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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Current and Savings Account sub-module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the Current and Savings Account sub-module of Oracle FLEXCUBE.

Besides this User Manual, you can obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

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	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>CASA - an Overview</i> is a snapshot of the features that the module provides.
Chapter 3	<i>Maintaining Customer Accounts</i> explains how you can maintain accounts in your bank for customers
Chapter 4	<i>Maintaining Tax Allowance Limit</i> explains how you can maintain tax-free allowance limit at the customer account level
Chapter 5	<i>Maintaining Stamp Duty Taxation</i> explains the workflow of Stamp Duty Taxation, and the options to define the same.

Chapter 6	<i>Maintaining Passbook</i> describes the information required for issuance of passbook to customers.
Chapter 7	<i>Maintaining Cheque Book Details</i> gives information pertaining to the maintenance of Cheque books issued to customers.
Chapter 8	<i>Maintaining Amount Blocks</i> gives details on maintaining amount blocks placed on customer accounts.
Chapter 9	<i>Maintaining Stop Payment Details</i> explains how you maintain details of stop payment instructions on Cheques issued by customers.
Chapter 10	<i>Generating Account Statements</i> explains the maintenances for account statement generation.
Chapter 11	<i>Processing Post Dated Cheques</i> describes how Oracle FLEXCUBE processes post dated Cheques.
Chapter 12	<i>Instrument Details</i> explains how the reference information needed for entry of instrument-based transactions in the Oracle FLEXCUBE Branch system can be maintained.
Chapter 13	<i>Annual Percentage Yield for CASA accounts</i> explains how Annual Percentage Yield (APY) on customer accounts is processed in Oracle FLEXCUBE
Chapter 14	<i>Instrument Type Maintenance & Consolidated Cheque Printing</i> explains how codes for different instrument types are maintained.
Chapter 15	<i>Batch Processing</i> describes the various batch operations done in this module which are required for batch processing.
Chapter 16	<i>Reports</i> gives the list of reports that can be generated for this module in Oracle FLEXCUBE.
Chapter 17	<i>Glossary</i> gives a list of important terms used in the manual.
Chapter 18	<i>Annexure A</i> details format of 'PD_PDC_CAN' message.
Chapter 19	<i>Annexure B - Accounting Entries</i> gives the event-wise accounting entries for CASA module.
Chapter 20	<i>Annexure C – IC Rule Set-up</i> gives the IC rule set-up for CASA module.
Chapter 21	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen IDs used in the module with page references for quick navigation.

1.5 Related Documents

- The Procedures User Manual
- The Settlements User Manual

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. CASA - An Overview

Current Account and Savings Account, commonly referred to as CASA, is one of the modular sub-systems in the Oracle FLEXCUBE system. Through this system your bank can execute the following functions:

- Create a customer account
- Capture details of a Cheque book issued to a customer
- For each Cheque book, the details of which you have maintained, the system generates a status matrix. This matrix stores the status of each leaf of the Cheque book. When no transaction has taken place the status of the Cheque is stored as 'unused'. Whenever a Cheque based transaction is initiated by Funds Transfer or Data Entry modules the status of this Cheque moves from 'unused' to 'used' in this matrix. Subsequently, if a Cheque is canceled or rejected the status can be updated in the status matrix.
- Apart from this, tracking and upholding a stop payment instruction against Cheques, is also a function that this sub-system supports. These stop payment instructions, normally coming from a customer against a Cheque or a series of Cheque or an amount for which a Cheque was issued; are applicable for a period or indefinitely.

Yet another feature supported by CASA is the facility to define amount blocks for accounts (as per a customer's instruction or the instruction of the bank). The system processes the expiry of such blocks automatically.

To put it briefly in the CASA sub-system you maintain the following details:

- Cheque books issued to customers
- Amount blocks enforced against accounts
- Stop payment instructions issued by customers

These details are maintained in what are called data tables and are called forth for interface during a Cheque processing by the Data Entry and Funds Transfer systems. These tables are:

- 'Cheque Book Details', 'Cheque Status' and 'Cheque Details' where you maintain Cheque book details
- 'Amount block maintenance' where you maintain amount blocks against particular amounts
- 'Stop Payment' where you maintain stop payment instructions issued against a Cheque or range of Cheques

This chapter contains the following sections:

- [Section 2.1, "Major Features"](#)
- [Section 2.2, "Major Functions"](#)

2.1 Major Features

There are three major features this system provides:

- A service which returns the status of the Cheque
- A service which updates the status of the Cheque
- A service which will process initiation and expiry of stop payment instructions and amount blocks

2.2 Major Functions

The major functions, which the system provides, are the following:

Function	Details
Maintenance	<p>It provides for maintenance of Cheque books issued for a customer account, with a provision to track and update the status of each Cheque leaf in the book</p> <p>Maintenance of stop payment instructions issued by customers based on, either, Cheque numbers, or, the amount for which the Cheque, or Cheques, were issued</p> <p>A facility to maintain amount blocks on customer accounts</p>
Processing	<p>Whenever a Cheque-based transaction is initiated, the system will alert the user about the status of the Cheque</p> <p>In case of a stop payment instruction enforced against that account number, the system will verify whether the details of the Cheque and the stop payment instructions match. It will warn the user accordingly, and ask for an override</p> <p>In case of amount blocks, the system takes care of the minimum balance to be maintained in the account while monitoring Limits.</p> <p>The system allows the debit transactions initiated from branch over the counter or through inward clearing to utilize the uncollected funds when the transaction amount exceeds the account balance by doing a force debit against the uncollected funds.</p>
Reports	<p>Two types of reports can be generated:</p> <p>Details of all Cheques processed along with their status.</p> <p>Details of stop payment instructions enforced against various accounts.</p> <p>Details of records that have been purged.</p>
Purge	<p>The user has the facility to purge old records which are no longer being used.</p>

3. Maintaining Account Class

While defining CIF records and Customer Accounts, you would have noticed that many of the fields have option lists positioned next to them. While some option lists contain pre-defined values for some option lists to be populated you need to capture data through separate screens. For instance, while maintaining CIF records you need to associate each customer with a customer category. For this purpose you will need to maintain customer categories before you begin to maintain CIF records. Similarly, each customer account needs to be associated with an account class. Therefore, you will need to maintain account classes before you start defining customer accounts.

This chapter contains the following sections:

- [Section 3.1, "Account Class Maintenance"](#)
- [Section 3.2, "Account Class Group Maintenance"](#)
- [Section 3.3, "Account Class Transfer"](#)
- [Section 3.5, "Maintaining Turnover Limits"](#)

3.1 Account Class Maintenance

This section contains the following topics:

- [Section 3.1.1, "Maintaining Account Classes"](#)
- [Section 3.1.2, "Invoking Account Class Maintenance Screen"](#)
- [Section 3.1.3, "Statement Parameters Tab"](#)
- [Section 3.1.4, "Preferences Button"](#)
- [Section 3.1.5, "GL Lines Button"](#)
- [Section 3.1.6, "Auto Deposits Button"](#)
- [Section 3.1.7, "Status Rule Button"](#)
- [Section 3.1.8, "Amount Block Button"](#)
- [Section 3.1.9, "Restriction Button"](#)
- [Section 3.1.10, "Statement Button"](#)
- [Section 3.1.11, "REG Button"](#)
- [Section 3.1.12, "Branches/Currencies Button"](#)
- [Section 3.1.13, "Customer Categories Button"](#)
- [Section 3.1.14, "Notice Button"](#)

3.1.1 Maintaining Account Classes

In the Oracle FLEXCUBE system, you can classify the customer accounts of your bank into different groups and assign each an identifying code. For instance, you may define a group called INDSB to represent savings accounts held by individuals, SB-INS to comprise institutional savings accounts, COR-CU for corporate current accounts.

Each group is referred to as an Account Class and is maintained in the 'Account Class' screen. For each class, you also define certain common attributes applicable to all accounts in this class, such as, the General Ledger lines to which the accounts in this class report to, facilities granted to the account holders (pass book, check book, ATM etc.).

In the 'Customer Accounts Maintenance' screen, where you open accounts for the customers of your bank, each customer account is linked to an account class, and the attributes defined

for the account class are by default applicable to the customer account. For instance, if the frequency of account statement generation has been defined as daily for an account class CU-COR, the system generates statements for all accounts under this class on a daily basis. However, some of the parameters defined for the account class, can be revised at the account level for any of the accounts linked to the class. Account level parameters will supersede those defined for the account class.

While defining the account classes you should also keep in mind that the interest rate structure is also specified for an account class (in the Interest and Charges module).

The account class table is maintained at the Bank Level by the Head Office branch

3.1.2 Invoking Account Class Maintenance Screen

You can invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Defining an Account Class includes the maintenance of the following parameters:

Assigning a unique Code to the Account Class and associating an appropriate description with the class

Indicating the type of account for which account class is being maintained

Specifying the period after which accounts in this class should become dormant if no customer transaction is posted into the account.

Indicating the date from when new accounts can be created under the account class.

Indicating the end date after which the new accounts cannot be created for the account class.

Maintaining the different statuses applicable to the accounts for which the account class is being defined. This would be used for tracking NPA's on current and savings accounts.

Maintaining status-wise GLs for provisioning

Identifying the reporting lines (GL Line, Central Bank Lines and the Head Office Lines) for each status.

Maintaining account statement details like the type of statement that is to be generated, the frequency at which statements should be generated for all accounts under a class.

Indicating the preferences unique to an account class like the check book, passbook or ATM facilities to be given to account holders under this account class; whether overdraft facility should be allowed for accounts linked to this class; whether the credit limit should be checked for all accounts under the class; interest and charges to be computed for accounts under this class.

Specifying preferences regarding account holder facilities, interest computation etc.

Indicating whether status change for all accounts belonging to the account class should be automatic or manual.

Identifying and assigning preferred branches, currencies and customers to the account class.

Specifying whether receivables should be tracked for the account class. This specification will default to all accounts that are linked to this account class.

Specifying whether reordering of Cheque Books for all accounts linked to this account class should be triggered automatically or not. If yes, the parameters for the same.

Specifying liquidation preferences for debit interest and charges, to notify your customers through a Debit Interest Notification message (in the case of charges, a Charge Notification message) before debiting the customer's personal current account for debit interest or charges.

Maintaining initial funding details for new accounts.

Indicating whether Escrow transfer is applicable or not for new accounts

Each of the parameters has been discussed in detail in the subsequent sections

Account Class and Description

The account class code is a unique 6-character code, which identifies the class. Along with the class code you need to assign an appropriate description to the account class.

For instance, let us assume you are defining a class for savings account of individuals. You could associate the code SB IND with it. Similarly, the description that you associate with it could be something like this – 'Savings accounts of individuals'.

If the account class is a line account, then the system displays an override message, where the reporting GL for the accounts should be contingent GL.

Account Type

The six different types of accounts that you can maintain are:

- Nostro account - your bank's accounts with another bank
- Miscellaneous Debit - Each transaction is entered with a reference number. In the miscellaneous debit account a single debit transaction is matched subsequently with credits against the same reference number.

While posting transactions into this account, if the first entry is a debit, the subsequent reconciling entries should be all credits.

The system gives you a break-up of the balance by the reference number

- Miscellaneous Credit - as in miscellaneous debit account, in the miscellaneous credit accounts you post each transaction with a reference number. In a miscellaneous credit account a single credit entry is matched subsequently with debit entries with the same reference number.

The system gives you a break-up of the balance by reference numbers

- Savings Account
- Current Account

Line Account - This is used for creating accounts for charging limit fees. Upon save of the account class with type as line account, there will be an override specifying that the reporting GL's for the accounts should be contingent GLs. There will not be any accounting entries passed into the accounts of line account type. This will only be used as the calculation account for calculating the limit fees. Hence, the account balance of this account will always remain as 0.

To ensure the line account functionality, you will have to maintain the following:

In the 'Customer Account Maintenance' screen, you will have to create new customer accounts with Account Class type as Line Account and ensure the following parameters for every new line associated with a liability

- The CIF of the account in the 'Customer Account Maintenance' screen will have to be the same as the liability to which the line will be linked in the 'Limits' screen.
- The currency of the account in the 'Customer Account Maintenance' screen will have to be the same as the currency of the line that will be attached in the 'Limits' screen.
- The interest calculation account maintained in the 'Interest and Special Conditions Maintenance' screen, will have to be the same as in the 'Limits' screen. However, the Interest Booking Account maintained in the 'Interest and Special Conditions Maintenance' screen can be some other account belonging to other account class types.

Since accounts can be of different types, you need to indicate the type of account for which you are defining an account class. It could belong to any one of the types mentioned above

Account Code

As per your bank's requirement you can choose to classify account classes into different account codes. The bank can decide the manner in which the account classes are to be assigned to different account codes. An account code can consist of a maximum of four characters.

Depending on the customer account mask maintained, the value in the account code field would be used during the generation of customer account numbers through the 'Customer Accounts Maintenance' screen.

If you have decided to include account code as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will need to select the account class for the account number being generated. In the option-list provided, the account class is displayed along with the associated account code. When the account number gets populated, it is the account code that forms a part of the customer account number.

IBAN Account Type

Specify the IBAN account type if BBAN format has an account type.

Start Date

Specify the date from which the account class should become active, using the adjoining calendar. You will be able to create accounts under this account class from this date.

End Date

You can also specify the life span of the account class by indicating the end date.

The end date for an account class refers to the termination date after which, creation of new account under the account class is disallowed.

Consequently, the option list for Account Class in all further transactions screen in Oracle FLEXCUBE, will not display the 'expired' account class as of the system date. However, the existing accounts for the account class will be active even after the end date.

Note

If you do not specify an End Date for the account class, the account is taken to be an open-ended account class.

Project Account

Check this box to track the working capital of the project.

Dormancy Days

You have to indicate the period after which an account in an account class becomes inactive or dormant if customer transactions are not posted into the account. The system allows only three numeric characters for Dormancy Days.

Note

However, while maintaining transaction codes, if you have checked the Consider for Account Activity field, all transactions posted to any account under this account class linked to the particular transaction code will become active from dormant irrespective of the dormancy period. If a customer-initiated transaction is posted into the account with the dormant status the account status will be updated to Active from Dormant since the Transaction Code associated with the account has the Consider for Account Activity option enabled.

Dormancy Parameters

As stated above, if Transaction Code associated with the account has the Consider for Account Activity option enabled, the dormant status of the account will be updated to Active. Apart from this, you can specify the parameter that is required for re activating the account. To indicate the re activation parameters for the dormant account choose any from the following options:

- Debit
- Credit
- Any
- Manual

In case of a transaction, the system will check for the parameter you have specified here and accordingly change the status of the account. However, the parameter maintained at the account level will super cede the parameter you have specified here.

Account Statement Format

Specify the format in which account statement should be generated. The adjoining option list displays all valid formats maintained in the system. You can select the appropriate one.

Display IBAN in Advices

For an account class you can indicate whether the IBAN number of the customers involving the accounts within the class should be printed on advices sent to the customer. If you would like to print the IBAN number of the customers on advices sent to the customers involving the account class, you can enable the Display IBAN in Advices option by checking it.

Your specification will be made applicable to all customers linked to the account class. You will be allowed to change this option for a specific account.

Note

IBAN Account numbers for specific customers can be captured while defining a specific account through the IBAN Sub-screen of the 'Customer Account Maintenance' screen.

Dual Ccy Deposit

Check this box to enable the account class for Dual Currency Deposit (DCD) type.

Dual Currency Deposit (DCD) is a short-term currency-linked deposit that allows you to earn a higher interest rate than regular time deposits.

Note

You will be allowed to check this field only for 'Deposit' Account Type. If this box is checked for other Account types, system throws an error.

Natural GL

The reporting of all turnovers of the particular account class will be directed to the GL that you identify as the natural GL. Based on the characteristic of the account balance; you can specify whether the turnover is to be posted to the Debit GL or to the Credit GL. For instance, if the account class is for overdrafts, the balance is normally a debit whereas current accounts normally do not have a debit balance.

Applicable Customer Status

Specify the applicable customer status from the drop-down list. The available options are:

- Major
- Minor
- Both
- Not Applicable

Note

- By default 'Not applicable' option would be selected when a new account class is created.
 - If you select 'Minor' option at the CIF level and 'Applicable customer status' as 'Major' at the account class level then the system displays an error message as "The A/c class you selected is for major customer."
 - Similarly if you uncheck 'Minor' option at the CIF level and select 'Applicable customer status' as 'Minor' at the account class level then the system displays an error messages as "The A/c class you selected is for minor customer"
-

Specifying Liquidation Preferences for Debit Interest and Charges

You must specify the liquidation preferences for debit interest and charges, for those accounts classes where interest/charge has to be debited from a Receivable GL before actually debiting the customer account. This feature is applicable only for the debit interest and any charges on the account calculated through the IC module. The preferences that you need to specify are:

- Liquidate Using Receivable - Indicates whether receivable tracking is required for IC Debit interest and IC charges
- Debit Notice – enabling this option indicates that a notification needs to be sent to customers before debiting the customer account for the interest / charge calculated for the period.
- Liquidation Days – specifies the number of working days from the actual liquidation date before the interest/charge can be liquidated into the customer account. Working days are calculated on the basis of the Local Holiday Calendar.
- Liquidation Mode – debit interest or charges can be liquidated either Manually or Automatically. If you choose the automatic mode of liquidation, debit interest or charges are liquidated automatically as part of the BOD process on the liquidation date. However, after having specified Auto as the mode of liquidation, if you wish to liquidate them manually for a specific account, the System intimates you with an override message. Manual interest liquidation can be triggered through the 'Debit Interest Liquidation' screen. Manual liquidation is recommended during Account Closure.
- Verify Funds –enabling this option indicates that an available balance check should be performed for receivable tracking. As a result, the System performs the available balance check before debiting the account. The available balance also includes the limit amount. Verification of funds is applicable only in the case of Auto-Liquidation. If you leave this option unchecked, the System performs a 'force-liquidation' regardless of whether the account has sufficient funds or not.

Note

- You will not be allowed to change these preferences at the account level. However in the Amounts and Dates section of the 'Customer Accounts Maintenance' screen, both the total debit interest due as well as the charges due, are displayed.
 - If there is any outstanding interest or charges on the account, the outstanding amount is displayed as an override while saving the transaction involving the account.
 - While closing an account closure, the System verifies whether there is any outstanding debit interest or charges on the account. You will need to liquidate these before Account Closure.
-

An error log is created to store the error details of accounts for which liquidation could not be performed due to the following reasons:

- The Verify Funds option is enabled and partial liquidation is performed
- The Verify Funds option is enabled and the account has insufficient funds
- Accounting entries do not get passed successfully irrespective of whether the Verify Funds option is set or not.

Refer the End of Day processing for Debiting Receivable GLs section in the Daily Processing of IC chapter of the IC User Manual for details on end of day processes on Auto and Manual liquidation.

Maintaining Details for Free Banking

For account classes for which a free banking period is being provided, you can indicate the free banking parameters. These include:

- The number of days after the account opening date, for which no charges would be levied on the account. This is the free banking period. Charging for the account would commence when the free banking period has elapsed.
- Whether an advice (charge start advice) is to be sent to the customer, indicating the commencement of charging on the account
- The number of days before the charge start date, the charge start advice is to be sent to the customer, indicating the commencement of charging on the account.

Specifying Initial Funding Preferences

You need to specify the following details pertaining to initial funding for opening accounts under the account class.

Event Class Code

Specify the event class code maintained for initial funding process for the module code 'DE'. This adjoining option list displays all valid event class codes maintained in the system. You can choose the appropriate one.

Charge Role to Head Code

Specify the class code that you wish to use for posting charge-related accounting entries for initial funding. This adjoining option list displays all valid class codes maintained in the system. You can choose the appropriate one.

Refer the section 'Maintaining Event Class for Account Initial Funding' in the chapter titled 'Creating Classes' under Modularity User Manual for further details about the event class code.

Maintaining Provisioning Details

When you define an account class, you can specify whether provisioning is applicable for accounts using the class. You can make the following specifications in the Provisioning Details section in the 'Account Classes' screen:

- Auto Provisioning Required - Check this box if provisioning is applicable
- Provision Frequency - Frequency at which the provisioning would be done, either daily or monthly

Note

The frequency you define here is only applicable if you have indicated individual account-wise status processing for accounts in the Branch Parameters. If you have indicated status processing at Group/CIF level, then the provisioning batch process executes at the frequency maintained in the 'Branch Parameters' screen for your branch, and not at the frequency maintained in the Account Classes screen.

- The currency in which the provisioning amount must be calculated – either account currency or local currency
- Default exposure category for accounts using the account class
- Event class for which the provisioning accounting entries would be defined

The specifications you make here are inherited by any account that uses the account class.

In addition to these preferences, you must also indicate:

- The accounting roles and heads representing the GLs to which the accounting entries for provisioning must be passed, for each account status
- Whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account

You can maintain these details for each account status in the 'Status Details' screen.

Maintaining Escrow Details

The following Escrow details can be maintained for the account class:

Escrow Transfer Applicable

Check this box to enable Escrow transfer for the accounts belonging to the selected account class.

Transaction Code

Select the Transaction Code to be used for Escrow transfer from the adjoining option list. The option list displays only those transaction codes which are not enabled for Escrow processing at the 'Transaction Code Maintenance' screen.

Note

This is a mandatory input if Escrow transfer is enabled for the account class.

Transaction Code for Reversal

Select the transaction code to be used for Escrow Reversal transactions from the adjoining option-list. The option list displays only those transaction codes which are not enabled for Escrow processing at the 'Transaction Code Maintenance' screen.

Note

During account class amendment, the system does not allow you to disable Escrow process for an account class if a Project account has been created using that account class.

Cash Deposit Limit on Trust Account

If you have checked the box 'Escrow Transfer Applicable', you will have to specify the maximum cash that can be deposited in the Trust accounts under this account class.

Maintaining Required Sweeps

Sweep in can be initiated for a CASA account if the balance is insufficient. This sweep in process is applicable for all modules of Oracle FLEXCUBE and Channel which initiated the debit transaction on the CASA account.

Enable Sweep in

Check this box to enable sweep in.

Enable Reverse Sweep in

Check this box to enable reverse sweep in. You can check this box only if the 'Enable Sweep in' check box is checked. If the check box is checked without checking 'Enable Sweep in', the system disable saving, current account class creation and amendment of the account class.

The system defaults these values at account level and are not modifiable for auto deposit accounts. However, the vice verse is applicable.

You can modify these check boxes at CASA and Term Deposit Account Class levels as part of Account class amendment, only if no active accounts are available under that account class. If active accounts are available, the system will disable modification of 'Enable Sweep in' and 'Enable Reverse Sweep in' check boxes at account class level.

Consider Primary Account Minimum Balance for Sweep

Check this box to consider primary account minimum balance for sweep.

If you modify or save an account class maintenance with 'Enable Sweep in' as unchecked and 'Consider Primary Account Minimum Balance for Sweep' as checked, then the system displays an error message as 'Consider Primary Account Minimum Balance for Sweep can be enabled only if Enable Sweep in flag is checked'.

During a debit transaction if the available balance for the primary account is below the minimum balance and 'Consider Primary Account for Minimum Balance Sweep' is checked at account class level then the system does the cover account sweeps as follows:

- The amount to be swept is arrived at considering the minimum balance requirement of the primary account.
- The system transfers the shortfall from the cover accounts without considering the minimum balance requirement of cover accounts.
- If the primary account or cover account is below minimum balance, then the system displays override message.

Considering the minimum balance requirement of primary account will remain at the cover account sweep level and will not be applicable for sweep from auto deposits or term deposits.

If 'Consider Primary Account Minimum Balance for Sweep' is checked, reverse sweep for all linked accounts considers eligible amount for reverse sweep after keeping the minimum balance of primary account.

3.1.3 Statement Parameters Tab

For each account class that you maintain you have the option of generating account statement details, periodically, for all customer accounts associated with the account class.

If you need to generate account statements that would need to be sent across multiple media, generated at different frequencies, you can define up to three different frequencies at which the statements could be generated, with a primary, secondary and tertiary frequency.

Click 'Statement Parameters' tab to invoke the screen for maintaining these details. The screen is displayed below:

As part of specifying the account statement preferences you can indicate the following for each of the statements, whether primary, secondary or tertiary:

Type

The first preference that you specify for each account class is to indicate whether the periodic generation an account statement is required. If the generation of an account statement is necessary, you have to specify the format in which it is to be generated. The options available are:

- Detailed – indicating that the statement should be a detailed account of all the customer transactions within the account class.
- Summary - indicating that only a summary of the transaction details is enough.
- None – indicating that neither a summary nor a detailed account of transactions is required.

Cycle

The system generates the account statement details at a frequency that you specify. The frequency can be:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

If you indicate that the statement generation frequency is weekly, you should also indicate the day of the week on which the account statement is due. Similarly, for a monthly statement you should indicate the day of the month.

To specify the frequency for a monthly statement you can specify a number between 1 and 31 (corresponding to the system date). If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days.
- For months with 30 days on the 30th; if 30th is a holiday on the next working day.

If you set the statement date to 31, then account statements will be generated on:

- The 31st, for month with 31 days; if 31st is a holiday on the next working day.
- The last working day for months < 31 days.

For all other cycles, account statement would be generated on the last day of that cycle.

Offline Limit

This is the limiting amount till which transactions will be carried out between account(s) for the account class you are defining here, between branches when the database connectivity is not functional.

Enter the off-line limit here.

Note

- If you are defining primary, secondary and tertiary statements, the frequency for each must be different and unique; for instance, if you define a monthly primary statement, you cannot define a secondary or tertiary statement with a monthly frequency.
 - Offline limit is maintained only for primary level.
-

Document List

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.

Customer Type

Specify the customer type. The adjoining option list displays all the customer 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.

Note

The document list is defaulted in the account based on the customer type. If any document is mandatory at the account class, then that document is captured and checked in the 'Account Class Maintenance' screen otherwise the system does not allow saving the account.

Document Notification Details

Send Notification

Check this box to indicate whether to send notifications or reminders for not submitting the mandatory documents.

Frequency (Notification)

Specify the frequency of notification to be sent from the adjoining drop-down list. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

Days (Reminder)

Specify the number of days left for the expiry or submission due date of the documents for sending the reminder.

Maintaining Cheque Book Preferences

Oracle FLEXCUBE provides you with the facility to automatically trigger the reorder of Cheque Books for all accounts reporting to a specific account class. However, you have the option of changing your preferences at the account level also.

To facilitate automatic reordering of Cheque Books, you have to maintain the following details:

Cheque Book

To indicate that automatic reordering of cheque books should be allowed and for specifying the details for the same, you have to check this option. If not selected, you will not be able to maintain the automatic reordering preferences for the account class.

Auto Reorder of Cheque Book

You have to select this option to specify that automatic reordering of Cheque Books is required for all accounts reporting to this account class. This field will be enabled only if you have checked the 'Cheque Book' option explained above.

Reorder Level

Here, you have to indicate the level at which the reordering of Cheque Book should happen. Automatic reordering will be set off by the system when the unused number of cheque leaves becomes equal to or less than the re-order level that you maintain here. This field will be enabled only if you have indicated that automatic reordering of Cheque Books is required i.e. the 'Auto Reorder of Cheque Book' option is checked.

Reorder No of Leaves

In this field you have to specify the number of leaves that should be ordered for the new Cheque Book. This field will be enabled only if you have checked the 'Auto Reorder of Cheque Book' option.

Max No. of Cheque Rejections

Specify the maximum number of cheque rejections that can be allowed for an account.

3.1.3.1 Processing Automatic Reordering of Cheque Books

The automatic reordering of Cheque Books is processed at EOD by executing a batch function.

The following conditions should be satisfied for initiation of automatic reordering:

- The 'Auto Reorder of Cheque Book' option is turned on at the account level

- The number of unused check leaves for the account is less than or equal to the reorder level maintained at the account level. The system will pick up the number of leaves to be reordered from the field 'Reorder Number of Leaves' maintained for the account.

The numbering of cheque leaves for the new Cheque Book will depend on the 'Cheque Number Unique for Branch' option in the 'Bank Parameters' screen. If this option is checked, the numbering will begin from the Last Number + 1 of the Cheque Book that was delivered last to any account. If you do not select this option, the number will start from the Last Number +1 of the Cheque Book delivered to the same account previously.

The value of 'Include for Cheque Book Printing' and 'Cheque Type' (specifications defined in the 'Cheque Book Details' screen) will be defaulted from the previous order of the Cheque Book.

Capturing Details about Specially Designated Nationals

Specially Designated Nationals (SDN) are those customers with whom you need to refrain from trading in any form. The US government publishes a list of such nationals and circulates this list among banks and other financial organizations. You can maintain the details of SDNs in Oracle FLEXCUBE.

The details of Specially Designated Nationals are updated and published by the US government on a regular basis. You could download these details from their web site. You have two options to replicate the contents of this file into Oracle FLEXCUBE. They are:

Upload the file into Oracle FLEXCUBE through the SDN Upload screen.

Maintain the details of each SDN manually.

Both these options have been elaborated upon in the subsequent sections.

3.1.3.2 Maintaining SDN Details Manually

Through the 'Specially Designated Nationals' screen you can capture the details of SDN customers manually. Invoke this screen, by typing 'STDSNMMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:

Specially Designated Nationals Maintenance

New Enter Query

Name *
Date Of Birth *
Country of Origin *
Remarks

Alias Names

Sequence Number	Alias Name

Address

Sequence Number	Address Line 1	Address Line 2	Address Line 3	Address Line 4

Fields

Input By
Date Time

Authorized By
Date Time

Modification
Number

Authorized
 Open

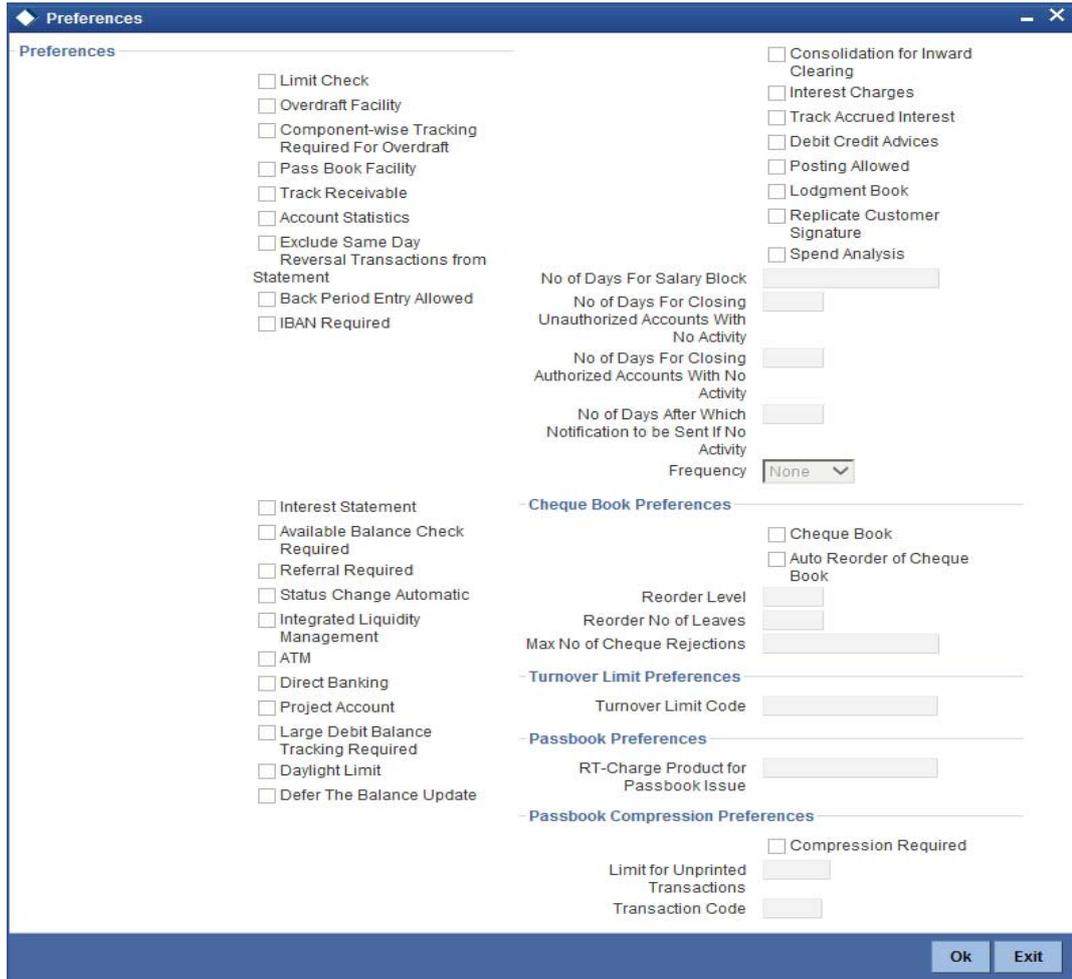
The following details have to be captured:

- Name of the Specially Designated National
- Date of Birth of the SDN: Specify the Date of Birth of the SDN in YYYYMMDD format
- Country of Origin: You can specify the SDN's country of origin by selecting the same from the option list provided
- Remarks: Any additional remarks, if required can be specified
- Alias Names of the SDN: You can specify a maximum of fifteen alias names
- Addresses of the SDN: You can specify a maximum of fifteen addresses (of address line 1 to address line 4) for a SDN

3.1.4 **Preferences Button**

Preferences are the options or attributes that uniquely distinguish an account class. You can specify the preferences of an account class in the 'Preference' screen. To invoke this screen, click 'Preferences' button in 'Account Class Maintenance' screen.

The screen is as shown below:



The following are the preferences that you can specify for an account class:

- Limit Check – you can check this box to indicate that a limit check for sufficient availability of funds in the account will be made for all accounts belonging to the account class
- Overdraft Facility – if checked indicates that all accounts belonging to this class would be allowed an overdraft facility (facility to draw a specified amount over and above the balance in the account)
- Component-wise Tracking Required for Overdraft - check this box to indicate if Component-wise tracking is required or not. If component wise tracking required for overdraft is checked and no appropriation sequence is maintained in status rule, then the system displays an error message on save. You cannot modify this once the account class is authorized.
- Interest Charges – if checked indicates that for interest and charges computation the Interest and Charges module will process accounts linked to this class.
- Track Accrued IC – if checked, indicates whether accrued interest in the Interest and Charges module on an account linked to this class, would be considered while computing credit utilization for the account.
- Passbook Facility – if checked, indicates that accounts linked to the account class are issued passbooks.
- ATM Facility – if checked, indicates that accounts linked to the class will avail the ATM facility

- Direct Banking Facility - if checked, indicates that accounts linked to the class will avail Direct banking facility.
- Daylight Limit – if checked indicates that you can specify daylight overdraft limit for all the accounts belonging to this account class. While modifying the maintenance, if you uncheck this box, the daylight overdraft limit will be made zero for all the accounts belonging to this account class.
- Debit/Credit Advices – If checked, indicates that for all accounts belonging to this class, the system will generate a debit/credit advices on interest liquidation. The advices are generated during end of day processing in SWIFT or/and MAIL format. You can also specify this preference through the 'Special Conditions' screen.
- Track Receivable – if checked, you can choose to block the subsequent credit that happens to the settlement account (linked to this account class) of a loan contract or retail teller contract, if the system detects insufficient funds in the account, during liquidation. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or the retail teller contract for liquidation.
- Posting Allowed – This check box is checked by default. Uncheck this check box to setup Monetary Accounts for the selected Account Class.

This check box is provided to handle IRA Monetary Accounts. Using this facility, you can avoid posting into the IRA Monetary Accounts from Teller/Journal screens and ensure that the details are computed only through IRA subscriptions.

Note

Uncheck this checkbox only for specific Inter-Branch Accounts.

- Available Balance Check Required – Check this box to enable the system to check for the available of funds before posting a debit entry to a customer account.
- Referral Required - enabling this option indicates whether a referral check should be performed on accounts belonging to the account class. Consequently, the system checks the available balance (not the current balance) while performing the referral checks for all transactions involving the account. If a transaction involving the account results in the account moving to overdraft, the account and transaction details will be sent to the Referral Queue.
- Lodgement Book - If you wish to allow orders of lodgement books for all accounts that use an account class, you can indicate so, in the 'Account Class Maintenance' screen, by selecting the Lodgement Book option.
- Back Period Entry Allowed – if checked, indicates that back-valued entries can be posted to account belonging to the class as long as the account is open. You will be allowed to change this specification for a specific account.
- IBAN Required - Check this box if IBAN is required for the account class.

Note

IBAN Required is restricted for TD and Nostro account class. The system displays an error message if user defines IBAN Required for Nostro or TD account.

- Integrated Liquidity Management – check to indicate that the accounts created under this account class would be part of an ILM Structure.
- Large Debit Balance Tracking Required – Check this if you require large debit balance tracking for the account class.
- Defer the Balance Update - Check this box to defer the balance update. If 'Defer the Balance Update' is checked, then the balance will be updated during EOD.

While posting back-valued transactions, the System verifies whether the Back Period Entry Allowed option has been enabled for the account class. If the option has not been enabled an error message is displayed. This check is also performed while uploading journal entry transactions.

Replicate Customer Signature

Check this box to indicate that customer signature should be replicated. On checking this option, the signature of the customer gets defaulted to account level.

Spend Analysis

Spend analysis classifies the debit transactions from an account under different spend classes. Check this box to enable spend analysis for the accounts that are associated with this account class.

If you check this box, the system allows you to enable spend analysis at the account level. However, you can disable spend analysis for individual accounts by unchecking the checkbox 'Spend Analysis' at the account level.

If you do not check this box, the system disables spend analysis for all accounts associated with this account class. In that case, you cannot enable spend analysis at the account level.

Note

You can modify the status of this checkbox. While modifying this, the system verifies whether spend analysis is enabled for any customer account associated with this account class. If spend analysis is enabled for a customer account, the system will not allow you to modify this option. In that case, you need to disable it at the account level first and then modify the status for the account class.

No. of Days For Salary Block

Specify the number of days for salary block. At the time of salary credit in to a customer account, the system will place an amount block for the number of days specified here from the date of salary credit. The amount blocked will be equal to the loan instalments due during this period.

No of days for Closing Unauthorized Accounts with No Activity

Specify the number of days after which the unauthorized accounts without any activity should be automatically closed.

No of days for Closing Authorized Accounts with No Activity

Specify the number of days after which the authorized accounts without any activity should be automatically closed. This is applicable for Term Deposits as well.

No. of Days after which Notification is to be sent if No Activity

Specify the number of days after which a notification needs to be sent to the channels if the account is inactive. If the account is inactive for the particular period of time as mentioned in this field, then the account is closed by the system and the funds will be transferred as per the maturity instructions.

Frequency

Select the frequency at which notifications need to be sent from the drop down list. The field needs to be mandatorily updated if a value has been entered in the 'No. of Days after which Notification is to be sent if No Activity' field. The list of values provided are as follows:

- Once
- Daily
- Weekly

- Monthly
- Yearly

This field needs to be mandatorily updated if the 'No. of Days after which Notification is to be sent if No Activity' field is updated with a value. If a value has been provided in the 'Frequency' field and no value is provided in the 'No. of Days after which Notification is to be sent if No Activity' field, then an error is displayed which states that a value needs to be in the No. of Days after which Notification is to be sent if No Activity' field.

If these two fields have been updated, then a notification is sent to the channels only when a TD account is created with the 'Goal Reference Number'.

RT-Charge Product For Passbook Issue

Specify the RT product from the adjoining option list. The list displays all the active RT products. You can select the appropriate one.

Enabling Printing of Account Statistics

You can enable printing statistics in respect of accounts using an account class, either period code-wise or financial year-wise, for the following customer information:

- Low and High Balance for a period—The lowest and highest current balances for the period.
- Average credit and debit balance for a period—This is computed as the sum of credit/(debit) current balances in a period, divided by the number of days of credit/(debit) balance during the period.
- Credit and debit days—The number of days the account was in credit/(debit) balance in the period.
- Credit and Debit Turnover—The credit/(debit) turnover for the period.
- Excess days in debit balance—The number of days in a month when the account exceeded the overdraft limits.
- Overdraft Limit—This is computed by summing the temporary overdraft limit and the sub-limit of the account. For each month, this would represent the limit on the last date of the month.
- Credit grade of the Customer—This would be the prevalent rating on the last day of the period. For the current period, this information is provided up to the previous working day.

To enable printing of this information for all accounts using an account class, you must enable the Account Statistics option in the Account Class Maintenance.

For each account class for which account statistics has been enabled, an accounting End of Day (EOD) process updates the statistics table both period-wise and according to financial years. The book-dated balances are used for computation of statistics, and the balances are maintained according to accounting periods.

For information about viewing the period-wise account statistics, refer the section Querying on Account Statistics, found earlier in this chapter.

Status Change Automatic

If you check this option, the status of the account will be changed automatically by the system as per the conditions maintained in the 'Status Rule Definition' screen. If you do not select this option, you have to change the status manually through the 'Manual Status Change' screen. These screens are discussed in detail in the subsequent sections of this document. This specification will be defaulted to all the accounts reporting to this account class.

Exclude Same Day Reversal transaction from Statement

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

Your specification for this at the account class level defaults to all accounts involving the class. You can change it for a specific account.

For comparing transactions the System will look for similarity of reference number and date.

Consolidation for Inward Clearing

You need to indicate whether or not consolidation is required for inward clearing transactions in a batch at the Account Class level. The indication for this option is carried forward to the 'Customer Account Maintenance' screen. If this option is unchecked here, it cannot be checked in the 'Customer Account Maintenance screen'.

3.1.4.1 Processing for Consolidation of Inward Clearing

During the Inward Clearing process, the consolidated entry for clearing will be passed according to the following grouping:

- Remitter's Account
- Clearing Product
- Instrument Currency
- Remitter's branch
- End point

A consolidated clearing entry will be passed using a separate Transaction Code maintained in the 'Clearing Product Preferences' screen. This Transaction Code should be set with Cheque Mandatory option as No in the 'Transaction Code Maintenance' screen.

One consolidated clearing entry will be passed for each of the above groups. Entries will be passed against a common reference no. generated for each of the groups. After the consolidated entry has been passed, each individual instrument will be processed separately to pass charge entries (if applicable) at the transaction level.

Specifying Turnover Limit Preferences

You can specify turnover limits for an account class and thereby monitor the turnover in all accounts linked to the account class.

Turnover Limit Code

Specify a turnover limit code that should be linked to the account class. The adjoining option list displays all valid turnover limit codes maintained in the system using the 'Turnover Limit Maintenance' screen. You can choose the appropriate one.

Passbook Compression Preferences

Compression Required

Check this box to specify that transaction compression is applicable to the accounts under the particular account class.

Limit for Unprinted Transactions

Specify the maximum limit for unprinted transactions that can be printed without compression.

Transaction Code

Specify the Transaction code to be used for printing the description for compressed entry on passbook. Alternatively, you can select the transaction code from the option list. The list displays all valid transaction code maintained in the system.

The 'Limit for Unprinted Transactions' and 'Transaction Code' fields will be enabled only if 'Compression Required' field is checked.

If 'Compression Required' field is checked, it is mandatory to maintain the values in 'Limit for Unprinted Transactions' and 'Transaction Code' fields, else the system will display an appropriate error message.

3.1.5 GL Lines Button

Current and Savings accounts that have not generated any interest over a specific period or have remained inactive with interest overdue may be identified as 'NPAs' (Non-Performing Asset). In Oracle FLEXCUBE, you can assign different status codes to an account class, which will be applicable to all the accounts under it. The accounts will move from one status to the other based on the number of days they have remained inactive in the system. The status of an account will determine whether the account should be marked as an NPA or not.

Further, you can also specify the reporting lines (for GL, Central Bank, and Head Office) to which accounting entries should be passed when an account moves from one status to the other. You can post all debit and credit balances of one account class to a single General Ledger account. Conversely, you also have the option of posting debits and credits to separate GLs.

The status codes and the reporting lines for each status may be defined in the 'Status Details' screen. Click the 'GL Lines' button in the 'Account Classes' screen to invoke it.

The screen is as shown below:

Account Role *	Role Description	Account Head	GL Description
----------------	------------------	--------------	----------------

You can specify the following details in this screen:

Status

You can select the different status codes applicable to the account class, in this field. Use the Add icon to define each status and the attributes for the same. You can use the navigation icons to move from one status to the other.

Only status codes with status type 'Account' will be available in the option-list if the Status Processing Basis is defined as 'Contract/Account' for all branches, in the Branch Parameters. If the Status Processing Basis is defined as 'Group/CIF' level for any branch, then the statuses of type 'Both' are available. In this case, it is mandatory to link all the statuses defined.

On selection of the status, the associated description will be displayed alongside.

Specifying Reporting line Details

Dr and Cr GL Lines

Select the debit GL account, to which all debit balances within a specific account class will report to, when it moves to the status being defined. You can identify the debit GL from the list of existing GLs. Likewise, all credits within a particular account class will report to the GL account that you have identified to track credits.

Dr and Cr Central Bank Lines

Select the Central Bank Debit line to which all debit accounts belonging to an account class should report to when it moves to the selected status. You have maintained Central Bank Debit lines in the 'Reporting Lines Maintenance' screen. You can select the appropriate CB Debit Line from the available option-list.

Similarly, all accounts belonging to an account class, if in credit should report to a Central Bank Credit Line for the selected status. You can identify the CB Credit Line that should be associated with the status from the option-list available.

Dr and Cr Head Office Lines

This is the Debit Head Office GL maintained in the 'Reporting Lines Maintenance' screen to which all accounts belonging to this class will report, if they move to the status being defined.

Similarly, select the Credit Head Office GL maintained in the 'Reporting Lines Maintenance' screen to which all accounts belonging to this class will report to, when they move to the status being defined.

Note

As a mandatory requirement, you have to associate the status 'NORM' (Normal) when maintaining status codes for an account class.

Accounting Roles and Heads for Provisioning

In addition to the provisioning preferences that you specify for an account class, you must also maintain the accounting roles and heads representing the GLs to which the accounting entries for provisioning must be passed, for each account status. You can maintain this information in the 'Status Details' screen, when you define each of the status codes.

Rebook Provisioning on Status Change

In the 'Status Details' screen, you can indicate whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account. Rebooking essentially means that fresh provisioning is done, after writing back the previous provisioning amount.

The provisioning batch process, when executed, not only computes the provisioning amount; it also records the current status of the account and checks whether the current status is different from the status that was prevalent when the process was previously executed. If so, the old provisioning amount is reversed (*if* the Rebook Provision option has been set in the Status Details), and the entries for the new provisioning amount are booked into the provisioning and write back GLs maintained for the current status in the Status Details.

If the Rebook Provision has not been set, there is no reversal of the old provisioning amount, and the differential provisioning entries are passed, as usual, into the GLs maintained for the new status.

3.1.6 **Auto Deposits Button**

Auto deposits are the linked deposit accounts to the savings accounts. These accounts are created once the threshold balance exceeds in the customer accounts. You can maintain these accounts using 'Auto Deposits' screen. Click the button 'Auto Deposit' in the 'Account Class Maintenance' screen to invoke it.

The screen is as shown below:

Account Class *	Account Description
-----------------	---------------------

You have to specify the following fields in this screen.

Default Auto Deposit Account Class

Specify the deposit type of account class for the auto deposit account.

Transaction Code

Specify the transaction code (DPN - New deposit account) for the book event to trigger at the time of creation of auto deposit account.

Currency

Specify the currency in which the deposit account has to be created.

Minimum Required Balance

Specify the balance that is required to be maintained at the linked savings account. If any balance exists beyond this balance in the account then the system creates an auto deposit account as part of batch process.

Cluster Identification

The system displays the cluster ID linked with the deposit account class linked to the saving account class.

Def Rate Code

Select the code of the differential rate; whether 'Mid' or 'Standard'.

Def Rate Type

Select the type of differential rate code; whether 'Mid' or 'Buy' or 'Sell'

Sweep Mode

Select the mode of sweep from the following options.

- Automatic - For the deposit to be created as part of the batch
- Manual - For the deposit to be created manually

Break Method

Select the method in which the break of auto deposit should happen, from the following options.

- MAXB - The system breaks the maximum valued deposit account or the deposit account having the maximum balance in order of descending amount.
- MINB - The system breaks the deposit account having minimum balance in order of ascending amount.
- FIFO - The system breaks the deposit account in order of chronological account creation date.
- LIFO - The system breaks the deposit account in order of reverse chronological account creation date (the latest created deposit account breaks first).

Provide Interest On Broken Deposit

Check this field to indicate the system to calculate interest on the deposits. This is done when the attached account class is mapped to the IC product.

Break Deposits First

Check this field to indicate the system to break the deposit accounts created and transfer the proceedings to the savings account. The system breaks the deposits when the savings account does not have sufficient balance to withdraw the amount.

In this case the system breaks the auto deposit account and restores the savings account with balance to allow withdrawing the money.

For example, the customer has the total balance in the account for \$5675 including \$650 as auto deposit. He withdraws \$5500 from an ATM. As part of intraday batch (DESWPBAT), the system breaks the auto deposit account of \$650 and restores the balance amount to savings. So his current standings would be \$175 in his savings account and he does not hold any auto deposit account.

Deposit Account Class Restriction Details

You can set restrictions to the selected account class here:

Deposit Account Class

Select restriction type for the selected deposit account from the options. The following options are available for selection:

- Allowed – Select to allow account classes specified under 'Deposit Account Class' section.
- Disallowed Select to disallow account classes specified under 'Deposit Account Class' section.

While saving account class, the system validates if the Default Deposit Account Class mentioned in the Auto Deposit sub screen is part of the allowed list of Deposit Account classes. If the default deposit account class is not part of the allowed list, then the system will

show an error message as “The Auto deposit account class is not part of the allowed list of Deposit Account Class”.

Specifying Deposit Account Class

You can maintain the deposit account class details:

Account Class

Specify the account class for which you need to set the restrictions. The adjoining option list displays account classes which are active and authorized. Select the appropriate one.

Account Description

The system displays the description of the selected account class.

3.1.6.1 Handling Batches for AD Creation

The following batches are available in the system to handle batches for AD creation:

- DEDEPBAT – If AD instruction is maintained at account level, then the batch creates AD. If instruction is not maintained at the account level, then the batch creates AD based on account class level maintenance. Batch is maintained in DE module in the ‘End of Txn Input’ stage.
- DEAUTDEP – The system will create AD only if account level instructions are maintained. If not maintained, then AD will not be created for that account. Batch is maintained in IC module in the ‘End of Txn Input’ stage
- DESWPBAT – Intra day batch for AD creation.

3.1.7 Status Rule Button

If you have opted for automatic status change for all accounts belonging to an account class, you have to maintain the criteria based on which the system will bring about the status change automatically.

You can define the different criteria in the ‘Status Rule Definition’ screen. Click the button ‘Status Rule’ in the ‘Account Class Maintenance’ screen to invoke it.

The screen is as shown below:

The screenshot shows the 'Status Rule Definition' window. It has a title bar with a diamond icon and the text 'Status Rule Definition'. Below the title bar is a navigation bar with '< 1 Of 1 >'. The main area is divided into several sections:

- Account Class:** Three input fields for 'Account Class', 'Description', and 'Sequence Number'.
- Derivation Rule:** Five input fields labeled 'Status Rule 1' through 'Status Rule 5'.
- Appropriation Preference:** Three dropdown menus labeled 'Component with priority 1', 'Component with priority 2', and 'Component with priority 3'.
- Right-hand section:** A dropdown menu for 'Elements' (currently showing 'Debit Interest OD days'), a dropdown for 'Logical Operators', and an input field for 'Status' (currently showing 'P').

At the bottom right, there are two buttons: 'Ok' and 'Exit'.

In this screen, you can define five conditions for each status applicable to an account class. An account will be said to be in a specific status if any one of the five conditions associated

with the status holds true for an account. Conversely, if all the conditions are false, the account will automatically move to the next available status for which the condition is true.

The following elements are available based on which you can build a condition for automatic status change. You can associate each of these elements with an account, in the 'Customer Accounts Maintenance' screen.

The set of elements are as follows:

- Frozen
- Dormant
- No Debits
- No Credits
- Stop Payment
- Current Status

In addition, the following elements will also be available for processing:

- OD (overdraft) Days
- Inactive Days
- Overline Days
- TOD (Temporary Overdraft) Days
- Customer Classification
- Due Count
- Overdue Days
- Customer Credit Ranking
- Debit Interest Overdue Days
- Overdue Limit Breach Days
- Overdue Expiry Days
- Overdue No Credit days
- Principal Overdue Days
- Principal Overdue Amount
- Principal Overdue Local Currency Equivalent Amount
- Interest Overdue Days
- Interest Overdue Amount
- Interest Overdue Local Currency Equivalent Amount
- Charge Overdue Days
- Charge Overdue Amount
- Charge Overdue Local Currency Equivalent Amount

Appropriation Preference

You can define the appropriation sequence for overdraft accounts for each account status.

Appropriation sequence maintenance is mandatory if the 'Component-wise Tracking for Overdraft' is checked. The appropriation preference sequence can be modified anytime and this will be applicable for the existing accounts also. This modification will effect only for future credits and appropriation.

Component with priority 1

Select the component with first priority from the adjoining drop-down list. The options available are:

- Principal
- Interest
- Charge

Component with priority 2

Select the component with second priority from the adjoining drop-down list. The options available are:

- Principal
- Interest
- Charge

Component with priority 3

Select the component with third priority from the adjoining drop-down list. The options available are:

- Principal
- Interest
- Charge

Status Change for Overdraft Accounts

Oracle FLEXCUBE processes the status change for overdraft accounts based on the following rules:

- Debit Interest OD Days
- OD Limit Breach Days
- OD Expiry Days
- No Credit days

Debit Interest OD Days

The system processes the status change on overdraft account, if the customer fails to pay the debit interest of the overdraft account for specified number of days.

For example,

OD Utilization date: 01-Jan-2011

Days after which Status Change should happen: 90 Days

Debit interest due date: 01-Feb-2011

In this example, the system modifies the customer account status based on the status rule maintenance, if the customer fails to pay the debit interest by 02-May-2011.

OD Limit Breach Days

The system processes the status change on OD account, if the OD limit of the overdraft account is breached for a specified number of days. The system tracks the overdraft limit breach days based on the utilizations done at the line level.

OD Expiry Days

The system processes the status change on overdraft account, if the OD utilization of the overdraft account is not settled beyond the expiry date.

No Credit Days

The system processes the status change on OD account if there is no credit transaction into the overdraft account for a specified number of days.

Logical Operators

Logical Operators are indicators of certain conditions that you specify while building a rule. These operators are used in combination with the elements discussed earlier. The following is a list of logical operators that you would require to build a status rule:

Operator	Description
AND	The conjunction 'and'
OR	The conjunction 'or'
>	Greater than
>=	Greater than or equal to (please note that there is no space between the two symbols)
<	Less than
<=	Less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)
=	Equal to

Oracle FLEXCUBE allows data store for tracking of SOD debit interest due. During Interest liquidation for debit interest, the system populates the SOD Debit Interest Due Data Store with the Amount Due as debit interest for the SOD utilized amount and the due date of payment for the interest amount.

The debit interest due amount is adjusted in the SOD utilized amount and the system checks for any credit entries for the SOD corresponding to the debit interest. During EOD, if any credit entry exists for the account, then the system does adjustments on the amount due for the SOD debit interest due data store. The system also adjusts the debit interest payment against the oldest available debit interest due amount, and so on.

Oracle FLEXCUBE provides SDEs for 'SOD Due Count' and 'SOD Overdue Days' for status rule generation. During EOD while running the status update batch, the system calculates SDE 'SOD Due Count' value as the count of the records having due amount not equal to zero from the SOD debit interest due data store. The system updates the 'SOD Overdue Days' with the number of days since the last debit interest payment done for the account.

Oracle FLEXCUBE provides an account status called 'DIDF' for an SOD account, which is available as part of 'Status Rule Screen'. If the 'SOD Due Count' or 'SOD Overdue Days' satisfies the condition specified in the status change rule, then the system changes the status for the account to 'DIDF'.

While running the status change batch, the system updates the 'No Debit' flag as 'Y' for 'DIDF' status account. If payment for the debit interest happens on the SOD account against the utilized amount, and if on recalculation the value of SDE 'SOD Due Count', or 'SOD Overdue

Days' is not met, the status batch changes the status of the OD account from 'DIDF' to the previous account status and updates the 'No Debit' flag as 'N'.

Note

- Amount block is not considered because of the possibilities of simultaneous utilizations of the SOD.
 - Any credit transaction towards the SOD account is tracked under interest due for the SOD.
 - Any impact on account status after the execution of account status change batch for the day, gets reflected in the next EOD execution.
-

3.1.8 Amount Block Button

The allocation of funds will occur as per the product sequence you maintain in the 'Product Maintenance' screen invoked from the 'Account Class Maintenance' screen. Click the 'Amt Block' button to access this screen.

The screen is as shown below:

The screenshot shows a software window titled "Amount Block Details". At the top, there are two input fields labeled "Account Class" and "Description". Below these is a section titled "Product Maintenance" which contains a table with three columns: "Number *", "Product Code *", and "Product Description". The table is currently empty. At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

In this screen, you will specify the sequence of products based on which funds will be made available when a credit is posted to an account with a track receivable option. The sequence number is automatically generated by the system. All authorized products of your bank will be available in the option-list. On selection of the product, the product description will appear alongside.

Whenever a credit happens to an account with a track receivable option, the system will check if the account has any receivable being tracked against it. If yes, the amount is blocked as a receivable and this process continues until the amount needed for liquidation becomes fully available.

The batch process run as part of EOD/BOD will liquidate the loan contract or retail teller contracts.

If the amount received is not sufficient for full liquidation, then depending on the minimum amount required for liquidation, the system would initiate a partial liquidation for loans but for retail teller contracts liquidation will be initiated only when full amount is available.

The following example illustrates the manner in which the system will use the sequence for allocation of funds:

Assume that you have maintained the following product sequence for funds allocation:

Sequence No.	Product
1	ADBN
2	LDBD
3	ABCD

The liquidation schedule dates for the various loan contracts are as follows:

Contract	Liq. Schedule Dt.	Liqd. Amt. (in USD)
LDBD001	1 st January 2002	1000
LDBD002	1 st January 2002	500
ADBN001	2 nd January 2002	1000
ABCD001	2 nd January 2002	500

Further, all contracts are marked for auto liquidation and the settlement account for all contracts is A1. The balance in account A1 as on 1st January 2002 is 500 USD.

Action	Details
Batch liquidation run as part of BOD/ EOD on 1 st Jan.	Liquidation does not occur as the system detects insufficient funds in A1 (only 400 USD). The account is marked for receivable tracking and a block is placed on 400 USD.

<p>A credit of 500 USD to A1 on 2nd Jan.</p>	<p>The total amount blocked gets updated to 1000 USD. Since we have two contracts involving the same product (LDBD) maturing on the same date, funds will be allocated to the first contract, LDBD001 (based on the Contract Reference Number). Subsequent credits to the account will be used towards loan LDBD002.</p> <p>Since contracts with LDBD have earlier schedule dates, funds will be allocated to them though, as per the product sequence, contracts with ADBN should receive the funds first. The liquidation schedule date takes precedence in this case.</p> <p>Further credits to account, A1 will be allocated against the contract ADBN001 followed by the contract ABCD001. This will be based on the product sequence number since both contracts have the same schedule dates.</p> <p>Within a contract, allocation of funds towards the various components like interest, penalty interest etc. will be determined by the 'Liquidation Order' maintained for the loan product.</p> <p>To sum up, the schedule date of the loan contract takes precedence followed by the product sequence and finally the liquidation order.</p>
---	---

Note

If insufficient funds are detected in an account with a receivable tracking, the system will trigger the event 'LBLK' indicating that enough funds are not available and that subsequent credits made to the account will be blocked as a receivable.

3.1.9 Restriction Button

You can place restrictions on transactions involving customer accounts, at the account class level. As discussed earlier (for customer account), these restrictions get defaulted to all accounts that are linked to the account class. But you are allowed to change these restrictions for individual accounts as well.

To maintain the restrictions click the 'Restriction' button in the 'Account Classes' screen. The 'Product and Transaction Codes Restriction' screen is displayed

Account Class

Product Details | Transaction Details

Product List Allowed
 Disallowed

Products and Transaction Codes

<input type="checkbox"/> Product Code	Product Description	Debit	Credit
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Ok Exit

The restrictions can be based on:

- Products
- Transaction Codes

Validation of Restrictions

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account class used by the specified account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

3.1.10 Statement Button

To receive the details of account balances you need to capture the relevant information in the MT 941/MT942 message. The account balance details can be linked to the message by employing the statement screen. To invoke this screen click on the 'Statement' button, in the 'Account Class Maintenance' screen. You need to specify the details for an MT 941/MT942 message.

The screen is as shown below:

This screen contains the details necessary for the account generation parameters. The message details the balance of an account or group of accounts under a particular account class. The account balances indicate the condition of the account for an identified time period.

Specifying Interim Transactions Report

Generate Message

Check this box to indicate that the accounts belonging to the account class are to be considered for periodic interim statement generation i.e., MT942.

Generate Message Only On Movement

Check this box to indicate that the interim statement needs to be generated only if additional entries have been posted subsequent to the previous interim statement generation.

Report Transaction Since

This is a list of all the transactions the accounts under a class have undergone, on basis of which the transactions would be reported in the interim account statement. You can choose the appropriate values applicable:

- Previous MT942: This indicates that all transactions posted and authorized since previous MT942 would be sent in the current interim statement
- Previous MT940/MT950: This indicates that all transactions posted and authorized since previous MT940/MT950 would be sent in the current interim statement. If this option is selected, user will have to specify the cycle of account statement to be considered.

Minimum Debit (Debit and Credit) Amount and Currency

Specify the minimum transaction amount for the debit transaction, which is eligible for reporting in the interim statement. This amount should be qualified by a currency. The amount for the corresponding account currency will be defaulted from here while opening the account.

If you do not specify the minimum credit amount, the system will consider the minimum debit amount specified here for reporting the credit transactions also.

Minimum Credit Amount and Currency

Specify the minimum transaction amount for the credit transaction, which is eligible for reporting in the interim statement. This amount should be qualified by a currency. The amount for the corresponding account currency will be defaulted from here while opening the account.

Generate Balance

To indicate that accounts under certain account classes are to be considered for generation of their balance messages, check this box. The valid values for this action are Y and N.

Of

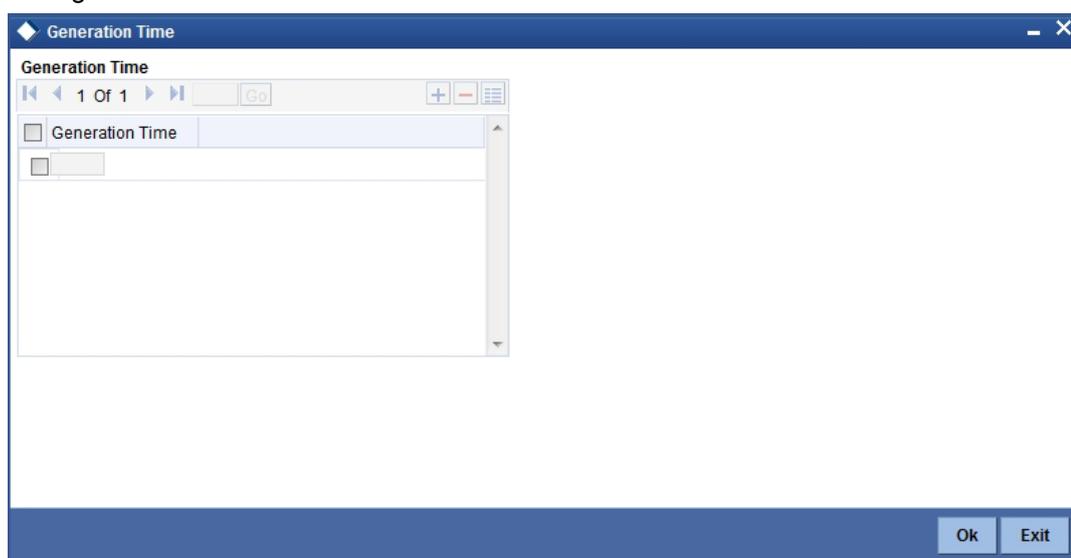
Select the mode of message for balance generation form the option list

Report Transaction Since

This is a list of all the transactions the accounts under a class have undergone, in the interval of balance messages generated for the accounts under the respective classes. You can choose the appropriate values applicable:

- Previous MT940: This indicates all transactions posted and authorized since the issue of a previous MT 940 in the current balance report.
- Previous MT941: This indicates all transactions posted and authorized since the issue of a previous MT 941 in the current balance report.
- Previous MT950: This indicates all transactions posted and authorized since the issue of a previous MT 950 in the current balance report.

You can synchronize the time instance by hours for generation of balance messages by clicking the 'Times' button.



This screen is employed to indicate the the time instance in hours for the generation of the balance reports.

Message Generation Time

Specify the timing for generation of the MT 941/MT942 messages. You can specify the time interval in hours only.

A new message type is created for the balance report process which can be run as part of a scheduled task. This message type is ACST_BALANCE and ACST_INT_DTL.

3.1.10.1 Balance Statement Handoff

The balance statement can be handed off as part of scheduled task under Oracle. You need to assign its frequency in hours. This process is initiated for all accounts requiring a balance account statement. As discussed previously the time for generation of the statement is determined and specified. In case of no subsequent transactions reports, the statement is not generated.

3.1.10.2 Assigning Balance Statement as Job

The balance statement can be facilitated to run as part of a scheduled job as part of the Oracle jobs initiated during processing.

The 'Jobs Browser' screen of the application provides you the facility to run the balance statement as a synchronized task, subject to specified time intervals in hours.

Invoke the 'Jobs Browser' screen from the application typing 'CSSJOBBER' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screen is as shown below:

Job Module	Process	Process Sequence Number	Status
------------	---------	-------------------------	--------

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Job Module
- Status
- Process

Select the option 'Generate Balance Report' from the Process option list. All associated accounts of the particular branch that have been marked for generation of balance statements are procured by Oracle FLEXCUBE.

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Job Module
- Process
- Process Sequence Number
- Status

The debit and credit accounts considered since the previous issue of an MT 941 are picked for the current processing. The previous messages are based on the parameters maintained for each account. This processing produces details of the statement generation.

3.1.10.3 **Generation of Ad hoc Reports**

Balance reports for each account under an account class can be generated on an ad hoc basis. The Ad Hoc report generation screen is used for capturing details of a balance report sent ad hoc. You can invoke this screen by typing 'ACDADCRP' in the upper right corner of the application toolbar, and clicking the arrow adjacent it.

Branch Code

The branch to which the account marked for balance report generation belongs is displayed; you cannot change or modify this value.

Account

Select the account which has been identified for generation of a balance statement, from the option list. The account balance of this account is generated as an outgoing statement.

Swift Message Type

Select the type of message required to be sent. As the message is a balance statement, select MT941/MT942.

Click on the 'Generate Statement' button to initiate the generation of balance statement for the account you have selected. This process would pick up the entire debit and credit component accounts created since the issue of a previous MT941, MT942, MT950 or MT940 are included in the generated statement.

You can examine the details of the generated message, to ensure that all details entered are correct. Click on the 'View' button, to observe the outgoing message.

You can examine the message for ensuring the information entered is complete. You can only view the details of the message; no input of additional information is supported at this stage.

3.1.11 **REG Button**

For an account class, you can define whether the Regulation D limits are applicable, and the period over which the limits would be applicable. In the 'Account Class Maintenance' screen, click the 'REG' button to invoke the 'Reg Details' screen. You can specify the Regulation D applicability details in this screen.

If you indicate the periodicity of Regulation D applicability as 'Statement Cycle', the restricted transactions would be counted over the primary statement cycle defined for the account class.

The Regulation D applicability details specified for an account class would default to all accounts using the class. However, you can make changes to these details when you set up a customer account that uses the account class.

3.1.12 Branches/Currencies Button

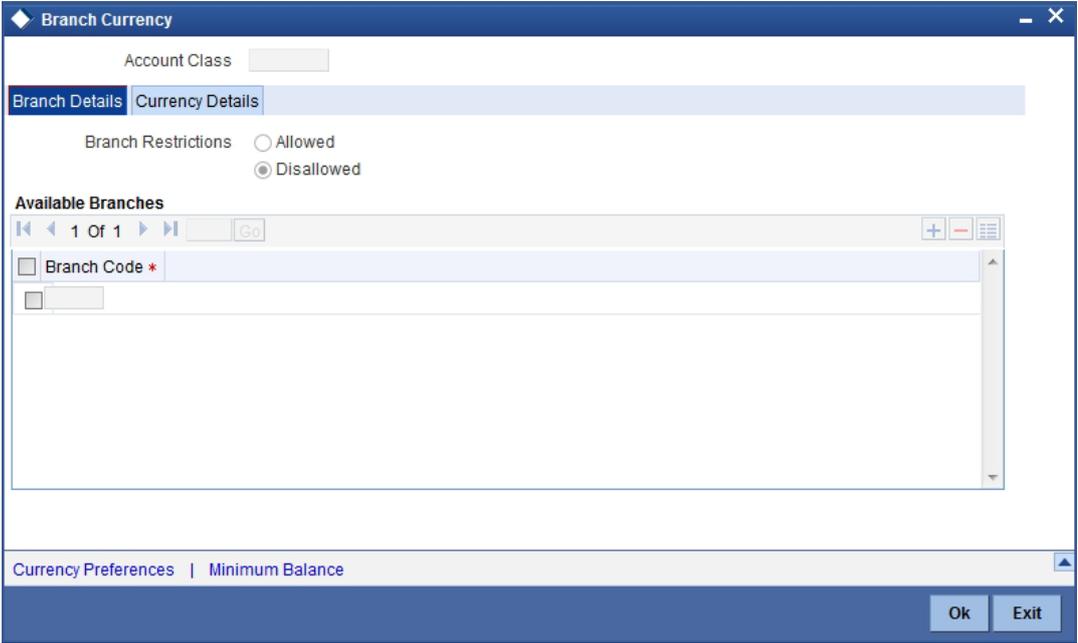
In addition to what you have specified in the 'Account Class Maintenance' screen you have the option of specifying the following for an accounts class:

- List of allowed or disallowed branches and allowed or disallowed currencies
- List of allowed and disallowed customer categories and allowed and disallowed customers

You can specify the branch and currency preferences through the 'Account Class – Branch and Currency Preferences' screen.

Click 'Branches/Currencies' in the 'Account Class Maintenance' screen. The 'Account Class – Branch and Currency Preferences' screen will be displayed.

The screen is as shown below:



In this screen you can specify the following for an account class:

- Those branches to which all parameters defined for this account class should be available
- Those currencies in which all customer accounts linked to this account class can operate

3.1.12.1 Maintaining Branch Preferences

Customer accounts maintained in any branch can be linked to any account class. However, you have the option of restricting the linkage of customer accounts in a particular branch or branches to an account class.

For example, your bank has a total of 25 branches. Branch 001 and 004 handles only Corporate Customers. For an account class, say, SAV-IND (savings accounts of individuals) you would like to disallow linkage of all customer accounts of branch 001 and 004.

To specify this, click on disallowed since the disallowed branch list is smaller than the allowed branch list. From the list of Available Branches select 001 and click the adjoining arrow. Repeat the procedure for 004. 001 and 004 will be listed under disallowed branches.

Note

For specifying the allowed list of branches, first click on allowed. You will notice that the list title changes accordingly to allowed and vice versa. You should select allowed or disallowed depending upon the length of the list.

3.1.12.2 Maintaining Currency Preferences

For all accounts under this account class you have the option of specifying currencies in which transactions are allowed/disallowed.

For example, you want to restrict all account level transactions under the account class Corporations for corporate type accounts to four important currencies only, say - USD, GBP, JPY, and DEM. You can specify the same.

To do this, click the 'Currency Preference' button. The 'Account Class - Currency Preferences' screen will be displayed.

Currency Code *	ATM Cash Limit	ATM Transaction Limit	Cash Deposit Limit on Trust Account	Account Openi

All the allowed currencies you have defined for this account class will be displayed in the option list adjoining the 'Currency Code' field. You can specify charges that should be levied against each currency for opening a customer account. You can also maintain the maximum number of ATM transactions that can be carried out on every currency. Similarly, you can maintain the maximum cash that can be withdrawn from an ATM for every currency. If the box 'Escrow Transfer Applicable' is checked for the account class, you can capture currency-wise cash deposit limit for the Trust accounts linked to the account class.

If 'Large Debit Balance Tracking Required' check box is checked at the preferences level, then you have to maintain threshold amount for large debit balance. If the threshold amount is not maintained for large debit balance and the 'Large Debit Balance Tracking Required' check box is checked, then the system displays an error message.

3.1.12.3 Maintaining Minimum Balance

You can maintain minimum balance and minimum opening balance for a CASA account based on the account facilities in the Minimum Balance screen. You can also maintain the

minimum balance for each currency. Click 'Minimum Balance' button under Currency Details tab of 'Branch and Currency Restriction' sub-screen to invoke Minimum Balance screen.

The screenshot shows a software window titled "Minimum Balance". It is divided into two main sections. The top section, "Currency", contains a table with three columns: "Currency Code", "Default Minimum Balance", and "Default Minimum Opening Balance". Below the table is a search bar with "1 Of 1" and a "Go" button. The bottom section, "Facilities Based Minimum Balance", contains a table with six columns: "Passbook", "Cheque Book", "ATM", "Direct Banking", "Minimum Balance", and "Minimum Opening Balance". Below this table is another search bar with "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Currency

Currency Code

Specify the currency code of the account. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Default Minimum Balance

Specify the default minimum balance to be maintained for the account.

Default Minimum Opening Balance

Specify the default minimum opening balance to be maintained for the account. Default minimum opening balance amount should not be less than default minimum balance amount.

Facilities Based Minimum Balance

You can maintain minimum balance based on account facilities in this block

Passbook

Check this box if passbook facility is applicable for maintaining minimum balance amount.

Cheque Book

Check this box if cheque book facility is applicable for maintaining minimum balance amount.

ATM

Check this box if ATM facility is applicable for maintaining minimum balance amount.

Direct Banking

Check this box if direct banking facility is applicable for maintaining minimum balance amount.

Minimum Balance

Specify the minimum balance for facility combination for a currency. You can maintain the minimum balance based on the multiple facility combinations.

Minimum Opening Balance

Specify the minimum opening balance for facility combination for a currency. The minimum opening balance should not be less than the minimum balance.

Based on the account facilities availed at account level, the system looks for a matching record of account facilities at account class level for an account currency. The minimum balance and minimum opening balance that is maintained for the matching record will be considered for validating minimum balance and minimum opening balance respectively. If none of the records are matching, then default minimum balance and default minimum opening balance maintained for that currency is considered for minimum balance and minimum opening balance validation.

Note

For each records maintained in 'Facilities Based Minimum Balance' section, the criteria combination should be unique. For instance, for a USD currency, if one record is maintained with the value as 'Y' for all the facilities, then another record of USD currency should not have value as 'Y' for all facilities.

If the minimum balance is maintained for currencies that are disallowed or restricted for an account class, then the system displays an error message.

If 'Allowed' option is selected in Branch and Currencies Restriction sub screen and if the currency for which minimum balance details is maintained are not available in the list of allowed currencies, then the system displays an error message.

3.1.13 Customer Categories Button

Instead of linking each customer account to an account class, a customer category is linked to the class.

For an account class you should specify the category that should be linked to it and also specify if all customers under each of the categories are to be linked to the account class. In the 'Account Class - Customer List' screen you have the option of specifying the categories that should be linked to this account class and within a category you can also restrict individual customers to be linked to the class.

To indicate allowed customer categories click the 'Customer/Categories' button. The 'Account Class - Customer List' screen will be invoked.

In this screen you define the following:

- A list of allowed or disallowed customer categories
- A list of disallowed customers (if any) under the allowed category

For an account class you need to specify the customer categories that should be linked to it and also customers within a category who should not be allowed to be linked to this account class.

For example,

Requirement

You are capturing the features of a Nostro account class called NostroLCY, you would like to:

- Associate the customer category called Banks with NostroLCY
- Disallow a customer called Midas-Bank associated with the customer category called Banks from using the features of this class
- Grant your customer Morgan Stanley linked to the customer category called Financial Institutions all rights associated with NostroLCY

Procedure

In the Selection Indicator field click on Allowed (since your allowed list is smaller and therefore easier to indicate).

1. Highlight and select the Customer Categories called Banks and Financial Institutions in the Available Categories list and click the adjoining arrow.
2. Next, highlight Financial Institutions and click adjoining arrow against Customers. It will display the entire list of customer accounts maintained under the customer category Financial Institutions
3. Select Morgan Stanley. It will be listed in the first row. To allow this customer the parameters assigned to this account class check the small square box alongside
4. To add a row, click the Add icon. To delete an extra row, click the Delete icon
5. To disallow Midas Bank, click on Banks under available categories. Click the adjoining arrow against Customers, to display a list of all the customers under this category. Select Midas Bank. Since you would like to disallow this customer do not check the square box against it

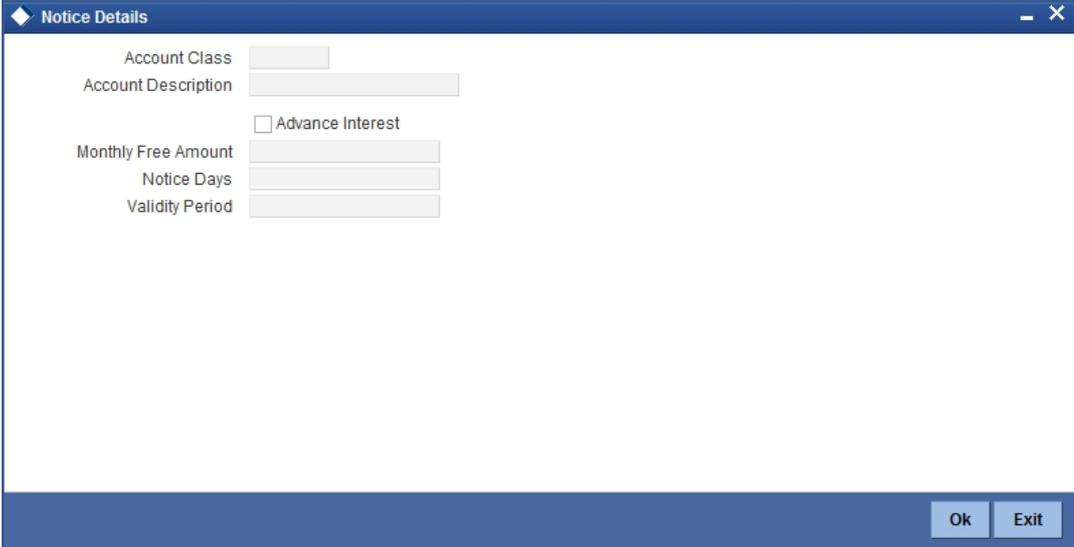
Note

Check the square box to allow a customer the parameters assigned to this account class. Leave the box unchecked to disallow a customer from being assigned to this account class.

3.1.14 Notice Button

You can specify the notice preferences for the withdrawal of amount through the 'Notice Preferences' screen. Click 'Notice' in the 'Account Class Maintenance' screen.

The 'Notice Preferences' screen is displayed as follows:



The screenshot shows a window titled "Notice Details" with a blue header and footer. The main area contains the following fields and controls:

- Account Class: [Text Input]
- Account Description: [Text Input]
- Advance Interest:
- Monthly Free Amount: [Text Input]
- Notice Days: [Text Input]
- Validity Period: [Text Input]

At the bottom right, there are "Ok" and "Exit" buttons.

The following fields are displayed in this screen:

- Account Class – The unique code assigned to the account class is displayed
- Description – A short description of the account class is displayed

The following are the notice preferences that you can specify for an account class:

Advance Interest

Check this field to levy the advance interest on the account class.

Note

- The customer of the account class is liable to pay this interest in case he/she fails to provide the required notice to the bank.
 - The system deducts the advance interest from the credit Interest earned by the customer of the account class on his/her credit balance in the account.
-

Monthly Free Amount

Specify the amount that a customer of the account class can withdraw per calendar month from his/her savings account without being liable to pay advance interest.

Notice Days

Specify the number of days before which a customer of the account class should notify the bank if he/she wants to withdraw an amount more than the 'Free Amount' from his/her account.

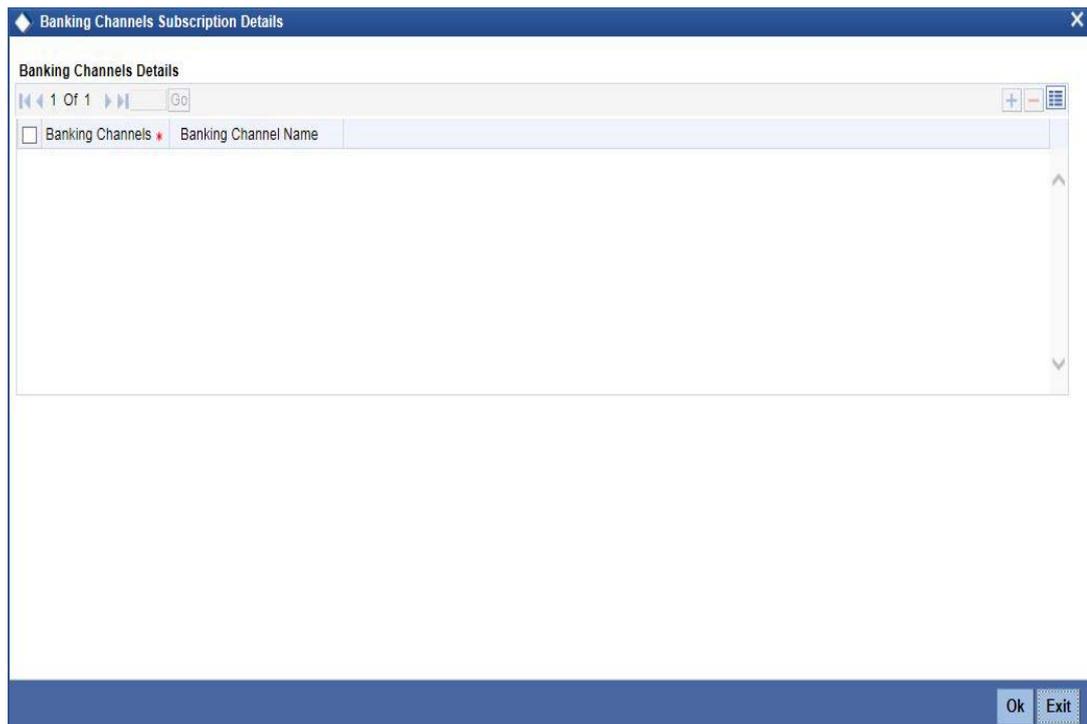
Validity Period

Specify the notice validity period in number of days. During this period, a customer of the account class can do the withdrawal of the amount for which he/she notified the bank.

3.1.15 Banking Channels Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. These channel details can be maintained in 'Static Type Maintenance' (CODTYPES) screen.

Click 'Banking Channels' button to specify the details relating to channels.



Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
- You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.

- You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.
- When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

3.2 Account Class Group Maintenance

This section contains the following topics:

- [Section 3.2.1, "Maintaining Account Class Group"](#)
- [Section 3.2.2, "Viewing Account Class Group"](#)

3.2.1 Maintaining Account Class Group

You can group different account classes under a single account class group in 'Account Class Group Maintenance' screen. To invoke this screen, type 'STDACLGP' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following here:

Account Class Group

Specify the account class group.

Description

Specify a brief description on the account class group.

A given account class cannot be part of more than one account class group

Account Class

Select the account class from the adjoining option list.

Description

The system displays the description on the account class selected.

3.2.2 Viewing Account Class Group

You can view the account class group details maintained in the 'Account Class Group Maintenance' screen using the 'Account Class Group Summary' screen. You can invoke this screen by typing 'STSACLGP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Account Class Group Summary' application window. The window title is 'Account Class Group Summary'. The interface includes a search bar with 'Search', 'Advanced Search', and 'Reset' options. Below the search bar are two dropdown menus: 'Authorization Status' and 'Record Status'. A text input field for 'Account Class Group' is also present. The main area displays a table with columns for 'Authorization Status', 'Record Status', and 'Account Class Group'. The table is currently empty. At the bottom right, there is an 'Exit' button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Account Class Group

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

3.3 Account Class Transfer

This section contains the following topics:

- [Section 3.3.1, "Maintaining Account Class Transfer"](#)
- [Section 3.3.2, "Main Tab"](#)
- [Section 3.3.3, "Auxiliary Tab"](#)
- [Section 3.3.4, "Processing Account Class Transfer"](#)
- [Section 3.3.5, "Viewing Account Class Transfer"](#)

3.3.1 Maintaining Account Class Transfer

Oracle FLEXCUBE facilitates the change of account class at the customer account level without changing the customer account number. Depending on the destination account class, system defaults the reporting GL lines and IC related values. The account class transfer can be initiated through the 'Account Class Transfer Maintenance' screen.

3.3.2 Main Tab

You can invoke the 'Account Class Transfer' screen by typing 'STDACTFR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Account Class Transfer' application window. At the top, there is a search bar with 'New' and 'Enter Query' buttons. Below this are input fields for 'Branch', 'Account *', 'Currency', 'Old Account Class', and 'Account Class *'. A 'Default' button is located next to the 'Account Class *' field. The main area is divided into two tabs: 'Main' (selected) and 'Auxiliary'. Under the 'Main' tab, there are sections for 'Effective Date', 'Next Liquidation Cycle' (checkbox), 'GL Details' (with 'Status', 'Credit', and 'Debit' fields), and 'Preferences' (with checkboxes for 'Cheque Book', 'Passbook', 'ATM', 'Direct Banking', and 'Status Change Automatic'). At the bottom, there is a toolbar with various menu items: 'Interest', 'Charges', 'Consolidated Charges', 'Statement', 'MIS', 'Account Status', 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

The following details are maintained here:

Branch Code

The current branch is defaulted here.

Account

Select the account number which requires an account class transfer, from the adjoining option list. This adjoining option list displays all valid accounts maintained at the account class level.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Old Account Class

The account class to which the selected customer account belongs is defaulted here.

Currency

The currency of the selected customer account is defaulted here.

Account Class

Select the new account class to which the customer account has to be transferred, from the adjoining option list. This adjoining option list displays all valid account class. When the account class is selected, the system checks whether the new account class is a valid one or not.

Click the 'Default' button to generate default parameters.

If the old and new account class are of different type, then the system will display the error message as "Old and new A/c class belongs to different a/c class types Failed to Process the Request.

Click 'Ok' to reset Account Class parameters.

If the old and new account class are of same type, then the system will display the override message as "Provisioning details should be manually modified, if required."

Click 'Accept' if you wish to continue. The system will display the Information Message as "Request Successfully Processed."

Click 'Ok' to continue. The following GL details are defaulted based on the values maintained at the Account Class level:

- Status
- Credit
- Debit

Effective Date

The effective date of account class transfer can be based on either next liquidation cycle or effective value date.

Next Liquidation Cycle

Check this box to indicate that the account class transfer should be effective from the earliest liquidation date of the products mapped to the account.

Effective Date

Select the effective date for account class transfer from the adjoining calendar.

Note

System displays an error message in the following conditions:

- If the specified date coincides with a holiday
 - If the effective date is not provided and the transfer is based on actual date
 - If the selected customer account has an unprocessed record
-

GL Details

The reporting GL details of the account selected is defaulted here when you click 'Default' button.

Note

For successful account class transfer, the CB and HO lines of both the account classes must be same.

Preferences

The system defaults the following account facility preferences from account class level. You can modify the values.

Cheque Book

Check this box if you need a cheque book to be issued for your account.

Passbook

Check this box if you need a passbook to be issued for your account.

ATM

Check this box if you need to avail an ATM facility for your account.

Direct Banking

Check this box to avail direct banking facility.

By availing direct banking facility, you can only view the minimum balance of the account. You cannot perform any other transactions with this facility.

Status Change Automatic

Check this box if you need automatic status change for your account.

3.3.3 Auxiliary Tab

Specify the auxiliary details by clicking 'Auxiliary' tab in the 'Account Class Transfer' screen.

The screenshot shows the 'Account Class Transfer' window with the 'Auxiliary' tab active. The window title is 'Account Class Transfer'. At the top, there are fields for 'Branch', 'Account *', 'Currency', 'Old Account Class', and 'Account Class *'. Below these are tabs for 'Main' and 'Auxiliary'. The 'Auxiliary' tab contains several sections: 'Cheque Book Preferences' with a checked 'Auto Reorder Cheque Required' box and fields for 'Reorder Cheque Level', 'Reorder No of Leaves', 'Check Book Name 1', and 'Check Book Name 2'; 'ATM Preference' with fields for 'ATM Account Number', 'Daily Amount Limit', and 'Daily Amount Count'; and 'Options' with checkboxes for 'Lodgment Book', 'Consolidated Certificate Required', 'Back Period Entry Allowed', 'Referral Required', and 'Track Receivable'. There are also 'Remarks' and 'Processed Status' (set to 'Un-Processed') fields. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Cheque Book Preferences

Maintain the following cheque book preferences if you have opted for a cheque book for your account in the 'Main' tab.

Auto Re-order Cheque Required

Check this box to automatically reorder cheque books for all accounts belonging to this account class.

Reorder Cheque Level

Specify the level at which you need a cheque book for the account.

Reorder Number Of Leaves

Specify the number of cheque leaves you need in the reordered cheque book.

Cheque Book Name 1

Specify the name used for opening savings account A1. This name will be printed on the cheque book and will be used for all cheque transactions.

Cheque Book Name 2

Specify the name if you need to enter the name of the joint account holder on the cheque book, if the customer account is joint operations account.

ATM Preference

You can maintain the following parameter if the ATM box is checked in the Main screen.

Atm Account No

Specify the valid ATM account number that should be linked to the new account class.

Daily Amount Limit

Specify the daily limit for the amount that can be withdrawn from the ATM.

Daily Amount Count

Specify the daily count for the amount that can be withdrawn from the ATM.

Options

You can maintain the following parameters for your account here.

Lodgement Book

Check this box if you need a lodgement book to be issued for the account.

Consolidated Cert. Reqd

Check this box if you need a consolidated certificate to be issued for the account.

Back Period Entry Allowed

Check this box if you need back period entries for the account.

Referral Required

Check this box if you need a referral check for your account.

Track Receivable

Check this box if you prefer to track the receivables for the account.

Remarks

Specify the reason for the account class change.

Processed Status

System displays the status of account class transfer here. The drop-down list displays the following options:

- Unprocessed—This status is defaulted till the account class transfer is effective.

- Processed–This status is defaulted when the account class transfer is effective.

3.3.3.1 Interest Button

You can maintain the interest and consolidated charges of the account class in the 'IC Special Conditions Maintenance' screen. The system would generate the details by default. You can manually maintain the products if IC special condition is applicable for this account-account class combination.

Click 'Interest' button in the 'Account Class Transfer' screen to invoke 'IC Special Conditions Maintenance' screen.

The following details are captured here:

Branch Code

The current branch code is defaulted here.

Calculation Account

Select the valid customer account number for calculation from the adjoining option list.

Interest Booking Account

Select the valid customer account number from the adjoining option list.

Interest Start Date

Select to indicate the effective date to generate interest from the adjoining calendar.

Interest Booking Branch

Select to indicate valid Branch for calculating the interest from the adjoining option list.

Interest Statement

Check this box to generate the interest statement.

Charge Booking Account

Select the valid customer account number for booking the charge from the adjoining option list.

Charge Start Date

Specify to indicate the effective date to generate charges from the adjoining calendar.

Charge Booking Branch

Select to indicate the valid Branch from the option list, for calculating the charge.

Dr Cr Advices

Check this box to generate debit and credit related advices.

Consolidated Account

Select the valid account number from the adjoining option list.

Consolidated charge bank

Select the valid bank from the adjoining option list.

Product Details

You can specify product details for your account here.

Product Code

Select the valid product code from the adjoining option list.

UDE Currency

The system generates the user defined currency type maintained at 'Interest Product Preference' level.

Waive

Check this box if you need to waive of interest or charges defined for the selected interest product at the Interest Product Preference level.

Generate UDE Change Advice

Check this box if you need to generate advice for change in values of the User Data elements for the account.

Open

Check this box if you need to apply the selected interest product for the account.

3.3.3.2 Charges Button

Click 'Charges' button in the 'Account Class Transfer' screen to invoke 'Account level charges conditions' screen.

The screenshot shows a software window titled "Account level charges conditions". It is organized into three sections:

- Account Details:** Includes text input fields for "Branch Code" and "Account".
- Product Detail:** Includes text input fields for "Product Code" and "UDE Currency". It also has input fields for "Minimum", "Maximum", and "Free Items". There are checkboxes for "Waive Charges" and "Open".
- Slab Amount:** Contains a table with the following structure:

Slab Amount/Item Count	Charge Amount	Rate
<input type="text"/>	<input type="text"/>	<input type="text"/>

At the bottom right of the window are "Ok" and "Exit" buttons.

The following details are captured here:

Account Details

You can maintain the account details here.

Branch Code

The current branch code is defaulted here.

Account

The system generates the account number maintained in the 'Main' screen of 'Account Class Transfer'.

Product Detail

You can specify the parameters related to product here.

Product Code

Select a valid product code from the adjoining option list.

UDE Currency

The system generates the user defined currency type defined for the selected charges product.

Minimum

Specify the minimum charge that can be applied for the account.

Maximum

Specify the maximum charge that can be applied for the account.

Free Items

Specify to indicate the number of items on which the charges are not levied.

Waive Charges

Check this box if you need to waive the charges defined for the selected charges product at the account level.

Open

Check this box if you need to apply the selected charges product for the account.

Slab Amount

You can specify the parameters related to slab amount here. You can add additional rows by clicking the '+' button and delete rows by clicking '-' button.

Slab Amount

Specify an amount slab for the charges maintained at the account level. Rate will be applied for the amounts less than or equal to the amount slab.

Charge Amount

Specify the charge amount applied for the selected product at the account.

Rate

Specify the rate to be applied for the charges maintained at the account level.

3.3.3.3 Consolidated Charges Button

Click 'Consolidated Charges' button in the 'Account Class Transfer' screen to invoke 'Account Level Consolidated Charges Conditions' screen.

The screenshot shows a software window titled "Account Level Consolidated Charges Conditions". The window is organized into three main sections:

- Account Details:** Contains two input fields labeled "Branch Code" and "Account".
- Product Details:** Contains four input fields labeled "Product", "Currency", "Minimum", and "Maximum". To the right of these fields are two checkboxes labeled "Open" and "Waive". A navigation indicator "1 Of 1" is present.
- Discount:** Contains two input fields labeled "Discount Percentage" and "Discount Amount".

At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

The following details are captured here:

Account Details

You can maintain the account details for an account here.

Branch Code

The current branch code is defaulted here.

Account

The system generates the account number maintained in the 'Main' screen of 'Account Class Transfer'.

Product Details

You can specify product details for your account here.

Product Code

Select a valid product code from the adjoining option list.

Currency

The system generates the user defined currency type defined for the selected consolidated charges product.

Minimum

Specify the minimum consolidated charges that can be applied for the account.

Maximum

Specify the maximum consolidated charges that can be applied for the account.

Open

Check this box if you need to apply the selected consolidated charges product for the account.

Waive Charges

Check this box if you need to waive the consolidated charges defined for the selected consolidated charges product.

Discount

You can specify discount details for the consolidated charges applied for the account.

Discount Percentage

Specify percentage of the amount to be discounted from the computed consolidated charges.

Discount Amount

Specify a flat amount to be discounted from the computed consolidated charges.

3.3.3.4 Statement Button

Click 'Statement' button in the 'Account Class Transfer' screen to invoke 'Statement' screen.

The screenshot shows a dialog box titled "Statement" with three sections for configuring account statements:

- Primary Account Statement:** Type (None selected), Cycle (dropdown), On (dropdown).
- Secondary Account Statement:** Type (None selected), Cycle (dropdown), On (dropdown).
- Tertiary Account Statement:** Type (None selected), Cycle (dropdown), On (dropdown), and a checkbox for "Exclude Same Day Reversal Transactions from Statement".

Buttons for "Ok" and "Exit" are located at the bottom right.

Specify the following parameters for each of the valid account type.

Primary A/c Statement

You can generate account statement periodically for primary account type.

Type

Select the statement type to be generated from the options. The following values are available for selection:

- None—Select this option if you do not need an account statement.
- Summary—Select this option if you need a brief account statement.
- Detailed—Select this option if you need a detailed account statement.

Cycle

Select the frequency to generate statement, from the adjoining drop-down list. This list displays the following values:

- Annual—Select this option if you need to generate the statement annually.
- Semi Annual—Select this option if you need to generate the statement half yearly.
- Quarterly—Select this option if you need to generate the statement quarterly.
- Monthly—Select this option if you need to generate the statement monthly.
- Fortnightly—Select this option if you need to generate the statement fortnightly.
- Weekly—Select this option if you need to generate the statement weekly.
- Daily—Select this option if you need to generate the statement daily.

On

Select a month, a date or a day to generate statement from the adjoining drop-down list. The drop-down list displays following values:

- Displays names of the months when Annual, Semi Annual, and Quarterly are selected at the 'Cycle' level
- Displays numbers from 1 to 31 when Monthly is selected at the 'Cycle' level
- Displays names of the week days when Fortnightly and Weekly are selected at the 'Cycle' level
- Displays a blank list when Daily is selected at the 'Cycle' level

Secondary A/c Statement

You can generate account statement periodically for secondary account type.

Type

Select the statement type to be generated from the options. The following values are available for selection:

- None—Select this option if you do not need an account statement.
- Summary—Select this option if you need a brief account statement.
- Detailed—Select this option if you need a detailed account statement.

Cycle

Select the frequency to generate statement, from the adjoining drop-down list. This list displays the following values:

- Annual—Select this option if you need to generate the statement annually.
- Semi Annual—Select this option if you need to generate the statement half yearly.
- Quarterly—Select this option if you need to generate the statement quarterly.
- Monthly—Select this option if you need to generate the statement monthly.
- Fortnightly—Select this option if you need to generate the statement fortnightly.
- Weekly—Select this option if you need to generate the statement weekly.
- Daily—Select this option if you need to generate the statement daily.

On

Select a month, a date or a day to generate statement from the adjoining drop-down list. The drop-down list displays following values:

- Displays names of the months when Annual, Semi Annual, and Quarterly are selected at the 'Cycle' level
- Displays numbers from 1 to 31 when Monthly is selected at the 'Cycle' level
- Displays names of the week days when Fortnightly and Weekly are selected at the 'Cycle' level
- Displays a blank list when Daily is selected at the 'Cycle' level

Tertiary A/c Statement

You can generate account statement periodically for tertiary account type.

Type

Select the statement type to be generated from the options. The following values are available for selection:

- None—Select this option if you do not need an account statement.

- Summary–Select this option if you need a brief account statement.
- Detailed–Select this option if you need a detailed account statement.

Cycle

Select the frequency to generate statement, from the adjoining drop-down list. This list displays the following values:

- Annual–Select this option if you need to generate the statement annually.
- Semi Annual–Select this option if you need to generate the statement half yearly.
- Quarterly–Select this option if you need to generate the statement quarterly.
- Monthly–Select this option if you need to generate the statement monthly.
- Fortnightly–Select this option if you need to generate the statement fortnightly.
- Weekly–Select this option if you need to generate the statement weekly.
- Daily–Select this option if you need to generate the statement daily.

On

Select a month, a date or a day to generate statement from the adjoining drop-down list. The drop-down list displays following values:

- Displays names of the months when Annual, Semi Annual, and Quarterly are selected at the 'Cycle' level
- Displays numbers from 1 to 31 when Monthly is selected at the 'Cycle' level
- Displays names of the week days when Fortnightly and Weekly are selected at the 'Cycle' level
- Displays a blank list when Daily is selected at the 'Cycle' level

Exclude Same Day Reversal trns from stmt

Check this box to exclude details of the transactions reversed on the same day from the generated statement.

3.3.3.5 Maintaining MIS Details

Click 'MIS' button in the 'Account Class Transfer' screen to invoke 'Management Information System' screen.

The screen is as shown below:

The screenshot shows a window titled "Management Information System" with a standard Windows-style title bar. The form is organized into several sections. At the top left, there are input fields for "Branch Code", "Account No", "MIS Group", and "Ref Rate Code", along with a checked checkbox for "Link to Group". To the right of these are dropdown menus for "Calculation Method" (currently showing "30-Euro/360") and "Ref Rate Code" (currently showing "Fixed"). Below these are fields for "Ref Spread", "Rate Flag" (with radio buttons for "Pool Code" and "Contract Level"), "Pool Code", and "Reference Rate". The middle section is divided into three columns: "Transaction MIS Code", "Composite MIS Codes", and "Cost Codes", each containing a vertical stack of empty input boxes. At the bottom right, there are "OK" and "Exit" buttons.

All the parameters are defaulted here. You can change the values if needed. The following parameters are maintained:

Branch Code

The current branch code is defaulted here.

Account No

The system generates the account number maintained in the 'Main' screen of 'Account Class Transfer'.

MIS Group

Select a valid MIS group from the adjoining option list.

Link to Group

Check this box if you need to link MIS group to the account. Any changes to the MIS group would be automatically applied to the linked account.

Ref Rate Code

Specify a valid reference rate code for the account.

Calculation Method

Select a method to calculate the rate from the adjoining drop-down list. This list displays the following values:

- 30-Euro/360
- 30-US/360
- Actual/360
- 30-Euro/363
- 30-US/365
- Actual/365

Ref Rate Code

Select a valid reference type from the adjoining drop-down list. This list displays the following values:

- Fixed—Select this option if you need a fixed reference rate for the account.
- Floating Automatic—Select this option if you need to apply the reference rate maintained at the account level.

Ref Spread

Specify the reference spread for the account.

Rate Flag

Select a valid rate flag from the options. The following values are available for selection:

- Pool Code—Select this option if you need to apply the rate maintained for the pool to which the account belongs.
- Contract Level— Select this option if you need to apply the rate maintained at contract level.

Pool Code

Select a valid pool code to which the account class belongs, from the adjoining option list.

Reference Rate

Select a valid reference rate from the adjoining option list.

Transaction MIS Code

The system generates transaction type of MIS code from the Account Class level. You can select a valid MIS code from the adjoining option list, if needed.

Composite MIS Codes

The system generates composite type of MIS code from the Customer Maintenance level. You can select a valid MIS code from the adjoining option list, if needed.

Cost Codes

The system generates cost codes from the Account Class level. You can select a valid cost code from the adjoining option list, if needed.

3.3.3.6 Account Status Button

Click 'Account Status' button in the 'Account Class Transfer' screen to invoke 'Account Status' screen.

The screenshot shows a software window titled "Account Status". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. Below the header, the window is divided into several sections, each with a blue header and a white background. The "Account" section contains two input fields: "Branch Code" and "Account". The "Account Status" section contains a dropdown menu for "Status" and an input field for "Description". The "GL Lines" section contains two input fields: "Credit" and "Debit". The "HO Lines" section contains two input fields: "Credit" and "Debit". The "CB Lines" section contains two input fields: "Credit" and "Debit". At the bottom right of the window, there are two buttons: "Ok" and "Exit". A navigation bar at the top right of the main content area shows "1 Of 1".

All the parameters are defaulted here. You can change the values, if needed. The following parameters are maintained

Account

You can maintain account details for your account here.

Branch Code

The current branch code is defaulted here.

Account

The system generates the account number maintained in the 'Main' screen of 'Account Class Transfer'.

Account Status

You can maintain account status details for your account here.

Status

The current account status is defaulted here. You can select a valid account status from the adjoining option list, if needed.

Note

Account class transfer is processed only if the account status is 'NORM'.

Description

The description of the account status is defaulted here.

GL Lines

You can maintain the credit and debit details of the general ledger reporting lines for your account here.

Credit

The GL code related to credit is defaulted here. You can select a valid GL code from the adjoining option list, if needed.

Debit

The GL code related to debit is defaulted here. You can select a valid GL code from the adjoining option list, if needed.

HO Lines

You can maintain the credit and debit details of the Head Office reporting lines for your account here.

Credit

The line code related to credit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

Debit

The line code related to debit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

CB Lines

You can maintain the credit and debit details of the Central Bank reporting lines for your account here.

Credit

The line code related to credit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

Debit

The line code related to debit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

3.3.4 Processing Account Class Transfer

Oracle FLEXCUBE facilitates the change of account class at the customer level without changing the customer account number. Depending on the destination account class, system defaults reports the reporting GL lines and IC related values.

3.3.4.1 Processing EOD Batch

During IC EOD process, system considers interest accrual for the back value dated transactions carried out prior to account class transfer, and computes the interest from the effective date of transfer based on new account class values. If the value date of the back value transaction is before the effective date of transfer, then the system does not compute interest for the period between value date and effective date.

Note

System does not process IC calculation of back valued UDE change, back value dated transaction, CIF type change and bulk change of the old account class.

3.3.4.2 Processing BOD Batch

During BOD process, system initiates the IC online liquidation of interest accrued on various products for all the customer accounts in the account class, till the effective date of account class transfer. Using gateway infrastructure, system authorizes and changes the account class based on the parameters maintained at the account class transfer level. However, GL balance of the accounts processed for account class transfer would be considered for the next day EOC.

Note

- Transfer of the account class would be effective only after the liquidation of customer accounts.
 - Error log is written for the customer account which has failed in the account class transfer.
-

When account class transfer maintenance is saved, the system will enforce restriction and display an error message in following conditions:

- If one of the mask components of the customer account is Account class
- If dual-currency is enabled for the old account class
- If the account is already linked in ILM structure
- If the old account class is deposit type
- If the new account class has customer or currency restriction on the selected customer and account currency respectively

3.3.5 Viewing Account Class Transfer

You can view a summary of Account Class Transfer maintained at the 'Account Class Transfer' level using 'Account Class Transfer' summary screen. You can invoke the 'Account Class Transfer' summary screen by typing 'STSACTFR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Account Class Transfer' summary screen. It includes a search bar with 'Search', 'Advanced Search', and 'Reset' options. Below the search bar are several input fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch' (text with search icon), 'Old Account Class' (text with search icon), 'Account Class' (text with search icon), and 'Account' (text with search icon). There is also a checkbox for 'Next Liquidation Cycle'. A table below shows a single record with columns: Authorization Status, Record Status, Branch, Account Class, Old Account Class, Account, and Next Liquidation Cycle. The table is currently empty. At the bottom right, there is an 'Exit' button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status

- Record Status
- Branch Code
- Account Class
- Old Account Class
- Account
- Next Liquidation Cycle

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Branch Code
- Account Class
- Old Account Class
- Account
- Next Liquidation Cycle
- Effective Date

3.4 Manual Status Change Input

This section contains the following topic:

- [Section 3.4.1, "Modifying Account Status Manually"](#)

3.4.1 Modifying Account Status Manually

You can use the 'Manual Status Change' screen for status movements that have to be performed manually on a customer account. You can invoke this screen, by typing 'STDSTCHN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click the new button on the Application toolbar.

Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Provide the following details in this screen to facilitate a manual status change:

Account No

Select the customer account for which you are marking a manual status change, from the option-list provided.

On selection of the account, the system will display the current status of the account as well as the date on which the account moved to the current status.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

New Status

Specify the new status of the account. You can select the appropriate status from this list.

If Status Processing Basis specified in the Branch Parameters for all the branches is 'Contract/Account', only status codes maintained with status type 'Account' (in the 'Status Codes Maintenance' screen) will be available in the option-list. If Status Processing Basis for even one of the branches is specified as 'Group/CIF' level, then the only statuses available will be of type 'Both'.

Current Status Attributes

In addition to the new status, you can also mark the account with any one of the following statuses, if required:

- No Credit – if checked, no credit movement will be allowed on the account

- No Debit – the system will not allow debit movements on the account if you select this option
- Frozen – if selected, no activity will be allowed on the account
- Posting Allowed – if checked, posting of accounting entries will be allowed in the account
- Status Change Automatic - You can select this option if you want the subsequent status change for the account to be performed automatically by the system. After the account moves to the new status specified here, all subsequent status movements will be triggered automatically, during the EOD run for the branch. However, the changes will come into effect only upon authorization of the details maintained here. At a later date, you can switch back to the manual mode by unchecking this option and having the same authorized. The manual status movement that you specify in this screen has to be authorized for the new status of the account to come into effect.
- Debit Override - Check this box to selectively allow or restrict debit transactions from an account.
- Credit Override - Check this box to selectively allow or restrict credit transactions to an account.

On authorization of the manual status change operation, the new statuses will be reflected in the customer account and will be effective immediately

Note

When the account status is modified from the Manual Status Change screen (STDTCHN), system will display a configurable override message: "The Account has an active amount block", if there is an active amount block created from the amount block input screen

Maintaining Status Change Processing

For accounts marked with automatic status change, you can execute a batch process at EOD to trigger the status movement and other associated changes. Use the 'Account Status Update Processing' screen available in the Application Browser to begin the batch process.

If the Status Processing Basis defined for the branch is 'Group/CIF' level, the worst status for all loans and overdrafts accounts is calculated for a Group/CIF level. This status is displayed in the respective Group/CIF screens as well as at the respective account and contract screens. The individual status of each account and contract is also displayed in the accounts screen as 'Account Derived Status'.

Refer the 'Products' chapter of the Interest and Charges user manual for more details.

3.5 Maintaining Turnover Limits

You can maintain turnover limits for a given period of time using the 'Turnover Limit Maintenance' screen. You can attach these limits to an account class and thereby track the turnover on all accounts under the account class.

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

The screen is as shown below:

Turnover Limit Maintenance

New Enter Query

Limit Code *
Description

Limit Period Details

Period Code *	Start Date *	End Date *

Limit Amount Details

Currency *	Amount *

Maker
Checker
Mod No

Date Time:
Date Time:
Record Status
Authorization Status

Exit

Here, you need to specify the following details.

Limit Code

Specify a unique code used to identify turnover limit.

Description

Specify a brief description associated with the turnover limit.

Period Details

You can specify the following details pertaining to the period for limit application.

Period Code

Specify a unique code to identify the financial period for which you wish to maintain turnover limits.

Start Date

Specify the start date of the financial period, using the adjoining calendar.

End Date

Specify the end date of the financial period, using the adjoining calendar.

You can maintain multiple period codes. However, the periods cannot overlap.

Limit Amount Details

You can specify the following details pertaining limits applicable on the period code.

Limit Currency

Specify the currency of the limit amount. This adjoining option list displays all valid currency codes maintained in the system. You can choose the appropriate one.

Limit Amount

Specify the limit amount applicable of the financial period.

Note

- You can increase or decrease the maximum turnover limit as part of record modification. The modified limits will be applicable only for subsequent transactions.
 - Unutilized limit amount does not get carried forward to the next period.
-

4. Customer Accounts

You can define customer accounts for all the customers of your bank through the 'Customer Accounts Maintenance' screen.

Each account that you define is identified with an account number. The structure of the account number is based on the Account Mask you have maintained through the Account Parameters sub-screen of the Bank-wide Parameters screen.

The Account Number can be combination of the CIF Number, the Account Class, Currency, and any other alphabet/s or number/s of the account or currency as defined.

For an account number, you also need to define (in this screen) other parameters like: the account class; the type of account - joint or single; the reporting lines for the account; the currency in which transactions can be passed to this account; the customer's account limit; the check book/passbook/ATM facility, the various statuses applicable to the account and so on.

Every account created or modified in Oracle FLEXCUBE needs to be authorized to become effective. Whenever a new customer account is created or an existing record is modified, the system generates a notification message on the record authorization. This notification message can be sent to any external system if required.

This chapter contains the following sections:

- [Section 4.1, "Customer Account Maintenance"](#)
- [Section 4.2, "CASA Branch Parameter Maintenance"](#)
- [Section 4.3, "Primary Party Change Maintenance"](#)
- [Section 4.4, "Maintaining Customer De-duplication"](#)
- [Section 4.5, "Joint Holder Maintenance"](#)
- [Section 4.6, "Reconciliation of MT110 with Incoming Cheque Transactions"](#)
- [Section 4.7, "Sweep-In Transactions"](#)
- [Section 4.8, "Levying Penalty Interest on Notice Accounts"](#)
- [Section 4.9, "Maintaining Notice Period for Withdrawal"](#)
- [Section 4.9.1, "Withdrawal of Funds without Penalty "](#)
- [Section 4.10, "Recording Details of Lodgment Book Requests"](#)
- [Section 4.11, "Quick Account Opening"](#)
- [Section 4.12, "Virtual Account Opening"](#)
- [Section 4.13, "Maintaining Customer Account Limit"](#)
- [Section 4.14, "Transaction Limit Code Maintenance"](#)
- [Section 4.15, "Generating Notifications"](#)
- [Section 4.16, "Query Operation"](#)
- [Section 4.17, "View Operation"](#)
- [Section 4.18, "Bulk Account Status Change"](#)
- [Section 4.19, "Closing Account"](#)
- [Section 4.21, "Release Track Recievable"](#)

4.1 Customer Account Maintenance

This section contains the following topics:

- Section 4.1.1, "Opening Customer Accounts"
- Section 4.1.2, "Main Tab"
- Section 4.1.3, "Auxiliary Tab"
- Section 4.1.4, "Nominee Tab"
- Section 4.1.5, "Checklist Tab"
- Section 4.1.6, "Capturing Additional Details "
- Section 4.1.7, "Interest Button"
- Section 4.1.8, "Charge Button"
- Section 4.1.9, "Consolidated Charge Button"
- Section 4.1.10, "BIC Button"
- Section 4.1.11, "Instructions Button"
- Section 4.1.12, "Standing Instructions Button"
- Section 4.1.13, "Linked Entities Button "
- Section 4.1.14, "REG Button"
- Section 4.1.15, "Account Status Button"
- Section 4.1.16, "Restriction Button"
- Section 4.1.17, "Currency Limits Button"
- Section 4.1.18, "MIS Button"
- Section 4.1.19, "Statement Button"
- Section 4.1.20, "Limits Button"
- Section 4.1.20.3, "Specifying Linkages Details"
- Section 4.1.21, "Documents Button"
- Section 4.1.23, "Joint Holder Button"
- Section 4.1.24, "Fields Button"
- Section 4.1.25, "Deposits Instructions Button"
- Section 4.1.26, "Billing Parameters Button"
- Section 4.1.27, "Account Signatory Button"
- Section 4.1.28, "Interim Transactions Report Button"
- Section 4.1.29, "Notice Preferences Button"
- Section 4.1.30, "Cards Button"
- Section 4.1.31, "Statistics Button"
- Section 4.1.32, "Change Log Button"
- Section 4.1.33, "Cheque Book Request Button"
- Section 4.1.34, "Debit Card Request Button"
- Section 4.1.35, "Sweep In Setup Button"
- Section 4.1.36, "Generating Alert for Secure Overdraft Utilization"
- Section 4.1.37, "Viewing Customer Accounts Details"

4.1.1 Opening Customer Accounts

Invoke the 'Customer Accounts Maintenance' screen by typing 'STDCUSAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the new button on the toolbar.

Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen

The 'Customer Accounts Maintenance - Main' screen is displayed by default when you invoke the 'Customer Accounts Maintenance' screen. The Branch Code of the sign-on branch is on display.

Customer No

To create an account, you need to input the CIF number of the customer for whom the account is to be created. The adjoining option list displays all the valid customer codes. You can select the appropriate one.

If the CIF number is a part of the account mask, the specified CIF should be as part of the account number as per the length of CIF in the mask.

If you have included the CIF Number of the customer as part of the Account Mask, the system automatically defaults the CIF code of the customer in the respective field. You can modify this code.

However, while defining the Account Mask in the Account Parameters section of the Bank-wide Parameters screen, if you have specified that the CIF Number should not be a part of the account mask you will have to specify the customer code manually. A list of all the valid customer codes is displayed in the available option list. You can select the appropriate.

Customer Name

The name of the customer is displayed based on the CIF ID that you have mentioned in 'Customer No' field.

Currency

You have to identify the currency of the customer account. A list of all the currencies maintained in the system will be displayed in the available list. You can select the currency of transaction for the respective account. If the currency of the account is not defined for the current period in the 'Turnover Limit Maintenance' screen, you will not be able to save the account.

Refer the section 'Maintaining Turnover Limits' in the chapter titled 'Maintaining Mandatory Information' in this User Manual for details about the 'Turnover Limit Maintenance' screen.

Account

You can indicate the account number of the customer. One customer can have any number of accounts.

The structure of the account number is defined in the customer account mask maintained in the Account Parameters sub-screen of the Branch-wide parameters screen. The account number can be a combination of the account class, customer code (CIF Number), serial number or currency as defined in the customer account mask.

The last constituent of the account number is always a system generated check digit (it could be alphabetical or numeric depending upon the mask defined).

You cannot alter the relative position of the constituents of customer account (as defined in the mask) while maintaining actual customer accounts.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Class

In Oracle FLEXCUBE, you can classify the customer accounts of your bank into different groups. Each group is referred to as an account class and is maintained in the 'Account Class Maintenance' screen. For each class, you have to define certain common attributes applicable to all accounts in the particular class.

While maintaining a specific account you have to identify the class to which the particular account belongs. You can select the appropriate account class from the list of all the valid account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list.

If the account class is a line account, then the system runs a check on whether the account is credit and debit blocked. If the account is not credit and debit blocked, then the system displays an override message as follows 'Line Account should be Credit and Debit blocked'.

Refer the chapter 'Maintaining Mandatory Information' in the Core Entities User Manual for details about maintaining account classes.

Fetch

Fetch button is used to fetch the account number. The system will fetch the account number if the following ways:

- If the Auto Account Generate option is enabled in branch parameter, the system will default the auto-generated account number.
- If the Auto Account Generate option is disabled in branch parameter, the system will popup the account window. You can specify the account number and it will be defaulted in the main screen.

Special Account No Generation

Check this box to generate a special account number in the 'Account' field.

Note

- If the customer creation is manual, you should enter the desired customer number complying with the mask having the special number in the 'Account' field. On click of 'Ok' button, the system validates whether the special number entered is an unused and a valid number.
 - This field is disabled after generating account number in the 'Account' field.
-

Branch Code

The system displays the branch code of the sign on branch. If the you have Multi Branch Access Rights, system allows you to select the branch where the account is to be created.

Note

The branch selection option list will display all the active branches, to which the user has access.

SD User Reference

The system displays the SD user reference for the account; however, this is not applicable for CASA.

Private Customer

The system defaults whether the customer is private or not from the customer screen. You cannot modify this field.

Details maintained in this screen are classified into four broad tabs and are discussed in detail in the subsequent sections:

Tab	Remarks
Main	Here you maintain the main attributes of each customer account like the account number, customer code, the account class, account currency, type of account - single or joint, account status, other statuses applicable, Cheque Book preferences etc.
Auxiliary	Under Auxiliary you can view other details like provisioning etc.
Nominee	Nominee details are maintained under Nominee head.
Check List	Document details like document type, expiry date, expected date of submission and so on are maintained under Check List.

4.1.2 **Main Tab**

Account Description

The system displays the customer's complete name. However, you can modify it, if required. Here you can enter the nature of the account like current, savings, overdraft, etc. If a customer has two or more accounts under one account class, you can specify the purpose of that account.

Note

It is mandatory to enter the account description. If the full name is not maintained at customer level or account description is not entered, the system will display an error message.

Account Type

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated.

Mode of Operation

Select the mode of operation from the following options:

- Single
- Jointly
- Either Anyone or Survivor
- Former or Survivor
- Mandate Holder

Account Open Date

The system displays the current branch date. However, you need to specify the date on which the account was opened.

Address 1–4

Specify the address of the customer.

Location

An address for a customer account is based on the 'Location' and 'Media' combination. Location codes maintained through the 'Account Address Location Type Maintenance' screen are made available against this field. The address maintained here is always the primary or the default address. Each customer can have several addresses for a particular media. To distinguish between one address of a customer from another for a given media, it is essential for you to specify a unique location for each address. Also, if you are amending an address here, the same gets updated in the 'Customer Account Address - Detailed' table after the validations are through.

Media

Indicate the media for which the charge should be levied. Select one of the following options from the option list:

- Mail
- Telex
- SWIFT
- Fax

Country Code

Specify the country of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Note

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

Account Facilities

As part of specifying the account facilities, you can indicate whether the account holder can avail the following facilities:

- A chequebook facility
- A passbook facility
- A CAS account facility
- An ATM facility
- A Direct Banking facility

You can indicate that the account holder can avail of a Chequebook, Passbook, ATM facility, Direct Banking facility by checking the box positioned next to each of these fields. The system displays a configurable override message if the defaulted values are modified.

If you have indicated that the account holder needs to be provided with the check book facility, you can also specify whether automatic reordering of cheque books should be allowed for the account. In addition, you will have to maintain the check book details through the respective screen. Similarly, you can choose to indicate that the account holder needs to be provided with a Passbook, ATM and Direct Banking facility.

Note

Although these specifications are defaulted from the account class screen, where you had maintained these specifications for all accounts belonging to a class, the options specified at the account level will supersede that specified for the account class.

Cheque

System checks the box by default if you have selected the option for availing cheque book facility in account class screen.

Passbook

System checks the box by default if you have selected the option for availing passbook facility in account class screen.

This shall be defaulted from the account class screen, where you had defined this facility for all accounts belonging to a class. The option specified at the account level will supersede that specified for the account class.

CAS Account

Check this box if you wish to have CAS account facility.

ATM

System checks the box by default if you have selected the option for availing ATM facility in account class screen.

Direct Banking

The system checks this box by default, if you have selected the option for availing direct banking facility in account class screen. You are allowed to modify it.

By availing direct banking facility you can only view the minimum balance of the account. The system does not allow you to perform any other transactions with this facility.

Initial Funding

You can maintain the following details here:

Account Opening Amount

Specify the amount being deposited to open a customer account. While saving the record, the system checks whether this amount is equal to or greater than the minimum limit maintained for the linked account class. If the amount is less than the applicable limit, the system will display an error message. If it is equal to or greater than the limit amount, the system will proceed with saving.

Input to this field will be mandatory if limit amount has been maintained for the linked account class.

Pay-In Option

Select the method for initial funding during account creation. Choose one of the following options:

- Pay In By Account
- Pay In By GL

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the offset Account. If you have chosen 'Pay In By Account', as the pay-in option, specify the customer account that should be debited while posting accounting entries. The adjoining option list displays all valid customer accounts and customer GLs maintained in the system. You can choose the appropriate one.

If you choose 'Pay In By GL', the system will display the offset GL maintained for the branch in the 'Term Deposit Payin Parameters Maintenance' screen.

Waive Account Opening Charges

Check this box to indicate that account opening charges should be waived for individual customer account.

4.1.2.1 Specifying Other Options

Replicate Customer Signature

The signature of the customer gets defaulted from the linked CIF (customer) level to account. This value will be defaulted only if the customer type is individual with single or joint mode of operation.

Salary Account

Check this box to indicate the salary account which should be selected for loan recovery on salary credit. By default this option is unchecked.

IBAN Required

Check this box to capture the details of the IBAN account for a specific customer. 'IBAN Required' is enabled by default if:

- 'IBAN Required' at account class level is checked
- 'IBAN Check Required' in the country code maintenance (STDCNMNT) is checked.

IBAN Account Number

Specify the IBAN Account Number. If IBAN details are maintained for the branch and 'IBAN Required' is checked for the account, then the system will generate the IBAN number on saving the account.

The IBAN consist of 34 alphanumeric characters out of which first two letters are the country code, next two characters being check digits followed by a country specific Basic Bank Account Number (BBAN).

For Nostro accounts, you have to provide the IBAN after checking 'IBAN Required' flag.

Alternate Account Number

You have to define an alternate account number for the account you are defining. The alternate account number that you specify should be unique for each customer. You can capture the old account numbers used by your bank before installing the Oracle FLEXCUBE system. The old account numbers would be mapped with the new account numbers. This would facilitate quick tracking of the account and generating queries.

In the Data Entry Module, you can input a transaction using the alternate account number instead of the actual account number.

Clearing Bank Code

Specify the external bank's code that should be used for clearing maintenance. The adjoining option list displays the valid banks maintained in the system. You can choose the appropriate one.

Clearing Account Number

The clearing account number for the customer account is generated automatically if you have opted for auto generation in the Branch parameters. The account number is created according to the account mask you have maintained for the branch. This will be mandatory, and has to comply with length of 9 characters and MOD 11 validation, if the value of the UDF 'Clearing A/C Mandatory' is maintained as YES in the Field Name to Value Definition screen.

However, you can choose to change this number here and the system validates this number with the account mask you have maintained for the branch.

4.1.2.2 Viewing Details of Amounts and Dates

In the Customer Accounts Maintenance - Amounts and Dates screen you can view all financial details of this customer's account along with the details of the previous debit or credit activities. However, access to all financial information of an account can be restricted for any user. The financial details of an account include the account balance, the sweep eligible balance, the uncleared debit and credit balances, the debit and credit turnover, and the interest details. The turnover limit details of an account include the current financial period, currency, utilized and unutilized limit balances.

Click 'Amounts and Dates' button in the Customer Accounts Maintenance screen.

Amounts And Dates	
Branch	000
Account	0000000010017
Currency	GBP
Opening	0.00
Daily Turnover (Dr)	111,111.00
Daily Turnover (Cr)	0.00
Current (ACY)	111,111.00
Dr	
Uncollected	0.00
Withdrawal Uncollected Funds	0.00
Blocked	0.00
Receivable	0.00
Available	111,111.00
Dr	
Unutilized Amount	0.00
Total Available	111,111.00
Dr	
Passbook Balance	
Provision Amount	0.00
Auto Deposit Balance	
ILM Sweep Eligible Balance	111,111.00
Sweep Eligible Balance	0.00
Unauthorized Tanked Uncollected	
Debit (Dr)	0.00
Credit (Cr)	0.00
Opening	0.00
Daily Turnover (Dr)	111,111.00
Daily Turnover (Cr)	0.00
Debit (Dr)	0.00
Credit (Cr)	0.00
Current (LCY)	111,111.00
Dr	
Accrued Interest (Dr)	0.00
Accrued Interest (Cr)	0.00
Interest Due	0.00
Charge Due	0.00
Last Transaction Date	
Debit	2014-01-02
Credit	
DR Activity	2014-01-02
CR Activity	
Unauthorized Tanked (Dr)	0.00
Unauthorized Tanked (Cr)	0.00
Unauthorized Tanked Uncollected	0.00
Turnover Limit Details	
Current Period	
Currency	
Maximum Credit Turnover Allowed	0.00
Deposited In Current Period	0.00
Component-Wise Breakup for Overdraft	
Turnover	
Exit	

4.1.2.3 Viewing Total Available Balance Details

The total available balance displayed by the system includes the initial funding amount and unutilized line amount (in case the customer enjoys an OD limit).

In the Amounts and Dates screen, you can view the outstanding debit interest and/or charges due on the account, as on the current date.

You can also view the amount that can be withdrawn against uncollected funds, on the account.

The System computes and displays the following

- Allowable amount based on the Withdrawable Uncollected Funds Basis option specified in the Branch Parameters Preferences screen.
- Passbook Balance
- Sweep Eligible balance which is sum of Available balance of Cover accounts, Available Linked amount of Auto Deposits & Available linked amount of Term Deposits. The available amount that can be swept from the cover account will be derived based on the Sweep limit and Retain Minimum Balance field values. For more information on how this field is derived, refer to the table in Cover Account Details section in this User Manual.
- ILM Sweep Eligible Balance is sweep eligible balance for integrated liquidity management. Sweep eligible balance is calculated during linking of cover accounts, Auto Deposits and Term Deposit accounts for the first time and is recalculated during:
 - De-linking of cover accounts /Auto Deposits/Term deposits
 - After Sweep in processing
 - After Reverse Sweep in processing
 - Adding new cover accounts, Auto Deposits and Term Deposits
 - Modifying linked amount for Term Deposits
 - Changing Cover accounts status to Debit restricted / Frozen/Dormant
 - Any other event which impacts the balances of Cover accounts / Auto Deposits / Term deposits

Click 'F11' to compute sweep eligible balance. Based on the available balance, an authorizer in a bank authorizes debit transaction on primary source CASA account which has sweeps arrangement in place. Click 'Details' button to view the details
- If Charge tracking preference is selected as 'Part track' or 'Full track' then, once the amount for tracking has been calculated, the system will do the following validations in IC module:
 - Will create an internal amount block for the amount to be tracked against the charge account.
 - The tracked amount will be updated in receivable amount in the CASA account upfront during tracking
 - Once the receivable amount is updated, the available balance will get affected. The receivable amount is deducted from current balance while arriving at the available balance.
- The receivable amount will be displayed in the Amounts and dates tab of customer account screen.

4.1.2.4 Viewing Interest details

Accrued interest (Dr/Cr) shows the amount accrued till date on the account.

System displays the outstanding interest due & charge due in these fields. If the check box Liquidation Using Receivable is checked at the account class level and if the account has insufficient balance, then system debits interest and charges from the receivable GL and the same will be displayed in these fields.

4.1.2.5 Viewing Unposted Entries

When this branch is under EOD processing, the inter-branch transactions originated from other branches are tanked. The funds are made available automatically after BOD and till such time they are treated as unposted items.

4.1.2.6 Viewing Turnover Limit Details

You can view the account balance status with respect to the turnover balance limit set for the financial period. You can view the financial period, currency, total deposited amount and the permissible limit for deposits. The period and limit details are inherited from the limit code associated with the parent account class.

During every credit transaction on the account, the system updates the limit utilization and checks the balance amount against the permissible threshold. On account of a transaction, if the balance breaches the limit threshold, the system will display an override message.

4.1.2.7 Viewing Component-wise Breakup for Overdraft

You can view the component-wise outstanding amounts in ACY and the component-wise oldest outstanding dates for overdraft accounts.

4.1.2.8 Viewing Turnover Amounts

In the Customer Account - Turnover Amounts screen you can view the total turnover of this customer account from the first date of this month to the current day's system date. Also, you can view the accumulated interest associated with debit or credit transactions after the last liquidation.

To view the turnovers for the account, click the 'Turnover' button. The Customer Accounts - Turnover Amounts screen is displayed.

The screenshot shows a window titled "Turnover" with a blue header. Below the header, there are two sections: "MTD - Account Currency" and "Month to Date - LCY". Each section has three input fields labeled "Dr", "Dr", and "Cr". At the bottom right of the window, there is an "Exit" button.

After maintaining the required details, you can return to the Amounts and dates screen.

Status Details

The account status reflects the status of the account. The account may have a No Credit or No Debit order issued against it or a Stop Payment order or it may have been frozen for some reason and therefore dormant.

While posting transactions to the customer account, the system checks the status of the account before the entry is processed. If the status of the account is dormant, then the system will display an override message indicating the same.

NSF Blacklist Status (Non Sufficient Fund)

NSF Blacklist Status indicates that the customer account is blacklisted due to NSF rejection.

If cheque is rejected or returned due to NSF, the blacklisted formula is executed to get the new NSF level of the customer. If the new NSF level is a blacklisted level, then the customer account will be marked as a blacklisted and check book facility of all the customer's accounts will be revoked.

In case the new NSF level is not a blacklisted level, then the customer is marked as a non-blacklisted customer and check book facility will be enabled for that customer account.

For Joint account:

- If cheque is rejected due to NSF in a joint account, all of the customer's NSF level will be changed from Level 1 to Level 2 and so on.

Corporate or individual accounts:

- If the blacklisted customer, is an authorized signatory in a corporate account, then the corporate account will not be frozen.
- If a corporate customer is blacklisted due to cheque return, then the authorized signatories are not blacklisted and their individual accounts will not be blacklisted.

Note

NSF blacklist status is an indicator in the account to indicate the blacklist status. System will continue to support the credit or debit transaction of the account.

4.1.2.9 Specifying Nominees

First Nominee

You can nominate two persons who would have the right to the balances in your account after the account holder's demise

Subsequent to the account holder, the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

Second Nominee

You can nominate two persons who would have the right to the balances in your account after the account holder's demise.

Subsequent to the account holder, the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

4.1.3 Auxiliary Tab

Click on the 'Auxiliary' tab to invoke the following screen.

The screenshot shows the 'Customer Accounts Maintenance' application window. The 'Auxiliary' tab is selected. The interface includes several sections: 'Customer No', 'Currency', 'Account Class', 'Fetch' button, 'Special Acc No Generation', 'SD User Reference', 'Customer Name', 'Account', 'Branch', and 'Private Customer' checkbox. Below these are tabs for 'Main', 'Auxiliary', 'Nominee', and 'Check List'. The main content area is divided into 'Cheque Book Preferences', 'Statuses', 'Escrow Transfer Details', and 'Provisioning Details'. 'Cheque Book Preferences' includes 'Auto Reorder of Cheque Book', 'Reorder Cheque Level', 'Reorder No of Leaves', 'Cheque Book Name 1', 'Cheque Book Name 2', 'Max No of Cheque Rejections', and 'Auto Cheque Book Request'. 'Statuses' includes checkboxes for 'No Debits', 'No Credits', 'Debit Override', 'Credit Override', 'Stop Payments', 'Dormant', 'Frozen', 'Posting Allowed', 'Status Change Automatic', 'Overdraft', and 'NSF Blacklist Status'. 'Escrow Transfer Details' includes 'Escrow Transfer Applicable', 'Branch Code', 'Escrow Account', and 'Escrow Percentage'. 'Provisioning Details' includes 'Auto Provisioning Required', 'Exposure Category', 'Risk Free Exposure Amount', and 'Provisioning Currency' (Account, Local, Provision). A bottom navigation bar contains links like 'Interest', 'Charges', 'Consolidated Charges', 'BIC', 'Instructions', 'Standing Instructions', 'Linked Entities', 'Reg', 'Account Status', 'Restrictions', 'Currency Limits', 'MIS', 'Statement', and 'Limits'. A footer bar contains 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

4.1.3.1 Capturing Cheque Book Preferences

Auto Reorder of Cheque Book

Check this box to automatically generate a reorder for chequebook, based on the number of leaves outstanding. This field will be enabled only if you have checked the 'Cheque Book' Check box.

Reorder Cheque Level

This field specifies the level at which the re-order of cheque book happens. Re-ordering of the check book is possible, only if the unused cheque leaves is equal or less than the re-order level. This field will be enabled only if you have checked the 'Auto Re-order of Cheque book' check box.

Reorder No of Leaves

This field specifies the number of leaves, which should be ordered for the new cheque book. This field will be enabled only if you have checked the 'Auto Re-order of Cheque book' check box.

Cheque Book Name1 & Cheque Book Name 2

Specify the name mentioned in the cheque book, while printing the cheque leaf.

Note

It is mandatory to specify cheque Book Name1 if the cheque book box is enabled in main screen.

Max No. of Cheque Rejections

The system defaults the value of maximum number of cheque rejections that can be allowed for an account from the account class. However, you can modify it at the account level.

Note

- If 'Max No of Cheque Rejections' is not maintained at customer account maintenance, system will not mark the cheque facility to 'N' for any number of cheque rejections.
 - If the bank resets the check book facility to 'Y' which was earlier updated to 'N' by the system because of violation of max no of check rejections, the cheque rejection count will be taken by the system freshly.
 - An override message is displayed when the user manually updates the cheque book facility from 'N' to 'Y'.
-

Auto Cheque Book Request

Check this box if you want the system to create a request for the cheque book automatically, for the account during account creation.

When you check this box, the system allows you to capture cheque book request details in the Cheque Book Request screen, as part of account creation.

4.1.3.2 Capturing ATM Details**Branch**

Specify the branch code of the account.

ATM Account Number

Specify the ATM account number in this field only if you have opted for the ATM facility for that account. The ATM account number which is a numeric value will be used only for information purpose and no further processing will be done based on this field.

Daily Amount Limit

Specify the daily limit of the amount that can be withdrawn from the ATM.

Daily Count Limit

Specify the maximum number of times the customer is allowed to use ATM facility in a day.

Auto Debit Card Request

Check this box, if you want the system to create a request for the debit card automatically, for the account during account creation.

When you check this box, the system allows you to capture debit card request details in the Debit Card Request Details screen, as part of account creation.

4.1.3.3 Specifying Other Options**Euro Cheques**

Euro chequebook can be issued to a customer whose account has checked for 'Euro cheques' option in the customer account maintenance screen the account should be a account with EUR currency only.

MT210 Required

Notice to Receive message (MT210) is an advance notification to your account servicing institution that it will be receiving funds that are to be credited to your bank's account with that institution.

For a nostro account, you can specify whether the nostro agent (your account servicing institution) prefers to receive a Notice to Receive SWIFT message (i.e., MT 210) when it is debited in the case of a funds transfer. To indicate that the message MT 210 is to be

generated by default whenever the Nostro account is the debit account for a funds transfer, select the 'MT 210 Required?' check box in the Customer Accounts Maintenance screen, for the relevant Nostro account.

If you indicate so, an MT 210 is generated by default whenever this nostro account is being debited during the posting of accounting entries in any transaction. This preference (to generate an MT 210 by default) can be over-ridden when you enter a contract involving a debit to the nostro account.

Once you have specified this preference for a nostro account, you can change it whenever necessary. For instance, if you have not specified that an MT 210 be generated, you can unlock the record and specify the generation of MT 210. Conversely, if you have specified that MT 210 generation is applicable, you can unlock the record and specify that it is no longer applicable.

Lodgement Book (Deposit Slip Book)

If you have allowed the use of lodgment books for an account class, this specification is defaulted for all customer accounts that use such a class. You can change the Account Class default and make the required specification.

If you wish to allow orders of lodgment books for individual customer accounts, you can indicate so, in the Customer Account Maintenance screen, by selecting the Lodgment Book option.

Consolidated Certificate Required

You need to indicate whether consolidation for inward clearing is required at the Customer Account level. This option gets defaulted from the Account Class Maintenance screen. If this option is unchecked in the Account Class Maintenance screen, then it cannot be enabled here.

This option will process a consolidated entry for all the transactions for a customer in an inward clearing batch.

Please refer Clearing user manual for more information.

Back Period Entry Allowed

You can choose to allow the posting of back-valued entries into the account by enabling the Back Period Entry Allowed option. If you choose not to restrict back period entries, you will be allowed to post journal entry transactions to past periods as long as the account is open.

This specification is defaulted from the account class linked to the account. You can choose to change it for a specific account.

Note

While posting back-valued transactions, the System verifies whether the Back Period Entry Allowed option has been enabled for the account. If the option has not been enabled an error message is displayed. This check is also performed while uploading journal entry transactions.

CRS Statement Required

Check this box to indicate that CRS statement is required.

MT110 Reconciliation Required

Check this box to indicate that the MT110 reconciliation is required for the cheques received for the account.

If the 'Positive Pay' option is selected, then MT110 reconciliation is not applicable.

To know more details about MT110 reconciliation, refer heading 'Processing MT110 Incoming Message' in this chapter.

Default Waiver

This field allows default waiver of charges for clearing related transactions.

Track Receivable

During liquidation of loan contracts as well as processing of retail teller contracts, if the system detects insufficient funds in the settlement account, then you can choose to block the subsequent credit that happens to the settlement account. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or retail teller contract, for liquidation. If the track receivable option is checked for the account, the system will track the receivables for the account if sufficient funds are not available in the account.

The allocation of funds will happen in a sequence that you specify at the account class level. This is explained in the section titled 'Maintaining Account Classes'.

Referral Required

Referral refers to the process of handling customer transactions, which force the accounts involved in such a transaction to exceed the overdraft limit. Examples of typical transactions, which force an account to move into overdraft, are Payment and Collections, Funds Transfers, Standing Instructions or Clearing transactions. Note that you should have checked the box 'Referral Required' in the product preferences screen of the aforesaid modules and the Clearing product applicable to them. The 'Referral Required' option is defaulted from the account class linked to the account. You can change it for a specific account. If an account is marked for referral, the details of transactions resulting in the account moving into Overdraft will be sent to the referral queue. Note that charge, fee or interest debited to the customer account will not be referred to the Referral Queue. You can view referral transactions in the 'Referral Queue Summary' screen

For further details on Referrals refer to the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities User Manual.

Project Account

Check this box to track the working capital of the project.

This account will have a temporary overdraft line attached and banks will use this feature to fund working capital. The system will calculate the interest based on the T-OD used in the commitment contract.

Whenever project account is credited or debited, utilization transaction will be triggered in limits based on the limit with lowest interest bearing. If no interest rate is available, it will use the first available line.

This transaction will cascade to joint venture holder limits tracking which will utilize respective lines to the ratio of their share.

Spend Analysis

Check this box to enable spend analysis for the account. If you check this box, the system will consider all debit transactions from this account for spend analysis. If you do not check this, the system will not consider the transactions for spend analysis.

4.1.3.4 Specifying Statuses

No Debits

No debits can be posted to the account. For example, Silas Mamer, a customer of your bank, going abroad for a year instructs you not to debit his account till his return. You can execute this instruction by checking this box.

No Credits

No credits can be posted to the customer account by enabling the check box positioned next to this field.

Debit Override

Check this box to selectively allow or restrict debit transactions from a particular account. This check box is disabled once the account is authorized. You can further modify the debit override status from 'Manual Status Change' screen or 'Bulk Account Status Change' screen.

If an account is updated with both 'No Debit' and 'Debit Override' status, the system will consider the functionality of No Debit status over Debit Override status.

Credit Override

Check this box to selectively allow or restrict credit transactions to a particular account. This check box is disabled once the account is authorized. You can further modify the credit override status from 'Manual Status Change' screen or 'Bulk Account Status Change' screen.

If an account is updated with both 'No Credit' and 'Credit Override' status, the system will consider the functionality of No Credit status over Credit Override status.

Stop Payments

If a stop payment instruction is issued (for a cheque or an amount) against the account number, the system will automatically check the 'Stop Payment' box. When the stop payment instruction is withdrawn, the status gets updated accordingly. If a customer has requested for stop payment of multiple cheques, the 'Stop Payment' option will continue to remain checked till the last request is also cancelled. After cancellation of the last stop payment instruction, the option gets updated (unchecked) immediately.

Dormant

The system updates this status for an account based on the dormancy days specified in the Account Class Maintenance screen

Frozen

If you have frozen a customer account in the 'Customer Information Maintenance – Basic' screen the account gets frozen. For instance, at the behest of a court order, the status of the account is reflected here in the 'Customer Accounts Maintenance' screen.

Posting Allowed

The system checks or unchecks this check box based on the value maintained at Account Class level.

This check box facilitates Inter-branch Accounting through Entity/Accounts instead of GLs. The accounts maintained for these Inter-Branch transactions are used only for posting system generated Inter-Branch entries and not for any direct posting using 'Journal Entry' or Teller Transaction screens.

Status Change Automatic

This specification will be defaulted from the account class to which the account belongs. However, you have the option of changing it at the customer account level. If you check this option, the status of the account will be changed automatically by the system as per the conditions maintained in the 'Status Rule Definition' screen (invoked from the Account Class

Maintenance screen). If you do not select this option, you have to change the status manually through the 'Manual Status Change' screen.

For details on conditions maintained in the 'Status Rule Definition' screen, refer the chapter 'Maintaining Mandatory Information' in the Core Entities user manual.

Overdraft

The system displays a check in the check box if the customer account has overdraft facility. The system checks or un-checks the check box based on the information available in Account Class Maintenance.

Note

If you want to amend any of above statuses, you can do only via 'Manual Status Input' screen.

4.1.3.5 Specifying Status Details

Status

At the time of maintaining a customer account for the first time, the account status will be 'NORM' (Normal) by default. The 'Status Since' field will display the current system date i.e. the date on which the account is maintained in the system. The system will update the status whenever a status change occurs. Therefore, at any point of time, this field will display the current status of the account. The 'Since' field will reflect the date on which the account moves to the current status.

Subsequently, the system will default the value of CIF Status as available in the 'Customer Maintenance' screen. This status is the worst status among all the loans, savings accounts and current accounts for the customer in the current branch.

Note

This is done if you have opted for status processing at the 'Group/CIF' level as part of your branch preferences.

Since

The date on which the status of the account is changed to the current status is displayed here

Propagate Reporting Details

This field indicates whether the reporting lines defined for status movement, for the account class that this account reports to, must also be applicable to it.

The following GL's are defined in the Account Class Maintenance for posting account balances when a status movement occurs on any accounts belonging to the account class:

- The Debit and Credit GL's to which account balances must be posted, for movement to each status
- The Central Bank Reporting Debit and Credit GL's
- Head Office Reporting Debit and Credit GL's

When you select this option, the GL's maintained for the account class will be applicable to the customer account you are defining in this screen. The reporting lines will be propagated to the account whenever a status change occurs.

If you do not want the account class details to be propagated to the account as well, you have the option of maintaining the status codes and the reporting lines exclusively for an account.

You can achieve this through the 'Status Details' screen. Click the 'Account Status' button in the Customer Accounts Maintenance screen to invoke it.

Account Auto Closed

The system checks this box to indicate that the account has been closed automatically through the auto account closure feature. You will not be allowed to modify this.

Account Derived Status

The system displays the current status of the account here. This is applicable for CASA accounts (current accounts and savings accounts)

Dormancy Parameters

If Transaction Code associated with the account has the Consider for Account Activity option enabled, the dormant status of the account will be updated to Active. Apart from this, you can specify the parameter that is required for re-activating the account. Choose from the following options to indicate the re-activation parameters for the dormant account.

- Debit – If you do any debit transaction the dormant check box will be unchecked automatically
- Credit – If you do any credit transaction the dormant check box will be unchecked automatically
- Any – If you do any credit/debit transaction, the dormant check box will be unchecked automatically
- Manual – The dormant check box needs to be unchecked manually from the 'Manual Status Change' screen

In case of a transaction, the system will check for the parameter you have specified here and accordingly change the status of the account. The parameter you specify here will supercede the parameter you have maintained at the account class level.

4.1.3.6 Specifying Intermediary Options

Intermediary Required

Check this box to link Intermediaries with CASA.

Intermediary Code

Specify the intermediary code from the adjoining option list.

Intermediary Description

The system gives a brief description about intermediary code.

Intermediary Ratio

Specify the ratio of individual intermediary contribution against the CASA account.

4.1.3.7 Capturing Escrow Transfer Details

Escrow transfer processing refers to transfer of certain percentage of credit amount that comes to project account (Trust account) to the designated account (Escrow account). This is based on defined transaction codes and cut-off time defined for the account currency. Transactions with the transaction code and credit account for which the box 'Escrow Processing' is checked in the 'Transaction Code Maintenance' screen are considered for the Escrow sweeps. The system computes percentage of credit amount and places an amount block on project account.

You can view the details of such system generated Escrow amount blocks using the 'Amount Block Maintenance' screen (CADAMBLK) wherein the field 'Amount Block Type' will display 'Escrow'.

The screenshot shows the 'Amount Block Input' window with the following fields and values:

- Branch: [Empty]
- Account *: [Empty]
- Currency: [Empty]
- Amount *: [Empty]
- Amount Block Type: FLEXCUBE (dropdown menu)
- Hold Code: [Empty]
- Remarks: [Empty]
- Amount Block Number *: [Empty]
- Source Code: FLEXCUBE
- Effective Date: [Empty]
- Expiry Date: [Empty]
- Reference No: [Empty]
- Hold Description: [Empty]
- Verify Available Balance

Fields section:

- Maker: [Empty]
- Checker: [Empty]
- Mod No: [Empty]
- Date Time: [Empty]
- Date Time: [Empty]
- Record Status: [Empty]
- Authorization Status: [Empty]

An 'Exit' button is located in the bottom right corner.

Escrow Transfer Applicable

This box is checked by default if the customer account belongs to an account class for which Escrow transfer is enabled.

Note

This box should be checked for Project/Trusted account(s) only.

Branch Code

Select the branch code in which the Escrow account has to be created from the adjoining option-list.

Escrow Account

Select a valid account to be used as an Escrow account from the adjoining option-list. The list displays all valid accounts based on the selected Escrow branch and the currency of the project account.

Note

The system does not allow the circular linkage of Project account and Escrow accounts.

Escrow Percentage

Specify the percentage of the credited amount, which has to be transferred to the Escrow account.

Note

The Escrow percentage specified here will be same for all transactions and will not vary for different credits like cash, cheque, draft etc.

Source Code

The source from which the amount block has been initiated is displayed. When an amount block is created through a source code, the same can be modified or released by the same source code.

Verify Available Balance

Check this box to enable creation of amount block only when sufficient funds are available.

4.1.3.8 Capturing Provisioning Details

An account inherits the provisioning parameters defined for the account class it uses. You can change the defaulted parameters and make the following specifications, as required, in the Provision Details section of the Customer Account Maintenance screen:

Auto Provisioning Required

You can indicate whether the provisioning for bad loans in corporate loans and deposits module is applicable for the account. If you indicate so, the provisioning batch, when executed, picks up the account for provisioning.

Exposure Category

If the logic for deriving the exposure category of the CIF or customer group to which the customer belongs, based on the total exposure, has been maintained in the Exposure Type Category Linkage maintenance, then the exposure category of the account is identified. If no logic has been maintained, you can specify the exposure category in the Customer Account Maintenance screen.

Risk Free Exposure Amount

You can indicate the risk-free collateral amount that would be used in computing the provisioning amount for the account.

Provisioning Currency

You can indicate the currency in which the provisioning amount must be calculated – either account currency or local currency. This specification is defaulted from the preferences for the account class used by the account, and you can alter it if necessary.

In addition to the provisioning preferences listed above, you must also indicate the applicable provisioning percentage and the discount percentage details in the Provision Percentages

screen that you can invoke by clicking on the 'Provisioning Percentage' button in the Provisioning Details section of the 'Customer Account Maintenance' screen.

Status *	Provision Percent	Discount Percentage

Account Number

The system displays the customer account number

Status

Specify the status of the account for which you are maintaining provisioning percentages. The adjoining option list displays all valid status codes maintained in the system. Select the appropriate one.

Provision Percent

If you wish to indicate a specific provisioning percentage to be applicable for the account, you can specify it in the Provisioning Percentage screen.

If you do not specify any provisioning percentage, the provisioning batch picks up the applicable provisioning percentage from the Exposure Provisioning Percentage Maintenance, for the exposure category of the account and the account status.

Discount Percentage

If you wish to indicate a specific discount percentage to be applicable for the account, you can specify it in the Provisioning Percentage screen.

If you do not specify any discount percentage, the provisioning batch picks up the applicable discount percentage from the Exposure Provisioning Percentage Maintenance, for the exposure category of the account and the account status.

4.1.3.9 Capturing Positive Pay

Positive Pay

For the account you are maintaining, you can specify whether you want positive pay facility for the account or not. When a check comes in for payment, the system validates for any unpaid record only for those accounts that are under positive pay. For all the other accounts that are not specified for positive pay, the system does not do any validation before making payments for the checks.

Funding

If you enable 'Funding', accounting entries will be posted by the Positive Pay maintenance/upload table for the positive pay transaction. You have to enable 'Positive Pay' to make use

of 'Funding' functionality. If 'Positive Pay' is not enabled, 'Funding' option will not be applicable.

If 'Funding' is not selected, accounting entries will not be passed for positive pay transactions.

Note

You cannot enable both 'Deferred Reconciliation' and 'Funding' functionalities. You have to choose between either of them for a particular account.

Mod 9 Validation Required

You can enable Mod 9 Validation for positive pay accounts only. Only if positive pay enabled then Mod 9 Validation will be active.

In the case of inward clearing of Positive Pay files, if Modulo 9 is enabled for the product, the system performs a Modulo 9 Validation on any new cheque. If the cheque fails modulo 9 validations the system will display an error message on save. In case of check replacement the Modulo 9 Validation is done for the new check number while in case of alphanumeric checks, the system throws an error message if modulo 9 validation is checked.

When uploading a positive pay cheque the system will perform a Modulo 9 Validation if Modulo 9 validation is enabled for the product. If the validation fails, this particular check will not be uploaded. The same will be valid in case of Cheque Replacement while for alphanumeric checks, system will skip the check and display an error.

Stale Days

If you have specified a positive pay facility for the account you are maintaining, then you have to indicate the number of stale days for the transaction. If the date of processing happens after the specified stale date then the transaction gives an exception error. You have to do an override for this exception.

Fund Branch

Click on the adjoining option list to choose from the list of branches maintained. The positive pay parking account will be picked from this branch.

Deferred Reconciliation

Enabling this check box indicates whether or not the Positive Pay account has the Deferred Reconciliation facility. Deferred Reconciliation is the facility wherein a Positive pay cheque, which is free of any disparity, is cleared by the bank even in the absence of any instruction from the drawer of the cheque. The instruction can be deferred. Deferred Reconciliation function goes hand-in-hand with the Positive Pay described above and Deferred Reconciliation is applicable only for Positive Pay Accounts

- If Positive Pay = No and Deferred Reconciliation = No, the cheque is subjected to the usual validations and is Rejected if:
 - There is any discrepancy in the instrument
 - There is a Stop payment instruction issued against the instrument
- If Positive Pay = Yes and Deferred Reconciliation = No, Cheque is subject to the usual validations and processing
- If Positive Pay = Yes and Deferred Reconciliation = Yes, and if any one or more of the three fields viz. Branch, Account No., Cheque No. , does not match with the Positive Pay instruction, the cheque will be put under Deferred Reconciliation as Unreconciled
- If this unreconciled cheque comes in for clearing once again with the same set of parameters, it is Rejected
- If Positive Pay instruction is received for an Unreconciled cheque, it is marked Reconciled and the cheque status is marked Liquidated

- If Positive Pay = Yes and Deferred Reconciliation = Yes, and the Amount field does not match with the Positive Pay instruction, the check is Rejected outright

All data pertaining to reconciled and unreconciled cheques are maintained and information regarding account no., cheque no., amount and status of the instrument [reconciled or unreconciled] can be retrieved if needed.

An EOD batch function will purge all reconciled cheques as part of the clearing batch process.

During the upload process, validation is done against all the positive pay, the deferred reconciliation flags combinations, and all Unreconciled Positive Pay Instructions are marked as Reconciled and liquidated.

Deferred reconciliation will be overridden by a stop payment instruction if any. An error message (or an override) will be shown if a Cheque that comes in for clearing has a stop pay instruction against it but has no positive pay instruction.

Funding Account

Click on the adjoining option list to choose the account into which funds have to be transferred on receipt of a positive pay instruction. The accounts that satisfy the following conditions will be available in the list of 'Positive Pay Parking Account':

- Both accounts belong to the same customer
- The currency of both the accounts is the same

Validation Digit

Validation digit will be having values only 0 and 9. If validation digit is 9, then $9 - \text{mod } 9$ remainder for the check number (Excluding the check digit) should be equal to the check digit for the check to be passed else the check is rejected.

The check digit is the last digits of the check i.e. if check number is 1800 then check digit is 0. The mod 9 remainder of the check number should be equal to the check digit for the check to be passed if validation digit in customer accounts maintenance is 0 else the check is rejected.

4.1.3.10 Capturing Sweep

Enable Sweep In

The system checks or unchecks the check box based on the status maintained at Account Class Maintenance level.

Enable Reverse Sweep in

The system checks or unchecks the check box based on the status maintained at Account Class Maintenance level.

4.1.3.11 Viewing Passbook Details

System displays the passbook details here,

Passbook Number

The system displays the latest passbook number. You cannot modify the value.

Passbook Status

The system displays the current status of the passbook. You cannot modify the value

Note

Passbook details get populated once the passbook is issued for the customer account with the latest status and latest passbook number issued.

4.1.3.12 **Specifying Turnover Limit Preferences**

The account inherits the turnover limit code linked to the parent account class.

Turnover Limit Code

The system displays the turnover limit code applicable to the account.

4.1.3.13 **Specifying Other Options**

Default Waiver for Maintenance Screen

The system checks this box by default, to indicate that maintenance charge is waived.

4.1.4 **Nominee Tab**

Click 'Nominee' tab in the 'Customer Accounts Maintenance' screen in order to capture nominee details for the account.

The screenshot shows the 'Customer Accounts Maintenance' window. At the top, there are tabs for 'Main', 'Auxiliary', 'Nominee', and 'Check List'. The 'Nominee' tab is selected. Below the tabs, there are several input fields for customer and account information, including 'Customer No', 'Currency', 'Account Class', 'Customer Name', 'Account', 'Branch', and 'Special Acc No Generation'. The 'Nominee Details' section contains fields for 'Name', 'Date of Birth', 'Relationship', 'Address 1', 'Address 2', 'Address 3', 'Address 4', 'Guardian Name', 'Relationship', 'Address 1', 'Address 2', 'Address 3', 'Address 4', and a 'Minor' checkbox. The bottom of the screen features a navigation bar with various menu options and an 'Exit' button.

Specify the following details:

Name

Specify the name of the nominee of the account.

Date of Birth

Specify the date of birth of the account nominee.

Relationship

Specify the relationship that the nominee shares with the primary account holder.

Address 1 – 4

Specify the address of the nominee.

Minor

Check this box to indicate that the nominee is a minor (less than 18 years old).

Guardian Name

In case the nominee is a minor, specify the name of the nominee's guardian.

Relationship

Specify the relationship that the nominee shares with the guardian.

Address 1 – 4

Specify the guardian's address.

4.1.5 Checklist Tab

Click the 'Check List' tab from the 'Customer Accounts Maintenance' screen to capture the details of document types that are to be maintained.

The screenshot shows the 'Customer Accounts Maintenance' application window. The 'Check List' tab is selected. The form includes the following fields:

- Customer No (text box)
- Customer Name (text box)
- Currency (text box)
- Account (text box)
- Account Class (text box) with a 'Fetch' button
- Branch (text box)
- Private Customer (checkbox)
- Special Acc. No Generation (checkbox)
- SD User Reference (text box)

The 'Document List' table is displayed below the form. It has the following columns:

<input type="checkbox"/>	Document Type	Mandatory	Expiry Date	Expected Date of Submission	Actual Date of Submission
<input type="checkbox"/>					

The bottom of the window features a navigation bar with the following links: Interest | Charges | Consolidated Charges | BIC | Instructions | Standing Instructions | Linked Entities | Reg | Account Status | Restrictions | Currency Limits | MIS | Statement | Limits. Below this is a footer area with fields for Maker, Date Time, Mod No, Record Status, Checker, Date Time, Authorization Status, and an Exit button.

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

Specify the expected date on which the customer is accepted to submit the required documents.

Actual Date of Submission

System displays 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

Notes

- 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.

4.1.6 Capturing Additional Details

You can capture additional details for the account by clicking the following buttons in the 'Customer Accounts Maintenance' screen:

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.

Button	Function
Charges	This invokes the 'Account level charges conditions' screen.
Consolidated Charges	This invokes the 'Account Level Consolidated Charges Conditions' screen.
BIC	This invokes the 'Authorized SWIFT BICs for Customer Account' screen.
Instructions	This invokes the 'Account Operating Instructions Maintenance' screen.
Standing Instructions	This invokes the 'Instruction Diary Summary' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
REG	This invokes the 'REG Details' screen.
Account Status	This invokes the 'Status Details' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
Currency Limits	This invokes the 'Limits' screen.
MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Limits	This invokes the 'Account Limits' screen.
Joint Holders	This invokes the 'Joint Holder screen.
Fields	This invokes the 'UDF' screen.
Deposits Instruction	This invokes the 'Deposits Instruction' screen.
Billing Parameters	This invokes the 'Billing Parameters' screen.
Account Signatory	This invokes the 'Signatory Details' screen.

Button	Function
Interim Transactions Report	This invokes the 'Interim Transactions Report' screen.
Notice	This invokes the 'Notice Preferences' screen
Cards	This invokes the 'Cards Summary' screen.
Statistics	This invokes the 'Account Statistics' screen.
Cheque Book Request	This invokes the 'Cheque Book Request' screen.
Debit Card Request	This invokes the 'Debit Card Details' screen.
Sweep In Setup	This invokes the 'Sweep Structure Maintenance' screen,
Documents	This invokes the 'Document Upload' screen,
Change Log	This invokes the 'Customer Address Change Log' screen.

4.1.7 Interest Button

You can capture details of interest for the account, using the 'IC Special Conditions Maintenance' screen. Click the 'Interest' button in the 'Customer Accounts Maintenance' screen to invoke this screen.

The screenshot shows the 'IC Special Conditions Maintenance' window. It contains the following sections:

- Account Details:** Fields for Branch, Account, Calculation Account, Interest Booking Account, Charge Booking Account, Interest Statement (checkbox), Consolidated Charge Account, Interest Start Date, Charge Start Date, Interest Booking Branch, Dr Cr Advices (checkbox), Charge Booking Branch, and Consolidated charge branch.
- Product Details:** Fields for Product Code, UDE Currency, ILM Product (checkbox), ILM Product Type, Waive Interest (checkbox), Generate UDE Change Advice (checkbox), and Open (checkbox).
- Effective Date:** A table with columns 'Effective Date' and 'Open'.
- UDE Values:** A table with columns 'User Defined Element Id', 'UDE Value', 'Rate Code', and 'Variance'.

At the bottom right, there are 'Ok' and 'Exit' buttons.

Specify the following details:

Interest Booking Branch

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available.]The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

Interest Booking Account

You can select the accounts for booking interests on transactions processed at your bank.

At the time of creating an IC product, if you have maintained the booking account type as Interest (in the 'Interest and Charges – Product Definition' screen), the Interest will be liquidated into the Interest Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Interest Booking Account' field). However, you have the option of booking interest to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Interest will then be liquidated into the selected account.

Calculation account

Specify the calculation account. When you specify a calculation account, then all balances and turnovers for the specified account are clubbed with the balances and turnovers for the combined account for calculation purposes.

Charge Booking Branch

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

Charge Booking Account

You can select the accounts for booking charges on transactions processed at your bank

At the time of creating an IC product, if you have maintained the booking account type as Charge (in the 'Interest and Charges – Product Definition' screen), the charge will be liquidated into the Charge Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Charge Booking Account' field). However, you have the option of booking charge to a different account belonging to another branch also. The accounts maintained in the selected Charge Booking Branch will be available in the adjoining option list. You can select the appropriate account. Charges will then be liquidated into the selected account.

Interest Statement

You can also indicate if you would like 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.

Consolidated Charge Branch

By default it will be same as the current branch. However you can select the branch of the consolidated charge account from the adjoining option list.

Consolidated Charge Account

The consolidated charge will be a group of charge products that are linked to one IC product. Select the account that is identified as the master account for collecting the consolidated Fall Below Fee.

The Fall Below Fee is a kind of fee that is charged if sum of average monthly balance of all the accounts is less than the minimum required balance.

Note

- The master account should be in the same currency as of the other account currencies.

- For the master account, the field should be left blank. This master account is maintained as consolidated charge account on the other set of accounts.
 - All the accounts should be belonging to the same customer.
 - The Fall Below Fee is waived if the master account or any one of the account has overdraft facility.
-

Dr Cr Advices

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check the 'Debit/Credit Advices' 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. No advices will be generated if you leave this box unchecked.

The preference you have made in the Customer Account Class screen will be defaulted here. However, you can choose to change your preference to generate or suppress these Advices.

Interest Start Date

For the account for which you are defining special conditions, you must specify the date from which you would like to apply interest. Interest for this account will be calculated according to the special conditions that you define subsequently.

Charge Start Date

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the account class used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

Product

To calculate interest for an account, you must apply an interest product on the account. To recall, every interest product that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product on the account, interest for the account will be calculated according to the interest rule definition.

For the account for which you are defining special conditions choose the product(s) that you wish to apply. To recall, you can define a Special Condition for an account only if the account class of the account has a General Condition defined for the product. Thus, the picklist from where you select the product for which you want to define a Special Condition will contain products that satisfy one of the following conditions:

- a General Condition has been defined for the product and account class combination
- the product has been defined as a special conditions only product

The interest rule that is linked to the product(s) will determine the interest that is applied on the account.

You may want to apply more than one interest product on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a

debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two products (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest products that you want to apply on an account.

Note

The UDE currency, defined for the product (in the Interest Product Preferences screen) that you apply on the account, is displayed. Note that the UDE values that you specify for the account subsequently will be taken to be in this currency.

You can opt to generate an advice, for the benefit of the customer, when the values of the UDEs defined for the interest rule change.

Generate Rate Change Advice

Check the box 'Generate UDE change advice' at account level, to indicate that interest rate change advice has to be generated for the account at EOD. System generates interest rate change advices for Customer Accounts and Savings accounts when the interest rate changes as part of EOD. For those accounts, when interest rate changes the details are handed off for rate change advice generation and the same is generated in the pre determined swift format as per MT 935.

The advice tag used for interest rate change is RTCHG_ADVICE.

The advice format for interest rate change as per MT935 is given below:

Status	Tag	Field Name	Content/Options	Remarks
M	20	Transaction Reference Number	16x	Unique Transaction Reference Number generated by system
O	23	Further Identification	16x	Specifies the kind of interest rate Field 23 populated as per account class type. IF Class Type is S or Y Tag will be populated with Currency+'DEPOSIT' If Class Type is C Tag will be populated with Currency+'CURRENT'
O	25	Account Identification	35x	Customer Account Number for which advice is generated

Status	Tag	Field Name	Content/ Options	Remarks
M	30	Effective Date of New Rate	6!n	Effective date of New interest rate in YYM-MDD format
M	37H	New Interest Rate	1/12d	Indicator (C or D depending on whether new interest rate is a credit or debit rate) & New interest rate in decimal comma format.
O	72	Sender to Receiver Information	35x	
M = Mandatory, O = Optional				

A rule identifies the method in which interest or charge is to be calculated. An interest rule consists of System Data Elements and User Data Elements.

When you apply a product on an account (while defining special conditions for it), interest for the account will be calculated according to the interest rule that you have linked to the product. That is, you merely define the following:

- how the principal should be picked up from the account
- the period for which you want to apply interest
- the type of rate (*not the numeric value*) that should apply

You now have to specify the numeric values of all the UDEs that you identified for the interest rule. The value that you specify here will be used to calculate interest for the account.

All the UDEs that you have identified for the rule (to which the product is linked) will be displayed here. The UDEs that are displayed here can be of four types. They are:

- Credit Rate
- Debit Rate
- Amount
- Number

The interest that you charge on a debit balance is an example of a debit rate. The interest that you charge on a credit balance is an example of a credit rate.

A User Data Element will be an amount under the following circumstances:

- In the case of a tier structure, the upper and lower limit of a tier or a tier amount
- In the case of a charge, when it is indicated as a flat amount
- Any amount that can be used in the definition of formula(e)

When building an interest rule you may have indicated the UDE to be a number if the interest or charge is based on the number of transactions or the number of account statements. A UDE under this category can also be used to store a numerical value that may be used in a formula.

Now, for each of the UDEs that are displayed, you must specify the values *individually*. If the type of UDE that you have identified for the rule is a 'Rate' element, you can either specify a Rate Code or enter a "value" for the Rate element.

If you specify a Rate Code for the UDE, the value that you have maintained for the rate code will be picked up while calculating interest. However, if you choose to enter a "spread" for the Rate Code, the appropriate value will be computed. (A "Spread" is a positive or negative value that you add or deduct to the value specified for the Rate Code). If you do not specify a spread, the rate maintained for the Rate Code will be picked up.

If the type of UDE is an amount, the value that you enter will be in the currency that you specified in the UDE Amounts Currency field (in the Interest Product Preferences screen). If you specified the UDE amounts currency as the local currency and the account is in a foreign currency, the currency conversions will be on the basis of the mid rate for the day.

Note

The UDE values that you specify here will only be applied to this account.

The 'Customer Credit Rating' field at the Customer level will be used as a SDE CUSTOMER_CREDIT_RATING for defining status change rules. This will also be available for provision rule definition at the CL product level.

Waive Product

Check this box if you want to waive of a particular interest or charge product that has been specified.

Open

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. You can make the product applicable again by checking the 'Open' box.

Effective Date

The 'Effective Date' of a record is the date from which a record takes effect. You can maintain different 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.

Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

Integrated LM Product

The system defaults the Integrated Liquidity Management flag based on the IC product associated with this account (Please refer Integrated Liquidity management for more information).

IL Product Type

The IL product type will be defaulted to pool lead/pool re-allocation based on the ILM product maintained at IC product level.

UDE Values

Variance

Specify the variance in the interest rate. This is the variance alone. This value can be modified at any point of time.

4.1.8 Charge Button

You can capture details of charges for the account, using the 'Account level charges conditions' screen. To invoke this screen, click the 'Charge' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows the 'Account level charges conditions' window. It has a title bar with a diamond icon and window controls. The main area is divided into three sections:

- Account Details:** Contains 'Branch' and 'Account' text boxes, and a blue 'Default' button.
- Product Details:** Contains 'Product Code *', 'Description', and 'Currency' text boxes. To the right are 'Minimum', 'Maximum', and 'Free Items' text boxes, and checkboxes for 'Waive Charges' and 'Open'. A '1 Of 1' indicator is visible.
- List of Slab Amounts:** A table with columns 'Slab Amount/Item Count *', 'Charge Amount', and 'Rate'. It has a 'Go' button and navigation arrows above it. The table contains one row with empty input fields.

At the bottom right, there are 'Ok' and 'Exit' buttons.

Branch Code

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

Account

The Account number of customer (for which you are defining special conditions) is displayed in this field.

Note

You can click the 'Default' button to default the Charge Products and the corresponding details applicable for the account. You can then modify these values to define the special conditions.

4.1.8.1 Specifying Product Details

Specify the following details:

Product

The system defaults a product when you click the 'Default' button at the time of account creation. You must modify it to identify the Charge product using which the applicable charges would be collected.

Currency

The charges would be collected in the currency defined for the selected charge product, and this currency is displayed on the screen.

Minimum and Maximum

You must indicate the charge amount range, representing the minimum and maximum charge that can be applied for the account.

Free Items

You must indicate the number of free items for which the customer will not be charged. The number of free items is derived based on the charge basis defined for the charge product in the IC module.

Open

By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the 'Open' box.

Waive Charges

You can choose to waive charges for an account.

4.1.9 Consolidated Charge Button

You can capture details of consolidated charges for the account, using the 'Account Level Consolidated Charges Conditions' screen. To invoke this screen, click the 'Consolidated Charge' button in the 'Customer Accounts Maintenance' screen.

Account Level Consolidated Charges Conditions

Account Details

Branch Code

Account

Product Details

Product Code

Currency

Minimum

Maximum

Waive Charges

Open

Discount

Discount Percentage

Discount Amount

1 Of 1

Ok Exit

Branch

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

Product

You must identify the consolidated charge product using which the applicable charges would be consolidated. The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

When you opt for a consolidated charge product, all the consolidated charge parameters defined for the selected product are defaulted to the account for which the product has been linked. You can change the default in respect of the following parameters:

- Minimum and maximum charge
- Discount percentage and discount amount

Currency

The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

Minimum

You must indicate the minimum charge that can be applied for the account.

Maximum

You must indicate the maximum charge that can be applied for the account.

Open

By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the Open box.

Waive Charges

You can choose to waive consolidated charges for an account.

Discount Amount

In this field, you can indicate the flat discount amount, if any, which would be applicable for the consolidated charge calculated for the account. After the discounting has been applied, the Maximum and Minimum validations are performed.

Alternatively, the discount, if any, which is applicable, can be specified as a percentage of the calculated consolidated charge amount.

Discount Percentage

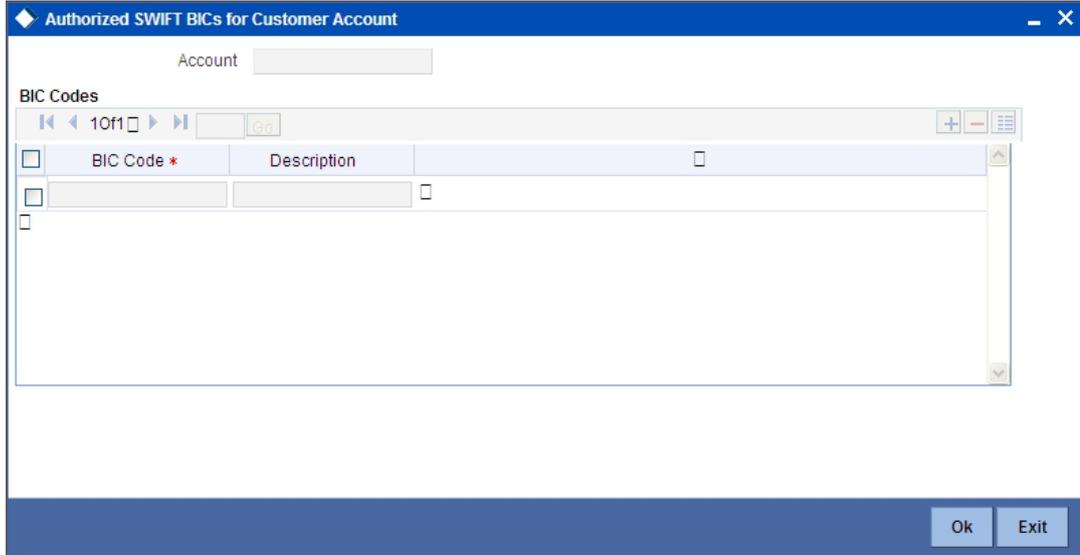
You can indicate the discount percentage, if any, which would need to be applied to the calculated charge. After the discounting has been applied, the Maximum and Minimum validations are performed.

The discount, if any, which is applicable, can also be specified as a flat discount amount.

4.1.10 BIC Button

You can capture details of all SWIFT BIC that should be allowed for a customer account, using the 'Authorized SWIFT BICs for Customer Account' screen.

To invoke this screen, click 'BIC' button in the 'Customer Accounts Maintenance' screen.



Account Number

The system defaults the account number of the customer in this field.

BIC Code

Specify the BIC here. You can choose any valid BIC maintained in the 'BIC Code Maintenance' screen.

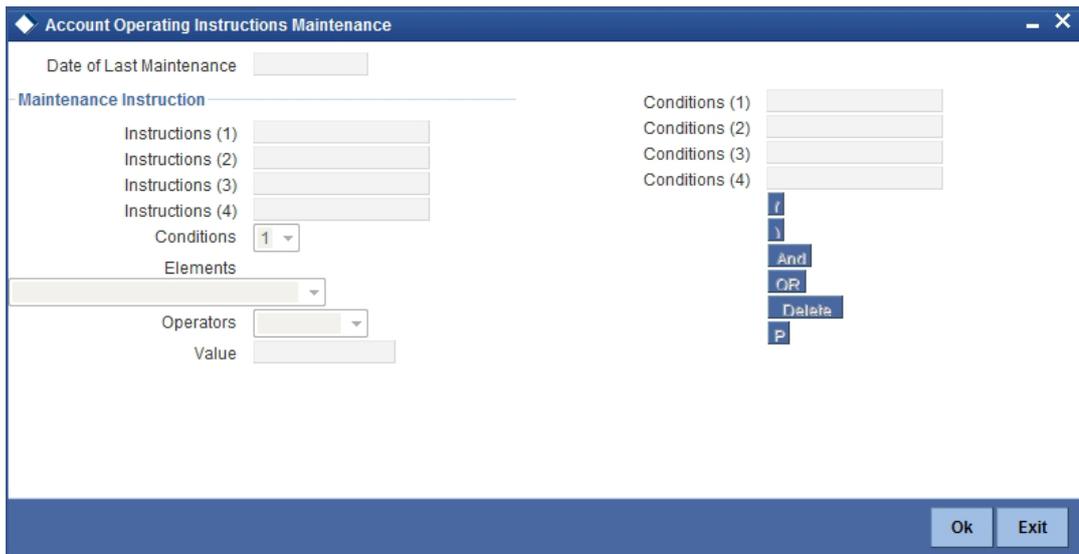
Description

The system displays the description for the corresponding BIC that you have specified.

4.1.11 Instructions Button

You can capture details for operating the account, using the 'Account Operating Instructions Maintenance' screen. To invoke this screen, click 'Instructions' button in the 'Customer Accounts Maintenance' screen.

The screen is shown below:



Date of Last Maintenance

The current system date is also displayed

Instructions

Specify the instructions to be borne in mind when operating a customer account

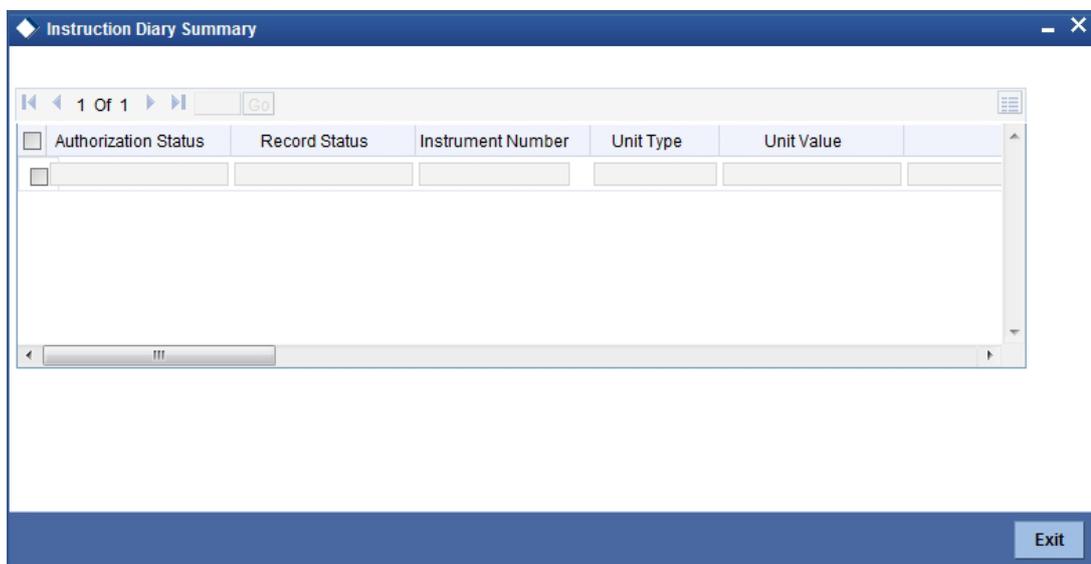
Conditions

You can maintain the instructions using the above screen during the account opening. The maintained instructions can be viewed from the 'Account Maintenance' screen invoked from Signature Verification screen.

For more details on 'Signature Verification' screen refer chapter Verification of Signatures in 'Sign Verify' module.

4.1.12 Standing Instructions Button

You can capture details of standing instructions for the account, using the 'Instruction Diary Summary' screen. To invoke this screen click the 'Standing Instructions' button in the 'Customer Accounts Maintenance' screen.



Here you can view the following details:

- Authorization status
- Record status
- Instruction number
- Unit type
- Unit value
- Branch code
- Instruction
- Instruction type
- Execution days
- Execution months
- Execution years
- Month end flag
- Holiday rule
- First due date
- Next due date
- Next execution date

- Condition elements
- Operator
- Condition value
- Account officer
- Special instruction type
- Expiry date
- Special instruction

4.1.13 **Linked Entities Button**

You can capture details of linked entities for the account, using the 'Linked Entities' screen. To invoke this screen; click the 'Linked Entities' button in the 'Customer Accounts Maintenance' screen.

Customer *	Customer Name	Relations *	Include Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Customer

Select the customer from the option list with whom you want to establish the relationship with the customer account that you are maintaining.

Description

In this field, the system displays the name of customer that you have selected in the previous field. You cannot change the description.

Relationship

You have to choose a relationship code to establish a relationship between the customer being selected and the customer account you are maintaining.

By default, the system will select the customer of the account as the Primary Holder. This is a pre-shipped relationship and you will not be allowed to change the relationship.

4.1.14 **REG Button**

Reserve Requirements for Depository Institutions (Regulation D) is a US Federal Reserve Board regulation that limits the number of preauthorized withdrawals and transfers from a savings account or money market account. The regulation applies to all United States banking institutions offering such accounts. In consumer banking, 'Regulation D' often refers to §204.2(d)(2) of the regulation, which places a limit of six withdrawals or outgoing transfers per month from savings or money market accounts via several transaction methods.

The Expedited Funds Availability Act (EFA or EFAA) was enacted in 1987 by the United States Congress in order to standardise hold periods on deposits made to commercial banks and to regulate institutions' use of deposit holds. It is called as Regulation CC or Reg CC after the Federal Reserve regulation that implemented the act. Regulation CC stipulates four types of holds that a bank may place on a cheque deposit, at its discretion.

You can capture limited Regulation D and regulation CC details for the customer account, using the 'REG Details' screen. To invoke this screen, click the 'REG' button in the 'Customer Accounts Maintenance' screen. The screen is shown below:

The screenshot shows a window titled "Reg Details" with a blue header bar. Inside the window, there are several controls: a checkbox for "Reg D Applicable", a "Reg D Period" dropdown menu, and a "Periodicity" section with three radio buttons: "Monthly", "Statement Cycle", and "None". Below these are checkboxes for "Reg CC Availability", "Start Date", and "End Date", each with a corresponding text input field. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Reg CC Availability

Check this box if the check deposits into this account should be considered for Regulation CC aggregation.

Reg D Period

Specify the following details.

Reg D Applicable

Indicate whether the Regulation D limits are applicable for the account

Periodicity

If you indicate the periodicity of Regulation D applicability as 'Statement Cycle', the restricted transactions would be counted over the primary statement cycle defined for the customer account.

Start Date

The start date for Regulation D applicability is first set to be the date on which you mark the availability option in this screen. Subsequent to the first period, the EOD process would update the start date according to the periodicity defined.

End Date

Subsequent to the first period, the EOD process would update the end date according to the periodicity defined.

4.1.15 Account Status Button

You can specify status details for the account, using the 'Status Details' screen. To invoke this screen, click the 'Account Status' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows the 'Status Details' window with the following fields and sections:

- Account:** Branch Code * (text box), Account * (text box)
- Account Status:** Status (text box), Description (text box)
- Reporting Lines:** (empty section)
- GL Lines:** Credit (text box), Debit (text box)
- Central Bank Lines:** Credit (text box), Debit (text box)
- Head Office Lines:** Credit (text box), Debit (text box)
- Buttons:** Ok, Exit

Here you can capture the following details:

Branch

The system defaults the code of the current branch

Account Number

The system defaults the account number from the main screen

Status

You can select the different status codes applicable to the account, in this field. Use the Add icon to define each status and the attributes for the same. You can use the navigation icons to move from one status to the other.

On selection of the status, the associated description will be displayed alongside

Dr and Cr GL Line

Select the debit GL account, to which all debit balances within a specific account class will report to, when it moves to the status being defined. You can identify the debit GL from the list of existing GLs. Likewise, all credits within a particular account class will report to the GL account that you have identified to track credits.

Dr Central Bank Line

Specify the Central Bank line to which this account will report to, if it is in debit. This line is maintained in the 'Reporting Lines Maintenance' screen.

Cr Central Bank Line

Specify the Central Bank line to which this account will report to, if it is in credit. This central bank line is maintained in the 'Reporting Lines Maintenance' screen.

Dr Head Office Line

Specify the Debit Head Office GL to which the account will report, if they are in a debit

Cr Head Office Line

Specify the Credit Head Office GL to which this account will report, if it is running in credit.

4.1.16 Restriction Button

You can specify restrictions for the account, using the 'Products and Transaction Codes Restriction' screen. To invoke this screen, click the 'Restriction' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows a software window titled "Products and Transaction Codes Restriction". At the top, there is a "Branch Code" input field. Below it, the "Product Details" section contains two groups of radio buttons: "Product List" with options "Allowed" and "Disallowed", and "Special Condition" with options "Applicable" and "Not Applicable". A table below this section has columns for "Product", "Description", "Debit", and "Credit", with a search bar above it. The "Transaction Details" section follows, with similar radio button options for "Transaction List" and "Special Condition". Below this is another table with columns for "Transaction Code", "Description", "Debit", and "Credit", also with a search bar. At the bottom right, there are "Ok" and "Exit" buttons.

4.1.16.1 Specifying Product Restriction

Special Condition

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code or product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Special Condition Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Special Condition Not Applicable'.

Restriction Type

Specify the restriction type here. The options available are:

- Allowed – If you select this, the products entered in the multi entry block will be allowed for that customer account
- Disallowed – If you select this option, the products entered in the multi entry block will be disallowed

Product Code

You can select the products and specify the type of transaction (Dr, Cr or both) that you would like to allow/disallow for each product. In contracts involving the selected products, the accounts would be used for processing the selected type of transaction. For instance, assume that for the account A1, you have allowed 'Dr' for the product ABCD. This would mean that if a Dr entry for the product ABCD is passed to the account, A1, it would go through but in case a Cr entry is passed for this product, then the system will display a message indicating that the transaction is restricted for the account.

Description

The system displays the description for the product code that which you have specified

Dr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow Dr Transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

Cr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow Dr transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

4.1.16.2 Specifying Transaction Restriction

Special Condition

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code or product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Special Condition Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Special Condition Not Applicable'.

Restriction Type

Specify the restriction type here. The options available are:

- Allowed – If you select this, the transaction code entered in the multi entry block will be allowed for that customer account
- Disallowed – If you select this option, the transaction code entered in the multi entry block will be disallowed

Transaction Code

Likewise, you can maintain restrictions for transaction codes as well

Description

The system displays the description for the transaction code that you have specified

Dr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow debit transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

Cr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow debit transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

4.1.17 Currency Limits Button

You can specify restrictions for the account, using the 'Currency Limits Details' screen. To invoke this screen, click the 'Currency Limits' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows a software window titled "Currency Limits Details". At the top, there are two required input fields: "Branch *" and "Account *". Below these is a section titled "Currency Limits Details" which contains a table. The table has three columns: "Currency *", "Credit Limit Amount", and "Debit Limit Amount". There is one row in the table with empty input fields. At the bottom right of the window are "Ok" and "Exit" buttons.

Account Number

The system displays the customer account for which PC limits are being maintained

Currency

Specify the currency in which the auto exchange limits should be maintained. The adjoining option list displays the currency codes maintained in the system. You can choose the appropriate one.

Cr Lmt Amt

Specify the credit limit amount in the chosen currency.

Dr Lmt Amt

Specify the debit limit amount in the chosen currency.

4.1.18 MIS Button

You can capture Management Information System details for the account, using the 'Management Information System' screen. To invoke this screen; click the 'MIS' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows the 'Management Information System' window. It features a header bar with the title and window controls. The main area is divided into several sections. On the left, there are input fields for 'Branch', 'Account', 'MIS Group', and 'Rate Code'. The 'MIS Group' field has a blue button labeled 'Default MIS Group' and a checkbox for 'Link to Group'. On the right, there are dropdown menus for 'Calc Method' and 'Rate Type' (set to 'Fixed'), a 'Spread' field, radio buttons for 'Pool Code' and 'Account Level', and a 'Reference Rate' field. Below these are two sections: 'Transaction MIS Codes' and 'Composite MIS Codes', each containing a grid of input fields. A 'Cost Code' field is also present. At the bottom, there are links for 'Change Log' and 'Transfer Log', and 'Ok' and 'Exit' buttons.

Branch

The current logged-in branch code is displayed here

MIS Group

For an account, the transaction type of MIS class will be picked up from the account class

Rate Code

Specify the rate code. Select the appropriate one from the adjoining option list, which displays all valid rate codes maintained in the system

Link to Group

If an MIS Group is linked, you can indicate whether the linkage with the group should always be maintained. If yes, any change to the MIS Group will automatically apply to the customer to whom the MIS Group is linked. If not, the entities defaulted for the customer will continue, even if they are changed subsequently for the group.

Calc Method

System displays the calculation method.

Rate type

If you have indicated that rates maintained for the individual account should be picked up for MIS refinancing you have to specify the Rate Type that is to be used. The options available are:

- Fixed
- Floating – Automatic – indicating that the system should pick up the refinancing rate associated with the account. Since the account number is linked to a Rate Code the system picks up the rate code associated with the account when the EOD processes are run to refresh the various rates.

Select the appropriate.

Pool Code/Account Level

The Pool Code/Account Level to which the account class or product belongs should be defined.

Pool Code

For an account, the pool code will be picked up from the account class.

Transaction MIS Group

For an account, the transaction type of MIS class will be picked up from the account class.

Composite MIS Group

The composite type of MIS class will be defaulted from those defined for the customer.

Cost Code

For an account, the cost codes will be picked up from the account class.

4.1.18.1 Specifying Transfer log details

Branch	Product Code	Financial Year	Transaction Date	GL Code	MIS Class	Old MIS Code	New MIS Cod

Here you can capture the following details:

Account Number

This is the account number of the deposit. If you specify an account that is disallowed for your user id and move to the next field the system will throw up an error/override. The restricted accounts for users ids are maintained in the 'User Account Class Restrictions' screen. The system will perform this validation for default settlement pick up also.

4.1.19 Statement Button

You can specify restrictions for the account, using the 'Statement Details' screen. To invoke this screen, click the 'Statement' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows the 'Statement Details' window with three sections for Primary, Secondary, and Tertiary account statements. Each section includes a 'Generate Statement Only On Movement' checkbox, a 'Display IBAN in Advices' checkbox, a 'Type' radio button group (None, Summary, Detailed), and a 'Cycle' section with 'Cycle' and 'On' dropdown menus. The 'Previous Statement Details' section for each account type includes 'Date', 'Balance', and 'No' input fields. The Tertiary section also includes an 'Exclude Same Day Reversal Transactions from Statement' checkbox. The window has 'Ok' and 'Exit' buttons at the bottom right.

Account Number

The system displays the account number for which you are setting the statement details

Primary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date)

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On the September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Display IBAN in Advices

If you would like to print the IBAN number of the customer on advices sent to the customer, you can enable the Display IBAN in Advices option by checking it. This specification will be defaulted from the account class linked to the customer account. You will be allowed to change it for a specific account.

You can choose to print the IBAN Number in advices that are sent to the customer by enabling the check box positioned next to the Display IBAN on Advices field. If the Display IBAN on Advices check box is disabled, you can enable this option by checking the box. Consequently, the IBAN Account Number will be printed on all customer correspondence (Debit/Credit advices) involving the particular account.

Because of choosing to print IBAN numbers in the correspondence sent to the customer, the Oracle FLEXCUBE account number will be replaced by the IBAN number. The lists of SWIFT messages that will include IBAN account numbers are as follows:

- MT940 – Customer Statement Message
- MT950 – Statement Message
- MT900 – Confirmation of debit
- MT910 – Confirmation of Credit

Note

While processing incoming payments, the system checks to see whether the account involved is an IBAN account. If the account is an IBAN account, it will be processed with the corresponding Oracle FLEXCUBE account number.

Secondary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Tertiary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Exclude Same Day Reversal trns from Stmt

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

This specification is defaulted from the account class linked to the account. You can change it for a specific account.

Statement Account

A customer may have two or more accounts with your bank but may desire to receive a single consolidated account statement.

Oracle FLEXCUBE allows you to link accounts. For the particular account whose statement preferences you are defining you can indicate the parent account to which the account should be linked for statement generation purposes.

The statement account is applicable for all type of account statements (Primary, Secondary and Tertiary). If the statement account has been specified, you cannot enter other statement details.

If the statement account is not specified for a particular account then the account can be a statement account for other accounts. If statement accounts have been maintained, during EOD, the account statement will not be individually generated for the child accounts. Instead a consolidated account statement would be generated based on the frequency specified for the parent account.

While closing a parent account, a message will be shown requesting removal of the parent-child account linkage.

To view the details of loan instalment recovery and charge recovery details in the Account Statement Report following tags will be included:

- `_LNCHGDTLS_`
- `_CLCHGACC_`

4.1.20 Limits Button

You can capture details of account limits, using the 'Account Limits' screen. Click the 'Limits' button in the 'Customer Accounts Maintenance' screen to invoke this screen.

Account Limits

Limit Currency Sublimit
 Temporary Overdraft Start Uncollected Funds Limit
 Temporary Overdraft End Temporary Overdraft Limit
 Netting Required Offline Limit
 Credit Start Date Daylight Limit
 Credit Rev Date Notification Percentage
 Cr Transaction Limit

TOD Renewal

Renew TOD
 Renew Frequency
 Renew Unit
 Next Renewal Limit

TD/Collateral Linkages

Auto Create Collateral Pool

TD/Collateral Linkages

Collateral Type	Collateral	Branch	Available Amount	Linked Amount	Applicabl
Term Deposit					

OD Limit

Customer No	Effective Date	Liability Number	Linkage Type	Linkage Ref No	% Contribution

Ok Exit

Temp. OD Start and End

The start and end dates represent the dates from which the temporary overdraft limit becomes effective upto the date on which it should cease to be effective.

Netting Required

To process linked accounts, which are marked for referral, you will need to enable the Netting Required option. This option is defaulted from the Credit Line associated with the customer account. If you change the default option, the system displays an override message.

Temp. OD Limit

The temporary OD limit is the limit upto, which any overdraft is allowed, for a specified time period, over and above the limit set for this account.

This limit is independent of any credit line linked to this account. This is mostly used for short term overdrawing.

Sublimit

The sub-limit represents that portion of the total credit amount that can be used by this customer account. The sub-limit need be input only when the account is to be limited to a portion of the available line amount.

While passing transactions to an account with a sub-limit the first credit check made is against this sub-limit amount. If the sub-limit is crossed, you will be asked for an override.

Uncoll. Funds Limit

The uncollected funds limit represents the credit transaction amounts that have not been collected as of the current day. You can set the limit upto which withdrawal is allowed against uncollected funds.

The uncollected opening balance is reset with the current uncollected balance amount during the EOD process. This amount is to be considered when calculating Central Limit availability.

Offline Limit

This is the limiting amount till which transactions will be carried out between account(s) for the account class you are defining here, between branches when the database connectivity is not functional.

Daylight Limit

The daylight limit is the limit up to which an overdraft is allowed for the business day. The daylight limit will be added to temporary overdraft to calculate the available balance if EOD is not in progress. Daylight limit is not considered during EOD.

Note

You can specify the daylight limit only if 'Daylight Limit' option is checked in linked 'Account Class - Preferences' screen. By default, the system will display the value as zero. You can however change it.

SOD Notification %

Specify the consolidated percentage utilization used for notification of the limit breach under the SOD (secure overdraft).

For more information on SOD Alert Generation, refer topic 'Generating Alert for SOD Utilization' later in this chapter.

Cr Transaction Limit

This is the limit for credit transactions in the account currency. When a transaction exceeds this limit, an override is displayed. The override requires a dual authorization to save the transaction.

Credit Start Date

This is the date from which this monitoring comes into effect. The check will be performed for all entries to customer accounts with transaction (booking) date greater than or equal to the start date.

Credit Rev Date

This is the date on which you would wish to revise this limit. The limit check will continue irrespective of the date maintained here. The revision date must be greater than the start date and can be left blank.

4.1.20.1 Specifying Temporary Over Draft Renewal Details**Renew TOD**

Check this box if you want to renew TOD. Renewal of TOD will be done as part of casapks batch process.

Renew Frequency

Specify the renew frequency from the drop-down list. The available options are:

- Days
- Months
- Years

Renew Units

Specify the renew units.

The following validations need to be done for the frequency:

- If 'Renew Frequency' chosen is 'Days' then 'Renew Units' cannot be greater than 366
- If 'Renew Frequency' chosen is 'Months' then 'Renew Units' cannot be greater than 12
- If 'Renew Frequency' chosen is 'Years' then 'Renew Units' can be given in terms of years

Next Renewal Limit

Specify the TOD amount that can be renewed in next cycle.

TD/Collateral Linkages**Auto Create Collateral Pool**

Check this box to indicate that collateral pool needs to be created automatically based on the collateral linkage details specified. You can enter collateral linkages details only when you check this field.

4.1.20.2 Specifying OD limits

Here you can specify the following:

Customer No

Specify the customer number to link the credit line. You can link customer of the account or customers linked as a part of joint venture.

Effective Date

Specify the effective date for the linked line. The system defaults the application date if the effective date is left blank. Effective Date can be past or current date but cannot be a future date.

Note

Effective Date should not be earlier than the:

- start date of the linked limits
- booking date of CASA account.

If multiple lines are attached to an OD account then the:

- SDE for line amount returns the sum of the line amount of the attached facilities till the current day. But the percentage mentioned while linking the line is not considered.

The interest is recalculated if the effective date or limit amount is changed.

If the effective date is within the current period, then the interest is recalculated from the period start date and the accrual entry is passed.

If the effective date is earlier than the current liquidation period, then interest recalculated for the period prior to the current liquidation period is posted as adjustment entries.

Effective date is applicable only for the linkage type 'Lines'. If effective date is specified for Collateral or Collateral pool, then the system displays an error message.

You cannot attach a line which was active on past date and inactive on the system date. The option for facility displays the facilities active on application date and not for the effective date.

You can delink the unutilized lines. The date of delinking is stored in an internal data store. From the effective date till the date of delinking the line will be considered as linked.

Any modification of the facility amount is also stored in internal data store to get the effective line amount for a specific date.

For interest calculation, the existing SDE , LINE_AMOUNT will be used to give the total limit amount available on that effective date.

If back valued line is attached or an expired line is renewed from a back value date, then you can recompute the interest considering the line which is available from back value effective date or from the old expiry date.

On the expiry date of a particular line, it is considered for the interest calculation.

LINE_AMOUNT SDE will return the line amount on the date of expiry and will return to zero after the expiry date

Liability No

The system displays the liability number of the customer.

Linkage Type

Specify the linkage type from the adjoining drop down list. The list displays the following values:

- Facility (credit line)
- Collateral Pool
- Collateral

Linkage Ref No

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as 'Facility' then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as 'Collateral Pool' then you have to enter collateral pool code in the Linkage reference number field.

- If you have selected linkage type as 'Collateral' then you have to enter collateral code in the Linkage reference number field.

% Contribution

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

The total sum of 'Percentage of Contribution' should be equal to 100%, excluding the line for JV customers. If the total sum is not equal to 100%, then the system will display the error message as "Sum total of Limits Percentage should be 100".

Sequence No

Specify the sequence number of the limit linkage. If you do not specify any value then the system will generate data automatically. However, if there is any rounding related mismatch then the system will pass a different amount in the sequence number of the linkage.

Note

If an account does not have sufficient balance or the balance is already used from the line, the system updates the utilised amount of all lines and liabilities which are part of 'Customer Account Maintenance' screen. The amount utilised for the specific line is based on the percentage specified. If there is any rounding issue during allocation of utilisation amount to different credit lines, the system will adjust it with the last credit line with which it is linked. However, if credit line is added, deleted or a percentage of contribution is changed then based on the updated maintenance, the system will update the utilisation of credit lines.

If the credit line is not maintained for Joint venture then the system will track the utilization at liability level only.

4.1.20.3 Specifying Linkages Details

Oracle FLEXCUBE facilitates linking a new TD or collateral and de-linking the existing TD or collaterals. Also, you can modify the linked amount and spread for existing collaterals. The modified linkages will be effective from the start of the current liquidation cycle.

Here you can specify the following collateral details:

Collateral Type

Select the collateral type from the options available. The options available are as follows:

- Term deposit
- Collateral
- Unsecured collateral

Note

- If collateral type is chosen as TD or unsecured collateral then the system first creates collateral for the TD's or unsecured collateral automatically and then creates the collateral pool during authorization of the OD Account.
- On automatic rollover of TD's linked to the OD Account, the latest rate of the associated float rate code will be applied. The fields 'Applicable interest rate', 'Rate of Interest' for the OD account will be updated automatically during rollover of TD.

- If collateral type is chosen as collateral during creation of OD account and if interest rate is not available in collateral then the interest spread entered by the user will be considered as 'Rate of interest' for the OD account.
 - If TD is linked as collateral then during auto creation of collateral pool the expiry date will be considered as the maturity date of the TD. During auto rollover of the linked TD the expiry date will be automatically updated as the next maturity date of the TD.
-

Collateral

Specify the Term deposit or the collateral which needs to be linked to the overdraft account from the adjoining option list.

Note

Multiple TDs/Collaterals can be linked to a single OD Account.

Branch

The system displays the branch code of the TD or collateral.

Available Amount

The system displays the available amount of the TD or collateral.

Linked Amount

Specify the linkage amount. The linked amount should not be greater than the available collateral amount

Applicable Interest Rate

The system displays the interest rate applicable to the TD or collateral on choosing the collateral.

Interest Spread

Specify the spread amount which will be used to calculate the rate of interest.

If collateral type is chosen as unsecured collateral then you should input the interest rate in the interest spread field. On saving, the system defaults the rate of interest same as interest spread.

Rate of Interest

The system displays the interest rate applicable to the OD Account.

Collateral Category

Specify the collateral category using which collateral will be created from the adjoining option list. If collateral type is TD or collateral then only secured collateral category will be displayed in the option list. If collateral type is unsecured collateral then only the unsecured collateral category will be displayed in the option list.

You can De-link or Add new TD/Collateral. For existing collaterals, system supports modification of linked amount and spread. The modification will be effect from the start of the current liquidation cycle

Hair Cut

Specify the haircut percentage available for the collateral category you entered.

System validates whether the TD Linked to the OD account is marked for auto rollover. If Auto rollover is not marked for the TD then the system will automatically mark the TD as Auto rollover during authorization of the OD Account. Rollover type will be set to P+I if interest booking account is same as TD and payout details for interest component is not maintained

for the TD. Rollover type will be set to P if interest booking account is not same as TD or payout details for interest component is maintained for the TD.

4.1.21 **Documents Button**

You can capture the customer related documents in central content management repository through the 'Document Upload' screen. Click 'Documents' button to invoke this screen.

The screenshot shows a window titled "Passbook Details" with the following fields and controls:

- Branch * (text input)
- Account * (text input)
- Account Description (text input)
- Passbook Number (text input)
- Status Movement (text input)
- Report Format (dropdown menu, selected: PDF)
- Report Output (dropdown menu, selected: View)
- Printer At (dropdown menu, selected: Client)
- Printer (text input)
- Ok (button)
- Exit (button)

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Type

Specify the type of document that is to be uploaded.

Document Reference

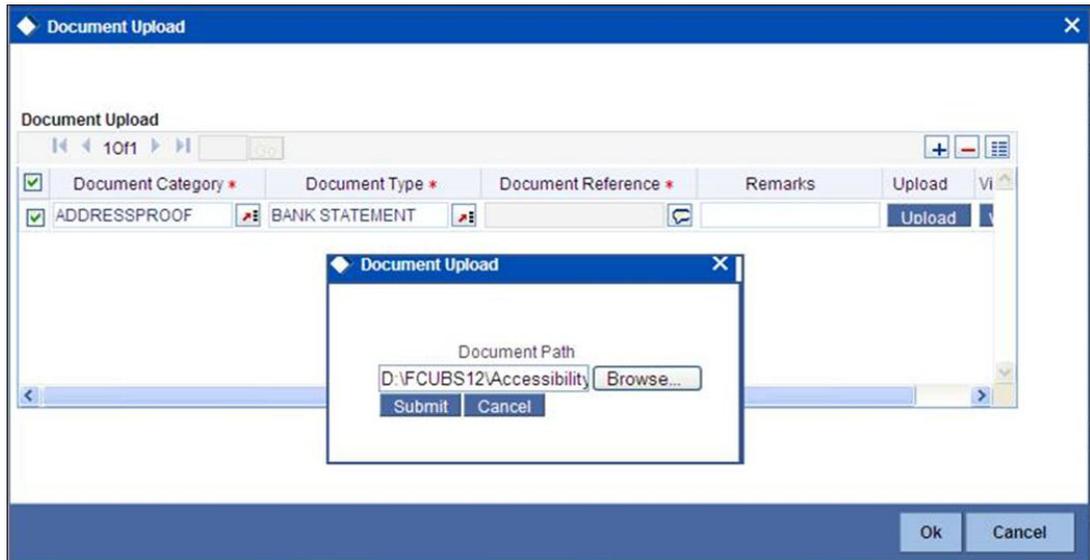
The system generates and displays a unique identifier for document reference.

Remarks

Specify the additional information, if any.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



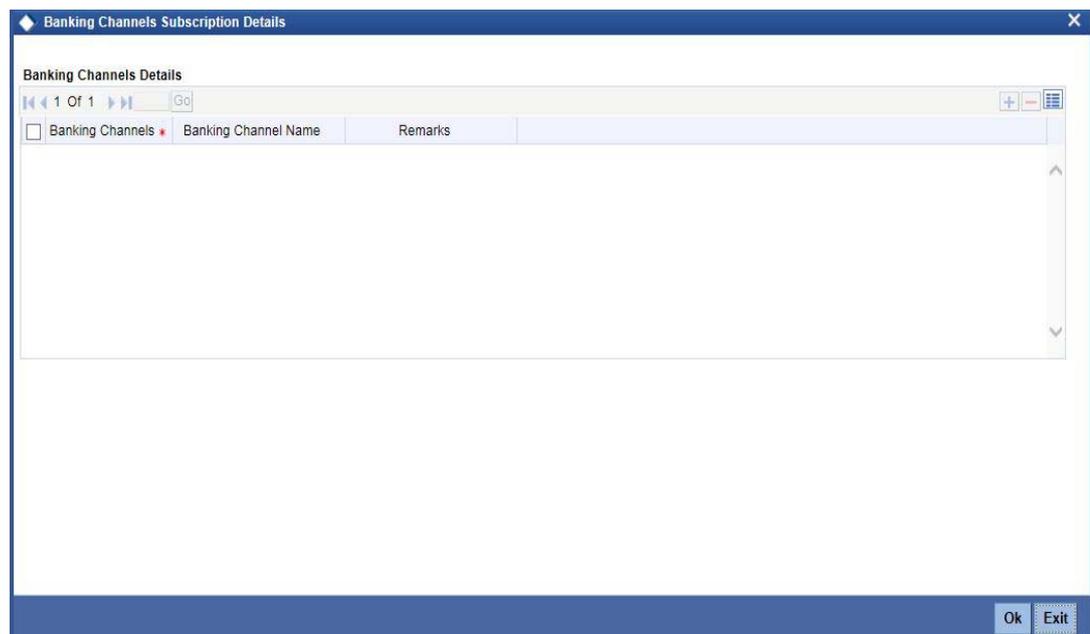
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference.

View

Click 'View' to view the document uploaded.

4.1.22 Banking Channels Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer account level. Click 'Banking Channels' button to specify the details relating to channels.



Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
 - You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.
 - You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
 - When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.
 - When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.
-

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

4.1.23 Joint Holder Button

You can capture details of joint holders of the account, using the 'Joint Holders' screen. Click the 'Joint Holders' button in the 'Customer Accounts Maintenance' screen to invoke this screen.

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date
		Authorized Signatory		

Account Number

The system displays the account number here.

Customer Number

The system defaults the customer number based on the selected account number.

Branch Code

The system displays the branch code of the current branch.

List of Joint Holders

You can add the joint holder details in this section if the selected account type is 'Joint'. Maintain the following details:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

Customer Name

The system displays the customer name based on the selected customer number.

Joint Holder Type

Specify the type of authority. Select the appropriate one from the drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First

- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer
- Power of Attorney

Start Date and End Date

The Start Date and End Date display the validity of the joint holder of the account. This is for information purpose only.

Note

- After the Joint holder expires the corresponding signature details of the joint holder will be deleted in the account signatory details and the same will be reflected in the Account Signatory History screen
 - If the end date expires, the system does not allow you to save the customer account in case of amendment in the joint holder details.
 - If you modify a joint holder record from 'STDJHMNT' screen and s not authorized yet, the system will not allow you to modify the joint holder details from 'STDCUSAC' screen and vice-versa, until it is authorized. However, you can modify the account details other than joint holder details.
 - You can enter the joint holder details only if 'Account Type' is 'Joint'. If the account type is 'Joint' then it is mandatory to specify the details of at least one joint holder.
-

4.1.24 Fields Button

You can capture User Defined Fields for the account, using the 'UDF' screen. To invoke this screen; click the 'Fields' button in the 'Customer Accounts Maintenance' screen.'

Field Name *	Value	Value Description
--------------	-------	-------------------

4.1.25 Deposits Instructions Button

The system defaults the latest modified /sequence number record from 'Deposit Instruction' screen. This latest modified /sequence number is applicable for creation of new Auto Deposit creation.

Every modification at Account level reflects at 'Deposit Instruction' screen, based on the sequence number.

Oracle FLEXCUBE allows you to create auto deposits from a savings account if the balance in the account exceeds a certain limit. You can capture details for creation of auto deposits, using the 'Deposits Instruction' screen. To invoke this screen, click the 'Deposits Instruction' button in the 'Customer Accounts Maintenance' screen.

Branch

Account *

Deposit Account Class

Customer

Account Currency

Sweep Branch

Deposit Currency

Sweep To Account

Sweep Amount

Sequence Number

Years

Months

Days

Sweep Multiple Of

Minimum Required Balance

Source Code

External Reference Number

Retry Till Date

Start Date

Here you can capture the following details:

- Branch - The branch code of the branch which is to be associated with the account
- Account Number - Specify the account number of the customer. Select the account number from the adjoining option list
- Deposit Account Class - The system defaults the default Auto Deposit account class specified in CASA Account class. However, you can modify, if needed. The adjoining option list displays all active, authorized and allowed list of auto deposit account classes specified in CASA account class. Select the appropriate one. If you need to restrict auto deposit at account level, remove the default Auto Deposit account class and save the account..
- Customer - The customer for whom you are maintaining the deposit instructions
- Account Currency - Specify the currency of the particular account. The adjoining option list displays valid currencies of the selected auto deposit account classes which are active and authorized.
- Sweep Branch - Indicate the branch to which the sweep is carried out
- Deposit Currency - The currency in which the deposit is made
- Sweep To Account - Indicate the account to which the sweep is carried out
- Amount - The amount to be swept to Sweep to account.
- Minimum Required Balance - The minimum balance indicates that only the amounts above this limit will be used for auto creating deposits
- Source Code - The code assigned for the sweep
- External Reference Number
- Sequence Number - The system generated sequence number for the instruction you are maintaining
- Deposit Currency - The currency in which the deposit is made
- Tenor - Tenor for the deposits that are opened under an account class, in terms of years, months and days
- Sweep Multiple Of - The sweep can only be in multiples of the sweep specified
- Retry Till Date - The instructions specified will be invalid after this date Any failed sweeps after this date will not be picked up for processing the next day

While saving auto deposit instructions of customer account;

- If auto deposit accounts already exist for the Account. then the system displays an error message as "Active Auto Deposits are already exist. Cannot modify the Account Class/ Currency".
- The system will validate if the auto deposit currency is part of the Interest & Charges Product's account class and currency combination of the Auto Deposit Account class. If it is not then the system displays an error message as "The Auto deposit Currency is not part of the Interest and Charges Product's account class and currency combination".

4.1.25.1 Handling Batches for AD Creation

The following batches are available in the system to handle batches for AD creation:

- DEDEPBAT – If AD instruction is maintained at account level, then the batch creates AD. If instruction is not maintained at the account level, then the batch creates AD based on account class level maintenance. Batch is maintained in DE module in the 'End of Txn Input' stage.
- DEAUTDEP – The system will create AD only if account level instructions are maintained. If not maintained, then AD will not be created for that account. Batch is maintained in IC module in the 'End of Txn Input' stage

- DESWPBAT – Intra day batch for AD creation.

4.1.26 **Billing Parameters Button**

You can capture billing parameters for the account, using the 'Billing Parameters' screen. To invoke this screen; click the 'Billing Parameters' button in the 'Customer Accounts Maintenance' screen.

The screenshot shows the 'Billing Parameters' window with the following fields and controls:

- Branch: [Text Field]
- Account: [Text Field]
- Consolidating Branch: [Text Field]
- Consolidating Account: [Text Field]
- Consolidating Currency: [Text Field]
- Billing Liquidation: [Dropdown Menu - Auto]
- Settlement Branch: [Text Field]
- Settlement Account: [Text Field]
- Settlement Currency: [Text Field]
- Direct Debit
- Payable Bank: [Text Field]
- Account: [Text Field]
- Name: [Text Field]
- Agreement Id: [Text Field]

Billing Details

Navigation: 1 Of 1, Go, +, -, [List Icon]

<input type="checkbox"/>	Billing Product *
<input type="checkbox"/>	[Text Field]

Buttons: Ok, Exit

You will have to maintain a set of parameters for the billing module. While settling or liquidating the bill, the default parameters that you have maintained for the account involved in this module will be used.

The screen also displays the Product Code and Description of all Billing Products applicable to the account.

Consolidating Account

You can specify a consolidating account for the given account. From the option list you can choose:

- A different account number if you want to consolidate the charge under this account to a different account. The Consolidation account selected for this account should be in the same currency as this account. It also has to belong to the same branch as the specified account.
- The same account to indicate that there is no consolidation and an individual billing invoice is to be raised on this account

Billing Liquidation

You have two modes of liquidation i.e. Auto or Manual. The preference you have maintained for the billing product will be defaulted here. You can choose to change the mode for the specified account under the following scenarios:

- If Auto is chosen, then you have to specify whether the settlement is through a settlement account or through Direct Debit Instruction
- In case you want to raise Direct Debit instruction for the billing invoice amount, irrespective of whether the liquidation mode is Auto or Manual, you have to maintain the details for Direct Debit details viz. Direct Debit Bank Code, Account, Name and Agreement ID fields.
- If you choose Manual option, then manual liquidation is possible only under the following four modes:
 - By Cash – through retail teller product
 - By Clearing – through outward clearing product
 - By Transfer – debit account in CASA module
 - By Direct Debit – through PC module

Note

If the consolidation account is different from the present account, then the system uses the liquidation parameters specified at the consolidation account level and liquidation parameters specified, if any, at this account level is ignored.

Settlement Account

As mentioned above, you need to specify the settlement account to enable automatic liquidation of billing.

For liquidating the billing amount and also for collecting the bill amount, the system makes use of the account specified here.

Maintaining direct debit details

If you have maintained the mode of settlement for auto liquidation of bills as Direct Debit instructions, you need to specify the following details:

- Bank Code – Choose the bank code from the option list. This indicates the bank code of the settlement account
- Account Number – Specify the account number for the settlement account
- Name – Specify the name of the debtor
- Agreement ID – Specify the agreement id on which the DD is to be generated

During liquidation, the direct debit contract is uploaded into the system in case you have maintained the settlement mode as direct debit transaction. The upload happens for both automatic liquidation and manual liquidation.

4.1.26.1 Closure of accounts with outstanding Billing Invoices

In the event of account closure, the system allows closure only after all invoice are generated and payment of outstanding bill amount is made.

Before closing the account, you need to:

- Manually liquidate the billing amount through the Manual Liquidation screen in case the payment is yet to be done. The system displays a message for the unpaid amount.
- Generate the pending invoices for all Billing Products applicable to that account, using the Account Based Invoice Generation screen, and also liquidate the bill amounts under each of the Billing Products manually.
- Refund the amount if the overdue amount is in negative

4.1.26.2 Initiating Manual Liquidation for Bills

All the components of a bill can be liquidated automatically or manually. In the Product Preferences screen, you can indicate whether the mode of liquidation of bills is to be automatic or manual. The system automatically liquidates those bills marked for auto liquidation. If the bills are marked for manual liquidation, you have to liquidate them through the Billing Liquidation screen.

The liquidation is triggered differently for each of the following scenarios:

- Account Based
- Adhoc Based
- Batch Based

Refer the section 'Defining parameters for settlement/liquidation of bill for an account' in Billing User Manual under Modularity for details about this screen.

4.1.27 Account Signatory Button

You can capture details of signatories for the account, using the 'Signatory Details' screen. To invoke this screen, click the 'Account Signatory' button in the 'Customer Accounts Maintenance' screen.

Condition Id	Remarks
1	5 from directors and 6 from managers
2	CEO

Signature Type	Req. No. Signatories
DIRGRP	5
MNGGRP	6

Here you can capture the following details:

Account Branch

The system defaults the current branch here.

Account Number

This system displays the account number to which signatories are to be linked.

Account Description

The system displays the description for the account selected.

Account Currency

The system displays the account currency.

Minimum Number of Signatories

Specify the minimum number of signatories necessary to endorse an instrument involving the account.

Note

If the linked or replicated signatories are less than the specified minimum number then the system displays an error message.

Account Message

Specify a brief description about particular signatories. It can be related to the name, number and the type of signatory of your customer. You can specify a maximum of 4000 characters as account message length.

For instance you can capture a message like - "This signatory is a joint account holder with rights to sign instruments only up to US 8000".

4.1.27.1 Account Signatory Details Tab

You can maintain account signatory details for different customers using this tab. Click on 'Account Signatory Details' tab to invoke the following screen

Customer ID *	Relation Type	Signature Id *	Signatory Name	Signature	Sign
<input type="checkbox"/>				Signature	

Customer ID

Specify the customer signatory you want to link to the account.

You can link a customer signatory to an account either by:

- Click on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the Customer Signatory details screen
- If the check box 'Replicate Signature' is checked in account level the signature details will be defaulted from the customer maintenance; however you are allowed to add/remove signatories manually.

Note

If the signatory ID that you specify has not been maintained, the system will generate an error and you will not be able to create an account. "

Relation Type

The system displays the relation type of the customer.

Signatory ID

Specify the signatory ID of the customer. Alternatively, you can select the ID from the option list. The list displays values maintained in CIF signatory for the customer number.

Signatory Name

The system displays the corresponding name of the signatory number specified.

Signature Type

Specify the signatory type of the customer. Alternatively, you can select the type from the option list. The list displays signatory types maintained for the customer number.

Approval Limit

Specify the amount up to which the account signatory can approve for debits.

Signatory Message

Specify additional signatory message details in this field. You can enter a maximum of 4000 characters, alphanumeric.

Solo Sufficient

Check this box to indicate whether one signatory detail is sufficient.

4.1.27.2 Amount Based Signatory Instruction Tab

You can maintain account signatory instructions for different amount slabs in this tab. Click on 'Amount Based Signatory Instruction, tab to invoke the following screen:

The screenshot shows a software window titled "Signatory Details" with a tabbed interface. The active tab is "Amount Based Signatory Instructions". The window is divided into several sections:

- Account Signatory Details:** Fields for Account Number, Account Description, Minimum No of Signatories, and Account Message.
- Amount Slab Details:** A section with a "To Amount" field.
- Account Signatory Instruction Options:** A table with columns for Condition Id and Remarks.
- Required Signatories:** A table with columns for Group Id and Req. No. Signatories.

At the bottom of the window, there is a label "All Signatures/Images" and two buttons: "OK" and "EXIT".

Amount Slab Details**To Amount**

Specify the slabs by setting a 'To Amount'. The amount slab will start from zero and the first value entered sets the slab from zero to that amount. The amounts are arranged in ascending order. For next slab, an amount above the previous 'To Amount' is considered as the 'From' value.

For example, If the 'To Amount' entered are as below

To Amount
10,000
100,000
1,000,000

Then the maintenance will indicate the below amount slabs:

From Amount	To Amount
0	10,000
Above 10,000	100,000
Above 100,000	1,000,000

Account Signatory Instruction Options

You can define different conditions for the amount slabs in this section.

Condition Id

Specify a unique Id for condition to be set.

Remarks

Give a brief description for the condition id.

Required Signatories

You can provide the required signatories for the conditions set in this section.

Signature Type

Select the signature type required from the option list. The list displays the signature types maintained in static type maintenance screen.

Note

The signature type cannot be repeated for a condition.

Required No. of Signatories

Specify the number of signatories for each signatory type. This number should be less than or equal to the total number of signatories maintained under the signatory type.

Note

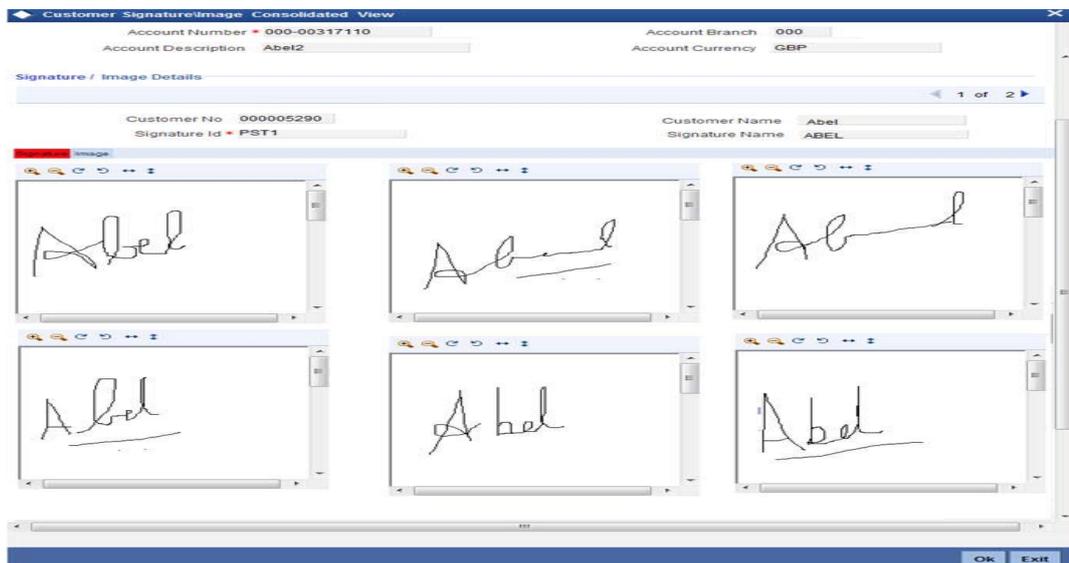
The Amount Based Signatory Instructions tab will be enabled in the following RT screens only if the value of param 'AMOUNT_BASED_SV' is Y in CSTM_BRANCH_LOC_PAR-AMS.

- Cash Withdrawal (1001)
- Account to Account Transfer (1006)
- Miscellaneous Customer Debit (1008)
- TC Sale against Account (1009)

- BC Issue against Account (1010)
- Cheque Withdrawal (1013)
- DD Issue against Account (1014)
- Bill Payment Against account (1075)
- Account Close Out Withdrawal by BC (1300)
- Close Out Withdrawal (1301)
- Multimode Deposit Redemption (1317)
- Account Close Out Withdrawal (1320)
- Account Close Out Withdrawal by Multi Mode (1350)
- Cash Transfer (1405)
- Inward Clearing Data Entry (5555)
- FX Sale Against Account (8206)
- TT Issue against Account (8318)
- DD Issue against Cheque (8330)
- BC Issue against Cheque (8335)
- In House Cheque Deposit (LOCH)
- Payment by in house cheque (1045)

4.1.27.3 All Signatures/Images button

Click 'All Signatures/Images' button to view 'Customer Signature/Image Consolidated View' screen.



The following details will be displayed in the above screen

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image**' tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

- Zoom In
- Zoom Out
- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

4.1.28 **Interim Transactions Report Button**

The Customer accounts maintenance provides you with the facility to generate balance reports for the customer account. These details are defaulted from the account class maintenance performed for the account class category the customer account comes under. You can however, alter these details utilizing the Customer account maintenance screen.

To invoke this screen click the 'Interim Transactions Report' button, in the customer account maintenance screen. You need to specify the details for an MT 941 message.

The screenshot shows a software dialog box titled "Interim Transactions Report". It features a blue header bar with a diamond icon and window control buttons. The main area is divided into two sections: "Interim Transactions Report" and "Account Balance". The "Interim Transactions Report" section includes checkboxes for "Generate Message" and "Generate Message Only On Movement", a "Statement Count For The Day" input field, a "Report Transactions Since" dropdown menu, and a "Year To Date Statement Count" input field with an "Of" dropdown menu. The "Account Balance" section includes a checkbox for "Generate Balance Report" and a "Report Transactions Since" dropdown menu with "Previous MT950" selected. On the right side, there are input fields for "Debit(Dr and Cr) Amount" and "Credit Amount", each with a "Times" button below it. At the bottom right, there are "Ok" and "Exit" buttons.

This screen contains the details necessary for the account generation parameters. The message details the balance of the customer account that is under a particular account class. The account balances indicate the condition of the customer account for an identified time period.

4.1.28.1 **Specifying Interim Transactions Report**

Generate Message

Check this box to indicate that the periodic interim statement (MT942) generation is required for the account. This will be defaulted from 'Account Class Maintenance' screen. However, you can modify it. The 'Consolidated Statement' and 'Generate Message' are mutually restricted.

Generate Message Only on Movement

Check this box to indicate that the interim statement generation is required, only if additional entries have been posted subsequent to the previous interim statement generation. This will be defaulted from 'Account Class' screen, however you can modify it.

Report Transaction Since

This section lists all the transactions of the interim account statement, which are supposed to be reported. This will be defaulted from 'Account Class' screen, however you can modify it. You can choose the appropriate values applicable:

- Previous MT942 – This indicates that all transactions posted and authorized since previous MT942 would be sent in the current interim statement.
- Previous MT940: This indicates that all transactions posted and authorized since previous MT940 will be sent in the current interim statement. If this option is selected, you will have to specify the cycle of account statement to be considered.

Debit (Dr and Cr) Amount

Specify the minimum transaction amount for the debit transaction to be eligible for reporting in the interim statement. The corresponding amount for the account currency will be defaulted. However, you can modify the amount defaulted. If the amounts are not defined at the account class for the currency in which the account is being created, no defaulting of amounts shall be done.

If you do not specify the minimum credit amount, the system will consider the amount specified in this field for reporting the eligible credit transactions also.

Credit Amount

Specify the minimum transaction amount for the credit transaction to be eligible for reporting in the interim statement. However, you can modify the amount defaulted. If the amounts are not defined at the account class for the currency in which the account is being created, no defaulting of amounts shall be done.

Daily Statement Count

Specify the count of interim statement generated during the day. In case a statement is scheduled to generate, but is not generated because there is no movement, the counter will not be incremented. The counter will be reset at End of Day.

Year to Date Statement Count

Specify the count of interim statement generated for the account since start of the financial year. The financial year will be as defined in the Accounting Period maintenance. This counter would be set at the end of year.

Generate Balance Report

To indicate that the customer account is considered for generation of its balance message, check this box

Of

Select the mode of message for balance generation from the option list

Report Transaction Since

This section lists all the transactions the customer account has undergone, in the interval of balance messages generated for the account. You can choose the appropriate values applicable:

- Previous MT940: This indicates all transactions posted and authorized since the issue of a previous MT 940 in the current balance report
- Previous MT941: This indicates all transactions posted and authorized since the issue of a previous MT 941 in the current balance report

- Previous MT950: This indicates all transactions posted and authorized since the issue of a previous MT 950 in the current balance report

You can synchronize the time instance by hours for generation of the balance message by clicking the 'Times' button.



This screen is employed to indicate the the time instance in hours for the generation of the balance report.

Message generation time

Specify the timing for generation of the MT 941/ MT942 message. You can specify the time interval in hours only.

The details for issuing the balance reports are discussed in the chapter 'Maintaining Mandatory information, for different accounts under a particular class. The details involved in generation of a balance report for a specific customer account correspond with those discussed for account classes.

4.1.28.2 Balance Statement Handoff

The balance statement can be handed off as part of scheduled task under Oracle FLEXCUBE. You need to assign its frequency in hours. This process is initiated for all accounts requiring a balance account statement. As discussed previously the time for generation of the statement is determined and specified. In case of no subsequent transactions reports, the statement is not generated.

4.1.28.3 Assigning Balance Statement as Job

The balance statement can be facilitated to run as part of a scheduled job as part of the Oracle jobs initiated during processing. The Jobs Browser screen of the application provides you the facility to run the balance statement as a synchronized task, subject to specified time intervals in hours.

Invoke the 'Jobs Browser' screen from the application typing 'CSSJOBBER' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there is an 'Advanced Search' icon and a 'Reset' button. Below this, there are search filters: 'Job Module' and 'Status' are dropdown menus, and 'Process' is a text input field with a search icon. A pagination bar shows 'Records per page' set to 15, with buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. Below the pagination is a table header with columns: Job Module, Process, Process Sequence Number, and Status. At the bottom of the window, there are 'Start' and 'Stop' buttons, a 'Status' dropdown menu, and an 'Exit' button.

Select the option 'Generate Balance Report' from the Process option list. All associated accounts of the particular branch that have been marked for generation of balance statements are procured by Oracle FLEXCUBE

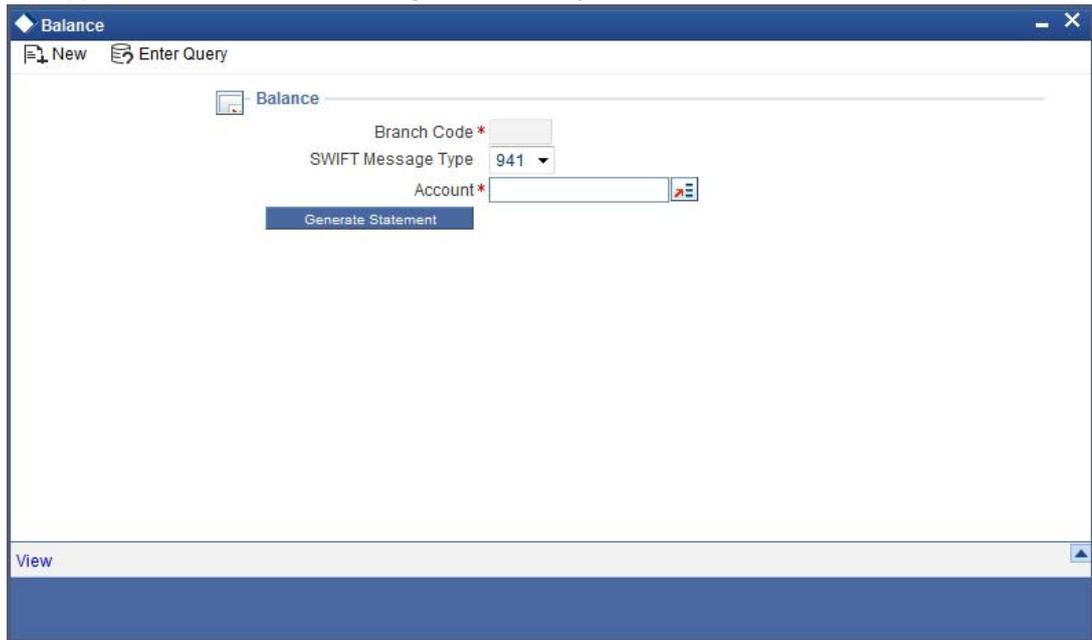
The debit and credit accounts considered since the previous issue of an MT941/MT942, are picked up for the current processing. The previous messages are based on the parameters maintained for each account. This processing produces details of the statement generation.

4.1.28.4 Generation of Ad hoc Reports

Balance reports for each account under an account class can be generated on an ad hoc basis. The Ad Hoc report generation screen is used for capturing details of a balance report sent ad hoc.

You can invoke this screen by selecting Messages in the application browser. Hereafter select 'Detailed' under 'Account Balance and Interim Report'.

Alternatively, you can invoke this screen by typing 'ACDADCRP' in the upper right corner of the application toolbar, and clicking the arrow adjacent it.



Branch Code

The branch to which the account marked for balance report generation belongs is displayed; you cannot change or modify this value.

Account

Select the account, which has been identified for generation of a balance statement, from the option list. The account balance of this account is generated as an outgoing statement.

Swift Message Type

Select the type of message required to be sent. As the message is a balance statement, select MT941/ MT942.

Click on the 'Generate Statement' to initiate the generation of balance statement for the account you have selected. This process would pick up the entire debit and credit component accounts created since the issue of a previous MT941, MT942, MT950 or MT940 are included in the generated statement.

You can examine the details of the generated message, to ensure that all details entered are correct. Click on the 'View' button, to observe the outgoing message.

You can examine the message for ensuring the information entered is complete. You can only view the details of the message; no input of additional information is supported at this stage.

4.1.29 **Notice Preferences Button**

You can view and modify the notice preferences maintained at the account class level for the withdrawal of amount from savings account through the 'Notice Preferences' screen. Click 'Notice' button in the 'Customer Accounts Maintenance' screen. The 'Notice Preferences' screen is displayed as follows:

Note

This screen is applicable only for saving type of account

The following field is displayed in this screen:

Description

The following details are defaulted from the account class maintenance level. However, at the account level you are allowed to modify this.

Advance Interest

Check this field to levy the advance interest on the account

Note

The customer is liable to pay this advance interest in case he/she fails to provide the required notice to the bank

The system deducts the advance interest from the credit Interest earned by the customer on his/her credit balance in the account

Monthly Free Amount

Specify the amount that the customer can withdraw per calendar month from his/her savings account without being liable to pay advance interest.

Notice Days

Specify the number of days before which the customer should notify the bank if he/she wants to withdraw an amount more than the 'Free Amount' from his/her account.

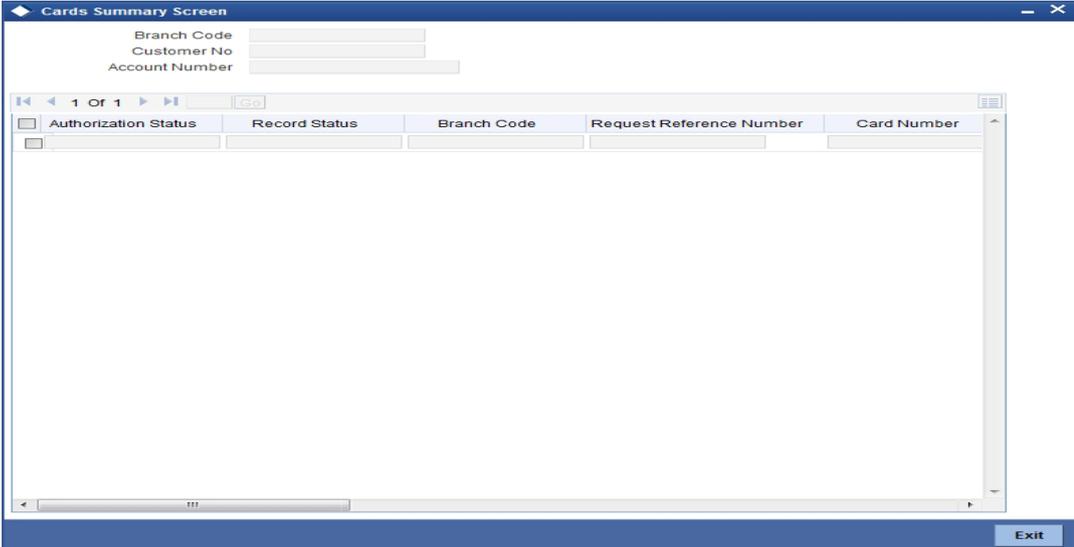
Validity Period

Specify the validity period in number of days. During this period, the customer can do the withdrawal of the amount for which he/she notified the bank.

For more details on 'Notice Accounts' refer the following section 'Levying penalty interest on notice accounts'.

4.1.30 Cards Button

Click 'Cards' button to view details about debit cards issued against the account.



The screenshot shows a software window titled "Cards Summary Screen". At the top, there are three input fields labeled "Branch Code", "Customer No", and "Account Number". Below these is a navigation bar with "1 Of 1" and a search icon. The main area contains a table with the following headers: "Authorization Status", "Record Status", "Branch Code", "Request Reference Number", and "Card Number". The table body is empty. An "Exit" button is located at the bottom right of the window.

Here, you can view the following details.

Branch Code

The branch code is displayed from the main 'Customer Accounts Maintenance' screen.

Customer No

The customer identification code (CIF) of the account holder is displayed from the main 'Customer Accounts Maintenance' screen.

Account No

The account number is displayed from the main 'Customer Accounts Maintenance' screen..

Authorisation Status

Indicate the authorisation status of the debit card by selecting one of the following values:

- Authorised
- Unauthorised

Record Status

Indicate the record status of the debit card by selecting one of the following values:

- Open
- Closed

Branch Code

The system displays the branch code where the debit card has been issued.

Request Reference Number

The system displays the request reference number of the card issuance record.

Card Number

The system displays the debit card number of the card holder.

Multiple cards can be issued to a customer.

4.1.31 Statistics Button

Click 'Statistics' button to view the details on Highest Debit Balance for the last 12 months including the current month.

The screenshot shows a software window titled "Monthly account statistics". It contains several input fields for account details and a table for cumulative statistics.

Account Details:

- Customer No *
- Customer Acc No *
- Currency
- Customer Name
- Branch Code *

Cumulative Account Statistics:

Total Balance	No of Debit Transaction	Debit Average
Monthly Average	No of Credit Transaction	Credit Average
Simple Average Balance	No Returned Cheques	Days in Debit
Maximum Balance	No of Overdrafts	Days in Credit
Minimum Balance	Monthly Credit Average	Monthly Debit Average

Below the statistics is a table with the following columns: Run Date, Customer No, Account No, Branch Code, Customer Name, Currency, Total Balance. The table is currently empty.

At the bottom right of the window is an "Exit" button.

You can view the following details here:

- Branch Code
- Customer No

- Account Number
- Currency
- Month
- Highest Outstanding Balance

4.1.32 **Change Log Button**

Click on the 'Change Log' button in the 'Customer Account Maintenance' screen to invoke the Change Log screen

Branch

The current logged-in branch code is displayed here.

4.1.33 **Cheque Book Request Button**

Click on the 'Cheque Book Request' button in the 'Customer Account Maintenance' screen to invoke the Cheque Book Request screen.

You will be able to invoke this screen, only if you have checked the 'Auto Cheque Book Request' check box in the 'Customer Account Maintenance' screen.

Branch

The branch detail gets defaulted from the account branch.

Account

Select the account number to which a cheque book needs to be issued. The adjoining option list displays all the accounts which are enabled for the cheque book issuance.

First Check Number

Specify the number of the first cheque leaf of the cheque book. If the cheque book number is auto generated, you need not specify.

Check Leaves

Specify the number of cheque leaves in the cheque book.

Cheque Book Type

Specify the cheque book type. The adjoining option list displays the cheque types maintained in the system. You can choose the appropriate one.

You need to specify the cheque book type if the cheque book is generated with inventory tracking.

Order Date

The order date gets defaulted as the current date. However you can change the same.

Order Details

Specify the order details.

Language Code

Specify the code of the language. The adjoining option list displays all valid language codes maintained in the system. You can choose the appropriate one.

Request Status

The value of this will be defaulted to 'Requested' status.

Click 'Ok' to save the cheque book request details.

4.1.34 **Debit Card Request Button**

Click on the 'Debit Card Request' button in the 'Customer Account Maintenance' screen to invoke the Debit Card Request Details screen.

The screenshot shows a window titled "Debit Card Details" with a blue header and footer. The main area is white and contains the following fields and controls:

- Branch Code * (text input)
- Request Reference Number * (text input)
- Customer No * (text input)
- Account No * (text input)
- Card products (text input) with a blue "Default" button below it.
- Card BIN (text input)
- Name On Card (text input)
- Card Number (text input)
- Card Application Date (text input)
- Primary Card (checkbox, checked)
- Card Status (dropdown menu, currently showing "Requested")

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You will be able to invoke this screen, only if you have checked the 'Auto Debit Card Request' check box in the 'Customer Account Maintenance' screen.

Branch Code

The branch detail gets defaulted from the account branch.

Request Reference Number

The reference number of the request is auto generated and populated, when you click on the 'Default' button.

Customer No

The customer number of the account gets defaulted.

Account No

The account number gets defaulted from account details.

Card Products

Specify the card products. The adjoining option list displays the card products maintained in the system. You can select the appropriate ones.

Card Bin

Specify the card bin. The adjoining option list displays the card bins maintained for the specified card product. You can choose the appropriate one.

Name on Card

Specify the customer name that is to be printed on card.

Card Number

Specify the debit card number to be requested. The adjoining option list displays the valid debit card numbers maintained in the system. You can choose the appropriate one.

Card Application Date

The card application date would be defaulted as the current date of the branch. However you can change the same.

Primary Card

The primary card check box remains checked by default.

Card Status

The status of the card will be defaulted to 'Requested'

Click 'Ok' to save the Debit card request details.

4.1.35 Sweep In Setup Button

Oracle FLEXCUBE facilitates linking cover accounts and TD accounts. Based on the customer requirements, you can link Cover accounts / Auto Deposits / Term Deposits to a Primary Account. You can setup cover accounts for a primary account and use them during Sweep in and Reverse Sweep in process. You can also perform an enquiry for the linkage details of Auto Deposits and Term Deposits along with cover account details. Click 'Sweep In Setup' button in the 'Customer Account Maintenance' screen to invoke the 'Sweep Structure Maintenance' screen.

Sequence No	Cover Account Currency	Cover Account *	Cover Account Branch *	Utilized Amount	Retain Minimum Balance	Sweep
				0.00	<input type="checkbox"/>	

The system defaults the following details from the main screen:

- Branch Code
- Account No

You can also maintain the linkage details for the following:

- Cover Account
- Auto Deposit
- Term Deposit

4.1.35.1 Cover Account Details

You can maintain the following cover account details:

Sequence Number

The system defaults the sequence number of the specified parent cover account, when you save the sweep structure record. This number is used to identify the preference level of the cover account.

Cover Account

Specify the cover account that should be linked with the specified sequence number. The adjoining option list displays a list of valid accounts maintained in the system. Select the appropriate one.

Once you specify the cover account, the system defaults the following details:

- Cover Account Currency
- Cover Account Branch
- Utilized Amount

Retain Minimum Balance

Check this box to maintain minimum balance in the cover account.

If you check this box, the amount that can be swept from the cover account will be the difference between the available balance in the cover account and the minimum balance maintained for the cover account.

During a transaction if account balance goes below the minimum balance then system will consider the minimum balance of the cover account while deriving the amount to be swept from the cover account.

Note

If AC-OVD05 is configured as an error then Retain minimum balance field should be checked else the system will display an error message.

Sweep Limit

Specify the maximum amount to be swept from the cover account.

Limit Frequency

Select the frequency of the sweep limit from the drop-down list. This list displays the following values:

- Per Transaction-To validate that the amount maintained at the sweep limit for the cover account is more than the amount swept from the cover amount for every transaction.
- Daily-To validate that the sum of total amount swept from the cover account for a day is not more than the maximum sweep amount of the cover account.

Note

Limit Utilization for daily sweep limit will be reset to zero everyday, as part of mark Beginning of Day (BOD) process

If Sweep Limit is maintained and Sweep Limit frequency is not maintained or vice versa, the system displays an error message "Either the Sweep Limit or Sweep Limit Frequency is not maintained".

When the sweep limit is maintained and the Retain minimum balance field is checked, then amount available for sweep from the cover account will be calculated as follows.

Case	Retain Minimum Balance for Cover Accounts	Frequency	Sweep Amount
1	Y	Per Transaction	Least of (Available balance-Minimum Balance) or Sweep Limit amount will be available for sweep from the cover account.
2	Y	Daily	Least of (Available balance-Minimum Balance) or Available Sweep Limit amount will be available for sweep from the cover account
3	N	Per Transaction	Least of the available balance or sweep limit amount will be available for sweep from the cover account.
4	N	Daily	Least of the available balance or sweep limit amount will be available for sweep from the cover account.

4.1.35.2 Auto Deposits Tab

Click 'Auto Deposits' tab in the 'Sweep Structure Maintenance' screen to verify auto deposit details.

1. If both Primary Account and Auto Deposit account classes are enabled for Sweep in, then the system by default includes auto deposits of a primary account in Sweep structure maintained for the primary CASA account and allocates 100% of Auto Deposit amount as Linked Amount.

2. If Auto Deposit account class or CASA account class is not enabled for Sweeps, then when linked CASA account balance falls below minimum balance the system breaks Auto Deposits. However, only when 'Sweeps' check box is checked at both CASA and Auto Deposit Account class level, the Auto Deposits are part of sweep structure.
3. Once automatic linkage is established by the system, the system disables modification of linkage percentage/linked amount irrespective of whether there is utilization or not. The system also disabled de-linking of the Auto Deposit from Primary CASA account.

4.1.35.3 Term Deposit Tab

Click 'Term Deposits' tab in the 'Sweep Structure Maintenance' screen to maintain auto deposit details.

You can maintain the following deposit account details:

Linkage Order

The system defaults the linkage order of the specified parent deposit account, when you save the sweep structure record. This number is used to identify the preference level of the deposit account.

Deposit Account

Specify the deposit account that should be linked with the specified linkage order. The adjoining option list displays a list of valid accounts maintained in the system. Select the appropriate one.

Once you specify the deposit account, the system defaults the following details:

- Deposit Branch
- Maturity Date
- Original Deposit Amount
- Available Amount
- Utilized Amount

Linkage Percent

Specify the linkage percent for the linked deposit account.

Linked Amount

Specify the linkage amount. The linked amount should not be greater than the available collateral amount.

Note

Specify the Linkage percentage /Linked amount only during new operation. You cannot maintain both Linked amount and Linkage percentage of the deposit amount during new linkage of Deposit.

4.1.36 **Generating Alert for Secure Overdraft Utilization**

Secure Overdraft (SOD) facility is given against collaterals for an account. Oracle FLEXCUBE facilitates generation of alert when SOD utilization is closer towards the consolidated limit amount of the collaterals.

Oracle FLEXCUBE runs a batch process to identify such breached SOD accounts and generates alerts as per the maintained percentage parameter at SOD account level and decides the breach limit for every account. The system sends the generated alerts as ADVICE format (email) or ASCII flat file. It defines the message format for email and captures the following key information to send these alerts to OD customer:

- Email ID
- Mobile number

The system runs a CASA batch adding the following process 'SODALERT':

- Identify the SOD accounts to be processed
- Read the percentage for breach calculation
- Identify if the breach happened
- Generate the alert to intermediate data store
- Generate the MSG hand-off in case the medium is mail
- Complete the message generation if the medium is mail
- Update the dispatch flag as processed.

4.1.36.1 **Creating a Message Advice Format**

You need to create a message advice format through the 'Advice Format Maintenance' screen with the format named 'SOD_CR_UTIL'. You should also create an outgoing generic interface to generate ASCII file where in the component details for the generic interface are the elements from the new data store. You need to schedule this generic interface to be executed during EOD through 'GIDPRSIF' batch.

Note

The system processes alerts only if the email address and mobile number are maintained for a customer.

You can know the Limit Utilization Breach for the account by the application of the following formula:

'(Utilized limit amount) \geq (SOD Amount *SOD notification percentage) / 100'

The Intermediate data store consists of the following details:

- DCN
- BRN
- Customer Account Number

- Customer No
- Customer Mail
- Customer Mobile No
- Utilized Amount
- Overdraft Amount
- Dispatch Flag

You need to maintain the following message advice format through the 'Advice Format Maintenance' screen.

#RH

< SOD ACCOUNT UTILIZATION >

Date: _DATE_

Bank Name: _BANK-NAME_

Branch Address: _BRANCH-ADDR_

Customer Name: _CUST-NAME1_

Customer ID: _CUSTOMER_

Account Number: _ACCOUNT-NO_

OD Amount: _OD_AMOUNT_

Utilised Amount: _UTIL_AMOUNT_

#EH

#B

#SC

#IF _DIFFEQAUL_

Your Account with Account Number _ACCOUNT-NO_ has reached the limit of the OD.

#ENDIF

#IF _DIFFGREATER_

Your Account with Account Number _ACCOUNT-NO_ has breached the limit of the

OD by _DIFFGREATER_

#ENDIF

#EC

#EB

#RF

FOR _BRANCHNAME_

AUTHORIZED SIGNATORY.

#EF

For more information on Advice Format, refer 'Maintaining Advice Format' chapter under 'Messaging System' User Manual.

Note

For multiple collaterals you need to consider consolidated limit amount for deriving the breach limit amount.

The process of sending of the SMS alert messages is handled by the third party system.

The system re-uses the following key information for alert generation:

- Email ID – from customer personal maintenance
 - Mobile number – from CIF – personal information
-

4.1.37 Viewing Customer Accounts Details

You can view the customer accounts details maintained in the 'Customer Accounts Maintenance' screen using the 'Customer Accounts Summary' screen. You can invoke this screen by typing 'STSCUSAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch' (text input with a search icon), and 'Account' (text input with a search icon). Below the filters, there is a 'Records per page' dropdown set to '15' and a '1 Of 1' indicator. The main area contains a table with the following columns: 'Authorization Status', 'Record Status', 'Branch', 'Account', 'Account Description', 'Customer No', 'Currency', and 'Account C'. The table has one row with empty cells. At the bottom right, there is an 'Exit' button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Branch Code
- Record Status
- Account

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

Note

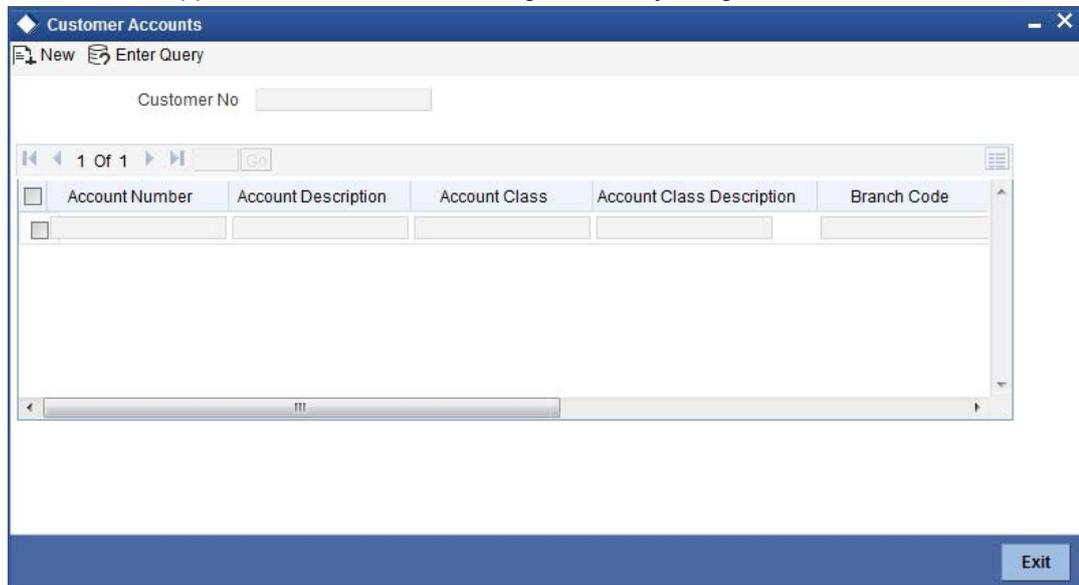
You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.

If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Description
- Customer No
- Currency
- Account Class
- No Debits
- No Credits
- Stop Payments
- Dormant
- Account Open date
- Alternate Account Number
- Cheque Book
- Pass Book
- ATM
- ATM Account Number
- Account Type
- Frozen
- MT110
- Reconciliation Required
- IBAN Account Number
- Branch Code
- Account
- Project Account

4.1.38 Viewing Customer Accounts

You can view the details of all accounts maintained for a specific customer using 'Customer Account' screen. You can invoke this screen by typing 'STDACCDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Customer Number

Specify the customer number. On search, the system displays the following details pertaining to all the accounts held by this customer.

- Account Number
- Account Description
- Branch Code
- Customer Name
- Account type
- Currency Current Balance
- Account Status: displays the status as open or closed.

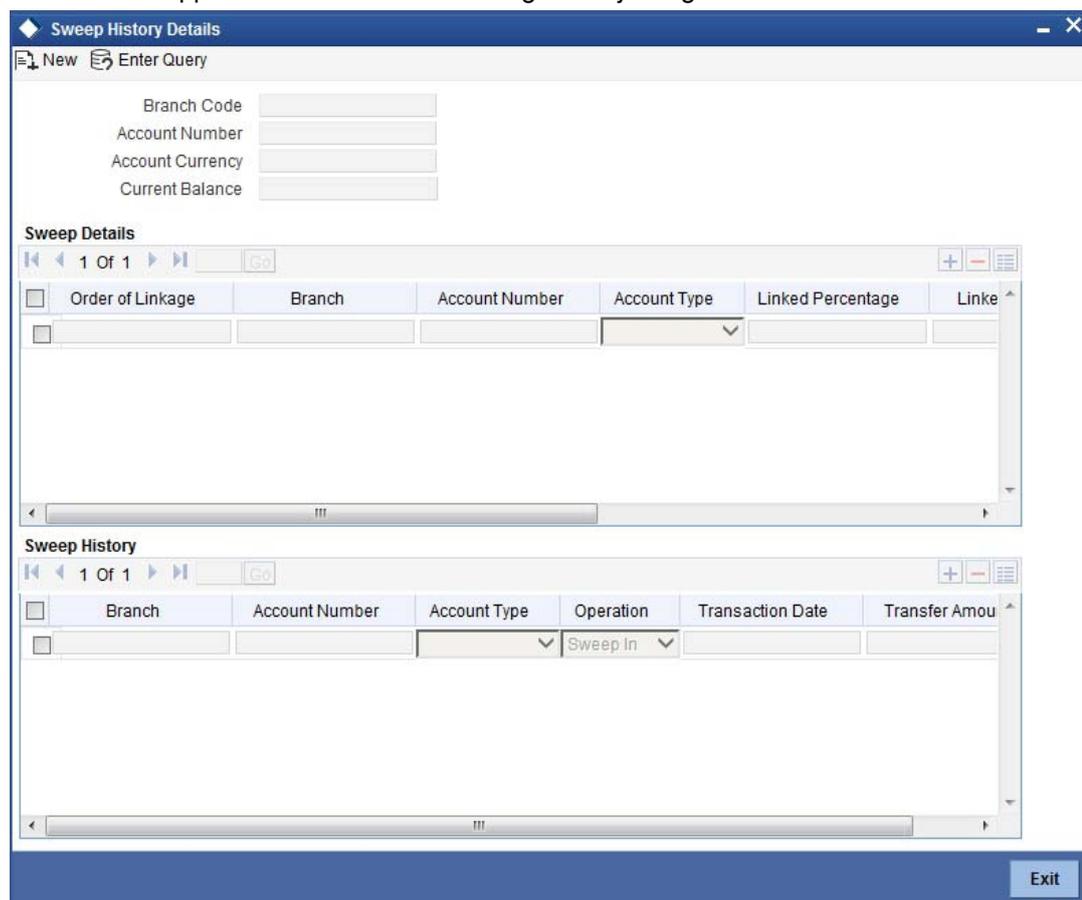
To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

4.1.39 Viewing Customer Account Sweep History details

The system computes the Sweep history details when Cover Accounts / Auto Deposits / Term Deposits are linked to the primary CASA account in 'Sweep in Structure' screen at customer account level.

You can view Customer Account Sweep details in the Customer Account Sweep History Details screen. You can invoke this screen by typing 'STDSWHIS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on following parameters and fetch records:

- Branch Code
- Account Number

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

If you are allowed to query sweep details for the account, then system displays the details pertaining to the Sweep and Sweep History:

Sweep Details

- Order of Linkage
- Branch
- Account Number
- Account Type
- Linked Percentage

- Linked Amount
- Utilized Amount
- Account Structure

Sweep History for the customer account:

- Branch
- Account Number
- Account Type – Displays the linked account types(Cover /Auto deposit/Term Deposit)
- Operation – Displays the process of the transaction (Sweep in /Sweep out)
- Transaction Date
- Transfer Amount

4.2 CASA Branch Parameter Maintenance

You can maintain CASA related branch parameters in the 'Current and Savings Account Branch Parameter' screen. To invoke this screen, type 'CADBRMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can specify the following parameters:

Branch Code

Specify the branch code from the adjoining option list.

Sweep Transaction Code

Specify the sweep transaction code from the adjoining option list.

Branch Name

System displays the branch name.

4.3 Primary Party Change Maintenance

This section contains the following topics:

- [Section 4.3.1, "Changing Primary Party of an Account"](#)

- [Section 4.3.2, "Linked Entities Button"](#)
- [Section 4.3.3, "Account Signatory Button"](#)
- [Section 4.3.4, "Customer Change Button"](#)
- [Section 4.3.5, "Viewing Primary Party Change Summary"](#)

4.3.1 **Changing Primary Party of an Account**

You can change the primary customer of a specific account using 'Primary Party Change Maintenance' screen. To invoke this screen, type 'STDCUSCH' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Account

Specify the account number for which you need to change the primary customer. The option list displays all valid active and open accounts under the current branch. Unauthorized and tanked accounts will not be available for selection.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Select the appropriate account number.

Description

Based on the account selected, the system displays the account description.

Branch Code

The system displays the current branch code.

Currency

The system displays the currency associated with the selected account.

Customer Number

The system displays the customer number of the primary customer of the account.

You can modify this and specify the customer number as per requirement. The option list displays all valid active and open customer numbers. Select the appropriate one.

The customer number that you select here must be different from the customer number displayed on selection of the account number.

Once you have selected the customer number, click 'Populate' button. The system will update the 'Account Signatory' and 'Linked Entities' details based on the changed customer number. If you do not click the 'Populate' button, on saving the record, the system will display an error message.

Customer Name

Based on the customer number, the system displays the name of the customer.

Account Class

The system displays the account class to which the selected account belongs.

Remarks

Specify your remarks related to the change of primary customer.

4.3.2 Linked Entities Button

Click 'Linked Entities' button to view the linked entities.

When you click 'Populate' button after selecting the customer account, the system will update the changed customer as the primary account holder in 'Linked Entities' screen. The other details will remain the same. However, you can modify the details.

For further details on the 'Linked Entities' screen, refer to the section 'Specifying Linked Entities' in this chapter.

4.3.3 Account Signatory Button

Click 'Account Signatory' button to view the account signatory details.

When you click 'Populate' button after selecting the customer account, the system will update the account signatory details based on the changed customer.

The amount based signatures will be defaulted from the account level. In case modifications are done on these, system will reflect in the changes in STDCUSAC after authorization.

If you have checked the box 'Replicate Customer Signature', then the system clears the signatures maintained for the old customer in the 'Account Signatory' sub-screen and displays the rest of the signatures. This may include signatures of the joint holders. The system will also default the signature maintained for the changed primary account holder.

If you have not checked the option 'Replicate Customer Signature', then the system clears the signatures maintained for the old customer.

For further details on the 'Account Signatory' details, refer to the section 'Specifying Account Signatory Details' in this chapter.

4.3.4 Customer Change Button

Click 'Customer Change Details' button to view the details of primary customer changes.

The screenshot shows a software window titled "Customer Change Details". At the top, there are two input fields labeled "Branch Code *" and "Account No *". Below these are two tabs: "Validate" (which is active) and "Customer Change Log". Under the "Validate" tab, there are two buttons: "Validate" and "Report". Below the buttons is an "Error Messages" section. This section contains a table with three columns: "Error", "Error Type", and "Error Messages Maintenance". The first row of the table has a checkbox, a text input field, a dropdown menu with "Override" selected, and another text input field. At the bottom right of the window, there are "Ok" and "Exit" buttons.

You can view the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number for which the primary account has been changed,

4.3.4.1 Validate Tab

From the 'Validate' tab, you can validate the customer changes and view the error/override messages. Click 'Validate' button. The system will display the following details if there is a possible error or override during the process.

Error Code

This is the error code for the error/ override message.

Type

This indicates whether the message was an error message or an override message.

Message

This field displays the details of the error/ override message.

The list will contain the details of possible errors in the beginning, followed by the possible overrides.

You can generate a report of the error/ override messages using the 'Report' button. Once you click this button, the system will display the 'Report Options' screen. Select the appropriate options and click 'OK' button to generate the report.

You can view the following details in the report:

Header

Under the Header, you can view the following details:

- Branch code
- Account Number
- New Customer Number
- Old Customer Number
- Remarks
- Date and Time
- Maker Id

Detailed

Under detailed section, you can view the following details:

- Error Code
- Error Type
- Error Message

Based on the possible error information received, you can resolve such issues and proceed to save the customer change.

4.3.4.2 Customer Change Log Tab

Under this tab, you can see the history of all customer changes that has happened for the selected account.

In this tab, you can view the history of all customer changes happened on a given account. Against each customer change information, you can view all the overrides triggered during the change process.

This screen will display the details of unauthorized customer changes, if any. The authorizer can view the overrides and take a decision whether to authorize the change or not.

For each primary party change, you can view the following details:

- Date of change
- Old customer number
- New customer number
- Remarks entered by the user

- The user ID of the maker
- The user ID of the checker/authorizer
- The user ID of the verifier
- Whether the change has been authorised or not

For every selected change record, you can view the following details of the errors/ overrides:

- Error code
- The error/ override message

Once you have captured and verified all the details, save the record. If the new customer number is not different from the old one, then the system will display an error message.

Note

- Multi branch access is not supported for this operation.
 - This operation is considered as a customer account amendment. External notifications that exist for the customer account modification will continue to work for this.
 - If there is any unauthorized primary party change record, then the system will not allow amendment of that customer account.
-

The primary party change will be effected and updated in the customer account records only after authorization. During authorization, the system will repeat the validations. If there is any error, then you will not be allowed to authorize the record.

You need to manually handle the following situations:

- Any correction in the relationships maintained at customer account level using 'Primary Party Change' screen
- Modification of address at the account level
- Re-submission of mandatory documents as part of customer change
- Change in the ICCF product, rule or charge
- Change in the joint holders list or list of signatories required because of the customer change
- Customer spread
- Deactivation of ATM cards and debit cards
- Changes in the status of the customer or account due to primary party change
- Checking uninitiated transaction (transactions in external channels), upload tables, workflow stages. Validation of transaction in referral queue, ELCM queue and PC queue
- Validation of user defined status of account
- Issuance of new card to the new customer
- Validation of existing track receivables in the account
- Records for customer and account combination in the Service Request Screen (STDSRQST)

You need to operationally handle the following changes:

- Joint holders
- Notice preference
- Escrow transfer details
- Currency limit details

- Document checklist
- Interest and charge subsystems
- Address details, location, media, country code, cheque book name
- Deposit instructions and other instructions
- Nominee details
- Restriction details
- Memo instructions
- Service request
- Statement details
- Interim transaction report details
- UDF details
- ATM details such as name on card
- KYC status
- Customer account tax allowance limit
- Check book re-order details
- Dormancy parameter details (STDSTDOR)
- Salary account flag
- Home branch of old and new customers
- Gender, resident status, staff, minor status
- Stop payment request maintained
- New cheque book requests, debit card requests, Debit card activation requests

Note

- Through relationship pricing it is possible to define different rates based on the eligibility criteria of the customer. After the customer change has been effected, the system evaluates the eligibility criteria and applies benefit plan. At this point, the system considers the relationships maintained for the new customer.
 - After the primary party change, AML tracking for online/daily TOV/monthly TOV for the customer group associated with the new customer takes place. On the same day, customer account entries will report to two customer numbers.
 - In case of back dated transactions in the account after primary party change, the system considers the new customer while passing accounting entries.
 - The system does not validate the origination accounts during primary party change.
 - Transactions in PC which are active at the time of primary party change will show the old customer number itself in the 'Payments and Collections Contract' screen.
 - The changes made using 'Primary Party Change' screen will not reflect in the change log of the customer account screen.
-

4.3.5 Viewing Primary Party Change Summary

You can view a summary of primary party changes made in the system using 'Primary Party Change Maintenance Summary' screen. To invoke this screen, type 'STSCUSCH' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

<input type="checkbox"/>	Authorization Status	Record Status	Branch Code	Account No	Account Description	Account Class	Customer No
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Branch code
- Account number

Once you have specified the parameters, click 'Search' button. The system displays the following details of all records that match the search criteria.

- Authorization status
- Record status
- Branch code
- Account number
- Account description
- Account class
- Customer number

Note

Following are some additional information related to primary party change.

- The system does not validate the usage of the account in the any retail transactions. Retail transactions includes following modules RT, UP, CG, IS and DE.

- If the account is used in corporate transactions, the system validates whether the account is maintained as a settlement account in any of the authorized or unauthorized contracts. If it is used, the system displays an override message listing the transaction reference numbers. Corporate transactions include the transactions from the modules other than those mentioned above.
- After the primary party change, the customer balance report to the MIS codes of the new customer. For existing transactions, the related customer or customer in MIS will not change.

4.4 Maintaining Customer De-duplication

You can frame the rule to avoid the duplicate the customer data using 'Customer Dedup Maintenance' screen. Also, you can modify the existing the De-duplication rule condition. You can invoke this screen by typing 'STDDEDUP' 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:

Bank Code

Specify the unique bank code from the adjoining option list.

Bank Description

System defaults the bank name depending on the bank code selected.

Deduplication Rule

Sequence Number

System generates a new sequence number for each column whenever a parameter is changed.

Condition

Select the field name for the de-duplication check from the adjoining drop-down list. System displays all the fields of the below tabs in the customer creation screen.

- Main

- Auxiliary
- Personal
- Corporate

System will check the data duplication for the selected fields.

Note

System performs the de-duplication check for all existing customers against the latest available de-duplication condition maintained at the bank level.

System performs the de-duplication check for the new customers during customer creation and for existing customer during customer reopening as well as if the de-duplication rules are updated.

System performs de-duplication check for customers uploaded through Excel and also for customers created through BPEL.

System allows modifying the de-duplication rule condition if and whenever required.

4.5 Joint Holder Maintenance

This section contains the following topics:

- [Section 4.5.1, "Maintaining Joint Holder Details"](#)
- [Section 4.5.2, "Viewing Joint Holder Details"](#)

4.5.1 Maintaining Joint Holder Details

You can maintain joint holders details using 'Joint Holder Maintenance' screen. You can invoke this screen by typing 'STDJHMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Account Number

Specify the account number for which you want to enquire about the joint holder details. The adjoining option list displays the list of all valid account numbers. Select the appropriate one.

Based on the account number selected, the system defaults the following details:

- Account Description
- Account Branch
- Account Currency
- Customer Number
- Customer Name
- Account Type
- Mode of Operation

List of Joint Holders

You can add the joint holder details in this section if the selected account type is 'Joint'. Maintain the following details:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

You cannot specify the primary customer number here.

Customer Name

The system displays the customer name based on the customer number selected.

Joint Holder Type

Specify the type of a joint account, a type of authority. Select the appropriate one from the adjoining drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer

- Power of Attorney

Note

One joint holder can have only one joint holder type of relation with the account. For example, if a customer is added as an 'Authorized Signatory' for the account, the same customer cannot be added as any other joint holder type.

You cannot modify the primary holder in this maintenance.

Start Date

Specify the starting date or valid from of the joint account.

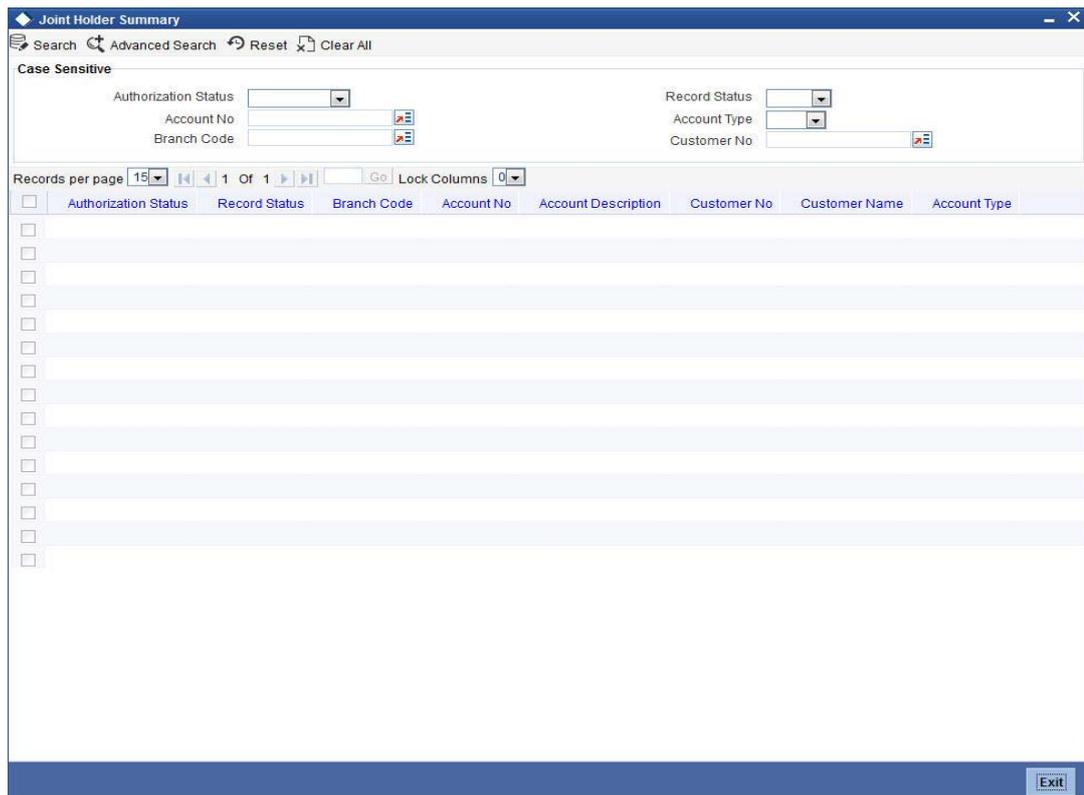
End Date

Specify the date on which the joint account has ended.

The system validates the specified details and saves the record.

4.5.2 Viewing Joint Holder Details

You can view the joint holder details maintained in 'Joint Holder Maintenance' screen using the 'Joint Holder Summary' screen. You can invoke this screen by typing 'STSJHMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Account Number
- Account Type

- Branch Code
- Customer Number

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Account Number
- Account Description
- Customer Number
- Customer Name
- Account Type
- Branch Code

Note

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

4.6 Reconciliation of MT110 with Incoming Cheque Transactions

MT110 Message is received by the drawee bank from the correspondent bank, as a confirmation of the cheque issuance. When the cheque is received in the drawee bank, system reconciles the message with the inward clearing transaction in the system.

This section contains the following topics:

- [Section 4.6.1, "Processing MT110 Incoming Message"](#)
- [Section 4.6.2, "Processing Inward Cheque Clearing Transaction "](#)

4.6.1 Processing MT110 Incoming Message

After receiving the MT110 message, system stores the message details in a data store, with the status as 'U' and tries to resolve the payment account from the Sender's Correspondent/ Receiver's Correspondent (field 53a or 54a) if present.

If the 'MT110 Reconciliation required' flag is chosen for the account, then the system stores the message details for reconciliation in a data store and the below reconciliation process is done.

System tries to resolve the cheque and its clearing transaction with the below details of the message.

- Cheque number (field 21),
- Instrument Amount (field 32a)
- Resolved payment account number.

If the inward clearing transaction for the cheque is found, then the transaction is updated with the MT110 message reference number and the status of the message and the instrument transaction is marked as 'R' ('Reconciled').

4.6.2 Processing Inward Cheque Clearing Transaction

After the receipt of the cheque, if the MT110 Reconciliation required flag is chosen for the remitter account, then the system does the below reconciliation process:

- System tries to resolve the MT110 received for the instrument. If the message is identified, then the clearing transaction gets updated with the MT110 message reference number and the status of the message and the instrument transaction would be marked as 'R' ('Reconciled').
- If the message is not identified, then the status of the Instrument transaction gets marked as 'U' (Un-Reconciled)

Else the Reconciliation status gets updated as 'N'(Not Applicable).

Refer heading 'Specifying Clearing/Cheque Details' in the Utility Payments Manual for further details on 'Clearing Transaction Query' screen.

4.7 Sweep-In Transactions

The sections contains the following topics:

- [Section 4.7.1, "Processing Escrow Sweeps"](#)
- [Section 4.7.2, "Processing Sweep-In from Linked Accounts"](#)
- [Section 4.7.3, "System validations for Sweep-in at Account and Account Class Level"](#)
- [Section 4.7.4, "Sweep in and Reverse Sweep in Sequence"](#)
- [Section 4.7.5, "Reversal of Sweep in Transaction"](#)
- [Section 4.7.4, "Sweep in and Reverse Sweep in Sequence"](#)
- [Section 4.7.7, "Handling Batch Closure of Auto Deposits with Zero Balance"](#)

4.7.1 Processing Escrow Sweeps

Escrow Sweep is a process in which the system automatically transfers a predefined percentage of amount that is credited to project account to the Escrow account maintained at the Customer Account Maintenance level.

When a transaction is saved at the Customer Account Maintenance level, the system verifies for the following at different levels:

- Escrow Processing enabled at the Transaction Code Maintenance level
- Escrow Process enabled for the Credit account

If Escrow Process is enabled for Transaction code and Credit account, then the system calculates the value of the amount to be blocked for Escrow transfer, based on the Percentage maintained at the Customer Account level. The system then saves these amount blocks as Escrow type Amount Blocks, with a unique, original transaction reference number.

Note

On modifications transaction, the block amount would be recomputed accordingly.

During EOD batch process (CASABAT), Escrow amount blocks with block expiry date on or before the application date are transferred to the Escrow account, maintained at the customer account level with the transaction code maintained at account class level.

The Amount blocks are placed based on the following conditions:

- For Future dated transaction, the Amount Block will be placed with the block expiry date as effective date of transaction.
- For current dated transaction, the Amount Block will be placed with the block expiry date as application date.
- If the transaction is saved after the currency cut off time, then the Amount Block will be placed with the block expiry date as next day and system processes Escrow transfer on the next day.

Note

Cut off time is applicable only for transaction entry and not for authorization of transaction.

Reversal of transaction happens based on the following conditions

- If the Reversal of transaction is done on same day, the amount block that is placed due to the escrow transaction will be removed.
- If the transaction is reversed on next day after escrow amount block is processed, then the system reverts the amount from the Escrow account. The negative entries will be posted with the reversal transaction code maintained at account class level.

4.7.2 Processing Sweep-In from Linked Accounts

The linked cover accounts, Auto Deposits and Term Deposits are debited online or real time and Primary CASA account is funded immediately to ensure that primary CASA account is not moved into debit balance due to Sweep in before EOD batch processing and complete the Debit Transaction. When a Sweep in transaction is initiated due to shortfall in Primary CASA account, the system will identify the linked accounts and the amount to be debited during sweep in. The system will post two sets of accounting entries in a single transaction to complete the debit transaction. This debit transaction involves online funding of Primary CASA account and then debiting of Primary CASA account.

The following accounting entries are posted:

Set 1:

Debit Linked Accounts (To the extent of shortfall amount)

Credit CASA Account (To the extent of shortfall amount)

Set 2:

Debit CASA account (Transaction amount)

Credit Target account (Transaction amount)

Both sets of accounting entries are passed in a single transaction, so that the amount swept in to primary account will be utilized to honour the debit transaction. When the TD account is linked in sweep in structure, the system imposes amount block on linked TD accounts to the extent of linked amount. If the available balance is not sufficient to meet the shortfall in Primary CASA account, then the system will only consider available balance of cover account and proceed with next linked account.

4.7.3 System validations for Sweep-in at Account and Account Class Level

The system performs few validations for sweep in at account level and account class level.

The following validations are performed for sweep in at account class level:

- If Sweep in & Reverse Sweep in check boxes are not checked at Auto Deposit Account Class level, then the system will not allow you to check these check boxes at Auto Deposit Account level.
- If Sweep in & Reverse Sweep check boxes are checked at Auto Deposit Account Class level, then the system will not allow you to uncheck these check boxes at Auto Deposit Account level.

The account level validations and process for CASA, Cover, Auto Deposit and TD accounts are detailed below:

CASA Account

- If 'Enable Sweep in' check box is unchecked while creating a CASA account and is checked during life cycle based on customer request, then the existing auto deposits will be part of sweep in structure, provided the account class of Auto Deposit is enabled for sweeps.
- You can uncheck 'Enable Sweep in' check box at Primary CASA account level, only if cover accounts and term deposits are de-linked. However, you need to de-link the cover accounts and term deposits before disabling Sweep in feature at primary CASA account. Also, since de-linking is disabled for auto deposits, the system will automatically de-link auto deposits once 'Enable Sweep in' check box is unchecked at primary CASA account level.
- During account opening/ account amendment, you can uncheck both the check boxes, even if they are checked at Account class level.
- While closing CASA account, the system by default de-links the linked Cover accounts and Term deposits and displays the information message notifying the de-linking of linked account.
- If any Auto deposit exists while closing the CASA account, the system will display the error message as "Account has slave accounts".

Cover Account

- When you specify cover accounts for a primary account,
 - The system validates if the cover account is frozen / dormant / debit restricted. If yes, then the system displays an appropriate override/error message as "The cover account is frozen/dormant/debit restricted".
 - The system validates if holding patterns of cover account and primary account are same. If not equal, then displays the override/error message as "Holding Pattern Mismatch".
This validation is enable only during linkage of cover accounts.
If there is a change in holding pattern of primary/cover accounts after the linkage of cover account, then the system will not validate during the process of changing the holding pattern. This process needs to be handled manually.
 - The system validates if primary customer number of cover account and primary account are same. If not equal, then displays the override/error message as "Customer Number Mismatch".
This validation is enable only during linkage of cover accounts.
If there is a change in primary customer of primary/cover accounts after the linkage of cover account, then the system will not validate during the process of changing the primary customer. This process needs to be handled manually.
 - If you modify or save a CASA account linking an overdraft account as a cover account, then the system displays an error message as 'Overdraft account is linked as a cover account'.

- You can configure the message as either override or error depending. If it is configured as error, then the system will disable saving of cover account linkage operation if the cover account is frozen / dormant / debit restricted. If it is configured as override, then the system will enable linkage; however, during sweep in process, the cover account will be skipped if the status is frozen / dormant/debit restricted. So that the system need not track it for replenishment.
- You can disable sweep in feature for a cover account only after de-linking it from sweep structure. Else, the system will display an error message.
- You can disable reverse sweep in feature for a cover account even after utilization. However, the utilization due to sweep in will not become zero. Also, the system will not consider the cover account for reverse sweep in, since the 'Reverse Sweep In' field is disabled, when the funds are available in primary CASA account. After disabling the 'Reverse Sweep In' field at cover account level, if you re-enable 'Reverse Sweep In' field, then the system triggers reverse sweep in whenever there are funds in primary CASA account, considering the old utilization amount.

Note

- Though disabling reverse sweep in flag and again enabling it after some time is not a generic business scenario, we will handle this in design to avoid any future issues.
-

- While linking cover accounts to a Primary CASA account, the system will validate that 'Enable Sweep in' check box is checked for the cover account at account level. Else, the system will not allow linking the cover account to the Primary CASA account.
- If 'Enable Reverse Sweep in' check box is not checked at Cover account level, then the system will not trigger reverse sweep in of funds from Primary CASA account when Primary CASA account is credited.
- You cannot check the 'Enable Sweep in' and 'Enable Reverse Sweep in' check boxes at Cover account level, if these check boxes are not enabled at Account class level. However, if the check boxes are checked at Account class level, the same can be disabled at Account level during account opening/ account amendment.
- If a Cover account is enabled with No credits, then the system skips that account during reverse sweep in process. However, the system tracks the Sweep in amount and credits once 'No Credits' check box is unchecked.

Auto and TD Accounts

The following are the validations and processes for auto deposits on specified deposit account:

- When you create an Auto deposit using surplus funds from a primary CASA account, The system will validate if 'Enable Sweep in' check box is checked at the primary CASA account level and at the Auto Deposit Account class level.
- If 'Enable Sweep in' check box is checked at both places, then the system will create automatic linkage of Auto deposits with primary CASA account as part of 'Sweep Structure Maintenance' screen. The latest deposit is placed on the top and linkage percentage is by default maintained as 100% and the auto deposit amount is maintained as linkage amount.

The order of linkage of auto deposits at 'Sweep Structure Maintenance' level does not influence the order in which auto deposits are broken for sweeping out funds from auto deposits to primary CASA account.

The following are the validations and processes for term deposits on specified deposit account:

- The system validates if holding patterns of term deposit account and primary CASA account are same. If not equal, then displays the override/error message as "Holding Pattern Mismatch".
- The system validates if primary customer number of term deposit account and primary account are same. If not equal, then displays the override/error message as "Customer Number Mismatch".
- When you link a TD account in Deposit Linkage section of Primary CASA account, the system validates if the TD account is linked as collateral. If it is already linked as a collateral, then the system validates if the available amount of the TD account is equal or greater than the linked amount you entered. If the available amount is less than the linked amount, then the system displays an error message and stops the process of linkage.
- When you try to maintain a TD account linked to a CASA account as collateral for a Loan account / OD account, then the system validates if the available amount of the TD account alone is maintained as collateral linkage amount. This validation is based on the inked amount towards sweeps and any other amount block on TD account.
- If TD Account Class is enabled for Sweeps, then during TD account creation or amendment, you can modify sweep in features at account level by disabling or enabling sweep in. However, you can perform this action before linking it to Primary CASA account.
- If TD Account Class is disabled for Sweeps, then during TD account creation or amendment, you will not be able to enable sweeps feature at account level during. Because, the concerned TD Account Class is not eligible for sweeps feature.
- If you need to disable sweep in feature for a Term Deposit account, then you need to ensure that the Term deposit account is de-linked from primary account in 'Term deposits' section of 'Sweep Structure Maintenance' screen at Customer Account Maintenance level. If not de-linked, then the system displays an error message alerting you to de-link the account from sweep structure.
- Term Deposit currency and CASA account currency must be similar. The system disables the linkage of Term deposit accounts in sweep structure with different currency.

4.7.4 Sweep in and Reverse Sweep in Sequence

During Sweep in and Reverse Sweep in process, the system sequences processing of linked accounts. Cover, auto deposits and term deposits are utilized in the defined order of sequence.

Sweep in Sequence

The sequence followed for sweep in is:

1. Cover Accounts
2. Auto Deposit Accounts
3. Term Deposit Accounts

If there are multiple cover accounts, then the system follows the sequence of linkage in 'Sweep Structure Maintenance' screen at Primary account level.

If there are multiple auto deposits, then the system follows the value selected for 'Break Method' parameter in Auto Deposit section of CASA account class.

If there are multiple term deposits, then the system follows the linkage sequence in 'Sweep Structure Maintenance' at Primary account level.

Reverse Sweep in Sequence

The sequence followed for sweep in is:

1. Term Deposit Accounts
2. Auto Deposit Accounts
3. Cover Accounts

If there are multiple Cover accounts, Auto Deposits and Term Deposits, then the system uses the sweep in sequence of utilization to replenish the funds.

4.7.5 Reversal of Sweep in Transaction

Oracle FLEXCUBE supports reversal of the Sweep in transactions, irrespective of whether the reversal is attempted on same day or subsequently. This will be supported for all types of transactions for which reversal is allowed. Reversal will be allowed even for back value dated debit transactions involving sweep in of funds.

Reversal of sweep in will not restore the original position, however, it is treated as credit to linked accounts. Similarly, reversal of reverse sweep in would be treated as debit to linked accounts.

4.7.5.1 Online Reverse Sweep in

Oracle FLEXCUBE facilitates online reverse sweep in. When a Primary CASA account receives credit after sweep in transaction and before EOD batch processing, the system will reverse sweep in funds to linked accounts immediately without waiting for EOD batch process. Credit can either be partial or full. Based on the credit criteria, the system process the online reverse sweep in.

Partial Credit to Primary CASA account

During the day, if CASA account is partially credited, then the system debits the CASA account and credits the linked accounts in the reverse order of original utilization sequence followed during Sweep in. The system will also keep track of remaining amounts to be replenished in linked accounts.

The following accounting entries are posted:

- Debit CASA account (Partial Credit amount)
- Credit Linked Accounts (Partial credit amount)

The system will not handle accounting/amount block during EOD batch, as the linked accounts were debited online during Sweep in. Remaining amount is tracked as 'Amount to be reverse swept' and the same is adjusted next time when funds are credited.

Full Credit to Primary CASA account

During the day, if CASA account is credited with sufficient amount to cover the amount swept in, then the system debits the CASA account and credits the linked accounts in the reverse order of original utilization sequence followed during Sweep in.

The following accounting entries are posted:

- Debit CASA account (Sweep in amount)
- Credit Linked Accounts (Sweep in amount)

The system will not handle accounting/amount block during EOD batch, as the linked accounts were debited online during Sweep in. Only after complete replenishing of swept in

funds, the system will create Auto Deposits. However, only if there are surplus funds available in Primary CASA account.

4.7.6 De-linking Accounts

De-linking Cover Account

The cover account can be de-linked from sweep in structure any time during the life cycle, after utilization. Once the cover account is de-linked, the system reverses sweep in amount stored against the cover account and updates as zero.

De-linking Auto Deposits from Primary CASA account

If 'Enable Sweep in' check box is unchecked for Primary CASA account as part of account amendment, then the system will de-link the existing Auto deposits from Sweep structure. These de-linked Auto deposits and new auto deposits created after the change are broken whenever CASA account balance goes below minimum balance.

De-linking Term Deposit from Sweep In Structure

The system facilitates you to de-link the term deposit utilized as part of sweep in, from Sweep in structure. The moment Term deposit is de-linked, the system reverses sweep in amount stored against the term deposit account and updates as zero. So that the system need not track it for replenishment.

4.7.7 Handling Batch Closure of Auto Deposits with Zero Balance

Oracle FLEXCUBE facilitates batch closure of auto deposits with zero balance if any or all of the following criteria are satisfied:

- If 'Enable Reverse Sweep in' is unchecked for Primary CASA account
- If 'Enable Reverse Sweep in' is unchecked for Auto Deposit account. If the Auto Deposit account is completely utilized, then the system closes it online.
- Sweep in Sequence

4.8 Levying Penalty Interest on Notice Accounts

The 'Notice Account' is a savings account for which the bank levies 'Advance Interest' if the account holder withdraws an amount more than the 'Free Amount'. The free amount is the amount that a customer can withdraw per calendar month from his/her savings account without providing any notice to the bank and without being liable to pay advance interest.

Oracle FLEXCUBE facilitates the setting up of a 'Notice Account' using the 'Customer Accounts Maintenance – Notice Preferences' screen by enabling the option, 'Advance Interest'. You can also configure an account class for advance interest by enabling the option, 'Advance Interest' at the 'Account Class Maintenance – Notice Preferences' screen.

For more details on the 'Customer Accounts Maintenance – Notice Preferences' screen, refer to the preceding section titled, 'Maintaining Notice Preferences for Withdrawal'.

For more details on the 'Account Class Maintenance – Notice Preferences' screen, refer to the section, 'Maintaining Notice Preferences' in the chapter, 'Maintaining Mandatory Information' of this User Manual.

These Notice Accounts are linked to the 'Notice Period' maintained at Account Class/ Customer Account level for the withdrawal of amount from the account. The account holder should provide a notice of specified days/months to the bank to withdraw an amount more than the 'Free Amount'. Once the notice period is crossed, the notice becomes active and the customer can withdraw the noticed amount during the validity period of the notice. For

example, if the Notice Period is 3 months then the customer should inform the Bank 3 months in advance about the amount the customer wants to withdraw from his account.

The noticed amount can be withdrawn at one go or in several installments within the notice validity period window. After the validity period expires, the status of the notice remains closed.'

Note

The system deducts the advance interest from the credit Interest earned by the customer on his credit balance in the account

If the customer does not withdraw his free amount during any month he is not allowed to carry forward the same in the subsequent month

You have to maintain an SDE for advance interest calculation on the amount withdrawn from the customer account. The system takes up all accounts belonging to a product, for which the option 'Advance Interest' in 'Notice Preferences' screen is enabled, for calculating the Advance Interest.

For more details on maintaining this SDE refer to the section, 'Maintaining SDEs for Computing Advance Interest' in the chapter, 'Maintaining System Data Elements' of the 'Interest and Charges' User Manual.

4.9 Maintaining Notice Period for Withdrawal

You can specify the notice for withdrawal of amount from the accounts using 'Notice Period Maintenance' screen. You can invoke this screen by typing "STDNPMNT" at the top right corner of the application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Notice Period Maintenance". At the top left, there are "New" and "Enter Query" buttons. The main area contains a form with the following fields: "Branch Code", "Account No", "Initiation Date", "Notice Id*" (with a red asterisk), "Activation Date", "Validity Period", "End Date", and "Notice Amount". A "Default" button is located below the "Initiation Date" field. At the bottom of the window, there is a "Fields" section with labels for "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is positioned in the bottom right corner.

The following details are captured in this screen.

Branch Code

The current branch code is defaulted here.

Account Number

Specify the account number for which you wish to maintain the notice period.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Initiation Date

Specify the date on which the notice is initiated.

Note

After specifying the initiation date click 'Default' to display the Notice Id, Activation Date, Validity Period, End Date and Notice Amount. The system defaults the following fields based on the Notice Preferences you maintain at the Customer Account level.

Activation Date

The activation date gets defaulted based on the account number and initiation date entered. This is the date from which the notice period becomes active. However, you can modify this date.

Validity Period

The validity period of the notice as maintained in the 'Notice Preferences' screen at the account level gets defaulted here. However, you can modify this period

Notice Amount

Specify the amount to be withdrawn within the Notice Period. The amount you specify here should be in account currency.

The following fields are displayed in this screen:

- Branch Code – The branch code of the current branch
- Notice Id – The identification of the notice
- End Date – The end date of the notice period

Notes

You can unlock the record and modify details but you cannot make retrospective changes.

You can modify only the inactive notices (i.e. only when application date is less than activation date of the notice).

You can close and reopen the Maintenance.

4.9.1 Withdrawal of Funds without Penalty

No early withdrawal penalty is charged for the first six days from a time deposit account. For this, you must maintain an Interest and Charges (IC) period system data element (SDE), 'Days from Start' which will indicate the number of days from deposit initiation to withdrawal date. While maintaining the penalty formula, you can specify a condition to charge penalty only if the value of the 'Days from Start' SDE is greater than 6 days.

4.10 Recording Details of Lodgment Book Requests

For a customer account, you can record details of lodgment book requests, provided the use of lodgment books is allowed for the account. You can capture these details in the 'Lodgment Book Maintenance' screen. You can invoke this screen by typing 'CADLDGBK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Lodgment Book Maintenance' application window. The window title is 'Lodgment Book Maintenance'. It features a 'New' button and an 'Enter Query' button. The main area is titled 'Lodgment Book Detail' and contains several input fields: 'Account Number *', 'First Lodgment Number *', 'Number Of Leaves *', 'Order Details', 'Branch', 'Order Date', and 'Issue Date'. There is also a checkbox labeled 'Include for Lodgment Printing'. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

For each request, you need to capture the following details:

Account Number

You can specify the account number of the customer account in respect of which the request for the lodgment book was received.

Start Number for the Lodgment Book

You can specify the start number for the leaves in the lodgment book. This depends upon your specification in the Bank Wide Parameters, in respect of uniqueness of lodgment book numbers.

For Example, In the Bank Wide Parameters, you have specified that lodgment book numbers must be unique for the branch. This means that lodgment numbers need to be unique across all accounts of that branch. For instance, if a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of any other account, with these numbers. If you have specified that lodgment book numbers must be unique to accounts in the branch, and a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of the same account, with these numbers. However, you can start a book with the same numbers in respect of another account in the branch.

Number of Leaves

You can specify the number of leaves that the lodgment book is to have

Order Date and Issue Date

By default, the order date and the issue date of the lodgment book is considered to be the application date; you can change the dates and specify them as required.

Order Details

You can specify order details as required for the lodgment book.

Order Details for Lodgment Printing

If you wish the order details to be sent to the lodgment book-printing agent, you can indicate so. If you indicate this by checking the Include for Lodgment Printing box, the issue date for the lodgment book will be updated by the printing interface.

4.11 Quick Account Opening

This section contains the following topics:

- [Section 4.11.1, "Opening CASA Account Quickly"](#)
- [Section 4.11.2, "Main Tab"](#)
- [Section 4.11.3, "Check List Tab"](#)
- [Section 4.11.4, "MIS Button"](#)
- [Section 4.11.5, "UDF Button"](#)
- [Section 4.11.6, "Cheque Book Request Button"](#)
- [Section 4.11.7, "Debit Card Request Button"](#)
- [Section 4.11.7, "Debit Card Request Button"](#)
- [Section 4.11.8, "Change Log Button"](#)
- [Section 4.11.9, "Viewing Quick Customer Account Summary"](#)

4.11.1 Opening CASA Account Quickly

You can open a quick CASA account using the 'Quick Customer Account Opening' screen. The 'Quick Customer Account Opening' screen will support the new and authorization operations. Any additional modifications need to be updated in the 'Customer Accounts Maintenance' screen.

You can invoke the 'Quick Customer Account Opening' screen by typing 'STDCASAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the 'New' button on Oracle FLEXCUBE to create a new CASA account.

You need to specify the following information:

Customer No

Specify the customer identification number allotted by the bank. It is a mandatory field.

Customer Name

Specify the customer's name.

Currency

The system defaults the local currency as the account currency. However, you can change the currency, if required.

Account

By default, the system displays the account number.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Class

Specify the account class of the customer.

Click 'Fetch' button to fetch the account number. The system will fetch the account number in the following ways:

- If the Auto Account Generate option is enabled in branch parameter, the system will default the auto-generated account number.
- If the Auto Account Generate option is disabled in branch parameter, the system will popup the account window. You can specify the account number and it will be defaulted in the main screen.

Special Account No Generation

Check this box to generate a special account number in the 'Account' field.

Note

- If the customer creation is manual, you should enter the desired customer number complying with the mask having the special number in the 'Account' field. On click of 'Ok' button, the system validates whether the special number entered is unused number and valid number.
 - This field is disabled after generating account number in the 'Account' field.
-

Branch Code

The system defaults the local branch as the account branch.

SD User Reference

The system displays the SD user reference for the account.

Private Customer

The system displays a check in the box if the customer is a private customer.

4.11.2 Main Tab

In the 'Main' tab, the system provides some information and you also need to specify few details.

The system displays the following basic details of the customer:

Account Description

The system displays the customer's complete name. You can modify it, if required.

Account Type

The system displays the account type as either 'Single' or 'Joint'. If the account type is 'Joint', the system allows specifying the joint holder's information.

Mode of Operation

Select the mode of operation.

Account Open Date

The system displays the current branch date.

List of Joint Holders

List of Joint Holders contains the joint holder's information. You need to specify the following information:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

Customer Name

The system displays the customer name based on the selected customer number.

Joint Holder Type

Specify the type of the joint account.

Start Date

Specify the starting date of the joint account.

End Date

Specify the date on which the joint account has ended.

Nominee Details

It contains the nominee's details. You need to specify the following details:

Name

Specify the nominee's complete name.

Date of Birth

Specify the nominee's date of birth.

Relationship

Specify the customer's relationship with the nominee.

Address 1 – 4

Specify the complete address of the nominee.

Minor

Check the box, if the nominee is a minor.

Guardian Name

Specify the complete name of nominee's guardian.

Relationship

Specify the nominee's relationship with the guardian.

Address 1 – 4

Specify the complete address of the guardian.

Options

Options consist of the additional preferences that you would like to opt for. You can select the following facilities, if required:

Replicate Customer Signature

The system will select the Replicate Customer Signature, by default. However, you can uncheck it, if required.

Salary Account

Check the box if the account is a salary account.

Account Facilities

Account Facilities consists of the facilities provided for the corresponding account. You need to specify the following information. The system displays a configurable override message if the defaulted values are modified.

Cheque Book

Check the box to avail the facilities of a cheque book.

Passbook

Check the box to avail the facilities of a passbook.

ATM

Check the box to avail the facilities of an Anytime Teller Machine (ATM).

Direct Banking

The system checks this box by default, if you have selected the option for availing direct banking facility in account class screen. However, you can modify it.

By availing direct banking facility you can only view the minimum balance of the account. The system does not allow you to perform any other transactions with this facility.

Alternate Account Number

Specify an alternate account number, if any.

More Preferences

More Preferences consists of the additional facilities provided by the bank. You need to specify the following facilities that you prefer:

Auto Debit Card Request

Check the box to raise a request for debit card. If the 'Auto Debit Card Request' check box is selected, the system will invoke the 'Debit Card Details' sub-screen. You need to specify the required details in that screen.

Auto Cheque Book Request

Check the box to raise a request for cheque book. If the 'Auto Cheque Book Request' check box is selected, the system will invoke the 'Cheque Book Request' sub-screen. You need to specify the required details in that screen.

Cheque Book Name 1

Specify the name that needs to be displayed in the cheque book.

Cheque Book Name 2

Specify an alternative name that needs to be displayed in the cheque book.

ATM Account Number

Specify the account number associated with the ATM card.

Initial Funding

Initial Funding consist of the information on initial funding of the account. Specify the following account information:

Account Opening Amount

Specify the opening amount of the account. The amount should not be less than the limit specified in the account class currency preferences level.

Pay In Option

Select the Pay In Option for the account. The options provided are:

- Pay In By Account
- Pay In By GL – This should be maintained in the 'Term Deposit Pay in Parameters Maintenance' screen with Branch code

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the offset account.

Waive Account Opening Charges

Check the box to waive off the opening charges of the corresponding account.

Note

If the Initial funding details maintained at the account class level, then on account level the same is mandatory.

4.11.3 Check List Tab

Check List is an optional tab based on the workflow of the bank.

The screenshot displays the 'Customer Accounts Maintenance' application window. The 'Check List' tab is active. The form contains the following fields and controls:

- Customer No * (text box)
- Currency * (text box)
- Account Class * (text box) with a 'Fetch' button
- Customer Name (text box)
- Account * (text box)
- Branch * (text box)
- SD User Reference (text box)
- Private Customer

The 'Document List' table is shown below the form fields:

Document Type	Mandatory	Checked
	<input type="checkbox"/>	<input type="checkbox"/>

At the bottom of the window, there are 'Remarks' fields and a status bar with the following information:

- MIS | Fields | Cheque Book Request | Debit Card Request | Change Log
- Maker, Date Time, Mod No, Record Status, Authorization Status
- Checker, Date Time, Exit button

In the Check List tab, you need to specify the following details:

Document List

Document List contains the information about the documents submitted to the bank for various purposes. You need to specify the following details:

Document Type

You can select the documents that are maintained in the account class.

Mandatory

Check the box if the document is mandatory.

Checked

Check the box if the document is checked.

Note

Check list will be defaulted from the account class document list, based on the customer type. If any of the documents is mandatory at account class, then the same should be captured in the account screen and it should be marked as checked, otherwise, system will not allow saving the account.

Remarks

'Remarks' contains the additional information of the document notifications. You need to specify the following details:

Remarks

Specify the additional information of the document notifications, if any.

After providing the necessary information, click the 'Save' button to save the information provided. The information is saved differently in the following scenarios:

- If the auto-authorize is enabled for the corresponding account, the system will save and authorize the account.
- If the auto-authorize is disabled for the corresponding account, the account will be saved in unauthorized status. The authorizer will query the newly created account in 'Customer Accounts Maintenance' screen to authorize the same.

4.11.4 MIS Button

You can capture Management Information System details for the account, using the 'Management Information System' screen. To invoke this screen, click 'MIS' button in the 'Customer Accounts Maintenance' screen.

For more details on the 'Management Information System' screen, refer to the section 3.1.17 in this chapter.

4.11.5 UDF Button

You can capture user defined field values for the account, using the 'User Defined Fields' screen. To invoke this screen, click 'Fields' button in the 'Customer Accounts Maintenance' screen.

A newly created user defined field cannot be directly mapped to the Quick Customer Addition (STDCASAC) screen. The following error message is displayed if a user defined field is mapped to the Function ID STDCASAC in the 'User Defined Fields Function Field Mapping Maintenance' screen:

"UDF Maintenance is not allowed for STDCASAC. Maintenance done for STDCUSAC will be applicable for STDCASAC also."

Therefore, the User Defined Fields which are mapped to the Customer Account Maintenance (STDCUSAC) screen are automatically mapped to the Quick Customer Account (STDCASAC) screen and appears in the 'Fields' button of the 'Quick Customer Account' screen.

The value for a newly created user defined field can be entered or modified in the 'Fields' button of the STDCASAC or the STDCUSAC screens, as the same value updated in one screen is reflects in the other screen.

For more details on the 'User Defined Fields' screen, refer to the section 3.1.23 in this chapter.

4.11.6 **Cheque Book Request Button**

Click on the 'Cheque Book Request' button in the 'Customer Account Maintenance' screen to invoke the Cheque Book Request screen.

For more details on the 'Cheque Book Request' screen, refer to the section 3.1.32 in this chapter.

4.11.7 **Debit Card Request Button**

Click on the 'Card Request' button in the 'Customer Account Maintenance' screen to invoke the Debit Card Request Details screen.

For more details on the 'Debit Card Details' screen, refer to the section 3.1.33 of this chapter.

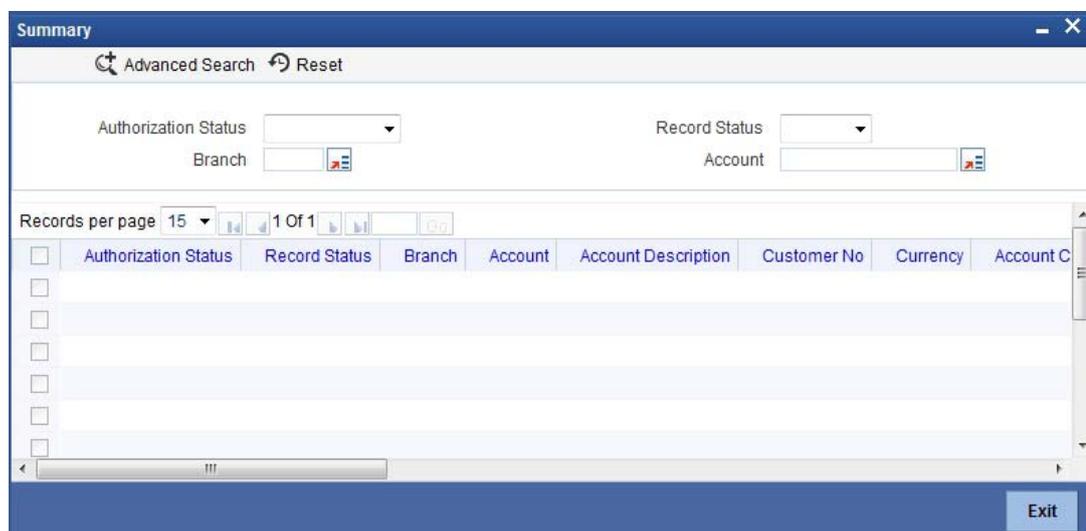
4.11.8 **Change Log Button**

You can capture the audit history details for the operations performed on that customer and the account using the 'Change Log' screen. To invoke this screen, click 'Change Log' button in the 'Customer Accounts Maintenance' screen.

For more details on the 'Change Log' screen, refer to the section "Example 4.3.4.2" on page 102 in this chapter.

4.11.9 **Viewing Quick Customer Account Summary**

You can view the summary details of the quick customer account in the 'Quick Customer Account Summary' screen. To invoke this screen, type 'STSCASAC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below this, there are search filters for 'Authorization Status', 'Record Status', 'Branch', and 'Account'. A table below the filters shows 'Records per page' set to 15 and '1 Of 1' record. The table has columns for 'Authorization Status', 'Record Status', 'Branch', 'Account', 'Account Description', 'Customer No', 'Currency', and 'Account C'. The table is currently empty. At the bottom right, there is an 'Exit' button.

You can search for the records based on one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Account

Once you have specified the search parameters, click 'Search' button. The system displays the following information:

- Authorization Status
- Record Status
- Branch Code
- Account
- Account Description
- Customer No
- Currency
- Account Class
- No Debits
- No Credits
- Stop Payments
- Dormant
- Account Open Date
- Alternate Account Number
- Cheque Book
- Passbook
- ATM Account Number
- Account Type
- Frozen
- MT110 Reconciliation Required

4.12 Virtual Account Opening

This section contains the following topics:

- [Section 4.12.1, "Maintaining Virtual Accounts"](#)
- [Section 4.12.2, "Virtual Account Summary"](#)
- [Section 4.12.3, "Maintaining Multiple Virtual Accounts"](#)
- [Section 4.12.4, "Multiple Virtual Account Summary"](#)

4.12.1 Maintaining Virtual Accounts

In this screen, a virtual account can be created. The linkage between the customer's physical account and the virtual account is established using this screen. You can invoke this screen by typing 'STDVIRAC' in the field at the top right hand corner of the application tool bar and clicking the adjoining option list.

Specify the following details in this screen:

Virtual Account Number

Specify the virtual account number in this field. Virtual account number is validated against the virtual account mask maintained at bank/branch level.

Virtual Account Name

Specify a name for the virtual account number.

Account Currency

Specify a currency to which the virtual account number needs to be associated with. The currency is defaulted based on the physical account number selected.

You can map one virtual account number to multiple physical account numbers with a different currency. A virtual account number cannot be mapped to multiple physical account numbers with the same currency.

For Example: Virtual Account Number 'A' can be mapped to a physical account number 001 with Currency USD, 002 with Currency GBP, 003 with Currency EUR. However, the same virtual account number 'A' cannot be mapped to a physical account number 004 with Currency USD, since it is already mapped to an USD account.

Customer Details

Customer Number

Select the customer number from the adjoining option list.

Customer Name

The customer name of the selected account number is displayed.

Virtual Customer ID

The Virtual Customer ID of the selected account number is displayed.

Account Details

Account Number

Select the account number from the adjoining option list. A list of all valid accounts as maintained by the system is displayed here.

Account Branch

The branch of the selected account number is displayed in this field. If more than one branch is displayed, then select the appropriate branch from the adjoining option list.

Account Description

The description of the selected account number is displayed here.

Default

During Virtual Account opening, if the virtual account has to be mapped to only one physical account, then this box will be checked automatically during the 'Save' operation.

Virtual Account Details

Virtual Account Code

Select a virtual account code from the adjoining option list. All virtual account codes maintained in the STDVIRPM screen is displayed.

Description

A description of the selected virtual account code is displayed in this field.

Status

The status of the account as inactive or not is displayed in this field. The status of the virtual account is by default updated as 'Active'. The system then updates the status as 'Inactive' when the inactive number of days has reached.

Account Open Date

The default value in this field is the current date. However, you can alternatively specify the account opening date. When an account is re-opened the account opening date remains as the original account opening date. A back dated or future dated value can be provided in the this field. Back dated value should be greater than or equal to the linked physical account opening date. For future dated accounts, the transactions can be done from the future date only.

Last Credit Activity Date

The last credit activity is updated based on the last credit transaction in the virtual account. No value is displayed during the opening of the account. The number of inactive days is calculated from the last credit activity date.

Account Closure Date

The closure date of the account is displayed in this field. No value will be displayed during the opening of the account.

You can close a virtual account in this screen, by clicking the 'Close' button. Once the virtual account is closed, the connection between the virtual account and physical account is de-linked by the system.

You can also re-open a closed account by clicking the Re-open button. Once the virtual account is re-opened the connection between the virtual account and physical account is restored automatically. The 'Account Opening Date' will be the same as the original account opening date.

You can perform the following operations in this screen:

- Input (New).
- Enter Query.
- Unlock.
- Close: The virtual account record is closed automatically and the connection between the virtual account and the physical account will be de-linked.
- Re-open: Once the virtual account is re-opened, the connection between the virtual account and the physical account will be restored automatically
- Authorization.
- Delete

Note

Virtual accounts can be closed through the bulk upload facility as well. This is achieved through the GI Interface STIVIRCL and STOVIRCL. Reopening of virtual accounts can also be done through the bulk upload facility. This is achieved through the GI Interface STIVIRRE and STOVIRRE.

The linkage for a virtual account number is based on the physical account number + currency combination. Only the fields 'Virtual Account Name', 'Default Flag' and 'Account Opening Date' can be modified before first authorization.

4.12.2 Virtual Account Summary

A summary screen 'Virtual Account Maintenance Summary' is also available to view all the maintained virtual accounts. You can invoke this screen by typing 'STSVIRAC' in the field on the top right corner of the application tool bar and clicking the adjoining arrow button.

You can query on records based on any or all of the following criteria:

- Authorization Status.
- Record Status.
- Virtual Account Number.
- Virtual Account Name.
- Customer Number
- Virtual Account Code.
- Virtual Customer ID.
- Status.
- Account Open Date.
- Account Number.
- Account Branch.
- Last Credit Activity Date
- Account Currency.
- Account Closure Date.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status

- Customer Number.
- Customer Name
- Virtual Customer ID
- Account Number
- Account Description
- Account Branch
- Account Currency
- Default Account.
- Virtual Account Code.
- Description.
- Virtual Account Number
- Virtual Account Name.
- Status.
- Account Open Date.
- Last Credit Activity Date.
- Account Closure Date.

4.12.3 Maintaining Multiple Virtual Accounts

In 'Multiple Account Maintenance' screen multiple virtual accounts can be opened for a physical account at a time. However, once the virtual accounts are successfully opened the account data will be stored in the format of single account opening screen, that is, the records created in this screen will get transformed into single records in STDVIRAC screen. You can invoke this screen by typing 'STDVIRMA' in the field on the top right corner of the application tool bar.

The screenshot shows the 'Multiple Virtual Accounts Maintenance' application window. The window title is 'Multiple Virtual Accounts Maintenance'. It features a menu bar with 'New' and 'Enter Query' options. Below the menu bar, there are two sections: 'Customer Details' and 'Account Details'. The 'Customer Details' section contains four input fields: 'Customer Number *', 'Customer Name', 'Virtual Customer ID', and 'Reference Number *'. The 'Account Details' section contains a table with columns: 'Account Number *', 'Account Description', 'Account Branch *', 'Account Currency *', 'Default', and 'Virtual Account Code'. The table has one row with empty input fields. At the bottom of the window, there are labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

In this field you need to specify the following details:

Customer Number

The customer number is defaulted in this field. If the 'Allow Virtual Account' flag is selected in the Customer Maintenance (STDCIF) screen for a customer, then those customer numbers are displayed here.

Virtual Customer ID

The virtual customer ID is displayed as per the customer number selected.

Customer Name

Customer name of the specified customer number is displayed.

Reference Number

A unique reference number of the transaction is auto generated and displayed.

Account Number

Select the account number from the adjoining option list. The virtual account number is validated against the virtual account mask maintained at bank/branch level.

Account Description

A description of the selected account number is displayed in this field.

Account Branch

The branch of the selected account is displayed here. If there are more than one branches displayed, then you have an option of selecting the specific account branch value.

Account Currency

The account currency of the selected account number is displayed here.

Default

Check this box for at least one physical account, if virtual account number is mapped with multiple physical account numbers with different currency.

During virtual account opening, if the virtual account is mapped to only one physical account, then the 'Default Flag' will be checked automatically during the 'Save' operation.

If one virtual account number is mapped to multiple physical account numbers, then the default flag can be selected for only one account number.

Virtual Account Code

Select the virtual account code from the adjoining option list. All virtual account codes as defined in the 'Virtual Account Code Maintenance' screen (STDVIRPM) is displayed in the list of values.

Description

A description of the virtual account code is displayed here.

Virtual Account Number

Specify the virtual account number.

Virtual Account Name

Specify a name for the virtual account number.

Account Open Date

Specify the date of account opening. The current date will be the default date. Back dated values can be provided but the back date should be greater than or equal to the physical account. Future dated values can also be provided.

Note

Virtual Accounts can be created through bulk upload facility from channels. This is be done through the Generic Interface facility. The interface codes are STVIRMA and STOVIRMA.

The following operations are allowed in the screen:

- Input (New).
- Authorization
- Delete

4.12.4 **Multiple Virtual Account Summary**

A summary screen 'Virtual Account Maintenance Summary' is also available to view all the maintained multiple virtual accounts. You can invoke this screen by typing 'STSVIRMA' in the field on the top right corner of the application tool bar and clicking the adjoining arrow button

The screenshot shows a web application window titled "Multiple Virtual Accounts Summary". At the top, there are search options: "Search", "Advanced Search", and "Reset". Below these are four input fields: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Customer Number" (a text box with a search icon), and "Reference Number" (a text box with a search icon). Below the input fields is a table with the following columns: "Authorization Status", "Record Status", "Reference Number", "Customer Number", "Customer Name", and "Virtual Customer ID". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

You can query on records based on any or all of the following criteria:

- Authorization Status.
- Record Status.
- Customer Number.
- Reference Number

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Customer Number.
- Customer Name
- Virtual Customer ID

4.13 **Maintaining Customer Account Limit**

You can capture the details of account limits of the customer in the 'Customer Account Limits' screen. Based on the user rights only, you can invoke the 'Customer Account Limits' screen

by typing 'LMDCUSLT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Based on the access given, the user can access this screen.

You need to specify the following details:

Branch Code

Specify the branch code of the branch in which you are maintaining the customer account limits. The adjoining option list displays all valid branches that are maintained in the system. You can choose the appropriate one.

Account

Specify the account of the customer. The adjoining option list displays all valid accounts that are maintained in the selected transaction branch. You can choose the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Currency

The system displays the customer account's currency. You cannot modify it.

Customer Number

The system displays the customer number based on the customer account number selected. You cannot modify it.

Account Class

The system displays the account class based on the customer account number selected. You cannot modify it.

Note

You can also capture the account limits in the 'Account Limits' of the 'Customer Accounts Maintenance' screen.

Daylight Limit

Specify the daylight limit amount.

Notification Percentage

System displays the notification percentage.

TOD Renewal**Renew TOD**

Check this box to indicate that TOD is renewed.

Renew Frequency

Specify the renew frequency.

Renew Unit

Specify the unit of renew.

Next Renewal limit

Specify the next renewal limit.

For more information on maintaining account limits for customer, refer the section 'Specifying Account Limits' in this chapter.

4.14 Transaction Limit Code Maintenance

This section contains the following topic:

- [Section 4.14.1, "Maintaining Transaction Count Limit Code"](#)
- [Section 4.14.2, "Viewing Transaction Count Limit"](#)

- [Section 4.14.3, "Maintaining Transaction Count Limit Code Mapping"](#)
- [Section 4.14.4, "Viewing Transaction Count Limit Code Mapping"](#)

4.14.1 **Maintaining Transaction Count Limit Code**

In the 'Transaction Count Limit Code Maintenance' screen the transaction count limits can be maintained. This screen is used to capture the different restriction types based on the nature of the transaction. The type of transaction is recognized by the transaction code used for passing accounting entries for the transaction. Restrictions can be maintained for a single transaction code or for a group transaction codes.

You can invoke this screen by typing 'STDTCLMT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button. The screen appears as shown below:

Specify the following details:

Limit Code

Specify a unique identifier to identify group of transaction types and the respective restrictions.

Note

For a Limit Code, there can be multiple transaction restriction maintenances, that is, multiple restriction IDs can be maintained. Example: For Limit code "SBACCLS1", cash deposit is allowed 10 times in a month whereas cash withdrawal is allowed only twice in a week.

Description

Specify the description of the limit code.

Restriction ID

Specify an identifier to identify the type of restriction. This is an eight character identifier. Limit Code and Restriction ID combination is unique in the system.

Calendar Period

Select the period for which restriction is applicable from the drop down list. The options available will be Daily, Weekly, Fortnightly, Monthly, Quarterly, Semi-annually and annually.

Period	Description
Daily	Each Calendar Day
Weekly	Sunday to Saturday
Fortnightly	1st of month to 15th of month, 16th of month to End of month
Monthly	Each Calendar Month
Quarterly	January-March, April-June, July-September, October-December
Semi-Annually	January-June, July-December
Annually	January- December

Transaction Codes

Specify the transaction code or codes for which the restriction is applicable. The number of transactions allowed is applicable cumulatively for all the transaction codes maintained in this section. This is a multiple entry field where the transaction code(s) for which the restriction is applicable can be captured. At least one transaction code has to be maintained for a restriction ID.

Note

If for a limit code and transaction code combination, no restriction is maintained, this will signify that no restriction is required for the given transaction code for the said limit code. Also, a given transaction code can't be a part of multiple restriction ids under the same Limit code. If a transaction count limit code is modified, the changes will be effective from the modification date onwards.

If a restriction ID is added to a limit code, then the same needs to be added in the transaction count limit code mapping screen manually, if required. If a restriction ID needs to be deleted from a limit code, then the same needs to be deleted first from all the transaction count limit code mappings, manually. If restriction ID is attached to any of the account class/ account, then the same will not be allowed to be deleted from Transaction Count Limit Code Maintenance screen.

4.14.2 Viewing Transaction Count Limit

You can view a summary of transaction count limit in the 'Transaction Count Limit Summary' screen. To invoke this screen, type 'STSTCLMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

	Authorization Status	Record Status	Limit Code	Description
<input type="checkbox"/>				

You can search for records based on one or more of the following parameters:

- Limit Code
- Authorization Status
- Record Status

Once you have specified the parameters, click the Search button. The system displays the following details of all records that match the specified criteria:

- Authorization Status
- Record Status
- Limit Code
- Description

4.14.3 Maintaining Transaction Count Limit Code Mapping

The 'Transaction Count Limit Code mapping' screen enables you to map a limit code to an account class or account number. This screen is used to capture the number of transactions allowed for the restriction IDs linked to the limit code. You can invoke this screen, by typing

'STDTCLMM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'Transaction Count Limit Code Mapping' application window. The window title is 'Transaction Count Limit Code Mapping'. The interface includes a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar are four input fields: 'Account Class', 'Account Number', 'Limit Code', and 'Account Branch'. A table with two columns, 'Restriction ID' and 'Number Of Transactions Allowed', is visible. The table has one row with empty input fields. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following parameters:

Account Class

Select the account class to which the limit code needs to be linked from the adjoining option list. All active account classes as maintained in the system are displayed in the list of values.

Account Number

Select the account number to which the limit code needs to be linked, from the adjoining option list. This can be selected in special cases where account level restrictions are different from account class level. All accounts maintained for the given account class and corresponding account branch code is displayed in the list of values.

In this field, you also have an option of selecting 'All' account numbers. Mapping for 'All' accounts can be maintained at the head office level only. Mapping for specific accounts can be maintained only in the home branch of the account.

Account Branch

The branch code of the selected account number is displayed. If "ALL" is selected in the account number field, "ALL" is displayed in this field as well.

Limit Code

Select the limit code that needs to be linked to the account class or account number, from the adjoining option list. All limit codes as maintained in the 'Transaction Count Limit Code Maintenance' screen is displayed in the list of values.

Restriction ID

Select the Restriction ID for which the restriction needs to be applied from the adjoining option list. All restriction IDs maintained under the given limit ID is displayed in the list of values.

Transaction Allowed

Specify the number of transaction allowed for the selected Restriction ID.

If the "Transaction Counter" value is greater than or equal to the "Transactions Allowed" value, then the system will not allow the transaction to proceed. An error message "This transaction

is exceeding the number of transactions (Number) for the restriction code (Restriction Code) allowed for the (Period)” will be displayed.

Note

Only a single limit ID can be attached to an account class, account number, and account branch. Also, if for a given customer account restriction is not required, as an exception, (whereas the corresponding account class to which it belongs to has restrictions), a mapping can be maintained without any restriction ID. This will signify that no restriction is applicable for the given customer account.

If a transaction count limit code mapping is modified, the changes will be effective from the modification date onwards. When specific account mapping is closed, the transaction counter will not be reset till the period end. However, comparisons are done with the allowed number of transaction maintained for “ALL” accounts for the account class.

A feature ID “ACCTRNLIMIT” is provided to indicate if the transaction restriction is required for a branch or not. If this feature ID is set to “Y” for a branch, then the system will consider transaction count limit as per the process described in this section. If this feature ID is not maintained for branch, then the system will proceed further without considering transaction count limit.

4.14.4 Viewing Transaction Count Limit Code Mapping

You can view a summary of transaction count limit code mapping in the ‘Transaction Count Limit Code Mapping Summary’ screen. To invoke this screen, type ‘STSTCLM’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Authorization Status	Record Status	Account Class	Limit Code	Account Branch	Account Number

You can search for records based on one or more of the following parameters:

- Authorization Status

- Record Status
- Account Class
- Limit Code
- Account Branch
- Account Number

Once you have specified the parameters, click the Search button. The system displays the following details of all records that match the specified criteria:

- Authorization Status
- Record Status
- Account Class
- Limit Code
- Account Branch
- Account Number

4.15 Generating Notifications

Oracle FLEXCUBE provides a facility to insert notification of transactions done through the CASA module in the notification table. The list of fields that are sent in the notification for a transaction done in the CASA module are as follows

- Transaction Module Code
- Transaction User ID (to identify the originating channel)
- Debit or Credit
- Indicator.
- Account Branch
- Account Number
- Account Currency
- Transaction branch Code
- Transaction branch name
- Transaction reference number
- Transaction Code
- Transaction Code description
- Event Code (To differentiate reversals)
- Transaction Amount
- Transaction currency
- Transaction date with Timestamp
- Transaction Value date
- Account current balance after transaction
- .Account available balance after transaction
- Additional Narrative
- Amount Tag

4.16 Query Operation

This section contains the following topics:

- [Section 4.16.1, "Querying for Account Statistics"](#)

- [Section 4.16.2, "Querying for Month-Wise Customer Account Statistics"](#)
- [Section 4.16.3, "Querying Account Details"](#)
- [Section 4.16.4, "Querying Account Transactions"](#)
- [Section 4.16.5, "Querying Accounting Reconciliation"](#)

4.16.1 Querying for Account Statistics

You can view period-wise statistics for an account in the 'Customer Account Statistics Query' screen. You can invoke this screen by typing 'ACDASTQY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Check Linked Customer and provide Account Number and click Query button to view all Account Numbers of the customers and its linked customers in Linked Customer Details. To query on any account displayed, select the account and click 'Fetch' button. A query operation is performed on the selected customer and the details are displayed. The displayed values are based on the query parameters provided.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

The details displayed are as follows:

- Low and High Balance for a period

The lowest and highest current balances for the period

- Average credit and debit balance for a period

This is computed as the sum of credit/(debit) current balances in a period, divided by the number of days of credit/(debit) balance during the period

- Credit and debit days

The number of days the account was in credit/(debit) balance in the period

- Credit and Debit Turnover

The credit/ (debit) turnover for the period

- Excess days in debit balance

The number of days in a month when the account exceeded the overdraft limits

- Overdraft Limit

This is computed by summing the temporary overdraft limit and the sub-limit of the account. For each month, this would represent the limit on the last date of the month

- Credit grade of the Customer

This would be the prevalent rating on the last day of the period. For the current period, this information is provided up to the previous working day.

Printing of this information for an account is only possible if the Account Statistics option has been enabled in the Account Class Maintenance for the account class used by the account.

If account statistics has been enabled, an accounting End of Day (EOD) process updates the statistics table both period-wise and according to financial years.- The book-dated balances are used for computation of statistics, and the balances are maintained according to accounting periods.

4.16.2 Querying for Month-Wise Customer Account Statistics

You can query for month-wise statistics for an account in the 'Monthly Account Statistics' screen. You can invoke this screen by typing 'STDACSTA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following fields:

Customer No

Specify the customer number.

Customer Acc No

Specify the customer account number.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Customer Acc No field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Branch Code

Specify the branch code.

Cumulative Account Statistics

You can view the following cumulative account statistics of the account:

- Total Balance
- Monthly Average
- Simple Average Balance
- Maximum Balance
- Minimum Balance
- No of Debit Transaction
- No of Credit Transaction
- No of Returned Cheques
- No of Overdrafts
- Monthly Credit Average
- Debit Average
- Credit Average
- Days in Debt
- Days in Credit
- Monthly Debit Average

Monthly Account Statistics

You can view the following monthly account statistics of the account:

- Run Date
- Customer Number
- Account Number
- Branch code
- Customer Name
- Total Balance
- Maximum Balance
- Minimum Balance
- Simple Average Balance

- Debit Average
- Credit Average
- Excess OD Average
- Currency
- No of Returned Cheques
- No of Debit Transaction
- No of Credit Transaction
- Closing Balance
- Debit Interest
- Non Sufficient Funds
- Charges Amount
- Debit Check Returned
- Visa Debit Details
- Last Debit Transactions
- Last Credit Transactions
- Last Overdraft Transaction
- Days in Debt
- Monthly Debit Average
- Days in Excess OD
- Monthly Average
- No of Overdrafts
- Days in Credit
- Monthly Credit Average

4.16.3 Querying Account Details

You can query and view the account details using 'Transaction Enquiry' screen. You can invoke this screen by typing 'STDBLINQ' at the top right corner of the application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Transaction Enquiry' application window. At the top, there are navigation buttons for 'New' and 'Enter Query'. The main form is divided into several sections:

- Account Information:** Fields for Account Number (marked with an asterisk), Branch Code (marked with an asterisk), and Account Description.
- Statement Period:** Radio buttons for 'Transaction' (selected), 'Current', and 'Prior'. It also includes 'Start Date' and 'End Date' fields.
- Account Details:** Fields for Customer No, Name, Currency, Product, and Status Movement. A checkbox for 'Sweep in Enabled' is also present.
- Account Purchase Line:** Fields for Limit Currency, Counterparty Limit, Utilised Counterparty Limit, and Limit Expiry Date.
- Balance Details:** Fields for Available Balance, Available Balance with Limits, Passbook Balance, Last Statement Date, Last Statement Balance, Opening Balance, and Net Balance.
- Transactions:** A table with columns: Transaction Date, Value Date, Description, Instrument Code, Branch, Debit, Credit, and Rt. The table is currently empty.
- Transaction Details:** Fields for Transaction Initiation Date, User ID, Authorizer ID, Batch Number, Transaction Code, Description, Local Currency, Exchange Rate, and Local Currency Amount.
- Summary:** Fields for Credit Count (0), Total Credit Amount (0.00), Debit Count (0), and Total Debit Amount (0.00).

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

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Branch Code

The system displays branch code based on the specified account number.

Account Description

The system describes the account for the specified account number here.

Statement Period

Select the statement period to limit the number of transactions to be listed. By default, 'Transaction' option is selected as the statement period. Therefore, only last five transactions will be listed.

Note

If you specified statement period is less than 6 months, then system will display an error message.

You need to have rights for that particular branch otherwise; you cannot query the account details.

Period**Start Date**

Specify the statement period start date of current statement period.

End Date

Specify the statement period end date of current statement period.

Note

After specifying the search parameters press 'F7' to enter query and 'F8' to execute query; in order to view the account details.

Account Details

System displays the following details under 'Account Details' section:

- Customer No
- Name
- Currency
- Product
- Status
- Sweep in Enabled

Account Purchase Line

System displays the following details under 'Account Purchase Line' section:

- Limit Currency
- Counterparty Limit
- Utilized Counterparty Limit
- Limit Expiry Date

Balance Details

System displays the following details under 'Balance Details' section:

- Available Balance
- Available Balance with Limits
- Passbook Balance
- Last Statement Date
- Last Statement Balance
- Opening Balance
- Net Balance
-

Note

The system calculates the net balance using the following formula:

- Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account + Withdraw able Uncollected funds) - (Minimum Balance)

Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.

As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

The net balance will be in the account currency.

Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.

Transactions

System displays the transactions depending on the 'Statement Period' selected, and displays the following details under 'Transactions' section:

- Transaction Date
- Value Date
- Description
- Instrument Code
- Branch
- Debit
- Credit
- Running Balance
- Virtual Account Number: The virtual account number which can be used as routing accounts for remittances is displayed here. The virtual account numbers are used for credit transactions only. Based on the virtual account number provided, the system will identify the physical account number and process the credit into the physical account.
- Virtual Account Name

System displays the following details:

- Transaction Initiation Date
- User ID
- Authorization Id
- Batch Number
- Transaction Code
- Description
- Local Currency
- Exchange Rate
- LCY Amount

Summary

System displays the following details under 'Summary' section:

- Total Debit Amount
- Total Credit Amount
- Debit Count
- Credit Count

4.16.4 Querying Account Transactions

You can view account transactions in the 'Account Transaction' screen. You can invoke this screen by typing 'ACDACTRN' in the field on the top right corner of the application toolbar and clicking the arrow button.

Note

The current support of defining the mask at the branch level which takes precedence over the mask provided at the bank level, will be extended for "Virtual Account Mask" also.

Using this screen, you can search for account transactions based on one or more of the following parameters:

Account

Select the account number from the adjoining option list. All accounts as maintained in the system are displayed here.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Number of Transactions

Specify the number of transactions in this field.

Virtual Account Number

Select the virtual account number from the adjoining option list. The virtual account number can be used as routing accounts for remittances. These account numbers are used for credit

transactions only. Based on the virtual account number provided, the system will identify the physical account number and process the credit into the physical account. Virtual account numbers available in the 'Virtual Accounts Maintenance' (STDVIRAC) screen and which are mapped to a physical account, are displayed here.

If a virtual account number is updated, then only those transactions which have been done using a virtual account are displayed in the 'Transaction Details' section. If the virtual account number is not provided, then all transactions done in the physical account are displayed.

The following details will be auto populated as per selections made in the previous three fields.

- Account Branch
- Branch Description
- Account Currency

Click 'Search' button. Based on the search criteria, the system displays the following account transaction details:

- Reference Number
- Account
- Account Currency
- Branch
- Branch Description
- Module
- Module Description
- Dr/Cr
- Date
- Value Date
- Transaction Init Date
- Transaction Code
- Foreign Currency Amount
- Local Currency Amount
- Instruction Code
- Financial Year
- Virtual Account Number: this will be displayed if the transaction is done through a virtual account.
- Virtual Account Name: this will be displayed if the transaction is done through a virtual account.

4.16.5 Querying Accounting Reconciliation

You can query accounting reconciliation through 'Accounting Reconciliation Query' screen. You can invoke this screen by typing 'ACDRECNC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Accounting Reconciliation Query

New Enter Query

Account Or GL * General Ledger
 Account

Account Type GL Type

Account Number * GL Code *
Account Currency General Ledger Currency
Date Date
Reconciliation Both General Ledger Type Internal General Ledger
 Unreconciled Customer General Ledger
 Reconciled Reconciliation Both
 Unreconciled
 Reconciled

General Ledger Account

Master

Reconciliation Number	Reference Number	Amount	Unreconciled Amount	Date

Details

Reference Number	Amount	Reconciliation Number	Date

Exit

Account or GL

Indicate if you would like to view reconciliation details for an account or GL.

Account Number

Specify the account number.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Currency

Specify the currency of the account.

Date

Specify the date.

View Criteria

Indicate, by clicking on the appropriate radio button, if you would like to retrieve reconciliation details for a GL according to the following criteria:

- Unreconciled amounts
- Reconciled amounts
- Both

GL Code

Specify the General Ledger Code.

General Ledger Currency

Specify the currency of general ledger.

Date

Specify the date

General Ledger Type

Select the type of general ledger from the following:

- Internal General Ledger
- Customer General Ledger

General Ledger Details**Master****Reconciliation Number**

Specify the reconciliation number.

Reference Number

Specify the reference number.

Amount

Specify the Amount

Unreconciled Amount

Specify the unreconciled amount.

Date

Specify the date

Details**Reference Number**

Specify the reference number.

Amount

Specify the Amount

Reconciliation Number

Specify the reconciliation number.

Date

Specify the date..

Account Details**Master****Reconciliation Number**

Specify the reconciliation number.

Reference Number

Specify the reference number.

Amount

Specify the Amount

Unreconciled Amount

Specify the unreconciled amount.

Date

Specify the date

Details**Reference Number**

Specify the reference number.

Amount

Specify the Amount

Reconciliation Number

Specify the reconciliation number.

Date

Specify the date.

4.17 View Operation

This sections contains the following topics:

- [Section 4.17.1, "Viewing Month-Wise Customer Account Statistics"](#)
- [Section 4.17.2, "Viewing Customer Account Balance"](#)
- [Section 4.17.3, "Viewing Utilization of Free Amounts"](#)
- [Section 4.17.4, "Viewing Dummy Numbers Associated with CIF Number"](#)

4.17.1 Viewing Month-Wise Customer Account Statistics

You can view month-wise statistics for an account in the 'Monthly Account Statistics' screen. You can invoke this screen by typing 'STSACSTA' at the top right corner of the application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Account Statistics' application window. At the top, there is a search bar with 'Search', 'Advanced Search', and 'Reset' buttons. Below the search bar, there are input fields for 'Customer No', 'Customer Acc No', 'Currency', and 'Customer Name'. Below the input fields, there is a table with the following columns: 'Customer No', 'Customer Acc No', 'Currency', 'Customer Name', 'Branch Code', 'Simple Average Balance', and 'Minimum B'. The table is currently empty. At the bottom right, there is an 'Exit' button.

Using this screen, you can search for month-wise account details based on one or more of the following parameters:

- Customer number
- Currency
- Branch code
- Customer account number
- Customer name

Click 'Search' button. Based on the search criteria, the system displays the following month-wise account details:

- Customer number
- Customer account number
- Currency
- Customer name
- Branch code
- Simple average balance
- Minimum balance
- Maximum balance
- Number of debit transactions
- Number of credit transactions
- Debit average
- Credit average

4.17.2 Viewing Customer Account Balance

You can view the balance and account status of a customer account from any customer account field of any screen in Oracle FLEXCUBE.

To view the balance and account status you need to select the customer account and press F11.

For e.g. to view the account balance information and account status of the credit account that you have selected in the 'Funds Transfer Contract Input' screen, place your cursor in the credit account field and press F11.

The screenshot displays the 'Funds Transfer Contract Input' window. At the top, there are tabs for 'New' and 'Enter Query'. Below this, there are several input fields for 'Product', 'Transaction Type Code', 'Source Code' (set to FLEXCUBE), 'Instruction Code', 'Book Date', 'Version Number', and 'Of'. A navigation bar includes 'Main', 'Party Details', 'Additional Details', and 'Settlement Route'. The main area is divided into sections: 'Debit' and 'Credit' (each with fields for Currency, Branch, Account, Description, IBAN, Amount, Value Date, Spread, and Spread Date), 'Exchange Rate Details' (with fields for Spread Code, Definition, Reference, Date, Serial, Type, Base Rate, Customer Spread, and Exchange Rate), 'Transaction Details' (with fields for Local Currency Equivalent, Charge Bearer, Message As Of, Rate As Of, Accounting As Of, Message Date, Accounting Date, and Rate Pickup Date), and 'Other Details' (with a Receiver field). A bottom navigation bar contains links for 'Events', 'Charge Claim', 'Settlements', 'Advices', 'Charges', 'Tax', 'MIS', 'Fields', and 'Customer Cover Details'. The footer contains fields for 'Maker', 'Checker', 'Authorization Status', 'Process Status', 'Date Time', and 'Status', along with an 'Exit' button.

The system will open the 'Customer Balance View' screen containing the brief information about the credit account selected.

Branch Code	WB1
Customer Account	0000000000021
Customer ID	WB1004303
Account Currency	GBP
Account Current Balance	231,692.53
Account Available Balance	228,049.67
Local Currency Current Balance	231,692.53

Details

Exit

The 'Customer Balance View' screen would contain the following information:

- Branch Code
- Customer Account
- Customer ID
- Account Current Balance
- Account Available Balance
- Local Currency Current Balance

Click the 'Details' button on the 'Customer's Balance View' screen to open the 'Customer Account Balance' screen. This screen consists of detailed information on customer's balance. The system displays the detailed balance information of the selected customer account if it is

a valid customer. You can also invoke this screen by typing 'STDCUSBL' at the top right corner of the application tool bar and clicking the adjoining arrow button..

Basic Details

The system displays the following details under 'Account Details' section:

- Account Number
- Account Description
- Branch Code
- Account Class
- Currency
- Customer No
- Account Open Date
- Customer Name
- Ownership
- Mode of Operation

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Memo Details

The system displays the following details:

- Instruction Id
- Instruction Description
- Cheque Date
- Instruction Expiry Date
- Display Type

Balances

The system displays the following details under 'Balance Details' section:

- Current Balance
- Uncollected
- Blocked
- Available
- Total Available
- Book Balance
- Sweep Eligible Balance
- ILM Sweep Eligible Balance
- Temporary Overdraft Limit
- Net Balance
- Passbook Balance

You can enquire the last printed passbook balance while doing transaction by placing the cursor at account number field and pressing F11 hot key. The system will open a new screen and display the last printed passbook balance along with the other details.

The system will display the Passbook Balance and current balance upon pressing F11 key. However it will not mandate the teller to verify passbook balance and current balance, which needs to be controlled operationally.

Note

The system calculates the net balance using the following formula:

- Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account + Withdraw able Uncollected funds) - (Minimum Balance)
- Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.
- As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

- The net balance will be in the account currency.
 - Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.
 - The available amount that can be swept from the cover account will be derived based on the Sweep limit and Retain Minimum Balance field values. “Sweep Eligible Balance” field in the ‘Amounts and Dates’ screen will be derived based on this value. *For more information on how this field is derived, refer to the table in Cover Account Details section in this User Manual.*
-

Status

The system displays the following details under ‘Status’ section:

- Posting Allowed
- Blocked
- Dormant
- Stop Payment
- Frozen
- Status Change Automatic
- No Credits
- Overdraft
- No Debits
- Debit Override
- Credit Override

Sweeps

The system displays the following details under ‘Sweeps’ section:

- Sweep in Enabled

The system will capture the required information from the 'Transaction Enquiry' screen and defaults the same information in transaction details.

The screenshot shows the 'Account Balance' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main content is organized into several sections:

- Basic Details:** Contains input fields for Branch Code *, Account No *, Currency, Account Open Date, Ownership, Account Description, Account Class, Customer No, Name, and Mode of Operation.
- Memo Details:** A table with columns: Instruction ID, Instruction Description, Instruction Date, Instruction Expiry Date, and Display Type. It shows '1 Of 1' records.
- Balances:** A list of balance types (Current Balance, Uncollected, Blocked, Available, Total Available, Book Balance, Sweep Eligible Balance, ILM Sweep Eligible Balance, Temporary Overdraft Limit, Net Balance, Passbook Balance) with corresponding input fields. To the right, a 'Status' section includes checkboxes for Posting Allowed, Dormant, Frozen, No Credit, No Debit, Debit Override, Credit Override, Blocked, Stop Payment, Status Change Automatic, and Overdraft.
- Sweeps:** A checkbox for 'Sweep in Enabled'.
- Turnover Details:** Input fields for Opening, Daily Turnover (Cr), Daily Turnover (Dr), and Current (ACY).
- Additional Details:** Input fields for Accrued Interest (Dr), Accrued Interest (Cr), Interest Due, Charges Due, Last Interest Debit, Last Interest Credit, and Last DR Activity.
- Transactions:** A table with columns: Transaction Date, Value Date, Description, Branch, and Credit. It shows '1 Of 1' records.

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

Turnover Details

The system displays the following details under 'Balance Details' section:

- Opening
- Daily Turnover (Cr)
- Daily Turnover (Dr)

- Currency (ACY)

Additional Details

The system displays the following details under 'Balance Details' section:

- Accrued Interest (Dr)
- Accrued Interest (Cr)
- Interest Due
- Charges Due
- Last Interest Debit
- Last Interest Credit
- Last DR Activity
- Last CR Activity

System displays the transactions depending on the 'Statement Period' selected, and displays the following details under 'Transactions' section:

- Transaction Date
- Value Date
- Description
- Branch
- Credit
- Debit

4.17.3 Viewing Utilization of Free Amounts

You can view the utilization of free amounts with respect to advance interest for the accounts using 'Notice Utilization Query' screen.

You can invoke this screen by typing 'STDNTUTL' at the top right corner of the application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Notice utilization query". At the top, there are two buttons: "New" and "Enter Query". Below these are four input fields: "Branch Code *", "Year *", "Customer Account Number *", and "Month". A status bar below the inputs shows "1 Of 1" and a "Go" button. The main area is a table with the following headers: "Currency", "Year", "Month", "Free Amount", "Free Amount Utilized", "Free Amount Available", and "Ni". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

You can query the records based on any or all of the following criteria:

- Branch Code

- Account Number
- Year
- Month

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed. The system displays the following details pertaining to the fetched records:

- Currency
- Year
- Month
- Free Amount
- Free Amt Utilized
- Free Amt Available
- Notice Amount

4.17.4 Viewing Dummy Numbers Associated with CIF Number

To recall, in the Branch Parameters screen, you can specify a number range based on which the customers of your bank will be assigned CIF numbers for identification. You can also maintain a dummy CIF number range for a branch. The dummy CIF range will be used for account number generation.

Refer the Core Services User Manual for details on maintaining dummy CIF number range and its usage for customer account number generation.

You can view all the dummy CIF numbers linked to a customer in the 'Dummy Customer Summary' screen. You can invoke this screen by typing 'STSMaint' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are two input fields: 'Customer Number' and 'Dummy Number', each with a search icon. A pagination bar shows 'Records per page 15', 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go' buttons. Below the pagination bar is a table with two columns: 'Customer Number' and 'Dummy Number'. The table is currently empty. At the bottom right corner of the window, there is an 'Exit' button.

In this screen, you can view the CIF number that is associated with each dummy number.

4.18 Bulk Account Status Change

This section contains the following topics:

- [Section 4.18.1, "Maintaining Bulk Account Status Changes"](#)
- [Section 4.18.2, "Viewing Bulk Account Status Change"](#)

4.18.1 Maintaining Bulk Account Status Changes

You can change debit and credit override status for multiple or all accounts of a given customer through Bulk Account Status Change screen. You can invoke this screen by typing 'STDBSTCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch	Account Class	Account Currency	Account	Account Description
--------	---------------	------------------	---------	---------------------

Specify the following details:

Reference Number

The system generates a unique reference number on save.

Customer ID

Specify the customer ID for whom the Debit or Credit Override should be placed or revoked. Alternatively, you can select the customer ID from the option list. The list displays all active and authorized customer IDs.

Customer Name

The system displays the name of the customer.

Account Class

Specify the account class. Alternatively, you can select the account class from the option list. The list displays all open and authorized CASA account classes available in the system. The system defaults the account class as 'ALL' signifying all account classes.

Account Currency

Specify the account currency. Alternatively, you can select the account currency from the option list. The list displays all valid currency codes. By default the system defaults the account currency as 'ALL'.

Action

Select the action to be taken on debit and credit override status. The options are as follows:

- Place Restriction
- Revoke Restriction

If 'Place Restriction' is selected, the system checks the required account statuses in the customer accounts multi-grid and if Revoke Restriction is selected, the system will uncheck those account statuses from the customer account multi-grid based on the restriction type.

Restriction Type

Select the restriction type from the drop down list. The list displays the following values:

- Debit Override
- Credit Override
- Both

Click 'P' button to populate all the open and authorized accounts of the selected customer based on account class and account currency filters. If any unauthorized account is found during the search criteria, system displays an information message as "One or more accounts selected for status change operation is/are in unauthorized status".

The system displays the following details in Customer Accounts section pertaining to the selected criteria:

- Branch
- Account Class
- Account Currency
- Account
- Account Description

The system triggers account status change for all individual accounts once the bulk account status change operation is authorized.

While triggering status change for individual accounts, system will not validate the existing Debit/Credit Override statuses of the accounts. The accounts will be marked with the new intended status.

4.18.2 Viewing Bulk Account Status Change

You can view the bulk status change records in the 'View Bulk Status Change' summary screen. You can invoke this screen by typing 'STSBSTCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Summary". At the top, there are search options: "Search", "Advanced Search", and "Reset". Below these are several filter fields: "Authorization Status" (dropdown), "Record Status" (dropdown), "Reference Number" (text input with a search icon), "Customer ID" (text input with a search icon), "Account Class" (text input with a search icon), and "Account Currency" (text input with a search icon). Below the filters is a pagination control showing "Records per page 15" and "1 Of 1". The main area contains a table with the following columns: "Authorization Status", "Record Status", "Reference Number", "Customer ID", "Account Class", and "Account Currency". The table is currently empty. At the bottom right of the window is an "Exit" button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Reference Number
- Customer ID
- Action Type
- Restriction Type
- Account Class
- Account Currency
- Authorization Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Reference Number
- Customer ID
- Account Class
- Account Currency

4.19 Closing Account

When you close an account, the system will check whether an IC product linked to the account is pending liquidation. If an IC Product is pending liquidation, you will be prompted to perform the liquidation before closing the account.

If any provisioning has been done in respect of the account, the relevant amount is written back to the GL as specified in the maintenance, on Closure. If the account does not have any IC products pending liquidation the system will display list of 'Close Out' modes in the Account Closure Details screen.

The screenshot shows the 'Account Closure Details' window. It is divided into several sections:

- Account Information:** Branch (000), Account (00000560360), Account Balance (0.00), Interest (0), Closing Date (2011-01-04), Sequence Number (1).
- Close Mode Details:** Offset Branch, Account, Account Currency, Close Mode, Linked Product.
- Instrument Details:** Number, Stationary Number, Beneficiary Name, Branch, Instrument Type, Status, Expiry Date, Issuing Bank, Beneficiary Address 1-4.
- Other Details:** Two columns of Type (1-6) and Details (1-6) fields.
- Charges:** A section at the bottom for recording charges.

Buttons for 'Ok' and 'Cancel' are located at the bottom right of the window.

In this screen you can select the Close Mode, which is to be used to close the account. The option list positioned next to this field contains a list of all the Close Modes maintained in the Customer Account Closing Modes screen. The product linked to the close mode will be defaulted.

Some of the close out modes may require additional details to complete the transaction. These additional details can pertain to either of the following:

- The Offset Account
- The Instrument (when the Close Out is through an Instrument) with which you payoff the balance in the account

Thus, based on the mode selected the withdrawal entries are booked against the appropriate product. The balance of the account will drop down to zero. Subsequently, the account is marked as closed.

If this customer is a corporate customer, then you will not be able to close the customer account record if the following conditions are met:

- The account belongs to a savings or current account class.
- The account is a member of a netting group and there are any non-netted transactions of the netting group awaiting netting under the netting batch.

Click on the 'Charge' button to display the calculated charges of the retail teller charge product.



In the charge details screen, the system arrives at the final payout amount to the customer after deducting the calculated charge amount. If the charge amount is waived off, then it will not be deducted from the final payout amount.

If the account balance is not sufficient to cover the charge then the system displays appropriate error message.

Note

If any other charges are linked to the close out product, the same will be deducted from the final payout amount

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.

For detailed information on the Customer Account Closing Mode Maintenance screen, you can refer the Maintaining Customer Account Closing Modes sub-heading in this manual.

4.20 Special Range/Number Maintenance

You can maintain branch wise CIF and CASA range for specific customers. A range can also be maintained for the special number generation. The input range for mask character is 'n'.

An example of maintaining branch wise CIF range for specific customers are as follows:

If the mask of the customer is 'bbbnnnnn', you can maintain the range/number for the mask character 'n'. You can input the start and end range as 10000 to 20000 or can reserve specific numbers for example, 77777 for a specific branch.

The number of digits in the range can be less than the number of 'n's available in the mask, but not greater. For example, if the range maintained is 2000 to 3000, the customer number for '000' branch for a special customer can be given as 00002222.

An example of maintaining branch wise CASA range for specific customers are as follows:

If the mask for the customer account is 'bbbnnnnnnSSd', you can maintain range for the mask character 'n'. You can input the start and end range as 200000 to 400000 or you can reserve any specific numbers for a specific branch.

You can maintain branch wise CIF and CASA range for specific customers through 'Special Range Maintenance' screen. You can invoke this screen by typing 'STDSPLRN' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Start Range	End Range
77777	77777
60000	60600

Specify the following details:

Branch code

Specify the branch code where the special range is applicable. Alternatively, you can select the branch code from the option list. The list displays all the valid branch codes maintained in the system.

Type

Select the type of customer to maintain the special range. The options are as follows:

- Customer - To maintain range for the all the branches
- Customer Accounts - To maintain range for specific customer accounts

Note

- For the Type 'Customer', you can select the option 'All' as Branch Code and system applies the range maintained across all branches.
 - If you select the option 'All' you cannot maintain range for individual branches,
 - If you maintain range for individual branches for customer, then you cannot maintain record for 'All' branches.
-

Special Number Maintenance

Start Range

Specify the start number of the special range to be maintained. If user wants to maintain individual numbers as special number, then the user should input the number in both start range and end range fields.

End Range

Specify the end number of the special range to be maintained. If user wants to maintain individual numbers as special number, then the user should input the number in both start range and end range fields.

The system performs the following validations during special range maintenance:

- The customer/customer account mask should be maintained for each branch and you can input the range for mask character having 'n'.
- The start and end range should be within the start and end customer/ account range maintained at the branch parameter level.
- On updating the start and end account number maintained at branch parameter level, the system validates whether the special customer/account range is within the start and end account number.
- Start Range and End Range cannot be null.
- End range should always be greater than or equal to start range.
- There should not be any overlapping between ranges maintained for a branch.

4.21 Releasing Track Receivable Details

Release of track receivable enables you to release the amount which is marked as available in the track receivable record. This increases the available balance in the account since the amount is released. The available amount in the account is updated only upon the authorization of the record

Allowing the release of available amount in a track receivable record enables the customer to utilize the amount for other priority transactions.

Track Receivable is supported for modules like 'IC', 'RT', 'CL', 'MO', 'LE' and 'CI'.

For the same contract reference number and component combination, the latest records must be released first. Also, there should not be any gap between the released records.

Example

Contract reference number - 000SAND110040001

Component - PRINCIPAL

Payment is due for 3 months. On 20/6/2014 there is a credit of 43433.34. Refer the table:

#	Component	Book Dateu	Amount Due	Available Amount
1	Principal	11/4/2014	16666.670x	16666.670
2	CHARGE	11/04/2014	100	100
3	PRINCIPAL	11/05/2014	166670.670	166670.670

#	Component	Book Dateu	Amount Due	Available Amount
4	PRINCIPAL	11/06/2014	166670.670	10000
5	CHARGE	11/04/2014	50	0

Example for Valid Cases

In the above case release of the track receivable records given in the below cases are valid

- 4,3,1 & 2
- 4,3 & 2
- 4 & 2

Example for Invalid Cases

Below cases are invalid

- 3, 1
- 1
- 4, 1

Note

The records that are not to be released must be removed manually from the screen.

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

Specify the following details:

Account

The system displays the active accounts of the current branch that has some track receivable records with the available amount being greater than zero.

Account Description

The system automatically displays the account description upon the selection of the account.

Booking Date

The system displays the date on which the record is created.

Module

The system displays the module code of the track receivable record.

Component

The system displays the component code of the track receivable record.

Contract Reference Number

The system displays the contract reference number of the track receivable record.

Product

The system displays the Product code of the contract reference number.

Receivable Amount

The system displays the amount which is marked as receivable in the account for the component.

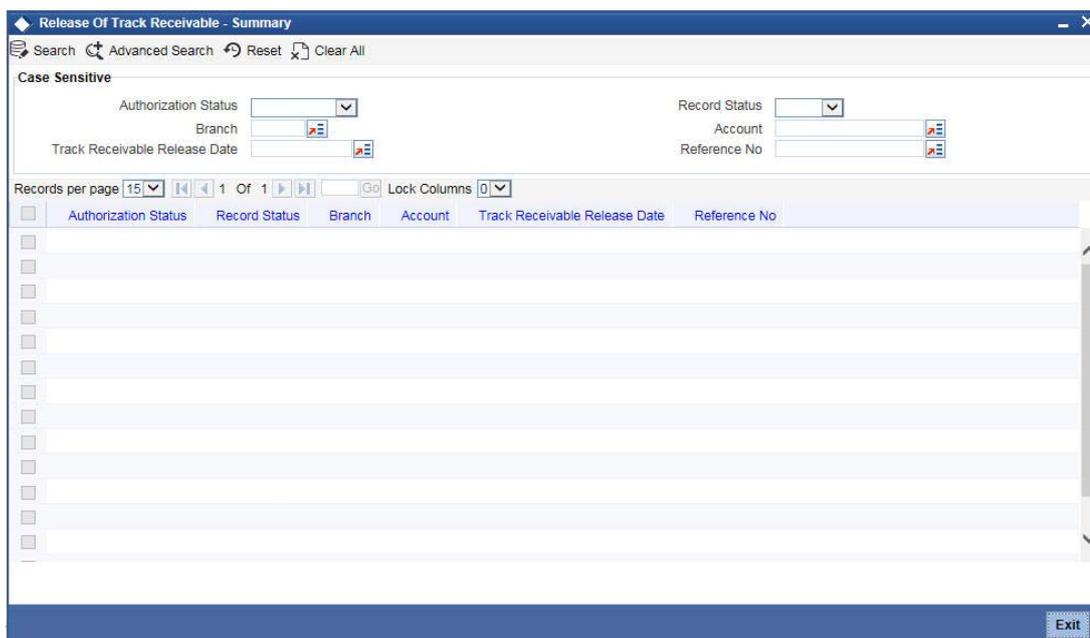
Note

- The system displays an error message if there are no records available for releasing the track receivable. Hence, you must maintain at least one track receivable record before clicking the Save icon.
- The system displays an error message if the latest records for contract reference number and component are not released. Hence, you should release in the reverse order of booking date for the same contract reference number and component.
- The system displays an error message if there is an unauthorized track receivable release record available for a customer account. Hence, you must delete the unauthorised record.
- The system displays an error message if the record has been updated after clicking the Save icon. Hence you must repopulate the account.

4.22 Viewing Release of Track Receivable Summary

You can view the release of track receivables details maintained in the Release of Track Receivable Summary screen. You can invoke this screen by typing 'STSTRKRL' in the field

in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any of the following parameters and fetch records-

- Authorization Status
- Record Status
- Branch
- Account
- Track Receivable Release Date
- Reference Number

Select any or all of the parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

4.23 Deleting Track Receivable Details

The Delete Track Receivable screen allows you to manually delete track receivable records. Delete Track Receivable is supported for modules like 'CL', 'CI', 'MO' and 'LE'. The first level of authorisation for deletion of Track Receivable must be done through CSDVERIFY function id only.

For the same contract reference number and component combination, the latest records must be deleted first. Also, there should not be any gap between the deleted records.

Example

Contract reference number - 000SAND110040001

Component - PRINCIPAL

Payment is due for 3 months. On 20/6/2014 there is a credit of 43433.34. Refer the table:

#	Component	Book Date	Amount Due	Available Amount
1	Principal	11/4/2014	16666.670x	16666.670
2	CHARGE	11/04/2014	100	100
3	PRINCIPAL	11/05/2014	166670.670	166670.670
4	PRINCIPAL	11/06/2014	166670.670	10000
5	CHARGE	11/04/2014	50	0

Example for Valid Cases

In the above case, deletion of the track receivable records given in the below cases are valid:

- 4,3,1 & 2
- 4,3 & 2
- 4 & 2

Example for Invalid Cases

Below cases are invalid

- 3, 1
- 1
- 4, 1

Note

The records that are not to be deleted must be removed manually from the screen.

You can invoke this screen by typing 'STDTRKDL' in the field at the top right corner of the application toolbar and clicking on the adjoining arrow button.

Specify the following details:

Account

Displays the active accounts of the current branch that has some track receivable records with the available amount being greater than zero.

Account Description

This gets automatically displayed upon the selection of the account.

Booking Date

The system indicates the date on which the record is created.

Module

The system displays the module code of the track receivable record.

Component

The system displays the component code of the track receivable record.

Contract Reference Number

The system displays the contract reference number of the track receivable record.

Product

The system displays the product code of the contract reference number.

Receivable Amount

The system displays the amount which is marked as receivable in the account for the component.

Note

- The system displays an error message if there are no records available for deleting the track receivable. Hence, you must maintain at least one track receivable record before clicking the Save icon.
- The system displays an error message if the latest records for contract reference number and component are not deleted. Hence, you should delete in the reverse order of booking date for the same contract reference number and component.
- The system displays an error message if there is an unauthorized track receivable release record available for a customer account. Hence, you must delete the unauthorised record.
- The system displays an error message if the record has been updated after clicking the Save icon. Hence you must repopulate the account.

4.24 Viewing of Deletion of Track Receivable Summary

You can view the deletion of track receivables details maintained in the Deletion of Track Receivable Summary screen. You can invoke this screen by typing 'STSTRKDL' in the field in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.

The screenshot displays the 'Delete Of Track Receivable - Summary' interface. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, the 'Case Sensitive' checkbox is checked. The filter section includes: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch' (text input with a search icon), 'Account' (text input with a search icon), 'Track Receivable Delete Date' (text input with a search icon), and 'Reference No' (text input with a search icon). Below the filters, there is a table with columns: 'Authorization Status', 'Record Status', 'Branch', 'Account', 'Track Receivable Delete Date', and 'Reference No'. The table is currently empty, showing only the header row. The page indicates 'Records per page: 15' and '1 Of 1' records.

In the above screen, you can base your queries on any of the following parameters and fetch records-

- Authorization Status
- Record Status
- Branch
- Account
- Track Receivable Release Date
- Reference Number

Select any or all of the parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

5. Customer Tax Allowance Limit

You can maintain tax-free allowance limit at the customer account level. The allowance limit at account level will be used only for Interest computed on the account.

This chapter contains the following section:

- [Section 5.1, "Maintaining Customer Tax Allowance"](#)

5.1 Maintaining Customer Tax Allowance

You can access this screen by typing 'STDCULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:

The screenshot shows the 'Customer Tax Allowance Limit' application window. The window title is 'Customer Tax Allowance Limit'. The toolbar contains 'New' and 'Enter Query' buttons. The main area contains the following fields:

- Customer Tax Group * (with a small icon)
- Description
- Customer Number * (with a small icon)
- Customer Name (with a small icon)
- Tax Category * (with a small icon)
- Description (with a small icon)
- From Date * (with a date picker icon)
- To Date (with a date picker icon)
- Limit Currency * (with a small icon)
- Limit Amount *
- Remarks (with a small icon)

At the bottom, there is a 'Fields' section with the following fields:

- Input By Date Time
- Authorized By Date Time
- Modification Number
 - Authorized
 - Open

Specify the following details.

Customer Account Number

You need to specify the customer account for which you wish to maintain Tax Allowance Limit. The customer name will be displayed alongside.

Tax Category

Specify the Tax Category for which you wish to maintain tax allowance limit at the customer account level. The description appears displayed alongside.

Customer Number

You need to specify the Customer Number for which the Customer Account Tax allowance Limit is being defined.

Customer Name

The customer name will be displayed alongside.

From Date

You need to specify the date from which the customer account tax allowance limit is effective

To Date

You need to specify the date up to which the customer account tax allowance limit will be applicable. The End Date should be greater than or equal to the Start Date. You can also leave the End Date blank which would indicate that the maintenance is open ended.

Limit Amount

You need to specify the allowance amount for the customer account. Any interest earned by the customer, exceeding this amount will be liable for tax deduction. The utilization of the allowance would be tracked against the customers and the minimum allowance available at the account level.

Note

The sum of limit amount specified in all the accounts of the customer should not exceed this limit amount.

Limit Currency

This indicates the currency of the tax allowance amount for the selected customer account. The currency appears by default from the Customer Tax Allowance screen and cannot be changed.

Remarks

You may specify any comments you wish to record pertaining to this screen.

6. Stamp Duty Taxation

6.1 Maintaining Stamp Duty Taxation

You can collect stamp duty from the customers on the closing debit balance of the current accounts at the end of every quarter. Each branch maintains this amount in their GL and then transfers the amount to the HO. The HO consolidates the amount received from all branches and pays it manually to the government.

Note

- You need to uncheck the option 'Available Balance Check Required' in the Transaction Code Maintenance Screen [STDTRCOD], to force debit the stamp duty amount for the transaction code used in the accounting entries.
 - The System Data Element, CURRENT_BAL, is used to obtain the closing balance of an account.
 - The User Data Element, STAMP_DUTY, is used to define the for stamp duty rate for an account.
-

Using the above SDE and UDE you need to create a formula and link it to the accounts.

For details on the interest rule, refer the chapter, Annexure C - IC Rule Set-up.

7. Maintaining Passbook

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.

This chapter contains the following sections:

- [Section 7.1, "New Passbook Issue Details"](#)
- [Section 7.2, "Passbook Status Change"](#)
- [Section 7.3, "Passbook Update"](#)
- [Section 7.4, "Passbook Reprint"](#)
- [Section 7.5, "Passbook Compressed Transactions"](#)
- [Section 7.6, "Passbook Reports"](#)

7.1 New Passbook Issue Details

This section contains the following topics:

- [Section 7.1.1, "Invoking New Passbook Issue Screen"](#)
- [Section 7.1.2, "Charge Button"](#)

7.1.1 Invoking New Passbook Issue Screen

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.

The screenshot shows a web application window titled 'New Passbook Issue'. The form contains the following fields:

- External Reference Number
- Passbook Type
- Passbook Number
- Status Movement
- Remarks
- Branch *
- Account *
- Account Description
- Customer Id

A 'Populate' button is located below the Customer Id field. Below the form is a navigation bar with 'Charge' and 'History' tabs. A table with columns for Passbook Number, Issue Date, Status Movement, Status Description, and Status Change Date is visible. The table contains one row of data. An 'Exit' button is located at the bottom right of the screen.

Account Details

Account

Specify account details. Alternatively, you can select account number from the option list. The list displays all valid account number maintained in the system.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Description

The system displays the description for the selected account.

Branch

Specify the branch code. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

Customer ID

The system displays the customer ID for the selected account number.

Passbook Details

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.

Status Movement

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

Charge Account Details

Charge Account

The system will default the account number from the 'Account Number' field. You can amend this value. Specify the charge account, Alternatively, you can select charge account number from the option list. The list displays all the valid charge account number maintained in the system.

On selecting different account values, the system will default Charge Account Branch, Charge Account Description, Charge Customer ID automatically.

Charge Account Description

The system displays the description for the selected charge account number.

Charge Account Branch

The system displays the branch code.

Charge Customer ID

The system displays the charge customer ID for the selected charge account number.

Additional Details

Remarks

Enter a short remark about the passbook issue.

External Reference Number

The system generates and displays the reference number.

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

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.

7.1.2 Charge Button

Clicking 'Charge' button, the following window is displayed. In 'Charge Details' window, you can capture details of charges associated with the issuance of a new passbook.

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

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..

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

7.2 Passbook Status Change

This section contains the following topic:

- [Section 7.2.1, "Invoking Passbook Status Change Screen"](#)

7.2.1 Invoking Passbook Status Change Screen

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

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.

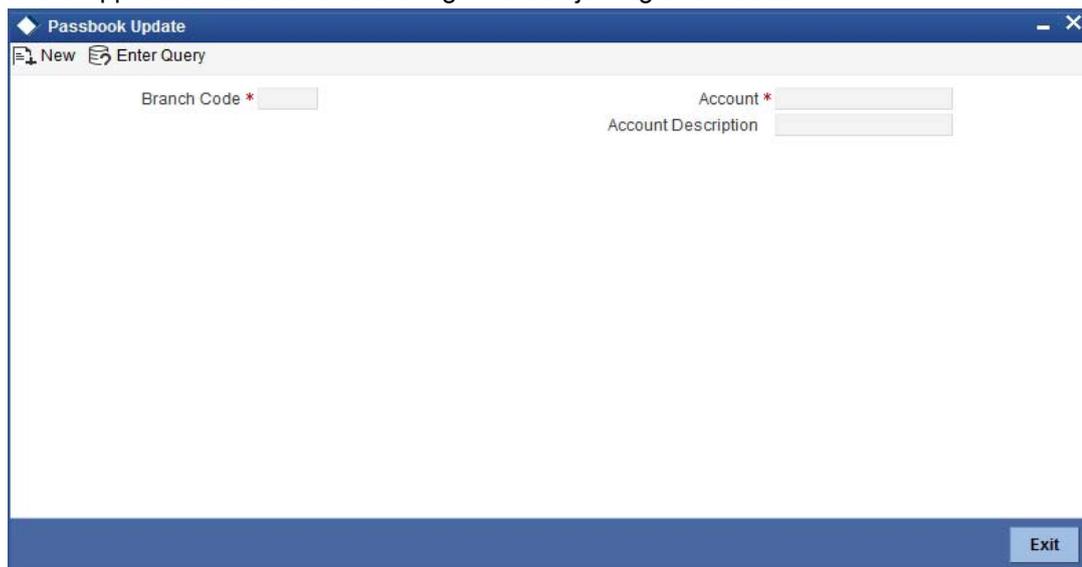
7.3 Passbook Update

This section contains the following topic:

- [Section 7.3.1, "Invoking Passbook Update Screen"](#)

7.3.1 Invoking Passbook Update Screen

You can invoke 'Passbook Update' screen by typing '7010' 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 "Passbook Update". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are three input fields: "Branch Code *", "Account *", and "Account Description". The "Account *" field is highlighted. At the bottom right of the window, there is an "Exit" button.

You can specify the following details:

Account Details

Account

Specify the account number. Alternatively, you can select account number from the option list. The list displays all valid account number maintained in the system.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Description

The system displays the description for the selected account number.

Branch Code

The system displays the branch code.

Passbook Number

The system displays the passbook number.

Start Line

Specify the start line of the passbook to enter the transaction details.

Previous Balance

The system displays the previous balance in the passbook.

Compression Required

Check this box to modify the defaulted values related to transaction compression.

If this field is checked in 'Preferences' button of 'Account Class Maintenance' screen, and if the count of unprinted transactions is more than the value maintained in field 'Limit for Unprinted Transactions' at Account Class level, then the transaction compression is applicable for the passbook printing and system will auto default values in following fields of passbook update screen :

Compression Start Date

The system displays the compression start date.

Compression End Date

Select the compression end date from the adjoining calendar.

If 'Compression Required' field is checked and compression period is specified, the system will aggregate the debit and credit amount separately for the transactions during the compression period and print a single line on passbook along with the closing balance as of the compression end date.

After printing, all the transactions are either printed individually or consolidated will be marked as 'Printed' in system. The date printed on the passbook for the compressed entry will be the end date of compression period.

Transaction code maintained for transaction compression at account class level will be printed for compressed entry. All transactions which are printed as part of compressed entry will be tracked under the same line number. For instance, if compressed entry is printed on line number 8 on passbook and there are total 10 transactions which are compressed, system will track all 10 transactions under line number 8.

If Passbook Compression Preferences are not maintained and you try to compress the transaction, the system will display an appropriate error message.

Each time, when transaction compression is done while printing of passbook, the system will generate a unique Compression Reference Number as per the following logic:

- Compression Reference Number will be 14 character long
- First 3 characters will be the branch code from which compression is done
- Next 5 characters will be the date in Julian format
- Last 6 characters will be the running sequence number

Clicking 'Default' button, the system will populate the values in Start Line, Previous Balance, Compression Required, Compression Start Date and Compression End Date.

7.4 Passbook Reprint

This section contains the following topic:

- [Section 7.4.1, "Invoking Passbook Reprint Screen"](#)

7.4.1 Invoking Passbook Reprint Screen

You can invoke the 'Passbook Reprint' screen by typing '7011' 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 details:

Account

Specify the account number for which passbook needs to be re-printed. Alternatively, you can also select the account number from the option list. The list displays all valid account numbers maintained in the system.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Description

The system displays the description for the selected account number.

Account Branch

The system displays the branch code.

Account Currency

The system displays the currency details for the selected account number.

Reprint Basis

Select the reprinting basis. The options are as follows:

- Reprinting Based on Transactions
- Reprinting Based on Date

Reprinting Based on Transactions

No Of Transaction

Specify the number of transactions to be re printed.

This field is enabled only if you have selected 'Reprinting Based on Transactions' in 'Reprint Basis' field.

The system will mark the last x number of printed transactions as unprinted. For instance, if you input 10 number of transactions to be reprinted, the system will mark latest 10 printed transactions as unprinted.

Reprinting Based on Date

From Date

Specify the start date of date range for which passbook needs to be re-printed.

The system will mark the transactions unprinted for the entered period. If there is no transaction during that period, the system will display an error message.

From date cannot be a future date, it cannot be less than the account opening date

To Date

The system displays the end date of date range for which passbook needs to be re-printed.

The system will default the current system date in this field.

This field is enabled only if you have selected 'Reprinting Based on Date' in 'Reprint Basis' field.

After saving, you can print the transactions including the transactions which are marked unprinted using reprint option using 'Passbook Update' screen. In this screen, the system will automatically start printing the transactions which are marked as unprinted using the reprinting option.

7.5 Passbook Compressed Transactions

This section contains the following topic:

- [Section 7.5.1, "Invoking Passbook Compressed Transactions Screen"](#)

7.5.1 Invoking Passbook Compressed Transactions Screen

You can view the details of transactions which are compressed/consolidated as part of compressed entry using 'Passbook Compressed Transactions' screen. You can invoke this

screen by typing 'ACDCMPTR' 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 details:

Query Criteria

Account Number

Specify the CASA Account number for which compressed entry to be enquired. Alternatively, you can select the account number from the option list. The list displays all valid account numbers maintained in the system.

Account Description

The system displays the description for the selected account number,

Compression Ref Number

Specify compression reference number which is to be enquired.

Account Branch

The system displays the branch code for the selected account number.

Account Currency

The system displays the currency details for the selected account number,

Clicking 'Execute Query' button after entering the necessary values, the system displays the following details:

Compression Details

- Number of Credit Transactions which are compressed under that particular compression reference number

- Number of debit transactions which are compressed under that particular compression reference number
- User ID of user who has compressed the transactions
- Total amount of amount deposited under that particular compression reference number
- Total amount withdrawn under that particular compression reference number
- Date on which compression was done

Transaction Details

- Date of Transaction which is compressed under that particular Compression Reference Number
- Transaction Reference number of transaction which is compressed under that particular Compression Reference Number
- Transaction Code
- Description of transaction code
- Withdrawals
- Deposits

7.6 Passbook Reports

This section contains the following topic:

- [Section 7.6.1, "Invoking Passbook Reports"](#)

7.6.1 Invoking 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.

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. Maintaining Cheque Book Details

In the 'Cheque book details' table you can maintain details of Cheque books issued to your customers. In addition, you can view the status of each Cheque – whether used, cancelled, rejected, or if a stop payment has been issued against it.

When Cheque-based transactions are initiated in the Data Entry or Funds Transfer modules, the system updates the amount and date of the transaction in this table. If a Cheque has been cancelled by the customer, or has been returned unpaid by you, this event can also be captured with the 'Stop payment' table, where you maintain your customers' instructions for stop payment.

For each Cheque, the system maintains a history of the Cheque status. For instance, a customer requests a stop payment, revokes it, and subsequently this Cheque is paid by you over clearing. You can view the three events on this Cheque in the Cheque Details table.

The Cheque book details table is maintained by the individual branches.

This chapter contains the following sections:

- [Section 8.1, "Cheque Book Maintenance"](#)
- [Section 8.2, "Cheque Details Maintenance"](#)
- [Section 8.3, "Cheque Book Archive"](#)

8.1 Cheque Book Maintenance

This section contains the following topics:

- [Section 8.1.1, "Maintaining Cheque Book Details"](#)
- [Section 8.1.2, "Fields Button"](#)
- [Section 8.1.3, "View Cheque Status Button"](#)
- [Section 8.1.4, "Charge Button"](#)
- [Section 8.1.5, "Events Button"](#)

8.1.1 Maintaining Cheque Book Details

In the 'Cheque Book Maintenance' screen, you can maintain the following details for a Cheque book issued to a customer:

- Branch Code
- Customer account number
- First Cheque number of the Cheque book
- The total number of Cheque leaves in the book
- The Kind of Cheque (whether Euro or Commercial)
- The date on which the order was placed for the book
- The date on which the Cheque book was issued
- Any other order related detail

Note

You can query the other branch transactions only from the summary screen.

You can invoke the 'Cheque Book Maintenance' screen by typing 'CADCHBOO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The following details need to be maintained for a Cheque book:

Branch Code

System displays the branch code.

Account Number

Specify the account number of the customer to whom you are issuing a Cheque book in the Account Number field. The adjoining option list displays all customer account numbers maintained in the selected transaction branch which are enabled for cheque book issuance. You can choose the appropriate one. Highlight the customer's account number, and click 'OK' button to select.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the 'Account Number' field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Cheque Leaves

Specify the total number of leaves in the Cheque book you are issuing the customer.

First Cheque Number

When issuing a Cheque book, you have to capture the number of the first leaf of the Cheque book.

You need not specify the first cheque number if cheque book number is auto generated.

If you specify the First Cheque Number, the system displays an error message as 'Input of First check number is not allowed for automatic cheque numbering scheme'.

If the number of check leaves and the first check number is specified for manual cheque numbering scheme, the system will issue the cheque book as per the requested series,

If the number of check leaves is specified and the 'First Cheque Number' is left blank, then the system displays an override message as "First Check Number has not been input, do you want system to auto-generate the First cheque Number?" You can select "YES" or "No". If "YES", the system will generate the "First Check Number" based on the auto-generation logic without cheque sum and will save the maintenance. If "No" is selected for the override, you can manually input the First Cheque Number and save.

Cheque Book Type

If the cheque book is generated with inventory tracking, then specify the inventory by selecting it from the adjoining option list.

Kind Of Cheque book

A cheque book for customer can be of two types; commercial and Euro. A radio button is provided by which you can make your choice, as displayed on the screen. You can issue the Euro cheque book to a customer, whose account specifies for a 'Euro Cheques' option in the customer account maintenance screen.

Order Date

This is the date on which the customer placed a request for a new Cheque book.

If order date is not provided then the system defaults the system current date on save.

Incrementing Alpha-numeric Cheque Numbers

If the cheque mask is defined as alpha-numeric, the numeric characters will be incremented by adding the number of leaves requested to the last issued cheque number in case of auto-numbering scheme and auto re-order of cheque books during EOD.

If the numeric characters reach its maximum, the immediately preceding alpha character will be incremented to the next alphabet and the numeric serial will start from the minimum.

If an alpha character reaches the maximum, i.e. Z, the immediately preceding alpha character will be incremented to the next alphabet.

Issue Date

This is the date on which the Cheque book was issued to the customer.

Order Details

Against 'order details', you can enter any detail such as the name of the person who has collected the book on the customer's behalf, or the details of any special request for additional number of leaves in the Cheque book, and so on.

After having made the required mandatory entries and having saved your work, your user ID will be displayed at the made by field at the bottom of the screen, the date and time at which you saved the product will be populated. However, the authorization status will remain blank, which means that your entries have not been authorized by a user other than you. Status remains open or closed depending upon the status of the record.

Request Status

Select the status of the cheque book request from the adjoining drop-down list. This list displays the following values:

- Requested
- Generated
- Delivered

- Destroyed

Request Mode

The system displays the mode by which the cheque book request was made. This list displays the following values:

- Oracle Flexcube
- Any other external system

Language Code

Select the language code from the adjoining option. It displays all the language code in the system.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Courier
- Branch

Note

If the delivery mode is 'Courier', then you will need to specify the delivery address.

Delivery Address 1

Specify the address to which the cheque book should be delivered. From the adjoining option list, You can choose the valid account address maintained in the system.

Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

Apply Charge

Check this box to indicate that Online service charge is applied on new (issue)/modify/auth of the cheque book against customer account.

Include for Cheque Book Printing

When processing automatic reordering of cheque books for your branch, a file will be generated which will include the details of cheque books marked for automatic reorder. This file will then be sent to the Cheque Book printer. If you select the 'Include for Cheque Book Printing' option, then the system will include the details of manually reordered Cheque Books as well in the file to be sent to the printer.

Automatic reordering of Cheque Books will be triggered based on your specifications maintained for an account in the Customer Accounts Maintenance screen.

Refer the 'Core Entities' User Manual for more details on the maintenances required for the same.

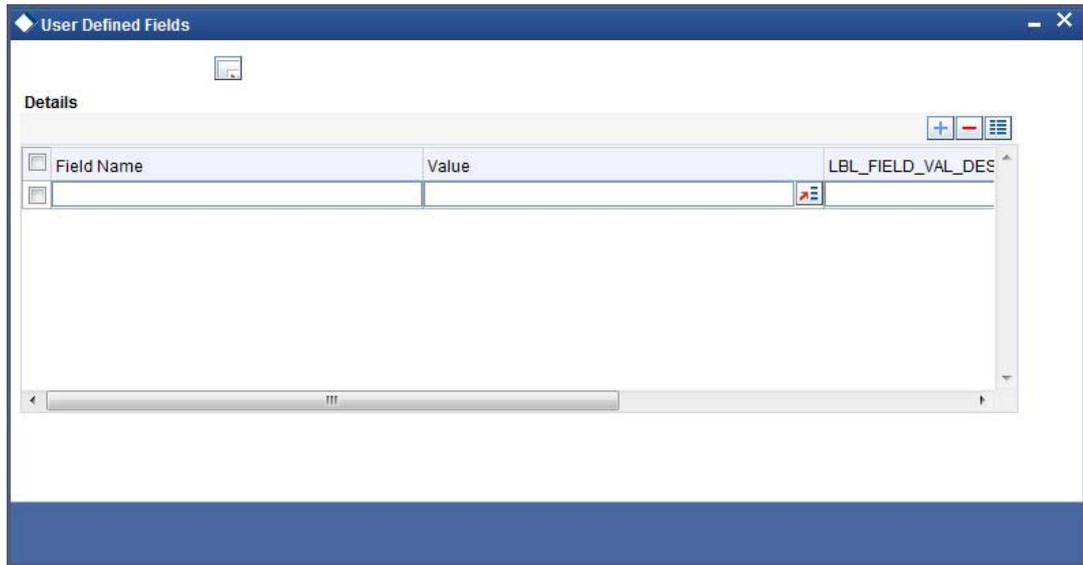
Specifying the value of the UDF 'Cheque Type'

When maintaining Cheque Book reordering parameters, you also have to specify the type of cheque that you would like to order. This is captured in the field Cheque Type, which is maintained as an UDF.

Refer to the 'User Defined Fields' User Manual for details on defining UDFs.

8.1.2 Fields Button

Click 'Fields' button in the Cheque Book Details screen toolbar to invoke the 'User Defined Fields' screen.



The UDF 'Cheque Type' will be displayed in this screen. Select the appropriate value from the option list provided. The possible values are:

- J: 20 page x 3.5' Personal
- K: 40 page x 3.5' Business
- P: 40 page x 3.5' Business
- L: 40 page x 3.5' (2 Part)
- R: 80 page x 3.5' Business

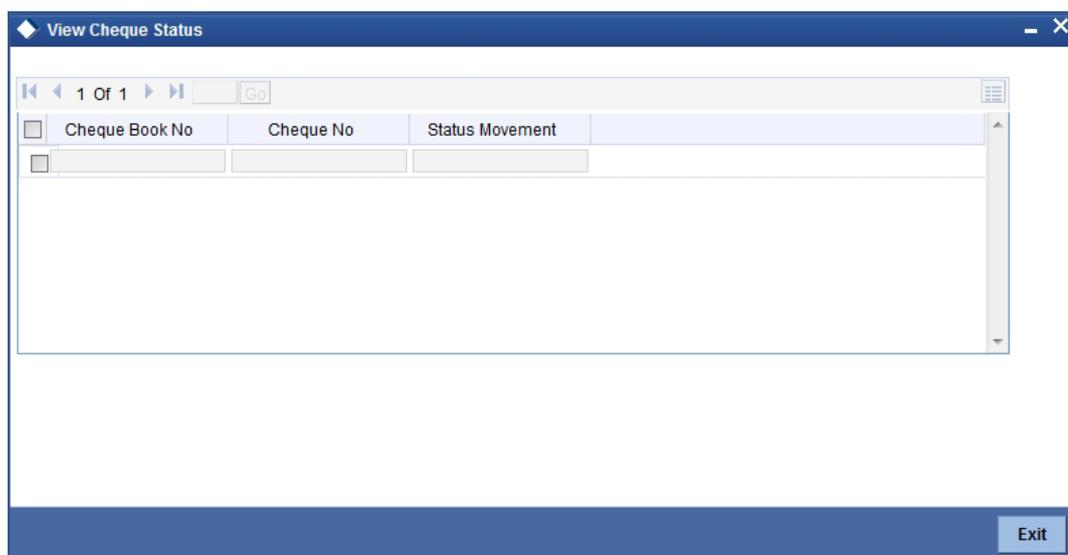
8.1.3 View Cheque Status Button

For each cheque book issued to a customer the system maintains the status of each leaf in the book.

The status of a cheque leaf can be one of the following:

Symbol	Status	Significance
N	Not Used	This cheque has not been used
U	Used	This cheque has been used
R	Rejected	This cheque has been returned without clearance
S	Stopped	A stop payment has been issued for this cheque
C	Cancelled	This cheque has been cancelled

To view the status of a Cheque book the details of which are on display, click 'View Cheque Status' button, on the 'Cheque Book Maintenance' table. The 'View Cheque Status' table is invoked.



Here you can view the status of all the leaves in this Cheque book. The 'Cheque Number' on display is the number of the first leaf on this Cheque book and is defaulted from the 'Cheque Book Details' screen.

The Cheque leaf status can be viewed in a matrix form. The column number should be suffixed to the row number to arrive at the Cheque number whose status you want to view. For example, in the matrix above the second row number - 00000000000001 when suffixed with 0 would give the status of the Cheque number 000000000000010, which is under a stop payment order.

To move up and down the matrix, click on the upward and downward arrow respectively on the side of the matrix.

You have the option of manually changing the status of any of the Cheque leaves; except a Cheque, which has been 'used' or a Cheque under a stopped payment order. The stop payment order can be for a Cheque or a series of Cheques and is maintained in the 'stop payment' table from where it gets updated in the status table.

8.1.3.1 Viewing Details of a Cheque and changing its Status

To change the status of any leaf in a book, go to that leaf's status block in the status matrix, and double click on the block. You will be returned to the 'Cheque Details' table. The 'Cheque Details' table is invoked from the Application Browser.

8.1.4 Charge Button

You can view all the charge related details in the 'Charge Details' screen. Click on 'Charges' button to invoke 'Charge Details' screen.

The screenshot shows a window titled "Charges" with a dark blue header. Below the header, there are two input fields: "Reference No" and "Charge Account". Below these fields is a table with a header row containing the following columns: "Event Sequence Number", "Component", "Account Description", "Amount", and "Currency". The table has a scroll bar on the right side. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Contract Reference

System displays the contract reference number here.

Charge Liquidation

System displays the following details under this section:

- ESN – Event sequence number
- Component – Charge component name
- Account Description – Description of the charge account
- Charge Currency – Charge currency
- Charge Amount – Computed charge amount
- Waiver – If this box is checked, then charge will be waived.

Waiver

Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

8.1.5 Events Button

You can view all the events in the 'Events' screen. Click on 'Events' button to invoke 'Events' screen.'

The screenshot shows a software window titled "Events". At the top, there is a "Reference No" label followed by an empty text input field. Below this is a navigation bar containing a left arrow, the number "1011", a right arrow, and a "Go" button. Underneath the navigation bar is a table with the following columns: "Event Number", "Event Date", "Event Code", and "Account Description". The table body is currently empty. At the bottom of the window, there is a tab labeled "Accounting Entries" and an "Exit" button in the bottom right corner.

Reference Number

System displays the reference number.

Events

System displays the following details under this section:

- Event Number - Event sequence number
- Event Date- Date of the event
- Event Code - event code of the transaction
- Description - event code description

8.1.5.1 Accounting Entries Button

You can view accounting entries in the 'Events' screen. Click on 'Accounting Entries' button to invoke 'Accounting Entries' screen.

Branch	Account	Dr/Cr	Transaction Code	Amount Tag
<input type="text"/>				

Reference Number

System displays the transaction reference number here.

Event

System displays the event code of the transaction here.

Accounting Entries

System displays the following details under this section:

- Branch - Account branch code
- Account - Account number
- Dr/Cr - 'C' Indicates 'Credit' and 'D' indicates 'Debit'
- Amount Tag - Amount Tag of the transaction
- Currency - Account currency
- Foreign Currency Amount - Amount in foreign currency
- Local Currency Amount - Amount in local currency
- Date - Date of the transaction
- Value Date - Value date of the transaction
- Code - Transaction code

8.2 Cheque Details Maintenance

This section contains the following topics:

- [Section 8.2.1, "Maintaining Cheque Details "](#)
- [Section 8.2.2, "Retrieving Cheque Details"](#)

8.2.1 Maintaining Cheque Details

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

The screenshot shows the 'Cheque Details Maintenance' window. The title bar includes a diamond icon and the text 'Cheque Details Maintenance'. Below the title bar is a toolbar with 'New' and 'Enter Query' buttons. The main content area contains the following fields and controls:

- Branch: Text input field
- Account Number *: Text input field
- Amount: Text input field
- Beneficiary: Text input field
- Presented On: Text input field
- Remarks: Text input field
- Status Movement: Dropdown menu with 'Not Used' selected
- Date On Cheque: Text input field
- Cheque Number *: Text input field (positioned to the right of the other fields)
- Stopped: Checkbox

At the bottom of the window, there is a 'Fields | History' section with the following labels:

- Maker
- Checker
- Mod No
- Date Time:
- Date Time:
- Record Status
- Authorization Status

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

Branch Code

Specify code of the branch where the account for which you need to maintain the cheque details exists, from the adjoining option list.

If you have invoked this screen by double clicking on the Cheque status, all details related to the Cheque would be displayed in the 'cheque details' screen.

If the screen has been invoked from the Application Browser, then click on the account number (a display field), press F7 and enter the account number of this customer, whose Cheque status you want to view. Then press F8. The details of a Cheque leaf would be displayed. Move to the concerned 'Cheque number' record by using the arrow buttons on the toolbar or the <down arrow> key of your keyboard. You can also invoke the Cheque details by inputting the Cheque number, the details of which you want to view. The 'Amount', 'Beneficiary', 'Presented On', 'Date on Cheque' are populated from the concerned module from where the Cheque transaction took place. You can change any of the details.

In this screen the following details are updated from the front-end modules – Data Entry and Funds Transfer for a Cheque issued to a customer:

- Amount for which the Cheque is drawn
- Status of the Cheque
- Date on which the Cheque was presented for encashment Partial cheque payment feature is available for all accounts created under a branch that have 'PARTCHKPAY' feature id. If the original claim amount is more than the transaction amount, then the cheque will be partially paid. In such cases the cheque status should be marked as 'Part Used'. A cheque can be partially paid multiple times.

If 'PARTCHKPAY' feature id is not available for the branch and an user tries to modify the status to 'Part Used', the system displays an error message "Partial cheque utilization feature is not allowed for account branch".

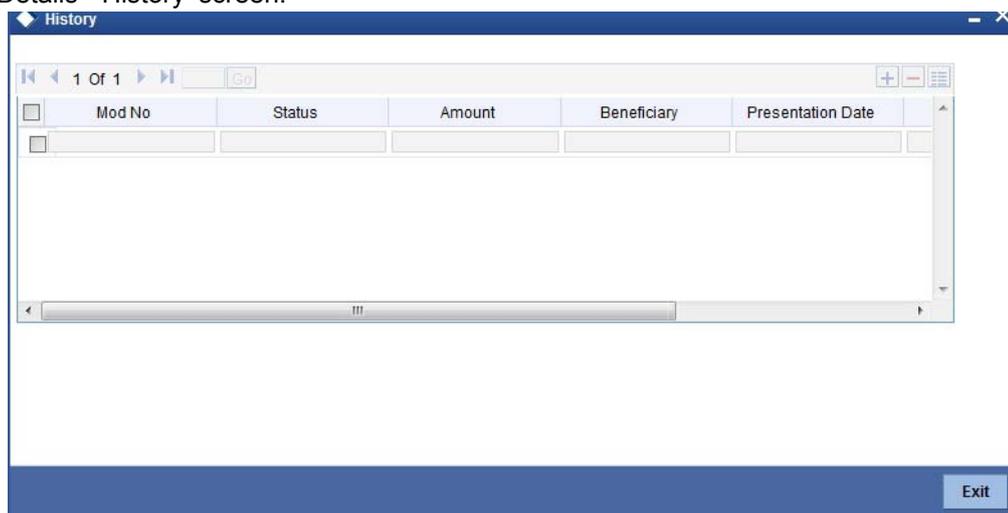
For more information on Feature Id, refer to the section 'Feature ID Maintenance' in the Core Services User Manual.

To modify a status detail, click unlock icon in the Application toolbar. Make the desired changes. Remember, the following points while modifying:

- A 'used' status cannot be changed
- For cheques that are stopped from payment, the 'Stopped' box is checked and 'Status' of the cheque is set to 'Unused'.
- 'Not used' status can be changed to rejected/cancelled.
- A 'Canceled' status cannot be changed
- 'Rejected' status can be changed to 'used'
- 'Part Used' status can only be 'Cancelled' or 'Rejected'

A Cheque may have passed through a series of status changes. The modification number moves up serially, each time you change the status of a Cheque. If a cheque is partially paid more than once, the account details and the presented date will be available for each payment with different modification numbers. To view the status, click the arrow button under Modification Number. This arrow will take you through the modifications.

To view the modification history of a Cheque, click 'History' button ,to display the 'Cheque Details - History' screen.



This screen lists all details pertaining to a .The amount for which the Cheque was issued, the presentation date, the value date and the Claim Amount of the Cheque are also displayed. The serial number represents the modification number.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

To exit from the 'Cheque Details - History' screen, click 'Exit' or 'Cancel' button. If you have invoked the table from the Application Browser you would be returned to the Browser. If you have invoked this table from the 'Cheque Status' screen you would be returned to the 'Cheque Status' table.

8.2.2 Retrieving Cheque Details

You can view, modify, or authorize details related to cheques using 'Cheque Details Summary' screen. You can invoke the 'Cheque Details Summary' screen by typing 'CASCHKDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Cheque Details Summary' application window. The window has a title bar with the text 'Cheque Details Summary'. Below the title bar is a search bar with three buttons: 'Search', 'Advanced Search', and 'Reset'. Below the search bar are four input fields: 'Authorization Status' (dropdown menu), 'Record Status' (dropdown menu), 'Branch' (text input with a search icon), and 'Account' (text input with a search icon). Below these fields is a table with columns: 'Authorization Status', 'Record Status', 'Branch', 'Account', 'Cheque Number', 'Amount', 'Presented On', and 'Mod Number'. The table currently shows one record. At the bottom right of the window is an 'Exit' button.

You can query based on any or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Account Number
- Cheque Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch
- Account Number
- Cheque Number
- Amount
- Presented On
- Mod Number

You can acquire access rights to operate in multiple branches by checking the 'Multi Branch Operational' check box at 'User Maintenance' level. When the record is selected, the system validates your access rights of the branch and function.

If you do not have appropriate rights on the branch, then the system displays an error message. If the branch is a valid branch, then the system updates the same as transaction branch and then queries it in the maintenance screen.

8.3 Cheque Book Archive

This section contains the following topics:

- [Section 8.3.1, "Archiving Cheque Book"](#)
- [Section 8.3.2, "Viewing Archived Cheque Books"](#)
- [Section 8.3.3, "Querying Archived Cheque Details"](#)

8.3.1 Archiving Cheque Book

You can archive the used and cancelled cheques for all accounts of the selected branch by using the Archive Cheque Book screen. To invoke this screen type 'CADCHARC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Archive Cheque Book' application window. The window title is 'Archive Cheque Book'. The interface includes a toolbar with 'New' and 'Enter Query' buttons. The main area contains several input fields: 'Archival Reference Number *', 'Branch', 'Issued Before Date', 'Presented Before Date', 'Start Cheque Number', 'End Cheque Number', and 'Archival Date'. To the right, there are radio buttons for 'All Accounts' (selected) and 'Specific Account'. Below these is a table with a header 'Account No' and one empty row. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can capture the following in this screen:

Archival Reference Number

The system displays the archival reference number.

All Accounts

Select 'All Accounts' to archive the cheque books of all accounts of selected branch.

Specific Accounts

Select 'Specific Accounts' to archive cheque books of specific account/accounts. You can specify the specific account numbers under Account Number.

You will have to select the accounts either as 'All' or 'Specific'. If 'All' is selected then cheque issued against all the accounts for the selected branch will be considered. If 'Specific' is selected, you have to specify the account for the selected branch.

On authorization all the cheques satisfying the query are considered for archival and the actual archival process will get triggered.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Branch

The system defaults the branch code here. However you can modify it by selecting the branch code from the adjoining option list.

Issued Before Date

Specify the date until which all the issued cheques should be considered for archival.

All the cheques issued to the account before the 'Issued Before Date' will be considered for archival process.

Presented Before Date

Specify the date until which the used cheques, presented for payment, should be considered for archiving.

All the used cheques presented for payment for the account before the 'Presented Before Date' will be considered for archival process.

Start Cheque Number

Specify the starting cheque number of the cheque series.

End Cheque Number

Specify the ending cheque number of the cheque series,

The system archives those cheques which are in Used (U) status and Cancelled (C) status.

If inventory is enabled, then reissue of the same cheque number will not be possible for cheque archival.

The cheques that do not conform to the archival branch's cheque mask will not be considered for archival.

If the cheques are not archived, the system displays the information message as 'No Cheques are archived for selected criteria' a authorization level.

A new cheque book is created in the cheque book maintenance for the cheque numbers which are not archived. The number of leaves in the cheque book will be one if these cheques (for an account) are not in sequence, otherwise the number of leaves will be equal to the number of such cheques which are in a sequence. The cheque details for individual cheques will also be updated with the new cheque book numbers.

8.3.2 Viewing Archived Cheque Books

You can view the archived cheque book details maintained in the 'Archive Cheque Book' screen using the 'Archive Cheque Book Summary' screen. You can invoke this screen by

typing 'CASCHARC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Archive Cheque Book Summary

Search Advanced Search Reset

Authorization Status [dropdown] Record Status [dropdown]
Branch [text] Archival Reference Number [text]

Records per page 15 [dropdown] 1 Of 1 [Go]

<input type="checkbox"/>	Authorization Status	Record Status	Branch	Archival Reference Number	Issued Before Date	Presented Before Date
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						

Exit

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Branch Code
- Record Status
- Archival Reference Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Branch
- Archival Reference Number
- Issued Before Date
- Presented Before Date
- Start Cheque Number
- End Cheque number

8.3.3 Querying Archived Cheque Details

You can query all the archived cheque details for a customer account in the 'Archive Cheque Details Query' screen. To invoke this screen type 'CADCHARQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Archival Date	Branch	Account Number	Cheque Book Serial Number	Archived Quantity

You can base your queries on any of the following parameters:

- Branch Code
- Archival From Date
- Account Number
- Archival To Date

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Select any or all of the above parameters for a query and click 'Execute Query' button. The records meeting the selected criteria are displayed.

- Archival Date
- Branch
- Account Number
- Cheque Book Serial Number
- Archived Quantity

Select a record and click on 'Details' button to view the following details of the archived cheque:

- Cheque Number
- Status
- Presented On
- Amount

- Remarks

9. Maintaining Account Structure

Oracle FLEXCUBE repays loan from multiple accounts. In Oracle FLEXCUBE, the loan account is the primary account and all the other accounts linked to it are cover accounts. While paying the settlement if the primary account has insufficient amount, the system will check the cover accounts for the remaining amount according to the preference.

In case of single account structure, the primary account will have only one cover account and the cover account will have only one primary account for making the account structure free of duplicate accounts. Every account has its own account structure. While closing an account under an account structure, you need to remove that account from the account structure manually else the system will not allow the closure of the account. If you want to amend an account structure, the system will check whether any amount block is open on the account structure. If any amount block is opened, then the system will throw an error. You can also configure the error code.

This chapter contains the following sections:

- [Section 9.1, "Defining Account Structure"](#)
- [Section 9.2, "Debiting Transaction into the Primary Account"](#)
- [Section 9.3, "Maintaining Account Structure"](#)
- [Section 9.4, "Viewing Account Structure Maintenance Summary"](#)

9.1 Defining Account Structure

Oracle FLEXCUBE allows you to have a primary account and secondary account and then link these two accounts.

If you amend an account structure, then the system will check if the status of any amount block created due to the account structure is open. If one or more amount block is open, then the system will display an error message. If a customer account is element of some account structure, then before closing that account, you should remove that account from the account structure manually; else the system will not allow you to close the account.

9.2 Debiting Transaction into the Primary Account

During settlement, if there is no sufficient balance in the primary account to cover up the debit/cheque amount, then the system will check for the balance in the cover account from the account structure and processes as follows:

- The system will do the partial transaction using the available amount in the primary account
- If the settlement is not done fully in the previous level, then the system will check for the balance in the cover account to complete the transaction. If there is sufficient balance, then the system will place an amount block on the cover account for the settled amount.
- If the primary account and cover account, for which the amount block is created, are of different currency, the system will create an amount block in the cover account currency. The system will then debit the settlement amount from the primary account.

The system uses the 'Mid Rate' for currency conversion.

In case there is a stop payment on the cheque, the validation of stop payment will precede and the settlement will not go through.

9.2.1 Processing Amount Block

The system will use the primary account and cover account amount block to identify the amount block which is created due to debit transaction processing in primary account. This process is configured either at post EOTI level or at BOD level. The system will process as follows:

- Remove the amount block from cover account
- Debit the cover account for the amount of 'Amount Block'
- Credit the parent account for the amount of 'Amount Block'

9.3 Maintaining Account Structure

You can specify the account structure in the 'Sweep Structure Maintenance' screen. You can invoke the screen by clicking 'Sweep In Setup' in the 'Customer Accounts Maintenance' Screen.

Sequence Number	Primary Account	Primary Account Branch	Primary Account Currency	Cover Account

For Further details on maintaining the details for Cover Account, refer 'Maintaining Sweep Structure' in Maintaining Customer Accounts' chapter of this module.

9.4 Viewing Account Structure Maintenance Summary

You can view the summary details of the account structure in the 'Account Structure Maintenance Summary' screen.

To invoke this screen, type 'CASSTRUC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Account Structure Maintenance Summary". At the top, there are three buttons: "Search", "Advanced Search", and "Reset". Below these are two dropdown menus: "Authorization Status" and "Record Status". A text input field for "Structure Group" is also present. Below the search area, there is a pagination control showing "Records per page" set to 15, and "1 Of 1" records. A table with the following columns is displayed: "Authorization Status", "Record Status", "Structure Group", and "Description". The table currently contains no data rows. An "Exit" button is located at the bottom right of the window.

You can query on records based on any or all of the following criteria:

- Authorization Status
- Structure Group
- Record Status
- Description

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Structure Group
- Record Status
- Description

10. Maintaining Amount Blocks

An amount block is that part of the balance in a customer's account, which you wish to reserve for a specific purpose. It can be specified for an account either on the directions of the customer or at the behest of the bank.

When an amount block is set for an account, the balance available for withdrawal is the current balance of the account minus the blocked amount. On expiry of the period for which the amount block is defined the system automatically updates the amount block Cheque in the 'Customer Accounts' table. Amount blocks are maintained in the 'Amount Block Maintenance' table.

For Example, If the balance in an account is 1000 currency units and the amount block defined is 500 currency units, the actual funds available for withdrawal is only 500 units. An override will be required if the customer withdraws a higher amount.

When a debit to a customer account is made, where the transaction amount exceeds the available balance in the account, the system asks for an 'override'.

This chapter contains the following sections:

- [Section 10.1, "Hold Code Maintenance"](#)
- [Section 10.2, "Amount Block Maintenance"](#)
- [Section 10.3, "Processing Amount Block Request from Channels"](#)

10.1 Hold Code Maintenance

This section contains the following topics:

- [Section 10.1.1, "Maintaining Hold Codes"](#)
- [Section 10.1.2, "Viewing Hold Codes"](#)

10.1.1 Maintaining Hold Codes

Whenever you impose an amount block (hold) on customer accounts, a valid reason can be assigned for having effected the hold. You can define these reasons using the 'Hold Maintenance' screen.

You can invoke this screen by typing 'CODHOLDT' 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 "Hold Code Maintenance". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are three input fields: "Hold Code *" (with an asterisk indicating it is required), "Hold Description", and "Hold Type" (a dropdown menu currently showing "None"). At the bottom of the window, there are several fields: "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

You can capture the following details here:

Hold Code

Specify a code for the amount block reason you are maintaining in the system.

Note

The Hold Code can be a maximum of 15 characters (alphanumeric type) in length.

Hold Description

Provide a brief description of the hold code.

Hold Type

In case you are defining amount hold reasons for automated system hold, select the hold type from the adjoining drop-down list. The available options are:

- Salary Hold
- Overdue Hold
- Guarantor Recovery Hold
- External Deal Hold
- None
- Discounted TD

Note

Except 'None', for all other Hold Types mentioned above, only one Hold Code each can be maintained in the system.

10.1.2 Viewing Hold Codes

You can view a summary of Hold Codes maintained in the system using the 'Hold Summary' screen. You can invoke this screen by typing 'COSHOLDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Authorization Status	Record Status	Hold Code	Hold Description	Hold Type
----------------------	---------------	-----------	------------------	-----------

You can query on records based on any or all of the following criteria:

- Authorization Status
- Hold Code
- Record Status
- Hold Type

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Hold Code
- Hold Description
- Hold Type

10.2 Amount Block Maintenance

This section contains the following topics:

- [Section 10.2.1, "Maintaining Individual Amount Blocks"](#)
- [Section 10.2.2, "Viewing Amount Block"](#)
- [Section 10.2.3, "Maintaining Consolidated Amount Block Details"](#)

10.2.1 Maintaining Individual Amount Blocks

You can maintain amount blocks on individual accounts of a customer using the 'Amount Block Input' screen. You can invoke this screen by typing 'CADAMBLK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Amount Block Input' application window. The title bar includes a diamond icon, the text 'Amount Block Input', and standard window controls. Below the title bar are two buttons: 'New' and 'Enter Query'. The main content area is titled 'Account Block Details' and contains the following fields and controls:

- Branch: Text input field
- Account *: Text input field with a dropdown arrow
- Currency: Text input field
- Amount *: Text input field
- Amount Block Type: Dropdown menu showing 'FLEXCUBE'
- Hold Code: Text input field
- Remarks: Text input field
- Amount Block Number *: Text input field
- Source Code: Text input field showing 'FLEXCUBE'
- Effective Date: Text input field
- Expiry Date: Text input field
- Reference No: Text input field
- Hold Description: Text input field
- Verify Available Balance: Checkbox

At the bottom of the window, there is a 'Fields' section with the following labels:

- Maker
- Checker
- Mod No
- Date Time:
- Date Time:
- Record Status
- Authorization Status

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

You can capture the following details here:

Account Number

Specify a valid account number of the customer for which you wish to maintain an amount block. The adjoining option list displays all valid customer accounts maintained in the selected transaction branch. You can select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Sequence Number

The system automatically displays the amount block sequence number.

Amount

Specify the amount which has to be blocked.

Note

- If the block amount is greater than the available balance, then the system displays an override message as "Block amount greater than available balance".
 - Interest calculations is not considered for negatively blocked amount.
 - The Linked Line will not be utilized if the available balance becomes less than zero because of a amount block.
-

Effective Date

Specify the date from which the amount block is effective.

Note

For CASA amount block type, the effective date is the branch current date.

Expiry Date

Specify the date on which the amount block is released, so that it is available for withdrawal to the customer. You cannot modify the amount block after the expiry date

Note

For CASA amount block type, there is no expiry date.

Amount Block Type

Select the amount block type from the adjoining drop-down list. The available options are:

- FLEXCUBE
- Switch
- PreAuth
- Escrow
- System
- CASA - indicates an amount block that is created due to debit transaction processing in Primary Accounts.
- Bulk Salary
- P2P

Note

The option 'System' indicates a system generated amount block, equivalent to the external deal amount maintained in the system. You cannot modify a 'System' type of amount block.

During debit transaction processing, Oracle FLEXCUBE will use 'Mid Rate', if the primary account currency and cover account currency are different.

Note

- When an amount block is created and the account status is 'No Debit', 'No Credit', 'Dormant' or 'Frozen' then the system displays an override message with the account status.
 - When an amount block is created and the customer status is 'Frozen', 'Deceased' or 'Whereabouts Unknown' then the system displays an override message with the customer status.
 - If the account status is moved to 'Dormant' or 'No Debit' or 'No Debit' or 'Frozen', then the system displays an override message as 'The Account has active amount block'.
 - If the account status is moved to 'Dormant' or 'No Debit' or 'No Debit' or 'Frozen', then the system displays an override message as 'The Account has active amount block'.
-

Note

If the amount block type is P2P, then the following transaction data is logged into 'P2P Payment Beneficiary Registration Queue' to track the beneficiary registration till the end date:

- Amount Block Number
- Branch Code
- Account Number
- END Date
- Beneficiary's Email ID
- Beneficiary's Telephone
- Beneficiary's Facebook ID
- Status

While processing an amount block, the amount block on the sender's account is released and the amount is debited from the senders account and credited to the clearing suspense GL.Remarks

Specify remarks about the amount block, if any.

Note

For structured deposit, the subscription amount will be blocked from the given CASA account automatically and this system generated block is updated with SD contract reference number in remarks field.

Reference No

The system generates a unique reference number upon saving the record.

Note

- For system generated amount blocks corresponding to external deals, Oracle FL-EXCUBE Reference number automatically generated in External Deal linkage screen gets defaulted here.
 - The system generated Escrow amount blocks, are identified with an unique original transaction Reference No.
 - The amount block can be released by the same source that has created the amount block.
 - You are not allowed to modify or close Escrow Amount Blocks.
 - System displays the consolidated blocked amount of the particular account in 'Amounts and Dates' details of the customer account.
-

System will not allow to closing the respective customer account unless existing active amount blocks are closed.

Hold Code

Specify a valid hold code. The adjoining option list displays all valid hold codes maintained in the system. You can select the appropriate one.

Hold Description

The system displays the hold code description.

Note

For system generated amount blocks corresponding to external deals, the description maintained at Hold Code Maintenance screen for Hold Code Type 'External Deal' gets displayed here.

Source Code

The source from which the amount block has been initiated is displayed. When an amount block is created through a source code, the same can be modified or released by the same source code.

Verify Available Balance

Check this box to enable creation of amount block only when sufficient funds are available. *For more details related to external deal maintenance, refer Core Services User Manual.*

10.2.2 Viewing Amount Block

You can view a summary of Amount Blocks maintained at the 'Amount Block Input' level using 'Amount Block Summary' screen.

You can invoke the 'Amount Block Summary' screen by typing 'CASAMBLK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Amount Block Summary' application window. The window title is 'Amount Block Summary'. It features a search bar with 'Search', 'Advanced Search', and 'Reset' options. Below the search bar are two columns of input fields: Authorization Status, Record Status, Account, Amount Block Number, Expiry Date, Effective Date, Amount, Reference No, Branch, and Amount Block Type. Each field has a search icon. Below the input fields is a table with columns: Authorization Status, Record Status, Account, Amount Block Number, Expiry Date, Effective Date, Amount, and Reference No. The table is currently empty. At the bottom right of the window is an 'Exit' button.

You can view records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Account Number
- Sequence Number

- Amount
- Effective Date
- Expiry Date
- Reference No

Note

The system generated original transaction Reference No of Escrow amount blocks will also be displayed.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Account Number
- Sequence Number
- Amount
- Effective Date
- Expiry Date
- Reference No

10.2.3 Maintaining Consolidated Amount Block Details

You can invoke the 'Consolidated Amount Block Input' screen by typing 'CADCAMBL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Amount Block Maintenance

New Enter Query

Customer Number *

Customer Name

Fetch

Account Details

Account *	Available Balance	Amount Blocked	No Debit
<input type="checkbox"/>			<input type="checkbox"/>

Amount Details

Sequence Number	Amount	Effective Date	Expiry Date	Remarks	Close
<input type="checkbox"/>		<input type="text"/>	<input type="text"/>		<input type="checkbox"/>

Fields

Input By
Date Time

Authorized By
Date Time

Modification
Number

Authorized

Open

In this table, you maintain all amount block details enforced for a customer account. Any number of amount blocks can be enforced for an account.

The following information will be available in this screen:

- All the accounts maintained for the customer
- The available balance in each account
- Active amount blocks, if any
- Whether the account is marked for no-debit ('Full Amount Block' option is Cheques)
- The user defined fields (UDFs) associated with the Customer (i.e. the UDFs mapped to the function id 'STDCIF')
- You can also do a query based on the UDFs
- In addition to viewing the amount block details for an account, you can also define new blocks or modify the details pertaining to existing amount blocks, if any. You can also use this screen to mark the account for no-debits.
- You can specify the following for a new amount block:
- Amount for which the block has been enforced

- Period for which this block should remain effective
- Any remark applicable to this amount block. It could be the purpose for which the block has been enforced.

If you are maintaining consolidated amount blocks for the first time for a customer account, you need to select the name of the customer from the option-list provided. On selection of the customer, all accounts maintained for the customer that are available in the current branch will be displayed in the middle section of the screen along with existing amount block details, if any. Select an account to view all the individual amount blocks for the selected account in the lower half of the screen.

To create a new amount block, click add icon. The sequence number for each amount block will be automatically created by the system.

Maintain the following parameters for the amount block:

Amount

Specify the amount that you would like to block in the account. When an amount block is set for an account, the balance available for transaction would be the current balance of the account minus the blocked amount.

Whenever a customer account is debited of an amount that exceeds the available balance in the account, the system asks for an 'override'. Note that the available funds in a blocked account will always be shown to be the current balance less the amount block.

The 'Blocked Amount' field in the middle section of the screen will display the sum of all the amount blocks placed on the account.

You can raise the blocked amount for an account. On authorization, the 'Customer Accounts' table will be updated with the modified blocked amount.

Effective Date

When defining amount blocks for an account, specify the date on which the amount block comes into effect. A future-dated amount block comes into effect when the Beginning of Day process is executed for the day (on which the amount block becomes effective).

Expiry Date

This is the day on which the amount block expires. An amount block is effective till the EOD is run on the expiry date. On expiry of an amount block, the block amount status in the 'Customer Accounts Maintenance' table gets updated (if no other amount block is enforced on this account). The balance available for transaction is also updated.

Remarks

Here you can enter any remark specific to this amount block. For example, you can capture the purpose for which a block has been affected.

No Debit

When defining amount blocks, you can choose to completely block the account from any kind of debits made to the account. To do this, select the option 'No Debit'. At a later point, you can UN Cheque this option to release the full block and define partial blocks if required.

Close

As stated earlier, the amount block will remain active from the effective date till the expiry date. However, you can release a block before the expiry date. Select the 'Close' option to affect a forceful closure of the amount block. If you do not select this option, the amount block will be released as part of the EOD batch process executed on the expiry date.

10.3 Processing Amount Block Request from Channels

A file upload facility has been provided from the external channels to the FCUBS system. The Generic Interface (GI) facility is utilized for this purpose. This facility is applicable for the following activities:

- Debit or Credit Transactions
- Amount Block Request
- Amount Block Modification
- Release of Amount Blocks

This section contains the following topics:

- [Section 10.3.1, "Debit or Credit Transactions Upload"](#)
- [Section 10.3.2, "Amount Block Request"](#)
- [Section 10.3.3, "Amount Block Modification"](#)
- [Section 10.3.4, "Release of Amount Block"](#)

10.3.1 Debit or Credit Transactions Upload

To debit or credit transactions for specific customer accounts in the FCUBS system, a file upload facility has been provided through the interface code 'IFIEXENT (for incoming) and IFOEXENT (outgoing)'. The outgoing file is linked to the incoming file and generated as per the data set provided in the incoming file.

For a failed transaction, that is, when a transaction leg in the 'Transaction Reference Number' fails, then the entire set of entries mapped to the transaction reference number is rolled back (including the amount block). A list of failed transactions and the status of each transactions is provided by the FCUBS system to the external channels.

The amount block reference numbers can be provided only for debit transactions. If the amount block reference number has been provided for a credit transaction, then that particular amount block will not be released. However, the credit transaction will be processed. When the "Amount Block Number" field is "Null" then there is no action taken by the system while processing the uploaded file. If the amount block reference number is provided in this field for a CASA/GL debit transaction during file upload or in the web service then on processing the transaction the following actions occur:

- If the "Amount Block Number" is valid then the amount block will be released. Transaction entries will be posted in the respective accounts. The validations that are applicable for the amount block release will be applied during releasing of the amount block through the file upload facility.
- If the "Amount Block Number" provided is invalid, then the all transaction legs under that particular Transaction Reference Number will be rolled back.
- If the "Amount Block Number" provided is not pertaining to the corresponding debit account number, the particular "Amount Block Number" will be released and processing of the corresponding debit transaction will continue.
- If "Amount Block Number" has been provided for a debit transaction and the release of amount block fails due to any reason, then the entire set of transactions will be rolled back.

Balancing of Settlement File Received from External Channels

The settlement file is sent in the transaction currency by the external channels. In case the external channel does not send the local currency equivalent amount, then the Oracle

FLEXCUBE UBS system converts the transaction amounts into the local currency by applying the applicable conversion rates. The process flow of the transaction is as follows:

- The required field level details will be provided by the channels.
- If the transaction received from the channel is balanced in local currency (LCY) amount then Oracle FLEXCUBE UBS system processes that transaction.
- If the transaction received from the channel has not provided the currency equivalent amount, then that transaction will be processed as mentioned below.
 - The debit/credit amount provided will be converted into LCY amount using the applicable conversion rates.
 - The transaction pair will be identified using the “AMOUNTTAG” value provided by the channels.
 - The average LCY amount of the transaction pair will be taken into account for processing the transaction.
 - Once the transaction is balanced the accounting entries will be posted into the respective account.
 - If the transaction is fails, further reconciliation needs to be done manually.

10.3.2 Amount Block Request

To create an amount block request using the GI facility, the AMIBLKNW (incoming) has been provided. To provide a response for the incoming files which are received from external channels an interface code AMOBLKST (outgoing) has been provided. The status of the file upload is identified by the error code provided in the outgoing file. The outgoing file would be linked to incoming file and generated in the context of the incoming file data set. The interface code formats provided for incoming and outgoing are the sample formats. Channels can copy this format and create new GI interface codes. Amount block no. should be compulsorily sent in the GI request otherwise outgoing file will not have the amount block number.

10.3.3 Amount Block Modification

To modify amount using the GI facility, the interface code AMIBLKMD (incoming) and AMOBLKST (outgoing) has been provided. The following fields can be modified in the amount block record:

- Amount
- Hold Code
- Expiry Date
- Remarks

The status of the amount block can be identified through the error code provided in the outgoing file. The outgoing file is linked to the incoming file and generated in the context of the incoming file data set. The amount block number that has to be modified should be provided by the channels. The validations that are applicable for the amount block modification is applied during modification of the amount block through upload facility also. If the modification (increasing/decreasing the amount of block) request has failed for any reason then the original amount of the block is retained. The interface code formats provided for incoming and outgoing are the sample formats. Channels can copy this format and create new GI interface codes

10.3.4 Release of Amount Block

To release an amount block using the GI facility, the interface code AMIBLKCL (incoming) and AMOBLKST (outgoing) is provided. The outgoing file is linked to the incoming file and generated in the context of the incoming file data set. The status of the upload is identified

thought the Status Code field. Amount block number that has to be closed should be provided by the channels. The validations that are applicable for the amount block release will be applied during releasing of the amount block through upload facility also.

11. Maintaining Stop Payment Details

A Stop Payment maintained in the 'stop payment' table is an instruction given by a customer to his bank directing it to stop payment against a Cheque. This instruction can be based on any of the following:

- A single Cheque number
- A range of Cheque numbers
- The amount for which the Cheque is drawn

When a stop payment is affected, the stop payment status in the 'Customer Accounts Maintenance' table gets updated to indicate the presence of a stop payment instruction for the customer account. Whenever a Cheque based transaction is initiated through Data Entry or Funds Transfer the system validates if any stop payment instruction has been issued against it. Payment against a Cheque is stopped if a stop payment instruction exists for that Cheque.

Stop payment for a Cheque can be specified for a defined period. You can also maintain a stop payment bearing no expiry date i.e., the instruction remains effective until revoked.

This chapter contains the following section:

- [Section 11.1, "Stop Payment Maintenance"](#)

11.1 Stop Payment Maintenance

This section contains the following topic:

- [Section 11.1.1, "Maintaining Stop Payment Orders"](#)

11.1.1 Maintaining Stop Payment Orders

You can invoke the 'Stop Payment Input' screen by typing 'CADSPMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click the new button on the Application toolbar.

The screenshot shows the 'Stop Payment Input' window with the following fields and options:

- Account Number *
- Account Branch *
- Account Description
- Account Currency
- Stop Payment Type: Cheque
- Reason *
- Start Cheque Number
- End Cheque Number
- Cheque Amount
- Stop Payment Number
- Effective Date *
- Expiry Date
- Confirmed
- Advice Required
- Apply Charge

Bottom section labels: Maker, Checker, Mod No, Date Time:, Record Status, Authorization Status. Buttons: Ok, Exit.

In this table you maintain all stop payment orders enforced for a customer account. The sequence number of the present stop payment instruction is displayed in the field 'Stop Payment No'.

Here you define the following:

- Account number on which you are enforcing a stop payment
- Whether stop payment is being defined against Cheque/Cheques or an amount
- If stop payment is based on Cheque then the start and end Cheque numbers
- If stop payment is based on amount then the Cheque amount
- Amount for which the stop payment has been enforced
- Period for which this stop payment should remain effective
- Any reason applicable to this stop payment. It could be the purpose for which it has been enforced

Any number of stop payment instructions can be maintained for an account. With each stop payment instruction enforced on an account, the system displays the stop payment number. This number denotes the number of the current stop payment records being maintained for this account.

For maintaining details of stop payment instruction, the following parameters need to be maintained:

Account Number

Specify the account number of the account for which you wish to enforce a stop payment. The adjoining option list displays the list of account numbers maintained in the selected

transaction branch. Highlight the customer's account number for whom you are entering details.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Stop Payment type

This is either an amount or a cheque, on which the Stop Payment instruction is based.

If the instruction is cheque-based, the customer would give you the number of that Cheque. If the instruction pertains to a range of Cheques, the customer would give you the number of the first Cheque and the last Cheque in the range.

Start Cheque Number

This is the first cheque of the range. If the instruction is specified for a range of Cheques, the number of the first and the last Cheque of the range should be specified by the customer.

If the instruction is to withhold payment for one Cheque alone, enter the same Cheque number in both the 'start Cheque number' and the 'end Cheque number' fields.

Note

This is not mandatory if the stop payment type is an 'amount'.

End Cheque Number

This is the last cheque of the range. If the instruction is specified for a range of Cheques, the number of the first and the last Cheque of the range should be specified by the customer.

This is not mandatory if the stop payment type is an 'amount'.

Cheque Amount

If the stop payment type is 'amount', the Cheque amount represents the amount for which the Cheque was drawn.

Confirmation Status

The confirmation status indicates whether you have confirmed the stop payment instruction issued by the customer.

Effective Date

This is the date on which the stop payment comes into effect. A future-dated stop payment is affected after the Beginning of Day process has been executed for the day (the effective date of the stop payment).

Expiry Date

The stop payment expires on this day. A stop payment is effective till the End of Day is run on the expiry date. On expiry of a stop payment, the status in the 'Customer Accounts Maintenance' table gets updated (if no other stop payment is enforced on this account).

If you do not specify an expiry date, the stop payment will remain effective till it is revoked.

Remarks

Here, you can enter information specific to the stop payment that you are capturing. For example, you can indicate the purpose for which the stop payment has been issued.

After having made the required mandatory entries, and having saved your work, your user ID will be displayed at the 'Made By' field at the bottom of the screen, the Date and the Time at which you saved the product will be populated.

Another user, with the requisite rights, should authorize any operation that you perform, before the End of Day process is executed for the day.

Apply Charge

Check this box to indicate that online service charge will be applied on stopping payment request.

Advice Required

Check this box to indicate a mail advice is required to acknowledge the account on the stop payment request.

Once you check this box the system will generate the stop payment request message during Authorization.

A Message type STOP_PMNT_ACK will be used. This will be a MAIL Message and it will be sent to the account customer.

The following tags will be used for STOP_PMNT_ACK message:

Advice tag	Description
CUSTNAME	Customer name
ADD1	Customer address line 1
ADD2	Customer address line 2
ADD3	Customer address line 3
ADD4	Customer address line 4
ACCOUNT	Account
ACCOUNTBRN	Account Branch
STOPPAYNO	Stop Payment no
XREF	External reference
STOPTYPE	Stop Payment type
STARTCHECKNO	Start check No
ENDCHECKNO	End Check No
AMOUNT	Amount
EFFECTDT	Effective date
EXPIRYDT	Expiry date
REMARKS	Remarks

Advice tag	Description
AUTHDT	Authorization Date Time

For further details on Charge and Event button, refer the sections 'Viewing Charge Details' and 'Viewing Event Details' in the chapter titled 'Maintaining Cheque Book Details' in this User Manual.

12. Generating Account Statements

An account statement is the record of transactions and their effect on account balances over a specified period of time for a given account. An account statement lists the debits and credits that have taken place over a time period.

A detailed statement gives minute details of the transactions that have occurred on a given account, including the order of details, ultimate beneficiary, payment method etc. On the other hand a summary statement shows all transactions but gives only limited details of individual transactions like the reference number, date and the amount with a debit/credit indicator.

SWIFT account statements are statements generated for NOSTRO type of accounts, i.e., for a bank type of a customer. MT940 is generated for an account with its primary statement as detailed and a MT950 is generated for an account with its primary statement as summary.

This chapter contains the following sections:

- [Section 12.1, "Account Statement Generation"](#)

12.1 Account Statement Generation

You need to maintain a basic set-up at the following levels to generate account statements:

- Advice Formats
- Account Class
- Message Type
- Customer Address
- Batch EOD Inputs

This section contains the following topic:

- [Section 12.1.1, "Maintaining Advice Formats"](#)
- [Section 12.1.2, "Maintaining Account Statement Format for Account Classes"](#)
- [Section 12.1.3, "Maintaining Message Types"](#)
- [Section 12.1.4, "Maintaining Customer Address"](#)
- [Section 12.1.5, "Maintaining Statement Generation Batch"](#)
- [Section 12.1.6, "Maintaining Ad Hoc Statement Requests"](#)
- [Section 12.1.7, "Viewing Adhoc Consolidated Statement Request Summary"](#)
- [Section 12.1.8, "Maintaining Automatic Consolidated Statement Requests"](#)
- [Section 12.1.9, "Viewing Automatic Consolidated Statement Request Summary"](#)
- [Section 12.1.10, "Maintaining Combined Statements"](#)
- [Section 12.1.11, "Viewing Combined Statement Details"](#)
- [Section 12.1.12, "Periodic Charges for Combined Statement"](#)

12.1.1 Maintaining Advice Formats

Oracle FLEXCUBE offers you a format, on the basis of which you can maintain a layout for account statements to be generated. The maintenance form shown below offers you the flexibility of maintaining format details – like the lines per page and columns per page – according to your requirements, as also to maintain the tags required for populating the details. The system generates account statements, including ad hoc account statements, according to the maintenance provided by you.

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

You need to maintain two advice formats – one for Savings accounts and the other for Nostro accounts viz 'ACST_DETAILED' and 'SWIFT' respectively as shown below.

12.1.1.1 ACST_DETAILED

You need to maintain details as shown in the screen below.

Format Text

Specify the following format.

BANK-NAME

COPY AS OF ASOFDT

CUSTNAME

Account Branch :BRNAME

ADDRESSONE

Branch Address :BRADDR1

ADDRESSTWO

BRADDR2

ADDRESSTHREE

BRADDR3

ADDRESSFOUR

Cust ID :CUSTNO

Account No :ACCOUNTNO

Account Desc. :ACCOUNTDESC

Account Class :AClassNAME

Account Currency :ACyNAME

Statement From: FROMDATE

To:TODATE

OPENBALANCE

Account Open Date : OPENDATE

OPENING BALANCEDRCR

OPENBALANCE

AVAILABLE BALANCEAVLBALANCE2

STATEMENT OF ACCOUNT:ACCOUNTNO

Statement From: FROMDATE

To:TODATE

PAGE :1

Trn Code/Narrative	REFERENCE	Book Date	Value	Date	Withdrawal	Deposit	Closing Balance
--------------------	-----------	-----------	-------	------	------------	---------	-----------------

F TAGVAL E TD

F TAGVAL E RC

F TAGVAL E BT

F TAGVAL E VD

FTAGVAL E

FTAGVAL E

F TAGVAL E TD

ACC NOREFERENCEDATELOAN CHARGES DESCAMOUNT

CL F TAGVAL E CL

=====

Totals DEBITVALUE

CREDITVALUE

```

-----
No. of DEBITS:                ND        AND  CREDITS        NC
=====
CLOSING BALANCE              DRC        CLOSEBALANCE        AVAILABLE
BALANCE          AVLBALANCE2
UNCOLBALANCE
UNCOLLECTED BALANCE          UNCOLBALANCE        BLOCKED BALANCE
BLOCKEDBALANCE
UNCOLBALANCE
* = UNAUTH ENTRY / R = REVERSAL

```

*** End Of Statement ***

If the trust account credit transaction is from FT module then system will show the following details as part of 'TRNCODEDESC':

- Debit Account Number
- Unit ID
- Transfer Request Number

If the trust account credit transaction is from any other module, the system will show the following details as part of 'TRNCODEDESC':

- Deposit Slip Number
- Unit ID

12.1.1.2 SWIFT

You need to maintain details as shown in the screen below.

The screenshot shows the 'Advice Format Maintenance' window. It includes the following elements:

- Format *:** A text input field.
- Language *:** A dropdown menu.
- Form Type:** A dropdown menu.
- Lines:** A text input field.
- Columns:** A text input field.
- Import File:** A text input field with an **Import** button below it.
- Format Text *:** A large text area for entering the format.
- Message Format Table:** A table with columns: **Module ***, **Message Type ***, **Media ***, **Branch ***, **Currency ***, and **Product ***. Each column has a dropdown arrow icon.
- Fields:** A section at the bottom with the following fields:
 - Input By:** Date Time
 - Authorized By:** Date Time
 - Modification Number:** A field with checkboxes for **Authorized** and **Open**.

Format Text

Specify the following format.

#B

#LOOP

LINE

#ENDLOOP

#EB

12.1.2 Maintaining Account Statement Format for Account Classes

You need to specify the account statement format for Savings and Nostro types of account classes in the 'Account Class Maintenance' screen. You can invoke the 'Account Class

Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You need to maintain the following details.

Account Type

You need to maintain two records – for one choose 'Savings' and for the other choose 'Nostro'.

Account Statement Format

Choose 'ACST_DETAILED' for Savings type of account class and Nostro type of account class.

12.1.3 Maintaining Message Types

You can invoke the 'Message Type Maintenance' screen by typing 'MSDMSTYM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You need to maintain eight records with details given below.

Sr. No	Module	Message Type	SWIFT Message Type	Consolidation Message Type
1	AC	ACST_BALANCE	MT941	ACST_DETAILED
2	AC	ACST_DETAILED		ACST_DETAILED
3	AC	ACST_DE- TAILED2		ACST_DETAILED
4	AC	ACST_DE- TAILED3		ACST_DETAILED
5	AC	ACST_DE- TAIL_VD		ACST_DETAILED
6	AC	ACST_INT_DTL	MT942	ACST_DETAILED
7	AC	MT940	MT940	ACST_DETAILED
8	AC	MT950	MT950	ACST_DETAILED

For further details, refer the chapter titled 'Maintaining Messaging Branch Preferences' in the Messaging System User Manual.

12.1.4 Maintaining Customer Address

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

Here you need to maintain three records with the following details.

Sr. No	Branch	Module	Message Type	Format
1	ALL	AC	ACST_DETAILED	ACST_DETAILED
2	ALL	AC	ACST_DETAILED2	ACST_DETAILED
3	ALL	AC	ACST_DETAILED3	ACST_DETAILED

For further details, refer the chapter titled 'Maintaining Addresses for Customer' in the Messaging System User Manual.

12.1.5 Maintaining Statement Generation Batch

You can have the statement generation happen automatically as part of the automated End Of Day cycle, using the 'Batch EOD Function Input' screen. You can invoke this screen by typing 'BADEODFE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Batch EOD Function Inputs' window. It features a 'Batch End Of Day Functions' section with input fields for 'Branch Code *', 'Function *', and 'Description'. Below these are radio buttons for 'End of Cycle Group' (Transaction Input, End of Transaction Input, End of Financial Input, End of Day, Beginning Of Day) and 'Report Orientation' (Not Applicable, Portrait, Landscape). A 'Function Inputs' section below has a table with columns 'Parameter *', 'Data Type *', 'Value', and 'Date Format'. The bottom of the window has a 'Fields' section with labels for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You need to specify the following details.

Function Identification

Specify 'ACSTHAND' or select this value from the adjoining option list.

End Of Cycle Group

Choose the option 'Transaction Input'.

For further details, refer the chapter titled 'Automated End of Cycle Operations' in the Automated End of Day User Manual.

Given below is a sample account statement:

Sample account statement

BANK FUTURA

COPY AS OF 01-NOV-11

SALMAN Account Branch : Bank Futura, Caryl Street, Liverpool
SALMAN Branch Address : Caryl Street
Liverpool
Great Britain

Cust ID : 020003344
Account No : 02000334401
Account Desc. : REGULAR SAVING STATEMENT
Account Class : Normal current account class
Account Currency: Great Britain pound

Statement From : 01-OCT-11 To : 31-OCT-11

Account Open Date : 01-OCT-11
OPENING BALANCE CREDIT 5,000.00 AVAILABLE BALANCE 5,000.00

STATEMENT OF ACCOUNT : 02000334401
Statement From : 01-OCT-11 To : 31-OCT-11 PAGE : 1

Trn Code/narrative	REFERENCE	Book date	Value date	Withdrawal	Deposit	Closing Balance
INTEREST	0201NRPGBP 00001	12-OCT-11	05-OCT-11		41.10	5,041.10
TAX	0201NRPGBP 00002	12-OCT-11	05-OCT-11	2.06		5,039.05
Immediate Credit	0209875112930001	20-OCT-11	20-OCT-11		1,000.00	6,039.05

ACC NO	REFERENCE	DATE	LOAN CHARGES DESC	AMOUNT			
Rollover History							
Seq No	Rollover Date	Rollover Type	Principal	Interest	Rollover Amount	Old Maturity Date	New Maturity Date

Totals

				2.06	1,041.10
--	--	--	--	------	----------

				NO. OF DEBITS 1	AND CREDITS 2
--	--	--	--	-----------------	---------------

CLOSING BALANCE CREDIT	6,039.05	AVAILABLE BALANCE	5,039.05
UNCOLLECTED BALANCE	0.00	BLOCKED BALANCE	0.00
PREVIOUS AVG MTHLY BAL CREDIT	5,421.10	CURRENT AVG MTHLY BAL CREDIT	6,039.05
PREVIOUS AVG QTRLY BAL CREDIT	5,000.00	CURRENT AVG QTRLY BAL CREDIT	5,830.83

* = UNAUTH ENTRY / R = REVERSAL
* Rollover Type P = PRINCIPAL / I = PRINCIPAL + INTEREST OF PRINCIPAL + PROFIT / T = INTEREST OF PROFIT / S = SPECIAL AMOUNT
*** End of Statement ***

12.1.6 Maintaining Ad Hoc Statement Requests

You can maintain ad hoc requests for consolidated statements raised by customers using the 'Adhoc Consolidated Statement Request Statement' screen. You can invoke this screen by

typing 'STDCRSMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Ad hoc Consolidated Statement Request Maintenance

New Enter Query

Reference Number E-Statement

Branch Code Charge Account Branch

Customer No * Charge Account

Customer Name Charge Account Description

Request Type Consolidated ▼

From Date

To Date

Request Date

Process Status

Process Status Details

Maker Date Time:

Checker Date Time:

Mod No Record Status Authorization Status

Exit

You can capture the following details here:

Reference Number

Specify a 16-digit unique code to identify the record with. You can leave the field blank to have the system generate it automatically upon saving the record.

Branch Code

The system displays the branch code.

Customer No

Specify a valid customer number who has raised an ad hoc request for statement. The adjoining option list displays all valid customer numbers maintained in the system. You can select the appropriate one.

Customer Name

The name of the customer for the specified customer number is displayed.

Request Type

Select the request type from the adjoining drop-down list. The available options are:

- Consolidated
- CASA
- Corporate Loans

From Date

Specify the start date of the statement.

To Date

Specify the end date of the statement.

Request Date

Specify the date on which the request is raised by the customer.

Note

Note that 'To Date' must be less than or equal to 'Request Date'.

Process Status

The system displays the status denoted by a single letter as below:

- U: When the customer requests for the statement, this status is displayed
- P: For statements processed successfully, this status is displayed
- E: For statements that encounter error during processing, this status is displayed

Note

Using the Generic Interface, you can maintain the statement format and generate the statements.

Process Status Details

The system gives the description of the single letter Process Status displayed above.

E-Statement

Check this box to indicate that E-Statement is required.

Charge Account Branch

Specify the account branch from which charge is deducted for the E-Statement.

Charge Account

Specify the charge account. The adjoining option list displays all the valid account numbers maintained in the system. You can choose the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Charge Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

12.1.7 Viewing Adhoc Consolidated Statement Request Summary

You can view a summary of adhoc consolidated statement requests using the 'Adhoc Consolidated Statement Request Summary' screen. You can invoke this screen by typing

'STSCRSMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Adhoc Consolidated Statement Request Summary

Search Advanced Search Reset

Authorization Status [dropdown] Record Status [dropdown]
Reference Number [text] Customer Number [text]
Branch Code [text] Process Status [text]

Records per page 15 1 Of 1 Go

<input type="checkbox"/>	Authorization Status	Record Status	Reference Number	Customer Number	Branch Code	Request Type	From Date
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

Exit

You can query on records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Branch Code
- Process Status

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Branch Code
- Request Type
- From Date
- To Date
- Request Date
- Process Date
- Process Status

12.1.8 **Maintaining Automatic Consolidated Statement Requests**

You can maintain statement requests of customers who would require consolidated statements on an automatic basis using the 'Automatic Consolidated Request Statement

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

Automatic Consolidated Request Statement Maintenance

New Enter Query

Reference Number

Branch Code

Customer No *

Customer Name

Effective Date

Frequency

Start Month *

Start On *

Last Executed Date

E-Statement

Charge Account Branch

Charge Account

Charge Account Description

Maker Date Time:

Checker Date Time:

Mod No Record Status Authorization Status

Exit

You can capture the following details here:

Reference Number

Specify a 16-digit unique code to identify the record with. You can leave the field blank to have the system generate it automatically upon saving the record.

Branch Code

The system displays the branch code.

Customer No

Specify a valid customer number for whom you wish to maintain a request for automatic consolidated statements. The adjoining option list displays all valid customer numbers maintained in the system. You can select the appropriate one.

Customer Name

The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Effective Date

Specify the date on which the statement is requested.

Frequency

Select the frequency of the statement requested from the adjoining drop-down list. The available options are:

- Monthly
- Quarterly
- Semi Annual

- Annually

Start Month

Select the starting month of the requested statement from the adjoining drop-down list. The available options are:

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December

Start On

Specify which day of the month the statement should begin from.

Last Executed Date

The system displays the date on which the statement request was last executed, if any.

E-Statement

Check this box to indicate that E-Statement is required.

Charge Account Branch

Specify the account branch from which charge is deducted for the E-Statement.

Charge Account

Specify the charge account. The adjoining option list displays all the valid account numbers maintained in the system. You can choose the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

12.1.9 Viewing Automatic Consolidated Statement Request Summary

You can view a summary of automatic consolidated statement requests using the 'Automatic Consolidated Request Statement Summary' screen. You can invoke this screen by typing

'STSACRST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Automatic Consolidated Request Statement Summary

Search Advanced Search Reset

Authorization Status [dropdown] Record Status [dropdown]
Reference Number [text input] Branch Code [text input]
Customer No [text input]

Records per page 15 1 Of 1 Go

<input type="checkbox"/>	Authorization Status	Record Status	Reference Number	Branch Code	Customer No	Effective Date	Frequency
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

Exit

You can query on records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Reference Number
- Branch Code
- Customer No

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Branch Code
- Customer No
- Effective Date
- Frequency
- Start Month
- Start On
- Last Executed Date

12.1.10 Maintaining Combined Statements

You can generate a combined statement for all accounts through the 'Combined Statement Maintenance' screen. To invoke this screen type 'STDCDSTM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Combined Statement Maintenance' application window. It features a title bar with a close button. Below the title bar is a menu bar with 'New' and 'Enter Query' options. The main interface is divided into several sections:

- Statement ID *:** A text input field.
- Customer No *:** A text input field.
- All Accounts/Loans:** A checkbox.
- Populate:** A button.
- CASA Details:** A table with columns 'Account No', 'Account Description', and 'Branch Code'. It includes navigation controls like '1 Of 1' and 'Go'.
- Deposit Details:** A table with columns 'Account No', 'Account Description', and 'Branch Code'. It includes navigation controls like '1 Of 1' and 'Go'.
- Loan Details:** A table with columns 'Account No' and 'Branch Code'. It includes navigation controls like '1 Of 1' and 'Go'.
- Statement:** A section with a 'Format' input field.
- Frequency Cycle:** A section with 'Frequency' and 'Statement Day' dropdown menus.
- Charge Account:** A section with an 'Apply Charge' checkbox and input fields for 'Charge Account', 'Charge Branch', and 'Charge Currency'.
- Previous Statement:** A section with input fields for 'Previous Statement Date' and 'No of Previous Statements'.
- Status Bar:** A bottom bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details:

Statement ID

Specify the statement plan identification.

Customer No

Select the customer number from the adjoining option list.

All Accounts/Loans

Check this box to generate statement for all accounts and loans of the customer.

Populate

Click 'Populate' button to default all the accounts, deposits and loans belonging to the customer.

If 'All Accounts/Loans' is unchecked then the 'Populate' button will be disabled. You will have to manually specify the details in this case.

CASA Details

The system displays the following CASA details of the customer:

- Account No - The system displays all the open and closed CASA accounts based on the customer selected.
- Account Description
- Branch Code

Deposit Details

The system displays the following deposit details of the customer:

- Account No - The system displays all the open and closed deposit accounts based on the customer selected.
- Account Description
- Branch Code

Loan details

The system displays the following loan details of the customer:

- Account No - The system displays all the open and closed loan accounts based on the customer selected.
- Branch Code

Statement

Format

Select the statement format from the adjoining option list.

Frequency Cycle

Frequency

Select the frequency at which the combined statement should be generated from the adjoining drop-down list. The options available are:

- Annual
- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

Statement Day

Select the day on which combined statement should be generated from the adjoining drop-down list. If value for Statement Day is not selected, then the system defaults the values based on the frequency cycle selected. The statement gets generated on the month end of the defaulted values.

The statement displays the balance for CASA and TD accounts based on book dated or value dated balance. This will be parameterized at the bank level.

For the parameter COMBINED_STATEMENT, the system defaults the value as BOOK_DATED.

Charge Account

Apply Charge

Check this box to apply charge during the EOD batch process.

Charge Account

Select the charge account from the adjoining option list. Charge Account is mandatory if 'Apply Charge' is checked.

Charge Branch

The system displays the branch of the selected charge account.

Charge Currency

The system displays the currency of the selected charge account

Previous Statement

CIF Creation Date

Select 'CIF Creation Date' to generate the combined statement with from date as CIF creation date.

User Input Date

Select 'User Input Date' to specify the date with which the combined statement should be generated. However you cannot modify the user input date. This field is enabled only if 'User Input Date' is selected.

Previous Statement Date

The system displays the last combined statement generation date.

No Previous Statement

The system displays the number of combined statement generated till date.

Note

- You can modify the combined statement plan during any stage of the maintenance.
- You have to maintain atleast one account or loan to generate the combined statement.
- If 'Apply Charge' is checked and the 'Charge Account' is not maintained, then the system displays an error message as "Apply charge is checked, Please map Charge Account for the statement plan <Plan ID>".
- If the charge basis NUM-COMB-STMTS is not mapped to the IC product of the charge account, then the system displays an override message as "Charge Basis not mapped for the charge account".
- If different charge accounts are mapped to different plan IDs of the same customer then the system displays an override message as 'Different charge account is mapped for the plan id/ids , <plan id name>'.
- If any closed accounts are maintained in the statement plan the system displays an override message. You can manually delete the records of the closed accounts.
- Charge accounts can be changed during any stage. The charges applicable for the existing charge account will be liquidated during its IC liquidation cycle.
- You cannot close an account if it is mapped as charge account for the statement plan.
- If 'All accounts/Loans' is selected then you cannot delete or add any records in the CASA, TD or Loan Details block.

- If 'All accounts/Loans' is selected for one plan ID, then the system will display an override message on selecting the same for another plan id

12.1.11 Viewing Combined Statement Details

You can view the combined statement details maintained in the 'Combined Statement Maintenance' screen using the 'Combined Statement Maintenance Summary' screen. You can invoke this screen by typing 'STSCDSTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Customer No
- Record Status
- Statement ID

Select any or all of the above parameters for a query and click 'Search' button. The system displays the following records meeting the selected criteria:

- Authorization Status
- Record Status
- Statement ID
- Customer No
- All Accounts/Loans
- Format
- Frequency
- Statement Day
- Apply Charge
- Charge Account
- Charge Branch
- Charge Currency

- Previous Statement Date
- No of Previous Statements

12.1.12 Periodic Charges for Combined Statement

Periodic charges are applied to the charge account maintained in the combined statement plan. The charges are computed based on the slab details maintained and the number of combined statement generated. The account class mapped to charge basis 'NUM-COMB-STMTS' returns the number of combined statements generated. The counter for the charge basis are COMB_STMNT_FMT is reset after the charges are collected during IC liquidation.

13. Processing Post Dated Cheques

Oracle FLEXCUBE supports processing of post dated Cheques (PDCs) both at Branch and Host levels.

PDCs have four events in their life cycle:

- Booking (Entry) of PDCs, where details of the PDC are entered in Oracle FLEXCUBE
- Initiation of PDCs, where the PDC is authorized and becomes active. Contingent entries, if required, are passed for the PDC during initiation
- Liquidation of PDCs, where the PDC becomes a normal Cheque to be sent through clearing.
- If the discounted cheque is returned from the clearing, then the system will process the debit from the past due account or create loan based on the parameters captured in the 'Post Dated Cheque product preference' screen.
- On re-presentation of PDC, the system will process the debit from the past due account maintained at 'Customer Cheque Discounting Maintenance' screen.
- During return of PDC, if the limits are maintained at any of the levels, utilization will be updated.
- Cancellation, when the PDC is cancelled before liquidation. It is also possible to reverse a PDC after liquidation

For processing PDCs, you will first have to create PDC products in Oracle FLEXCUBE and then process individual PDCs as contracts under the products that you create.

This chapter contains the following sections:

- [Section 13.1, "Post Dated Cheque Maintenance"](#)
- [Section 13.2, "PDC Products"](#)
- [Section 13.3, "Post Dated Cheque Transaction "](#)
- [Section 13.4, "Other Operations on PDCs"](#)
- [Section 13.5, "Events and Accounting Roles"](#)

13.1 Post Dated Cheque Maintenance

This section contains the following topics:

- [Section 13.1.1, "Drawer Maintenance"](#)
- [Section 13.1.2, "Post Dated Cheque Reject Code Maintenance"](#)
- [Section 13.1.3, "Customer Cheque Discount Details Maintenance"](#)

13.1.1 Drawer Maintenance

You can maintain the drawer status details using 'Drawer Status Maintenance' screen.

13.1.1.1 Maintaining Drawer Status Details

You can invoke this screen by typing 'PDDDWRST' 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 "Drawer Status Maintenance". At the top, there is a menu bar with "New" and "Enter Query" options. The main content area has three input fields: "Drawer Status Code *" (with an asterisk indicating it's required), "Description", and a checkbox labeled "Default Status". Below this is a "Fields" section with labels for "Maker", "Checker", "Mod No", "Date Time:", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the window.

You can enter the following details:

Drawer Status Code

Specify a unique drawer status code here.

Description

Enter a brief description about the status code.

Default Status

Check this box to indicate the whether to default the status or not.

13.1.1.2 Maintaining Drawer Details

You can maintain the drawer details using 'Drawer Maintenance' screen. You can invoke this screen by typing 'PDDDWRTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Drawer Maintenance

New Enter Query

Drawer Details

Drawer Identification *
Customer Id
Drawer Name *
Address 1 *

Liability Identification
Drawer Status
Drawer Black listed No
Cheque Return Count
Remarks

Drawer Bank Details

1 Of 1

Bank Code	Bank Name	Account Number	Status	Date Of Change	Re

Cheque Details

1 Of 1

Account Number	Instrument Number	Cheque Status	Currency	Cheque Amount	Dis

Fields

Maker
Checker
Date Time:
Date Time:
Exit

You can enter the following details:

Drawer Identification

Specify a unique drawer Id here.

Customer Identification

Specify the customer Id if the drawer belongs to the same bank. This adjoining option list displays all valid customer ids maintained in the system. You can choose the appropriate one. This is a mandatory field.

Liability Identification

The system displays the liability Id if the drawer is a bank customer. However you can specify the liability Id for a drawer, when a cheque discounting transaction is input, the limit utilization for the drawer will be tracked against this liability.

Drawer Status

Specify the drawer status. This adjoining option list displays all valid drawer statuses maintained in the system. You can choose the appropriate one.

Drawer Name

Enter the drawer name. However If drawer is bank's customer, then the name will get defaulted here.

Drawer Black Listed

The system defaults this field. The drawer will be blacklisted based on the number of times the cheque gets returned. The cheque return count will be maintained at 'Bank parameters' screen. If the number of cheque returns is greater than or equal to the count then drawer will be marked as blacklisted.

Address

Enter the drawer address. However If drawer is bank's customer, then the address will get defaulted here.

Cheque Return Count

The system displays the number of cheque returns for a drawer.

Remarks

Specify any additional information.

Drawer Bank Details**Bank Code**

Specify bank code. You can link multiple bank codes to one drawer.

Bank Name

Specify the bank name of the drawer.

Account Number

Specify the account number of drawer bank. This adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

Status

Specify the drawer status against each drawer bank. This adjoining option list displays all valid drawer statuses maintained in the system. You can choose the appropriate one.

Date Of Change

The system displays the date of update for each bank.

Remarks

Enter any comments you wish to record pertaining to this screen.

Cheque Details**Cheque Status**

The system displays the status of cheque. On realization, the status will be updated as 'Used' and upon return the status will be updated as 'Return'.

Cheque Amount

The system displays the amount on the cheque.

Discounted Date

The system displays the date of discounting.

Cheque Date

The system displays the date of cheque clearing.

13.1.1.3 Viewing Drawer Summary

You can query, view the drawer details of the post dated cheques in the 'Drawer Summary' screen. You can invoke this screen by typing 'PDSWRMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button

The screenshot shows the 'LBL_DRAWERSMRY' application window. At the top, there is a search bar with 'Search', 'Advanced Search', and 'Reset' buttons. Below the search bar, there are several input fields for filtering records: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Drawer Identification' (text), 'Drawer Name' (text), 'Customer Id' (text), and 'Drawer Status' (text). There are also 'Drawer Black listed' (dropdown) and 'Drawer Status' (dropdown) fields. Below the search fields, there is a table with columns: 'Authorization Status', 'Record Status', 'Drawer Identification', 'Drawer Name', 'Customer Id', 'Drawer Status', and 'Drawer Black listed'. The table shows one record. At the bottom of the table, there is a 'Records per page' dropdown set to 15 and a '1 Of 1' indicator. An 'Exit' button is located at the bottom right of the window.

Here, you can query on drawer details based on any one or all of the following criteria:

- Drawer Identification
- Drawer Name
- Drawer Status
- Customer Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization status
- Record status
- Drawer Identification
- Drawer Name
- Drawer Status
- Customer Number
- Drawer Blacklisted

13.1.2 Post Dated Cheque Reject Code Maintenance

You can maintain reject codes that are applicable to the rejection of post dated cheques using 'Post Dated Cheque Reject Code Maintenance' screen. To invoke this screen, type

PDDRJCOD' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Fields	
Maker	Date Time:
Checker	Date Time:
Mod No	Record Status
	Authorization Status

Specify the following details:

Reject Code

Specify a unique reject code. This code can be used to identify the reason for rejecting or cancelling a post dated cheque.

Description

Enter the reject reason. Once you have captured the details, save the maintenance.

13.1.3 Customer Cheque Discount Details Maintenance

You can maintain the customer cheque discounting details using 'Customer Cheque Discounting Detail' screen.

13.1.3.1 Maintaining Customer Cheque Discount Details

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

The screenshot shows the 'Customer Cheque Discounting Detail' application window. The window title is 'Customer Cheque Discounting Detail'. The interface includes a top bar with 'New' and 'Enter Query' buttons. The main area is divided into three sections: 'Customer Details', 'Account Details', and 'Drawer Details'. 'Customer Details' includes fields for 'Customer Identification *' and 'Customer Name'. 'Account Details' includes fields for 'Liability Account Branch', 'Liability Account', 'Liability Account Currency', 'Total Available Amount', 'Past Due Account Branch', 'Past Due Account', 'Past Due Account Currency', and 'Available Amount'. 'Drawer Details' is a table with columns for 'Drawer Identification', 'Drawer Name', and 'Customer-Drawee Line ID'. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can enter the following details:

Customer Details

Customer Identification

Specify the customer identification. This adjoining option list displays all valid customer ids maintained in the system. You can choose the appropriate one. This is a mandatory field.

Customer Name

On selecting customer Id, the system displays the corresponding customer name.

Account Details

Liability Account Branch

Specify the customer liability account branch code. This adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

Liability Account

Specify the customer liability account/PDC settlement account. This adjoining option list displays all valid customer accounts maintained in the system. You can choose the appropriate one. This is a mandatory field.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Liability Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Liability Account Currency

Specify liability account currency.

Total Available Amount

The system displays the total available balance inclusive of limit amount, for the selected account.

Past Due Account Branch

Specify the past due account branch code. This adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

Past Due Account

Specify the customer past due account. This adjoining option list displays all valid customer accounts maintained in the system. You can choose the appropriate one. This is a mandatory field.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Past Due Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Past Due Account Currency

Specify the past due account currency.

Available Amount

The system displays the available balance for the selected account.

Drawer Details**Drawer Identification**

Specify the drawer identification. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one. You can as well attach multiple drawer identification.

Drawer Name

The system displays the drawer name.

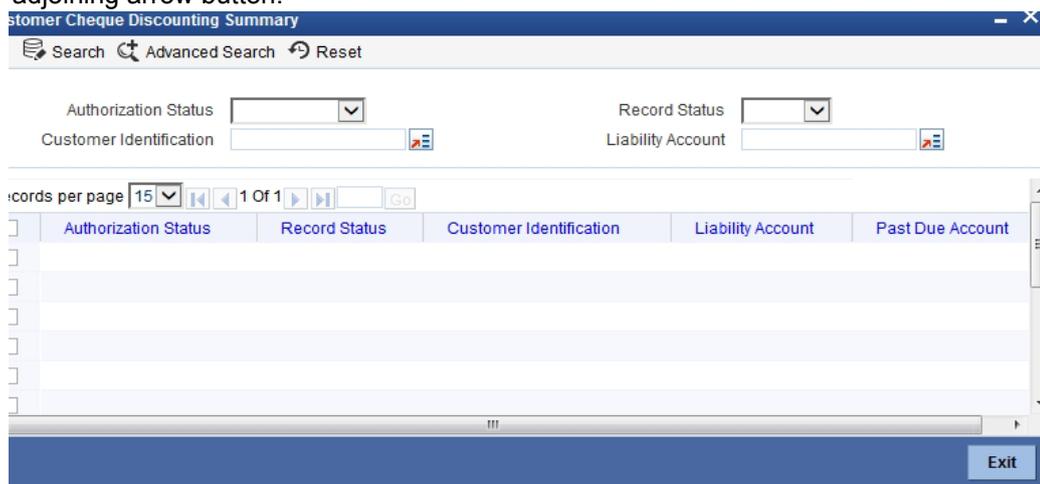
Customer – Drawee Line ID

Specify the limit line for customer and drawer combination. This adjoining option list displays all valid limit lines maintained for the liability Id. You can choose the appropriate one.

13.1.3.2 Viewing Customer Cheque Discount Summary

You can query, view the customer cheque discount details of the post dated cheques in the 'Customer Cheque Discounting Summary' screen. You can invoke this screen by typing

'PDSCHDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on customer cheque discounting details based on any one or all of the following criteria:

- Customer Number
- Liability Account/ PDC settlement account
- Past Due account

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization status
- Record status
- Customer Number
- Liability Account/ PDC settlement account
- Past Due account

13.2 PDC Products

This section contains the following topics:

- [Section 13.2.1, "Maintaining PDC Products"](#)
- [Section 13.2.2, "Accounting Roles Button"](#)
- [Section 13.2.3, "Events button"](#)
- [Section 13.2.4, "Preferences Button"](#)

13.2.1 Maintaining PDC Products

You will have to create a product for PDCs and define attributes specific to it.

You can invoke the 'Post Dated Cheques Product Definition' screen by typing 'PDDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. In this screen, you can enter basic information relating to a PDC product such as Product Code, Description, and so forth.

For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as accounting roles, events, MIS details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a post dated Cheques product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this section.

You can define the attributes specific to a PDC product in the PD Product Definition Main screen and the PDC Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals:

- Products
- Interest
- Charges and Fees
- Tax
- User Defined Fields
- Settlements

In the Product Definition screen, you can also enter the following:

Product Code

Specify the code for the product. This is a code for the specific PDC product that you are creating.

Product Description

Specify a brief description for the product code.

Product Type

Select the type for the product from the option list provided. The first attribute that you define for a product is its type. For a PDC product, the product type is PD.

Description

Specify a brief description for the product type.

Slogan

Select a slogan, or a marketing punch line, for the product.

Product Group

Select the product group to which you wish to assign the PDC product. Products can be categorized into groups based on the common elements that they share. Associating a product with a group will facilitate retrieval of information of a class of products at one stroke. You can maintain Product Groups in the Product Group Definition screen, invoked from the Application Browser.

Start Date / End Date

The period during which you wish the PDC product to be current – you specify this by entering a Start and an End Date.

Remarks

Enter any additional remarks about the product.

Exchange Rate Variance (in %)

Exchange Rate Variance particulars for any currency conversion is involved – the extent of variance that will be allowed without requiring an override, the extent beyond which the transaction will not be allowed, the rate code and the rate type.

13.2.2 Accounting Roles Button

Click 'Accounting Roles' button to invoke the 'Accounting Roles' screen.

The screenshot shows the 'Accounting Roles' window. At the top, there are input fields for 'Product Code' and 'Product Description'. Below these is a section for 'Class Details' with 'Class Code' and 'Class Description' input fields, and a 'Default From Class' button. The main area is a table titled 'Roles' with the following columns: 'Accounting Role', 'Role Description', 'Account Head', and 'GL Description'. The table contains one row with a checkbox in the 'Accounting Role' column. Above the table is a navigation bar with '1 Of 1', a 'Go' button, and '+' and '-' icons. At the bottom right of the window are 'Ok' and 'Exit' buttons.

You can capture all the accounting role details related to individual post dated cheque in this screen.

13.2.3 Events button

Click 'Events' button to invoke the 'Events' screen.

You can capture all event related details pertaining to post dated cheque.

13.2.4 Preferences Button

Click 'Preferences' button to invoke the 'Post Dated Cheques Product Preference' screen.

Product Code

Specify the code for the Product.

Linked Product

Select the Clearing product to be used when the product matures and the cheque is sent for outward clearing. This is only applicable to External PDCs.

Post Dated Cheque Type

Oracle FLEXCUBE processes the following types of PDCs :

- Own account: PDCs issued against the customer's account
- External PDC: PDCs from other banks deposited in the customer's account
- **Bank-issued PDC:** PDCs issued against the bank's Nostro accounts

Track Drawer Limits

Check this box to track the drawer limits at the PDC transaction. The Drawer limits will be tracked at the PDC transaction only if this checkbox is checked.

Pass Contingent

Cheque this box if you wish contingent entries to be passed during PDC initiation. Depending on the type of PDC, the following contingent entries should be defined:

When a customer deposits PDC into own account

Accounting Role / Head	Amount Tag	Dr / Cr Indicator
Contingent Asset	PDC_RECEV	Dr
Contingent Liability	PDC_RECEV_CONTRA	Cr

Bank Issues PDC

Accounting Role / Head	Amount Tag	Dr / Cr Indicator
Contingent Asset	PDC_ISSUE_CONTRA	Dr
Contingent Liability	PDC_ISSUE	Cr

Discount / Purchase

Check this box, to allow discounting/purchasing for the PDC instrument.

Discounting/purchasing will be allowed for the PDC instrument, only if the product is defined for this change of operation,

Bulk Input Allowed

Cheque this box to indicate that this product can be used for bulk inputs. If this box is not checked, this product is available only for single online contracts. Oracle FLEXCUBE supports bulk input of PDCs, where a single contract is entered for multiple PDCs.

If you allow bulk input, you can indicate the default instrument number and frequency of the PDCs. This value defaults to bulk input contracts, but can be changed while entering the bulk input contract.

Holiday Treatment

If the liquidation event for a PDC falls on a holiday, you may wish that event to take effect either on the previous or on the following day. Select either Backward or Forward to indicate your preference. You may also desire that the schedule for bulk upload of PDCs gets modified according to the holiday treatment that you specify. That is, if a particular schedule day, falling on a holiday, is shifted backward / forward, then you may wish the subsequent schedule days also to move

- Forward

- Backward by the same number of days

Accrual Frequency

Specify the frequency in which the interest components are to be collected .The frequency can be Daily, Monthly, Quarterly, Half yearly and Annual.

Accrual start month

Specify the month when the accrual should happen, if the frequency is selected as “Quarterly” or above.

Accrual start date

Specify the date of the month when the accrual should happen, if the frequency is selected as “Monthly” or above.

Charge to be collected in

Specify the option for collecting the charges from the adjoining drop-down list. The available options are:

- Advance- The charge defined can be collected in advance.
- Arrears- The charge defined can be collected in arrears. The overdue charge component is always collected in arrears irrespective of preferences defined.

Frequency & Cascade Scheduling

Cheque the Cascade scheduling option if you wish subsequent schedule days to be recalculated when a particular schedule day is shifted. If you do not select this option, then the original schedule is maintained. This Cheque box is enabled only if you have chosen to allow bulk input of PDCs.

PDC Realization

Select the type of PDC realization from the following options:

- Auto- Select this option for the automatic “movement of funds to collected” as a batch on the Customer Float day.
- Manual- Select this option for the manual “movement of funds to collected”.

Loan Details

Create Loan

Check this box to create a loan automatically. When a financed PDC check is returned from clearing, a loan will be created based on the loan product and parameters captured at PDC product.

If ‘Create Loan’ field is checked and if PDC type is not External PDC, then the system displays an error message as ‘Create Loan option should be selected only for External PDC’.

While saving the PDC product, if ‘Create Loan’ field is checked and PDC type is External PDC but change of operations is not selected, the system displays an error message as ‘Create Loan option should be selected for External PDC and Discount / Purchase Operation’.

Loan Product

Specify the loan product. Alternatively, you can select the loan product from the option list. The list displays all valid bearing type loan products maintained in the system.

If the loan product value is captured when ‘Create Loan’ field is not checked, the system displays an error message as ‘Loan Product should not be captured when create loan is not selected’.

If 'Create Loan' field is checked but loan product value is not captured, the system displays an error message as 'Loan product is mandatory if create loan flag is selected'.

Check Available Balance

Select the balance availability check that you want to perform. The options are as follows:

- Verify Balance-To verify the available balance of the customer
- Without Verify Balance - To create a loan for finance outstanding amount without verifying the customer balance

If create loan is not checked but verify balance is selected, the system displays an error message as 'Verify Balance option to be chosen if create loan flag is selected'.

Loan Amount

Select the loan amount. The options are as follows:

- Instrument Amount- To create loan for instrument amount
- Total Outstanding Amount-To create loan for total outstanding amount (Instrument amount + any other charges)

13.3 Post Dated Cheque Transaction

This section contains the following topics:

- [Section 13.3.1, "Entering Details of Post Dated Cheques"](#)
- [Section 13.3.2, "Viewing Post Dated Cheques Transaction Input summary"](#)
- [Section 13.3.3, "Accounting Entries Button"](#)
- [Section 13.3.4, "ICCF Details Button"](#)
- [Section 13.3.5, "Project Details Button"](#)
- [Section 13.3.6, "Limits Button"](#)
- [Section 13.3.7, "Viewing Summary of Post Dated Cheques Transaction"](#)
- [Section 13.3.8, "Bulk Input of Post Dated Cheques"](#)
- [Section 13.3.9, "Project Details Button"](#)
- [Section 13.3.10, "Viewing Post Dated Cheques Bulk Input Summary"](#)

13.3.1 Entering Details of Post Dated Cheques

You can invoke the 'Post Dated Cheques Transaction Input' screen by typing 'PDDTRONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transaction Reference Number

Specify the Transaction Reference Number of the post dated cheque.

Product Code

From the option list of product codes that you have created in the Product Definition screen, specify the PDC product code that has to be used for the Cheque.

Remitter Account Number

This is the account which has to be debited for clearing the Cheque. Depending on the PDC type, you will have to select the following values for the remitter account:

- If the PDC type is 'Own A/c PDC', the remitter account should be a valid customer account

- If the PDC type is 'PDC issued by the bank', the remitter account can either be a GL or Nostro account
- If the PDC type is 'External PDC', the remitter account should be a valid GL

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Remitter Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Branch Code

Specify the code for the branch that has issued the post dated cheques. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system i.e both current branch code and other branch codes.

Beneficiary Account Number

Specify the Beneficiary account number in favour of which the PDC is drawn. Alternatively you can select the beneficiary account number from the option list. The list displays all valid beneficiary account number maintained in the system for the specified branch code

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Beneficiary Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Amount and Currency

From the option list, select the currency in which the PDC is denominated. Also specify the amount of the PDC.

Value Date

Specify the date on which the PDC was deposited.

Cheque Date

Specify the date on which the cheque is issued.

Financing Account

Specify the financing account number linked to the PDC. Alternatively, you can select the financing account from the option list. The list displays all valid financing account maintained in the system for the current branch..

For this loan account, if the customer pays an advance instalment or makes an early settlement, the system will delete the outstanding cheques. A report of such cancelled cheques is generated on a daily basis.

Drawer Identification

Specify the unique drawer Id here.

Beneficiary Name

The system displays the name of the specified beneficiary based on the details maintained at 'Customer Maintenance' level.

Remarks

Specify the reason for cancellation of post dated cheque.

Event Sequence Number

Specify the event sequence number for processing a post dated cheque.

Source Code**User Reference**

Specify the user reference number. This is a mandatory field.

External Reference Number

Specify the external reference number while processing a post dated cheque.

Instrument Number

This is the PDC number. If PDC type is External, this number should be unique for the given clearing branch & bank.

Clearing Details

In the fields provided, enter / select the:

Clearing product

Select the product that is ready for clearing.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Clearing Bank

Select the bank that is clearing the post dated Cheques issued.

Clearing Branch

Select the branch that is clearing the post dated Cheques issued.

Sector Code

Select the code of the sector that is processing the post dated Cheques,

Issuer Bank

Select the bank that is issuing the post dated Cheques.

Bulk Transaction Reference Number

Specify the bulk transaction number that is used in transactions.

For detailed field explanation on End Point & Routing Number, refer to the Clearing User Manual.

The clearing details are needed only for External type PDCs.

Discount/Purchase details**Operation**

Select the operation from the adjoining drop-down list. The available options are:

- Purchase- Select this option if the Activation date is current date and when selected, CPUR event will be fired.
- Discount - Select this option if the Activation date is future date and when selected, the event CDIS will be fired.

A validation will be done for the operations while saving the PDC transaction.

Amount

Specify the Purchase / discount amount. The full amount of the PDC will be the discount amount.

Cheque Status

Select the status of the cheque from the adjoining drop-down list.

The available options are:

- Normal – This is a normal cheque which is not discounted / purchased. For this you should choose the 'null' option.
- Discounted – This status is set to Discounted, when the operation is selected as Discount
- Purchased - This status is set to Purchased, when the operation is selected as Purchase
- Collection – When a normal cheque launched for collection (Activation of PDC)
- Collection after Discount - When a Discounted cheque launched for collection (Activation of PDC)
- Collection after Purchase - When a Purchased cheque launched for collection (Activation of PDC)
- Returned – When the cheque is dishonored/rejected, the status of the PDC would be updated to 'Returned '
- Passed - When the status of the funds is marked as collected, the status of the PDC will be updated as 'Passed'.
- Pullback – When the pullback operation is performed the cheque status will be Pullback.

Interest Computation Dates

Select the appropriate dates for interest computation from the adjoining list.

From date

Select the date from which the interest computation has to start, from the adjoining calendar button. These details are allowed only for the CDIS/CPUR event.

To date

Select the date till which the interest should be collected for discount, from the adjoining calendar button .It is arrived by adding the days from the date of discounting till the activation date + number of float days of customer value date defined in the ARC maintenance for the clearing product defined for a PDC product.

Charge Payable Details

You need to enter the following details for the processing of charges for the PDC:

Charge Branch

Select the branch in which the charge payable account is maintained.

Status

Indicate the current status of the PDC by selecting from the following values:

- **U** : Unprocessed
- **A** : Active (Initiated)
- **V** : Reversed
- **L**: Liquidated
- **C** : Cancelled

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Charge Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Purpose

You have the option of specifying the purpose for which the PDC is issued. This is for information only.

Currency

Specify the currency in which the charge should be calculated.

Activation Date

Enter the date on which the PDC becomes a normal Cheque, that is, the maturity date of the PDC or the loan linked to PDC. Therefore, this can also be viewed as the value date of the normal Cheque. The value that you enter here is validated as per the holiday treatment maintained at the PDC product level. This date should be greater than or equal the current date & less than the end date specified for this PDC product.

Location of Cheque

Specify the location where the PDCs are held till activation. This is for reporting purposes only.

Actions allowed in the PDC Online screen

- **Add:** Entering details of a new PDC
- **Unlock:** Changing details of an unprocessed PDC. You can only modify an unauthorized and unprocessed PDC. If, during modification, you change the amount, activation date, currency, remitter account number or charge payable details, then the contingent entries passed during initiation gets deleted and new entries are passed based on the modification done.
- **Delete:** Deleting a PDC prior to its first authorization
- **Reverse:** Reversing a PDC that has been liquidated. Contingent entries passed for the PDC are reversed.
- **Cancellation:** Cancelling a PDC that is active but has not been liquidated. The accounting entries specified for the cancellation event are passed.

Limits Tracking

Limits Tracking required

If Limits tracking is enabled at product level then this box will be displayed as checked. This is defaulted from the product and you are allowed to change it. For Discounted and Purchase operations limits tracking should be checked.

The system will perform the following validations for limit tracking while saving the PDC transaction.

- If operation is discount and beneficiary belongs to other branch and Limit tracking is not selected, the system displays an override message as 'Limit tracking is not selected. Is it ok?'
- If operation is discount and beneficiary belongs to the same branch and Limit tracking is not selected, the system displays an override message as 'Limit tracking is not selected. Is it ok?'

Note

Limit utilization will get updated at liability level, Drawer level and for drawer + customer level.

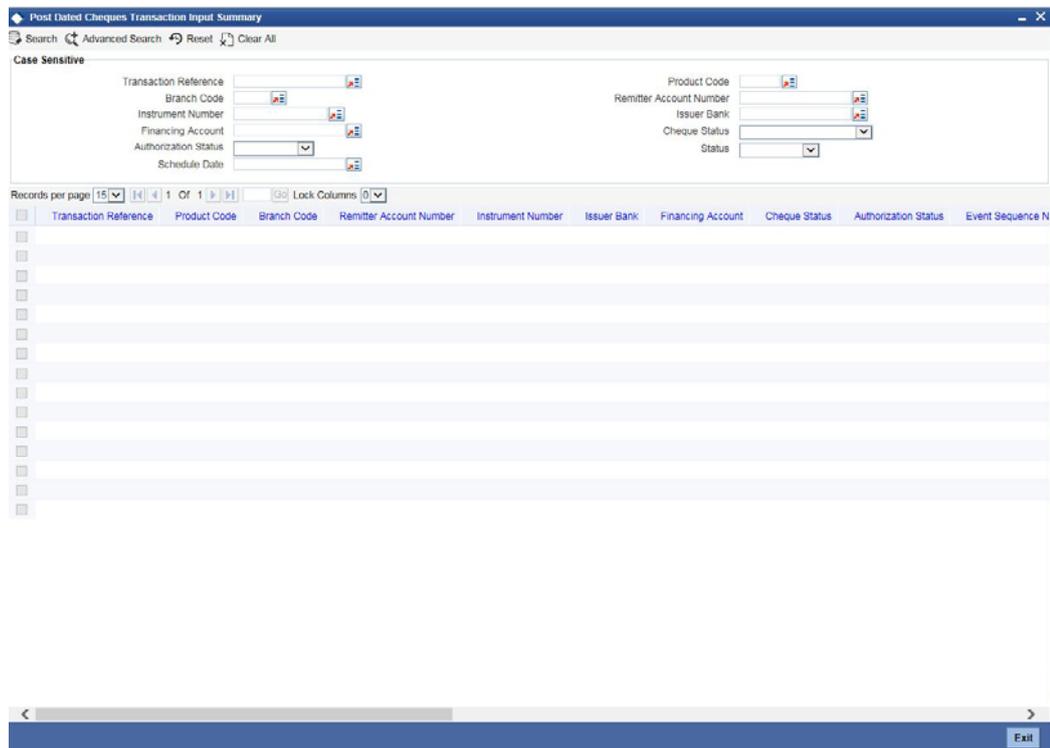
Limit tracking for customer will be tracked against limit line captured in 'Customer Cheque Discounting' screen.

Limit tracking for drawer would be tracked against the overall limit for the Liability id captured at 'Drawer Maintenance' screen.

Limit tracking for drawer +customer combination is tracked against the line id captured at 'Customer Cheque Discounting' screen.

13.3.2 Viewing Post Dated Cheques Transaction Input summary

You can invoke the 'Post Dated Cheques Transaction Input' summary screen by typing 'PDSTRONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Transaction reference
- Branch Code
- Instrument Number
- Financing Account

- Authorization Status
- Schedule Date
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Status

Note

Specify the Beneficiary account branch in the branch code field.

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Transaction reference
- Branch Code
- Instrument Number
- Financing Account
- Authorization Status
- Schedule Date
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Event Sequence Number
- Source Code
- External Reference Number
- Clearing Product
- Routing Number
- End Point
- Issuer Branch
- Purpose
- Remarks
- Status

13.3.2.1 Charges Button

Charge parameters specified for a particular product default for the individual PDCs entered under that product.

You can view these charges for individual PDCs. Click 'Charges' button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'Charge Details' sub-screen.

Charge Details

Contract Reference *

Event Sequence Number

Component *	Event	Rate	Currency	Amount	Status	Waiver
<input type="checkbox"/>						<input type="checkbox"/>

13.3.3 Accounting Entries Button

Click 'Accounting Entries' button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'Accounting Entries' sub-screen. You can view the accounting entries and overrides specified for the individual PDCs.

The screenshot displays a window titled "Accounting Entries & Overrides" with three main sections:

- Contract Events:** A list with a header "Event" and one empty row below it.
- Accounting Entries:** A table with the following columns: Branch, Account, Event, Debit/Credit, Amount Tag, Code, and Date. The table contains one empty row.
- Contract Overrides:** A list with a header "Overrides" and one empty row below it.

13.3.4 ICCF Details Button

Click the 'ICCF Details' button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'ICCF Details' sub-screen.

The screenshot shows the 'View Details' window for ICCF. It features a navigation bar with 'Main' and 'View Details' tabs. Below the navigation bar, there are navigation icons (back, forward, home, refresh) and a search icon. The main content area is divided into sections:

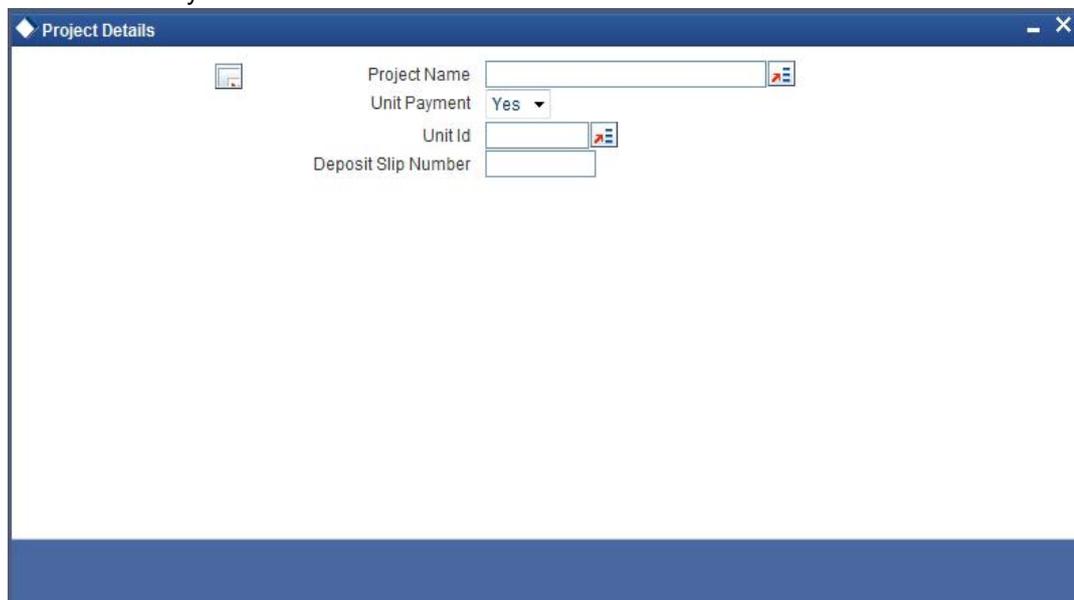
- Interest Section:**
 - Grace Period: [Text Input]
 - Contract Reference*: [Text Input]
 - Component*: [Text Input]
 - Currency: [Text Input]
 - Event: [Text Input]
 - Waiver:
 - Rate Type: [Dropdown]
 - Max Rate: [Text Input]
 - Minimum Rate: [Text Input]
 - Customer Margin: [Text Input]
 - Grace Period: [Dropdown]
 - Consider as Discount:
 - Interest Period: [Text Input]
 - Fixed Rate: [Text Input]
 - Rate Code: [Text Input]
 - Description: [Text Input]
 - Description: [Text Input]
 - Interest Amount: [Text Input]
 - Spread: [Text Input]
 - Acquired Interest: [Text Input]
 - Accrual Required:
 - Denominator Basis: [Dropdown]
 - 366 Basis: [Dropdown]
 - Minimum Spread: [Text Input]
 - Maximum Spread: [Text Input]
 - Margin: [Text Input]
 - Effective Profit Rate: [Text Input]
- Floating Rate Details Section:**
 - Reset Tenor: [Text Input]
 - Borrow Lend Indicator: [Dropdown]
 - Rate Cycle Type: [Dropdown]
 - Interest Basis: 30-Euro/360 [Dropdown]
 - Rate Code Usage: [Dropdown]

The following fields are displayed here:

- Grace Period
- Contract Reference Number
- Component
- Currency
- Event
- Rate Type
- Maximum Rate
- Minimum Rate
- Customer Margin
- Interest Periods
- Fixed Rate
- Rate Code
- Description
- Interest Amount
- Spread

13.3.5 Project Details Button

Click the 'Project Details' button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'Project Details' screen. You will have to capture project details in this screen only if the beneficiary account is a Trust account.



The screenshot shows a window titled 'Project Details' with a blue header and a white body. On the left side, there is a small icon of a document with a plus sign. The main area contains four input fields: 'Project Name' (a text box with a search icon), 'Unit Payment' (a dropdown menu currently showing 'Yes'), 'Unit Id' (a text box with a search icon), and 'Deposit Slip Number' (a text box). The window has standard minimize, maximize, and close buttons in the top right corner.

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.

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.

13.3.6 Limits Button

Click the 'Limits' button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'Linkage Details' screen. You can capture multiple credit lines in this screen.

Specify the following details:

Customer Number

Specify the customer number. The adjoining option list displays all the valid customer names maintained in the screen. You can choose the appropriate one.

Linkage Type

Specify the linkage type from the adjoining drop-down list. The list displays the following values:

- Facility (credit line)
- Pool
- Collateral

Linked Reference

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as 'Facility' then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as 'Pool' then you have to enter collateral pool code in the Linkage reference number field.
- If you have selected linkage type as 'Collateral' then you have to enter collateral code in the Linkage reference number field.

Linkage Percentage

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

The total sum of 'Percentage of Contribution' should be equal to 100%, excluding the line for joint venture customers. If the total sum is not equal to 100%, then the system will raise an error message as "Sum total of Limits Percentage should be 100".

Linkage Amount

The system displays the amount contributed for the credit line.

13.3.7 Viewing Summary of Post Dated Cheques Transaction

You can query, view and delete the transaction details of the post dated cheques in the 'Post Dated Cheques Transaction Summary' screen. You can invoke this screen by typing 'PDSONLIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below this is a search form with the following fields and controls:

- Transaction Reference: Text input with a search icon.
- Branch Code: Text input with a search icon.
- Instrument Number: Text input with a search icon.
- Authorization Status: Dropdown menu.
- Cheque Status: Dropdown menu with 'Normal' selected.
- Record Status: Dropdown menu.
- Product Code: Text input with a search icon.
- Remitter Account Number: Text input with a search icon.
- Issuer Bank: Text input with a search icon.
- Loan Account Number: Text input with a search icon.
- Schedule Date: Text input with a search icon.

Below the search form is a table with the following columns: Transaction Reference, Product Code, Branch Code, Remitter Account Number, Instrument Number, Issuer Bank, Authorization Status, and Loan Account Number. The table shows 1 record. Navigation buttons include First, Previous, Next, Last, and Go. The bottom of the screen has buttons for Record St, Status, and Exit.

Here, you can query on post dated cheques based on any one or all of the following criteria:

- Transaction Reference Number
- Branch Code
- Instrument Number
- Loan Account Number
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Schedule Due Date

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Transaction Reference Number
- Event Sequence Number
- Source Code
- External Reference
- Product Code
- Branch Code
- Remitter Account Number

- Beneficiary Account Number
- Instrument Number
- Currency
- Amount
- Value Date
- Clearing Product
- Routing Number
- End Point
- Issuer Bank
- Issuer Branch
- Purpose
- Activation Date
- Location of Cheque
- Record Status
- Status
- Loan Account Number
- Remarks

13.3.8 Bulk Input of Post Dated Cheques

Oracle FLEXCUBE allows bulk inputs of PDCs with different due dates. You can invoke the 'Post Dated Cheques Bulk Input' screen by typing 'PDDBLKIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Post Dated Cheques Bulk Input

New Enter Query

Transaction Reference * Number Sector Code External Reference Checks in Series

Product Code Branch Code

Remitter Account Number Number Of Entries

Account Description Currency Amount

Beneficiary Account Number Remarks

Beneficiary Name

Instrument Number

Instrument Number Frequency

Loan Account Number

Clearing Details

Clearing Product Routing Number

End Point Clearing Bank

Issuer Bank Clearing Branch

Issuer Branch Sector Code

Charge Payable Details

Charge Branch Charge Account Number

Charge Account Description

Charge Currency

Activation Date Purpose

Days(Frequency) Location Of Cheque

Months(Frequency)

Years(Frequency)

PDC Bulk Input Details

Contract Reference	Operation	Beneficiary Account Number	Beneficiary Name	Instrument Number	Amount	DP Amount	Issuer Bank
	Discount	<input type="text"/>					

Fields | Project Details

Input By: Authorized By: Modification Number: Authorized Open

Date Time: Date Time:

The fields in this screen are the same as those in the 'Post Dated Cheques Transaction Input' screen mentioned above. Additionally, you have to specify the number of instruments, the instrument number frequency and the activation date frequency, i.e., the frequency with which the PDCs fall due - in days, months and years.

Check in Series

Check this box to enable bulk input of post dated cheques. If this box is not checked, you have to enter the individual details of the cheque for the same clearing product and currency. If you check this box, you can specify project details in the 'Project Details' screen.

Note

Check in series is supported only when instrument number mask is maintained as numeric.

Refer the section 'Specifying Project Details' in this User Manual for details about the 'Project Details' screen.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Remitter Account Number or Beneficiary Account Number field or Charge Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Bulk Input Details

You can input bulk number of cheques even if it is drawn on different accounts and different amounts here.

The following details are captured here:

Operation

Select the operation from the adjoining drop-down list. The available options are:

- Purchase- Select this option if the Activation date is current date and when selected, CPUR event will be fired.
- Discount - Select this option if the Activation date is future date and when selected, the event CDIS will be fired.

A validation will be done for the operations while saving the PDC transaction

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Branch Code

Specify the code for the branch that has issued the post dated cheques. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system i.e both current branch code and other branch codes.

Beneficiary Account Number

Specify the Beneficiary account number in favour of which the PDC is drawn. Alternatively you can select the beneficiary account number from the option list. The list displays all valid beneficiary account number maintained in the system for the specified branch code .

Beneficiary Name

The system displays the name of the specified beneficiary based on the details maintained at 'Customer Maintenance' level.

Instrument Number

Specify the PDC number. If PDC type is External, this number should be unique for the given clearing branch and bank.

Amount

Specify the amount of the PDC.

Account Number

Specify the loan account number linked to the PDC. The adjoining option list displays all valid account numbers maintained in CL, MO and LE modules of Oracle FLEXCUBE. You can choose the appropriate one.

For this loan account, if the customer pays an advance instalment or makes an early settlement, the system will delete the outstanding cheques. A report of such cancelled cheques is generated on a daily basis.

Remarks

Specify the reason for cancellation of post dated cheque.

DP amount

Specify the discount amount. The full amount of the PDC will be the discount amount.

Issuer Bank

Specify the name of the bank of the issuer.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Activation Date

Specify the date of activation of PDC.

Purpose

Specify the purpose for which the PDC is issued. This is for information only.

Location of Cheque

Specify the location where the PDCs are held till activation. This is for reporting purposes only.

Charge Branch

Select the branch in which the charge payable account is maintained.

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Charge Currency

Specify the currency in which the charge should be calculated.

User Reference

Specify the user reference number. This is a mandatory field.

Cheque Value Date

Specify the value date on which the cheque is issued.

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.

Schedule Date

Select the due date of the schedule from the adjoining option list. The list displays all the future dated unpaid schedule of the loan account for which the debit settlement mode of the component is PDC.

Deposit Slip Number

Specify the deposit slip number for the payment.

If you enter the fields, instrument number frequency, no of entries for a bulk input where the check in series flag is not selected, an error would be thrown on saving.

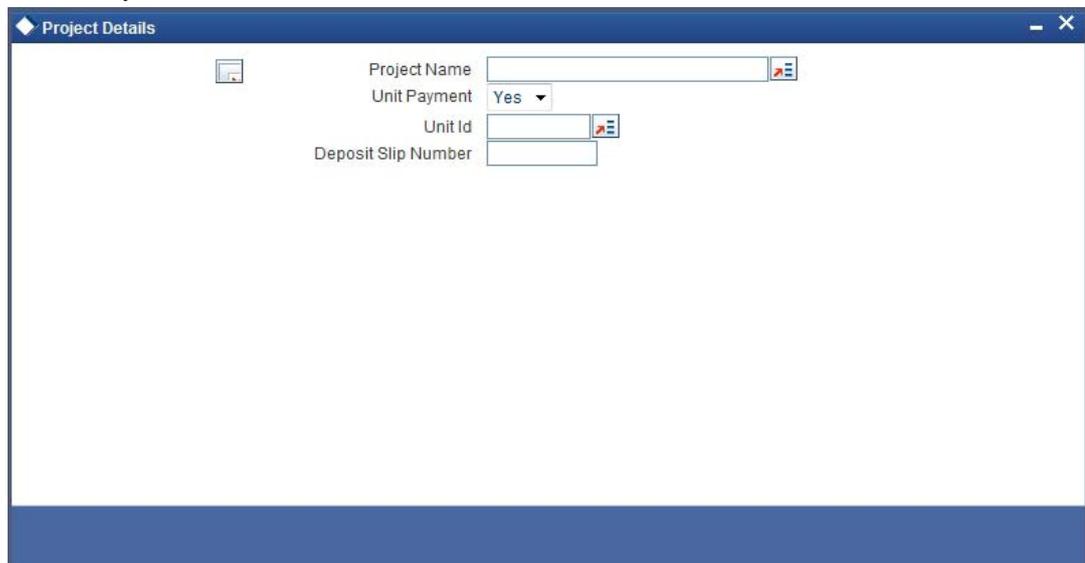
You will be able to upload bulk cheque transactions using file upload.

Once you have entered all the details and saved the contract, individual PDC contracts are created based on the activation date and instrument number frequency you have specified for the bulk input. The individual contracts become active when you authorize the bulk input, and can be viewed through the PDC contract online screen.

The actions allowed in this screen are Add and Delete. Delete is allowed only before authorization. Other actions are performed on individual PDCs through the PDC Online screen as explained above.

13.3.9 Project Details Button

Click the 'Project Details' button in the 'Post Dated Cheques Bulk Input' screen to invoke the 'Project Details' screen. You will have to capture project details in this screen only if the beneficiary account is a Trust account.



The screenshot shows a web application window titled "Project Details". The window contains a form with the following fields:

- Project Name: A text input field with a search icon on the right.
- Unit Payment: A dropdown menu currently showing "Yes".
- Unit Id: A text input field with a search icon on the right.
- Deposit Slip Number: A text input field.

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.

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.

13.3.10 Viewing Post Dated Cheques Bulk Input Summary

You can query, view and delete the transaction details of the post dated cheques bulk inputs in the 'Post Dated Cheques Bulk Input Summary' screen. You can invoke this screen by typing 'PDSBULKI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below this, there are four search criteria: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Transaction Reference Number' (text input with a list icon), and 'Loan Account Number' (text input with a list icon). A pagination bar shows 'Records per page' set to 15, with 'First', 'Previous', '1 Of 1', 'Next', and 'Last' buttons, followed by a 'Go' button. Below the search criteria is a table with the following columns: 'Authorization Status', 'Record Status', 'Transaction Reference Number', 'Sector Code', 'External Reference', 'Number Of Entries', 'Product Code', and 'Br'. The table body is currently empty. At the bottom of the window, there are three buttons: 'Authoriza...', 'Record St...', and 'Exit'.

Here, you can query on post dated cheques transaction details based on any one or all of the following criteria:

- Authorization Status
- Transaction Reference Number
- Record Status

- Loan Account Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization Status
- Record Status
- Transaction Reference Number
- Sector Code
- External Reference
- Number of Entries
- Product Code
- Branch Code
- Remitter Account Number
- Beneficiary Account Number
- Instrument Number
- Currency
- Issuer Bank
- Issuer Branch
- Charge Branch
- Charge Account Number
- Charge Currency
- Account Number
- Remarks
- Processing of PDCs that you have entered

Oracle FLEXCUBE initiates unprocessed PDCs as per product definition on authorization. The status for the PDCs is set to 'Active' and contingent entries are passed.

13.4 Other Operations on PDCs

This section contains the following topics:

- [Section 13.4.1, "Cancellation and Reversal of PDCs"](#)
- [Section 13.4.2, "Liquidation of PDCs"](#)
- [Section 13.4.3, "Return of Post Dated Cheque"](#)
- [Section 13.4.4, "Re-Presentation of Post Dated Cheque"](#)

13.4.1 Cancellation and Reversal of PDCs

An active PDC can be cancelled before liquidation. You can cancel a post dated cheque using 'Post Dated Cheques Reject' screen. Invoke 'Post Dated Cheque Reject Summary' screen by

typing 'PDSONREJ' in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.

You can set the required parameters and search the records. Select the record that you wish to reverse or cancel. Further, click 'Cancel or Reverse' button.

You can specify the following details:

Contract Reference

The system displays the reference number of the post dated cheque transaction.

Reject Code

Specify the code that identifies the reason for cheque rejection/ cancellation. The option list displays all valid reject codes maintained in the system. Choose the appropriate one.

Reject Reason

Based on the reject code selected, the system displays the reason for rejection/ cancellation.

To cancel the cheque, click 'Cancel' button. To reverse the cheque, click 'Reverse' button.

On cancellation, the accounting entries you defined for the CANL event are passed.

After the PDC has been liquidated, you also have the option to reverse it, by selecting 'Reverse' from the Actions menu in the Application toolbar or clicking reverse icon. All accounting entries passed for the PDC will be reversed.

Oracle FLEXCUBE cancels the outstanding PDCs that are linked to loan after the prepayment of the loan. If you want to cancel the PDC after the partial prepayment, you will have to cancel manually through the 'Post Dated Cheque Transaction Input' screen. If you want to reverse the prepayment and authorization, you will have to manually link the cancelled loan payment through 'Post Dated Cheque Transaction Input' screen.

Note

The system will generate advices when the PDC is cancelled. This advice contains the message type 'PD_PDC_CAN' with 'PD' module.

13.4.1.1 Bulk Cancellation of PDCs

The system can cancel all the post dated cheques of the loan account whose Schedule due date is greater than the Schedule date entered in the screen and which are yet to be sent for collection. You can cancel the PDCs using the 'Loan Account PDC – Bulk Cancellation' screen. You can invoke this screen by typing 'PDDBULKC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Reference No * 0002PDC150030001

Customer Name

Branch Code *

Account No *

Customer Id *

Schedule Date

Save

Master ARATHI Checker Date Time 2015-01-03 Mod No 1 Record Status O Authorization Status U Cancel

Specify the following details:

Reference No

The system displays the Reference Number of the transaction.

Customer Id

Select the Customer Id from the adjoining option list.

Customer Name

The system displays the Customer Name of the selected customer id.

Schedule Date

Specify the Schedule date.

Account No

Select the Account Number from the adjoining option list.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account No field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

13.4.2 Liquidation of PDCs

PDCs that have reached or are past their activation date are liquidated as part of beginning-of-day batch process in Oracle FLEXCUBE. For PDCs with 'Active' status, the system performs the following actions on liquidation:

- Reverse contingent entries if any were passed
- Update status to Liquidated
- Log the instrument with Clearing, if necessary
- Call Accounts Rates Charge (ARC) upload to create a Cheque deposit transaction as per the ARC product set up for the PDC.
- Failed transactions are logged as exceptions

An active PDC can also be manually liquidated, on or after its activation date. To manually liquidate a PDC, select 'Liquidate' in the Application toolbar or click liquidate icon.

13.4.2.1 Manual Realization of PDCs

There are two possible ways of PDC realization based on the product setup:

- Auto Realization
- Manual Realization – For early/late realization

You can invoke the 'Post Dated Cheques Manual Realization' screen by typing 'PDDMNLIQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow

button. PDC Manual Realization is query screen where you can enter the 'Reference number' of the clearing transaction.

You can initiate the movement of funds to collect manually and can enter the 'Reference number' of the clearing transaction.

Transaction Reference Number

Specify the Transaction Reference Number of the post dated cheque.

Product Code

From the option list of product codes that you have created in the Product Definition screen, specify the PDC product code that has to be used for the Cheque.

Remitter Account Number

This is the account which has to be debited for clearing the Cheque. Depending on the PDC type, you can select the following values for the remitter account:

- If the PDC type is 'Own A/c PDC', the remitter account should be a valid customer account
- If the PDC type is 'PDC issued by the bank', the remitter account can either be a GL or Nostro account

- If the PDC type is 'External PDC', the remitter account should be a valid GL

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Remitter Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Beneficiary Account Number

This is the number of the account, in favor of which the PDC is drawn. If the customer draws a PDC on his account for depositing into another account held in your bank, then you can enter the beneficiary account number here. The beneficiary account can either be a valid customer account or a valid GL.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Beneficiary Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Amount and Currency

From the option list, select the currency in which the PDC is denominated. Also specify the amount of the PDC.

Value Date

Specify the date on which the PDC was deposited.

Loan Account Number

Specify the unique loan account number. Alternatively, you can select the loan account number from the option list. The list displays all valid loan account number for the current branch.

Drawer Identification

Specify a drawer Id here.

Cheque Date

Specify the date on which the cheque is issued.

User Reference

Specify the user reference number. This is a mandatory field.

Remarks

Specify the explanation for the cancellation of post dated cheque.

Event Sequence Number

Specify the event sequence number for processing a post dated cheque.

Source Code

Specify the source code for processing a post dated cheque.

Branch Code

Specify the code for the branch that has issued the post dated cheques. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system i.e both current branch code and other branch codes

External Reference Number

Specify the external reference number while processing a post dated cheque.

Instrument Number

This is the PDC number. If PDC type is External, this number should be unique for the given clearing branch & bank.

Clearing Details

In the fields provided, enter / select the:

Clearing product

Select the product that is ready for clearing.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Clearing Bank

Select the bank that is clearing the post dated Cheques issued.

Clearing Branch

Select the branch that is clearing the post dated Cheques issued.

Sector Code

Select the code of the sector that is processing the post dated Cheques,

Issuer Bank

Select the bank that is issuing the post dated Cheques.

Bulk Transaction Reference Number

Specify the bulk transaction number that is used in transactions.

For detailed field explanation on End Point & Routing Number, refer to the Clearing User Manual.

The clearing details are needed only for External type PDCs.

Charge Payable Details

You need to enter the following details for the processing of charges for the PDC:

Charge Branch

Select the branch in which the charge payable account is maintained.

Status

Indicate the current status of the PDC by selecting from the following values:

- U - Unprocessed
- A - Active (Initiated)
- V - Reversed
- L - Liquidated
- C - Cancelled

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Charge Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Purpose

You have the option of specifying the purpose for which the PDC is issued. This is for information only.

Currency

Specify the currency in which the charge should be calculated.

Move funds to be collected

Check this box to trigger the realization of funds to customer account manually.

Check this box only when the funds are not in collected stage and when the cheque status is not rejected. Checking this field in any other scenarios, will throw an error while saving.

Drawer ID

Specify the drawer Id. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one.

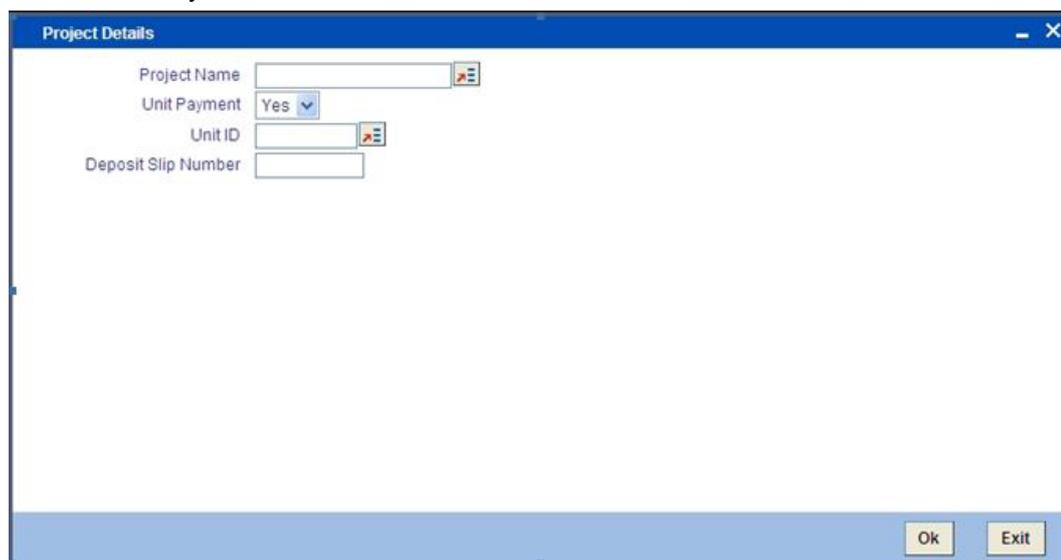
Also if you enter the fields, instrument number frequency, no of entries for a bulk input where the check in series box is not selected, an error will be thrown while saving.

The following operations are also allowed for this screen after the query operation.

- Unlock
- Save
- Authorization
- Unlock: Changing details of an unprocessed PDC. You can only modify an unauthorized and unprocessed PDC. If, during modification, you change the amount, activation date, currency, remitter account number or charge payable details, then the contingent entries passed during initiation gets deleted and new entries are passed based on the modification done.

13.4.2.2 Project Details Button

Click the 'Project Details' button in the 'Post Dated Cheques Manual Liquidation' screen to invoke the 'Project Details' screen. You will have to capture project details in this screen only if the beneficiary account is 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.

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.

13.4.2.3 Limits Button

Click the 'Limits' button in the 'Post Dated Cheques Manual Liquidation' screen to invoke the 'Linkage Details' screen. You can capture multiple credit lines in this screen.

Customer Number *	Linkage Type *	Linked Reference *	Linkage Percentage	Linkage Amount
	Facility			

Specify the following details:

Customer Number

Specify the customer number. The adjoining option list displays all the valid customer names maintained in the screen. You can choose the appropriate one.

Linkage Type

Specify the linkage type from the adjoining drop-down list. The list displays the following values:

- Facility (credit line)
- Pool
- Collateral

Linked Reference

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as 'Facility' then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as 'Pool' then you has to enter collateral pool code in the Linkage reference number field.
- If you have selected linkage type as 'Collateral' then you have to enter collateral code in the Linkage reference number field.

Linkage Percentage

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

The total sum of 'Percentage of Contribution' should be equal to 100%, excluding the line for joint venture customers. If the total sum is not equal to 100%, then the system will raise an error message as "Sum total of Limits Percentage should be 100".

Linkage Amount

The system displays the amount contributed for the credit line.

13.4.3 Return of Post Dated Cheque

When a financed PDC cheque is returned from clearing, the system will trigger 'RETN' event at PDC. When Create loan field in the 'Post Dated Cheques Product Preference' screen is not checked, then when a cheque is returned from the clearing, the system will process the debit from the past due account maintained in the 'Customer cheque Discounting Maintenance Screen'. During return if limits are maintained then utilization will be updated.

When Create loan field is checked, and when a financed PDC cheque is returned from clearing then the cheque status will be updated as 'Returned' and system will create loan.

Following validations will be performed if Create loan field is checked:

- If Verify balance option is selected and Loan amount option is selected as Instrument amount, then the system will verify the available balance of the customer to the extent of instrument amount. And if the available balance is sufficient, the system will not create loan and debits the customer account to recover the instrument amount. If the available balance is not sufficient, then the system will debit the customer account to the extent of available balance and will create loan for the remaining Instrument amount.
- If verify balance option is selected and Loan amount is selected as total outstanding amount, then the system will verify the available balance of the customer to the extent of total outstanding amount. And if the available balance is sufficient, the system will not create loan and debits the customer account to recover the total outstanding amount. If the available balance is not sufficient, then the system will debit the customer account to the extent of available balance and will create loan for the remaining Total outstanding amount.
- If without verify option is selected and Loan amount option is selected as Instrument amount, then the system will create loan for instrument amount without verifying the available balance.
- If without verify option is selected and Loan amount option is selected as Total outstanding amount, then the system will create loan for Total outstanding amount without verifying the available balance.

During Loan creation:

- The system will pass 'PDE Account' as debit settlement account to the loan module. This will be used as settlement account during loan repayment.
- The system will pass 'BRIDGE GL' as credit settlement account to the loan module. This will be used as credit account during loan disbursement.

13.4.4 Re-Presentation of Post Dated Cheque

User can re-present a post dated cheque that is returned or bounced. The system supports re-presentation of cheques when returned.

13.5 Events and Accounting Roles

This section contains the following topics:

- [Section 13.5.1, "Events"](#)
- [Section 13.5.2, "Amount Tags"](#)
- [Section 13.5.3, "Accounting Roles"](#)
- [Section 13.5.4, "Event-wise Accounting Entries"](#)

- [Section 13.5.5, "Discounted cheque, Advance Charge collection, with Accrual"](#)
- [Section 13.5.5, "Discounted cheque, Advance Charge collection, with Accrual"](#)
- [Section 13.5.6, "Discounted, Advance charge collection, without Accrual"](#)
- [Section 13.5.7, "Discounted, Arrear charge collection, with Accrual"](#)
- [Section 13.5.8, "Discounted, Arrear charge collection, without Accrual"](#)
- [Section 13.5.9, "Purchase"](#)

This section has event-wise accounting entries for PDC module of Oracle FLEXCUBE.

13.5.1 Events

The following is an exhaustive list of events that can take place during the lifecycle of a PDC. In the subsequent paragraphs we shall examine the accounting entries for the various events listed below:

Module	Event Code	Event Description
PD	ACCR	Accrual of PDC
PD	CANL	Cancellation of PDC
PD	CDIS	Discounting of PDC.
PD	CPUR	Purchase of PDC
PD	INIT	Initiation of PDC
PD	LIQN	Liquidation of PDC
PD	PULL	Pull back of PDC
PD	RADJ	Relalization of PDC
PD	RETN	Returning of PDC

13.5.2 Amount Tags

Representative set of amount tags are listed below:

Module	Amount Tags	Description
PD	PD_TAG	Instrument Amount
PD	PD_LIQN	PDC Liquidation
PD	PD_CAN	PDC Cancellation Amount Tag for Charges

PD	PD_CHG_TAG	PDC Amount Tag for Charges
PD	PD_LOAN_TAG	Loan Amount
PD	PD_RETN_TAG	PDC Return Amount
PD	PCNEWCL_DISC	PDC New Chrg
PD	PCNEWCL_LIQD	PDC New Chrg
PD	PCNEW-CL_PREM	PDC New Chrg
PD	PCOLDCL	PDC LIQD CHARGE
PD	PDCHG1	Exec Fees
PD	PDCHRG_DISC	PDC charge
PD	PDCHRG_LIQD	PDC charge
PD	PDCHRG_PREM	PDC charge
PD	PDCH_DISC	PDCH amt
PD	PDCH_LIQD	PDCH amt
PD	PDCH_PREM	PDCH amt
PD	DISCINT_ACCR	
PD	DISCINT_ADJ	
PD	DISCINT_LIQD	
PD	DISCINT_REF	

13.5.3 **Accounting Roles**

Representative set of accounting roles are listed below:

Accounting Role	Description
BRIDGE_GL	Bridge GL between PDC and Loan
CHECK DISCOUNTING	Check discounting Asset
CLG BRIDGE GL	Clearing Bridge Suspense GL
PAST DUE ACCOUNT	Past Due Account
PDC_BEN	Beneficiary
PDC_CANCELCHG	PDC Charges for Cancellation - Bank Income
PDC_CANLCHGCUST	PDC Charges for Cancellation - Customer Expense
PDC_CHARGE	Charge Income GL

PDC_CHG_CUST	Charge Account
PDC_ISSUE	Contingent Liability
PDC_ISSUE_CONTR	Contingent Asset
PDC_RECEV	Contingent Asset
PDC_RECEV_CONTR	Contingent Liability
PDC_REM	Remitter

13.5.4 Event-wise Accounting Entries

Accounting entries for various events are mentioned in the below table:

Event Code: INIT

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_CHARGE	PD_TAG	C
PDC_CHG_CUST	PD_TAG	D
PDC_ISSUE	PD_TAG	D
PDC_ISSUE_CONTR	PD_TAG	C
PDC_RECEV	PD_TAG	D
PDC_RECEV_CONTR	PD_TAG	C

Event Code: CDIS

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_CHARGE	PDCHG1	C
PDC_CHG_CUST	PDCHG1	D
CHECK DISCOUNTING	PD_TAG	D
PDC_BEN	PD_TAG	C
PDC_BEN	<Component>_LIQD	D
<Component>RIA	<Component>_LIQD	C

Event Code: CPUR

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_BEN	PD_TAG	C
CHECK DISCOUNTING	PD_TAG	D
PDC_CHARGE	PDCHG1	C

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_CHG_CUST	PDCHG1	D

Event Code: ACCR

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
<Component>REC	<Component>_ACCR	D
<Component>INC	<Component>_ACCR	C
<Component>INC	<Component>_ACCR	C
<Component>RIA	<Component>_ACCR	D

Event Code: CANL

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
CHECK DISCOUNTING	PD_TAG	C
PDC_BEN	PD_TAG	D
PDC_BEN	PD_TAG	C
<Component>RIA	PD_TAG	D
PDC_ISSUE	PD_TAG	C
PDC_ISSUE_CONTR	PD_TAG	D

Event Code: LIQN

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_RECEV	PD_TAG	C
PDC_RECEV_CONTR	PD_TAG	D
PDC_BEN	PDCH_LIQD	C
PDC_REM	PDCH_LIQD	D
PDC_ISSUE	PD_TAG	C
PDC_ISSUE_CONTR	PD_TAG	D
CLG_BRIDGE_GL	PD_TAG	D
CHECK DISCOUNTING	PD_TAG	C

Event Code: PULL

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PD_PULLINC	PD_CHG_TAG	C
PDC_BEN	PD_CHG_TAG	D
CHECK DISCOUNTING	PD_TAG	C
PDC_BEN	PD_TAG	D
PDC_ISSUE	PD_TAG	C
PDC_ISSUE_CONTR	PD_TAG	D
<Component>INC	<Component>_LIQD	C
<Component>RIA	<Component>_LIQD	D
PDC_BEN	<Component>_REF	C
<Component>RIA	<Component>_REF	D
PAST DUE ACCOUNT	PD_TAG	C
PDC_BEN	PD_TAG	D

Event Code: RADJ

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_BEN	<Component>_LIQD	D
<Component>RIA	<Component>_LIQD	C
<Component>INC	<Component>_LIQD	C
<Component>RIA	<Component>_LIQD	D

Event Code: RETN

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr
PDC_CHARGE	PD_CHG_TAG	C
PDC_CHG_CUST	PD_CHG_TAG	D
BRIDGE_GL	PD_LOAN_TAG	D
CLG BRIDGE GL	PD_LOAN_TAG	C
PAST DUE ACCOUNT	PD_RETN_TAG	D
CLG BRIDGE GL	PD_RETN_TAG	C
PAST DUE ACCOUNT	<Component>_LIQD	D
<Component>INC	<Component>_LIQD	C

13.5.5 Discounted cheque, Advance Charge collection, with Accrual**Event: CDIS**

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr
Check discounted	PD_TAG	Dr
Customer	PD_TAG	Cr
Customer	<Interest comp>_LIQD	Dr
RIA	<Interest comp>_LIQD	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
CHECK DISCOUNTING	PD_TAG	Cr
Customer	PD_TAG	Dr
Income	<Interest comp>_LIQD	Cr
Customer	<Interest comp>_LIQD	Cr
PDC_ISSUE	PD_TAG	Cr
PDC_ISSUE_CONTR	PD_TAG	Dr
Customer	PD_CHG_TAG	Dr
PD_PULLINC	PD_CHG_TAG	Cr

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
RIA	<interestcomp>_Adj	Dr
Income	<interestcomp>_Adj	Cr

Event: ACCR

ROLE	AMT_TAG	Dr/Cr
RIA	<Interest comp> _ACCR	Dr
Income	<Interest comp> _ACCR	Cr

13.5.6 Discounted, Advance charge collection, without Accrual**Event: CDIS**

ROLE	AMT_TAG	Dr/Cr
Check discounted	PD_TAG	Dr
Customer	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
RIA	<Interest comp> _LIQD	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
Cheque discounted	PD_TAG	Cr
Customer	PD_TAG	Dr
RIA	<interestcomp>_Ref	Dr
Customer	<interestcomp>_Ref	Cr
Customer	PD_CHG_TAG	Dr
RIA	<interest comp> _LIQD	Dr
PD_PULLINC	PD_CHG_TAG	Cr
PDC_ISSUE	PD_TAG	Cr
PDC_ISSUE_CONTR	PD_TAG	Dr
Income	<interest comp> _LIQD	Cr
RIA	<interest comp> _LIQD	Dr

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
RIA	<interest comp>_LIQD	Dr
Income	<interest comp>_LIQD	Cr

Event: RADJ

ROLE	AMT_TAG	Dr/Cr
RIA	<Interest comp>_LIQD	Dr
Income	<Interest comp>_LIQD	Cr

13.5.7 Discounted, Arrear charge collection, with Accrual**Event: CDIS**

ROLE	AMT_TAG	Dr/Cr
Cheque discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
Cheque Discounting	PD_TAG	CR
Customer	PD_TAG	DR
Income	<Interest comp>_LIQD	CR
Customer	<Interest comp>_LIQD	CR
PDC_ISSUE	PD_TAG	CR
PDC_ISSUE_CONTR	PD_TAG	DR
Customer	PD_CHG_TAG	DR
PD_PULLINC	PD_CHG_TAG	CR

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
Interest Receivable	<Interest comp> _LIQD	Cr

Event: ACCR

ROLE	AMT_TAG	Dr/Cr
Income	<Interest comp> _ACCR	Dr
Interest Receivable	<Interest comp> _ACCR	Dr

Event: RADJ

ROLE	AMT_TAG	Dr/Cr
Customer	<Interest comp> _LIQD	Dr
Interest Receivable	<Interest comp> _LIQD	Cr

13.5.8 Discounted, Arrear charge collection, without Accrual**Event: CDIS**

ROLE	AMT_TAG	Dr/Cr
Cheque Discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
Cheque Discounting	PD_TAG	Cr
Customer	PD_TAG	Dr
Income	<Interest comp> _LIQD	CR
Customer	<Interest comp> _LIQD	CR
PDC_ISSUE	PD_TAG	CR
PDC_ISSUE_CONTR	PD_TAG	DR
Customer	PD_CHG_TAG	DR
PD_PULLINC	PD_CHG_TAG	CR

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

Event: RADJ

ROLE	AMT_TAG	Dr/ Cr
Customer	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

13.5.9 Purchase**Event: CPUR**

ROLE	AMT_TAG	Dr/Cr
Cheque Discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr

Event: RADJ

ROLE	AMT_TAG	Dr/Cr
Customer	<Charge comp> _LIQD	Dr
<Charge_comp>_REC	<Charge comp> _LIQD	Cr

14. Instrument Details

Instrument transactions entered through an Oracle FLEXCUBE branch are stored in the host Oracle FLEXCUBE database through the Instrument details screen.

The Instruments module of Oracle FLEXCUBE provides for the maintenance of appropriate reference information, which would enable entry of instrument transactions from an Oracle FLEXCUBE, and also enable you to view and enrich transactions that have been entered through a Branch.

The accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for instruments transactions, must be maintained in the host Oracle FLEXCUBE installation, through the ARC Maintenance.

This chapter contains the following sections:

- [Section 14.1, "Maintaining Instrument Product"](#)
- [Section 14.2, "Maintaining Instrument Types for Other Banks"](#)
- [Section 14.3, "Instruments Transactions Query"](#)
- [Section 14.4, "Instrument Type Maintenance"](#)
- [Section 14.5, "Message Generation for Instruments"](#)
- [Section 14.6, "Uncollected Funds on Payment Instruments"](#)
- [Section 14.7, "Instrument Clearing Details Maintenance"](#)

14.1 Maintaining Instrument Product

Oracle FLEXCUBE allows you to maintain instruments issued by the bank. As part of the instrument type maintenance, you have to maintain a list of currencies, branches and DAO GL for an instrument type.

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

Instrument Product Maintenance

New Enter Query

Instrument type *
Instrument Description

Preferences

Auto Authorize Yes
Allow Online Auth No
Instrument Liquidation Requires Issue No
 Allow Revalidation
 Allow Duplicate Issuance

Expiry Frequency

Days
Months
Years

Revalidation Frequency

Days
Months
Years

Product Status

1 Of 1 Go

<input type="checkbox"/>	Status Movement	Product Code	Message Type	C	P	O	D
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DAO Account

1 Of 1 Go

<input type="checkbox"/>	Currency	DAO Branch	DAO Account	Payable Limit
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Legends

C - Clearing Required
P - Print on Input
O - Other Bank Allowed
D - Discount days Allowed

Fields

Maker Date Time:
Checker Date Time:
Mod No Record Status
Authorization Status

Exit

In this screen you can enter certain basic details of the instrument. They are:

- The instrument type
- A description of the instrument
- The other preferences which include:
 - Whether auto authorization is allowed for the instrument type
 - Whether you need a print of the instrument details as and when the details are entered and authorized.
 - Whether online authorization is allowed for the instrument
 - Whether the instrument type allows to create demand drafts payable at other banks
 - Whether revalidation is allowed for the instrument type
 - Whether duplication of issuance allowed for the instrument type
- The expiry frequency of the instrument - in days, months or years
- Revalidation frequency of the instrument – in days, months or years

- The advice format applicable under this instrument type
- The status of the instrument and the product codes associated with the same
- The currency in which the DD is being issued
- The dao branch where the DD is being issued from
- The dao account which will get credited for the DD issued as per the currency and dao branch.
- The payable limit indicates the limit for the issuing an instrument for the bank. You can set a limit for each instrument type. All the instruments (under the instrument type) issued by your bank should be within the specified limit. In case the instrument issued for the issuer bank exceeds this limit, the system displays an error message 'Transaction amount is more than the payable limit'..
- Event to maintain the events REVA, DISU
- For instrument module the instrument types that are supported are BCW, BCA, BCG, BCC/DDW, DDA, DDG,
- DDC, TTW, TTA, TTG/TCA, TCG, TCW.

The various products selected against the various statuses should have maintenance in ARC except for statuses like 'Expired' or 'Reissue'.

14.2 Maintaining Instrument Types for Other Banks

Oracle FLEXCUBE facilitates maintenance of issuance performed by other banks. For maintaining instruments types on behalf of other banks, invoke the Banker Cheques/Demand Drafts – Issuer Banks Details screen from the Application Browser. You can invoke the 'Banker Cheques/Demand Drafts – Issuer Banks Details' screen by typing 'DEDDRISB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

The screenshot displays the 'Bankers Checks or Demand Drafts Issuer Banks Details' application window. At the top, there are navigation buttons for 'New' and 'Enter Query'. The main form area contains several input fields: 'Bank Code *', 'Bank Description', 'Currency *', and 'Instrument type *'. Below these is a 'Draft Details' section featuring a table with the following columns: 'Branch Code *', 'Branch Description', 'DAO Branch', 'DAO Account', and 'Payable Limit'. The table currently shows one row with empty input fields. At the bottom of the window, there is a blue footer area with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', and an 'Exit' button on the right.

In this screen you can enter certain basic details of the instrument. They are:

- The Bank Code and the description of the bank
- The Currency in which the instrument is being issued
- The instrument type

- The DAO (Draft Advice Outstanding) branch where the instrument is being issued from.
- The DAO account which will get credited for the instrument issued as per the currency and DAO branch.
- The parameters for the instruments issued by another bank:
 - The code for the branch issuing the instrument
 - The description for the branch
 - The DAO branch where the instrument is being issued from
 - The DAO account which will get credited for the instrument issued as per the currency and DAO branch.
 - The payable limit for the instrument issued on behalf of another bank. You can set a limit for each instrument type. In case the instrument issued for the issuer bank exceeds this limit, the system displays an error message 'Transaction amount is more than the payable limit'.

Note

- For the Instrument Type, Telegraph Transfer, you can liquidate it in Payable branch only, whereas refund and cancel operation can be performed in any branch.
 - For the Instrument Type, Demand Draft and Banker's Cheque, you can refund, cancel and liquidation in any branch.
-

14.3 Instruments Transactions Query

This section contains the following topics:

- [Section 14.3.1, "Querying Instruments Transactions"](#)
- [Section 14.3.2, "Transaction Details Tab"](#)
- [Section 14.3.3, "Charges Tab"](#)
- [Section 14.3.4, "MIS Button"](#)
- [Section 14.3.5, "Clearing Button"](#)
- [Section 14.3.6, "Accounting Entries Button"](#)
- [Section 14.3.7, "Viewing Instrument Transaction Query Summary"](#)

14.3.1 Querying Instruments Transactions

You can query instruments transactions in the 'Instruments Transaction Query' screen. You can invoke the screen by typing 'DDDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Instruments Transaction Query' application window. The window title is 'Instruments Transaction Query'. It features a top navigation bar with 'New' and 'Enter Query' buttons. Below this is a tabbed interface with 'Transaction Details' and 'Charges' tabs. The 'Transaction Details' tab contains several input fields: Instrument type, Issue Branch, Instrument Number, Instrument Date, Instrument Currency, Old Instrument Number, Process Status (dropdown), Payable Bank, Payable Branch, Demand Draft MICR No, Instrument Amount, Multi Reference Number, Original Draft Number, Discount Days, Reissued draft number, Reference Number*, Batch Number, Transaction Tanked (checkbox), and Print Status (dropdown). The 'Remitter Account' section includes Remitter, Account Branch, Reissue Remarks, Expiry Date, SSN, Reissued (checkbox), Exchange rate, and External Reference. The 'Beneficiary' section includes Name, Address, Country, and Narrative. The 'Additional Identifier Details' section has several empty input fields. At the bottom, there is a status bar with 'MIS | Clearing | Accounting Entries' and fields for Maker ID, Checker Id, Contract Status, and Authorization Status, along with Date Time fields and an Exit button.

Click 'Enter Query' button to query the transaction.

14.3.2 Transaction Details Tab

Reference Number

Specify the reference number of the transaction. Alternatively, you can select the reference number from the option list. The list displays all the reference number maintained in the system.

Click 'Execute Query' button. The system displays the following details:

- Instrument type
- Issue Branch
- Instrument Number
- Instrument Date
- Instrument Currency
- Old Instrument Number
- Process Status
- Payable Bank
- Payable Branch
- Demand Draft MICR No
- Instrument Amount
- Multi Reference Number
- Original Draft Number

- Discount Days
- Reissued draft number
- Batch Number
- Transaction Tanked
- Print Status
- Remitter
- Account Branch
- Reissue Remarks
- Expiry Date
- SSN
- Reissued
- Exchange rate
- User Reference
- Name
- Address
- Country
- Narrative

14.3.3 Charges Tab

The charges that you have specified for the instrument, branch and currency combination that you have chosen for the transaction, in the ARC Maintenance, are applied by default.

Click on the 'Charges' tab in the main 'Instruments Transaction Query' screen to view the charges.

The screenshot shows the 'Instruments Transaction Query' application window with the 'Charges' tab selected. The window displays five 'CHARGE DETAILS' sections (1 through 5). Each section contains input fields for Currency, Amount, General Ledger, Their Account, Transaction Code, and MIS Head. A 'Netting' checkbox is present in each section. At the bottom of the window, there are fields for Maker ID, Checker Id, Contract Status, Authorization Status, Date Time, and an 'Exit' button.

The following details are displayed in this screen, based on the ARC record for the instrument, branch and currency chosen for the transaction:

- The charge account (typically the income account) specified in the charges section of the ARC Maintenance.
- The details of the charge such as currency and the transaction code used to post charge entries, whether netting is required, the amount of the charge is computed by the system are displayed.

14.3.4 MIS Button

Click 'MIS' button to invoke the 'MIS' screen, where you can capture the MIS details for the instrument.

For more information on MIS, refer to the section 'MIS Details for a Contract and Account' in the chapter 'Defining MIS Details for a Customer, Account Class, Account, Product, and Contract' in MIS User Manual.

14.3.5 Clearing Button

Click 'Clearing' button to invoke the 'Clearing Transaction Input Detail' screen, where you can capture the details for the outward clearing instrument.

The screenshot shows the 'Clearing Transaction Query' window. It contains the following sections and fields:

- Remitter Details:** Branch, Product Code, Direction (dropdown), Reference No *, Batch Number.
- Beneficiary Details:** Customer, Beneficiary Account, Country.
- Instrument Details:** Draft Serial Number, Instrument, Routing Number, Bank code, Branch Code, Sector Code, Instrument type, Late Clearing.
- Account Details:** Currency, Instrument Currency, Instrument Amount, Cheque Return Amount, Charge Amount, Account Currency Amount, Exchange Rate, DIN, Document Identification Number Date.
- Date Details:** Transaction Date, Instrument Date, Bank Value Date, Customer Value Date.
- Module Details:** Module List, Module Description, Reference No, ESN.
- Reg CC Detail:** Consider For Reg CC, Special Avail.
- Accounting Entries:** A table with columns: Maker ID, Checker Id, Date Time, Contract Status, Authorization Status.

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

The information you capture in this screen is required to route outward clearing transactions to the appropriate clearing house.

In this screen, you have to capture the following information for clearing:

- The End Point
- The Bank Code
- The Branch Code (as identified in the network)
- The Sector to which it belongs
- Whether Reg CC is applicable
- Whether special cheque is governed by the Reg CC schedules

- Whether late clearing is required
- The reason for rejection

Depending on your Bank Code, Branch Code and Sector Code combination, the system displays the Routing Number, Bank Value Date and the Customer Value Date.

After you maintain the above details for clearing, click 'Exit' or 'Cancel' button to return back to the Instrument Type Details screen.

14.3.6 Accounting Entries Button

To view the accounting entries and overrides for the transaction, click 'Accounting Entries' button in the Instrument Type Detail screen. The Accounting Entries and Overrides screen is opened.

The system displays overrides that occurs while passing each transaction.

14.3.7 Viewing Instrument Transaction Query Summary

You can view a summary of Instrument Transaction Queries using 'Instrument Transaction Query' screen. You can invoke this screen by typing 'DDSQUERY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can query records based on any or all of the following criteria:

- Reference Number
- User Reference
- Remitter
- Instrument Number
- Instrument Currency
- Instrument Amount
- Instrument Date
- Issue Branch
- Instrument Type
- Expiry Date
- Payable Bank
- Payable Branch

- Batch Number
- Old Instrument Number
- Print Status

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Reference Number
- User Reference
- Remitter
- Instrument Number
- Instrument Currency
- Instrument Amount
- Instrument Date
- Issue Branch
- Instrument Type
- Expiry Date
- Payable Bank
- Payable Branch
- Batch Number
- Old Instrument Number
- Print Status

14.4 Instrument Type Maintenance

This section contains the following topics:

- [Section 14.4.1, "Maintaining Instrument Types"](#)
- [Section 14.4.2, "Status Button"](#)
- [Section 14.4.3, "Defining Cheque Details"](#)

14.4.1 Maintaining Instrument Types

Your bank may issue Cheques to customers from the nostro accounts maintained with other banks. To facilitate this, you need to maintain the details of all the Cheque books issued by those banks/institutions to your bank in Oracle FLEXCUBE. Apart from these your bank would be issuing other instruments such as Drafts, DDs, MCKs and so forth, which also need to be maintained in Oracle FLEXCUBE. Each instrument type is identified by a unique instrument type code, which can be captured in Oracle FLEXCUBE.

Further, depending on the number of leaves and the book number, the system automatically generates the serial number for all the Cheque leaves associated with the book for a particular instrument type. You can view these numbers and the status of the Cheques in the 'Status of Cheque' screen. You are also allowed to change the status of a Cheque if a Cheque is cancelled.

You can settle a contract by associating an instrument type (example: Cheques drawn on nostro accounts, DDs, MCKs etc.) with the settlement instruction. Multiple deals can be settled with a single Cheque if the same counter party, module and instrument type is associated with the settlement instructions for the deals.

You can define the various instrument types with the relevant details in the 'Instrument Type Maintenance' screen. You can invoke the 'Instrument Type Maintenance' screen by typing 'ISDINSMS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can view the details of all the existing instrument types from the summary screen.

You need to maintain the following details for an instrument type:

Instrument Type

Specify a name for the instrument type that you are defining. There will be a list of values for the instrument type that will show all the instrument types from the DD status maintenance screen. Instrument number is picked from the Instrument type level.

Branch Code

Indicate the name of the branch to which the Cheque book is issued. All the branches maintained in Oracle FLEXCUBE are displayed in an option list. Select the branch code from the option list.

Account No

This is the nostro account maintained with other banks. If this Account is involved in a deal settlement, the type of instrument associated with the account will be defaulted in the 'Instrument Type' field of the 'Settlement Message Details' screen (invoked from the Contract Online screen of a front-end module).

Note

- You can associate a settlement account with one instrument type only.
 - The instrument type will get defaulted only if you associate the liquidating event with the advice tag PAYMENT_MESSAGE.
-

The branch in which the nostro account resides is defaulted on selection of the account number. If you select a GL, the current branch is defaulted.

No of Leaves

Specify the total number of Cheque leaves in the Cheque Book you are defining.

Cheque Book No

This is the number of the Cheque Book maintained for the Instrument Type. These numbers will be unique for a specific branch and instrument type.

LPAD Required

The user has an option to specify whether the instrument numbers have to be left padded with zeroes. If you enable this option, the instrument numbers will be prefixed by zeroes. By clicking 'Status' button you can view the status of each instrument.

FT Upload

As discussed earlier, Oracle FLEXCUBE offers you the facility to print a consolidated Cheque for a counterparty, module and instrument type combination.

If you choose to print a consolidated Cheque, you are also required to keep a track of the individual amounts that have contributed towards the consolidated Cheque. You can do an FT upload to achieve this. When the upload is run, the suspense GL is debited for the consolidated amount to credit the miscellaneous GL (Ft Upload Account – discussed later). Internally, the system provides the break up of the consolidated amount.

The FT Upload function is run after the consolidated Cheque is printed. You can configure the upload function to be run as part of the EOD process.

All the consolidated Cheques that are printed and for which the FT Upload option is selected, get uploaded when this process is run. Click 'Exit' or 'Cancel' button to execute the upload process. The system generates an FT Contract Ref No. for each transaction contributing towards the consolidated Cheque amount and credits the FT Upload Account with each amount individually, thus keeping a track of all such transactions.

Only on selection of the FT Upload option, the following fields are enabled:

FT Upload Product

You can associate an Outgoing Ft product to all the transactions that need to be uploaded. When the upload function is run at EOD, the system creates a corresponding Ft Contract Reference Number for each transaction and stores it internally. Therefore, all the uploaded contracts will be identified by the Ft Cont Ref No in addition to the original Cont Ref No.

If you reverse the original contract, the system displays the corresponding Ft contract reference numbers also. You have to reverse the Ft Contract Ref nos. manually.

If a Cheque has already been printed, you are required to cancel the Cheque manually, save and authorize the cancellation and then proceed with reversal.

FT Upload Account

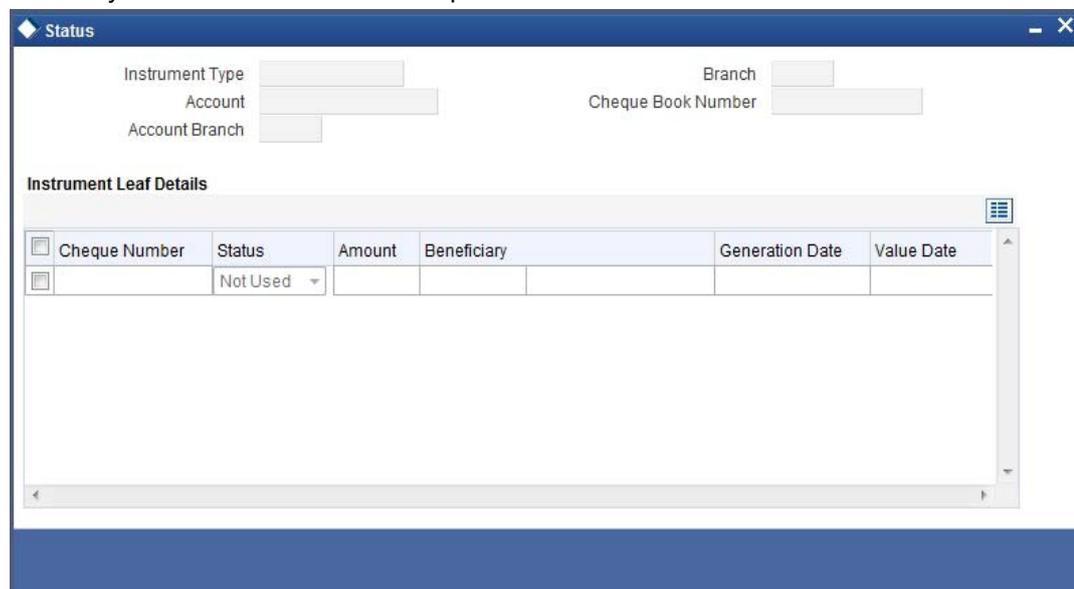
This is the miscellaneous GL that is credited with the consolidated Cheque amount when an Ft upload occurs. The suspense GL (Account associated with the instrument type) is debited for this amount.

On selection of the account, the branch in which the account resides gets defaulted. If you select a GL, the current branch gets defaulted.

After you save and authorize the record, the system automatically generates the Cheque leaf numbers based on the Cheque book number and the total number of Cheque leaves you have defined for the book. The system also maintains the status of each leaf in the book.

14.4.2 Status Button

Click 'Status' button in the 'Instrument Type Maintenance' screen to invoke the 'Status of Cheque' screen. In this screen, you will see the individual Cheque numbers and Cheque status. By default the status of a Cheque is 'Not Used'.



The screenshot shows a window titled 'Status' with a blue header. Below the header, there are several input fields: 'Instrument Type', 'Account', 'Account Branch', 'Branch', and 'Cheque Book Number'. Below these fields is a section titled 'Instrument Leaf Details' which contains a table. The table has columns for 'Cheque Number', 'Status', 'Amount', 'Beneficiary', 'Generation Date', and 'Value Date'. The first row in the table shows a 'Not Used' status in a dropdown menu. The table is scrollable and has a toolbar with a list icon in the top right corner.

The operation you perform on a Cheque book effects the corresponding Cheque leaves also. For instance, if you choose to close a Cheque book, the status of the Cheque leaves is also automatically updated to 'Cancelled'. On reopening the Cheque book, the status becomes 'Not Used' again.

14.4.3 Defining Cheque Details

After the Cheque book is saved and authorized, you can view the details of the individual Cheque leaves in the 'Instrument Type Leaf Maintenance' screen. You can invoke this screen by double clicking on a record in the 'Status of Cheque' screen. Navigate to the desired Cheque book number, by using the previous and next arrow buttons in the toolbar. The following operations are not allowed:

- Creating a new record
- Copying a record
- Deleting a record
- Reopening a record
- Closing a record

The Messaging Subsystem of Oracle FLEXCUBE populates the following details whenever a Cheque is printed:

- Amount for which the Cheque is drawn
- Currency of the amount
- Beneficiary of the Cheque Date for which the Cheque was issued
- Date on which the Cheque was printed

You cannot change any of the above details. However, you are allowed to change the status of a Cheque. Select 'Modify' from the Actions Menu in the Application toolbar or click unlock icon to make the changes.

The status of Cheque is modified through the 'Change Instrument Status' screen. Click 'Change Status To' button to display this screen.

You will be allowed only the following status changes:

- A 'Used' status to a 'Cancelled' status
- A 'Not Used' status to a 'Cancelled' status

Note

You cannot change the status of a 'Cancelled' Cheque.

14.5 Message Generation for Instruments

This section contains the following topics:

- [Section 14.5.1, "MT110 and MT111 Generation"](#)
- [Section 14.5.2, "Processing MT110 and MT111"](#)
- [Section 14.5.3, "Mapping between Common Payment Gateway Fields and Instruments"](#)

14.5.1 MT110 and MT111 Generation

MT110 and MT111 will be generated from Instruments module.

- MT110 is generated whenever a foreign currency draft is issued from Instruments module and the message is sent to the bank on which the draft is drawn.
- MT111 is generated whenever a foreign currency draft is marked for stop payment and is sent to the bank where the draft is payable

14.5.2 Processing MT110 and MT111

Message type DD_ISSUE will be used to generate MT110 and DD_STOP_PMNT for MT111. You can link these message types to products in the DD status maintenance. In the DD status maintenance these message types will be input across the INIT and the STOP statuses. If DD_ISSUE is linked to an INIT product the existing message DEMDRAFT also will get printed along with MT110. Since this messages are going to be generated only for DD's issued in currencies other than USD and CAD separate instrument type has to be maintained for issuing DD's in other currency. This is because the message and product linkage is in the DD status maintenance. The receiver of the message will be the BIC code for the customer of the NOSTRO account / Credit Account.

The receiver will be obtained in the following way.

- The credit account specified as the DAO account would be picked as the receiver. The offset account is credited along with the debit of remitter account
- A DAO account needs to be maintained in the Teller-> Demand draft details for each bank +branch +currency combination
- The related customer of the credit account thus obtained will be determined
- The Swift address / BIC code for the customer will be obtained from the customer address/BIC directory

MT 110 and MT 111 generated will not have any funding advice. The fields 53A and 54A will not be populated for these messages.

The population of the tags of MT110 and MT111 will be as follows.

MT110 –

The receiver of MT110 will be the BIC for the customer corresponding to the Nostro a/c of the Liquidation product's ARC setup.

Message Text	Message Contents
Transaction Reference Number	20: Contract Reference Number of the DD transaction
Number of the cheque	21: Instrument Number from the DD transaction
Date the cheque was issued	30: Instrument Date from DD transaction
Currency and Amount of Cheque	32B: Instrument Currency, Instrument Amount
Payee of the cheque	59: Beneficiary Name

MT111

The receiver of the MT111 will be the BIC for the customer corresponding to the Nostro a/c of the liquidation product's ARC setup.

Message Text	Message Contents
Transaction Reference Number	20: Contract Reference Number of the DD transaction
Number of the cheque	21: Instrument Number from the DD transaction
Date the cheque was issued	30: Instrument date from DD transaction
Currency and amount of cheque	32B: Instrument Currency, Instrument Amount
Payee of the cheque	59: Beneficiary Name

14.5.3 **Mapping between Common Payment Gateway Fields and Instruments**

The following table gives the mapping between the common payment gateway fields and the fields supported by Instruments. This mapping is maintained in the system using the message type – product category / product mapping screen.

Common Payment Gateway Field	Instruments Field
Source Reference	External Reference
Source Code	Source Code
Queue	Not mapped
Amount	Instrument Amount
Value Date	Instrument Date
Currency	Instrument Currency
Status	Not mapped
Error Reason	Not mapped
Contract Reference Number	Not mapped (Generated upon upload)
Customer Account Number	Account Number

Common Payment Gateway Field	Instruments Field
Customer Account Currency	Account Currency
Customer Amount	Amount in Account Currency
Customer Value Date	Not mapped
Counterparty Account Number	Beneficiary Account
Counterparty Currency	Beneficiary Account Currency
Counterparty Amount	Offset Amount
Counterparty Value Date	Not mapped
Exchange Rate	Exchange Rate
By Order Of (5 Columns)	Not mapped
Our Correspondent (5 Columns)	Not mapped
Receiver's Correspondent (5 Columns)	Not mapped
Intermediary (5 Columns)	Not mapped
Account With Institution (5 Columns)	Not mapped
Beneficiary Institution1	Beneficiary Name
Beneficiary Institution 2	Beneficiary Address Line 1
Beneficiary Institution 3	Beneficiary Address Line 2
Beneficiary Institution 4	Beneficiary Address Line 3
Beneficiary Institution 5	Beneficiary Address Line 4
Payment Details (5 Columns)	Not mapped
Sender to Receiver Information (5 Columns)	Not mapped
Bank Operation Code	Not mapped
Instruction Code	Not mapped
Related Reference Number	Not mapped
Reject Code	Not mapped
Reject Details	Not mapped
UDF_1	Instrument Number
UDF_2	DD MICR Number
UDF_3	Instrument Status
UDF_4	Identifier Name 1
UDF_5	Identifier Value 1

Common Payment Gateway Field	Instruments Field
UDF_6	Identifier Name 2
UDF_7	Identifier Value 2
UDF_8	Identifier Name 3
UDF_9	Identifier Value 3
UDF_10	Identifier Name 4
UDF_11	Identifier Value 4
UDF_12	Identifier Name 5
UDF_13	Identifier Value 5
UDF_14	Identifier Name 6
UDF_15	Identifier Value 6
UDF_16	Charge Account
UDF_17	Expiry Date
Modification Number	Modification Number
UDF_18	SSN
UDF_19	Reissued Flag
UDF_20	Original Draft Number
UDF_21	Reissue Remarks
UDF_22	Reissued Draft Number
UDF_23	Transaction Date
UDF_24	Beneficiary Customer Number
UDF_25	Print Status
UDF_26	Payable Bank
UDF_27	Copy of instrument printed
UDF_28	Offset Account
UDF_29	Offset Currency
UDF_30	Narrative
Maker Id	Maker Id
Maker Date Stamp	Maker Date Stamp
Authorizer Id	Authorizer Id
Chequeer Date Stamp	Chequeer Date Stamp

Common Payment Gateway Field	Instruments Field
Record Status	Record Status
Authorization Status	Authorization Status
Authorized Once flag	Authorized Once flag
Message Type	Not mapped
Branch Code	Payable Branch
Version Number	Version Number
Latest Version Number	Not mapped
Customer Account Branch	Account Branch
Counterparty Account Branch	Offset Branch

14.6 Uncollected Funds on Payment Instruments

This section contains the following topics:

- [Section 14.6.1, "Manual Processing for Uncollected Funds"](#)
- [Section 14.6.2, "Operations that you can Perform "](#)
- [Section 14.6.3, "Intra-day Release of Uncollected Funds"](#)
- [Section 14.6.4, "Querying for Details on Overdrawn Accounts"](#)

14.6.1 Manual Processing for Uncollected Funds

Typically, uncollected funds on a payment instrument will be actually cleared after a specified time interval, depending upon the type of instrument. This is referred to as the 'availability information' for uncollected funds. The availability information is maintained for each kind of transaction in your bank, represented by transaction codes in Oracle FLEXCUBE. You can manually make available (or release) uncollected funds, before the available date, for credit transactions.

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

In the Uncollected Funds Release screen, you can choose to:

- Release the uncollected funds for a credit transaction for which manual release has been specified, or for which a float period has been specified. You can release the funds before the available date is reached. The release can be automatic or manual. If automatic, you can specify a To Date, and any transactions whose available date falls between the application date and specified To Date can be released.
- Specify a new available date for a credit transaction
- Authorize any previous release of uncollected funds for a transaction
- View any credit transactions for which manual release has been specified, or a float period has been specified, or in respect of which funds have been previously released and the release is pending authorization.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

14.6.2 Operations that you can Perform

The operation you select here is used both to retrieve the transaction in this screen, and for application of the operation when you select a transaction from the retrieved transaction list. Once a record is released, the system internally stores the user ID of the person who released the funds along with the release time.

14.6.2.1 Retrieving a Transaction

To perform any of these operations on a credit transaction, you must first retrieve the transaction in this screen. To do so, you can employ any of the following means:

- Select the operation you want to perform, by selecting the appropriate radio button in the Fund Selection section

- Select the release option, either Automatic or Manual, in the Option section. If you specify an automatic release option, specify a To Date

14.6.2.2 Selecting a Transaction for an Operation

After you have retrieved the transaction, the following details of the transaction are displayed:

- The Available Date
- The Account pertaining to the specified Uncollected Fund
- Reference Number
- Amount of the transaction
- Release details, such as the user that released the transaction, and time of the release

In the list, Check the 'Select' box in the row of the transaction for which you want to perform the selected operation, and then click 'Exit' button.

14.6.2.3 Making uncollected Funds available before the Available Date

You can use the Uncollected Funds Manual Release screen to indicate that uncollected funds must be made available before the available date. In this screen, you must first display the record of the transaction with uncollected funds, unlock it, and make funds available on the application date, in the manner described above. The system sets the available date for such a transaction as the application date, thereby ensuring the release of funds.

14.6.2.4 Changing the Available Date for a Transaction with uncollected Funds

In the Uncollected Funds Manual Release screen, you can also choose to change the available date for a transaction with uncollected funds. To do this, you must first display the record of the transaction with uncollected funds, unlock it, and specify a new available date in the Available Date field. The system sets the available date for such a transaction as the new date you have specified.

You can only specify a future date when you are changing the available date for a transaction with uncollected funds.

14.6.3 Intra-day Release of Uncollected Funds

During the course of a business day, you can manually release uncollected funds for transactions that have been posted using a transaction code for which the Intraday Release option has been enabled, and are due for release on or before the current date. You can do this by executing the Intraday Funds Release batch process, in the Intraday Funds Release screen.

You can invoke the 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The Beginning of Day process skips the release of uncollected funds in respect of transactions posted using a transaction code for which the Intraday Release option has been enabled.

During the End of Day batch process, uncollected funds for transactions that have been posted using a transaction code for which the Intraday Release option has been enabled, and are due for release on or before the current date, are released. This takes place after all the End of Transaction Input (EOTI) validations are performed.

The EOD batch processing ensures that, if the Intraday Release batch is not run, or the transactions are posted after the Intraday Release batch is run, and the funds are due to be released, the same is done. This is done just after performing all pre EOTI validations.

14.6.4 Querying for Details on Overdrawn Accounts

You can query for details of accounts that are overdrawn over limits through the 'Overdrawn Accounts Query' screen.

Customer Number	Branch Code	Customer Account Number	Currency	Facility Identifier	Liability Number
-----------------	-------------	-------------------------	----------	---------------------	------------------

You can view the following information in this screen:

- Customer Number
- Account Branch
- Account Number
- Account Currency
- Facility Identifier
- Line ID
- Liability Number
- Payable Balance: This is the available balance after taking limits into account. This is the sum of the temporary overdraft and the minimum of the available amount for the line and the sub limit.
- Uncollected Funds- the funds which are pending collection on the customer account.
- Uncollected Funds Limit
- Withdrawable Uncollected Funds - this is the uncollected funds that will be released either today or with a value date lesser than today. This is determined by your specification for the Withdrawable Uncollected Funds Basis at the branch level, subject to uncollected funds limit at the account level.

Note

- If, for a branch, you have specified the Uncollected Funds Basis as 'Uncollected', then the total of uncollected funds is treated as uncollected funds. If your specification is 'Uncollected funds Avl same day', then only that amount of uncollected funds which is available for the current day or any previous day is treated as uncollected funds.
- Overdrawn balance: The sum of payable balance including limits and the withdrawable uncollected funds subject to uncollected funds limits. The overdrawn balance should be negative.

14.7 Instrument Clearing Details Maintenance

This section contains the following topics:

- [Section 14.7.1, "Maintaining Interface Clearing Details for Instruments"](#)
- [Section 14.7.2, "Charges Button"](#)
- [Section 14.7.3, "Events Button"](#)
- [Section 14.7.4, "Viewing Interface Clearing Summary"](#)

14.7.1 Maintaining Interface Clearing Details for Instruments

You can invoke the 'Interface Clearing Details' screen by typing 'IFDCLGDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. You can view the details of clearing transactions triggered from any clearing and PDC using this screen.

Interface Clearing Details

Execute Query

Source Code *

External Reference Number *

Branch

Remitter Account

Remitter Branch

Routing Number

Instrument Number

Batch Number

Status Movement

Rejected Code

Advice Required

Instrument Type

Product

Instrument Currency

Instrument Amount

Cheque Return Amount

Charge Amount

Instrument Date

Transaction Date

Late Clearing

End Point

Adjust Amount

Old Instrument Amount

Override Stale Days

Override Stop Pay

Force Posting

Remitter Bank

Beneficiary Account

Beneficiary Bank

Beneficiary Branch

Bank Value Date

Customer Value Date

Serial Number

Contract Reference

Entry Number *

Din

Din Date

Remarks

Charge | Events

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Cancel

You can query for the interface details based on the following criteria:

Source Code

Specify the source code for clearing transaction.

External Reference

Specify the external reference number.

Click 'Execute Query'. The system displays the following details:

- Branch
- Remitter Account
- Remitter Branch
- Routing Number
- Product
- Instrument Currency
- Instrument Amount
- Instrument Date
- Transaction Date
- Cheque Return Amount
- Presenting Bank Cheque Amount
- Late Clearing
- End Point
- Adjust Amount
- Old Instrument Amount
- Override Stale Days
- Override Stop Pay
- Force PostingModule Reference Number
- Error Codes
- Error Message
- Instrument Number
- Batch Number
- Status
- Rejected Code
- Advice Required
- Instrument Type
- Remitter Bank
- Beneficiary Account
- Beneficiary Bank
- Beneficiary Branch
- Bank Value Date
- Customer Value Date
- Serial Number
- Contract Reference
- Entry Number
- Din
- Din Date
- Remarks - The system defaults the remarks based on the narrative maintained in the respective data entry screen.

The system also displays the Charge and Events details in the respective windows.

14.7.2 Charges Button

For maintaining charge details in the 'Charges' screen., click 'Charges' button on 'Interface Clearing Details'

Charge Details

Component *	Event	Rate	Currency	Amount	Status	Waiver
-------------	-------	------	----------	--------	--------	--------

14.7.3 Events Button

For maintaining event details in the 'Events' screen., click 'Events' button on 'Interface Clearing Details'.

Events

Reference No

Event Number	Event Date	Event Code	Account Description
--------------	------------	------------	---------------------

Accounting Entries

Exit

14.7.4 Viewing Interface Clearing Summary

You can view the summary details of the clearing transactions using 'Interface Clearing Summary' screen by typing 'IFSCLGDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Interface Clearing Summary

Search Advanced Search Reset

Authorization Status [dropdown] Record Status [dropdown]

Source Code [text] External Reference Number [text]

Product [text] Remitter Account [text]

Beneficiary Account [text] Instrument Number [text]

Transaction Date [calendar] Status Movement [dropdown]

Rejected Code [text] Module Reference Number [text]

Instrument Type [text] Batch Number [text]

Records per page 15 1 Of 1 Go

<input type="checkbox"/>	Authorization Status	Record Status	Source Code	External Reference Number	Product	Remitter Account	Beneficiary Account
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

Authorize Exit

You can query on records based on any or all of the following criteria:

- Authorization Status
- Source code
- Product
- Beneficiary Account
- Transaction Date
- Entry Number
- Module Reference
- Batch Number
- Record Status
- External Reference
- Remitter Account
- Instrument Number
- Status
- Rejected Code
- Instrument Type

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Source Code
- External Reference

- Product
- Branch
- Remitter Account
- Remitter Branch
- Beneficiary Account
- Instrument Number
- Transaction Date
- Routing Number
- Status
- Entry Number
- Rejected Code
- Advice Required
- Module Reference
- Instrument Type

14.8 Inward Interface Clearing Details

This section contains the following topics:

- [Section 14.8.1, "Invoking Inward Interface Clearing Details Screen"](#)
- [Section 14.8.2, "Charges Button"](#)
- [Section 14.8.3, "Events Button"](#)

14.8.1 Invoking Inward Interface Clearing Details Screen

You can invoke the 'Inward Interface Clearing Details' screen by typing 'IFDIWCGD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow

button. You can view the details of inward clearing transactions triggered from any inward clearing and PDC using this screen.

You can query for the inward interface details based on the following criteria:

Source Code

Specify the source code for inward clearing transaction.

External Reference

Specify the external reference number.

Click 'Execute Query'. The system displays the following details:

- Branch
- Remitter Account
- Remitter Branch
- Routing Number
- Product
- Instrument Currency
- Instrument Amount
- Instrument Date
- Transaction Date
- Cheque Return Amount
- Presenting Bank Charge Amount
- Late Clearing

- End Point
- Force Posting
- Module Reference Number
- Error Codes
- Error Message
- Instrument Number
- Batch Number
- Status
- Rejected Code
- Advice Required
- Instrument Type
- Remitter Bank
- Beneficiary Account
- Beneficiary Bank
- Beneficiary Branch
- Bank Value Date
- Customer Value Date
- Serial Number
- Contract Reference
- Entry Number
- Din
- Din Date
- Remarks - The system defaults the remarks based on the narrative maintained in the respective data entry screen.

The system also displays the Charge and Events details in the respective windows.

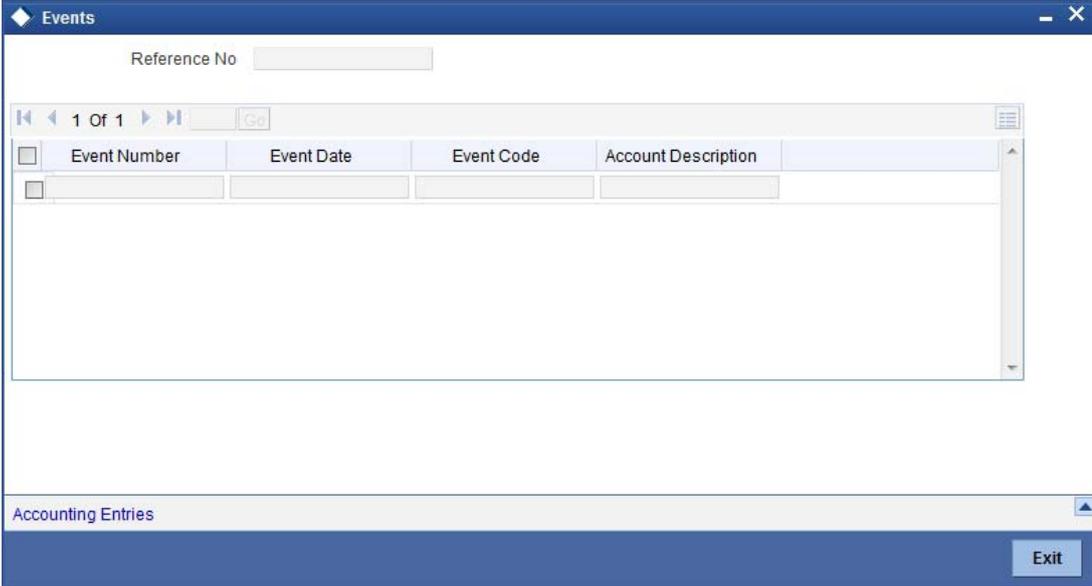
14.8.2 Charges Button

For maintaining charge details in the 'Charges' screen., click 'Charges' button on 'Interface Clearing Details'

The screenshot shows a software window titled "Charge Details". At the top, there are two input fields: "Contract Reference *" with a search icon to its left, and "Event Sequence Number". Below these is a section header "Charge Details" followed by a table. The table has a header row with columns: "Component *", "Event", "Rate", "Currency", "Amount", "Status", and "Waiver". The "Amount" and "Status" columns have small input boxes. Below the header is one data row with empty cells. To the right of the table header are three small icons: a plus sign, a minus sign, and a list icon. The window has a standard Windows-style title bar with minimize, maximize, and close buttons.

14.8.3 Events Button

For maintaining event details in the 'Events' screen., click 'Events' button on 'Interface Clearing Details'.



15. Annual Percentage Yield for CASA Accounts

Oracle FLEXCUBE allows you to calculate the Annual Percentage Yield (APY) on customer accounts and display the APY on account statements, so as to enable your customer to compare interest rates offered by different banks.

In order to enable the system to compute APY on CASA accounts, you need to:

- Maintain a non-booked formula for APY as part of the interest formula in the Interest and Charges rule used. It must be remembered that only one APY formula may be maintained for an interest rule.
- In the Regulation Parameters Maintenance screen, specify the non-booked APY formula defined involving the interest formula in the interest rule for the product as an APY type formula. You must also specify the basis (average balance or daily balance) upon which the APY must be calculated.

This chapter contains the following topics:

- [Section 15.1, "Specifying the APY Basis"](#)

15.1 Specifying the APY Basis

When you identify the APY formula, you must also specify the basis upon which the interest used for APY computation will be computed. You can choose either the average balance basis (i.e., the interest is computed based on average balance, and APY is computed up to the latest interest liquidation) or a daily balance basis (interest is computed based on daily balance, and APY calculation takes into account the interest accrued till the current statement date)

If the interest is computed on an average balance basis, specify 'LIQD' as the APY basis; or if the interest is computed on a daily balance basis, specify 'ACCR' as the APY basis.

For an IC deposit, you must specify the APY basis as 'ACCR'.

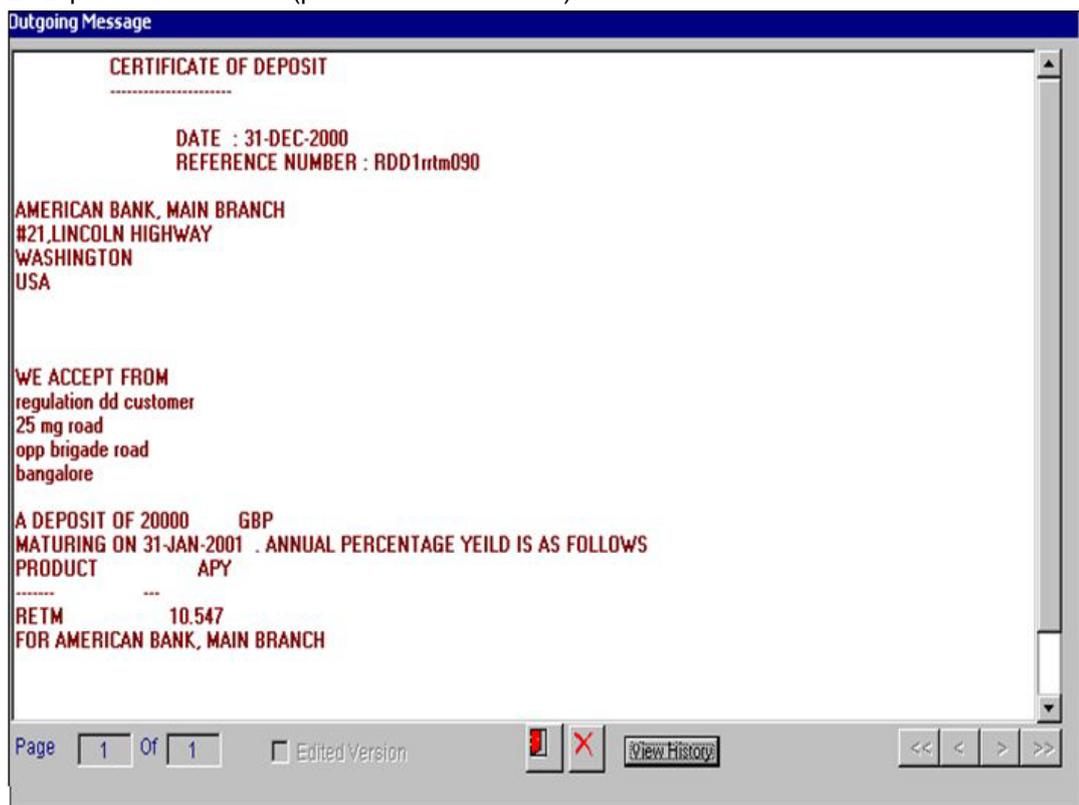
The different scenarios that could arise upon choosing these options are shown below:

Basis	Case	APY Logic
Average Balance	Statement frequency is asynchronous with liquidation frequency, for instance, if interest is calculated on the average daily balance for the calendar month and account statement is provided from 16 th of one month to the 15 th of next month.	Interest used for APY calculation will be the interest liquidated for the previous period, and you must maintain the APY basis as 'LIQD'.
Average Balance	Statement frequency is lesser than liquidation frequency, for instance, if interest is paid on a quarterly basis for the quarter and account statements are provided monthly	APY is printed only when the interest is liquidated, i.e., the account statement for first two months of the quarter does not print APY, and APY is printed in the account statement only for the third month. For such cases, you must maintain the APY basis as 'LIQD'.

Basis	Case	APY Logic
Average Balance	Statement frequency is more than liquidation frequency, for instance, if interest is paid on a monthly basis and account statements are provided annually	APY calculation is based on the latest interest liquidation that occurred within the statement period. For such cases, you must maintain the APY basis as 'LIQD'
Daily Balance	Statement frequency is less than liquidation frequency, for instance, interest is calculated using the daily balance method, applied annually, and monthly statement is provided.	APY calculation includes the interest accrued till the current statement date. For such cases, you must maintain the APY basis as 'ACCR'
Daily Balance	Statement frequency is more than liquidation frequency; as well and Statement frequency not in sync with liquidation frequency	APY calculation includes the interest accrued till the current statement date. For such cases, you must maintain the APY basis as 'ACCR'

Deposit Certificate Printing

You can have deposit certificates displaying the computed APY printed either as part of the EOD process or ad-hoc (printed from the menu).



For Example to compute APY, Your pays \$30.37 in interest on a \$1,000 six-month certificate of deposit (where the six-month period used by your bank contains 182 days), the annual percentage yield would be:

$$APY=100[(1+30.37/1,000) ^{(365/182)} -1] = 6.18\%$$

To ensure the APY computation in the system, you must:

1. Define interest formula (say FORMULA1)
2. Define a system defined element (SDE) for Balance
3. Define a SDE for Days (number of days in the period, say DAYS)
4. Define a SDE for number of days in year (say YEAR)
5. Define a non-booked formula FORMULA2 as $1 + (\text{FORMULA1} / \text{Balance})$
6. Define a non-booked formula FORMULA3 as $\text{YEAR} / \text{DAYS}$
7. Define a non-booked formula FORMULA4 as $\text{FORMULA2} ^ \text{FORMULA3}$
8. Define a non-booked formula FORMULA5 as $100 * (\text{FORMULA4} - 1)$, which will be the computed APY. If rounding is required, specify rounding at formula level.
9. In the Regulation Parameters Maintenance screen, specify PROD-RULE-FORMULA5 as APY type

16. Batch Processing

The events that are to take place automatically are triggered off during what is called the Batch Process. The batch process is an automatic function that is run as a mandatory Beginning of Day (BOD) and/or End of Day (EOD) process. During EOD, the batch process should be run after end-of-transaction-input (EOTI) has been marked for the day, and before end-of-financial-input (EOFI) has been marked for the day. This chapter details the various batch operations that are done in this module.

This chapter contains the following sections:

- [Section 16.1, "Batch Processes"](#)

16.1 Batch Processes

This section contains the following topics:

- [Section 16.1.1, "Batch Process for Liquidating PDC Linked Schedules"](#)
- [Section 16.1.2, "Processing of Customer De-duplication Batch"](#)
- [Section 16.1.3, "Processing Message Generation for Combined Statement"](#)
- [Section 16.1.4, "Sweep In and Sweep Out Batch Processing"](#)

16.1.1 Batch Process for Liquidating PDC Linked Schedules

You can configure the batch process for liquidating PDC linked schedules to process the payment of loan account components if the debit settlement mode is opted as PDC. This batch 'PDDLNLIQ is run either as EOD or as an intraday batch. The batch processes the liquidation of all accounts for which the schedule date or PDC activation date and customer value date is less than the application date.

On the cheque date the clearing transaction triggers the following accounting entries:

Debit/Credit	Amount	Accounting Role	Description
Debit	Cheque Amount	CLRNG_ACCOUNT	Clearing Account
Credit	Cheque Amount	CLRNG_OFS_ACCOUNT	Beneficiary Account

During liquidation the beneficiary account of the PDC contract is used as Debit Settlement Bridge. The system passes accounting entries fro MLIQ as follows:

Debit/Credit	Amount Tag	Accounting Role
Debit	PRINCIPAL_LIQD	Beneficiary Account of PDC contract
Credit	PRINCIPAL_LIQD	Loan Account
Debit	MAIN_INT_LIQD	Beneficiary Account of PDC contract
Credit	MAIN_INT_LIQD	Main Interest Receivable

Note

If a PDC is returned or bounced due to any reason then you can represent the same PDC for payment again.

16.1.2 Processing of Customer De-duplication Batch

You can use this screen in case of a rule change and the reports need to be taken for the list of duplicate customers. You can invoke the 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the De-duplication batch function id 'DEDUPEOD' to run the customer de-duplication batch.

Only open customer accounts will be considered for the de-duplication check.

System initiates the de-duplication process based on the status maintained for deduplication check at head office with the status 'U' (Unprocessed). and 'P' (Processed).internally.

16.1.3 Processing Message Generation for Combined Statement

An EOD batch STCDSMT is run to process the message generation based on the statement cycle maintained in the 'Combined Statement Maintenance' screen. You can generate the message from the outgoing message browser once the EOD batch is processed. If the customer account in the statement plan belongs to different branches then the statement plan will display the account balance from the customer local branch. During EOD, combined statement will be generated monthly, whereas system applies charges to charge account based on the IC liquidation frequency.

16.1.4 Sweep In and Sweep Out Batch Processing

The Sweep In and Sweep Out process is handled by an EOD batch STSWEEP. All the utilized deposit accounts in a day are fetched by the batch STSWEEP due to CASA linkage. The amount block is then released to the CASA account by breaking the deposit.

Sweep In Process

During Sweep In Process the system:

- Releases the amount blocked for the deposit accounts for the utilized amount.
- Transfers the amount to relevant CASA account.
- Updates the deposit account balance.

Note

Other deposits are considered only after utilizing cover account created for account.

Sweep Out Process

During Sweep Out process the system:

- Check for the credit balance in the CASA account.
- Transfer the credit balance or the linked amount to the relevant deposit account.
- Updates the utilized amount for the transferred amount.

Note

Other deposits are considered only after utilizing cover account created for account.

17. Reports

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. You can generate this information in the form of reports in Oracle FLEXCUBE.

For every module you can generate reports, which give you data about the various events in the life of a specific contract, or across contracts, at a specific point in time. You can have analysis reports, daily reports, exception reports (reports on events that ought to have taken place on the contract but have not, due to various reasons), and history reports and so on.

From the Application Browser, select the Reports option. A list of all the modules to which you have access rights are displayed in the screen. When you click on a module, all the reports for which you have access rights under the selected module are displayed. Click on the report you want to generate. You will be given a selection Criteria based on which the report would be generated.

This chapter contains the following sections:

- [Section 17.1, "Maintaining Printing Options for Reports"](#)
- [Section 17.2, "Account Cheque Details Report"](#)
- [Section 17.2, "Account Cheque Details Report"](#)
- [Section 17.3, "CASA Stop Payment Report"](#)
- [Section 17.4, "Account Statement Reports"](#)
- [Section 17.5, "PDC Summary Report"](#)
- [Section 17.6, "Cheque Cancellation Report"](#)
- [Section 17.7, "Interest Statement Report"](#)
- [Section 17.8, "Dormant Activated Report"](#)
- [Section 17.9, "Stop Cheques Maintained Report"](#)
- [Section 17.10, "Post Dated Cheques Due Today Report"](#)
- [Section 17.11, "Inter-Branch Accounts Opened Today Report"](#)
- [Section 17.12, "Account Status Movement Report"](#)
- [Section 17.13, "Variances Maintained Today Report"](#)
- [Section 17.14, "Operating Instructions Not Captured Report"](#)
- [Section 17.15, "Minor Customer Details Report"](#)
- [Section 17.16, "CASA-Overdraft Report"](#)
- [Section 17.17, "Insignificant Balance Dormant Account Report"](#)
- [Section 17.18, "CRR Movement Report"](#)
- [Section 17.19, "VAT Deduction Report"](#)
- [Section 17.20, "Customer De-duplication Report"](#)
- [Section 17.21, "Account Opened and Activated Report"](#)
- [Section 17.22, "Account Block and Reason Report"](#)
- [Section 17.23, "Account Closure and Reason Report"](#)
- [Section 17.24, "Passbook Details Report"](#)
- [Section 17.25, "Account Balance List Report"](#)
- [Section 17.26, "Customer Limit Position Tracking Report"](#)
- [Section 17.27, "All Dormant Account Report"](#)
- [Section 17.28, "Debit Card Issued Report"](#)

- Section 17.29, "New Minor Account Report"
- Section 17.29, "New Minor Account Report"
- Section 17.30, "Document Checklist Report"
- Section 17.31, "Customer Account Branch Transfer Report"
- Section 17.32, "Customer Cheque Discounting Report"
- Section 17.33, "Cancelled or Rejected Report"
- Section 17.34, "Large Debit Balance Report"
- Section 17.35, "Ad-Hoc Combined Statement"
- Section 17.36, "Combined Statement Generation Report"
- Section 17.37, "Customer Change Report"
- Section 17.38, "Passbook Issued Report"

17.1 Maintaining Printing Options for Reports

You can indicate preferences to print a report, while generating a report; however, the preferences are general.



The following are the common preferences you can maintain to print a report:

Format

Select the format in which you want the report to be generated from the options provided in the drop-down list. The following options are available:

- HTML
- RTF
- PDF
- Excel

Output

Select the output for the report from the options provided. The following options are available:

- Print – select this option if you wish to print the report
- View – select this option if you wish to view the contents of the report
- Spool – select this option if you wish to spool the report for further use

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

Specify the name of the printer or select it from the option list provided. All the configured printers are displayed in the list.

This is applicable only if you have specified the output as 'Print'.

Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.

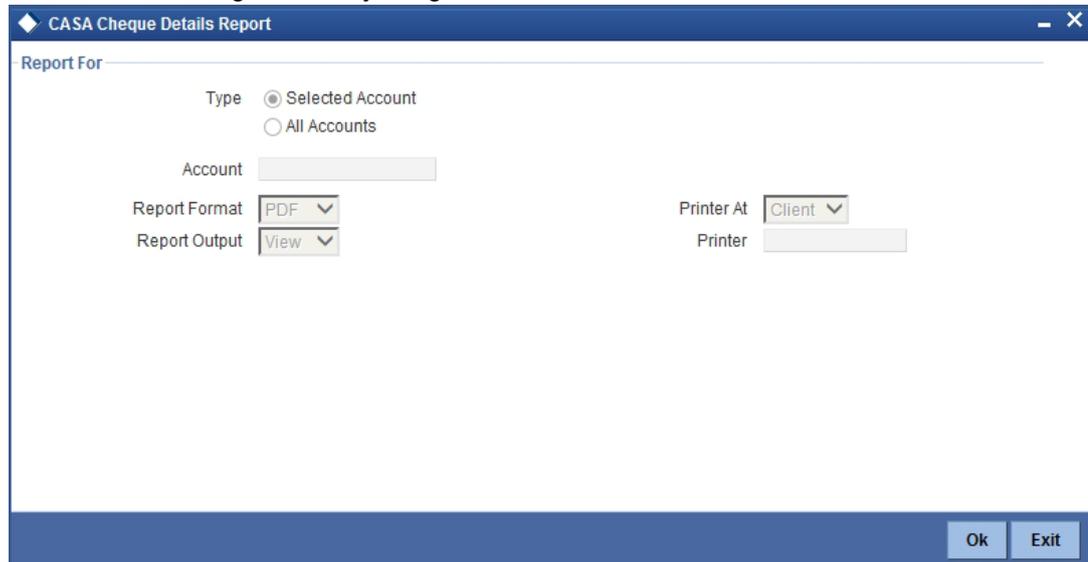
17.2 Account Cheque Details Report

This section contains the following topics:

- [Section 17.2.1, "Generating Account Cheque Details Report"](#)
- [Section 17.2.2, "Selection Options"](#)
- [Section 17.2.3, "Contents of the report"](#)

17.2.1 Generating Account Cheque Details Report

This report gives details of the Cheques used, cancelled and rejected for an account. You can invoke this screen by typing 'CARPCKDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



17.2.2 Selection Options

You can indicate the following preferences for generating the report:

Report For

Select the option 'Selected Account' if you want to generate the cheque book details report for a selected account. Select the option 'All Accounts' if you want to generate reports for all accounts.

Account

If you have selected the option 'Selected Account' select the account for which the cheque detail report has to be generated from the adjoining option list.

17.2.3 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the Cheque Book Details Report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the report

Field	Description
Account	The account number of the customer
Description	The description of the account
Check Number	The Cheque leaf number
Status	The status of the cheque
Amount	The amount for which the cheque is issued
Presented On	The date on which the cheque is presented in the bank
Date on Cheque	The date as given on the cheque
Beneficiary	The name of the person in whose name the cheque is issued

17.3 CASA Stop Payment Report

This section contains the following topics:

- [Section 17.3.1, "Generating CASA Stop Payment Report"](#)
- [Section 17.3.2, "Selection Options"](#)
- [Section 17.3.3, "Contents of the report"](#)

17.3.1 Generating CASA Stop Payment Report

This report gives details of the stop payment details issued on a cheque. You can invoke this screen by typing 'CARPSPMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a dialog box titled "Account Stop Payment Report". It has a "Report For" field at the top. Below it, there are two radio buttons under the heading "Type": "All Accounts" (which is selected) and "Selected Accounts". There is an "Account" text input field. Below that are two dropdown menus: "Report Format" set to "PDF" and "Report Output" set to "View". To the right, there are two more dropdown menus: "Printer At" set to "Client" and "Printer". At the bottom right corner, there are "Ok" and "Exit" buttons.

17.3.2 Selection Options

You can indicate the following preferences for generating the report:

Report For

Select the option 'Selected Account' if you want to generate the cheque book details report for a selected account. Select the option 'All Accounts' if you want to generate reports for all accounts.

Account

If you have selected the option 'Selected Account' select the account for which the cheque detail report has to be generated from the adjoining option list.

17.3.3 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Stop Payment Report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the report

Field	Description
Account	The account number of the customer
Description	The description of the account
Stop Payment No	The stop payment instruction number
Type	The stop payment can be issued either on an amount or on cheque(s)
Start Check No	The starting cheque leaf number
End Cheque No	The ending cheque leaf number
Amount	The amount for which stop payment is done
Effective Date	The date from which the stop payment is effective
Expiry Date	The date on which the stop payment validity will expire

17.3.4 Customer Statistics Report

The table below displays customer statistics for the last six months.

Body of the report

Field	Description
Customer Number	FLEXCUBE Customer Number
Account No	FLEXCUBE Account Number
Acc Currency	Account Currency
Cust. Name	Customer name
Acc Branch	The branch in which the account was created
Last Debit	Last debit amount on the account for the month
Last Credit	Last credit amount on the account for the month
Last Over Draft	Last overdraft amount on the account for the month
Simple Average Balance	Simple Average balance of the account for the month

Minimum Balance	Minimum balance of the account for the month
Maximum balance	Maximum balance of the account for the month
No of Dr transactions	Number of debit transactions for that month
No of Cr Transactions	Number of credit transactions for that month
Closing Balance	Month end closing balance of that account
Total Balance	The balance of account (including the limit + uncleared / uncollected funds)
No of Returned Cheques	Total number of cheques returned on the account for that month
Debit Interest	Month END IC (Debit interest liquidated for that account only will be considered)
N.S.F	Number of transactions which could not be completed owing to Insufficient Balance in the account for the month
CHG'BLE TR	Number of chargeable transactions for the month
DB.CHK.RTD	Number of cheques returned for the month
Debit AVG	Debit average for the month
Days in Debit	Number of days in debit for the month
Monthly Debit AVG	Debit average for the month
Credit AVG	Credit average
Days in Credit	Number of days in Credit for the month
Monthly Credit AVG	Monthly credit average
XOD AVG	Excess overdraft average for the month
DAYS XOD	Number of days in excess overdraft for the month
MNTH AV	Excess overdraft average
Number of times gone into Overdraft	Number of times the account went into overdraft for the month

Note

The balance is shown in terms of the account currency.

17.4 Account Statement Reports

This section contains the following topics:

- [Section 17.4.1, "Generating Account Statement Reports"](#)
- [Section 17.4.2, "Contents of the report"](#)
- [Section 17.4.3, "Viewing Charge Details"](#)
- [Section 17.4.4, "Viewing Events"](#)

17.4.1 Generating Account Statement Reports

You can get the details of the account statement reports using 'Account Statement Reports' screen. You can invoke this screen by typing 'ACDOPTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Account Statement Report' application window. The window title is 'Account Statement Report'. It features a menu bar with 'New' and 'Enter Query' options. The main area is divided into several sections:

- Statement Reference Number**: A text input field.
- Statement Status**: A dropdown menu.
- Account Type**: Radio buttons for 'Normal Account' (selected) and 'Virtual Account'.
- Account Selection Type**: Radio buttons for 'One Account' (selected), 'Multiple Account', and 'Range'.
- Statement Type**: Radio buttons for 'Brief' (selected) and 'Detailed'.
- Date Range**: 'From Date' and 'To Date' text input fields.
- Single Account**:
 - Account**: Text input field.
 - Branch**: Text input field.
 - Charge**: Dropdown menu.
 - Checkboxes for 'Show Linked Account Details' and 'Virtual Account Transactions Only'.
 - Account Currency**: Text input field.
 - Book Date**: Radio buttons for 'Booking Date' (selected) and 'Value Date'.
- Multiple Account**:
 - A table with columns: Account Number, Branch Code, Currency.
 - Navigation buttons: '<<', '<', '1 Of 1', '>', '>>', 'Go', '+', '-', and a list icon.
- Print Options**: Radio buttons for 'View' (selected), 'Server Spool', 'Print', 'Report', and a checkbox for 'Run in Background'.
- Range**:
 - From Account Number**: Text input field.
 - To Account Number**: Text input field.
 - From Account Branch**: Text input field.
 - To Account Branch**: Text input field.
 - From Account Currency**: Text input field.
 - To Account Currency**: Text input field.

At the bottom, there are tabs for 'Charges', 'Events', and 'View/Print'. The 'View/Print' tab is active. 'Ok' and 'Exit' buttons are located in the bottom right corner.

You can indicate the following preferences for generating the report:

Account Type

Select the type of account you want to view. The types of accounts that can be selected are as follows:

- **Normal Account**: This option can be selected if a statement needs to be generated for physical accounts.

- Virtual Account: This option can be selected if a statement needs to be generated for virtual accounts.

If physical account is chosen, then virtual account numbers will not be displayed in the 'Account Number' field. If Virtual Account is chosen, then the physical account numbers will not be displayed in the 'Account Number' field.

Account Selection Type

You have to indicate the account selection type of the customer. The options available are:

- One Account
- Multiple Account
- Range

Statement Type

You have to indicate the statement type of the customer. The options available are:

- Brief
- Detailed

Date Range

You can indicate the following:

From Date

Specify the date from when you are generating this report.

To Date

Specify the date till when you are generating this report.

Single Account

Account Number

Specify the account number. The option list displays all valid account numbers. Choose the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Branch

The system displays the branch code of the selected account number.

Account Currency

Specify the account currency. The option list displays all valid account currencies. Choose the appropriate one.

For virtual accounts based on the Virtual Account Number and Account Currency combination the physical account is identified.

Charge

You have to indicate the type of charges. The options available are:

- Null - Select this option If statement needs to be generated devoid of charge

- Fixed Charge - Select this option If statement needs to be generated with a fixed amount of charge
- Based on date Range - Select this option of statement needs to be generated and the charge for the same will be based on the duration of the period selected. (Difference between the from date and the to-date)
- Online Charge – Select this option if the statement needs to be generated and online charge is included.

Virtual Account Transactions Only

The field is enabled if Normal Account is selected in the 'Account Type' field. Check this field if you want to view only those transactions that are performed using virtual accounts. While generating the statement for a physical account only the transactions that are done using the virtual account are displayed.

Show Linked A/C Details

Check this box if you wish to show linked account details. If virtual account is selected in the 'Account Type' field, then this field is disabled.

Dates

You have to indicate the type of dates. The options available are:

- Booking Dated
- Value Dated

Note

Value Date option is disabled for Virtual Accounts.

Select Multiple Accounts

Account Number

Specify the account number. The option list displays all valid account numbers. Choose the appropriate one.

Branch Code

The system displays the branch code of the selected account number.

Currency

Specify the currency of the account.

Range Account

From Account Number

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

To Account Number

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

From Account Branch

The system displays the branch code of the selected account number.

To Account Branch

The system displays the branch code of the selected account number.

From Account Currency

Specify the account currency from which the report needs to be generated. You can select the appropriate currency from the adjoining option list that displays all the currencies maintained in the system.

To Account Currency

Specify the account currency to which the report needs to be generated. You can select the appropriate currency from the adjoining option list that displays all the currencies maintained in the system.

Print Options

You have to indicate the type of print options. The options available are:

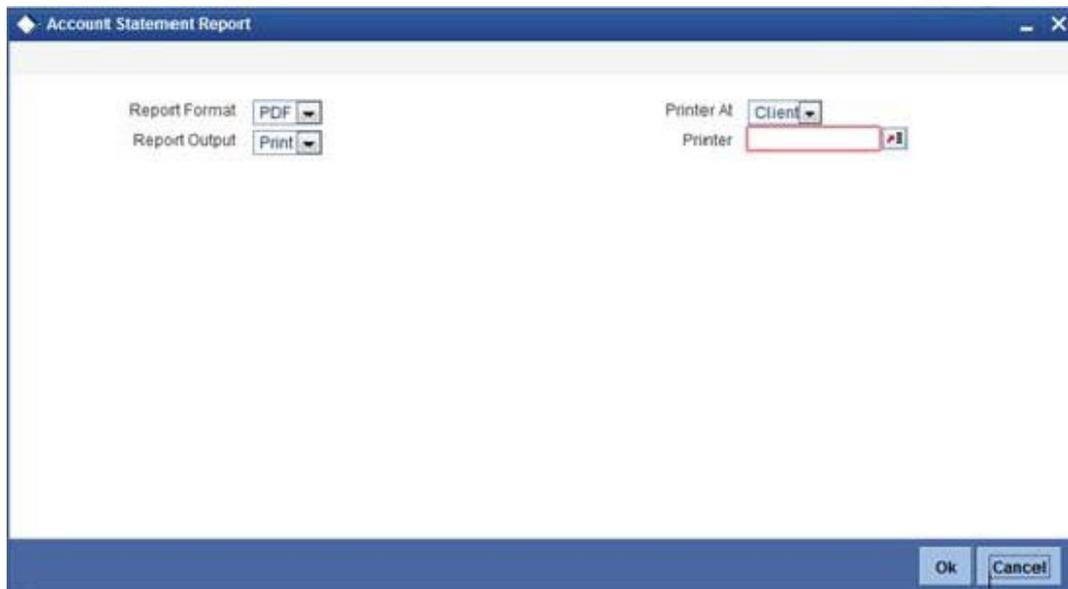
- View - Select this option to view the content of account statement.
 - For Single Account, on click of 'OK' button, the following 'Message' screen is invoked.

The screenshot shows a software window titled "Message". At the top, there is a section labeled "Enter Query" with several input fields: "Reference Number", "DCN *", "ESN/Version Number", "Receiver/Sender", "Message Type", and "SWIFT Message Type". Below these fields is a large, empty text area with a vertical scrollbar on the right side, labeled "Message". At the bottom of the window, there are three buttons: "Remarks", "Reject Reason", and "Message Trailers". In the bottom right corner, there is an "Exit" button.

- For Multiple Accounts or Range of Accounts, on click of 'OK' button, the system invokes the following Account Statement Report with Multiple Account DCN list screen.

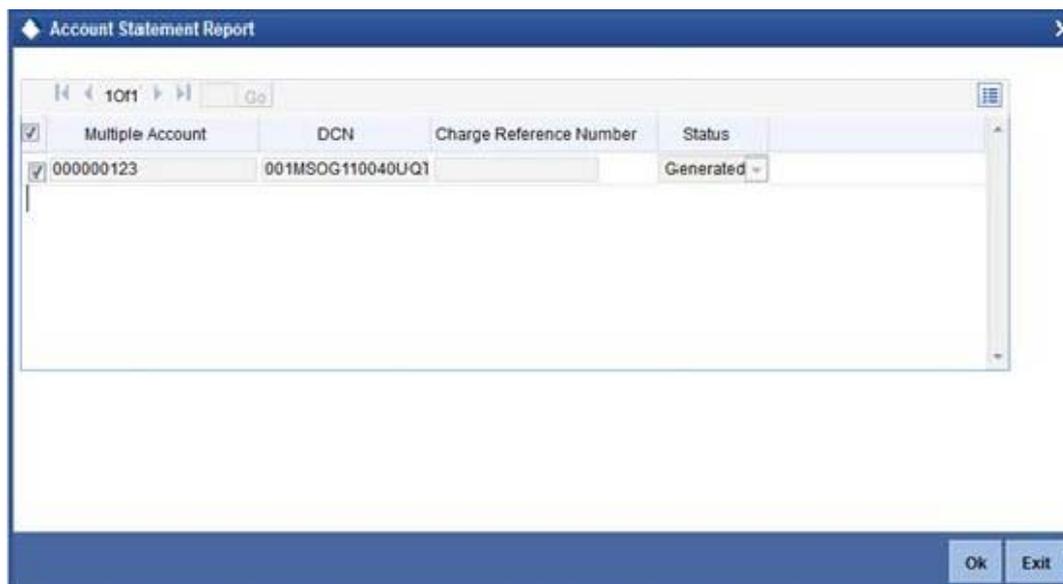


- On double click of each account in the multi grid the 'Message' screen is invoked.
 - Server Spool - Select this option to spool the account statement for further use.
 - Print - Select this option to print the account statement.
 - Report - Select this option to get the account statement as a report.
- For 'Single Account', on click of 'OK' button the system invokes the following Report screen.

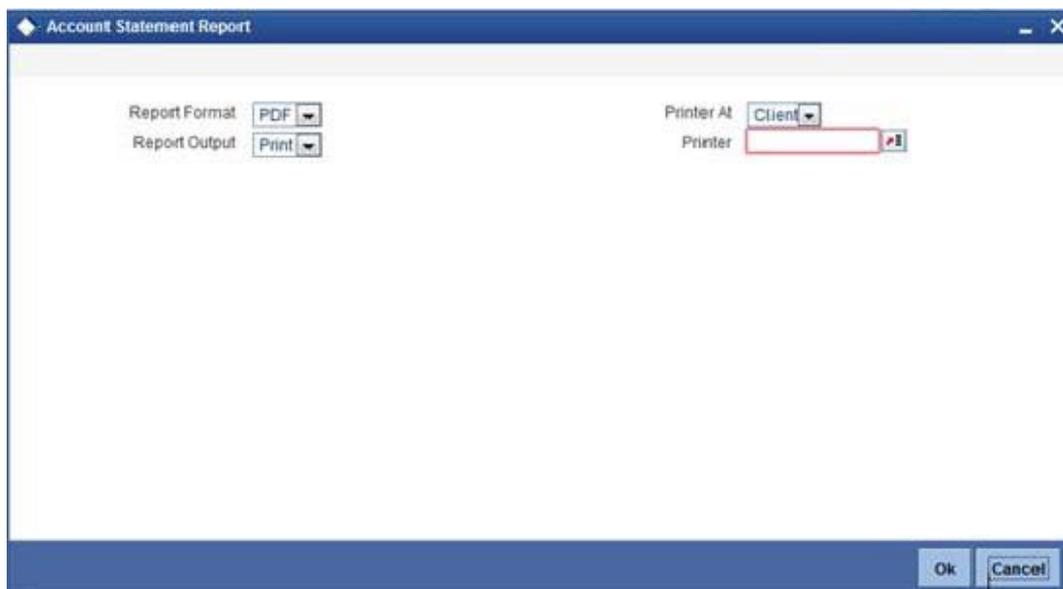


- Click 'OK' from this screen to generate the account statement in the report format chosen.

- For Multiple Accounts and Range of Accounts, on click of 'OK' button the following Multiple account DCN list screen is invoked.



- On click of 'OK' button in the above screen the system invokes the Account Statement Report screen.



- From the report screen on click of 'OK' button a single account statement for all the multiple accounts in the 'Report Format' chosen is generated.

17.4.2 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Account Statement Report are discussed under the following heads:

Header

An Account Statement is the record of transactions and their effect on account balances over a specified period of time for a given account. An Account Statement lists the debits and credits that took place over a time period.

The Header carries the title of the Report, information on the Account Number of the user generating the report.

Body of the report

Field	Description
Branch Name	This is the branch where the account resides.
Branch Address 1	This is the address of the branch.
Branch Address 2	This is the address of the branch.
Branch Address 3	This is the address of the branch.
Account Number	Details about customer account Number.
From date	This is from date.
To date	This is to date.
Page Number	This is the page number.
As of Date	As of date.
Customer Number	This is the customer number.
Customer Name	This is the customer name.
Customer Address 1	This is the address of the customer.
Customer Address 2	This is the address of the customer.
Customer Address 3	This is the address of the customer.
Customer Address 4	This is the address of the customer.
Opening Balance	This is the opening balance of the customer.
Transaction code Description	This is the description of the transaction code.
Transaction reference Number	This is the reference number of the account for which transaction details is being reported
Opening Date	The opening date of the account.
Previous Date	Gives the date of the previous statement.
Transaction Booking Date	This is the transaction booking date.
Transaction Amount	This is the transaction amount.
Additional Information	Gives some additional information.
Debit-Credit Indicator	This indicates the nature of the transaction – debit or credit.
Closing Balance	This indicates the closing balance.
Available Balance	This indicates the available balance.

Blocked Balance	This indicates the blocked balance.
Uncollected Balance	This indicates the uncollected balance.
Number of Debits	Indicates the number of debit transactions.
Number of Credits	Indicates the number of credit transactions.
Total Debit Value	Indicates the total debit value.
Total Credit Value	Indicates the total credit value.
Current Average Monthly Balance	Indicates the current average monthly balance.
Previous Average Monthly Balance	Indicates the previous average monthly balance.
Current Average Quarterly Balance	Indicates the average quarterly balance.
Previous Average Quarterly Balance	Indicates the previous average quarterly balance.

Note

The month end job ACBCSTAT batch runs in EOFI to compute account statistics and ACSTHAND batch runs at EOTI with daily frequency.

Note

For book dated statement, tags CURAVGMTHLYBAL and PREVAVGMTHLYBAL will compute the book dated current and previous average monthly balance.

For value dated statement, tags CURAVGMTHLYBAL and PREVAVGMTHLYBAL will compute the value dated current and previous average monthly balance.

Click 'OK' button when you have specified your preferences in the 'Account Statement Reports' screen. The 'Print Options' screen gets displayed, where you can specify the preferences for printing the report.

17.4.3 Viewing Charge Details

You can view the charges for online statement generation in the 'Charge Details' screen. Click on 'Charges' button to invoke 'Charge Details' screen.

Component*	Amount	Currency	Rate	Status	Waiver	Event
					<input type="checkbox"/>	

Contract Reference

System displays the contract reference number here.

Charge Liquidation

System displays the following details under this section:

- ESN - Event sequence number
- Component - Charge component name
- Charge Currency - Charge currency
- Charge Amount - Computed charge amount
- Waiver - If this box is checked, then charge will be waived.

Waiver

Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

17.4.4 Viewing Events

Click on 'Events' button to invoke 'Events' screen.'

Event Number	Event Date	Event Code	Account Description
--------------	------------	------------	---------------------

Reference Number

System displays the reference number here.

Events

System displays the following details under this section:

- Event Number - Event sequence number
- Event Date- Date of the event
- Event Code - event code of the transaction
- Description - event code description

17.5 PDC Summary Report

This section contains the following topics:

- [Section 17.5.1, "Generating PDC Summary Report"](#)
- [Section 17.5.2, "Contents of the report"](#)

17.5.1 Generating PDC Summary Report

PDC Summary report displays the details of all the cheques discounted for an account. You can generate report for post dated cheque details using 'Customer Cheque Discounting

Report' screen by typing 'PDRCHDRF' 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:

Beneficiary Account

Specify the beneficiary account. The adjoining option list displays the list of all the valid beneficiary accounts maintained in the system. You can choose the appropriate one.

Value Date

From Date

Enter the date from when you are generating this report.

To Date

Enter the date till when you are generating this report.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.5.2 Contents of the report

The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Product code	This indicates the product code
Product description	This indicates the product description
Customer ID	This indicates the customer Id
Customer Name	This indicates the customer name
Cheque number	This indicates the cheque number
Discounted date	This indicates the discounted date
Cheque date	This indicates the cheque date

Field Name	Field Description
Cheque CCY	This indicates the cheque currency
Cheque amount	This indicates the cheque amount
Cheque Status	This indicates the cheque status
Drawer identification	This indicates the drawer identification
Drawer Name	This indicates the drawer name
Drawer bank code (for the cheque)	This indicates the drawer bank code for the cheque

Aggregation Fields

Field Name	Field Description
Total cheque amount	This indicates the total cheque amount
Total Number of cheque	This indicates the total number of cheque

17.6 Cheque Cancellation Report

This section contains the following topics:

- [Section 17.6.1, "Generating Cheque Cancellation Report"](#)
- [Section 17.6.2, "Contents of the Report"](#)

17.6.1 Generating Cheque Cancellation Report

Oracle FLEXCUBE generates a report that contains the details of cheques that are cancelled and revised on a daily basis. This report is generated everyday during end of day operations.

17.6.2 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Op ID	Current user
Report Run Date	Current system date
Report Run Time	Current system time

Body

Field Name	Field Description
Product Code	PDC Product
Account Number	Beneficiary account number
Account Name	Beneficiary account description
Cheque Purchase Number	Transaction reference number
Cheque Number	Instrument Number
Purchase Amount	Cheque amount; Purchase/discount will be done for the entire amount
Currency	Currency of the instrument
Interest Amount	Interest Amount (Interest will be applicable for cheques discounted only. Interest will be computed from the purchase date till the liquidation date)
SC Amount	Service charge amount
Clearing Transaction Reference Number	Outward clearing transaction reference number for pdc purchased
Teller ID	Maker ID of the transaction
Authorizer ID	Checker ID of the transaction
Status	Cheque status
Reject Code	Reject code for cancellation
Reject Reason	Reject reason for cancellation

17.7 Interest Statement Report

This section contains the following topics:

- [Section 17.7.1, "Generating Interest Statement Report"](#)
- [Section 17.7.2, "Contents of the Report"](#)

17.7.1 Generating Interest Statement Report

Oracle FLEXCUBE facilitates generation of the Interest Statement Report for Customer Accounts without liquidating the Customer Accounts.

You can generate Interest Statement Report for Customer Accounts using 'Customer Account Interest Statement' screen. You can invoke this screen by typing 'CARINSTM' in the

field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Customer Account Interest Statement

Branch Code *
Customer Number *
Account Number *
From Date
To Date

Report Format PDF
Report Output View

Printer At Client
Printer

Ok Cancel

You can specify the following parameters here:

Branch Code

Specify a valid branch code in which the customer has an account. The adjoining option list displays all valid and authorized Branch codes. You can select the appropriate one.

Customer Number

Specify a valid customer identification number. The adjoining option list displays all valid and authorized customer identification numbers. You can select the appropriate one.

Account Number

Specify a valid customer account number for which you wish to generate the interest statement report. The adjoining option list displays all valid, authorized savings and current account numbers. You can select the appropriate one.

From Date

Specify the date from when you wish to generate the interest statement report for the specified customer account, from the adjoining calendar.

To Date

Enter the date till when you wish to generate the interest statement report for the specified customer account, from the adjoining calendar.

Note

'To Date' cannot be a future date

17.7.2 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Op ID	Current user
Report Run Date	Current system date
Report Run Time	Current system time

Body of the Report

The generated report will provide the following information:

Field Name	Field Description
Customer Number	Indicates the customer number
Account Number	Indicates the account number
Currency	Indicates the currency of the transaction
Name	Indicates the name of the customer
Product	Indicates the product for which the credit and debit details are displayed
From Date	This indicates date from when the interest is computed
To Date	This indicates date till when the interest is computed
Interest Balance	Indicates the interest balance
Number of Days	This indicates number of days for which the interest is computed
Interest Rate	This indicates interest rate based on which the interest is computed
Amount	This indicates calculated interest amount
Total Credit Capitalized	Indicates the total credit capitalized
Total Debit Capitalized	Indicates the total debit capitalized
Total Tax Amount	This indicates the total tax amount over the interest amount in the specified period

Note

If the customer account is linked to multiple products or formulae, then the interest statement displays the credit and debit interest details separately for that customer account.

17.8 Dormant Activated Report

This section contains the following topics:

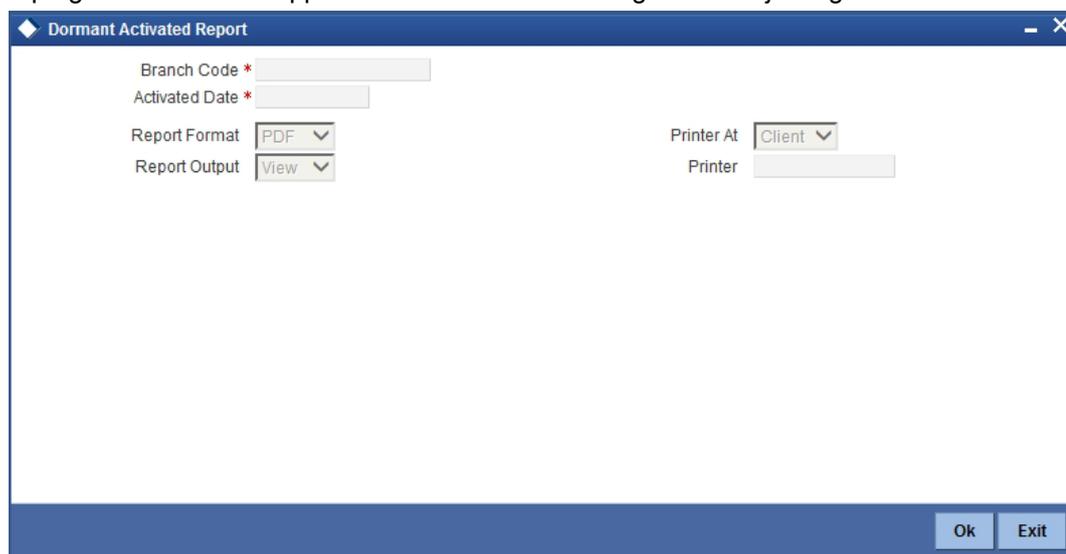
- [Section 17.8.1, "Generating Dormant Activated Report"](#)
- [Section 17.8.2, "Contents of the Report"](#)

17.8.1 Generating Dormant Activated Report

An account is moved to Dormancy state in the absence of any customer initiated transaction, in that account, for a period maintained at 'Account Class Maintenance' level. After a specific period, the status will be changed to unclaimed deposit.

These accounts are activated, once the customer initiates a transaction. At the end of the Dormant Activity, you can generate 'Dormant Activated Report' as part of EOD, which summarizes the transaction in the dormant accounts. It is a report of dormant accounts which were activated on that day. The accounts in this report are grouped based on the account class and currency type of the account.

You can invoke 'Dormant Activated Report' screen by typing 'STRDAEOD' 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 for the Branch in which the customer has an account from the adjoining option list.

Activated Date

Specify a valid date, when the dormant account was activated, from the adjoining calendar.

17.8.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Dormant Activated Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Indicates Branch Code and Branch Name
Module	The module from which the report was generated
Run Date	Indicates Date on which report is generated
Run Time	The time at which the report was generated
User ID	Indicates User ID of the user who generated the report
Page No	The page number of the report

Body of the Report

The following details are displayed as body of the generated report, grouped by the product code and currency:

Field Name	Field Description
Product Code	Indicates Account Class
Currency	Indicates Currency of the Account
The dormant details for each account class and currency are displayed in the report	
Account	Indicates Customer Account
Account Name	Indicates Account Description
Day's Credit Amount	Indicates Sum of Transaction Credit Amount for today in Account Currency
Day's Debit Amount	Indicates Sum of Transaction Debit Amount for today in Account Currency
Book Balance	Indicates Book Balance
Dormancy Start Date	Indicates Dormancy Start Day
Dormant Days	Indicates Number of Dormant Days
Maker ID	Indicates Maker id of the Transaction
Checker ID	Indicates Checked Id of the transaction
Txn code	Indicates Transaction code of the Transaction
Txn Description	Indicates Transaction Description of the Transaction.

17.9 Stop Cheques Maintained Report

This section contains the following topics:

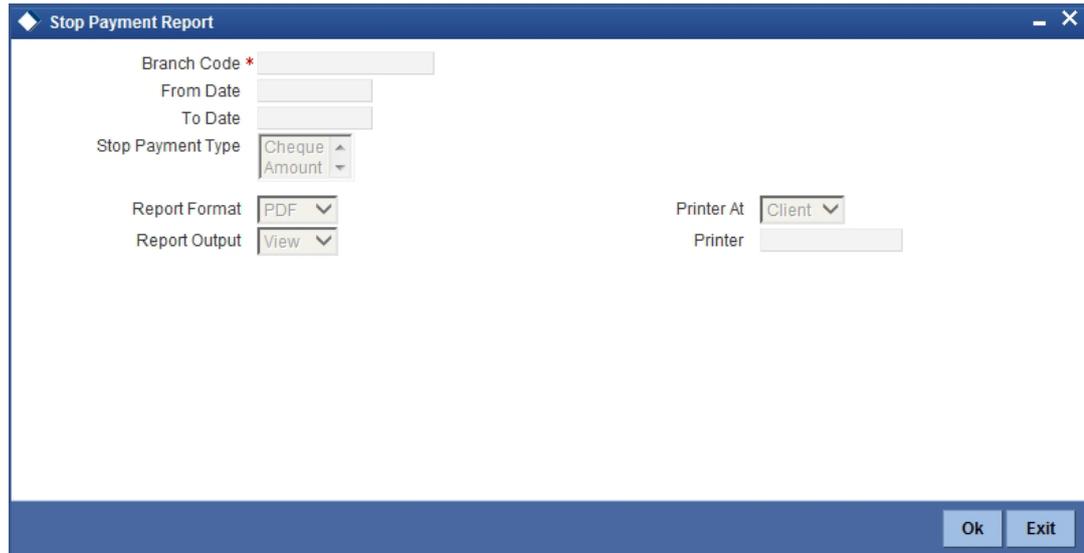
- [Section 17.9.1, "Generating Stop Cheques Maintained Report"](#)
- [Section 17.9.2, "Contents of the Report"](#)

17.9.1 Generating Stop Cheques Maintained Report

When a customer loses cheque leaf issued for a Savings or Current Accounts, the same is informed to the respective branch. The corresponding branch updates these details in the system to avoid paying-out of these cheques.

During EOD, you can generate 'Stop Cheques Maintained Report', which lists out all the stop payment instruction carried out on that day. Stop cheques in this report are grouped based on the account type.

You can invoke 'Stop Cheques Maintained Report' screen by typing 'STRSPEOD' 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 for the Branch in which the customer has an account from the adjoining option list.

From Date

Specify a valid date, from when the report is generated, from the adjoining calendar.

To Date

Specify a valid date, till when the report is generated, from the adjoining calendar.

Stop Payment Type

Select stop payment type for which you wish to generate the report from the adjoining drop-down list. This list displays the following values:

- Cheque
- Amount

17.9.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Stop Cheques Maintained Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated

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
Account Desc	Indicates Account description
Customer Id	Indicates Customer Id
Customer Name	Indicates Customer Short Name
Currency	Indicates Currency of the Account
Stop Payment Type	Indicates Stop Payment Type
Chq St No.	Indicates Cheque Start Number
Chq End No.	Indicates Cheque End Number
Amount	Indicates Cheque Amount
Stop Chq Date	Indicates Stop Cheque Date
Reason	Indicates Reason for Stop Payment

17.10 Post Dated Cheques Due Today Report

This section contains the following topics:

- [Section 17.10.1, "Generating Post Dated Cheques Due Today Report"](#)
- [Section 17.9.2, "Contents of the Report"](#)

17.10.1 Generating Post Dated Cheques Due Today Report

Branches collect PDC to ensure recovery and credit the customer accounts on the scheduled date. These cheques are presented in the outward clearing on the agreed due date.

During EOD, you can generate 'Post Dated Cheques Due Today Report', which lists details of all the PDC that were due and were cleared on that day. Transactions in this report are

grouped based on the Instrument and clearing type of the cheques. Report also provides a Branch-wise presentation of cheques.

You can invoke the 'Post Dated Cheques Due Today Report' screen by typing 'PDRDTTOD' 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 for the Branch in which the customer has an account from the adjoining option list.

17.10.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Post Dated Cheques Due Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time
Branch Date	Indicates the date of Branch in which report is taken.
Page No	Displays Page No out of total No of pages in report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Instrument Type	Indicates PDC Type
Clearing Type	Indicates Clearing Product description of the PDC
Account No	Indicates Account Number (Beneficiary Account Number)
Acct. Name	Indicates Description of the Account if it is FCUBS account. If it is not, then it is left blank
Bank Code	Indicates Bank Code of the Issuer
Cheque No	Indicates Cheque number
CCY	Indicates the Currency of the Transaction
Cheque Amount	Indicates Cheque Amount
Transaction Seq No.	Indicates Transaction Sequence No.
Deposit Date	Indicates Cheque Deposit Date
Instr. Date	Indicates Activation Date
Value Date	Indicates Value Date of the Cheque
Total Amount (Branch)	Indicates the total amount

17.11 Inter-Branch Accounts Opened Today Report

This section contains the following topics:

- [Section 17.11.1, "Generating Inter-Branch Accounts Opened Today Report"](#)
- [Section 17.11.2, "Contents of the Report"](#)

17.11.1 Generating Inter-Branch Accounts Opened Today Report

Oracle FLEXCUBE provides customers a facility to open an account in the branch of their choice. You can generate 'Inter Branch Accounts Opened Today Report' to enable the branch, to have a control over all the accounts opened on other branches. This report lists the accounts created by the Bank Staff, who have Multiple Branch Operational Rights. However, the account branch and the Maker's home branch should not be the same.

You can invoke the 'Inter-Branch Accounts Opened Today Report' screen by typing 'STRIBRAC' 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.

Date

Specify the date for which you wish to generate the report, from the adjoining calendar.

17.11.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inter Branch Accounts Opened Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
Run Time	Indicates the time on which the report is generated
Module	The module from which the report is generated
User ID	Indicates User ID
Page No	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
Branch Code	Indicates Branch code of the Account

Field Name	Field Description
Customer ID	Indicates Customer ID
Customer Short Name	Indicates Customer Short name
Account Class	Indicates Account Class of the Account
Account No	Indicates Account Number
Account Desc	Indicates Account description
Account Opening Date	Indicates Account Opening Date

17.12 Account Status Movement Report

This section contains the following topics:

- [Section 17.12.1, "Generating Account Status Movement Report"](#)
- [Section 17.12.2, "Contents of the Report"](#)

17.12.1 Generating Account Status Movement Report

You can maintain Account Status Movement conditions at the 'Account Class' level, based on the conditions decided by your Bank and the compliance requirements of the Central Bank. During EOD, based on these and the conduct of accounts, system automatically classifies the assets on the daily basis. Based on this classification, system recognizes and provisions the income.

You can generate 'Account Status Movement Report' to enable the branches to follow-up the accounts so that the status of the accounts does not change to NPL status. This report lists CASA accounts that have moved to status based on the Account Class type of the account.

You can invoke the 'Account Status Movement Report' screen by typing 'STRCASTM' 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.

Account Number

Specify the account number for which the report has to be generated, from the adjoining option list.

Account Status

Specify the status of the Account number from the adjoining option list.

17.12.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inter Account Status Movement Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated
Page No	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 of the Account
Account Number	Indicates Account Number
Customer Id	Indicates Customer Number
Customer	Indicates Customer Short Name
Checker ID	Indicates Checker ID
No. of Days	Indicates Number of Days the account is in the current status
Account Status	Indicates Account Status
From Status	Indicates the Status from which the account moved to the current status

17.13 Variations Maintained Today Report

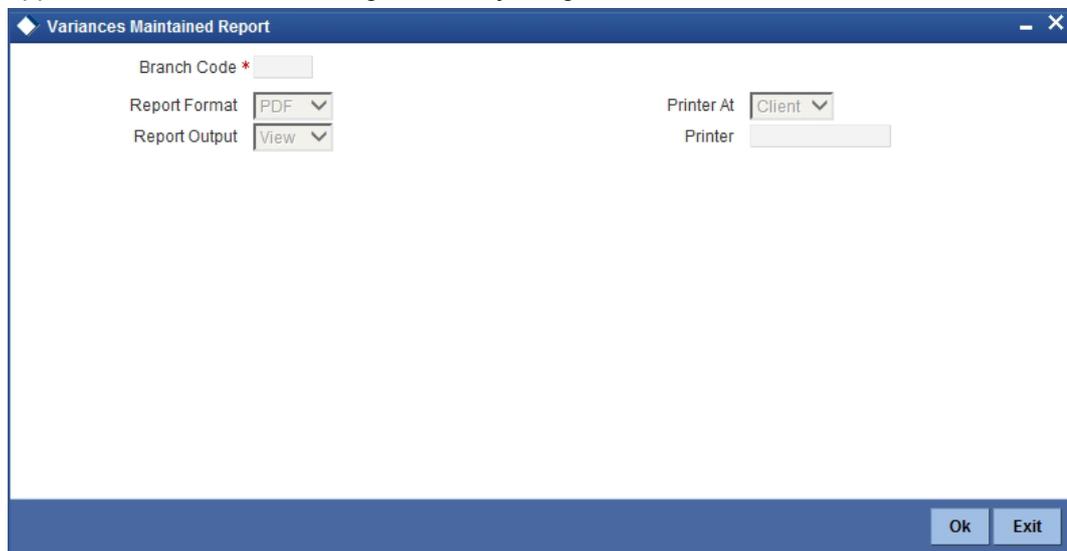
This section contains the following topics:

- [Section 17.13.1, "Generating Variations Maintained Today Report"](#)
- [Section 17.13.2, "Contents of the Report"](#)

17.13.1 Generating Variations Maintained Today Report

When a customer opens an account, the system updates interest rates based on those maintained at the Product level. However; branches can have an account level variance.

You can generate 'Variations Maintained Today Report' to inform branches about the variations maintained for that day. This report lists details of CASA and TD accounts for which the interest variations are maintained for the day. You can invoke the 'Variations Maintained Today Report' screen by typing 'STRSPCON' 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.

17.13.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Variations Maintained Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated

User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates Account Number
Customer Id	Indicates Customer Number
Customer Name	Indicates Customer Short Name
Account Class	Indicates Account Class of the account
Product	Indicates Product used for account
Effective Date	Indicates Effective Date of new UDE values
UDE Value	Indicates new values of UDE

Note

Variance maintained for the TD accounts is displayed for the current day.

If the account is a CASA account, system will not display the variance maintained for the current day. A back dated value has to provided as input parameter to view the variance report for CASA accounts

17.14 Operating Instructions Not Captured Report

This section contains the following topics:

- [Section 17.14.1, "Generating Operating Instructions Not Captured Report"](#)
- [Section 17.14.2, "Contents of the Report"](#)

17.14.1 Generating Operating Instructions Not Captured Report

Oracle FLEXCUBE facilitates maintenance of operating instructions for a customer account. If an operating instruction is maintained for an account, then while processing transactions pertaining to that account the system validates the instructions.

You can generate 'Operating Instructions Not Captured Report' to list the accounts for which the following operating instructions are not maintained:

- Mode of operation
- Account signatory details
- Nominee details
- Minor and guarantor details

You can invoke the 'Operating Instructions Not Captured Report' screen by typing 'CAROPICT' 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.

Customer Type

Select customer type of the account for which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Individual – Select if the customer type is individual.
- Corporate-Select if the customer type is Corporate
- Bank-Select if the customer type is Bank
- All

Customer Category

Specify a valid category of the customer for whose account you wish to generate a report, from the adjoining option list.

Account Number

Specify a valid account number for which you wish to generate a report, from the adjoining option list.

17.14.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Operating Instructions Not Captured Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank Code	Indicates Bank Code

Field Name	Field Description
Bank Name	Indicates Bank Name
Branch Code	Indicates Branch code
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details related to every customer are displayed as body of the generated report:

Field Name	Field Description
Customer Number	Indicates Customer Identification ID
Account Details	
Account Number	Indicates Account Number
Account Description	Indicates Account Details
Account Open date	Indicates Account Opening Date
Mode of Operation	Indicates Operation Details
Signatory Details Maintained	Indicates Account Signature
Account Status	
Status code	Indicates Status Code
Status description	Indicates Status Description
Minor Details	
Is Minor	Indicates Customer Minor status
Guardian Name	Indicates Guardian Name
Nominee Name	Indicates Nominee Name
Maker ID	Indicates Maker ID

17.15 Minor Customer Details Report

This section contains the following topics:

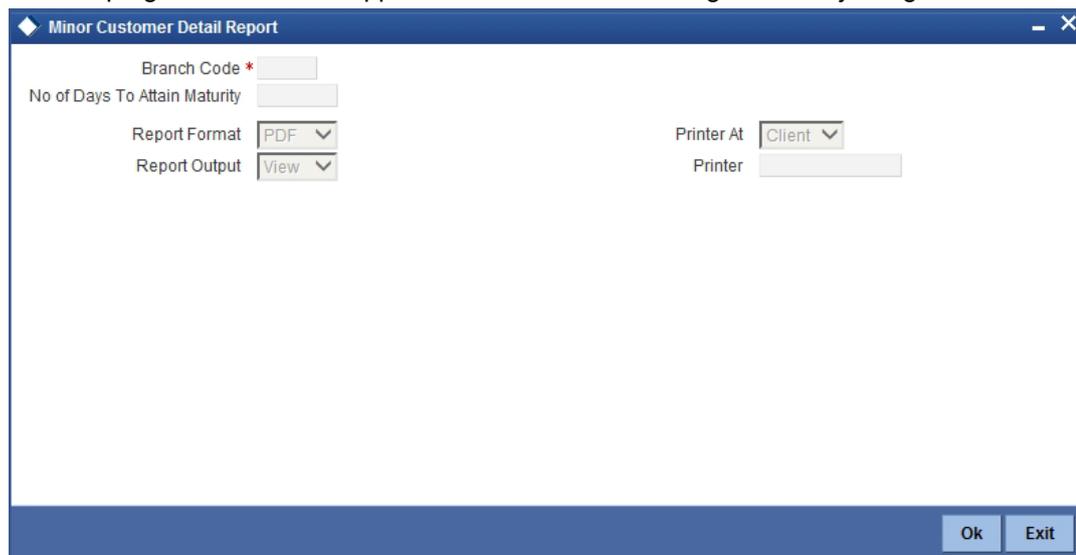
- [Section 17.15.1, "Generating Minor Customer Details Report"](#)
- [Section 17.15.2, "Contents of the Report"](#)

17.15.1 Generating Minor Customer Details Report

Customer documentation standards for Minor Account are different from a regular Account. Minor accounts are also restricted to certain classes of transactions based on the set-up maintained at 'Bank Parameters' level.

You can generate 'Minor Customer Details Report' to view list of minor customers, which aid the Bank while auditing and controlling the account. This report lists details of all Minor Accounts available in the system for a given branch code, maturity type, days to attain age and date of attaining the age.

You can invoke the 'Minor Customer Details Report' screen by typing 'CARMICUS' 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.

No. of Days to Attain Maturity

Specify the number of days within which the Minor Account attains maturity.

17.15.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Minor Customer Details Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID

Field Name	Field Description
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer ID	Indicates Customer ID
Customer Name	Indicates Customer Name
Date of Birth	Indicates Date of Birth
Date of Maturity	Indicates Date of Maturity
Legal Guardian	Indicates Name of the guardian
Contact No	Indicates Contact Number
Status	Indicates Customer status
No of Days for maturity	Indicates the number of days for maturity

17.16 CASA-Overdraft Report

This section contains the following topics:

- [Section 17.16.1, "Generating CASA-Overdraft Report"](#)
- [Section 17.16.2, "Contents of the Report"](#)

17.16.1 Generating CASA-Overdraft Report

Oracle FLEXCUBE facilitates to view the overdraft accounts details in the system. The overdraft account can be a current or saving account, which will have the limits attached. Each limit will have the Limit amount, limit start and end date. You can generate 'CASA-Overdraft Report' to view the operative overdraft limit and current outstanding for each account. This report lists customer accounts which have the overdraft facility and limits that are associated to them.

The transaction details are grouped based on the Account Class. You can invoke 'CASA-Overdraft Report' screen by typing 'CAROVDFR' 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.

Account Number

Specify a valid account number maintained in the specified Branch for which you wish to generate report, from the adjoining option list.

17.16.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the CASA-Overdraft Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code

Field Name	Field Description
Account Class	Indicates the account class
Customer ID	Indicates the customer identification number
Customer Name	Indicates the name of the customer
Account Number	Indicates Customer Account Number
Account Currency	Indicates the account currency
Book Balance	Indicates Account current balance
Line details for each account	
Line Start Date	Indicates the line start date
Line Expiry Date	Indicates the line expiry date
Line Currency	Indicates Line Currency
Line Amount	Indicates Line Amount
Overdraft Start date	Indicates Temporary Over draft limit start date
Overdraft End Date	Indicates Temporary Over draft limit expiry date
OD Currency	Indicates Over draft currency
OD Limit	Indicates Temporary Over draft Limit in LCY
Latest Debit Date	Indicates Latest debit transaction date
Latest Credit Date	Indicates Latest credit transaction date
Latest Debit Txn	Indicates Latest debit transaction amount
Latest Credit Txn	Indicates Latest credit transaction amount

17.17 Insignificant Balance Dormant Account Report

- [Section 17.17.1, "Generating Insignificant Balance Dormant Account Report"](#)
- [Section 17.17.2, "Contents of the Report"](#)

17.17.1 Generating Insignificant Balance Dormant Account Report

If there are no customer initiated transactions for the period set at the product level, the CASA account status will be changed to dormancy. After a specific period in the dormancy status, the money is transferred to the unclaimed General Ledger account as decided by the bank. If any of the accounts have a credit balance that is less than the amount specified in the dormant status, then you can view details of these accounts in Insignificant Balance Dormant Account Report. This report will generate a list of dormant accounts which have credit balances less than the minimum amount.

This is a nil Balance Dormant Account Report for CASA Accounts. Accounts are grouped based on the product type. You can invoke 'Insignificant Balance Dormant Account Report' screen by typing 'CARDORAC' 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:

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Insignificant Amount

Specify the insignificant amount balance available in the account for which the report is being generated.

17.17.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Insignificant Balance Dormant Account Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Product	Indicates the product
Account Number	Indicates the account number
Customer No	Indicates the customer number
Customer Name	Indicates Customer Name
Maker Id	Indicates Maker Id
Dormancy Date	Indicates Account dormant date
Dormant Days	Indicates Dormancy days
Available balance	Indicates Account available balance

17.18 CRR Movement Report

This section contains the following topics:

- [Section 17.18.1, "Generating CRR Movement Report"](#)
- [Section 17.18.2, "Contents of the Report"](#)

17.18.1 Generating CRR Movement Report

Credit Risk Rating (CRR) is analysed by Oracle FLEXCUBE Retail, to determine whether an asset is a performing asset or not. The bank can track either at customer level or at account level based on preferences maintained by the system. You can generate 'CRR Movement Report' with details of status change.

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

LBL_CRRMOVMENTR

Branch Code All Specific

Status All Specific

Status Change Type ALL

From Date

To Date

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Exit

You can specify the following parameters here:

Branch Code

Select Branch code for which you want to generate the report from the options. The following options are available for selection:

- All – Select if you want to generate the report for all the branch codes.
- Specific – Select if you want to generate the report for a specific code.

If you have selected specific, specify a valid branch code for which you want to generate the report, from the adjoining option list.

Status

Select status for which you want to generate the report from the options. The following options are available for selection:

- All – Select if you want to generate the report for all status types.
- Specific – Select if you want to generate the report for a specific status.

If you have selected specific, specify a valid transaction code for which you want to generate the report, from the adjoining option list.

Status Change Type

Select a valid type of status change for which you want to generate the report, from the adjoining drop-down list. This list displays the following values:

- CASA – Select if you want to generate report for CASA accounts.
- Loans – Select if you want to generate report for Loan accounts.
- All – Select if you want to generate report for Loan accounts.

From Date

Specify a valid date from when you wish to generate the interest accrual report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the interest accrual report from the adjoining calendar.

17.18.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the 'CRR Movement Report' is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Bank Code / Bank Name	Indicates Bank code and Bank Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time
Op Id	Indicates Logged in user
From Date	Indicates Date captured as start date

To Date	Indicates Date captured as end date
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Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Module	Indicates 'ST' for CASA Accounts, 'CL' for Loan Accounts, 'CI' for Islamic Financing, 'LE' for leasing, and 'MO' for Mortgages
Customer Number	Indicates Customer Number
Customer Name	Indicates Customer Name
Account Number	Indicates CASA Loan Account Number
Customer Previous CRR	Indicates Previous CIF Status
Customer Current CRR	Indicates Current CIF Status
Account Previous Status	Indicates, <ul style="list-style-type: none"> • Previous Account status for CASA accounts • Previous loan status for Loan accounts
Account Current Status	Indicates, <ul style="list-style-type: none"> • Current Account status for CASA accounts • Current loan status for loan accounts
Status Change Date	Indicates, <ul style="list-style-type: none"> • Status change date for CASA accounts • Effective date for Loan accounts
Available Balance/Outstanding Balance	Indicates, <ul style="list-style-type: none"> • Available Balance in case of CASA accounts • Outstanding balance in case of Loan accounts
CCY	Indicates, <ul style="list-style-type: none"> • Account currency for CASA Accounts • Loan currency for Loan Accounts

17.19 VAT Deduction Report

This section contains the following topics:

- [Section 17.19.1, "Generating VAT Deduction Report"](#)
- [Section 17.19.2, "Contents of the Report"](#)

17.19.1 Generating VAT Deduction Report

Oracle FLEXCUBE generates a report that contains the details of VAT deduction from CASA account for every branch on a monthly basis. For generating this report, the following conditions should be met:

- 'Charge 1' needs to be defined as service charge and 'Charge 2' as VAT.
- If VAT needs to be computed based on the service charge, 'Charge 1' must be the basis for 'Charge 2'.
- If 'Charge 3' is defined as another service charge and VAT needs to be computed on this charge, then 'Charge 4' must be defined as VAT with 'Charge 3' as the basis.

You can use the UDF 'TRNCODE_TYPE' to define the type of charge vs. VAT, service charge or other charge.

The VAT deduction report is generated during end of day operations at the month end, based on the following parameters.

- Branch Code
- VAT Deducted Date

Based on the above details, the system generates the report.

17.19.2 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Report Run Date	Current branch date
Report Run Time	Current branch time

Body

Field Name	Field Description
Product Code	Product code
Product Name	Product description
Currency	Account currency
Account Number	Account number
Customer Name	Customer short name
SC - Basis [Percentage / Fixed Amount]	Service charge rule method will be provided Fixed Amount or Rate

Field Name	Field Description
SC - Applicable [Percentage / Fixed Amount]	Percentage or fixed amount applicable for service charge
Service Charge	Service charge in local currency
VAT - Basis [Percentage / Fixed Amount]	VAT Rule Method will be provided Fixed Amount or Rate
VAT - Applicable [Percentage / Fixed Amount]	Percentage or Fixed Amount applicable
VAT Deducted	VAT in local currency
Transaction Reference Number	Reference number of the transaction

17.20 Customer De-duplication Report

This section contains the following topics:

- [Section 17.20.1, "Generating Customer De-duplication Report"](#)
- [Section 17.20.2, "Contents of the Report"](#)

17.20.1 Generating Customer De-duplication Report

Oracle FLEXCUBE generates a report that contains the details of the duplicate Customers based on De-duplication rule condition maintained in the system. To invoke 'Duplicate Customer List' screen, type 'STRPDEDP' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

Branch Code

Specify the branch code for which you want to generate the report of the duplicate customers.

17.20.2 Contents of the Report

The report contains the following details.

Header

Field Name	Field Description
Branch Code / Branch Name	Branch Code, All option can be selected if the report needs to be for all the branches
Dedup Rule Condition	Parameter based on which the de-duplication validation is done

Body

Field Name	Field Description
Customer Number	Customer Id of the duplicate customers
Customer Type	Type of the customer for the which the duplicate id is found
Short Name	Short name
SSN	Social Security Number of the customer
Full Name	Full name

17.21 Account Opened and Activated Report

This section contains the following topics:

- [Section 17.21.1, "Generating Account Opened and Activated Report"](#)
- [Section 17.21.2, "Contents of the Report"](#)

17.21.1 Generating Account Opened and Activated Report

You can generate Account Activated Report using 'Account Opened and Activated Report' screen. You can invoke this screen by typing 'CARPAACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Account Opened & Activated Report

All Branches
 Single Branch

Branch Code

Date Range

From Date
To Date

Report Format PDF
Report Output View

Printer At Client
Printer

Ok Exit

Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.21.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Category	Indicates the category
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Customer Account	Indicates customer account
Customer Name	Indicates customer name
Account Open Date	Indicates the date when the account was opened
Account Type	Indicates the type of account
Currency	Indicates the account currency
RM Code	Indicates the relationship manager code
Passport/Licence Number	Indicates the passport or license number

Maker	Indicates the name of the maker of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the name of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized

17.22 Account Block and Reason Report

This section contains the following topics:

- [Section 17.22.1, "Generating Account Block and Reason Report"](#)
- [Section 17.22.2, "Contents of the Report"](#)

17.22.1 Generating Account Block and Reason Report

You can generate Account Blocked Report using 'Account Block and Reason Report' screen. You can invoke this screen by typing 'CARPACCB' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Hold Code

The system allows to generate the amount block report based on hold code criteria.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.22.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the report generation time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
Account Number	Indicates the customer account number
Currency	Indicates the account currency
Amount Block Number	Indicates the amount block number
Hold Code	Indicates the hold code
Customer Name	Indicates the name of the customer
Maker	Indicates the maker ID of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the checker ID of the record
Checker Date	Indicates the date on which the record was authorized
Blocked Date	Indicates the blocked date
Expiry Date	Indicates the date of expiry of Block
Amount	Indicates the blocked amount
Reason	Indicates the reason of Block

17.23 Account Closure and Reason Report

This section contains the following topics:

- [Section 17.21.1, "Generating Account Opened and Activated Report"](#)
- [Section 17.23.2, "Contents of the Report"](#)

17.23.1 Generating Account Closure and Reason Report

You can generate Account Closure Report using 'Account Closure and Reason Report' screen. You can invoke this screen by typing 'CARPACCL' 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 "Account Closure & Reason Report". At the top, there are two radio buttons: "All Branches" (which is selected) and "Single Branch". Below these is a text input field labeled "Branch". A horizontal line separates the top section from the "Date Range" section. Under "Date Range", there are two text input fields: "From Date *" and "To Date *". Below these are two dropdown menus: "Report Format" (set to "PDF") and "Report Output" (set to "View"). To the right of these are two more dropdown menus: "Printer At" (set to "Client") and "Printer". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.23.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Closure Date	Indicates the closure date of the Account
Account Number	Indicates the customer account number
Account Currency	Indicates the account currency
Customer Name	Indicates the name of the customer
Accrued Profit Amount	Indicates the accrued profit amount
Account Current Balance	Indicates the current account balance
Reason	Indicates the reason of the closure
Approved By	Indicates by whom the account closure is approved
Maker ID	Indicates the Maker ID of the record
Checker ID	Indicates the Checker ID who authorized the record

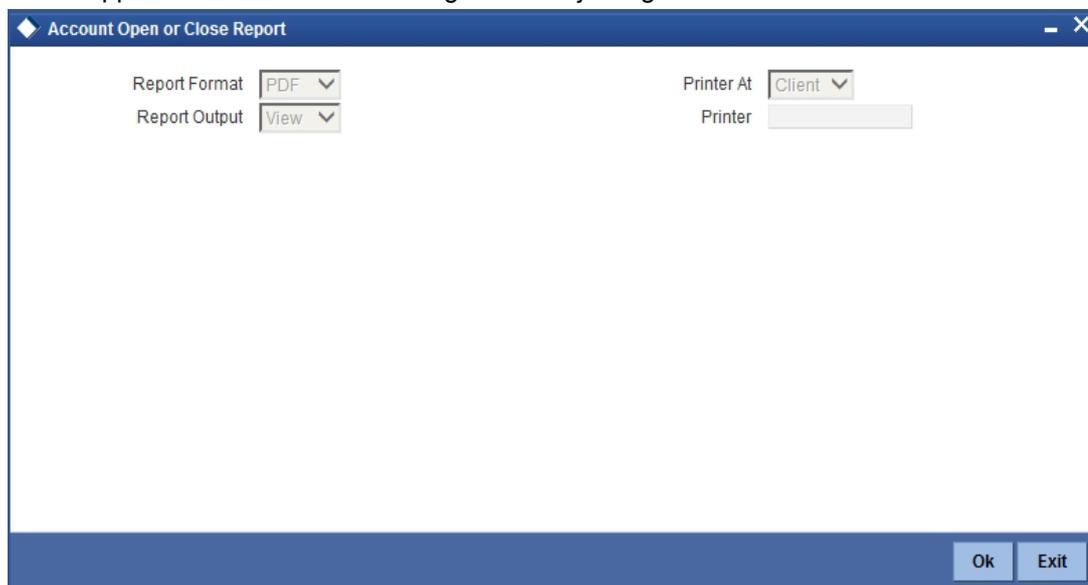
17.23.3 Account Open or Close Report

This section contains the following topics:

- [Section 17.23.4, "Generating Account Open or Close Report"](#)
- [Section 17.23.5, "Contents of the Report"](#)

17.23.4 Generating Account Open or Close Report

You can generate Account Open or Closure Report using 'Account Open or Close Report' screen. You can invoke this screen by typing 'CARPAOCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



17.23.5 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Short Name	Indicates the short name of the customer
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency

Current Balance	Indicates the current account balance
Account Officer Code	Indicates the code of the account officer
Maker ID	Indicates the identification of the maker of the record
Maker Date Stamp	Indicates the date and time when the record was created
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date Stamp	Indicates the date and time on which the record was authorized

17.24 Passbook Details Report

This section contains the following topics:

- [Section 17.24.1, "Generating Passbook Details Report"](#)
- [Section 17.24.2, "Contents of the Report"](#)

17.24.1 Generating Passbook Details Report

You can generate Passbook Details Report using 'Passport Details' screen. You can invoke this screen by typing 'CARPASBK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch

Specify the branch of the account.

Account

Specify the account number.

Account Description

Give a brief description on the account.

Passbook Number

Specify the passbook number.

Status

Specify the status of the passbook.

17.24.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Account Description	Gives a brief description on the account
Passbook Number	Indicates the number of the passbook
Passbook Status	Indicates the status of the passbook
Issue date	Indicates the date when passbook was issued
Status	Indicates the status of the passbook
Status Change Date	Indicates the status change date
Charge Component	Indicates the charge component
Charge Amount	Indicates the charge amount
Charge Currency	Indicates the charge currency
Charge Amount in Local Currency	Indicates the charge amount in local currency
Exchange Rate Used	Indicates the exchange rate used

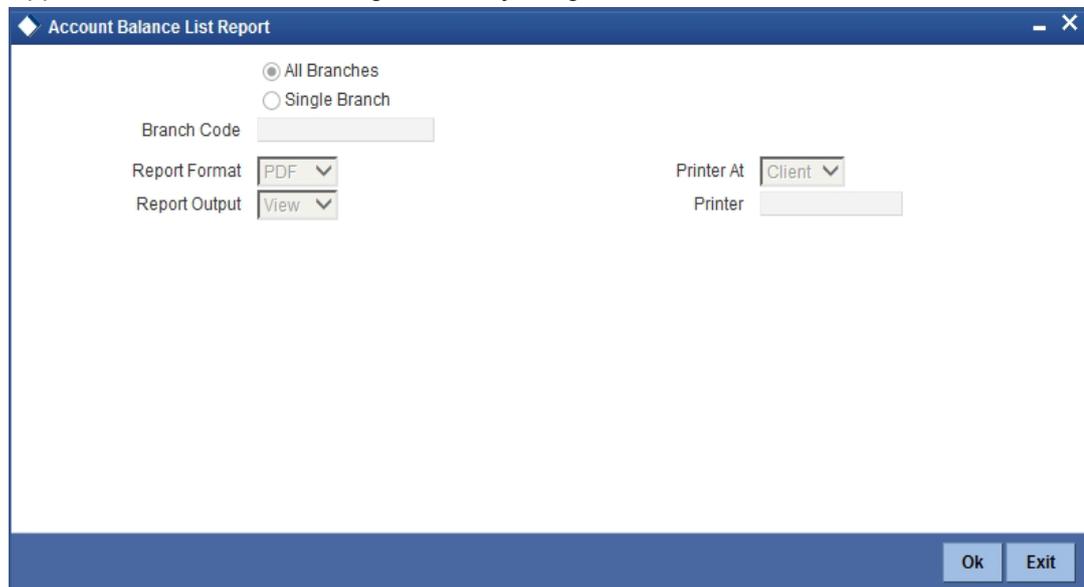
17.25 Account Balance List Report

This section contains the following topics:

- [Section 17.25.1, "Generating Account Balance List Report"](#)
- [Section 17.25.2, "Contents of the Report"](#)

17.25.1 Generating Account Balance List Report

You can generate Account Balance Report using 'Account Balance List Report' screen. You can invoke this screen by typing 'CARPBALC' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

17.25.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Date	Indicates the branch open date
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the account number
Short Name	Indicates the short name of the customer
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency
Current Balance	Indicates the current balance
Unclear balance	Indicates the unclear balance of the account
Hold	Indicates the amount on hold
Available balance	Indicates the available balance of the account

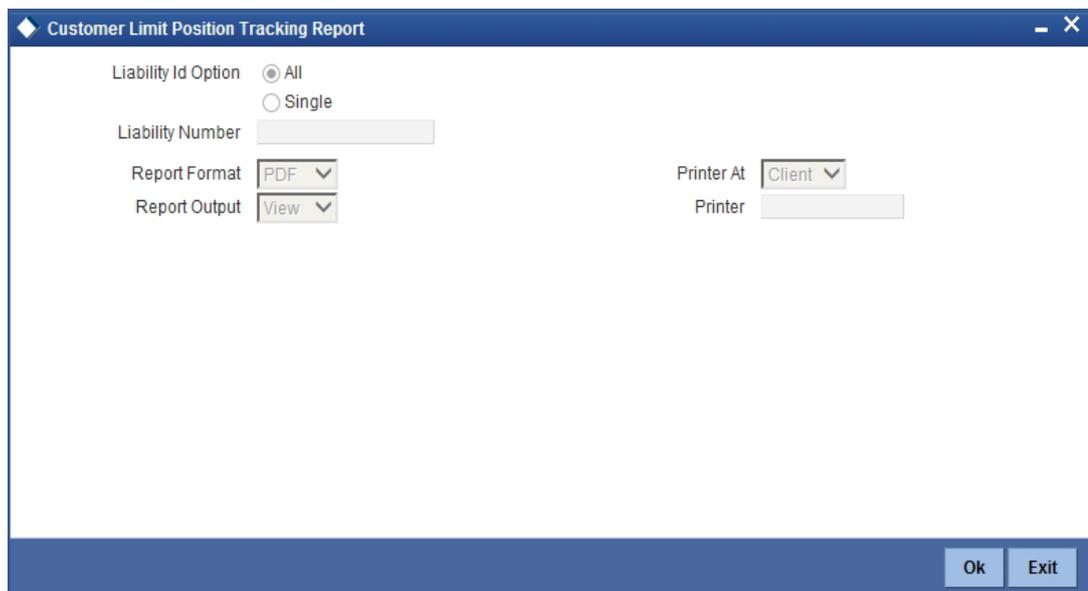
17.26 Customer Limit Position Tracking Report

This section contains the following topics:

- [Section 17.26.1, "Generating Customer Limit Position Tracking Report"](#)
- [Section 17.26.2, "Contents of the Report"](#)

17.26.1 Generating Customer Limit Position Tracking Report

You can generate Customer Limit Position Report using 'Customer Limit Position Tracking Report' screen. You can invoke this screen by typing 'CARPCSLM' 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 "Customer Limit Position Tracking Report". The window contains the following controls:

- Liability Id Option:** Two radio buttons, "All" (selected) and "Single".
- Liability Number:** A text input field.
- Report Format:** A dropdown menu currently set to "PDF".
- Report Output:** A dropdown menu currently set to "View".
- Printer At:** A dropdown menu currently set to "Client".
- Printer:** A text input field.

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Liability ID Option

Select the liability Id from the following options:

- All
- Single

Liability Number

Select the liability number from the adjoining option list, if the liability id option is selected as 'Single'.

17.26.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
Branch Date	Indicates the branch open date
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Level	Indicates the level of the record
Liability ID	Indicates the liability ID
Line ID	Indicates the Line ID
Main Line	Indicates the Main Line
Group Name	Indicates the name of the group
Availability Flag	Indicates whether the line is available or not
Line Currency	Indicates the currency of the line
Limit Amount	Indicates the limit amount of the line
Start Date	Indicates the start date of the line
Available Amount	Indicates the amount available for the line
Expiry Date	Indicates the expiry date of the line
Utilization Amount	Indicates the amount utilized from the line

17.27 All Dormant Account Report

This section contains the following topics:

- [Section 17.27.1, "Generating All Dormant Account Report"](#)
- [Section 17.27.2, "Contents of the Report"](#)

17.27.1 Generating All Dormant Account Report

You can generate Dormant Account Report using 'All Dormant Account Report' screen. You can invoke this screen by typing 'CARPDACC' 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 "All Dormant Account Report". At the top, there are two radio buttons: "All Branches" (which is selected) and "Single Branch". Below these is a text field labeled "Branch". A horizontal line separates the top section from the "Date Range" section, which contains "From Date" and "To Date" text fields. Below the date range are two dropdown menus: "Report Format" (set to "PDF") and "Report Output" (set to "View"). To the right of these are "Printer At" (set to "Client") and "Printer" text fields. At the bottom right of the window are "Ok" and "Exit" buttons.

Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.27.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
RM Code	Indicates the relationship manager code
Account Number	Indicates customer number
Currency	Indicates the account currency
Full Name	Indicates the full name of the customer
Passport	Indicates the passport
Dormancy Date	Indicates the date of dormancy of the account
Dormancy Status	Indicates the status of dormancy
Account Opened Date	Indicates the date when the account was opened
Last Dr Activity	Indicates the last debit activity date
Last Cr Activity	Indicates the last credit activity date

17.28 Debit Card Issued Report

This section contains the following topics:

- [Section 17.28.1, "Generating Debit Card Issued Report"](#)
- [Section 17.28.2, "Contents of the Report"](#)

17.28.1 Generating Debit Card Issued Report

You can generate Debit Card Issuance Report using 'Debit Card issued Report' screen. You can invoke this screen by typing 'CARPDSCR' 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 'LBL_SCRN' with a blue header bar. The window contains several input fields and dropdown menus for report generation. On the left side, there are 'From Date' and 'To Date' text boxes, 'Report Format' and 'Report Output' dropdown menus (set to 'PDF' and 'View' respectively), and 'Printer At' and 'Printer' dropdown menus (set to 'Client'). At the bottom right, there are 'Ok' and 'Exit' buttons.

17.28.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency

Name on the Card	Indicates the name on the card
Expiry Date	Indicates the expiry date of the card
MIS Code	Indicates the MIS Code
Maker ID	Indicates the identification of the maker of the record
Maker Date Stamp	Indicates the date and time when the record was created
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date Stamp	Indicates the date and time when the record was authorized

17.29 New Minor Account Report

This section contains the following topics:

- [Section 17.29.1, "Generating New Minor Account Report"](#)
- [Section 17.29.2, "Contents of the Report"](#)

17.29.1 Generating New Minor Account Report

You can generate New Minor Account Report using 'New Minor Account Report' screen. You can invoke this screen by typing 'CARPMACC' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.29.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of generation of the report

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
CIF Number	Indicates the customer number
Account Number	Indicates account number
Account Type	Indicates the type of account
Account Currency	Indicates the account currency
Customer Name	Indicates customer name
Account Open Date	Indicates the date when the account was opened
Customer DOB	Indicates the date of birth of the customer
Maker	Indicates the Identification of the maker of the record
Maker Date	Indicates the date when the record was created

Field Name	Field Description
Checker	Indicates the Identification of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized

17.29.3 Non Resident Account Report

This section contains the following topics:

- [Section 17.29.4, "Generating Non Resident Account Report"](#)
- [Section 17.29.5, "Contents of the Report"](#)

17.29.4 Generating Non Resident Account Report

You can generate Non Resident Account Report using 'Non Resident Account Report' screen. You can invoke this screen by typing 'CARPNRAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

Specify the branch code from the adjoining option list.

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.29.5 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Account Number	Indicates the account number
Account Open Date	Indicates the date when the account was opened
Account Type	Indicates the type of account
Account Currency	Indicates the account currency
Customer Name and RM Code	Indicates customer name and Relationship Manager Code
Nationality	Indicates the nationality of the customer
Residing Country	Indicates the country where the customer resides
Customer Identification and Details	Indicates the customer identification and details
Maker ID & Date	Indicates the Identification of the maker and date of creation of the record
Checker Id & Time	Indicates the Identification of the checker who authorized the record and date of authorization

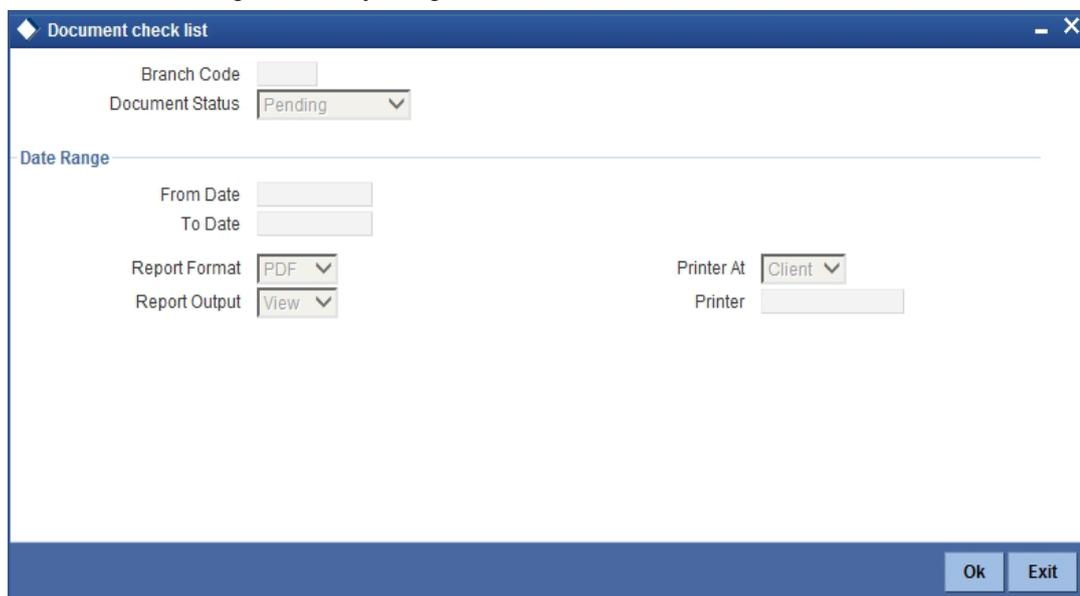
17.30 Document Checklist Report

This section contains the following topics:

- [Section 17.30.1, "Generating Document Checklist Report"](#)
- [Section 17.30.2, "Contents of the Report"](#)

17.30.1 Generating Document Checklist Report

You can generate a report of document checklist using 'Document Checklist' screen. You can invoke this screen by typing 'STRDOCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify the branch code from the adjoining option list.

Document Status

Select the status of the document from the adjoining drop down list.

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.30.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Page No	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
Branch Code	Indicates the branch code
Customer Number	Indicates the customer number
Customer Name	Indicates customer name
Customer Account Number	Indicates the account number of the customer
Document Type	Indicates the type of document
Expiry Date	Indicates the expiry date
Expected Date Submission	Indicates the expected date of submission
Actual Submission Date	Indicates the actual submission date

17.31 Customer Account Branch Transfer Report

This section contains the following topics:

- [Section 17.31.1, "Generating Customer Account Branch Transfer Report"](#)
- [Section 17.31.2, "Contents of the Report"](#)

17.31.1 Generating Customer Account Branch Transfer Report

You can generate CASA branch transfer report using 'CASA Branch Transfer Report' screen. You can invoke this screen by typing 'STRFRCAS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Previous Branch Code

Specify the previous branch code from the adjoining option list.

Current Branch Code

Specify the current branch code from the adjoining option list.

Transferred Date

Specify the date of transfer of the branch.

Account Class

Specify the account class from the adjoining option list.

Customer No

Specify the customer number from the adjoining option list.

Customer Account No

Specify the customer account number from the adjoining option list.

17.31.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Page No	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 Account Number	Indicates the account number of the customer
Current Branch	Indicates the current branch code
Previous Branch	Indicates the previous branch
Transferred Date	Indicates the transferred date
Account Class	Indicates the account class
Customer Number	Indicates the customer number
Customer Name	Indicates customer name

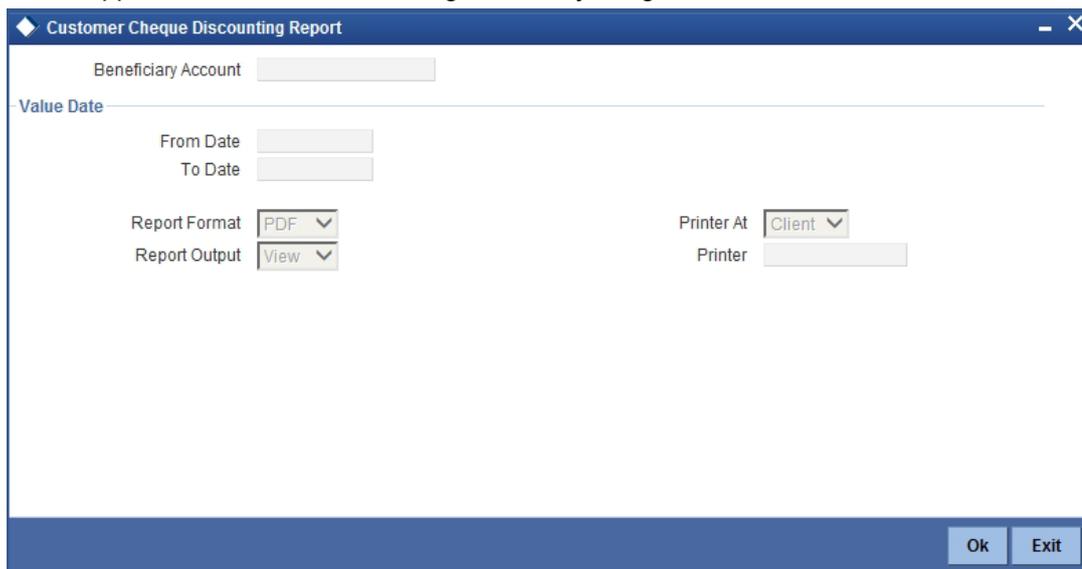
17.32 Customer Cheque Discounting Report

This section contains the following topics:

- [Section 17.32.1, "Generating Customer Cheque Discounting Report"](#)
- [Section 17.32.2, "Contents of the Report"](#)

17.32.1 Generating Customer Cheque Discounting Report

You can generate Cheque Discounting Report using 'Customer Cheque Discounting Report' screen. You can invoke this screen by typing 'PDRCHDRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Beneficiary Account

Specify the beneficiary account from the adjoining option list.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

17.32.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User

Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

17.33 Cancelled or Rejected Report

This section contains the following topics:

- [Section 17.33.1, "Generating Cancelled or Rejected Report"](#)
- [Section 17.33.2, "Contents of the Report"](#)

17.33.1 Generating Cancelled or Rejected Report

You can generate Cancelled or Rejected Report using 'Cancelled or Rejected Report' screen. You can invoke this screen by typing 'CORRJDD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Report Date

Specify the report date from the adjoining calendar

17.33.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User

Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Number of Cheques Cancelled	Indicates the number of cheques cancelled
MC Number	Indicates the MC Number
Date of Booking	Indicates the date of booking
Amount	Indicates the amount
Customer Name	Indicates customer name
Beneficiary Name	Indicates the name of the beneficiary
Branch Code	Indicates the branch code
Processor ID	Indicates the processor identification number
Authorizer ID	Indicates the authorizer ID

17.34 Large Debit Balance Report

This section contains the following topics:

- [Section 17.34.1, "Generating Large Debit Balance Report"](#)
- [Section 17.34.2, "Contents of the Report"](#)

17.34.1 Generating Large Debit Balance Report

You can generate this EOD Report at branch level for all CASA accounts with large debit balances. The report enlists all CASA accounts that have debit balance equal to or more than the threshold value maintained. The Report also displays the currency wise threshold value maintained for the account class of the CASA account.

For further details on report parameter and batch maintenances, refer to the Reports User Manual.

17.34.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates the account class
Currency	Indicates the currency of the transaction
Threshold Amount	Indicates the threshold amount
Account Number	Indicates the account number
Account Name	Indicates the account name
Customer ID	Indicates the customer ID
Customer Name	Indicates the name of the customer
Customer Telephone No	Indicates the customer telephone number
Available Balance	Indicates the available balance

17.35 Ad-Hoc Combined Statement

This section contains the following topics:

- [Section 17.35.1, "Generating Ad-Hoc Combined Statement"](#)
- [Section 17.35.2, "Charge Details"](#)

17.35.1 Generating Ad-Hoc Combined Statement

You can generate ad-hoc combined statement through 'Ad-Hoc Combined Statement' screen. You can invoke this screen by typing 'STDCDSMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Ad-hoc Combined Statement' window. It includes a 'Save' button, a 'Customer No *' field with a dropdown arrow, a 'Customer Name' field, a 'Statement ID *' field with a dropdown arrow, a 'Based on Date Range' section with 'From Date' and 'To Date' fields and dropdown arrows, a 'Balance' section with radio buttons for 'Book Dated' (selected) and 'Value Dated', a 'Print Options' section with radio buttons for 'View' (selected), 'Print', and 'Server Spool', and checkboxes for 'Apply Online Charges' and 'Send to Customer'. At the bottom, there are 'Report | Charges' tabs and 'Ok' and 'Cancel' buttons.

Customer No

Select the customer number from the adjoining option list.

Customer Name

The system displays the customer name.

Statement ID

Select the statement ID from the adjoining option list.

Balance

You can select the balance to view based on the book date or value date.

Based on Date Range

From Date

Specify the from date for the combined statement generation.

To Date

Specify the to date for combined statement generation.

Print Options

You can print, view or spool the statement.

Apply Online Charges

Check this box to indicate that the charges needs to be applied to generate the ad-hoc account statement.

Send to Customer

Check this box to send the statement to the customer.

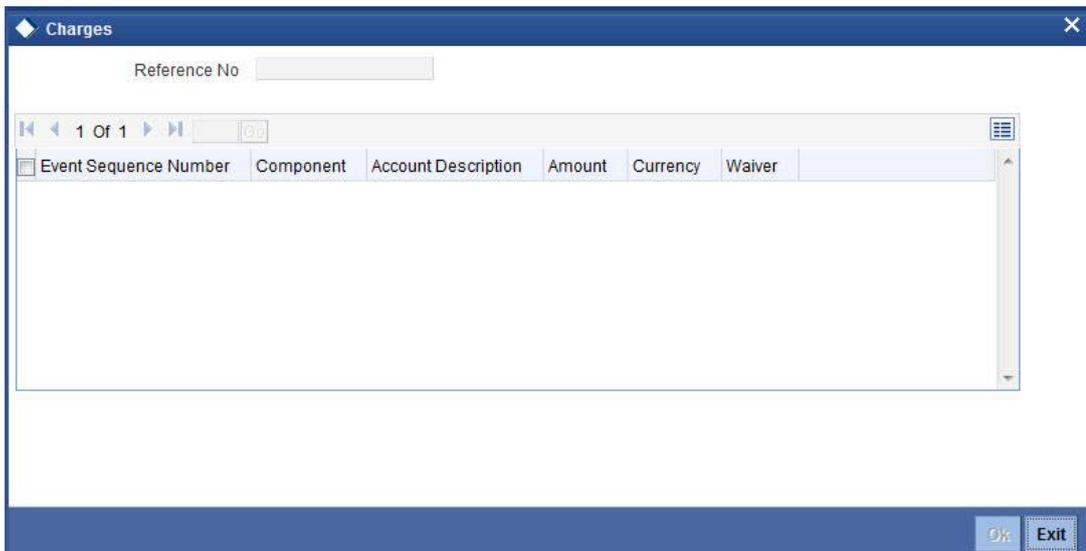
Processing Ad-Hoc Combined Statement

You can process the ad-hoc combined statement by doing the following:

- Select the customer for which ad-hoc account statement needs to be generated..
- Select the plan ID maintained for the customer.
- Specify the date range. If date range is not specified then the system generates report for the current date only.
- Check 'Send to Customer', if the statement should be sent to the customer. You can view, print or spool the message based on the option selected.
- If the 'Send to Customer' is not checked, then the generated statement can only be viewed, spooled or printed. The message will not be available in outgoing browser.
- Specify if charge needs to be applied on the statement generation. The actual accounting entries for the charge is processed only on the click of OK button of the Ad hoc screen.
- 'Reports' button is provided for processing the reports.
- Statement is generated for all the accounts maintained in the statement plan.

17.35.2 Charge Details

You can view the online charges computed for the generation of the combined statement through the Charges screen. If the charge needs to be waived, 'Apply Online Charge' in the main screen should be unchecked You can invoke this screen by clicking 'Charges' on the 'Ad-Hoc Combined Statement' screen.



The system displays the following details in the charges screen:

- Reference No
- Event Sequence Number
- Component
- Charge Account
- Account Description
- Amount
- Currency
- Waiver

Note

The following maintenances are necessary for the online charge calculation:

- Create an RT product.
 - Map the RT product to the ARC maintenance screen.
 - Maintain the combination in Online Charge Product Maintenance screen.
-

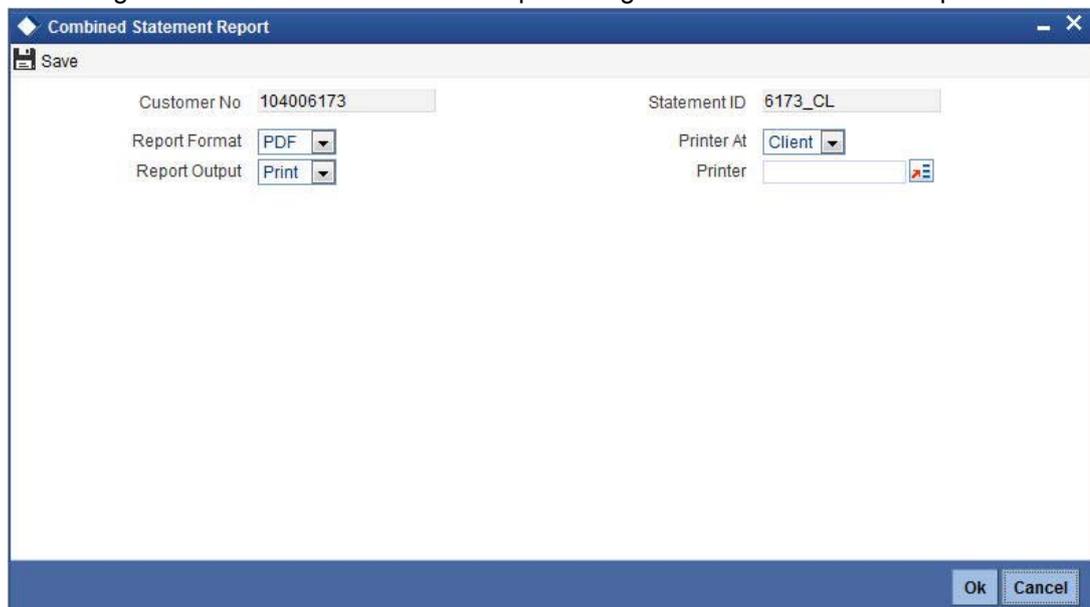
17.36 Combined Statement Generation Report

This section contains the following topics:

- [Section 17.36.1, "Generating Combined Statement Generation Report"](#)
- [Section 17.36.2, "Contents of the Report"](#)

17.36.1 Generating Combined Statement Generation Report

You can generate Combined Statement Report using 'Combined Statement Report' screen.

**Customer No**

The system displays the customer number.

Statement ID

The system displays the statement ID.

17.36.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name

Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Customer Name	Indicates the name of the customer
Customer Address	Indicates the address of the customer
Account Summary Details	Indicates the summary details for CASA, TD and CL

Body of the Report

The body of the report displays:

- Current And Savings Account Activity Summary
- Deposit Account Activity Summary
- Loan Accounts Activity Summary
- Detailed CASA Account Activity Statement
- Detailed Deposit Account Activity Statement
- Detailed Loan Accounts Activity Statement

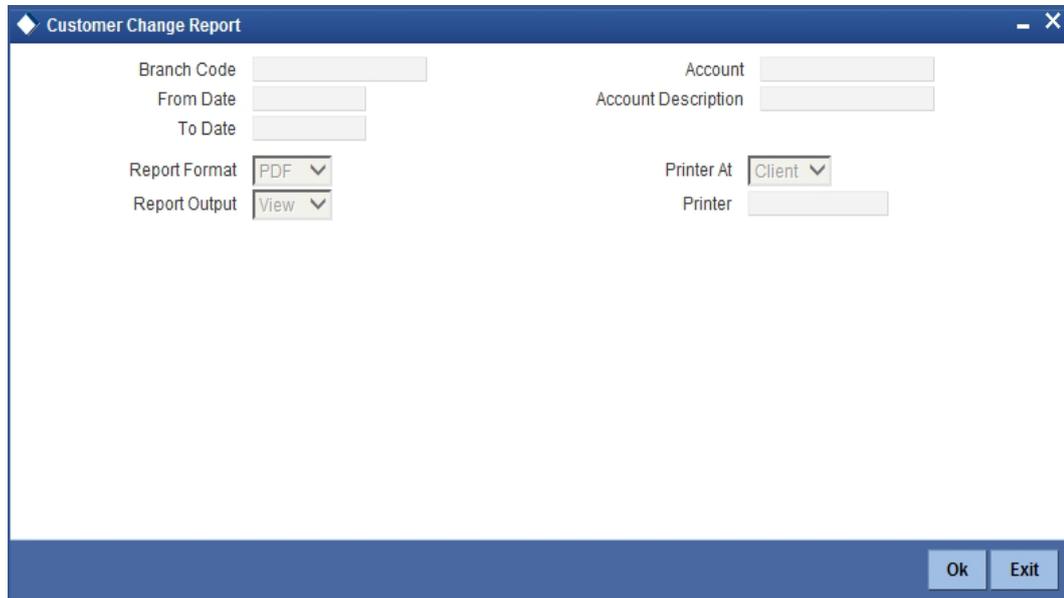
17.37 Customer Change Report

This section contains the following topics:

- [Section 17.37.1, "Generating Customer Change Report"](#)
- [Section 17.37.2, "Contents of the Report"](#)

17.37.1 Generating Customer Change Report

You can generate a report that contains the details of primary party changes made in the system using 'Customer Change Report' screen. To invoke this screen, type 'STRCUSCH' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



The screenshot shows a window titled "Customer Change Report" with a blue header bar. The window contains several input fields and dropdown menus arranged in two columns. The left column includes "Branch Code", "From Date", "To Date", "Report Format" (set to "PDF"), and "Report Output" (set to "View"). The right column includes "Account", "Account Description", "Printer At" (set to "Client"), and "Printer". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Specify the following details:

Branch Code

Specify the branch code for which you need to generate the report. The report will contain the details of the customer changes specific to the selected branch.

if you do not specify the branch code, the report will contain primary party changes happened in the system across all branches.

Account

Specify the account number whose details should be available in the report. The report will contain details pertaining to the customer changes happened on the selected account. If you do not specify the account number, the report will contain the details of the primary party changes happened in all the accounts in the selected branch.

Account Description

The system displays the account description based on the account selected.

From Date

Specify the start date of the report period. This can be the 'To date' or a date prior to that. By default, the system displays the current date.

To Date

Specify the end date of the report period. This can be the 'From date' or a date later than that. By default, the system displays the current date.

17.37.2 Contents of the Report

The report contains the following details:

- Branch
- Account

- Account Description
- Old Customer Id
- Old Customer Name
- New Customer Id
- New Customer Name
- Remarks
- Maker Id
- Checker Id
- Checker Date Stamp
- Verifier Id

17.38 Passbook Issued Report

This section contains the following topics:

- [Section 17.38.1, "Invoking Passbook Issued Report Screen"](#)
- [Section 17.38.2, "Contents of the Report"](#)

17.38.1 Invoking Passbook Issued Report Screen

You can generate passbook Issued Report to show date wise details of passbooks issued to various accounts. You can invoke the 'Passbook Issued Report' screen by typing 'CARPBISU' 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 "Passbook Issued Report". At the top, there are fields for "Branch" and "User". Below these, there are two sets of radio buttons, each with "All" selected and "Single" unselected. Underneath, there are two date input fields labeled "From Date" and "To Date". Further down, there are two dropdown menus: "Report Format" set to "PDF" and "Report Output" set to "View". To the right, there are two more dropdown menus: "Printer At" set to "Client" and "Printer". At the bottom right corner, there are two buttons labeled "Ok" and "Exit".

You can specify the following details:

Branch

Select if single or all branch details needs to be generated. The list displays the following options:

- All
- Single

After selecting the required option, specify the branch code. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

User

Select if single or all user details needs to be generated. The list displays the following options:

- All
- Single

After selecting the required option, specify the user details. Alternatively, you can select user code from the option list. The list displays all valid user code maintained in the system.

Date Range

From Date

Select the date from which the reports need to be generated from the adjoining calendar.

To Date

Select the date till which the reports need to be generated from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the drop-down list. The 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 drop-down list. The 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 drop-down list. The 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 option list.

17.38.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in 'Passbook Issued 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:

Sl. No	Field Name	Information
1	Issue Branch	Branch Code From which passbook is issued
2	Date of Issue	Date on which Passbook is issued
3	Account Branch	Account branch of the account to which passbook is issued
4	Account Number	Account No. for which passbook is issued
5	Account Description	Account Description
6	Passbook Type	Type of Passbook
7	Passbook Number	Passbook Number
8	Passbook Status	Status of Passbook (e.g. Active, Re-issue & Active)
9	Maker Id	User id who issued the passbook
10	Checker Id	Authorizer who authorized the issue of passbook

18.1 Important Terms

Amount Block

It refers to the portion of the balances of a customer account that is designated to be set apart for specific purposes, and cannot be withdrawn. The 'blocking' can be set up either on request from either the customer or the bank.

Check Book

It is one of the means that the bank provides to the customer for withdrawal of balances from the account. It consists of a specified number of leaves, against each of which a specified amount can be drawn from the account balance.

Effective Date

It is the date on and following which an amount block on a customer account becomes effective.

End Check Number

It is the number of the last check in a range of checks against which a customer directs the bank to stop payment.

Modification Number

It is the serial number of a check status modification. It is incremented serially each time the status of a check is modified.

Start Check Number

It is the number of the first check in a range of checks against which a customer directs the bank to stop payment.

Stop Payment Instruction

A directive from a customer to the bank instructing that payment against a check must be stopped. The directive could specify an amount in respect of a check, a single check or a range of checks.

19. Annexure A

This chapter contains the following sections:

- [Section 19.1, "Format of PD_PDC_CAN Message Type"](#)

19.1 Format of PD PDC CAN Message Type

The following is the format of 'PD_PDC_CAN' message type:

Date:02-Feb-2010

Drawee Bank:Citi Bank

Branch:M G Road

Customer Account Number:123456789

Cancellation details:

Cheque NoStatus

524163Cancelled

524164Cancelled

524165Cancelled

524166Cancelled

524167Cancelled

524168Cancelled

'The above said Cheques has been cancelled'

20. Annexure B - Accounting Entries

This chapter contains the following sections:

- [Section 20.1, "Accounting Entries and Advices for CASA"](#)
- [Section 20.2, "Events"](#)
- [Section 20.3, "Amount Tags"](#)
- [Section 20.4, "Accounting Roles"](#)
- [Section 20.5, "Event-wise Accounting Entries for Products"](#)

20.1 Accounting Entries and Advices for CASA

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the CASA module of Oracle FLEXCUBE.

20.2 Events

You need to set up the following events for an Interest product:

Event Code	Event Description
ILIQ	Interest Liquidation
IACR	Interest Accruals
UDCH	UDE Values Change
CDIS	Cheque Discount

You need to set up the following events for a Charge product:

Event Code	Event Description
CLIQ	Charge Liquidation

20.3 Amount Tags

The following amount tags are available:

Amount Tags	Description
IACR	Interest Accrued
CHARGE	Charge Accrued
IACQUIRED	
IACR_ADJ	Interest Accrual Adjustment
ILIQ	Interest liquidation
TAX	Tax Accrual
TAX_ADJ	Tax Adjustment

20.4 Accounting Roles

Accounting roles for CASA are defaulted by FLEXCUBE in a following manner:

'SAXX' - 'accounting role type' – 'X'

SAXX represents the IC rule ID you have maintained and attached to the particular IC product. This is based on your own convention. Accounting role type is for example the accrual, P/L, or tax payment. For creation of role type system uses standard abbreviations across FLEXCUBE. 'X' is a number which is the number of the formula for which the accounting role is created.

If you have maintained more than one formula at rule level FLEXCUBE will default accounting roles for each of your accounting roles

For Example, SAAB-ACCR-1 = accounting role for accrual pertaining to SAAB product, formula #1. (for example credit interest accrual which was defined in formula 1.) SAAB-PNL-2 = accounting role for income or expense booking pertaining to SAAB product, formula #2. (for example debit interest posting against income GL). You should select the appropriate accounting role on the "Role to head mapping" tab. Note: SAXX-BOOK-X represents the settlement account where the amount is credited or debited against P/L account. This role cannot attached to any GL on "Role to head mapping" screen but it is used while event-wise entries are maintained.

Accounting roles for Sample IC Product with rule ID like CHAV are given below:

The following accounting roles are available:

Accounting Role	Description
CHAV-ACQUIRED-1	CHAV ACQUIRED INTEREST - FORMULA 1
CHAV-PNL_ADJ-1	CHAV PNL - ADJ - FORMULA 1
CHAV-PNL-1	CHAV INCOME/EXPENSE A/C - FORMULA 1
CHAV-TPBL_ADJ-2	CHAV TAX PAYABLE A/C - FORMULA 2
CHAV-TPBL-2	CHAV TAX PAYABLE A/C - FORMULA 2
CHG_INCOME	CHARGES INCOME
DORM-ACQUIRED-1	DORM ACQUIRED INTEREST - FORMULA 1
DORM-PNL_ADJ-1	DORM PNL - ADJ - FORMULA 1
DORM-PNL-1	DORM INCOME/EXPENSE A/C - FORMULA 1
IBSR-ACCR-1	IBSR ACCRUAL A/C - FORMULA 1
IBSR-ACCR-2	IBSR ACCRUAL A/C - FORMULA 2
IBSR-ACQUIRED-1	IBSR ACQUIRED INTEREST - FORMULA 1
IBSR-ACQUIRED-2	IBSR ACQUIRED INTEREST - FORMULA 2
IBSR-ACR_ADJ-1	IBSR ACR - ADJ - FORMULA 1
IBSR-ACR_ADJ-2	IBSR ACR - ADJ - FORMULA 2

Accounting Role	Description
IBSR-PNL_ADJ-1	IBSR PNL - ADJ - FORMULA 1
IBSR-PNL_ADJ-2	IBSR PNL - ADJ - FORMULA 2
IBSR-PNL-1	IBSR INCOME/EXPENSE A/C - FORMULA 1
IBSR-PNL-2	IBSR INCOME/EXPENSE A/C - FORMULA 2
IBSR-TPBL_ADJ-3	IBSR TAX PAY ADJ A/C - FORMULA 3
IBSR-TPBL-3	IBSR TAX PAYABLE A/C - FORMULA 3
IOCC-ACCR-1	IOCC ACCRUAL A/C - FORMULA 1
IOCC-ACCR-2	IOCC ACCRUAL A/C - FORMULA 2
IOCC-ACQUIRED-1	IOCC ACQUIRED INTEREST - FORMULA 1
IOCC-ACQUIRED-2	IOCC ACQUIRED INTEREST - FORMULA 2
IOCC-ACR_ADJ-1	IOCC ACR - ADJ - FORMULA 1
IOCC-ACR_ADJ-2	IOCC ACR - ADJ - FORMULA 2
IOCC-PNL_ADJ-1	IOCC PNL - ADJ - FORMULA 1
IOCC-PNL_ADJ-2	IOCC PNL - ADJ - FORMULA 2
IOCC-PNL-1	IOCC INCOME/EXPENSE A/C - FORMULA 1
IOCC-PNL-2	IOCC INCOME/EXPENSE A/C - FORMULA 2
IOCC-TPBL_ADJ-3	IOCC TAX PAY ADJ A/C - FORMULA 3
IOCC-TPBL-3	IOCC TAX PAYABLE A/C - FORMULA 3
IOCM-ACCR-1	IOCM ACCRUAL A/C - FORMULA 1
IOCM-ACCR-2	IOCM ACCRUAL A/C - FORMULA 2
IOCM-ACQUIRED-1	IOCM ACQUIRED INTEREST - FORMULA 1
IOCM-ACQUIRED-2	IOCM ACQUIRED INTEREST - FORMULA 2
IOCM-ACR_ADJ-1	IOCM ACR - ADJ - FORMULA 1
IOCM-ACR_ADJ-2	IOCM ACR - ADJ - FORMULA 2
IOCM-PNL_ADJ-1	IOCM PNL - ADJ - FORMULA 1
IOCM-PNL_ADJ-2	IOCM PNL - ADJ - FORMULA 2
IOCM-PNL-1	IOCM INCOME/EXPENSE A/C - FORMULA 1
IOCM-PNL-2	IOCM INCOME/EXPENSE A/C - FORMULA 2
IOCP-ACCR-1	IOCP ACCRUAL A/C - FORMULA 1
IOCP-ACCR-3	IOCP ACCRUAL A/C - FORMULA 3

Accounting Role	Description
IOCP-ACQUIRED-1	IOCP ACQUIRED INTEREST - FORMULA 1
IOCP-ACQUIRED-3	IOCP ACQUIRED INTEREST - FORMULA 3
IOCP-ACR_ADJ-1	IOCP ACR - ADJ - FORMULA 1
IOCP-ACR_ADJ-3	IOCP ACR - ADJ - FORMULA 3
IOCP-PNL_ADJ-1	IOCP PNL - ADJ - FORMULA 1
IOCP-PNL_ADJ-3	IOCP PNL - ADJ - FORMULA 3
IOCP-PNL-1	IOCP INCOME/EXPENSE A/C - FORMULA 1
IOCP-PNL-3	IOCP INCOME/EXPENSE A/C - FORMULA 3
IOSR-ACCR-1	IOSR ACCRUAL A/C - FORMULA 1
IOSR-ACCR-2	IOSR ACCRUAL A/C - FORMULA 2
IOSR-ACQUIRED-1	IOSR ACQUIRED INTEREST - FORMULA 1
IOSR-ACQUIRED-2	IOSR ACQUIRED INTEREST - FORMULA 2
IOSR-ACR_ADJ-1	IOSR ACR - ADJ - FORMULA 1
IOSR-ACR_ADJ-2	IOSR ACR - ADJ - FORMULA 2
IOSR-PNL_ADJ-1	IOSR PNL - ADJ - FORMULA 1
IOSR-PNL_ADJ-2	IOSR PNL - ADJ - FORMULA 2
IOSR-PNL-1	IOSR INCOME/EXPENSE A/C - FORMULA 1
IOSR-PNL-2	IOSR INCOME/EXPENSE A/C - FORMULA 2
IOSR-TPBL_ADJ-3	IOSR TAX PAY ADJ A/C - FORMULA 3
IOSR-TPBL-3	IOSR TAX PAYABLE A/C - FORMULA 3
PAST_DUE_ACCOUNT	Past Due Account
CLG_BRIDGE_GL	Clearing Suspense GL

20.5 Event-wise Accounting Entries for Products

You can set up various IC products for handling customer accounts. Some representative products are listed below:

Interest

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest Liquidation before month end on Saving and Current Bank Accounts For Retail Customer
- Interest on Saving and Current Bank Accounts for Retail Customer

- Charge on Less Average balance
- Dormancy Charge On Accounts

Charge

- Ad-Hoc Statement Charge
- Cheque Book Charges
- Cheques Returned
- Credit Turnover
- Debit Card Blocked
- Debit Card Issued
- Debit Turnover
- Number of Transactions
- No of Account Statements
- Stop Cheque Charges
- Turnover
- YTD-Cr-Turnover
- YTD - Debit Turnover
- Year End Transfer
- Year to date No. of Transactions

20.5.1 Accounting Entries for Interest Products

You can set up accounting entries as given below.

20.5.1.1 Interest on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-PNL-1	IACR	Debit
IOSR-ACCR-1	IACR	Credit
IOSR-PNL_ADJ-1	IACR_ADJ	Debit
IOSR-ACR_ADJ-1	IACR_ADJ	Credit
IOSR-PNL-2	IACR	Credit
IOSR-ACCR-2	IACR	Debit
IOSR-PNL_ADJ-2	IACR_ADJ	Credit
IOSR-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-ACCR-1	ILIQ	Debit

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-BOOK-1	ILIQ	Credit
IOSR-ACQUIRED-1	IACQUIRED	Debit
IOSR-BOOK-1	IACQUIRED	Credit
IOSR-ACCR-2	ILIQ	Credit
IOSR-BOOK-2	ILIQ	Debit
IOSR-ACQUIRED-2	IACQUIRED	Credit
IOSR-BOOK-2	IACQUIRED	Debit
IOSR-TPBL-3	TAX	Credit
IOSR-BOOK-3	TAX	Debit
IOSR-TPBL_ADJ-3	TAX_ADJ	Credit
IOSR-BOOK-3	TAX_ADJ	Debit

20.5.1.2 Debit Interest on Current Accounts

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCP-PNL-1	IACR	Debit
IOCP-ACCR-1	IACR	Credit
IOCP-PNL_ADJ-1	IACR_ADJ	Debit
IOCP-ACR_ADJ-1	IACR_ADJ	Credit
IOCP-PNL-3	IACR	Credit
IOCP-ACCR-3	IACR	Debit
IOCP-PNL_ADJ-3	IACR_ADJ	Credit
IOCP-ACR_ADJ-3	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCP-ACCR-1	ILIQ	Debit
IOCP-BOOK-1	ILIQ	Credit
IOCP-ACQUIRED-1	IACQUIRED	Debit
IOCP-BOOK-1	IACQUIRED	Credit

IOCP-ACCR-3	ILIQ	Credit
IOCP-BOOK-3	ILIQ	Debit
IOCP-ACQUIRED-3	IACQUIRED	Credit
IOCP-BOOK-3	IACQUIRED	Debit

20.5.1.3 Interest on Current account for Corporate Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCC-PNL-1	IACR	Credit
IOCC-ACCR-1	IACR	Debit
IOCC-PNL_ADJ-1	IACR_ADJ	Credit
IOCC-ACR_ADJ-1	IACR_ADJ	Debit
IOCC-PNL-2	IACR	Debit
IOCC-ACCR-2	IACR	Credit
IOCC-PNL_ADJ-2	IACR_ADJ	Debit
IOCC-ACR_ADJ-2	IACR_ADJ	Credit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCC-ACCR-1	ILIQ	Credit
IOCC-BOOK-1	ILIQ	Debit
IOCC-ACQUIRED-1	IACQUIRED	Credit
IOCC-BOOK-1	IACQUIRED	Debit
IOCC-ACCR-2	ILIQ	Debit
IOCC-BOOK-2	ILIQ	Credit
IOCC-ACQUIRED-2	IACQUIRED	Debit
IOCC-BOOK-2	IACQUIRED	Credit
IOCC-TPBL-3	TAX	Credit
IOCC-BOOK-3	TAX	Debit
IOCC-TPBL_ADJ-3	TAX_ADJ	Credit
IOCC-BOOK-3	TAX_ADJ	Debit

20.5.1.4 Interest Liquidation before month end on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IBSR-PNL-1	IACR	Debit
IBSR-ACCR-1	IACR	Credit
IBSR-PNL_ADJ-1	IACR_ADJ	Debit
IBSR-ACR_ADJ-1	IACR_ADJ	Credit
IBSR-PNL-2	IACR	Credit
IBSR-ACCR-2	IACR	Debit
IBSR-PNL_ADJ-2	IACR_ADJ	Credit
IBSR-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IBSR-ACCR-1	ILIQ	Debit
IBSR-BOOK-1	ILIQ	Credit
IBSR-ACQUIRED-1	IACQUIRED	Debit
IBSR-BOOK-1	IACQUIRED	Credit
IBSR-ACCR-2	ILIQ	Credit
IBSR-BOOK-2	ILIQ	Debit
IBSR-ACQUIRED-2	IACQUIRED	Credit
IBSR-BOOK-2	IACQUIRED	Debit
IBSR-TPBL-3	TAX	Credit
IBSR-BOOK-3	TAX	Debit
IBSR-TPBL_ADJ-3	TAX_ADJ	Credit
IBSR-BOOK-3	TAX_ADJ	Debit

20.5.1.5 Interest on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCM-PNL-1	IACR	Debit
IOCM-ACCR-1	IACR	Credit
IOCM-PNL_ADJ-1	IACR_ADJ	Debit
IOCM-ACR_ADJ-1	IACR_ADJ	Credit
IOCM-PNL-2	IACR	Credit
IOCM-ACCR-2	IACR	Debit
IOCM-PNL_ADJ-2	IACR_ADJ	Credit
IOCM-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCM-ACCR-1	ILIQ	Debit
IOCM-BOOK-1	ILIQ	Credit
IOCM-ACQUIRED-1	IACQUIRED	Debit
IOCM-BOOK-1	IACQUIRED	Credit
IOCM-ACCR-2	ILIQ	Credit
IOCM-BOOK-2	ILIQ	Debit
IOCM-ACQUIRED-2	IACQUIRED	Credit
IOCM-BOOK-2	IACQUIRED	Debit

20.5.1.6 Charge on Less Average balance

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHAV-TPBL_ADJ-2	TAX_ADJ	Credit
CHAV-BOOK-1	IACQUIRED	Debit
CHAV-BOOK-2	TAX	Debit
CHAV-TPBL-2	TAX	Credit
CHAV-PNL-1	ILIQ	Credit

Accounting Role	Amount Tag	Debit/Credit Indicator
CHAV-BOOK-1	ILIQ	Debit
CHAV-PNL_ADJ-1	IACQUIRED	Credit
CHAV-BOOK-2	TAX_ADJ	Debit

20.5.1.7 Dormancy Charge On Accounts

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
DORM-PNL-1	ILIQ	Credit
DORM-BOOK-1	IACQUIRED	Debit
DORM-BOOK-1	ILIQ	Debit
DORM-PNL_ADJ-1	IACQUIRED	Credit

20.5.1.8 Ad-Hoc Statement Charge

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.9 Cheque Book Charges

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.10 Cheques Returned

CIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.11 Credit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.12 Debit Card Blocked

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.13 Debit Card Issued

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.14 Debit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.15 Number of Transactions

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

20.5.1.16 No of Account Statements

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

20.5.1.17 Stop Cheque Charges

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

20.5.1.18 Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.19 YTD-Cr-Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.20 YTD - Debit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.21 Year End Transfer

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.22 Year to Date No. of Transactions

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.2 Accounting Entries for Discounted Cheques

20.5.2.1 On Discounting

CDIS

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Liability a/c*	PD_TAG	Debit
PDC Beneficiary	PD_TAG	Credit

20.5.2.2 On Activation

LIQN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Clearing Suspense GL	PD_TAG	Debit
Liability a/c*	PD_TAG	Credit

20.5.2.3 On Rejection

RETN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Past Due Account	PD_TAG	Debit
Clearing Suspense GL	PD_TAG	Credit

20.5.2.4 On Re-Presentation

LIQN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Clearing Suspense GL	PD_TAG	Debit
Past Due Account	PD_TAG	Credit

21. Annexure C - IC Rule Set-up

This Annexure lists the Interest and Charge (IC) rules that need to be maintained for the CASA module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

This chapter contains the following sections:

- [Section 21.1, "IC Rule Maintenance"](#)
- [Section 21.2, "UDE Value Maintenance"](#)
- [Section 21.3, "IC Rates Maintenance"](#)

21.1 IC Rule Maintenance

This section contains the following topics:

- [Section 21.1.1, "Maintaining IC Rule"](#)
- [Section 21.1.2, "Interest on Saving and Current Bank Accounts for Retail Customer"](#)
- [Section 21.1.3, "Debit Interest on Current Accounts"](#)
- [Section 21.1.4, "Interest on Current account for Corporate Customer"](#)
- [Section 21.1.5, "Charge as Dr Interest when the Balance is Less than Minimum Average Balance"](#)
- [Section 21.1.6, "Dormancy Charge"](#)

21.1.1 Maintaining IC Rule

The components required to calculate interest (the principal, period, and rate) are broadly referred to as 'Data Elements'. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the 'Interest and Charges Rule

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

For details about the screen, refer the chapter 'Maintaining Interest Rules' in the Interest and Charges User Manual.

You can maintain rules for the following:

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest on Saving and Current Bank Accounts for Retail Customer
- Charge as Dr Interest when the balance is Less than minimum average balance
- Dormancy Charge

21.1.2 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- YEAR

- VD_DLY_DR_BAL_M

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT1	Amount
AMOUNT2	Amount
AMOUNT3	Amount
TAX1	Rate

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen.

You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Periodicity

Select 'Daily' from the adjoining drop-down list.

Book Flag

Select 'Booked' from the adjoining drop-down list.

Debit/Credit

Select 'Credit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

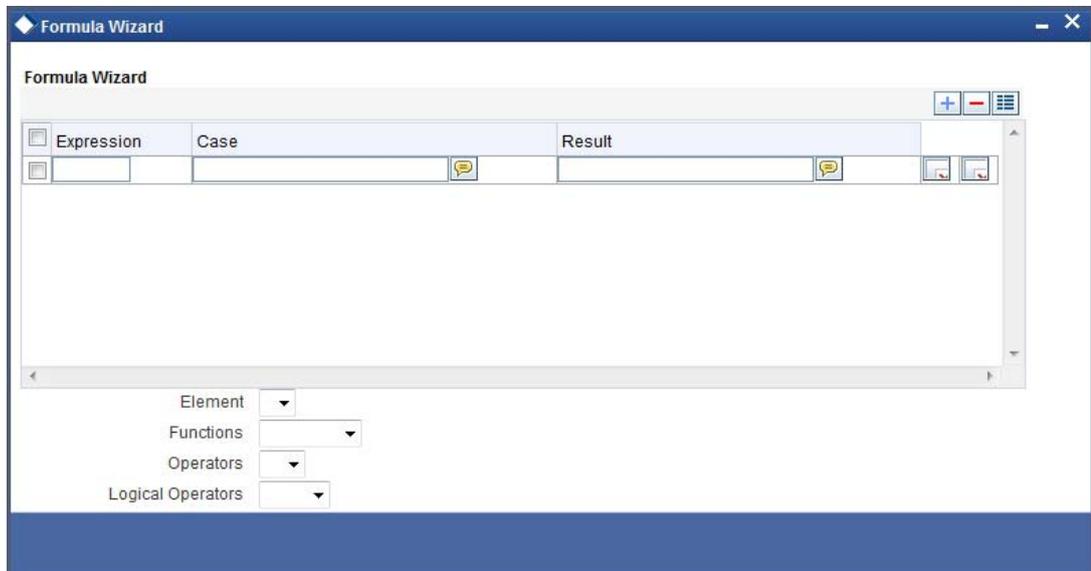
Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.



In this screen, specify the following expressions:

Case	Result
(VD_DLY_CR_BAL_M >=0 AND VD_DLY_CR_BAL_M <= AMOUNT2)	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
(VD_DLY_CR_BAL_M > AMOUNT2)	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/(YEAR*100)
(VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/(YEAR*100)

Formula 3

Specify the following details:

Book Flag

Select 'Tax' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1 > AMOUNT1	(TRUNC((FORMULA1*TAX1)/100)
(FORMULA1 < AMOUNT1	0

21.1.3 Debit Interest on Current Accounts

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- DLY_NET_BAL_M
- YEAR
- ACCOUNT_LIMIT

UDE

Maintain the following UDEs:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3

Type

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one non-booked formula.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Credit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M > 0	ABS((DLY_NET_BAL_M*NORMAL_RATE1*DAYS)/(YEAR*100))

Formula 2

Specify the following details:

Book Flag

Select 'Non-Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M < 0	ABS(DLY_NET_BAL_M)

Formula 3

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box if rounding is required.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA2> ACCOUNT_LIMIT	ABS((DLY_NET_BAL_M*NORMAL_RATE2*DAYS)/(YEAR*100))
FORMULA2< ACCOUNT_LIMIT	ABS((DLY_NET_BAL_M*NORMAL_RATE3*DAYS)/(YEAR*100))

21.1.4 Interest on Current account for Corporate Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- MON_AVG_BAL_M
- RD_INSTALL_DUE

UDE

Maintain the following UDEs:

User Defined Elements	Type
RATE1	Rate
RATE2	Rate

AMOUNT1	Amount
AMOUNT2	Amount
TAX1	Rate
TAX2	Rate

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Interest Method Default From Currency Definition

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
(MON_AVG_BAL <0	ABS((MON_AVG_BAL *RATE1*DAY5)/(YEAR*100))

Formula 2

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Credit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
MON_AVG_BAL >0	ABS((MON_AVG_BAL *RATE2*DAY5)/(YEAR*100))

Formula 3

Specify the following details:

Book Flag

Select 'Tax' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Leave the box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result

FORMULA2 < AMOUNT1	0
FORMULA2>AMOUNT1	TRUNC((FORMULA2*TAX1)/100)
FORMULA2>AMOUNT2	TRUNC((FORMULA2*TAX2)/100)

21.1.4.1 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- VD_DLY_DR_BAL_M
- YEAR

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT1	Amount
AMOUNT2	Amount
AMOUNT3	Amount
TAX1	Rate

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Credit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box..

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen you need to maintain the following expressions.

Case	Result
VD_DLY_CR_BAL_M >=0 AND VD_DLY_CR_BAL_M <= AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE2*DAYS)/ (YEAR*100)
(VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/ (YEAR*100)

Formula 3

Specify the following details:

Book Flag

Select 'Tax' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1 > AMOUNT1	(TRUNC((FORMULA1*TAX1)/100)
(FORMULA1 < AMOUNT1	0

21.1.4.2 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Leave this box unchecked.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- VD_DLY_DR_BAL_M
- YEAR

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT2	Amount
AMOUNT3	Amount

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Credit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
$(VD_DLY_CR_BAL_M * NORMAL_RATE1 * DAYS) / (YEAR * 100)$	$(VD_DLY_CR_BAL_M * NORMAL_RATE1 * DAYS) / (YEAR * 100)$
$VD_DLY_CR_BAL_M > AMOUNT2$	$(VD_DLY_CR_BAL_M * NORMAL_RATE3 * DAYS) / (YEAR * 100)$

Formula 2

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
$VD_DLY_DR_BAL_M \geq AMOUNT3$	$(VD_DLY_DR_BAL_M * NORMAL_RATE2 * DAYS) / (YEAR * 100)$
$VD_DLY_DR_BAL_M < AMOUNT3$	$(VD_DLY_DR_BAL_M * NORMAL_RATE4 * DAYS) / (YEAR * 100)$

21.1.5 Charge as Dr Interest when the Balance is Less than Minimum Average Balance

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- MIN_BAL_REQD
- MON_AVG_BAL

UDE

Maintain the following UDEs:

User Defined Elements	Type
AVSLAMT1	Amount
AVSLAMT2	Amount
AVSLAMT3	Amount
AVSLAMT4	Amount
AVSLAMT5	Amount
CHGAMT1	Amount
CHGAMT2	Amount
CHGAMT3	Amount
CHGAMT4	Amount
CHGAMT5	Amount
TAX3	Rate

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain one booked formula and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
MON_AVG_BAL >0 AND MON_AVG_BAL > MIN_BAL_REQD	0
MON_AVG_BAL < AVSLAMT1	CHGAMT1
MON_AVG_BAL < AVSLAMT2 AND MON_AVG_BAL > AVSLAMT1	CHGAMT2
MON_AVG_BAL < AVSLAMT3 AND MON_AVG_BAL > AVSLAMT2	CHGAMT3
MON_AVG_BAL < AVSLAMT4 AND MON_AVG_BAL > AVSLAMT3	CHGAMT4
MON_AVG_BAL < AVSLAMT5 AND MON_AVG_BAL > AVSLAMT4	CHGAMT5

Formula 2

Specify the following details:

Book Flag

Select 'Tax' from the adjoining drop-down list.

Periodicity

Select 'Periodic' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select '365' from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0 AND FORMULA1 < MON_AVG_BAL	TRUNC((FORMULA1*TAX3)/100)

21.1.6 Dormancy Charge

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- AC_DORMANCY_DAYS
- AC_DORMANT

UDE

Maintain the following UDEs:

- DORM_CH_PER_DAY1,
- DORM_CH_PER_DAY2

Type

For each of the UDEs, select the option 'Amount' from the adjoining drop-down list.

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain one booked formula.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select 'Actuals' from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
AC_DORMANT =1 AND (AC_DORMANCY_DAYS >=1 AND AC_DORMANCY_DAYS <=30)	AC_DORMANCY_DAYS*DORM_CH_PER_DAY1
AC_DORMANT =1 AND AC_DORMANCY_DAYS >30	AC_DORMANCY_DAYS*DORM_CH_PER_DAY2

21.2 UDE Value Maintenance

This section contains the following topics:

- [Section 21.2.1, "Maintaining UDE Value"](#)
- [Section 21.2.2, "Interest on Saving and current Bank Accounts for Retail Customer"](#)
- [Section 21.2.3, "Debit Interest on Current Accounts "](#)
- [Section 21.2.4, "Interest on Current account for Corporate Customer"](#)
- [Section 21.2.5, "Interest on Liqd Before Month End on Saving and Current Bank Accounts For Retail Customer"](#)
- [Section 21.2.6, "Interest on Saving and Current Bank Accounts For Retail Customer"](#)
- [Section 21.2.7, "Charge On Less Average Balance"](#)
- [Section 21.2.8, "Stamp Duty Taxation"](#)

21.2.1 Maintaining UDE Value

You can maintain UDE values for the rules using the 'Interest and Charges User Data Element Maintenance' screen. You can invoke the 'Interest and Charges User Data Element

Maintenance' screen by typing 'ICDUDVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

In this screen, you need to maintain the following UDEs for the different IC products. Assume that you have maintained the following interest products:

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest Liquidation before month end on Saving and Current Bank Accounts For Retail Customer
- Interest On Saving and Current Bank Accounts For Retail Customer
- Charge On Less Average Balance

21.2.2 Interest on Saving and current Bank Accounts for Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT1
- AMOUNT2

- AMOUNT3
- TAX1

21.2.3 Debit Interest on Current Accounts

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3

21.2.4 Interest on Current account for Corporate Customer

You need to maintain values for the following UDEs under this product:

- RATE1
- RATE2
- AMOUNT1
- AMOUNT2
- TAX1
- TAX2

21.2.5 Interest on Liqd Before Month End on Saving and Current Bank Accounts For Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT1
- AMOUNT2
- AMOUNT3
- TAX1

21.2.6 Interest on Saving and Current Bank Accounts For Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT2
- AMOUNT3

21.2.7 Charge On Less Average Balance

You need to maintain values for the following UDEs under this product:

- AVSLAMT5
- AVSLAMT4

- AVSLAMT3
- CHGAMT3
- CHGAMT2
- CHGAMT1
- AVSLAMT2
- CHGAMT4
- CHGAMT3
- CHGAMT2
- AVSLAMT1
- TAX3
- CHGAMT5
- CHGAMT4
- CHGAMT3
- CHGAMT2
- CHGAMT1
- TAX3
- CHGAMT5
- CHGAMT4
- AVSLAMT5
- AVSLAMT1
- TAX3
- CHGAMT5
- AVSLAMT4
- AVSLAMT3
- AVSLAMT2
- CHGAMT2
- CHGAMT1
- CHGAMT4
- CHGAMT3
- AVSLAMT5
- AVSLAMT2
- AVSLAMT1
- AVSLAMT4
- AVSLAMT3
- CHGAMT5
- AVSLAMT4
- AVSLAMT3
- CHGAMT1
- AVSLAMT5
- AVSLAMT2
- AVSLAMT1
- TAX3
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2

- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2

21.2.8 **Stamp Duty Taxation**

You need to maintain value for the UDE, STAMP_DUTY, under this product.

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also need to define certain other attributes for a rule using the 'Interest and Charges Rule Maintenance' screen. You can invoke this screen by typing 'ICDRLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following parameters in the Formulas section of the Interest & Charges Rule Maintenance screen:

Debit/Credit

Select 'Debit' from the Debit/Credit list.

Book Flag

Select 'Booked' from the Book Flag list.

Periodicity

Select 'Quarterly' from the Periodicity list.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
CURRENT_BAL < 0	((CURRENT_BAL*STAMP_DUTY) * -1)

21.3 IC Rates Maintenance

You can maintain rate codes for branches using the 'Interest and Charges Branch Availability Maintenance' screen. You can invoke this screen by typing 'ICDRESTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

IC Rate Code Branch Availability

New Enter Query

Rate Code *

Branch Restrictions Allow Disallow

Branch Specific Rates

Branch Code *	Description
---------------	-------------

Fields

Input By Date Time Authorized By Date Time Modification Number

Authorized Open

You need to maintain the following rate code for all branches of your bank:

- FLOATRATE

For the aforesaid rate code, you need to maintain rates and effective dates in the 'Interest and Charges Rate Input' screen. You can invoke the 'Interest and Charges Rate Input' screen by

typing 'ICDRATES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Interest & Charges Rate Input' application window. The window title is 'Interest & Charges Rate Input'. The toolbar includes 'New' and 'Enter Query' buttons. The main area contains the following fields:

- Rate
- Branch Code *
- Rate Code *
- Currency Code *

Below these fields is a 'Rates' table with the following columns: Effective Date *, Rate, and Open. The table is currently empty.

The 'Fields' section at the bottom of the window lists the following fields:

- Input By Date Time
- Authorized By Date Time
- Modification Number
- Authorized (checkbox)
- Open (checkbox)

These rates are picked up by the CASA module while processing interest applicable on a CASA.

Refer the chapter 'Floating Rate Codes for IC Module' for details about rate maintenance.

22. Annexure D - Tags

22.1 Account Statement Tags

This Annexure lists the tags supported by different modules to update the remarks during account statement generation. These tags can be used in Narrative Maintenance (CSDSTNAR) screen for the order of display.

Module	Tag
FT	FT-EVENT
FT	FT-EVENTDESC
FT	TRNDESC1
FT	FT-USERREFNO
FT	FT-BYORDEROF
FT	FT-ULTIMABEN
FT	FT-PAYMENTD1
FT	FT-PAYMENTD2
FT	FT-PAYMENTD3
FT	FT-PAYMENTD4
FT	FT-MGRCHCKNO
FT	FT-CHECKXNUM
FT	FT-CHRGDES01
FT	FT-CHRGAMT01
FT	FT-CHRGDES02
FT	FT-CHRGAMT02
FT	FT-DATETIME
FT	FT-INTREMARK
LD	LD-EVENT
LD	LD-USERREFNO
LD	LD-VALUEDT
LD	LD-MATDT
LD	LD-AMOUNT
LD	LD-PRFTRATE
LD	LD-CHGCOMP1

LD	LD-CHGAMT1
LD	LD-CHGCOMP2
LD	LD-CHGAMT2
LD	LD-CHGCOMP3
LD	LD-CHGAMT3
LD	LD-CHGCOMP4
LD	LD-CHGAMT4
LD	LD-INTREMARK
MM	MM-EVENT
MM	MM-USERREFNO
MM	MM-VALUEDT
MM	MM-MATDT
MM	MM-AMOUNT
MM	MM-PRFTRATE
MM	MM-CHGCOMP1
MM	MM-CHGAMT1
MM	MM-CHGCOMP2
MM	MM-CHGAMT2
MM	MM-CHGCOMP3
MM	MM-CHGAMT3
MM	MM-CHGCOMP4
MM	MM-CHGAMT4
MM	MM-BROKER
MM	MM-INTREMARK
MC	MC-EVENT
MC	MC-USERREFNO
MC	MC-VALUEDT
MC	MC-MATDT
MC	MC-AMOUNT
MC	MC-PRFTRATE
MC	MC-CHGCOMP1

MC	MC-CHGAMT1
MC	MC-CHGCOMP2
MC	MC-CHGAMT2
MC	MC-CHGCOMP2
MC	MC-CHGAMT3
MC	MC-CHGCOMP2
MC	MC-CHGAMT4
MC	MC-BROKER
MC	MC-INTREMARK
FX	FX-EVENT
FX	FX-USERREFNO
FX	FX-CNTRPARTY
FX	FX-BOTCCY
FX	FX-BOTAMT
FX	FX-EXCHRATE
FX	FX-SOLDCCY
FX	FX-SOLDAMT
FX	FX-BROKER
FX	FX-CHGCOMP1
FX	FX-CHGAMT1
FX	FX-CHGCOMP2
FX	FX-CHGAMT2
FX	FX-CHGCOMP3
FX	FX-CHGAMT3
FX	FX-INTREMARK
LC	LC-EVENT
LC	LC-USERREFNO
LC	LC-CONTAMT
LC	LC-APPNAME
LC	LC-BENAME
LC	LC-COLLAMT

LC	LC-CHGCOMP1
LC	LC-CHGAMT1
LC	LC-CHGCOMP2
LC	LC-CHGAMT2
LC	LC-COMMCOMP1
LC	LC-COMMAMT1
LC	LC-COMMCOMP2
LC	LC-COMMAMT2
LI	LI-EVENT
LI	LI-USERREFNO
LI	LI-CONTAMT
LI	LI-APPNAME
LI	LI-BENNAME
LI	LI-COLLAMT
LI	LI-CHGCOMP1
LI	LI-CHGAMT1
LI	LI-CHGCOMP2
LI	LI-CHGAMT2
LI	LI-COMMCOMP1
LI	LI-COMMAMT1
LI	LI-COMMCOMP2
LI	LI-COMMAMT2
BC	BC-EVENT
BC	BC-USERREFNO
BC	BC-MATDT
BC	BC-BILLAMT
BC	BC-PRFTRATE
BC	BC-CHGCOMP1
BC	BC-CHGAMT1
BC	BC-CHGCOMP2
BC	BC-CHGAMT2

BC	BC-CHGCOMP3
BC	BC-CHGAMT3
BC	BC-CHGCOMP4
BC	BC-CHGAMT4
BC	BC-CHGCOMP5
BC	BC-CHGAMT5
IB	IB-EVENT
IB	IB-USERREFNO
IB	IB-MATDT
IB	IB-BILLAMT
IB	IB-PRFTRATE
IB	IB-CHGCOMP1
IB	IB-CHGAMT1
IB	IB-CHGCOMP2
IB	IB-CHGAMT2
IB	IB-CHGCOMP3
IB	IB-CHGAMT3
IB	IB-CHGCOMP4
IB	IB-CHGAMT4
IB	IB-CHGCOMP5
IB	IB-CHGAMT5
OT	EVENT
OT	OT-EVENT
OT	OT-USERREFNO
OT	USER REF NO
OT	NOTIONAL AMT
OT	COUNTER CCY
OT	OPTION TYPE
OT	OPTION STYLE
OT	STRIKE PRICE
OT	EXP STYLE

UP	UP-CONREFNO
UP	UP-EVENT
UP	UP-USERREFNO
UP	UP-USRREFNO
UP	UP-ACDESC
UP	UP-OFACDESC
UP	UP-BILLNO
UP	UP-ISSUEDT
UP	UP-NARRATIVE
UP	UP-INSTID
UP	UP-BILLAMT
UP	UP-BILLCCY
UP	UP-CHGDESC1
UP	UP-CHG1
UP	UP-CHGDESC2
UP	UP-CHG2
UP	UP-DATETIME
IF	IF-EVENT
IF	IF-USERREFNO
IF	IF-DATETIME
IF	IF-LOCATION
IF	IF-AMT-LCY
IF	IF-COD-LCY
IF	IF-REP-TCY
IF	IF-REP-LCY
RT	RT-EVENT
RT	RT-USERREFNO
RT	RT-NARRATIVE
RT	RT-DATETIME
SI	SI-EVENT
SI	SI-USERREFNO

SI	SI-REMARKS
SI	SI-INTREMARK
CG	CG-EVENT
CG	CG-USERREFNO
CG	CG-INTREMARK

23. Function ID Glossary

Numerics

7011	7-8
7030	7-1
7031	7-5

A

ACDACTRN	4-153
ACDADCRP	3-36, 4-81
ACDASTQY	4-146
ACDCMPTR	7-10
ACDOPTN	17-8
ACDRECNC	4-155
ACDUNFDR	14-18
ACRSTMOV	17-41

B

BABIDBAT	14-19, 16-2
BADEODFE	12-10

C

CADAMBLK	10-4
CADBRMNT	4-98
CADCAMBL	10-9
CADCHARC	8-13
CADCHARQ	8-16
CADCHBOO	8-2
CADCHKDT	8-10
CADLDGBK	4-120
CADSPMNT	11-2
CARDORAC	17-39
CARINSTM	17-20
CARMICUS	17-36
CAROPICT	17-34
CAROVDFE	17-38
CARPAACC	17-46
CARPACCB	17-48
CARPACCL	17-50
CARPAOCR	17-52
CARPASBK	7-11, 17-53
CARPBALC	17-55
CARPBISU	17-77
CARPCKDT	17-3
CARPCSLM	17-56
CARPDACC	17-58
CARPDCRD	17-60
CARPMACC	17-61

CARPNRAC	17-63
CARPSPMT	17-5
CASAMBLK	10-7
CASCHARC	8-15
CASCHKDT	8-12
CODHOLDT	10-2
CORRJDD	17-69
COSHOLDT	10-3
CSSJOBBER	3-35, 4-80

D

DDPRMNT	14-1
DDDQUERY	14-5
DDSQUERY	14-8
DEDRISB	14-3

I

ICDRATES	21-25
ICDRESTR	21-24
ICDRMNT	21-2
ICDUDVAL	21-20
IFDCLGDT	14-22
IFDIWCGD	14-26
IFSCLGDT	14-25
ISDINSMS	14-10

L

LMDCUSLT	4-138
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M

MSDADVFT	12-2
MSDCUSAD	12-9
MSDMSTYP	12-8

P

PDDBLKIN	13-30
PDDBULKC	13-37
PDDDWRMT	13-3
PDDDWRST	13-2
PDDMNLIQ	13-38
PDDPRMNT	13-9
PDDTRONL	13-16
PDRCHDRF	17-18, 17-68
PDRDTTOD	17-27
PDSBULKI	13-34
PDSCHDMT	13-9
PDSWRMT	13-5

PDSONLIN	13-28
PDSONREJ	13-36
PDSTRONL	13-21

S

STDACCDT	4-96
STDACCLS	3-2, 12-7
STDACLGP	3-45
STDACRST	12-15
STDACSTA	4-147
STDACTFR	3-47
STDBLINQ	4-150
STDBSTCH	4-167, 4-169
STDCASAC	4-122
STDCDSMT	17-72
STDCDSTM	12-18
STDCRSMT	12-12
STDCULMT	5-1
STDCUSAC	4-3
STDCUSBL	4-161
STDCUSCH	4-99
STDDDEDUP	4-106
STDJHMNT	4-107
STDNPMNT	4-118
STDNTUTL	4-165
STDSDNMN	3-14
STDSPLRN	4-172
STDSTCHN	3-64
STDSWHIS'	4-97
STDTCLMM	4-143
STDTCLMT	4-140
STDTOLMT	3-66
STDTRKDL	4-177

STDTRKRL	4-174
STDVIRAC	4-130
STDVIRMA	4-135
STRCASTM	17-30
STRCUSCH	17-76
STRDAEOD	17-23
STRDOCL	17-65
STRFRCAS	17-66
STRIBRAC	17-28
STRPDEDP	17-45
STRSPCON	17-32
STRSPEOD	17-25
STSACLGP	3-46
STSACRST	12-17
STSACSTA	4-158
STSACTFR	3-63
STSCASAC	4-129
STSCDSTM	12-21
STSCRSMT	12-14
STSCUSAC	4-94
STSCUSCH	4-105
STSJHMNT	4-109
STSMANT	4-166
STSTCLM	4-144
STSTCLMT	4-142
STSTRKDL	4-179
STSTRKRL	4-175, 4-176, 4-179
STSVIRAC	4-133
STSVIRMA	4-137