

Clearing User Guide

Oracle FLEXCUBE Universal Banking

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Clearing User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Clearing module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the clearing module of Oracle FLEXCUBE.

You can further 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>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>An Overview</i> - is a snapshot of the features that the module provides.
Chapter 3	<i>Maintaining Reference Information</i> gives information on basic information that needs to be maintained in the system before beginning operations in the clearing module.
Chapter 4	<i>Maintaining Clearing Products</i> describes how you can create a clearing product.

Chapter 5	<i>Maintaining Account, Rate and Charge Details</i> -described in this chapter is the procedure to set up accounting, rates and charges details for a clearing product.
Chapter 6	<i>Viewing Clearing Transactions</i> gives details about maintaining settlement, resolving customer credits for check clearance,charges for dishonoured checks and querying clearing information.
Chapter 7	<i>Reports</i> provides a list of reports that can be generated in this module and also explains their contents.
Chapter 8	<i>Annexure I</i> -gives information regarding order of replacement of parameters with wild card entries
Chapter 9	<i>Annexure II</i> -gives information regarding different currency combinations used for rate code and rate type pickup
Chapter 10	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Related Documents

- Procedures User Manual
- Settlements User Manual
- Products User Manual
- Charges and Fees User Manual
- Tax User Manual
- Settlements User Manual
- User Defined Fields User Manual

1.6 Glossary of Icons

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. An Overview

2.1 Introduction

The Clearing module of Oracle FLEXCUBE offers you the facility to process checks, DDs and other instruments that are presented by your customers or clearing houses. Clearing transactions, in Oracle FLEXCUBE, can be classified into two categories:

- Inward Clearing transactions
- Outward Clearing transactions

A third-party presenting an instrument drawn on your bank, through a clearing house, is an example of an inward clearing transaction. Your customer presenting an instrument drawn on another bank is an example of an outward clearing transaction.

3. Maintaining Reference Information

This chapter contains the following sections:

- [Section 3.1, "Maintaining Information"](#)
- [Section 3.2, "Defining Sectors"](#)
- [Section 3.2, "Defining Sectors"](#)
- [Section 3.3, "Clearing Bank Codes Maintenance"](#)
- [Section 3.4, "Clearing Branch Parameters"](#)
- [Section 3.5, "Clearing Cut-off Time Maintenance"](#)
- [Section 3.6, "Inward Clearing Scan Pass/Reject Cut-off"](#)
- [Section 3.7, "Inward Clearing Scan Pass/Reject Branch Cut off Maintenance"](#)
- [Section 3.8, "Clearing House Maintenance"](#)
- [Section 3.9, "Clearing House Holiday Maintenance"](#)
- [Section 3.10, "Clearing House End Point Maintenance"](#)

3.1 Maintaining Information

This section contains the following topics:

- [Section 3.1.1, "Processing Clearing Transactions"](#)
- [Section 3.1.2, "Maintaining Clearing Details of your Bank"](#)

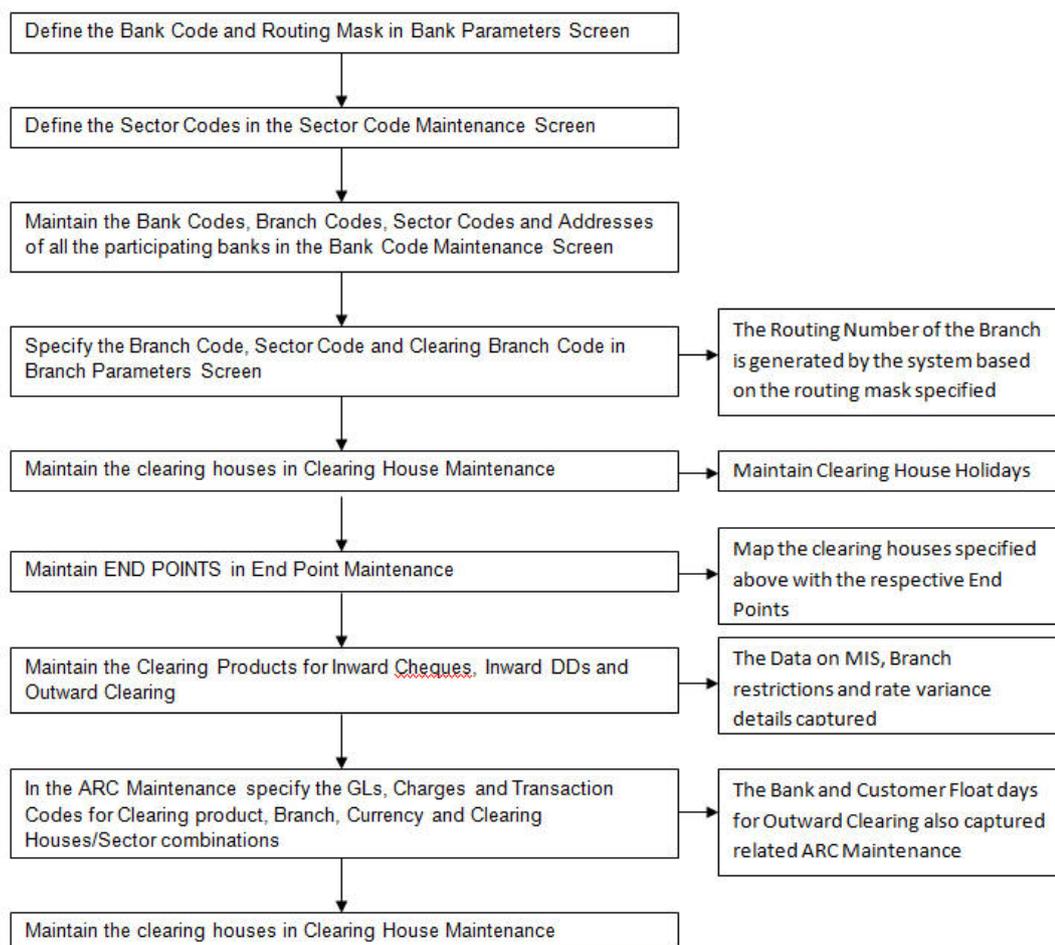
3.1.1 Processing Clearing Transactions

In order to process clearing transactions automatically, you need to maintain some information in Oracle FLEXCUBE:

- Specify the code by which your bank is identified in the Clearing House and define a Routing Mask for generation of routing numbers (as part of Bank-wide Parameters)
- Maintain Sectors
- Maintain details of banks participating in the Clearing House
- Maintain clearing information for the branches of your bank (Branch Parameters)
- Maintain Clearing Houses and Clearing House Holidays
- Identify End Points and map them to the clearing houses maintained
- Setup Outward and Inward Clearing Products
- Specify account, rates, and charge details (ARC Maintenance)

Once you set up this information, the appropriate customer and clearing accounts maintained in your bank will automatically be credited or debited, depending on the nature of the transaction.

The sequence is represented diagrammatically as follows:



3.1.2 Maintaining Clearing Details of your Bank

For Oracle FLEXCUBE to handle clearing transactions, you have to capture clearing information at the Head Office of your bank. This information would apply to all the branches of your bank. You can maintain clearing-related information for your bank in the 'Bank-wide Parameters' screen, invoked from the Application Browser.

In the Clearing Bank Code field, specify the code *by which your bank is identified in the Clearing Network you participate in*. The code you specify for your bank in this screen has to be the same as that specified for your bank in the Clearing Bank Code Maintenance screen. In addition to specifying the clearing code that identifies your bank, you have to specify a "Routing Mask" for your bank. A mask defines the manner in which a Routing Number is generated for your bank. It is on the basis of the routing number that Oracle FLEXCUBE processes inward clearing transactions.

The following is a typical mask format: 'BBBbbbSSS', wherein, 'BBB' indicates the bank code, 'bbb' indicates the branch, and 'SSS' indicates the sector to which the branch belongs. On the basis of the routing number, inward clearing transactions are routed to the appropriate branch of your bank.

For more details about the Bank-wide Parameters screen, refer the Core Services user manual.

3.2 Defining Sectors

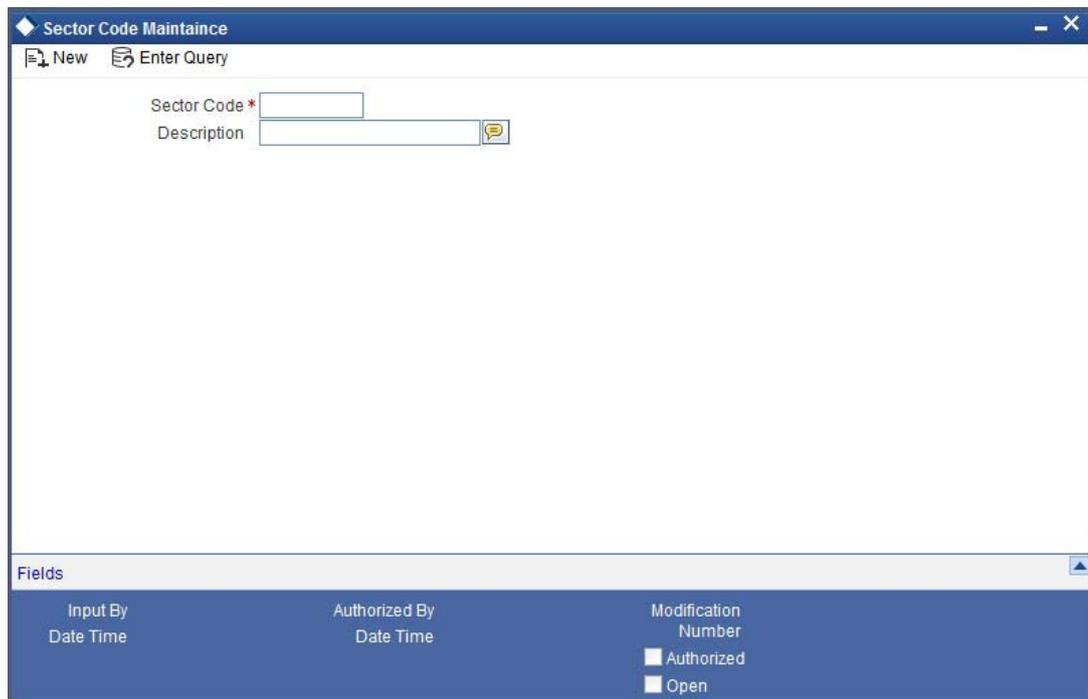
This section contains the following topic:

- [Section 3.2.1, "Invoking Sector Code Maintenance Screen"](#)

3.2.1 Invoking Sector Code Maintenance Screen

In Oracle FLEXCUBE, you can identify specific geographical areas as 'sectors'. A sector encompasses the branches of the various banks in the geographical area.

As part of the maintenance required to process clearing transactions in Oracle FLEXCUBE, you need to identify various sectors. You can do this in the 'Sector Code Maintenance' screen. You can invoke this screen by typing 'STDSECMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows the 'Sector Code Maintenance' application window. At the top, there is a title bar with the text 'Sector Code Maintenance' and standard window controls. Below the title bar is a toolbar with two buttons: 'New' and 'Enter Query'. The main content area contains two input fields: 'Sector Code *' and 'Description'. The 'Sector Code *' field has a red asterisk indicating it is a required field. Below the input fields is a 'Fields' section with a blue background, listing 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are also checkboxes for 'Authorized' and 'Open'.

Identify a sector with a unique code. In the Description field, briefly describe the sector that you are maintaining. With the sector code and description that you enter, you should be able to identify the sector.

Note

The sectors are typically maintained at the Head Office.

3.3 Clearing Bank Codes Maintenance

This section contains the following topic:

- [Section 3.3.1, "Invoking Bank Code Maintenance Screen"](#)

3.3.1 Invoking Bank Code Maintenance Screen

You have to capture clearing details of every bank participating in the Clearing Network in the 'Clearing Bank Codes Maintenance' screen. You can invoke this screen by typing

'DEDBNKCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Bank Code Maintenance

New

Bank code *

Clearing Branch Description

Clearing Branch Code

1 Of 1

Branch Code *	Branch Description	Sector Code	Customer Float Days	Bank Float Days

Field

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

The information you capture in this screen is required to route outward clearing transactions to the appropriate clearing house.

In-house cheque deposit having exceptions or having float days maintained for high value can be initiated using the outward clearing transaction screens.

Every bank participating in the Clearing network is identified with a unique code. In this screen, capture the code of the participating bank, and enter a brief description that will help you easily identify the bank. You also have to capture the following information for every branch of a participating bank:

- The Branch Code (as identified in the network)
- A brief description of the branch
- The sector to which it belongs
- The customer float days
- The float days for bank and sector code combination
- The branch address

Country

Specify the country of the bank code. 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 analyze the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

You can maintain different Float days for each bank and sector code combination. Subsequently, you can also maintain float days for customers of each bank and sector combination. The float days you define here will be defaulted in the Customer Float Days maintenances screen.

Refer to the Core Entities user manual under section Maintaining Float Days for Outward Clearing Customer Transactions for further details.

The system calculates the value date for the clearing transaction in the following manner:

- Firstly, the system checks for the branch code for the clearing transaction, clearing product, sector code, currency of the instrument and the float days for bank and customer maintained in ARC maintenance.
- Secondly, the system checks the maintenance for clearing bank, and if the details for the destination sector code, bank code and branch code and float days (for both customer and bank) is maintained, these values take precedence over the details in ARC maintenance.
- Finally, system verifies the details maintained in the Customer level float maintenance for the clearing transaction, branch code, currency, sector code, clearing product code and the customer group to which the customer belongs to and arrives at the float days to calculate the value date.

After you maintain the above details for a branch, click 'Add' button to capture the details of the next branch.

3.3.1.1 Maintaining Details of Branches of Your Bank

In this screen, in addition to capturing information relating to other banks, you have to maintain clearing information for your bank and the branches of your bank. Capture the code that identifies your bank in the Clearing Network. To every branch of your bank (the Branch Codes maintained in Oracle FLEXCUBE), assign the code that identifies it at the Clearing Network.

Note

The clearing bank code that identifies your bank at the Clearing Network should be the same as that specified in the Bank Wide Parameters screen. Also, the branch code and sector that identifies a branch at the Clearing Network should be the same as that specified for the branch in the Branch Parameters screen.

3.3.1.2 Maintaining Clearing Details of Branch

To facilitate automatic clearing of instruments that involve your branch, you need to specify clearing-related options for your branch. To do this, you can invoke the 'Branch Parameters' screen from the Application Browser.

In the Branch Code for Clearing field, indicate the *code* that identifies your branch in the Clearing Network. The code you specify for your branch should be the same as that defined in the Clearing Bank Code Maintenance screen. For your branch, you must also specify the Sector Code, as specified in the Clearing Bank Code Maintenance screen. Finally, if clearing transactions involving your branch must be routed through another branch, specify the Oracle FLEXCUBE branch code of that branch in the Clearing through Branch field.

On the basis of the Routing Number Mask defined for your bank, and your specifications in this screen, Oracle FLEXCUBE automatically generates the Routing Number for clearing transactions involving your branch in the Routing Number field. This routing number is used to resolve outward clearing transactions.

For example, if you (Westside Bank, Seattle branch) issue a Demand Draft (DD) that is payable at an outstation branch of, say, Friendly Neighborhood Bank, Nashville, based on the routing number, the DD, if presented at any other bank in Nashville, will be sent to Friendly Neighborhood Bank for clearing and *not* your bank and branch.

For more details about the Branch Parameters screen, refer the Core Services user manual.

3.4 Clearing Branch Parameters

This section contains the following topic:

- [Section 3.4.1, "Invoking Clearing Branch Parameters"](#)

3.4.1 Invoking Clearing Branch Parameters

You can maintain the clearing cut-off time for the branch using the 'Clearing Branch Parameters Maintenance' screen. You can invoke this screen by typing 'CGDBRNPM' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Clearing Branch Parameters

New

Branch Code *

Branch Name

Clearing Cut Off Time

Hour *

Minute *

Return Marking Cut Off Time

Return Cut Off Required

Hour

Minute

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Branch Code

System displays the current branch code here; however, you can select the branch code from the adjoining option list.

Branch Name

System displays the selected branch name here.

Clearing Cut Off Time

Hour

Specify the clearing hour for the cut-off time in 24 hours clock.

Return Marking Cut-Off time hour is captured in 24 hour format.

Min

Specify the clearing minutes for the cut-off time.

Note

Time specified here will be the daily cut off time for the clearing transactions in the branch.

Transactions input after the specified time, will not be processed on the same day and will take one additional day to arrive at the credit value date; however, you can manually reverse the transaction to process it on the same day.

Return Marking Cut Off Time**Hour**

Specify hours for the cut-off time of return marking of outward cheque in 24 hours clock.

Minute

Specify minutes for the cut-off time of return marking of outward cheque.

Note

Return marking is allowed in non-clearing branches until the return marking cut-off time before the value date of the outward clearing transaction.

3.5 Clearing Cut-off Time Maintenance

This section contains the following topic:

- [Section 3.5.1, "Invoking Clearing Cut-off Time Maintenance Screen"](#)

3.5.1 Invoking Clearing Cut-off Time Maintenance Screen

You can maintain the clearing cut-off time for the current day of the branch using the 'Clearing cut-off time Maintenance' screen. You can invoke this screen by typing 'CGDLTCLG' 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 "Clearing Cut-Off Time Maintenance". The window has a blue header bar with a "New" button on the left and standard window controls on the right. Below the header, the main content area is divided into several sections. The "Branch Details" section contains three input fields: "Branch Code *" (with a red asterisk), "Branch Name", and "Current Date *" (with a red asterisk). Below these fields is a blue button labeled "P". The "Clearing Cut Off Time" section contains two input fields: "Hour *" (with a red asterisk) and "Minute *". The "Return Marking Cut Off Time" section contains two input fields: "Hour" and "Minute". At the bottom of the window, there is a light blue footer bar containing several fields: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the footer bar.

Branch Code

System displays the current branch code here. You can select the branch code from the adjoining option list.

Branch Name

System displays the selected branch name here.

Current Date

System displays the current date here.

Click 'P' button to populates the clearing cut off time maintained in the 'Clearing Branch Parameter' screen.

Clearing Cut Off time

Hour

Specify the clearing hour for the cut-off time in 24 hours clock.

Min

Specify the clearing minutes for the cut-off time.

Note

Time specified here will be applicable only for the current day cut off time for the clearing transactions in the branch.

Click 'P' button to populate current date, clearing cut-off hour, and Minute maintained in the 'Clearing Branch Parameters' screen. If the cut off time has been advanced or extended for the specific day, system will take the cut off time maintained here. If the cut off time is not maintained here, then system considers the cut off time maintained at the branch level.

Return Marking Cut Off Time

Hour

Specify hours for the cut-off time of return marking of outward cheque in 24 hours clock.

Minute

Specify minutes for the cut-off time of return marking of outward cheque.

Note

- Return marking is not allowed after the cut off time maintained.
 - If Return marking is maintained in Clearing Branch parameters and Late Clearing is maintained for specific day, then the system takes the cut off time maintained for the specific day.
 - If Return marking is not maintained in Late Clearing and is maintained for specific day, then the system takes the cut off time from Clearing Branch parameters.
-

In non clearing branches return marking is allowed, until the return marking cut-off time and before the value date of the outward clearing transaction.

3.5.1.1 Reversal of Cut-off time for Outward Clearing

The outward clearing transactions posted before and on the original cut-off time for the day are processed as normal clearing transactions, while those posted after the original cut-off time for the day would be processed as late clearing transactions.

Value Date of the Clearing Transactions Posted before the Original Cut-Off Time

The customer value date = Current date + customer float days arrived

The bank value date = current date + bank float days arrived

Value Date of the Clearing Transactions Posted after the Original Cut-Off Time

current date + customer float days arrived + bank float days arrived+ additional float day

However; if the cut-off time of any outward clearing transaction is extended or changed, you can execute the clearing cut-off time revision batch, CGBCTREV, which is maintained as Intraday Batch to process the reversal of cut-off time on existing transactions.

Note

The system will not prompt you to execute the batch

When the cut-off time for the day is changed at 'Cut-off Time Maintenance' level, the system logs and stores the cut-off time change. CGBCTREV batch is run after the revision of the cut-off time for the day.

Note

Clearing cut-off time revision batch should be run before the new cut-off time. If the cut-off revision batch is run after the new cut-off time, System would not reverse the cut-off for the transactions.

In the CGBCTREV batch, the system will pick up all the late clearing transactions which are processed between original cut-off time and the current cut-off time and reverse the cut-off time for the clearing transaction.

The system will reverse the accounting entries for the original value date and book new accounting entries with new value date.

Note

Cut-off time revision batch would not reverse cut-off time on the transactions which are posted with late clearing product. i.e., with the clearing product with 'late clearing' option set. Cut-off time can only be extended and it cannot be set to expired time.

The accounting entries for the original entry with the original value date would be reversed. There would be a new accounting entry with the new value date.

3.6 Inward Clearing Scan Pass/Reject Cut-off

This section contains the following topics:

- [Section 3.6.1, "Invoking Inward Clearing Scan Pass/ Reject Cur Off Maintenance Screen"](#)
- [Section 3.6.2, "Viewing Inward Clearing Scan Pass Reject Cut off"](#)

3.6.1 Invoking Inward Clearing Scan Pass/ Reject Cur Off Maintenance Screen

The cut off time for inward clearing can be maintained in the Inward Clearing Scan Pass/Reject cut-off Maintenance screen. You can invoke the 'Inward Clearing Scan Pass/Reject Cut-off' screen by typing 'CGDINWCT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Inward Clearing Scan Pass/Reject Cut-off Maintenance

New

End Point * Clearing Type *

Description Description

Scan Pass To Fail Cut Off

Hour

Minute

Allow Scan Reject to Pass for Non-Clearing Branch

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following here:

End Point

Select the end points from the adjoining option list.

Description

The system defaults the description of the end point chosen.

Clearing Type

Select the inward clearing product type from the adjoining option list.

Description

The system displays the clearing product description.

Scan Pass to Fall Cutoff

Hour

Specify the hours of the cutoff time for the scan pass to reject.

Minutes

Specify the minutes of the cutoff time for the scan pass to reject.

Allow Scan reject to pass for Non-Clearing Branch

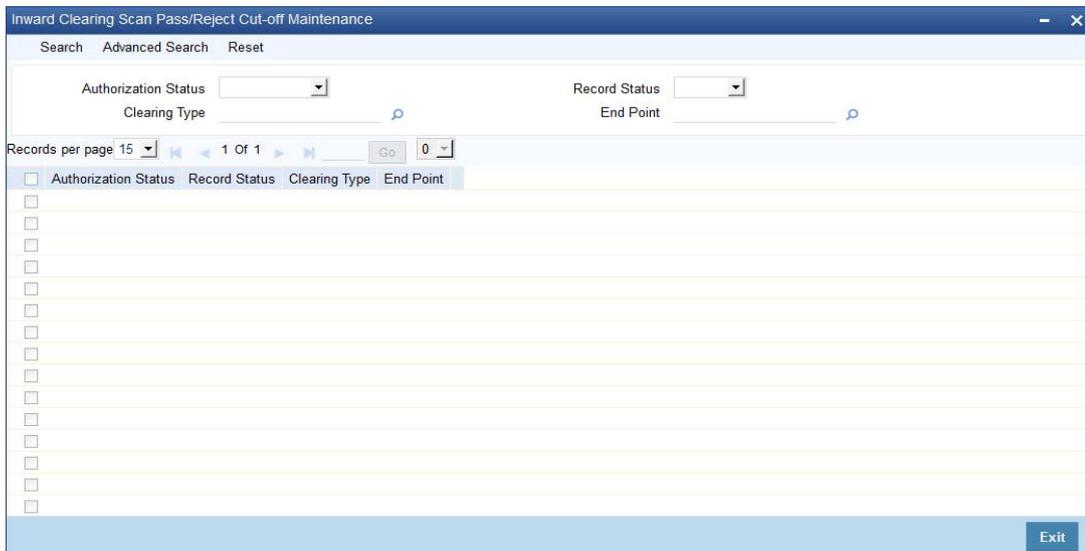
Check 'Allow Scan Reject to Pass for Non-Clearing Branch' to enable the scan reject to pass option (Error/override to success) for non-clearing branches.

Note

- If the cut off time is exceeded then the pass to reject will not be allowed for any branch.
 - Cut off time can be overridden for a specific day through the Branch cut-off time for Inward Clearing Maintenance screen.
-

3.6.2 Viewing Inward Clearing Scan Pass Reject Cut off

You can view the clearing cutoff scan pass /reject cut off time details in the Inward clearing Scan Pass/Reject cutoff Summary screen. You can invoke this screen by typing 'CGSINWCT' 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:

- Authorization Status
- Clearing Type
- Record Status
- End Point

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:

- Authorization Status
- Record Status
- Clearing type
- End Point
- Hours
- Minutes

3.7 Inward Clearing Scan Pass/Reject Branch Cut off Maintenance

This section contains the following topics:

- [Section 3.7.1, "Invoking Inward Clearing Scan Pass/Reject Branch Cut off Maintenance Screen"](#)
- [Section 3.7.2, "Viewing Branch Cutoff for Inward Clearing Scan Pass/Reject"](#)

3.7.1 Invoking Inward Clearing Scan Pass/Reject Branch Cut off Maintenance Screen

You can override the cutoff time maintained for the end point and clearing type in the Branch cutoff time for Inward clearing screen. You can invoke this screen by typing 'CGDBRNCT' in

the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software application window titled "Inward Clearing Scan Pass or Reject Branch Cut-off Maintenance". The window has a blue header bar with a "New" button on the left and standard window controls on the right. The main content area is white and contains several input fields with red asterisks indicating required fields. The fields are arranged in two columns. The left column includes "Branch Code *", "End Point *", "Description", "Scan Pass To Fail Cut Off", "Hour *", and "Minute *". The right column includes "Posting Date *", "Clearing Type *", and "Description". At the bottom of the window, there is a light blue footer bar containing several fields: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and an "Exit" button.

Specify the following here:

Branch code

Select the branch code from the adjoining option list.

End Point

Select the end point from the adjoining option list.

Description

The system displays the description of the end point chosen.

Posting Date

The system displays the current date of the branch.

Clearing Type

Select the clearing type from the adjoining option list.

Description

The system displays the clearing product description.

Scan Pass to Fall Cutoff

Hour

Specify the hours of the cutoff time for the scan pass to reject.

Minutes

Specify the minutes of the cutoff time for the scan pass to reject.

3.7.2 Viewing Branch Cutoff for Inward Clearing Scan Pass/Reject

You can view the branch cutoff for inward clearing scan pass /reject in the Inward Clearing Scan Pass/Reject Branch Cutoff Summary screen. You can invoke this screen by typing

'CGSBRNCT' 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:

- Authorization Status
- Clearing Type
- Branch Code
- Record Status
- End Point

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:

- Authorization Status
- Record Status
- Clearing type
- End Point
- Hours
- Minutes
- Branch Code

Note

- If the current time of the transaction is greater than the cut-off time maintained for the clearing type and end point then the system displays an error message as “Scan Pass to Reject of the transaction cannot be performed for the day”.
- In order to process pass to reject status should be chosen to dishonour return and the reject code should be provided. This operation is supported in Cheque return (6560), Query Clearing Upload (CGDCLGDT) & Interface Clearing Details (IFDCLGDT) screens.
- Cutoff time for the validation is in the below order:

- Scan Pass to Reject cut-off time maintained at the Branch Cut-off time (CGDBRNCT) for Scan Pass/Reject of Inward Clearing for the clearing type and end point of the transaction being processed.
- Scan Pass to Reject cut-off time maintained at the Cut-off time for Scan Pass/Reject of Inward Clearing (CGINWCT) for the clearing type and end point of the transaction being processed.
- In order to process Reject to Pass status should be chosen from error/override to success. The Query Clearing Upload (CGDCLGDT) and Interface Clearing Details (IFDCLGDT) are supported for this operation.
- If the processing branch is non-clearing branch and if 'Allow Scan Reject to Pass' is not chosen for the clearing type and end point of the clearing transaction then the system displays an error as message "Scan Reject to Pass not allowed for the branch."

3.8 Clearing House Maintenance

This section contains the following topic:

- [Section 3.8.1, "Invoking Clearing House Maintenance Screen"](#)

3.8.1 Invoking Clearing House Maintenance Screen

In the 'Clearing House Maintenance' screen, invoked from the Application Browser, you have to maintain the clearing houses your bank participates in. You can invoke this screen by typing 'STDCLDMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Clearing House Maintenance' application window. The window title is 'Clearing House Maintenance'. The toolbar includes 'New' and 'Enter Query' buttons. The main area contains three input fields: 'Clearing House *', 'Description', and 'Swift Code *'. A 'Fields' section at the bottom lists 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number' with checkboxes for 'Authorized' and 'Open'.

Identify every Clearing House you participate in with a unique code. In the Description field, briefly capture the details of the Clearing House. The Clearing House Code and Description you enter should help you easily identify a clearing house. Additionally, specify a SWIFT code for the clearing house. In order to process MT306, MT340, MT 360 and MT361 you need to maintain the following codes as SWIFT Codes for the field 29H, 29E and 22B:

- EUTA - Target

- LKCO – Colombo
- PKKA - Karachi
- ROBU - Bucharest
- TRIS - Istanbul
- VNHA - Hanoi

3.9 Clearing House Holiday Maintenance

This section contains the following topics:

- [Section 3.9.1, "Invoking Clearing Holiday Maintenance Screen"](#)

3.9.1 Invoking Clearing Holiday Maintenance Screen

In the Clearing House Holidays Calendar Maintenance screen, invoked from the Application Browser, you can identify the holidays for the various clearing houses maintained at your bank. You can invoke this screen by typing 'STDCLHOL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Clearing House Holiday Maintenance' application window. The window title is 'Clearing House Holiday Maintenance'. The interface includes a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, there are two sets of day abbreviations (S, M, T, W, Th, F, Sa) for each month. The main area contains 12 calendar grids, one for each month from January to December. At the bottom of the calendar area, there are input fields for 'Clearing House *' and 'Year *', and a 'Populate' button. Below the calendar area, there is a 'Holiday Details' section with a list box and a 'Fields' section with labels for 'Input By', 'Authorized By', and 'Modification Number', along with checkboxes for 'Authorized' and 'Open'.

In the Clearing House field, specify the clearing house for which you are maintaining holiday details.

The dates on the calendar are marked in black and red. The dates you mark in black are “working days” and dates you mark in red are “holidays”. Click on a date to change its color.

Note

Clearing Houses and Clearing House Holidays are typically maintained at the Head Office.

Refer the chapter ‘Maintaining Clearing Holidays ‘ in the Core Services User Manual for details about this screen.

3.10 Clearing House End Point Maintenance

This section contains the following topic:

- [Section 3.10.1, "Invoking Clearing House End Point Maintenance Screen"](#)

3.10.1 Invoking Clearing House End Point Maintenance Screen

In Oracle FLEXCUBE, clearing houses are also referred to as end points. To facilitate error-free processing of clearing transactions, you need to maintain end point details and map an end point to a clearing house. Invoke the End Point Details screen from the Application Browser to maintain end point details.

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

Clearing House End Point Maintenance

New

End Point * _____

End Point Description * _____

End Point Literal * _____

Clearing House _____

Clearing House Account/GL _____

Inward Return Suspense GL _____

Inward Suspense GL _____

Outward Return Suspense GL _____

Return Tracking Required

Return Cheque GL _____

Transaction Code _____

Offset Transaction Code * _____

Main Transaction Code * _____

Fields

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

Exit

You can specify the following details:

End Point

Specify the end point.

End Point Description

Specify the description for the end point.

End Point Literal

Specify the end point literal.

Clearing House

Specify the clearing house ID. Alternatively, you can select the clearing house ID from the option list. The list displays all valid clearing house ID maintained in the system.

Clearing House Account/GL

Specify the clearing house account number. Alternatively you can select the clearing house account number from the option list. The list displays all valid clearing house account number maintained in the system.

Inward Return Suspense GL

Specify Inward Return Suspense GL number. Alternatively you can select the inward return suspense GL from the option list. The list displays all valid inward return suspense GL number maintained in the system.

Credit entries are recorded in this GL when outward clearing cheque gets rejected. The balance in this GL represents the amount returned to the clearing house due to outward clearing returned.

Inward Suspense GL

Specify Inward Suspense GL number. Alternatively you can select the inward suspense GL from the option list. The list displays all valid inward suspense GL number maintained in the system.

Credit entries are passed in this GL during inward clearing. The balance in this GL represents the amount owed by the bank to the clearing house due to inward clearing instruments.

Outward Return Suspense GL

Specify Outward Return Suspense GL number. Alternatively you can select the outward return suspense GL from the option list. The list displays all valid outward return suspense GL number maintained in the system.

Debit entries are recorded in this GL when inward clearing cheque gets rejected. The balance in this GL represents the amount owed by the bank to the clearing house due to inward clearing return instruments.

Return Tracking Required

Check this box if return tracking is required at the account branch/clearing branch when Account found/not found respectively

Return Cheque GL

Specify return cheque GL. Alternatively, you can select return cheque GL from the option list. The list displays all valid return cheque GL maintained in the system.

Note

You can track a returned or rejected cheque in the account branch or the Clearing Branch level. The rejected cheque is reversed and the cheque status is marked as rejected in the Cheque Return screen (6560).

If the above details are maintained in case of returns from inward clearing, the system will define a predefined logic for all Inward clearing screens to trigger the corresponding accounting entries. This is applicable for all the inward clearing transactions booked from one of the following screens:

- Inward Clearing Data Entry (5555)

- Query Clearing Upload (CGDIWCGD)
- Interface Clearing Details (IFDIWCGD)

The same process is followed in handling the returns from Inward clearing (Outward Returns) . In case of Outward returns handling, Outward Return suspense GL and return cheque GL will be used and existing REVR event will be triggered to post the following accounting entries.

Transaction Code

Offset Transaction Code

Specify the offset transaction code. Alternatively, you can select offset transaction code from the option list. The list displays all valid offset transaction code maintained in the system.

Main Transaction Code

Specify the main transaction code. Alternatively, you can select main transaction code from the option list. The list displays all valid main transaction code maintained in the system.

Note

In Oracle FLEXCUBE, a nine-digit number identifies end points and a three-digit number identifies clearing houses. By mapping an end point to a clearing house, you identify the end point captured at the branch as a valid clearing house maintained in Oracle FLEX-CUBE.

3.10.1.1 Processing Inward Return

Inward Return Suspense GL is maintained at endpoint level to trigger accounting entries in case of Outward returns. The system will use RETN event to handle the inward returns processing. This event is triggered in case of returns from '6560' screen or during the upload of the inward return transactions in the 'CGDCLGDT' screen, when the CGREJECT batch is run. The system will maintain the corresponding accounting entries for this event using 'Our_Charge' amount tag and 'Inward Return Susp GL' accounting role.

- In case of operational errors when reversals are triggered due to 'CANCEL' or 'REVERSE' operations, the REVR event gets triggered.
 - REVR event has no maintained accounting entries, but just reverses the contingent entries passed earlier as part of the INIT.
 - This is currently triggered in instances such as reversal initiated due to operational errors such as cheque deposit by mistake or wrong input etc
- In case of returns done through the 6560 screen or upload of the inward returns, when the CGREJECT batch is triggered, the system will check the original transaction amount which was already credited to the customer and debit the customer for the total amount by triggering the RETN event.
- As part of the RETN event, during the debit to customer account, the system will internally remove the uncollected funds to the extent of cheque amount (Similar to the REVR event)

Outward clearing can be of two types:

1. If Defer liquidation is specified as 'Yes' for the Outward clearing Product, then:
 - The RETN event gets triggered
 - The contingent entries which got triggered earlier as part of the INIT event gets reversed.

- No accounting entries are passed as part of the RETN event in this case.
 - Contract is updated as 'REJECTED'
2. If Defer liquidation is specified as 'No' for the Outward clearing Product, then:
- In case of return from 6560 screen or upload of inward returns from the clearing house in the CGDCLGDT screen, when the CGREJECT batch is run, the system triggers the new event RETN to handle the Inward returns.
 - As part of the RETN event the following accounting entries are passed:
 - When the CGREJECT batch is run, the system will process the return of outward clearing transactions at individual contract level as follows:

For Return of Outward Clearing Transaction 1 (Reject code say 014 with charges applicable), the system will pass the following entries:

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
RETN	Cus-tomer	Dr	Cheque Amount	Main Trans-action code	Account Branch
			(Cheque_Retn_ amt + Charge amount)		
RETN	Income GL	Cr	Our Charge Amount	Offset Trans-action code	Transaction Branch
RETN	Inward Return Suspense GL	Cr	Cheque_Retn_ amt	Offset Trans-action code	Transaction Branch

The system will calculate 'Our Charge Amount' as follows:

Our Charge Amount = Cheque amount – Cheque Return amount

During Inward handling if charges are applicable for the reject code, the system will validate the computed 'Our Charge Amount' when original parent contract is found.

For Return of Outward Clearing Transaction 2 (Reject code say 024 with charges not applicable), the system will pass the following entries:

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
RETN	Cus-tomer	Dr	Cheque Amount	Main Trans-action code	Account Branch
RETN	Inward Return Sus-pense GL	Cr	Cheque_Retn_ amt	Offset Transaction code	Transaction Branch

The system will update the contract status as 'REJECTED'.

Note

In case of Inward Returns, when Deferred Liquidation is maintained as No :

- For Reversals>Returns from 6560, the system will validate if the consolidation status is 'No'. in such case, the system should trigger only the REVR event and not the RETN event.
 - In case of reversal/returns from 6560, when the consolidation status is maintained as 'Yes', i.e the consolidation batch has been initiated and contracts have been dispatched to clearing house, then the system should trigger the RETN event to handle the Inward Returns received from clearing house.
 - This has to be operationally handled. Any deviations from the above would be considered to be an operational error.
 - In case of an inward return handling from 6560 screen (outward contract with consolidation status as Y) during RETN process, if the system computed charge amount and difference between cheque amount and cheque return amount is not matching, then the system will display an error message.
-

4. Maintaining Clearing Products

This chapter contains the following sections:

- [Section 4.1, "Define CG Product"](#)
- [Section 4.2, "Processing Reversals "](#)
- [Section 4.3, "Notifying Cheque Collection and Clearance"](#)

4.1 Define CG Product

This section contains the following topics:

- [Section 4.1.1, "Defining CG Product"](#)
- [Section 4.1.2, "Preferences Button"](#)
- [Section 4.1.3, "Role to Head Button"](#)
- [Section 4.1.4, "Events Button"](#)

4.1.1 Defining CG Product

In this chapter, we shall discuss the manner in which you can define attributes specific to a Clearing (CG) product.

You can create a clearing product in the 'CG Product Definition' screen. You can invoke this screen by typing 'CLDFNPRD' 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 clearing product such as the Product Code, the Description, etc.

The advantages of defining a product

Let us consider the steps involved in processing an outward clearing transaction (for example, your customer presents a check drawn on another bank) at your bank. Your specifications would include the following:

- The Code of the bank on which the instrument is drawn (as identified in the Clearing Network)
- The Code of the branch on which the instrument is drawn (as identified in the Clearing Network)
- The Clearing Network through which the instrument has been routed
- The Floating Days to calculate the booking date for the bank leg of the transaction
- The Floating Days to calculate the booking date for the customer leg
- The Exchange Rate applicable, etc.

If you process a thousand such outward clearing transactions in a day, you would need to repeat these operations as many times. By defining outward clearing transactions as a product in Oracle FLEXCUBE, and defining standard attributes for it, you can simplify the task of processing clearing transactions.

Every time you process a clearing transaction under a product, Oracle FLEXCUBE automatically applies the attributes defined for the product.

However, if required, you can change the inherited attributes at the time of processing.

Clearing Product Definition

New

Product Code * Exchange Rate Variance (%)

Product Description * Override Limit *

Product Type Stop Limit *

Description Rate Code * (dropdown)

Slogan Rate Type Preferred *

Product Group

Product Group Description

Start Date

End Date

Remarks

Role To Head | Events | Branch Currency | Preferences | MIS | Fields

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in this screen. For a loans product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to a loans product in the CG Product Definition Main screen and the CG 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 to the Product Definition User Manual under Modularity.

Product Type

A product you are creating can belong to either of the following categories:

- 'IC' for inward clearing of checks
- 'ID' for inward clearing of DDs
- 'OC' for Outward Clearing

These product categories are referred to as product types. When you create a product, you must specify its 'type'.

Exchange Rate Variance

A clearing transaction may involve a currency conversion. For such transactions, the rate corresponding to the Rate Type that you specify for the product will be picked up. (Cash rate, Standard Rate, Spot Rate, etc., are examples of Rate Types). When processing a transaction, the rate *value* that is picked up can be changed.

You can define the limits within which this change can be made, as follows:

Normal variance

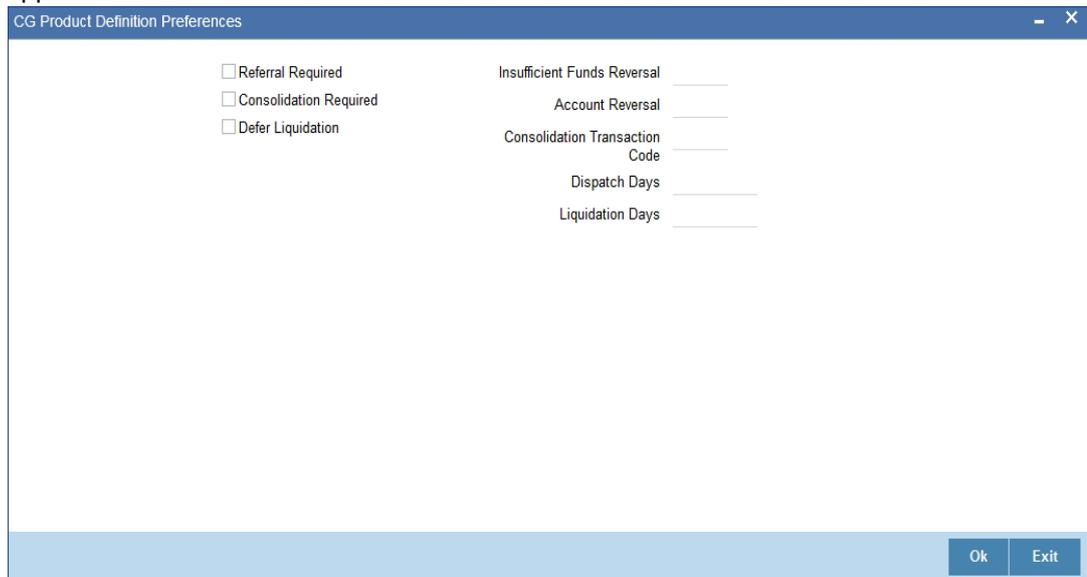
The rate variance can exceed the rate maintained for the Rate Type by the value you specify here (normal variance). In such a case, the system prompts the user with an override message before the contract is saved.

Maximum variance

For transactions involving the product, the exchange rate variance *cannot* exceed the rate corresponding to the Rate type by this value (Maximum Variance). If the rate that is input exceeds the maximum variance defined, the system will not allow storing of the contract.

4.1.2 Preferences Button

You can maintain preferences for clearing through the Preferences screen. To invoke this screen, click 'Preferences' button in the 'Clearing Product Definition' screen. The screen appears as shown below:



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. Clearing transactions can force an account to move into overdraft. While maintaining the details of a Clearing product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates whether the product needs to be considered for referral.

If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.

Note

If a clearing transaction breaches the limits, the details of all transactions processed during the day will also be moved to the Posted Entries section in the Referral Queue. You can choose to accept or reject the transactions. The details of the transaction which has breached the limits will be displayed in the Unposted Entries section of the queue.

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

Defer Liquidation

Check this box to defer liquidation of the selected clearing product.

Defer liquidation is applicable for outward Clearing products. If Defer liquidation sets to Y, System supports Stage wise accounting.

Indicating requirement for Referral

Clearing transactions can force an account to move into overdraft. You can indicate whether inward clearing transactions involving the product need to be considered for referral checks for exceeding their overdraft limit. Check this option to indicate that referral is required.

Consolidation Required

This field is enabled only for inward clearing products. Check this option to indicate consolidation for all transactions for a customer in an inward clearing batch, is required. Any inward clearing product which has Consolidation Required enabled, cannot be selected for a manual clearing entry.

Insufficient Funds Reversal

This field is enabled only for inward clearing products. The Transaction Code is used to reverse the accounting entry if an individual clearing transaction is reversed from the Referral Queue due to insufficient funds. Specify a Transaction Code for reversal. If the Transaction Code is left blank, the Transaction Code of the original clearing entry will be used for reversal.

CASA Reversal

This field is enabled only for inward clearing products. The Transaction Code is used to reverse the accounting entry if an individual clearing transaction is reversed due to any CASA error. Specify a Transaction Code for CASA reversal. If the Transaction Code is left blank, the Transaction Code of the original clearing entry will be used for reversal.

Only those Transaction Codes which have Cheque Mandatory set as 'NO' in the Transaction Code Maintenance screen, will appear for selection.

Consolidation Transaction Code

You need to specify the Transaction Code required for passing a consolidated clearing entry. The same Transaction Code should be maintained with Cheque Mandatory option as 'No', in the Transaction Code Maintenance screen.

Dispatch Days

Specify the number of days to be used to calculate the dispatch days from the booking date. System uses the local currency calendar to compute the dispatch days from the date of deposit.

For instance, if the dispatch days is given as 1 system fires DCLG on the next Local currency working day. In case that day is a local holiday, then the event is fired on the next business date.

Liquidation Days

Specify the number of days to be used to calculate the liquidation days from the booking date. System uses the local currency calendar to compute the liquidation days from the date of deposit.

For instance, if the liquidation day is given as 2, the system fires LIQD after 2 Local currency working days. In case that day is a local holiday, then the event is fired on the next business date.

4.1.3 Role to Head Button

You can maintain accounting roles for clearing products through the Role to Head mapping screen. To invoke this screen, click 'Role to Head' button in the 'Clearing Product Definition' screen. The screen appears as shown below:

Accounting Role	Role Description	Account Head	GL Description

The following accounting roles can be maintained:

- CONT_ACCNT_DUE - Contingent Account Due
- CONT_ACCNT_PAY - Contingent Account Payable
- CLRNG_ACCOUNT- Clearing Account
- CLRNG_OFS_ACCOUNT -Clearing Offset Account

The following amount tags can be maintained:

- TXN_AMOUNT - Cheque Amount
- OFS_AMOUNT - Cheque Amount

4.1.4 Events Button

You can maintain the events for clearing through the Events screen. To invoke this screen, click 'Events' button in the 'Clearing Product Definition' screen.

The screen appears as shown below:

The screenshot shows a software window titled "Events". At the top, there are input fields for "Product Code" and "Product Description". Below these is a section labeled "Class Details" with input fields for "Class Code" and "Class Description", and a "Default From Class" button. Underneath is an "Event Details" section containing a table with columns "Event Code *" and "Description". The table is currently empty. At the bottom of the window, there is a status bar with "Accounting Entries | Advices" and "Ok" and "Exit" buttons.

The following events are maintained:

- INIT - Deposit of Cheque
- DCLG - Dispatch to Clearing
- LIQD - Liquidation of Cheque

The CGBEOD batch is run for outward clearing to handle the accounting entries on Day 1 and Day 2. The batch is setup to run at the End of Transaction Input Stage to process eligible clearing contracts.

The system fires INIT event and passes the accounting entries based on the product setup and marks the status of the contracts as "Deposited" in case of deferred liquidation, This happens online during contract booking itself.

The system fires DCLG event and marks the status as "Dispatched" on the day of dispatch (Book Date + Number of Dispatch days),

The system automatically liquidates all the contracts which are in "Dispatched" status on Liquidation date (Book Date + Liquidation Days), On Liquidation Date the system reverses the accounting entries passed for INIT and DCLG events, i.e. it passes the REVR event, accounting entries and LIQD event, accounting entries and marks the status as 'Liquidated'.

The system picks up the accounting entries setup for the events INIT and DCLG from Clearing Product and LIQD from ARC Maintenance.

For further information on Accounting Entries and Advices, please refer to the Product Definition User Manual under Modularity.

4.2 Processing Reversals

Reversal of individual clearing entries will be processed automatically by the system in case of any CASA related errors or any other error while processing the individual instruments. The CASA Reversal Transaction Code specified in the Clearing Product Preferences screen will be used for reversal due to CASA errors. If this Transaction Code is not maintained, the Transaction Code used for passing the consolidated clearing entry (of which this instrument was a part) will be used for reversal. The individual transaction will be marked as rejected in this case.

In case the Force Posting option has been checked in the Interface Clearing Details screen, and an individual transaction is posted to a referral queue because of insufficient funds (if the Referral option is checked in the Clearing Product Definition screen and the Customer Account Maintenance screen), you will have to manually reverse or accept the clearing transaction. In such a case, the individual clearing transaction will be marked as success.

In case a reversal needs to be done for a transaction which was part of the consolidated clearing process, the transaction will be reversed using the Insufficient Funds Reversal Transaction Code maintained in the Clearing Product Preference screen. In case the Transaction Code is not maintained, the Transaction Code used for passing the consolidated clearing entry (of which this instrument was a part) will be used for reversal. Charge entries, if any, will also be reversed using the Transaction Code of the individual clearing transaction.

In case of any other error the individual clearing transaction will be marked as rejected and the transaction will be reversed using Transaction Code used for passing the Consolidated Clearing Entry of which this instrument was a part.

Rejected transactions can be reprocessed as usual. Consolidated Clearing Entry will not be passed while reprocessing rejected transactions.

The values of Insufficient Funds Reversal Transaction Code and the CASA Reversal Transaction Code can be specified in the Clearing Product Preference screen. These fields are applicable only for Inward Clearing products only.

Each individual transaction (Upload table) will be marked with the Reference Number generated for passing the Consolidated Clearing Entry and an option indicating whether reversal has been done or not.

4.3 Notifying Cheque Collection and Clearance

Notifications are generated for successful credit of cheque collection and successful debit of cheque clearance. You can view notifications through the external system which is triggered during the successful processing of the 'INIT'. A complete list of fields will be sent in the notification. However, the following minimum field level details that need to be sent for cheque clearing are:

- Module Code.
- Source Code from Which Transaction Originated.
- Transaction Reference Number.
- Transaction Type Code.
- Debit Account Number.
- Debit Account Currency.
- Debit Amount.
- Credit Account Number.
- Credit Account Currency.

- Credit Amount.
- Date of the Transaction along with Time stamp
- Value date of the Transaction.
- Transaction Narration

5. Maintaining Account, Rate, and Charge Details

Once you have captured the basic information required for processing clearing transactions in Oracle FLEXCUBE, you have to maintain information that would be required to process clearing transactions involving a specific product. In the Account, Rate, and Charge (ARC) Maintenance screen, you have to maintain information that will be used to:

- Route transactions belonging to a specific product, branch and currency combination to a specific Clearing House/Sector Code
- Post accounting entries generated by clearing transactions involving a specific product to specific accounts
- Calculate and apply the specified charges

Note

In order to compute applicable charge, the following screens need to be maintained, before proceeding with ARC Maintenance:

- Charge Code Maintenance
- Entity Maintenance

Details on the above mentioned maintenances are provided in subsequent sections of this chapter.

This chapter contains the following sections:

- [Section 5.1, "ARC Maintenance Screen"](#)
- [Section 5.2, "Charge Code Maintenance"](#)
- [Section 5.3, "ARC Branch Group Maintenance"](#)
- [Section 5.4, "Entity Maintenance"](#)

5.1 ARC Maintenance Screen

This section contains the following topics:

- [Section 5.1.1, "Invoking ARC Maintenance Screen"](#)
- [Section 5.1.2, "Defining Charge Details"](#)

5.1.1 Invoking ARC Maintenance Screen

The ARC Maintenance screen can be accessed from the Application Browser. You can invoke this screen by typing 'IFDATMMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the ARC Maintenance screen, you primarily define parameters for processing clearing transactions involving a specific product, currency, and branch combination, and involving a specific Clearing House (in case of an inward clearing transaction) or a Sector (in case of an outward transaction). Towards this, you must specify the following details:

- The details of accounts or GL's to which offset accounting entries should be posted. (Typically, you would post the accounting entries generated by transactions involving a specific clearing house to an account or GL maintained for the purpose.)
- The details of any charges that your bank would need to collect or levy, for the clearing service.

If you are maintaining ARC details for a product and a specific clearing house/sector, the details maintained in this screen will be used for posting entries generated by clearing transactions involving the product, clearing house/sector, branch and currency code combination.

Note

You must maintain ARC details for all possible combinations of products, currencies, branches, and clearing houses/sectors.

Product

In the ARC Maintenance screen, you have to first of all indicate the clearing product for which you are maintaining ARC details.

Transaction Type

Specify the type of transaction for the ARC maintenance. This adjoining option list displays all valid transaction types maintained in the system. You can choose the appropriate one.

Currency

ARC details are maintained for a product, branch, currency, and clearing house combination. Indicate the currency of the combination in the currency field.

Branch

The ARC record is maintained for a Branch + Product + Type + Ccy.

Account Class/Product

ARC record can be maintained for a Module specific Product Combination or for a specific Account Class level.

Note

The ARC pickup is based on Customer Group code in addition to branch- product-customer-transaction currency and customer. If an ARC record is not maintained at a branch-product-customer-currency level, system checks the ARC record for branch-product-customer group-currency before doing a wild card search.

The order of replacement of the parameters with wild card entries will be done based on the following order:

- Branch
- Product
- Transaction Currency
- Transaction Type

Customer Group

Specify the customer group to define charges. This adjoining option list displays all valid customer groups of type charge maintained in the system. You can choose the appropriate one. Input to this field is mandatory.

Account Class Group

Select the account class group from the adjoining option list.

Note

If ARC is maintained for an account class group, then the charges computed is applicable for all the account classes defined under that account class group,

The ARC resolution logic is as below:

Sequence	Account Class Group	Branch	Product	Currency	Customer Group	Transaction Type
1	Specific	Specific	Specific	Specific	Specific	Specific
2	Specific	*.*	Specific	Specific	Specific	Specific
3	Specific	Specific	Specific	*.*	Specific	Specific
4	Specific	Specific	Specific	Specific	*.*	Specific
5	Specific	Specific	Specific	Specific	Specific	*.*
6	Specific	*.*	Specific	*.*	Specific	Specific

7	Specific	*.*	Specific	Specific	*.*	Specific
8	Specific	*.*	Specific	Specific	Specific	*.*
9	Specific	Specific	Specific	*.*	*.*	Specific
10	Specific	Specific	Specific	*.*	Specific	*.*
11	Specific	*.*	Specific	*.*	*.*	Specific
12	Specific	*.*	Specific	*.*	Specific	*.*
13	Specific	*.*	Specific	Specific	*.*	*.*
14	Specific	Specific	Specific	*.*	*.*	*.*
15	Specific	*.*	Specific	*.*	*.*	*.*
16	*.*	Specific	Specific	Specific	Specific	Specific
17	*.*	*.*	Specific	Specific	Specific	Specific
18	*.*	Specific	Specific	*.*	Specific	Specific
19	*.*	Specific	Specific	Specific	*.*	Specific
20	*.*	Specific	Specific	Specific	Specific	*.*
21	*.*	*.*	Specific	*.*	Specific	Specific
22	*.*	*.*	Specific	Specific	*.*	Specific
23	*.*	*.*	Specific	Specific	Specific	*.*
24	*.*	Specific	Specific	*.*	*.*	Specific
25	*.*	Specific	Specific	*.*	Specific	*.*
26	*.*	*.*	Specific	*.*	*.*	Specific
27	*.*	*.*	Specific	*.*	Specific	*.*
28	*.*	*.*	Specific	Specific	*.*	*.*
29	*.*	Specific	Specific	*.*	*.*	*.*
30	*.*	*.*	Specific	*.*	*.*	*.*

Indicating Offset Details

You can indicate the offset currency to be used for processing FX contracts involving different currency combinations. Exchange rate for the contract is based on the rate code and type defined for the currency combination in the Retail Teller product definition, Product preference screen. Based on the transaction currencies chosen and the exchange rate defined for the currency combination, the system will pass the relevant accounting entries.

Note

The Offset currency field will be enabled for all products and not for account classes.

The ARC pickup in branch and host will be based on offset currency in addition to branch, product, transaction currency, customer and customer group. The order of replacement of the parameters with wild card entries is done in the following order:

- Branch
- Product
- Offset currency
- Transaction Currency
- Allowed Value

For FX transactions, the second currency from FX screens is used as offset currency for ARC pickup. For RT transactions, offset currency will also be used for ARC pickup.

The order of replacement of the parameters with the wild card entries will be as per the matrix given in the Annexure I.

The Rate code and type pickup in branch and host for the Retail transactions will be from the product preferences for the currencies involved in the transaction. If a record is not maintained for the given product and specific currency combination, the system will check for the currency combinations given in Annexure II. If no record is found for all the given combinations, the system will pickup the rate code and type from the product definition.

Indicating the Offset Details

You can specify the branch and the offset account or GL into which offset entries are to be booked. In case of an inward clearing transaction, this would typically be the Liability GL for Inward Checks to which the credit entries would be posted. (The customer account would be debited.) In case of an outward clearing transaction, this would be the Liability GL maintained for Outward Checks to which the debit entries would be posted. (The customer, in this case, would be credited.)

Indicating Transaction Details

You can specify the branch and the account number in which the transaction is taking place. The account in this field is the customer account. In case of inward clearing transactions, this account number would be available on upload of clearing transactions.

Indicating Transaction Codes

A unique Transaction Code identifies all transactions in Oracle FLEXCUBE. As part of ARC maintenance, you can indicate the offset transaction code and the main transaction code. You have to choose a transaction code for which the status of the option 'Cheque Mandatory' is checked at the definition. By this, the system can track the used cheques.

End Point

If you are maintaining ARC details for an outward clearing type product, you should specify the branch, the currency, and the sector code that are part of the combination. In addition, you should specify the end point (or clearing house) to which branches in this sector report to and the bank and customer float days.

If you are maintaining ARC details for an inward clearing type product, you should specify the branch, currency, and end points that form part of the combination.

From the pick list available in the Clearing House field, specify the Clearing House for which you are maintaining ARC details.

Clearing Houses are also referred to as End Point Codes in Oracle FLEXCUBE. Select the End Point Code of the Clearing House in the End Point field.

Generate MT101

Check this box to generate MT101.

Bank and the Customer Float Days

“Float days,” indicate the number of days that are added to the booking date of an outward clearing transaction to arrive at its value date (that is, the day on which an account is actually debited or credited with funds). As part of the ARC Maintenance for a transaction type, you have to indicate the Bank and Customer Float days.

The term “bank float days” refers to the days that will be used to calculate the value date of the bank leg of a transaction. The term “customer float days” refers to the days that will be used to calculate the value date of the customer leg of a transaction. The following example illustrates the implications.

If you have maintained float days, the system will validate the Clearing House Holiday Maintenance also.

Note

You can choose to maintain an ARC Wildcard record for a Branch, Currency and Customer combination or for any one or more of these entities. Ensure that the wildcard symbol that you are using is a *.

Float Days Basis

Float days applicable for outward clearing customer transactions are defined through the Customer Float Days Maintenance screen. The float days can either be considered as:

- Calendar days – indicating that the float days will not be dependent on any holiday maintenance.
- Working days - indicating that the float days will be based on the clearing house calendar and they will be working days on the basis of clearing house calendar.

You can select the appropriate option, which will be used to arrive at the value date for outward clearing customer transactions.

For details about defining float days for a customer or customer group, refer the Core Entities user manual.

Charge Debit Account

You can choose the charge debit account from the adjoining drop-down list. The available options are:

- Offset Account
- Transaction Account

Netting Charges

You have the option to net the accounting entries for the debit leg of the charges along with the main transaction entries.

Check this box to indicate that the debit leg of the charges is to be netted before passing the accounting entries. Leave the box unchecked to pass the entries without netting the charges of the debit leg.

Main Offset Accounting Entries Required

If this box is checked, the system will pass the main accounting entries along with charges defined at ARC for a Product. Otherwise only the charges accounting entries defined for the product will be passed which is used for online charge collection.

Note

When RT products are used for On-line charge definition (STDCHGMN), then this check box has to be unchecked.

Generate Transaction Advice

Whether an Advice needs to be generated for the Transaction (redundant for J2EEBranch, might still be used for other Interfaces).

5.1.1.1 Indicating Service Charges for Inter-branch Transactions

In a transaction, if the account branch of the teller transaction is different from the transaction branch, then charges maintained by inter-branch product will be applied to the transaction.

If you select the IB transaction as 'Yes' for a RT product at ARC, the system picks up and process the charge entries as maintained.

If you select the IB transaction as 'NO' for a RT product at ARC, then the charges maintained in non-ib product are applied to the transaction.

IB Transaction

Check this box if you want the system to pick up the product, for inter-branch transactions.

You will notice the difference in the service charges processed for two transactions with same kind of product.

Note

This will be supported for Cash Deposit (1401), Cash Withdrawal (1001) and Account to Account Transfer (1006)

5.1.1.2 Indicating Exchange Rate Revaluation

You can specify the following details:

Profit Revaluation GL

Specify the profit revaluation GL details.

Loss Revaluation GL

Specify the loss revaluation GL details.

5.1.2 Defining Charge Details

You can define a maximum of five charges. A charge can be computed based either on the transaction amount or on an earlier charge amount

As part of defining the Charge details for each charge, you need to capture the following details:

Charge Type

The Charge Type that should be applied on the transaction. It could either be a Percentage of the transaction amount or a Flat Charge.

Slab Type

Whether the Charge computation has to be over different Amount Slabs or Tiers (0-100 @ 10, 101-500 @ 15 etc.).

Basis

You can indicate the basis amount on which the charge is to be computed.

Since you can maintain five different charge amounts, the basis amount that you enter could either be the 'Transaction Amount' or any of the earlier charge amounts. For example, let us assume you are maintaining Charge 1. The only basis for charge 1 can be the transaction amount. While defining Charge 2 you can choose either the transaction amount or Charge 1 as the basis. Similarly while defining Charge 3, you can choose the transaction amount or Charge 1 or Charge 2 as the basis. NUM-ACC=OPN-DAYS' is used as basis to define the Account closure Charge product. When this basis is used, Slab type should be maintained as "SLAB". As system will check the slab for charges to be collected based on the Number of days account kept open by the customer. 'System Entity' can be selected to calculate those teller transactions that exceeds the restriction amount. If 'System Entity' is selected, then the linked system entity returns the basis amount on which the charge is calculated.

Entity Name

The field is enabled if 'System Entity' is selected in the 'Basis' field. Select the Entity Name, from the adjoining option list. The list of values are populated from the 'Entity Maintenance' screen (STDENMNT). Further details on the 'Entity Maintenance' screen is provided in subsequent sections of this chapter.

Based on Charge Code

Check this box to indicate whether the charge is based on the charges maintained in the charge code maintenance. If this field is checked, then the system checks the parameters applicable to the said charge code from the Charge Code Maintenance (which is detailed in the subsequent section) and passes the relevant parameter value(s). The system also passes the "Basis" amount to the charge code as the basis is captured at ARC charge level.

If the system is unable to pass a parameter value to a charge code because of unavailability of data, the same parameter is treated as *.*.

Subsequently, charges are calculated based on the charge calculating preferences for the said record. Charge Code

This field is enabled if 'Based on Charge Code' field is checked. Select the charge code from the adjoining option list. All charge codes as maintained in the charge code maintenance screen is listed in this field.

Currency

You can indicate the currency in which the charge amount would be expressed. If the transaction currency is different from the charge currency, a conversion would be done, using the rate code and rate type that you specify for each charge.

Their Charges

For outward clearing checks, you can indicate whether the charge is being collected on behalf of the collecting bank. If you set this option, you need not specify the charge account. Since the charge amount would not known upfront, you need not specify the amount either.

This can also be used to indicate the charge product is used to collect the presenting bank charges in case of Outward Returns.

Charge Debit Account

Select the charge debit account into which charge related entries are to be posted from the adjoining option list.

Note

- If charge debit account is maintained at both ARC and charge level with different values, the system will take precedence of the charge debit account at the charge level to debit the charges. The charge debit account can either be "TXN_ACC" or "OFS_ACC" or GL's (Income or Expense)
 - If netting charge is checked at ARC level, charge debit account should be maintained at ARC level. This charge debit account and charge credit account is used when bank has to remit tax on income they receive as part of each and every RT transactions.
-

Charge Credit Account

Select the charge credit account from the adjoining option list. The other leg of the charge is posted to a GL, as specified in the ARC record.

For example,

To collect tax from the income received will be as follows:

For cash deposit transactions, bank wants to collect a charge of 5% on the transaction amount (inclusive of tax). The bank has to remit Tax @ 9.090909% of gross charge collected from the income GL.

The ARC maintenance can be done as follows to achieve the same:

Charge 1:

Charge Basis: Transaction Amount

% Charge: 5 %

Charge Debit Account: Transaction Account

Charge Credit Account: Income GL (say INC00001)

Charge 2:

Charge Basis: Charge 1

% Charge: 9.090909%

Charge Debit Account: Income GL (INC00001)

Charge Credit Account: Tax Payable GL (say PAYB0001)

For a cash deposit of USD 1000 in account CASA0001, the gross charge (inclusive of tax) will be USD 50 and Tax will be 4.55 after rounding.

The accounting entries for the maintained ARC will be as below:

Dr/Cr	Account	Currency	Amount
DR	CASH GL	USD	1000
CR	CASA0001	USD	1000
DR	CASA0001	USD	50
CR	INC00001	USD	50

DR	INC00001	USD	4.55
CR	PAYB0001	USD	4.55

Netting Charge

If two or more accounting entries, for the same event, are to be passed to the same account, on the same Transaction Date, these entries can be netted. You can choose to net charges by choosing this option.

Transaction Code

You can indicate the code using which the accounting entries would be booked, for each charge.

Rate Code and Rate Type

While settling charges for cross currency transactions, you can choose to debit the customer by applying the mid rate, buy rate or by using the buy/sell spread over the mid-rate. Therefore, you need to specify the Exchange Rate details for each ARC definition record that you maintain in the system.

Firstly, indicate the Rate Code for which different rates can be maintained. A list of all the rate codes maintained in the Floating Rates Maintenance screen is displayed in the list. You can choose the appropriate code.

In addition to specifying the Rate Code, you have to indicate the Rate Type which should be picked up for exchange rate conversions involving settlement of charges for cross currency transactions. You can maintain any one of the following as the Rate Type:

- Buy
- Mid
- Sell

After identifying the Rate Code and Rate Type you can indicate the basis amount on which charges are to be computed.

Amount

You have to specify the flat amount only when the charge type is a Flat Amount.

The flat amount will be collected in the currency that you have specified in the Charge Currency field.

Rate

If you have indicated that the charge should be a percentage of the transaction amount, you have to necessarily capture the rate that is to be applied on the transaction amount. The rate that you specify will be applied after converting the amount into the Account Currency.

Minimum and Maximum Charge Amount

When the charge type applicable on the transaction is a percentage of the transaction amount you have to capture the minimum and maximum charge amounts that should be applied on the transaction.

If the charge percentage involving a particular transaction is less than the minimum charge, the system will, by default, debit the customer account with the minimum charge amount. If the charge percentage exceeds the maximum amount, the system will debit the customer account with the maximum charge amount.

Note

The charge amount will be deducted in the currency that you specified in the Charge Currency field.

MIS Head

Specify the MIS Head that is applicable for the charge-related accounting entry.

Description

You can indicate a short description for the charge. If you have provided a charge, it is mandatory to enter the description.

Charge Tracking Preference

Select charge tracking preference from the adjoining drop-down list. The options available are:

- Part Debit/Part Waive - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and waives off the remaining amount. There will not be any tracking for the waived amount. For example: If the charge amount is Rs100 and there is Rs70 in the customer account, then Rs70 will be collected as the charge and the remaining Rs30 would be waived off.
- Part Debit/Part Track - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and tracks the remaining amount. For example: If the charge amount is Rs100 and there is Rs70 in the customer account, then Rs70 will be collected as the charge and the remaining Rs30 would be tracked for collection.
- Full Waive - If your account does not have sufficient balance then the system waives off the full charge amount. For example: If the charge amount is Rs100 and there is Rs70 in the account, the entire Rs100 charge will be waived off.
- Full Track - If your account does not have sufficient balance to cover the charge, then the system tracks the entire amount as receivable. For example: If the charge is Rs100 and the amount in the account is Rs70, charge will not be collected, instead Rs100 will be tracked as receivable and this would be tracked till closure.
- Force Debit - The system debits the charge amount forcefully from your account. If the amount available in the account is not sufficient then force debit results in negative balance. For example: If the charge is Rs100 and the customer account has Rs70, then the system forcibly debits the customer account of Rs100 resulting in the customer account balance of Rs30. The amount is not tracked in this case. This option if selected, ignores all other validations for balance check and will debit the customer account for the charge amount. The same balance check validations are skipped here too which are currently skipped by the system if balance check required flag is unchecked at transaction code level. However, other validations such as No debit, account freeze will not be skipped.
- Not Required - Select 'Not Required' if charge for tracking is not preferred. The system behaves in the same manner as it is when "Tracking required auto liquidation" flag is unchecked. This will consider the validations for balance check, that is preference at transaction code level or account overdraft errors (e.g. AC-OVD)
- Reject - If the account does not have sufficient balance, then the system rejects entire transaction.

Note

- If "Charge Tracking Preference" is any of the above other than "Not Required", the given preference will take precedence over the account overdraft check validation (AC-OVD). For example, if account overdraft check validation (AC-OVD) is set up as an override,

but tracking preference is selected as full track or part debit/ part track, the charge amount will be tracked if available balance is insufficient to cover the charges. If tracking preference is selected as “Not Required”, then the system will debit the account for charge even if available balance is insufficient to cover the charges.

- If account overdraft check validation (ACODV) is set up as an error, but tracking preference is selected as “Force Debit”, then the charge amount will be debited to the customer account by skipping the balance check validation and if available balance is insufficient to cover the charges. But if the tracking preference is selected as “Not Required”, the transaction fails due to insufficient fund.

Note

- The charge tracking preference is not applicable if the charge debit account is a GL
 - The charge tracking preference is not applicable for Account close out products or NUM-ACC-OPN-DAYS if selected as basis.
-

Liquidation Preference for Tracked Charges

- Select liquidation preference for tracked charges from the adjoining drop-down list. The options available are: Partial - If ‘Partial’ is selected, the system liquidates the tracked charge amounts partially during EO only if part amount is available in the account. For example: If Rs.30 is tracked for an account and during next day EOD, system finds Rs10 is available in the account, system will try to collect the available Rs10.
- Full - If this is selected, then the system tries to liquidate the individual tracked charge amount fully during EOD. If only part amount is available in the account, system will not try to collect the part amount. For example: If Rs30 is tracked for a charge in an account and during next day EOD, system finds Rs10 is available in the account; system will not try to collect the available Rs10. But, system will wait till the time balance available in the account becomes Rs30.

Note

- The system does not validate the “Charge Tracking Preference” selected and “Liquidation Preference for Tracked Charges” selected for a given charge. This has to be operationally controlled. The “Liquidation Preference for Tracked Charges” is applicable only if the Charge tracking preference is selected as “Full Track” or “Part Debit/ Part Track”. In all other cases, the liquidation preference can be maintained as “Full” or “Partial” which will not have any impact unless any charges are tracked.
 - Liquidation of IC tracked charges are done as per the logic available for other tracked amounts like RT, CL tracked amounts.
 - You can define the priority of liquidation order product-wise at account class AMT block screen for IC charge products also.
-

The system displays override messages when:

- Available balance is sufficient to cover the transaction amount but not sufficient for the charge.
- Product level tracking is checked and when transaction amount is greater than the available balance.

The non sufficient funds tracked transactions can be reversed on the same day only, next day reversal is not allowed.

If netting is disabled for credit transactions, the charges will be deducted from the account. Hence, NSF charge tracking preference will be applicable if system is unable to collect the charge amount.

For further details refer 'Maintaining Accounting Details' chapter of Retail Teller user manual.

5.2 Charge Code Maintenance

This section contains the following topic:

- [Section 5.2.1, "Invoking Charge Code Maintenance Screen"](#)

5.2.1 Invoking Charge Code Maintenance Screen

In the 'Charge Code Maintenance' screen, charges based on some additional parameters which are not part of 'ARC maintenance' can be maintained. The charge matrix in this screen can be attached to the ARC maintenance screen for arriving at charges based on additional parameters.

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

SL_NO	Value1	Value2	Value3	Value4

Specify the following details in this screen:

Charge Code

Specify a unique identifier to identify a charge code.

Charge Code Description

The description of the charge code will be defaulted here.

Parameters Mapping

In this section, actual parameter(s) based on which charges are differentiated is mapped to fixed parameter IDs. There are 5 parameter IDs provided in this section. At least one parameter should be mandatorily defined. Select the appropriate value from the adjoining option list. This list contains the following values:

- **TRANSACTION_BRANCH_GROUP**- This is the ARC branch group code to which the transaction branch belongs to. If the transaction branch is not grouped under any ARC branch group *.* is returned for the same.
- **ACCOUNT_BRANCH_GROUP** - This is the ARC branch group code to which the Account branch belongs to. If the account branch is not grouped under any ARC branch group *.* is returned for the same.
- **PAYABLE_BANK_CODE** - This is the beneficiary Bank Code which is used while sending an outgoing interbank BC/DD/TT.
- **PAYABLE_BRANCH_CODE**- This is the beneficiary Bank's branch Code which is used while sending an outgoing interbank BC/DD/TT.

The list of factory shipped parameters which is made available in this screen are as follows:

Parameter Specific To	Differentiating Parameter	Description	Applicable to transaction
Customer	CUSTOMER_CATEGORY	Customer category specified at customer CIF level	ALL
	GROUP_CODE	Group code specified at customer CIF >Additional tab level	ALL
	CLEARING_GROUP	Clearing group specified at customer CIF >Additional tab level	ALL
	TAX_GROUP	Tax group specified at customer CIF >Additional tab level	ALL
	CUSTOMER_CLASSIFICATION	Customer Classification specified at customer CIF >Additional tab level	ALL
	NATIONALITY	Nationality specified at customer CIF level> personal/corporate tab	ALL

Transaction	TRANSACTION_BRANCH	Branch code at which transaction is being done	ALL
	TRANSACTION_BRANCH_GROUP	Branch group to which transaction branch belongs to	ALL
	ACCOUNT_BRANCH	Branch code of the transaction account	ALL
	ACCOUNT_BRANCH_GROUP	Branch group to which account branch belongs to	ALL
	PAYABLE_BANK_CODE	Payable bank code for BC/DD/TT	BC/DD/TT
	PAYABLE_BRANCH_CODE	Payable Branch for BC/DD/TT	BC/DD/TT
	TO_ACCOUNT_BRANCH	Branch code of the Credit account	LOCH and Account to Account transfer
	TO_ACCOUNT_BRANCH_GROUP	Branch group to which credit account branch belongs to	LOCH and Account to Account transfer

Charge Matrix

Values 1 to 5

Values 1 to 5 correspond to the respective parameter values in the Parameter Mapping section. For example Value 1 corresponds to Parameter Value 1 and so on and so forth. Select the specific values from the adjoining option list.

Charge Type

Select the charge type from the drop down list. The charge type can be flat or percentage.

Amount

Specify the charge amount in this field.

Rate

Specify the rate in this field.

Minimum Charge

Specify the minimum charge in this field.

Maximum Charge

Specify the maximum charge in this field.

Slab Type

Select the Slab Type as Slab or Tier from the drop down list. If Slab Type is Slab or Tier, then provide the slab or tier details in the slab or tier sub-screen by clicking 'S' button.



The screenshot shows a window titled 'Slab/Tier'. At the top, there is a navigation bar with '1 Of 1' and a 'Go' button. Below this is a table with three columns: 'No of Slabs', 'Basis To Value', and 'Charge Slab'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

In this screen, you need to specify the number of slabs, the basis to value, and charge slab details.

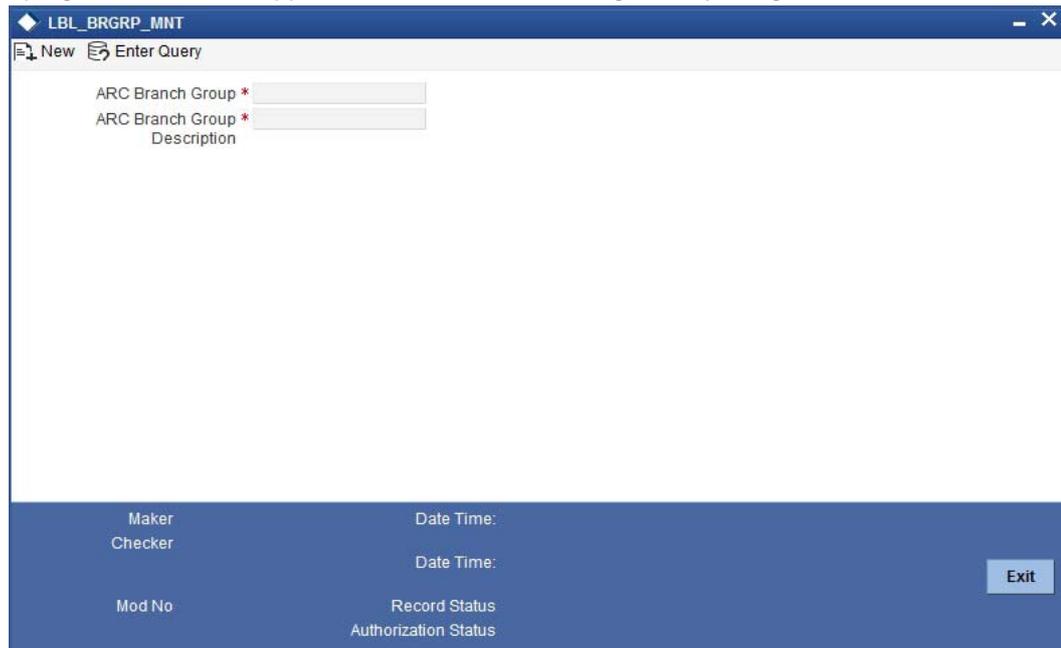
5.3 ARC Branch Group Maintenance

This section contains the following topics:

- [Section 5.3.1, "Invoking ARC Branch Group Maintenance"](#)

5.3.1 Invoking ARC Branch Group Maintenance

To define branch groups which are equivalent to cities or regions that the bank operates in, invoke the 'ARC Branch Group Maintenance' screen by typing 'STDBRGMT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



The screenshot shows a window titled 'LBL_BRGRP_MNT'. At the top left, there are 'New' and 'Enter Query' buttons. Below these are two input fields: 'ARC Branch Group *' and 'ARC Branch Group * Description'. 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 at the bottom right.

Specify the following details in this screen:

ARC Branch Group

Specify a group code to identify a group of branches.

ARC Branch Group Description

Specify a description for the branch group.

After specifying details in the 'ARC Branch Group Maintenance' screen, all the ARC branch groups are displayed in the 'Branch Parameter Maintenance' screen (STDBRANC). Select the branch group from the 'ARC Branch Group' field.

For more information on the Branch Parameters Maintenance screen, refer section 5 'Branch Parameters' in the Core Service module.

5.4 Entity Maintenance

This section contains the following topics:

- [Section 5.4.1, "Invoking Entity Maintenance Screen"](#)

5.4.1 Invoking Entity Maintenance Screen

In the ARC Maintenance screen, fees or charges as a percentage of the transaction amount can be calculated for transactions exceeding the restriction amount. To calculate this fee or charge, you need to select 'System Entity' in the 'Basis Field' in the ARC Maintenance screen. Thereafter, the 'Entity Name' field is enabled which displays values obtained from the 'Entity Maintenance' screen. You can invoke this screen by typing 'STDENMNT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

SL_NO	PARAMETER
<input type="checkbox"/>	

Specify the following in this screen:

Entity Name

Specify the entity name to be considered for Fee Maintenance.

Unit Name

Select a value for charge consideration from the drop down list. The value provided in the drop down list are as follows:

- Exceeded Amount
- Transaction Amount

During ARC Maintenance, the following scenarios are considered if exceeded amount is selected:

- If the transaction is not exceeding the restriction utilization, then the value provided is 0.
- If the transaction is exceeding the restriction utilization partially, then the portion of the transaction amount which exceeds the restriction amount, is provided.

During ARC Maintenance, the following scenarios are considered if transaction amount is selected

- If the transaction is not exceeding the restriction utilization, then the value provided is 0.
- If the transaction is exceeding the restriction utilization partially, then the transaction amount is provided.
- If the transaction is exceeding the restriction utilization fully, then the transaction amount is provided.

Entity Type

Select the Entity Type from the drop down list. The values provided in the drop down list are as follows:

- Null
- Restriction Code

Parameter

Select the Parameter if 'Restriction Code' is selected in the Entity Type field, from the adjoining option list. All active restriction codes as maintained in the system are displayed in this field. *For more information on restriction code maintenance, refer to the section 'Restriction Amount Maintenance' in the Core Services Module.*

5.4.1.1 Viewing Entity Types

You can view the entity types in the 'Entity Summary' screen. You can invoke this screen by typing 'STSENMNT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

Authorization Status	Record Status	Entity Name	Unit Name	Entity Type

You can search for entity types by specifying values in the following fields:

- Authorization Status
- Record Status
- Entity Name
- Unit Name
- Entity Type

On updating these details and clicking the 'Search' button, the following columns are populated:

- Authorization Status
- Record Status
- Entity Name
- Unit Name
- Entity Type

5.4.1.2 Specifying Regulation CC Availability for Clearing Products

In addition to the accounting entry and charge definition you will also have to maintain the following ARC details to incorporate the Regulation CC requirements:

- Indicate whether Regulation CC rules apply to the product that you are defining

- Each check deposited will have a nine digit routing number or a four digit routing code associated with it, which determines the clearing float days for the check and the funds availability schedule .You will have to indicate the Float Days for the product for large deposits (>5000). (For deposits falling within the 5000 range you can specify the float days in the existing Customer Float Days screen.
- Float days for new accounts
- Indicate that Special Checks that are given the next day availability should not be included in the next day availability calculation and are also not considered for large deposit exception. Checks given such special availability will not be governed by the Reg CC schedules.

Note

- In case of cash deposits, electronic payments and transactions through proprietary/ non-proprietary ATM, the next day availability can be enabled through the appropriate transaction code, and these transactions must not be considered for Regulation CC.
 - Checks for which collection is doubtful and re-deposited checks should be posted using separate products that are not considered for Regulation CC, with the desired float for the products being defined in the ARC Maintenance.
-

Availability depends upon the specifications in the Clearing House Holiday Maintenance and the Branch Holiday Maintenance. The value date is first arrived at using the clearinghouse calendar, and if it happens to be a branch holiday, it is moved to the next working day.

During transaction processing the value date for Reg CC availability for the check deposit gets defaulted based on the Credit Account and the ARC Maintenance for the Clearing Product.

To specify the Reg CC details, click 'Regulation' button in the ARC Maintenance screen. The Reg Details screen is opened, where you can specify the details.

The screenshot shows a window titled 'Regulation'. Inside the window, there are two checkboxes: Consider for Regulation CC and Special Availability. Below these are two input fields: 'Large Deposit Float' and 'New Account Float'. At the bottom right of the window are two buttons: 'Ok' and 'Exit'.

The schedule for the availability of funds for check deposits under Reg CC will be calculated in the following manner:

For local and non local checks when the aggregate deposit amount in a day < 5000

Schedule	Day	Amount
Sch1	Transaction day + 1	100

Sch2	Available day – 1	400
Sch3	Available day	Balance

For local and non local checks when the aggregate deposit amount in a day > 5000

Schedule	Day	Amount
Sch1	Transaction day + 1	100
Sch2	Available day – 2	400
Sch3	Available day - 1	4500
Sch4	Available day	Balance

For federal or special checks the funds are made available only on the next business day irrespective of the amount deposited, and the checks are not considered for Regulation CC scheduling.

Account Statements

All the details of the checks deposited on a given day and the funds cleared as per the schedule will be displayed in the account statement.

6. Viewing Clearing Transactions

This chapter contains the following sections:

- Section 6.1, "View Clearing Transactions"
- Section 6.2, "Inward Clearing Transaction Query"
- Section 6.3, "Query the Clearing Transactions Summary"
- Section 6.4, "Query Clearing (Repair) Upload Summary"
- Section 6.5, "Inward Query Clearing Upload"
- Section 6.6, "Intra-day Clearing Batch Process"
- Section 6.7, "Clearing Auto Reject Mapping Maintenance"
- Section 6.8, "Clearing Batch Process (CGUPLOAD)"
- Section , "The following are the fields which are mandatory for Outward Clearing:Clearing Intra-day Batch ProcessThis section contains the following topic:"

6.1 View Clearing Transactions

This section contains the following topic:

- Section 6.1.1, "Invoking Clearing Transaction Query Screen"

6.1.1 Invoking Clearing Transaction Query Screen

You can view clearing transactions in the 'Clearing Transaction Query' screen, where you provide the details of the check instruments as well as the clearing details. You can invoke this screen by typing 'CGDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Clearing Transaction Query' application window. The interface is organized into several sections:

- Header:** Includes 'New' and 'Enter Query' buttons.
- General Fields:** Branch, Product Code, Direction (dropdown), Reference No, Batch Number, Entry Number, End Point, External Reference, and a checkbox for 'Transaction Tanked'.
- Remitter Details:** Customer, Remitter Account, and Country.
- Beneficiary Details:** Customer, Beneficiary Account, and Country.
- Instrument Details:** Draft Serial Number, Instrument, Routing Number, Bank code, Branch Code, Sector Code, and Instrument type (with a 'Late Clearing' checkbox).
- Account Details:** Currency, Instrument Currency, Instrument Amount, LBL_CHQRETNAMT, LBL_BNKCHG, Account Currency Amount, Exchange Rate, DIN, and Document Identification Number Date.
- Date Details:** Transaction Date, Instrument Date, Bank Value Date, and Customer Value Date.
- Module Details:** Module List, Module Description, Reference No, ESN, and Reject Reason Status Movement (dropdown).
- Reg CC Detail:** Checkboxes for 'Consider For Reg CC' and 'Special Avail', and a 'Remarks' field.
- MT110 Reconciliation Detail:** MT110STATUS (dropdown, currently 'Reconciled') and MT110MSGREFNO.
- Accounting Entries:** A table with columns for 'Maker ID', 'Checker Id', 'Contract Status', 'Authorization Status', and 'Date Time'.
- Footer:** An 'Exit' button.

In the Clearing Transaction Input screen, you can view the following:

- Remitter Details
 - Customer

- Remitter Account
- Country
- Beneficiary Details
 - Customer
 - Beneficiary Account
 - Country
- Instrument Details
 - Draft Serial Number
 - Instrument
 - Routing Number
 - Bank code
 - Branch Code
 - Sector Code
 - Late Clearing
 - Instrument type
- 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
- Regulation CC Availability for Check Deposits
 - Consider For Reg CC
 - Special Avail
 - Remarks
 - Reject Reason
 - Status Movement
- MT110 Reconciliation Detail
 - MT110STATUS
 - MT110MSGREFNO

For more information on Tanked Transaction, refer Branch Parameters chapter under Core Services module.

6.2 Inward Clearing Transaction Query

This section contains the following topic:

- [Section 6.2.1, "Invoking Inward Clearing Transaction Query Screen"](#)

6.2.1 Invoking Inward Clearing Transaction Query Screen

You can view inward clearing transactions in the 'Inward Clearing Transaction Query' screen, where you provide the details of the check instruments as well as the clearing details. You can invoke this screen by typing 'CGDIWQRY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Clearing Transaction Query' application window. The window title is 'Clearing Transaction Query' and it has a 'New' button in the top left. The form is divided into several sections: 'Instrument Details' with fields for Branch, Product Code, Direction (dropdown), Reference No * (red text), Batch Number, Entry Number, End Point, and External Reference; 'Remitter Details' with fields for Customer, Remitter Account, and Country; 'Beneficiary Details' with fields for Customer and Beneficiary Account; and 'Accounting Entries' with fields for Maker ID, Checker Id, Contract Status, Authorization Status, and Date Time. There is a checkbox for 'Transaction Tanked' and an 'Exit' button in the bottom right corner.

In the Clearing Transaction Input screen, you can view the following:

- Remitter Details
 - Customer
 - Remitter Account
 - Country
- Beneficiary Details
 - Customer
 - Beneficiary Account
 - Country
- Instrument Details
 - Draft Serial Number

- Instrument
- Routing Number
- Bank code
- Branch Code
- Sector Code
- Late Clearing
- Instrument type
- Account Details
 - Currency
 - Instrument Currency
 - Instrument Amount
 - Cheque Return Amount
 - Presenting Bank 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
- Regulation CC Availability for Check Deposits
 - Consider For Reg CC
 - Special Avail
 - Remarks
 - Reject Reason
 - Status Movement
- MT110 Reconciliation Detail
 - MT110STATUS
 - MT110MSGREFNO

For more information on Tanked Transaction, refer Branch Parameters chapter under Core Services module.

6.3 Query the Clearing Transactions Summary

This section contains the following topics:

- [Section 6.3.1, "Querying the Clearing Transactions Summary"](#)
- [Section 6.3.2, "Maintaining Settlement Details"](#)
- [Section 6.3.3, "Resolving Customer Credits for Clearing Checks"](#)
- [Section 6.3.4, "Levying Charges on Dishonored Cheque"](#)

6.3.1 Querying the Clearing Transactions Summary

You can view the processed clearing records through the Clearing transaction screen. You can reverse a transaction or input a transaction through this screen. Also, you can query/view the list of transactions with a particular reconciliation status.

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

You can query the clearing transactions based on the following details:

- Authorization Status
- Contract Status
- Reference Number
- External Reference
- Product Code
- Instrument Date
- Remitter
- Beneficiary
- Remitter Account
- Beneficiary account
- Instrument Currency
- Instrument Amount
- Bank Code
- Branch Code
- Reconciliation Status
- Batch Number

- MT110 Status

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed:

- Authorization Status
- Contract Status
- Reference Number
- External Reference
- Product Code
- Instrument Date
- Remitter
- Beneficiary
- Remitter Account
- Beneficiary account
- Instrument Currency
- Instrument Amount
- Bank Code
- Branch Code
- Reconciliation Status
- MT110 Status

Refer heading 'Specifying Clearing/Cheque Details' in the Utility Payments Manual for further details on Clearing Transaction Query screen.

6.3.2 Maintaining Settlement Details

You can maintain settlement details for Inward and Outward Direct Credit transactions.

For details on Inward and Outward Direct Credit transactions, refer to the Retail Teller and Retail Branch user manuals.

Invoke the 'Settlement Details' screen from the Application Browser by typing 'FTDRCST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

This screen contains fields that explore possible routes of the transfer. Depending on the type of transfer you are initiating and on the number of banks involved in the transfer, you can enter details of the parties involved in the transfer route.

Note

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

For more details on Mantas, refer 'Mantas' interface document.

Route Code

This is an identifier for the transfer route that you are creating. During a retail teller transaction input, you can use this route code to call up the settlement and messaging details that you maintain in this screen.

Intermediary Reimbursement Institution

An 'Intermediary Reimbursement Institution' is the financial institution between the Sender's Correspondent and the Receiver's Correspondent, through which the reimbursement of the transfer will take place.

Intermediary

The 'Intermediary' in a transfer refers to the financial institution, between the 'Sender' and the 'Account With Institution', through which the transfer must pass.

The Intermediary may be a branch or affiliate of the Sender or the account with Institution, or an entirely different financial institution. This field corresponds to field 56a of S.W.I.F.T.

Here you can enter either the:

- ISO Bank Identifier Code of the bank or the
- Name and address of the Bank.
- Local Clearing Code of the bank

Receiver's Correspondent

The 'Receiver's Correspondent' is the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver. This field corresponds to field 54a of S.W.I.F.T. You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver's Correspondent
- Name and address of the Receiver's Correspondent.

Account With Institution

An 'Account With Institution' refers to the financial institution, at which the ordering party requests the Beneficiary to be paid. The Account With Institution may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution.

This field corresponds to Field 57A of S.W.I.F.T. You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver's Correspondent
- Name and address of the Receiver's Correspondent
- Other identification codes (for example, account number)
- Local Clearing Code of the bank

Sender to Receiver Information

You can include any message that the Sender wishes to pass on to the Receiver as part of the funds transfer.

Receiver Intermediary

The 'Receiver Intermediary' in a transfer refers to the financial institution, between the 'Receiver' and the 'Account With Institution', through which the transfer must pass.

The Intermediary may be a branch or affiliate of the Receiver or the account with Institution, or an entirely different financial institution. This field corresponds to field 56a of S.W.I.F.T.

Here you can enter either the:

- ISO Bank Identifier Code of the bank
- Name and address of the Bank

- Local Clearing Code of the bank

Beneficiary Institution

Here, you can enter details of the institution in favor of which the payment is made. It is in reality the bank that services the account of the Ultimate Beneficiary. This field corresponds to Field 58A of S.W.I.F.T.

You will be allowed to make entries into this field only for Bank Transfers (when the remitter and beneficiary of the transfer are financial institutions — MT 100 or MT 202). Here you can enter either:

- The ISO Bank Identifier Code of the Beneficiary Institution
- The Name and Address of the Beneficiary Institution
- The Local Clearing Code of the bank. If the receiver of funds is the same as the Beneficiary Institution, you can specify the bank's own local clearing code.

6.3.3 Resolving Customer Credits for Clearing Checks

For processing outward clearing checks, you need to ensure that:

- You have maintained the clearing products that would be used for processing the Registration (INIT) and Liquidation (LIQD) events.
- In the Demand Drafts Details screen, you must associate the statuses used for registration and liquidation with the appropriate product codes. Assume, you have maintained the products CGOC (Registration of Outward Clearing checks) and DDLQ (Liquidation of Outward Clearing checks). You need to associate the status INIT (Registration) with the product CGOC and LIQD (Liquidation) with the product DDLQ.
- The Clearing Required option has not be enabled for the product maintained for the liquidation event, in the Demand Draft Details screen.
- Charges in respect of an outward clearing check transaction could be collected either upfront or after the credit to the customer account. The manner in which accounting is done in both cases, along with the appropriate ARC maintenance, is illustrated below:

When charges are collected upfront

Step 1

This is the registration event (INIT), for which you can define the following entries:

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Nostro with the collecting bank	Check amount
Credit	Clearing Suspense account	Check amount
Debit	Clearing Suspense account	Our charges
Credit	Income -	Our charges

Step 2

This is the liquidation event, for which you can define the following entries:

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Clearing Suspense account	Check amount
Credit	Customer	Check amount

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Customer	Our charges
Credit	Clearing Suspense account	Our charges
Debit	Customer	Collecting bank charges
Credit	Collecting Bank charge Account	Collecting bank charges

When clearing charges are collected from the customer after credit

Step 1

This is the registration event. The following entries can be defined for this event:

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Nostro with the collecting bank	Check amount
Credit	Clearing Suspense account	Check amount

Step 2

This is the liquidation event. The following entries can be defined for this event.

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Clearing Suspense account	Check amount
Credit	Customer	Check amount
Debit	Customer	Our charges
Credit	Clearing Suspense account	Our charges
Debit	Customer	Collecting bank charges
Credit	Collecting Bank charge Account (Nostro of collecting bank with your bank)	Collecting bank charges

For the registration product, when the charge is collected upfront, the ARC Maintenance must be as follows:

Txn Account	Offset Account	Charge Account	Charge From Account
Suspense	Nostro	Income	Transaction Account

For the registration product, when clearing charges are collected from the customer after credit, the ARC Maintenance must be as follows:

Txn Account	Offset Account	Charge Account	Charge From Account
Suspense	Nostro	-	-

For the liquidation product, when clearing charges are collected from the customer after credit, the ARC Maintenance must be as follows:

Charge Type	Txn Account	Offset Account	Charge Account	Charge From Account
Our charges	Customer	Suspense	Income	Transaction Account
Collecting Bank charges	Customer	Suspense	Income	Transaction Account

6.3.4 Levying Charges on Dishonored Cheque

You can levy charges on dishonored cheques based on the reason for rejection. Invoke the 'Clearing Rejection Reason' screen from the application browser.

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

In this screen, you have to specify a reject code and give a description of the same. A reject code has to be assigned to every check that you reject.

Reject Code

Specify the reject code.

Description

Specify the description for the specified reject code.

Instrument

Select the instrument type from the drop-down list. The list displays the following values:

- Cheque
- Others

Include for Cheque Return Counter

Check this box to include for cheque return counter.

Update Cheque Returns in the Customer Account

Check this box to identify if entries for Cheque bounce has to be updated at the Customer account based on the reject code.

Charge Preferences

Charge Applicable

Select the appropriate check box to indicate if the charge applicable is for inward returns or outward returns. The list displays the following values:

- Inward Returns - if charges are applicable for Inward Returns
- Outward Returns - if charges are applicable for Outward Returns

Inward Return Charge Product

Specify the inward return charge product. Alternatively, you can select inward return charge product from the option list. The list displays all valid inward return charge product maintained in the system.

Outward Return Charge Product

Specify the outward return charge product. Alternatively, you can select outward return charge product from the option list. The list displays all valid outward return charge product maintained in the system.

Charge Reason

The system displays the reason for charge applicable.

Select 'CHQ' as the instrument used and check the Charge Applicable box. You can also mention a reason for application of charge.

For all reject codes where charge is applicable a charge basis is automatically created by the system. You have to link the charge basis to a charge product in the IC module.

You can check the box 'Include for Cheque Return Counter' to indicate that the reject code is considered for incrementing the return counter, when the cheque comes in for clearing.

Refer to the Interest and Charges user manual to find out how to create a charge basis.

If you wish to levy charge for a dishonored check, then, when marking the check as dishonored, specify a reject code that has a charge basis linked to it. You can do this in the Interface Clearing Details screen, which is explained in the next section.

On authorization of dishonored checks, the system will validate if the reject code associated with a dishonored check has a charge basis linked to it and process charges accordingly.

6.3.4.1 Processing of Presenting Bank Charges

During inward return handling, the presenting bank charges maintained using Inward Return Charge Product will be received from the Debtor bank and credited to income GL. The system will directly map Inward return charge products maintained in the ARC maintenance to the Reject codes and the inward return suspense GL maintained in Endpoint maintenance will be used to pass reversal entries for RETN event for Inward returns

The system processes the charges during inward returns handling as follows:

- During return/reject of an outward clearing contract, the system validates the associated reject code with the type of charge applicable and the respective charge product linked to it. The charge amount derived based on the reject code during inward return will always be added to Cheque return amount and debited from the customer account during RETN event and this amount will be reduced/ knocked from the customer account book balance (uncollected funds)
- The computed charge amount will be credited to the Income GL
- If an inward return transaction is received with the Transaction code/Reject code for which Charge applicable flag is set as 'Y' in Reject code maintenance, then the system will compute the charge amount and credit it to the Income GL based on the charge setup defined at Inward Return product code.

In case a return is received from Inward clearing, the system will automatically trigger the RETN event with the following accounting entries:

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
RETN	Customer	Dr	Cheque Amount	Main Transaction code	Account Branch
			(Cheque_Retr_amt+ Charge amount)		
RETN	Income GL	Cr	Our_charge	Transaction code from ARC for the specific charge product	Transaction Branch
RETN	Inward Return Suspense GL	Cr	Cheque_Retr_amt	Offset Transaction code	Transaction Branch

If no Charges are applicable, then Cheque return amount will be the Cheque Amount.

If the Original parent transaction is found, then the system will validate if:

Computed Charge amount = Cheque amount –Cheque return amount

Else the system will log an exception for the transaction.

Based on the reason for rejection and if you have selected 'Charge Applicable' field as 'Outward returns' for the corresponding Reject code in the 'Clearing Reject Code Maintenance' screen, the, the presenting bank charges can be levied from the customer account for an outward return based on the charge set up at ARC maintenance.

You can maintain the presenting bank charges using the charge products in ARC setup with 'Their Charge' selected as 'Yes'. The Outward return charge products maintained in the ARC maintenance will be directly mapped to the Reject codes and when the transactions are rejected, depending on the reject codes with which it gets rejected, the corresponding charge amount will be credited to income GL.

The following accounting entries will be triggered during Outward return handling if presenting bank charges are applicable:

Dr/Cr	Account/GL	Amount Tag
Dr	Customer for Presenting	Bk_Chg_Amt at Account branch
Cr	Return Cheque GL for Presenting	Bk_Chg_Amt at Account branch

If presenting bank charges are applicable for an outward return clearing transaction, then 'Cheque Return Amount' field will be derived based on the charge maintained for the respective reject code.

To add the accounting entries as part of the REVR event that includes with customer account with charges, the following events and accounting entries will be maintained.

6.3.4.2 Inward Return Handling without the parent match:

During the Inward Return File upload, in case the cheques are returned, when original parent contract cannot be identified, the system will check if the parameter 'Process_return__without_ParentMatch' is maintained as 'Yes'. If Yes, the system will allow the return process as follows:

- An entry is created internally for the outward clearing transaction having the cheque amount as Cheque return amount + computed charges
- The system will not pass any accounting entries for the internally created outward clearing transaction.
- This is updated as 'Returned' and RETN event will be triggered to handle the accounting entries
- Any inward returns without parent match cannot be handled through 6560
- The remarks field can be updated accordingly with an appropriate narration indicating that 'This is Single cheque return that is a part of the bulk deposit'

The system will pass the following Accounting entries:

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
RETN	Cus-tomer	Dr	Cheque Amount ((Cheque_Retn_amt + Charge amount))	Main Transaction code	Account Branch
RETN	Income GL	Cr	Our Charge Amount	Offset Transaction code	Transaction Branch
RETN	Inward Return Suspense GL	Cr	Cheque_Retn_amt	Offset Transaction code	Transaction Branch

6.3.4.3 Amount Tags and Accounting Entries

Amount Tags

As part of cheque return amount and presenting bank charge amount, the following amount tags are passed:

- CHK_RETN_AMT [Cheque Return Amount] – The value for this amount tag will be derived as (Cheque Amount – Presenting bank charges)
- PresentingBk_Chg_Amt

Accounting Entries

As part of the REVR event, the following Accounting entries will be passed:

With Customer Account – With Charges (Insufficient Balance)

Event	Account	Dr/ Cr	Amount tag	Transaction Code	Branch Code
REVR	Customer	Dr	Cheque Amount	Main Transaction Code	Account Branch
REVR	Inward Suspense GL	Cr	Cheque Amount	Offset Transaction Code	Transaction Branch
REVR	Return Check GL at Account Branch	Dr	Cheque Amount	Offset Transaction Code	Account Branch
REVR	Customer	Cr	Cheque Amount	Main Transaction Code	Account Branch
REVR	Customer	Dr	Charge Amount	Main Transaction Code	Account Branch
REVR	Return Cheque GL at Account Branch	Cr	Charge Amount	Offset Transaction Code	Account Branch
REVR	Outward Return Susp GL	Dr	Cheque_Retrn _amt	Offset Transaction Code	Transaction Branch
REVR	Return Cheque GL at Account Brn	Cr	Cheque_Retrn _amt	Offset Transaction Code	Account Branch

Cheque Return Amount = Cheque Amount – Charge Amount

With Customer Account –Without Charges

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
REVR	Customer	Dr	Cheque Amount	Main Transaction Code	Account Branch
REVR	Inward Suspense GL	Cr	Cheque Amount	Offset Transaction Code	Transaction Branch
REVR	Return Cheque GL at Account Branch	Dr	Cheque Amount	Offset Transaction Code	Account Branch
REVR	Customer	Cr	ChequeAmount	Main Transaction Code	Account Branch
REVR	Outward Return Susp GL	Dr	Cheque_Return_amt	Offset Transaction Code	Transaction Branch
REVR	Return Cheque GL at Account Branch	Cr	Cheque_Return_amt	Offset Transaction Code	Account Branch

Without Customer Account – Without Charges

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
REVR	Return Cheque GL at Clearing Branch	Dr	Cheque Amount	Offset Transaction Code	Clearing Branch

REVR	Inward Suspense GL	Cr	Cheque Amount	Offset Transaction Code	Transaction Branch
REVR	Outward Return Susp GL	Dr	Cheque Amount	Offset Transaction Code	Transaction Branch
REVR	Return Check GL at Clearing Branch	Cr	Cheque Amount	Offset Transaction Code	Clearing Branch

If the account is not found during the Inward clearing reject and if the 'Update Cheque return in the Customer Account' is not selected at the Clearing Reject Code Maintenance, then the system will not trigger the customer level entries. The charge related details will be maintained in the arc set up for the corresponding CG product. The charges related accounting entries will not be triggered if the account is not found during Inward clearing reject.

In case of handling returns for successfully processed Inward clearing transactions, the system will first reverse the entries that is passed as part of Inward clearing transaction and pass the newly introduced reject entries as well as part of this REVR event. This process is performed using 'Inward Cheque Return' screen.

The accounting entries that will be triggered as part of REVR event during return of an successfully processed Inward Clearing transaction will be as follows:

Event	Account	Dr/Cr	Amount tag	Transaction Code	Branch Code
REVR	Customer	Dr	(-) Cheque Amount	Main Transaction Code	Account Branch
REVR	Inward Suspense GL	Cr	(-) Cheque Amount	Offset Transaction Code	Transaction Branch
REVR	Return Cheque GL at Account Branch	Dr	Cheque Amount	Offset Transaction Code	Account Branch

REVR	Inward Suspense GL	Cr	Cheque Amount	Offset Transaction Code	Transaction Branch
REVR	Outward Return Susp GL	Dr	Cheque_Retn_amt	Offset Transaction Code	Transaction Branch
REVR	Return Cheque GL at Account Branch	Cr	Cheque_Retn_amt	Offset Transaction Code	Account Branch

Note

During this scenario, the system should not trigger the Customer cheque bounce entries even if 'Update Cheque return in the Customer Account' is specified at the Clearing Reject Code Maintenance.

6.4 Query Clearing (Repair) Upload Summary

This section contains the following topics:

- [Section 6.4.1, "Querying Clearing \(Repair\) Upload Summary"](#)
- [Section 6.4.2, "Inward Clearing of Instruments"](#)
- [Section 6.4.3, "Validating Returned Outward Clearing Transaction"](#)

6.4.1 Querying Clearing (Repair) Upload Summary

You can modify the details for multiple clearing transactions using 'Query Clearing Upload' screen. You can use this screen for both inward clearing as well as outgoing clearing transactions and you can also authorize, reject clearing transactions in bulk.

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

You can query the multiple clearing transactions based on:

External Reference No

Specify the external reference of the transaction you are querying. This adjoining option list displays all valid external reference numbers maintained in the system. You can choose the appropriate one.

The system displays the following details corresponding to the specified External Reference No. However, you can modify them, if the default status is not 'Success'.

End Point

Specify the end point/clearing house of the transaction you are querying. This adjoining option list displays all valid end points maintained in the system. You can choose the appropriate one.

Remitter Account No

Specify the remitter account number of the transaction you are querying. This adjoining option list displays all valid external remitter account numbers maintained in the system. You can choose the appropriate one.

Product

Specify the clearing product of the transaction you are querying. This adjoining option list displays all valid clearing product codes maintained in the system. You can choose the appropriate one.

Beneficiary Account

Specify the beneficiary account you are querying. This adjoining option list displays all valid beneficiary account numbers maintained in the system. You can choose the appropriate one.

Transaction Date

Enter the transaction date you are querying.

User Id

Specify user Id who input the transaction you are querying. This adjoining option list displays all valid user Ids maintained in the system. You can choose the appropriate one.

Status

Select the status of the transaction you are querying from the drop-down list:

- Overrides
- Unprocessed
- Success
- Dishonour Return
- Error

Currency

Specify currency of the instrument you are querying. This adjoining option list displays all valid currencies maintained in the system. You can choose the appropriate one.

Remitter Branch

Specify remitter branch you are querying. This adjoining option list displays all valid remitter branches maintained in the system. You can choose the appropriate one.

Remitter Account Currency

Specify remitter account currency you are querying. This adjoining option list displays all valid remitter account currencies maintained in the system. You can choose the appropriate one.

Instrument No

Specify instrument number you are querying.

Amount

Specify the instrument amount you are querying.

Authorization Status

Select the authorization status of the transaction you are querying from the drop-down list:

- Authorized
- Unauthorized

Direction

Select the direction of the transaction you are querying from the drop-down list:

- Inward
- Outward

Rejected Code

Specify reject reason code for querying. This adjoining option list displays all valid reject codes maintained in the system. You can choose the appropriate one.

te one.

Batch Number

Specify the batch number for the transaction you want to query.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed:

Clearing Details:

- Status
- Rejected Code
- Force Posting
- Advice Required

- Waive Reject Charge – Rejection charge will be waived if this box is checked. Remitter Account No
- Remitter Branch
- Instrument Number
- Instrument Currency
- Instrument Amount
- Cheque Return Amount
- Charge Amount
- Liquidation Date
- Product
- Contract Reference
- Beneficiary Account
- Beneficiary Customer
- Remarks
- Beneficiary Routing Number
- Routing No
- End Point
- External Reference Number
- Maker ID
- Release Time
- Check ID
- Checker Date Stamp
- Authorization Status
- Source Code
- Instrument Type
- Error Code
- Error Parameters
- Upload Status

The system displays the following details:

- Remitter Bank
- Beneficiary Bank
- Bank Validate
- Beneficiary Branch
- Branch
- Entry No

Instrument Date

Specify the instrument date.

6.4.2 Inward Clearing of Instruments

You can process the failed inward clearing transactions of instruments using 'Query Clearing Upload' screen. You can invoke this screen by typing 'CGDCLGDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Clearing Details' application window. The window title is 'Clearing Details' and it has a 'New' tab selected. The form contains several input fields: External Reference Number, End Point, Remitter Account, Product, Beneficiary Account, Transaction date, Batch Number, Status (dropdown), User ID, Currency, Remitter Branch, Remitter Account Currency, Instrument Number, Amount, Authorization Status (dropdown), Direction (dropdown, currently set to 'Inward'), and Rejected Code. There are three buttons: 'Query', 'Save', and 'Authorize'. Below the form is a table with columns: Status, Rejected Code, Force Posting, Advice Required, Waive Reject Charge, Remitter Account No, Remitter Branch, Instrument Number, and Instrument Cu. The table has one row with a dropdown menu for 'Overrides'. At the bottom of the window, there are fields for Remitter Bank, Beneficiary Bank, and Instrument Date, and an 'Exit' button.

To process the failed inward clearing transactions of instruments,

1. Specify the instrument type from the adjoining option list.
2. Select the status as 'Error' from the drop-down list.
3. Click the 'Query' button to view all the failed transactions.
4. Change the status as 'Unprocessed', to process the transactions failed due to expired instrument.

Note

- You need to revalidate the instrument before processing them from the clearing repair screen. If not, system will display the error message and the status will be updated as 'ERRR'.
 - The cheque cannot be rejected after the return marking cut off time, however will be postponed to the next working day.
-

6.4.3 Validating Returned Outward Clearing Transaction

If the outward clearing transaction is returned from 'Clearing Repair Screen' (CGDCLGDT); 'Cheque Return Screen' (6560); 'Clearing Log Screen' (IFDCLGDT), on save, the following validation will be done

- If the current time is greater than the return cut-off time maintained in the 'Clearing Cut off Time Maintenance' screen, system will display the following error message as "Return marking is not allowed for the day".
- If the return cut-off time is not maintained in the 'Clearing Cut off Time Maintenance' screen, system will use the cut-off time maintained in the 'Clearing Branch Parameter' screen.
- On successful validation, the upload status would be changed to 'Unprocessed' and after authorization; the cheque return will be processed.

Note

Return cut-off time would be validated only for the outward clearing returns of cheques.

6.5 Inward Query Clearing Upload

This section contains the following topic:

- [Section 6.5.1, "Invoking Inward Query Clearing Upload"](#)

6.5.1 Invoking Inward Query Clearing Upload

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

Clearing Details

New

External Reference Number _____ Status Instrument Number _____

End Point _____ User ID _____ Amount _____

Remitter Account _____ Currency _____ Authorization Status

Product _____ Remitter Branch _____ Direction*

Beneficiary Account _____ Remitter Account Currency _____ Rejected Code _____

Transaction date _____

Batch Number _____

Clearing Details

1 Of 1

Status	Rejected Code	Force Posting	Advice Required	Waive Reject Charge	Remitter Account No	Remitter Branch	Instrument Number	Instrument Cu
<input type="checkbox"/> Overrides <input type="text" value="v"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Remitter Bank _____

Instrument Date _____

Bank Validate _____

You can query the multiple clearing transactions based on:

External Reference No

Specify the external reference of the transaction you are querying. This adjoining option list displays all valid external reference numbers maintained in the system. You can choose the appropriate one.

The system displays the following details corresponding to the specified External Reference No. However, you can modify them, if the default status is not 'Success'.

End Point

Specify the end point/clearing house of the transaction you are querying. This adjoining option list displays all valid end points maintained in the system. You can choose the appropriate one.

Remitter Account No

Specify the remitter account number of the transaction you are querying. This adjoining option list displays all valid external remitter account numbers maintained in the system. You can choose the appropriate one.

Product

Specify the clearing product of the transaction you are querying. This adjoining option list displays all valid clearing product codes maintained in the system. You can choose the appropriate one.

Beneficiary Account

Specify the beneficiary account you are querying. This adjoining option list displays all valid beneficiary account numbers maintained in the system. You can choose the appropriate one.

Transaction Date

Enter the transaction date you are querying.

User Id

Specify user Id who input the transaction you are querying. This adjoining option list displays all valid user Ids maintained in the system. You can choose the appropriate one.

Status

Select the status of the transaction you are querying from the drop-down list:

- Overrides
- Unprocessed
- Success
- Dishonour Return
- Error

Currency

Specify currency of the instrument you are querying. This adjoining option list displays all valid currencies maintained in the system. You can choose the appropriate one.

Remitter Branch

Specify remitter branch you are querying. This adjoining option list displays all valid remitter branches maintained in the system. You can choose the appropriate one.

Remitter Account Currency

Specify remitter account currency you are querying. This adjoining option list displays all valid remitter account currencies maintained in the system. You can choose the appropriate one.

Instrument No

Specify instrument number you are querying.

Amount

Specify the instrument amount you are querying.

Authorization Status

Select the authorization status of the transaction you are querying from the drop-down list:

- Authorized
- Unauthorized

Direction

Select the direction of the transaction you are querying from the drop-down list:

- Inward

- Outward

Rejected Code

Specify reject reason code for querying. This adjoining option list displays all valid reject codes maintained in the system. You can choose the appropriate one.

Batch Number

Specify the batch number for the transaction you want to query.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed:

Clearing Details:

- Status
- Rejected Code
- Force Posting
- Advice Required
- Waive Reject Charge – Rejection charge will be waived if this box is checked. Remitter Account No
- Remitter Account Number
- Remitter Branch
- Instrument Number
- Instrument Currency
- Instrument Amount
- Cheque Return Amount
- Presenting Bank Charge Amount
- Liquidation Date
- Product
- Contract Reference
- Beneficiary Account
- Beneficiary Customer
- Remarks
- Beneficiary Routing No
- Routing Number
- End Point
- External Reference Number
- Maker ID
- Release Time
- Check ID
- Checker Date Stamp
- Authorization Status
- Source Code
- Instrument Type
- Error Code
- Error Parameters
- Upload Status

The system displays the following details:

- Remitter Bank
- Bank Validate
- Branch
- Entry No

Instrument Date

Specify the instrument date.

6.6 Intra-day Clearing Batch Process

This section contains the following topic:

- [Section 6.6.1, "Processing Intra-day Clearing Batch Process"](#)

6.6.1 Processing Intra-day Clearing Batch Process

The system runs Intra-day clearing batch process (CGFNDCHK) before the CGUPLOAD batch while the clearing upload records are still in the unprocessed state. This batch can also be triggered manually. This validates the Cheque amount and check the Drawer's account balances for the unprocessed clearing records.

The system generates a report to give the details of the accounts with possible insufficient balances to pass the inward clearing cheques at the time of generation

The processing of this batch is as follows:

- On receipt of the inward clearing file from clearing house, the clearing data is uploaded into the Staging table with Clearing Status as 'UNPR' unprocessed so as to process the same from the upload batch
- Once the Intra-day Clearing batch (CGFNDCHK) is run, the system validates the Cheque amount and check the Drawer's account balances of the unprocessed clearing records
- The clearing batch process updates all the unprocessed and unsimulated records with the status of the 'Funds Check Simulation' field on the 'Summary/ Repair' screen as Yes or No depending on the availability of sufficient account balances in the customer account. If Funds check simulation field is updated as N, the system further validates the inward clearing records in terms of Drawn Against Uncollected Deposits (DAUD) and Drawn Against Insufficient Funds (DAIF).
- The system generates the Funds Availability Simulation Report with details of accounts with Funds check simulation check is No and clearing processing status as 'Unprocessed' for that transaction date
 - 'Available Balance' in the Report is the Customer account balance without limits /cover account balance
 - The field 'Available Balance Including Limits/Cover account' includes the limit /cover account balance, if the Primary Account is linked to a cover account. In this case, the system will perform the balance check for both the Primary Account and the corresponding cover account
 - If the cheque amount is greater than the Available balance on simulation, but lesser than the Available Balance Including Limits/Cover account and withdraw-able uncollected balance, then system updates the OD type / Status as DAUD. If the cheque amount is greater than the Available Balance Including Limits/Cover + withdraw-able Uncollected fund, then the system updates OD type / Status as DAIF
 - If multiple instruments are drawn on the same customer account in the inward clearing file, then on the run of the CGFNDCHK batch, the system validates the

consolidated cheque amount for every customer account and updates the flag for these cheques based on the total amount availability in the Customer account. The 'Funds Check Simulation' field gets checked only if the total available balance in the Customer account is equal or greater than the consolidated Instrument amount

6.7 Clearing Auto Reject Mapping Maintenance

This section contains the following topic:

- [Section 6.7.1, "Invoking Clearing Auto Reject Mapping Maintenance Screen"](#)

6.7.1 Invoking Clearing Auto Reject Mapping Maintenance Screen

You can map Oracle FLEXCUBE error codes to the corresponding Reject codes that will result in the auto reject of the incoming clearing transaction using 'Clearing Auto Reject Mapping Maintenance' screen. You can invoke this screen by typing 'CGDERRCD' 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 "Clearing Auto Reject Mapping Maintenance". Inside the window, there is a "New" button at the top left. Below it, the section "Error Codes" contains four input fields: "Error Code *" (with a red asterisk), "Error Description", "Reject Code", and "Reject Reason". At the bottom of the window, there is a status bar with fields for "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the status bar.

You can specify the following details:

Error Code

Specify the error code encountered due to the an exception resulting in the failure of an inward clearing transaction. Alternatively, you can select error code from the option list. The list displays all valid error codes maintained in the system.

Error Description

Specify the error description for the selected error code.

Reject Code

Specify the reject code maintained in the system specifically for auto rejection of Inward clearing transactions. Alternatively, you can select reject code from the option list. The list displays all valid reject codes maintained in the system.

Reject Reason

Specify the reject reason for the selected reject code.

If there corresponding set of exceptions mapped to the Reject codes that are marked for auto rejection, then the system will perform the following steps to automatically reject the incoming transactions

- The system will check if the exception error code is mapped with Auto Reject/reason
 - If Yes, the incoming clearing transaction will be rejected automatically
 - If No, i.e. if error code is not mapped to the reject code in the 'Clearing Auto Reject Mapping Maintenance', the contracts will be in the error status in the CGDCLGDT/IFDCLGDT screen.
- If the transactions are sent to the Referral queue, then based on the process defined, it can either be paid or rejected. In case the transaction is rejected, then the system will validate if the error codes are mapped for auto rejection and accordingly the transaction will get auto rejected.

6.8 Clearing Batch Process (CGUPLOAD)

This section contains the following topic:

- [Section 6.8.1, "Processing Clearing Batch"](#)
- [Section 6.8.2, "Provision for populating Clearing Upload"](#)

6.8.1 Processing Clearing Batch

CGUPLOAD batch can be configured as intra-day batch to process the uploaded clearing data. This will process the clearing upload data which are in unprocessed status and creates the clearing transaction based on the instrument type, instrument product.

- If the instrument type is 'CHEQUE', 'DD' or 'BC' and the product type is 'OC' (Outward clearing), the system will create the outward clearing transaction.
- If the instrument type is 'CHEQUE' and the product type is 'IC' (Inward clearing), the system will create the inward clearing transaction
- If the instrument type is 'DD' or 'BC' and the product type is not 'OC' (Outward Clearing) the system will trigger the liquidation process for the DD/BC instrument received for clearing.
- The Clearing batch process will update the status of the clearing upload data in the clearing log data store.
- If the clearing transaction is created successfully, the status will be updated as 'SUCS' in the clearing log data store which can be viewed from the 'Clearing Log Summary' screen.
- During accounting process, the system will fail the transaction based on the conversion error code maintenance for the accounting overrides.
- These transactions can be processed (fail to pass) from the 'Clearing Log/Repair' screen.
- If transaction is failed during batch process, the system would update the status as 'ERRR' with error code and error description in the clearing log, which can be viewed from clearing log summary (IFSCCLGDT) or Clearing Repair Screen (CGDCLGDT).
- You can manually correct the error data from the 'Clearing Bulk Repair' screen.

6.8.2 Provision for populating Clearing Upload

The excel upload process exposed by the system can be utilized to upload the clearing data into the clearing log data store.

The following are the fields which are mandatory for both Inward and Outward Clearing:

Field	Description	Data Type
INSTRNO	Instrument number	Number

Field	Description	Data Type
PROD	Product code (inward clearing product)	String
INSTRCCY	Instrument currency	String
INSTRAMT	Instrument amount	Number
ROUTINGNO	Routing Number	String

The following are the fields which are mandatory for Inward Clearing:

Field	Description	Data Type
REMACCOUNT	Remitter account	Number
ENDPOINT	End point	String

The following are the fields which are mandatory for Outward Clearing: **Clearing**

Field	Description	Data Type
BENACCOUNT	Beneficiary account	Number
INSTRDATE	Instrument date	Date

Intra-day Batch Process This section contains the following topic:

- [Section 6.8.3, "Processing Clearing Intra-day Batch Process"](#)

6.8.3 **Processing Clearing Intra-day Batch Process**

The clearing intra-day batch (CGOUTBAT) will read the outward and outward LOCH clearing cheques for the current date and pass a consolidated entry at the branch level for the total number of cheque amount.

The clearing intra-day batch (CGINBAT) will read the inward and inward LOCH clearing cheques for the current date and pass a consolidated entry at the branch level for the total number of cheque amount in the file.

The clearing intra-day batch (CGOUTRBT) will read the outward return and outward LOCH return clearing cheques for the current date and pass a consolidated entry at the branch level for the total number of cheque amount in the file.

The clearing intra-day batch (CGINRBAT) will read the inward return and inward LOCH return clearing cheques for the current date and pass a consolidated entry at the branch level for the total number of cheque amount.

You can trigger the consolidated entry for the total cheque amount in the Outward Clearing file. using CGOUTBAT batch. This batch will consider all the Outward clearing contracts with clearing date as current system date and based on the end point, product code and consolidation status combination and pass a consolidated entry for the total cheque amount for the branch as follows and update the consolidation status field:

Cr/Dr Indicator	Account/GL	Amount Tag

Dr	Clearing Nostro/Central Bank Account	FILE_AMT
Cr	Outward Suspense GL	FILE_AMT

This batch job will trigger the consolidated entry for both Normal Outward and In-house clearing contracts.

The system will check if consolidation batch is executed prior to clearing upload batch. The system will update consolidated reference number against the individual cheques which were part of the consolidation amount.

If the CGINBAT is run prior to the clearing upload batch, the system will consider all the Return/reject of Inward clearing contracts based on the clearing type 'IC', file reference number or batch number and status as REJE and pass the consolidated batch entry for the Outward Return as follows:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Clearing Nostro/Central Bank Account	FILE_AMT
Cr	Outward Return Suspence GL	FILE_AMT

The CGOUTRBT batch will trigger to pass the above mentioned consolidated entries for outward return and below mentioned outward LOCH return clearing contracts. The following batch entry will be triggered for LOCH process. The Internal Susp GL and Internal Return Susp GL will be fetched from the End point GL maintenance.

Outward LOCH Process:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Clearing Nostro Account/GL	FILE_AMT
Cr	Outward Suspence GL	FILE_AMT

Outward Return LOCH:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Clearing Nostro Account/GL	FILE_AMT
Cr	Outward Return Suspence GL	FILE_AMT

Note

- Any outward clearing transaction will not be allowed to return before dispatch (or) CGOUTBAT is run
- Any outward clearing transaction will not be allowed to reverse from Branch workflow screen after dispatch (or) CGOUTBAT is run

6.8.3.1 Uploading Inward Clearing File

The system will upload inward clearing file and pass consolidated entry for the total cheque amount at branch level as follows:

- Inward clearing file is a fixed flat file of 64 bytes for each record and file records are divided into 5 parts as follows.
 - Header: Indicates the beginning of inward clearing file
 - Record details: Indicates the cheque details for each branch
 - Branch Footer: This record will appear after record details for every branch details and will be repeated for every unique branch details in the file and will give details on the total cheque for the branch and the total amount
 - Bank footer: This record will appear after all record and branch detail and will display the total amount for the bank and the number of branch in the file
 - Footer Details: Indicates the end of clearing file
- On receipt of the inward clearing file from clearing house, the clearing data is uploaded into the inward Staging table with Clearing Status as 'UNPR' unprocessed so as to process the same from the upload batch.
- The system will read the data from file and convert it into Oracle FLEXCUBE format. It will then identify all the record details for every unique branch and upload the same records.
- The system will upload the inward files at Java application layer.
- Clearing upload batch will be run to process the individual inward cheques.

- Once the Clearing batch 'CGINBAT' is run, based on the clearing type 'IC' and file reference number or batch number, the system will pass a consolidated entry for the total cheque amount for the branch as follows:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Inward Suspense GL	FILE_AMT
Cr	Clearing Nostro/Central Bank Account	FILE_AMT

- Inward LOCH will be treated as normal inward clearing with no details being sent to clearing house. Following batch entry will be passed for LOCH transactions:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Inward Suspense GL	FILE_AMT
Cr	Clearing Nostro Account/GL	FILE_AMT

- The system will update consolidated reference number against the individual cheques which were part of the consolidation amount.
- Consolidation entry will be passed for every branch in the received inward file.

Uploading Inward Return Clearing File

The system will upload inward return clearing file and pass consolidated entry for the total cheque amount at branch level as follows:

- Inward clearing file is a fixed flat file of 64 bytes for each record and file records are divided into 5 parts as follows.
 - Header: Indicates the beginning of inward clearing file.
 - Record details: Indicates the cheque details for each branch.
 - Branch Footer: This record will appear after record details for every branch details and will be repeated for every unique branch details in the file and will give details on the total cheque for the branch and the total amount.
 - Bank footer: This record will appear after all record and branch detail and will display the total amount for the bank and the number of branch in the file.
 - Footer Details: Indicates the end of clearing file.
- On receipt of the inward clearing file from clearing house, the clearing data is uploaded into the inward return Staging table with Clearing Status as 'UNPR' unprocessed so as to process the same from the upload batch.
- The system will read the data from file and convert it into Oracle FLEXCUBE format. It will then identify all the record details for every unique branch and upload the same records.
- The system will upload the inward files at Java application layer.
- Clearing upload batch will be run to process the individual inward cheques.
- Once the new Clearing batch 'CGINRBAT' is run, based on the clearing type 'IC and file reference number or batch number a consolidated entry will be passed for the total cheque amount for the branch as follows:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Inward Return Suspense GL	FILE_AMT
Cr	Clearing Nostro/ Central Bank Account	FILE_AMT

- Inward LOCH Return will also be treated as normal inward return clearing with no details being sent to clearing house. Following batch entry will be triggered for LOCH return:

Cr/Dr Indicator	Account/GL	Amount Tag
Dr	Inward Return Suspense GL	FILE_AMT
Cr	Clearing Nostro Account/ GL	FILE_AMT

- The system will update consolidated reference number against the individual cheques which were part of the consolidation amount.
- Consolidation entry will be passed for every branch in the received inward file.

7.1 Introduction

The report programs available under the Clearing module are explained in this chapter. All activities that are performed by the Clearing module are recorded. The inputs you have made at different stages are pieced together and can be extracted in the form of meaningful reports as and when you may require them. Every day teller doing the financial transactions, print hard copy of the reports.

This chapter contains the following sections:

- [Section 7.2, "Inward Clearing Extract Report"](#)
- [Section 7.3, "Inward Clearing Extract – Passed Entries"](#)
- [Section 7.4, "Inward Clearing Extract - Failed Entries"](#)
- [Section 7.5, "Inward Clearing Extract – Rejected Entries"](#)
- [Section 7.6, "Inward Clearing Extract – Forcefully Passed Entries"](#)
- [Section 7.7, "Inward Clearing Summary Report"](#)
- [Section 7.8, "Outward Clearing Failed Transactions Report"](#)
- [Section 7.9, "Cheques Due for Realization Report"](#)
- [Section 7.10, "Inward Clearing Cheque Reject Report"](#)
- [Section 7.11, "Outward Clearing Cheque Reject Report"](#)
- [Section 7.12, "Outward Clearing Summary Report"](#)
- [Section 7.13, "Clearing Balance Summary Report"](#)
- [Section 7.14, "Liquidated Instrument Report"](#)
- [Section 7.15, "Instrument Issued Today Report"](#)
- [Section 7.16, "Outward Clearing Handoff Report"](#)
- [Section 7.17, "Float Extension Report"](#)
- [Section 7.18, "On Us Transaction Report"](#)
- [Section 7.19, "Funds Availability Simulation Report"](#)

7.2 Inward Clearing Extract Report

This section contains the following topics:

- [Section 7.2.1, "Generating Inward Clearing Extract Report"](#)
- [Section 7.2.2, "Contents of the Report"](#)

7.2.1 Generating Inward Clearing Extract Report

This Report lists the all inward clearing records. It will have all the records irrespective of their status. You can invoke 'Inward Clearing Extract Report' screen by typing 'CGRINCLR' in the

field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click 'OK' button to generate the inward clearing extract report, click 'Exit' to return to the Reports Browser.

7.2.2 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

Field Name	Description
End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Payee	This indicates the payee.

Field Name	Description
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Cheque Amount	This indicates the cheque amount.
Status	This indicates the status.

7.3 Inward Clearing Extract – Passed Entries

This section contains the following topics:

- [Section 7.3.1, "Generating Inward Clearing Extract- Passed Entries"](#)
- [Section 7.3.2, "Contents of the Report"](#)

7.3.1 Generating Inward Clearing Extract- Passed Entries

After authorization, all the transactions will come to 'Clearing Log' (IFSCLGDT) screen. Here some transactions will go as error, because of lack of funds, or other reasons. A report is required containing data of how many entries passed.

You can invoke 'Inward Clearing Extract - Passed Entries' screen by typing 'CGRCLGPS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click 'OK' button to generate the inward clearing extract report, click 'Exit' to return to the Reports Browser.

7.3.2 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the batch number and currency. Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

Field Name	Description
End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Remarks	This indicates the remarks.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Amount	This indicates the amount.

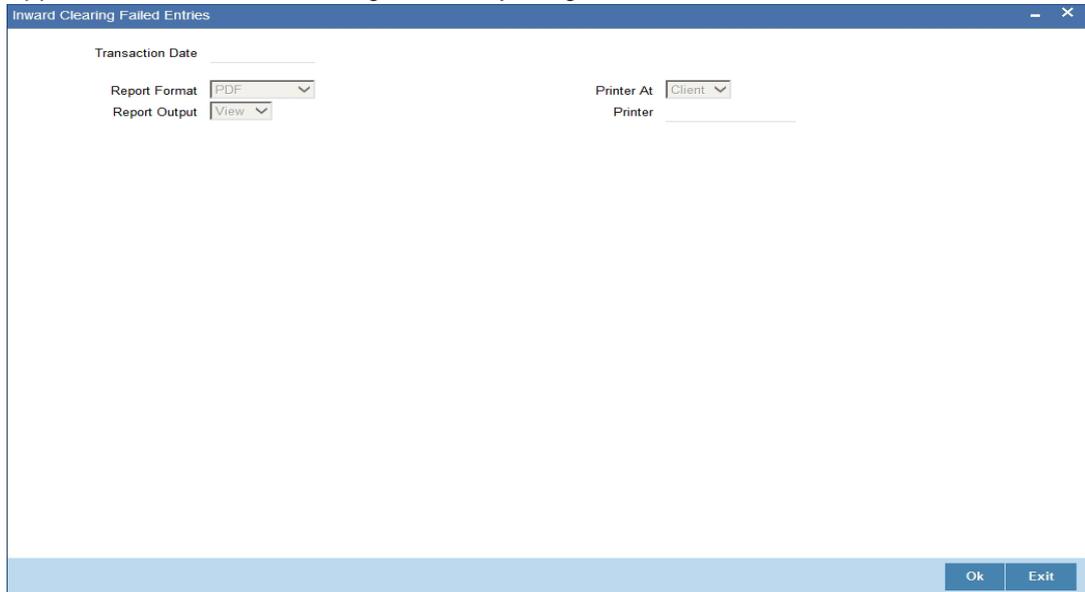
7.4 Inward Clearing Extract - Failed Entries

This section contains the following topics:

- [Section 7.4.1, "Generating Inward Clearing Extract - Failed Entries"](#)
- [Section 7.4.2, "Contents of the Report"](#)

7.4.1 Generating Inward Clearing Extract - Failed Entries

This Report lists the failed inward clearing records. You can invoke 'Inward Clearing Extract - Failed Entries' screen by typing 'CGRCLREF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Transaction Date

Specify the transaction date.

Click 'OK' button to generate the inward clearing extract report, click 'Exit' to return to the Reports Browser.

7.4.2 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

Field Name	Description
End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.

Field Name	Description
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Failed Reason	This indicates the failed reason.
Remarks	This indicates the remarks.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Amount	This indicates the amount.

7.5 Inward Clearing Extract – Rejected Entries

This section contains the following topics:

- [Section 7.5.1, "Generating Inward Clearing Extract - Rejected Entries"](#)
- [Section 7.5.2, "Contents of the Report"](#)

7.5.1 Generating Inward Clearing Extract - Rejected Entries

This Report lists the reject inward clearing records. The bank may wish to reverse some of the passed cheques. A report is required of how many cheques reversed with details.

You can invoke 'Inward Clearing Extract - Rejected Entries' screen by typing 'CGRCHREV' 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:

Transaction Date

Specify date of transaction of inward clearing extract for which you wish to generate report, from the adjoining calendar.

Reject Code

Specify reject code of the inward clearing extract for which you wish to generate report, from the adjoining option list.

Reject Reason

Reason for the rejection of the inward clearing extract is defaulted here based the specified reject code.

Click 'OK' button to generate the inward clearing extract report, click 'Exit' to return to the Reports Browser.

7.5.2 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated, the module of the report and reject code.

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

Field Name	Field Description
Transaction Branch	This indicates the transaction branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account Number	This indicates the beneficiary account.
Customer Name	This indicates the customer name.
Cheque Number	This indicates the cheque number.
Batch Number	This indicates the batch number
Currency	This indicates the currency of the transaction
Total Amount	This indicates the total amount
Total Number of Records	This indicates the total number of records
Value Date	This indicates the value date.
Reject Reason	This indicates the reject reason.
Currency	This indicates the currency.
Amount	This indicates the amount.

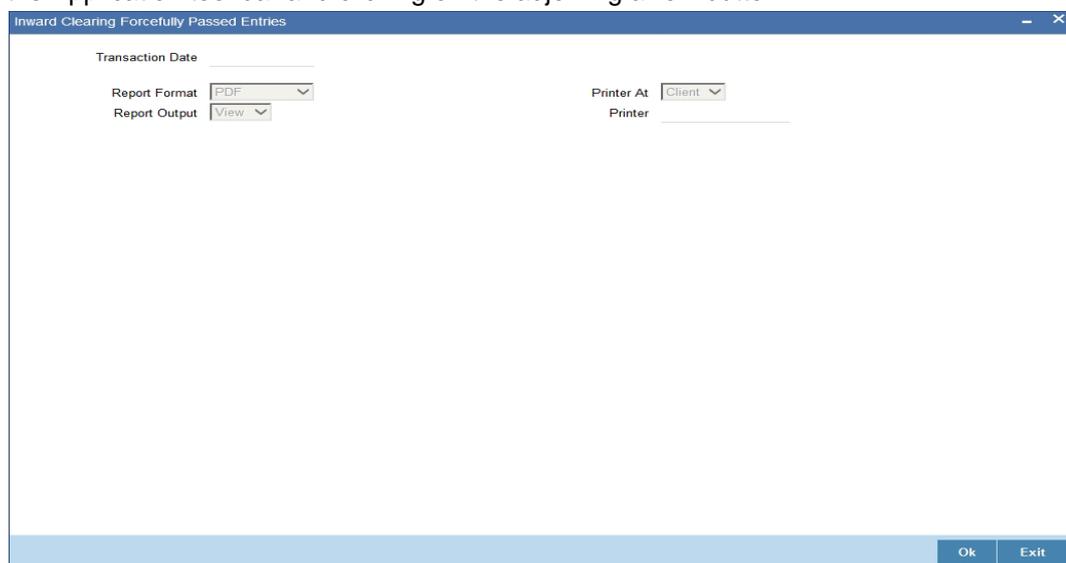
7.6 Inward Clearing Extract – Forcefully Passed Entries

This section contains the following topics:

- [Section 7.6.1, "Generating Inward Clearing Extract - Forcefully Passed Entries"](#)
- [Section 7.6.2, "Contents of the Report"](#)

7.6.1 Generating Inward Clearing Extract - Forcefully Passed Entries

The bank will forcefully pass some of the entries which had failed earlier. A report is required of how many passed forcefully with details. You can invoke 'Inward Clearing Extract – Forcefully passed Entries' screen by typing 'CGRCLFPS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the transaction date.

Click 'OK' button to generate the inward clearing extract report, click 'Exit' to return to the Reports Browser.

7.6.2 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

Field Name	Field Description
End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.

Field Name	Field Description
Routing Number	This indicates the routing number.
Previous Status	This indicates the previous status.
Current Status	This indicates the current status.
Payee	This indicates the payee.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Amount	This indicates the amount.

7.7 Inward Clearing Summary Report

This section contains the following topics:

- [Section 7.7.1, "Generating Inward Clearing Summary Report"](#)
- [Section 7.7.2, "Contents of the Report"](#)

7.7.1 Generating Inward Clearing Summary Report

Cheques are processed in various Inward Clearing types, Currencies, and Batches throughout the day. These Inward Clearing Cheques are either processed successfully or rejected, based on the accounts fund position, status, etc.

You can generate 'Inward Clearing Summary Report' to help the branches in balancing inward clearing transactions. This report lists all the inward clearing transactions processed on that day. The transactions are grouped by batches. You can invoke 'Inward Clearing Summary Report' screen by typing 'CGRINCLG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.CGRINCLG__CVS_MAIN

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.

End Point

Specify cheque number which you wish to maintain as an end point to generate the report, from the adjoining option list.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.7.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inward Clearing Summary Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
End Point	Indicates End Point
Clearing House Name	Indicates Clearing House Name
Clearing House	Indicates Clearing house
Currency	Indicates Currency

Field Name	Field Description
Batch Number	Indicates Batch Number
Debit Amount	Indicates Sum of Cheque Amount of the batch
Rejected Amount	Indicates Sum of amount of the rejected cheques of the batch
Passed Amount	Indicates Sum of amount of the passed cheques of the batch

7.8 Outward Clearing Failed Transactions Report

This section contains the following topics:

- [Section 7.8.1, "Generating Outward Clearing Failed Transaction Report"](#)
- [Section 7.8.2, "Contents of the Report"](#)

7.8.1 Generating Outward Clearing Failed Transaction Report

Outward clearing cheques are settled by forwarding them to clearing houses. On the due date of settlement, credits are received from the other banks, through the clearing house. Subject to the returns, the funds are credited to the customer accounts. If an outward clearing transaction fails, then you can generate 'Outward Clearing Failed Transactions Report' to list transactions which failed on that day. This report groups all failed transactions based on the instrument and clearing type of the transaction.

You can invoke 'Outward Clearing Failed Transactions Report' screen by typing 'CGROCFTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

End Point

Specify cheque number which you wish to maintain as an end point to generate the report, from the adjoining option list.

Process Date

Specify the date when the outward clearing transaction was processed from the adjoining Calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.8.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Outward Clearing Failed Transactions Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
End Point	Indicates the end point
Transaction Date	Indicates the date of transaction
Instrument Type	Indicates the instrument type
Instrument No	Indicates Instrument Number
XREF	Indicates External Reference Number
Acc Branch	Indicates Payee Account Branch
Beneficiary Account Number	Indicates the beneficiary account number
Instrument CCY	Indicates the instrument currency

SC CCY	Indicates the charge currency
Transaction Status	Indicates the transaction status
Reference Number	Indicates FCC Reference Number
Routing No	Indicates Clearing Routing Number
Remitter Account	Indicates Payee Account Number
Beneficiary Account Description	Indicates the Beneficiary Account Description
Instrument Amount	Indicates Instrument Amount
SC Amount	Indicates Service Charge Amount
Reject Reason	Indicates Cheque Reject Remarks

7.9 Cheques Due for Realization Report

This section contains the following topics:

- [Section 7.9.1, "Generating Cheques Due for Realization Report"](#)
- [Section 7.9.2, "Contents of the Report"](#)

7.9.1 Generating Cheques Due for Realization Report

Instruments that need to be credited to the customer's account are lodged in clearing. On the clearing due date, the cheques are realized and the accounts are credited, subject to the returns. Simultaneously branches open various clearing sessions based on the requirements and lodge cheques.

You can generate 'Cheques Due for Realization Report' to list cheques that are due for realization for that day. This report lists cheques which were already due for credit to the accounts value date. You can invoke 'Cheques Due for Realization Report' screen by typing 'CGRCDTOD' 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:

Clearing Type

Specify clearing type for which you wish to generate the report, form the adjoining option list.

Value Date

Specify clearing value date of the outward clearing transaction from the adjoining calendar.

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

End Point

Specify cheque number which you wish to maintain as an end point to generate the report, from the adjoining option list.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.9.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Cheques Due for Realization Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
End Point	Indicates Clearing End Point

Origination Branch	Indicates the origination branch
Clearing type and description	Indicates the clearing type and description
Instrument type	Indicates the instrument type
Currency	Indicates the currency of the transaction
Account Number	Indicates Account Number
Name	Indicates Account Holder Name
Bank Code	Indicates Bank Code
Instrument No	Indicates Instrument Number
Amount in TCY	Indicates the Amount in TCY
Transaction Seq NO	Indicates the transaction sequence number
Deposit Date	Indicates Cheque Deposited Date
Product Code	Indicates the product code
Value Date	Indicates value date
Transaction Ltrl	Indicates Transaction ltrl

7.10 Inward Clearing Cheque Reject Report

This section contains the following topics:

- [Section 7.10.1, "Generating Inward Clearing Cheque Reject Report"](#)
- [Section 7.10.2, "Contents of the Report"](#)

7.10.1 Generating Inward Clearing Cheque Reject Report

Cheques which were presented in inward clearing are cleared after verifying the following:

- Balance in the account
- Signature of Account holder
- Mandatory validations

If the presented cheque fails in any of the above validations, then the Drawee Bank rejects the cheque. Subsequently, these cheques are returned to clearing house, with reasons for not honoring it.

You can generate 'Inward Clearing Cheque Reject Report' with details of cheques which were rejected during inward clearing process for a given period. This report groups cheques, based on the end point, branch code, and totals provided for instrument amount.

You can invoke 'Inward Clearing Cheque Reject Report' screen by typing 'CGRICLRS' 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 "Inward clearing reject Report". The window contains the following fields and controls:

- End Point: [Text Input]
- Branch Code: [Text Input]
- From Date *: [Text Input]
- To Date *: [Text Input]
- Account number: [Text Input]
- Reject Reason: [Text Input]
- Report Format: [PDF] (Dropdown)
- Report Output: [View] (Dropdown)
- Printer At: [Client] (Dropdown)
- Printer: [Text Input]
- Buttons: [Ok] [Exit]

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

From Date

Specify the date from when you wish to generate the report from the adjoining calendar.

To Date

Specify the date till when you wish to generate the report from the adjoining calendar.

End Point

Specify cheque number which you wish to maintain as an end point to generate the report, from the adjoining option list.

Account Number

Specify account number to which the rejected inward clearing cheque was submitted, from the adjoining option list.

Reject Reason

Specify rejection code for rejection of the cheque from the adjoining option list.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.

- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.10.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inward Clearing Cheque Reject Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
RM ID	Relationship manager ID
Account No	Indicates Remitter Account Number
Account Desc	Indicates Account Description
Instrument type	Indicates Instrument type
Instrument No	Indicates Instrument No
Instrument CCY	Indicates Instrument Currency
Instrument Amount	Indicates Instrument Amount
Cheque Return date	Indicates Transaction date
Routing No	Indicates Clearing routing no
Clearing Ref No	Indicates FCC Contract reference no
TXN No	Indicates Xref
Telephone No	Indicates Contact No
Reject reason	Indicates Reject reason
Auth ID	Indicates Authorizer Id
Auth ID date	Indicates Authorizer date and time

7.11 Outward Clearing Cheque Reject Report

This section contains the following topics:

- [Section 7.11.1, "Generating Outward Clearing Cheque Reject Report"](#)
- [Section 7.11.2, "Contents of the Report"](#)

7.11.1 Generating Outward Clearing Cheque Reject Report

You can generate a report of outward clearing cheque rejections using 'Outward Clearing Reject Report' screen. This screen gives the details of the cheques those were bounced during a given period. You can invoke 'Outward Clearing Cheque Reject Report' screen by typing 'CGROCLRS' 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 interface titled "Outward clearing reject reports". The form contains the following fields and controls:

- Branch Code: Text input field
- Branch Name: Text input field
- From Date *: Text input field (marked with a red asterisk)
- To Date *: Text input field (marked with a red asterisk)
- End Point: Text input field
- Account number: Text input field
- Reject Reason: Text input field
- Include Subordinates: Dropdown menu with "Yes" selected
- Report Format: Dropdown menu with "PDF" selected
- Printer At: Dropdown menu with "Client" selected
- Report Output: Dropdown menu with "View" selected
- Printer: Text input field

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

From Date

Specify the date from when you wish to generate the report from the adjoining calendar.

To Date

Specify the date till when you wish to generate the report from the adjoining calendar.

End Point

Specify cheque number which you wish to maintain as an end point to generate the report, from the adjoining option list.

Account Number

Specify account number to which the rejected inward clearing cheque was submitted, from the adjoining option list.

Reject Reason

Specify rejection code for rejection of the cheque from the adjoining option list.

Include Subordinates

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this box to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.11.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inward Clearing Cheque Reject Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Rm ID	Relationship Manager ID
Transaction Branch	Transaction Branch
End Point	End Point
Remittance Account	Remittance Account

Field Name	Field Description
Account Description	Account Description
Instrument type	Instrument type
Instrument No	Instrument Number
Instrument CCY	Instrument Currency
Instrument Amt	Instrument Amount
Cheque Return Date	Cheque Return Date
Routing No	Routing No
Reference No	Reference No
Transaction No	Transaction No
Contact No	Contact No
Auth ID	Auth ID
Auth Time	Auth Time
Reject Reason	Reject Reason

7.12 Outward Clearing Summary Report

This section contains the following topics:

- [Section 7.12.1, "Generating Outward Clearing Summary Report"](#)
- [Section 7.12.2, "Contents of the Report"](#)

7.12.1 Generating Outward Clearing Summary Report

When a customer submits instruments of various other banks to credit their accounts, they are lodged into outward clearing and are moved to clearing settlement. You can generate 'Outward Clearing Summary Report' to provide list of the transactions processed successful or rejected while processing outward clearing. The results are grouped based on the endpoint, clearing type, and transaction currency.

You can invoke 'Outward Clearing Summary Report' screen by typing 'CGROCSAR' 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 "Outward clearing Summary". Inside the window, there are several input fields and dropdown menus. On the left side, there is a "Branch Code *" text field, a "Status" dropdown menu with "Success" selected, a "Report Format" dropdown menu with "PDF" selected, and a "Report Output" dropdown menu with "View" selected. On the right side, there is a "Transaction Date" text field, a "Printer At" dropdown menu with "Client" selected, and a "Printer" text field. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

Transaction Status

Select status of the transaction from the adjoining drop-down list. This list displays the following values:

- Success – Select if the transaction was processed successfully.
- Rejected – Select if the transaction was rejected.

Transaction Date

You can generate this report for the transactions having a specific transaction date. Select the transaction date using the adjoining calendar button.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.12.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Outward Clearing Summary Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
No of Txns	Indicates No of Transactions
Product	Indicates the product
Transaction Ccy	Indicates the transaction currency
Transaction Date	Indicates the transaction date
Amount credited	Indicates Credit amount for outward transactions
Amount Return	Indicates Return amount for outward transactions
Net amount in TCY	Indicates Total net amount for outward cheque transactions
Net amount in LCY	Indicates Total net amount for outward LCY transactions

7.13 Clearing Balance Summary Report

This section contains the following topics:

- [Section 7.13.1, "Generating Clearing Balance Summary Report"](#)
- [Section 7.13.2, "Contents of the Report"](#)

7.13.1 Generating Clearing Balance Summary Report

Clearing houses are conducted region-wise and a pool of branches of each bank participates in each clearing house to settle the funds. You can generate 'Clearing Balance Summary Report' to get region-wise summary details of clearing house details, clearing, and amount cleared for that day. The details are grouped based on the clearing house and branch. You

can invoke 'Clearing Balance Summary Report' screen by typing 'CGRBLSUM' 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 "Clearing balances summary Report". The window contains the following fields and controls:

- Branch Code: Text input field
- Region Code: Text input field
- Transaction Date: Text input field
- Report Format: Dropdown menu (selected: PDF)
- Report Output: Dropdown menu (selected: View)
- Printer At: Dropdown menu (selected: Client)
- Printer: Text input field
- Buttons: Ok, Exit

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

Region Code

Specify a valid region code of the clearing house for which you wish to generate clearing balance summary, from the adjoining option list.

Transaction Date

Specify the transaction date. In the report, the system will include all the transactions entered on the date specified here.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.13.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Clearing Balance Summary Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Status	Indicates the status of the clearing balance
Clearing House	Indicates Clearing house description
Clearing Branch.	Indicates Clearing branch code
Region code	Indicates Region code
Region name	Indicates Region name
Inward Txn date	Indicates the inward transaction date
Outward Txn Date	Indicates the outward transaction date
No. Of Inward Cheques	Indicates the number of inward cheques
Inward Amount (LCY)	Indicates the inward amount in local currency
No. of Outward cheques	Indicates Cheque count
Outward amount (LCY)	Indicates the outward amount in local currency
Amount Brought (LCY).	Indicates Sum of all instruments amount

7.14 Liquidated Instrument Report

This section contains the following topics:

- [Section 7.14.1, "Generating Liquidated Instrument Report"](#)
- [Section 7.14.2, "Contents of the Report"](#)

7.14.1 Generating Liquidated Instrument Report

When a bank issues instruments to its customers and non-customers, they can be issued against CASA, Cash or GL Account. You can generate 'Liquidated Instrument Report' with complete details of instruments and the corresponding beneficiary. The details are grouped based on the instrument type.

You can invoke 'Liquidated Instrument Report' screen by typing 'CGRLQINT' 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 "Liquidated Instrument report". Inside the window, there are several input fields and dropdown menus. At the top left, there are two red asterisks indicating required fields: "Branch Code *" and "Liquidation 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".

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.

Liquidation Date

Specify the liquidation date when the instrument was liquidated from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.14.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Liquidated Instrument Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Reference No	Indicates Reference no
Instrument Type	Indicates Instrument Type
Instrument Number	Indicates Instrument No
Issued Date	Indicates Instrument Date
Currency	Indicates Instrument currency
Instrument Amount	Indicates Instrument Amount
Beneficiary Name.	Indicates Customer Name
Total count & Amount	Indicates Transaction count and amount

7.15 Instrument Issued Today Report

This section contains the following topics:

- [Section 7.15.1, "Generating Instrument Issued Today Report"](#)
- [Section 7.15.2, "Contents of the Report"](#)

7.15.1 Generating Instrument Issued Today Report

Banks issue various types of instruments like DD/BC/TCs etc to their customers. You can generate 'Instrument Issued Today' report with the details of the customers and the issued instruments, for the run date. As per regulatory requirements, PAN no. is also maintained for instruments issued with higher amounts.

The instrument details are grouped based on the instrument type and currency wise. You can invoke 'Instruments Issued Report' screen by typing 'CGRINSTR' 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 "Instrument Issued Today Report". It contains the following fields and controls:

- Branch Code * (text input)
- Instrument type (text input)
- Teller ID (text input)
- Report Format (dropdown menu, currently showing PDF)
- Report Output (dropdown menu, currently showing View)
- Printer At (dropdown menu, currently showing Client)
- Printer (text input)
- Ok button
- Exit 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.

Instrument Type

Specify instrument type for which you need to generate the report from the adjoining option list.

Teller ID

Specify a valid ID of the teller for which you need to generate the report from the adjoining option list.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.15.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Instrument Issued Today Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Teller ID	Indicates the teller ID
Instrument Currency	Indicates Instrument currency
Instrument type	Indicates Instrument type
Issuer Short Name	Indicates Account description
Instrument Date	Indicates Instrument Date
Instrument Number	Indicates the instrument number
Payable bank	Indicates Payable bank code
Contract Ref no	Indicates Contract reference no
Xref	Indicates Reference no
Instrument Amount	Indicates Instrument Amount
Instrument No	Indicates Instrument No
Account Currency	Indicates Account Currency
Account Currency Amount	Indicates Account amount
Charge Ccy	Indicates Charge Currency
Charge Amt	Indicates Charge Amount
Payable Branch	Indicates the payable branch
Identifier Name	Indicates the name of the identifier
Pan Card Number	Indicates the PAN card number
No of Instruments of this type	Indicates Total no of instruments
Total Amount for this type	Indicates Total amount for each instrument type
Total amount for this currency	Indicates Total amount for each instrument currency

7.16 Outward Clearing Handoff Report

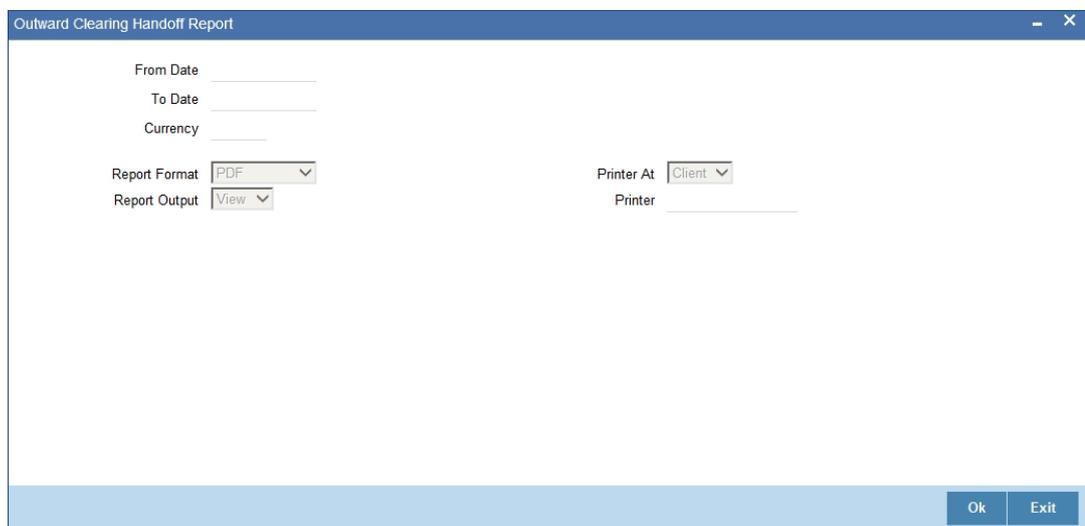
This section contains the following topics:

- [Section 7.16.1, "Generating Outward Clearing Handoff Report"](#)
- [Section 7.16.2, "Contents of the Report"](#)

7.16.1 Generating Outward Clearing Handoff Report

Outward clearing instruments received from the customers are lodged and sent to end point clearing for crediting the customer accounts. On the clearing value date, the funds are made available to the customers. You can generate 'Outward Clearing Handoff Report' to list complete details of outward clearing transaction handoff.

You can invoke 'Outward Clearing Handoff Report' screen by typing 'CGROCGHR' 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 "Outward Clearing Handoff Report". The window contains the following fields and controls:

- From Date:
- To Date:
- Currency:
- Report Format:
- Report Output:
- Printer At:
- Printer:

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

You can specify the following parameters here:

From Date

Specify the date from when you wish to generate the report from the adjoining calendar.

To Date

Specify the date till when you wish to generate the report from the adjoining calendar.

Currency

Specify a valid currency in which the outward clearing transaction was handed-off, from the adjoining option list.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.16.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Outward Clearing Handoff Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Branch	Indicates Originating branch
Clearing Branch	Indicates Transaction branch
Remitter Account	Indicates Payee Account
TXN Seq No	Indicates FCC Contract reference no
Instr No	Indicates Instrument No
Instr Date	Indicates Cheque Issue date
Routing No	Indicates Routing No
Beneficiary Account	Indicates Drawee account
Acc Ccy	Indicates Beneficiary Account currency
Amount	Indicates Instrument Amount
Clg type	Indicates Clearing product code
End Point	Indicates Outward clearing branch

7.17 Float Extension Report

This section contains the following topics:

- [Section 7.17.1, "Generating Float Extension Report"](#)
- [Section 7.17.2, "Contents of the Report"](#)

7.17.1 Generating Float Extension Report

You can generate a float extension report to view the list of cheque transactions processed in float extension batch.

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



Specify the following here:

Branch Code

Select the transaction branch of the float extension from the adjoining option list.

From Date

Indicate the date from which transactions are extended. The system defaults current date. From Date should be lesser than or equal to 'To Date'.

To Date

Indicate the date to which the transactions are extended. The system defaults current date. To Date should be lesser than or greater to 'From Date'

7.17.2 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

The selection criteria used for the generation of the report is displayed below the header.

Body of the Report

Field Name	Field Description
Float Extension Reference Number	Indicates the Float Extension Reference Number generated by the system.
Execution Date	Indicate the Date of Execution
Branch Code	Indicates Branch Code
Remitter Account	Indicates the Remitter Account Number
Beneficiary Account	Indicates the Beneficiary Account Number.
Float Days Extended	Indicates the number of Float Days extended.
Status	Indicates the Status of execution.
Old Value Date	Indicates Value Date before float extension.
New Value Date	Indicates Value Date after float extension.
Clearing Type	Indicates the Clearing product code.
Sector Code	Indicates the Sector Code
Clearing Bank Code	Indicates the clearing bank code
Clearing Branch Code	Indicates the clearing branch code
Instrument Number	Indicates the Instrument Number of Cheque/DD/BC
Currency	Indicates the Currency of the Instrument
Instrument Amount	Indicates the Amount of the Instrument
Entry Number	Indicates Entry Sequence Number of Float Extension.
Instrument Date	Indicates the Date of the Instrument

7.18 On Us Transaction Report

This section contains the following topics:

- [Section 7.18.1, "Generating On Us Transaction Report"](#)
- [Section 7.18.2, "Contents of the Report"](#)

7.18.1 Generating On Us Transaction Report

You can invoke 'On Us Transaction Report' screen by typing 'CGRPOUTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On Us Transaction Report

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Exit

7.18.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the account number
Customer Name	Indicates the name of the customer
Debit/Credit Indicator	Indicates whether the transaction is credit or debit
Currency	Indicates the currency of the account
Amount	Indicates the amount
Instrument Number	Indicates the instrument number
Description	Gives brief on the transaction
Value Date	Indicates value date
Input Branch	Indicates the input branch
Maker ID	Indicates the identification of the maker of the record
Input Date	Indicates the date of input

Reference Number	Indicates the reference number
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7.19 Funds Availability Simulation Report

This section contains the following topics:

- [Section 7.19.1, "Generating Funds Availability Simulation Report"](#)
- [Section 7.19.2, "Contents of the Report"](#)

7.19.1 Generating Funds Availability Simulation Report

Funds Availability Simulation Report is used to generate details of the accounts with possible insufficient balances.

You can invoke 'Funds Availability Simulation Report' screen by typing 'CGRINSIM' 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:

Transaction Date

Select the transaction date from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.

- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

7.19.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, currency of the instrument the date and time at which it was generated and the module of the report.

Field Name	Description
Transaction Date	Indicates the transaction Date
Transaction Branch	Indicates the transaction Branch
User ID	ID of the user who generated the report,
Date and time	Date and time of the report generation
Module	Module of the Report

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Description
Account Number	Indicates the Account of the remitter
Name	Indicates the customer name.
Available Balance	This would be Remitter Account's available Balance without adding uncollected funds or cover account/limits funds
Uncollected Funds	This field will include uncollected funds excluding the withdrawable uncollected funds

Field Name	Description
Available Balance Including Limits/Cover account	This field will hold the available balance including limits/cover account+ withdrawable uncollected funds
Total Check Amount	Sum of all check amount for the account
Difference	This will have difference of (Available Bal Including Limits/Cover + withdraw able Uncollected fund)- Total Check Amount
OD Type	DAUD/DAIF
Check Number	This indicates the cheque number
Check Amount	This indicates the cheque amount

8. Annexure I

8.1 Order of Replacement of Parameters with Wild Card Entries

Branch	Product	Offset Currency	Txn Currency	Customer/Customer Group
Txn Brn	Product	Ofs CCY	Txn CCY	Customer
Txn Brn	Product	Ofs CCY	Txn CCY	Customer Group
.	Product	Ofs CCY	Txn CCY	Customer
.	Product	Ofs CCY	Txn CCY	Customer Group
Txn Brn	Product	*.*	Txn CCY	Customer
Txn Brn	Product	*.*	Txn CCY	Customer Group
Txn Brn	Product	Ofs CCY	*.*	Customer
Txn Brn	Product	Ofs CCY	*.*	Customer Group
Txn Brn	Product	Ofs CCY	Txn CCY	*.*
.	Product	*.*	Txn CCY	Customer
.	Product	*.*	Txn CCY	Customer Group
.	Product	Ofs CCY	*.*	Customer
.	Product	Ofs CCY	*.*	Customer Group
.	Product	Ofs CCY	Txn CCY	*.*
Txn Brn	Product	*.*	*.*	Customer
Txn Brn	Product	*.*	*.*	Customer Group
Txn Brn	Product	*.*	Txn CCY	*.*
Txn Brn	Product	Ofs CCY	*.*	*.*
.	Product	*.*	*.*	Customer
.	Product	*.*	*.*	Customer Group
.	Product	*.*	Txn CCY	*.*
.	Product	Ofs CCY	*.*	*.*
Txn Brn	Product	*.*	*.*	*.*
.	Product	*.*	*.*	*.*

9. Annexure II

9.1 Different Currency Combinations- Rate Code and Rate Type Pickup

Currency 1	Currency 2
Specific Main Currency	Specific Offset Currency
Specific Offset Currency	Specific Main Currency
Specific Main Currency	*.*
.	Specific Main Currency
.	Specific Offset Currency
Specific Offset Currency	*.*
.	*.*

10. Function ID Glossary

C

CGDBRNCT	3-12
CGDBRNPM	3-6
CGDCLGDT	6-19, 6-22
CGDINWCT	3-10
CGDIWCGD	6-23
CGDIWQRY	6-3
CGDLTCLG	3-7
CGDQUERY	6-1
CGDRJMNT	6-11
CGRBLSUM	7-23
CGRCDTOD	7-13
CGRCHREV	7-6
CGRCLFPS	7-8
CGRCLGPS	7-3
CGRCLREF	7-5
CGRFLTEX	7-31
CGRICLRS	7-16
CGRINCLG	7-9
CGRINCLR	7-1
CGRINSIM	7-34
CGRINSTR	7-27
CGRLQINT	7-25
CGROCFTN	7-11
CGROCGHR	7-29

CGROCLRS	7-18
CGROCSAR	7-21
CGRPOUTN	7-33
CGSBRNCT	3-14
CGSINWCT	3-11
CGSQUERY	6-5
CLDFNPRD	4-1

D

DEDBNKCD	3-4
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F

FTDRCST	6-7
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I

IFDATMMN	5-1
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S

STDBRGMT	5-16
STDCHGCD	5-13
STDCLDMT	3-15
STDCLHOL	3-16
STDENDMT	3-17
STDENMNT	5-17
STDSECMN	3-3
STSENMNT	5-19