

Oracle FLEXCUBE Core Banking

Back Office User Manual
Release 11.6.0.0.0

Part No. E65544-01

February 2017

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Back Office User Manual
February 2017

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1. Back Office

Back Office module is designed to collectively accommodate all the internal transactions in **FLEXCUBE Retail**. Internal transactions are categorized as those transactions, which are mainly performed at back-office, i.e., transactions that are not directly initiated by the customer in the system. The complete range of transactions under this category covers specific global setup, security and audit related activities apart from covering transactions on accounts like file upload and NPA (non-performing assets) processing.

Key Features of Back Office module

FLEXCUBE Retail Banking Solution offers the best features with an interactive interface that emphasizes on intelligent business logic for financial companies.

This manual is divided into various sub-sections namely:

Delivery Channel Related Transactions: This section describes the delivery channel related transactions, which include global definitions for electronic banking channels, automated teller machines (ATM), telephone banking service, etc.

Security Management System (SMS): This section describes about the usage of various maintenances for security control and its utilities

NPA Related Transactions: This section describes the transactions that pertain to Non Performing Assets processing.

General Ledger Transactions: This section covers all transactions pertaining to GL activities

Collaterals: This section describes about linking of collateral to the account.

Inventory: This section communicates about the stock transactions pertaining to inventory maintenance.

The system facilitates the bank with uploading files for various transactions where the bank wants to debit or credit numerous accounts at a time, or for other activities such as uploading the file to facilitate bulk checkbook issue

Service Charges: This section provides details about linking the service packages to the customer or the existing accounts of the customers.

Download Related: This section provides details about the setup of automatic download of data from central host to the various branch servers.

2. Delivery Channel Related Transactions

2.1. ATM01 - ATM Bank Params Maintenance

Using this option, you can define the bank parameters / GL accounts required for **Oracle FLEXCUBE**, which are necessary for maintaining ATM (Automated Teller Machine) transactions, which occur through various ATM channels across the network. The hold variance percentage and the hold period is also defined here.

The system places a Master Money Hold on the account when it grants authorisation on an offline POS i.e. signature based POS transaction. The Hold has a certain validity period. The MasterMoney Hold will be removed by the system if the debit has a matching Authorisation Code and is within the defined tolerance range. The debit will then be posted to the account. If either the Authorisation Code and/or settlement amount for debit (not within the tolerance) does not match, the Hold is not removed. Such a Hold will expire on the expiry date.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Other Prerequisites

- GL Codes have to be defined

Modes Available

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

To add ATM bank parameters

1. Type the fast path **ATM01** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Bank Params Maintenance**.
2. The system displays the **ATM Bank Params Maintenance** screen.

ATM Bank Params Maintenance

ATM Bank Params Maintenance

Bank Code :

Institution Id :

Issuer Fee GL : ATM Cash GL :

Forwarder Cash GL : Acquirer Cash GL :

Forwarder Fee GL : Acquirer Fee GL :

Debit Suspense GL : Credit Suspense GL :

Remittance Debit GL : Remittance Credit GL :

Settlement GL :

Remit Branch Code :

Allow Funds Transfer Across Customers :

Levy Issuer Fee Online :

Funds Appropriation Sequence :

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

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

Field Name	Description
ATM Cash GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the ATM cash GL code.</p> <p>This GL account will be credited or debited for cash transactions done through the Bank's ATM network by the bank customers.</p>
Forwarder Cash GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the forwarder cash GL code.</p>
Acquirer Cash GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the acquirer cash GL code.</p> <p>This GL account will be debited for the remote on-us transactions (transactions performed by the customers of other banks, through the Bank's ATM network).</p>
Forwarder Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the forwarder fee GL code.</p> <p>This GL account will be credited for the transactions performed by other bank's customers through the ATM network, owned and managed by our bank in the capacity of a forwarder.</p>
Acquirer Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the acquirer fee GL code.</p> <p>This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.</p>
Debit Suspense GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the debit suspense GL code.</p> <p>This GL account will be debited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense.</p>
Credit Suspense GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the credit suspense GL code.</p> <p>This GL account will be credited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense.</p>
Remittance Debit GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the remittance debit GL code.</p> <p>The GL will be debited if the other bank account holder is allowed to give debit instructions for debiting an ATM bank customer. The reconciliation or accounting of the remittance debit GL has to be done operationally from the file hand off.</p>

Field Name	Description
Remittance Credit GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the remittance credit GL code.</p> <p>The GL will be credited if the ATM facilitates fund transfer option, and the customer of the bank does a fund transfer from his account to an external account.</p> <p>The reconciliation or accounting of the remittance credit GL has to be done operationally from the file hand off.</p>
Settlement GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the settlement GL code.</p> <p>This GL account will be debited or credited, in case of remote on us or off us transactions. The net balance in this GL will be claimed from, or paid to other banks in the network.</p>
Remit Branch Code	<p>[Optional, Alphanumeric, 12]</p> <p>Type the branch code for remittance.</p>
Allow Funds Transfer Across Customers	<p>[Optional, Check Box]</p> <p>Select the Allows Funds Transfer Across Customers check box if you want to allow the transactions involving funds transfer, across accounts belonging to different customers.</p>
Levy Issuer Fee Online	<p>[Optional, Check Box]</p> <p>Select the Levy Issuer Fee Online check box if you want to debit the issuer fees online simultaneously, along with the transaction.</p> <p>Issuer fees is normally passed on by the switch/ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch/ETBI, and gets debited online with the original transaction amount, provided this flag is checked.</p>
Funds Appropriation Sequence	<p>[Mandatory, Alphanumeric, Five]</p> <p>Type the funds appropriation sequence.</p> <p>This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • S – Sweep-In • O – Overdraft • V – Overline • A – Advance against unclear funds • T – Temporary Overdraft

3. Click the **Add** button.
4. Enter the bank code and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the various fields.

ATM Bank Params Maintenance

ATM Bank Params Maintenance

Bank Code : 25
Institution Id : 1111
Issuer Fee GL : 100031800
Forwarder Cash GL : 100010101
Forwarder Fee GL : 100031800
Debit Suspense GL : 100074000
Remittance Debit GL : 100074000
Settlement GL : 100074000
Remit Branch Code : Jakarta
Allow Funds Transfer Across Customers :
Levy Issuer Fee Online :
Funds Appropriation Sequence : BOSA

ATM Cash GL : 100010101
Acquirer Cash GL : 100010101
Acquirer Fee GL : 100031800
Credit Suspense GL : 100074000
Remittance Credit GL : 100074000

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TDOC3	SQTP17	05/05/2008 17:31:47	Authorize	<input checked="" type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

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

2.2. ATM02 - ATM Acquirer POS Id Maintenance

Using this option, you can maintain the various Switch IDs, the physical ATM terminals that connect to these switches, and the originating branch code for a particular ATM.

Each ATM is logically attached to a GL (ATM CASH GL) in some branch (originating branch) in **FLEXCUBE**. Every ATM in the ATM network of a Bank has two ATM IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the ATM. The ATM Acquirer POS ID Xref maintenance, maintains the cross-reference between the ATM IDs, ATM CASH GL and the ATM branch. Also, every Forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through this option.

Definition Prerequisites

Not Applicable

Other Prerequisites

- GL Codes have to be defined

Modes Available

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

To add ATM acquirer POS ID

1. Type the fast path **ATM02** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Acquirer POS Id Maintenance**.
2. The system displays the **ATM Acquirer POS Id Maintenance** screen.

ATM Acquirer POS Id Maintenance

Field Description

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

Field Name	Description
Card Acceptor Terminal Id	[Display] This field displays the card terminal ID. Each unique code identifies a terminal at the card acceptor location.
Originating Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. The originating branch code refers to the branch through which the ATM transactions would be routed to respective branches. In practical scenarios, where all ATM operations are centralized, the branch code would be unique. However, if there are multiple switches that accept ATM requests, all catered to by different branches, the respective branch code needs to be maintained.
ATM Cash GL	[Mandatory, Numeric, Nine] Enter the ATM cash GL code. This GL account will be debited on performing on-us, remote on us, off us transactions.
Deposit Cash GL	[Mandatory, Numeric, Nine] Enter the deposit cash GL code.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Enter the acquirer fee GL code which accepts the card for performing the transaction.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Enter the forwarder fee GL code which is responsible for forwarding the transaction from the acquirer to the issuer.
Incoming Remit GL	[Mandatory, Numeric, Nine] Enter the incoming remit GL code.
Outgoing Remit GL	[Mandatory, Numeric, Nine] Enter the outgoing remit GL code.
Settlement GL	[Mandatory, Numeric, Nine] Enter the settlement GL code.

3. Click the **Add** button.
4. Enter the acquirer institution ID and press the **<Tab>** or **<Enter>** key.
5. Enter the appropriate information in the fields.
6. Select the appropriate branch code from the drop-down list.

ATM Acquirer POS Id Maintenance

ATM Acquirer POS Id Maintenance

Acquirer Institution Id	000000000000
Card Acceptor Identification Code	
Forwarder Institution Id	17677
Card Acceptor Terminal Name	
Card Acceptor Terminal Id	
Originating Branch Code	240 ... SANDOZ - MUMBAI
ATM Cash GL	173000011
Deposit Cash GL	173000040
Acquirer Fee GL	173000030
Forwarder Fee GL	173000025
Incoming Remit GL	173000048
Outgoing RemitGL	267000053
Settlement GL	267000057

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

Add Modify Delete Cancel Amend Authorize Inquiry

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

Note: The same **Card Acceptor Identification Code** can have multiple **Card Acceptor Terminal Ids** linked to it. Every combination of **Card Acceptor Identification Code** and **Card Acceptor Terminal Ids** is unique.

2.3. POS01 - POS Acquirer POS Id Maintenance

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

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

Definition Prerequisites

Not Applicable

Other Prerequisites

- GL Codes should be defined

Modes Available

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

To add POS acquirer POS ID

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

POS Acquirer POS Id Maintenance

POS Acquirer POS Id Maintenance

Acquirer Institution Id

Forwarder Institution Id

Card Acceptor Identification Code

Card Acceptor Terminal Id

POS GL Account No.

Originating Branch Code

CASH GL Account No.

CASH Branch Code

Spend Class

Spend Sub Class

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

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

Field Name	Description
Card Acceptor Terminal Id	[Conditional, Numeric, 16] Type the card acceptor terminal ID. Each unique code identifies a terminal at the card acceptor location.
POS GL Account No	[Mandatory, Numeric, Nine] Type the GL account number. The bank will maintain a dummy merchant account for each POS terminal. This is the account number, which will be credited online for the transaction amount, and debited for the discount amount for 'On-Us' transactions arriving from that POS terminal. If a merchant has installed multiple POS terminals, each of them could be associated with the same dummy merchant account number.
Originating Branch Code	[Mandatory, Pick-List] Select the originating branch code from the pick- list. The originating branch code refers to the branch through which the POS transactions would be routed to the respective branches. In practical scenarios where all POS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept POS requests all catered to by different branches, the respective branch code should be maintained.
CASH GL Account No.	[Mandatory, Numeric, Nine] Type the Cash GL Account number.
CASH Branch Code	[Mandatory, Pick List] Select the applicable Cash Branch Code from the pick list.
Spend class	[Optional, Pick List] Select the spend class from the pick list. The spend class defined against the Spend Class will be returned in the UDE ¹ .
Spend Sub class	[Optional, Pick List] Select the spend sub class from the pick list. The spend class defined against the Spend Class will be returned in the UDE.

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

¹(User Defined Entity)

POS Acquirer POS Id Maintenance

POS Acquirer POS Id Maintenance

Acquirer Institution Id

Forwarder Institution Id

Card Acceptor Identification Code

Card Acceptor Terminal Id ...

POS GL Account No.

Originating Branch Code ...

CASH GL Account No.

CASH Branch Code

Spend Class

Spend Sub Class

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

Add Modify Delete Cancel Amend Authorize Inquiry Validate Ok Close Clear

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

2.4. POS02 - POS Bank Params Maintenance

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

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

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

Definition Prerequisites

- GL accounts to have maintained

Modes Available

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

To add POS bank parameters

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

POS Bank Params Maintenance

Bank Code :

Debit Suspense GL

Institution Id :	<input type="text"/>		
Issuer Fee GL :	<input type="text"/>	POSCash GL :	<input type="text"/>
Forwarder Cash GL :	<input type="text"/>	Acquirer Cash GL :	<input type="text"/>
Forwarder Fee GL :	<input type="text"/>	Acquirer Fee GL :	<input type="text"/>
Debit Suspense GL :	<input type="text"/>	Credit Suspense GL :	<input type="text"/>
Code Discount GL :	<input type="text"/>		

Allow Funds Transfer Across Customers :

Levy Issuer Fee Online :

Funds Appropriation Sequence :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the code of the bank for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Debit Suspense GL	
Institution Id	[Mandatory, Numeric, 11] Type the institution ID. The bank is identified in the network using this ID. This ID is allotted by the central bank of the country or the body that governs payment systems in the country.
Issuer Fee GL	[Mandatory, Numeric, 10] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's POS network.
POSCash GL	[Mandatory, Numeric, Nine] Type the GL to be debited or credited for the cash transactions done through the bank's POS network by the bank's customers.
Forwarder Cash GL	This field is for future use.
Acquirer Cash GL	[Mandatory, Numeric, Nine] Type the GL to be credited by the amount of cash to be debited for remote on-us transactions, done through the bank's POS network by the customers of other banks.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Type the GL to be credited on transactions done by other bank's customers through the POS network owned and managed by our bank in the capacity of a forwarder.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Type the GL to be credited for fee amounts out of transactions where in the said bank acts as an acquirer institution.
Debit Suspense GL	[Mandatory, Numeric, Nine] Type the GL to be debited in case of suspense generation on account of POS transactions.
Credit Suspense GL	[Mandatory, Numeric, Nine] Type the GL to be credited in case of suspense generation on account of POS transactions.

Field Name	Description
Code Discount GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the code discount GL.</p> <p>This GL is used for Merchant discounts.</p>
Allow Funds Transfer Across Customers	<p>[Optional, Check Box]</p> <p>Select the Allow Funds Transfer Across Customers check box if the transactions involving funds transfer across different customers should be permitted.</p>
Levy Issuer Fee Online	<p>[Optional, Check Box]</p> <p>Select the Levy Issuer Fee Online check box to debit the issuer fees online simultaneously with the transaction.</p> <p>Issuer fees is normally passed on by the switch / ETBI on which the POS / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI and gets debited online with the original transaction amount provided this flag is checked.</p>
Funds Appropriation Sequence	<p>[Mandatory, Alphanumeric Five]</p> <p>Type the sequence in which the transaction amount needs to be appropriated while debiting the account.</p> <p>Valid values are a combination of the following components.</p> <ul style="list-style-type: none"> • S: Sweep-In • O: Overdraft • V: Overline • A: Advance against unclear funds • T: Temporary Overdraft

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

POS Bank Params Maintenance

POS Bank Params Maintenance

Bank Code : 25

Debit Suspense GL

Institution Id :	1212		
Issuer Fee GL :	100022150	POSCash GL :	100022150
Forwarder Cash GL :	100022150	Acquirer Cash GL :	100022150
Forwarder Fee GL :	100022150	Acquirer Fee GL :	100022150
Debit Suspense GL :	100036000	Credit Suspense GL :	100036000
Code Discount GL :	100022150		

Allow Funds Transfer Across Customers :

Levy Issuer Fee Online :

Funds Appropriation Sequence : SOA

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TQTP15	SQTP15	23/04/2008 16:02:39	Authorize	<input checked="" type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

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

2.5. POS04 - POS BIN Xref Maintenance

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

Definition Prerequisites

- GL accounts to have maintained

Modes Available

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

To maintain POS Bin Xref parameters

1. Type the fast path **POS04** and click **Go** or navigate through the menus to **Global Definitions > Channels > POS Bin Xref Maintenance**.
2. The system displays the **POS BIN Xref Maintenance** screen.

POS BIN Xref Maintenance

Bin Number :
FWD ID :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

UPD OK Close Clear

Field Description

Field Name	Description
Bin Number	[Mandatory, Numeric,10] Type the ten digit bin number. Alternatively, you can select the bin number from the pick list.

Field Name	Description
FWD ID	[Display] The FWD ID is auto populated.

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

POS BIN Xref Maintenance

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

2.6. TBS01 - TBS Bank Params Maintenance

Using this option, you can define the bank level global definitions related to TBS (Telephone Banking Service) transactions and decides whether funds transfer across customers can be permitted for TBS transactions or not.

Transactions that are happening through TBS channel are dependent on these parameters.

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

Definition Prerequisites

Not Applicable

Modes Available

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

To add TBS bank parameters

1. Type the fast path **TBS01** and click **Go** or navigate through the menus to **Global Definitions > Channels > TBS Bank Params Maintenance**.
2. The system displays the **TBS Bank Params Maintenance** screen.

TBS Bank Params Maintenance

TBS Bank Params Maintenance

Bank Code

Bank Parameters

Acquirer Fee GL Allow Funds Transfer Across Customers

Issuer Fee GL Levy Issuer Fee Online

Acquirer Institution Id

Funds Appropriation Sequence

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the bank code of the bank for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Bank Parameters	
Acquirer Fee GL	[Mandatory, Numeric, 10] Type the acquirer fee GL code. This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.
Allow Funds Transfer Across Customers	[Optional, Check Box] Select the Allow Funds Transfer Across Customers check box, if you want to allow the transactions involving funds transfer across different customers.
Issuer Fee GL	[Mandatory, Numeric, 10] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's ATM network.
Levy Issuer Fee Online	[Optional, Check Box] Select the Levy Issuer Fee Online check box if you want to debit the issuer fees online, simultaneously along with the transaction. Issuer fees is normally passed on by the switch / ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI, and gets debited online with the original transaction amount, provided this flag is checked.
Acquirer Institution Id	[Mandatory, Numeric, 11] Type the acquirer institution ID. The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.

Field Name	Description
Funds Appropriation Sequence	<p>[Mandatory, Alphanumeric, Five]</p> <p>Type the funds appropriation sequence.</p> <p>This field denotes the sequence in which the transaction amount should be appropriated while debiting the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • S: Sweep-In • O: Overdraft • V: Overline • A: Advance against unclear funds • T: Temporary Overdraft

3. Click the **Add** button.
4. Type the bank code and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the other fields.

TBS Bank Params Maintenance

The screenshot shows the 'TBS Bank Params Maintenance' window. The 'Bank Code' field contains '25'. The 'Bank Parameters' section includes:

- Acquirer Fee GL: 100031800
- Issuer Fee GL: 100031800
- Acquirer Institution Id: 1111
- Funds Appropriation Sequence: OSA
- Allow Funds Transfer Across Customers:
- Levy Issuer Fee Online:

The 'Record Details' section at the bottom shows:

- Input By: TDOC3
- Authorized By: SQTP7
- Last Mnt. Date: 06/05/2008 10:01:19
- Last Mnt. Action: Authorize
- Authorized:

The bottom toolbar contains buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, and Clear.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.

8. The TBS bank parameters are added once the record is authorised.

2.7. TBS02 - TBS Acquirer Pos ID Maintenance

Using this option you can maintain the various ETBI IDs, the channels that originate from these ETBIs, and the originating branch code for a particular ETBI.

In a centralized TBS environment, the branch code is unique. In case of multiple Switches that accept TBS requests, where all switches are catered to by different branches, the respective branch codes need to be maintained. Transactions that occur through TBS channel are dependent on these parameters.

Definition Prerequisites

Not Applicable

Modes Available

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

To add TBS acquirer POS ID

1. Type the fast path **TBS02** and click **Go** or navigate through the menus to **Global Definitions > Channels > TBS Acquirer Pos ID Maintenance**.
2. The system displays the **TBS Acquirer Pos ID Maintenance** screen.

TBS Acquirer Pos ID Maintenance

TBS Acquirer Pos ID Maintenance

Acquirer Institution Id :

TBS Identification Code :

Channel Number :

Originating Branch Code :

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
----------	---------------	----------------	------------------	------------

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

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

Field Name	Description
Acquirer Institution Id	<p>[Mandatory, Numeric, 11]</p> <p>Type the acquirer institution ID.</p> <p>The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.</p>
TBS Identification Code	<p>[Mandatory, Alphanumeric, 15]</p> <p>Type the TBS identification GL code.</p> <p>This is a unique identification code for a particular ETBI that is installed in the bank. There could be multiple ETBIs in the same bank, which are serviced by different branches.</p>
Channel Number	<p>[Mandatory, Numeric, Eight]</p> <p>Type the channel number pertaining to the TBS Identification Code.</p> <p>Channel number refers to the various ports on the ETBI, from where multiple service call lines originate. There could be multiple channels originating from the same ETBI.</p>
Originating Branch Code	<p>[Mandatory, Pick List]</p> <p>Select the originating branch code from the Pick list.</p> <p>The originating branch code refers to the branch through which the TBS transactions would be routed to the respective branches. In practical scenarios, where all TBS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept TBS requests, all catered to by different branches, the respective branch code should be maintained.</p>

3. Click the **Add** button.
4. Type the acquirer institution ID and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the other fields.

TBS Acquirer Pos ID Maintenance

TBS Acquirer Pos ID Maintenance

Acquirer Institution Id : 1258977
TBS Identification Code : 158788
Channel Number : 235658
Originating Branch Code : 101 FORT

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

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

2.8. TBS03 - IVR TIN Request

Using this option you can generate telephonic identification number (TIN) of the customer.

The customer can request TIN on IVR. If the customer has multiple accounts, the accounts which has to be linked to TIN can be specified.

Definition Prerequisites

- 8053 - Customer Addition

Modes Available

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

To add IVR TIN request

1. Type the fast path **TBS03** and click **Go** or navigate through the menus to **Global Definitions > Channels > IVR TIN Request**.
2. The system displays the **IVR TIN Request** screen.

IVR TIN Request

IVR TIN Request

Customer Information

Search Criteria : Customer Short Name Search String :
IC : ID :
Full Name :
Short Name :

Account Linkage

Issue/Reissue TIN:

Accounts Linked :

Account No.	Account Relation	Module	Link(Y/N)
-------------	------------------	--------	-----------

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer short name• Customer IC Identification criteria (IC) arrived at by the bank during customer addition.• Customer ID- Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, based on the criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter (s) of the short name or ID can be entered.</p> <p>The system displays the pick list of all those customer's having those letters in their respective criteria.</p> <p>Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches).</p> <p>Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch.</p> <p>A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system.</p> <p>This ID is used for searching and tracking the customer in the system.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>

Field Name	Description
Short Name	[Display] This field displays the short name of the customer.

Column Name	Description
-------------	-------------

Account Linkage

Issue/Reissue TIN	[Display] This field display the issuance status of the TIN.
--------------------------	---

Accounts Linked

Account No.	[Display] This field displays the account number of the selected customer.
--------------------	---

Account Relation	[Display] This field displays the customer account relation.
-------------------------	---

Module	[Display] This field displays the account type.
---------------	--

Link(Y/N)	[Toggle] Click the toggle status to change the value to Y to link the account for TIN generation. By default, the system displays the value as N .
------------------	--

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string, press the **<Tab>** or **<Enter>** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the pick list. The customer details are displayed in the screen.

IVR TIN Request

IVR TIN Request

Customer Information

Search Criteria : CustomerId Search String : 600045

IC : APAY003 ID : 600045

Full Name : ADI SOFA

Short Name : ADISOFA

Account Linkage

Issue/Reissue TIN:

Account No.	Account Relation	Module	Link(Y/N)
00000004325	SOW	CH	N
00000004341	SOW	CH	N
00000004374	SOW	CH	N
00000004440	SOW	CH	N
00000004465	SOW	CH	N
00000004473	SOW	CH	N
00000004861	SOW	CH	N
00000004887	SOW	CH	N
Accounts Linked :			
00000004911	SOW	CH	N
00000009621	SOW	CH	N
00000009670	SOW	CH	N
00000009720	SOW	CH	N
00000033860	SOW	CH	N
00000055756	SOW	LN	N
00000055772	SOW	LN	N
00000055798	SOW	LN	N
00000055814	SOW	LN	N
00000064477	SOW	CH	N

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

- Link the account for which TIN has to be generated.
- Click the **Ok** button.
- The system displays the "Record Added... Authorisation Pending.. Click Ok to Continue" . Click the **OK** button.
- The IVR TIN is generated one the record is authorised.

2.9. BAIB4 - IB Bank Params Maintenance

Using this option you can set the bank parameters for operating the internet banking facility and maintain GL accounts for Fee GL and banker's cheque issue GL.

This maintenance also allows you to decide whether the service charges for Internet Banking transactions are to be applied at EOD and the funds appropriation sequence for the debit transaction.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Modes Available

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

To add IB bank parameters

1. Type the fast path **BAIB4** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Bank Params Maintenance**.
2. The system displays the **IB Bank Params Maintenance** screen.

IB Bank Params Maintenance

IB Bank Params Maintenance*

Bank Code :

Funds Transfer Currency :

Service charge at EOD :

Fee GL :

Funds Appropriation Sequence :

BC Issue GL :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the code of the bank for which global definitions should to be maintained. Each code uniquely identifies a different bank.
Funds Transfer Currency	[Mandatory, Drop-Down] Select the funds transfer currency from the drop-down list. The options are: <ul style="list-style-type: none">• Transaction Currency• Account Currency
Service charge at EOD	[Optional, Check Box] Select the Service charge at EOD check box if you want to levy service charges for internet banking transactions at EOD.
Fee GL	[Mandatory, Numeric, Nine] Type the fee GL code. This GL account will be credited for internet banking fees collected from the customer.
Funds Appropriation Sequence	[Mandatory, Numeric, Five] Type the funds appropriation sequence. This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account. The options are: <ul style="list-style-type: none">• S – Sweep-In• O– Overdraft• V – Overline• A – Advance against unclear funds• T – Temporary Overdraft
BC Issue GL	[Mandatory, Numeric, Nine] Type the BC issue GL code. This GL account will be credited when BC issue requests are received through Internet Banking.

3. Click the **Add** button.
4. Type the bank code and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the various fields.

2.10. BAIB2 - IB Bill Company Details Maintenance

Using this option you can accept bill payments on behalf of service providers for a fee.

In such cases, the customers of the billing company will pay their bills to the bank, and the bank in turn will credit the account of the billing company. The billing companies, who want to avail this facility, have to register their details with the bank and must have a savings and checking account with the bank. The bank will register the details of the billing company in the billing company details. This maintenance is required for the Bill Payment transaction through Internet.

Note: The system automatically authorises this transaction.

Definition Prerequisites

Not Applicable

Other Prerequisites

- The CASA for the billing company should be opened with the bank before maintaining billing company details

Modes Available

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

To add billing company details

1. Type the fast path **BAIB2** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Bill Company Details Maintenance**.
2. The system displays the **IB Bill Company Details Maintenance** screen.

IB Bill Company Details Maintenance

Field Description

Field Name	Description
Company ID	[Mandatory, Alphanumeric, Four] Type the company ID. It is the unique identification given to the service provider by the bank. This ID is manually generated.
Company Type	[Mandatory, Alphanumeric, Two] Type the company type. The bank assigns different codes to the companies to whom it provides the billing services.
Company Name	[Mandatory, Alphanumeric, 120] Type the company name. The name of the service provider or the billing company, on whose behalf the bank collects the payments for the bills.
Bill Information Available	[Optional, Check Box] Select the Bill Information Available check box if the billing information of the company is available to the bank.

Field Name	Description
Payment After Due Date	[Optional, Check Box] Select the Payment After Due Date check box if you want to accept the payment received from the customer of the billing company, after the due date specified in the bill.
Payment Type Allowed	[Mandatory, Drop down] Select the payment type which is allowed from the drop down list. The options are: <ul style="list-style-type: none"> • P: Part Payment allowed i.e. amount less than or equal to the outstanding • F: Only Full Payment allowed i.e. full outstanding amount • E: Excess Payment allowed i.e. payment amount can be greater than or equal to the outstanding amount
Grace Period Days	[Mandatory, Numeric, Five] Type the number of grace days allowed for late payment of the bill without any penalty.
Cut Off Period Days	[Mandatory, Numeric, Five] Type the number of days after the due date, beyond which payment received from the customers of the billing company will not be accepted.
Company Account No.	[Mandatory, Numeric, 16] Type the valid account number of the company held with the bank. The bill amount received from the customer will be credited to this account.
Company Address	[Mandatory, Alphanumeric, 40] Type the postal address of the billing company.
Contact Person	[Optional, Alphanumeric, 20] Type the name of the contact person. All interactions will be addressed to this contact person.
Phone Number	[Optional, Numeric, 16] Type the contact number of the billing company.
Collection Center Code	[Optional, Alphanumeric, 10] Type the collection code of the center. A unique code is assigned to the collection center of the company.
Bill Details File Name	[Optional, Alphanumeric, 20] Type the path and the name of the bill details file. The name of the file containing the bill details and its path is stored in a separate file outside FLEXCUBE Retail .

3. Click the **Add** button.
4. Type the company id and press the **<Tab>** or **<Enter>** key
5. Enter the required information in the various fields.

IB Bill Company Details Maintenance

IB Bill Company Details Maintenance*

Company Id : 2
Company Type : T
Company Name : ABC Ltd
Bill Information Available : Payment After Due Date :
Payment Type Allowed : Full Payment
Grace Period Days : 10 Cut Off Period Days : 10
Company Account No : 00000002220
Company Address : Spectramind
Park Avenue
Contact Person : Tom Smith
Phone Number : 9876479786
Collection Center Code : 9
Bill Details File Name : Test.log

Record Details
Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized :

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The bill company details are added.

2.11. BAIB3 - IB Customer Application Billing Information Maintenance

The bank can register the customers of the billing companies, in this maintenance. The customer of the billing company provides the billing details, which is registered in the system. This option is used for paying bills through Internet.

Using this option you can maintain yhe billing company details.

Definition Prerequisites

- BAIB2 - IB Bill Company Details Maintenance
- 8053 - Customer Addition

Modes Available

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

To add a customer who is registered with a billing company

1. Type the fast path **BAIB3** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > IB Customer Application Billing Information Maintenance**.
2. The system displays the **IB Customer Application Billing Information Maintenance** screen.

IB Customer Application Billing Information Maintenance

IB Customer Application Billing Information Maintenance*

Search Criteria : Search String :

ID : IC :

Full Name : Customers Registered With Billing Companies:

Bill Company ID :

Customer Bill Code :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer short name• Customer IC: Identification criteria arrived at by the bank during customer addition.• Customer ID: Unique identification given by the bank.

Field Name	Description
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an unique identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. The contents of Customer IC depends on the customer type and business rules of the bank. For e.g. a bank may have social security number, passport number etc as the Customer IC for all Individual customers may be used.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.</p>
Customers Registered with Billing Companies	<p>[Optional, Pick List]</p> <p>Select the customer who is registered with the billing company from the pick list.</p>
Bill Company ID	<p>[Mandatory, Pick List]</p> <p>Select the identification number of the billing company from the pick list.</p> <p>The registered customer will be billed for the services rendered to them by the company.</p> <p>In addition, the bank on behalf of the billing company will collect the payments.</p>

2.12. BAIB6 - IB Transaction-Customer Relationship Cross Reference

Using this option where the bank can define whether a customer, depending upon his/her relation with the account, is allowed/not allowed to perform a particular transaction. The system allows only for these customer relationship with the account to perform Internet banking transaction for the given transaction mnemonic.

Note: The system automatically authorises this transaction.

Definition Prerequisites

Not Applicable

Modes Available

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

To add a cross-reference between a customer relationship and an IB transaction

1. Type the fast path **BAIB6** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Transaction-Customer Relationship Cross Reference**.
2. The system displays the **IB Transaction-Customer Relationship Cross Reference** screen.

IB Transaction-Customer Relationship Cross Reference

IB Transaction-Customer Relationship Cross Reference*

Transaction Mnemonic :

Customer Relationships

<input type="checkbox"/> Sole Owner	<input type="checkbox"/> Joint Or First	<input type="checkbox"/> Guarantor
<input type="checkbox"/> Joint and Other	<input type="checkbox"/> Joint or Other	<input type="checkbox"/> Minor
<input type="checkbox"/> Joint and First	<input type="checkbox"/> Trustee	<input type="checkbox"/> Authorised Signatoy

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

Field Description

Field Name	Description
Transaction Mnemonic	<p>[Mandatory, Pick List]</p> <p>Select the transaction mnemonic from the pick list.</p> <p>The bank can define whether a customer, depending on the relationship with the account, is allowed or not allowed to perform a particular transaction.</p>
Customer Relationships	<p>[Optional, Check Box]</p> <p>Select the appropriate check box corresponding to the customer relationship, if you want to allow the access of the selected transaction mnemonic for the specified relationship.</p> <p>The options are:</p> <ul style="list-style-type: none">• Sole Owner• Joint or First• Guarantor• Joint and Other• Joint or Other• Minor• Joint and First• Trustee• Authorised Signatory

3. Click the **Add** button.
4. Select the transaction mnemonic from the pick list.
5. Select the appropriate customer relationships check box.

IB Transaction-Customer Relationship Cross Reference

Transaction Mnemonic : 508

Customer Relationships

Sole Owner Joint Or First Guarantor
 Joint and Other Joint or Other Minor
 Joint and First Trustee Authorised Signatoy

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The customer relationship is added to the IB transaction.

2.13. BAIB5 - IB Block Transfer Across Products

Using this option you can allow or disallow transfer of funds through Internet Banking between accounts belonging to two specific products. For example, this facility can be used to restrict credit into accounts opened under certain specific type of products like Non-Resident Accounts, where the bank does not allow customers to transfer funds from certain types of products.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- The products should be added and authorised in **FLEXCUBE Retail**

Modes Available

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

To block transfer of funds across products under internet banking facility

- Type the fast path **BAIB5** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Block Transfer Across Products**.
- The system displays the **IB Block Transfer Across Products** screen.

IB Block Transfer Across Products

From Product :

To Product :

Transfer Disallowed :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

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

Field Name	Description
From Product Code	[Mandatory, Pick list] Select the product code for which funds transfer needs to be restricted or allowed from the Pick list.
To Product Code	[Mandatory, Pick list] Select the product code to which funds transfer needs to be restricted or allowed from the Pick list.
Transfer Disallowed	[Optional] Select the Transfer Disallowed check box if you want to disallow the funds transfer between the selected products.

3. Click the **Add** button.
4. Select the from product code and to product code from the respective drop-down list.

IB Block Transfer Across Products

5. Click the **Ok** button.
6. The system displays the message "Record Authorized..". Click the **OK** button.
7. The transfer of funds across products under Internet Banking facility is blocked.

3. Collaterals

3.1. BAM46 - Collateral Propagation

When a Collateral is re-evaluated, the new value of the collateral needs to be applied. This is applicable specifically for financial securities wherein the security value of the collateral changes as per market conditions and a feed containing value of each stock comes from the stock exchange.

Using this option, propagation of collateral can be done which will trigger a change in the drawing power of the collateral whose value has changed.

Definition Prerequisites

Not Applicable

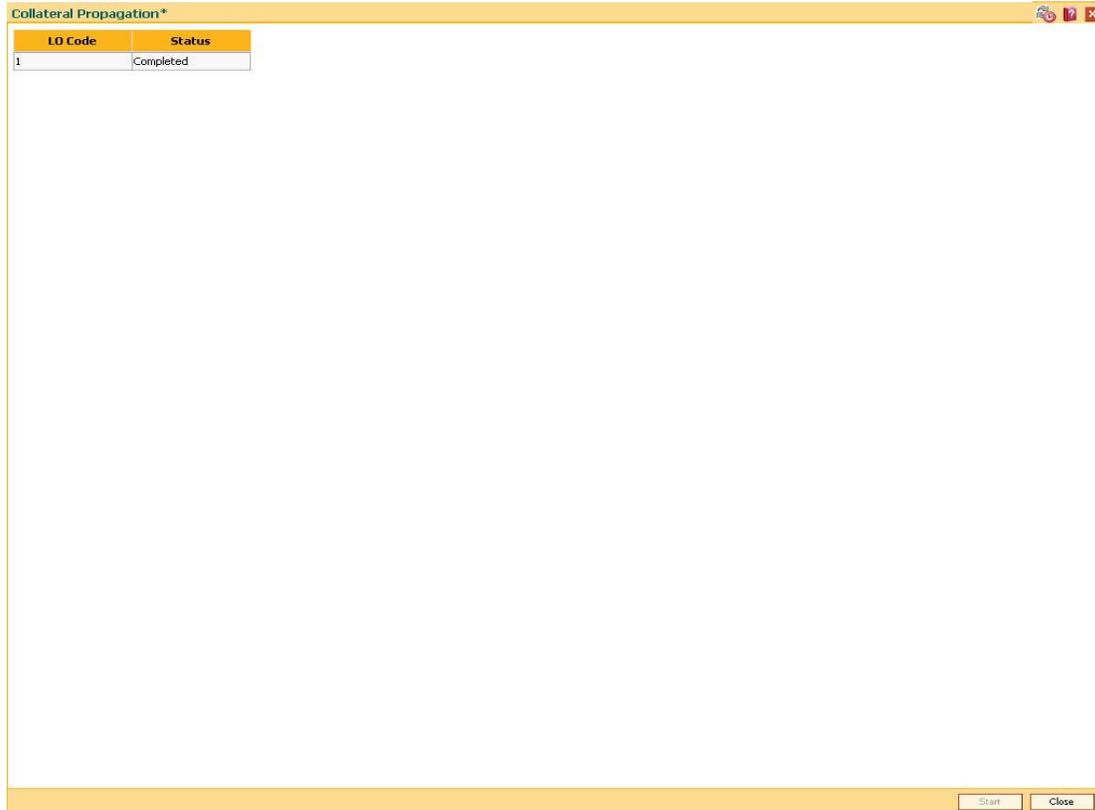
Modes Available

Not Applicable

To propagate re-evaluation of a collateral

1. Type the fast path **BAM46** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Collateral Propagation**.
2. The system displays the **Collateral Propagation** screen.

Collateral Propagation



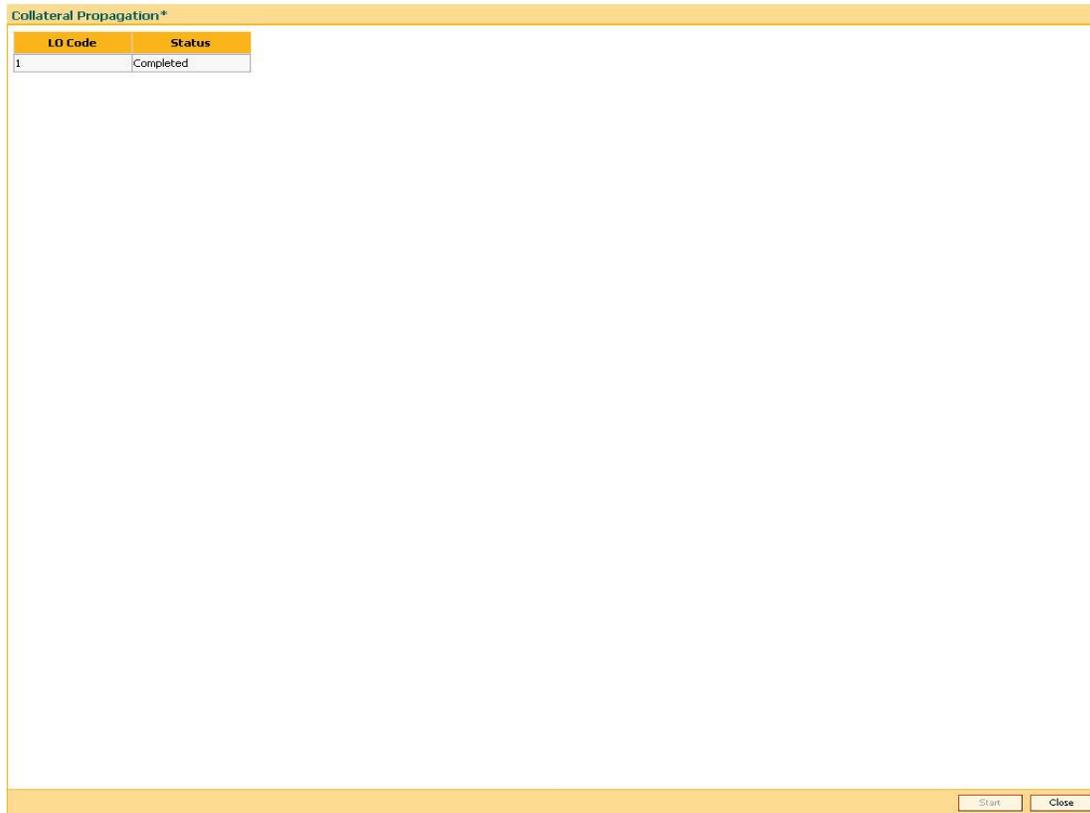
LO Code	Status
1	Completed

Field Description

Column Name	Description
LO Code	[Display] This column displays the local office code. The local office represents a regional office under which all the branches within a particular territory are grouped. So, when the user propagates collateral to a local office, it is effectively propagated to all the branches within that local office.
Status	[Display] This column displays the status of the collateral propagation. By default, this field, displays the status as Not Started .

3. Click the **Start** button to propagate re-evaluation details to all branches.

Collateral Propagation



LO Code	Status
1	Completed

4. Click the **Close** button.

3.2. BAM47 - Application Collateral Delink*

Using this option you can de-link a collateral linked to a loan account application. This transaction has to be authorised by a supervisor and the collateral can be released after successful Authorisation.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance

Modes Available

Not Applicable

To delink collateral linked to an application

1. Type the fast path **BAM47** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Application Collateral Delink**.
2. The system displays the **Application Collateral Delink** screen.

Application Collateral Delink

Application Collateral Delink

Application No

S.No.	Collateral Id	Collateral Type	Collateral Value
-------	---------------	-----------------	------------------

Ok Close Clear

Field Description

Field Name	Description
Application No	[Mandatory, Numeric, 16] Type the loan application number, to which the collateral ID is linked.
Column Name	Description
S. No.	[Display] This column displays the system-generated serial number that indicates the row item number.
Collateral Id	[Display] This column displays the unique ID of the collateral, linked to the application.
Collateral Type	[Display] This column displays the type of the collateral ID.
Collateral Value	[Display] This column displays the actual lendable value of the collateral.

3. Type the application number and press the **<Tab>** or **<Enter>** key.

Application Collateral Delink

Application Collateral Delink

Application No

S.No.	Collateral Id	Collateral Type	Collateral Value
1	CBZ1	Auto Collat	1,50,000.00

4. Click the **Ok** button.
5. The system displays the "Authorization Required. Do You Want to Continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Ok** button.
8. The system displays the message "Stock Adjustment completed successfully". Click the **OK** button.

Note: For more information on Authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**.

3.3. BA434 - Account To Collateral Inquiry

Collateral refers to all property, including the proceeds thereof, assigned, transferred or pledged to the bank by the customer as collateral for loans/overdraft. It also refers to other extensions of credit, and all Capital Stock, Mortgage Collateral, Securities Collateral and other Collateral, including the proceeds thereof, which are now or hereafter pledged to the bank.

Using this option you can view the collaterals that are linked to specific accounts. The system provides information on collateral details like the value of the collateral in percentage, which has been shared with the account, the actual lendable value of the collateral and the type of collateral i.e. primary or secondary.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance
- CASA and Loan accounts to which the collateral is attached

Modes Available

Not Applicable

To inquire on collateral linked to an account

1. Type the fast path **BA434** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Account To Collateral Inquiry**.
2. The system displays the **Account To Collateral Inquiry** screen.

Account To Collateral Inquiry

Account To Collateral Inquiry*

Account No: Currency:

First Previous / 0 Next Last

Collateral Id	Collateral Desc	Share %	Share Value(Account Currency)	Collateral Value(Account Currency)	Type
---------------	-----------------	---------	-------------------------------	------------------------------------	------

<OK> Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number for which you want to perform the inquiry.
Currency	[Display] This field displays the currency of the account.
Column Name	Description
Collateral Id	[Display] This column displays the unique collateral ID.
Collateral Desc	[Display] This column displays the description for the collateral.

Column Name	Description
Share %	<p>[Display]</p> <p>This column displays the ratio of the secured collateral linked to the limit and the gross collateral value as present in collateral header.</p>
Share Value(Account Currency)	<p>[Display]</p> <p>This field displays the gross collateral linked to the limit on the account. Sum of share value should be less than or equal to total collateral value as defined in Collateral Header.</p> <p>If collateral currency is different from account currency, the conversion to account currency will be done as per the last mid rate of the last EOM for the collateral currency.</p>
Collateral Value(Account Currency)	<p>[Display]</p> <p>This field displays the actual lendable value of the collateral.</p> <p>The conversion of collateral value from collateral currency to account currency will be done as per the last mid rate of the last EOM for the collateral currency.</p>
Type	<p>[Display]</p> <p>This column displays the collateral type.</p> <p>The types are:</p> <ul style="list-style-type: none"> • P: Primary • S: Secondary

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The system displays the account to collateral details.

Account To Collateral Inquiry

Account To Collateral Inquiry*

Account No: Currency:

First: of Last

Collateral Id	Collateral Desc	Share %	Share Value(Account Currency)	Collateral Value(Account Currency)	Type
517	Automobile	100	50,000.00	50,000.00	P
208	Financial Security	100	25,000.00	25,000.00	P
516	Land	100	75,000.00	75,000.00	P

5. Click the **Close** button.

3.4. BA433 - Collateral To Account Inquiry

One collateral can be linked to more than one account.

Using this option you can view all the accounts that are linked to any collateral. The system provides information on total collateral value, unused collateral value, all the linked account numbers, the percentage share value of the collateral linked to each account, the type of collateral, etc.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Code Maintenance
- Loan & CASA account to which the collaterals are attached.

Modes Available

Not Applicable

To inquire on accounts linked to a collateral

1. Type the fast path **BA433** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Collateral To Account Inquiry**.
2. The system displays the **Collateral To Account Inquiry** screen.

Collateral To Account Inquiry

Collateral To Account Inquiry *

Collateral ID : Collateral Code : Currency :

Total Collateral Value : Unused Collateral Value :

No	Account No	Share	Share Value(Collateral Currency)	Collateral Value(Collateral Currency)	Collateral/Security	Propagate Collateral Value
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/

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

LDF OK Close Clear

Field Description

Field Name	Description
Collateral ID	[Mandatory, Alphanumeric, 16] Type the ID of the collateral.
Collateral Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The collateral codes are added and maintained in the Collateral Codes Maintenance (Fast Path: BAM39) option.
Currency	[Display] This field displays the currency of the collateral.
Total Collateral Value	[Display] This field displays the total value of the collateral.
Unused Collateral Value	[Display] This field displays the total collateral value that has not been utilized.

Column Name	Description
No	[Display] This column displays the system-generated serial number that indicates the row item number.
Account No	[Display] This column displays the account number to which the collateral ID is linked.
Share	[Display] This column displays the ratio of the secured collateral linked to the limit and the gross collateral value as present in collateral header. <i>secured collateral= collateral value /product level lendable margin. (gross collateral used by the limit).</i>
Share Value(Collateral Currency)	[Display] This column displays the share value amount of the gross collateral linked to the limit on the account. Sum of share value should be less than or equal to total collateral value as defined in Collateral Header.
Collateral Value(Collateral Currency)	[Display] This column displays the actual lendable value

Column Name	Description
Collateral/Security	[Display] This column displays the collateral type.
Propagate Collateral Value	[Toggle] Click the toggle status to change the value to Yes to propagate the collateral value. By default, the system displays the value as No .

3. Type the collateral ID and press the **<Tab>** or **<Enter>** key.
4. Select the collateral code from the drop-down list.
5. Click the **Ok** button. The system displays the collateral to account details.

Collateral To Account Inquiry

Collateral ID : 517 Collateral Code : 1 - Automobile - INR Currency : INR

Total Collateral Value : 50,000.00 Unused Collateral Value : 0.00

No	Account No	Share	Share Value(Collateral Currency)	Collateral Value(Collateral Currency)	Collateral/Security	Propagate Collateral Value
1	000000007492	100	50000	50000	Primary	No

1 / 1 1

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Close** button.

4. Asset Classification Transaction

4.1. AC001 - Account Classification Preferences

Using this option you can view and modify the account level asset classification preferences with respect to movement Plan, Arrears, claw-back and Provision Plan. The parameters displayed here are defaulted from the product at the time of account opening.

Account classification Preferences are inherited from the Global/Product level preferences.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- LNM11 - Product Master Maintenance

Modes Available

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

To modify the account classification preferences details

1. Type the fast path **AC001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account Classification Preferences**.
2. The system displays the **Account Classification Preferences** screen.

Account Classification Preferences

Account Classification Preferences*

Account No : Customer Name :

Currency : Product Name :

Branch :

Include in Equalization:

Classification Pref Plan Code :

Classification Criteria Plan Code :

Provision Plan Code :

Classification Required :

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

Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number of the customer for which the CRR ² is to be inquired/ modified. It could be a CASA account or a loan account.
Customer Name	[Display] This field displays the short name of the primary customer as entered in the Customer Addition (Fast Path: 8053) option.
Branch	[Display] This field displays the name of the home branch where the account was opened.
Product Name	[Display] This field displays the product code and name, under which the account was opened. The product code is a unique number across all the modules that can identify an authorised and valid product.
Currency	[Display] This field displays the account currency derived from the product, under which the account was opened.
Movement	
Include in Equalization	[Optional] Select the check box to include in equalization.
Classification Pref Plan Code	[Mandatory, Pick list] Select the Classification preference code from the pick list.
Classification Criteria Plan Code	[Mandatory, Pick list] Select the classification criterial plan code from the pick list.
Provision Plan Code	[Mandatory, Pick list] Select the provision plan code from the pick list.
Classification Required	[Optional] Select the checkbox if classification is required.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key.

²(Credit Risk Rating)

5. Enter the required details.
6. Click the **OK** button.
7. The system displays message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The account classification preferences details are modified once the record is authorised.

4.2. AC002 - CRR Enquiry

FLEXCUBE enables classification of an account into one of the Credit Risk Ratings depending upon the performance of the asset. The record with the lowest **CRR**³ Code (numeric value) will be treated as the best category, and the one with the highest CRR code as the worst.

Using this option you can inquire about CRR movement, and view the CRR Movement history. The system provides information on present CRR, new CRR, the reason for the movement, accrual status, etc.

Definition Prerequisites

- 8051 - CASA Account Opening
- AC001 - Account Classification Preferences
- LN057 - Loan Direct Account Opening
- SMM06 - Template Access Rights Maintenance

Modes Available

Not Applicable

To maintain account classification

1. Type the fast path **AC002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > CRR Enquiry**.
2. The system displays the **CRR Enquiry** screen.

³(Credit Risk Rating)

CRR Enquiry

Search Criteria :

Customer : Search String :

Account Number :

Customer Information

Customer ID : Customer IC : Customer Name :

Customer CRR: Home Branch :

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | Arrear Details as on NPA Date | Crr Evaluation Details

Account Number	Present Account CRR	Expected Account CRR	Accrual Status	Present UCRR
----------------	---------------------	----------------------	----------------	--------------

0 / 0

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

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

Search Criteria

Customer

[Optional, Radio Button, Drop-Down]

Select the search criteria to search for the customer from the drop-down list.

The options are:

- Customer short name: Short name of the customer.
- Customer IC: Identification criteria arrived at by the bank during customer addition.
- Customer ID: Unique identification given by the bank.

Field Name	Description
Search String	<p>[Conditional, Alphanumeric, 30]</p> <p>Type the search string, to search for a customer, corresponding to the criteria selected in the Customer drop-down list.</p> <p>If the search criterion is specified as customers' short name or Customer IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
Account Number	<p>[Optional, Radio Button]</p> <p>Click Account number to view CRR details for a particular account number.</p>
Customer Information	
Customer ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p> <p>The ID should be such that it is in conjunction with the customer Type and can determine if the customer is an existing customer.</p> <p>A social security number, passport number can be used.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p> <p>The IC should be such that it is in conjunction with the customer Type and can determine if the customer is an existing customer.</p> <p>A social security number, passport number can be used.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer.</p>

Field Name	Description
Customer CRR	[Display] This field displays the customer CRR. The customer will be assigned the worst CRR of all the accounts, and all the accounts will follow the customers CRR.
Home Branch	[Display] This field displays the name of the home branch where the CASA account / loan account is maintained.

Account CRR

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number : 5000000311552

Customer Information
Customer ID : 603898 Customer IC : ASHISH09111977 Customer Name : ASHISH S GOKHALE
Customer CRR: 10:Standard Home Branch : MAIN BRANCH

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | Arrear Details as on NPA Date | Crr Evaluation Details

Account Number	Present Account CRR	Expected Account CRR	Accrual Status	Present UCRR
5000000309232	10:Standard	10:Standard	Normal	10:Standard
5000000309611	10:Standard	10:Standard	Normal	10:Standard
5000000310816	50:Loss	50:Loss	Suspended	50:Loss
5000000311210	50:Loss	50:Loss	Suspended	50:Loss
5000000311220	10:Standard	10:Standard	Normal	10:Standard
5000000311476	10:Standard	10:Standard	Normal	10:Standard
5000000311513	50:Loss	50:Loss	Suspended	50:Loss
5000000311542	10:Standard	10:Standard	Normal	10:Standard
5000000311552	10:Standard	10:Standard	Normal	10:Standard
5010000002165	0:	10:Standard	Normal	0:

1 / 2

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Column Name	Description
Account Number	[Display] This column displays the account number.

Column Name	Description
Present Account CRR	<p>[Display]</p> <p>This column displays the current CRR of the account.</p> <p>If the CRR movement is automatic, then the system will display the account CRR as of the last classification frequency.</p> <p>If the CRR movement is manual, then the last CRR recorded by the user will be displayed.</p>
Expected Account CRR	<p>[Display]</p> <p>This column displays the expected account CRR as of current date based on the classification plan attached to the account.</p> <p>In case of a manual CRR movement, the expected CRR helps the user to compare and maintain the account CRR.</p>
Accrual Status	<p>[Display]</p> <p>This column displays the current accrual status of the account.</p>
Present UCRR	<p>[Display]</p> <p>This column displays the Universal CRR of the account.</p>
Include in Equalization	<p>[Display]</p> <p>It displays Y in case the account is included for equalization else it displays N.</p>
New Account CRR	<p>[Display]</p> <p>This column displays the new CRR value for each account of the customer, if any change has been done by the user.</p>
New Accrual Status	<p>[Display]</p> <p>This column displays the new accrual status for each account of the customer, based on the new CRR.</p>
Recalled	<p>[Display]</p> <p>This column displays the recalled status of the account. N indicates that the account is not recalled, and Y indicates that the account is recalled.</p>
Account Status	<p>[Display]</p> <p>This column displays the status of the account.</p>

3. Click the account number row to activate other tabs.

Account Details

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number :

Customer Information
 Customer ID : Customer IC : Customer Name :
 Customer CRR: Home Branch :

Account CRR | **Account Details** | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | Arrear Details as on NPA Date | Crr Evaluation Details

CRR Details
 Account Number : Recalled Account Actual Date Of Classification :
 Present Account CRR : Accrual Status :

Loan Account Details		CASA Account Details	
Sanctioned Amount :	<input type="text" value="8,791.59"/>	Limit/Drawing Power :	<input type="text" value="0.00"/>
Disbursed Amount :	<input type="text" value="0.00"/>	Collateral Available :	<input type="text" value="0.00"/>
Outstanding Bal. :	<input type="text" value="0.00"/>	Book Balance :	<input type="text" value="0.00"/>
Principal Arrears :	<input type="text" value="0.00"/>	Current Balance :	<input type="text" value="0.00"/>
Interest Arrears :	<input type="text" value="0.00"/>	Interest Arrears :	<input type="text" value="0.00"/>
Other Arrears :	<input type="text" value="0.00"/>	Principal Arrears :	<input type="text"/>
Min Amount Due :	<input type="text"/>	Sc Arrears :	<input type="text"/>
		Other Arrears :	<input type="text" value="0.00"/>

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
CRR Details	
Account Number	[Display] This field displays the account number.
Recalled Account	[Optional, Check Box] Select the Recalled Account check box if the account can be recalled.

Field Name	Description
Actual Date of Classification	<p>[Display]</p> <p>This field displays the date on which asset classification criteria for movement from Normal to Suspended was satisfied.</p> <p>Example: An account has satisfied DPD⁴ criteria for forward movement to NPA on 15/06/2009. However the Classification frequency is monthly and account gets classified as suspended on the month end. However, the account classification date shows 30/06/2009 where as it has turned NPA on 15/06/2009. The system will show the date as 15/06/2009 in this field.</p>
Present Account CRR	<p>[Display]</p> <p>This field displays the current CRR of the account.</p>
Accrual Status	<p>[Display]</p> <p>This field displays the current accrual status of the account.</p>
Loan Account Details	
Sanctioned Amount	<p>[Display]</p> <p>This field displays the sanctioned amount corresponding to the loan account.</p>
Disbursed Amount	<p>[Display]</p> <p>This field displays the total disbursed amount corresponding to the loan account.</p>
Outstanding Bal.	<p>[Display]</p> <p>This field displays the current outstanding balance corresponding to the loan account.</p>
Principal Arrears	<p>[Display]</p> <p>This field displays the principal arrears on the loan account.</p>
Interest Arrears	<p>[Display]</p> <p>This field displays the interest arrears on the loan account.</p>
Other Arrears	<p>[Display]</p> <p>This field displays the sum of all the other arrears on the account. Other Arrears include Premium, Legal Fees and Outgoing Arrears.</p>
Min Amount Due	<p>[Display]</p> <p>This field displays the total MAD for the revolving loan accounts.</p>
CASA Account Details	

⁴(Days Past Due)

Field Name	Description
Limit/Drawing Power	[Display] This field displays the sanctioned limit or the drawing power amount, whichever is lower.
Collateral Available	[Display] This field displays the collateral security amount corresponding to the account.
Book Balance	[Display] This field displays the book balance of the CASA account.
Current Balance	[Display] This field displays the current balance of the account.
Interest Arrears	[Display] This field displays the interest arrears.
Principal Arrears	[Display] This field displays the principal arrears.
SC Arrears	[Display] This field displays the total outstanding amount of SC arrears.
Other Arrears	[Display] This field displays the sum of all the other arrears on the loan account. Other Arrears include Premium, Legal Fees and Outgoing Arrears.

CRR History

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number :

Customer Information
 Customer ID : Customer IC : Customer Name :
 Customer CRR: Home Branch :

Account CRR | Account Details | **CRR History** | Customer CRR History | Universal CRR History | Current Arrear Details | Arrear Details as on NPA Date | Crr Evaluation Details

Account Number : Present Account CRR : Accrual Status :

Date	Previous CRR	New CRR	Reason	Initiated By	Authorized By
31/12/2013	3001:LOSS ASSET - I	3005:ABCDEFGHIJKLMNPOQRSTUVWXYZABCDEFGHIJKLM	EQUALIZATION BY 50100000302391	SYSTEM	SYSTEM
31/12/2013	1:ZERO-DPD	3001:LOSS ASSET - I	P	SYSTEM	SYSTEM
31/12/2013	1:ZERO-DPD	1:ZERO-DPD	ACCOUNT OPENING	TDINESH	SYSTEM

0 / 0

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays the account numbers.
Present Account CRR	[Display] This field displays the current CRR of the account.
Accrual Status	[Display] This field displays the current accrual status of the account.
Column Name	Description
Date	[Display] This column displays the date of updating the classification.
Previous CRR	[Display] This column displays the CRR of the account prior to change on the corresponding date.

Column Name	Description
New CRR	[Display] This column displays the new CRR of the account on the corresponding date.
Reason	[Display] This column displays the reason for which the CRR was changed.
Initiated By	[Display] This column displays the user, who has initiated the CRR movement against each movement.
Authorized By	[Display] This column displays the user who authorised the transaction performed by the initiator.

Customer CRR History

The screenshot shows the 'CRR Enquiry*' application window. It includes a search criteria section with fields for Customer, Account Number (5000000309611), and Search String. Below this is the 'Customer Information' section with fields for Customer ID (603898), Customer IC (ASHISH09111977), Customer Name (ASHISH S GOKHALE), Customer CRR (10:Standard), and Home Branch (MAIN BRANCH). A navigation bar contains tabs for Account CRR, Account Details, CRR History, Customer CRR History (selected), Universal CRR History, Current Arrear Details, Arrear Details as on NPA Date, and Crr Evaluation Details. The main area displays a table with the following data:

Date	Customer CRR	Account Driving Customer CRR	Initiated By	Authorized By
31/12/2013	3005:ABCDEFGHIJKLMNPOQRSTUVWXYZABCDEFGHIJKL	50100000302391	SYSTEM	SYSTEM

At the bottom of the window, there is a status bar with buttons for UDF, OK, Close, and Clear.

Field Description

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

Field Name	Description
Date	[Display] This field displays date of movement of Customer CRR. The details are displayed in the descending order of date.
Customer CRR	[Display] This field displays the Customer CRR code and the corresponding description.
Account Driving Customer CRR	[Display] This field displays the account number which is responsible for the customer CRR.
Initiated By	[Display] This field displays the user name (can be SYSTEM) who initiated this movement.
Authorized By	[Display] This field displays the username (can be SYSTEM) who authorized this movement.

Universal CRR History

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number : 50000000309611

Customer Information
 Customer ID : 603898 Customer IC : ASHISH09111977 Customer Name : ASHISH S GOKHALE
 Customer CRR: 10:Standard Home Branch : MAIN BRANCH

Account CRR | Account Details | CRR History | Customer CRR History | **Universal CRR History** | Current Arrear Details | Arrear Details as on NPA Date | Crr Evaluation Details

Date	Universal CRR	Initiated By	Authorized By
31/12/2013	0:fdsafsd	TDINESH	SYSTEM
31/12/2013	3001:LOSS ASSET - I	SYSTEM	SYSTEM

0 / 0

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Date	[Display] This field displays the date of movement of Universal CRR. The details are displayed in descending order of date.
Universal CRR	[Display] This field displays the Universal CRR code and the corresponding description.
Initiated By	[Display] This field displays the user name (can be SYSTEM) who initiated this movement.
Authorized By	[Display] This field displays the username (can be SYSTEM) who authorized this movement.

Current Arrear Details

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number : 5000000309611

Customer Information
 Customer ID : 603898 Customer IC : ASHISH09111977 Customer Name : ASHISH S GOKHALE
 Customer CRR: 10:Standard Home Branch : MAIN BRANCH

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | **Current Arrear Details** | Arrear Details as on NPA Date | Crr Evaluation Details

Select Arrear:

Outstanding Principal:
 Outstanding Interest:
 Outstanding Service Charge:

Arrear Date	Arrear Type	Arrear Amount	Arrear Pending	Last Paid Date
31/12/2013	I	1646	1646	01/01/1950
31/12/2013	C	1000000	1000000	01/01/1950
31/12/2013	S	1500	1500	01/01/1950

0 /0

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

Field Description

Field Name	Description
Select Arrear	[Drop-down] Select the required arrear type from the drop-down list. Based on the selection, the outstanding arrears of that type are displayed. The options are: <ul style="list-style-type: none"> • All • Interest • Service Charge • Principal
Outstanding Principal	[Display] This field display the total of all Principal arrears outstanding as on Inquiry.
Outstanding Interest	[Display] This field displays the total of all Interest arrears outstanding as on Inquiry.

Field Name	Description
Outstanding Service Charge	[Display] This field displays the total of all Service Charge arrears outstanding as on Inquiry.
Arrear Date	[Display] This field displays the date on which the outstanding arrear was raised.
Arrear Type	[Display] This field displays the type of the arrear.
Arrear Amount	[Display] This field displays the amount of the arrear raised for the arrear type on a respective date.
Arrear Pending	[Display] This field displays the amount of arrears pending for appropriation for the arrear type on a respective date.
Last Paid Date	[Display] This field displays the date on which the last payment was made for the arrear.

Arrear Details as on NPA Date

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number : 50000000309611

Customer Information
 Customer ID : 603898 Customer IC : ASHISH09111977 Customer Name : ASHISH S GOKHALE
 Customer CRR: 10:Standard Home Branch : MAIN BRANCH

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | **Arrear Details as on NPA Date** | Crr Evaluation Details

NPA Date:
 Account Status on NPA Date:
 Outstanding Principal:
 Outstanding Interest:
 Outstanding Service Charge:

Arrear Date	Arrear Type	Arrear Amount	Arrear Pending	Last Paid Date
0 / 0				

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
NPA Date	[Display] This field displays date on which the account became NPA.
Account Status on NPA Date	[Display] This field displays the account status as on NPA date.
Outstanding Principal	[Display] This field displays the total of all Principal arrears outstanding as on NPA date.
Outstanding Interest	[Display] This field displays the total of all Interest arrears outstanding as on NPA date.
Outstanding Service Charge	[Display] This field displays the total of all Service Charge arrears outstanding as on NPA date.

Field Name	Description
Arrear Date	[Display] This field displays the date on which the outstanding arrear was raised as on NPA date.
Arrear Type	[Display] This field displays the type of the outstanding Arrear as on NPA date.
Arrear Amount	[Display] This field displays the amount of the arrear raised for the arrear type on a respective date as on NPA date.
Arrear Pending	[Display] This field displays the amount of arrears pending for appropriation for the arrear type on a respective date as on NPA date.
Last Paid Date	[Display] This field displays the date on which the last payment was made for the arrear as on NPA date.

CRR Evaluation Details

CRR Enquiry*

Search Criteria :
 Customer : Search String :
 Account Number : 5000000309611

Customer Information
 Customer ID : 603898 Customer IC : ASHISH09111977 Customer Name : ASHISH S GOKHALE
 Customer CRR: 10:Standard Home Branch : MAIN BRANCH

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | Arrear Details as on NPA Date | **Crr Evaluation Details**

Account CRR Code	10:Standard		
Universal CRR Code	10:Standard		
Customer CRR Code	10:Standard		
NPADPD	0	NPA Date:	
Interest Arrear DPD	0	Oldest Interest Arrear Date	
CAM Expiry DPD	0	CAM Expiry Date	
Inactivity Days	0	Date Last Credit	
LTV Breach DPD	0	LTV Breach Date	
TOD/Overline DPD	0	TOD/Overline Date	
Liquid Collateral Breach DPD	0	Liquid Collateral Breach Date	
Stock Statement Submission DPD	0	Stock Statement Submission Date	

Actual LTV% Allowed LTV%
 Liquid Collateral Amount

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

Field Description

Field Name	Description
Account CRR Code	[Display] This field displays the Account CRR code and corresponding description.
Universal CRR Code	[Display] This field displays the Universal CRR code and corresponding description.
Customer CRR Code	[Display] This field displays the Customer CRR code and corresponding description.
NPA DPD	[Display] This field displays the number of days from NPA date for which the account is suspended.

Field Name	Description
NPA Date	[Display] This field displays the date on which the account moved from Normal to Suspended bucket.
Interest Arrear DPD	[Display] This field displays the DPD for the oldest interest arrear irrespective of type of arrear.
Oldest Interest Arrear Date	[Display, dd/mm/yyyy] This field displays the date of oldest interest arrear.
CAM Expiry DPD	[Display] This field displays the number of days since CAM has expired.
CAM Expiry Date	[Display, dd/mm,yyyy] This field displays the CAM expiry date.
Inactivity Days	[Display] This field displays the number of days for which the account was inactive.
Date Last Credit	[Display] This field displays the date on which last credit was made on account.
LTV Breach DPD	[Display] This field displays the number of days since LTV Breach date.
LTV Breach Date	[Display, dd/mm/yyyy] This field displays the date on which LTV for the account has come more than the LTV Allowed for the account/product.
Actual LTV%	[Display] This field displays the LTV ratio of account.
Allowed LTV%	[Display] This field displays the allowed LTV ratio for the account, as defined in Product master.
TOD/Overline DPD	[Display] For OD Limits not backed by Liquid Collateral, this is the number of days from TOD/Overline date.

Field Name	Description
TOD/Overline Date	<p>[Display, dd/mm/yyyy]</p> <p>For OD limits backed by Liquid Collateral, this will be NULL.</p> <p>For OD limits not backed by Liquid Collateral, this is the date on which the account turned TOD (when OD Limit = 0) or Overline (when outstanding balance in account > OD Limit and o/s bal <0).</p>
Liquid Collateral Breach DPD	<p>[Display]</p> <p>For OD limits backed by Liquid Collateral, this is the number of days from Collateral Breach date.</p>
Liquid Collateral Breach Date	<p>[Display]</p> <p>For OD limits backed by Liquid Collateral, date on which the outstanding balance in account > Lien amount on the collateral.</p> <p>For OD Limits not backed by Liquid Collateral, this will be NULL.</p>
Liquid Collateral Amount	<p>[Display]</p> <p>For OD limits backed by Liquid Collateral, this is the lien amount on the collateral.</p> <p>For OD Limits not backed by Liquid Collateral, this will be NULL.</p>
Stock Statement Submission DPD	<p>[Display]</p> <p>This field displays the number of days since the last stock statement submission date.</p>
Stock Statement Submission Date	<p>[Display]</p> <p>This field displays the Date on which the stock statement was submitted by customer.</p>

4. Click the **Close** button.

4.3. AC003 - Account Provision

Using this option you can view the provisioning details of an account along with the history of provisioning. You can also maintain manual provision, for the accounts where the provisioning parameter is set to manual provisioning.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- AC001 - Account Classification Preferences

Modes Available

Not Applicable

To maintain account provision

1. Type the fast path **AC003** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account Provision**.
2. The system displays the **Account Provision** screen.

Account Provision

Account Provision*

Customer Based Search

Search Criteria : Search String :

Customer IC : Customer ID : Home Branch :

Customer Full Name : Customer CRR :

Account Based Search

Account Number :

Customer CRR :

Customer ID : Home Branch :

Accounts | Provision History | Provision Adjustment

Account Number	Balance Outstanding	Principal Outstanding	Outstanding Interest	Outstanding Charges	Collateral Type	Collateral Value
----------------	---------------------	-----------------------	----------------------	---------------------	-----------------	------------------

< >

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UJF OK Close Clear

Field Description

Field Name	Description
Customer Based Search	
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Customer short name: The short name of the customer.• Customer IC: Identification criteria arrived at by the bank during customer addition.• Customer ID: Unique identification given by the bank.
Search String	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or Customer IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
Customer Id	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p> <p>A social security number, passport number can be used.</p>
Home Branch	<p>[Display]</p> <p>This field displays the name of the home branch where the customer's account is maintained.</p>

Field Name	Description
Customer Full Name	[Display] This field displays the full name of the customer.
Customer CRR	[Display] This field displays the customer CRR ⁵ . The customer will be assigned the worst CRR of all the accounts, and all the accounts will follow the customer's CRR.

Account Based Search

Account Number	[Mandatory, Numeric, 16] Type the account number of the customer for which the CRR is to be inquired. It could be a CASA account or a loan account.
Customer CRR	[Display] This field displays the customer CRR. The customer will be assigned the worst CRR of all the accounts, but all the accounts of the customer will have respective CRR.
Customer Id	[Display] This field displays the customer ID.
Home Branch	[Display] This field displays the name of the home branch where the CASA account / loan account is maintained.

- To search based on customer, select the search criteria from the drop-down list.
- Type the search string in **Customer Based Search** section and press the **<Tab>** or **<Enter>** key. Select the customer from the pick list.
- To search based on account, type the account number in **Account Based Search** section and press the **<Tab>** or **<Enter>** key.
- The system displays the **Accounts** tab.

⁵(Credit Risk Rating)

Accounts

Account Provision* [Icons]

Customer Based Search

Search Criteria : Customer Short Name Search String :

Customer IC : Customer ID : Home Branch :

Customer Full Name : Customer CRR :

Account Based Search

Account Number :

Customer CRR :

Customer ID : Home Branch :

Accounts | Provision History | Provision Adjustment

Account Number	Balance Outstanding	Principal Outstanding	Outstanding Interest	Outstanding Charges	Collateral Type	Collateral Value
< <input style="width: 80%; border: none;" type="text"/> >						

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF
OK
Close
Clear

Field Description

Column Name	Description
Account No.	<p>[Display]</p> <p>This column displays all the account numbers of the customer, in case of Customer Based Search criterion.</p> <p>In case of Account based search, only that account number mentioned in the search criterion is displayed.</p>
Balance Outstanding	<p>[Display]</p> <p>This column displays the balance in the account as per the selected date</p>
Principal Outstanding	<p>[Display]</p> <p>This column displays the principal arrears outstanding in the account.</p>
Outstanding Interest	<p>[Display]</p> <p>This column displays the interest arrears outstanding in the account.</p>

Column Name	Description
Outstanding Charges	[Display] This column displays the SC arrears outstanding in the account.
Collateral Type	[Display] This column displays the Collateral Type
Collateral Value	[Display] This column displays the value of the collateral.
POS net of Collateral	[Display] This column displays the POS net of collateral. <i>POS Net of Collateral = Balance Outstanding - Collateral Value</i>
Prov %-Secured	[Display] This column displays the Provision % for Secured Collateral as derived from Provision Plan
Prov %-Liquid	[Display] This column displays the Provision % for Liquid Collateral as derived from Provision Plan
Prov %-UnSecured	[Display] This column displays the Provision % for Unsecured Collateral as derived from Provision Plan
Expected Prov Amount-Liquid	[Display] This column displays the Accounted Provision Amount
Expected Prov Amount-Secured	[Display] This column displays the Accounted Provision Amount
Expected Prov Amount-Unsecured	[Display] This column displays the Accounted Provision Amount
Total Expected Prov Amount	[Display] This column total expected provisional amount. <i>Total expected provisional amount= Expected Prov amount-Liquid + Expected Prov amount-Secured + Expected Prov amount-Unsecured</i>
Account Prov Amount-Secured	[Display] This column displays the Provision Amount passed by FLEXCUBE for Secured Portion of Outstanding
Account Prov Amount-Liquid	[Display] This column displays the Provision Amount passed by FLEXCUBE for Liquid Portion of Outstanding

Column Name	Description
Account Prov Amount-Unsecured	[Display] This column displays Provision Amount passed by FLEXCUBE for Unsecured Portion of Outstanding
Total Accounted Specific Prov	[Display] This column displays the total provision amount. <i>Total Provisional Amount=Account Prov Amount-Secured + Account Prov Amount-Liquid + Account Prov Amount-Unsecured.</i>
Net NPA	[Display] This column displays the net NPA value.
Provision %	[Display] This column displays the provision% value. <i>Net Provision % = Total Provision Amount / Outstanding Balance in account</i>

7. Click the details in the **Accounts** tab to activate the other tabs.

Provision History

Account Provision

Customer Based Search
 Search Criteria : Search String :
 Customer IC: 270519761 Customer Id: 600118 Home Branch: 700
 Customer Full Name: GEORGE GEROG THOMAS Customer CRR: 10-LANCAR

Account Based Search
 Account Number : Customer CRR :
 Customer Id: Home Branch:

Accounts | **Provision History** | Provision Adjustment

Account Number: Expected Provision:
 Accounted Provision: Inquiry Option:

Date	Bal Book	Princ. Balance	Incremental Provision	Total Provision	Bal.UnColl.Int.Prov	Initiated By	Authorised By	GL Entries
31/12/2007	10.00	10.00	0.80	0.80	0	SYSTEM	SYSTEM	Y
31/01/2008	10.14	10.14	0.01	0.81	0	SYSTEM	SYSTEM	Y
29/02/2008	10.28	10.28	0.01	0.82	0	SYSTEM	SYSTEM	Y

Ok Close Clear

Field Description

Field Name	Description
Account Number	[Display] This field displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Expected Provision	[Display] This field displays the provision value corresponding to the account CRR.
Accounted Provision	[Display] This field displays the value of provision to an extent the GL entries have been passed at the account level. If the GL entries for provisioning is maintained as 'Yes', the value will be same as account provision.
Inquiry Option	[Mandatory, Drop-Down] Select the inquiry option from the drop-down list. In case the preference of an account has been changed during the life cycle of the account from 'Pass GL Entries' to 'Do not pass GL entries' then one can inquire on the amount that has been passed to the GL or the total provision done till date or both along with the re-calculated running balance.

Column Name	Description
Date	[Display] This column displays the date on which this provisioning was done.
Bal Book	[Display] This column displays the book balance.
Princ. Balance	[Display] This column displays the principal balance.
Incremental Provision	[Display] This column displays the incremental provision.
Total Provision	[Display] This column displays the total provision.
Bal. UnColl.Int Prov	[Display] This column displays the difference between the uncollected interest provided and the uncollected interest provisioning reversed.

Column Name	Description
Initiated By	[Display] This column displays the user who has initiated this provisioning. In case the provisioning option is automatic then this column displays the user as SYSTEM.
Authorised By	[Display] This column displays the user who has authorized this provisioning. In case the provisioning option is automatic then this column displays the user as SYSTEM.
GL Entries	[Display] This column displays whether the GL entries for this provisioning amount has been passed.

Provision Adjustment

Field Description

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

Field Name	Description
Account Number	[Display] This field displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Expected Provision	[Display] This field displays the provision value corresponding to the account CRR.
Principal Balance	[Display] This field displays the principal balance outstanding.
Accounted Provision	[Display] This field displays the value of provision to an extent the GL entries have been passed at the account level. If the GL entries for provisioning is maintained as 'Yes', the value will be same as Account Provision.
Secured Amount	[Display] This field displays the total principal amount that is secured as per the last valuation.
Account Provision	[Display] This field displays the provision maintained at the account level. The value will be the same as Expected Provision in case the Account Provisioning is set to Automatic.
Unsecured Amount	[Display] This field displays the principal amount that is unsecured.
User Adjustment	[Mandatory, Numeric, 13, Two] Type the adjustment amount. This field will accept negative values also and the negative value will result in reduction in the account provision to that extent.
8.	To maintain provision details manually, enter the relevant information in the Provision Adjustment tab and click the OK button to save the data.
9.	Click the OK button.
10.	The system displays the message "Authorisation required. Do You Want to continue?". Click the Ok button.
11.	The system displays the Authorization Reason screen.
12.	Enter the required information and click the OK button.

4.4. AC004 - Account WriteOff

Using this option you can fully or partially write-off the balances and arrears in the account.

In case of full write-off, you will not be allowed to modify anything other than commit the transaction, while in partial write-off you can to specify the amount of arrears to be written-off against each type of arrears. Additionally you can specify the amount of 'Provision Drawdown' i.e. the amount to be taken from the provision GL for part write-off.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To write off the account

1. Type the fast path **AC004** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account WriteOff**.
2. The system displays the **Account WriteOff** screen.

Account WriteOff

Field Description

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

Account Details	
------------------------	--

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the account number of the customer for which the CRR⁶ is to be inquired/modified.</p> <p>It could be a CASA account or loan account.</p>
Write Off Type	<p>[Optional, Drop down]</p> <p>Select the write off type that is to be performed for the account. The options are:</p> <ul style="list-style-type: none"> • Written Off Open • Written Off Closed.
Branch	<p>[Display]</p> <p>This field displays the home branch where the account was opened.</p>
Product	<p>[Display]</p> <p>This field displays the product code and name, under which the account was opened.</p> <p>The product code is a unique number across all the modules that can identify an authorised and valid product.</p>
Currency	<p>[Display]</p> <p>This field displays the account currency derived from the product, under which the account was opened.</p>
Total Balance	<p>[Display]</p> <p>This field displays the total balance outstanding in CASA account or loan account.</p>
Total Arrears	<p>[Display]</p> <p>This field displays the total interest arrears due in CASA account or loan account.</p>
Princ. Provision Made	<p>[Display]</p> <p>This field displays the principal provision available for the account as maintained by the system or manually maintained for any diminution in the value of the loan/ overdraft assets.</p>
Security Value	<p>[Display]</p> <p>This field displays the total principal amount that is secured as per the last collateral valuation. This will include both the Primary and Secondary Collaterals.</p>

⁶(Credit Risk Rating)

Field Name	Description
UnColl.Int. Provision Made	[Display] This field displays the current position of any uncollected interest provided for in the term loan account.
Full Write-Off	[Optional, Radio Button] Click Full Write-Off to write off the entire amount mentioned in the write-off details section.
Partial Write Off	[Optional, Radio Button] Click Partial Write Off to partially write-off the amount of arrears.
Reason For Write Off	[Optional, Drop-Down] Select the reason for write-off factory shipped from the drop-down list.
Write-Off Details	
Arrears	[Display] This field displays the type of arrears.
Normal Outstanding	[Display] This field displays the extent of normal arrears outstanding against each type of arrear.
Normal Write-Off	[Conditional, Numeric, 13, Two] Type the normal write-off value, in case the Partial Write-Off option is selected. In case the Full Write-Off option is selected, this column displays the amount that can be written off.
Suspended Outstanding	[Display] This field displays the extent of suspended arrears outstanding against each type of arrear.
Suspended Write-Off	[Conditional, Numeric, 13, Two] Type the suspended write-off value, in case the Partial Write-Off option is selected. In case the Full Write-Off option is selected, then this column displays the amount that can be written off.
Principal	[Display] This field displays the principal amount.
Interest Accrued	[Display] This field displays the interest accrued on this account that is yet to be capitalized.

Field Name	Description
Penalty Accrued	[Display] This field displays the amount of penalty that is accrued from the last capitalization date.
Total WriteOff	[Display] This field displays the sum of total arrears, principal and accrued interest to be written off.
Suspended Reversals	[Display] This field displays the sum of suspended interest (which is interest, penal interest and post maturity interest) and suspended service charge/ fees to be written off.
Net WriteOff	[Display] This field displays the net amount, which will be the write-off expense GL as a result of write-off. <i>Net Write-off = Total write-off – (Suspended reversals + Provision Drawdown)</i>
Princ. Provision Drawdown	[Conditional, Numeric, 15] Type the extent to which provision is to be utilized for the purpose of write-off.
UnColl. Int. Prov. Drawdown	[Display] This field displays the amount of uncollected interest provision utilized or draw down for the loan account being written off.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The system displays the write off account details when the **Full Write-Off** option is selected.
5. The system allows to modify the write off account details when the **Partial Write-Off** option is selected.
6. Enter the required information in the various fields.

Account WriteOff

Account WriteOff*

Account Details :

Account No : 50000000412430 RETEST 001 Write Off Type :

Product : 70000-Retail Loans Branch : DEMO

Total Balance : 0.00 Currency : INR

Princ. Provision Made : 0.00 Total Arrears : 0.00

UnColl.Int. Provision Made : 0.00 Security Value : 0.00

Full Write-Off Partial Write-Off Reason For Write Off :

Write-Off Details :

Arrears	Normal		Suspended	
	OutStanding	WriteOff	OutStanding	WriteOff
Interest :	0.00	0.00	0.00	0.00
Penalty Interest :	0.00	0.00	0.00	0.00
Compounding Interest Arrears :	0.00	0.00	0.00	0.00
Diverting Interest Arrears :	0.00	0.00	0.00	0.00
Post Maturity Interest :	0.00	0.00	0.00	0.00
Fees/SC :	0.00	0.00	0.00	0.00
Premium :	0.00	0.00	0.00	0.00
Folio changes :	0.00	0.00	0.00	0.00
Legal Fee :	0.00	0.00	0.00	0.00
OutGongs :	0.00	0.00	0.00	0.00

Principal : 0.00 0.00

Interest Accrued : 0.00 0.00

Penalty Accrued : 0.00 0.00

Total WriteOff : 0.00 Suspended Reversals : 0.00

Net WriteOff : 0.00 Princ. Provision Drawdown : 0.00 UnColl.Int. Prov. Drawdown : 0.00

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the message "Authorisation required. Do You Want to continue?". Click the **Ok** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the required information and click the **Ok** button.
11. The system displays the message "The account has been writtenoff". Click the **Ok** button.

4.5. AC006 - Account WriteOff to Regular

Using this option you can move the written off loan accounts back to regular status. The account should be in written off open status to be moved. The principal outstanding as on date will be moved to suspended principal GL maintained against the CRR code of account in ACM08.

The account will get reclassified in the next classification frequency.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To write off the account

1. Type the fast path **AC006** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account WriteOff to Regular**.
2. The system displays the **Account WriteOff to Regular** screen.

Account WriteOff to Regular



Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type the account number of the customer which is to be moved from written off open status to regular.
Branch	[Display] This field displays the home branch where the account was opened.
Product	[Display] This field displays the product code and name, under which the account was opened. The product code is a unique number across all the modules that can identify an authorised and valid product.
Currency	[Display] This field displays the account currency derived from the product, under which the account was opened.
Total Outstanding	[Display] This field displays the total balance outstanding (Principal Outstanding + Arrears) in Loan account .
Principal Written Off	[Display] This field displays the amount that was written off.
Principal Outstanding	[Display] This field displays the principal outstanding as on date.

3. Enter the account number and press the <Tab> or <Enter> key.
4. The system displays the write off account details .
5. Click the **Ok** button.
6. The account status will be changed to Regular.

4.6. AC008 - Provision Inquiry and Modification for Loans and Overdraft

Using this option you can view the details of the provisioning group , rate, provisioning base and the individual provisioning amounts for a selected CASA / Loan account. The fields Discounted Cash Flow of Credit and Discounted Collateral Value can be modified based on which the provision calculation will be made. An External system will provide the data for calculation of the provision entries.

The data provided by the external system is account wise and that includes the Provisioning group, Provisioning Sub group, and Provisioning rate for the account. The data is provided as and when there is a change in any of the parameters required for provisioning. The Provision frequency is daily.

Provision is calculated from the date of account opening till the date of closure. Provisioning and GL entries will be processed on daily basis (when there is a change in any of the parameters or values). The provision is always calculated in account currency. In the case of commonly assessed group, Liquidation Value (LV) will not be taken into account for calculation of provision.

For more information refer to the Examples provided at the end of the chapter.

Definition Prerequisites

- ACM07 - Provisioning Parameters at Bank level for Loans and Overdrafts
- External file upload for the Loans and overdraft accounts for which the modification / inquiry is made.

Modes Available

Not Applicable

To perform provision inquiry and modification for loans and overdrafts

1. Type the fast path **AC008** and click **Go** or navigate through the menus to **Global Definitions > AC > Provision Inquiry and Modification for Loans and Overdraft..**
2. The system displays the **Provision Inquiry and Modification for Loans and Overdraft** screen.

Provision Inquiry and Modification for Loans and Overdraft

Provision Inquiry and Modification for Loans and Overdraft*

Account Based Search

Account Number: Name:

Provisioning Group: Provisioning Sub Group:

Provisioning Rate: Customer Account Risk Category:

Discounted cash Flow of Credit(ACY): Discounted cash Flow of Credit(LCY):

Discounted Collateral Value(ACY): Discounted Collateral Value(LCY):

Provision History

From Date: To Date:

Account No.	Provisioning on Balance Sheet Amount	Provisioning on Outstanding Interest	Provisioning on Outstanding Commitment Fee	Provisioning on Off Balance sheet Amount	Total Provision Amount	Date of Provision	Provisioning Rate
<div style="border: 1px solid #ccc; padding: 5px; width: 100%;"> <input type="text" value="0"/> / 0 </div>							

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

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

Account Based Search

Account Number	[Mandatory, Numeric, 16] Type a valid CASA / Loan account number for which provision details are required to be modified / inquired.
-----------------------	---

Name	[Display] This field displays the name of the customer.
-------------	--

Provisioning Group	[Display] This field displays the applicable provisioning group for the account as provided by the external system.
---------------------------	--

The options for the group are:

- Individually Assessed
- Commonly Assessed

Field Name	Description
Provisioning Sub Group	[Display] This field displays the applicable provisioning sub group for the provisioning group as provided by the external system.
Provisioning Rate	[Display] This field displays the provisioning rate for the account as provided by the external system.
Customer Account Risk Category	[Display] This field displays the customer account risk category for the account as provided by the external system.
Discounted cash Flow of Credit (ACY)	[Conditional, Numeric, 13, Two] Type the discounted cash flow of credit for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the account currency and is used for provision calculations.
Discounted cash Flow of Credit (LCY)	[Conditional, Numeric, 13, Two] Type the discounted cash flow of credit for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the local currency.
Discounted Collateral Value (ACY)	[Conditional, Numeric, 13, Two] Type the discounted collateral value for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the account currency and is used for provision calculations.
Discounted Collateral Value (LCY)	[Conditional, Numeric, 13, Two] Type the discounted collateral value for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the local currency.
Provision History	
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick list to indicate the start date for the generation of Provision History .
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick list to indicate the end date for the generation of Provision History .

Column Name	Description
Account No.	[Display] This column displays the account number.
Provisioning on Balance Sheet Amount	[Display] This column displays the provisioning amount on the principal outstanding.
Provisioning on Outstanding Interest	[Display] This column displays the provisioning amount on the outstanding interest receivable,
Provisioning on Outstanding Commitment Fee	[Display] This column displays the provisioning amount on the outstanding commitment fee.
Provisioning on Off Balance sheet Amount	[Display] This column displays the provisioning amount on the off balance sheet amount.
Total Provision Amount	[Display] This column displays the total provisioning amount which is a total of the above four provisioning amounts.
Date of Provision	[Display] This column displays the date of provision.
Provisioning Rate	[Display] This column displays provisioning rate for the account on which the corresponding provision has been calculated.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the relevant information.
5. Click the **Inquire** button.

Provision Inquiry and Modification for Loans and Overdraft

Provision Inquiry and Modification for Loans and Overdraft*

Account Based Search

Account Number: 7000000419440 Name: GEORGEDANNIELPAUL
 Provisioning Group: Commonly Assessed Provisioning Sub Group: Debit Cards 2
 Provisioning Rate: 30 Customer Account Risk Category: 1

Discounted cash Flow of Credit(ACV): Discounted cash Flow of Credit(LCV):
 Discounted Collateral Value(ACV): Discounted Collateral Value(LCV):

Provision History

From Date: 01/12/2007 To Date: 15/01/2008

Account No.	Provisioning on Balance Sheet Amount	Provisioning on Outstanding Interest	Provisioning on Outstanding Commitment Fee	Provisioning on Off Balance sheet Amount	Total Provision Amount	Date of Provision	Provisioning Rate
7000000419440	48225	0	174440	14976000	15196665	15-12-2007	30
7000000419440	24225	402	360509.33	14976000	15361136.33	31-12-2007	30

1 1 1

Inquire

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Close** button.

Examples on provisioning:

Example 01

Account Exposure

500-On balance

200-Off balance

50-Accrued Interest

20- Commitment fees and LV- 800

1. P- on balance eligibility = 500(On balance)- 800(LV) = -300(A) A<0 , then provision P-on =0
2. P-interest eligibility = 50 (accr.int.) – 300(A-remaining LV)=-250(B) B<0 , then provision P-i = 0
3. P- commitment eligibility = 20 (com.fees) – 250(B) ==-230(C) C<0 , then provision P-c = 0
4. P- off balance eligibility = 200-230(C)=-30(D) D<0 , then provision P-off = 0.

Example 02

Exposure

500-on balance

200-off balance

50-accr.int

20com.fees and LV- 300

1. P- on balance eligibility = $500(\text{On balance}) - 300(\text{LV}) = 200(\text{A})$ $\text{A} > 0$, then provision P-on = $200(\text{A}) * 0.236$ (Provision rate) = 47.2
2. P-interest eligibility = 50 (accr.int.) $- 0$ (remaining LV) = $50(\text{B})$ $\text{B} > 0$, then provision P-i = $50(\text{B}) * 0.236$ (Provision rate) = 11.8
3. P- commitment eligibility = 20 (com.fees) $- 0$ (remaining LV) = $20(\text{C})$ $\text{C} > 0$, then provision P-c = $20(\text{C}) * 0.236$ (Provision rate) = 4.72
4. P- off balance eligibility = $300 - 0$ (remaining LV) = $300(\text{D})$ $\text{D} > 0$, then provision P-off = $300(\text{D}) * 0.236$ (Provision rate) = 70.8.

Total provision = 47.2+11.8+4.72+70.8 = 134.52

Note: LV = Liquidation Value

LV = Discounted Value of Collateral + Discounted value of Cash flow of credit .

4.7. ACM07 - Provisioning Parameters at Bank level for Loans and Overdrafts

Using this option you can define the bank level parameters for the provisioning groups and components of the provisioning base. The components of provisioning bases can be subsequently modified. The provisioning will consider the new components of provisioning bases from the date of modification.

In case any new component is added, the provisioning for the new component will happen from the date of modification and in case an existing component is excluded from the provisioning base, the provision for that component will get nullified by the system.

Definition Prerequisites

Not Applicable

Modes Available

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

To add provisioning parameters at bank level for loans and overdrafts

1. Type the fast path **ACM07** and click **Go** or navigate through the menus to **Global Definitions > AC > Provisioning Parameters at Bank level for Loans and Overdrafts**.
2. The system displays the **Provisioning Parameters at Bank level for Loans and Overdrafts** screen.

Provisioning Parameters at Bank level for Loans and Overdrafts

Provisioning Groups and Parameters

Provisioning Group : Provisioning Sub Group :

Components of Provisioning Base:

On Balance Sheet Amount

Outstanding Interest

Outstanding Commitment Fee

Off - Balance Sheet Amount

Record Details

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

Field Name	Description
Provisioning Groups and Parameters	
Provisioning Group	<p>[Mandatory, Drop-Down]</p> <p>Select the provisioning group code from the drop-down list.</p> <p>The options are :</p> <ul style="list-style-type: none"> • Individually assessed • Commonly assessed. <p>These groups are maintained as part of Day 0 activity in the backend tables.</p>
Provisioning Sub Group	<p>[Mandatory, Pick List]</p> <p>Select the provisioning sub group code and description from the pick list.</p> <p>The sub groups are maintained as part of Day 0 activity in the backend tables. Additions can be made to these sub groups subsequently in the backend tables.</p>
Components of Provisioning Base	

Field Name	Description
On Balance Sheet Amount	[Optional, Check Box] Select the On Balance Sheet Amount check box, to calculate the provision amount on the balance sheet amount i.e. the principal outstanding.
Outstanding Interest	[Optional, Check Box] Select the Outstanding Interest check box, to calculate the provision amount on the outstanding interest .
Outstanding Commitment Fee	[Optional, Check Box] Select the Outstanding Commitment Fee check box, to calculate the provision amount on the commitment fee.
Off - Balance Sheet Amount	[Optional, Check Box] Select the Off-Balance Sheet Amount check box, to calculate the provision amount on the off balance sheet amount.

3. Click the **Add** button.
4. Select the provisioning group from the drop-down list and press the **<Tab>** or **<Enter>** key.
5. Select the provisioning sub group from the pick list.

Provisioning Parameters at Bank level for Loans and Overdrafts

6. Click the **Ok** button.

7. The system displays the message "Record Added... Authorisation Pending..". Click the **OK** button.
8. The provisioning parameters at bank level for loans and overdrafts are added once the record is authorised.

5. Inventory

5.1. IV001 - Stock Transactions

Using this option you can execute the following :

- Request stock from the central inventory: The request can be regular or adhoc with stock/inventory code, denomination details and total quantity required.
- Keep track of stock ordered from suppliers: The purchase order number, date, purchase and inventory details.
- Keep record of stock received from the suppliers: The receipt date and the received inventory details.
- Issue stock to branches: The issued date, branch and the issued inventory details.

Definition Prerequisites

Not Applicable

Modes Available

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

To add stock transaction details

1. Type the fast path **IV001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inventory > Stock Transactions**.
2. The system displays the **Stock Transactions** screen.

Stock Transactions

Transaction: Request Stock

Request Stocks | Order Stocks | Receive Stocks | Issue Stocks

Request No.:

Request Type:

Ad-hoc Request Reason:

Reference No. 1:

Requesting Branch:

Date of Request: 15/02/2008

Reference No. 2:

Add Delete

Srl No.	Request id	Stock catalog Code	Denm.	Qty req.	Total	Delete(y/n)
---------	------------	--------------------	-------	----------	-------	-------------

Record Details

Input By:

Authorized By:

Last Mnt. Date:

Last Mnt. Action:

Authorized:

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Field Description

Field Name	Description
Transaction	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate transaction option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">Request StockOrder StockReceive StockIssue Stock <p>Based on the transaction type selected the tab for the respective transaction will be activated.</p>

3. Click the **Add** button.
4. Select the appropriate transaction from the drop-down list.
5. The system enables the corresponding tab depending on the transaction type selected.

Request Stocks

Stock Transactions

Transaction: Request Stock

Request Stocks | Order Stocks | Receive Stocks | Issue Stocks

Request No.: 1111
 Request Type: Adhoc
 Ad-hoc Request Reason: Urgent Requirement
 Reference No. 1: 1

Requesting Branch: HO
 Date of Request: 15/02/2008
 Reference No. 2: 2

Add Delete

Srl No.	Request id	Stock catalog Code	Denm.	Qty req.	Total	Delete(y/n)
1	1111	10 - Passbook	0	100		N

Record Details

Input By: TSUNNY
 Authorized By:
 Last Mnt. Date: 11/04/2008 17:06:58
 Last Mnt. Action:
 Authorized:

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Request No.	<p>[Display]</p> <p>This field displays the a unique request number will get auto populated.</p> <p>It is used to track the request status by the bank or branch and to place the purchase order with supplier by central inventory department.</p> <p>The request number displayed will be based on the combination of data from requesting branch and request type fields.</p> <p>The format is First four digits - Branch code pertaining to branch for which stock is ordered (Numeric)</p> <p>Next one digits - Request type (Adhoc – A ; Regular – R) (Alpha numeric)</p> <p>Last nine digits - Running sequence number unique across bank common for Adhoc and regular requests. On reaching 99999999 the number will get reset to 1 (numeric).</p>

Field Name	Description
Requesting Branch	[Mandatory, Drop-Down] Select the branch code from the drop-down list. This is the bank or branch that has initiated request for the stock.
Request Type	[Mandatory, Drop-Down] Select the request type from the drop-down list. The options are: <ul style="list-style-type: none"> • Adhoc: When a request is placed before the re-order level is reached it is termed as Ad-hoc. • Regular: When a request is placed after re-order alert is generated.
Date of Request	[Mandatory, dd/mm/yyyy] Select the request date from the Calendar. By default, this field displays the current posting date. It must be less than or equal to current date, and cannot be a future date.
Ad-hoc Request Reason	[Conditional, Alphanumeric, 40] Type the reason for requesting the stock. This field is enabled if the user selects the Adhoc option in the Request Type field.
Reference No 1	[Optional, Alphanumeric, 12] Type the first reference number.
Reference No 2	[Optional, Alphanumeric, 12] Type the second reference number.
Column Name	Description
Srl No.	[Display] This column displays the system generated serial number.
Request id	[Display] This column displays the request ID.
Stock catalog Code	[Mandatory, Drop-Down] Select the appropriate stock catalogue code, of the stock or the inventory item for which the request order is placed, from the pick list.

Column Name	Description
Denm.	<p>[Mandatory, Picklist]</p> <p>Select the appropriate denomination value of the stock from the drop-down list.</p> <p>If denomination is not applicable, the drop-down displays 0 option. Select 0 in this case.</p>
Qty req.	<p>[Mandatory, Numeric, 40]</p> <p>Type the appropriate amount of stocks required.</p> <p>For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.</p>
Total	<p>[Display]</p> <p>This column displays the total value.</p> <p><i>Total Value = Denomination * Quantity</i></p> <p>For example,</p> <p>If Denomination = 100 and Quantity = 20</p> <p>Then Adjustment Total value = 2000</p> <p>Only stock or inventory items which are tracked denomination wise will have an Adjustment Total value.</p>
Delete(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y if you want to delete the particular stock item from the list.</p> <p>By default, the system displays the value as N.</p>

Order Stocks

Stock Transactions

Transaction : Order Stock

Request Stocks | **Order Stocks** | Receive Stocks | Issue Stocks

Purchase Order No.: 100 Request No.: 02159999#

Date of order : 15/02/2008 Supplier code : M/S HDFC

Reference no. 1 : 1 Reference no. 2 : 2

Add Delete

Srl No.	Request id	Stock catalog Code	Demn.	Qty req.	Series #	Start #	End #	Total	Delete(y/n)
1	02159999#	99 - BARODD	250	300	BK1	601	900	75000	N
2	02159999#	10 - Passbook	0	50	S1	201	250		N
3	02159999#	33 - BDI	0	200		1	200		N
4	02159999#	99 - BARODD	500	300		1	300	150000	N

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Purchase Order No.	<p>[Display]</p> <p>This field displays the unique purchase order number, which is used to track the purchase order status.</p> <p>On receipt of the stock from supplier this purchase order number is used to indicate receipt.</p> <p>It will be generated based on the combination of supplier code and request number.</p> <p>The supplier code first three digits will be prefixed to the request number.</p> <p>First three digits - Supplier code (001 /002) (Alphanumeric)</p> <p>Next fourteen digits - The request number generated by the system relating to Request No consisting of following:</p> <p>Four digits - Branch code of the purchasing branch</p> <p>one digit - Request type (Adhoc – A ; Regular – R)</p> <p>nine digits - Sequence number).</p>

Field Name	Description
Request No.	[Mandatory, Pick List] Select the request number, for which purchase order needs to be placed, from the pick list. The pick list displays only those request numbers against which there are no orders placed or partial orders are placed.
Date of order	[Mandatory, Pick List, dd/mm/yyyy] Select the date of request from the pick list. This date must be a current or previous date and cannot be a future date.
Supplier Code	[Mandatory, Pick List] Select the approved supplier code from the drop-down list. The pick list displays the list of all approved suppliers.
Reference no. 1	[Optional, Alphanumeric, 12] Type the first reference number.
Reference no. 2	[Optional, Alphanumeric, 12] Type the second reference number.

Column Name	Description
Srl No.	[Display] This column displays the system generated serial number for each stock item.
Request id	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty req.	[Mandatory, Numeric, 40] Type the quantity of stocks. The user can modify the quantity of stocks requested at the time of placing an order. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.

Column Name	Description
Series #	<p>[Conditional, Numeric, 10]</p> <p>Type the series number that has been defined for the particular stock code.</p>
Start #	<p>[Conditional, Numeric, 6]</p> <p>Type the start number from which a stock item is ordered.</p> <p>If the Auto- Serial No flag is on, then system automatically generates the Start No by incrementing the highest number of the current stock.</p> <p>The user can modify the Start No or provide it when it is not already available.</p>
End #	<p>[Display]</p> <p>This column displays the end number of the series.</p> <p>The end number is calculated and generated by the system depending on the quantity and the start number specified.</p> <p>For example,</p> <p>If Quantity = 100 and Start No = 50 Then End No = 149</p>
Total	<p>[Display]</p> <p>This column displays the total value.</p> <p><i>Total Value = Denomination + Quantity</i></p> <p>For example,</p> <p>If Denomination = 100 and Quantity = 20 Then Adjustment Total value = 2000</p> <p>Only stock or inventory items which are tracked denomination wise will have an Adjustment Total value.</p>
Delete(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y if you want to delete the particular stock item from the list.</p> <p>By default, the system displays the value as N.</p>

Receive Stocks

Field Description

Field Name	Description
Purchase Order No.	[Mandatory, Pick List] Select the purchase order number, which is used to track the purchase order status, from the pick list. On receipt of the stock from supplier this purchase order number is used to indicate receipt.
Received From	[Mandatory, Pick List] Select the supplier from whom the stock is received from the pick list.
Inventory Branch	[Mandatory, Drop-Down] Select the inventory branch that has placed the request for the stock from the drop-down list.
Date of Receipt	[Mandatory, Pick List, dd/mm/yyyy] Select the date of receipt from the pick list. The receipt date cannot be greater than the current date.

Column Name	Description
Srl No.	[Display] This column displays the system generated serial number for each stock item in the list.
Request id	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty req.	[Display] This column displays the quantity of stocks. In case of partial receipt for the stock request, the user can modify the original values to reflect the received stock values. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Conditional, Numeric, 10] Type the series number that has been defined for the particular stock code..
Start #	[Conditional, Numeric, 10] Type the start number. The stock item is ordered from this value onwards.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149

Column Name	Description
Total	<p>[Display]</p> <p>This column displays the total, based on the denomination and quantity specified.</p> <p><i>Total = Denomination + Quantity</i></p> <p>For example, If Denomination = 100 and Quantity = 20 Then Total = 2000</p> <p>Only stock or inventory items tracked denomination wise will have an Adjustment Total value.</p>
Confirm (y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y to confirm the physical receipt of either full or partial stock.</p> <p>By default, the system displays the value as N.</p> <p>If the stock is received in partial, the user will need to modify the quantity field, to reflect the quantity actually received.</p> <p>The stock level will not be updated at inventory till the confirmation flag is set to Y.</p>
Delete(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y if you want to delete the particular stock item from the list.</p> <p>By default, the system displays the value as N.</p>

Issue Stocks

Field Description

Field Name	Description
Request No.	[Mandatory, Pick List] Select the request number, for which purchase order is placed, from the pick list. The pick list displays only those request numbers against which full orders or partial orders are placed.
Issued To	[Mandatory, Drop-Down] Select the appropriate bank or branch, for which the inventory bank had placed the request for stock, from the drop-down list.
Date of Issue	[Mandatory, Pick List, dd/mm/yyyy] Select the date of issue from the pick list.
Column Name	Description
Srl No.	[Display] This column displays the system generated serial number for each stock item in the list.

Column Name	Description
Request id	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty req.	[Display] This column displays the quantity of stocks. In case of partial receipt for the stock request, the user can modify the original values to reflect the received stock values. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Display] This column displays the series number that has been defined for the particular stock code received.
Start #	[Display, Numeric, Seven] Type the start number, from which a stock item is received.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149
Total	[Display] This column displays the total, based on the denomination and quantity specified. <i>Total = Denomination * Quantity</i> For example, If Denomination = 100 and Quantity = 20 Then Total = 2000 Only stock or inventory items tracked denomination wise will have an Adjustment Total value.

Column Name	Description
Confirm(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y to confirm the physical issue of stock either in full or partial.</p> <p>By default, the system displays the value as N.</p> <p>If the stock is issued in partial, the user will need to modify the quantity field, to reflect the quantity actually issued.</p> <p>The stock level will not be updated at the issue bank/branch till the confirmation flag is set to Y.</p>
Delete(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y if you want to delete the particular stock item from the list.</p> <p>By default, the system displays the value as N.</p>

6. Enter the required information in the various fields.
7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.
9. The stock transaction details are added once the record is authorised.

Note: Click **Add** button to add request stocks.

5.2. IV002 - Stock Adjustment

Using this option you can adjust/amend the stock status to reflect the correct position of instruments that have been cancelled, returned, torn, lost in transit, etc.

Other than the issue and use of stock status for everyday transactions, the teller or vault teller can maintain other statuses such as Rejected, Torn, Cancelled, Lost/Misplaced, etc. to indicate the position of stocks in hand. e.g. The Central Inventory department required USD traveler's cheque of denomination 100. However the supplier issued INR traveler's cheque of denomination 100 that were marked as received. These traveler's cheque can be marked as rejected.

Definition Prerequisites

- IV001 - Stock Transactions

Modes Available

Not Applicable

To adjust the balance stock

1. Type the fast path **IV002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inventory > Stock Adjustment**.
2. The system displays the **Stock Adjustment** screen.

Stock Adjustment

The screenshot shows the 'Stock Adjustment*' window with the following fields:

Stock Code:	<input type="text"/>	Denomination:	<input type="text"/>
Type of Adjustment:	<input type="text"/>	Adjustment Date:	31/01/2008
From Branch:	<input type="text"/>	From User:	<input type="text"/>
To Branch:	<input type="text"/>	To User:	<input type="text"/>
Adjustment Quantity:	<input type="text"/>		
Series Number:	<input type="text"/>		
Start Number:	<input type="text"/>	End Number:	<input type="text"/>
Adjustment Total Value:	<input type="text"/>		
Reason For Adjustment:	<input type="text"/>		

At the bottom of the window, there is a navigation bar with the following buttons: LIDF, OK, Close, Clear.

Field Description

Field Name	Description
Stock Code	<p>[Mandatory, Drop-Down]</p> <p>Select the stock code, for the stock, or the inventory item you want to make adjustment to, from the drop-down list.</p>
Denomination	<p>[Conditional, Pick List]</p> <p>Select the denomination code, for the stock code being transferred, from the pick list.</p> <p>The denomination needs to be selected for inventory items such as traveler's check, etc. which are tracked.</p>
Type of Adjustment	<p>[Mandatory, Drop-Down]</p> <p>Select the type of adjustment from the drop-down list.</p> <p>It is the status the user wants to amend the inventory item to.</p> <p>The options are:</p> <ul style="list-style-type: none">• Cancelled: A teller can mark a reversed banker's cheque issue transaction as Cancelled. Since the instrument has already been marked as Used, the system does not update the status of the instrument.• Duplicate: If a customer reported a TD certificate as lost and has a duplicate issued, the teller can mark it as duplicate. Since the original certificate has already been marked as Used, the system does not update the status of the instrument.• Found: If a branch is able to locate the lost inventory item, it is marked as Found.• Lost: During the receipt, if an inventory item is found lost, it is marked as Lost.• Returned: When an inventory item is returned on an account that it is above the excess level, it is marked as Returned. For example, excess inventory at branch level for stock code A is 100 units. Branch Z holds 102 units. Branch Z will mark 2 units of stock A as Returned.• Torn: If a check book is found to be torn after receipt, the teller can mark it as Torn.• Used: If the instrument serial number is wrongly entered during an offline transaction, then the actual instrument number used can be updated with the used status.• Rejected: If a stock item is not issued as per the request order it can be rejected. For example, if the central inventory department requested USD TC of denomination 100, and the supplier issued INR TC of denomination 100 that were marked as received, then these TCs can be marked as rejected.

Field Name	Description
Adjustment Date	[Mandatory, Pick List, dd/mm/yyyy] Select the appropriate date of adjustment from the pick list. By default, this field displays the current posting date as date of adjustment.
From Branch	[Display] This field displays the inventory branch.
From User	[Display] This field displays the user who is performing the adjustment transaction.
To Branch	[Optional, Drop-Down] Select the appropriate to branch from the drop-down list.
To User	[Mandatory, Pick List] Select the user for whom the adjustment transaction is performed from the pick list.
Adjustment Quantity	[Mandatory, Numeric, 10] Type the inventory quantity to be adjusted.
Series Number	[Mandatory, Numeric, 12] Type the series number of the stock to be adjusted.
Start Number	[Mandatory, Numeric, 10] Type the start number in the stock series. The stock has to be transferred from this number onwards.
End Number	[Display] This field displays the end number of the series. The end number is calculated and generated by the system, depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149

Field Name	Description
Adjustment Total Value	<p>[Display]</p> <p>This field displays the adjustment total value, based on the denomination and quantity specified.</p> <p>Adjustment Total Value = Denomination * Quantity</p> <p>For example,</p> <p>If Denomination = 100 and Quantity = 20</p> <p>Then Adjustment Total value = 2000</p> <p>Only stock or inventory items tracked denomination wise will have adjustment total value.</p>
Reason For Adjustment	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the reason for adjusting the stock or the inventory item.</p>

3. Select the stock code from the drop-down list.
4. Enter the required information in the various fields.

Stock Adjustment

Stock Adjustment*

Stock Code: Bankers Cheque

Type of Adjustment: Cancelled

From Branch: Centras

To Branch:

Adjustment Quantity: 100

Series Number: 201

Start Number: 150

Adjustment Total Value:

Reason For Adjustment: cheque lost

Denomination:

Adjustment Date: 31/01/2008

From User: API_SUPER

To User:

End Number: 249

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

6. Click the **OK** button.
7. The system displays the "Authorization Required. Do You Want to continue?" message. Click the **OK** button.

8. The system displays the **Authorization Reason** screen.
9. Enter the required information and click the **Grant** button.
10. The system displays the message "Stock Adjustment Completed Successful". Click the **OK** button.

Note: For information on **Authorisation** transactions, refer to the ***FLEXCUBE Introduction User Manual***.

5.3. 9019 - Transfer Stocks

When a teller initiates a buy or sell of a specific inventory item/s to the vault teller it is termed as the transfer of stocks. You have to enter the stock code, denomination and the total quantity he/she wants to purchase or sell for successful completion of the transaction.

Definition Prerequisites

Not Applicable

Other Prerequisites

- IV001 - Stock Transactions

Modes Available

Not Applicable

To transfer the balance stock

1. Type the fast path **9019** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inventory > Transfer Stocks**.
2. The system displays the **Transfer Stocks** screen.

Transfer Stocks

Transfer Stocks*

Transfer Option :

Stock Code :

Denomination Code :

Series No :

Quantity :

Start No :

End No :

Narrative :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

LDF OK Close Clear

Field Description

Field Name	Description
Transfer Option	<p>[Mandatory, Drop-Down]</p> <p>Select the transfer option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Sell to Vault: Select this option to initiate a purchase of stocks.• Buy from Vault: Select this option to initiate a sale of stocks.
Stock Code	<p>[Mandatory, Drop-Down]</p> <p>Select the stock code, for the stock or inventory item, which you want to transfer, from the drop-down list.</p>
Denomination Code	<p>[Optional, Pick List]</p> <p>Select the denomination code, for the stock code being transferred, from the pick list.</p> <p>The denomination needs to be selected for inventory items such as traveler's cheque, etc. which are tracked denomination wise.</p>
Series No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the number of the series from which the denominations starts.</p>
Quantity	<p>[Mandatory, Numeric, 10]</p> <p>Type the number of stocks that are being transferred.</p> <p>For example, 50 units of banker's check. It can be 50 leaves or booklets of banker's cheque.</p>
Start No	<p>[Mandatory, Numeric]</p> <p>Type the start number in the stock series.</p> <p>This number onwards the stock has to be transferred.</p>
End No	<p>[Display]</p> <p>This field displays the end number of the series.</p> <p>The end number is calculated and generated by the system depending on the quantity and the start number specified.</p> <p>For example,</p> <p>If Quantity = 100 and Start No = 50</p> <p>Then End No = 149</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration, based on the transaction.</p> <p>By default the system displays narration depending on the transaction.</p>

3. Select the transfer option from the drop-down list.
4. Enter the required information in the various fields.

Transfer Stocks

The screenshot shows a window titled "Transfer Stocks*" with the following fields:

- Transfer Option : Sell To Vault (dropdown)
- Stock Code : 112 - REGTEST (dropdown)
- Denomination Code : (empty field with a search icon)
- Series No : 5001 (empty field with a search icon)
- Quantity : 1000 (text input)
- Start No : 2001 (text input)
- End No : 3000 (text input)
- Narrative : Transfer Of Stocks (text input)

At the bottom of the window, there is a list of transaction types: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque. Below this list are four buttons: UIDF, OK, Close, and Clear.

5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Grant** button.

Note: For information on Authorization transactions, refer to the *FLEXCUBE Introduction User Manual*.

5.4. IV011 - Stock Inquiries

Using this option you can perform several inquiries to assist in tracking inventory items or stock. Inquiries can be performed at the following levels:

- Central Inventory Department: Branch details related to the central inventory department and the branch can be viewed
- Branch Level: Only branch level details can be viewed
- Teller Level: Only teller level details can be viewed

Three types of Inquiries that aid in inventory tracking are:

- Indent Requests Status
- Balance on hand
- Stock Transactions

Definition Prerequisites

- IV001 - Stock Transactions

Modes Available

Not Applicable

To inquire on stock

1. Type the fast path **IV011** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Stock Inquiries**.
2. The system displays the **Stock Inquiries** screen.

Stock Inquiries

Field Description

Field Name	Description
Stock Inquiry	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate stock inquiry option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Balance On Hand • Stock Transactions • Indent Request Status
Branch	<p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>This is the inventory bank that has placed the request on behalf of the allowed branch.</p>

Field Name	Description
Stock Code	<p>[Mandatory, Drop-Down]</p> <p>Select the stock code, if you want to perform the inquiry based on the status of a particular stock or inventory item, from the drop-down list.</p>
User ID	<p>[Mandatory, Pick-List]</p> <p>Select the user ID, if you want to perform the inquiry based on the user who has placed the request, from the drop-down list.</p>
Trans. Type	<p>[Conditional, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • All: Will display stock transactions in all statuses • Receipts: Will display all stock that is in Receive status • Issues: Will display all stock that is in Issued status • Orders: Will display all stock for which purchase order is placed • Requests: Will display all stock for which request is placed <p>This field is enabled only if the Stock Transactions option is selected in the Stock Inquiry field.</p>
Date From	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date from which you want to perform the inquiry from the pick list. This value is applicable only for Stock Inquiry on Stock Transactions.</p>
Date To	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date up to which you want to perform the inquiry from the pick list. This value is applicable only for Stock Inquiry on Stock Transactions</p>
Indent Request Reference #	<p>[Mandatory, Pick List]</p> <p>Select the indent request reference from the pick list, to view the stock status based on the indent request reference.</p> <p>The result for indent request reference will show the supplier code, the date of order placement in the Purchase Detail tab.</p>
Purchase Order Reference #	<p>[Mandatory, Pick List]</p> <p>Select the purchase order reference from the pick list, to view the stock status based on the purchase order reference.</p> <p>The result for purchase order reference will show the supplier code, the date of order placement in the Purchase Detail tab.</p>
Current Balance (# of units)	<p>[Optional, Numeric, 22]</p> <p>Type the number of inventory units that are currently available.</p>

Field Name	Description
Denomination Balance (# of units)	[Optional, Numeric, 22] Type the number of denomination units that are available.

3. Select the stock inquiries from the drop-down list.
4. The system enables the corresponding fields and tab depending on the stock inquiries selected.
5. Enter the required information in the various fields.
6. Click the **Ok** button.
7. The system enables the **Details** tab.

Details

Stock Inquiries*

Stock Inquiry :

Branch :

Stock Code :

User ID :

Trans. Type :

Date From :

Date To :

Indent Request Reference # :

Purchase Order Reference # :

Current Balance (# of units) :

Denomination Balance (# of units) :

Details | Denomination Details | Stock Details | Purchase Details

Stock Code	Stock Name	Branch Name	Issuer	Currency	Qty	Recorder Level
111	Bankers Cheque	DEMO	240	INR	240	150
111	Bankers Cheque	DEMO	240	INR	20	150
111	Bankers Cheque	DEMO	240	INR	30	150
222	DD Stock	DEMO	240	INR	239	150
222	DD Stock	MUMBAI	240	INR	250	150
444	Cheque	DEMO	240	INR	250	150
444	Cheque	DEMO	240	INR	250	150
444	Cheque	MUMBAI	240	INR	250	150
444	Cheque	MUMBAI	240	INR	20	150

Field Description

Column Name	Description
Stock Code	[Display] This column displays the stock code.

Column Name	Description
Stock Name	[Display] This column displays the stock name.
Branch Name	[Display] This column displays the branch code.
User ID	[Display] This column displays the ID of the user who has placed the request. This column is displayed if Stock Transaction option is selected in the Stock Inquiry drop-down list.
Issuer	[Display] This column displays the issuer bank name.
Currency	[Display] This column displays the currency in which the stock is issued.
Txn Date	[Display] This column displays the transaction date. This column is displayed if the Stock Transactions option is selected from the Stock Inquiry drop-down list.
Req Date	[Display] This column displays the request date. This column is displayed if the Indent Request Status option is selected from the Stock Inquiry drop-down list.
Req Type	[Display] This column displays the request type. This column is displayed if the Indent Request Status option is selected from the Stock Inquiry drop-down list.
Req Flag	[Display] This column displays the request flag type. This column is displayed if the Indent Request Status or Stock Transactions option is selected from the Stock Inquiry drop-down list.
Purchase ID	[Display] This column displays the purchase ID. This column is displayed if the Indent Request Status option is selected from the Stock Inquiry drop-down list.
Qty	[Display] This column displays the quantity ordered.

Column Name	Description
Recorder Level	[Display] This column displays the recorder level. This column is displayed if the Balance on Hand option is selected from the Stock Inquiry drop-down list.

8. Double-click a record to enable the **Denomination Details** tab.

Denomination Details

Stock Inquiries*

Stock Inquiry : Balance on Hand

Branch :

Stock Code :

User ID :

Trans. Type :

Date From : 15/04/2008

Date To : 15/04/2008

Indent Request Reference # :

Purchase Order Reference # :

Current Balance (# of units) : Denomination Balance (# of units) :

Details | **Denomination Details** | Stock Details | Purchase Details

Denomination	Currency Short Name	Denomination Value	Denomination Balance
TC CITIBANK	EUR	50	74
TC CITIBANK	EUR	100	25

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Column Name	Description
Denomination	[Display] This column displays the denomination value in words.
Currency Short Name	[Display] This column displays the currency code in which the denomination is made.
Denomination Value	[Display] This column displays the denomination value in numbers.

Column Name	Description
Denomination Balance	[Display] This column displays the denomination balance available in the inventory.

9. Double-click a record to enable the **Stock Details** tab.

Stock Details

Stock Inquiry :

Branch :

Stock Code :

User ID :

Trans. Type :

Date From :

Date To :

Indent Request Reference # :

Purchase Order Reference # :

Current Balance (# of units) : Denomination Balance (# of units) :

Details | Denomination Details | **Stock Details** | Purchase Details

Denomination Value	Denomination Balance	Denomination	Series	Start No.	End No.	Stock Ccy	Current Series Total Value
50	497	TC	1	1	500	EUR	497

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

Column Name	Description
Denomination Value	[Display] This column displays the denomination value.
Denomination Balance	[Display] This column displays the denomination balance.
Denomination	[Display] This column displays the denomination in words.

Column Name	Description
Series	[Display] This column displays the series.
Start No.	[Display] This column displays the inventory start number.
End No.	[Display] This column displays the inventory end number.
Stock Ccy	[Display] This column displays the stock currency.
Current Series Total Value	[Display] This column displays the current series total value.

Purchase Details

Stock Inquiries*

Stock Inquiry : <input type="text" value="Balance on Hand"/>	User ID : <input type="text"/>	Indent Request Reference # : <input type="text"/>
Branch : <input type="text"/>	Trans. Type : <input type="text"/>	Purchase Order Reference # : <input type="text"/>
Stock Code : <input type="text"/>	Date From : <input type="text" value="15/04/2008"/>	
	Date To : <input type="text" value="15/04/2008"/>	

Current Balance (# of units) :
 Denomination Balance (# of units) :

[Details](#) | [Denomination Details](#) | [Stock Details](#) | [Purchase Details](#)

Purchase Order	Request No.	Supplier	Date Of Order

[Card](#) | [Change Pin](#) | [Cheque](#) | [Cost Rate](#) | [Denomination](#) | [Instrument](#) | [Inventory](#) | [Pin Validation](#) | [Service Charge](#) | [Signature](#) | [Travellers Cheque](#)

Field Description

Column Name	Description
-------------	-------------

Column Name	Description
Purchase Order	[Display] This column displays the purchase order number.
Request No.	[Display] This column displays the request number.
Supplier	[Display] This column displays the name of the supplier.
Date of Order	[Display] This column displays the date on which the order was placed.

10. Click the **Ok** button to return to the **Details** tab.

11. Click the **Close** button.

Note: The results of the query are based on the requesting location and the Inputs. The pending orders are displayed. If no input specified, all pending orders and their details are displayed.

6. Service Charges

6.1. Service Charge Details Screen

The Service Charges Details is a common screen, which is linked to all the transactions and events maintenance's, for which a bank may levy charges. This screen enables a user to view the details of the charges levied for the particular transaction or an event. Examples of such transactions would be purchasing a TC, selling a banker's cheque or DD, etc. This option allows the user to only change the SC Amount. The user may increase or decrease or even waive it, as required. This screen attached to transactions and events maintenance's, can be navigated to by clicking the 'Service Charges Details' button, provided at the bottom-right corner of all charged transactions and events maintenances.

For more information refer to Service Charge Details in **Common Screens** option in **Oracle FLEXCUBE Introduction User Manual**.

6.2. SCM03 - SC Package Changes at Account

A SC package can be attached at a customer level or at the product level. The SC package linked either at the customer level or product level is defaulted at the CASA level. Hence for an account, the SC package depends on the SC package linked either at the customer level or product level.

If there is a SC package attached at customer level the same is defaulted to the account when it's opened. If not, the SC package linked at the product level is attached to the account.

Using this option you can modify or customise an SC package for a CASA. The following changes can be made to the SC package attached to the account:

- Waiver of specific/all Service Charges for an account
- Changes to SC capitalisation parameters
- Modification of SC priority that will be effective in case NSF situation is encounter when charging periodic charges.

Definition Prerequisites

- SCM01 - SC Package Definition

Modes Available

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

To modify service charge package for an account

1. Type the fast path **SCM03** and click **Go** or navigate through the menus to **Transaction Processing>Account Transactions>CASA Account Transactions>Other Transactions>SC Package Changes at Account**.
2. The system displays the **SC Package Changes at Account** screen.

SC Package Changes at Account

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 14] Type the account number of the customer for which you want to perform the SC package changes inquiry.
Name	[Display] This field displays the short name of the primary customer linked to the account.
Customer ID	[Display] This field displays the ID of the selected customer. Customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Field Name	Description
Status	[Display] This field displays the account status.
Currency	[Display] This field displays the currency in which the account is maintained.
Product	[Display] This field displays the name of the product under which the CASA is opened.
Branch	[Display] This field displays the home branch to which the customer belongs.
Package Details	
Service Charge Package	[Display] This field displays the name of the service charge package that is attached to the account.
Account Level SC Waiver Flag	[Optional, Check Box] Select the Account Level SC Waiver Flag check box to waive SC on the SC package attached to the account. The check box is selected if SC waiver is applicable to the account. If this check box is selected, all service charges in the package will be waived for the account.

Column Name	Description
Srl.No.	[Display] This column displays the running serial number.
Code	[Display] This column displays the service charge code.
Ccy	[Display] This column displays the currency code in which the service charge is levied.
Description	[Display] This column displays the service charge name as the description for the service charge code.

Column Name	Description
Linkage Type	<p>[Display]</p> <p>This column displays the type of trigger, on which the SC is to be charged.</p> <ul style="list-style-type: none"> • Periodic: SC applied in a frequency • Others: SC applied adhoc without a frequency
Linkage Code	<p>[Display]</p> <p>This column displays the linkage code.</p> <p>Depending on the linkage type, this code is an exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.</p>
Priority	<p>[Mandatory, Numeric, Five]</p> <p>Type the priority of the service charge in the package.</p> <p>This is the order in which the service charges shall be applied. SC will applied in the ascending order of priority at the time of application</p>
Cap Type	<p>[Mandatory, Drop-Down]</p> <p>Select the SC capitalisation type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Calendar: SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month. • Anniversary: SC application date depends on capitalisation frequency and anniversary day / anniversary month.
Cap Freq.	<p>[Mandatory, Drop-Down]</p> <p>Select the SC capitalisation frequency from the drop-down list.</p> <p>It is the time interval at which, the bank will levy the service charges.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

Column Name	Description
Anniv. Day	<p>[Conditional, Numeric, Two]</p> <p>Type the anniversary day of SC.</p> <p>The number of days will be zero if the Calendar option is selected in the Cap Type field.</p>
Anniv. Month	<p>[Conditional, Numeric, Two]</p> <p>Type the anniversary month of SC.</p> <p>The number of months will be zero if the Calendar option is selected in the Cap Type field.</p>
Waiver Flag	<p>[Toggle]</p> <p>If the SC is waived for the account, then this field displays the value Y. By default, displays the value N.</p> <p>To waive a single service charge from the package, click the toggle status to change the value to Y.</p>
Waive Uncharged	<p>[Toggle]</p> <p>By default the value is N. If Waiver Flag has been changed to Y then:</p> <ul style="list-style-type: none"> • N: Denotes that uncollected SC should be charged on the account. • Y: Denotes that uncollected SC should be waived on the account. <p>As package change activity, if a service charge is waived in the middle of the capitalisation period, Waiver Uncharged flag determines the treatment of uncollected service charge.</p>

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** or **<Enter>** key.

SC Package Changes at Account

SC Package Changes at Account

Account Details

Account No: 00000010827 Name: M8ABUMHARI
 Customer ID: 500733 Status: ACCOUNT OPEN REGULAR
 Currency: INR Product: 10 - PG99 CURRENT ACCOUNT
 Branch: HO

Package Details

Service Charge Package: 101 - SC PASSBOOK ISSUE
 Account Level SC Waiver Flag:

Srl.No.	Code	Ccy	Description	Linkage Type	Linkage Code	Priority	Cap Type	Cap Freq.	Anniv. Day	Anniv. Month	Waiver Flag	Waive Uncharged
1	1002	INR	PASSBOOK ISSUE	SPERIODIC	NOLINK	1	Anniversary	Monthly	1	0	N	N
2	1	INR	-	-	-	1	-	-	-	-	N	N
3	11	0	-	-	-	1	-	-	-	-	N	N
4	122	INR	-	-	-	1	-	-	-	-	N	N
5	651	0	-	-	-	1	-	-	-	-	N	N
6	651	INR	-	-	-	1	-	-	-	-	N	N
7	801	INR	-	-	-	1	-	-	-	-	N	N
8	803	INR	-	-	-	1	-	-	-	-	N	N
9	814	INR	-	-	-	1	-	-	-	-	N	N
10	1000	INR	-	-	-	1	-	-	-	-	N	N
11	1001	0	-	-	-	1	-	-	-	-	N	N
12	1001	INR	-	-	-	1	-	-	-	-	N	N
13	1011	INR	-	-	-	1	-	-	-	-	N	N
14	1016	GBP	-	-	-	1	-	-	-	-	N	N
15	1036	INR	-	-	-	1	-	-	-	-	N	N
16	2020	USD	-	-	-	1	-	-	-	-	N	N
17	2134	INR	-	-	-	1	-	-	-	-	N	N
18	2151	INR	-	-	-	1	-	-	-	-	N	N
19	2501	0	-	-	-	1	-	-	-	-	N	N
20	3203	INR	-	-	-	1	-	-	-	-	N	N
21	4202	INR	-	-	-	1	-	-	-	-	N	N
22	6001	INR	-	-	-	1	-	-	-	-	N	N
23	6005	0	-	-	-	1	-	-	-	-	N	N
24	6005	INR	-	-	-	1	-	-	-	-	N	N
25	6010	0	-	-	-	1	-	-	-	-	N	N
26	6010	INR	-	-	-	1	-	-	-	-	N	N
27	6020	INR	-	-	-	1	-	-	-	-	N	N
28	6101	INR	-	-	-	1	-	-	-	-	N	N
29	7000	INR	-	-	-	1	-	-	-	-	N	N
30	7002	0	-	-	-	1	-	-	-	-	N	N
31	7500	0	-	-	-	1	-	-	-	-	N	N
32	8001	0	-	-	-	1	-	-	-	-	N	N
33	8002	0	-	-	-	1	-	-	-	-	N	N

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

5. Modify the relevant information and click the **Ok** button.
6. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
7. The service charge package details for an account are modified.

Note: To change the sequence/order of the Service Charge Code, select the code and click the **Up** or **Down** button.
 Double-click the toggle status in the **Waiver Flag/Waive Uncharged** column, corresponding to the SC code you want to waive.

7. File Upload

7.1. BAM53 - SCHEDULAR SETUP

Using this option you can schedule the execution of file extracts or file uploads. The triggering can be based on Date/ Time frequency or based on the occurrence of certain events or event based on availability of some predefined resource.

Definition Prerequisites

- BAM54 - External File Setup

Modes Available

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

To setup a scheduler

1. Type the fast path **BAM53** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > SCHEDULAR SETUP**.
2. The system displays the **SCHEDULAR SETUP** screen.

SCHEDULAR SETUP

SCHEDULAR SETUP

External System Code :

File Type :

ID :

Common Parameters | Time/Frequency Scheduler Setup | Event Scheduler Setup | Resource Scheduler Setup

Start Date:

End Date:

Upload File Name(wild card):

Scheduler Type:

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

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

Field Name	Description
External System Code	[Mandatory, Pick List] Select the external system code from the pick list.
File Type	[Mandatory, Pick List] Select the file type from the pick list.
ID	[Display] This field displays the scheduler ID. This value is incremented by one everytime a scheduler is setup.

3. Click the **Add** button.
4. Select the external system code and file type from the pick list.

SCHEDULAR SETUP

SCHEDULAR SETUP

External System Code : AP_CH_EXTRACT_ADHOC_CAP

File Type : AP_CH_EXTRACT_ADHOC_CAP

ID : 96

Common Parameters | Time/Frequency Scheduler Setup | Event Scheduler Setup | Resource Scheduler Setup

Start Date: 01/01/1800

End Date: 01/01/1800

Upload File Name(wild card):

Scheduler Type:

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Ok Close Clear

5. Enter the required information in the various tabs.

Common Parameters

Field Description

Field Name	Description
Start Date	[Optional, Pick List, dd/mm/yyyy] Select the start date from the pick list.
End Date	[Optional, Pick List, dd/mm/yyyy] Select the end date from the pick list.
Upload File Name(wild card)	[Optional, Alphanumeric, 20] Type the upload file name.
Scheduler Type	[Mandatory, Drop-Down] Select the type of scheduler from the drop-down list. The options are: <ul style="list-style-type: none"> • EVENT • FREQUENCY • TIME

- The system enables the relevant tab based on the appropriate option selected from the Scheduler Type drop-down list.

Time/Frequency Scheduler Setup

Field Description

Field Name	Description
Scheduled Time(HH:MM)	[Optional, Numeric, Two, Two] Type the schedule setup time.
Scheduler Frequency	[Conditional, Drop-Down] Select the scheduler frequency from the drop-down list. This field is enabled if the Frequency option is selected in the Scheduler Type field.
Scheduled Units	[Mandatory, Numeric, Five] Type the number of scheduled units. For Example: If the scheduler is required to run once in 2 weeks then the frequency should be weekly and scheduled units should be two.
EOD Event	[Optional, Check Box] Select the EOD Event check box to run the scheduler at the time of EOD.

Event Scheduler Setup

SCHEDULAR SETUP

External System Code : AP_CH_EXTRACT_ADHOC_CAP

File Type : AP_CH_EXTRACT_ADHOC_CAP

ID : 96

Common Parameters | Time/Frequency Scheduler Setup | **Event Scheduler Setup** | Resource Scheduler Setup

Scheduled Event: EOD

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

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Scheduled Event	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the event for which the scheduler is to be run.</p> <p>The scheduler event occurs between the start date and the end date of the specified event.</p> <p>The events supported are;</p> <ul style="list-style-type: none">• EOD• BOD• Cut off• Inward Clearing• Outward Clearing• Uploads• Extracts

Resource Scheduler Setup

This tab is for future use.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The schedule gets setup once the record is authorised.

7.2. BAM54 - External File Setup

Files generated by external systems, consist of various types of transactions that needs to be uploaded and processed within **FLEXCUBE**.

Using this option you can setup the upload parameters for the combination of external system code and file type, associated GL's and the scheduling.

When the future date arrives, the system will automatically process the file uploaded and subsequently the debit/credit will be taken place.

Automatic upload takes place if the scheduling for this activity is setup. If deferred authorization is maintained for the upload type in the screen, then the file can be inquired by selecting the file status as "Unauthorized" from status drop-down field. And the record status will be updated as "Not processed". If the file is not authorized on the same day, **FLEXCUBE** will purge the file as a part of the EOD process.

Definition Prerequisites

Not Applicable

Modes Available

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

To view the file upload setup

1. Type the fast path **BAM54** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > External File Setup**.
2. The system displays the **External File Setup** screen.

External File Setup

Field Description

Field Name	Description
External System Code	[Mandatory, Pick list] Type the external system code against which the file was uploaded in this field.
File Type	[Mandatory, Pick list] Type the file type in this field.
Processor Type	[Display] This field displays the processor type. The options are: <ul style="list-style-type: none"> • UPLOAD • EXTRACTS

Field Name	Description
Format	<p>[Display]</p> <p>This field displays the format in which file has to be uploaded/extracted.</p> <p>The options are:</p> <ul style="list-style-type: none"> • D: DataBase • G: GEFX • X: EXTRACT

3. Enter the external system code and file type or select from the pick list.

External File Setup

4. The system displays the file upload setup details in the various tabs.

Common Parameters

External File Setup*

External System Code : AP_BA_MIS_EXTRACT MIS Extract

File Type : AP_BA_MIS_EXTRACT MIS Extract

Processor Type : EXTRACTS Format : EXTRACT

Common Parameters | Gefu Setup | GL Setup | Gefx Setup

Output Template :

Deferred Auth Required :

Relative Path :

XFF File Name : ap_ext_MIS_Extract

Output File Helper Class : MIS_extract

Output Folder Helper Class :

Record Details

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

Field Name	Displays
Output Template	[Mandatory, Alphanumeric, 40] Type the name of the template file which gives the format of the output flat file.
Deferred Auth Required	[Optional, Check Box] Select the Deferred Auth Required check box if the deferred authorization is required before uploading of files.
Relative Path	[Mandatory, Alphanumeric, 40] Type the path for the file upload.
XFF File Name	[Mandatory, Alphanumeric, 40] Type the name of the outward remittance file maintained in the RJSin folder on the application server.
Output File Helper Class	[Mandatory, Alphanumeric, 40] Type the name of the output helper class file.

Field Name	Displays
Output Folder Helper Class	[Mandatory, Alphanumeric, 40] Type the name of the folder in which the output helper class file is uploaded.
Future Date Allowed	[Optional, Check Box] Select the checkbox to allow future date. Note: This field will not be available for the teller to do modifications.

Gefu Setup

The screenshot shows the 'External File Setup*' dialog box with the 'Gefu Setup' tab selected. The dialog is divided into several sections:

- Top Section:** Contains fields for 'External System Code' (value: 11), 'File Type' (value: txt), 'Processor Type' (dropdown: UPLOAD), and 'Format' (dropdown: GEFX). There are also two empty text boxes on the right.
- Navigation Tabs:** 'Common Parameters', 'Gefu Setup' (selected), 'GL Setup', and 'Gefx Setup'.
- Main Configuration Area:**
 - Upload Template: txt.xml
 - Report:
 - Output:
 - File Transactional:
 - Commit Size: 12
 - Number of Parallel Streams: 6
 - Allow Reversal:
 - Encryption Required:
 - Algorithm Name: DES
 - Encryption Key: [masked]
 - EOD Bitmap: EOD
 - Parallel Processing:
 - Checksum Required:
 - Internal To External:
 - Hold Required:
 - Upload Commit Size: 12
 - Value Date Validation: Back/Future dated not allowed
- Record Details:** A table with columns: Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The 'Authorized' column has a checkbox.
- Bottom Section:** A row of radio buttons: Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. To the right are buttons for 'UDF', 'Ok', 'Close', and 'Clear'.

Field Description

Field Name	Displays
Upload Template	[Mandatory, Alphanumeric, 40] Type the name of the template file which gives the format of the input flat file. The Upload Template is defaulted from the file type entered.

Field Name	Displays
Report	[Optional, Check Box] Select the Report check box if the report is to be generated.
Output	[Optional, Check Box] Select the Output check box if the output file is to be generated.
File Transactional	[Optional, Check Box] Select the File Transactional check box to decide on the equal intervals at which to commit the file.
Commit Size	[Mandatory, Numeric, Five] Type the count for commit.
Number of Parallel Streams	[Mandatory, Numeric, Five] Type the number of parallel streams allowed.
Allow Reversal	[Optional, Check Box] Select the Allow Reversal check box if reversal is allowed.
Encryption Required	Optional, Check Box] Select the Encryption Required check box if encryption is required.
Algorithm Name	[Conditional, Pick List] Select the name of the algorithm from the pick list. This field is enabled only if the Encryption Required check box is selected.
Encryption Key	[Conditional, Alphanumeric] Type the key for encryption. This field is enabled only if the Encryption Required check box is selected.
EOD BITMAP	[Conditional, Drop-Down] Select the EOD Bitmap from the drop-down list. The options are: <ul style="list-style-type: none"> • None • EOD • BOD This field is enabled if the Commit Size and Number of Parallel Stream defined.
Parallel Processing	[Optional, Check Box] Select the check box to allow parallel processing.

Field Name	Displays
Checksum Required	[Optional, Check Box] Select the check box if checksum is required.
Internal to External	[Optional, Check Box]
Hold Required	[Optional, Check Box] Select the checkbox to allow hold required facility.
Upload Commit Size	[Optional, Numeric] Type the upload commit size.
Value Date Validation	[Drop-Down] Select the value date validation fro the drop-down list. The options are: <ul style="list-style-type: none"> • Blank- Neither future dated nor backdated transactions will be allowed • Allow Future Value dated- Only future dated transactions up to seven days will be supported. • Allow Back value dated- Future dated transactions will not be allowed. • Allow All- Both future dated and back dated will be supported.

GL Setup

This tab is enabled if the **UPLOAD** option is selected in the **Processor Type** drop-down list. You can enter details in this tab, if data is entered in the **Commit Size** and **Number of Parallel Streams** fields.

External File Setup*

External System Code : Ap_BA_MIS_EXTRACT MIS Extract
 File Type : ap_ba_mis_extract MIS extract
 Processor Type : LUPLOAD Format : GEFX

Common Parameters | Gefu Setup | **GL Setup** | Gefx Setup

Generate Bridge GL Flag :
 Bridge System Cash Debit GL : 190100415 Bridge System Cash Credit GL : 190100416
 Internal Transfer Debit GL : 190100416 Internal Transfer Credit GL : 190100417
 Balance Bridge Flag :
 Generate InterBranch GL Flag :
 DesignatedBranch : 1 TULSIANI - MUMBAI
 Suspense Debit GL : 190100417 Suspense Credit GL : 190100098

Record Details

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

Field Name	Displays
Generate Bridge GL Flag	[Optional, Check Box] Select the Generate Bridge GL Flag check box if bridge GL is to be used.
Bridge System Cash Debit GL	[Conditional, Pick List] Select the bridge system cash debit GL for cash from the pick list. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Bridge System Cash Credit GL	[Conditional, Pick List] Select the bridge system cash credit GL for cash from the pick list. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Internal Transfer Debit GL	[Conditional, Pick List] Select the bridge debit GL for inter-branch from the pick list. This field is enabled only if the Generate Bridge GL Flag check box is selected.

Field Name	Displays
Internal Transfer Credit GL	[Conditional, Pick List] Select the bridge credit GL for inter-branch from the pick list. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Balance Bridge Flag	[Optional, Check Box] Select the Balance Bridge Flag check box to include bridge GLs un-balanced files.
Generate InterBranch GL Flag	[Optional, Check Box] Select the Generate InterBranch GL Flag check box to include bridge GLs for inter-branch transactions.
Designated Branch	[Mandatory, Pick List] Select the designated branch for which the files need to be uploaded from the pick list.
Suspense Debit GL	[Mandatory, Pick List] Select the suspense GL code that will be used for passing debit suspense entries from the pick list.
Suspense Credit GL	[Mandatory, Pick List] Select the suspense GL code that will be used for passing credit suspense entries from the pick list.

Gefx Setup

This tab is enabled if the **EXTRACTS** option is selected in the **Processor Type** drop-down list.

Field Description

Field Name	Description
Direction	<p>[Conditional, Drop-Down]</p> <p>Select the direction in which the file has to be uploaded from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • IN • OUT <p>This field is enabled if the Upload Commit Size is defined.</p>
Process SP Name	<p>[Optional, Alphanumeric, 40]</p> <p>Type the name of the SP process.</p>

5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The external file set up is done once the record is authorised.

7.3. BA450 - LoopUp Code File Type Cross Reference

This option is used for setting up lookup values - system code, lookup value.

The name value pair list will act as an aide in file type selection. In **File Upload (GEFU ++)** option (Fast Path: BA452), after entering the system code, a new field "Company Code" will be added. This will show the list of companies maintained in the list. On selecting the company code, the file type will get defaulted. File type changes in **File Upload (GEFU ++)** option to accept lookup value and resolve file type on the basis of file type, lookup value combination.

Definition Prerequisites

Not Applicable

Modes Available

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

To set the file type cross reference

1. Type the fast path **BA450** and click **Go** or navigate through the menus to **Global Definitions > Customer > LoopUp Code File Type Cross Reference**.
2. The system displays the **LoopUp Code File Type Cross Reference** screen.

LoopUp Code File Type Cross Reference

The screenshot shows a web-based application window titled "LoopUp Code - File type Cross Reference*". The window has a yellow header bar with standard browser navigation icons on the right. Below the header, there are three input fields: "System Code :", "File Type :", and "Lookup Value :". The main area of the window is currently empty. At the bottom of the window, there is a "Record Details" section with a table header containing "Input By", "Authorized By", "Last Mnt. Date", "Last Mnt. Action", and "Authorized". Below the table header, there is a row of radio buttons for actions: "Add By Copy", "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", and "Inquiry" (which is selected). To the right of these radio buttons are four buttons: "UDF", "Ok", "Close", and "Clear".

Field Description

Field Name	Description
System Code	[Mandatory, Pick List] Select the system code from the pick list. The user can select one of the system codes from all the file upload codes available in system.
File Type	[Mandatory, Pick List] Select the file type from the pick list. The relevant file types under the system code will be available for selection; the user can select the file type.
Lookup Value	[Mandatory, Alphanumeric, 120] Type the lookup value. This field is free text field without any validations.

3. Click the **Add** button.
4. Enter the system code and press the **<Tab>** or **<Enter>** key or select it from the pick list.
5. Enter the input file type and press the **<Tab>** or **<Enter>** key or select it from the pick list.
6. Type the lookup value.

LoopUp Code File Type Cross Reference

LoopUp Code - File type Cross Reference*

System Code : ACCOUNT

File Type : STOCKACCTBAL

Lookup Value : 1233

Record Details

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Record Added ..Autorisation Pending". Click the **Ok** button.

7.4. BA452 - File Upload (GEFU ++)

Using this option you can facilitate bulk miscellaneous transactions. Including account/customer with high severity memo i.e., you can use this option for bulk transactions, bulk CASA account opening, bulk CASA account closure etc.

The features of the **GEFU**⁷ ++ functionality where if the multiple value dates (specially future dated) records are clubbed in one file, the system will process all records during the upload and if for the upload date, any future dated transactions are envisaged, the same are treated as non processed and will not be picked up by the system in future. However the back value dated transactions are processed on any processing date. Hence the bank has to create different files for different value dates and then input the file processing date also as the future date in this option. Then accordingly the file will be processed on the specific future value date. FLEXCUBE will block uploads depending upon the setup combination for External System Code , File Type, Department Code and Template Code.

System allows for maintenance of Aadhaar number and Aadhaar linked account via upload. This file will have to be manually uploaded . Authorization is required to upload this file.

This file will have to be manually uploaded using External System Code 'CUSTOMER' and File Type label as 'AADHAAR' and File Type name should be 'AADHAAR_ACCOUNT_LINKAGE'. Authorization is required to upload this file.

The new checksum logic for **OCA** files is as below:

- Record checksum will be:- Ref_sys_no+Sum of digits of account in an incremental pattern where every next instance is considered as complete number + Amount to be considered in full without decimal + Cheque Date
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for **OCC** files is as below:

- The record checksum will be:- Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + ref sys no + transaction date (YYYYMMDD) + transaction currency
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

Definition Prerequisites

- BAM54 - External File Setup

Modes Available

Not Applicable

To upload the file

⁷(Generic External File Upload)

1. Type the fast path **BA452** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > File Upload (GEFU ++)**.
2. The system displays the **File Upload (GEFU ++)** screen.

File Upload (GEFU ++)

Field Description

Field Name	Description
External System Code	[Mandatory, Pick List] Select the external system code, against which the file was uploaded, from the pick list. The corresponding external system name is displayed in the adjacent field.
Lookup Value	[Mandatory, Alphanumeric, 60] Enter the lookup value.

Field Name	Description
File Type	[Mandatory, Pick List] Select the file type from the pick list. The corresponding file type name is displayed in the adjacent field.

3. Select the external system code and the file type from the pick list.

File Upload (GEFU ++)

The screenshot shows a window titled "File Upload (GEFU ++)" with a yellow header. At the top, there are two pick list fields: "External System Code" with the value "ADDRCHANGE" and "File Type" with the value "adrFileDefn". Below these are three tabs: "Upload File" (selected), "File Details", and "Record Details". The "Upload File" tab contains a section titled "Handoff File Details" with three input fields: "Input File Name" (with a browse button "..."), "Narration" (empty), and "Process Date" (with the value "15/02/2008" and a calendar icon). At the bottom right of the window are three buttons: "Ok", "Close", and "Clear".

4. Enter the required information in the **Upload File** tab.

Upload File

The screenshot shows a window titled "File Upload (GEFU ++)" with a yellow border. At the top, there are two input fields: "External System Code" with the value "ADDRCHANGE" and "File Type" with the value "adFileDefn". Below these are three tabs: "Upload File" (selected), "File Details", and "Record Details". The "Handoff File Details" section contains three input fields: "Input File Name" with the value "rtgs030511007incorrectaccount.txt", "Narration" with the value "Test", and "Process Date" with the value "31/12/2010". At the bottom of the window are three buttons: "Ok", "Close", and "Clear".

Field Description

Field Name	Description
Handoff File Details	
Input File Name	[Mandatory, Alphanumeric, 40] Type the name of the file that is to be uploaded.
Narration	[Mandatory, Alphanumeric] Type comments for the file.
Process Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the file is processed from the pick list. The process date field should be current posting date or future date. The field enabling or disabling will depend on the Input File Name field.

5. Click the **OK** button.
6. The system displays the message "File Upload in Progress. Please see the status through BAM96 screen". Click the **Ok** button.

File Details



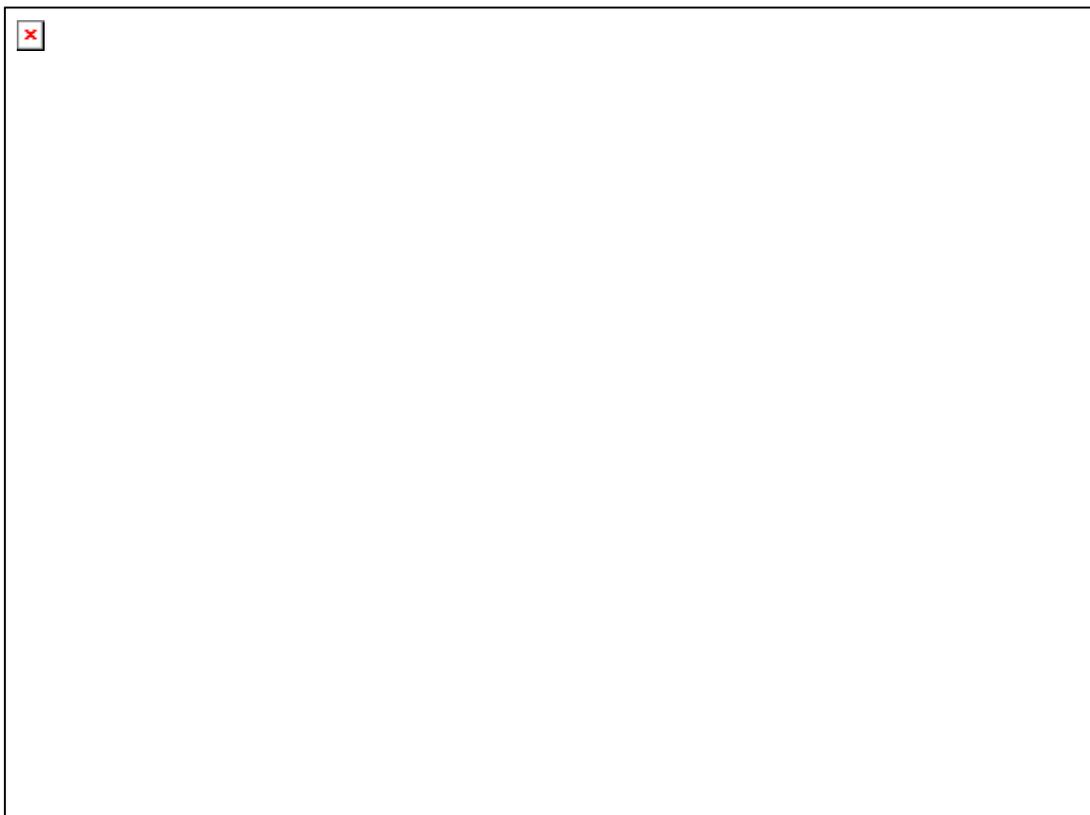
Field Description

Field Name	Description
Input File Name	[Display] This field displays the file name that is to be uploaded.
Upload Date	[Display] This field displays the date on which the file is uploaded from the branch.
Process Date	[Display] This field displays the date on which the file is processed.
Batch No.	[Display] This field displays the batch number of the selected file.
No of Records	[Display] This field displays the total number of records in the selected file.
File Size	[Display] This field displays the total file size of the selected file.

Field Name	Description
Input File Name	[Display] This field displays the file name that is to be uploaded.
Column Name	Description
Record Id	[Display] This column displays the record identification number.
Record Data	[Display] This column displays the record details in the file.
Record Length	[Display] This column displays the length of the record.
Comments	[Display] This column displays the remarks for the record.

7. Double click the record in the **File Details** tab to view record details.
8. The system enables the **Record Details** tab.

Record Details



9. Click the **Ok** button.

10. The system displays the message "File Successfully Uploaded". Click the **Ok** button.

7.5. ST043 - Load Inward Remittance File

The bank provides the facility of Electronic Clearing System (ECS) to its customers to make payments to various utility service providers. Via ECS the customers' accounts are directly debited for the payable amount.

Using this option you can upload a bulk list of all customers whose accounts need to be debited with such inward direct debits. This inward remittance file must be maintained in pre-defined format and this file must exist on the application server in the RJSin folder.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To load an inward remittance file

1. Type the fast path **ST043** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Load Inward Remittance File**.
2. The system displays the **Load Inward Remittance File** screen.

Load Inward Remittance File

Load Inward Remittance File

Agent Code : ...

Currency Code :

Input File :

Post Process :

Ok Close Clear

Field Description

Field Name	Description
Agent Code	<p>[Mandatory, Pick List]</p> <p>Select the agent code that the bank maintains from the pick list.</p> <p>The agent code is typically a code assigned to the banks where the beneficiary of the inward direct debit hold their accounts. The bank will debit the customer's account and beneficiary account and the agent bank would be credited.</p> <p>The beneficiary accounts of the inward direct debit will be maintained in several agent banks. Hence the bank will maintain a separate inward remittance file for each agent bank.</p>
Currency Code	<p>[Mandatory, Drop-Down]</p> <p>Select the currency code from the drop-down list.</p> <p>The inward remittance file is maintained based on currency. All the inward direct debits in a particular currency to an agent bank will be maintained in a single file.</p>
Input File	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the name of the inward remittance file maintained in the RJSin folder on the application server.</p>
Post Process	<p>[Optional, Check Box]</p> <p>Select the Post Process check box to convert the file in the acceptable format.</p>

3. Enter the agent code and press the **<Tab>** or **<Enter>** key or select it from the pick list.
4. Enter the required information in the various fields.

Load Inward Remittance File

Load Inward Remittance File

Agent Code : 12

Currency Code : USD

Input File : loan.xml

Post Process :

Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the required information and click the **Ok** button.
9. The system displays the message "File Uploaded Successfully". Click the **Ok** button.

7.6. ST044 - Outward Remittance Handoff

The bank provides the facility of Electronic Clearing System (ECS) to its customers, where the customers' accounts are directly credited with the amount of interest or dividend earned on their investments.

Using this option you can maintain and upload bulk list of all customers whose accounts need to be credited with such outward direct credit. This Outward Remittance **Hand-off**⁸ file must be maintained in pre-defined format and this file must exist on the application server in the RJSin folder.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To load an outward remittance hand-off

1. Type the fast path **ST044** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Outward Remittance Handoff**.
2. The system displays the **Outward Remittance Hand-off** screen.

⁸(It is the file extract given out from FLEXCUBE to other software.)

Outward Remittance Handoff

Outward Remittance Handoff

Agent Code : ...

Currency Code :

Output File :

Post Process :

OK Close Clear

Field Description

Field Name	Description
Agent Code	<p>[Mandatory, Pick List]</p> <p>Select the agent code from the pick list.</p> <p>The agent code is typically a code assigned to the bank where investment companies hold their accounts. The investment company's account at agent bank would be debited and the customer's account in your bank is credited.</p> <p>The bank can receive a list of outward direct credit from several agent banks and a separate outward remittance file is maintained for each agent bank.</p>
Currency Code	<p>[Mandatory, Drop-Down]</p> <p>Select the currency code from the drop-down list.</p> <p>The outward remittance file is maintained based on currency. All the outward direct credits in a particular currency from a certain agent would be maintained in a single file.</p>
Output File	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the outward remittance file maintained in the RJS in folder on the application server.</p>

Field Name	Description
Post Process	[Optional, Check Box] Select the Post Process check box to convert the file in the acceptable format.

- Enter the agent code and press the **<Tab>** or **<Enter>** key or select it from the pick list.
- Enter the required information in the various fields.

Outward Remittance Handoff

The screenshot shows a window titled "Outward Remittance Handoff". Inside the window, there is a form with the following fields:

- Agent Code : 012 (with a browse button)
- Currency Code : INR (with a dropdown arrow)
- Output File : (empty text box)
- Post Process :

At the bottom right of the window, there are three buttons: "Ok", "Close", and "Clear".

- Click the **Ok** button.
- The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- The system displays the **Authorization Reason** screen.
- Enter the required information and click the **Ok** button.

7.7. CHM43 - Cheque Book Issue Upload

Using this option you can upload cheque book issue file to facilitate bulk cheque book issue activity. This cheque book issue file must be maintained in pre-defined format and this file must exist on the application server in the RJSin folder. When the file name is provided the system locates and picks up file.

The status of the uploaded file, whether processed or not, can be viewed in the **External File Processing - Upload File Status Inquiry** (Fast Path: BAM94) option.

Definition Prerequisites

Not Applicable

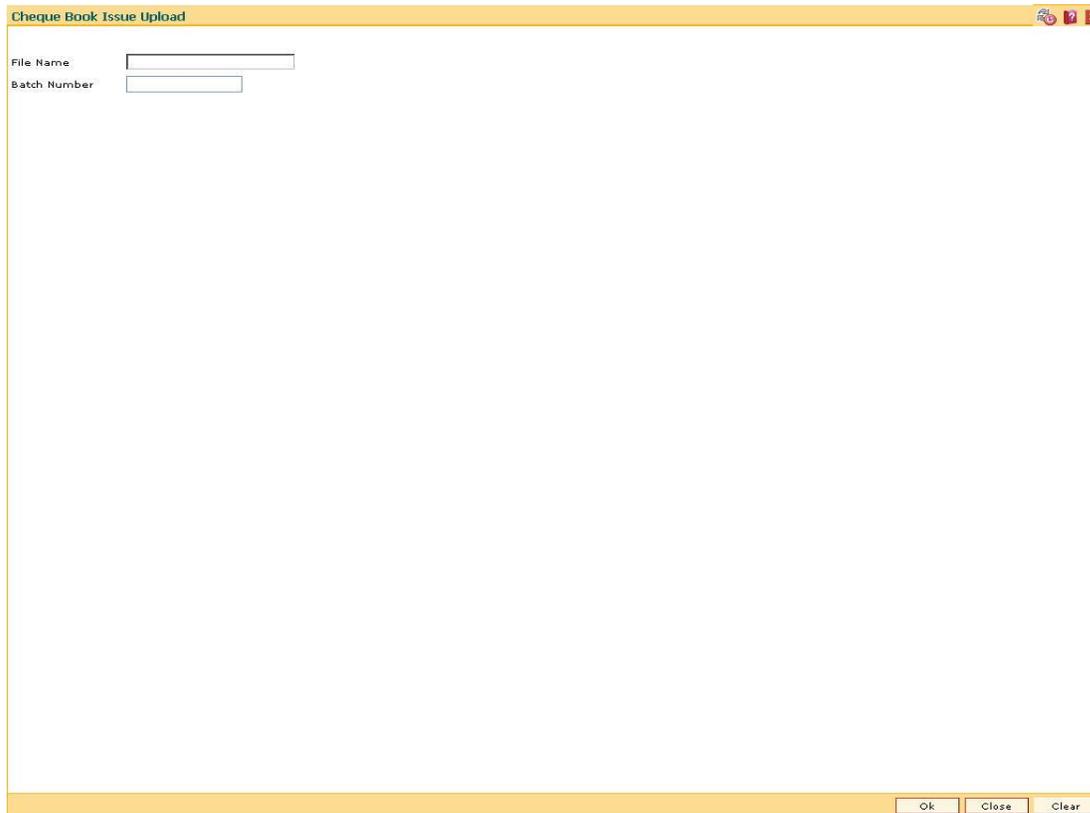
Modes Available

Not Applicable

To upload cheque book issued

1. Type the fast path **CHM43** and click **Go** or navigate through the menus to **Transaction Processing >Internal Transactions>Handoff >Cheque Book Issue Upload**.
2. The system displays the **Cheque Book Issue Upload** screen.

Cheque Book Issue Upload



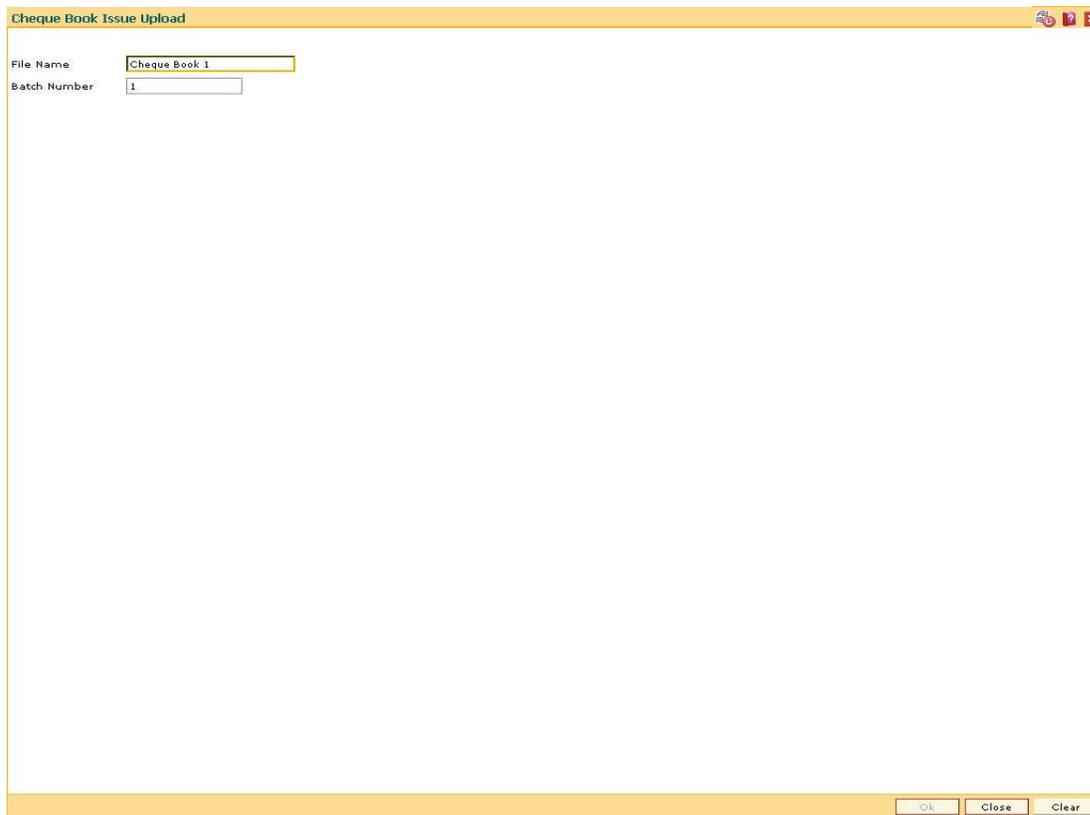
The screenshot shows a web-based application window titled "Cheque Book Issue Upload". The window has a yellow border and standard window control buttons (minimize, maximize, close) in the top right corner. Inside the window, there are two input fields: "File Name" and "Batch Number". The "File Name" field is a text box, and the "Batch Number" field is a smaller text box. At the bottom right of the window, there are three buttons: "Ok", "Close", and "Clear".

Field Description

Field Name	Description
File Name	[Mandatory, Alphanumeric, 20] Type the name of the cheque book issue file maintained in the RJSin folder on the application server.
Batch Number	[Display] This field displays the system generated batch number.

3. Enter the file name and press the **<Tab>** or **<Enter>** key.

Cheque Book Issue Upload



Cheque Book Issue Upload

File Name:

Batch Number:

Ok Close Clear

4. Click the **Ok** button.
5. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the required information and click the **Ok** button.
8. The system displays the message "File Uploaded Successfully". Click the **Ok** button.

7.8. 7239 - Upload Local File

Using the **Upload Local File** option you can download the extracted files to the **RJSOUT** folder. This option can also be used to upload the file from the local machine.

Definition Prerequisites

- BA453 - Parameterized Output Generator: For file download
- Copy the File from **RJSOUT** to the local system for file upload

Modes Available

Not Available

To upload a local file

1. Type the fast path **7239** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Upload Local File**.
2. The system displays the **Upload Local File** screen.

Upload Local File

Upload Local File

File Description

Task Select Area : Default Branch Folder

Select File

File Name

FileID

Narrative

Field Description

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

Field Name	Description
File Description	[Mandatory, Alphanumeric, 120] Type the description of the file that the user wants to upload or download.
Task	[Mandatory, Drop-Down] Select the task from the drop-down list. It allows the user to upload/download the file. The options are: <ul style="list-style-type: none"> • Upload • Download • View
Select File	[Conditional, Command Button] Select the file which has to be uploaded using the Browse button. This field is enabled only if Upload option is selected in the Task field.
File Name	[Mandatory, Alphanumeric] Type the name of the file which has to be downloaded/uploaded. This field is editable only if the user wants to download a file.
File ID	[Display] This field displays the unique identification number of the file corresponding to the file name.
Narrative	[Display] This field displays the narration, based on the transaction.
Select Area	[Optional] Select the area. Options are: <ul style="list-style-type: none"> • Default • Branch Folder

3. Type the file description and press the **<Tab>** or **<Enter>** key.
4. Select the appropriate task from the **Task** drop-down list.
5. Select the area and type the file name.

Upload Local File

Upload Local File

File Description: Test

Task: Download

Select Area: Default Branch Folder

Select File: Attach

File Name: Download

FileID:

Narrative: Download file

View OK Cancel

6. Click the **Ok** button.
OR
Click the **View** button to view the file. This button is enabled only if the **View** option is selected in the **Task** field.
7. If you click the **Ok** button, the system displays the message "Authorization required. Do You Want to continue?". Click the **Ok** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the serial number. Click the **Ok** button.
11. The system displays a message "File Request Submitted Successfully". Click the **Ok** button.
12. The system displays the transaction sequence number. It is a system generated unique number. Click the **Ok** button.

7.9. BAM96 - File Upload Inquiry (GEFU++)

Using this option you can inquire on the status of one or more files. You can provide a set of filter criteria to inquire on particular files and their details. These files can be viewed with record level details and further sub-details of every record.

File reversal or cancellation can be done through the **External File Processing - Upload File Status Inquiry** (Fast Path: BAM94) option.

Definition Prerequisites

- BA452 - File Upload (GEFU ++)

Modes Available

Not Applicable

To view upload file details

1. Type the fast path **BAM96** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > File Upload Inquiry (GEFU ++)**.
2. The system displays the **File Upload Inquiry (GEFU++)** screen.

File Upload Inquiry (GEFU++)

File Upload Inquiry (GEFU ++)

External System Code :

File Type :

File Name :

User Id : THARIKA

Upload Date : 01/01/1800

Branch Code : 240 SANDOZ - MUMBAI

Status : All

Process Date : 01/01/1800

File List | File Details | File Summary | Record Details

Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted	Total Rejected	Not Processed	Narration	Status
-------------	-------------	-----------	---------	------------	----------	---------------	----------------	----------------	---------------	-----------	--------

Ok Close Clear

Field Description

Field Name	Description
External System Code	<p>[Optional, Pick List, Alphanumeric, 40]</p> <p>Select the external system code against which the file was uploaded from the pick list or enter it.</p> <p>The corresponding external system name is displayed in the adjacent field.</p>
File Type	<p>[Optional, Pick List]</p> <p>Select the file type from the pick list.</p> <p>The corresponding file type name is displayed in the adjacent field.</p>
File Name	<p>[Optional, Pick List]</p> <p>Select the name of the file with extension from the pick list.</p>
User Id	<p>[Optional, Pick List]</p> <p>Select the login ID assigned to the person who added the particular file from the pick list. The set up of Id's is part of SMS functions.</p> <p>The User ID is automatically picked up and stored by the system for every transaction.</p>
Status	<p>[Mandatory, Drop-Down]</p> <p>Select the status of the file, which is being inquired upon from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• All: Displays all file names irrespective of status.• Authorized• Failed• Canceled• In Progress• Upload In Progress• Processed: Displays only processed and authorized file.• Unauthorized• In Process
Upload Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the files were uploaded from the pick list.</p>
Process Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the files were processed or are going to be processed from the pick list.</p>

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

Branch Code	[Mandatory, Pick List] Select the name of the branch from which the upload was initiated from the pick list.
--------------------	---

- Based on the criteria selected, the inquiry is performed. For example, Type the upload date or select it from the calendar. The system displays the list of all files that are uploaded on the selected date.

File Upload Inquiry (GEFU++)

- Click the **Ok** button.
- The system displays the upload file status details.

File List

File Upload Inquiry (GEFU ++)

External System Code : ACCOUNT ACCOUNT

File Type : ECS ECS

File Name :

User Id : TSAMEER

Upload Date : 06/09/2010

Branch Code : 240 SANDOZ - MUMBAI

Status : Processed

Process Date : 01/01/1800

File List | File Details | File Summary | Record Details

Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted	Total Rejected	Not Processed	Narration	Status
06/09/2010 00:00:00	240	TSAMEER_20110331_Add.txt	TSAMEER	06/09/2010 19:08:09	06/09/2010 19:08:10	1	1	0	0		PROCESSE
06/09/2010 00:00:00	240	TSAMEER_20110331_ECS_del.txt	TSAMEER	06/09/2010 19:15:23	06/09/2010 19:15:23	1	1	0	0		PROCESSE
06/09/2010 00:00:00	240	TSAMEER_20110331_Add1.txt	TSAMEER	06/09/2010 19:11:45	06/09/2010 19:11:45	1	1	0	0		PROCESSE
06/09/2010 00:00:00	240	TSAMEER_20110331_ECS_msd.txt	TSAMEER	06/09/2010 19:14:02	06/09/2010 19:14:02	1	1	0	0		PROCESSE

Ok Close Clear

Field Description

Column Name	Description
Upload Date	[Display] This column displays the date on which the file is uploaded from the branch.
Branch Code	[Display] This column displays the branch code from where the file is uploaded.
File Name	[Display] This column displays the file name selected for upload.
User ID	[Display] This column displays the user ID of the teller who uploaded the file.
Start Time	[Display] This column displays the time when upload is initiated.

Column Name	Description
End Time	[Display] This column displays the time when upload is completed.
Total Records	[Display] This column displays the total number of records in the file.
Total Accepted	[Display] This column displays the total number of records accepted.
Total Rejected	[Display] This column displays the total number of records rejected.
Not Processed	[Display] This column displays the total number of records which are not processed.
Is Processed File	[Display] This column displays the total number of records which are not processed.
Total Debit Amount	[Display] This column displays the total debit amount.
Total Debit Count	[Display] This column displays the total debit count.
Total Credit Amount	[Display] This column displays the total credit amount.
Total Credit Count	[Display] This column displays the total credit count.
Narration	[Display] This column displays the description of the transaction.
Status	[Display] This column displays the status of the process – processed or unprocessed.

6. Double click on the appropriate record to enable the **File Details** tab.

File Details

File Upload Inquiry (GEFU ++)

External System Code : ACCOUNT ACCOUNT
 File Type : ECS ECS
 File Name :
 User Id : TSAMEER
 Upload Date : 06/09/2010
 Branch Code : 240 SANDOZ - MUMBAI

Status : Processed
 Process Date : 01/01/1800

File List | **File Details** | File Summary | Record Details

Batch No. : 3093 No. of Records : 1 File Size : 72 File Comments :

Record Id	Record Length	Record Status	Comments	Record Data
1	22	PROCESSED	Processed Successfully.	C=50100000000070~3809075~240-1-1555-20491231~M~~~Sameer Padhy~FORM-ok-I

Previous Next Cancel File Reverse File View Report **Get Response** Auth Granted Auth Denied

Ok Close Clear

Field Description

Field Name	Description
Batch No.	[Display] This field displays the batch number of the selected file.
No. of Records	[Display] This field displays the total number of records in the selected file.
File Size	[Display] This field displays the total file size of the selected file.
File Comments	[Display] This field displays the comments, if any.
Column Name	Description
Record Id	[Display] This column displays the record identification number.

Column Name	Description
Record Length	[Display] This column displays the length of the record.
Record Status	[Display] This column displays the status of the record.
Comments	[Display] This column displays the comments related to the record.
Record Data	[Display] This column displays the data recorded.

7. Double click on the appropriate record to enable the **Record Details** tab.

File Summary

This tab is for future use.

Record Details

The sub details of the record are displayed according to the selected record.

The screenshot shows the 'File Upload Inquiry (GEFU ++)' application window. The 'Record Details' tab is active, displaying the following information:

Record Id	1
Record Status	PROCESSED
Comments	Processed Successfully.
AccountType	C
AccountNumber	5010000000070
CompanyID	3809075
BranchCode	240
ConsumerNo	1
UpperLimit	1555.0
ExpiryDate	20491231
ReasonCode	
MandateStopFlag	N
StopStartDate	
StopEndDate	
BenefDetails	Sameer Padhy
MandateType	FORM
Remarks	ok
ActionCode	I

The window also shows search criteria: External System Code: ACCOUNT, File Type: ECS, User Id: TSAMEER, Upload Date: 06/09/2010, Branch Code: 240, Status: Processed, and Process Date: 01/01/1800. At the bottom, there are 'Ok', 'Close', and 'Clear' buttons.

8. Click the **Close** button.

Note: The user can enter more than one criteria to perform the inquiry on the file upload status.

7.10. 7240 - File Upload Status Inquiry

Using the **File Upload Status Inquiry** option you can inquire the status of the uploaded/downloaded file.

Definition Prerequisites

- 7239 - Upload Local File

To view file upload status

1. Type the fast path **7240** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transaction > Others > File Upload Status Inquiry**.
2. The system displays the **File Upload Status Inquiry** screen.

File Upload Status Inquiry

File Upload Status Inquiry

Teller ID : TRITU
Posting Date: 31/12/2007
Status : All Ref. No. :
Task : File Id :

File Id	Description	Status	Upload/Download	Reason for failure
---------	-------------	--------	-----------------	--------------------

View Cancel

Field Description

Field Name

Description

Teller ID

[Display]

This field displays the ID with which the teller has logged in.

Field Name	Description
Posting Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Enter the date on which the file has been uploaded or downloaded.</p> <p>By default the system displays the current system date.</p>
Status	<p>[Mandatory, Drop-Down]</p> <p>Select the status of the file which the user wants to inquire from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Submitted • In Progress • Completed • Failed • All <p>By default Submitted option is selected.</p>
Ref. No.	<p>[Optional, Alphanumeric]</p> <p>Type the reference number.</p>
Task	<p>[Optional, Alphanumeric, 35]</p> <p>Type the name of the task.</p> <p>The user can inquire for the downloaded/uploaded file.</p>
File Id	<p>[Optional, Alphanumeric, 30]</p> <p>Type the ID of the file for which the user wants to inquire.</p>

Column Name	Description
File Id	<p>[Display]</p> <p>This column displays the ID of the file which the user wants to inquire.</p>
Description	<p>[Display]</p> <p>This column displays the default narration, based on the transaction.</p>

Column Name	Description
Status	<p>[Display]</p> <p>This column displays the status of the file which the user has inquired.</p> <p>The status can be as follows:</p> <ul style="list-style-type: none"> • Submitted • In Progress • Completed • Failed • All
Upload/Download	<p>[Display]</p> <p>This column displays the status of the file.</p> <p>The status are:</p> <ul style="list-style-type: none"> • U • D
Reason for failure	<p>[Display]</p> <p>This column displays the reason for the failure/success of upload or download of the file.</p>

3. Type the posting date and press the **<Tab>** or **<Enter>** key.
4. Select the status from the drop-down list.
5. Enter the relevant information in the various fields.
6. Click the **View** button.
7. The system displays the file status.

File Upload Status Inquiry

File Upload Status Inquiry



Teller ID :

Posting Date:

Status : Ref. No. :

Task File Id

File Id	Description	Status	Upload/Download	Reason for failure
TAMITESH_20080215_1_LN021.txt	xxxx	Submitted	U	Not yet uploaded

8. Click the **Cancel** button.

7.11. 8239 - Upload Local File To Finware

This option is used to upload a file from workstation to branch server and update the upload table.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To upload local file to finware

1. Type the fast path **8239** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Upload Local File To Finware** .
2. The system displays the **Upload Local File To Finware** screen.

Upload Local File To Finware

The screenshot shows a window titled "Upload Local File To Finware". The window contains the following fields and controls:

- File Description:** A text input field.
- Task:** A dropdown menu with "Upload" selected.
- Select File:** A button labeled "Attach".
- File Name:** A text input field.
- FileID:** A text input field.
- Narrative:** A text input field containing the text "File Upload to Finware".
- Buttons:** "OK" and "Cancel" buttons at the bottom right.

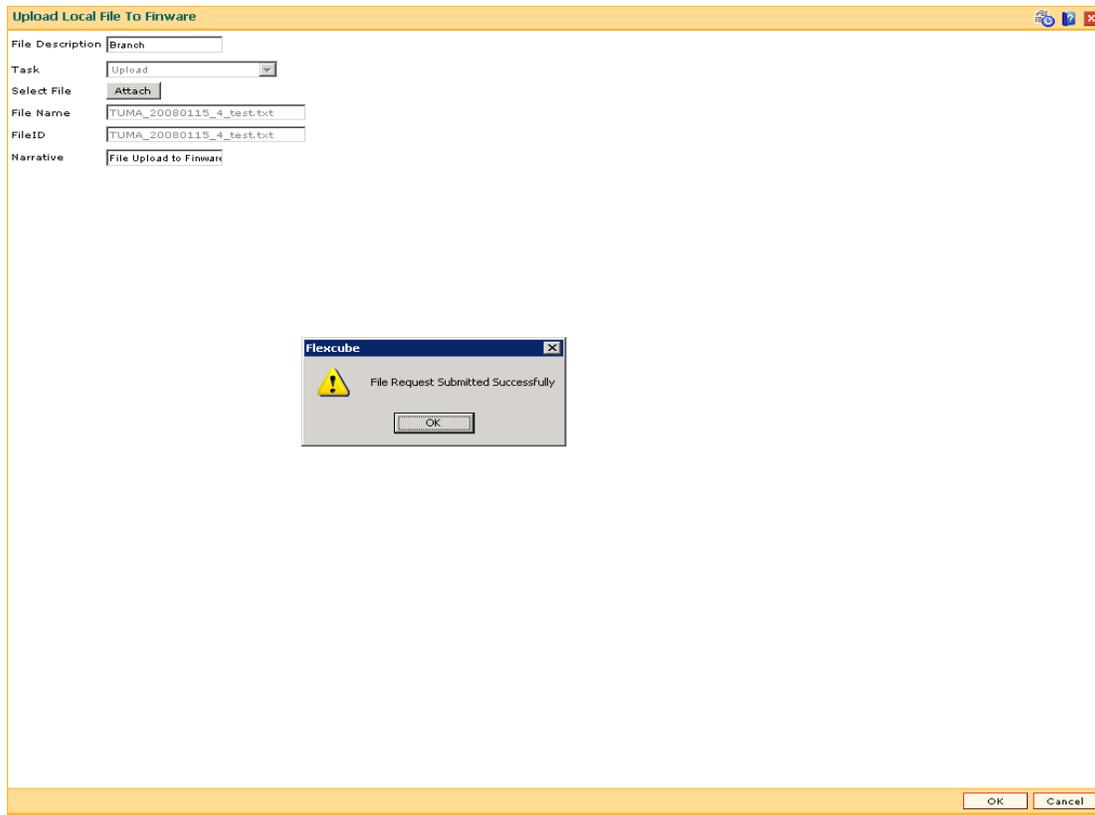
Field Description

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

Field Name	Description
File Description	[Mandatory, Alphanumeric, 255] Type the description of the file which is to be uploaded.
Task	[Display] This field displays the upload status .
File Name	[Display] This field displays the name of the file.
File ID	[Display] This field displays the unique id of the file.
Narrative	[Display] This filed displays the short description of the task.

3. Enter the file description and press the **<Tab>** or **<Enter>** key.
4. Click the **Attach** button. The system displays the **Upload Files** screen.
5. Click the **Browse** button to select the file to be uploaded.
6. Click the **Upload** button. The system displays the message, "file uploaded. Please click on close".
7. Click the **Close** button.
8. Click the **OK** button.
9. The system displays the upload local file to finware details.

Upload Local File to Finware



10. The system displays the message "File Request Submitted Successfully". Click the **OK** button.
11. The system displays the transaction sequence number. Click the **OK** button.
12. The system displays the upload file Id .Click the **OK** button.

7.12. BA455 - View File Processing Status

Branch may process various upload transactions during the day. Processing and completion status is essential to track the uploaded transactions. This screen displays the upload file status in database based on branch code and upload date.

Definition Prerequisites

Not Applicable

Modes Available

Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To view the file processing status

1. Type the fast path **BA455** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transaction > Inquiries > View File Processing Status**.
2. The system displays the **View File Processing Status** screen.

View File Processing Status

View File Processing Status*

Upload Date : 15/01/2008

Branch Code : [] []

File Name : [] []

Sent to FLEXCUBE :

FLEXCUBE File Name : []

Error Description : []

File Last Modified Time : []

Processing Start Time : []

Last Processed Time : []

Completion Status : []

Processing Status : []

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

LDF | OK | Close | Clear

Field Description

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

Field Name	Description
Upload Batch	[Mandatory, Pick List, dd/mm/yyyy] Type the upload date or select it from the pick list.
Branch Code	[Mandatory, Numeric, Four, Pick List] Type the branch coder or select it from the pick list. The branch name is displayed in the adjacent field.
File name	[Mandatory, Pick List] Select the uploaded file name from the pick list.
Sent to FLEXCUBE	[Display] This field displays whether the file was sent to FLEXCUBE.
FLEXCUBE File Name	[Display] This field displays the corresponding file name.
Error Description	[Display] This field displays the error description, if there was error while uploading the file.
File last Modified Time	[Display] This field displays the file modification time.
Processing Start Time	[Display] This field displays the file processing start time.
Last Processed Time	[Display] This field displays the file processing time.
Completion Status	[Display] This field displays the upload completion status.
Processing Status	[Display] This field displays the file processing status.

3. Enter the branch code or select it from the pick list and press the **<Tab>/Enter** key.
4. Select the file name from the pick list. The system displays the file processing status.

[View File Processing Status](#)

View File Processing Status*

Upload Date : 05/05/2010
Branch Code : 240 SANDOZ - MUMBAI
File Name : 240_IL_AMLHIGH.aml

Sent to FLEXCUBE : Y
FLEXCUBE File Name : 240_IL_AMLHIGH.aml
Error Description :
File Last Modified Time : 05/05/2010 10:59:57
Processing Start Time : 05/05/2010 11:45:27
Last Processed Time : 05/05/2010 11:45:31
Completion Status : COMPLETE
Processing Status : Files have been deleted

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Close** button.

7.13. BAM94 - File Extract Inquiry

Extracts are data files in format as required by external system taken from the FCR database. Extract generation is done through the Parametrized Output Generator (Fast Path: BA453) option. For a given set of parameters when an extract generation is requested, you can inquire the status using this utility.

Definition Prerequisites

- BA453 - Parameterized Output Generator

Modes Available

Not Applicable

To make an inquiry on file extract

1. Type the fast path **BAM94** and click **Go** or navigate through the menus to Transaction Processing > Internal Transactions > Handoff > File Extract Inquiry.
2. The system displays the **File Extract Inquiry** screen.

File Extract Inquiry

System Code	File Type	File Id	Branch Code	File Status	Extract Date	Date Time Extract Started	Date Time Extract Ended	File Name	Comments
-------------	-----------	---------	-------------	-------------	--------------	---------------------------	-------------------------	-----------	----------

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

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

Field Name	Description
System Code	[Mandatory, Pick List] Select the system code against which the file was uploaded from the pick list.
File Type	[Optional, Pick List] Select the file type from the pick list. File types are enabled based on the System Code selected.
User Id	[Optional, Pick List] Select the login ID of the person who had generated the file extract from the pick list. The User ID is automatically picked up and stored by the system for every transaction.
Extract Date	[Optional, Pick List, dd/mm/yyyy] Select the extract date from the pick list.

Column Name	Description
System Code	[Display] This column displays the system code for the extract.
File Type	[Display] This column displays the file type for the extract.
File Id	[Display] This column displays the file ID for the extract.
Branch Code	[Display] This column displays the branch where the extract was generated.
File Status	[Display] This column displays the file status of the extract.
Extract Date	[Display] This column displays the date of generation of the extract.
Date Time Extract Started	[Display] This column displays the date and time of the start of extract generation.
Date Time Extract Ended	[Display] This column displays the date and time of the end of extract generation.

Column Name**Description****File Name**

[Display]

This column displays the file name.

Comments

[Display]

This column displays the comments.

3. Select the system code from the pick list.
4. Enter the other relevant details.

File Extract Inquiry

File Extract Inquiry*

System Code :

File Type :

User Id :

Extract Date :

1 / 6 | 1 | 2 | 3 | 4 | 5

System Code	File Type	File Id	Branch Code	File Status	Extract Date	Date Time Extract Started	Date Time Extract Ended	File Name	Comments
BILL STATION	Mandate Creation	Af8a34d3401e5f2756c9999		1	Sat Mar 15 00:00:00	Mon Dec 22 21:27:4	Mon Dec 22 21:27:4	mandate_creation_	mandate_creation_t
BILL STATION	Mandate Creation	Af8a34d3401ebaef709999		1	Tue Apr 15 00:00:00	Fri Jan 09 18:01:11	Fri Jan 09 18:01:11	ddeb-dsn_0901091	ddeb-dsn_0901091
BILL STATION	Mandate Creation	Af8a96c7bd1e39dc18c9999		5	Fri Feb 29 00:00:00	Mon Dec 15 17:35:3		BILL STATION	BILL STATION
BILL STATION	Mandate Creation	Af8a96c7bd1e3ed3ae09999		1	Fri Feb 29 00:00:00	Tue Dec 16 15:29:58	Tue Dec 16 15:29:58	mandate_creation_	mandate_creation_t
BILL STATION	Mandate Creation	Af8a96c7bd1db2d5b000		1	Fri Nov 30 00:00:00	Wed Nov 19 09:42:2	Wed Nov 19 09:42:2	mandate_creation_t	mandate_creation_b

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

5. Click **Close** button.