Savings User Guide

Oracle FLEXCUBE Universal Banking

Release 12.2.0.2.8

Part No. E74659-01

July 2017

ORACLE

Savings User Guide
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2017, Oracle and/or its affiliates. All rights reserved.

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

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

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

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

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

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

Contents

1. Preface 1-1
1.1 Introduction 1-1
1.2 Audience 1-1
1.3 Documentation Accessibility 1-1
1.4 Organization 1-1
1.5 Abbreviations used 1-2
1.6 Related Documents 1-2
1.7 Glossary of Icons 1-3
2. Savings - An Overview 2-1
2.1 Introduction 2-1
2.2 Savings 2-1
2.2.1 User Roles 2-1
2.2.2 Salient features 2-1
2.2.3 Data Replication 2-2
3. Transaction Workflow 3-1
3.1 Introduction 3-1
3.2 Features of Savings Workflow 3-1
3.3 Workflow Interfaces 3-1
3.3.1 Defining workflow interfaces 3-1
3.3.2 Locking a Workflow stage 3-2
3.3.3 Tracking and Auditing 3-2
3.3.4 Defining a Workflow stage 3-3
3.4 Maintaining Function Group 3-3
3.5 Workflow Definition 3-4
3.5.1 Maintaining Workflow Definition 3-4
3.5.2 Specifying User Preferences Details 3-5
3.5.3 Specifying Validation Preferences Details 3-6
3.5.4 Specifying Authorization Preferences Details 3-6
3.5.5 Authorization Limit Check Button 3-8
3.5.6 Multi Authorization Role Details Button 3-9
3.5.7 Handling of Local Transactions and Pure Query 3-10
3.5.8 Maintaining Auto Assignment of Authorizer 3-11
3.5.9 Maintaining Default Authorizer 3-11
3.6 User Role Definition 3-12
3.6.1 Maintaining User Role Definition 3-12
3.6.2 Maintaining Denomination Tracking 3-13
3.6.3 Maintaining Savings Function Definition 3-13
3.7 Workflow Transaction 3-15
3.7.1 Stages in Workflow Transaction 3-15
3.7.2 Input Stage 3-17
3.7.3 Enrich Stage 3-17
3.7.4 Running Savings EOD Mandatory 3-17
4. Common Operations 4-1
4.1 Introduction 4-1

4.2 Workflow Task List 4-1
4.3 Clearing a User 4-1
4.4 Authorizing a Transaction 4-2
4.4.1 Manual Assignment 4-3
4.4.2 Auto Assignment 4-4
4.4.3 Displaying Overrides and Errors 4-4
4.4.4 Reversing a Transaction 4-5
4.5 Initiate a Customer Session 4-5
4.5.1 Initiating a Customer Session 4-5
4.5.2 Ending a Customer Session 4-9
4.6 Opening the Branch 4-9
4.7 Opening a Vault/Till 4-9
4.8 Balance and Close a Till 4-10
4.8.1 Balancing and Closing a Till 4-10
4.8.2 Specifying Cash Details 4-11
4.8.3 TC Details 4-13
4.9 Teller Totals 4-13
5. Data Replication 5-1
5.1 Introduction 5-1
5.2 Maintain Replication Parameters 5-1
5.2.1 Maintaining Replication Parameters 5-1
5.2.2 Replicate Common Data Button 5-2
5.2.3 List of Materialized Views 5-2
5.2.4 Replicating data from Branch - Ad-hoc basis 5-7
5.3 Steps to follow during Setup 5-13
6. Maintaining Passbook 6-1
6.1 New Passbook Issue Details 6-1
6.1.1 Invoking New Passbook Issue Screen 6-1
6.1.2 Charge Button 6-3
6.2 Changing Passbook Status 6-4
6.2.1 Invoking Changing Passbook Status Screen 6-4
6.3 Passbook Update 6-5
6.3.1 Invoking Passbook Update Screen 6-6
6.4 Passbook Reprint 6-7
6.4.1 Invoking Passbook Reprint Screen 6-8
6.5 Passbook Reports 6-9
6.5.1 Invoking Passbook Reports 6-9
6.6 Passbook Issued Report 6-10
6.6.1 Invoking Passbook Issued Report Screen 6-10
6.6.2 Contents of the Report 6-11
7. Cash Transactions 7-1
7.1 Introduction 7-1
7.2 Deposit Cash 7-2
7.2.1 Depositing Cash 7-2
7.2.2 Specifying denomination details 7-7
7.2.3 Specifying charge details 7-8
7.2.4 Specifying MIS details 7-9
7.2.5 Specifying UDF Details 7-9
7.2.6 Specifying Project Details 7-10

7.2.7 Authorization stage ... *7-12*
7.2.8 Viewing errors and overrides ... *7-14*
7.2.9 Cash Deposit in Two Step Processing ... *7-14*
7.3 Withdraw Cash ... 7-15
7.3.1 Withdrawing Cash ... *7-16*
7.3.2 Specifying Denomination Details ... *7-18*
7.3.3 Specifying charge details ... *7-19*
7.3.4 Specifying MIS details ... *7-20*
7.3.5 Specifying UDF Details ... *7-21*
7.3.6 Specifying Project Details ... *7-21*
7.3.7 Cash Withdrawal in Two Step Processing ... *7-22*
7.4 Domestic Cash Transfer ... 7-23
7.4.1 Transferring Cash Domestically ... *7-24*
7.4.2 Specifying PC Details ... *7-24*
7.5 International Cash Transfer ... 7-26
7.5.1 Transferring Cash Internationally ... *7-26*
7.5.2 Denomination Button ... *7-29*
7.5.3 Charge Button ... *7-30*
7.5.4 MIS Button ... *7-31*
7.5.5 UDF Button ... *7-31*
7.5.6 FT Details Button ... *7-32*
7.6 Close out Withdrawal by Cash ... 7-32
7.6.1 Closing out Withdrawal by Cash ... *7-33*
7.6.2 Specifying Charge Details ... *7-36*
7.6.3 Specifying the MIS Details ... *7-36*
7.6.4 Specifying the UDF details ... *7-36*
7.7 Advance By Cash ... 7-37
7.7.1 Disbursing Cash Advance ... *7-37*
7.7.2 Specifying Denomination Details ... *7-40*
7.7.3 Specifying Charge details ... *7-40*
7.7.4 Specifying the MIS details ... *7-40*
7.7.5 Specifying the UDF details ... *7-40*
7.8 Exchanging Denominations ... 7-40
7.8.1 Specifying Denomination Details ... *7-41*
7.9 Pay Bill by Cash ... 7-42
7.9.1 Paying a Bill by Cash ... *7-42*
7.9.2 Specifying denomination details ... *7-44*
7.9.3 Specifying Charge Details ... *7-44*
7.10 Pay a Bill against Account ... 7-44
7.10.1 Paying a Bill against Account ... *7-45*
7.10.2 Specifying charge details ... *7-47*
7.10.3 Specifying the MIS details ... *7-47*
7.10.4 Specifying the UDF details ... *7-47*
7.11 Pay a Bill by Clearing Cheque ... 7-47
7.11.1 Paying a bill by clearing cheque ... *7-47*
7.11.2 Specifying the MIS details ... *7-49*
7.11.3 Specifying the Field details ... *7-49*
7.12 Pay a Bill by In-house Cheque ... 7-49
7.12.1 Paying a bill by in-house cheque ... *7-50*
7.12.2 Specifying Charge details ... *7-51*

7.12.3 Specifying the MIS details *7-51*
7.12.4 Specifying the Field details *7-52*
7.13 Request for Funds Transfer 7-52
7.13.1 Requesting for Funds Transfer *7-52*
7.13.2 Specifying charge details *7-55*
7.13.3 Specifying MIS details *7-56*
7.13.4 Specifying UDF Details *7-56*
7.13.5 Specifying Project Details *7-57*
7.14 Making a Stop Payment 7-59
7.14.1 Specifying Charge Details *7-60*
7.15 Sell Foreign Exchange to a Walk-in Customer 7-61
7.15.1 Selling Foreign Exchange to a Walk-in Customer *7-61*
7.15.2 Specifying denomination details *7-63*
7.15.3 Specifying charge details *7-63*
7.15.4 Specifying the MIS details *7-63*
7.15.5 Specifying UDF Details *7-63*
7.16 Purchase Foreign Exchange from a Walk-in Customer 7-64
7.16.1 Purchasing Foreign Exchange from a Walk-in Customer *7-64*
7.16.2 Specifying Denomination Details *7-66*
7.16.3 Specifying charge details *7-66*
7.16.4 Specifying MIS details *7-66*
7.16.5 Specifying UDF Details *7-66*
7.17 Purchase FX against Account 7-66
7.17.1 Purchasing FX against Account *7-67*
7.17.2 Denomination Details Tab *7-69*
7.17.3 Charges Tab *7-69*
7.17.4 MIS Tab *7-70*
7.17.5 UDF Tab *7-70*
7.18 Issue TT against Account 7-70
7.18.1 Issuing a TT against Account *7-70*
7.18.2 Specifying denomination details *7-72*
7.18.3 Specifying charge details *7-73*
7.18.4 Specifying MIS Details *7-74*
7.18.5 Specifying the UDF details *7-74*
7.19 Issue a TT against GL 7-74
7.19.1 Issuing a TT against GL *7-75*
7.19.2 Specifying Charge Details *7-77*
7.19.3 Specifying MIS Details *7-77*
7.19.4 Specifying the UDF details *7-77*
7.20 Issue a TT to a Walk-in Customer 7-77
7.20.1 Issuing a TT to a Walk-in Customer *7-78*
7.20.2 Specifying denomination details *7-79*
7.20.3 Specifying charge details *7-80*
7.20.4 Specifying MIS Details *7-80*
7.20.5 Specifying the UDF details *7-80*
7.21 Issuing Multiple TT against Account 7-80
7.21.1 Specifying Denomination Details *7-83*
7.22 Issuing Multiple TT for Walk In 7-83
7.22.1 Specifying denomination details *7-85*
7.23 Maintaining TT Test Keys 7-85

7.24 Inward TT Registration 7-87
7.24.1 Defining Inward TT Registration 7-87
7.24.2 Specifying Charge details 7-90
7.24.3 Specifying MIS Details 7-90
7.24.4 Specifying the UDF details 7-90
7.25 Liquide a TT against GL 7-90
7.25.1 Liquidating a TT against GL 7-91
7.25.2 Specifying charge details 7-93
7.25.3 Specifying MIS details 7-93
7.25.4 Specifying the UDF details 7-93
7.26 Liquidate a TT against Account 7-93
7.26.1 Liquidating a TT against Account 7-94
7.26.2 Specifying charge details 7-96
7.26.3 Specifying MIS details 7-96
7.26.4 Specifying the UDF details 7-96
7.27 Liquidate a TT for a Walk-in Customer 7-96
7.27.1 Liquidating a TT for a Walk-in Customer 7-96
7.27.2 Specifying Denomination Details 7-99
7.27.3 Specifying charge details 7-99
7.27.4 Specifying MIS details 7-99
7.27.5 Specifying the UDF details 7-99
7.28 Inquiring on a TT Transaction 7-99
7.29 Transaction Reversal 7-101
7.30 Disbursing Loan Manually By Cash 7-101
7.31 Repaying Loan Manually By Cash 7-104
7.32 Safe Deposit Box Rentals 7-106
7.32.1 Processing Safe Deposit Box Rentals 7-106
7.32.2 Input Stage 7-106
7.33 Viewing Availability of Denomination in Till 7-108
7.34 Querying Till Vault Position 7-109
7.35 Sell Foreign Currency against CASA Account 7-110
7.35.1 Sale of Foreign Currency against CASA Account 7-110
7.35.2 Specifying Denomination Details 7-113
7.35.3 Specifying Charge Details 7-113
7.35.4 Specifying MIS details 7-113
7.35.5 Specifying UDF Details 7-113
8. Instrument Transactions 8-1
8.1 WithdrawCash against a Cheque 8-2
8.1.1 Withdrawing Cash against a Cheque 8-2
8.1.2 Specifying denomination details 8-5
8.1.3 Specifying charge details 8-6
8.1.4 Specifying the MIS details 8-7
8.1.5 Specifying the UDF details 8-8
8.1.6 Depositing a Cheque 8-9
8.1.7 Capturing instrument details 8-12
8.1.8 Specifying Project Details 8-13
8.1.9 Specifying Charge Details 8-14
8.1.10 Specifying MIS details 8-14
8.1.11 Specifying UDF Details 8-15
8.2 Deposit a Cheque into a GL 8-15

8.2.1 Depositing a Cheque into a GL 8-15
8.2.2 Specifying Instrument Details 8-16
8.2.3 Specifying Instrument Details 8-18
8.2.4 Specifying charge details 8-19
8.2.5 Specifying MIS details 8-19
8.2.6 Specifying UDF Details 8-20
8.3 Deposit an In-house Cheque 8-20
8.3.1 Depositing an In-house Cheque 8-20
8.3.2 Specifying Charge Details 8-23
8.3.3 Specifying MIS details 8-23
8.3.4 Specifying UDF Details 8-24
8.4 Tracking a Cheque Return 8-25
8.4.1 Invoking Cheque Return Screen 8-25
8.4.2 Charge Button 8-26
8.5 Bulk Cheque Return 8-27
8.5.1 Cheque Return Batch 8-27
8.5.2 Maintaining Function Input Details 8-28
8.5.3 Triggering Cheque Return Processing Batch 8-29
8.6 Querying Cheque Status 8-29
8.7 Inward Cheque Return 8-31
8.7.1 Invoking Inward Cheque Return Screen 8-31
8.8 Issue a TC against an Account 8-32
8.8.1 Selling a TC against an Account 8-32
8.8.2 Specifying TC Denomination Details 8-35
8.8.3 Specifying Charge Details 8-36
8.8.4 Specifying MIS Details 8-36
8.8.5 Specifying UDF Details 8-37
8.9 Issue a TC against a GL 8-38
8.9.1 Selling a TC against a GL 8-38
8.9.2 Specifying TC Denomination Details 8-40
8.9.3 Specifying Charge Details 8-41
8.9.4 Specifying MIS Details 8-41
8.9.5 Specifying UDF Details 8-42
8.10 Issue a TC to a Walk-in Customer 8-43
8.10.1 Selling a TC to a Walk-in Customer 8-43
8.10.2 Specifying TC Denomination Details 8-45
8.10.3 Specifying Currency Denomination Details 8-45
8.10.4 Specifying Charge Details 8-46
8.10.5 Specifying MIS Details 8-47
8.10.6 Specifying UDF Details 8-48
8.11 Purchase a TC against an Account 8-48
8.11.1 Purchasing a TC against an Account 8-49
8.11.2 Specifying TC Denomination Details 8-50
8.11.3 Specifying Charge Details 8-51
8.11.4 Specifying MIS Details 8-51
8.11.5 Specifying UDF Details 8-53
8.12 Purchase a TC from a Walk-in Customer 8-54
8.12.1 Purchasing a TC from a Walk-in Customer 8-54
8.12.2 Specifying TC Denomination Details 8-56
8.12.3 Specifying Currency Denomination Details 8-56

8.12.4 Specifying Charge Details *8-56*
8.12.5 Specifying MIS Details *8-57*
8.12.6 Specifying UDF Details *8-58*
8.13 Issue a DD Issue against an Account 8-58
8.13.1 Selling a DD Issue against an Account *8-59*
8.13.2 Specifying Charge Details *8-62*
8.13.3 Specifying MIS Details *8-62*
8.13.4 Specifying the UDF details *8-63*
8.13.5 Viewing OFAC Check Response *8-65*
8.14 Issue DD against Cheque 8-65
8.14.1 Issuing DD against Cheque *8-65*
8.14.2 Specifying Charge Details *8-69*
8.14.3 Specifying MIS Details *8-69*
8.14.4 Specifying the UDF details *8-69*
8.15 Liquidating a DD against a GL 8-71
8.16 Liquidate a DD against an Account 8-74
8.16.1 Liquidating a DD against an Account *8-74*
8.16.2 Specifying Charge Details *8-79*
8.16.3 Specifying MIS Details *8-80*
8.16.4 Specifying the UDF details *8-80*
8.17 Liquidate a DD for a Walk-in Customer 8-82
8.17.1 Liquidating a DD for a Walk-in Customer *8-82*
8.17.2 Specifying denomination details *8-86*
8.17.3 Specifying charge details *8-87*
8.17.4 Specifying MIS Details *8-87*
8.17.5 Specifying UDF Details *8-88*
8.18 Issue a DD to a Walk-in Customer 8-89
8.18.1 Issuing a DD to a Walk-in Customer *8-90*
8.18.2 Specifying denomination details *8-92*
8.18.3 Specifying charge details *8-93*
8.18.4 Specifying MIS Details *8-93*
8.18.5 Specifying UDF Details *8-94*
8.18.6 Invoking OFAC Check *8-95*
8.19 Issue a DD against a GL 8-95
8.19.1 Issuing a DD against a GL *8-96*
8.19.2 Specifying charge details *8-98*
8.19.3 Specifying MIS Details *8-99*
8.19.4 Specifying UDF Details *8-99*
8.19.5 Invoking OFAC Check *8-100*
8.20 Inquiring on a DD Transaction 8-101
8.21 Re-validate DD Instrument 8-104
8.21.1 Re-validating DD Instrument *8-104*
8.21.2 Query Stage *8-105*
8.21.3 Input Stage *8-105*
8.21.4 Enrichment Stage *8-107*
8.22 Reprint/ Reissue of DD 8-108
8.22.1 Reprinting / Reissuing of DD *8-108*
8.22.2 Query Stage *8-108*
8.23 Duplicate DD Instrument 8-110
8.23.1 Issuing Duplicate DD Instrument *8-110*

8.23.2 Query Stage 8-110
8.23.3 Input Stage 8-111
8.23.4 Enrichment Stage 8-113
8.23.5 Viewing Instrument Reprint Summary 8-114
8.24 Issue a BC against an Account 8-115
8.24.1 Selling a BC against an Account 8-116
8.24.2 Specifying Charge Details 8-119
8.24.3 Specifying MIS Details 8-120
8.24.4 Specifying the UDF details 8-121
8.24.5 Invoking OFAC Check 8-122
8.25 Issue BC against Cheque 8-122
8.25.1 Selling BC against Cheque 8-123
8.25.2 Specifying Charge Details 8-126
8.25.3 Specifying MIS details 8-127
8.25.4 Specifying the UDF details 8-128
8.26 Close Account by BC 8-129
8.26.1 Close Out Withdrawal by BC 8-129
8.26.2 Specifying Charge Details 8-131
8.26.3 Specifying MIS Details 8-132
8.26.4 Specifying the UDF details 8-132
8.27 Close Account 8-133
8.27.1 Account Close Out Withdrawal 8-134
8.27.2 Specifying Charge Details 8-135
8.27.3 Specifying MIS Details 8-136
8.27.4 Specifying the UDF details 8-137
8.28 Issue a BC against a GL 8-137
8.28.1 Issuing a BC against a GL 8-138
8.28.2 Specifying Charge Details 8-140
8.28.3 Specifying MIS Details 8-140
8.28.4 Specifying the UDF details 8-140
8.28.5 Invoking OFAC Check 8-141
8.29 Issue a BC to a walk-in customer 8-142
8.29.1 Issuing a BC to a walk-in customer 8-142
8.29.2 Invoking OFAC Check 8-144
8.29.3 Specifying denomination details 8-145
8.29.4 Specifying charge details 8-145
8.29.5 Specifying MIS Details 8-146
8.29.6 Specifying the UDF details 8-147
8.30 Liquidate a BC against an account 8-147
8.30.1 Liquidating a BC against an account 8-148
8.30.2 Specifying charge details 8-151
8.30.3 Specifying MIS Details 8-151
8.30.4 Specifying the UDF details 8-151
8.31 Liquidate a BC against a GL 8-152
8.31.1 Liquidating a BC against a GL 8-152
8.31.2 Specifying charge details 8-156
8.31.3 Specifying MIS Details 8-156
8.31.4 Specifying the UDF details 8-156
8.32 Liquidate a BC for a walk-in customer 8-157
8.32.1 Liquidating a BC for a walk-in customer 8-157

8.32.2 Specifying denomination details *8-161*
8.32.3 Specifying charge details *8-162*
8.32.4 Specifying MIS details *8-162*
8.32.5 Specifying the UDF details *8-162*
8.33 Inquiring on a BC Transaction 8-162
8.34 Re-validate BC Instrument 8-164
8.34.1 Re-validating BC Instrument *8-165*
8.34.2 Query Stage *8-165*
8.34.3 Input Stage *8-166*
8.34.4 Enrichment Stage *8-167*
8.35 Reprint / Reissue Banker's Cheque 8-168
8.35.1 Reprinting / Reissuing Banker's Cheque *8-169*
8.35.2 Query Stage *8-169*
8.35.3 Input Stage *8-171*
8.36 Duplicate BC Instrument 8-172
8.36.1 Issuing Duplicate BC Instrument *8-172*
8.36.2 Query Stage *8-172*
8.36.3 Input Stage *8-173*
8.36.4 Enrichment Stage *8-175*
8.37 Reversing BC/DD Liquidation 8-176
8.38 Multi BC Issue 8-177
8.38.1 Issuing Multi BC against an Account *8-178*
8.38.2 Denomination Button *8-181*
8.38.3 MIS Button *8-181*
8.38.4 UDF Button *8-181*
8.38.5 Issuing Multi BC against Cheque *8-182*
8.38.6 Denomination Button *8-185*
8.38.7 MIS Button *8-185*
8.38.8 UDF Button *8-185*
8.38.9 Issuing Multi BC against GL *8-186*
8.38.10 MIS Button *8-188*
8.38.11 UDF Button *8-188*
9. General Ledger Transactions 9-1
9.1 Introduction 9-1
9.2 Miscellaneous Customer Debits 9-1
9.2.1 Miscellaneous Debits to a Customer's Account *9-1*
9.2.2 Specifying the charge details *9-4*
9.2.3 Specifying the MIS Details *9-4*
9.2.4 Specifying UDF Details *9-5*
9.3 Miscellaneous Customer Credits 9-6
9.3.1 Miscellaneous Credits to a Customer's Account *9-7*
9.3.2 Specifying the charge details *9-9*
9.3.3 Specifying the MIS details *9-10*
9.3.4 Specifying UDF Details *9-10*
9.4 Advance By Transfer 9-11
9.4.1 Disbursing Advance by Account Credit *9-11*
9.4.2 Specifying the charge details *9-14*
9.4.3 Specifying the MIS details *9-14*
9.4.4 Specifying the UDF details *9-14*
9.5 Miscellaneous Debit to a GL Account 9-14

9.5.1 Miscellaneous Debit to a General Ledger Account 9-15
9.5.2 Specifying the denomination details 9-17
9.5.3 Specifying the charge details 9-17
9.5.4 Specifying MIS details 9-18
9.5.5 Specifying UDF details 9-19
9.6 Miscellaneous Credit to a GL Account 9-19
9.6.1 Miscellaneous Credit to a General Ledger Account 9-19
9.6.2 Specifying the denomination details 9-21
9.6.3 Specifying the charge details 9-22
9.6.4 Specifying the MIS details 9-22
9.6.5 Specifying UDF Details 9-23
9.7 Fund Transfer in GL Accounts 9-23
9.7.1 Miscellaneous GL Transfer 9-23
9.7.2 Specifying the charge details 9-25
9.7.3 Specifying the MIS details 9-26
9.7.4 Specifying UDF Details 9-27
10. Time Deposit Transactions 10-1
10.1 Introduction 10-1
10.2 Open a TD Account for Multi Mode Pay In 10-1
10.2.1 Opening a TD Account for Multi Mode Pay In 10-2
10.2.2 Specifying Term Deposit Details 10-5
10.2.3 Specifying Interest Details 10-18
10.2.4 Specifying joint account holder details 10-20
10.2.5 Specifying the dual currency deposit details 10-20
10.2.6 Specifying the Check List Details 10-22
10.2.7 Banking Channels Details Tab 10-24
10.2.8 Capturing the Pay-Out Parameters 10-26
10.2.9 Specifying Child TD Details 10-29
10.2.10 Capturing Pay-Out Parameters 10-33
10.2.11 Specifying Denominated Deposit Details 10-35
10.3 Opening a TD Account for Multi Mode Pay Out 10-36
10.4 Topping-up a TD 10-36
10.5 Open a Islamic TD Account for Multi Mode 10-40
10.5.1 Opening a Islamic TD Account for Multi Mode 10-41
10.5.2 Specifying Term Deposit Details 10-42
10.5.3 Specifying Profit Details 10-45
10.5.4 Banking Channels Button 10-47
10.6 TD Redemption 10-49
10.6.1 Manual Pay-Out TD Redemption 10-49
10.6.2 Capturing the Pay-Out Parameters 10-57
10.6.3 Specifying Child TD Details 10-60
10.6.4 Capturing Pay-Out Parameters Details 10-67
10.7 Close Out Withdrawal by Multi Mode 10-68
10.7.1 Processing Close Out Withdrawal by Multi Mode 10-68
10.7.2 Maintaining Pay-out Parameters 10-71
11. Credit Card Payments 11-1
11.1 Introduction 11-1
11.2 Processing Payments by In-House Bank Cheques 11-1
11.3 Processing Payments by Other Bank Cheques 11-4
11.4 Processing Payments by Cash 11-7

11.4.1 Invoke Credit Card Payment by Cash screen 11-7
11.4.2 Currency Denomination Tab..... 11-9
11.4.3 Charge Details Tab..... 11-9
11.5 Processing Payments by Account 11-10
11.5.1 Charge Details Tab..... 11-12
11.6 Processing Credit Card Payment Reversals 11-13
11.6.1 Viewing Credit Card Reversal Payments 11-14
12. Vault Operations 12-1
12.1 Introduction..... 12-1
12.2 Transferring Cash from Vault 12-1
12.2.1 Capturing denomination details..... 12-2
12.3 Transferring Cash to Vault..... 12-3
12.3.1 Capturing denomination details..... 12-3
12.4 Buy Cash from Central Bank..... 12-4
12.4.1 Buying Cash from Central Bank 12-4
12.4.2 Specifying Denomination Details..... 12-6
12.4.3 Specifying the MIS Details..... 12-6
12.4.4 Specifying UDF Details..... 12-7
12.5 Sell Cash to Central Bank 12-7
12.5.1 Selling Cash to Central Bank..... 12-8
12.5.2 Specifying Denomination Details..... 12-9
12.5.3 Specifying MIS Details..... 12-9
12.5.4 Specifying UDF Details..... 12-10
12.6 Buying TCs from Agent 12-10
12.6.1 Specifying TC Details 12-11
12.7 Buying TCs from Head Office..... 12-12
12.7.1 Capturing TC Details 12-13
12.8 Selling TCs to Head Office 12-14
12.8.1 Capturing TC Details 12-14
12.9 Buying TCs from Vault..... 12-15
12.9.1 Capturing TC Details 12-16
12.10 Returning TCs to Vault 12-17
12.11 Capturing TC Details 12-17
12.11.1 Viewing TCs available with Vault..... 12-19
13. Balancing Operations 13-1
13.1 Book Shortage..... 13-1
13.1.1 Invoke 'Book Shortage' screen..... 13-1
13.1.2 Specifying denomination details..... 13-2
13.1.3 Specifying the MIS details 13-3
13.1.4 Specifying the UDF details 13-4
13.2 Booking Overage..... 13-4
13.2.1 Invoke 'Booking Overage' screen..... 13-4
13.2.2 Specifying Denomination Details..... 13-5
13.2.3 Specifying the MIS details 13-6
13.2.4 Specifying the UDF Details..... 13-7
13.3 Transfer Cash from Teller..... 13-8
13.4 Sell Cash to Teller 13-10
13.5 Inter Branch Transaction 13-12
13.5.1 Inter Branch Transaction Input 13-12
13.5.2 Inter Branch Transaction Request..... 13-15

13.5.3 Previewing Messages *13-18*
13.5.4 Viewing Inter Branch Transaction Request Summary *13-20*
13.5.5 Liquidating Inter Branch Transaction *13-22*
14. Branch Deployment Options 14-1
14.1 Introduction 14-1
14.2 Deployment Options 14-1
14.2.1 Centralized Deployment *14-1*
14.2.2 De-centralized Deployment *14-2*
14.3 Processing Transactions in Offline Mode 14-3
14.4 Tanking and Untanking 14-5
14.5 Auto-Reversal Process 14-6
14.6 Offline Batch Process Flow 14-6
14.6.1 Process Flow for Online Branch which uploads Offline Transactions *14-6*
15. Batches 15-1
15.1 Introduction 15-1
15.2 Clearing Inward Cheque Data Entry 15-1
15.3 Clearing Inward Data Entry 15-3
15.4 Consolidated Cheques Data Entry 15-6
15.5 Clearing Outward Data Entry 15-9
15.6 Running EOD 15-12
15.7 Querying Tellers Status 15-13
16. Reports 16-1
16.1 Introduction 16-1
16.2 Savings Insignificant Balance Accounts Report 16-1
16.2.1 Contents of the Report *16-2*
16.3 Blocked Accounts Report 16-3
16.3.1 Contents of the Report *16-3*
16.4 Account Balance Listing Report 16-4
16.4.1 Contents of the Report *16-4*
16.5 Saving Accounts Opened Today Report 16-5
16.5.1 Contents of the Report *16-6*
16.6 Saving Accounts Closed Today Report 16-7
16.6.1 Contents of the Report *16-7*
16.7 Flat File - Cheque Book Requested Report 16-8
16.7.1 Contents of the Report *16-8*
16.8 Savings Large Balance Movements Report 16-8
16.8.1 Contents of the Report *16-9*
16.9 Accounts Dormant Next Month Report 16-10
16.9.1 Contents of the Report *16-10*
16.10 Savings Account Dormant Today Report 16-11
16.10.1 Contents of the Report *16-11*
16.11 Re-validated Instruments Report 16-12
16.11.1 Contents of the Report *16-13*
16.12 Reissued Instrument Report 16-13
16.12.1 Contents of the Report *16-14*
16.13 Duplicate Instrument Issued Report 16-15
16.13.1 Contents of the Report *16-16*
16.14 Savings Overline/TOD Report 16-17
16.14.1 Contents of the Report *16-18*

16.15 Daily Overline/TOD Txn Report 16-19
16.15.1 Contents of the Report 16-20
16.16 Large Debit Balance Report 16-21
16.16.1 Contents of the Report 16-21
16.17 Intra bank Transfer Report 16-21
16.17.1 Contents of the Report 16-22
16.18 Flat File Cheque Book Requested Report 16-23
16.18.1 Contents of the Report 16-24
16.19 Signatory Details Report 16-24
16.19.1 Contents of the Report 16-24
16.20 Daily Processed Transactions Report 16-25
16.20.1 Contents of the Report 16-26
17. Function ID Glossary 17-1

1. Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*Preface* - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Savings* - An Overview provides a snapshot of the features of the entire module.
Chapter 3	*Transaction Workflow* - Describes the role of the Workflow engine in transaction processing.
Chapter 4	*Common Operations* - Details the common operations that you can perform when processing transactions in this module.
Chapter 4	*Data Replication* – Details replicating host data in the branch.
Chapter 6	*Maintenances for Savings* - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
Chapter 7	*Maintaining Passbook* - Details the maintenances needed for the issuance of passbook at the Bank parameter and account class level
Chapter 8	*Cash Transactions* - explains all the cash-based transactions that can be performed through this module.
Chapter 9	*Instrument Transactions* - Describes the various instrument-based transactions that can be performed in this module.
Chapter 10	*General Ledger Transaction* - Explains miscellaneous debit and credit transactions GL transactions.

Chapter 11	*Time Deposit Transactions* - Explains the various types of transactions in this category.
Chapter 12	*Credit Card Payments* – Explains the various types of payments in this category
Chapter 13	*Vault Operations* - Explains the different types of Vault operations available in branch.
Chapter 14	*Balancing Operations* - Explains the balancing operations available in this module.
Chapter 14	*Batches* - Details the various automatic processes applicable for the module.
Chapter 15	*Branch Deployment Options - Details various branch deployment options.*
Chapter 16	*Batches* - Details various batch operations done in this module.
Chapter 17	*Reports* - provides a list of reports that can be generated in this module and also explains their contents.
Chapter 18	*Function ID Glossary* - has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Abbreviations used

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

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

1.6 Related Documents

- The Procedures User Manual

1.7 Glossary of Icons

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Savings - An Overview

2.1 Introduction

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

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

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

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

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

2.2 Savings

This section contains the following topics:

- Section 2.2.1, "User Roles"
- Section 2.2.2, "Salient features"
- Section 2.2.3, "Data Replication"

2.2.1 User Roles

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

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

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

2.2.2 Salient features

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

2.2.3 Data Replication

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

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

2.2.3.1 Offline and Online behavior

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

2.2.3.2 Transaction reversals

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

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

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

2.2.3.3 Deletion of incomplete transactions

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

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

2.2.3.4 Auto Reversals, Roll Forward and Timeout Handling

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

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

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

2.2.3.5 Tanking and Untanking process

The following section explains the process in branch and host:

In Branch

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

The following transaction will be tanked:

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

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

In Host

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

Transaction reconciliation with host

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

- Count of transactions in branch and host: This query will display the list of transactions based on the type for a user for the day. In case of discrepancies it will drill down to individual transactions.
- Inflow/Outflow totals of Cash Till and Debit/Credit totals in Cash GL: The total will be displayed currency-wise for a user. This will also be a drill down, wherein, in case of any discrepancy in a currency, you can view all the transactions in that currency.
- Transactions in branch minus transactions in host: List of all transactions that are ‘Complete’ and ’Authorized’ in the branch, but have no corresponding entries in the host.
- Transactions in host minus transactions in branch: List of all transactions which are ‘Complete’ and ’Authorized’ in the host, but have no entries in the branch (or are still Incomplete).

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

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

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

3. Transaction Workflow

3.1 Introduction

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

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

This chapter contains the following sections:

- Section 3.2, "Features of Savings Workflow"
- Section 3.3, "Workflow Interfaces"
- Section 3.4, "Maintaining Function Group"
- Section 3.5, "Workflow Definition"
- Section 3.6, "User Role Definition"
- Section 3.7, "Workflow Transaction"

3.2 Features of Savings Workflow

The following are the features of savings workflow:

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

3.3 Workflow Interfaces

This section contains the following topics:

- Section 3.3.1, "Defining workflow interfaces"
- Section 3.3.2, "Locking a Workflow stage"
- Section 3.3.3, "Tracking and Auditing"
- Section 3.3.4, "Defining a Workflow stage "

3.3.1 Defining workflow interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

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

Execute a workflow stage

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

Load a Workflow stage

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

Hold a Workflow stage

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

Cancel a Workflow

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

Assign a Workflow stage

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

Discard a Workflow

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

3.3.2 Locking a Workflow stage

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

3.3.3 Tracking and Auditing

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

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

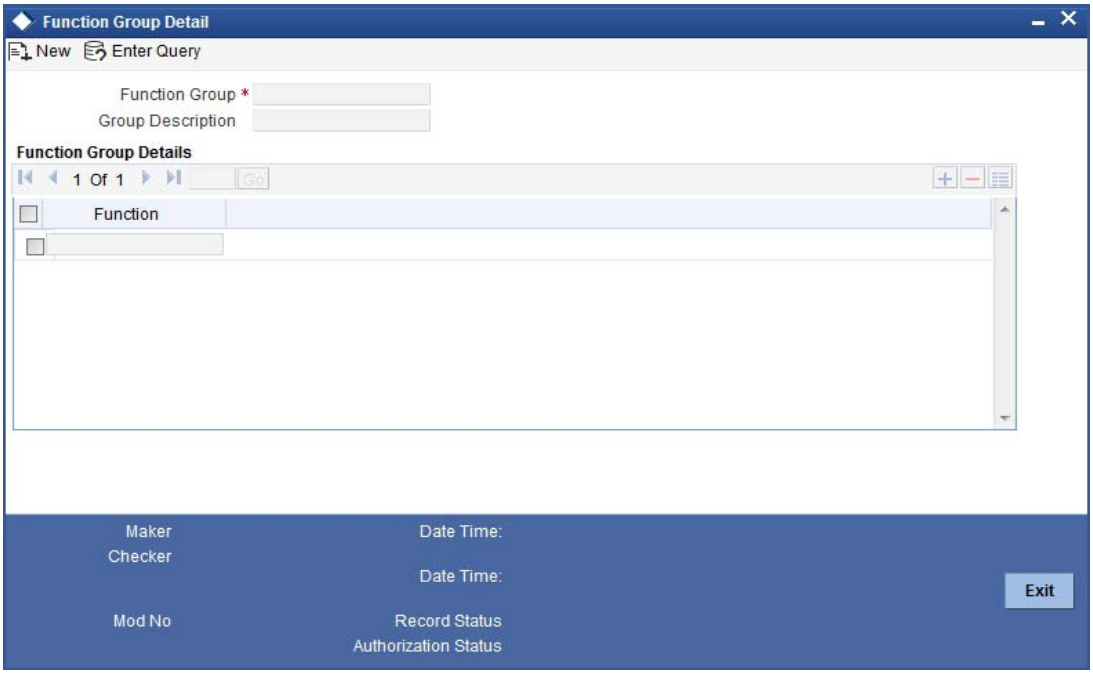
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn_LogDetails holds the details of every stage of the transaction including the input and output data.

3.3.4 Defining a Workflow stage

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

3.4 Maintaining Function Group

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



Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

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

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

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

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

3.5 Workflow Definition

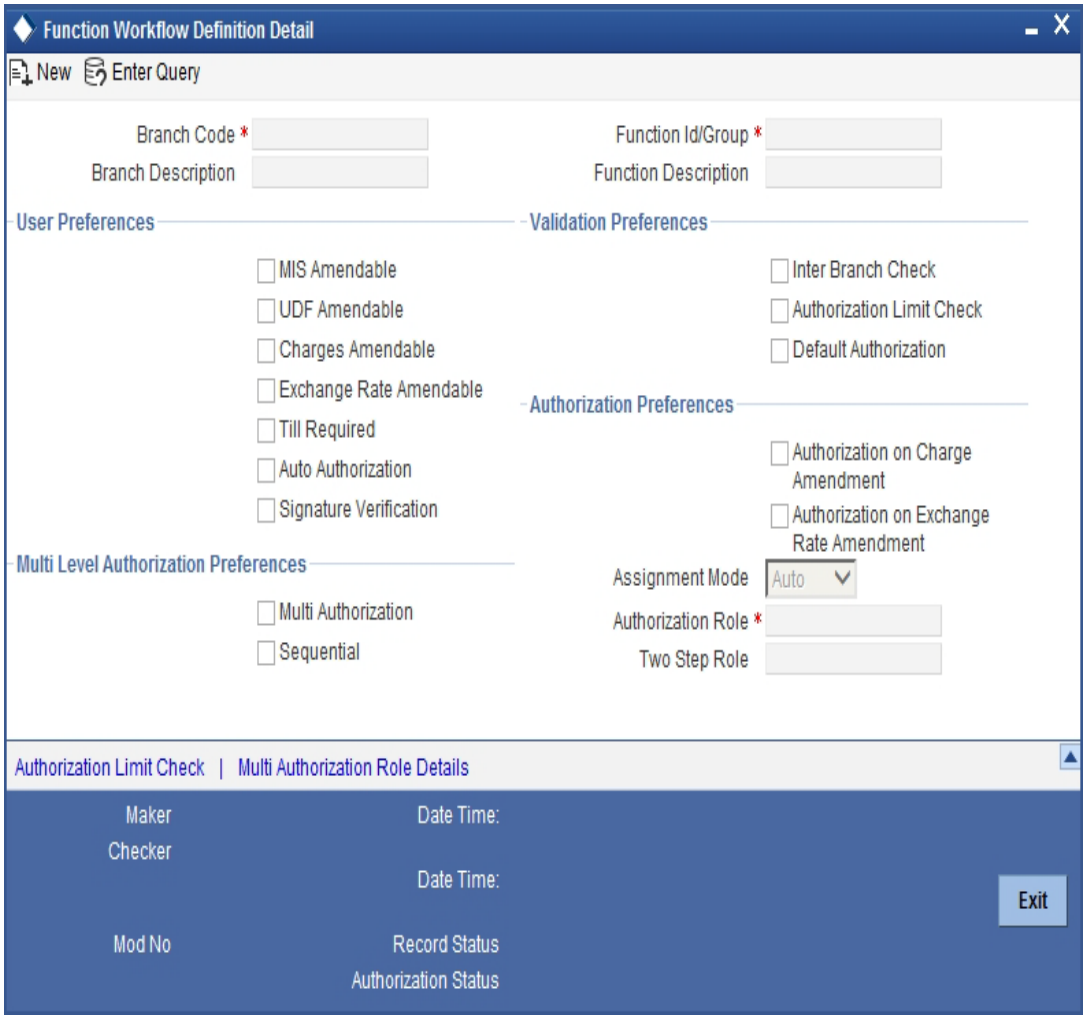
This section contains the following topics:

- Section 3.5.1, "Maintaining Workflow Definition"
- Section 3.5.2, "Specifying User Preferences Details"
- Section 3.5.3, "Specifying Validation Preferences Details"
- Section 3.5.4, "Specifying Authorization Preferences Details"
- Section 3.5.5, "Authorization Limit Check Button"
- Section 3.5.6, "Multi Authorization Role Details Button"
- Section 3.5.8, "Maintaining Auto Assignment of Authorizer"
- Section 3.5.9, "Maintaining Default Authorizer"

3.5.1 Maintaining Workflow Definition

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

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



Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

3.5.2 Specifying User Preferences Details

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

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

Till Required

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

Note

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

Signature Verification

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

Note

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

3.5.3 Specifying Validation Preferences Details

Inter Branch check

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

Authorization limit check

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

Note

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

3.5.4 Specifying Authorization Preferences Details

Auto Authorization

Check this box to indicate transaction requires authorization.

Authorization on charge amendment

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

Authorization on exchange rate amendment

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

Assignment Mode

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

- Auto – It indicates whether the authorizer is chosen automatically based on default authorizer maintenance.

- Manual – It indicates whether the maker of transaction can choose the authorizer from the list of authorizers.

Authorization Role

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

Two Step Role

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

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

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

- INPUT Stage
- ENRICH Stage

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

Note

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

Multiple Level Authorization Preferences

Multi Authorization

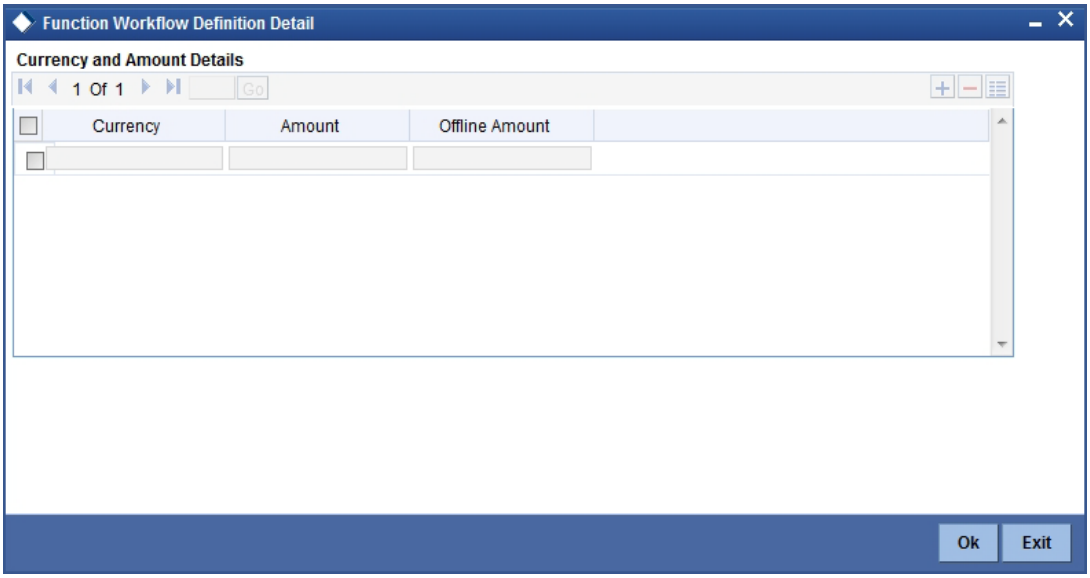
Check this box to route the transaction for multiple authorization.

Follow Sequence

Check this box to follow a sequence during various levels of multiple authorization of a transaction. This is enabled if ‘Multi Authorization’ is checked.

3.5.5 Authorization Limit Check Button

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



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

Currency

Specify the currency for the authorization limit check.

Online Amount

Specify the online amount for the authorization limit check.

Offline Amount

Specify the offline amount for the authorization limit check.

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

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

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

The override handling in last stage cannot be Defer.

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

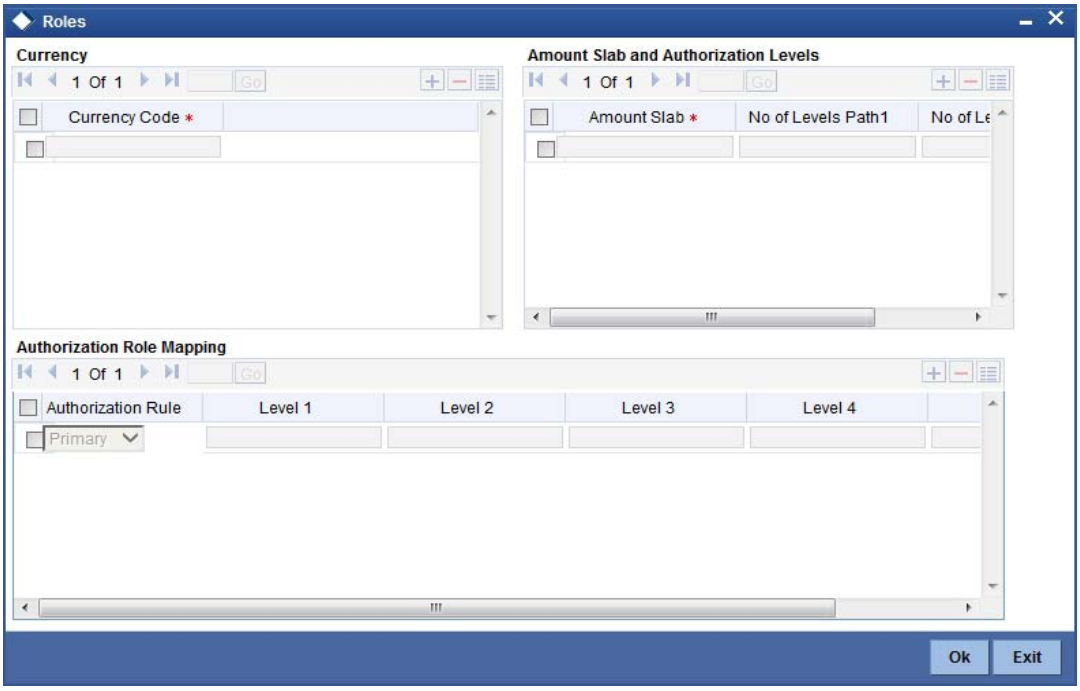
- Auth limit check
- IB check
- Authorization on charge amendment
- Authorization on exchange rate amendment

You cannot select the override handling to ‘Auto’.

3.5.6 Multi Authorization Role Details Button

You can configure roles eligible to authorize transactions specific to a currency and amount combination in the 'Multi Level Authorization Role Details' screen. You can configure the roles only if you select the 'Multi Level Authorization' check box in the 'Function Work flow Definition Detail' (STDWFDEF) screen.

To configure the roles eligible to authorize transactions, click the 'Multi Authorization Role Details' button. The 'Multi Authorization Role Details' screen is displayed.



You can specify the following details here:

Currency

Currency Code

Specify the currency code using which the amount slabs are defined. Alternatively, you can select the currency code from the option list. The list displays all the currency code maintained in the system. This is enabled if 'Multi Authorization' is checked.

Amount Slab and Authorization Levels Grid

Amount Slab

Specify the amount slab up to which authorization can be performed. Alternatively, you can select the amount slab from the option list. The system refreshes the amount slabs for the selected currency. This is enabled if 'Multi Authorization' is checked.

No of Levels Path1 and Path2

The system displays the maximum number of levels of authorization required for selected currency and amount slab combination as maintained in 'Authorization Role Mapping' section.

Authorization Role Mapping

Authorization Rule

Select the authorization rule from the adjoining drop-down list. This list displays the following values:

- Primary - To apply the authorization rule as primary
- Alternate - To apply the authorization as alternate

Level (1-5)

Specify the user role to authorize the transaction in the respective level.

Note

For Primary rule, you should specify the role for at least one level.

3.5.6.1 Authorizing Mutli Level Authorization Details

When a maker submits a transaction eligible for multi level authorization, all the authorizers mapped to various levels can view and authorize the record in their authorization queue.

If you had checked the 'Follow Sequence' check box in the 'Function Work flow Definition Detail' screen (STDWFDEF), the transaction appears in the authorization queue only after the previous level of authorization. If you did not check the 'Follow Sequence' check box, all authorizers mapped to primary or secondary rule across levels can authorize the transaction from the queue in any order.

To authorize a record in the authorization queue, click the 'Reference Number' link of the record in the 'Multi Authorization Role Details' screen. The system displays the transaction and authorization role details as maintained in the 'Multi Authorization Role Details' screen.

You can navigate to the respective transaction from the authorization queue by double-clicking on a record. This is applicable for authorizers with multi branch access to navigate from the same branch they are logged in.

You can view the roles for each level as per primary and alternate rule in successive rows. By default, the system selects the role as per the lowest level in the primary rule. During authorization, you can edit the role by clicking the check box against respective role based on the roles mapped and authorize the transaction

After verifying all the details, click 'Authorize' button to authorize the transaction.

Note

If you have Multi Branch Access, you can view and authorize pending records from other branch by querying on records of the respective branch. You can filter the records for authorization belonging to a specific branch and authorize the transaction.

3.5.7 Handling of Local Transactions and Pure Query

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

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

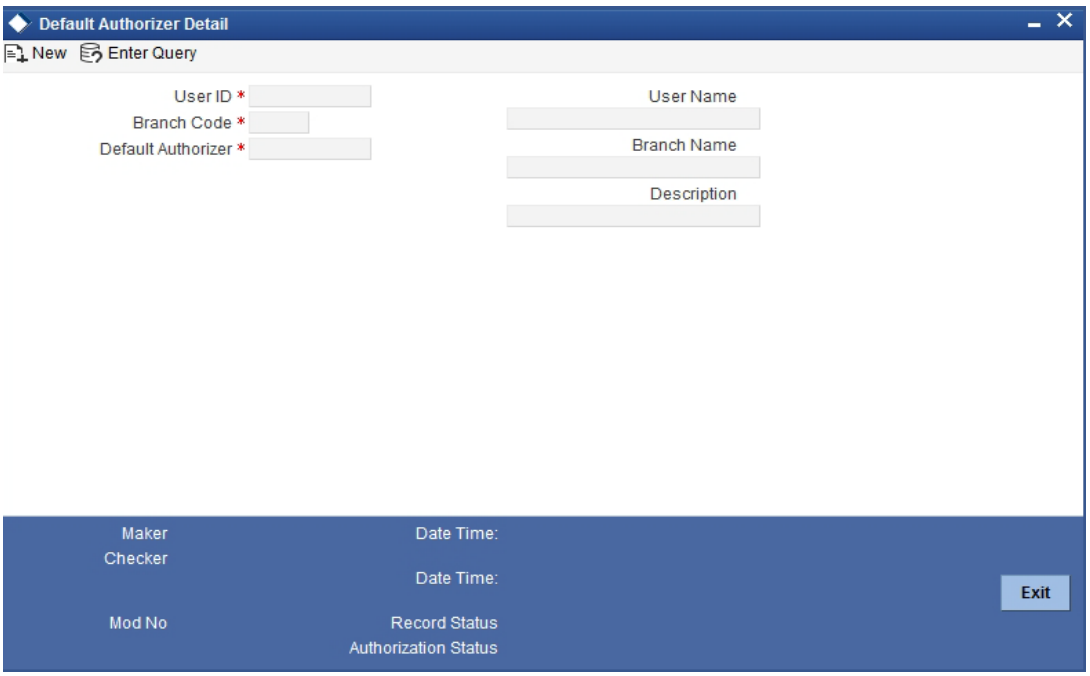
3.5.8 Maintaining Auto Assignment of Authorizer

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

- Maintaining Default Authorizer
- Maintaining User Role Definition

3.5.9 Maintaining Default Authorizer

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



Here you need to enter the following details:

User ID

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

User Name

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

Branch Code

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

Branch Name

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

Default Authorizer

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

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

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

Description

The system displays the description.

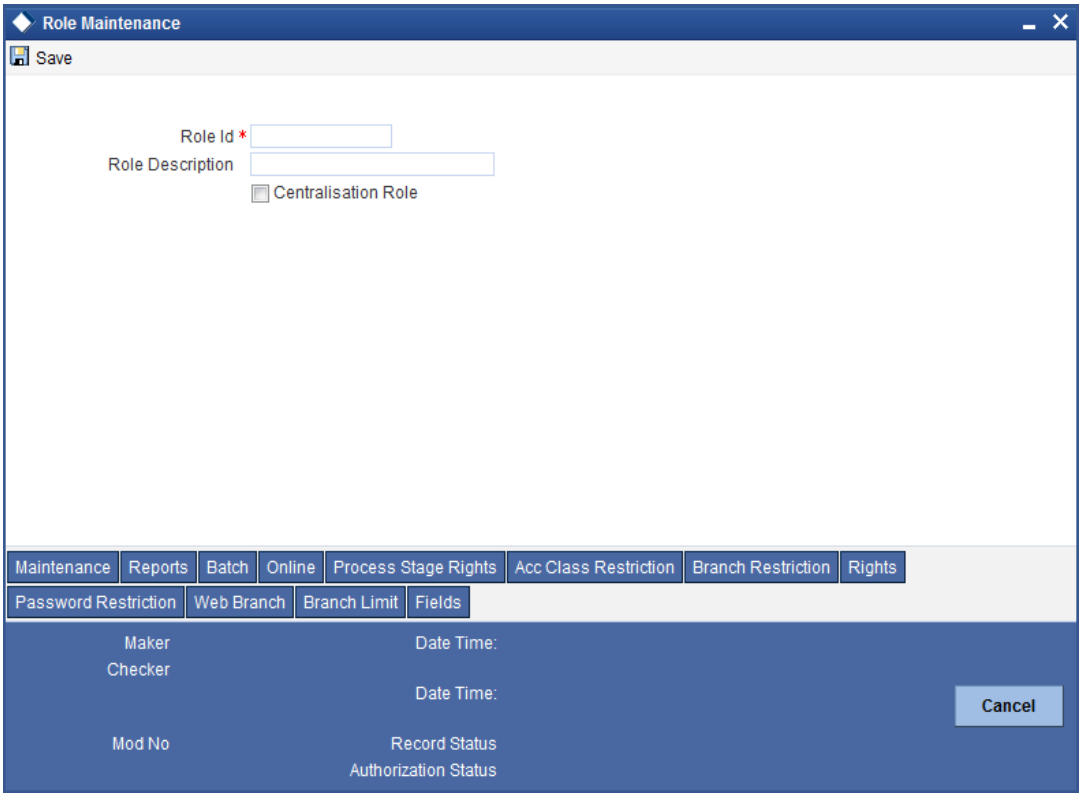
3.6 User Role Definition

This section contains the following topics:

- Section 3.6.1, "Maintaining User Role Definition"
- Section 3.6.2, "Maintaining Denomination Tracking"
- Section 3.6.3, "Maintaining Savings Function Definition"

3.6.1 Maintaining User Role Definition

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



Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

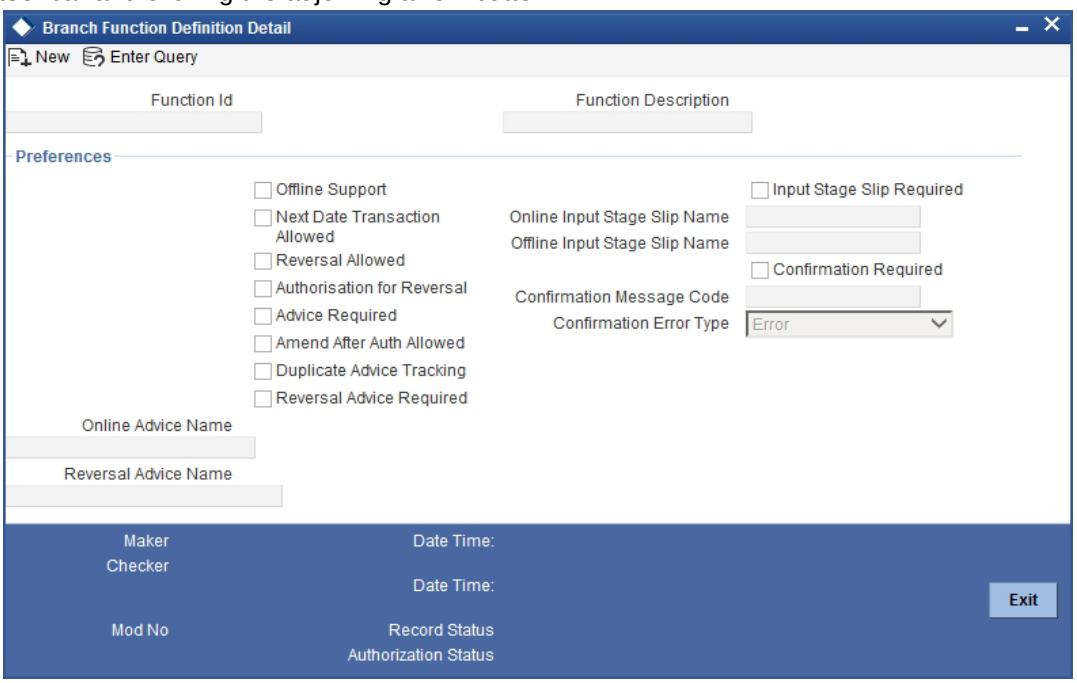
For more information about ‘Role Maintenance’ refer ‘Defining a User Role’ topic under ‘Security Management System’ User Manual.

3.6.2 Maintaining Denomination Tracking

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

3.6.3 Maintaining Savings Function Definition

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



Here you need to enter the following details:

Function Id

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

Function Description

The system displays the function description.

Preferences

Offline Support

Check this box to indicate if offline is allowed.

Next Date Transaction Allowed

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

Reversal Allowed

Check this box to indicate if reversal allowed.

Authorization Required for Reversal

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

Advice Required

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

Duplicate Advice Tracking

Check this box to track the duplicate advices. When an advice is duplicated or regenerated, the word 'Reprint' appears in the header of the advice.

Amend After Auth Allowed

Check this box to indicate if the transaction can be amended after approval.

If this field is not checked, then whenever the maker picks up a transaction from the pending queue and if the transaction had been approved, then all the fields on the screen will be disabled. Only the denomination details will be enabled for editing.

Reversal Advice Required

Check this box to indicate whether Reversal advice is required or not.

If you check this field, then the system will pick the values from 'Reversal Advice Name' field for advice generation during reversal.

Reversal Advice Name

Specify the reversal advice name.

Online Advice Name

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

Note

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

Input Stage Slip Required

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

Online Input Stage Slip Name

Specify the input stage online slip file name.

Offline Input Stage Slip Name

Specify the input stage offline slip file name.

Confirmation Required

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

Confirmation Message Code

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

Confirmation Error Type

Select the error type from the drop down list.

The system performs the following validations:

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

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

3.7 Workflow Transaction

This section contains the following topics:

- Section 3.7.1, "Stages in Workflow Transaction "
- Section 3.7.2, "Input Stage"
- Section 3.7.3, "Enrich Stage"
- Section 3.7.4, "Running Savings EOD Mandatory"

3.7.1 Stages in Workflow Transaction

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

Handling of overrides – The following options are supported:

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

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

- Input
- Enrich

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

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

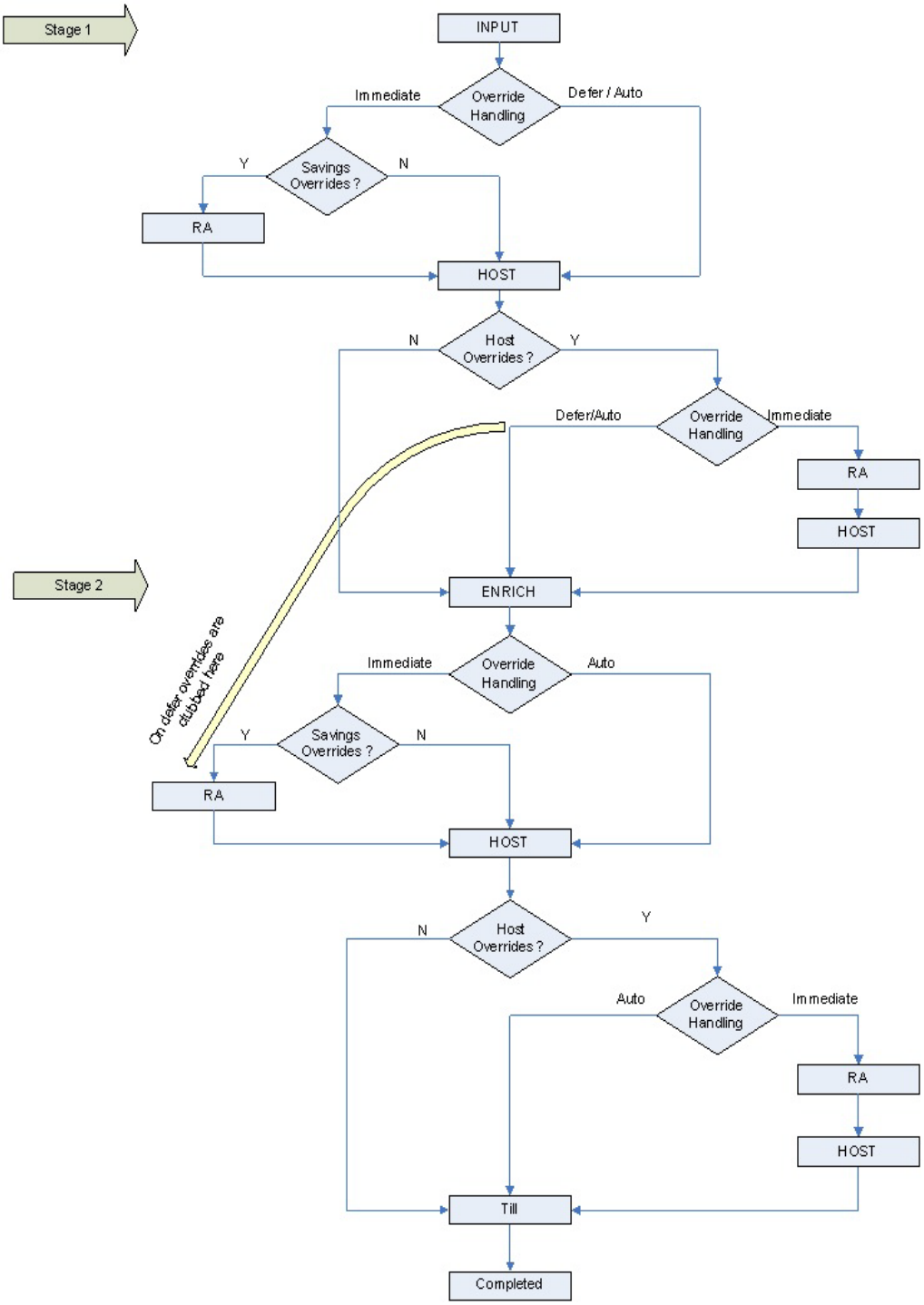
If validation raises any override then transaction will require Remote Authorization. On successful Remote Authorization, transaction will proceed with Work Flow i.e. to HOST. If

validation does not return overides, transaction will proceed with Work Flow i.e. to HOST directly. The Inter Branch and transaction limit checks are carried out in first stage and the remaining validations are carried out in second stage.

Note

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

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



3.7.2 Input Stage

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

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

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

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

3.7.3 Enrich Stage

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

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

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

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

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

Note

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

3.7.4 Running Savings EOD Mandatory

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

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

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

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

The HOST keeps a track whether savings EOD execution is completed for each branch and date. After completion, the HOST marks the savings EOD execution as completed for that application date and branch. The batch program ‘BRNRECON’ checks if savings EOD is completed and return success. If savings EOD is not mandatory, then ‘BRNRECON’ is not maintained as a mandatory function

4. Common Operations

4.1 Introduction

This chapter details the common procedures and operations that should be followed while processing transactions in Savings.

This chapter contains the following sections:

- Section 4.2, "Workflow Task List"
- Section 4.3, "Clearing a User"
- Section 4.4, "Authorizing a Transaction"
- Section 4.5, "Initiate a Customer Session"
- Section 4.6, "Opening the Branch"
- Section 4.7, "Opening a Vault/Till"
- Section 4.8, "Balance and Close a Till"
- Section 4.9, "Teller Totals"

4.2 Workflow Task List

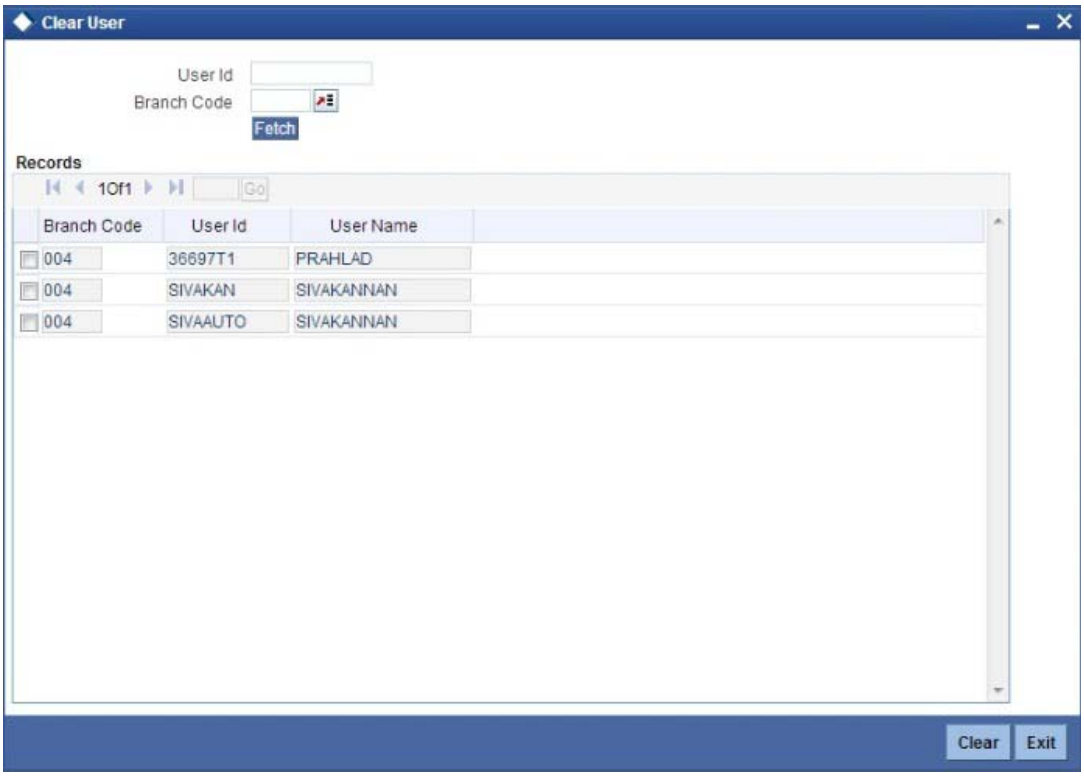
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

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

4.3 Clearing a User

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

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



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

- User ID
- Branch Code
-

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

- Branch Code
- User ID
- User Name

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

4.4 Authorizing a Transaction

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

This section contains the following topics:

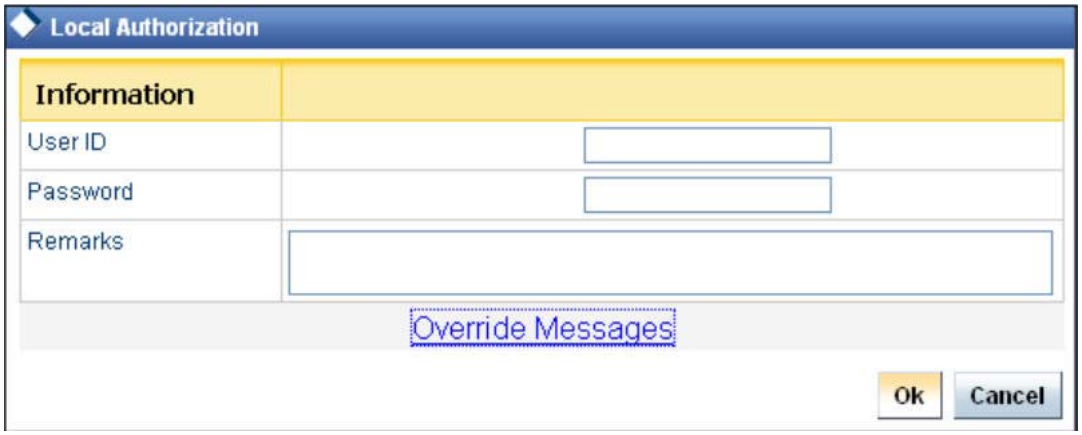
- Section 4.4.1, "Manual Assignment"
- Section 4.4.2, "Auto Assignment"
- Section 4.4.3, "Displaying Overrides and Errors"
- Section 4.4.4, "Reversing a Transaction"

4.4.1 Manual Assignment

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

Local Authorization

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



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

Userid

Specify the user ID of the authorizer.

Password

Enter the password to authorize or reject the transaction.

Remarks

Specify some remarks pertaining to the transaction.

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

You can view the override messages by clicking ‘Override Messages’.

Note

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

Remote Auth

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

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

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

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

4.4.2 Auto Assignment

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

4.4.3 Displaying Overrides and Errors

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

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

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

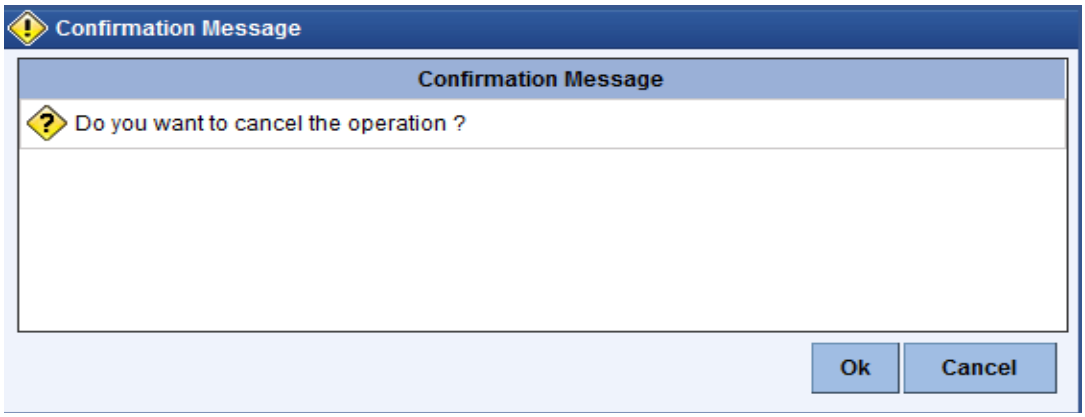
Note

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

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

4.4.4 Reversing a Transaction

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



4.5 Initiate a Customer Session

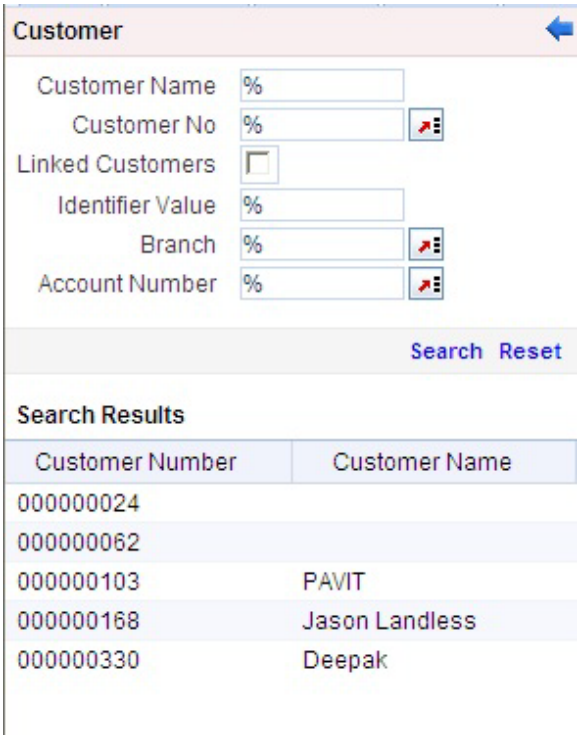
This section contains the following topics:

- Section 4.5.1, "Initiating a Customer Session"
- Section 4.5.2, "Ending a Customer Session"

4.5.1 Initiating a Customer Session

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

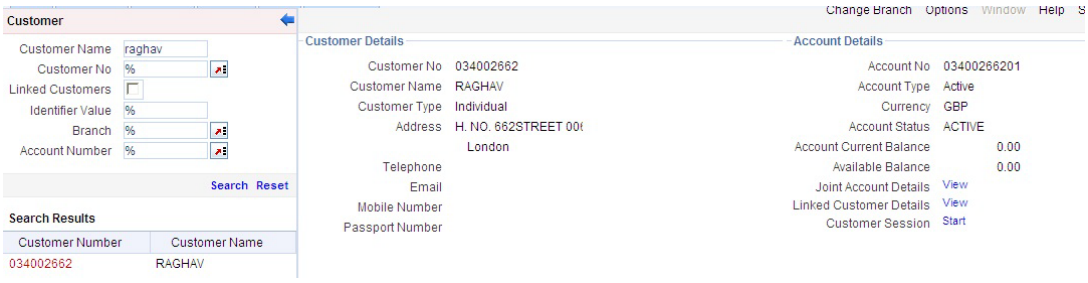
To start a Customer Session, go the Customer Search frame and search for a customer.



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

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

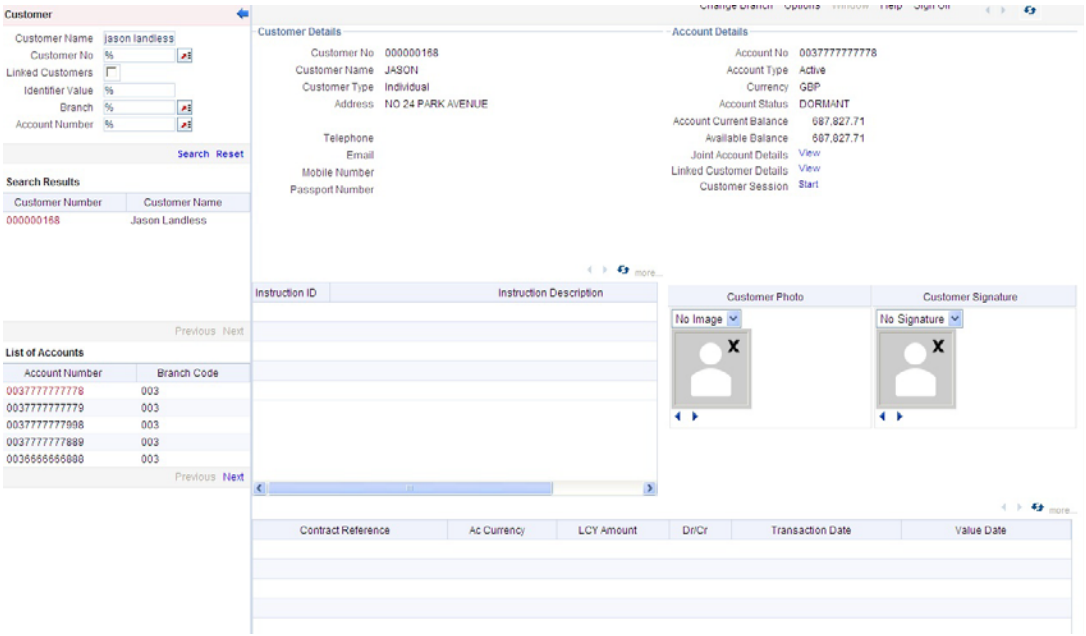
- Customer Number
- Branch Code
- Customer Name
- Customer Address
- Birth Date
- Unique Value, if any



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

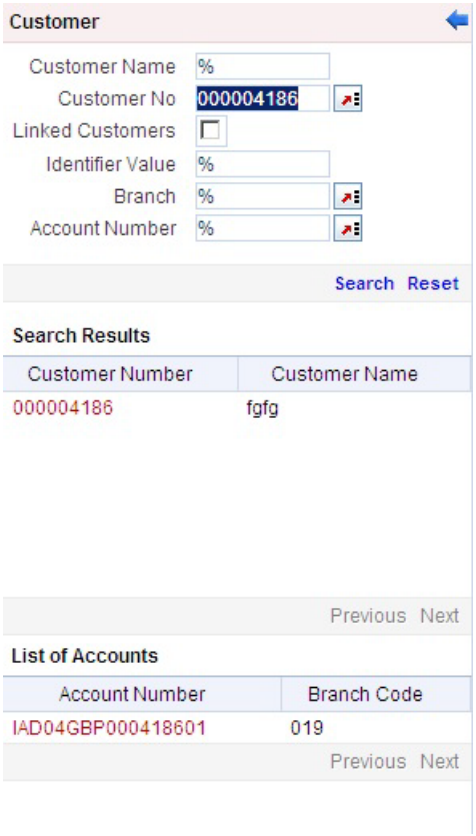
- Account Number
- Branch
- Product Name – the type of account
- Status – the date since when the current account status is effective

- Available Balance
- Current Balance



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

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



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

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

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

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

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

4.5.2 Ending a Customer Session

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

4.6 Opening the Branch

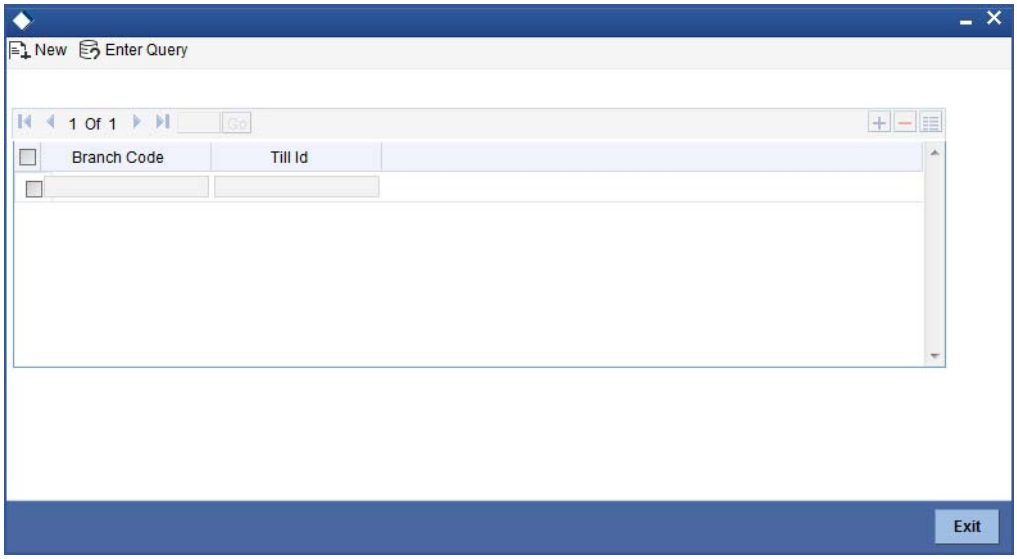
As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).

Note

Opening of Branch will have no processing or operational implications.

4.7 Opening a Vault/Till

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



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

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

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

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

Note

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

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

4.8 Balance and Close a Till

This section contains the following topics:

- Section 4.8.1, "Balancing and Closing a Till"
- Section 4.8.2, "Specifying Cash Details"
- Section 4.8.3, "TC Details"

4.8.1 Balancing and Closing a Till

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

In the Till and Vault Parameter Maintenance (DEDTVSET) screen, if you select the 'Carry Forward Allowed' check box, the system allows Till balancing with balance in the Till or Vault and closure of Till or Vault with TC and cash Balance.

If you do not select the 'Carry Forward Allowed' check box, the system checks for the error code maintenance and performs the following:

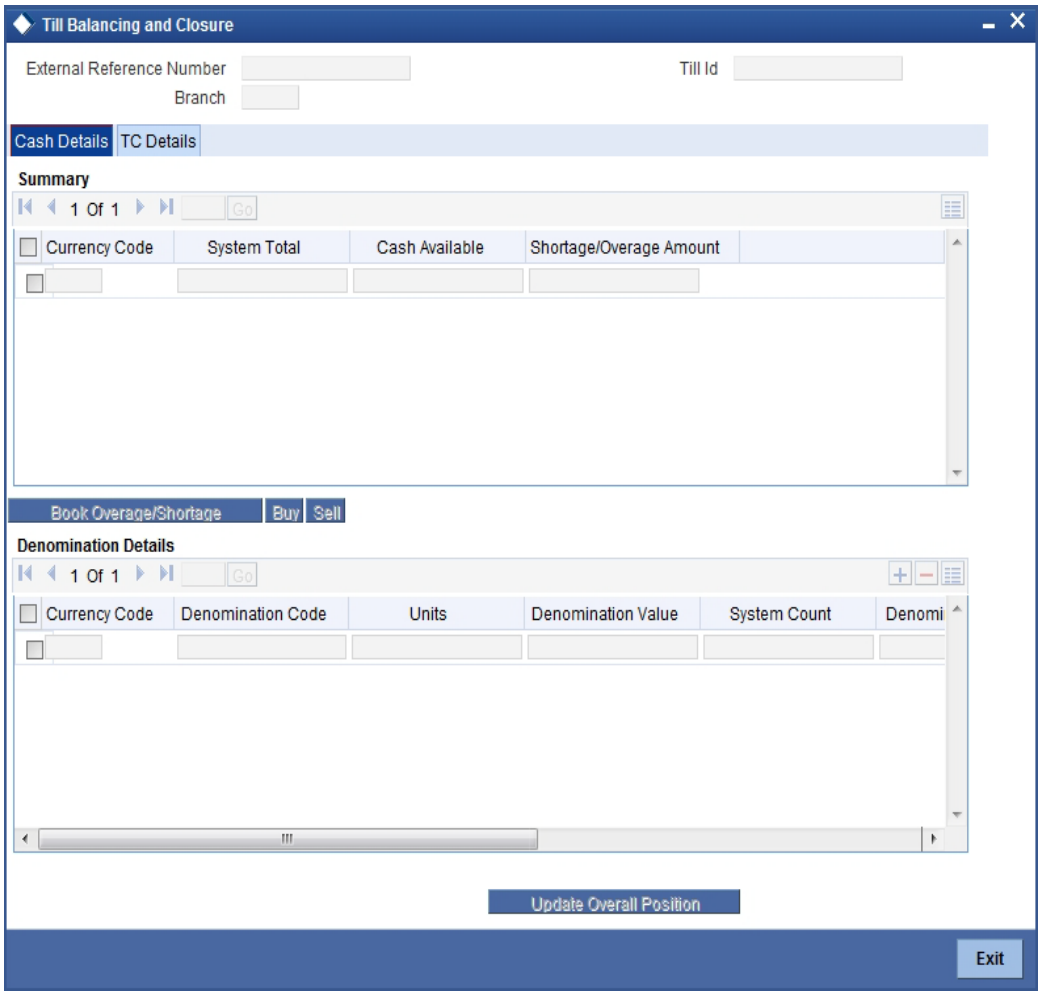
- If you maintain error codes as 'Ignore', the system allows you to close the Till or Vault with balance and does not display any error or override message
- If you maintain error codes as 'Override', the system displays an override message at the time of Till and Vault balancing if closed with cash and TC balance
- If you maintain error codes as 'Error', the system displays an error at the time of Till and Vault balancing, if closed with cash and TC balance

The system displays the following error messages:

- For Cash Balance: The system displays, "Cash balance carry forward is not allowed"
- For TC Balance: The system displays, "TC balance carry forward is not allowed"

In this case, you have to transfer the cash balance to other Till or Vault and proceed to Till Batch Closure.

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



The following information is available in this screen:

External Reference

This is a system generated sequence number for the transaction.

Till Id

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

Branch Code

The system specifies the code of the corresponding branch.

4.8.2 Specifying Cash Details

The following information is specified in ‘Cash Details’ tab:

Currency Code

The system displays the currency code.

System Total

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

Cash Available

The system displays the current balance of the Till.

Shortage/Overage Amount

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

Book Overage/Shortage

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

Buy

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

Sell

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

Denomination Details

Denomination Details provides the following information:

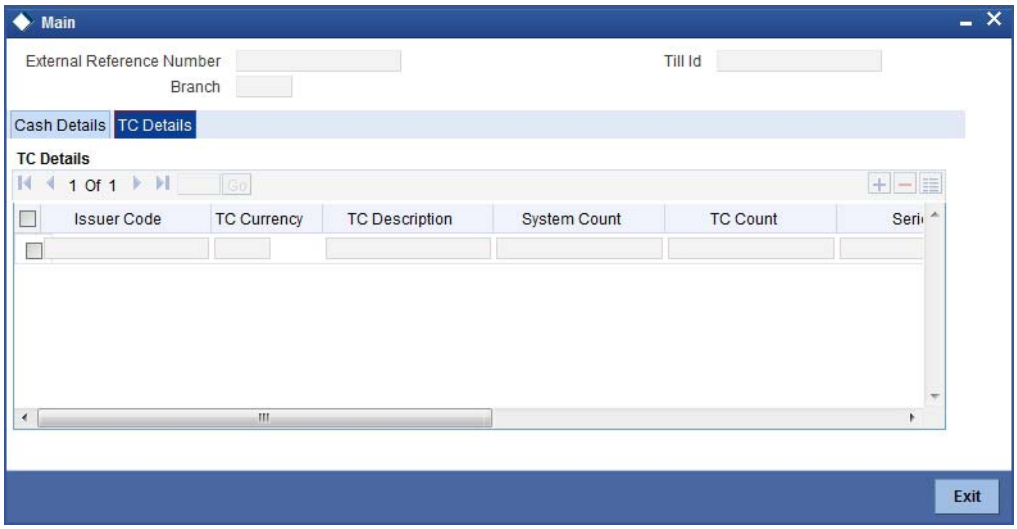
- Currency Code
- Denomination Code
- Units
- Denomination Value
- System Count
- System Total
- Shortage/Overage Units
- Shortage/Overage Amount

Update Overall Position

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

4.8.3 TC Details

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



The system displays the following information:

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

After capturing the required details, click the ‘OK’ button to continue. If the balancing is correct, the Till closure is initiated. The system will confirm with the message “Transaction Completed Successfully”.

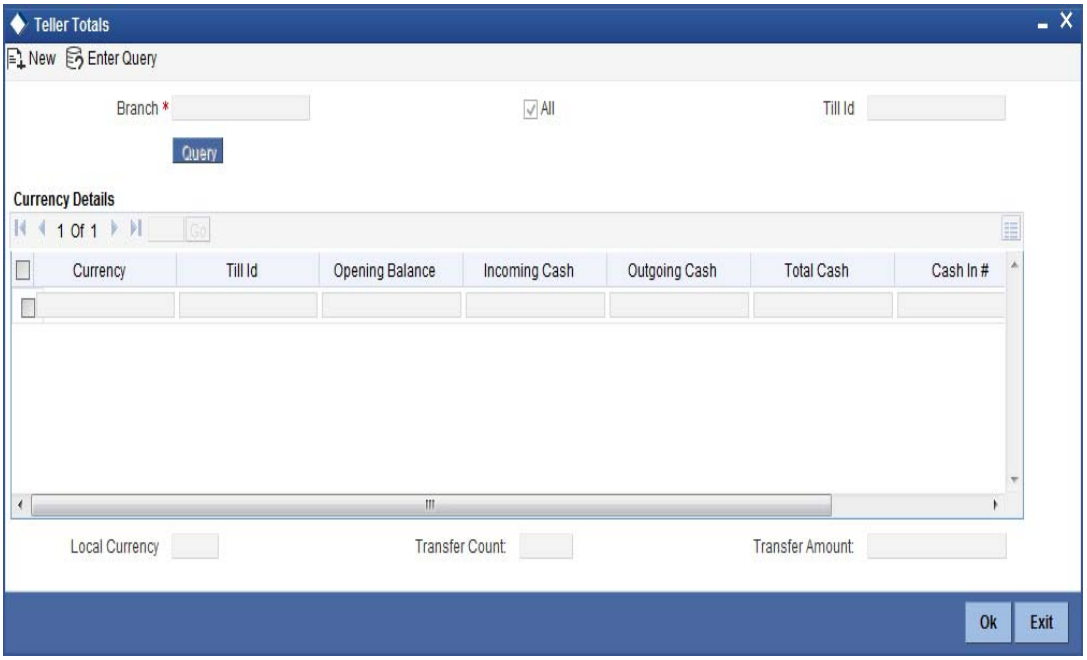
The till closure has to be authorized by another user having sufficient privileges. This feature can be enabled by checking ‘Default Authorization’ checkbox at Workflow for the function ID ’TVCL’.

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

4.9 Teller Totals

You can view the cash and transfer details from the ‘Teller Totals’ screen. The system will display the vault’s cash details for a customer in the corresponding branch. You can invoke

the ‘Teller totals’ screen by typing ‘TLTT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screen consists of the following fields:

Branch Code

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

All

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

Till Id

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

Currency Details

Currency

The system displays the currency of the cash transaction.

Till Id

The system displays the Till Id of the corresponding Till.

Opening Balance

The system specifies the opening balance of the Till id.

Incoming Cash

The system specifies the incoming cash for the corresponding currency.

Outgoing Cash

The system specifies the outgoing cash for the corresponding currency

Total Cash

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

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

Cash in#

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

Cash Out#

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

Local Currency

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

Transfer Count

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

Transfer Amount

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

Clicking ‘Query’ button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

5. Data Replication

5.1 Introduction

Savings is an interface provider for processing teller transactions. Business logic is partially built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The ‘Pull’ based replication methodology is used for reproducing host data in branch. This ensures that only necessary and critical information is available in the branch. This is achieved by creating materialized views in the branch schema. The materialized views can be created with desired frequency of refresh. This ensures that all branches have the most up to date data at all times. Note that not all data in host is replicated. Certain tables like static masters, user information and customer/ accounts information are replicated.

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

- Centralized FCUBS deployment - In ‘Centralized’ deployment, replication is a seamless process. During authorization process of any host function id whose data has to be replicated, that data is immediately moved to corresponding branch tables. There is no need for manual or automated process to initiate such replication.
- De-Centralized FCUBS deployment – In a ‘De-centralized’ deployment, all the branches will be deployed in de-centralized mode.Data can be replicated by using materialized views.
- Hybrid FCUBS deployment – In ‘Hybrid’ deployment, certain branches may have a centralized deployment while some others may have a decentralized deployment. In this mode, you can replicate data using materialized views.

This chapter contains the following sections:

- Section 5.2, "Maintain Replication Parameters"
- Section 5.3, "Steps to follow during Setup"

5.2 Maintain Replication Parameters

This section contains the following topics:

- Section 5.2.1, "Maintaining Replication Parameters"
- Section 5.2.2, "Replicate Common Data Button"
- Section 5.2.3, "List of Materialized Views"

5.2.1 Maintaining Replication Parameters

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

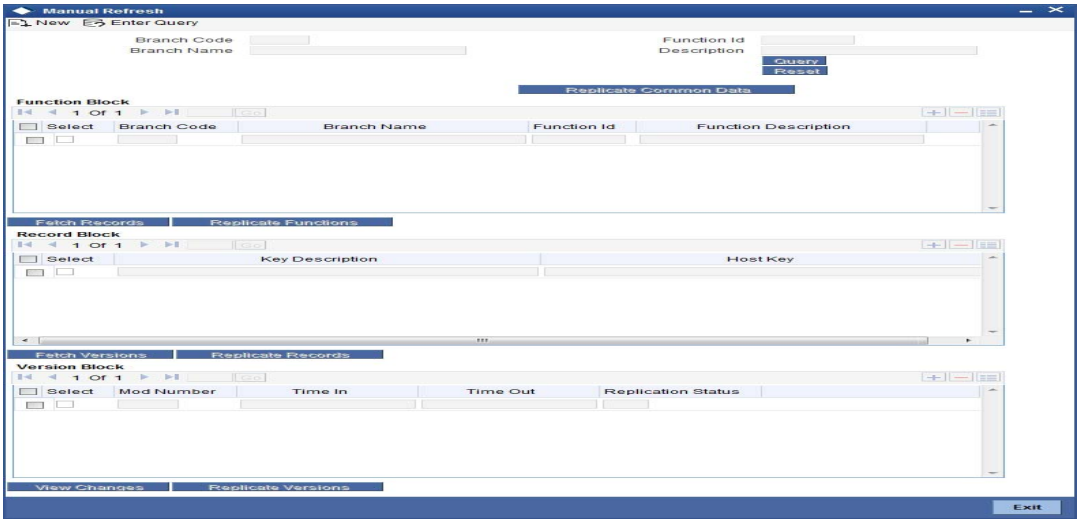
- BRANCH_INSTALLED - Y
- DEPLOYMENT_MODE - C (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)

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

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

5.2.2 Replicate Common Data Button

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



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

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

5.2.3 List of Materialized Views

The table below lists the materialized views in branch schema:

CATM_CHECK_BOOK
CATM_CHECK_DETAILS_MV

CATM_STOP_PAYMENTS
CGTM_BRANCH_PARAMETERS
CGTM_LATE_CLEARING
CSTB_CLG_REJ_REASON
CSTB_DEBUG_USERS
CSTB_FEATURES
CSTM_DENM_DETAILS
CSTM_DEV_PROJECT_DETAILS
CSTM_DEVELOPER_PROJECTS
CSTM_INST_DETAIL
CSTM_INST_MASTER
CSTM_PROD_BRN_DISALLOW
CSTM_PRODUCT
CSTM_PRODUCT_CCY_DISALLOW
CSTM_PRODUCT_UDF_FIELDS_MAP
CSTM_PRODUCT_USERDEF_FIELDS
CYTB_CCY_PAIR_MASTER
CYTB_RATES_HISTORY
CYTM_CCY_DEFN_MASTER
CYTM_CCY_PAIR_DEFN_MASTER
CYTM_FWDRATE_DETAILS
CYTM_FWDRATE_MASTER
CYTM_RATE_TYPE
CYTM_RATES
CYTM_RATES_MASTER
DETM_CLG_BANK_CODE
DETM_CLG_BRN_CODE
DETM_MCK_ISSUER_CODES
DETM_MCK_ISSUER_CODES_DTL
DETM_RT_PREFERENCES
ERTB_MSGS

FBTB_BRANCH_MULTIAUTH_AMT
FBTB_BRANCH_MULTIAUTH_CCY
FBTB_BRANCH_MULTIAUTH_MAP
FBTB_BRANCH_PARAM
FBTB_BRANCH_PARAM_MASTER
FBTB_BRNLOC_MAP
FBTB_CLG_BRN_CODE
FBTB_CUST_ACC_BAL
FBTB_CUST_ACCOUNT
FBTB_FUNC_DEFN
FBTB_FUNC_GROUP
FBTB_FUNCTION_DESCRIPTION
FBTB_ITEM_DESC
FBTB_JOINT_ACC_HOLDER
FBTB_LABELS
FBTB_LOV_INFO
FBTB_MODULES
FBTB_RATES
FBTB_ROLE_LIMIT
FBTB_STAT_FUNC_DEFN
FBTB_TCDENM
FBTB_TILL_MASTER_MV
FBTB_TILL_VLT_CCY_PARAMS
FBTB_USER_AUTHORISER
FBTB_USER_TILLS
FBTB_UTILITY_PROVIDER
FBTB_WF_DEF_MASTER
FBTB_WF_TXN_LIMIT
FBTM_BRANCH_INFO_MV
FBTM_END_POINT
FBTM_LCL_HOLIDAY

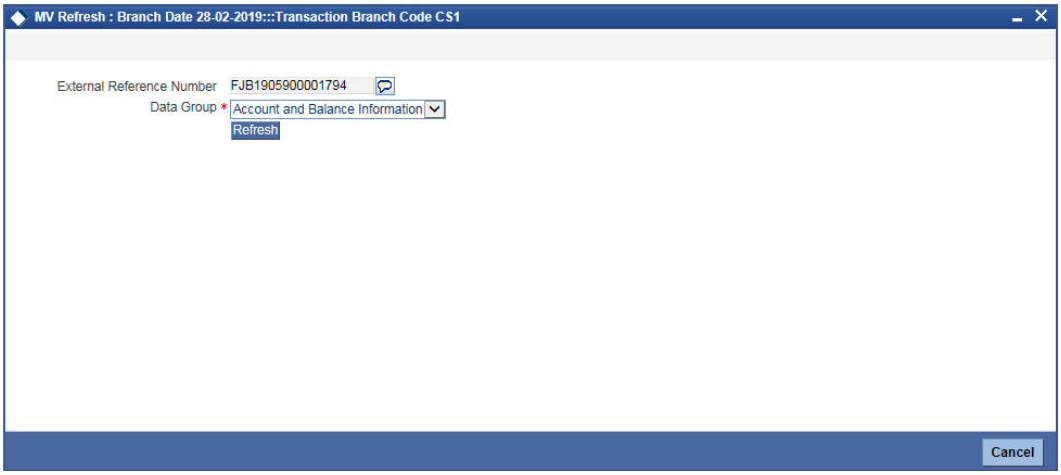
GLTM_GLMASTER
GLTM_MIS_CLASS
GLTM_MIS_CODE
GWTM_FCJ_FUNCTIONS
IFTM_ARC_MAINT
ISTM_INSTR_DAO_ACCOUNTS
ISTM_INSTR_MASTER
ISTM_INSTR_PROD
MITM_ACCLS_DEFAULT
MITM_COST_CODE
MITM_CUSTOMER_DEFAULT
MITM_MIS_GROUP
MITM_MIS_HEAD
MITM_POOL_CODE
MITM_PRODUCT_DEFAULT
SLAB_CODE_MAINT
SMTB_LANGUAGE
SMTB_MENU
SMTB_PARAMETERS
SMTB_ROLE_ACCCLASS
SMTB_ROLE_DETAIL
SMTB_ROLE_MASTER
SMTB_USER
SMTB_USER_ACCCLASS
SMTB_USER_ACCESS_PRODUCTS
SMTB_USER_BRANCHES
SMTB_USER_CENTRAL_ROLES
SMTB_USER_GLEXCEPT
SMTB_USER_GLREST
SMTB_USER_PRODUCTS
SMTB_USER_ROLE

STTB_CUST_LIMIT_TRACKING
STTB_TRANSFERRED_ACCOUNT
STTM_ACC_CLASS_GRP_DTL
STTM_ACC_CLASS_GRP_MASTER
STTM_ACCLS_BRN_RESTR
STTM_ACCLS_CCY_BALANCES
STTM_ACCOUNT_CLASS
STTM_BANK
STTM_BRANCH
STTM_BRANCH_ARCGRP_MASTER
STTM_BRN_ENT_MNT
STTM_BRN_ENT_MNT_PARAMS
STTM_BRN_FUNC_GRP_DTL
STTM_BRN_FUNC_GRP_MASTER
STTM_CCY_HOL_MASTER
STTM_CCY_HOLIDAY
STTM_CHARGE_CD_DETAIL
STTM_CHARGE_CD_MASTER
STTM_CLG_HOL_MASTER
STTM_CLG_HOLIDAY
STTM_COUNTRY
STTM_CUST_IMAGE
STTM_CUST_PERSONAL
STTM_CUST_RESTR
STTM_CUST_RESTR_CODES
STTM_CUST_RESTR_LINK
STTM_CUSTOMER
STTM_DATES
STTM_END_POINT
STTM_FLOAT_DAYS_DETAIL
STTM_FLOAT_DAYS_MASTER

STTM_LATE_CLG_MTN
STTM_LCL_HOL_MASTER
STTM_LCL_HOLIDAY
STTM_RESTR_CODE_PRDGRP
STTM_SECTORS
STTM_TRN_CODE
STTM_VIRTUAL_ACCOUNTS
SVTM_ACC_SIG_DET
SVTM_ACC_SIG_MASTER
SVTM_CIF_SIG_DET
SVTM_CIF_SIG_MASTER
SVTM_SLAB_CONDITIONS
SVTM_SLAB_GROUP_DET
UDTM_FIELDS
UDTM_LOV

5.2.4 Replicating data from Branch - Ad-hoc basis

You can replicate records from Host to Branch manually on an ad-hoc basis using the 'MV Refresh' screen. You can invoke this screen by typing 'MREF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



External Reference Number

The system displays the external reference number.

Data Group

Select the data group from the drop-down list. The list displays the following options:

- Data Group
- Account and Balance Information

- Check Information
- Customer Image Information
- Exchange Rates Information
- Others
- Static
- User and TILL Information

You can choose any one of the below mentioned option from the drop down list and click Refresh button to refresh all materialized views.

The MV Refresh screen will not support authorization.

The list of Materialized views along with the grouping are mentioned below:

Materialized View Name	**Data Group**
STTM_VIRTUAL_ACCOUNTS	Account and Balance Information
FBTB_CUST_ACC_BAL	Account and Balance Information
GLTM_GLMASTER	Account and Balance Information
STTB_TRANSFERRED_AC-COUNT	Account and Balance Information
STTM_ACCLS_CCY_BALANCES	Account and Balance Information
FBTB_JOINT_ACC_HOLDER	Account and Balance Information
FBTB_CUST_ACCOUNT	Account and Balance Information
CATM_CHECK_BOOK	Check Information
CATM_CHECK_DETAILS_MV	Check Information
CATM_STOP_PAYMENTS	Check Information
STTM_CUST_PERSONAL	Customer Image Information
MITM_CUSTOMER_DEFAULT	Customer Image Information
SVTM_ACC_SIG_MASTER	Customer Image Information
SVTM_CIF_SIG_MASTER	Customer Image Information
SVTM_ACC_SIG_DET	Customer Image Information
STTM_CUSTOMER	Customer Image Information
STTM_CUST_IMAGE	Customer Image Information
SVTM_CIF_SIG_DET	Customer Image Information
CYTM_CCY_DEFN_MASTER	Exchange Rates Information
CYTB_RATES_HISTORY	Exchange Rates Information
CYTB_CCY_PAIR_MASTER	Exchange Rates Information

Materialized View Name	Data Group
CYTM_CCY_PAIR_DEFN_MAS-TER	Exchange Rates Information
CYTM_RATES	Exchange Rates Information
CYTM_RATES_MASTER	Exchange Rates Information
FBTB_RATES	Exchange Rates Information
CYTM_FWDRATE_DETAILS	Exchange Rates Information
CYTM_FWDRATE_MASTER	Exchange Rates Information
CYTM_RATE_TYPE	Exchange Rates Information
CSTM_DEV_PROJECT_DETAILS	Others
CSTM_DEVELOPER_PROJECTS	Others
CGTM_LATE_CLEARING	Others
STTM_LATE_CLG_MTN	Others
FBTB_BRANCH_MULTIAU-TH_MAP	Others
FBTB_BRANCH_MULTIAU-TH_CCY	Others
FBTB_BRANCH_MULTIAU-TH_AMT	Others
STTM_SECTORS	Others
CGTM_BRANCH_PARAMETERS	Others
STTM_FLOAT_DAYS_MASTER	Others
STTM_FLOAT_DAYS_DETAIL	Others
STTM_LCL_HOLIDAY	Others
STTM_CLG_HOL_MASTER	Others
STTM_CLG_HOLIDAY	Others
STTM_LCL_HOL_MASTER	Others
FBTB_BRANCH_PARAM	Others
FBTM_BRANCH_INFO_MV	Others
FBTB_WF_TXN_LIMIT	Others
FBTB_WF_DEF_MASTER	Others
FBTM_END_POINT	Others
SVTM_SLAB_GROUP_DET	Others

Materialized View Name	Data Group
SVTM_SLAB_CONDITIONS	Others
FBTM_LCL_HOLIDAY	Others
FBTB_UTILITY_PROVIDER	Others
FBTB_FUNC_GROUP	Others
FBTB_FUNC_DEFN	Others
FBTB_CLG_BRN_CODE	Others
FBTB_MODULES	Others
FBTB_TCDENM_DETAIL	Others
FBTB_TCDENM	Others
FBTB_ROLE_LIMIT	Others
STTM_CCY_HOL_MASTER	Others
ISTM_INSTR_DAO_ACCOUNTS	Others
ISTM_INSTR_MASTER	Others
ISTM_INSTR_PROD	Others
IFTM_ARC_MAINT	Others
DETM_RT_PREFERENCES	Others
GLTM_MIS_CLASS	Others
GLTM_MIS_CODE	Others
MITM_POOL_CODE	Others
MITM_PRODUCT_DEFAULT	Others
SLAB_CODE_MAINT	Others
MITM_MIS_HEAD	Others
MITM_ACCLS_DEFAULT	Others
MITM_COST_CODE	Others
MITM_MIS_GROUP	Others
DETM_MCK_ISSU-ER_CODES_DTL	Others
CSTM_INST_DETAIL	Others
CSTM_INST_MASTER	Others
CSTM_PROD_BRN_DISALLOW	Others
CSTM_DENM_DETAILS	Others

Materialized View Name	Data Group
CSTB_CLG_REJ_REASON	Others
CSTB_FEATURES	Others
GWTM_FCJ_FUNCTIONS	Others
DETM_CLG_BRN_CODE	Others
DETM_CLG_BANK_CODE	Others
DETM_MCK_ISSUER_CODES	Others
CSTM_PRODUCT_USER-DEF_FIELDS	Others
CSTM_PRODUCT	Others
CSTM_PRODUCT_CCY_DISAL-LOW	Others
CSTM_PRODUCT_UD-F_FIELDS_MAP	Others
SMTB_LANGUAGE	Others
STTM_CUST_RESTR_LINK	Others
UDTM_FIELDS	Others
STTM_TRN_CODE	Others
STTM_DATES	Others
STTM_BRN_ENT_MNT_PARAMS	Others
STTM_BRN_FUNC_GRP_DTL	Others
STTM_RESTR_CODE_PRDGRP	Others
UDTM_LOV	Others
STTM_BRN_FUNC_GRP_MAS-TER	Others
STTM_CHARGE_CD_DETAIL	Others
STTM_COUNTRY	Others
STTM_CUST_RESTR_CODES	Others
STTM_END_POINT	Others
STTM_CUST_RESTR	Others
STTM_CHARGE_CD_MASTER	Others
STTM_CCY_HOLIDAY	Others
STTB_CUST_LIMIT_TRACKING	Others

Materialized View Name	Data Group
STTM_ACC_CLASS_GRP_DTL	Others
SMTB_ROLE_MASTER	Others
SMTB_PARAMETERS	Others
SMTB_ROLE_ACCCLASS	Others
SMTB_ROLE_DETAIL	Others
STTM_BRANCH	Others
STTM_BRANCH_ARCGRP_MAS-TER	Others
STTM_BRN_ENT_MNT	Others
STTM_BANK	Others
STTM_ACC_CLASS_GRP_MAS-TER	Others
STTM_ACCLS_BRN_RESTR	Others
STTM_ACCOUNT_CLASS	Others
FBTB_BRNLOC_MAP	Static
FBTB_ITEM_DESC	Static
SMTB_MENU	Static
ERTB_MSGS	Static
FBTB_FUNCTION_DESCRIPTION	Static
FBTB_LABELS	Static
FBTB_LOV_INFO	Static
FBTB_STAT_FUNC_DEFN	Static
FBTB_USER_AUTHORISER	User and TILL Information
FBTB_USER_TILLS	User and TILL Information
FBTB_TILL_MASTER_MV	User and TILL Information
FBTB_TILL_VLT_CCY_PARAMS	User and TILL Information
SMTB_USER_ACCESS_PROD-UCTS	User and TILL Information
SMTB_USER_BRANCHES	User and TILL Information
SMTB_USER_ACCCLASS	User and TILL Information
CSTB_DEBUG_USERS	User and TILL Information
SMTB_USER	User and TILL Information

Materialized View Name	Data Group
SMTB_USER_PRODUCTS	User and TILL Information
SMTB_USER_ROLE	User and TILL Information
SMTB_USER_GLREST	User and TILL Information
SMTB_USER_CENTRAL_ROLES	User and TILL Information
SMTB_USER_GLEXCEPT	User and TILL Information

5.3 Steps to follow during Setup

Centralized Branch Setup

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

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

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

- Once the set up is complete, for common static data replication, you get an option in ‘STDBRREF’ screen, by clicking the button ‘Replicate Common Data’. When you subsequently click this button, only the incremental common static data is replicated. This specific step is not required when new centralized branches are created using ‘STDBRANC’.

Decentralized Branch Setup

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

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

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

6. Maintaining Passbook

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

This chapter contains the following sections:

- Section 6.1, "New Passbook Issue Details"
- Section 6.2, "Changing Passbook Status"
- Section 6.3, "Passbook Update"
- Section 6.4, "Passbook Reprint"
- Section 6.6, "Passbook Issued Report"

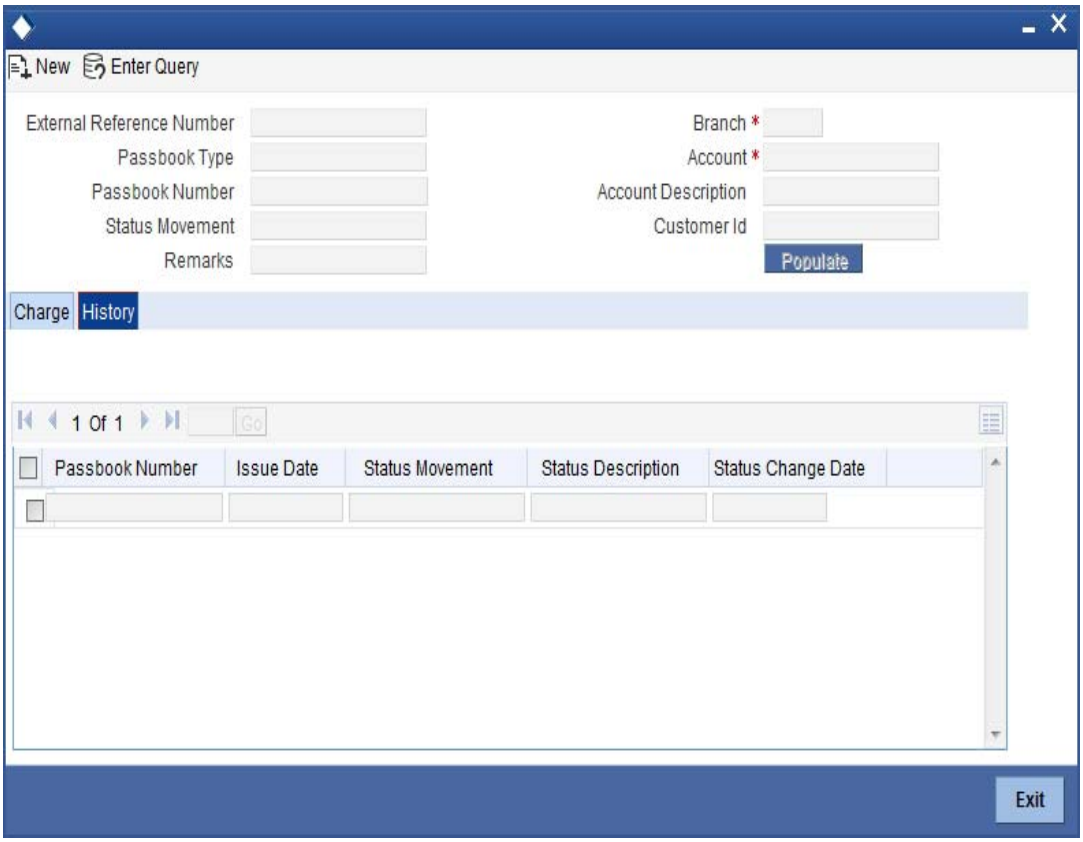
6.1 New Passbook Issue Details

This section contains the following topics:

- Section 6.1.1, "Invoking New Passbook Issue Screen"
- Section 6.1.2, "Charge Button"

6.1.1 Invoking New Passbook Issue Screen

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



Account Details

Account

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

Account Description

The system displays the description for the selected account.

Branch

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

Customer ID

The system displays the customer ID for the selected account number.

Passbook Details

Passbook Type

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

Passbook Number

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

Note

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

Status Movement

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

Charge Account Details

Charge Account

The system will default the account number from the ‘Account Number’ field. You can amend this value.Specify the charge account, Alternatively, you can select charge account number from the option list. The list displays all the valid charge account number maintained in the system.

On selecting different account values, the system will default Charge Account Branch, Charge Account Description, Charge Customer ID automatically.

Charge Account Description

The system displays the description for the selected charge account number.

Charge Account Branch

The system displays the branch code.

Charge Customer ID

The system displays the charge customer ID for the selected charge account number.

Additional Details

Remarks

Enter a short remark about the passbook issue.

External Reference Number

The system generates and displays the reference number.

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

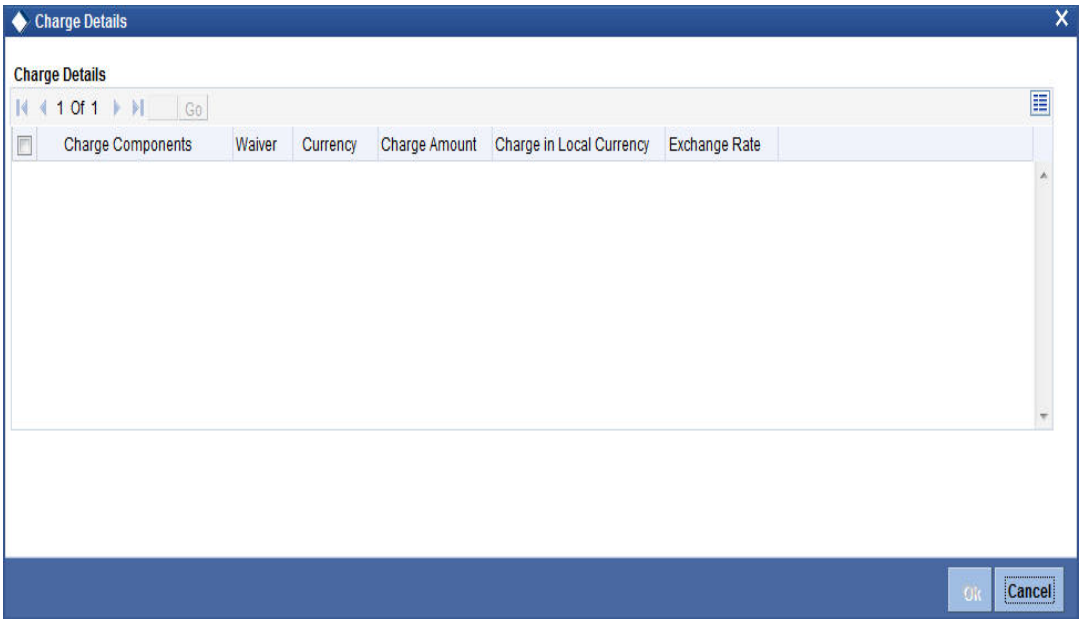
The system displays the details of all the passbooks issued for the selected account. The following details are displayed:

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

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

6.1.2 Charge Button

Clicking Charge button, the following window is displayed. In ‘Charge Details’ window, you can capture details of charges associated with the issuance of a new passbook.



Charge Component

The system displays a short charge description.

Waiver

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

Charge Amount

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

Currency

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

Charge in Local Currency

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

Exchange Rate

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

Account Entries

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

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

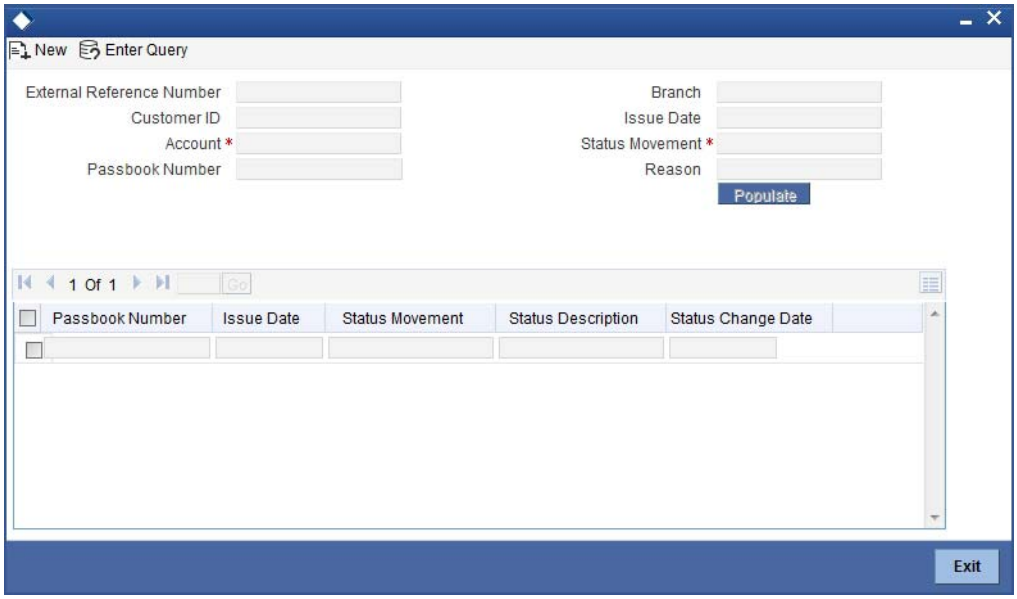
6.2 Changing Passbook Status

This section contains the following topic:

- Section 6.2.1, "Invoking Changing Passbook Status Screen"

6.2.1 Invoking Changing Passbook Status Screen

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



External Reference Number

System generates and displays the reference number.

Customer ID

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

Account Number

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

Passbook Number

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

Branch Code

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

Issue Date

The system displays the date of issue of the passbook.

Status

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

Reason

Enter the reason for applying a new passbook.

The History tab gets populated on clicking Populate button.

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

---

Note

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

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

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

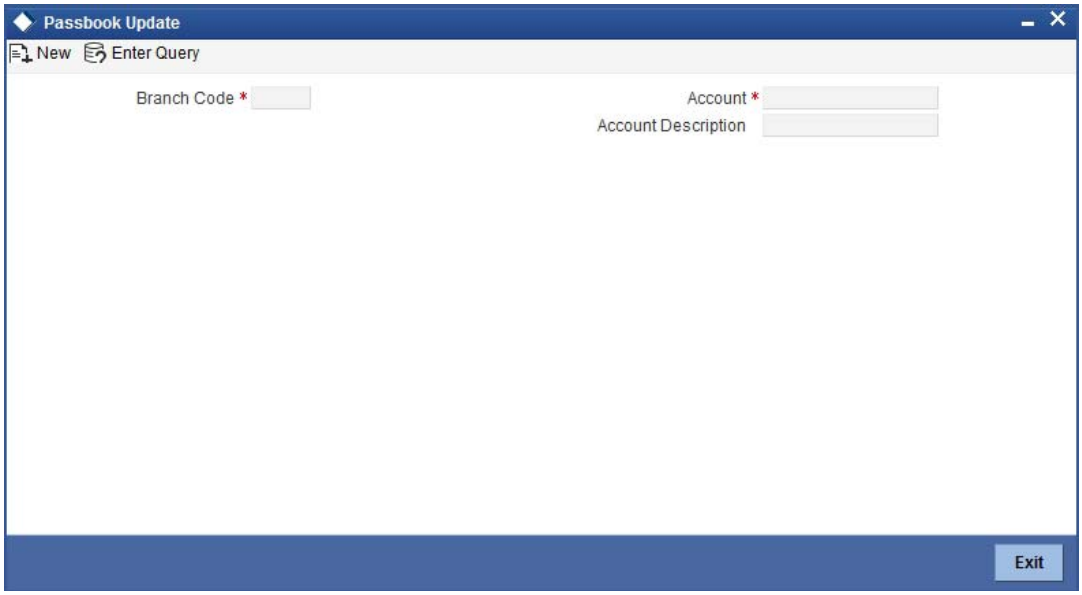
6.3 Passbook Update

This section contains the following topic:

- Section 6.3.1, "Invoking Passbook Update Screen"

6.3.1 Invoking Passbook Update Screen

You can invoke ‘Passbook Update’ screen by typing ‘7010’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

Account Details

Account

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

Account Description

The system displays the description for the selected account number.

Branch Code

The system displays the branch code.

Passbook Number

The system displays the passbook number.

Start Line

Specify the start line of the passbook to enter the transaction details.

Previous Balance

The system displays the previous balance in the passbook.

Compression Required

Check this box to modify the defaulted values related to transaction compression.

If this field is checked in ‘Preferences’ button of ‘Account Class Maintenance’ screen, and if the count of unprinted transactions is more than the value maintained in field ‘Limit for Unprinted Transactions’ at Account Class level, then the transaction compression is applicable for the passbook printing and system will auto default values in following fields of passbook update screen :

Compression Start Date

The system displays the compression start date.

Compression End Date

Select the compression end date from the adjoining calendar.

If ‘Compression Required’ field is checked and compression period is specified, the system will aggregate the debit and credit amount separately for the transactions during the compression period and print a single line on passbook along with the closing balance as of the compression end date.

After printing, all the transactions are either printed individually or consolidated will be marked as ‘Printed’ in system. The date printed on the passbook for the compressed entry will be the end date of compression period.

Transaction code maintained for transaction compression at account class level will be printed for compressed entry. All transactions which are printed as part of compressed entry will be tracked under the same line number. For instance, if compressed entry is printed on line number 8 on passbook and there are total 10 transactions which are compressed, system will track all 10 transactions under line number 8.

If Passbook Compression Preferences are not maintained and you try to compress the transaction, the system will display an appropriate error message.

Each time, when transaction compression is done while printing of passbook, the system will generate a unique Compression Reference Number as per the following logic:

- Compression Ref. Number. will be 14 character long
- First 3 characters will be the branch code from which compression is done
- Next 5 characters will be the date in Julian format.
- Last 6 characters will be the running sequence number.

Clicking ‘Default’ button, the system will populate the values in Start Line, Previous Balance, Compression Required, Compression Start Date and Compression End Date.

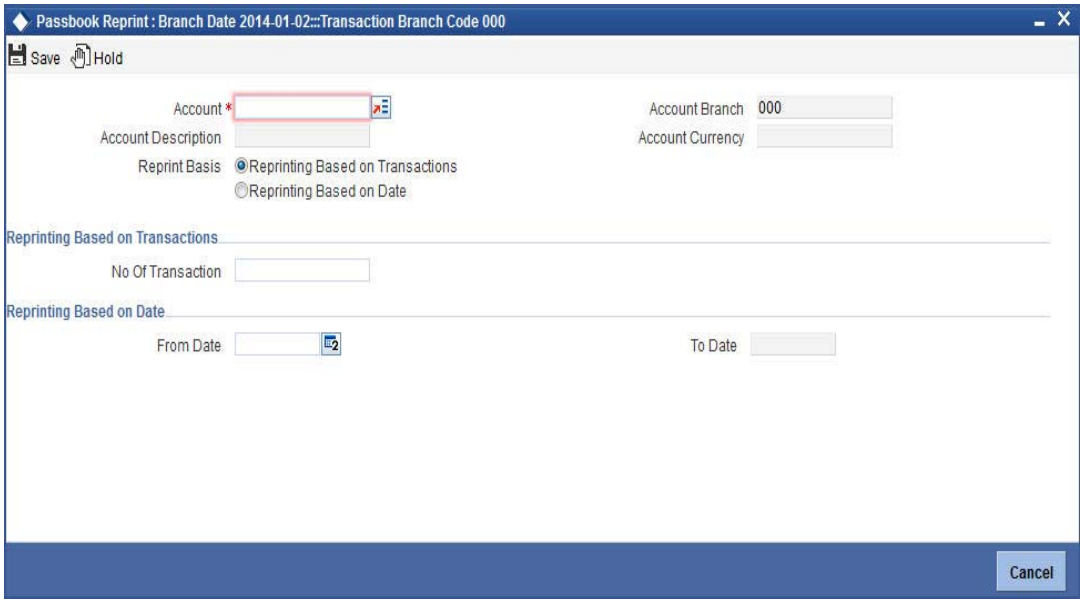
6.4 Passbook Reprint

This section contains the following topic:

- Section 6.4.1, "Invoking Passbook Reprint Screen"

6.4.1 Invoking Passbook Reprint Screen

You can invoke the ‘Passbook Reprint’ screen by typing ‘7011’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

Account

Specify the account number for which passbook needs to be re-printed. Alternatively, you can also select the account number from the option list. The list displays all the valid account numbers maintained in the system.

Account Description

The system displays the description for the selected account number.

Account Branch

The system displays the branch code.

Account Currency

The system displays the currency details for the selected account number.

Reprint Basis

Select the reprinting basis. The options are as follows:

- Reprinting Based on Transactions
- Reprinting Based on Date

Reprinting Based on Transactions

Last Number of Transaction

Specify the last number of transactions to be re printed.

This field is enabled only if you have selected ‘Reprinting Based on Transactions’ in ‘Reprint Basis’ field.

System will mark the last x number of printed transactions as unprinted. For instance, if you input 10 number of transactions to be reprinted, the system will mark latest 10 printed transactions as unprinted.

Reprinting Based on Date

From Date

Specify the start date of date range for which passbook needs to be re-printed.

The system will mark the transactions unprinted for the entered period. If there is no transaction during that period, The system will display an appropriate information message.

From date cannot be a future date, it cannot be less than the account opening date

To Date

The system displays the end date of date range for which passbook needs to be re-printed.

The system will default the current system date in this field.

This field is enabled only if you have selected ‘Reprinting Based on Date’ in ‘Reprint Basis’ field.

After saving, you can print the transactions including the transactions which are marked unprinted using reprint option. using ‘Passbook Update (7010)’ screen. In this ‘Passbook Update’ screen, the system will automatically start printing the transactions which are marked as unprinted using the reprinting option.

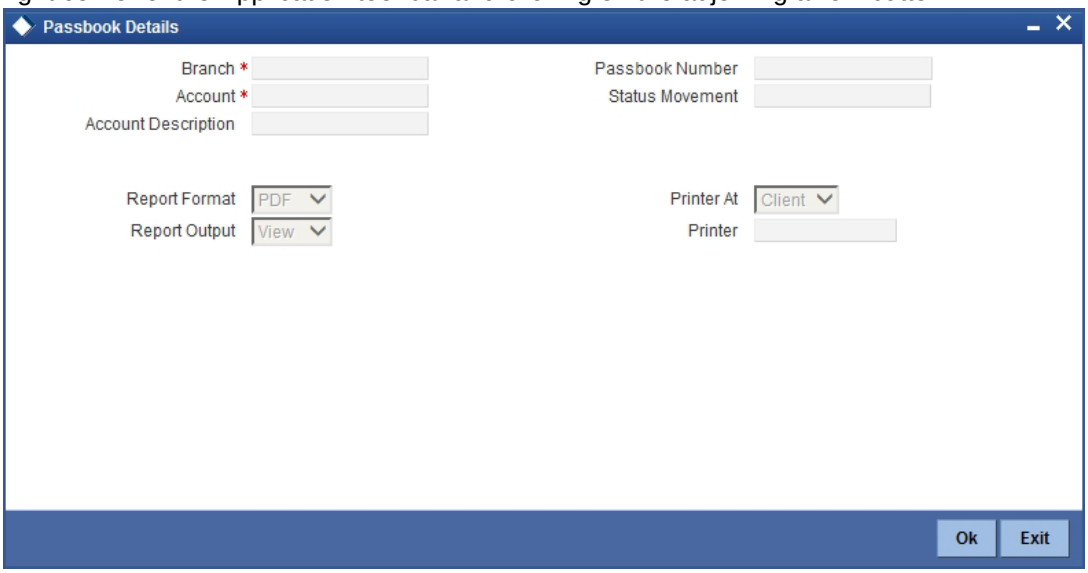
6.5 Passbook Reports

This section contains the following topic:

- Section 6.5.1, "Invoking Passbook Reports"

6.5.1 Invoking Passbook Reports

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



Branch Code

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

Account

- Select the account from the adjoining option list .It displays all active account numbers for which at least one passbook has been issued.

- Based on the selected account following details get displayed:
- Account Description
- Passbook Number
- Status
- To create report the following report related parameters need to be selected:
- Report Format
- Report Output
- PrinterAt
- Printer

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

6.6 Passbook Issued Report

This section contains the following topics:

- Section 6.6.1, "Invoking Passbook Issued Report Screen"
- Section 6.6.2, "Contents of the Report"

6.6.1 Invoking Passbook Issued Report Screen

You can generate passbook Issued Report to show date wise details of passbooks issued to various accounts.You can invoke the 'Passbook Issued Report' screen by typing 'CARPBISU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following details:

Branch

Select if single or all branch details needs to be generated. The list displays the following options:

- All
- Single

After selecting the required option, specify the branch code. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

User

Select if single or all user details needs to be generated. The list displays the following options:

- All
- Single

After selecting the required option, specify the user details. Alternatively, you can select user code from the option list. The list displays all valid user code maintained in the system.

Date Range

From Date

Select the date from which the reports need to be generated from the adjoining calendar.

To Date

Select the date till which the reports need to be generated from the adjoining calendar.

Report Format

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

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

Report Output

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

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

Printer At

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

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

Printer

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

6.6.2 Contents of the Report

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

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

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

Sl. No	Field Name	Information
1	Issue Branch	Branch Code From which passbook is issued
2	Date of Issue	Date on which Passbook is issued
3	Account Branch	Account branch of the account to which passbook is issued
4	Account Number	Account No. for which passbook is issued
5	Account Description	Account Description
6	Passbook Type	Type of Passbook
7	Passbook Number	Passbook Number
8	Passbook Status	Status of Passbook (e.g. Active, Re-issue & Active)
9	Maker Id	User id who issued the passbook
10	Checker Id	Authorizer who authorized the issue of passbook

7. Cash Transactions

7.1 Introduction

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

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

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

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

This chapter contains the following sections:

- Section 7.2, "Deposit Cash"
- Section 7.3, "Withdraw Cash"
- Section 7.4, "Domestic Cash Transfer"
- Section 7.5, "International Cash Transfer"
- Section 7.7, "Advance By Cash"
- Section 7.6, "Close out Withdrawal by Cash"
- Section 7.8, "Exchanging Denominations "
- Section 7.9, "Pay Bill by Cash"
- Section 7.10, "Pay a Bill against Account"
- Section 7.11, "Pay a Bill by Clearing Cheque"
- Section 7.12, "Pay a Bill by In-house Cheque"
- Section 7.13, "Request for Funds Transfer"
- Section 7.14, "Making a Stop Payment"
- Section 7.15, "Sell Foreign Exchange to a Walk-in Customer"
- Section 7.16, "Purchase Foreign Exchange from a Walk-in Customer "
- Section 7.17, "Purchase FX against Account"
- Section 7.18, "Issue TT against Account "
- Section 7.19, "Issue a TT against GL "

- Section 7.20, "Issue a TT to a Walk-in Customer "
- Section 7.21, "Issuing Multiple TT against Account"
- Section 7.22, "Issuing Multiple TT for Walk In"
- Section 7.23, "Maintaining TT Test Keys"
- Section 7.24, "Inward TT Registration"
- Section 7.25, "Liquide a TT against GL "
- Section 7.26, "Liquidate a TT against Account"
- Section 7.27, "Liquidate a TT for a Walk-in Customer"
- Section 7.28, "Inquiring on a TT Transaction"
- Section 7.29, "Transaction Reversal"
- Section 7.30, "Disbursing Loan Manually By Cash"
- Section 7.31, "Repaying Loan Manually By Cash"
- Section 7.32, "Safe Deposit Box Rentals"
- Section 7.33, "Viewing Availability of Denomination in Till"
- Section 7.34, "Querying Till Vault Position"
- Section 7.35, "Sell Foreign Currency against CASA Account"

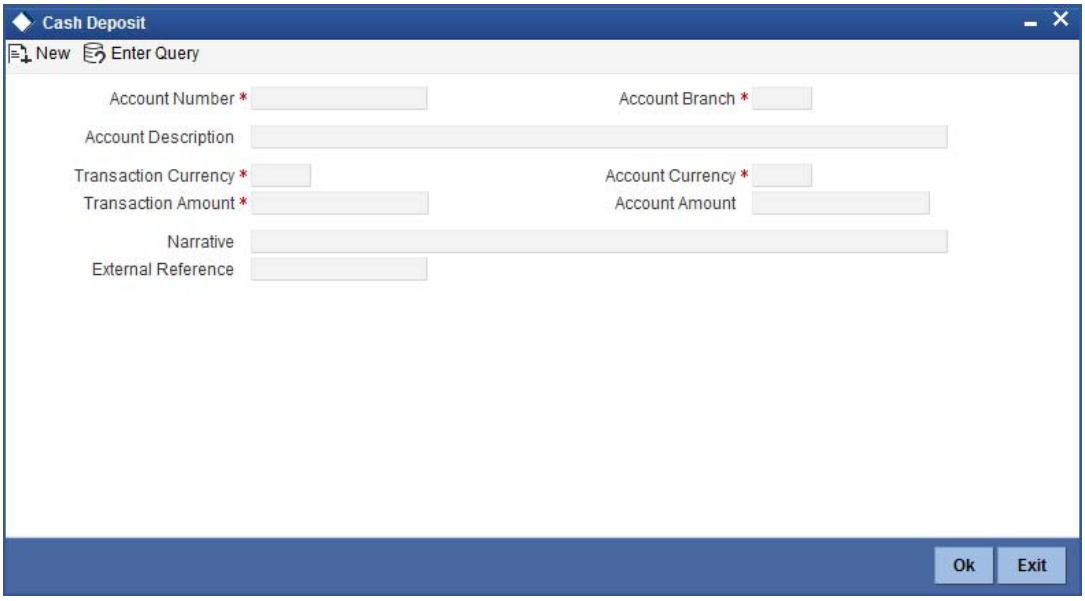
7.2 Deposit Cash

This section contains the following topics:

- Section 7.2.1, "Depositing Cash "
- Section 7.2.2, "Specifying denomination details"
- Section 7.2.3, "Specifying charge details"
- Section 7.2.4, "Specifying MIS details"
- Section 7.2.5, "Specifying UDF Details"
- Section 7.2.6, "Specifying Project Details"
- Section 7.2.7, "Authorization stage"
- Section 7.2.8, "Viewing errors and overrides"
- Section 7.2.9, "Cash Deposit in Two Step Processing"

7.2.1 Depositing Cash

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



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

You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

If a virtual account number is specified in this screen, then the F10, F11, and F12 keys will not display any value, however the following error messages will be displayed for each of these keys:

- F10: Customer Image not maintained for this Customer/Account in branch 214
- F11: Customer Account Balance cannot be accessed for this Customer/ Account.
- F12: Customer Signature not maintained for this Customer/Account in branch 214

Click the OK button and you will be able to proceed further with the transaction.

Here the teller can capture the following details:

Account Number
Physical Account Number:

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

Note

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

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

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

Virtual Account Number

You can also specify a virtual account number in this field. The physical account number is identified based on the Virtual Account Number and Account Currency combination. If there is no physical account available for the combination, then the default physical account number is selected. The account currency changes as per the default physical account number.

Account Branch

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

Account Description

The system displays the description of the account number chosen.

Transaction Currency

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

Account Amount

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

Total Charge

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

Net Account Amount

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

Related Customer

The system displays the related customer.

Customer Name

The system displays the customer name.

Account Currency

The system displays the currency associated with the account.

For a Virtual Account, the transaction currency is defaulted as the account currency. The physical account number is identified based on the account currency and virtual account number combination. If physical account number is available then the transaction currency remains the same.

If the physical account number is not available, then the default physical account number is selected and the transaction currency changes as per the default physical account number. The account currency changes according to the default physical account number.

Transaction Amount

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

Pickup

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

Exchange Rate

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

Negotiated Cost Rate

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

Negotiation Reference

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

Note

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

Token Number

Specify the token number.

Narrative

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

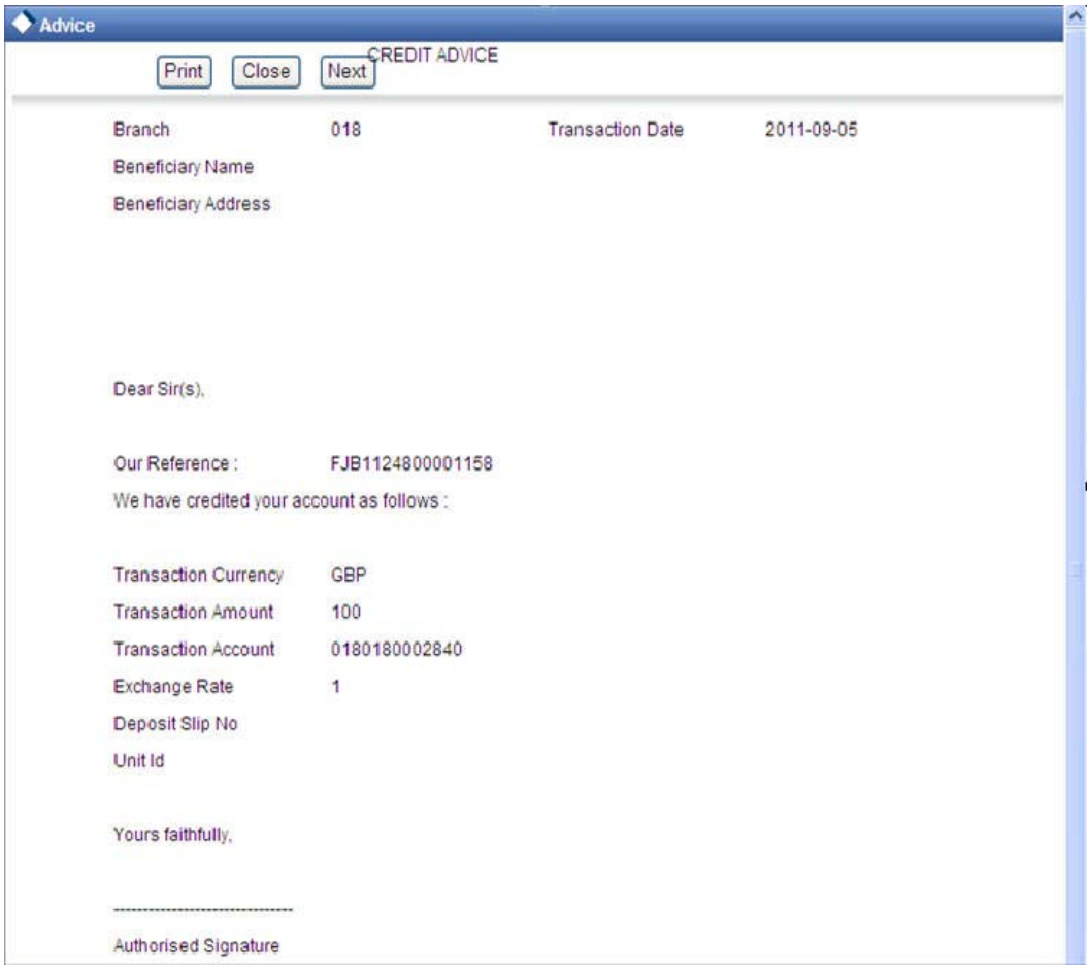
The system generates the advice on click of ‘OK’ button or save after providing all the details.

External Reference Number

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

Note

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

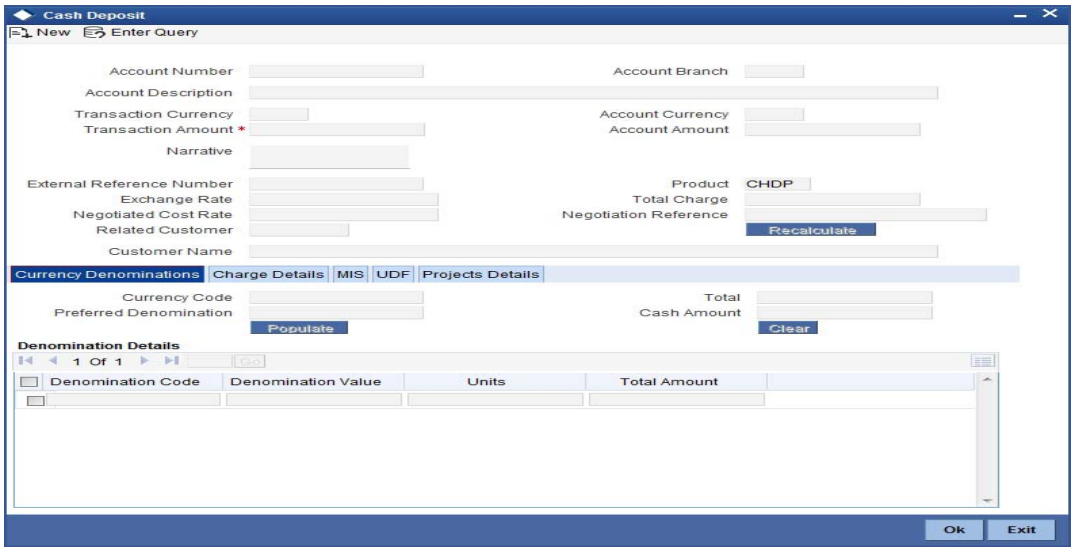


Note

When Duplicate Advice Tracker field is checked and you click the EXIT button on the advice generation screen, the system displays a message “Print Successful?”. Click OK button to confirm the successful printing. Every subsequent print of the advices will be considered as duplicate advice. *For more information on Duplicate Advice Tracker refer to section “Messaging Branch Parameters Maintenance” in the Core User Manual*

7.2.2 Specifying denomination details

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



Currency Code

The system displays the currency of the account.

Cash Amount

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

Preferred Denomination

Specify the preferred denomination.

Denomination Total

The system displays the total denomination.

Denomination Details

Denomination Code

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

Denomination Value

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

Units

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

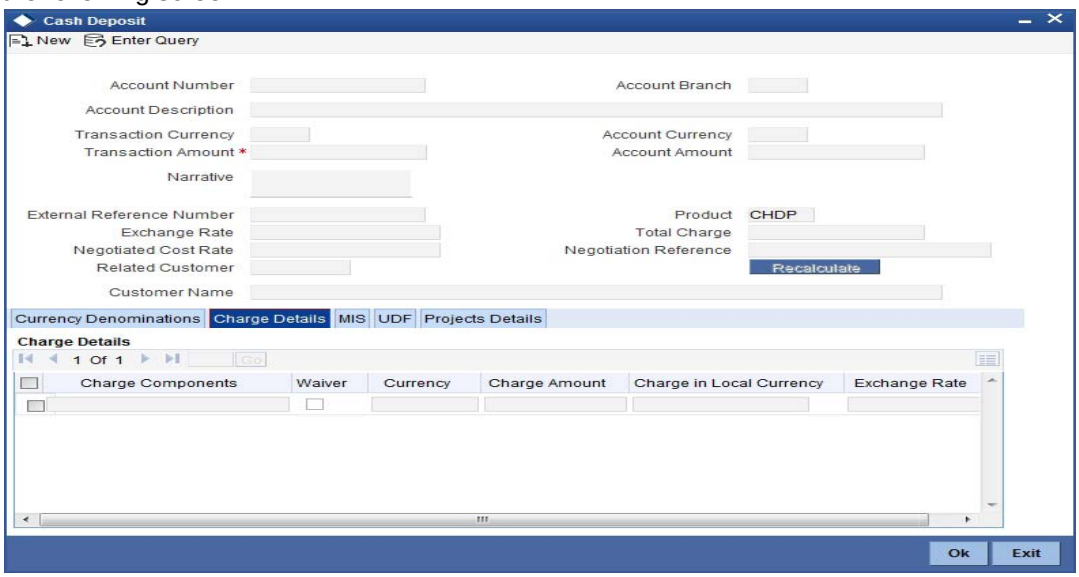
Total Amount

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

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

7.2.3 Specifying charge details

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



Here you can capture the following details:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

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

Currency

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

Charge Amount

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

Charge in Local Currency

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

Exchange Rate

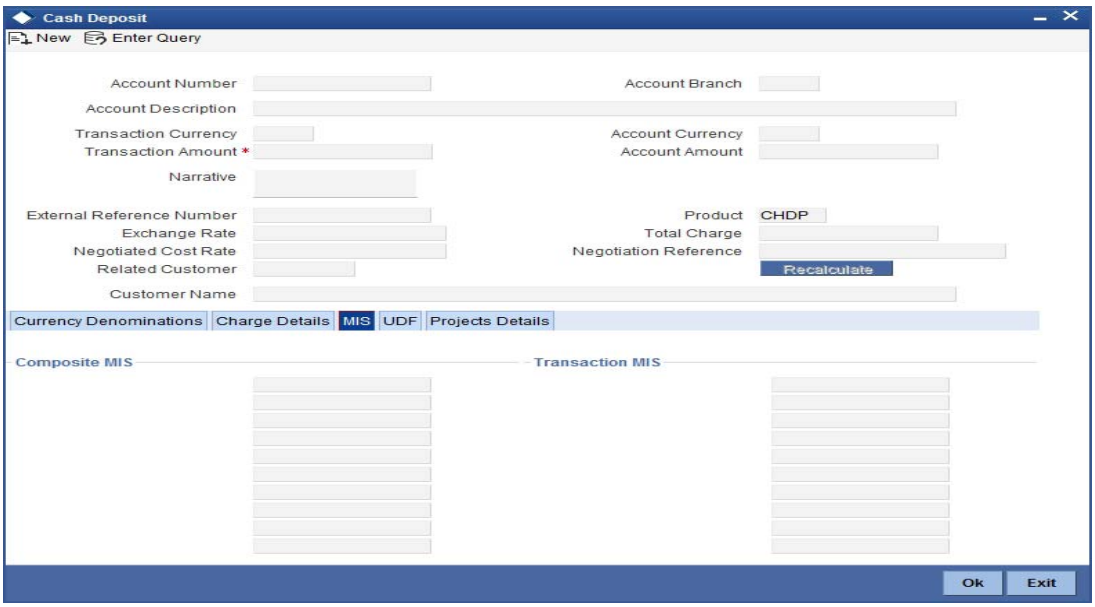
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display ‘1’ as the exchange rate.

7.2.3.1 Recalculating charges

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

7.2.4 Specifying MIS details

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



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

Transaction MIS

Specify the transaction MIS code.

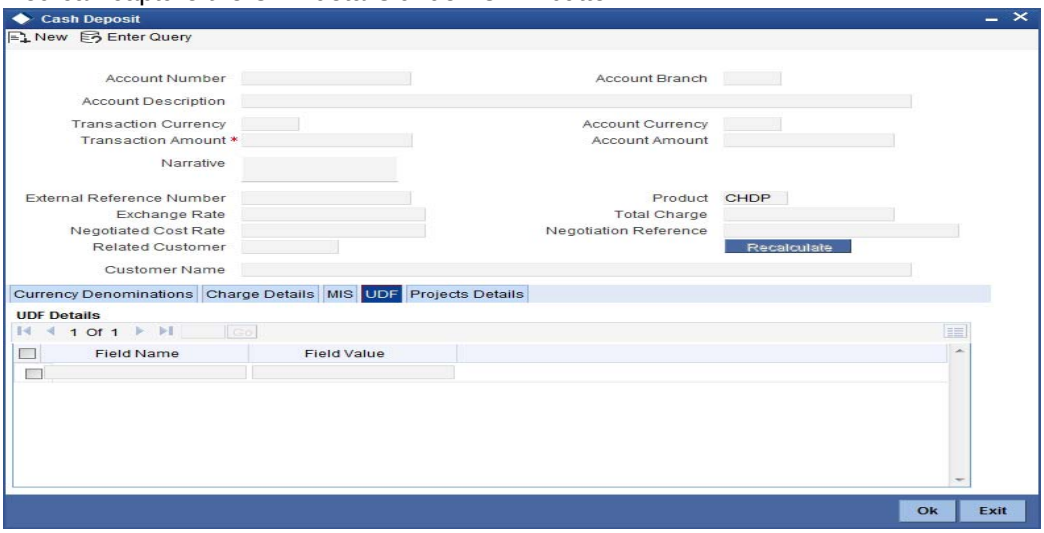
Composite MIS

Specify the composite MIS code.

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

7.2.5 Specifying UDF Details

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



Field Name

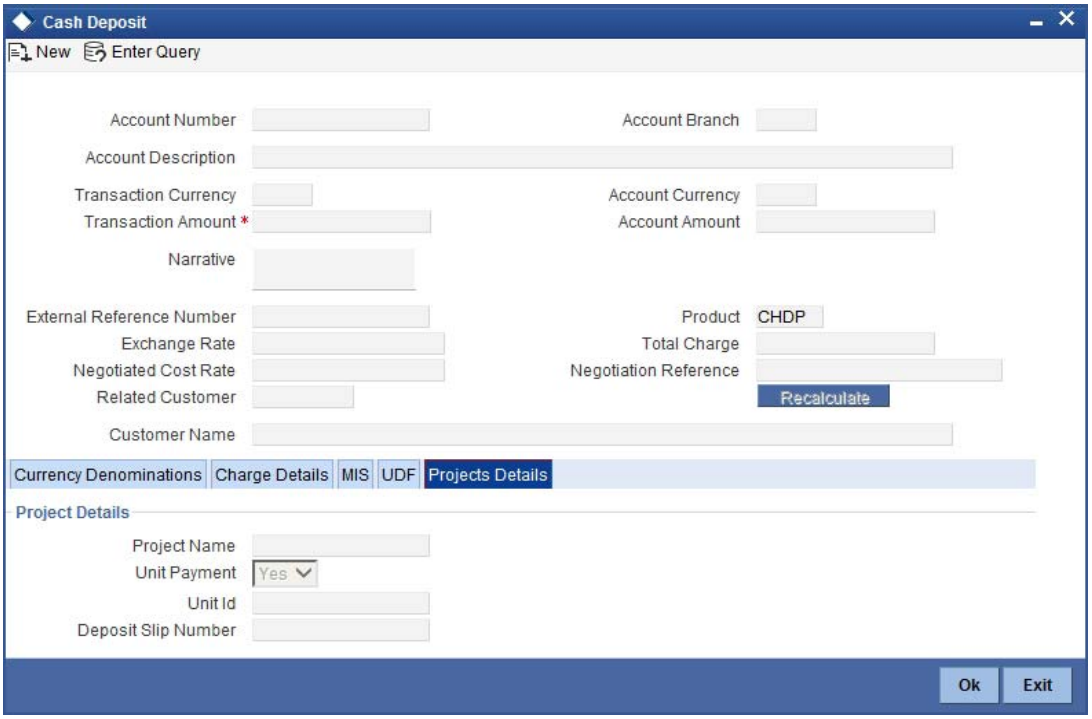
The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

7.2.6 Specifying Project Details

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



Specify the following details:

Project Name

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

Unit Payment

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

- Yes
- No

Unit ID

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

Deposit Slip Number

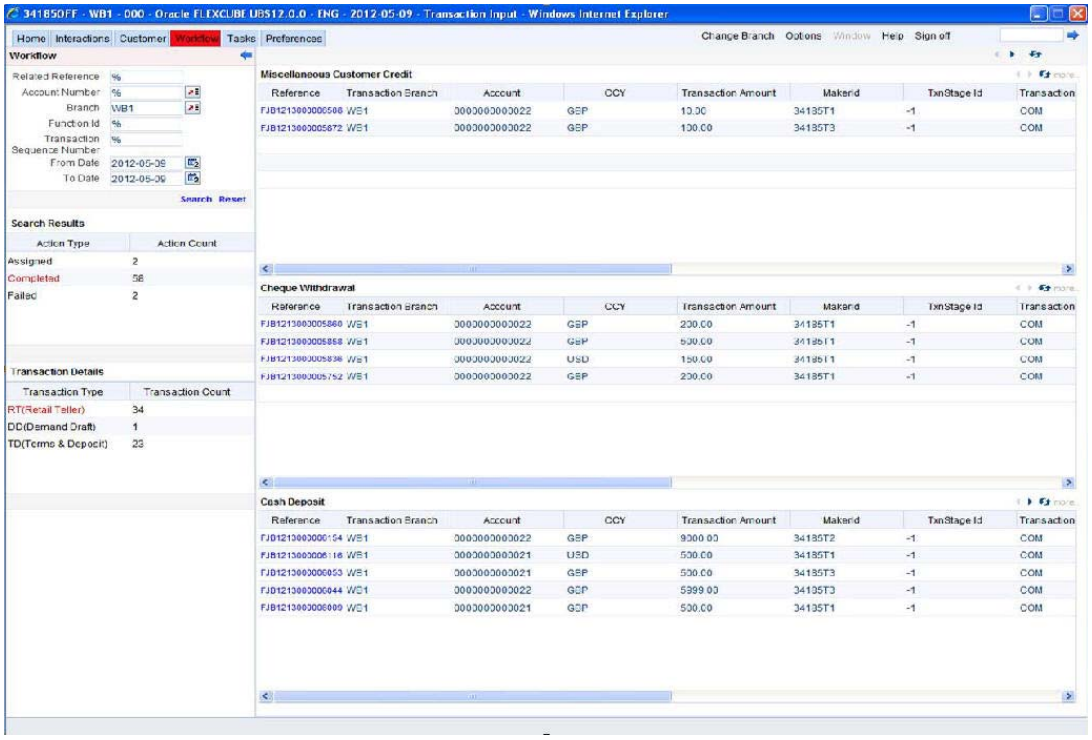
Specify the deposit slip number for the payment.

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

Note

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

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



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

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

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

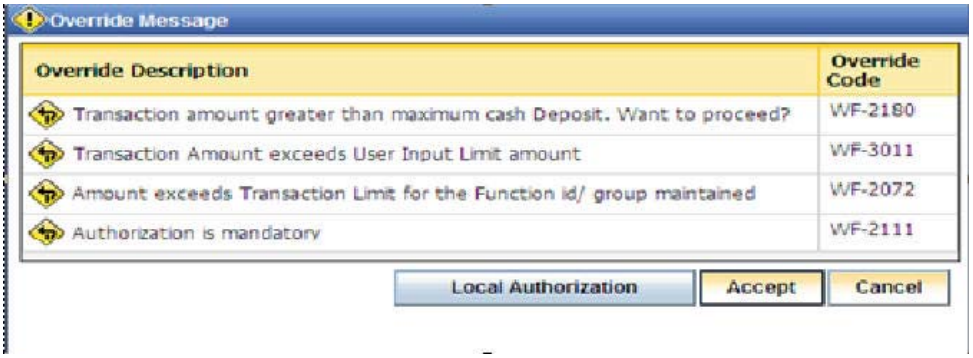
You can fetch and see the response from your task list.

7.2.7 Authorization stage

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

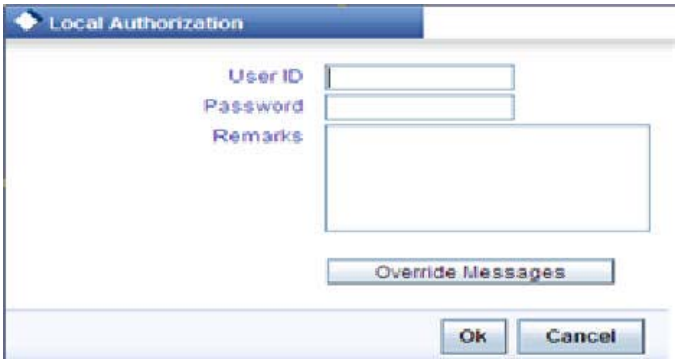
- Local
- Remote

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



7.2.7.1 Local Authorization

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



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

User Id

Specify the user ID of the authorizer.

Password

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

Remarks

The authorizer can specify some remarks pertaining to the transaction.

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

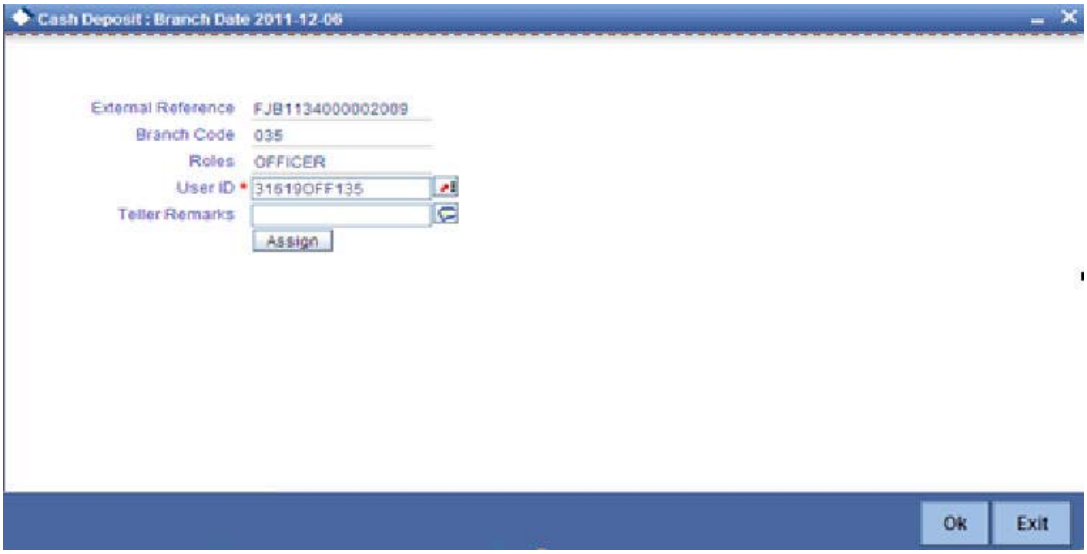
You can view the override messages by clicking ‘Override Messages’.

Note

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

7.2.7.2 Remote Authorization

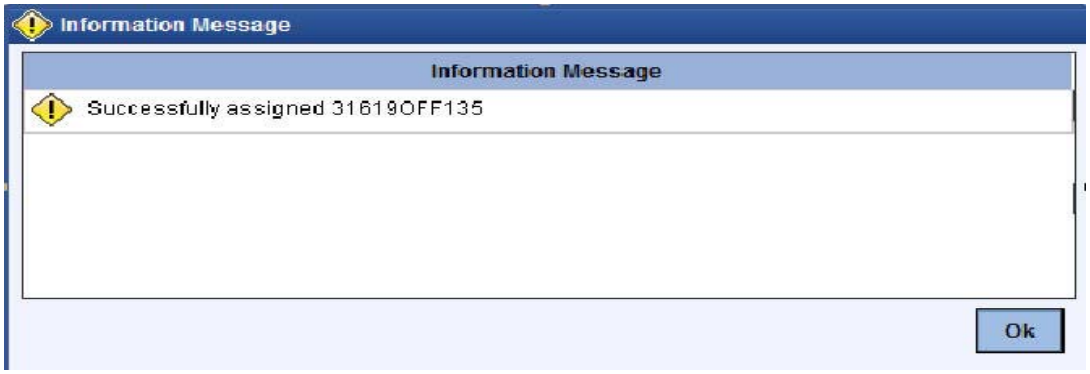
In case of remote authorization, you need to assign the transaction to an authorizer through the following screen:



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

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

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



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

7.2.8 Viewing errors and overrides

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

7.2.8.1 Submission stage

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

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

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

7.2.9 Cash Deposit in Two Step Processing

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

Role of Teller

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

Role of a Cashier

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

The cashier role is performed by CHDP.

Accounting Entry:

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

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

Note

- You cannot delete the records in 1401 if the first step is completed by the teller.
- Once the teller completes the transaction, it will be in the completed queue and the same record will be available in the pending queue of the cashier. The transaction can be reversed either by teller or cashier.
- If the teller picks the transaction for reversal from the completed queue, then the number of pending records for the cashier will be reduced by one and the number of records in reversal queue gets added up by one for the teller.
- If the cashier picks the transaction for reversal, then the completed queue of the teller gets reduced by one and adds the reversal queue of cashier by one.
- If a token is in use, i.e. one step has been completed by the teller and awaiting for cashier to process, then if same token number is specified, the system displays an error message.
- You cannot amend a transaction after authorization for cash deposit with two step processing. Cash Deposit in two step processing does accounting in second step only. So validations during accounting cannot be achieved.

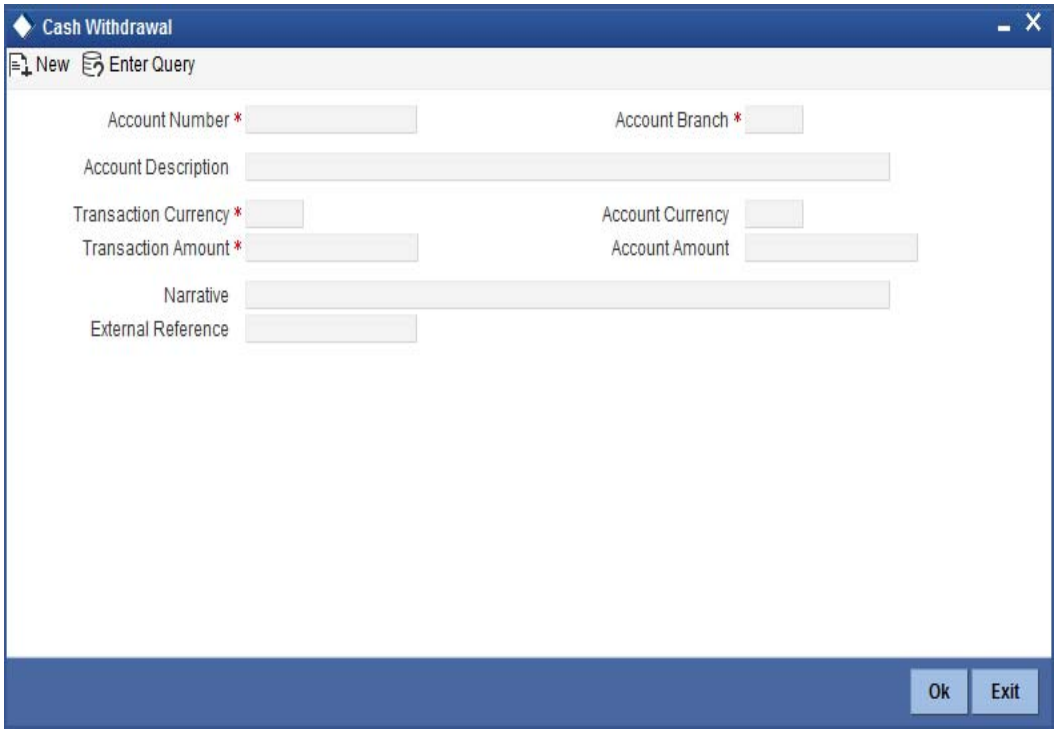
7.3 Withdraw Cash

This section contains the following topics:

- Section 7.3.1, "Withdrawing Cash"
- Section 7.3.2, "Specifying Denomination Details"
- Section 7.3.3, "Specifying charge details"
- Section 7.3.4, "Specifying MIS details"
- Section 7.3.5, "Specifying UDF Details"
- Section 7.3.6, "Specifying Project Details"
- Section 7.3.7, "Cash Withdrawal in Two Step Processing"

7.3.1 Withdrawing Cash

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



Note

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

Here the teller can capture the following details:

Account Number

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

Note

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

Account Branch

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

Account Description

The system displays the description of the account number chosen.

Transaction Currency

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

Account Currency

The system displays the currency of the account.

Transaction Amount

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

Pickup

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

Account Amount

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

Total Charge

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

Net Account Amount

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

Related Customer

The system defaults the related customer.

Customer Name

The system defaults the customer name.

Exchange Rate

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

Negotiated Cost Rate

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

Negotiation Reference Number

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

Note

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

Token No

Specify the token number.

Narrative

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

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

External Reference Number

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

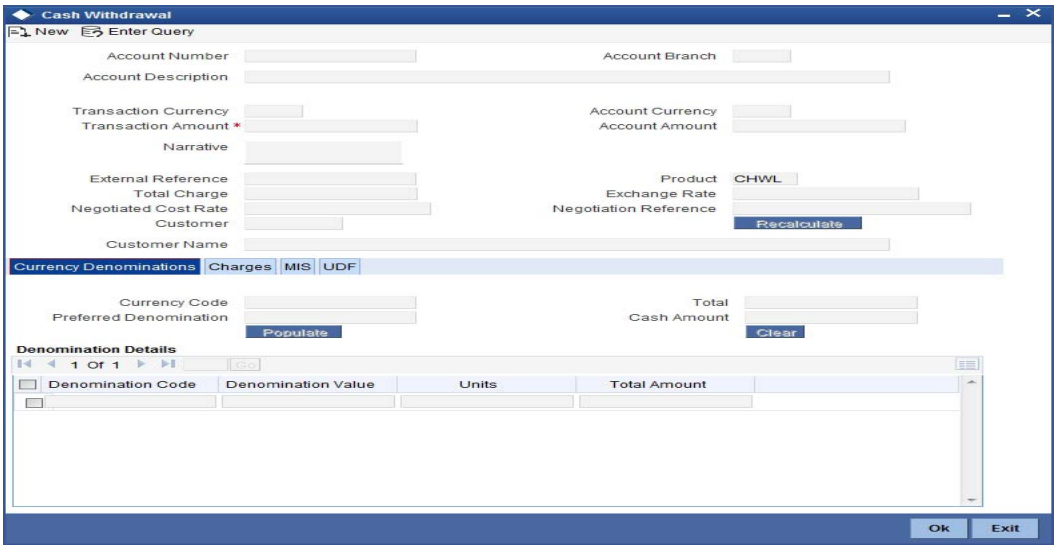
Account Amount

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

7.3.2 Specifying Denomination Details

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

Preferred Denomination



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

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

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

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

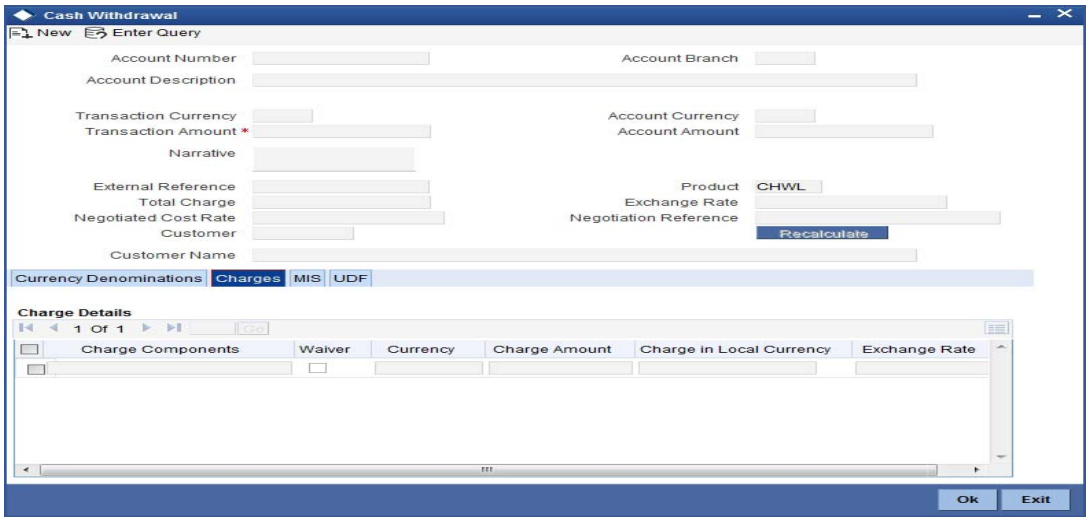
Note

- According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.
- For the preferred denomination, the ‘Unit’ field will be disabled.

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

7.3.3 Specifying charge details

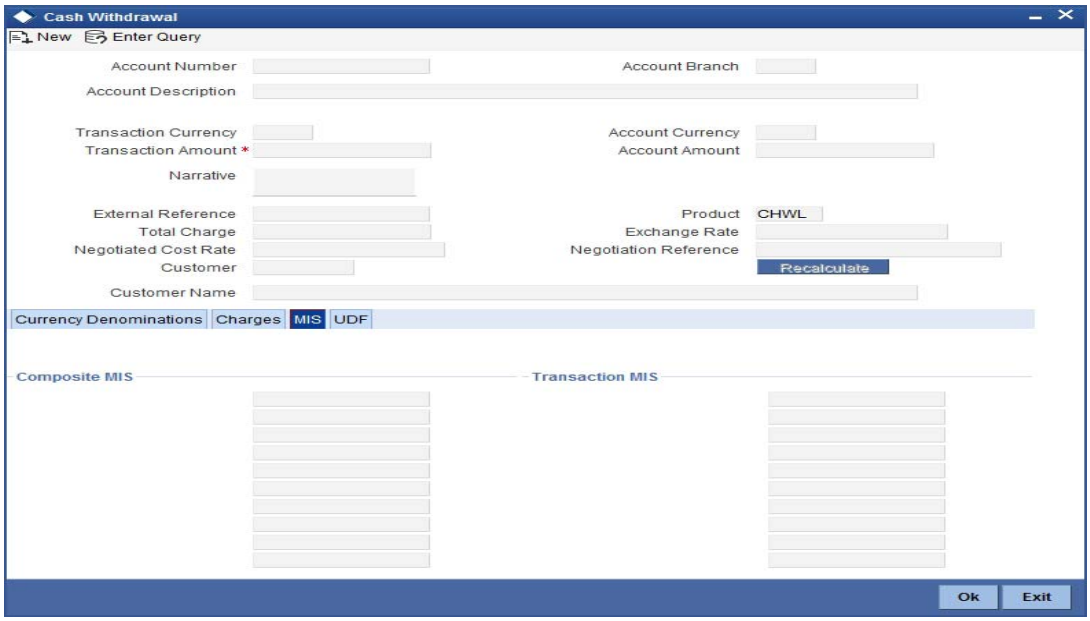
This block allows you to capture charge related details. You need to click on the ‘Charges’ button to invoke the following screen.



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

7.3.4 Specifying MIS details

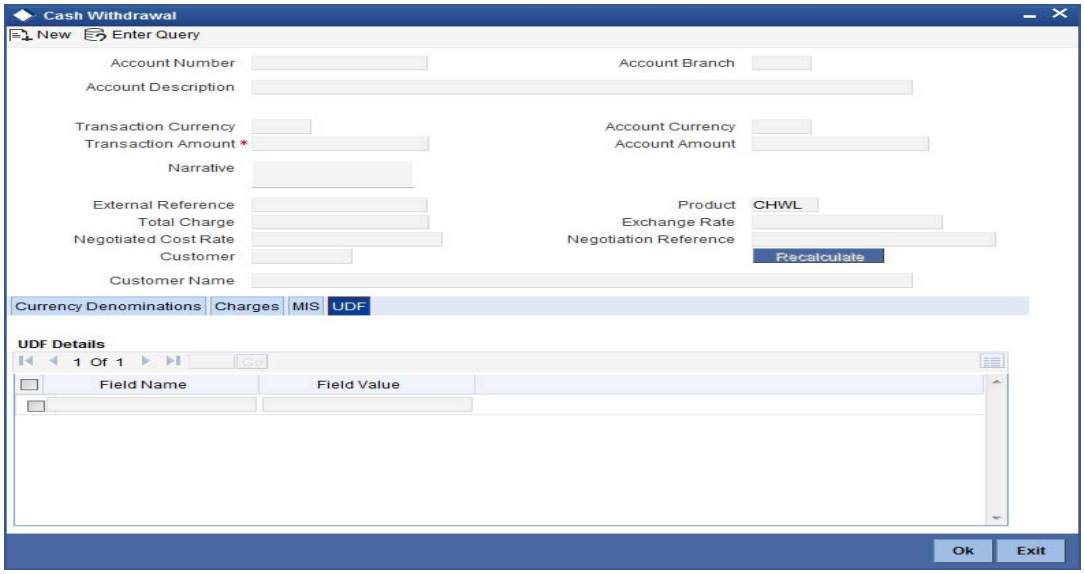
This block allows you to capture details pertaining to MIS. Click on the 'MIS' button to invoke the following screen:



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

7.3.5 Specifying UDF Details

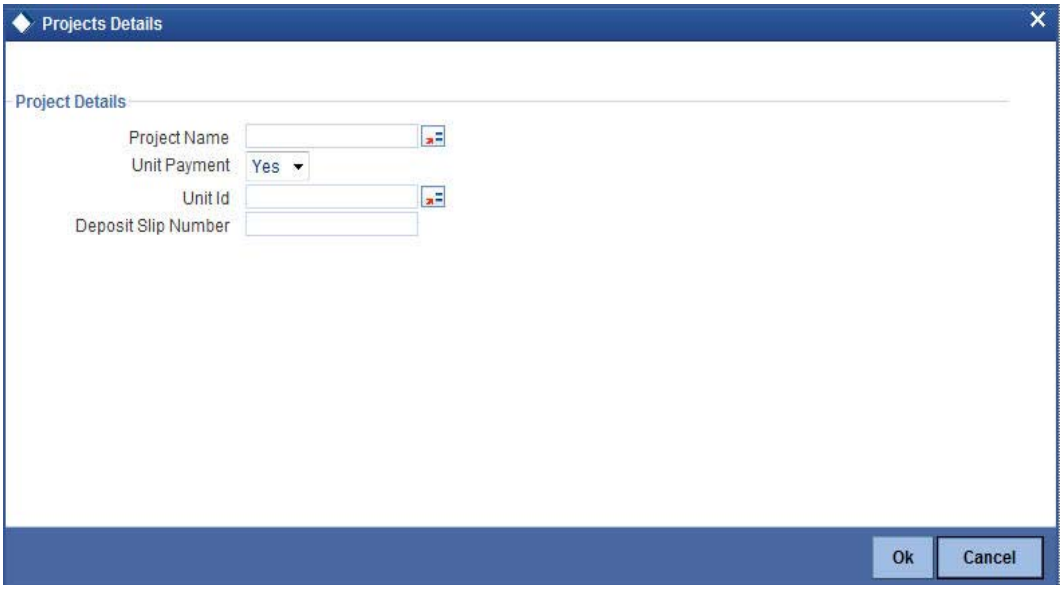
You can capture the UDF details under ‘UDF’ button.



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

7.3.6 Specifying Project Details

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



Specify the following details:

Project Name

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

Unit Payment

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

- Yes
- No

Unit ID

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

Deposit Slip Number

Specify the deposit slip number for the payment.

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

Note

– You have to click on 'Pickup' button after specifying account number and transaction amount. If you save the transaction without clicking on 'Pickup', then the system displays an error message as "Please click on pickup before save".

– After clicking on 'Pickup' button, if you modify the transaction account, transaction currency, transaction amount or exchange rate then you will have to click on 'Pickup' again.

– You can click on the OK button after specifying the data in the denomination, charge, MIS, UDF, and project details button for the data to persist. If you close the screen or click on 'Cancel' button after specifying the data, then the data will not persist.

7.3.7 Cash Withdrawal in Two Step Processing

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

Role of Teller

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

The teller role is performed by CHWL.

Accounting Entry:

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

Role of Cashier

The cashier picks the transaction from the pending queue which is saved by the teller. The customer is then called by referring to the token number available in the transaction. The

cashier checks whether the denomination button has got the values by confirming with the customer. If the data persist in the button, the cashier will cross check with the physical denominations in hand. If respective denomination is not available then the cashier will make required changes in the denominations and click 'OK' and save the transaction. If the data is not available in the denominations tab, then the cashier should update the denomination details and save the record. The cashier's till gets updated and accounting entries are passed.

The cashier role is performed by CHW2.

Accounting Entry:

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

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

Note

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

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

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

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

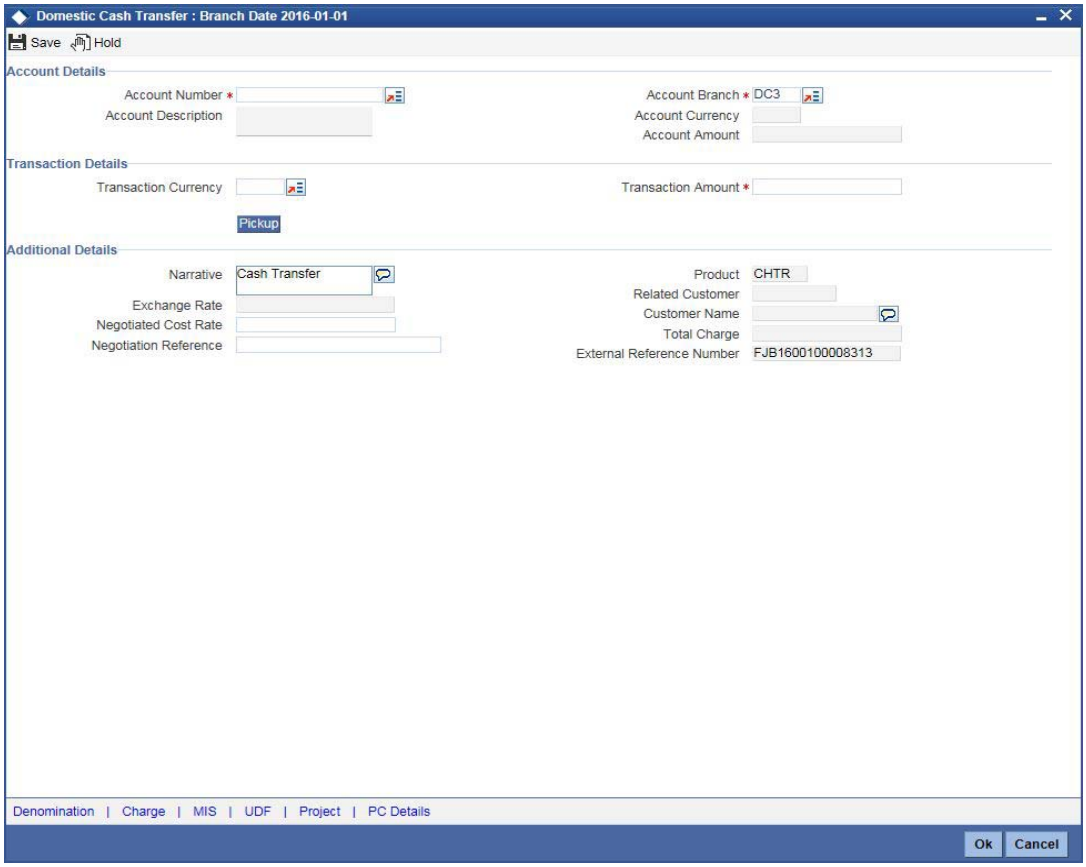
7.4 Domestic Cash Transfer

This section contains the following topics:

- Section 7.4.1, "Transferring Cash Domestically"
- Section 7.4.2, "Specifying PC Details"

7.4.1 Transferring Cash Domestically

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



7.4.2 Specifying PC Details

You can capture the PC details under ‘PC Details’ tab.

Counterparty Name

Specify the name of the counterparty.

Counterparty Address 1

Specify the address 1 of the counterparty.

Counterparty Address 2

Specify the address 2 of the counterparty.

Counterparty Address 3

Specify the address 3 of the counterparty.

Counterparty Bank Code

Specify the counterparty bank code.

Counterparty Account Number

Specify the external counter party account number.

Counterparty Account Type

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

- 11 - Current Account
- 12 - Overdraft
- 13 - Cash Credit
- 14 - Loan Account
- 40 - NRE
- 50 - Cash
- 51 - Credit Card

Sender To Receiver Information 1

Specify the sender to receiver information 1.

Sender To Receiver Information 2

Specify the sender to receiver information 2.

Sender To Receiver Information 3

Specify the sender to receiver information 3.

Clearing Network

Specify the clearing network details.

Customer Name

Specify the customer name.

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

Customer Address 1

Specify the customer address 1.

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

Customer Address 2

Specify the customer address 2.

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

Customer Address 3

Specify the customer address 3.

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

Communication Mode

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

- Mobile
- E-mail

Mobile Number/Email ID

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

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

On authorization of this transaction, the system will automatically create the outgoing payment transaction in PC module for the amount of (Transaction amount – Total Charges). After this process, any operations on branch transaction or outgoing payment transaction will be handled independently.

Refer the section titled ‘Depositing Cash’ for further details.

7.5 International Cash Transfer

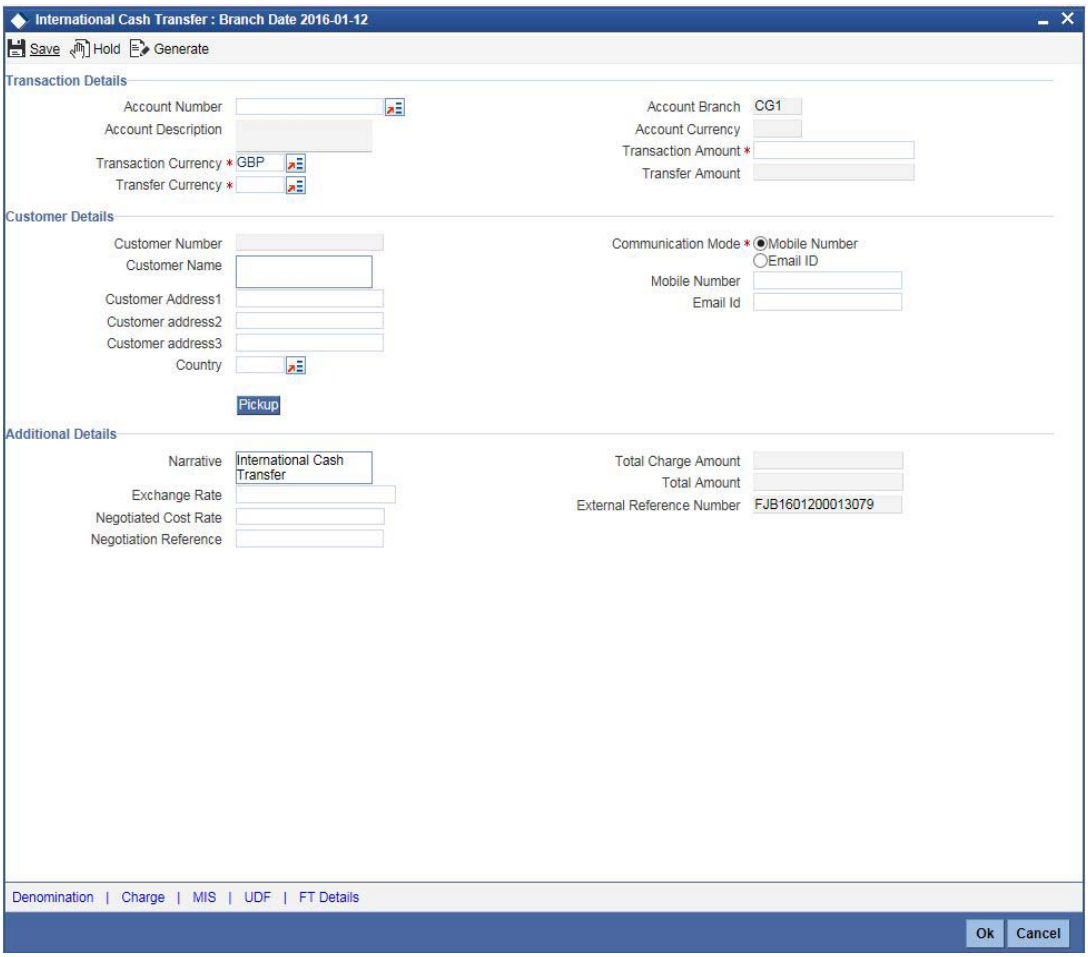
This section contains the following topics:

- Section 7.5.1, "Transferring Cash Internationally"
- Section 7.5.2, "Denomination Button"
- Section 7.5.3, "Charge Button"
- Section 7.5.4, "MIS Button"
- Section 7.5.5, "UDF Button"
- Section 7.5.6, "FT Details Button"

7.5.1 Transferring Cash Internationally

Oracle FLEXCUBE facilitates international funds transfer by cash. A Walk in customer or an account holder of the Bank can perform the transfer by remitting cash in foreign currency.You can process International Cash Transfer for an account holder or for a walk-in customer, if the Product Code is defaulted as ‘CXTR’ and the FT Transaction check box is selected in the RT Product Preference (DEDRTPRM) screen.

You can process international cash transfer through the ‘International Cash Transfer’ screen. You can invoke this screen by typing ‘1406’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

Transaction Details

Account Number

Specify the account number for the transaction. Alternatively, you can select the account from the option list. The list displays all valid accounts maintained in the system. In case of walk-in customer, this field is left blank.

Account Description

The system displays the description of the account number.

Account Branch

The system displays the branch of the main account of the transaction.

Account Currency

The system displays the currency of the account.

Transaction Currency

Specify the currency of the transaction. Alternatively, you can select the transaction currency from the option list. The list displays all the currencies maintained in the system.

Transfer Currency

Specify the transfer currency in which the amount has to be transferred. Alternatively, you can select the transfer currency from the option list. The list displays all the currencies maintained in the system.

If the customer wants the deposited FCY cash to be transferred in another currency to the Beneficiary account, you need to specify the transfer currency for FT transaction in the 'Transfer currency' field. The system converts the transaction amount into the transfer currency and credits it to the beneficiary account using the specified exchange rate.

Transaction Amount

Specify the transaction amount.

Transfer Amount

The system displays the transfer amount based on the transfer currency selected and the derived exchange rate.

Customer Details

Customer Number

The system displays the customer Id. If the customer number is a walk-in customer, the walk-in customer number maintained at the branch parameter level is defaulted.

Customer Name

The system displays the customer name. If the customer number is a walk-in customer, specify the customer name.

Note

If the customer is a Walk-in Customer, you can specify the customer name in the Customer Name field.

Customer Address1

Specify the first line of the customer address.

Customer Address2

Specify the second line of the customer address.

Customer Address3

Specify the third line of the customer address.

Country

Specify the country code of the ordering customer. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system.

Communication Mode

Select the mode of communication for the funds transfer. The options are as follows:

- Mobile Number
- Email ID

Mobile Number

Specify the mobile number of the customer. If you select the mode of communication as 'Mobile Number', it is mandatory to specify the mobile number of the customer.

Email ID

Specify the email Id of the customer. If you select the mode of communication as ‘Email ID’, it is mandatory to specify the email Id of the customer.

Additional Details

Narrative

Specify any remarks pertaining to the transaction.

Exchange Rate

The system displays the exchange rate, if the transaction currency and transfer currency are different. This exchange rate used to convert the transaction currency into transfer currency and derive the transfer amount.

Negotiated Cost Rate

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

Negotiated Reference

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

Note

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

Total Charge Amount

The system displays the total charge amount of the transaction in the transaction currency.

Total Amount

The system displays the total amount of the transaction. In case of walk-in customer, the total amount would be the total transaction amount with the applicable charges.

If the customer is a walk-in customer, the system displays the charges as the total amount. If the customer is an Account Holder, the system displays the transaction amount as the total amount.

External Reference Number

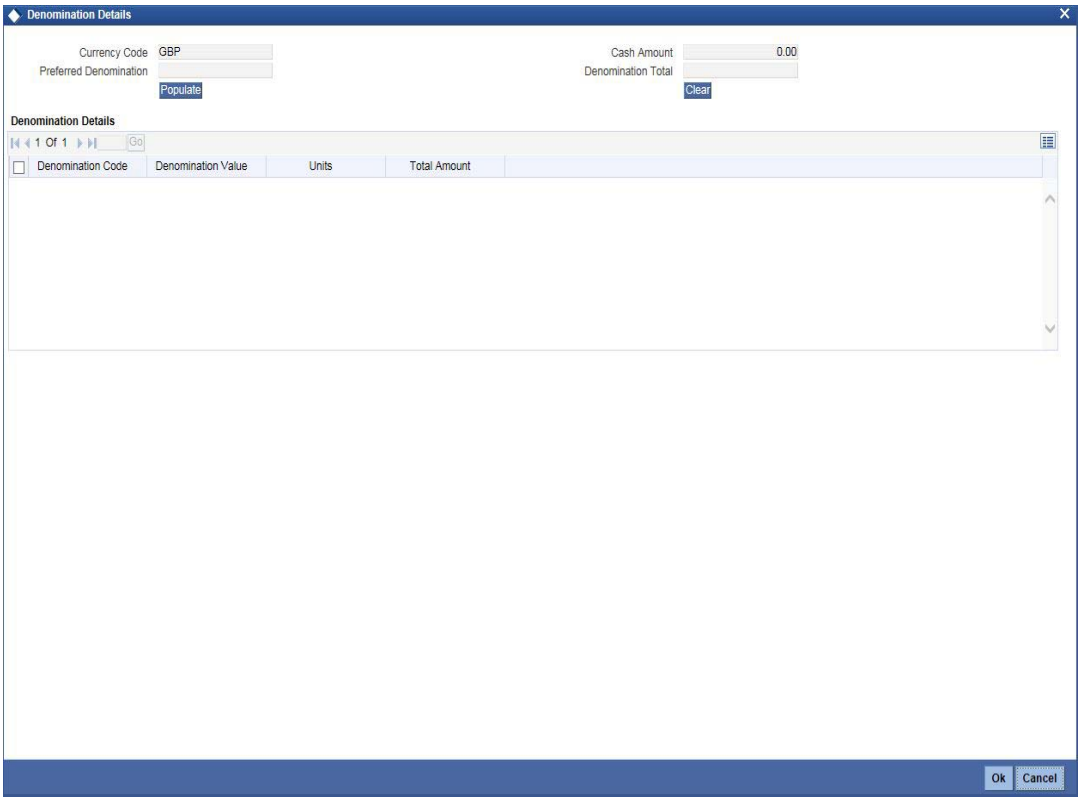
The system displays the external reference number maintained in the system.

Click ‘Pickup’ button to populate the data such as total Amount, total charge amount in transaction currency, customer number, customer name, and address details. In case of walk-in customer, you need to enter the customer name, address, country code and communication mode. It is mandatory to click ‘Pickup’ button to populate the data in the Denomination, Charge, MIS, UDF and FT Details screens.

After clicking ‘Pickup’ button, if you modify the Transaction Amount, Transaction Amount Currency or Account then it is mandatory to click ‘Pickup’ button before saving the transaction.

7.5.2 Denomination Button

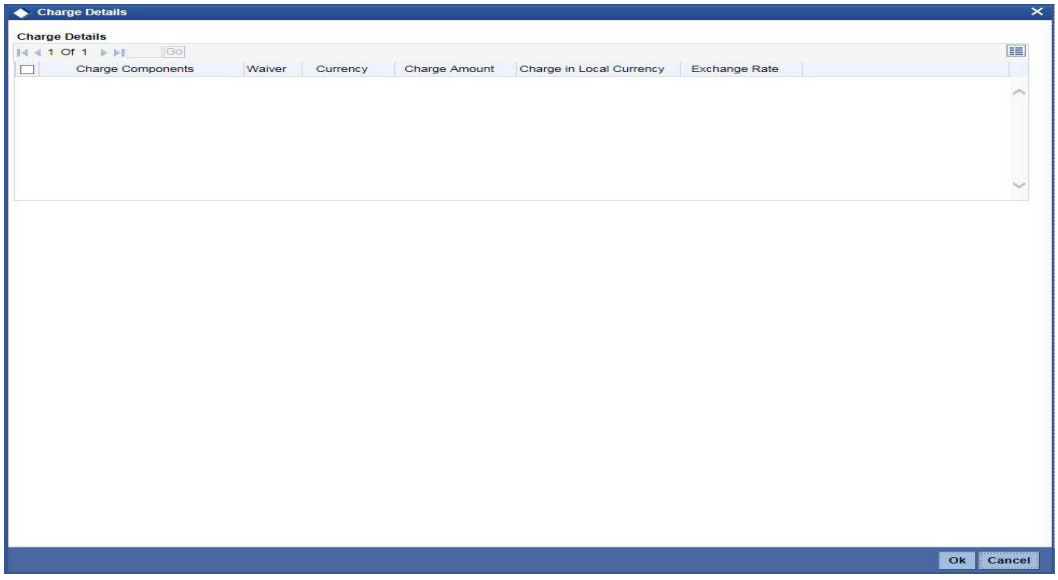
You can specify the denomination details for the international cash transfer in the ‘Denomination Details’ screen. Click the ‘Denomination’ button to invoke the screen.



For more information on denomination details, refer to the section ‘Specifying Denomination Details’ in chapter ‘Depositing Cash’ in this User Manual.

7.5.3 Charge Button

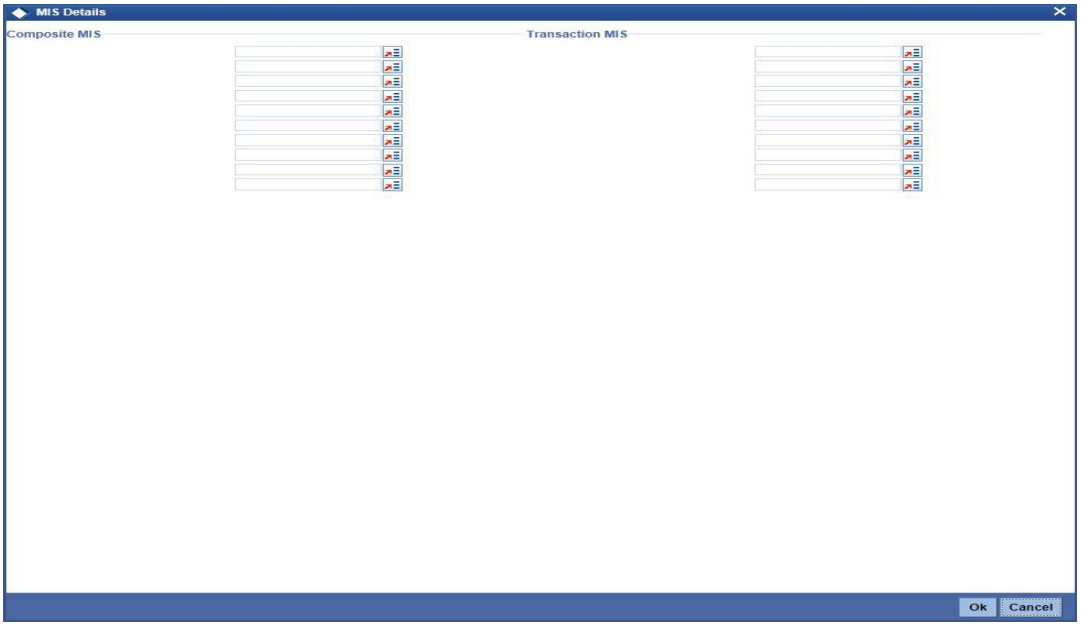
You can capture charge related details in ‘Charge Details’ screen. Click the ‘Charge’ button to invoke the screen.



For more information on charge details, refer to the section ‘Specifying Charge Details’ in chapter ‘Depositing Cash’ in this User Manual.

7.5.4 MIS Button

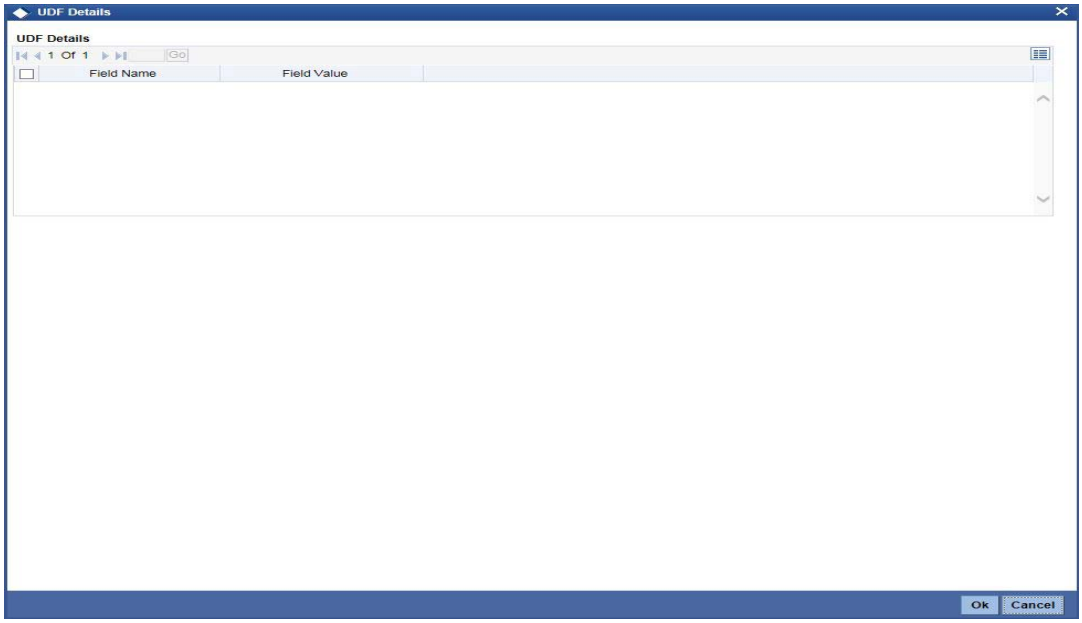
You can capture MIS details in the ‘MIS Details’ screen. Click the ‘MIS’ button to invoke the screen.



For more information on MIS details, refer to the section ‘Specifying the MIS details’ in chapter ‘Depositing Cash’ in this User Manual.

7.5.5 UDF Button

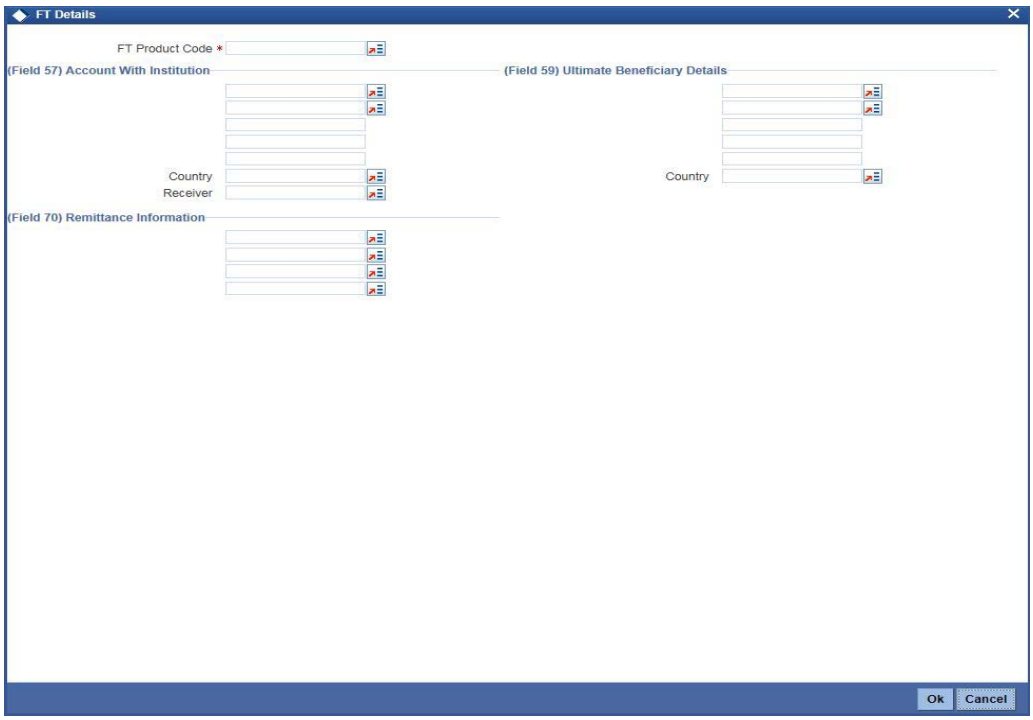
You can capture UDF details in the ‘UDF details’ screen. Click the ‘UDF’ button to invoke the screen.



For more information on UDF details, refer to the section ‘Specifying the UDF details’ in chapter ‘Depositing Cash’ in this User Manual.

7.5.6 FT Details Button

You can capture Funds Transfer details in the ‘FT Details’ screen. Click the ‘FT Details’ button to invoke the screen.



You can specify the following details here:

FT Product

Specify the FT product code. The system allows only outgoing FT product codes to be specified. Alternatively, you can select the product code from the option list. The list displays all product codes maintained in the system.

(Field 57) Account with Institution

Specify the account with institution details. Alternatively, you can select the account from the option list. The list displays all accounts with institution details maintained in the system.

Country

Specify the country code. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system.

Receiver

Specify the receiver BIC code. Alternatively, you can select the code from the option list. The list displays all the receiver BIC codes maintained in the system.

(Field 70) Remittance Information

Specify the remittance information. Alternatively, you can select the remittance details from the option list. The list displays the remittance details maintained in the system.

(Field 59) Ultimate Beneficiary

Specify the ultimate beneficiary details. Alternatively, you can select the beneficiary from the option list. The list displays all the beneficiary maintained in the system.

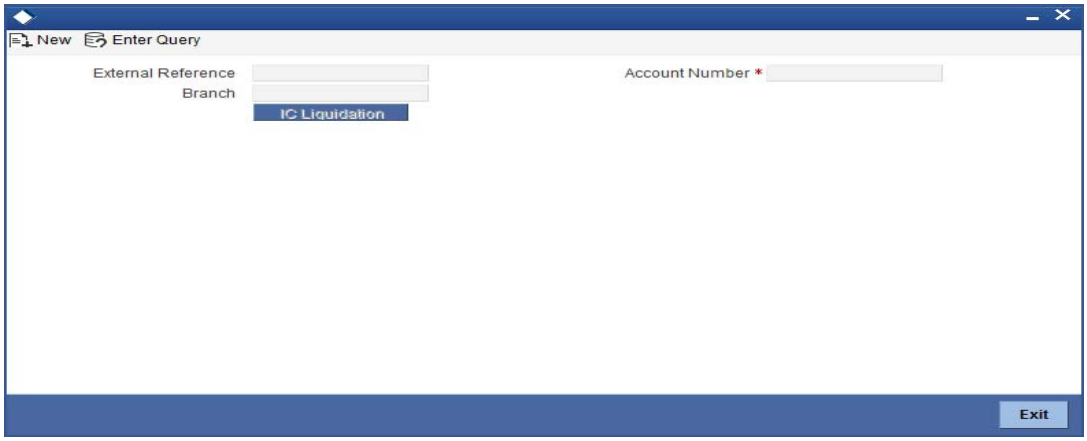
7.6 Close out Withdrawal by Cash

This section contains the following topics:

- Section 7.6.1, "Closing out Withdrawal by Cash"
- Section 7.6.2, "Specifying Charge Details"
- Section 7.6.3, "Specifying the MIS Details"
- Section 7.6.4, "Specifying the UDF details"

7.6.1 Closing out Withdrawal by Cash

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



Here you can capture the following details:

Account Number

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

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

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

Account Branch

The current logged-in branch code is displayed here. However, you can modify it. Specify the branch where the customer account which needs to be closed resides.

Account Description

The system displays a brief description on the selected account.

Account Currency

The system displays the account currency here.

Account Amount

The system displays the available amount in the account.

Customer ID

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

Narrative

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

External Reference

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Note

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

Clicking ‘Pickup’ button, the system defaults the following details:

Account Title

The system displays a brief title for the chosen account.

Customer ID

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

Account Currency

The system displays the account currency here.

Account Amount

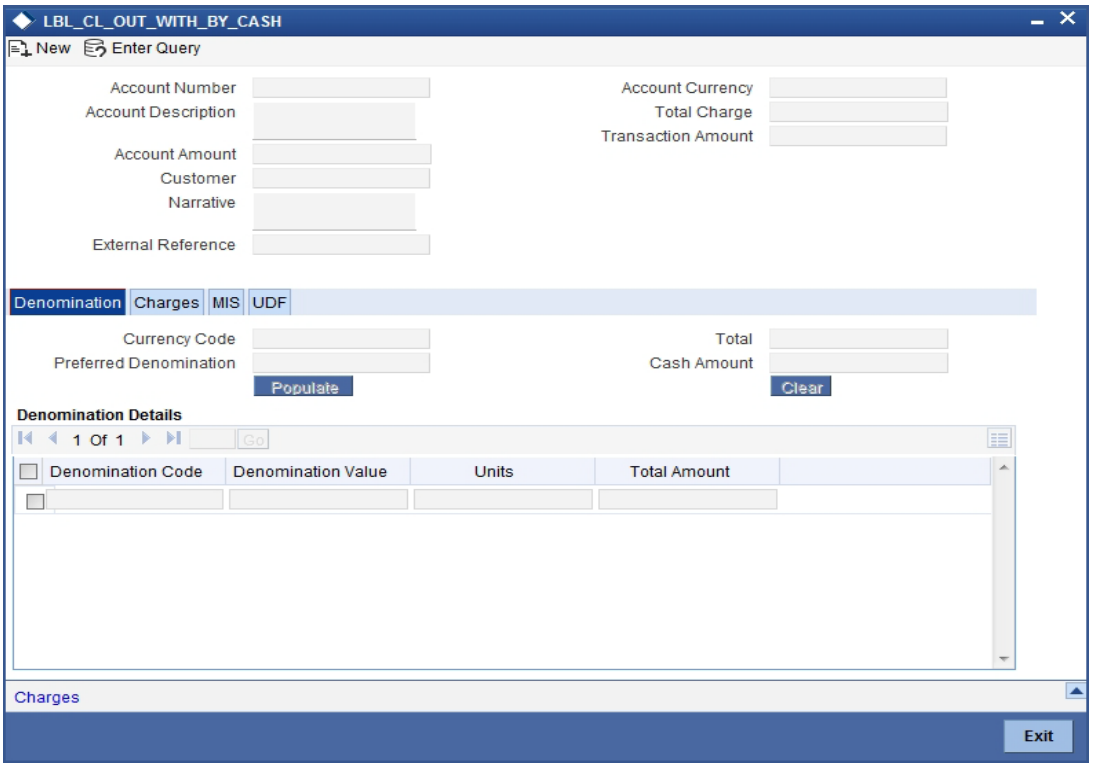
The system displays the net cash to be disbursed to the customer after deducting the applicable charges.

Note

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

Enrichment stage - 2

The system displays the following screen on clicking the ‘Proceed’ button.



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

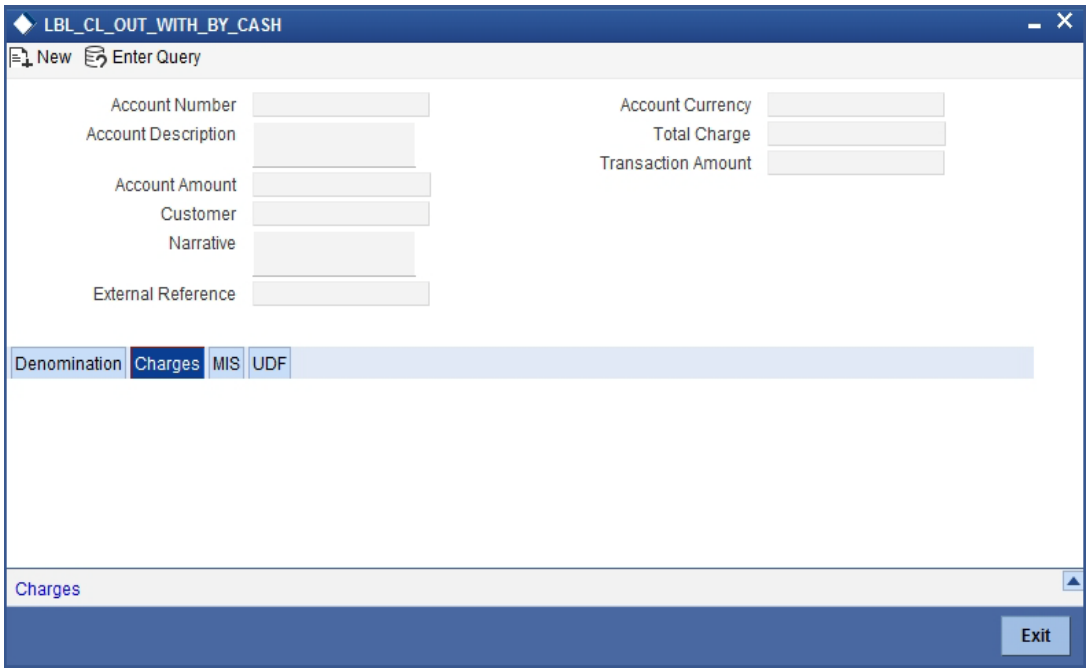
7.6.1.1 Specifying Denomination Details

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

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

7.6.2 Specifying Charge Details

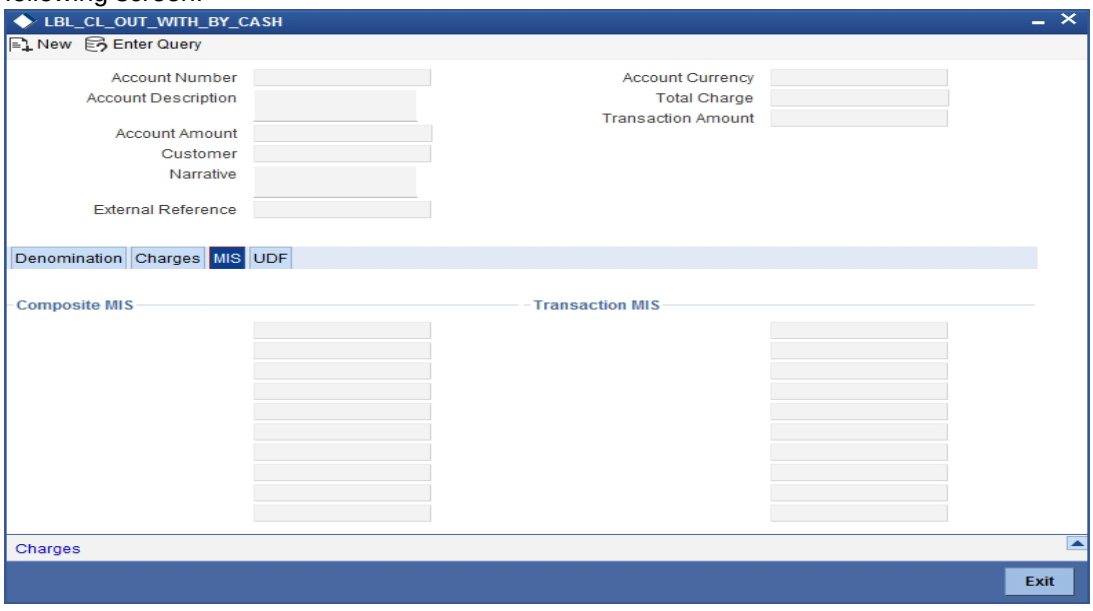
This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.



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

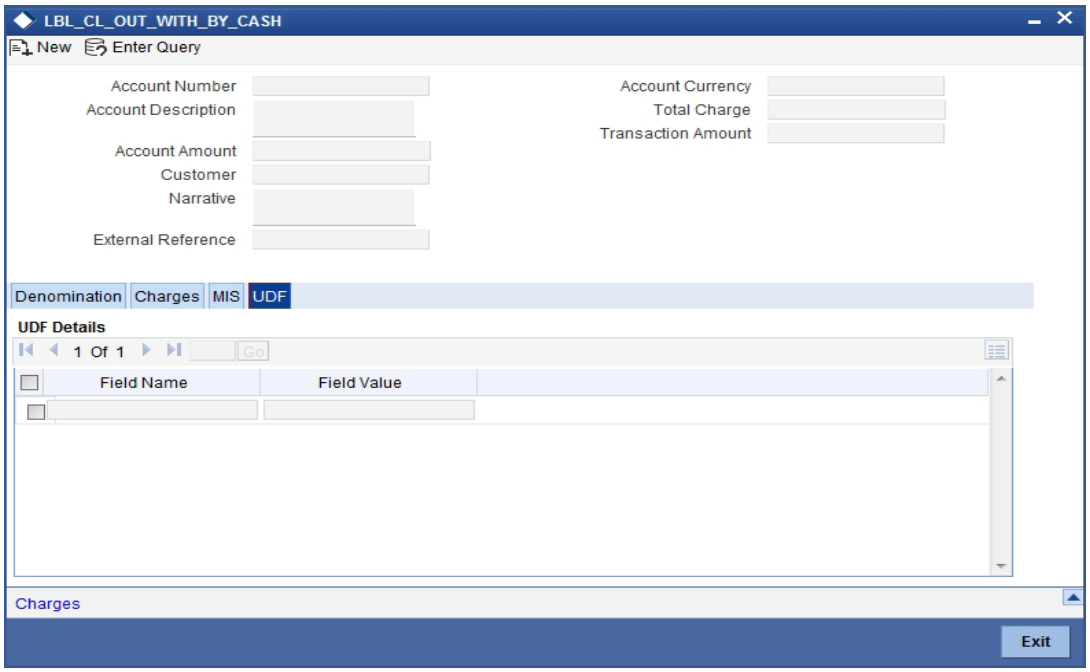
7.6.3 Specifying the MIS Details

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



7.6.4 Specifying the UDF details

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



Specify the following details.

Field Description

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

Field Value

Specify the value for the required UDFs.

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

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

7.7 Advance By Cash

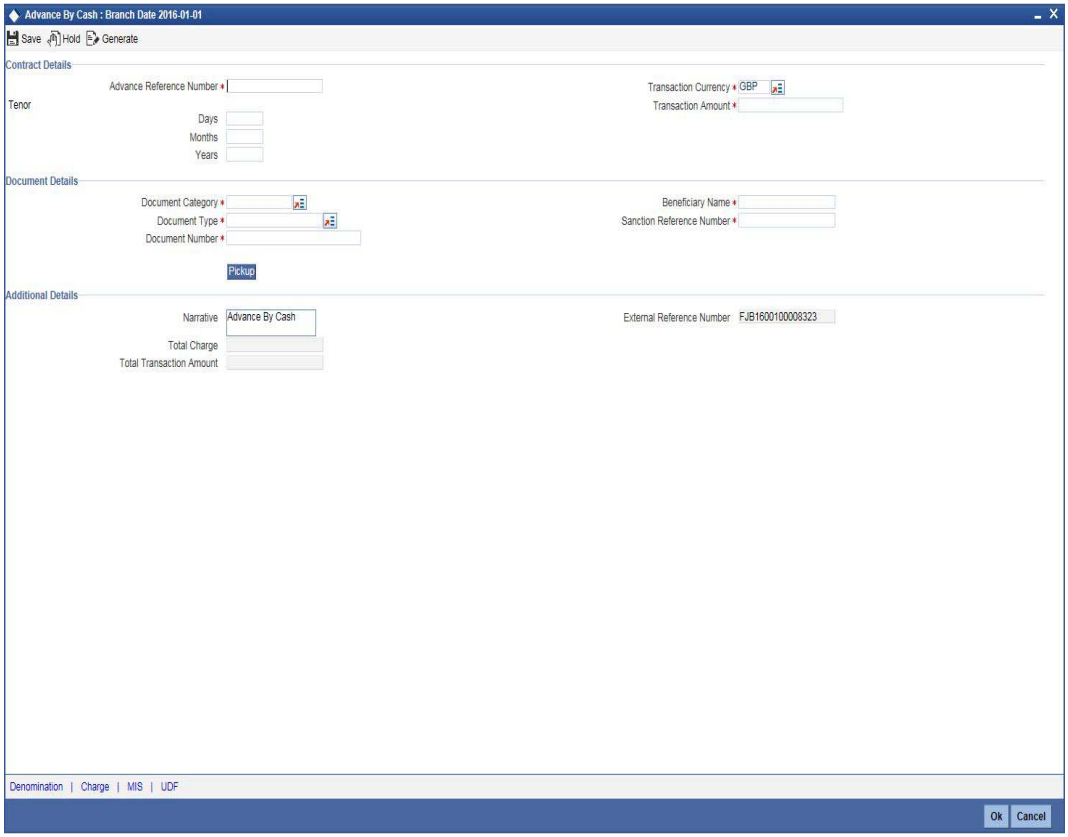
This section contains the following topics:

- Section 7.7.1, "Disbursing Cash Advance"
- Section 7.7.2, "Specifying Denomination Details"
- Section 7.7.3, "Specifying Charge details"
- Section 7.7.4, "Specifying the MIS details"
- Section 7.7.5, "Specifying the UDF details"

7.7.1 Disbursing Cash Advance

You can release cash advances through the 'Advance By Cash' screen. When a credit card customer submits a request for advance by cash, you can disburse the cash advances that are maintained in the external system where cash withdrawal from GL is allowed. You can also perform reversal of transaction in this screen.You can invoke this screen by typing '1461'

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



Product type in the Retail Product Parameter Definition screen ‘DEDRTPRM’ should be ‘EC’- External Cash Advance. ARC setup should be done to track denominations and the credit account should be CASH GL. in IFDATMMN an ARC maintenance is created, where the charge type will be percentage and basis will be transaction amount

Contract Details

Advance Reference Number

Specify the advance reference number. For example if the Nature of Advance is Loan the loan account number should be specified and if the Nature of Advance is credit card then the Credit Card number should be specified.

Transaction currency

Specify the currency in which cash advance transaction is initiated. Alternatively you can select the transaction currency code from the option list. The list displays all valid transaction currency maintained in the system.

Transaction Amount

Specify the transaction amount that needs to be sanctioned.

Tenor

You can specify the tenor of the advance in Days/Months/Years

Days

Specify the tenor of advance in days. The range of value that you can specify is “0-30”. If you specify a value beyond permissible range, the system will display an error message.

If you specify the tenor value of date in decimal, then the system displays an error message “Invalid Tenor Value”.

Months

Specify the tenor of advance in months. The range of value that you can specify is “0-11”. If you specify a value beyond permissible range, the system will display an error message

If you specify the tenor value of month in decimal, then the system displays an error message “Invalid Tenor Value”.

Years

Specify the tenor of advance in years.

If you specify the tenor value of year in decimal, then the system displays an error message “Invalid Tenor Value”.

Document Details

Document Category

Specify the category of the document that is uploaded. Alternatively you can select the category of the document from the option list. The list displays all valid document categories maintained in the system.

Document Type

Specify the type of document submitted by the customer. Alternatively you can select the type of document from the option list. The list displays all valid document types maintained for a document category.

Document Number

Specify the document reference number submitted by the customer.

Beneficiary Name

Specify the beneficiary name.

Sanction Reference Number

Specify the approval number obtained from the third party.

When a transaction is reversed and initiated again with the same Sanction Reference Number and application number combination, then the system displays an configurable override message “Sanction Reference Number should be unique”.

Additional Details

Narrative

Specify the remarks about the transaction.

Total Charge

Specify the total charge applicable.

Total Transaction Amount

The system displays the total transaction amount inclusive of all applicable charges.

External Reference Number

The system displays a unique number generated based on the branch specific sequence number generation logic. The Host system identifies a branch transaction with the External reference number.

The following transactions will be performed in this screen:

- Cash Advance (If netting is not present)
  - Debit Offset GL
  - Credit cash GL
- Charge portion
  - Debit GL
  - Credit. income GL

You can capture the following details in this screen:

7.7.2 Specifying Denomination Details

You can capture denomination related details in this screen. Click ‘Denomination’ button to invoke this screen.

For more information on denomination details screen, refer to the section ‘Specifying denomination details’ in the chapter ‘Depositing Cash’ in this User Manual.

7.7.3 Specifying Charge details

You can capture charge related details in this screen. Click ‘Charge’ button to invoke this screen.

For more information on charge details screen, refer to the section ‘Specifying charge details’ in the chapter ‘Depositing Cash’ in this User Manual.

7.7.4 Specifying the MIS details

You can capture details pertaining to MIS. Click on the ‘MIS’ button to invoke the screen.

For more information on MIS details screen, refer to the section ‘Specifying the MIS details’ in the chapter ‘Depositing Cash’ in this User Manual.

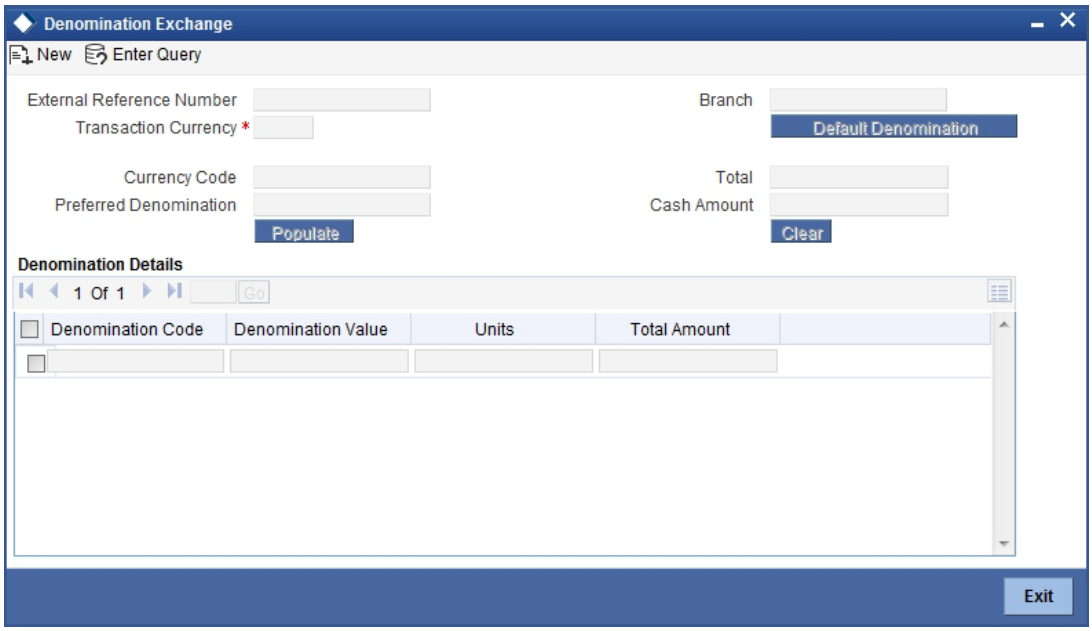
7.7.5 Specifying the UDF details

You can capture the UDF details in the ‘UDF details’ screen. Click ‘UDF’ button to invoke this screen.

For more information on UDF screen, refer to the section ‘Specifying the UDF details’ in the chapter ‘Depositing Cash’ in this User Manual.

7.8 Exchanging Denominations

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



Here you can capture the following details:

External Reference Number

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

Branch Code

The system displays the current logged-in branch code.

Transaction Currency

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

7.8.1 Specifying Denomination Details

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

Currency Code

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

Denomination Code

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

Value

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

Units

Indicate the number of units of the specified denomination.

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

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

Total Amount

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

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

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

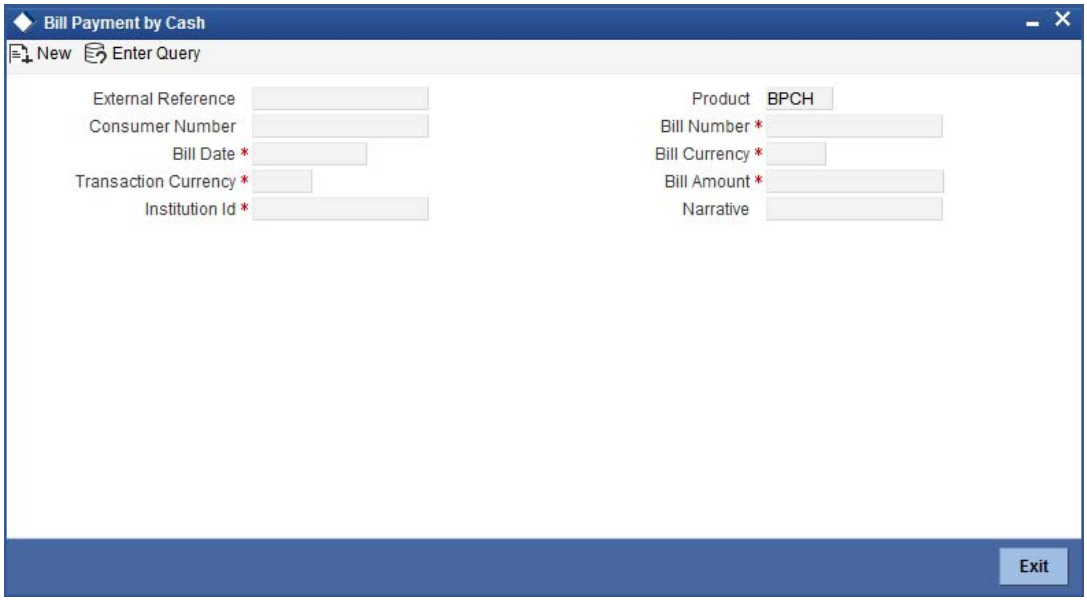
7.9 Pay Bill by Cash

This section contains the following topics:

- Section 7.9.1, "Paying a Bill by Cash"
- Section 7.9.2, "Specifying denomination details"
- Section 7.9.3, "Specifying Charge Details"

7.9.1 Paying a Bill by Cash

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



Here you can capture the following details:

External Reference Number

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

Product Code

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

Consumer Number

Specify the consumer number for the transaction.

Bill Number

Specify the bill number here.

Bill Date

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

Bill Currency

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

Transaction Currency

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

Institution Id

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

Bill Amount

Specify the amount that should be paid towards the bill.

Narrative

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Exchange Rate

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

Charges

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

Total Amount

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

Note

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

Negotiated Cost Rate

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

Negotiation Reference Number

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

Note

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

7.9.2 Specifying denomination details

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

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

7.9.3 Specifying Charge Details

This block allows you to capture charge related details. *Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

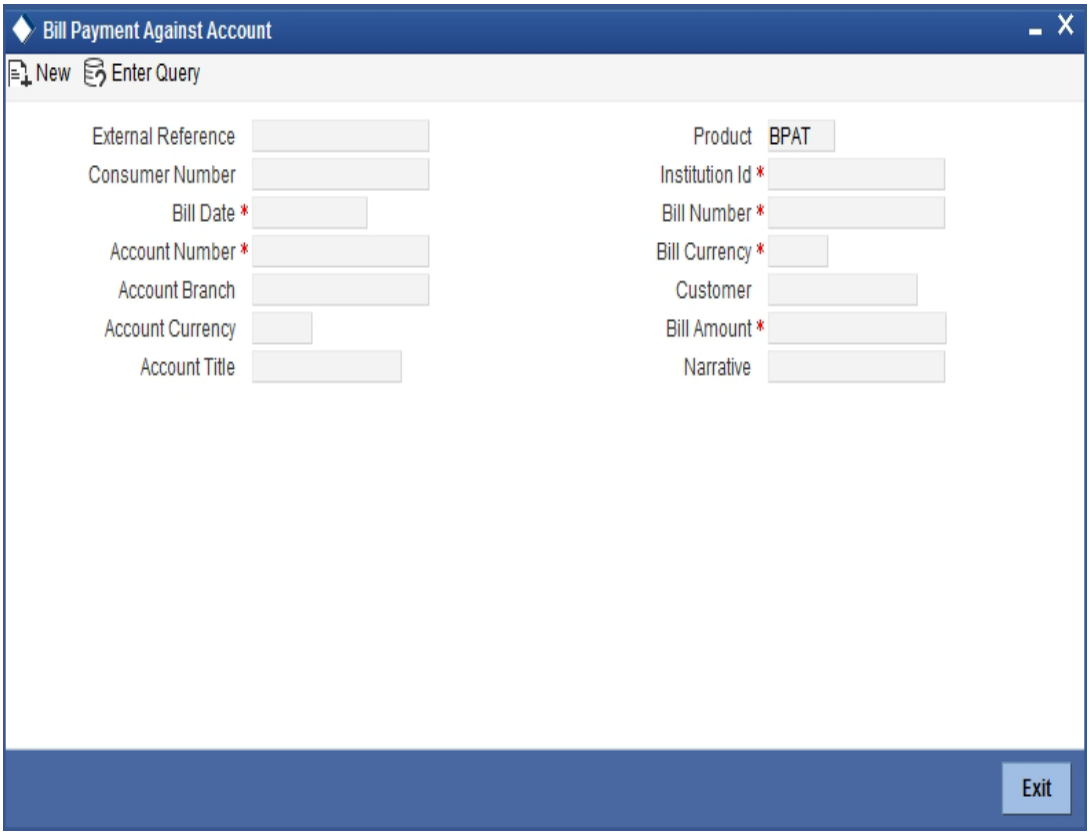
7.10 Pay a Bill against Account

This section contains the following topics:

- Section 7.10.1, "Paying a Bill against Account"
- Section 7.10.2, "Specifying charge details"
- Section 7.10.3, "Specifying the MIS details"
- Section 7.10.4, "Specifying the UDF details"

7.10.1 Paying a Bill against Account

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



Here you can capture the following details:

External Reference Number

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

Product Code

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

Bill Number

Specify the bill number here.

Consumer Number

Specify the consumer number for the transaction.

Bill Date

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

Institution Id

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

Bill Currency

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

Bill Amount

Specify the amount that should be paid towards the bill.

Account Number

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

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

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

Account Branch

The branch where the chosen account resides is displayed here.

Narrative

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Account Currency

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

Customer ID

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

Account Title

The system displays a brief title for the chosen account.

Exchange Rate

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

Total Charge

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

Total Amount

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

Negotiated Cost Rate

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

Negotiation Reference Number

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

Note

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

7.10.2 Specifying charge details

This block allows you to capture charge related details.

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

7.10.3 Specifying the MIS details

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

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

7.10.4 Specifying the UDF details

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

Field Description

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

Field Value

Specify the value for the required UDFs.

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

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

7.11 Pay a Bill by Clearing Cheque

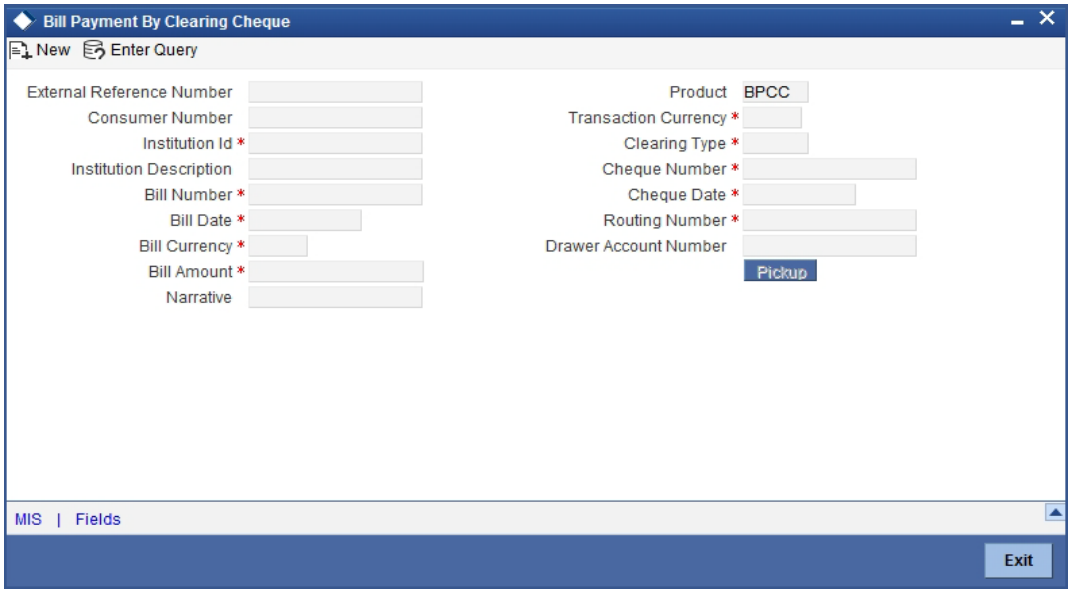
This section contains the following topics:

- Section 7.11.1, "Paying a bill by clearing cheque"
- Section 7.11.2, "Specifying the MIS details"
- Section 7.11.3, "Specifying the Field details"

7.11.1 Paying a bill by clearing cheque

You can undertake other bank cheque transactions for the payment of all the utility bills through 'Bill Payment By Clearing Cheque' screen. You can invoke this screen by typing

‘1045’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

External Reference Number

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

Consumer Number

Specify the consumer number for the transaction.

Institution Id

Specify the unique Id corresponding to the institution towards which bill payment is being made. Alternatively, you can select the institution id from the option list. The list displays all institution code maintained in the system.

Institution description

The system displays the description of the biller institution.

Bill Number

Specify the bill number.

Bill Date

Select the date on which the bill has been issued from the adjoining calendar.

Bill currency

Specify the currency in which the bill should be paid. Alternatively, you can select the currency from the option list. The list displays all bill currency maintained in the system.

Bill Amount

Specify the bill amount.

Narrative

Specify any remarks pertaining to the transaction.

Product

The system displays the utility payment product. The Product ‘BPCC’ will be defaulted for the transaction pertaining to the bill payment for clearing cheques.

Transaction Currency

Specify the currency in which the payment is made by the customer. Alternatively, you can select the transaction currency from the option list. The list displays all transaction currency maintained in the system

Clearing Type

Select the clearing type. Alternatively, you can select the type of clearing from the option list. The list displays all clearing products maintained in the system.

Cheque Number

Specify the cheque number provided by the customer. Alternatively you can select the cheque number from the option list. The list displays all the cheque numbers of the customer maintained in the system.

Cheque Date

Select the date on which cheque has been issued from the adjoining calendar.

If the cheque is issued before three months, the system displays an error message “Cheque is a stale one”.

Routing Number

Specify the routing number. Alternatively you can select the routing number from the option list. The list displays all routing number maintained in the system.

Drawer Account Number

Specify the drawer account number.

Pickup Button

Click on pickup to default the data into the MIS and fields details. It is mandatory to click on ‘Pickup’ button before save.

7.11.2 Specifying the MIS details

You can capture details pertaining to MIS. Click on the ‘MIS’ button to invoke this screen.

For more information on MIS details screen, refer to the section ‘Specifying the MIS details’ in the chapter ‘Depositing Cash’ in this User Manual.

7.11.3 Specifying the Field details

You can capture the UDF details in the ‘UDF details’ screen. Click ‘Fields’ button to invoke this screen.

For more information on UDF screen refer to the section ‘Specifying the UDF details’ in the chapter ‘Depositing Cash’ in this User Manual.

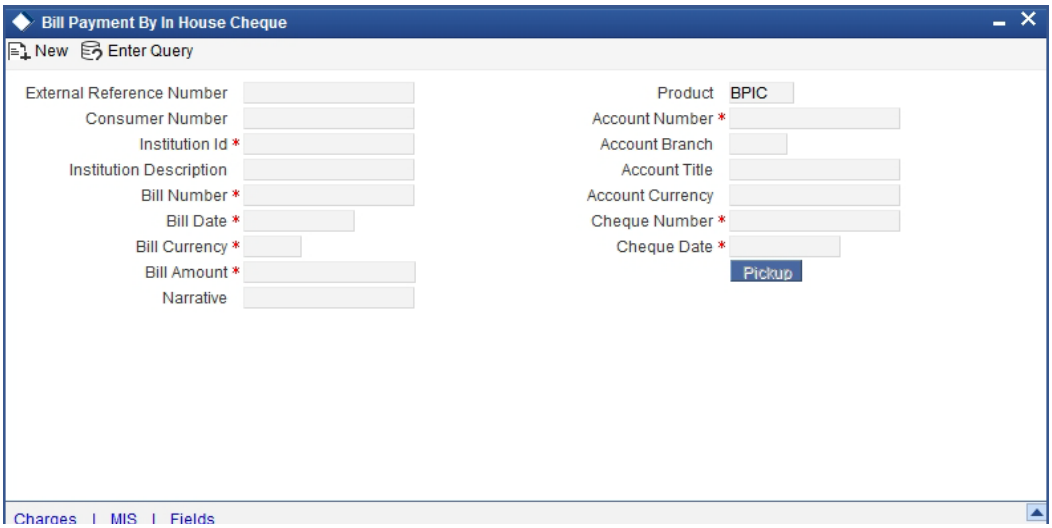
7.12 Pay a Bill by In-house Cheque

This section contains the following topics:

- Section 7.12.1, "Paying a bill by in-house cheque"
- Section 7.12.2, "Specifying Charge details"
- Section 7.12.3, "Specifying the MIS details"
- Section 7.12.4, "Specifying the Field details"

7.12.1 Paying a bill by in-house cheque

You can pay all the utility bills using same bank cheque. You can maintain these transactions, in the 'Bill Payment By In-house Cheque' screen. You can invoke this screen by typing '1035' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button



You can capture the following details:

External Reference Number

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

Consumer Number

Specify the consumer number for the transaction.

Institution Id

Specify the unique Id corresponding to the institution towards which bill payment is being made. Alternatively, you can select the institution id from the option list. The list displays all institution code maintained in the system.

Institution description

The system displays the description of the biller institution.

Bill Number

Specify the bill number.

Bill Date

Select the date on which the bill has been issued from the adjoining calendar.

Bill currency

Specify the currency in which the bill should be paid. Alternatively, you can select the currency from the option list. The list displays all bill currency maintained in the system.

Bill Amount

Specify the bill amount.

Narrative

Specify any remarks pertaining to the transaction.

Product

The system displays the utility payment product. The Product ‘BPIC’ will be defaulted for the transaction pertaining to the bill payment for in-house cheques.

Account Number

Specify the account number of the customer against which the bill should be paid. Alternatively, you can select the account number from the option list. The list displays all the accounts maintained in the system

Account Branch

The system displays the branch where the chosen account resides.

Account Title

The system displays a brief title for the chosen account.

Account Currency

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

Cheque Number

Specify the cheque number provided by the customer. Alternatively you can select the cheque number from the option list. The list displays all the cheque numbers of the customer maintained in the system.

If the cheque is cancelled, the system displays an error message “Selected cheque is cancelled”.

If the cheque has stop payment, the system displays an error message “There is a stop payment on the selected cheque”

Cheque Date

Select the date on which cheque has been issued from the adjoining calendar.

If the cheque is issued before three months, the system displays an error message “Cheque is a stale one”.

Pickup Button

Click on the Pickup button to default the data into the Charges, MIS and Fields details. It is mandatory to click on ‘Pickup’ button before save.

7.12.2 Specifying Charge details

You can capture charge related details in this screen. Click ‘Charge’ button to invoke this screen.

For more information on charge details screen, refer to the section ‘*Specifying charge details’ in the chapter ‘Depositing Cash’ in this User Manual.*

7.12.3 Specifying the MIS details

You can capture details pertaining to MIS. Click on the ‘MIS’ button to invoke the screen

For more information on MIS details screen, refer to the section ‘Specifying the MIS details’ in the chapter ‘Depositing Cash’ in this User Manual.

7.12.4 Specifying the Field details

You can capture the UDF details in the 'UDF details' screen. Click 'Fields' button to invoke this screen.

For more information on UDF screen refer to the section 'Specifying the UDF details' in the chapter 'Depositing Cash' in this User Manual.

7.13 Request for Funds Transfer

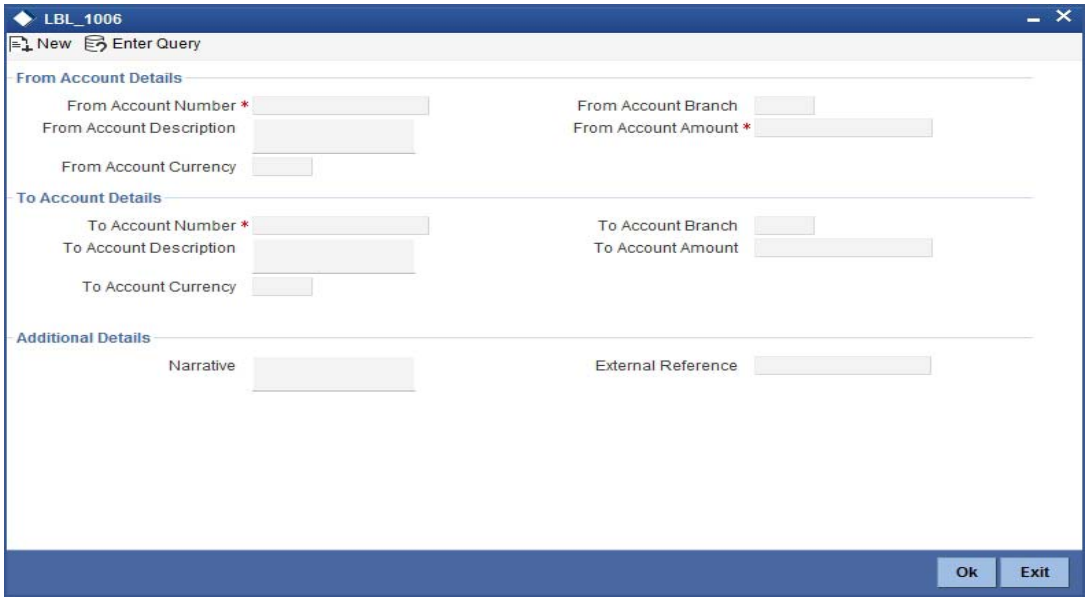
This section contains the following topics:

- Section 7.13.1, "Requesting for Funds Transfer"
- Section 7.13.2, "Specifying charge details"
- Section 7.13.3, "Specifying MIS details"
- Section 7.13.4, "Specifying UDF Details"
- Section 7.13.5, "Specifying Project Details"

7.13.1 Requesting for Funds Transfer

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

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



You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

If a virtual account number is specified in this screen, then the F10, F11, and F12 keys will not display any value, however the following error messages will be displayed for each of these keys:

- F10: Customer Image not maintained for this Customer/Account in branch 214
- F11: Customer Account Balance cannot be accessed for this Customer/ Account.
- F12: Customer Signature not maintained for this Customer/Account in branch 214

Click the OK button and you will be able to proceed further with the transaction.

Here you can capture the following details:

From Account Details

From Account Number

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

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

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

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

From Account Branch

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

From Account Description
The system displays the description of the account number chosen.
From Account Currency

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

From Account Amount

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

To Account Details

To Account Number
Physical Account

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

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

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

To Account Branch

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

To Account Description

The system displays the description of the account number chosen.

For Virtual Accounts, the virtual account name is displayed in this field.

To Account Currency

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

For a Virtual Account, the 'From Account' currency is defaulted as the account currency.

The physical account number is identified based on the account currency and virtual account number combination. If the physical account number is available, then the account currency remains the same.

If the physical account number is not available, then the default physical account number is selected and the account currency changes as per the default physical account number.

To Account Amount

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

Click 'Pickup' button. The system validates if all the mandatory details are specified. This button will be disabled after the first click.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Additional Details

Narrative

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

If virtual account number is entered in the 'To Account Number' field, then that virtual account number will be displayed in the Narrative field.

Click the OK button to go to the next stage.

External Reference

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

If there is a transaction level override or error during approval then the transaction will be moved in the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking 'Pickup' button, the system defaults the following details:

From Account Currency

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

Customer ID

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

Exchange Rate

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

Total Charge

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

To Amount

Specify the amount that should be credited to the account.

Negotiated Cost Rate

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

Negotiation Reference Number

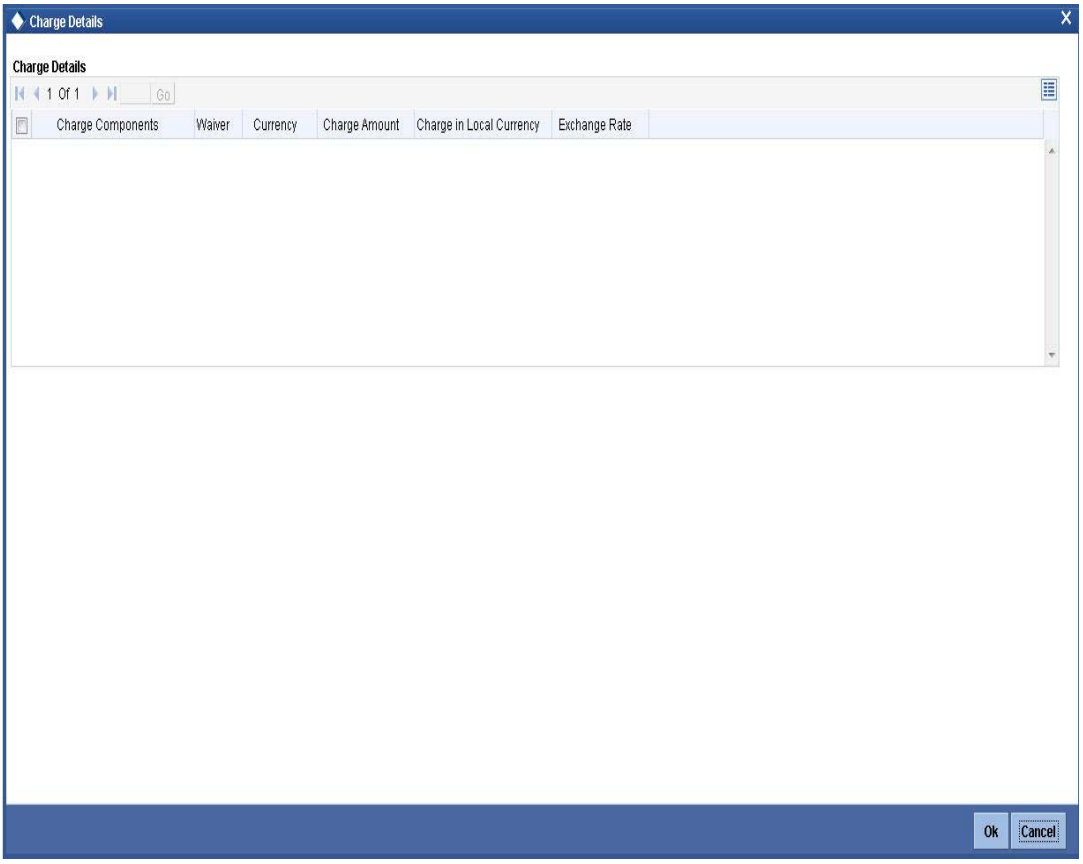
Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

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

7.13.2 Specifying charge details

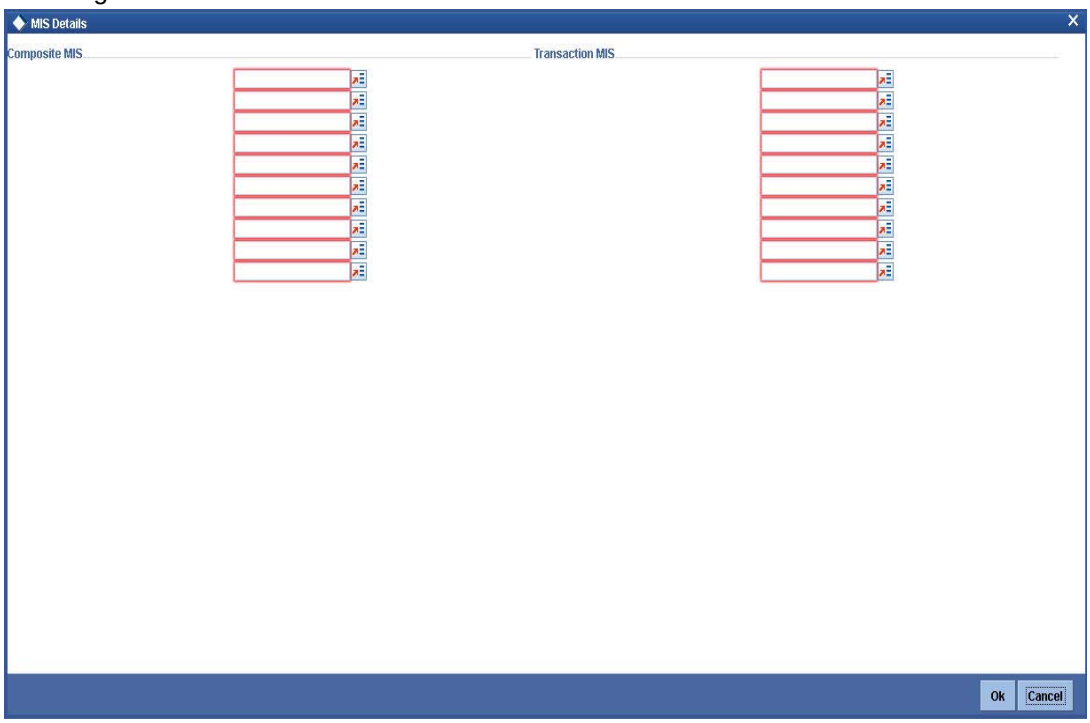
This block allows you to capture charge related details.



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

7.13.3 Specifying MIS details

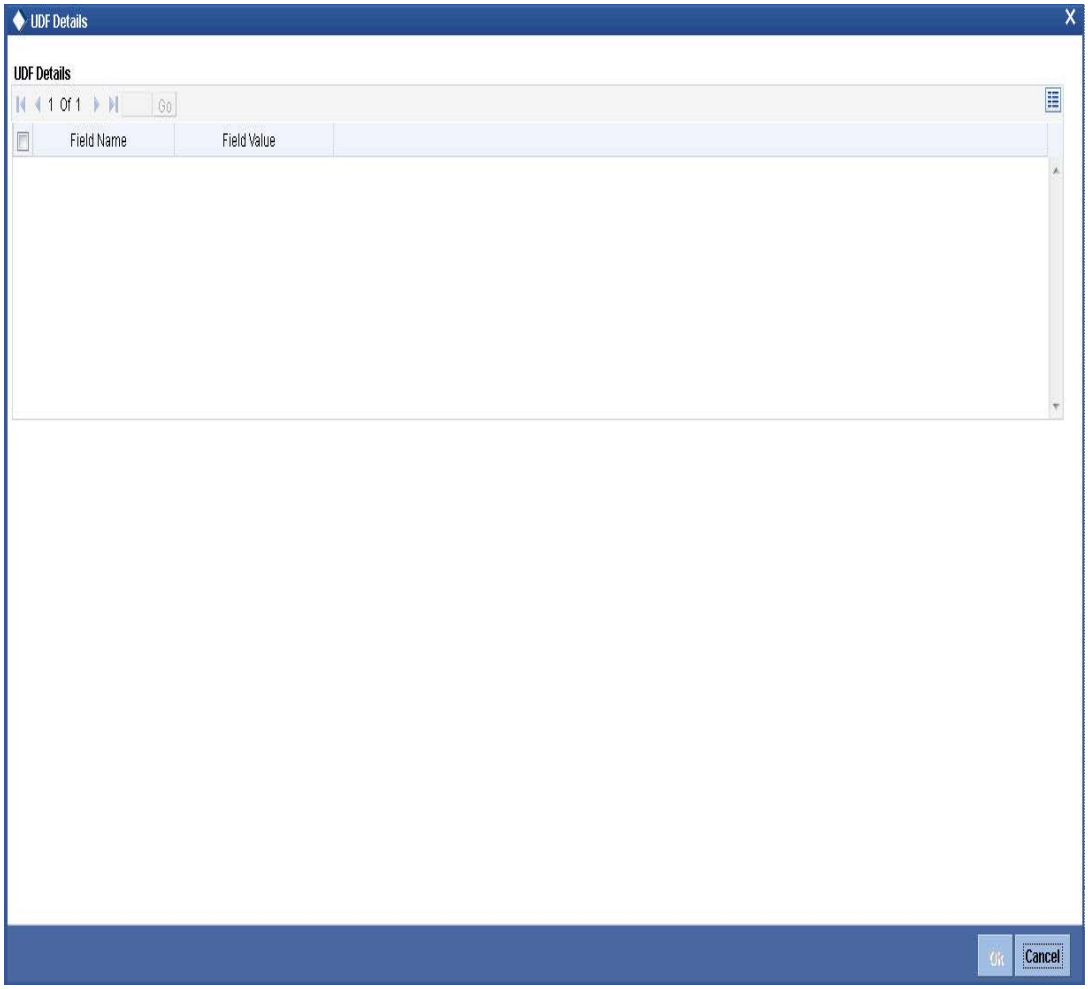
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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

7.13.4 Specifying UDF Details

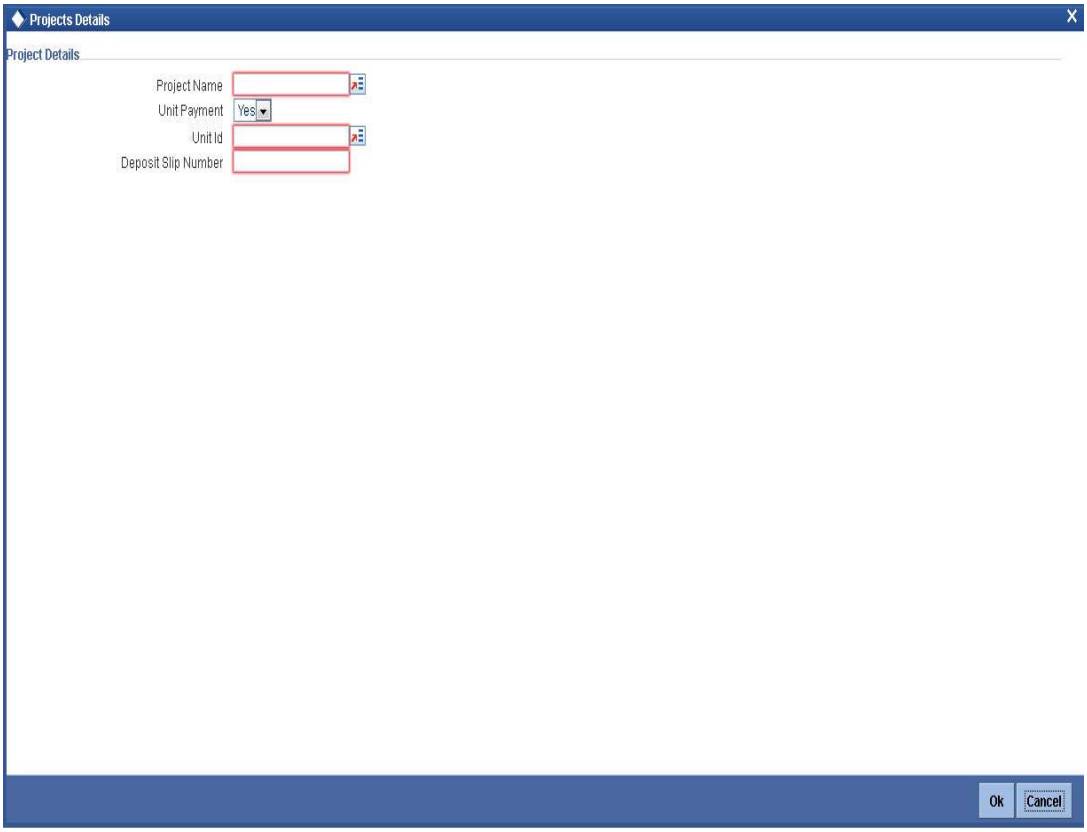
You can capture the UDF details under 'UDF' tab.



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

7.13.5 Specifying Project Details

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



Specify the following details:

Project Name

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

Unit Payment

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

- Yes
- No

Unit ID

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

Deposit Slip Number

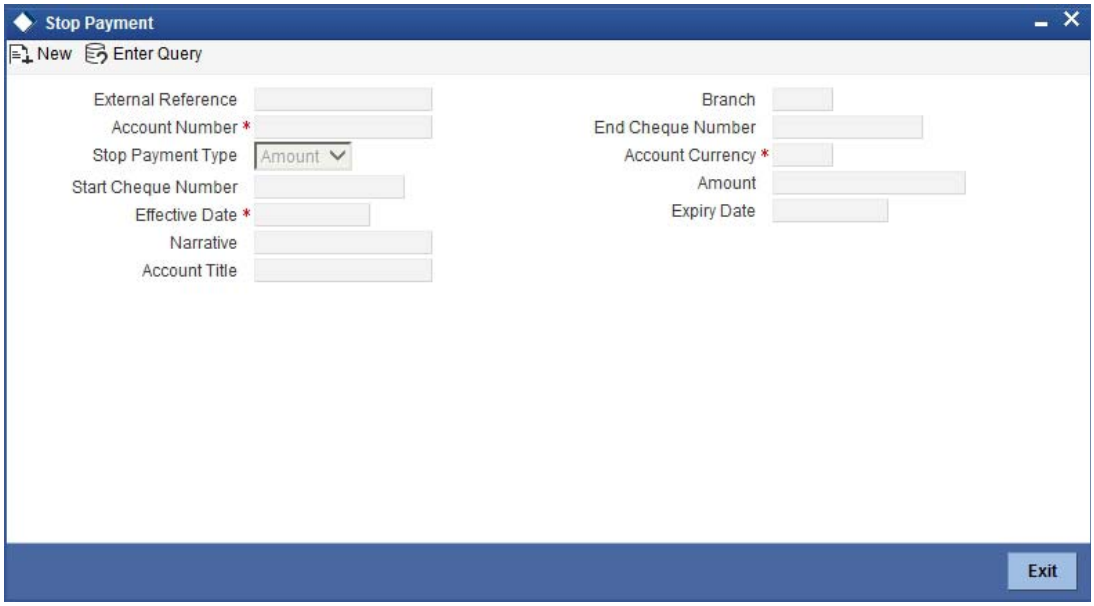
Specify the deposit slip number for the payment.

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

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

7.14 Making a Stop Payment

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



Here you can capture the following details:

External Reference Number

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

Branch

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

Account Number

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

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

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

Stop Payment Type

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

- Amount
- Cheque

Select the appropriate one.

Start Cheque Number

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

End Cheque Number

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

Note

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

Effective Date

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

Expiry Date

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

Amount

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

Narrative

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Account Title

The system displays a brief title for the chosen account.

Account Currency

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

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

7.14.1 Specifying Charge Details

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

Charge Components

Specify the charge component name.

Waiver

Check this box to indicate that charge is waivered.

Charge Amount

The system displays the computed charge amount.

Currency

The system displays the charge currency.

Charge in Local Currency

Specify the charge in local currency.

Exchange Rate

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

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

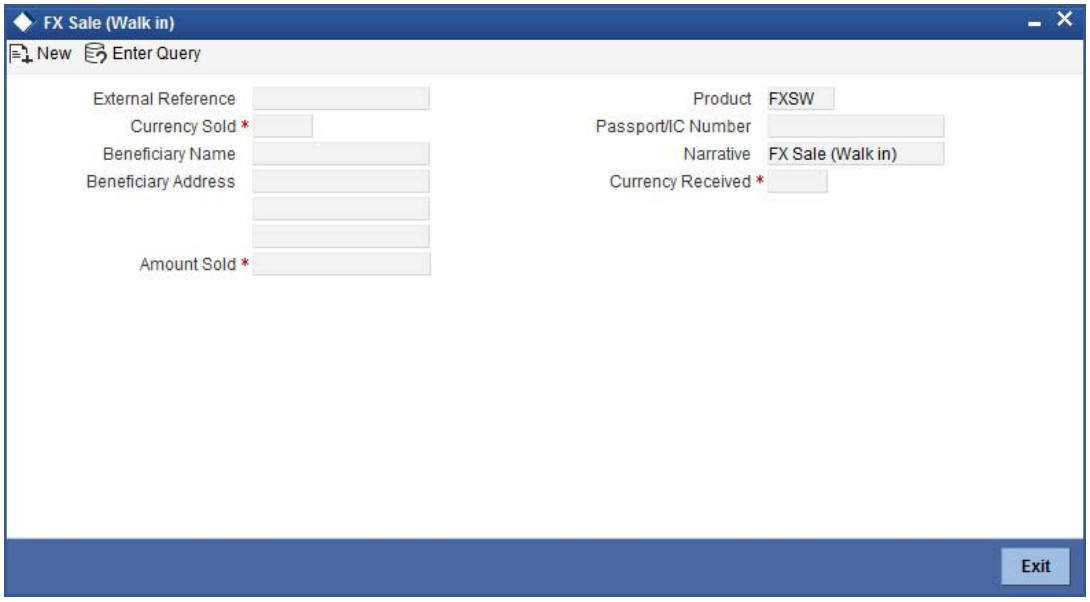
7.15 Sell Foreign Exchange to a Walk-in Customer

This section contains the following topics:

- Section 7.15.1, "Selling Foreign Exchange to a Walk-in Customer"
- Section 7.15.2, "Specifying denomination details"
- Section 7.15.3, "Specifying charge details"
- Section 7.15.4, "Specifying the MIS details"
- Section 7.15.5, "Specifying UDF Details"

7.15.1 Selling Foreign Exchange to a Walk-in Customer

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



Here you can capture the following details:

Product

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

External Reference Number

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

Currency Sold

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

Amount Sold

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

Currency Received

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

Customer ID

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

Narrative

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

Beneficiary Name

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

Passport/IC No

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

Beneficiary Address

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

Denomination Variance Applicable

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'FX Denominations' sub-screen.

On clicking the Pickup button, the following details are defaulted:In addition to the details defaulted from the previous stage, you can view the following details:

Currency Received Rate

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

Negotiated Rate

Specify the negotiated rate to compute profit or loss of this transaction.

Negotiated Reference

Specify the negotiated reference details.

Charges

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

Amount Received

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

Net Amount

The system displays the net amount.

If you have manually changed the exchange rate, then you can recalculate the net amount by clicking 'Recalculate' button.

If you have checked the check-box 'Denomination Variance Applicable', then the system will apply the variance for each denomination and calculate the net amount.

7.15.2 Specifying denomination details

In the 'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button.

In the 'FX Denomination' screen, you can capture details of the foreign currency denominations involved in the transaction. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage. You can invoke this screen by clicking the 'FX Denomination' button.

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

7.15.3 Specifying charge details

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

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

7.15.4 Specifying the MIS details

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

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

7.15.5 Specifying UDF Details

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

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

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

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

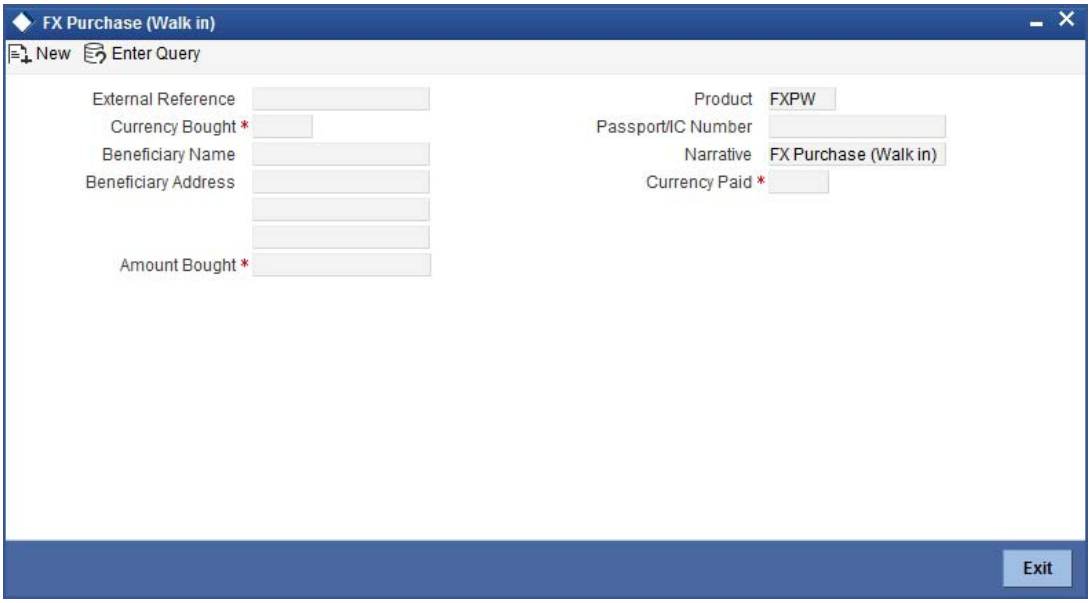
7.16 Purchase Foreign Exchange from a Walk-in Customer

This section contains the following topics:

- Section 7.16.1, "Purchasing Foreign Exchange from a Walk-in Customer"
- Section 7.16.2, "Specifying Denomination Details"
- Section 7.16.3, "Specifying charge details"
- Section 7.16.4, "Specifying MIS details"
- Section 7.16.5, "Specifying UDF Details"

7.16.1 Purchasing Foreign Exchange from a Walk-in Customer

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



Here you can capture the following details:

Product

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

External Reference Number

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

Currency Bought

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

Amount Bought

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

Currency Paid

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

Narrative

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

Beneficiary Name

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

Passport/IC No

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

Beneficiary Address

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

Denomination Variance Applicable

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'FX Denominations' sub-screen.

On clicking the 'Pickup' button the following details will be displayed:

Transaction Currency Rate

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

Negotiated Rate

Specify the negotiated rate to compute profit or loss of this transaction.

You can book profit or loss for each retail FX transaction based on the negotiated rate and transaction rate.

The formula for computing Profit/Loss is as follows:

Direct Method (Stronger currency to Weaker currency) = Negotiated Cost Rate – Transaction Rate) * Transaction Amount

Indirect method (Weaker currency to Stronger currency) = (1/Negotiated Cost Rate – 1/ Transaction Rate) * Transaction Amount

If both the currencies of transaction are Foreign currency, then revaluation will be as follows:

Revaluation method = Amount * (Transaction Rate–Negotiated Cost Rate) * Revaluation MID Rate of CCY2

At the time of booking, the profit or loss generated by the transaction will be booked as part of REVL. This profit or loss will be booked under separate GLs as per ARC maintenance.

If Negotiated rate and transaction rate are same there will not be any accounting entry for profit or loss.

Negotiated Reference

Specify the negotiated reference details.

For the negotiated transactions, the negotiation reference number and negotiated rate will be provided by the treasury which needs to be manually captured during transaction input.

Charges

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

Amount Paid

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

7.16.2 Specifying Denomination Details

In the'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button.

In the 'FX Denomination' screen, you can capture details of the foreign currency denominations involved in the transaction. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage. You can invoke this screen by clicking the 'FX Denomination' button.

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

7.16.3 Specifying charge details

This screen allows you to capture charge related details. You need to click on the 'Charges' button to invoke the screen.*Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

7.16.4 Specifying MIS details

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

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

7.16.5 Specifying UDF Details

You can capture the UDF details under 'UDF' screen. Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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

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

7.17 Purchase FX against Account

This section contains the following topics:

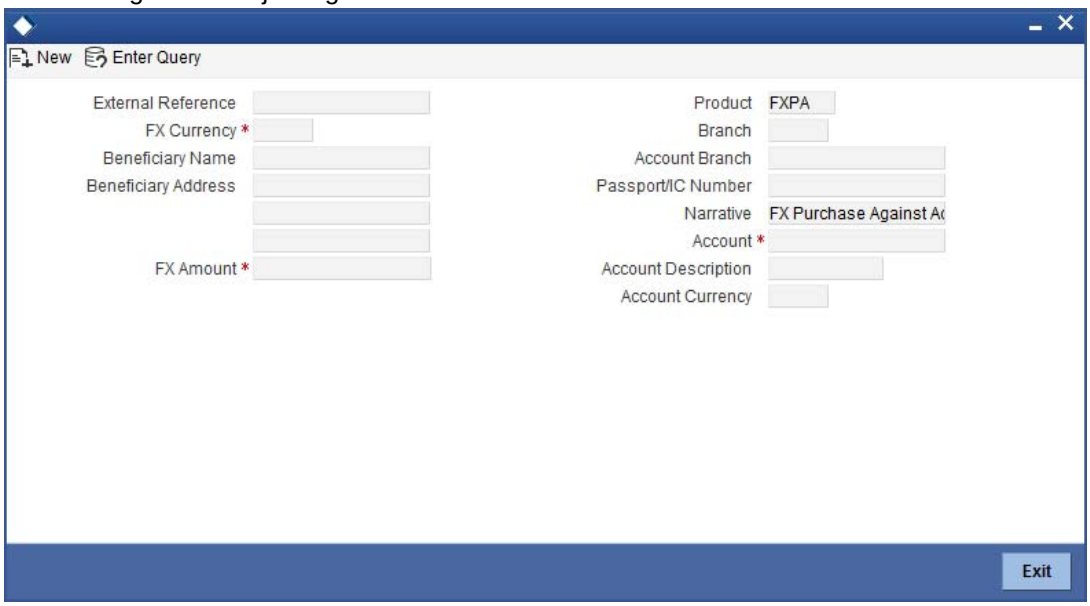
- Section 7.17.1, "Purchasing FX against Account"
- Section 7.17.2, "Denomination Details Tab"

- Section 7.17.3, "Charges Tab"
- Section 7.17.4, "MIS Tab"
- Section 7.17.5, "UDF Tab"

7.17.1 Purchasing FX against Account

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

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



You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

You can maintain the following parameters here:

External Reference Number

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

FX Currency

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

Beneficiary Name

Specify the name of the beneficiary customer.

Beneficiary Address

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

FX Amount

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

Product

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

Branch Code

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

Account Branch

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

Passport/IC Number

Specify the passport or unique identification number of the beneficiary.

Narrative

Specify additional remarks pertaining to the transaction, if any. If virtual account number is entered in the account number field, then that virtual account number will be displayed in the Narrative field.

Account
Physical Account

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

Virtual Account

You can also specify a virtual account number in this field. The physical account number is identified based on the Virtual Account Number and Account Currency combination. If there is no physical account available for the combination, then the default physical account number is selected. The account currency changes as per the default physical account number.

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

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

Account Description

Specify the description of the specified customer account. For a virtual account, the virtual account name is displayed here.

Account Currency

Currency of the specified customer account is defaulted here.

For a Virtual Account, the FX currency is defaulted as the account currency.

The physical account number is identified based on the account currency and virtual account number combination. If physical account number is available then the account currency remains the same.

If the physical account number is not available, then the default physical account number is selected and the account currency changes as per the default physical account number.

Denomination Variance Applicable

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'Denominations' sub-screen.

On clicking the Pickup button, the following fields will be defaulted:

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

Currency Rate

The current exchange rate of the currency is defaulted here.

Negotiated Rate

Specify the negotiated rate to compute profit or loss of this transaction.

Negotiated Reference

Specify the negotiated reference details.

Charges

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

Amount

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

Net Amount

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

If you have checked the check-box 'Denomination Variance Applicable', then the system will apply the variance for each denomination and calculate the net amount.

Recalculate

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

7.17.2 Denomination Details Tab

In the 'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage in the Denomination screen.

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

7.17.3 Charges Tab

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

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

7.17.4 MIS Tab

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

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

7.17.5 UDF Tab

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

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

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

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

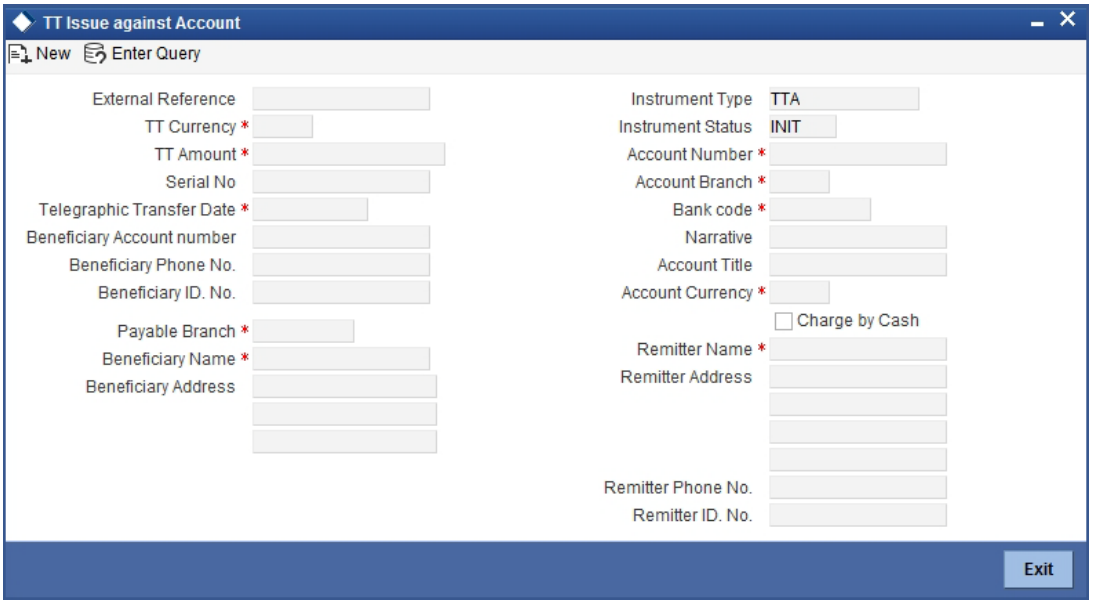
7.18 Issue TT against Account

This section contains the following topics:

- Section 7.18.1, "Issuing a TT against Account"
- Section 7.18.2, "Specifying denomination details"
- Section 7.18.3, "Specifying charge details"
- Section 7.18.4, "Specifying MIS Details"
- Section 7.18.5, "Specifying the UDF details"

7.18.1 Issuing a TT against Account

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



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

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

TT Currency

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

Account Currency

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

Remitter Name

Specify the name of the remitter.

Remitter Address

Specify the address of the remitter

Remitter Phone Number

Specify the phone number of the remitter.

Remitter ID Number

Specify a unique identification value of the remitter.

Beneficiary A/C number

Specify the account number to which the proceeds have to be credited.

Beneficiary ID Number

Specify the beneficiary ID number.

Beneficiary Phone Number

Specify the phone number of the beneficiary.

Charge by Cash

Check this box “Charge by Cash” to select the charge mode, that is by cash or from account.

Note

For the TT where Charge by “Cash” is selected, then all the TT transactions are treated as cash transactions.

Payable Branch

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

Account Number

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

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

TT Amount

Specify the transfer amount.

Telegraphic Transfer Date

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

Serial Number

Specify the serial number printed on the TT.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Transaction Currency Rate

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

Charges

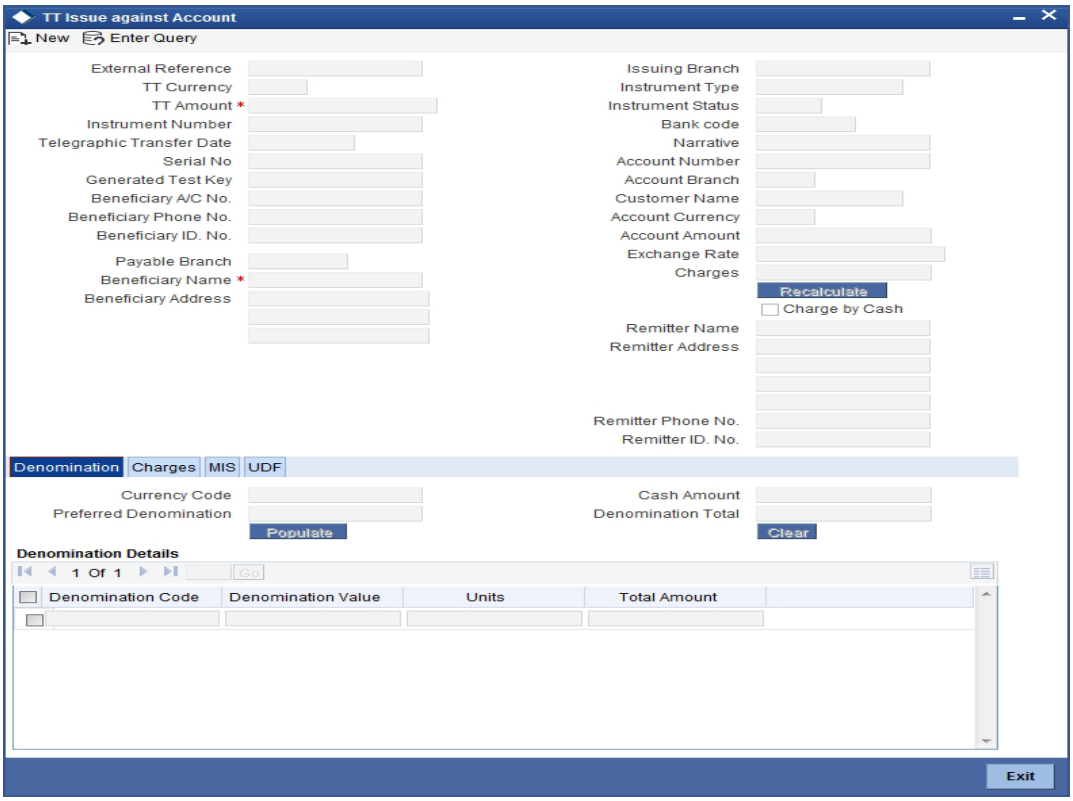
The system computes the charges applicable to the transaction and displays the amount here.

Generated Test Key

The generated test key is system populated. This field is system populated at Enrich stage.

7.18.2 Specifying denomination details

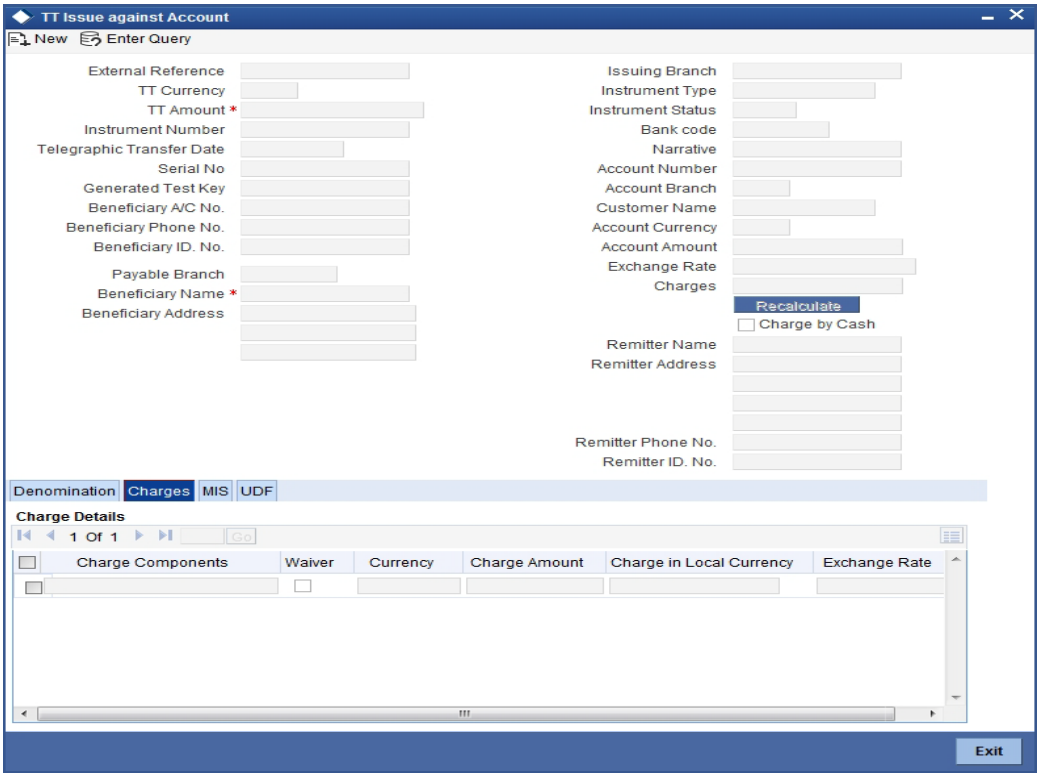
In this block, you can capture details of the currency denominations involved in the transaction. These details need to be mandatorily updated if 'Charge by Cash' is selected.



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

7.18.3 Specifying charge details

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



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

7.18.4 Specifying MIS Details

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

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

7.18.5 Specifying the UDF details

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

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

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

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

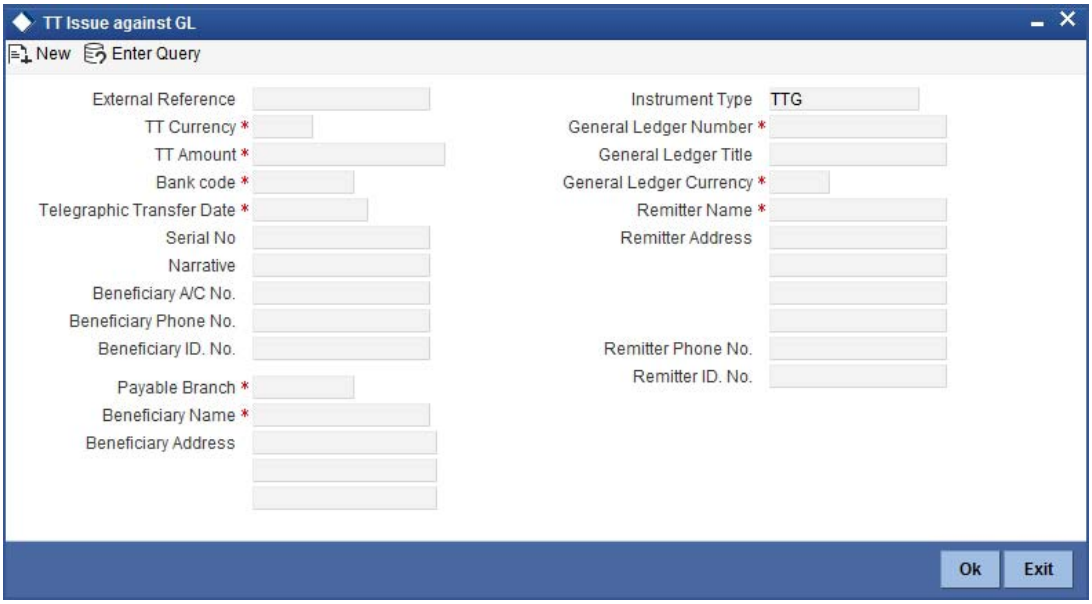
7.19 Issue a TT against GL

This section contains the following topics:

- Section 7.19.1, "Issuing a TT against GL"
- Section 7.19.2, "Specifying Charge Details"
- Section 7.19.3, "Specifying MIS Details"
- Section 7.19.4, "Specifying the UDF details"

7.19.1 Issuing a TT against GL

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



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

You need to specify the following details:

Bank Code

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

TT Currency

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

Payable Branch

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

General Ledger Number

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

General Ledger Currency

Specify the GL currency in this field.

Telegraphic Transfer Date

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

General Ledger Title

The system displays a brief title for the chosen account.

TT Amount

Specify the transfer amount.

Serial Number

Specify the Serial number printed on the TT.

Remitter Name

Specify the name of the remitter.

Remitter Address

Specify the address of the remitter

Remitter Phone Number

Specify the phone number of the remitter.

Remitter ID Number

Specify the remitter ID number.

Beneficiary A/C number

Specify the account number to which the proceeds have to be credited.

Beneficiary Phone Number

Specify the phone number of the beneficiary.

Narrative

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

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Txn Ccy Rate

The system displays the transaction currency.

Charges

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

TT Amount

The system displays the TT amount.

Total Amount

The system displays the total amount of the transaction.

Generated Test Key

The generated test key is system populated. This field is system populated at Enrich stage.

7.19.2 Specifying Charge Details

This block allows you to capture charge related details.

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

7.19.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

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

7.19.4 Specifying the UDF details

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

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

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

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

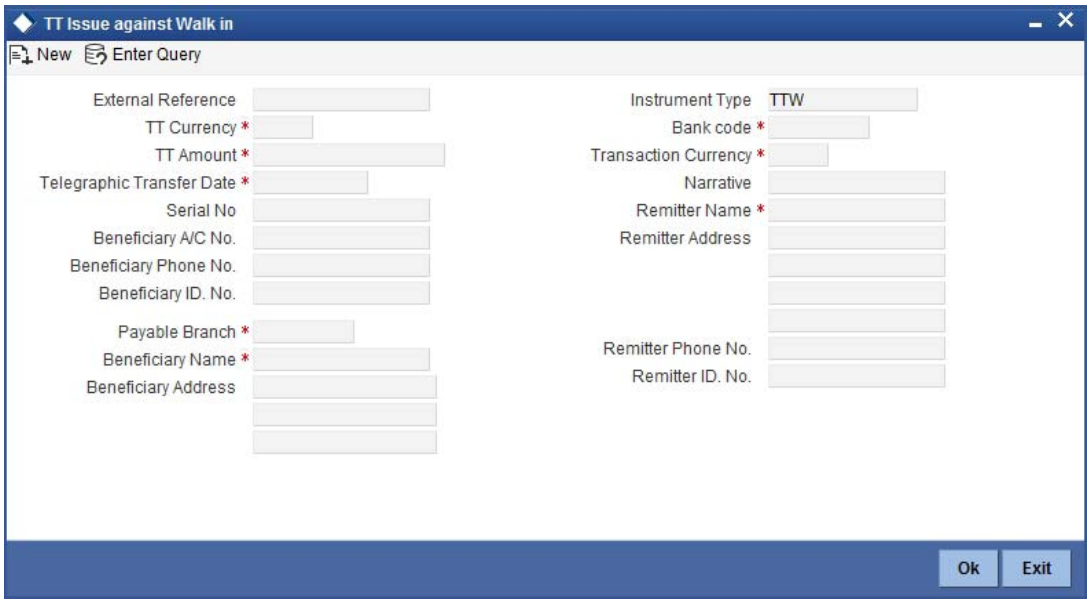
7.20 Issue a TT to a Walk-in Customer

This section contains the following topics:

- Section 7.20.1, "Issuing a TT to a Walk-in Customer"
- Section 7.20.2, "Specifying denomination details"
- Section 7.20.3, "Specifying charge details"
- Section 7.20.4, "Specifying MIS Details"
- Section 7.20.5, "Specifying the UDF details"

7.20.1 Issuing a TT to a Walk-in Customer

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



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

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

TT Currency

Specify the currency in which the TT is being issued.

Payable Branch

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

Transaction Currency

Specify the currency in which the customer is making the payment.

TT Amount

Specify the amount for which the TT needs to be drawn in the transfer currency.

Telegraphic Transfer Date

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

Remitter Name

Specify the name of the remitter.

Remitter Address

Specify the address of the remitter

Remitter Phone Number

Specify the phone number of the remitter.

Remitter ID Number

Specify the remitter ID number.

Beneficiary A/C number

Specify the account number to which the proceeds have to be credited.

Beneficiary Phone Number

Specify the phone number of the beneficiary.

Beneficiary ID Number

Specify the beneficiary Identification number.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the telegraphic transfer is done.

Beneficiary Address

Specify the address of the beneficiary in whose favor the telegraphic transfer is done.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Transaction Currency Rate

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

Charges

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

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the TT amount.

Generated Test Key

The generated test key is system populated. This field is system populated at Enrich stage.

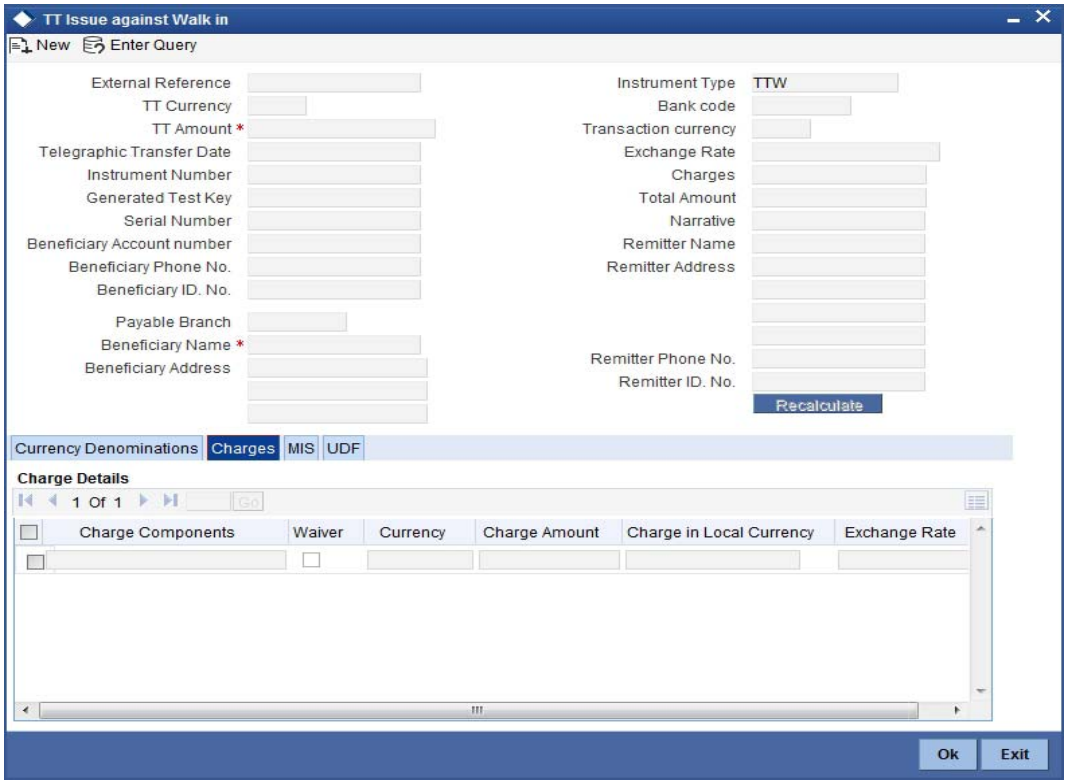
7.20.2 Specifying denomination details

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

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

7.20.3 Specifying charge details

Click on the ‘Charges’ tab to capture charge related details.



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

7.20.4 Specifying MIS Details

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

Refer the section titled ‘Specifying MIS details’ under ‘Depositing Cash’ in this manual for further details.

7.20.5 Specifying the UDF details

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

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

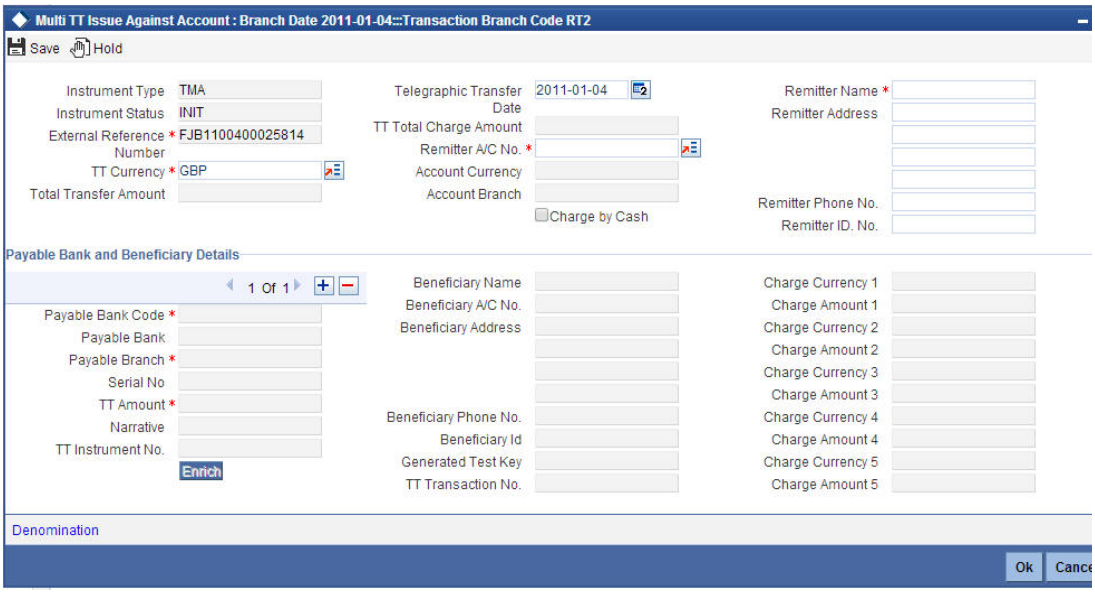
Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under ‘Depositing Cash’ for further details.

7.21 Issuing Multiple TT against Account

Issuance of multiple TT against a customer account with multiple beneficiaries respectively from single transactions is performed through this screen. The beneficiaries can be in different banks. The charge for this TT would be the sum of individual charges for each of the beneficiary banks. The charge can be collected either in cash or debited to the customer account. You can invoke the ‘Multiple TT Issue against Account’ screen, by typing ‘8324’in the

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



When you invoke this screen, the External Reference Number, Instrument Type and Instrument Status is defaulted.

Specify the following details in this screen:

TT Currency

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

Total Transfer Amount

The value in this field is defaulted. The sum total of the multiple TT amount is displayed in this field.

Telegraphic Transfer Date

Specify the telegraphic transfer date.

Remitter Account Number

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

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

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

Remitter Name

Specify the name of the remitter.

Remitter Address

Specify the address of the remitter

Remitter Phone Number

Specify the phone number of the remitter.

Remitter ID Number

Specify the remitter ID number.

Charge by Cash

Check the box “Charge by Cash” to select the charge mode that is by cash or from account.

Payable Bank Code

Specify the clearing bank code for the transaction.

Payable Bank

The name of the payable bank is displayed here.

Payable Branch

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

Serial Number

Specify the serial number.

TT Amount

Specify the transfer amount.

TT Instrument Number

The instrument number of the generated child TT’s is system populated.

Narrative

Specify remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

Beneficiary Phone Number

Specify the phone number of the beneficiary.

Beneficiary A/C number

Specify the account number to which the proceeds have to be credited.

Beneficiary ID Number

Specify the beneficiary Identification number.

TT Transaction Number

The system displays the Telegraphic Transfer transaction number in this field.

On clicking the ‘Enrich’ button, the following fields are defaulted:

Test Key

This field stores the test key generated at Enrich Stage.

TT Total Charge Amount

The value in this field is defaulted. The Total Charge will be equal to sum of all the Charges as computed and returned by the ARC of Individual Child TTs in the Enrichment Stage.

Total Transfer Amount

The value in this field is defaulted. The sum total of the multiple TT amount is displayed in this field.

Charge Amount 1 to 5

These fields are defaulted by the system. It computes all 5 charges (if applicable) for each individual child TT from their respective ARC and populates the same in the fields Charge 1,Charge 2, Charge 3, Charge 4, and Charge 5.

Charge Currency 1 to 5

The currency in which charge has to be deducted is displayed in these fields.

TT Transaction Number

The Telegraphic Transfer transaction number is defaulted in this field.

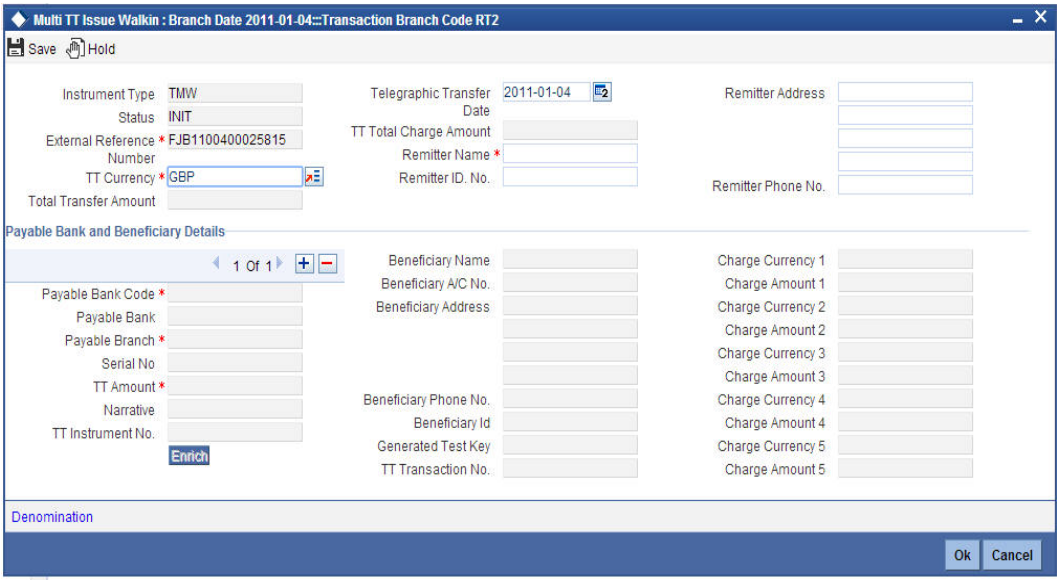
7.21.1 Specifying Denomination Details

In this block, you can capture details of the currency denominations for the charge, if the Charge by Cash is Y.

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

7.22 Issuing Multiple TT for Walk In

Issuance of Multiple TT against a walk-in customer with multiple beneficiaries from a single transaction is possible through this facility. You can invoke the 'Multiple TT Issue against Walk in' screen, by typing '8323' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



When you invoke this screen, the External Reference Number, Instrument Type and Instrument Status is defaulted.

TT Currency

Specify the TT currency or select a currency for the TT from the adjoining option list.

Telegraphic Transfer Date

Select the telegraphic transfer date in this field.

Remitter Name

Specify the name of the remitter.

Remitter Address

Specify the address of the remitter

Remitter Phone Number

Specify the phone number of the remitter.

Remitter ID Number

Specify the remitter ID number.

Payable Bank Code

Specify the clearing bank code for the transaction.

Beneficiary A/C number

Specify the account number to which the proceeds have to be credited.

Payable Bank

The name of the payable bank is displayed here.

Payable Branch

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

Serial Number

Specify the serial number.

TT Amount

Specify the transfer amount.

TT Instrument Number

The system generates the instrument number of the generated child TT's.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

Beneficiary Phone Number

Specify the phone number of the beneficiary.

Beneficiary ID Number

Specify the beneficiary Identification number.

On clicking the 'Enrich' button, the system populates the following details.

TT Total Charge Amount

This field is auto populated. The Total Charge will be equal to sum of all the Charges as computed and returned by the ARC of Individual Child TTs in the Enrich Stage.

Test Keys

This field stores the test key generated. This field is defaulted at Enrich state.

Total Transfer Amount

The value in this field is defaulted. The sum total of the multiple TT amount is displayed in this field.

TT Transaction Number

The system displays the telegraphic transfer transaction number in the field.

Charge Amount 1 to 5

These fields are defaulted by the system. It computes all 5 charges (if applicable) for each individual child TT from their respective ARC and populates the same in the fields Charge 1, Charge 2, Charge 3, Charge 4, and Charge 5.

Charge Currency 1 to 5

The currency in which the charges need to be deducted is defaulted in these fields.

7.22.1 Specifying denomination details

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

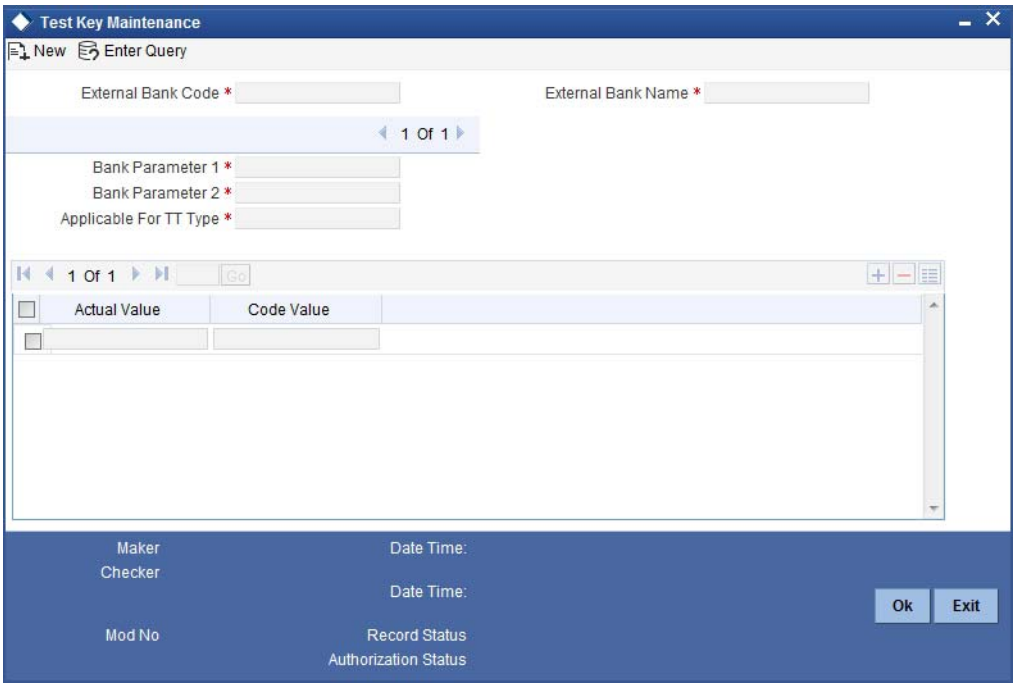
Refer the section titled 'Specifying denomination details' under 'Depositing Cash' in this manual for further details.

7.23 Maintaining TT Test Keys

With this facility a unique Test Key is generated for Individual TT remittance when the funds are being remitted to another bank. It is also beneficial for validating funds remitted from external banks payable at the branches of Home Bank. The generated Test Key is a part of the outgoing TT message. The test key generation is based on the following parameters:

- The remitter bank and branch.
- The beneficiary branch and bank
- The amount of remittance
- The date of remittance
- The Fax number used to send the remittance message
- A serial number

You can invoke the 'TT Test Key Maintenance screen by typing 'STDTTKEY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details in this field:

External Bank Code

Select the external bank code from the adjoining option list. The option list displays all the bank codes as maintained in the ‘Clearing Bank Code Maintenance’.

External Bank Name

This field is defaulted as per your selection in the external bank code field.

Bank Parameter 1

Select the bank parameter from the drop down list. The available parameters are as follows:

- Date
- Month
- Year
- Currency
- Amount
- Amount Range
- Home Bank Branch.
- Corresponding Bank Branch.
- Serial No.

Bank Parameter 2

Based on your selection in the Bank Parameter 1 field, select the appropriate value from the drop down list. The list of values displayed are as follows:

- All: this value indicates that all the parameters in Parameter 1 are applicable for the selection except amount.
- If Date is selected as Parameter 1, then the list of values will display the following parameters:
  - SUN

  - MON
  - TUE
  - WED
  - THUR
  - FRI
  - SAT
- If Amount is selected as Parameter 1, then the list of values displayed are:
  - MOD 100
  - MOD10

Applicable for TT type

Select the appropriate value from the drop down list. The list of values displayed are as follows:

- Both TT Type
- Inward TT
- Outward TT

Actuals

Specify the actual value in this field.

Code Value

Specify the code value in this field.

7.24 Inward TT Registration

This section contains the following topics:

- Section 7.24.1, "Defining Inward TT Registration"
- Section 7.24.2, "Specifying Charge details"
- Section 7.24.3, "Specifying MIS Details"
- Section 7.24.4, "Specifying the UDF details"

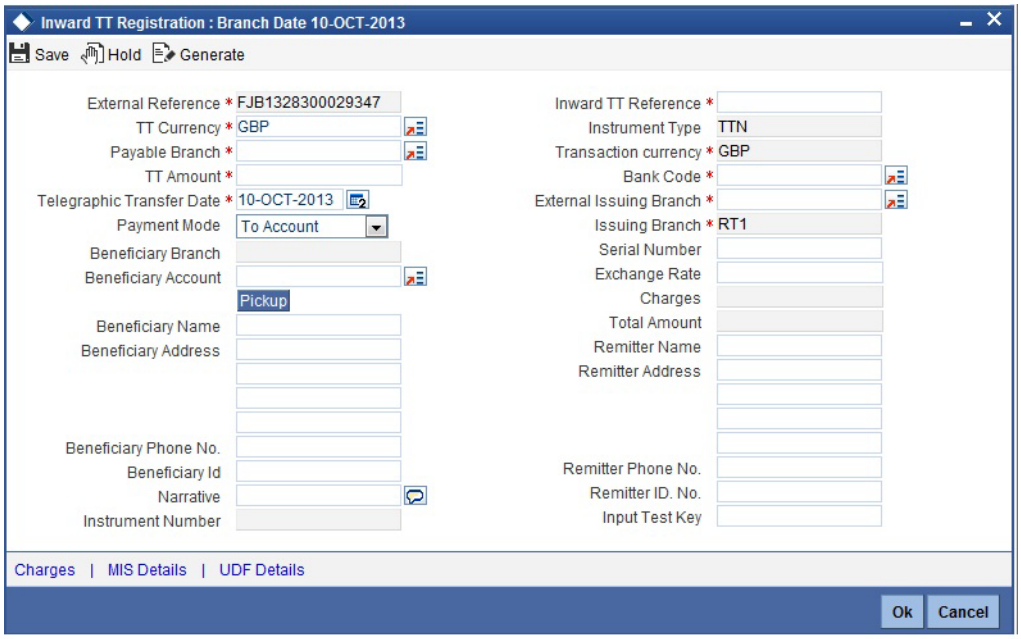
7.24.1 Defining Inward TT Registration

With this facility an inward remittance, that is, remittance from a external bank, is processed in the following manner:

- Remittance for credit to a customer account: The beneficiary customer has a customer account with the bank. The remittance on processing is credited to the customer account.
- Remittance is for collection by cash: The beneficiary customer collects the remitted amount in cash.

Any charges, if applicable, is calculated and collected from the customer. The charges are calculated based on the remitting bank and branch, beneficiary branch, amount, and so on. The charges can be collected either in cash or debited to a customer account. At the time of processing this inward remittance, the test key sent by the remitting bank is also validated

You can invoke this screen by typing ‘8322’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

You need to specify the following details:

TT Currency

Specify the currency in which the customer is receiving the payment.

TT Amount

Specify the amount that the customer is receiving.

Telegraphic Transfer Date

Specify the Telegraphic Transfer Date.

Payable Branch

Specify the branch where the TT amount is paid out.

Payment Mode

Select the appropriate option from the drop down list to indicate whether the TT is Payable by Immediate Liquidation to Account or Payable by Deferred Liquidation.

Beneficiary Account

Select the beneficiary account number from the adjoining option list.

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

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

Beneficiary Branch

The beneficiary's home branch is displayed in this field on the selection of the beneficiary account.

Beneficiary Name

Specify the name of the beneficiary in whose favor the telegraphic transfer is done.

Beneficiary Address

Specify the address of the beneficiary in whose favor the telegraphic transfer is done.

Beneficiary Phone Number

Specify the phone number of the beneficiary.

Beneficiary ID Number

Specify the beneficiary Identification number.

Narrative

Specify remarks pertaining to the transaction.

Instrument Number

The system displays the instrument number.

Inward TT Reference

Specify the Reference No. of the Inward Inter Bank TT.

Transaction Currency

Specify the currency in which the payment is being made by your customer.

Bank Code

Specify the clearing bank code for the transaction.

Issuing Branch

Select the branch of the external bank where the TT has been issued. Only the branches of the External Bank for which the Bank Code is selected, is listed

Serial Number

Specify the serial number printed on the TT

Remitter Name

Specify the name of the remitter.

Remitter Address

Specify the address of the remitter

Remitter Phone Number

Specify the phone number of the remitter.

Remitter ID Number

Specify the remitter ID number.

Input Test Key

Specify the Test Key sent by External Bank on the fax message of the TT

Pick Up

Click this button to retrieve details and compute charges if applicable. The following details are computed by the system:

Exchange Rate

Specify the rate of exchange.

Charges

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

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the TT amount.

7.24.2 Specifying Charge details

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

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

7.24.3 Specifying MIS Details

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

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

7.24.4 Specifying the UDF details

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

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

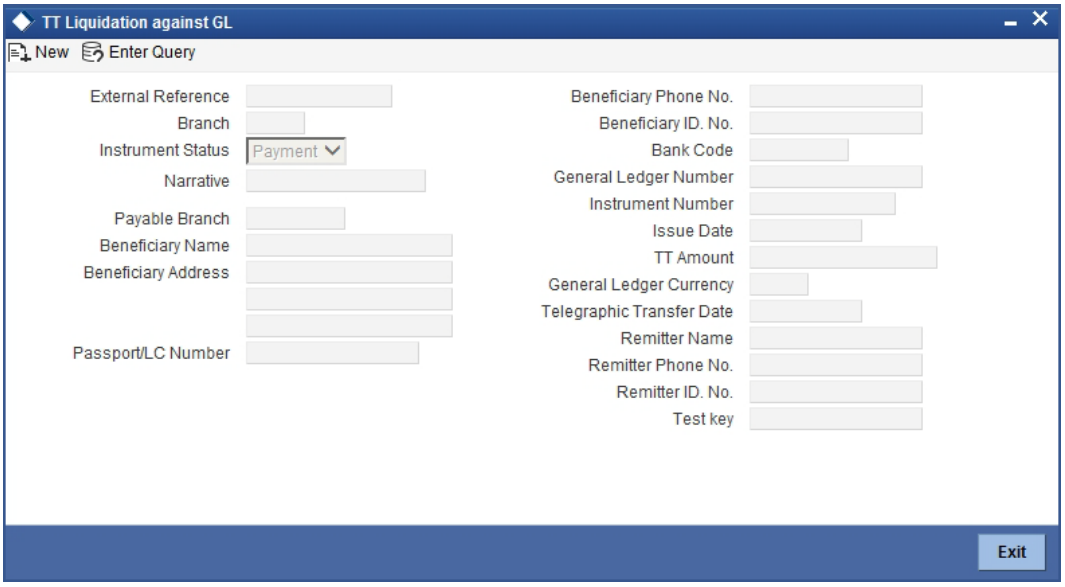
7.25 Liquide a TT against GL

This section contains the following topics:

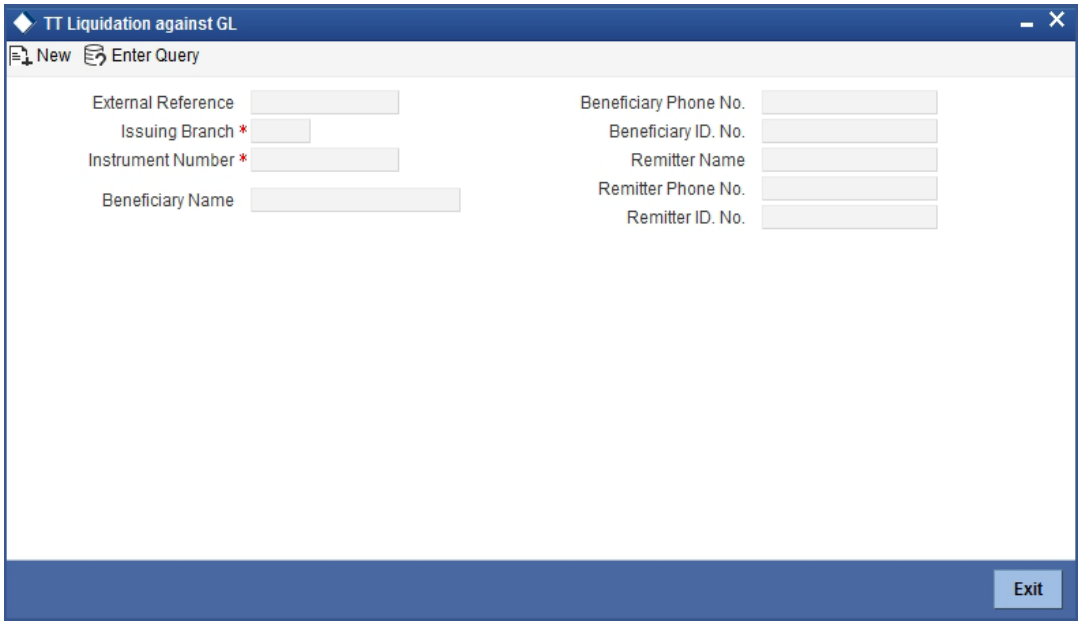
- Section 7.25.1, "Liquidating a TT against GL"
- Section 7.25.2, "Specifying charge details"
- Section 7.25.3, "Specifying MIS details"
- Section 7.25.4, "Specifying the UDF details"

7.25.1 Liquidating a TT against GL

You can liquidate a telegraphic transfer drawn on your branch against a GL through the 'TT Liquidation Against GL' screen. You can invoke this screen by typing '8320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed. Select the branch code in the 'Issuing Branch' field and the instrument number of the TT to be liquidated in the 'Instrument Number' field.



The following details will be auto populated:

Remitter Name

The name of the remitter is defaulted in this field.

Remitter Phone Number

The phone number of the remitter is defaulted in this field.

Remitter ID Number

The remitter ID number is defaulted in this field.

Test Key

The Test Key sent by External Bank on the fax message of the TT is defaulted in this field.

Beneficiary Name

The name of the beneficiary in whose favour the telegraphic transfer is done is defaulted in this field.

Beneficiary Phone Number

The phone number of the beneficiary is defaulted in this field.

Beneficiary ID Number

The beneficiary Identification number is defaulted in this field.

Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Instrument Status

This indicates the mode of liquidation of the TT transaction. You can select the mode of liquidation to any of the values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

GL Currency

The GL currency is defaulted to the instrument currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Number

The GL into which the amount should be liquidated is displayed here.

TT Currency

Displays the currency in which the instrument was issued.

TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

Telegraphic Transfer Date

The system displays the date on which the TT was issued.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport/IC No

The passport number or a unique identification number of the customer is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

The Charges, UDF, and MIS tabs will be displayed at this stage.

7.25.2 Specifying charge details

This block allows you to capture charge related details.

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

7.25.3 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' in this manual.

7.25.4 Specifying the UDF details

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

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

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

Note

MIS and UDF should have same set of values for the Instrument Issuance and Liquidation products, even if the products are different for issuance and liquidation.Else, the system displays an error message during liquidation as 'UDF not maintained'.

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

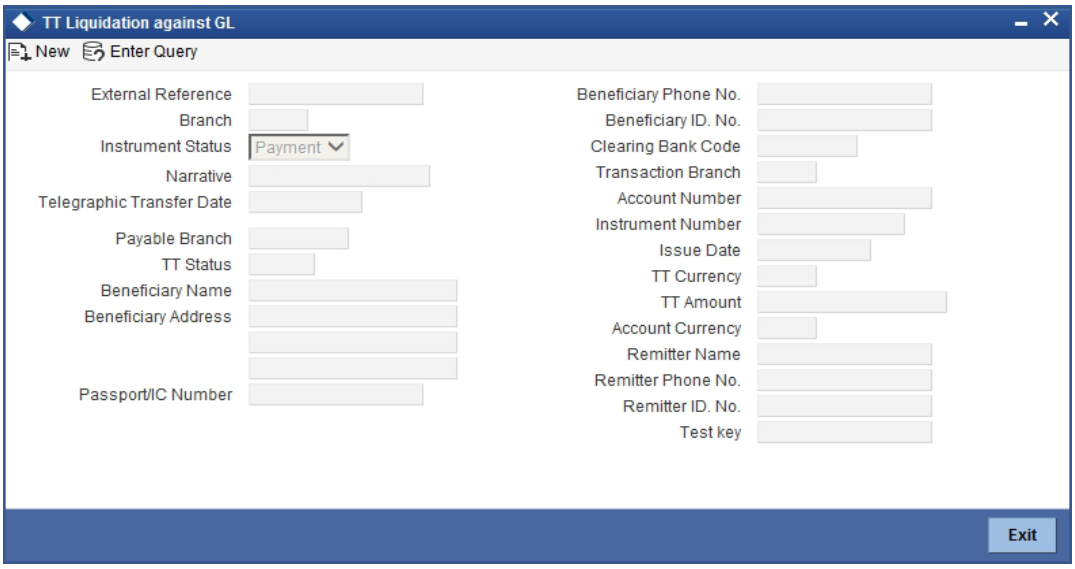
7.26 Liquidate a TT against Account

This section contains the following topics:

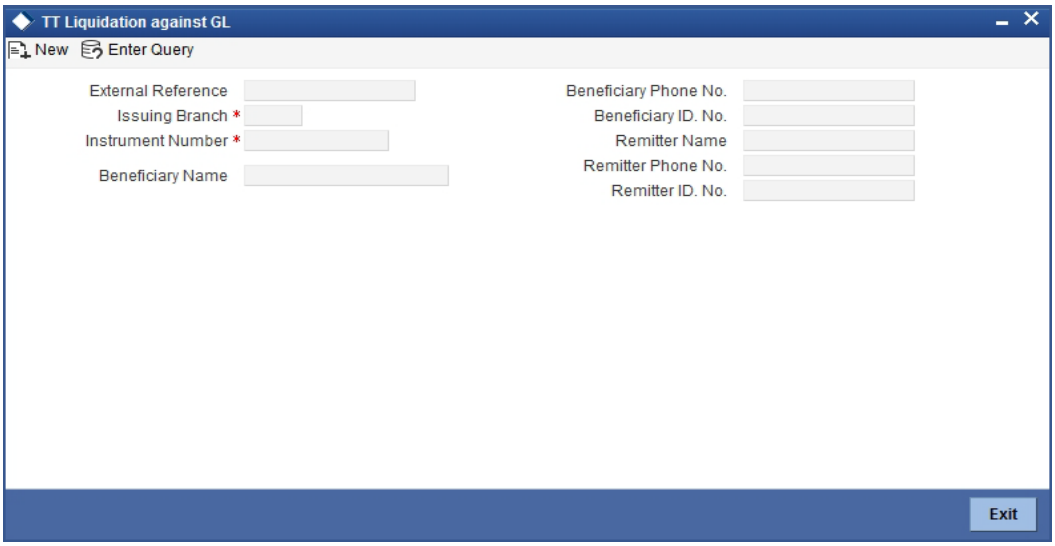
- Section 7.26.1, "Liquidating a TT against Account"
- Section 7.26.2, "Specifying charge details"
- Section 7.26.3, "Specifying MIS details"
- Section 7.26.4, "Specifying the UDF details"

7.26.1 Liquidating a TT against Account

You can liquidate a TT against an account through the 'TT Liquidation Against Account' screen. You can invoke this screen by typing '8321' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed. Select the branch code in the 'Issuing Branch' field and the instrument number of the TT to be liquidated in the 'Instrument Number' field.



The following fields will be auto populated:

Remitter Name

The name of the remitter is defaulted.

Remitter Phone Number

The phone number of the remitter is defaulted

Remitter ID Number

The remitter ID number is defaulted.

Test Key

The Test Key sent by External Bank on the fax message of the TT is defaulted.

Beneficiary Name

The name of the beneficiary in whose favor the telegraphic transfer is done is defaulted.

Beneficiary Phone Number

The phone number of the beneficiary is defaulted.

Beneficiary ID Number

The beneficiary Identification number is defaulted.

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the TT has to be liquidated is displayed here.

Instrument Status

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund
- Cancel

TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

Account Currency

The currency of the chosen account is displayed here.

TT Currency

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

TT Amount

The system displays the TT amount.

Telegraphic Transfer Date

The system displays the date on which the TT was issued.

Account Number

Specify the account into which the TT should be liquidated.

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

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

Transaction Branch

The branch to which the account belongs is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

You can enter remarks for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

7.26.2 Specifying charge details

The Charges, MIS and UDF tabs will be displayed at this stage. This block allows you to capture charge related details.

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

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

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

7.26.3 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' in this manual.

7.26.4 Specifying the UDF details

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

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

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

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

7.27 Liquidate a TT for a Walk-in Customer

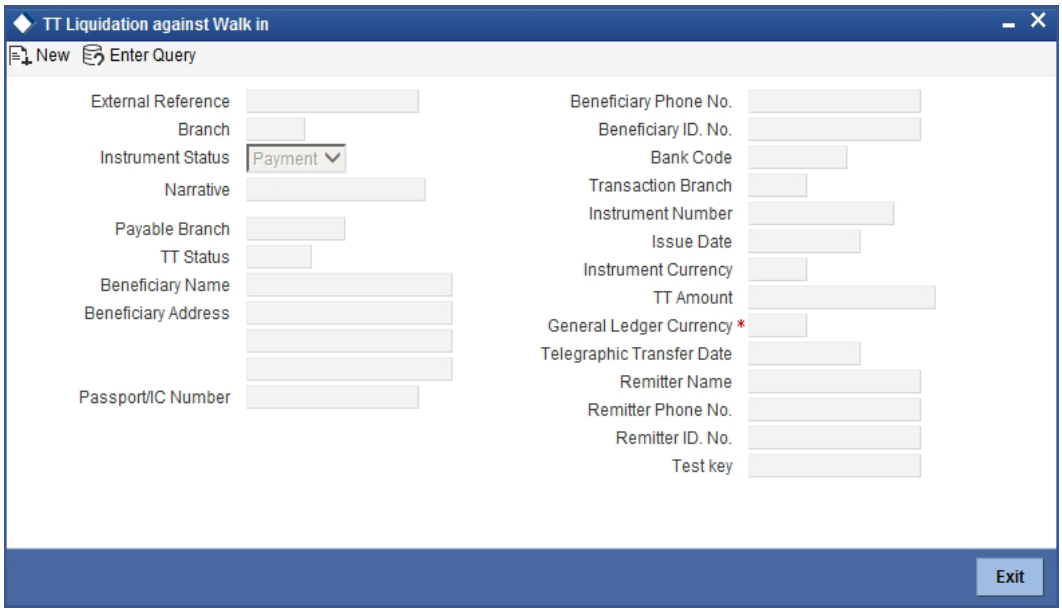
This section contains the following topics:

- Section 7.27.1, "Liquidating a TT for a Walk-in Customer"
- Section 7.27.2, "Specifying Denomination Details"
- Section 7.27.3, "Specifying charge details"
- Section 7.27.4, "Specifying MIS details"
- Section 7.27.5, "Specifying the UDF details"

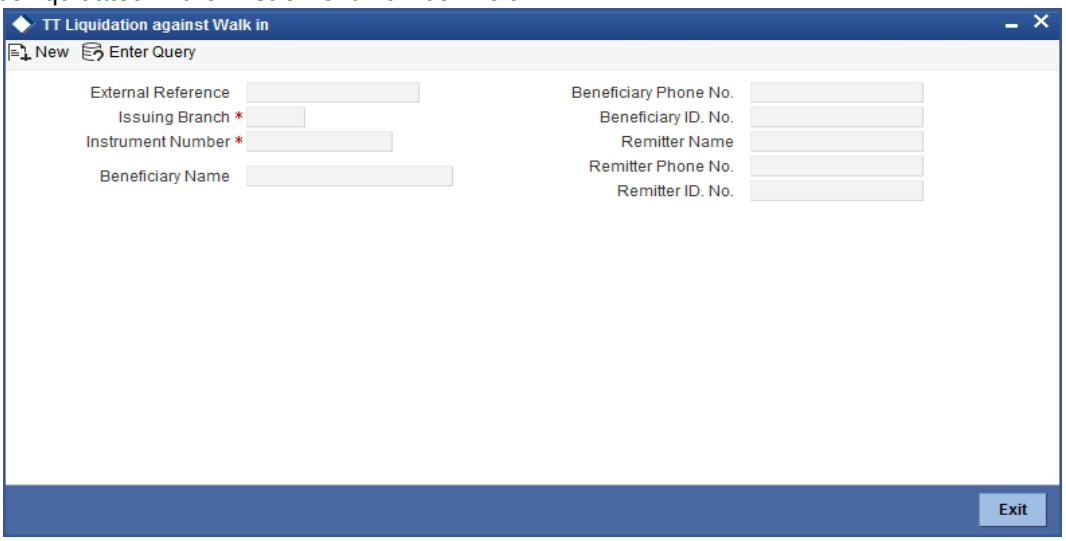
7.27.1 Liquidating a TT for a Walk-in Customer

You can liquidate a Telegraphic Transfer for a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'TT Liquidation

(Walk-In)' screen. You can invoke this screen by typing '8319' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed. Select the branch code in the 'Issuing Branch' field and the instrument number of the TT to be liquidated in the 'Instrument Number' field.



The following details will be auto populated:

Remitter Name

The name of the remitter is defaulted.

Remitter Phone Number

The phone number of the remitter is defaulted.

Remitter ID Number

The remitter ID number is defaulted.

Test Key

The Test Key sent by External Bank on the fax message of the TT is defaulted.

Beneficiary Name

The name of the beneficiary in whose favor the telegraphic transfer is done, is defaulted.

Beneficiary Address

The address of the beneficiary is displayed her.

Beneficiary Phone Number

The phone number of the beneficiary is defaulted.

Beneficiary ID Number

The beneficiary Identification number is defaulted.

Instrument Status

The system displays the liquidation mode of the TT. However, you can change it.

The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

Instrument Currency

The system displays the currency in which the TT has been issued.

TT Instrument Amount

The amount for which the cheque amount has been issued is displayed here.

Telegraphic Transfer Date

The system displays the date on which the TT was issued.

Payable Branch

The branch where the transfer amount is being paid out (current branch) is displayed here.

TT Status

The status of the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

GL Currency

The GL currency is defaulted to the instrument currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Narrative

Here, you can enter remarks pertaining to the transaction.

Note

The Inter Bank Outward TT Issuance will not be available for the Payment in the Liquidation Process. The Inter Bank Outward TT will be available for only Refund and Cancel event at the Refund at the Issuing and Payable branch respectively, under the TT Liquidation Process.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

The Denomination, Charges, MIS and UDF tabs are displayed at this stage.

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

7.27.2 Specifying Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction. *Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.*

7.27.3 Specifying charge details

This block allows you to capture charge related details.

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

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

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

7.27.4 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' in this manual.

7.27.5 Specifying the UDF details

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

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

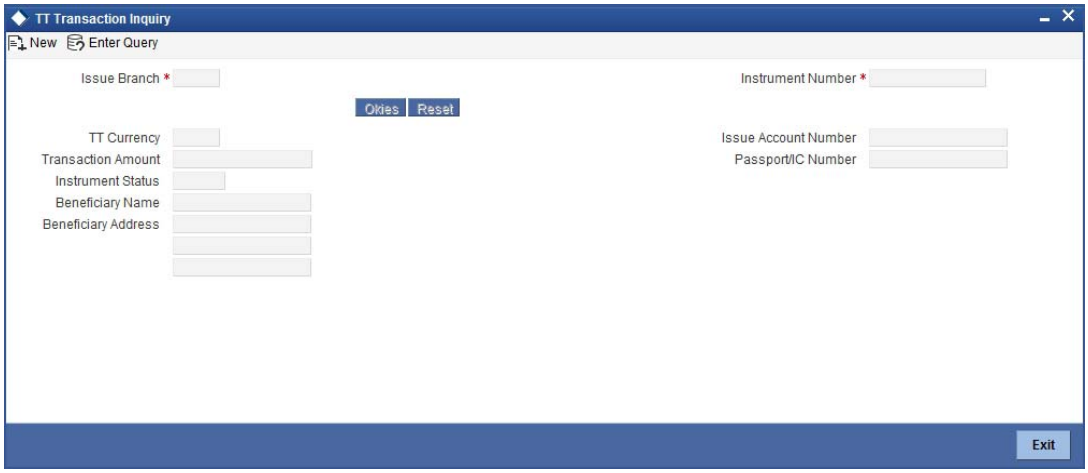
Click save icon to save the transaction. The authorization process is similar to cash deposit.

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

7.28 Inquiring on a TT Transaction

You can query a Telegraphic Transfer transaction for a specified branch and Instrument Number. This can be done by using the 'TT Inquiry' screen. You can invoke this screen by

typing ‘7795’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Instrument Number

Specify an instrument number of the TT transaction that needs to be queried.

Issue Branch

Specify a branch for which you wish to query the TT transaction. Or select a branch from the list of values.

After you specify the above details, click ‘Ok’ button.

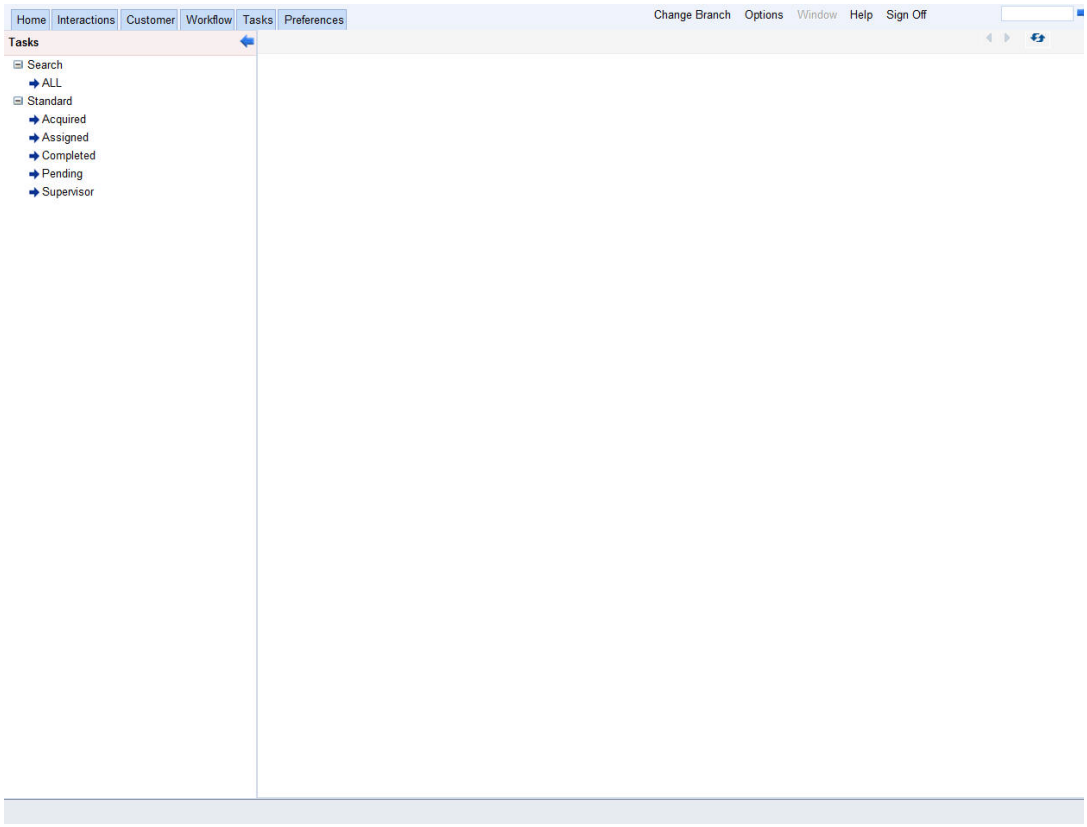
The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number
- Beneficiary Address

Clicking ‘Query’ button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

7.29 Transaction Reversal

You can reverse financial transactions that have been initiated by you. The transactions that have been completed successfully are available in the ‘Completed’ list.

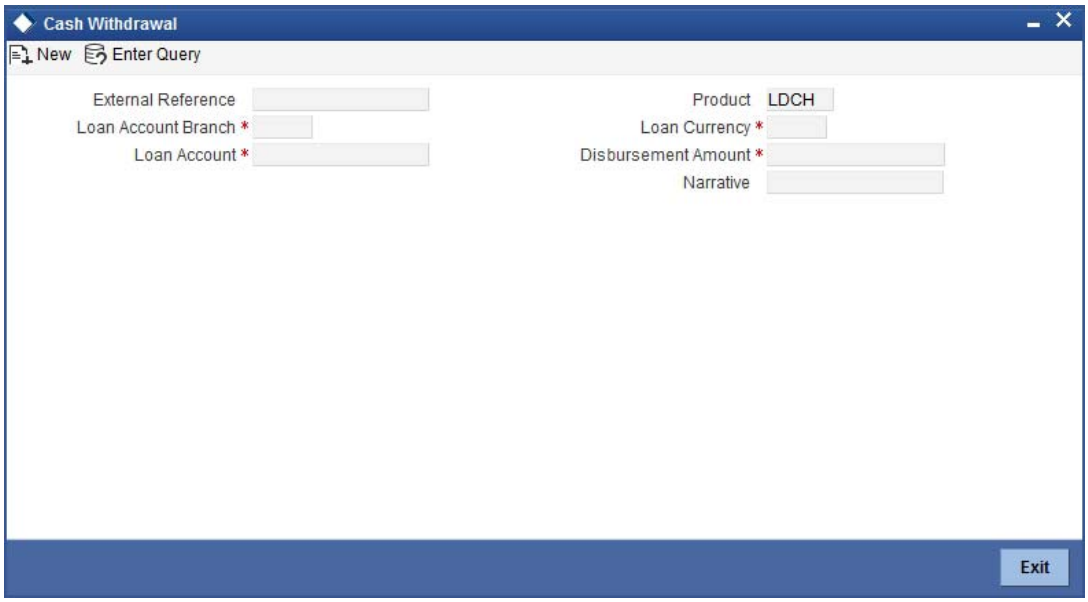


You can select the transaction that needs to be reversed by clicking on it.

Here you will be able to view all the transaction details. Click save icon to reverse the transaction. The accounting entries will be reversed (i.e. negative amounts will be posted into the accounts). This will update the till balance for the currencies, wherever applicable. The system will display the message “Transaction Completed Successfully”.

7.30 Disbursing Loan Manually By Cash

You can manually disburse loan amount by cash using the ‘Loan Disbursement by Cash’ screen. You can invoke this screen by typing ‘5001’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:



Specify the following details:

External Reference Number

The system displays a unique number.

Product

The retail teller product code ‘LDCH’ is displayed in this field.

Loan Account Branch

Specify the loan account branch from which the amount is to be disbursed. You can also select the appropriate branch from the adjacent option list. The list displays all the branches maintained in the system.

Loan Account

Specify the loan account number from which the amount is to be disbursed. You can also select the appropriate account number from the adjacent option list. The list displays all the valid loan accounts maintained in the system.

Disbursement Currency

Specify the currency of the disbursement amount. You can also select the appropriate currency from the adjacent option list. The list displays all the currencies maintained in the system. The denomination tracking will be against this currency.

Disbursement Amount

Specify the disbursement amount.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click ‘Save’ button. The following screen along with the loan details is displayed:

The details specified in the first screen are displayed here. However, you can capture the following details:

Disbursement Amount

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount and click 'Recalculate' button to calculate the total cash being disbursed.

Total Cash Disbursed

The total cash disbursed, after deducting the charges is displayed.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

On saving the transaction, it will move to the enrichment stage for further processing.

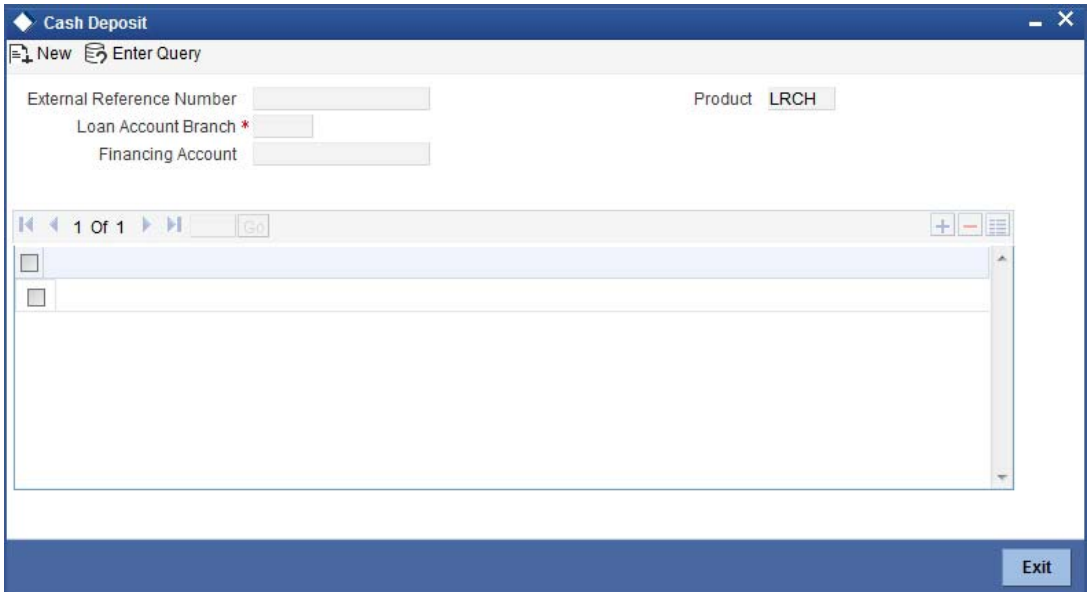
Note

The total amount of all the denominations must be equal to the total cash being disbursed.

- You cannot reverse these transactions from Savings module
- Manual disbursement through Savings module can be done only for manual disbursement loan accounts

7.31 Repaying Loan Manually By Cash

You can manually repay retail loan amount by cash using the ‘Repayment towards Loan’ screen. You can invoke this screen by typing ‘5401’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:



Here, you query the loan details by specifying the following:

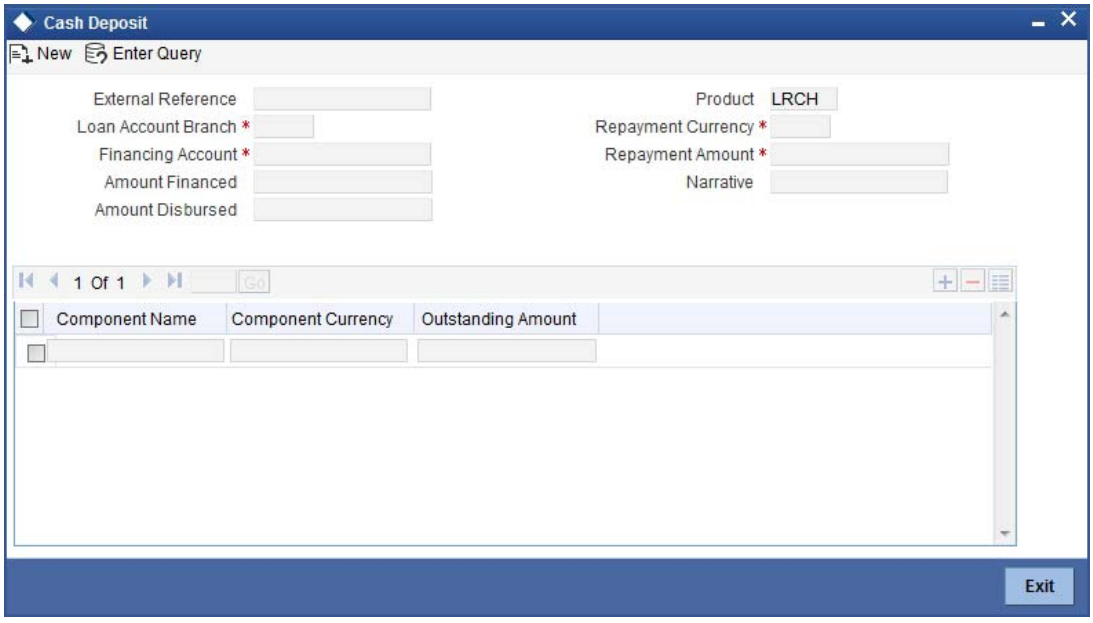
Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Click ‘Save’ button. The total amount financed, disbursed, the total outstanding amount for each component and currency is displayed in the following screen:



Specify the following in this screen:

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Repayment Currency

Specify the currency of repayment amount. You can also select the appropriate currency from the adjacent option list. The list displays all the valid currencies maintained in the system. The denomination tracking will be against this currency.

Repayment Amount

Specify the amount to be repaid.

Narrative

Specify any remarks for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Repayment Amount

The amount mentioned in the input screen is displayed here. However, you can modify the same. Specify the amount to be repaid and click 'Recalculate' button to calculate the total cash being amount.

Total Cash Amount

The total amount to be paid after including all the charges is displayed here.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Note

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

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.

Note

- The total amount of all the denominations must be equal to the total cash amount being paid.
- You cannot reverse these transactions from Savings module.

7.32 Safe Deposit Box Rentals

This section contains the following topics:

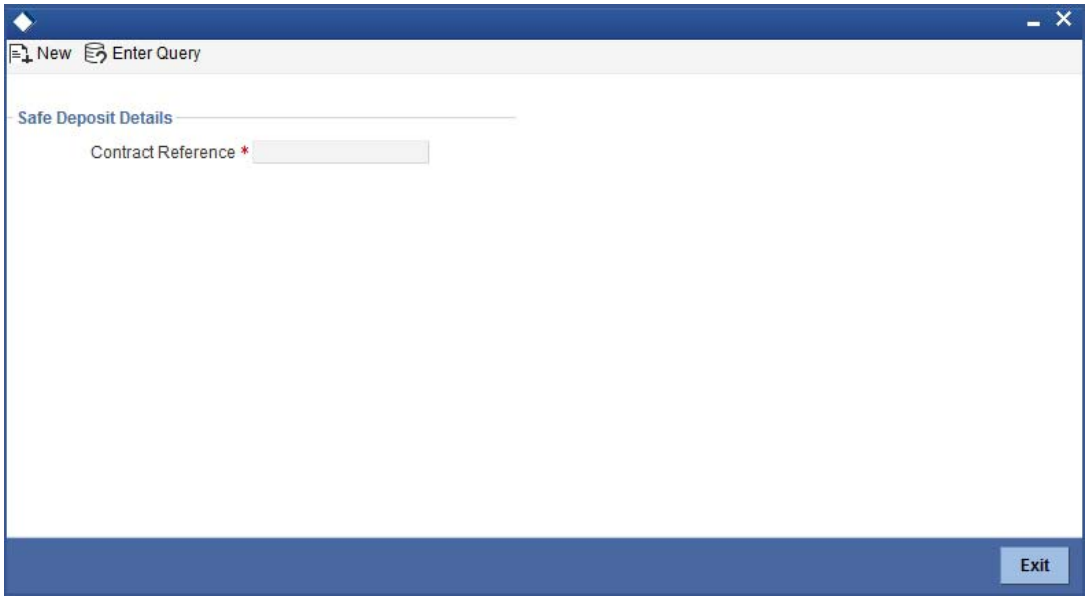
- Section 7.32.1, "Processing Safe Deposit Box Rentals"
- Section 7.32.2, "Input Stage"

7.32.1 Processing Safe Deposit Box Rentals

Your customer can pay rental for the safe deposit box either by cash or from the account. The cash payment is processed through the 'Safe Deposit Rental By Cash' screen as detailed below:

7.32.2 Input Stage

You can invoke the 'Safe Deposit Rental By Cash' screen by typing '3401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The following screen is displayed:



In this screen, select the Contract Reference Number of the transaction from the option list.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

- External Reference Number
- Product
- Contract Reference Number
- Value Date
- Due Date
- Next Due Date
- Payment Currency
- Payment Amount

You can enter the following details:

Narrative

Enter additional information for the transaction.

Settlement Account

The system will display the account selected at the contract level. You can modify this, if required.

Settlement Branch

The system will display the branch selected at the contract level. You can modify this, if required.

Settlement Currency

The system will display the currency selected at the contract level. You can modify this, if required.

You can save the transaction by clicking the save icon.

In this screen, you can enter the details pertaining to denomination, MIS and UDF:

7.32.2.1 Denomination Details

Enter the following detail:

Preferred Denomination

Specify the denomination in which the cash should be paid.

After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

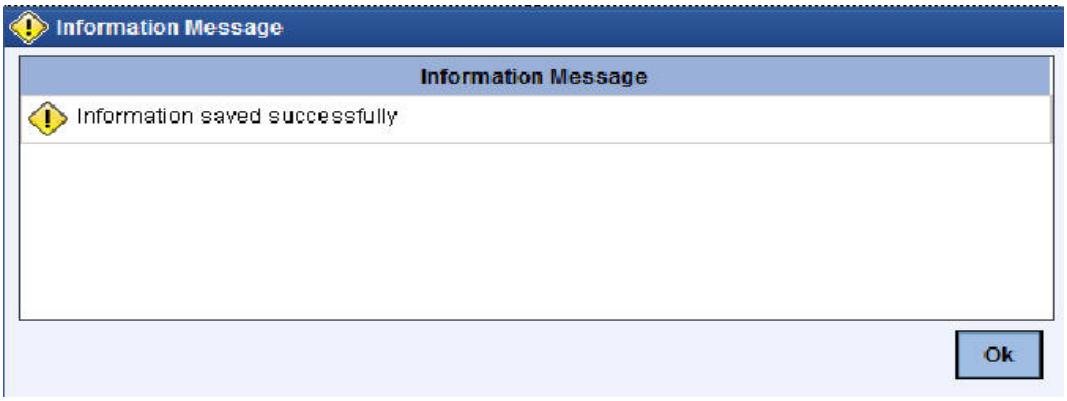
If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish

to modify these details, you may do so by clicking ‘Clear’, specifying the preferred currency and then clicking the ‘Populate’ button.

Refer the corresponding section under ‘Depositing Cash’ for details on MIS and UDF

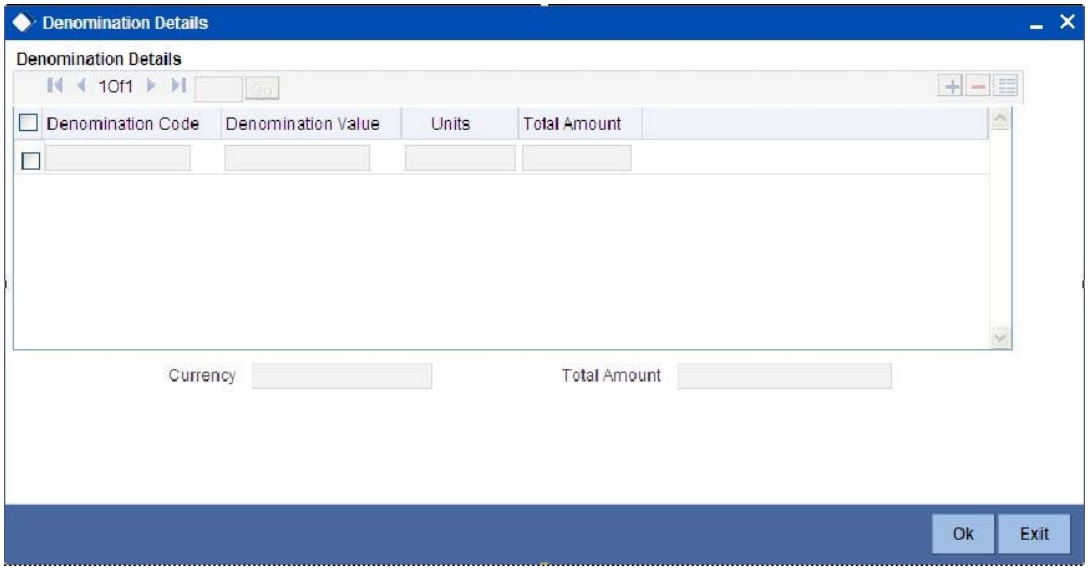
Refer the chapter ‘Operations’ in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:



7.33 Viewing Availability of Denomination in Till

You can view the count of denomination units available in Till in the ‘Denomination Count for Transcation Currency’ screen. You can invoke this screen using the key combination ‘Ctrl+T’ only if the main screen contains ‘Denomination’ tab and the code of the currency is specified in the main screen. For enabling ‘Ctrl+T’ key combination for this feature, check ‘Display Denomination Details’ at the system level.

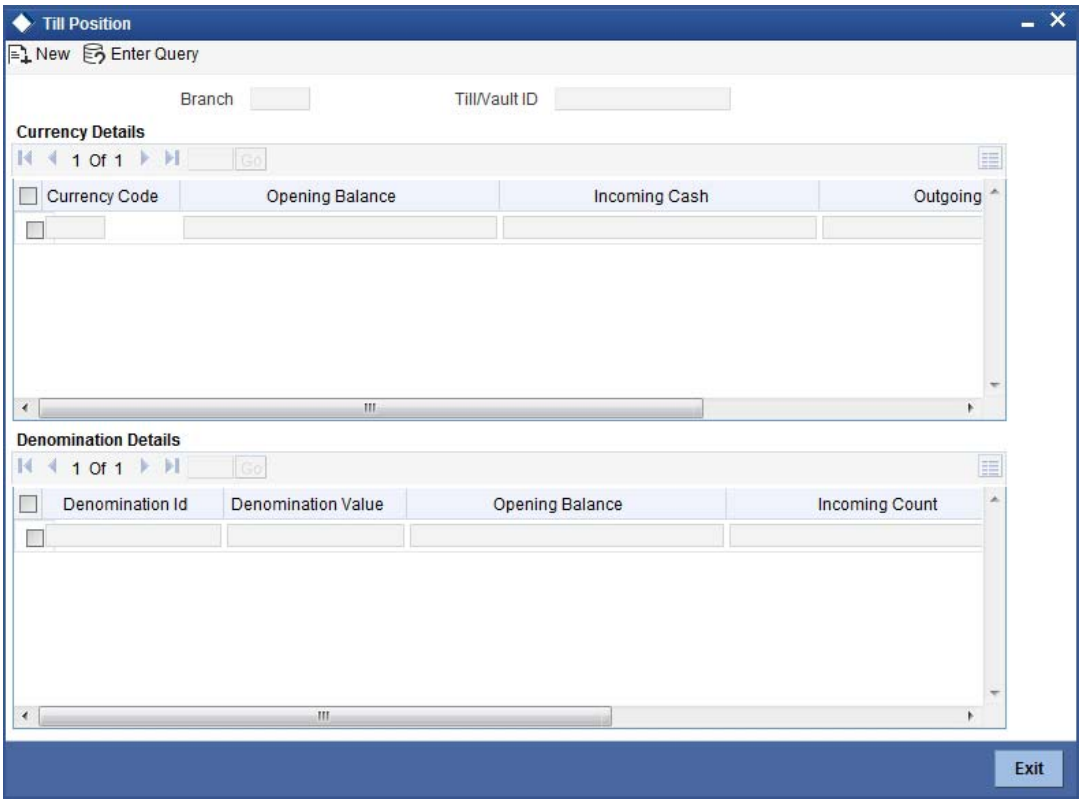


Here you can view the following details:

- Denomination Code – The denomination ID as specified in Currency definition.
- Denomination Value – The absolute value of the denomination code.
- Units Available – The count of denominations in the system.

7.34 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day and view the vault position including denomination, at any given point of timein the 'Till Vault Position Query' screen. You can invoke this screen by typing 'TVQR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow.



Here you can view the following details:

Branch Code

The system displays the current branch code.

Till/Vault ID

The system displays the identification of the currently logged in user.

Currency Details

Currency Code

The system displays the code of the currency available in the Till.

Opening Balance

The system displays the opening balance in the Till for the day.

Incoming Cash

The system displays the incoming cash in the Till for the day.

Outgoing Cash

The system displays the outgoing cash in the Till for the day.

Total Cash

The system displays the total cash currently available in the Till.

Check one of the Till details record to view the following currency details:

Denomination Details

Denomination ID

The system displays the denomination code for the currency in the selected till details record.

Denomination Value

The system displays the value of the corresponding denomination ID.

Opening Balance

The system displays the opening balance in the till for the day in terms of denominations.

Incoming Cash

The system displays the incoming cash in the Till for the day in terms of denominations.

Outgoing Cash

The system displays the outgoing cash in the Till for the day in terms of denominations.

Total Cash

The system displays the total cash currently available in the Till for the day in terms of denominations.

7.35 Sell Foreign Currency against CASA Account

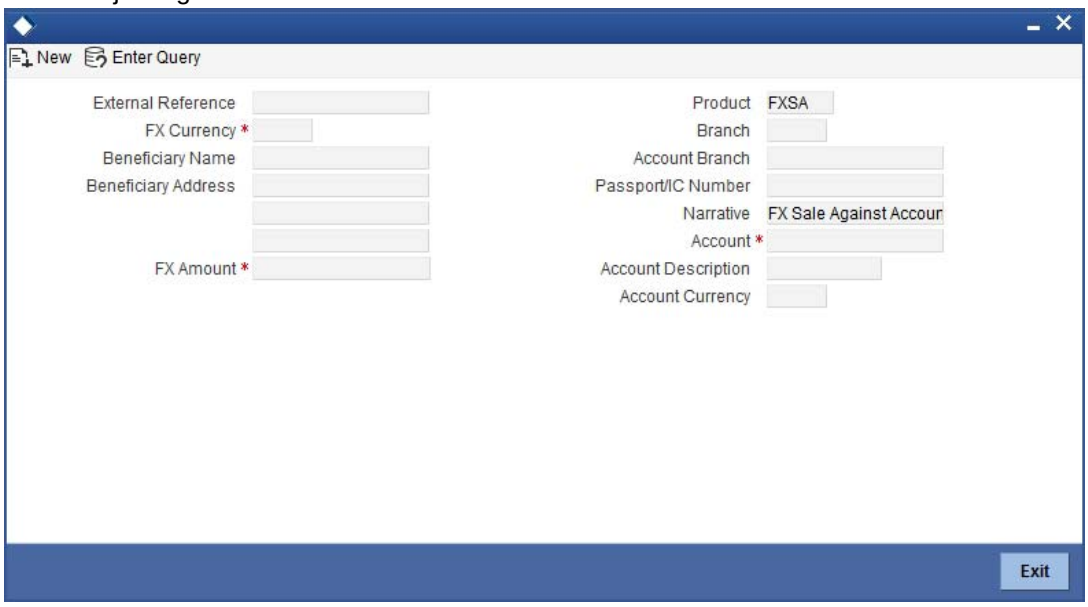
This section contains the following topics:

- Section 7.35.1, "Sale of Foreign Currency against CASA Account"
- Section 7.35.2, "Specifying Denomination Details"
- Section 7.35.3, "Specifying Charge Details"
- Section 7.35.4, "Specifying MIS details"
- Section 7.35.5, "Specifying UDF Details"

7.35.1 Sale of Foreign Currency against CASA Account

You can sell foreign currency from the branch through the CASA account. You can do this by debiting corresponding account currency from CASA account. You can capture this foreign currency sale transaction through the ‘FX Sale against Account’ screen. You can invoke this

screen by typing ‘8206’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External reference

This is the unique transaction number generated by the system for each transaction. The host system identifies a branch transaction with the external reference number.

Fx Currency

Specify the foreign currency sold by the bank to the customer from the adjoining option list.

Fx Amount

Specify the total value of the foreign currency sold to the customer.

Beneficiary name

Specify the name of the beneficiary which will be reflected in the advice.

Beneficiary address

Specify the address of the beneficiary.

Product

The system defaults the retail teller product code. The product code for this transaction would be FXSA.

Account

Specify the CASA account to be debited for the foreign currency sale from the adjoining option list.

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Account description

The description of the customer account gets defaulted based on the selected account number.

Account branch

The account opening branch detail gets defaulted based on the selected account number.

Account currency

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

Negotiated Rate

Specify the negotiated rate to compute profit or loss of this transaction.

Negotiated Reference

Specify the negotiated reference details.

Passport/IC no

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

Narrative

You can input additional remarks for the transaction, if there are any.

Denomination Variance Applicable

This Check box will have the value Y by default only if you have set the required parameter to ‘Yes’ in ‘FBTB_PARAMS.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in ‘Denominations’ sub-screen.

On clicking the pickup button, the following details will be defaulted:

Charges

The system displays the charge amount associated with the retail teller product FXSA in account currency.

Amount Received

The system displays the amount received from the customer account in exchange of the foreign currency amount sold.

Net Amount

It is the sum of actual account currency amount and the charges incurred.

If you have manually changed the exchange rate, then you can recalculate the net amount by clicking ‘Recalculate’ button.

If you have checked the check-box ‘Denomination Variance Applicable’, then the system will apply the variance for each denomination and calculate the net amount.

Currency Received Rate

Specify the current exchange rate of the currency.

7.35.2 Specifying Denomination Details

In the ‘Denomination’ screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the ‘Denomination’ button. If you have checked the check-box ‘Denomination Variance Applicable’, then you must capture the ‘FX denomination details’ before Pickup stage in the Denomination screen.

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

7.35.3 Specifying Charge Details

This screen allows you to capture charge related details. You need to click on the ‘Charges’ button to invoke the screen.

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

7.35.3.1 Recalculating Charges

You can modify any of the charges for any of the components. In case of modification, you need to click ‘Recalculate’ button. The system will compute the new charge amount and display the same. In case you modify the charge details and don’t click on this button, the system will trigger the charge recalculation internally, when you click the save button.

7.35.4 Specifying MIS details

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

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

7.35.5 Specifying UDF Details

You can capture the UDF details under ‘UDF’ button.

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

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

Refer the corresponding section under ‘Depositing Cash’ for further details.

Note

ARC Maintenance will be done for the FXSA product with the required accounting entries.

For details on the ARC maintenance, refer the section on ARC Maintenance screen in Utility Payments user manual.

8. Instrument Transactions

As you may recall, the Savings module allows you to perform different types of transactions. This chapter details the various instrument-based transactions that can be performed through this module. You can perform the following types of instrument-based transactions:

- Cheque transactions
  - Cheque deposit and withdrawal
  - Cheque deposit to GL
  - Cheque book request
  - In-house cheque deposit
  - Cheque return
- Traveller's Cheque (TC) transactions
  - TC sale and purchase - against account and for walk-in customer
  - TC sale against GL
- Demand Draft (DD) transactions
  - DD sale against account
  - DD liquidation – against GL, against account and for walk-in customer
  - DD issue – to walk-in customer and against GL
  - DD inquiry
  - DD reprint
- Banker's Cheque (BC) transaction
  - BC sale – against account and against clearing
  - BC issue – against GL and for walk-in customer
  - BC liquidation – against account and against GL
  - BC inquiry
  - BC reprint

This chapter contains the following sections:

- Section 8.1, "WithdrawCash against a Cheque"
- Section 8.2, "Deposit a Cheque into a GL"
- Section 8.3, "Deposit an In-house Cheque "
- Section 8.4, "Tracking a Cheque Return"
- Section 8.5, "Bulk Cheque Return"
- Section 8.6, "Querying Cheque Status"
- Section 8.8, "Issue a TC against an Account"
- Section 8.9, "Issue a TC against a GL"
- Section 8.10, "Issue a TC to a Walk-in Customer"
- Section 8.11, "Purchase a TC against an Account"
- Section 8.12, "Purchase a TC from a Walk-in Customer"
- Section 8.13, "Issue a DD Issue against an Account"
- Section 8.14, "Issue DD against Cheque"
- Section 8.15, "Liquidating a DD against a GL"
- Section 8.16, "Liquidate a DD against an Account"
- Section 8.17, "Liquidate a DD for a Walk-in Customer"

- Section 8.18, "Issue a DD to a Walk-in Customer"
- Section 8.19, "Issue a DD against a GL"
- Section 8.20, "Inquiring on a DD Transaction"
- Section 8.21, "Re-validate DD Instrument"
- Section 8.22, "Reprint/ Reissue of DD"
- Section 8.23, "Duplicate DD Instrument"
- Section 8.24, "Issue a BC against an Account"
- Section 8.25, "Issue BC against Cheque"
- Section 8.26, "Close Account by BC"
- Section 8.27, "Close Account"
- Section 8.28, "Issue a BC against a GL"
- Section 8.29, "Issue a BC to a walk-in customer"
- Section 8.30, "Liquidate a BC against an account"
- Section 8.31, "Liquidate a BC against a GL"
- Section 8.32, "Liquidate a BC for a walk-in customer"
- Section 8.33, "Inquiring on a BC Transaction"
- Section 8.34, "Re-validate BC Instrument"
- Section 8.35, "Reprint / Reissue Banker's Cheque"
- Section 8.36, "Duplicate BC Instrument"
- Section 8.37, "Reversing BC/DD Liquidation"

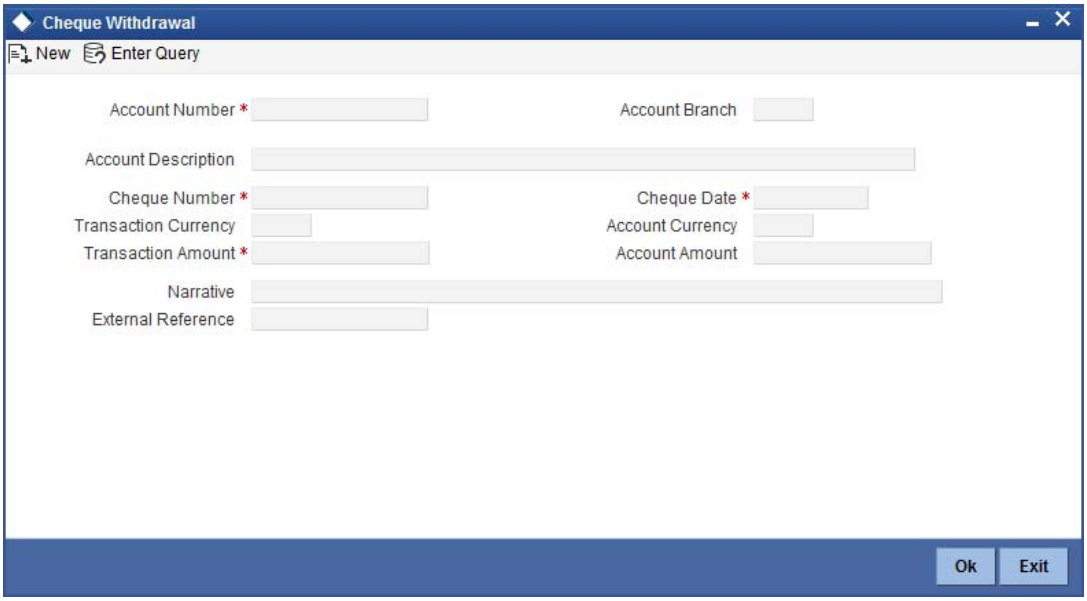
8.1 WithdrawCash against a Cheque

This section contains the following topics:

- Section 8.1.1, "Withdrawing Cash against a Cheque"
- Section 8.1.2, "Specifying denomination details"
- Section 8.1.3, "Specifying charge details"
- Section 8.1.4, "Specifying the MIS details"
- Section 8.1.5, "Specifying the UDF details"
- Section 8.1.6, "Depositing a Cheque "
- Section 8.1.7, "Capturing instrument details"
- Section 8.1.8, "Specifying Project Details"
- Section 8.1.9, "Specifying Charge Details"
- Section 8.1.10, "Specifying MIS details"
- Section 8.1.11, "Specifying UDF Details"

8.1.1 Withdrawing Cash against a Cheque

Your customer can withdraw money from his/her account by issuing a cheque on the account. You can capture such a transaction through the 'Cheque Withdrawal' screen. You can invoke this screen by typing '1013' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details:

Account Number

Specify the customer account into which the cash needs to be deposited.

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

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

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

Account Branch

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

Account Description

Enter a brief description on the account.

Cheque Number

Specify the MICR number displayed on the cheque leaf.

Cheque Date

Specify the date displayed on the cheque leaf.

Transaction Currency

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

Transaction Amount

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

Account Currency

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

Account Amount

The system displays the transaction amount. You cannot modify it..

Narrative

The system displays ‘Cheque Withdrawal’. You can modify it, if required.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

External Reference Number

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

Clicking ‘Pickup’ button, the system defaults the following details:

Account Description

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

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

Total Charge

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

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. The system adds the charge amount from the transaction amount and displays the net value.

Customer ID

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

Negotiated Cost Rate

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

Negotiation Reference Number

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

Note

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

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

8.1.2 Specifying denomination details

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

Currency Code

The system displays the currency of the account.

Denomination Code

The system defaults the denomination code as maintained in the ‘Denomination Maintenance’ screen.. For every currency, the various denominations are assigned separate denomination codes..

Denomination Value

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

Units

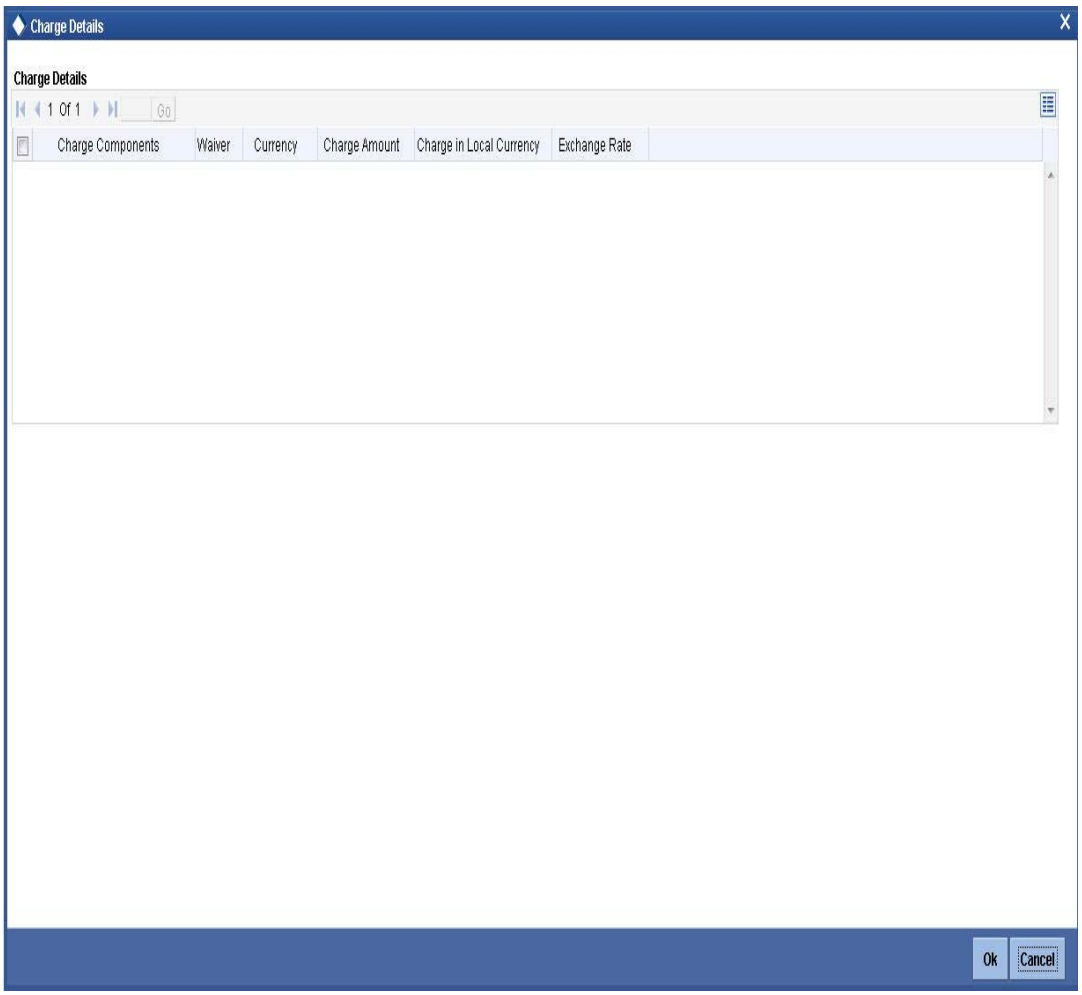
Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behavior, you can specify units in negative.

Total Amount

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

8.1.3 Specifying charge details

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



Here you can capture the following details:

Charge Component

The system displays the charge component that is levied on the transaction.

Waiver

This option is unchecked by default, thereby indicating that the charge needs to be levied. However, you can check this option to waive the charge. If you check this option, you will have to click the ‘Recalculate’ button to re-compute the net amount to be credited to the account.

Charge Currency

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

Charge Amount

The system displays the charge amount in the charge currency. However you can change it. You will then have to recalculate the charge and net transaction amount.

Charge in LCY

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

Exchange Rate

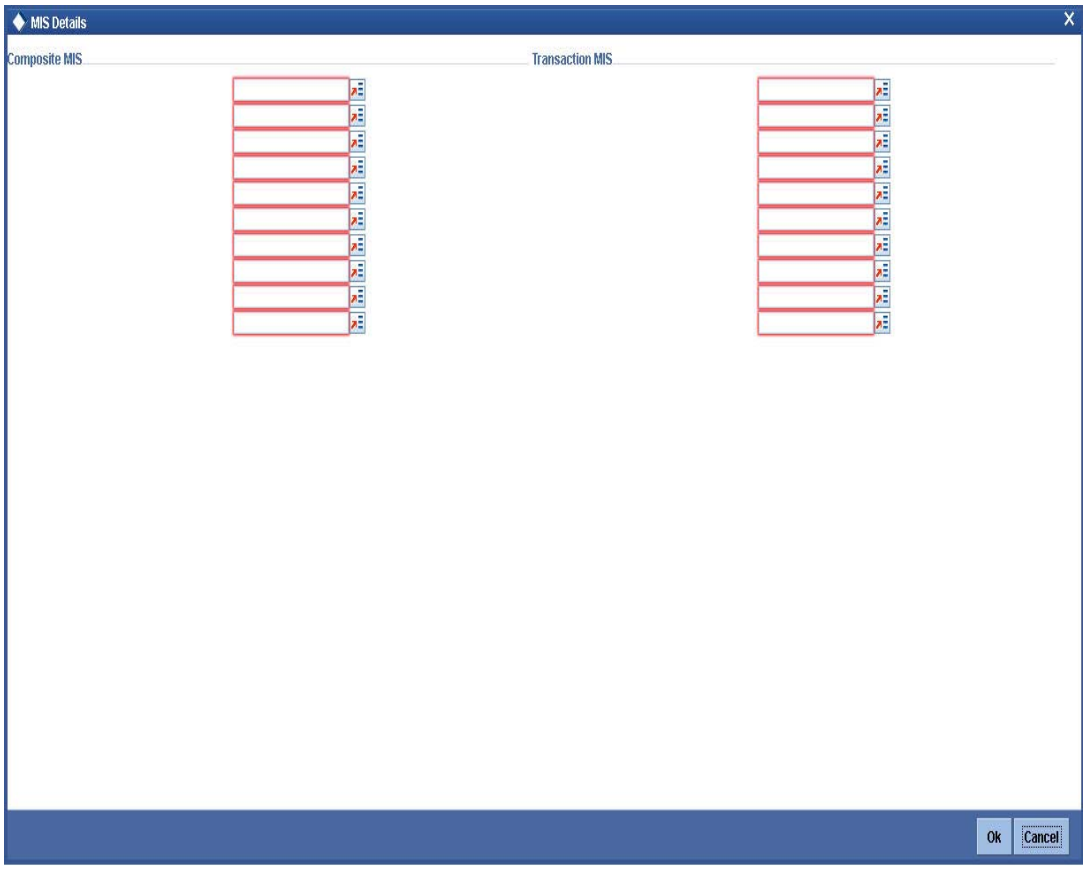
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

Charge Currency

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

8.1.4 Specifying the MIS details

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



You can capture the following details here:

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

Transaction MIS

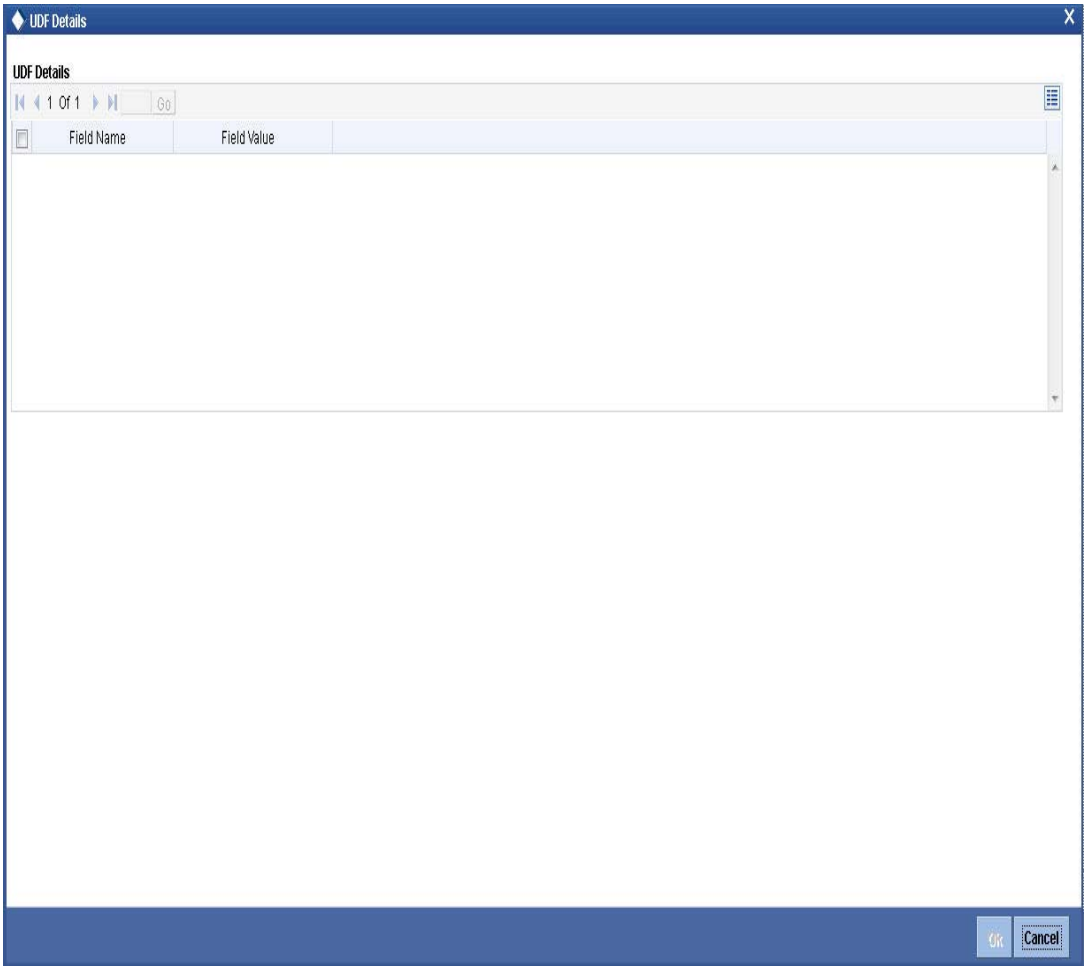
Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

Composite MIS

Specify the composite MIS. The adjoining option list displays a list of composite MIS codes maintained in the system. You can choose the appropriate one.

8.1.5 Specifying the UDF details

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



UDF Name

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

UDF Value

Specify the value for the each UDF that is displayed.

> **Note**
>
> The MIS-related fields displayed here are based on the MIS configuration done at the Host.

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

Click save icon to save the transaction.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click ‘Reject’ button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click ‘Save’, the system will initiate reversal of the transaction without reversing the charges.

The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

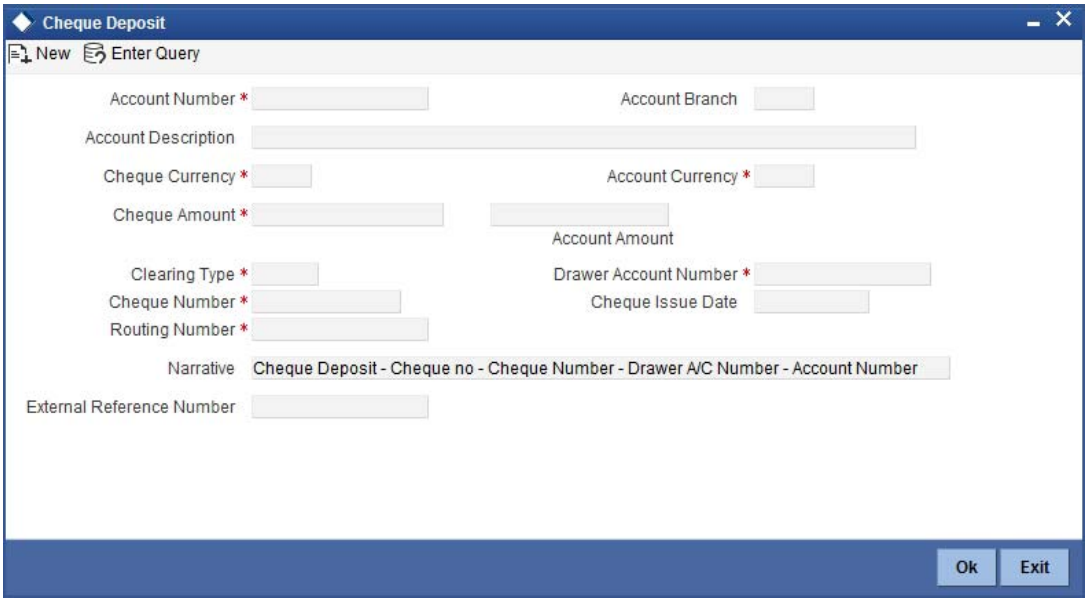
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the dual-control operations and the authorization process respectively.

8.1.6 Depositing a Cheque

The In-house cheques will deposit using the existing Outward Clearing Data Entry screens if Customer float days are greater than zero for the product or if sufficient funds are not available during cheque deposited from existing LOCH screen. If the in-house cheques are initiated using Outward Clearing Data Entry screen, the system will follow the regular life cycle of inward clearing contract creation and return handling like other normal clearing cheques.

You can deposit a cheque into your customer's account through the 'Cheque Deposit' screen. You can invoke this screen by typing '6501' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details:

Account Number

Specify the customer account number into which the cash needs to be deposited.

Note

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

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

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

Account Branch

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

Account Description

The system displays the description of the account number chosen.

Cheque Currency

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

Account Currency

The system displays the currency associated with the account.

Cheque amount

Specify the amount that needs to be deposited to the account; in terms of local currency.

Account Amount

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

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Drawer Account Number

Specify the account number on which the cheque is drawn.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Issue Date

To specify the issue date of the cheque, click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message will be displayed stating that the cheque is a stale one. However, a stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Routing Number

Specify the routing number for cheque clearance. .The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number – Drawer A/c Number - Account Number'. Once you specify the ‘Cheque Number’ and ‘Drawer Account Number’, the system replaces the field values respectively on tabbing out from the field.

External Reference

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Customer ID

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

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

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

Total Charges

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

Account Amount

The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. The system deducts the charge amount from the transaction amount and displays the net value.

Negotiated Cost Rate

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

Negotiation Reference Number

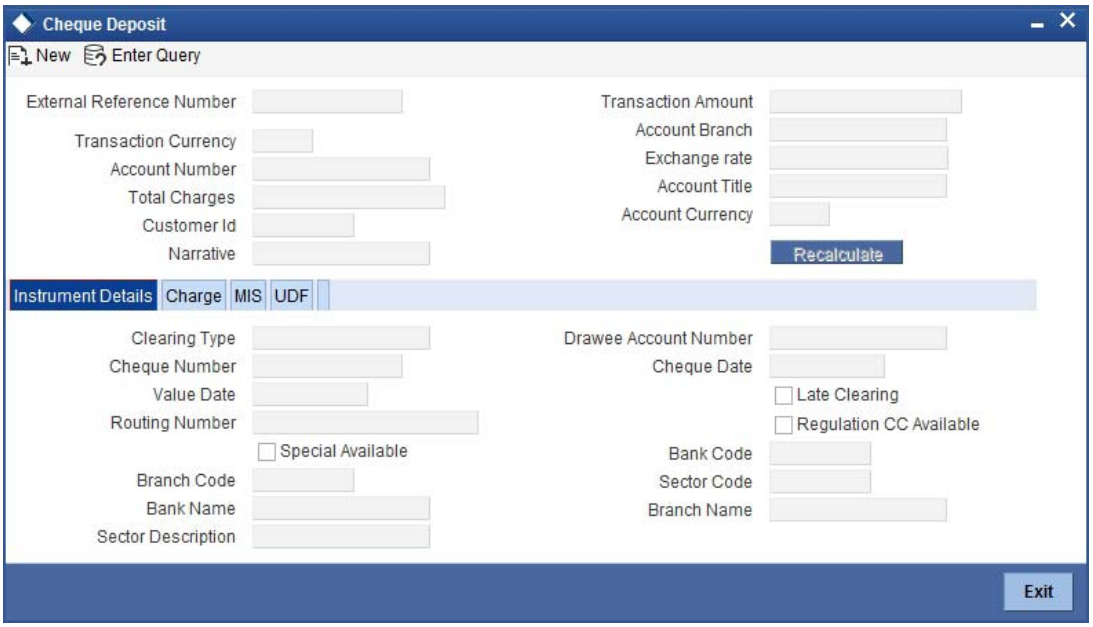
Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

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

8.1.7 Capturing instrument details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.



The system fetches the following additional details based on your previous inputs:

Bank Code

The system displays the clearing bank code based on the routing number.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Code

The system displays the branch code of the clearing bank, based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Sector Description

The system displays the description of the sector.

Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Regulation CC Available

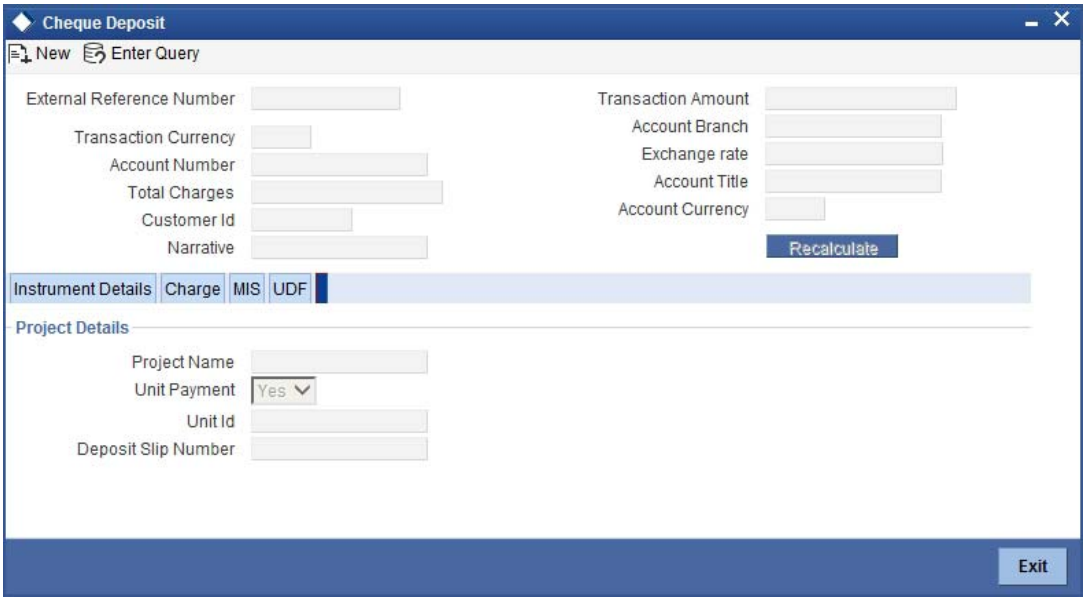
Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

8.1.8 Specifying Project Details

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



Specify the following details:

Project Name

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

Unit Payment

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

- Yes
- No

Unit ID

Specify the unit ID of the project.The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

If you specify the Project Name, the system will display the Unit Ids in the list of values here.

Deposit Slip Number

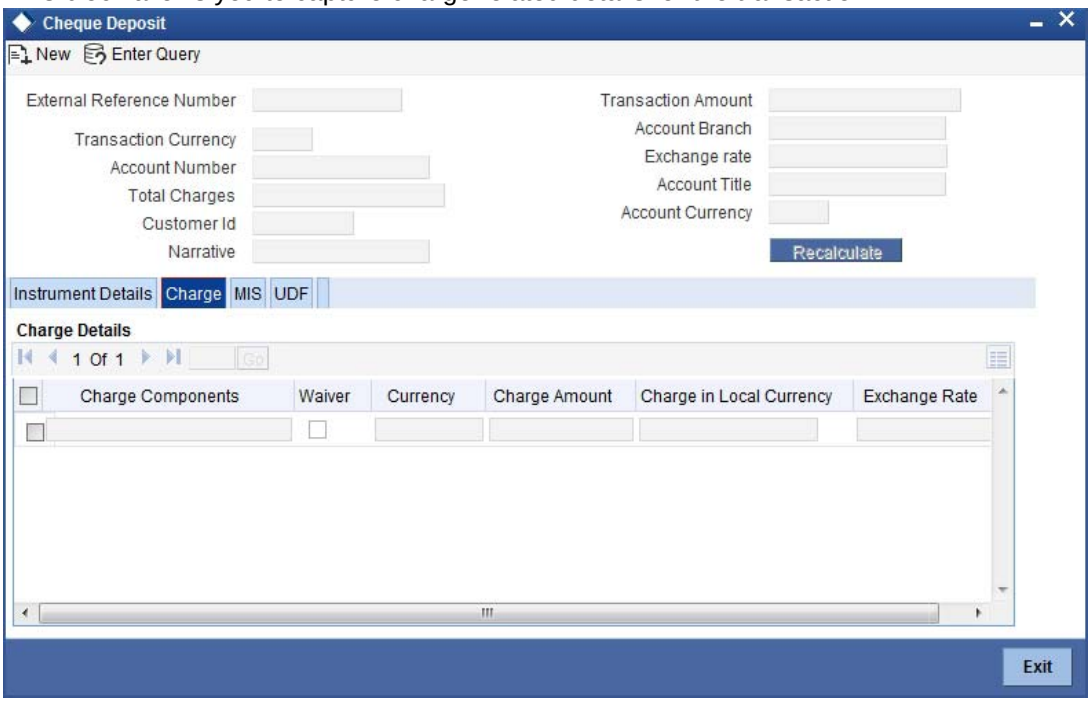
Specify the deposit slip number for the payment.

Click save icon to go to the next stage.

Refer the sections titled 'Authorization stage' and 'Submission stage' under 'Withdrawing Cash against a Cheque' for details on the authorization and submission.

8.1.9 Specifying Charge Details

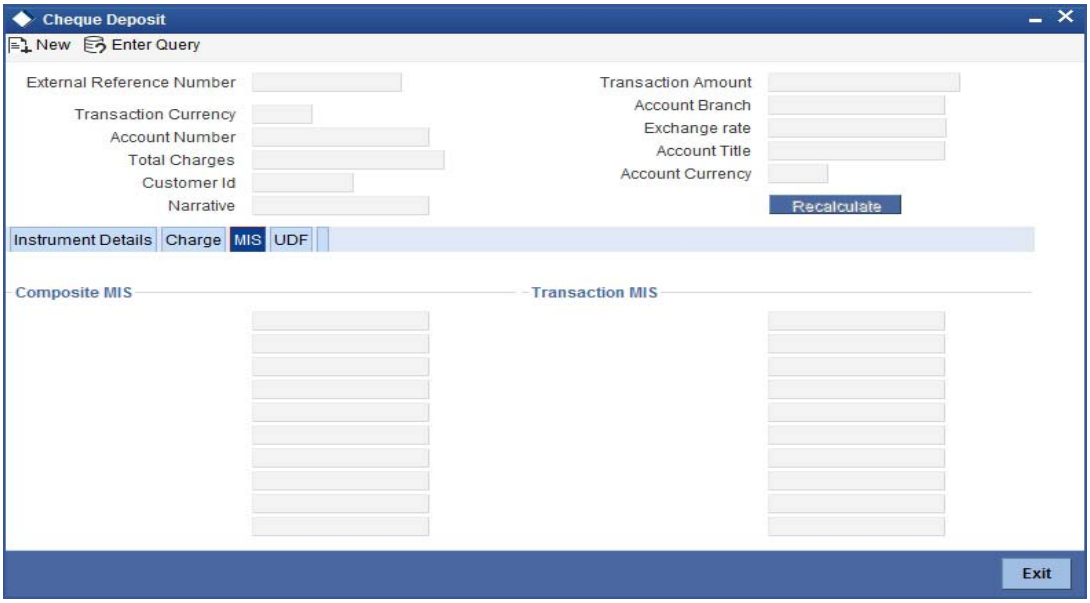
This block allows you to capture charge related details for the transaction.



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.1.10 Specifying MIS details

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



Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.1.11 Specifying UDF Details

You can capture the UDF details under ‘UDF’ tab. Click the tab button ‘UDF’. The system displays the following details:

Click to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the ‘Display Type’ selected for customer / account in ‘Instruction Maintenance’ screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

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

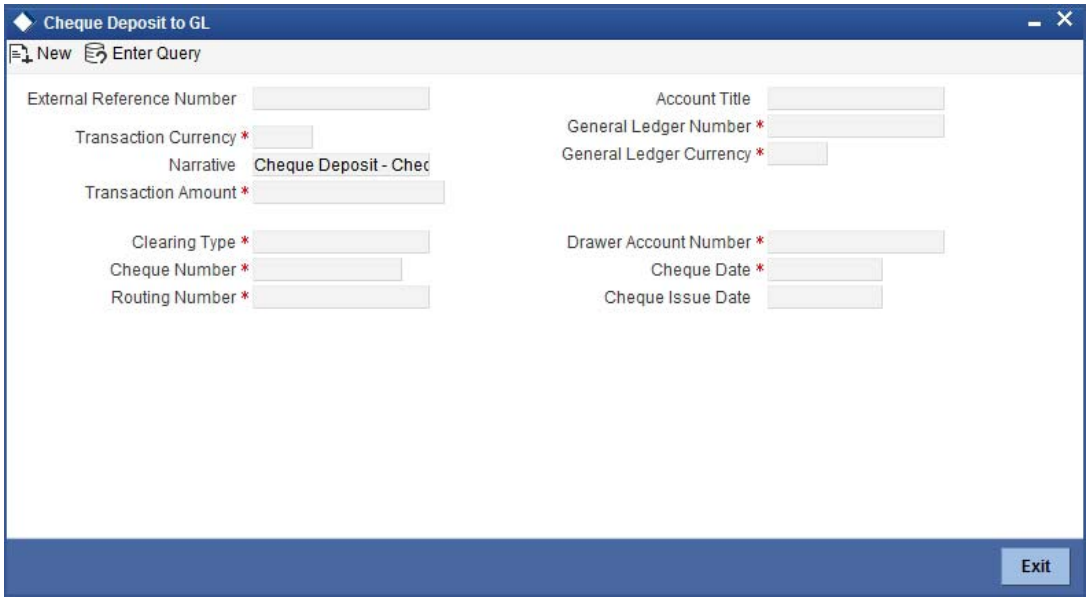
8.2 Deposit a Cheque into a GL

This section contains the following topics:

- Section 8.2.1, "Depositing a Cheque into a GL"
- Section 8.2.2, "Specifying Instrument Details"
- Section 8.2.3, "Specifying Instrument Details"
- Section 8.2.4, "Specifying charge details"
- Section 8.2.5, "Specifying MIS details"
- Section 8.2.6, "Specifying UDF Details"

8.2.1 Depositing a Cheque into a GL

Your customer can deposit a cheque into a GL. You can capture this transaction through the ‘Cheque Deposit to GL’ screen. You can invoke this screen by typing ‘6520’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

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

General Ledger Number

Specify the GL into which the cheque is being deposited. The adjoining option list displays all the GL codes maintained in the system. You can select the appropriate one.

Account Title

On specifying the account number, the corresponding account title (description) is displayed.

General Ledger Currency

Specify the currency of the GL into which the customer is depositing a cheque. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Currency

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Amount

Specify the amount that needs to be deposited into the GL.

Narrative

The system defaults the narrative as 'Cheque Return - Cheque no - Cheque Number - Reject Reason'. Once you specify the 'Cheque Number' and 'Reject Reason', the system replaces the field values respectively on tabbing out from the field.

8.2.2 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Select the appropriate one.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Date

The system defaults the system date as the cheque date. However, you can edit it from the adjoining calendar.The chosen date will then be seen in the 'YYYYMMDD' format.

Routing Number

Specify the routing number for cheque clearance.

Drawee Account Number

Specify the account on which the cheque is drawn.

Check Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Exchange Rate

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

Total Charges

The system displays the service charges applicable to the transaction.

General Ledger Amount

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

Negotiated Cost Rate

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

Negotiation Reference Number

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

Note

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

8.2.3 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Regulation CC Available

Check this box to indicate that the ‘Reg CC’ facility is available for the transaction.

Special Available

Check this box to indicate that the ‘special availability’ facility is available for the transaction.

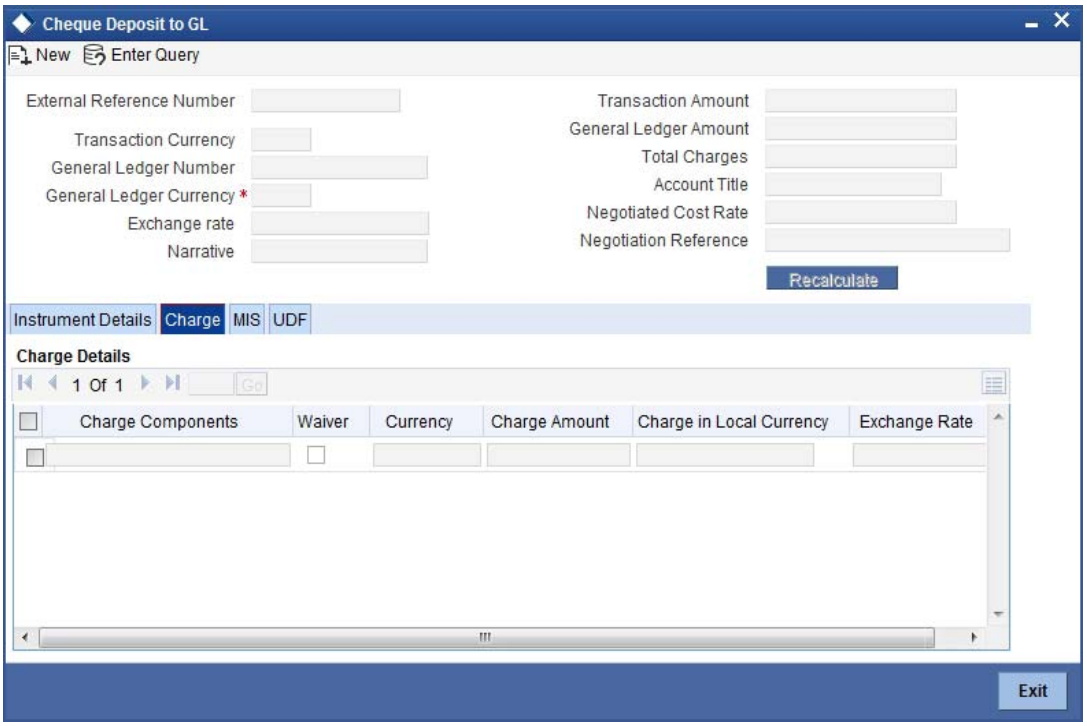
Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Refer the section titled ‘Specifying instrument details’ and ‘Capturing instrument details’ under ‘Depositing a Cheque’ for further details about maintaining instrument details for this transaction.

8.2.4 Specifying charge details

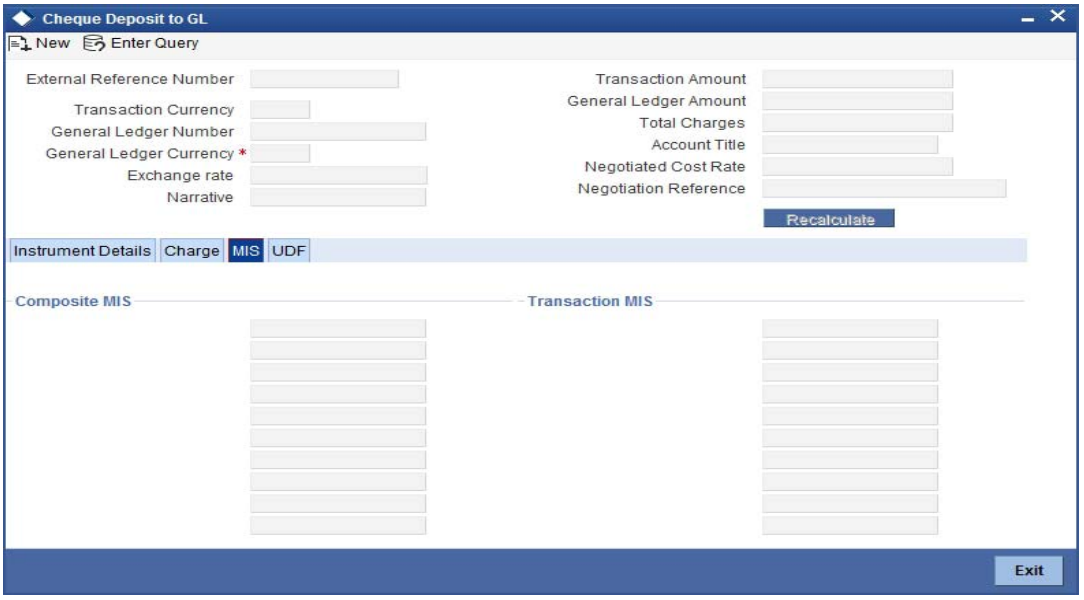
This block allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.2.5 Specifying MIS details

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



Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

8.2.6 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

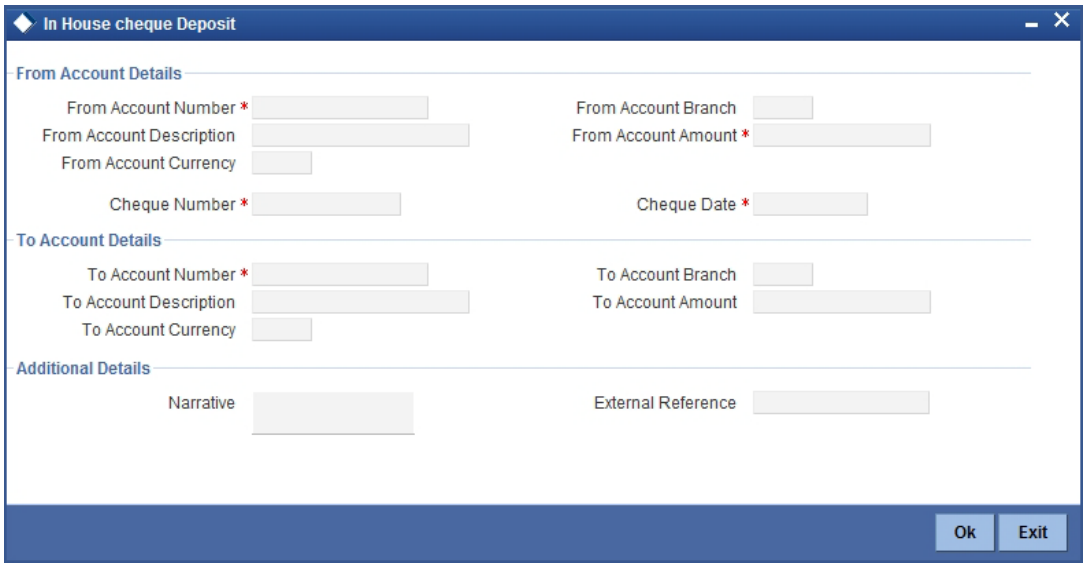
8.3 Deposit an In-house Cheque

This section contains the following topics:

- Section 8.3.1, "Depositing an In-house Cheque"
- Section 8.3.2, "Specifying Charge Details"
- Section 8.3.3, "Specifying MIS details"
- Section 8.3.4, "Specifying UDF Details"

8.3.1 Depositing an In-house Cheque

You can capture deposit transactions for cheques issued by your bank to your customers through the 'In House Cheque Deposit' screen. You can invoke this screen by typing 'LOCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

From Account Details

From Account Number

Specify the drawer account number. The adjoining option list displays all the accounts maintained in the logged-in branch. You can choose the appropriate one.

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

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

From Account Branch

The system displays the current logged in branch. This means that you will be able to specify an account that resides in the current branch only.

From Account Description

The system displays the description of the account number chosen.

From Account Currency

The system displays the currency of the drawer account.

From Account Amount

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

Cheque Number

Specify the cheque number.

Cheque Date

Specify the cheque date from the adjoining calendar.

External Reference Number

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

Product

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

To Account Number

Specify the beneficiary account that needs to be credited with the cheque amount. The adjoining option list displays all the accounts maintained across different branches in the Host. You can choose the appropriate one. However, the option list will display the values only on specifying the 'to account branch' field.

If you have already specified the branch codes for the beneficiary account in the 'To Account Branch' field, the option list will display only those accounts that belong to the chosen branch.

To Account Branch

Specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

To Account Currency

The system displays the currency of the beneficiary account.

Amount

Specify the amount for which the cheque has been drawn.

Narrative

Here, you can enter remarks for the transaction.

Cheque Number

Specify the number on the cheque that has been drawn.

Cheque Date

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the ‘Cheque issue date’ and the ‘Cheque Date’ is greater than the ‘Cheque Stale Days’ maintained at the ‘Branch Parameters Maintenance’ screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field ‘Cheque Stale days’ is not maintained at the ‘Branch Parameters Maintenance’ screen.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Customer ID

The system displays the drawer customer’s CIF based on the value in the ‘From Account’ field.

From Amount

The system displays the amount debited from the beneficiary account.

To Amount

The system displays the amount credited to the beneficiary account.

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

Note

- If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

– You have to maintain the error code ‘AC-OVD01’ as Override message to update the reject code.

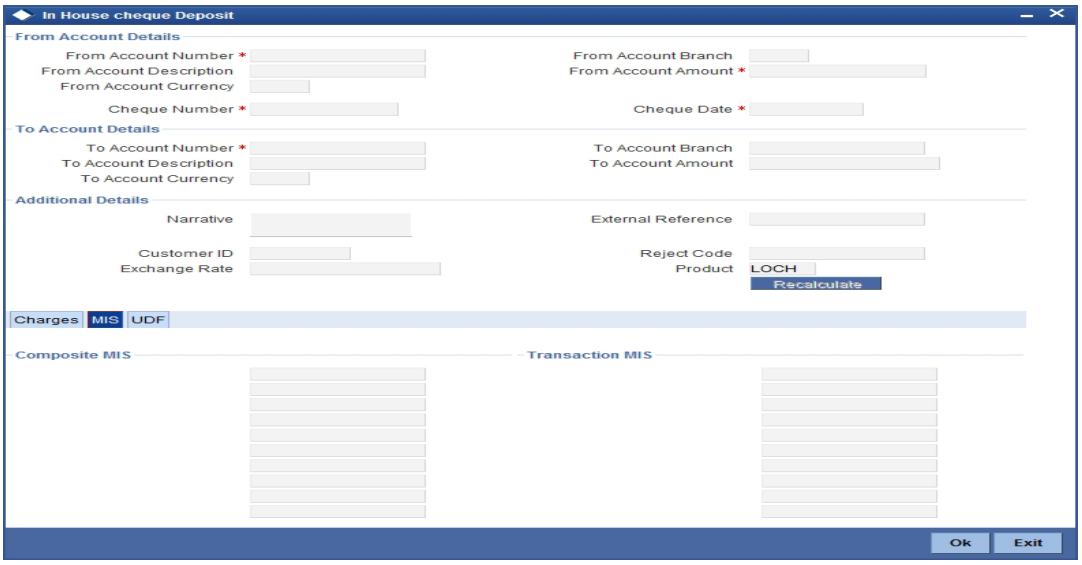
8.3.2 Specifying Charge Details

This block allows you to capture charge related details for the transaction.

Refer the section titled ‘Specifying charge details’ under ‘Withdrawing Cash against a Cheque’ for further details.

8.3.3 Specifying MIS details

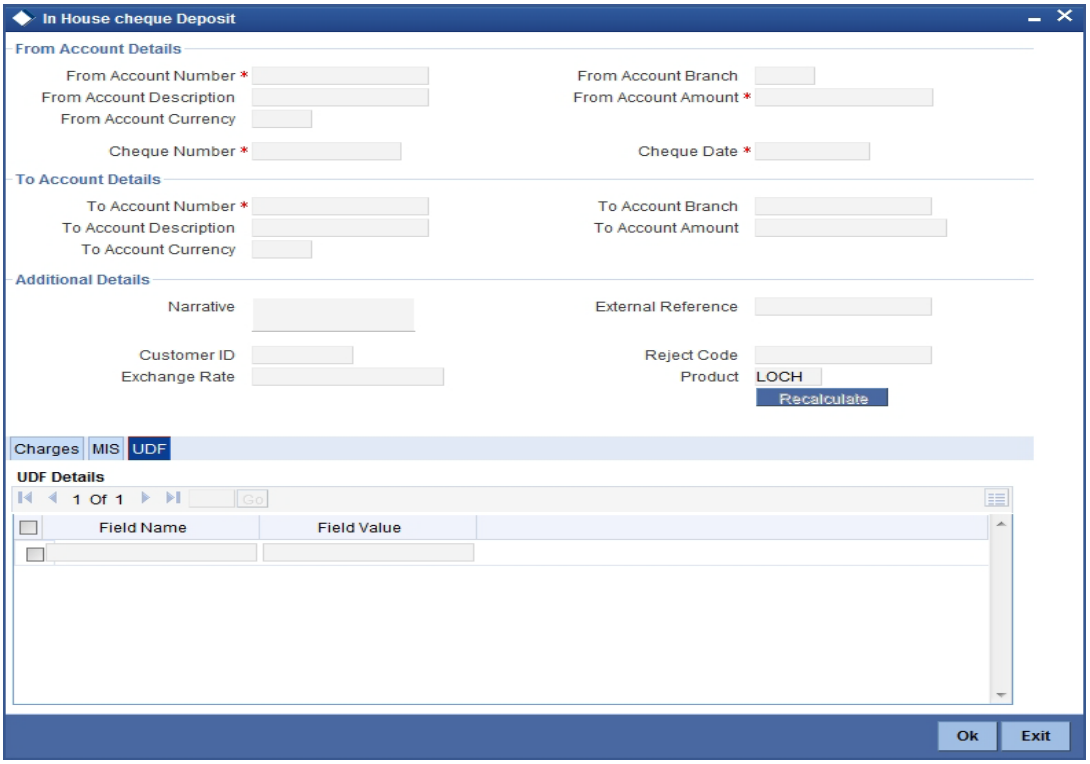
This block allows you to capture details pertaining to MIS. Click on the ‘MIS’ tab to invoke the following screen:



Refer the section titled ‘Specifying the MIS details’ under ‘Withdrawing Cash against a Cheque’ for further details.

8.3.4 Specifying UDF Details

You can capture the UDF details under ‘UDF’ tab. Click the tab button ‘UDF’. The system displays the following details:



Refer the section titled ‘Specifying the MIS details’ under ‘Withdrawing Cash against a Cheque’ for further details.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the ‘from’ and ‘to’ leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available for the netting batch if logged for netting batch.

Refer the section ‘Maintaining Netting Group’ in the chapter ‘Accounts for Inter-Branch Transactions’ in the Core Services User Manual for further details about netting.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click ‘Reject’ button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click ‘Save’, the system will initiate reversal of the transaction without reversing the charges.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

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

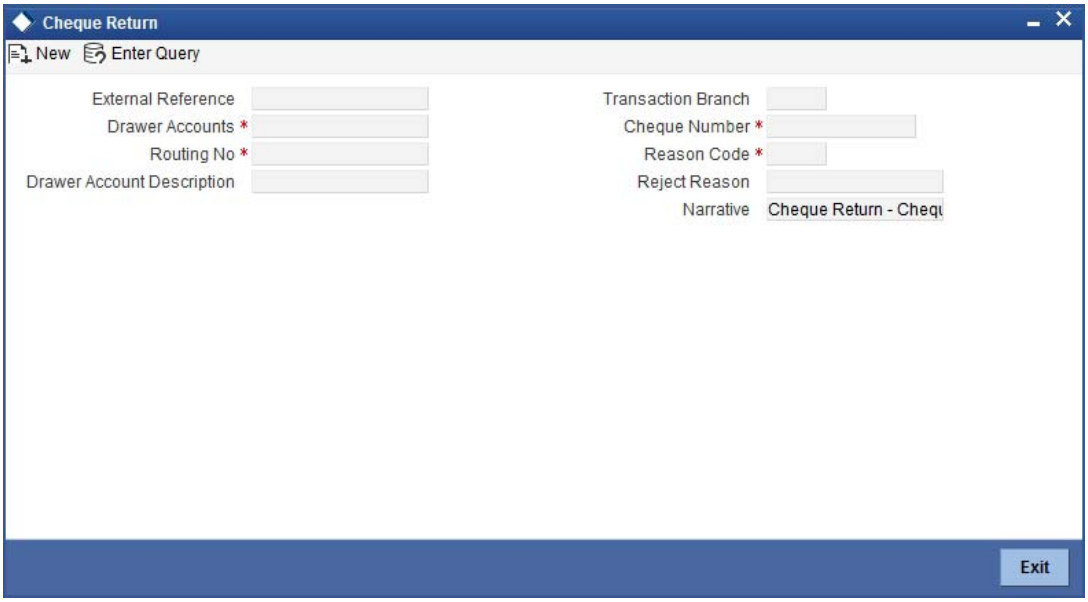
8.4 Tracking a Cheque Return

This section contains the following topics:

- Section 8.4.1, "Invoking Cheque Return Screen"
- Section 8.4.2, "Charge Button"

8.4.1 Invoking Cheque Return Screen

A cheque transaction may not be successfully completed for want of funds in the drawer account or if the drawer account is invalid. You can cancel a cheque issued on such an account through the 'Cheque Return' screen. You can invoke this screen by typing '6560' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

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

Transaction Branch

The current logged branch code is displayed here.

Remitter Account

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

Instrument Number

Specify the instrument number. Alternatively, you can select instrument number from the option list. The list displays all valid instrument number maintained in the system.

Reject Code

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

Reject Reason

The system displays the reason for the selected reject code.

Drawer Account Description

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

Routing No

Once the drawee account number is specified, you can select the routing number from the adjoining option list. Alternately, you can choose a routing number along with the Branch codes and Bank Codes from the adjoining list and view the corresponding cheque number and account number.

Narrative

The system defaults the narrative as 'Cheque Return - Cheque no - Cheque Number - Reject Reason'. Once you specify the 'Cheque Number' and 'Reject Reason', the system replaces the field values respectively on tabbing out from the field.

After specifying the mandatory details, click ‘Query’ button, to display the following values:

- Beneficiary Account
- Account Description
- Cheque Return Amount
- Charge Amount
- Instrument Currency
- Instrument Amount
- Value Date
-

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

8.4.2 Charge Button

System displays the following details under ‘Charge Details’ section:

- Charge Component
- Charge Currency
- Charge in Local Currency
- Exchange Rate

Waiver

Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reason code then the cheque will be rejected.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

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

8.5 Bulk Cheque Return

This section contains the following topics:

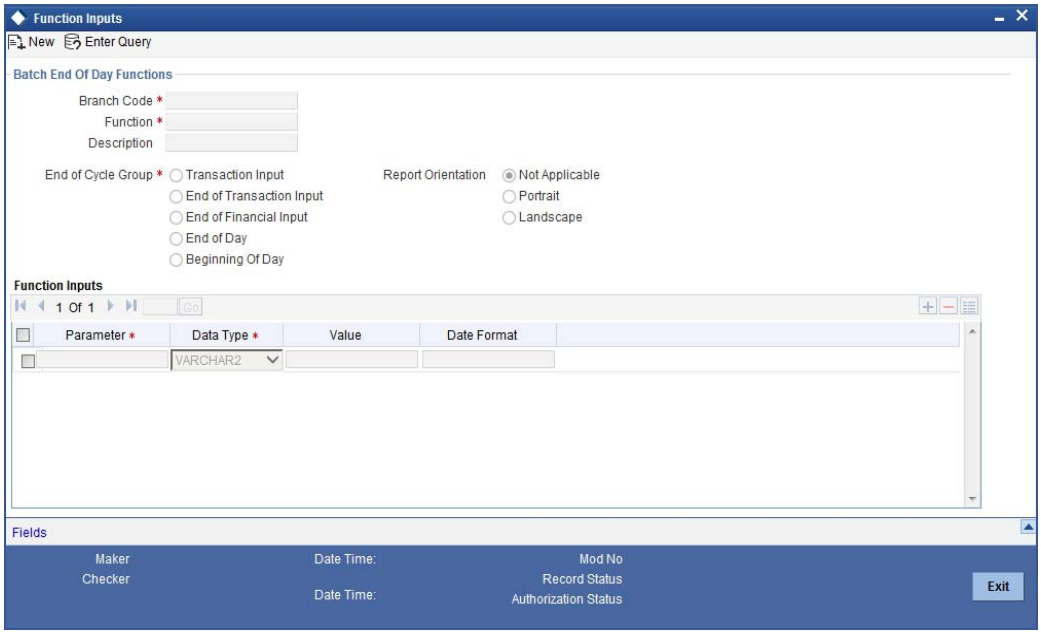
- Section 8.5.1, "Cheque Return Batch"
- Section 8.5.2, "Maintaining Function Input Details"
- Section 8.5.3, "Triggering Cheque Return Processing Batch"

8.5.1 Cheque Return Batch

You can process the cheque return in bulk using an intraday batch in Oracle FLEXCUBE. For this, you need to first maintain the batch as an intraday batch in the system.

8.5.2 Maintaining Function Input Details

You need to maintain the required batch program in 'Batch EOD Function Input' screen. To invoke this screen, type BADEODFE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Specify the following details:

Function ID

Specify CGREJECT. This is the function ID for running the intraday batch for cheque return.

End of Cycle Group

Select 'Transaction input'.

Report Orientation

Select 'Not Applicable'.

Function Input

You need to map the following parameters.

Parameter	Data Type	Value
ACTION CODE	VARCHAR2	RETURN
EXTERNAL SYSTEM	VARCHAR2	Name of the external system for which the cheque returns are being uploaded
FUNCTION ID	VARCHAR2	6560

Once you have specified the details, save the maintenance.

For further information on this screen, refer to the section 'Specifying Data Values for EOD Functions' in chapter 'Automated End of Cycle Operations' of the Automated End of Day user manual.

8.5.3 Triggering Cheque Return Processing Batch

You can invoke 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Select the function ID of the batch to be executed. Click 'OK' button. The system triggers the batch process.

The batch will pick up the unprocessed cheque return records and start processing the records one by one.

Before passing the cheque return record to the main processing routine, the system validates the entered data against the data stored in the database. If the entered data does not match with the data stored in the database, the system logs the error and proceeds to the next record.

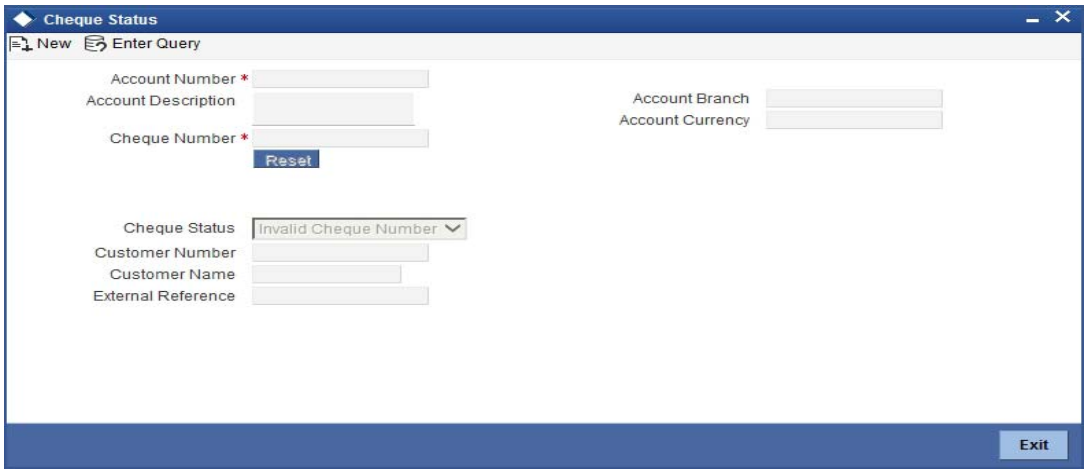
You can input the charge component and charge amount/waiver for a cheque return. The charge component thus entered must be maintained in the ‘Arc Maintenance’ screen for the charge product mapped to the clearing product of the cheque being returned. The charge product, which should be an RT product, is mapped to the clearing product using the screen ‘Online Charge Product Maintenance’ (STDCHGMN). If it is not maintained, then the system will log appropriate error for the particular cheque return and proceed to the next cheque return record.

If you do not input any charge component for the cheque, then the system will check if any charge component has been maintained in 'Arc Maintenance' screen for the charge product mapped to the clearing product. If it is maintained, then system will pick that charge component and amount and process the record.

8.6 Querying Cheque Status

You can query the details of a cheque by specifying the customer’s account number and cheque number in the ‘Cheque Status Inquiry’ screen. You can invoke this screen by typing

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



Here you can capture the following details:

Account Number

Specify the account number. The adjoining option list displays all the valid account numbers maintained in the account branch selected. You can choose the appropriate one.

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

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

Account Branch

Specify the branch code. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the chosen account is displayed here.

Cheque Number

Specify the cheque number. The adjoining option list displays all the valid cheque numbers maintained in the account number selected. You can choose the appropriate one.Click 'Reset' button once you specify the account number and cheque number. The following details will be displayed in the screen:

- Account Title
- Customer Number
- Account Currency
- Cheque Status

Note

Validation will be done to check if the account number specified is a valid number.

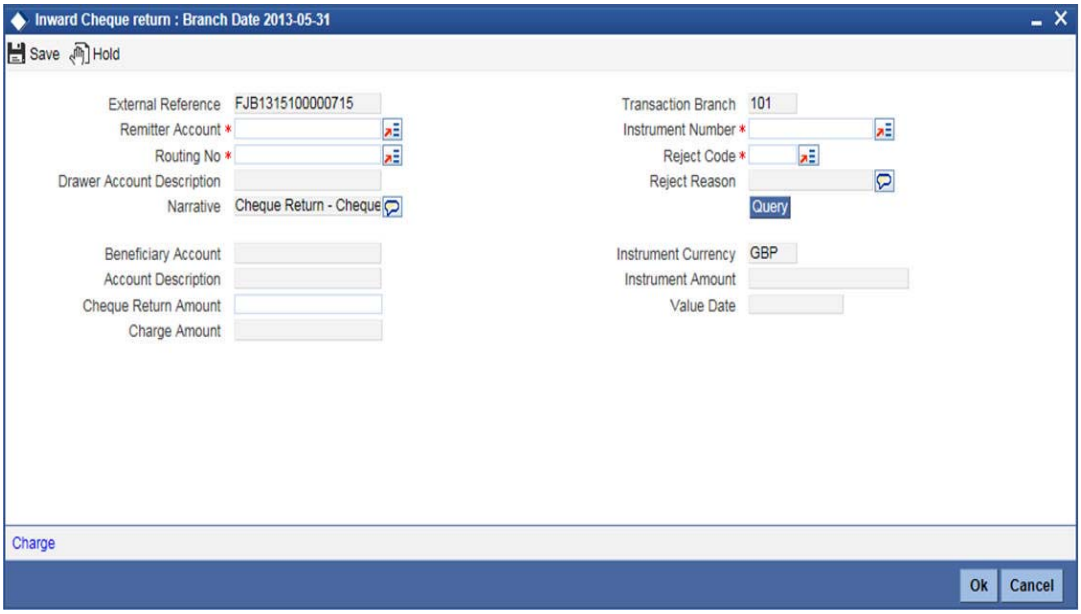
8.7 Inward Cheque Return

This section contains the following topic:

- Section 8.7.1, "Invoking Inward Cheque Return Screen"

8.7.1 Invoking Inward Cheque Return Screen

In case of handling returns for successfully processed Inward clearing transactions, the system will first reverse the entries that got passed as part of Inward clearing transaction and pass the newly introduced reject entries as part of REVR event. You can return successfully processed inward clearing transactions using 'Inward Cheque Return' screen. You can invoke this screen by typing '6570' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

External Reference

The system displays the external reference number based on the branch specific sequence number by which the host identifies the branch transaction.

Remitter Account

Specify the drawer account number, Alternatively, you can select remitter account from the option list. The list displays all valid drawer account number maintained in the system.

Routing No

Specify the routing number. Alternatively, you can select routing number from the option list. The list displays all valid routing number maintained in the system.

Drawer Account Description

The system displays description for the specified remitter account.

Transaction Branch

The system displays the current logged in branch details.

Instrument Number

Specify the cheque number that needs to be tracked to return. Alternatively, you can select instrument number from the option list. The list displays all valid instrument number maintained in the system.

Reject Code

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

Reject Reason

Specify the reason for reject.

Narrative

Specify the details about the cheque number and the reject reason for the cheque return.

Beneficiary Account

The system displays the beneficiary details specified for the cheque.

Account Description

The system displays the description of the beneficiary account number.

Cheque Return Amount

The system displays the amount of cheque returned.

Charge Amount

The system displays the charge applicable for the charge return.

Instrument Currency

The system displays the currency of the instrument.

Instrument Amount

The system displays the amount of the instrument.

Value Date

The system displays the value date of the instrument.

8.8 Issue a TC against an Account

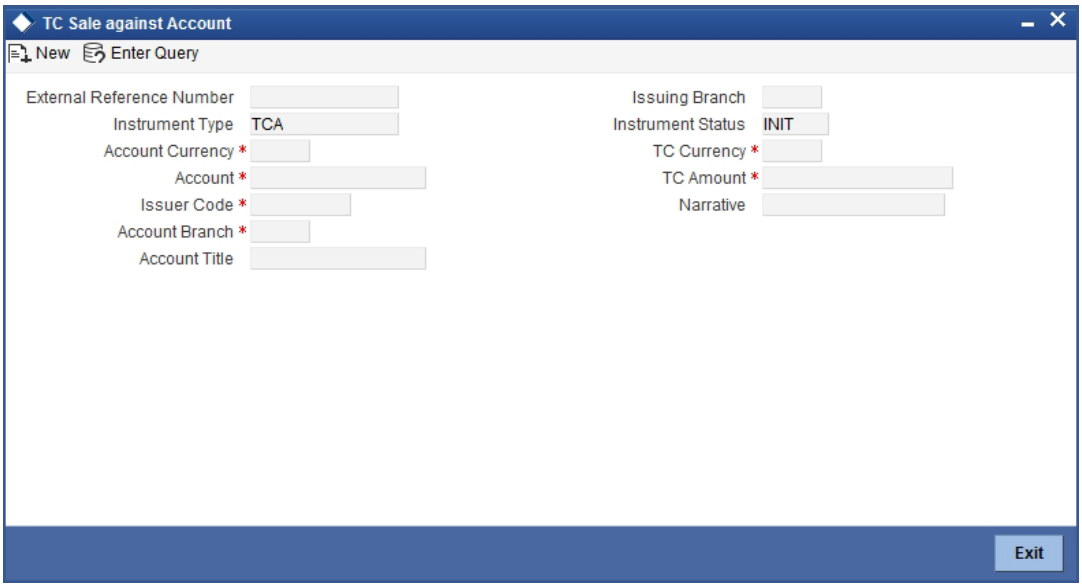
This section contains the following topics:

- Section 8.8.1, "Selling a TC against an Account"
- Section 8.8.2, "Specifying TC Denomination Details"
- Section 8.8.3, "Specifying Charge Details"
- Section 8.8.4, "Specifying MIS Details"
- Section 8.8.5, "Specifying UDF Details"

8.8.1 Selling a TC against an Account

You can issue a Traveller's Cheque (TC) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'TC Sale (Against A/C') screen by

typing ‘1009’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Issuing Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Branch

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

Account

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Account Currency

The account currency of the specified customer account is displayed here.

TC Currency

The transaction currency of the specified customer account is displayed here.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Related Customer ID

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Customer Name

The customer name pertaining to the related customer ID is displayed here.

Exchange Rate

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

Total Charge

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

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Account Amount

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

Recalc

Click ‘Recalc’ button to update amount/charge details.

8.8.2 Specifying TC Denomination Details

In this block you can enter the TC denomination details through the following fields:

TC Description

Select the TC denomination from the adjoining option list. The list displays all the TC denominations maintained in the branch system.

TC Denomination

The number of available units in the denomination is displayed.

Currency

The TC Currency is displayed here.

Count

Enter the number of TCs against each denomination in Count.

Series

Select the TC series from the option list.

Start Number

Specify the starting serial number of TC against each denomination and press TAB.

The following details are displayed:

End Number

The system displays ending serial number of TCs against each denomination based on the TC count you have specified.

TC Amount

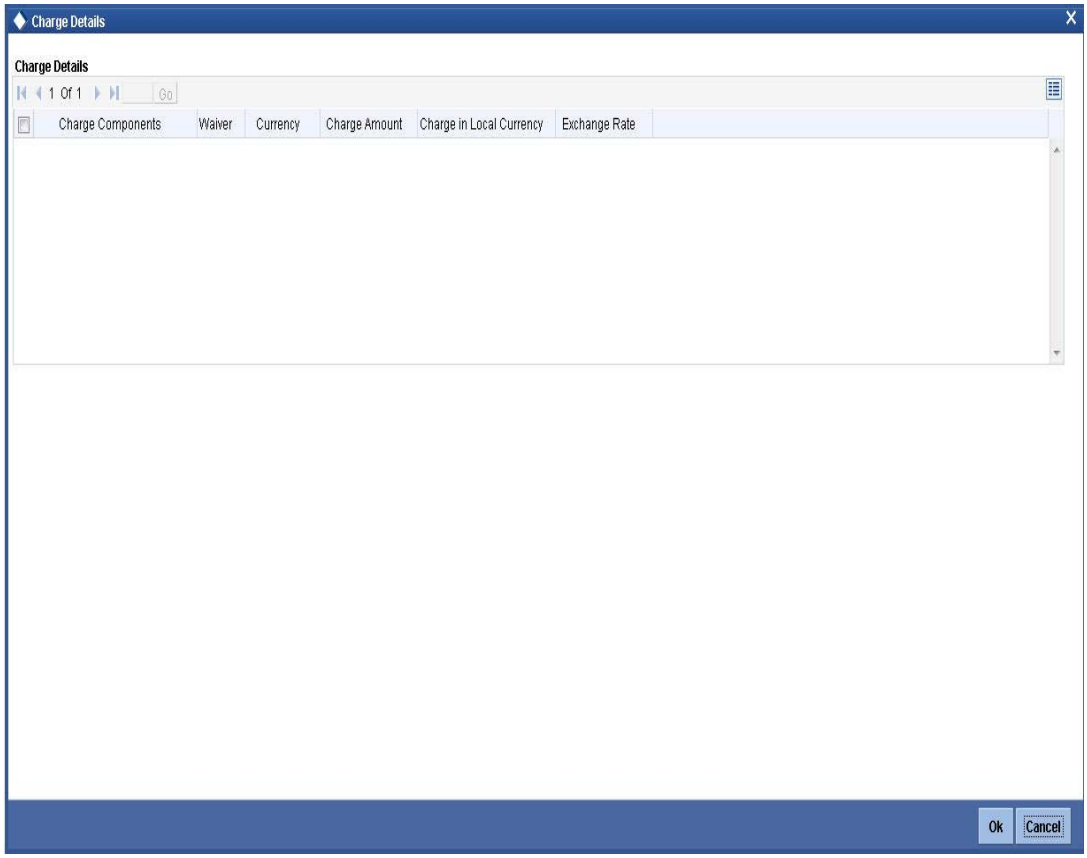
The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

System Count

The count of denominations available in the system is displayed.

8.8.3 Specifying Charge Details

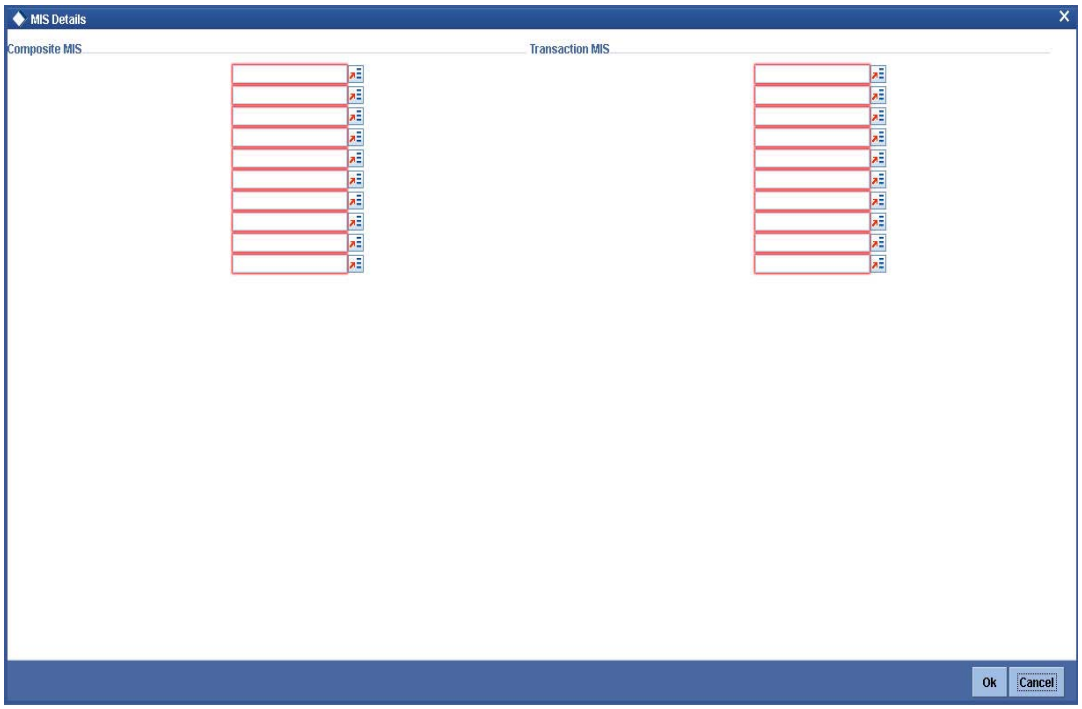
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.8.4 Specifying MIS Details

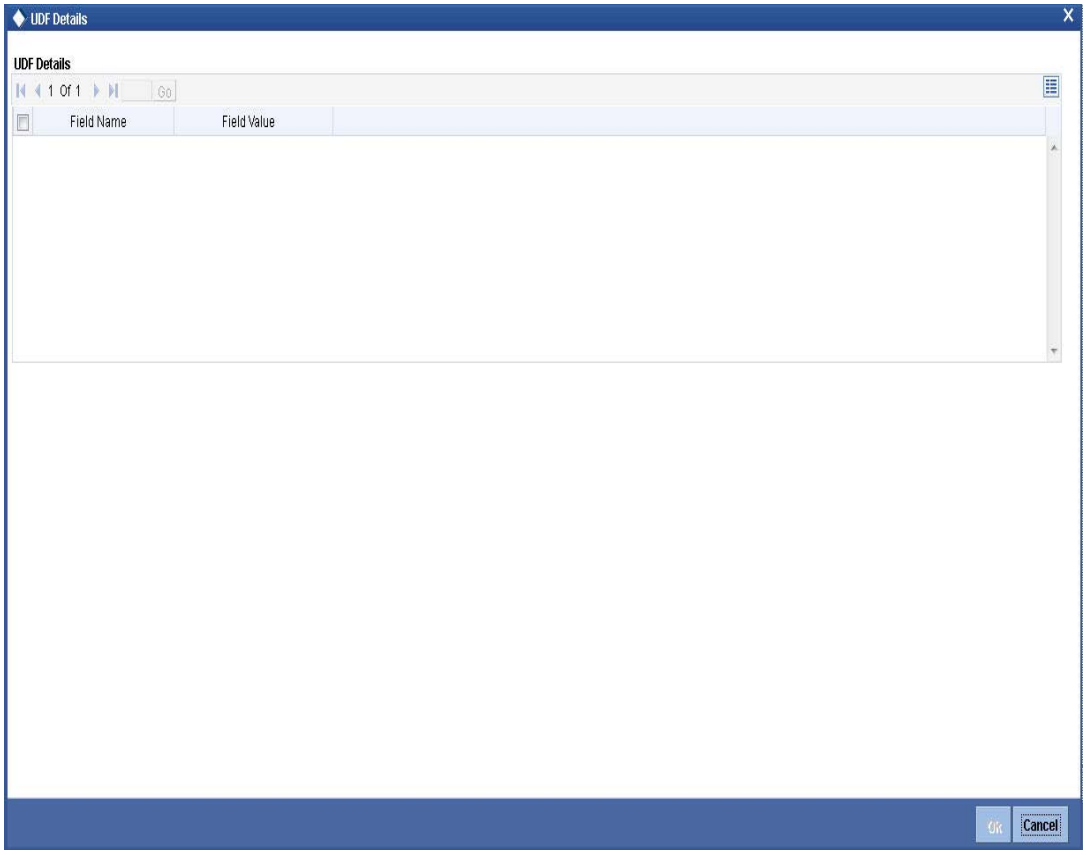
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.8.5 Specifying UDF Details

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



Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.9 Issue a TC against a GL

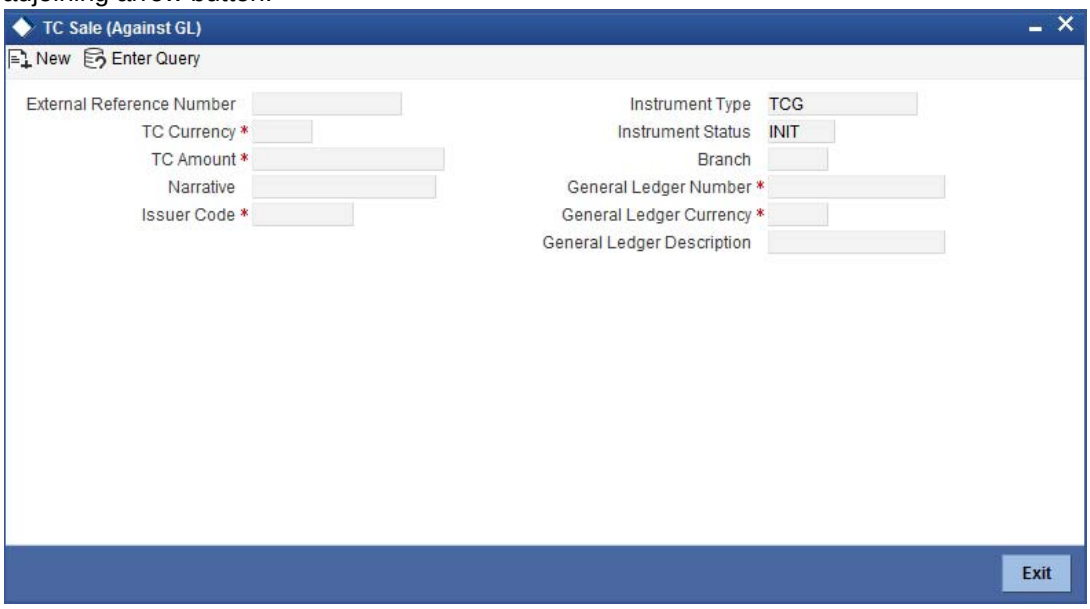
This section contains the following topics:

- Section 8.9.1, "Selling a TC against a GL"
- Section 8.9.2, "Specifying TC Denomination Details"
- Section 8.9.3, "Specifying Charge Details"
- Section 8.9.4, "Specifying MIS Details"
- Section 8.9.5, "Specifying UDF Details"

8.9.1 Selling a TC against a GL

You can issue a Traveller's Cheque (TC) for your customer against General Ledger account. In order to capture this transaction, you need to invoke the 'TC Sale (Against GL)' screen by

typing ‘8205’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

General Ledger Currency

Specify the currency of the GL against which the TC is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

TC Amount

Specify the amount for which the TC is being issued.

General Ledger Number

Specify the GL against which you are issuing the TC. The adjoining option list displays all the GL accounts maintained in the system. Select the appropriate one.

GL Description

The system displays the description of the GL account number chosen.

Narrative

Here, you can enter remarks about the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Customer Number

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Exchange Rate

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

Total Charge

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

Total Amount

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

Beneficiary Name

Specify the name of the beneficiary in whose favour the TC is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Recalc

Click 'Recalc' button to update amount/charge details.

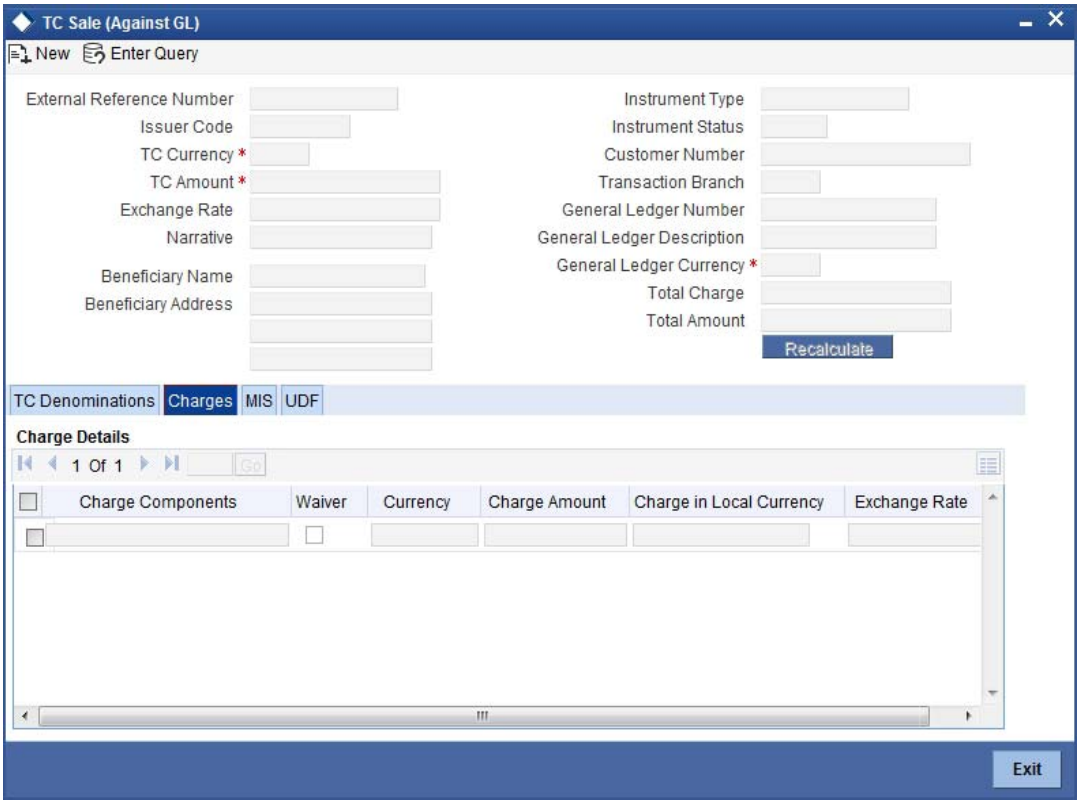
8.9.2 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.9.3 Specifying Charge Details

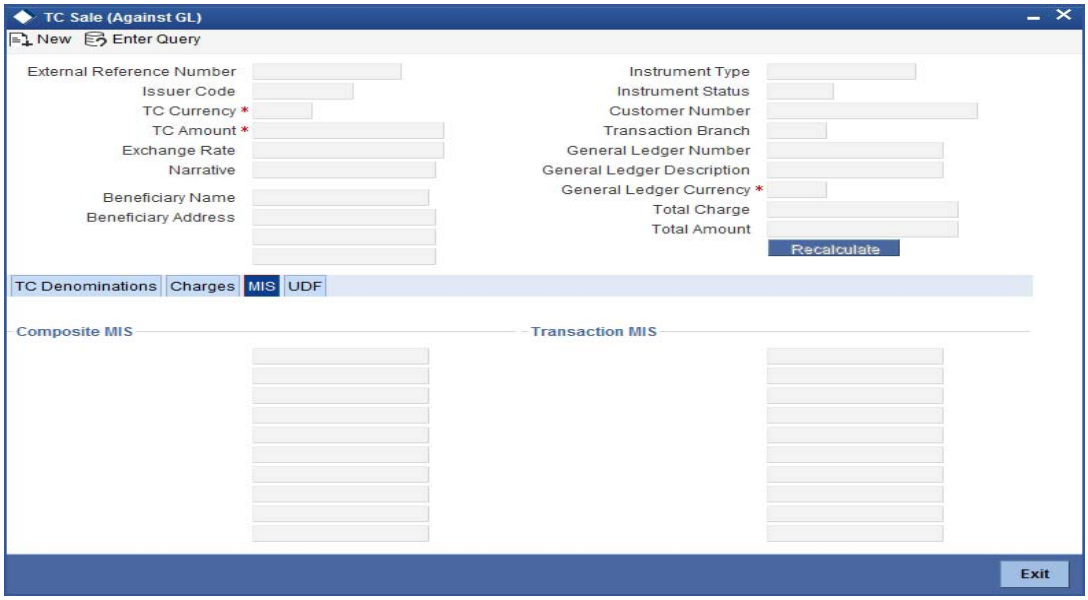
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.9.4 Specifying MIS Details

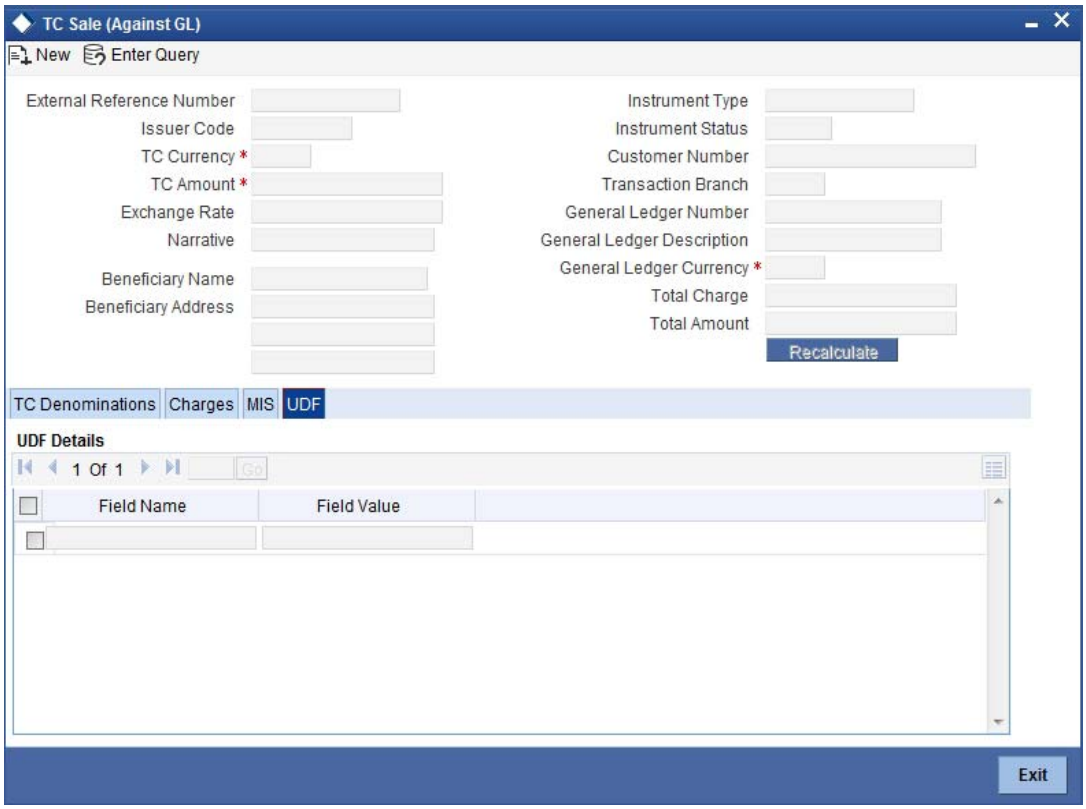
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under Withdrawing Cash against a Cheque'' for further details.

8.9.5 Specifying UDF Details

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



Refer the section titled 'Specifying the UDF details' under Withdrawing Cash against a Cheque'' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

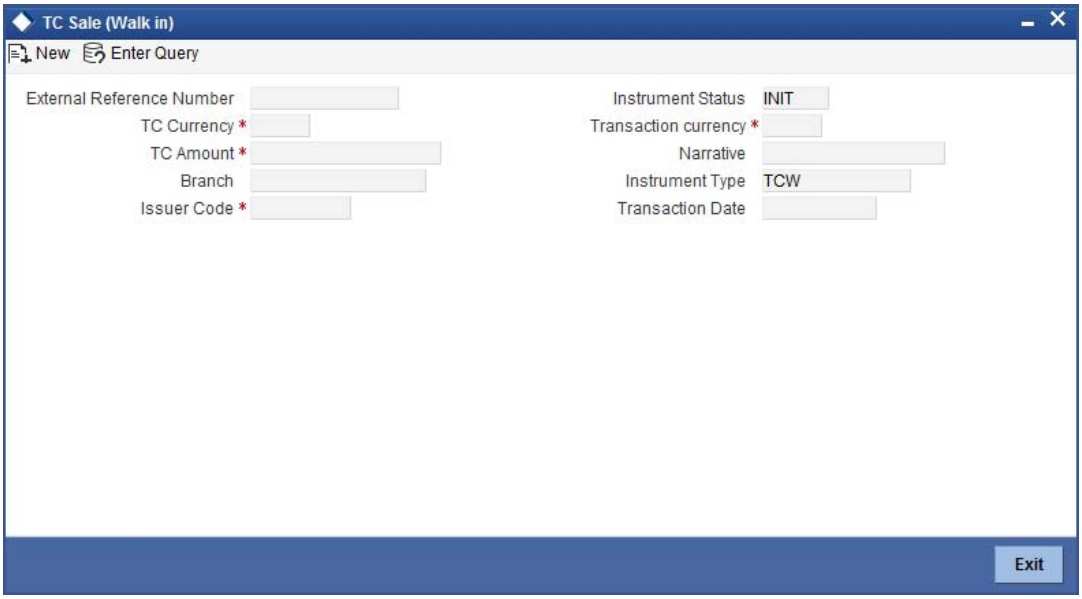
8.10 Issue a TC to a Walk-in Customer

This section contains the following topics:

- Section 8.10.1, "Selling a TC to a Walk-in Customer"
- Section 8.10.2, "Specifying TC Denomination Details"
- Section 8.10.3, "Specifying Currency Denomination Details"
- Section 8.10.4, "Specifying Charge Details"
- Section 8.10.5, "Specifying MIS Details"
- Section 8.10.6, "Specifying UDF Details"

8.10.1 Selling a TC to a Walk-in Customer

You can sell a TC to any walk-in customer through the 'TC Sale (Walk-In)' screen. You can invoke this screen by typing '8204' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued to walk-in customers is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Date

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

TC Currency

Specify the currency in which the TC is being issued.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Exchange Rate

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

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Total Charge

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

Actual Amount

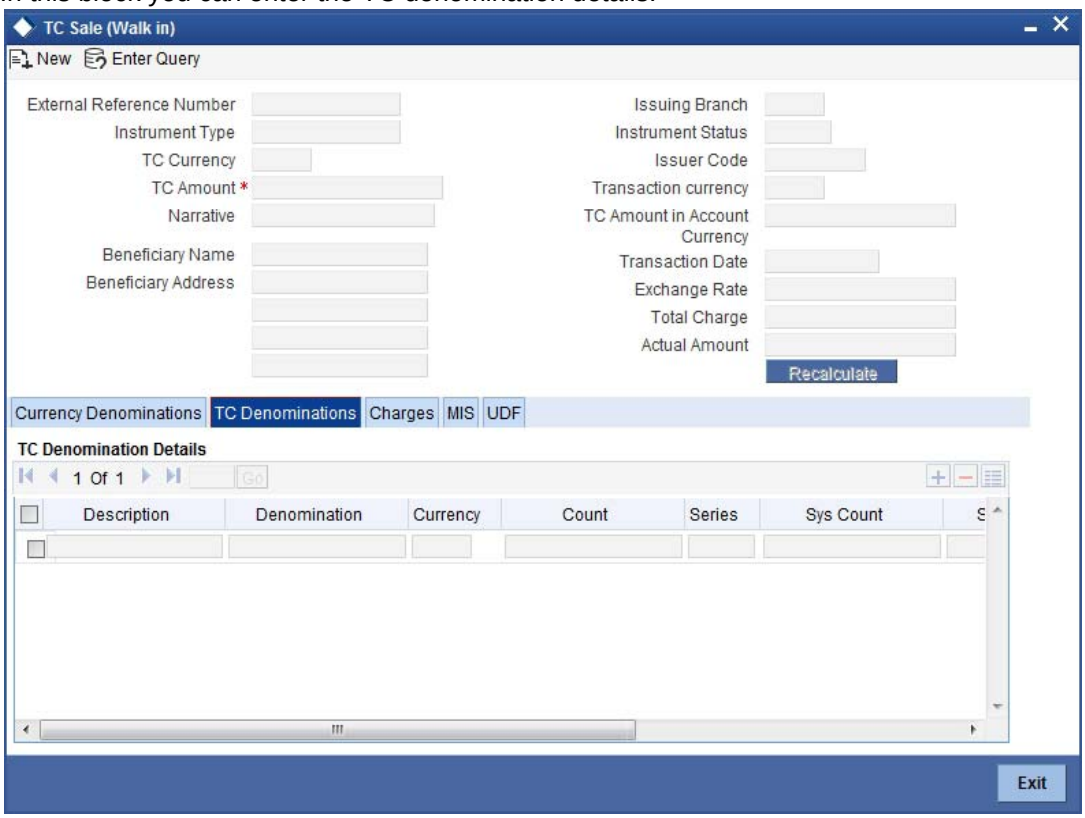
The system adds the charge amount to the TC amount and displays the total transaction amount.

Recalc

Click ‘Recalc’ button to update amount/charge details.

8.10.2 Specifying TC Denomination Details

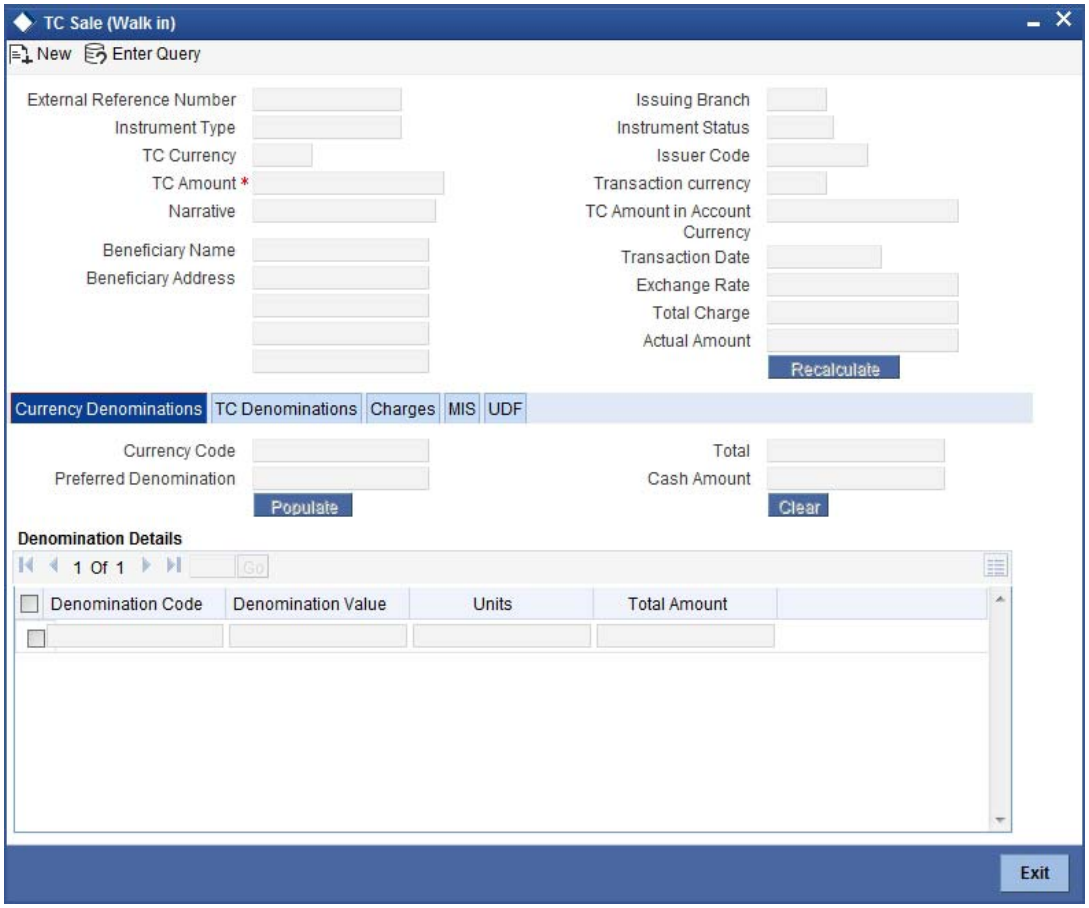
In this block you can enter the TC denomination details.



Refer the section titled ‘Specifying TC Denomination Details’ under ‘Selling a TC against an Account’ for further details.

8.10.3 Specifying Currency Denomination Details

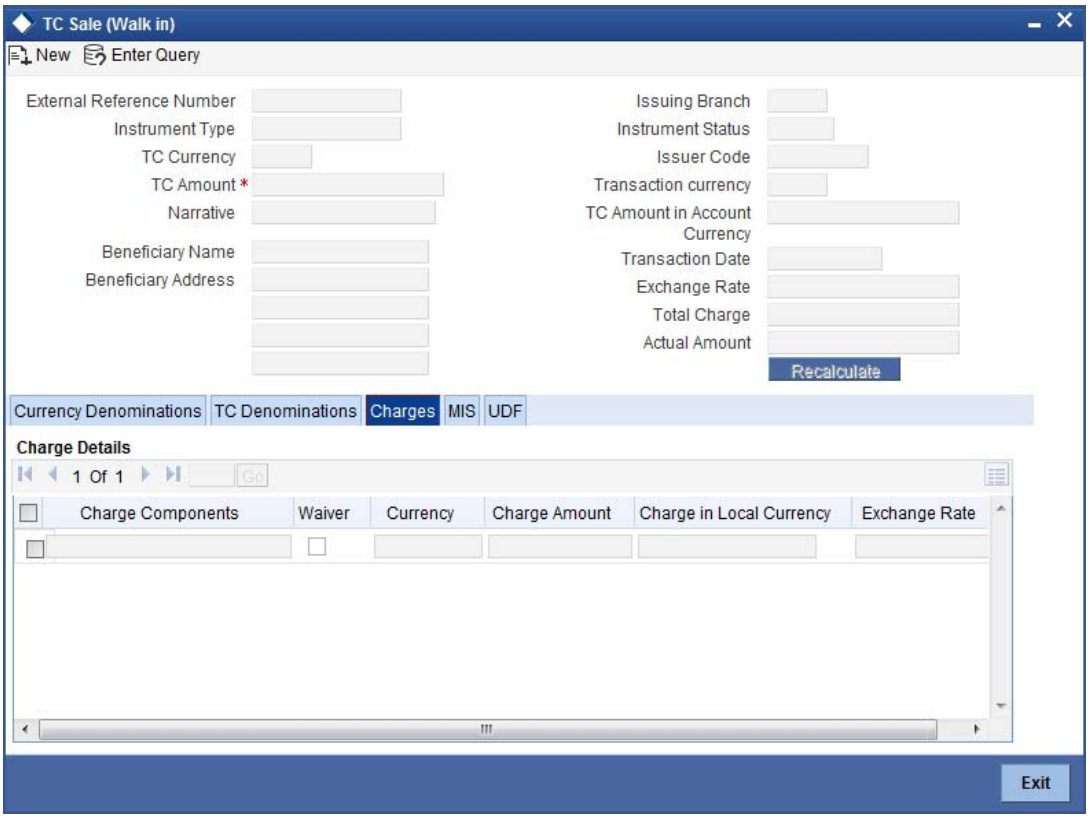
In this block, you can capture details of the currency denominations involved in the transaction.



Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.4 Specifying Charge Details

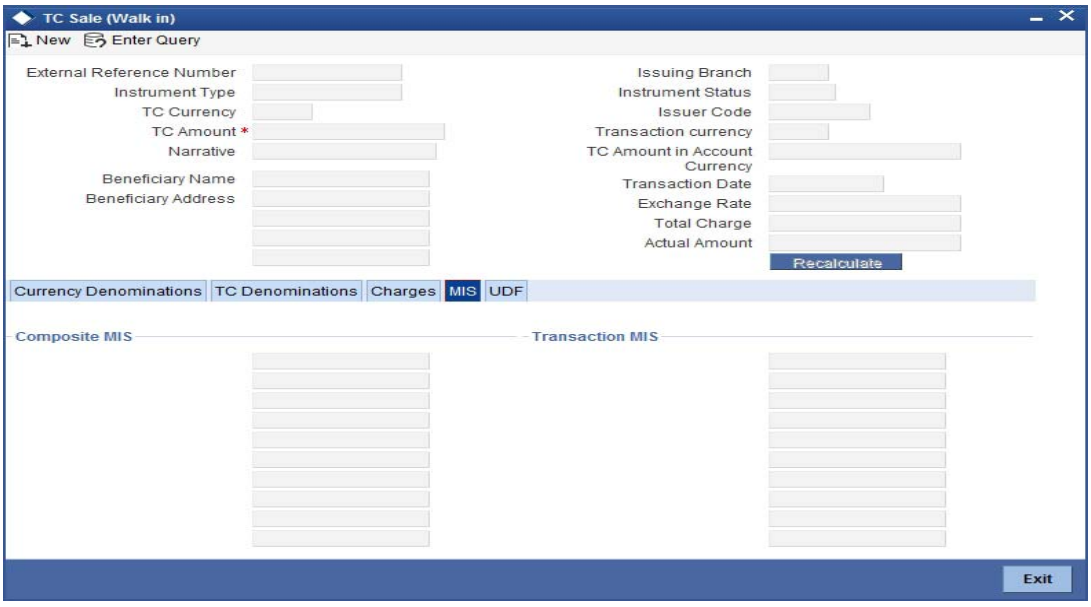
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.5 Specifying MIS Details

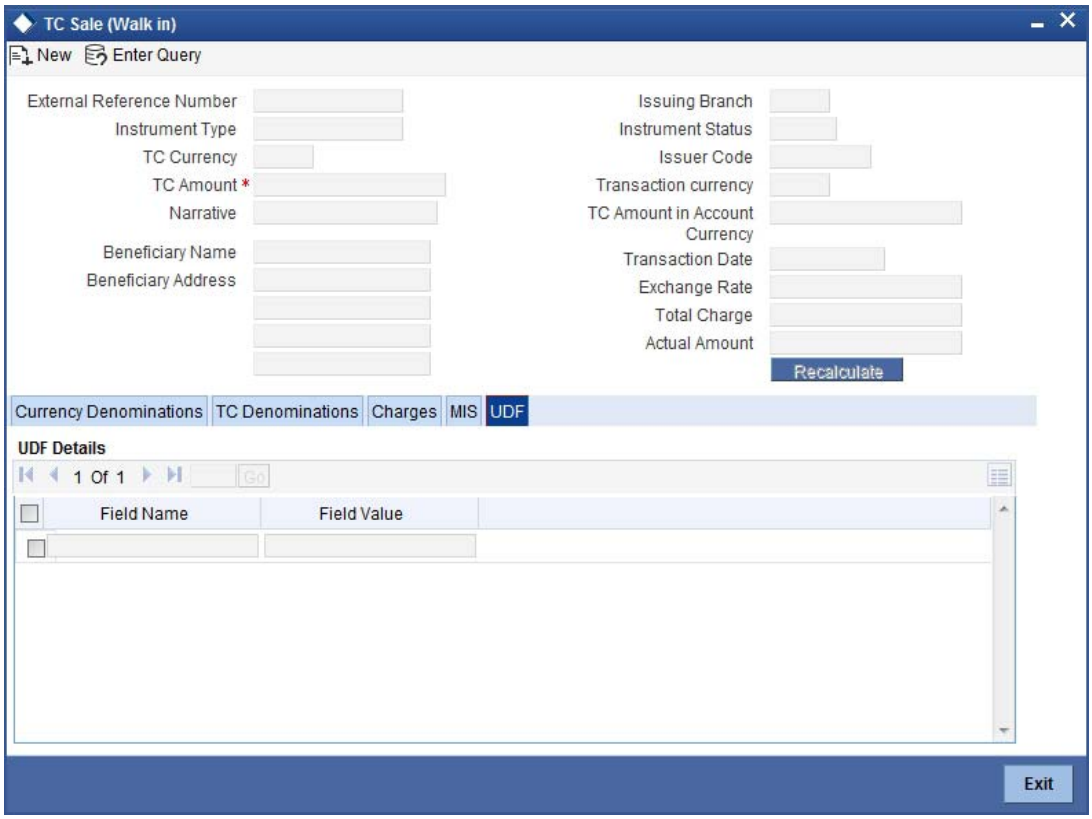
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.6 Specifying UDF Details

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



Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

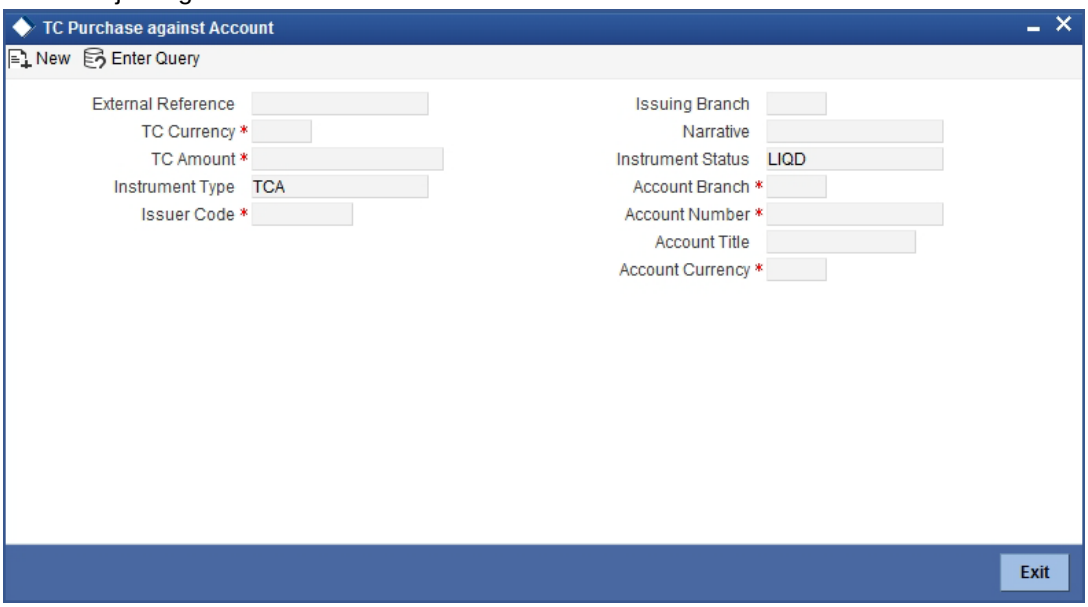
8.11 Purchase a TC against an Account

This section contains the following topics:

- Section 8.11.1, "Purchasing a TC against an Account"
- Section 8.11.2, "Specifying TC Denomination Details"
- Section 8.11.3, "Specifying Charge Details"
- Section 8.11.4, "Specifying MIS Details"
- Section 8.11.5, "Specifying UDF Details"

8.11.1 Purchasing a TC against an Account

You can purchase a TC through the 'TC Purchase (Against A/C)' screen. You can invoke this screen by typing '1409' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Issuing Branch

The current logged – in branch is displayed.

Account Number

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

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

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

Account Branch

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

TC Currency

Specify the currency of the TC.

TC Amount

Specify the amount as indicated on the TC instrument being purchased.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Currency

The transaction currency of the chosen customer account is displayed here.

Narrative

Here, you can enter remarks about the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Related Customer ID

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

Customer Name

Customer name pertaining to the Related customer ID will be defaulted and displayed here.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Exchange Rate

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

Total Charge

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

Total Amount

The system deducts the charge amount from the TC amount and displays the total transaction amount.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

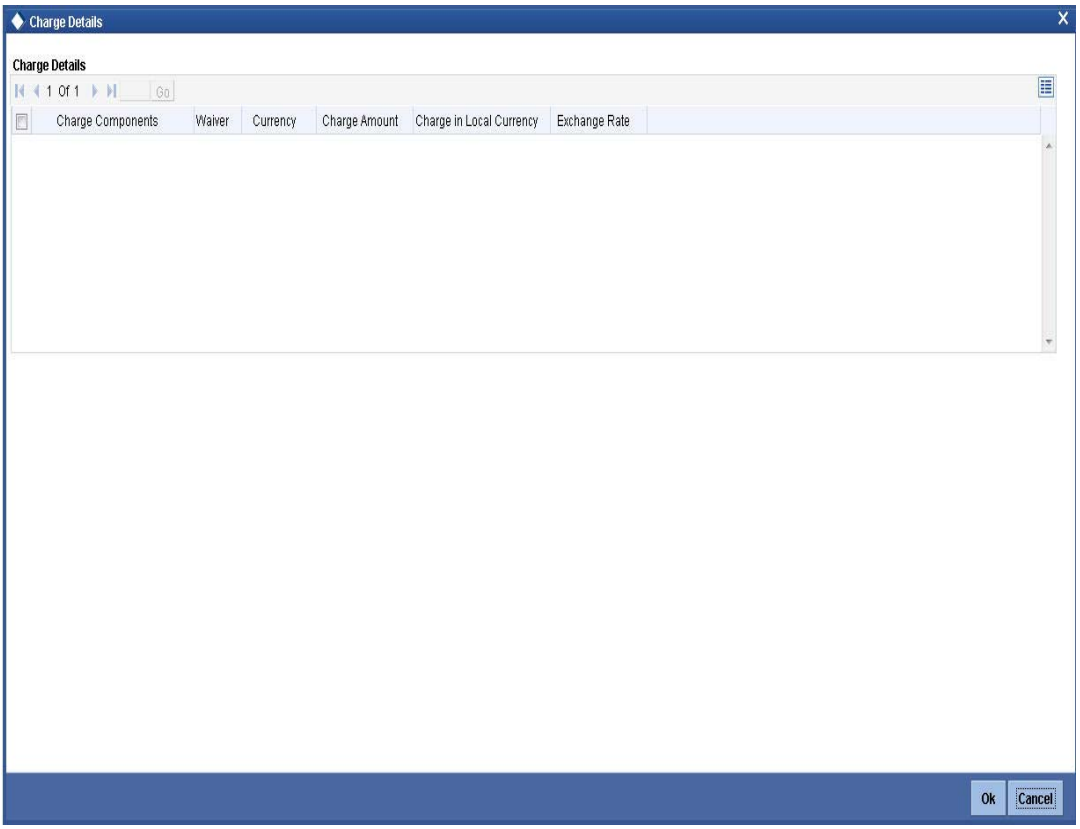
8.11.2 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.11.3 Specifying Charge Details

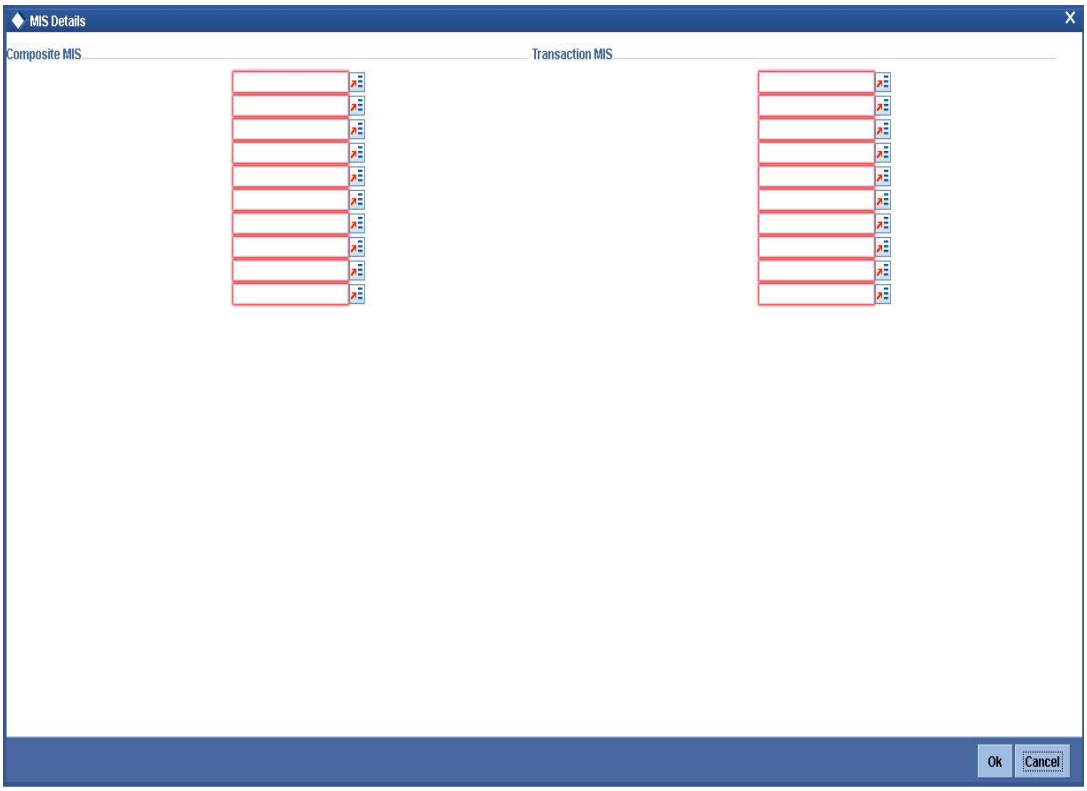
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.11.4 Specifying MIS Details

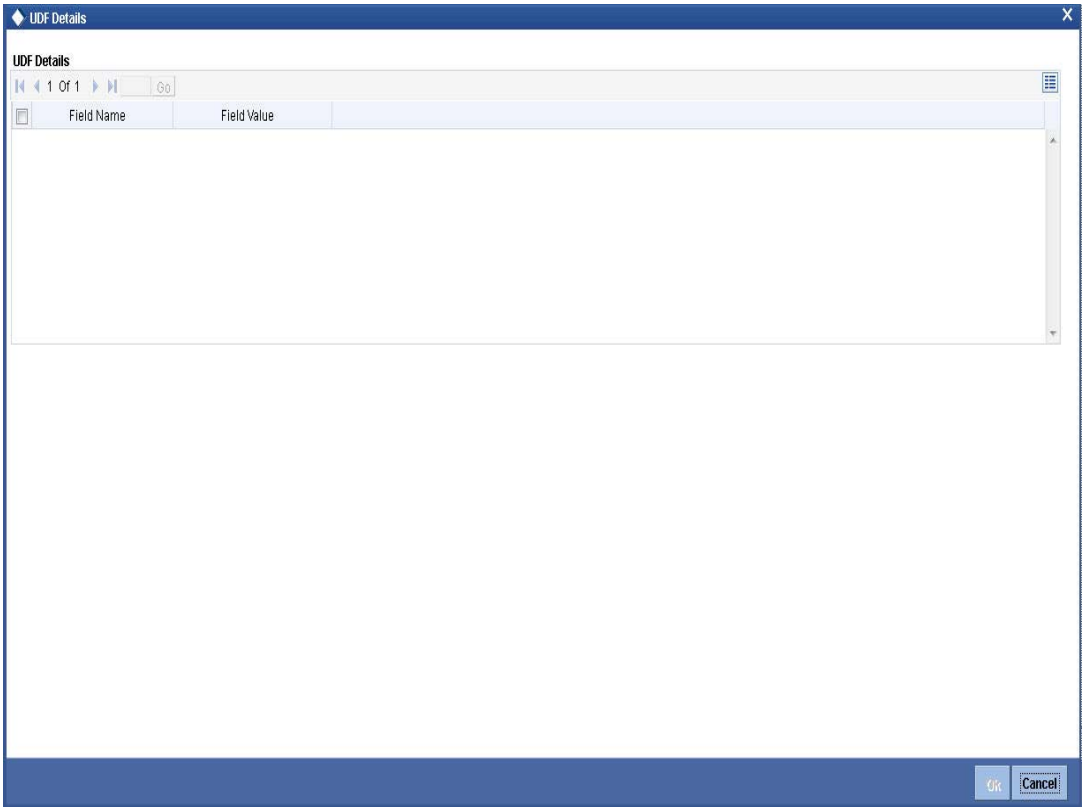
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.11.5 Specifying UDF Details

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



Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

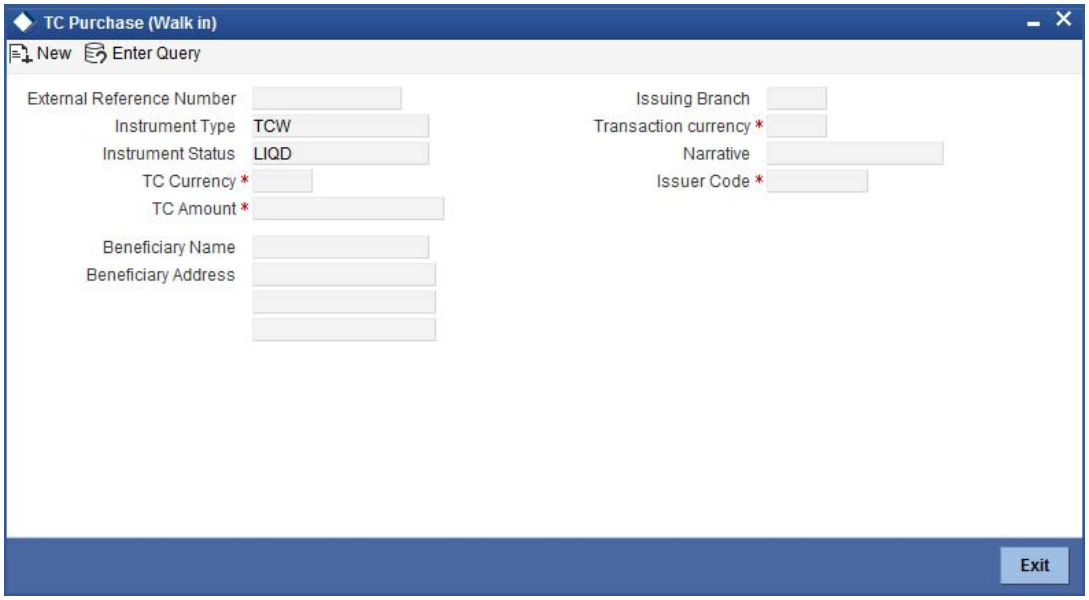
8.12 Purchase a TC from a Walk-in Customer

This section contains the following topics:

- Section 8.12.1, "Purchasing a TC from a Walk-in Customer"
- Section 8.12.2, "Specifying TC Denomination Details"
- Section 8.12.3, "Specifying Currency Denomination Details"
- Section 8.12.4, "Specifying Charge Details"
- Section 8.12.5, "Specifying MIS Details"
- Section 8.12.6, "Specifying UDF Details"

8.12.1 Purchasing a TC from a Walk-in Customer

You can liquidate a TC from a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'TC Purchase (Walk - In)' screen. You can invoke this screen by typing '8003' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Issuing Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify as indicated on the TC instrument being purchased.

Narrative

Here, you can enter remarks about the transaction.

Beneficiary Name

Specify the name of the beneficiary of the transaction.

Beneficiary Address

Specify the address of the beneficiary of the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Exchange Rate

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

Related Customer ID

System displays the customer ID applicable to walk-in customers.

Total Charge

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

Total Amount

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

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Passport/IC Number

Specify the customer’s passport number or any other identification number.

In case you change the TC amount, you will have to click the ‘Recalc’ button to re-compute the total transaction amount and the total amount.

8.12.2 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled ‘Specifying TC Denomination Details’ under ‘Selling a TC against an Account’ for further details.

8.12.3 Specifying Currency Denomination Details

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

Refer the section titled ‘Specifying denomination details’ under ‘Withdrawing Cash against a Cheque’ for further details.

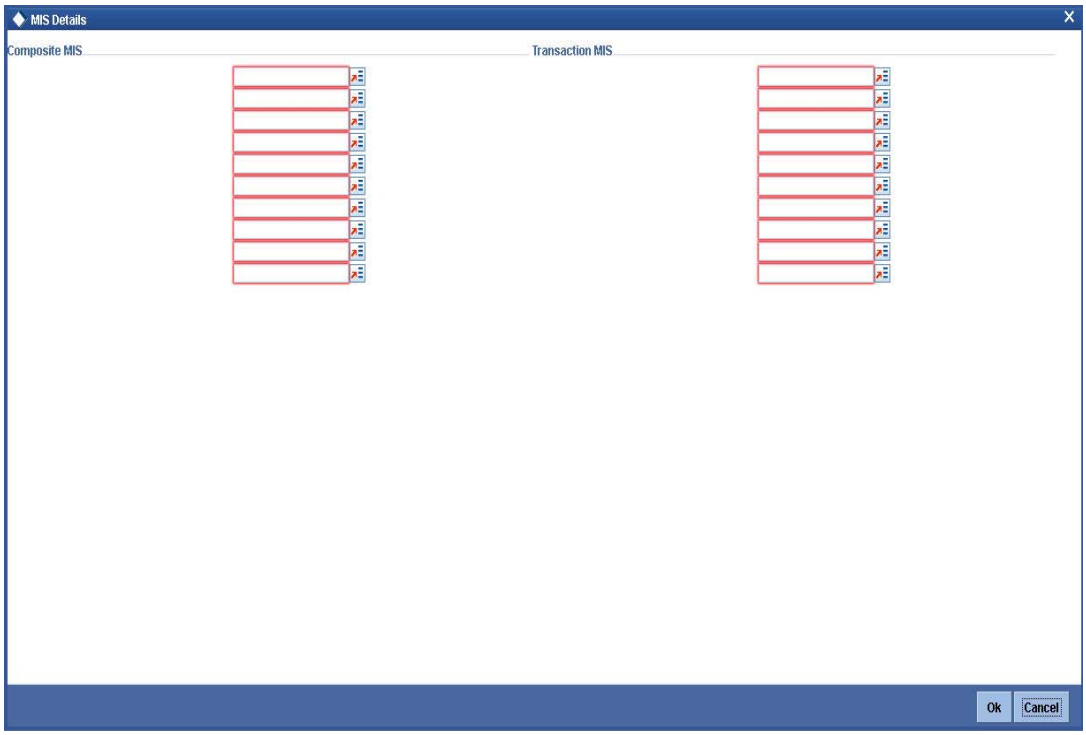
8.12.4 Specifying Charge Details

This block allows you to capture charge related details. Click on the ‘Charges’ to invoke the following screen:

Refer the section titled ‘Specifying charge details’ under ‘Withdrawing Cash against a Cheque’ for further details.

8.12.5 Specifying MIS Details

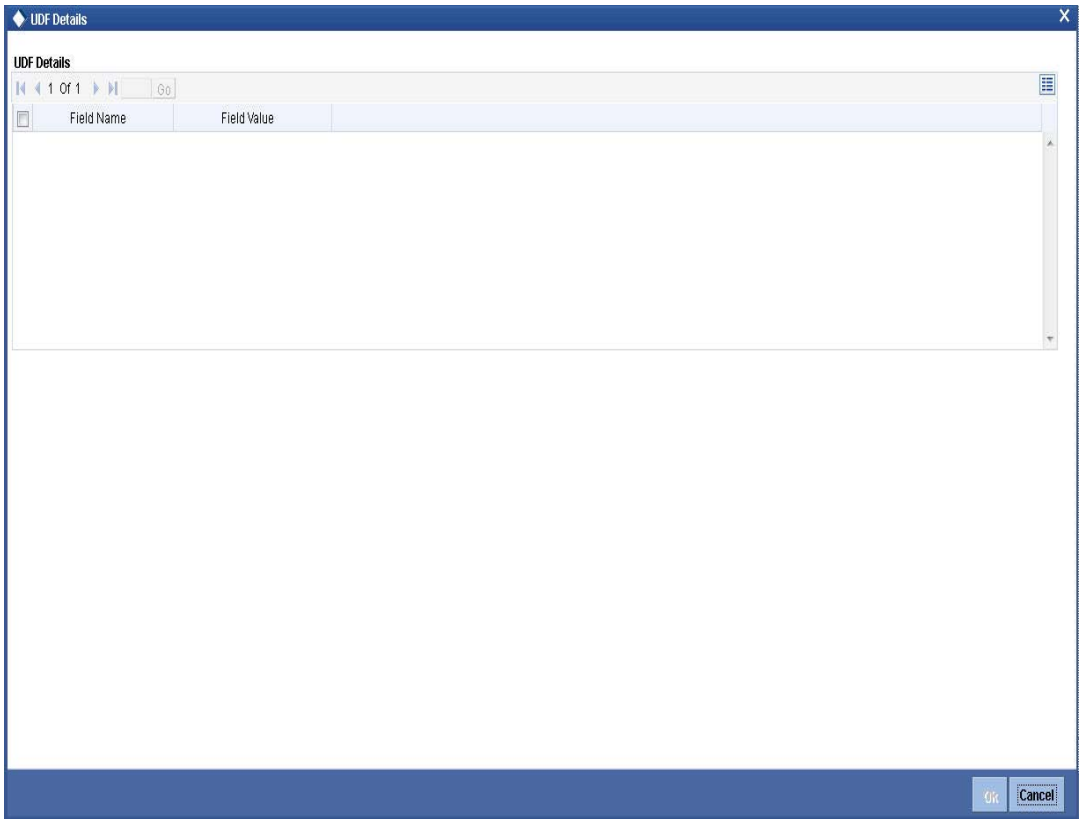
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.12.6 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:



Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

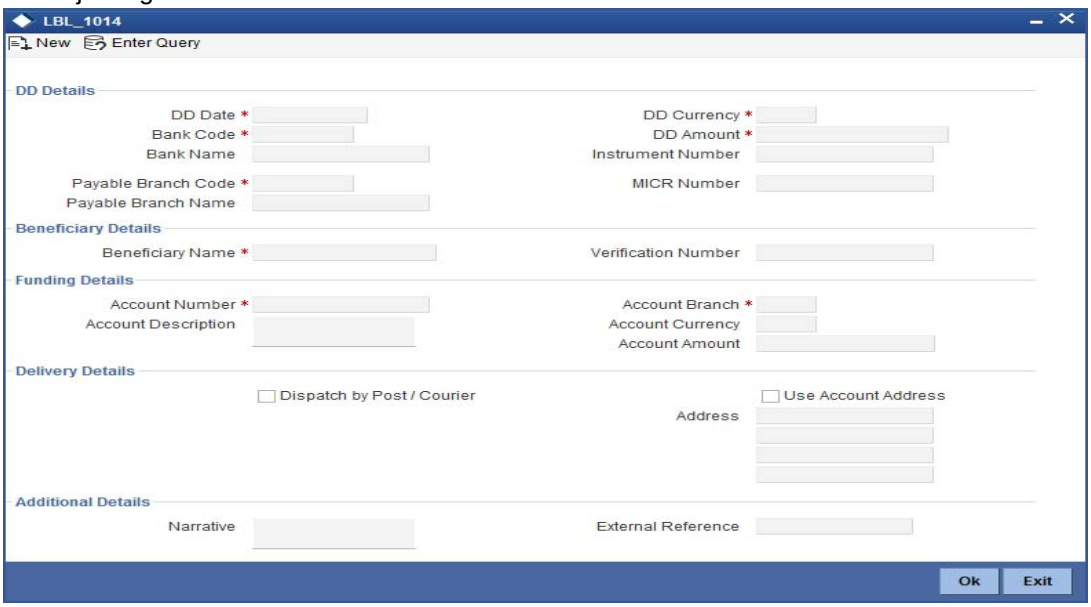
8.13 Issue a DD Issue against an Account

This section contains the following topics:

- Section 8.13.1, "Selling a DD Issue against an Account"
- Section 8.13.2, "Specifying Charge Details"
- Section 8.13.3, "Specifying MIS Details"
- Section 8.13.4, "Specifying the UDF details"
- Section 8.13.5, "Viewing OFAC Check Response"

8.13.1 Selling a DD Issue against an Account

You can issue a Demand Draft (DD) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'DD Issue Against Account' screen by typing '1014' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as “Instrument number entered is not valid”

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer’s verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the ‘DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

Note

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

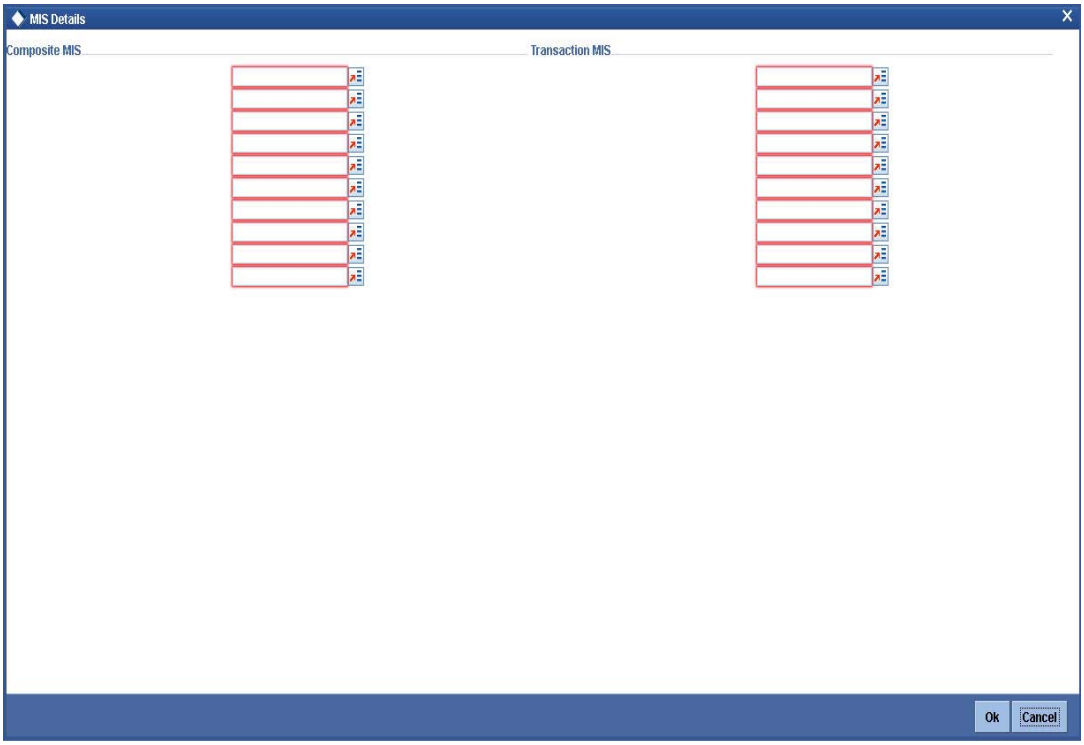
8.13.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.13.3 Specifying MIS Details

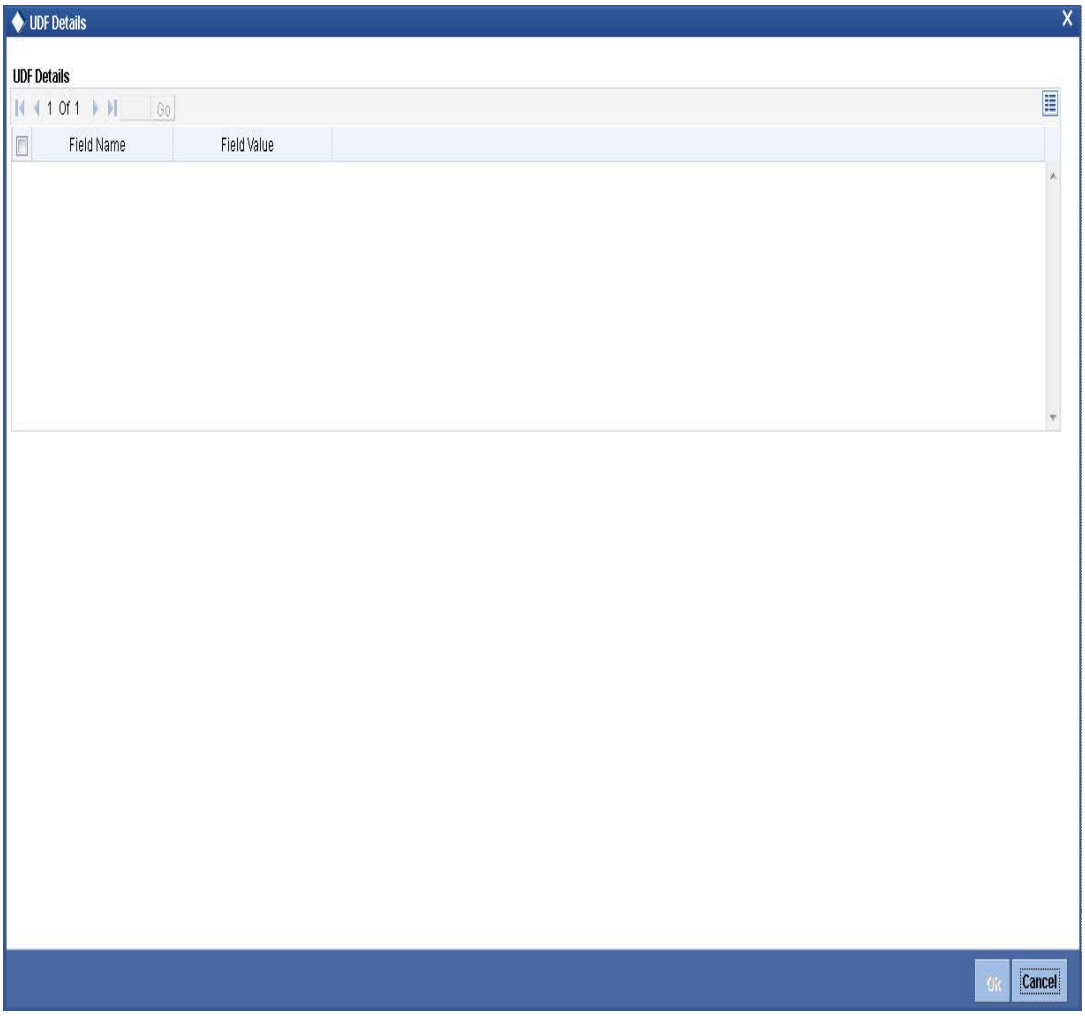
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.13.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

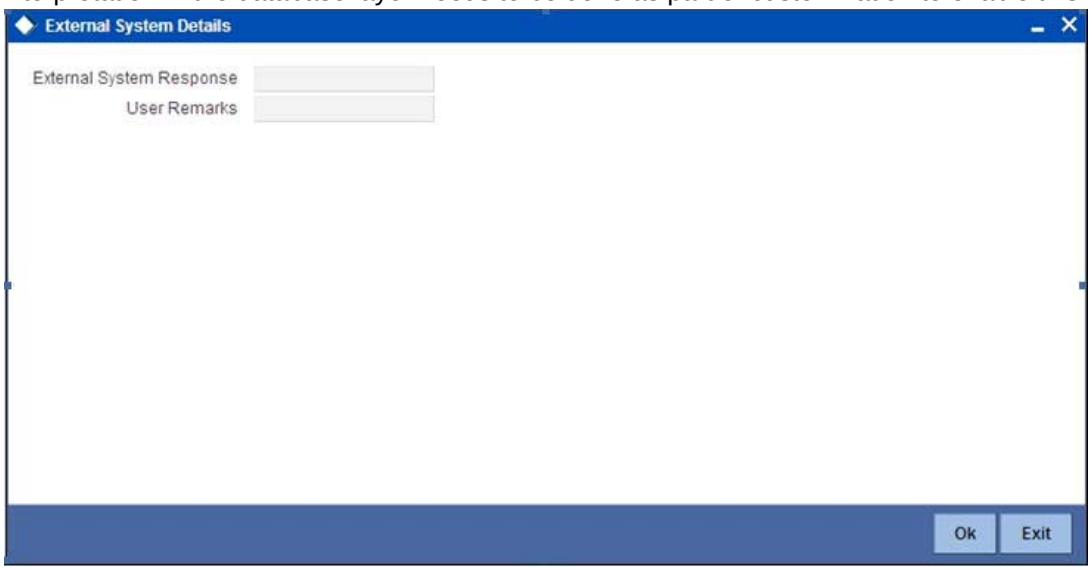
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.13.5 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click ‘OFAC Check’ button in ‘Bills and Collections - Contract Input - Detailed’ screen to view the OFAC check response in the ‘External System Detail’ screen On clicking ‘OFAC Check’ button, system will build the request XML and call the web service. The ‘External System details’ screen displays the response is received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this.



Here, you can view /capture the following details:

External System Response

The response from the external system regarding the black listed customer is displayed here.

User Remarks

Specify your remarks regarding the black listed customer here.

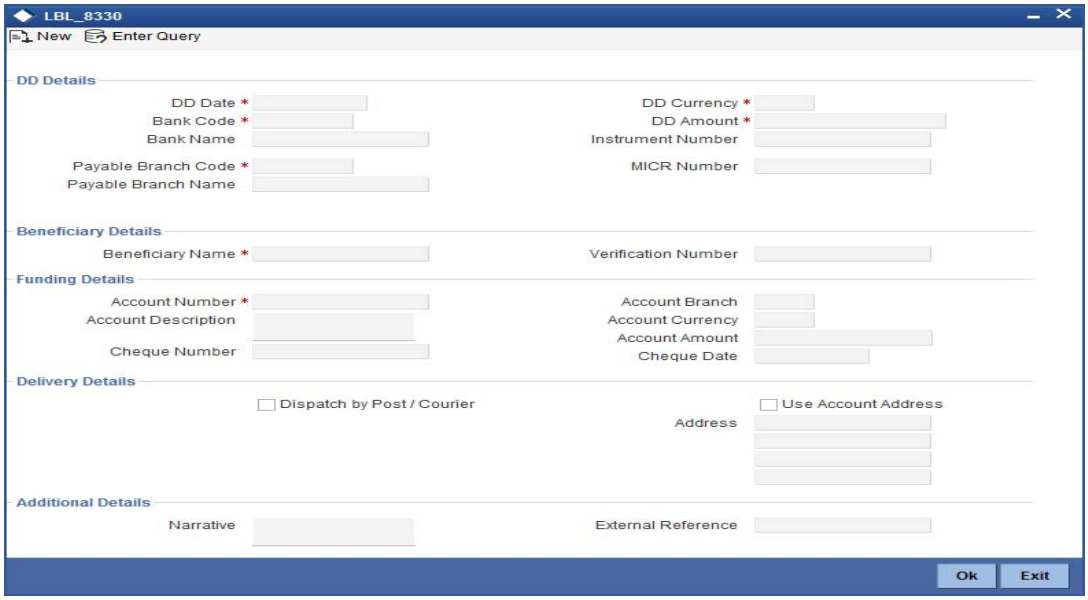
8.14 Issue DD against Cheque

This section contains the following topics:

- Section 8.14.1, "Issuing DD against Cheque"
- Section 8.14.2, "Specifying Charge Details"
- Section 8.14.3, "Specifying MIS Details"
- Section 8.14.4, "Specifying the UDF details"

8.14.1 Issuing DD against Cheque

You can issue a Demand Draft (DD) for your customer against an in-house cheque drawn on his/her savings account. In order to capture this transaction, you need to invoke the ‘DD Issue Against Cheque’ screen by typing ‘8330’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid"

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Description

The system displays a brief description on the account.

Cheque Number

Specify the number of the cheque being drawn for DD sale.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the ‘DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

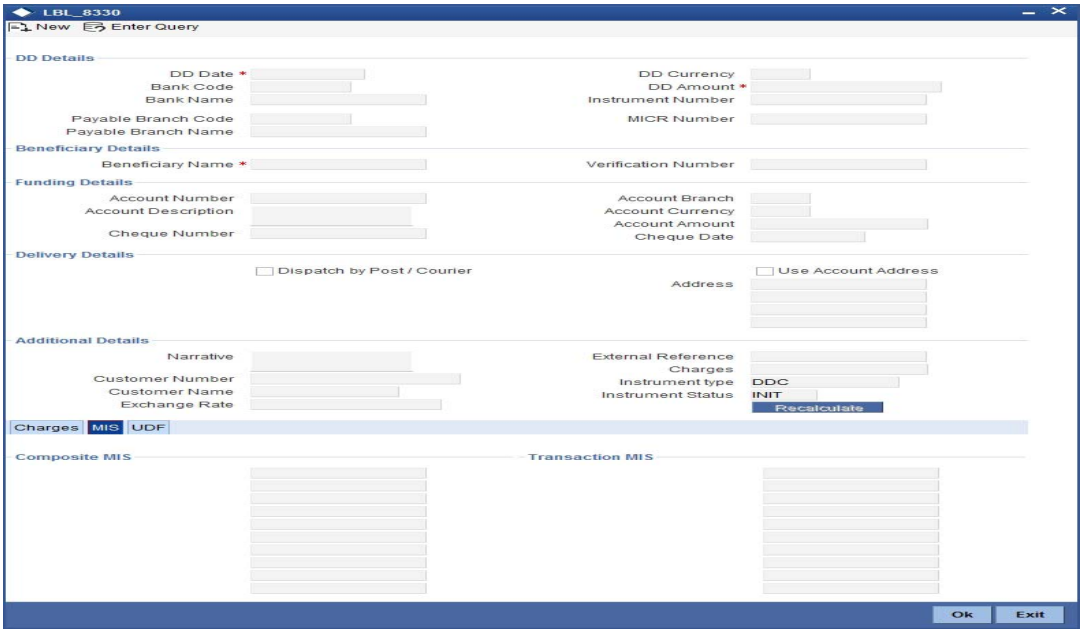
8.14.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.14.3 Specifying MIS Details

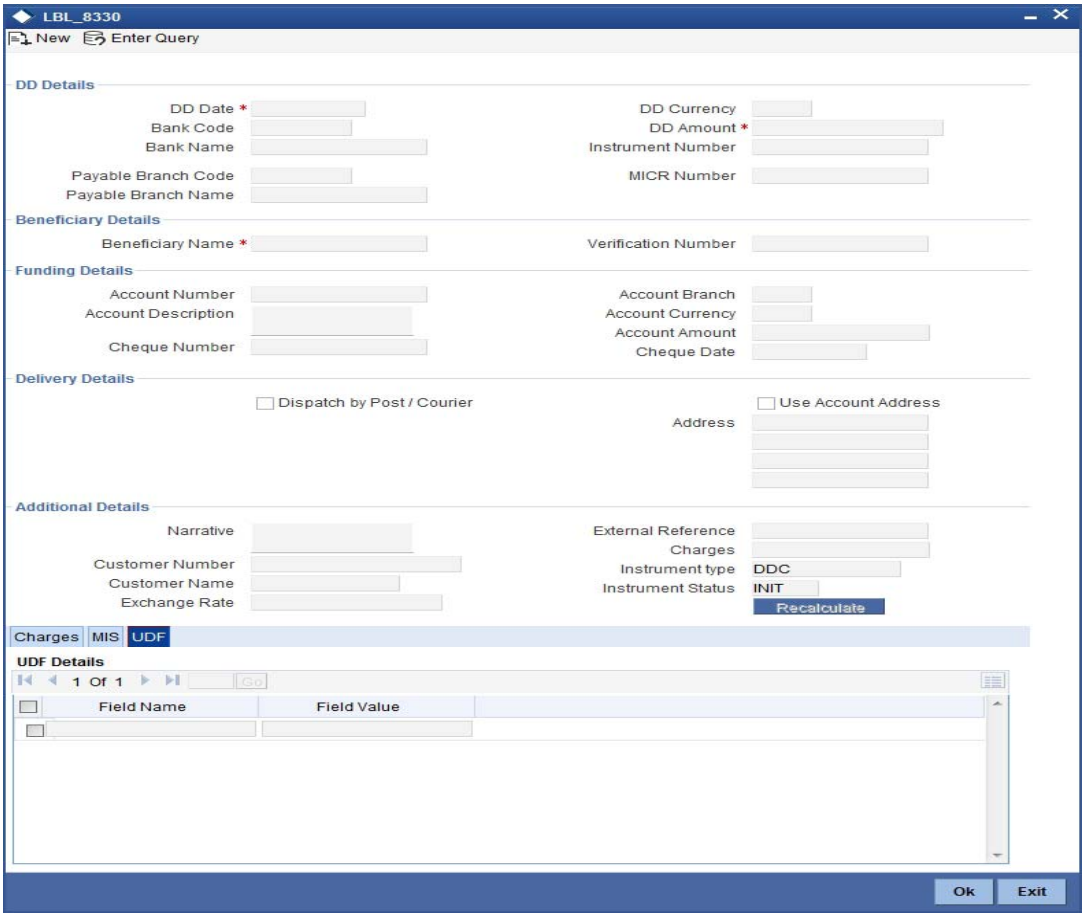
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.14.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

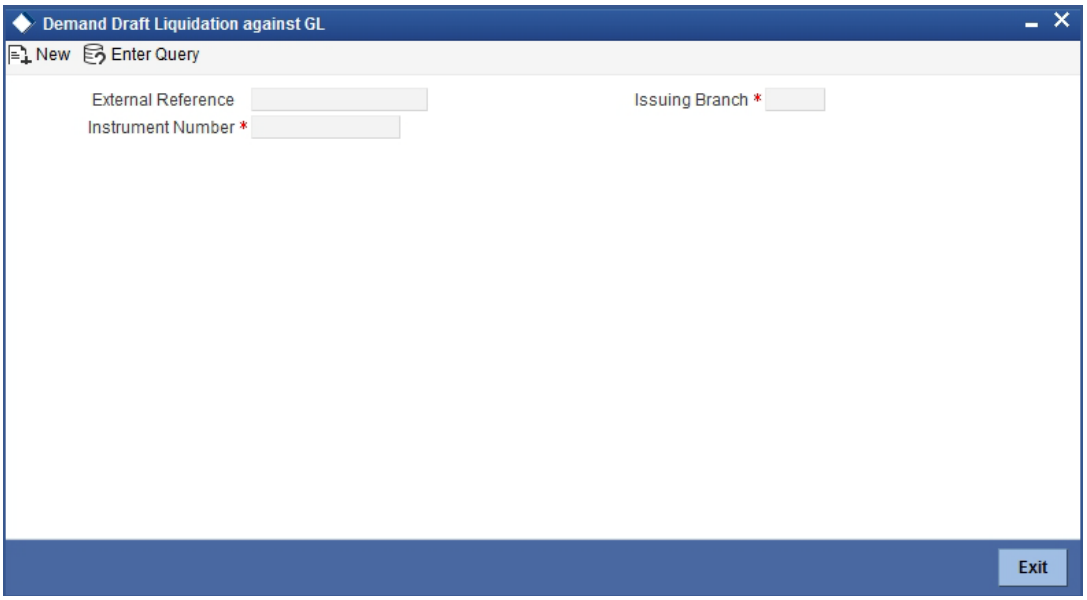
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.15 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the ‘DD Liquidation against GL’ screen. You can invoke this screen by typing ‘8311’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

DD Details

Instrument Number

Select the instrument number of the DD that should be liquidated form the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during ‘Issue’.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Specify the mode of liquidation from the adjoining drop-down list.

GL Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

GL Description

The system displays the description of the specified GL account.

GL Currency

The currency of the chosen GL is displayed here.

GL Amount

The GL amount to be credited to the account is displayed here.

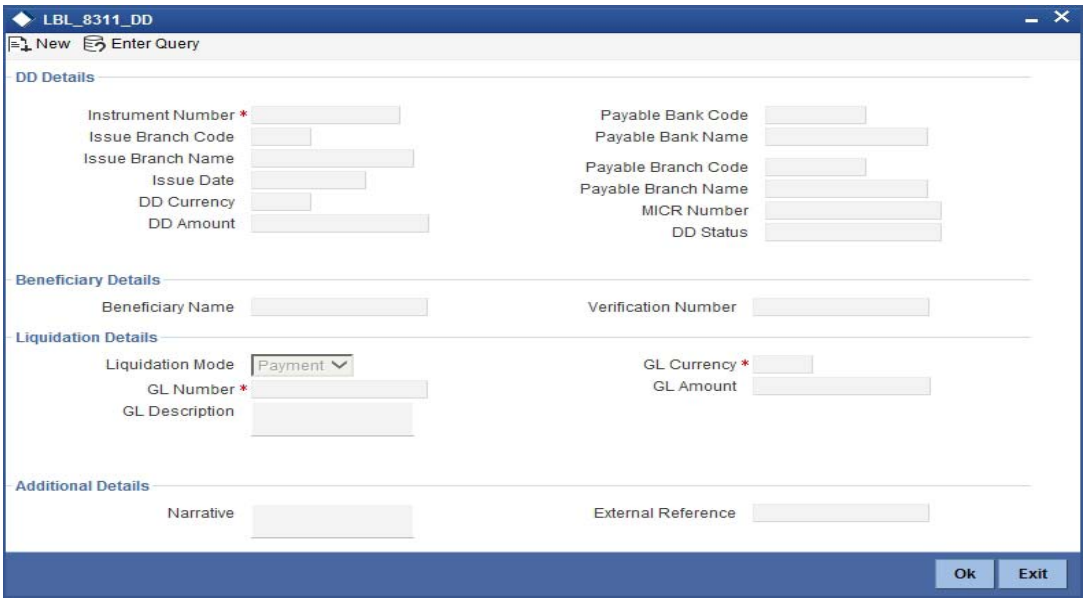
Additional Details

Narrative

The system defaults the ‘DD Liquidation- <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.



Here you can capture the following additional details:

Instrument Type

The instrument type is displayed here.

Issue Branch

The issue branch is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

General Ledger Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

General Ledger Description

The system displays the description of the specified GL account.

Instrument Number

The instrument number is displayed here.

General Ledger Currency

The currency of the chosen GL is displayed here.

Demand Draft Currency

The currency of the DD instrument is displayed here.

Payable Bank

The clearing bank code is displayed here.

Narrative

You can enter remarks for the transaction.

Demand Draft Amount

The amount for which the Demand Draft has been drawn is displayed here.

Issue Date

The system displays the date of issue of the DD.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Payable branch

The branch where the DD has to be liquidated is displayed here.

Demand Draft Number

The issue number of the DD is displayed here.

Verification Number

The system displays the Verification Number details captured during issue.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit. Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

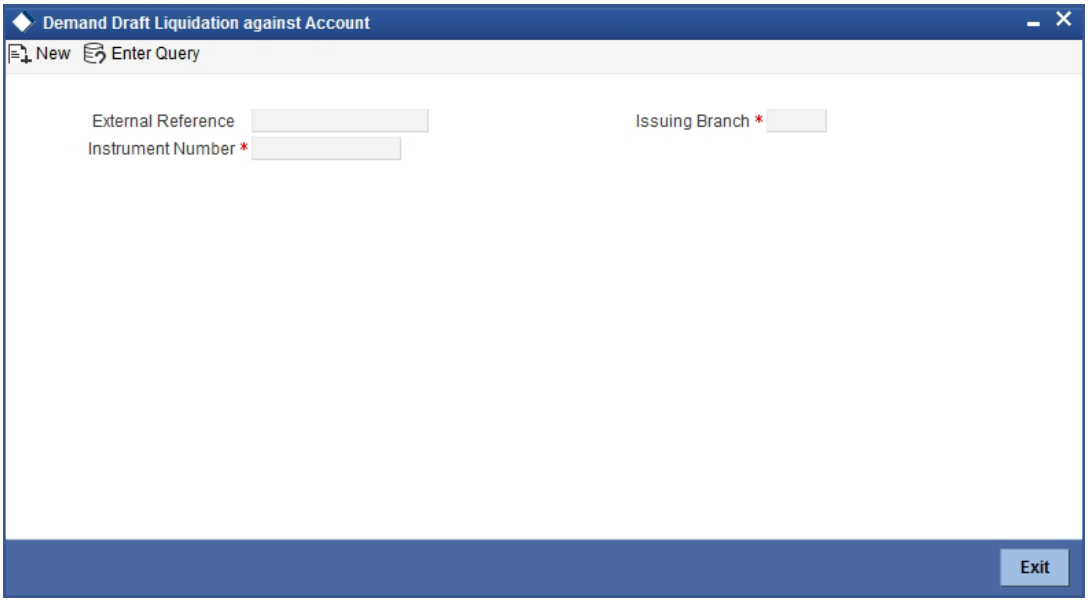
8.16 Liquidate a DD against an Account

This section contains the following topics:

- Section 8.16.1, "Liquidating a DD against an Account"
- Section 8.16.2, "Specifying Charge Details"
- Section 8.16.3, "Specifying MIS Details"
- Section 8.16.4, "Specifying the UDF details"

8.16.1 Liquidating a DD against an Account

You can liquidate a DD drawn on your branch against an account through the 'DD Liquidation Against Account' screen. You can invoke this screen by typing '8312' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

DD Details

Instrument Number

Select the instrument number of the DD to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number which was captured during 'Issue'.

Liquidation Details

Liquidation Mode

Specify the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Accounts Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Additional Details

Narrative

The system defaults the 'DD Liquidation - <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

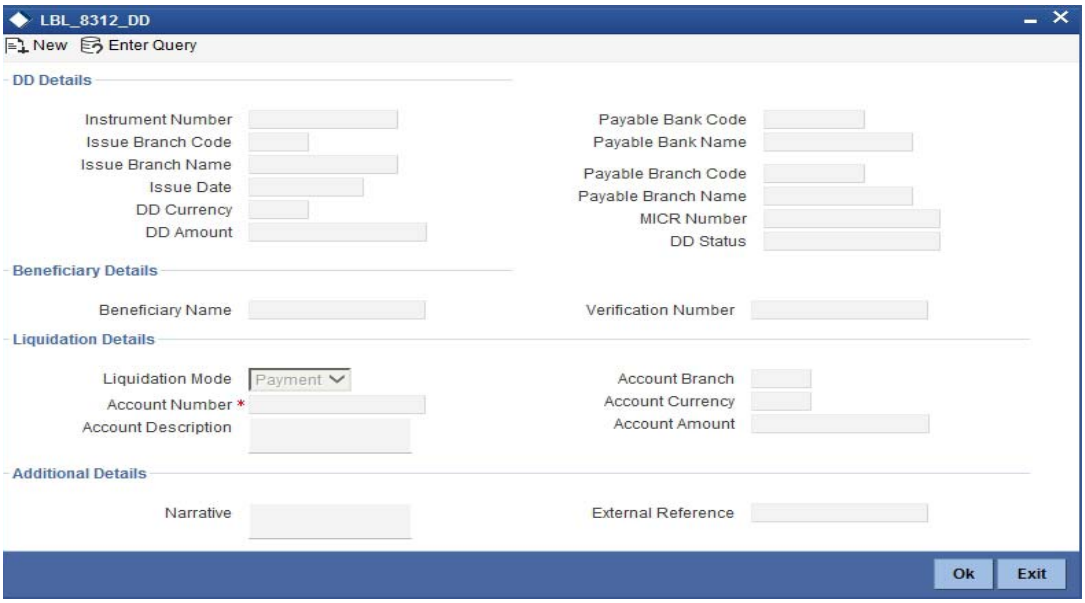
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Input stage – 2

On clicking save icon, the system fetches the details of the chosen instrument and displays them in the following screen:



Here you can capture the following additional details:

Instrument Type

The instrument type is displayed here.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

Liquidation Date

The system displays the date on which the transaction is posted.

Account Currency

The currency of the chosen account is displayed here.

Account Number

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Instrument Number

The instrument number of the DD that needs to be liquidated is displayed here.

Payable Bank

The clearing bank code is displayed here.

DD Currency

The currency of the DD instrument is displayed here.

DD Amount

The amount for which the DD has been drawn is displayed here.

Narrative

You can enter remarks for the transaction.

Issue Date

The system displays the date of issue of the DD.

Payable Branch

The branch where the DD has to be liquidated is displayed here.

DD Number

The issue number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

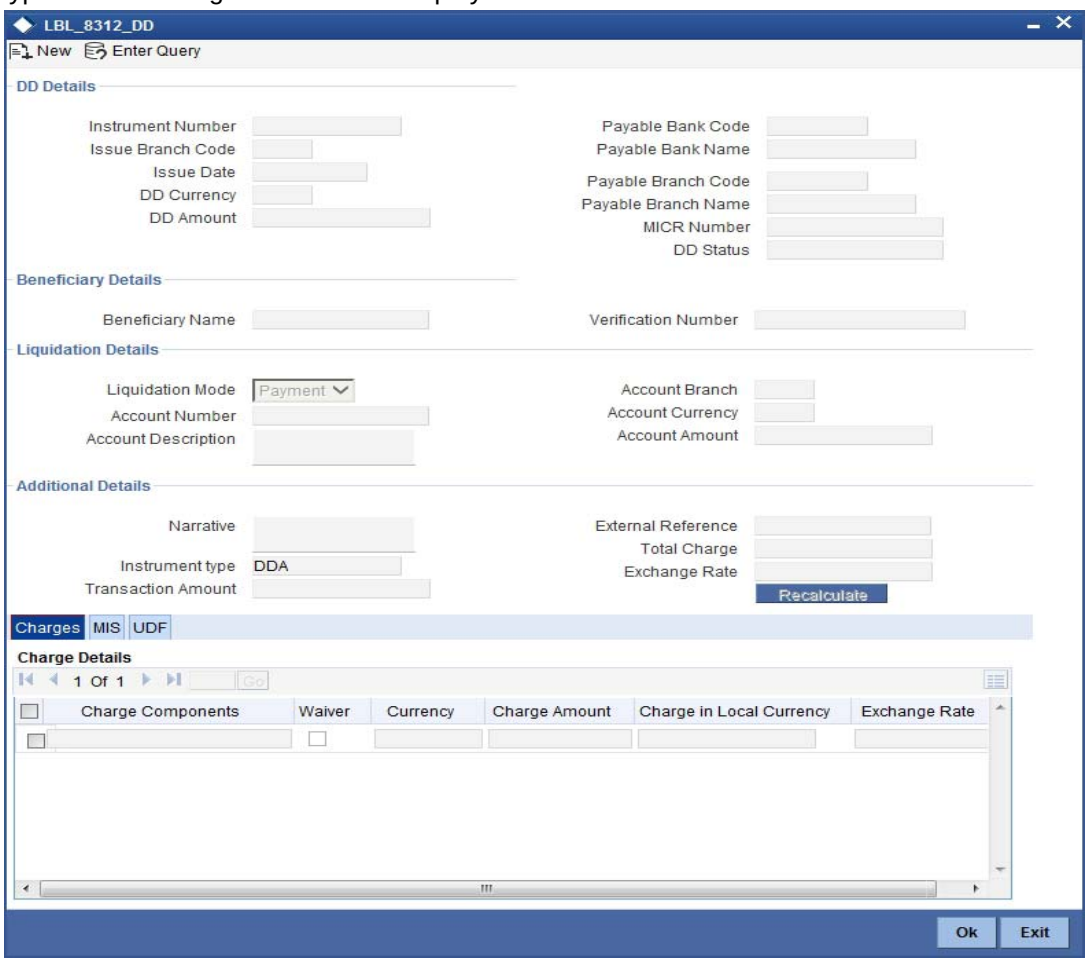
Verification Number

The system displays the Verification Number details captured during issue.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

Total Charges

The system displays the total charges applicable to the transaction.

Total Amount

The system displays the total amount that will be credited to the account.

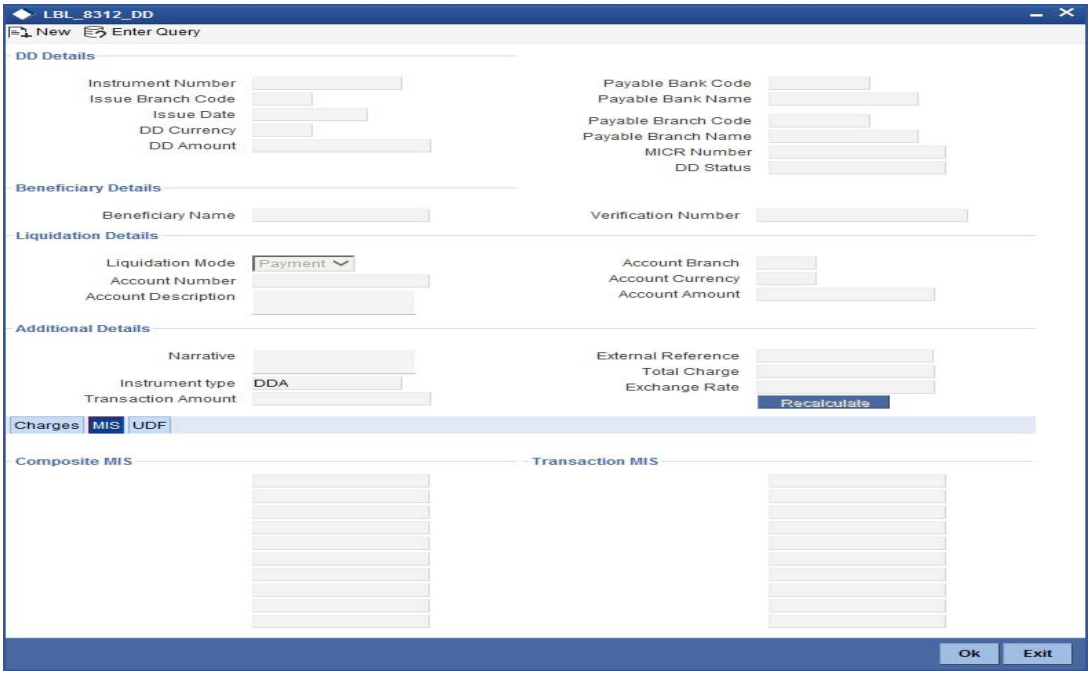
8.16.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.16.3 Specifying MIS Details

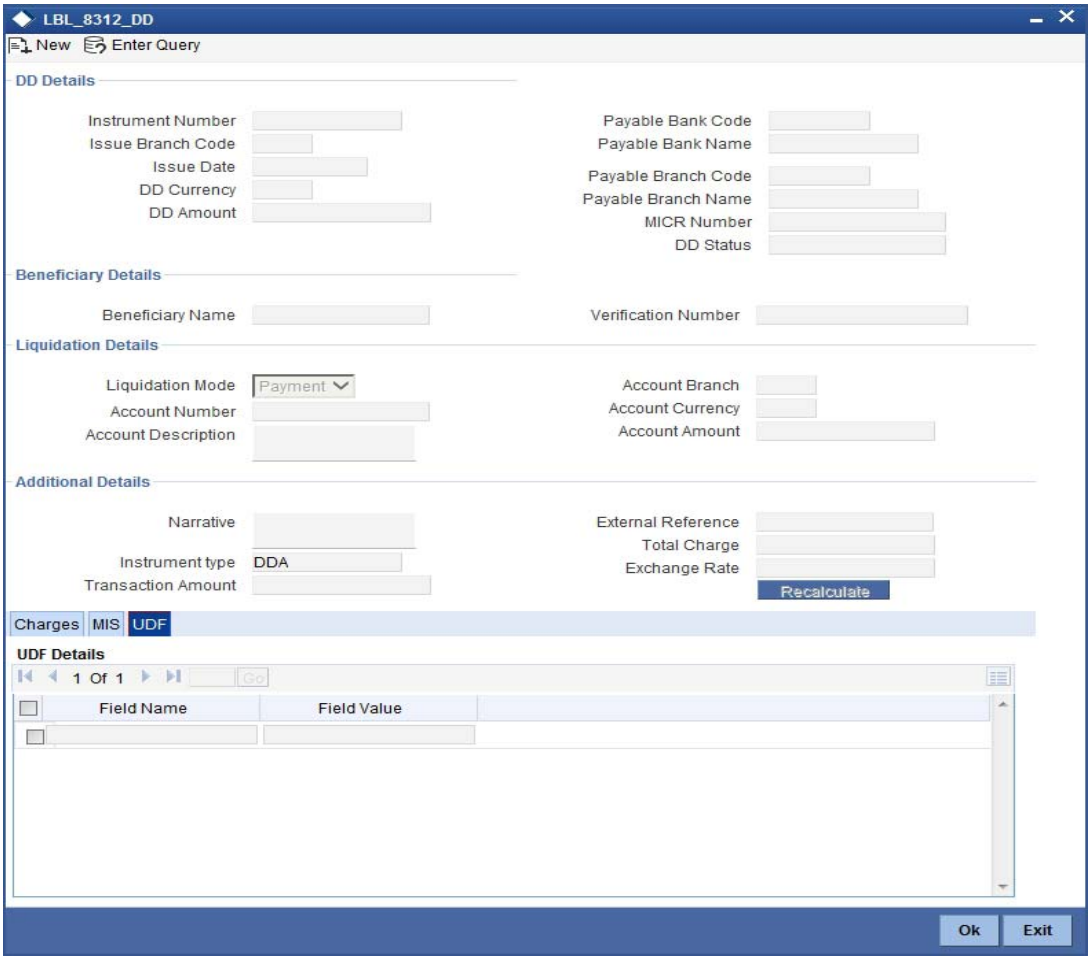
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.16.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

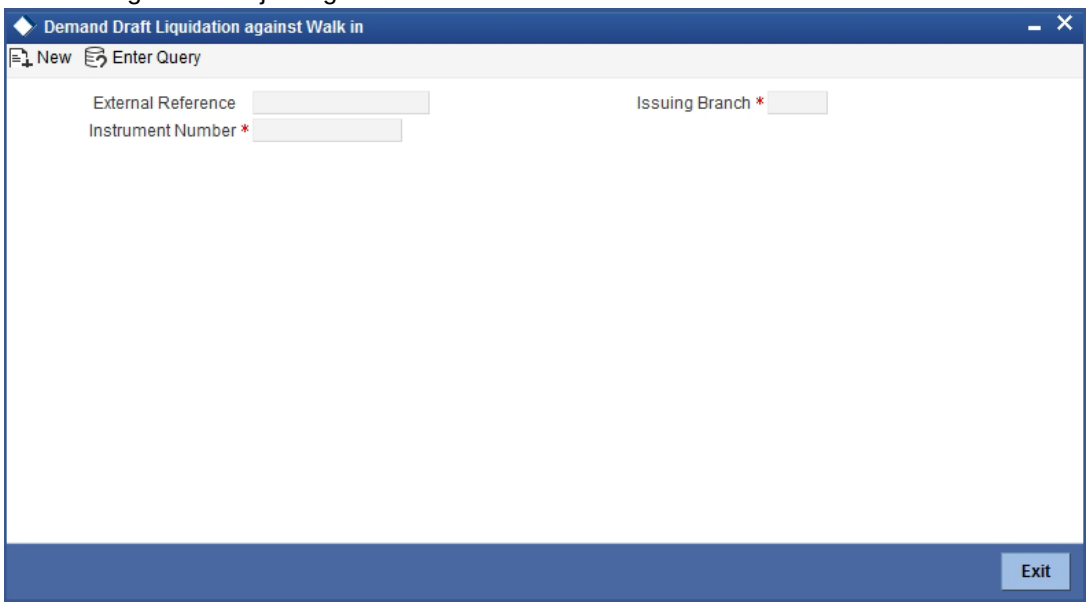
8.17 Liquidate a DD for a Walk-in Customer

This section contains the following topics:

- Section 8.17.1, "Liquidating a DD for a Walk-in Customer"
- Section 8.17.2, "Specifying denomination details"
- Section 8.17.3, "Specifying charge details"
- Section 8.17.4, "Specifying MIS Details"
- Section 8.17.5, "Specifying UDF Details"

8.17.1 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

DD Details

Instrument Number

Select the instrument number of the DD that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select Issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Specify the mode of liquidation from the adjoining drop-down list.

Transaction Currency

Specify the currency in which the customer is making the payment.

Transaction Amount

The system displays the total transaction amount.

Additional Details

Narrative

The system defaults the DD Liquidation - <Instrument No.> here. However you can modify this.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

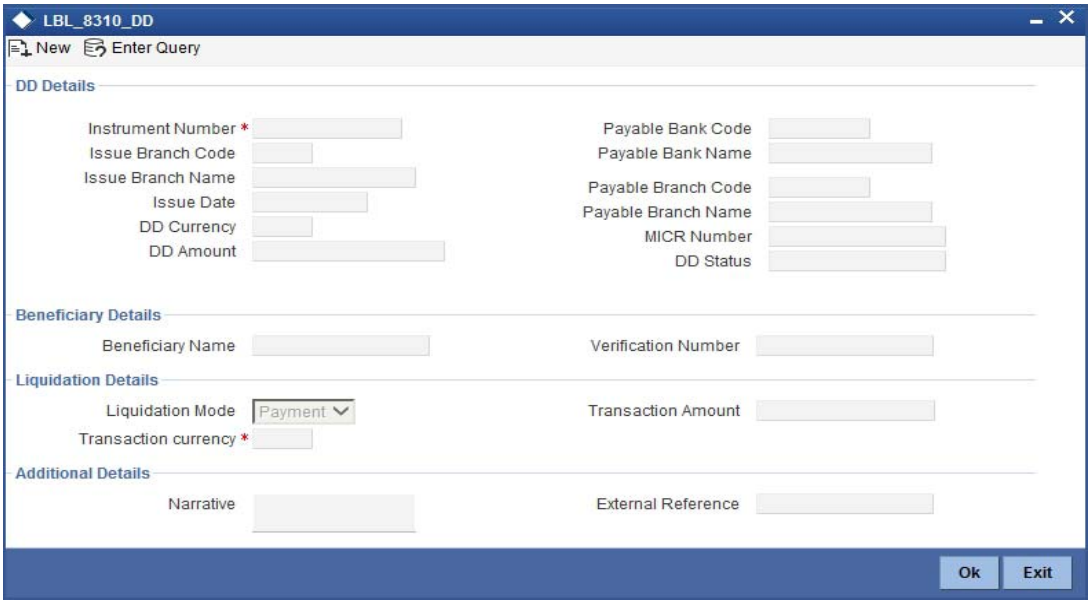
External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.Click save icon to go to the next stage.

Input stage - 2

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

Branch

The branch code is displayed here.

Liquidation Type

The liquidation type of the DD is displayed here.

Liquidation Mode

The system displays the liquidation mode of the DD. However, you can change it. The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Payable Bank

The clearing bank code is displayed here.

Instrument Number

The instrument number is displayed here.

Payable Branch

The branch where the DD amount is being paid out (current branch) is displayed here.

DD Currency

The system displays the currency in which the DD has been issued.

Issue Date

The system displays the date on which the DD has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the DD has been drawn is displayed here.

DD Amount

The amount for which the DD has been issued is displayed here.

DD Number

The MICR number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

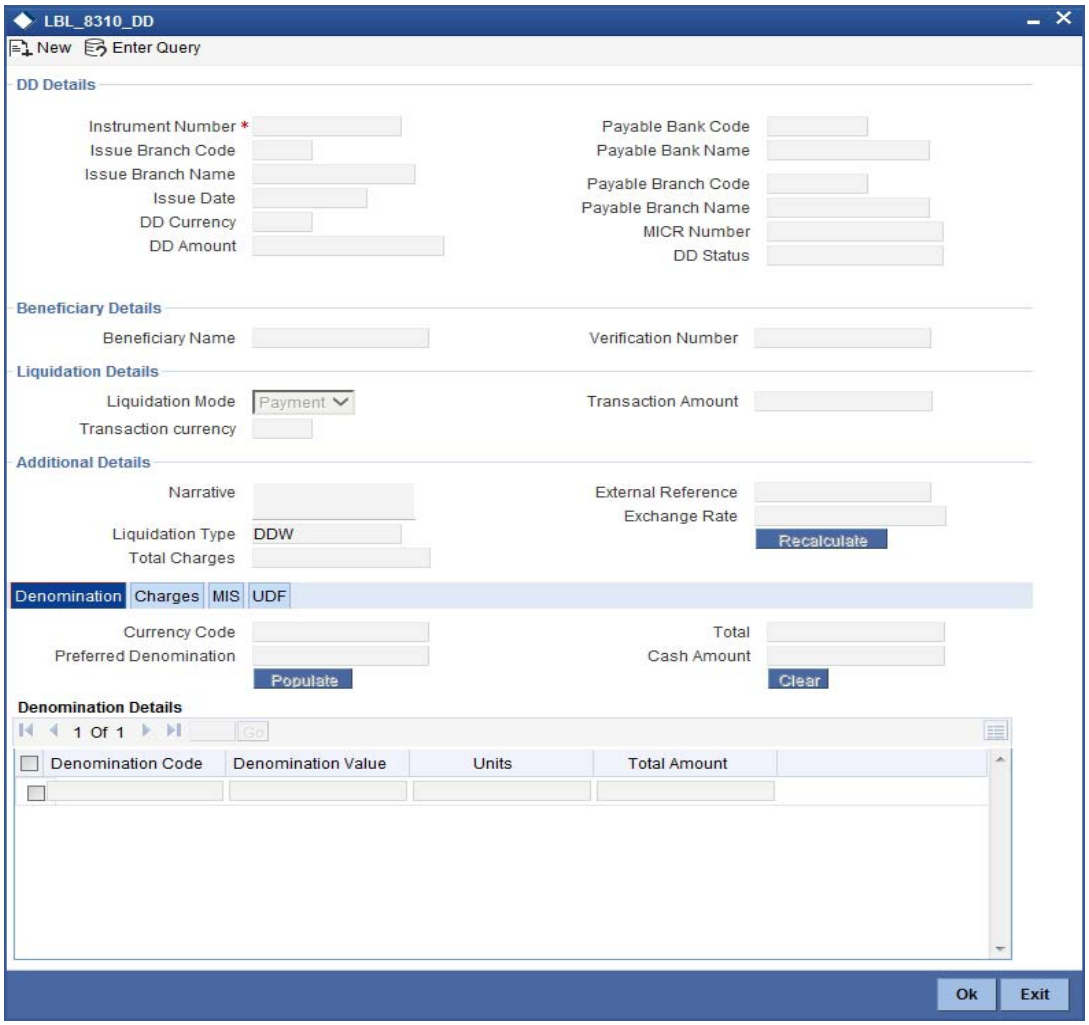
Verification Number

The system displays the verification number details captured during issue.

Click save icon to go to the next stage.

Enrichment stage

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the DD currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

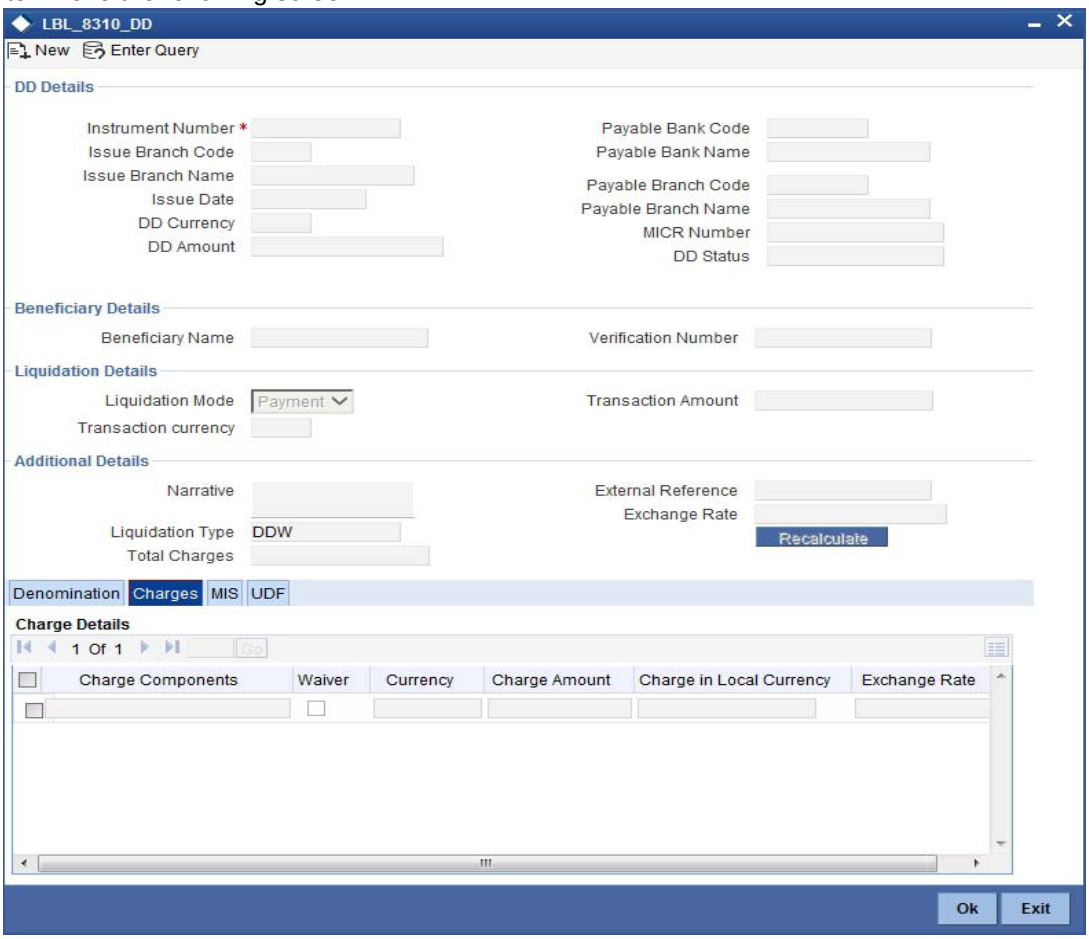
8.17.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.17.3 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

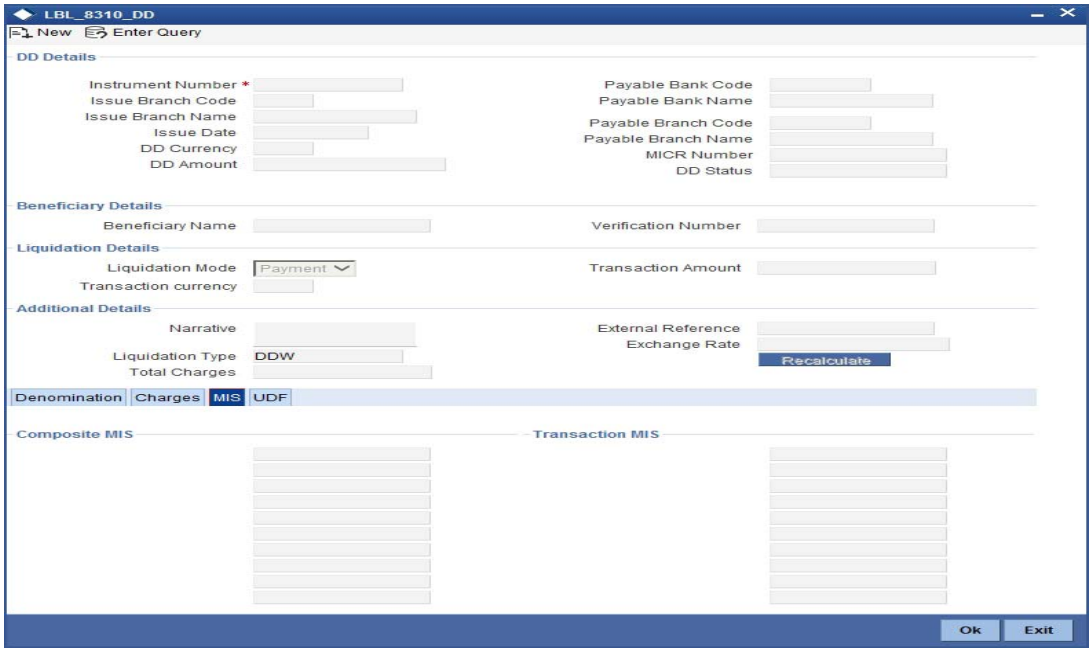


The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-computed the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.17.4 Specifying MIS Details

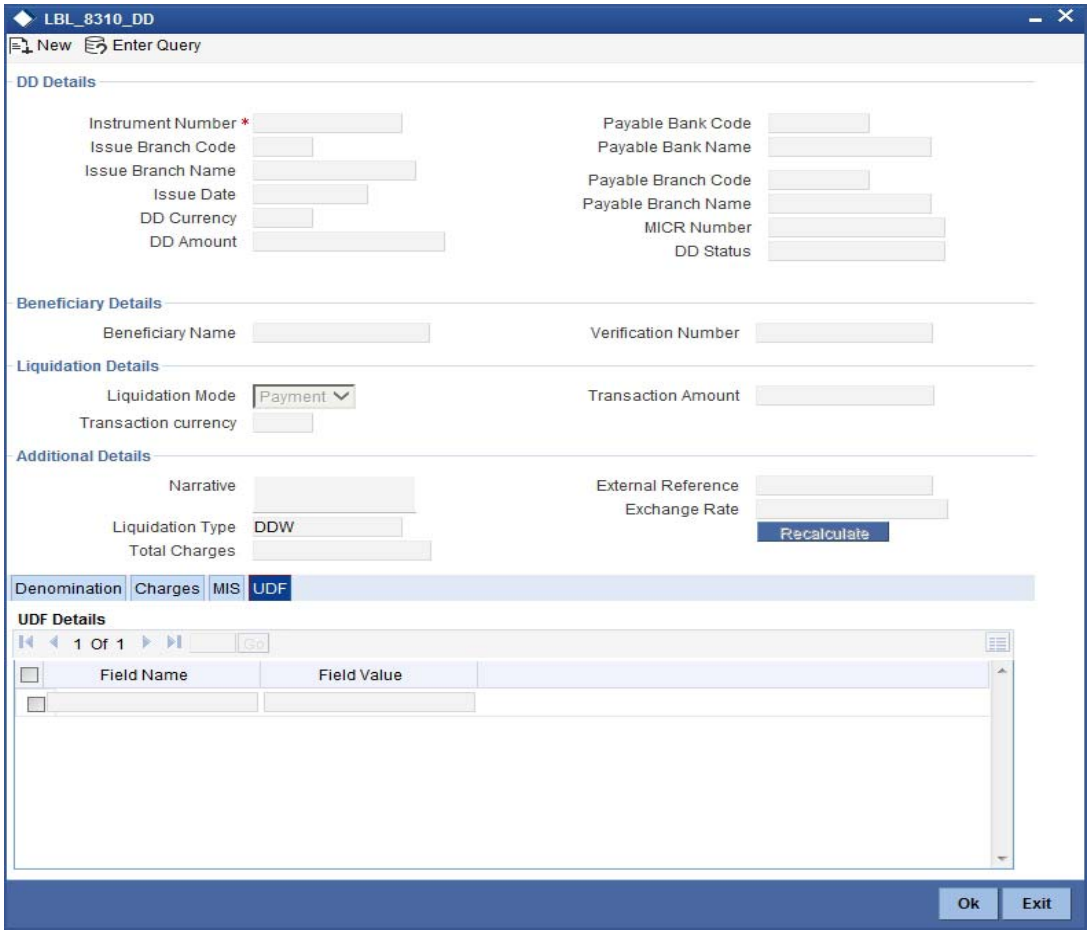
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.17.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:



Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

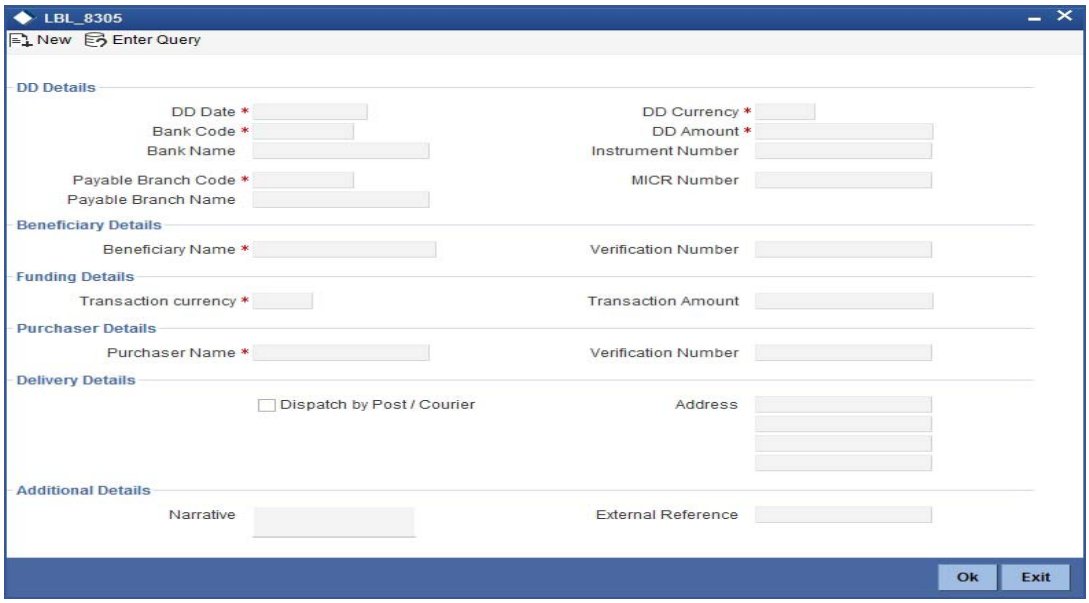
8.18 Issue a DD to a Walk-in Customer

This section contains the following topics:

- Section 8.18.1, "Issuing a DD to a Walk-in Customer"
- Section 8.18.2, "Specifying denomination details"
- Section 8.18.3, "Specifying charge details"
- Section 8.18.4, "Specifying MIS Details"
- Section 8.18.5, "Specifying UDF Details"
- Section 8.18.6, "Invoking OFAC Check"

8.18.1 Issuing a DD to a Walk-in Customer

You can issue a DD to any walk-in customer through the 'DD Issue Walk-In' screen. You can invoke this screen by typing '8305' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid"

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Transaction Currency

Specify the currency in which the customer is making the payment.

Transaction Amount

The system displays the total transaction amount.

Purchaser Details

Purchaser Name

Specify the name of the purchaser.

Verification Number

Specify the purchaser’s verification number.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the ‘DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the DD currency.

Charges

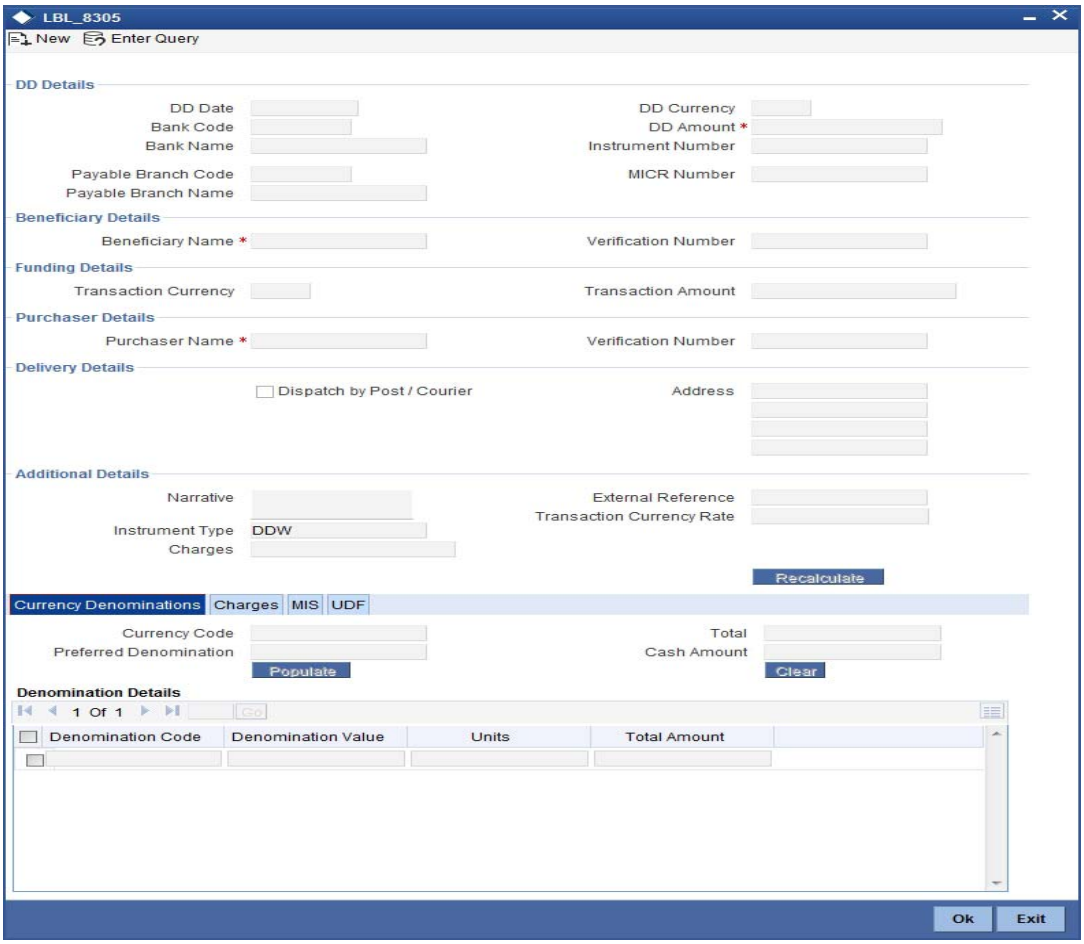
The system computes the charges applicable to the transaction and displays the amount here.The mode of charge collection is Cash.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the DD amount.

8.18.2 Specifying denomination details

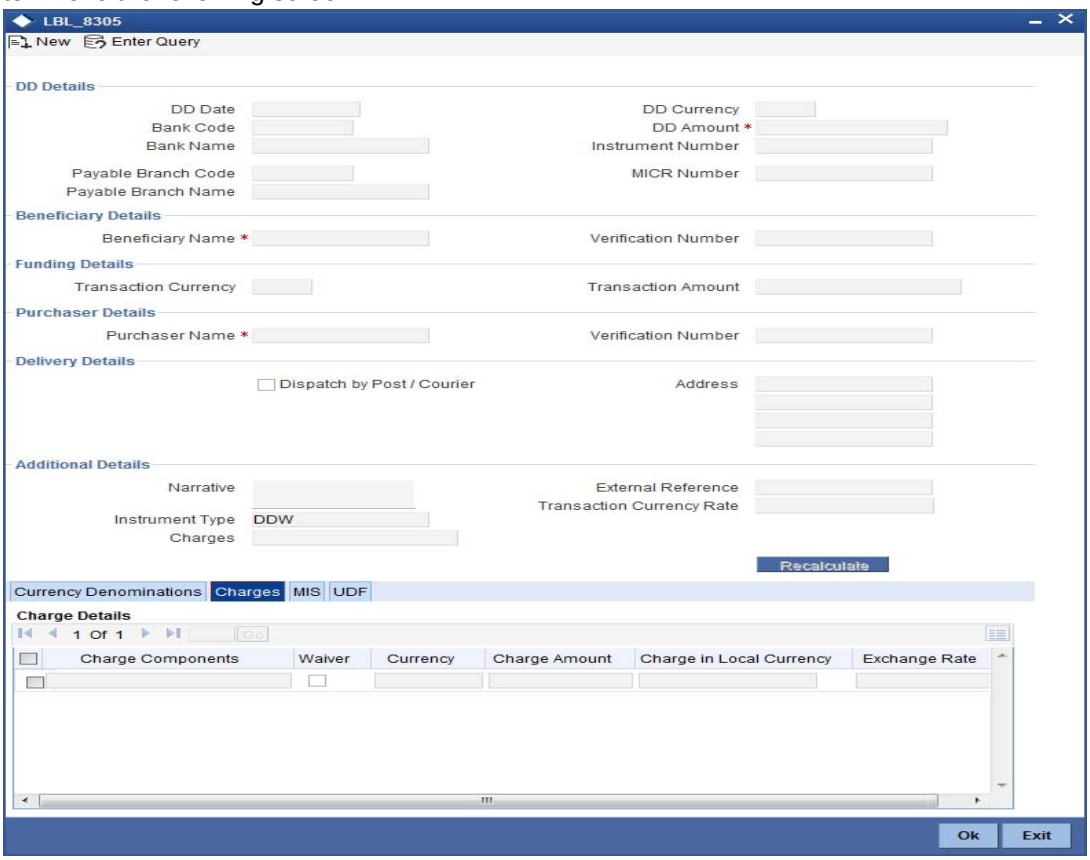
In this block, you can capture details of the currency denominations involved in the transaction.



Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.18.3 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

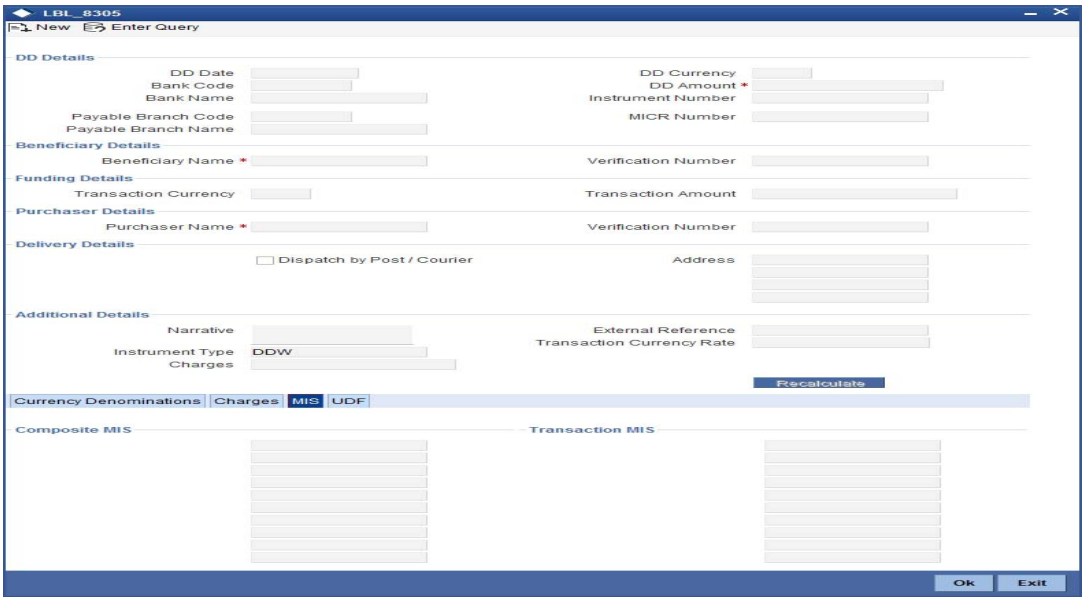


The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.18.4 Specifying MIS Details

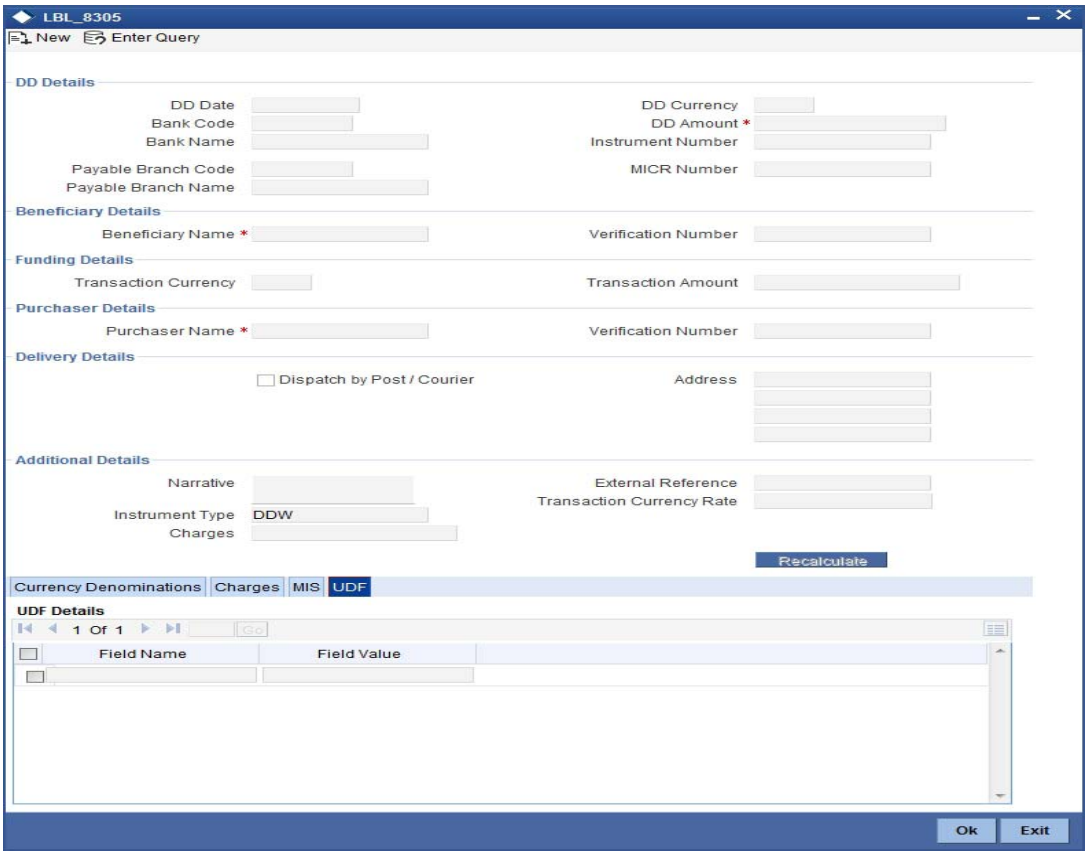
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.18.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:



Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.18.6 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

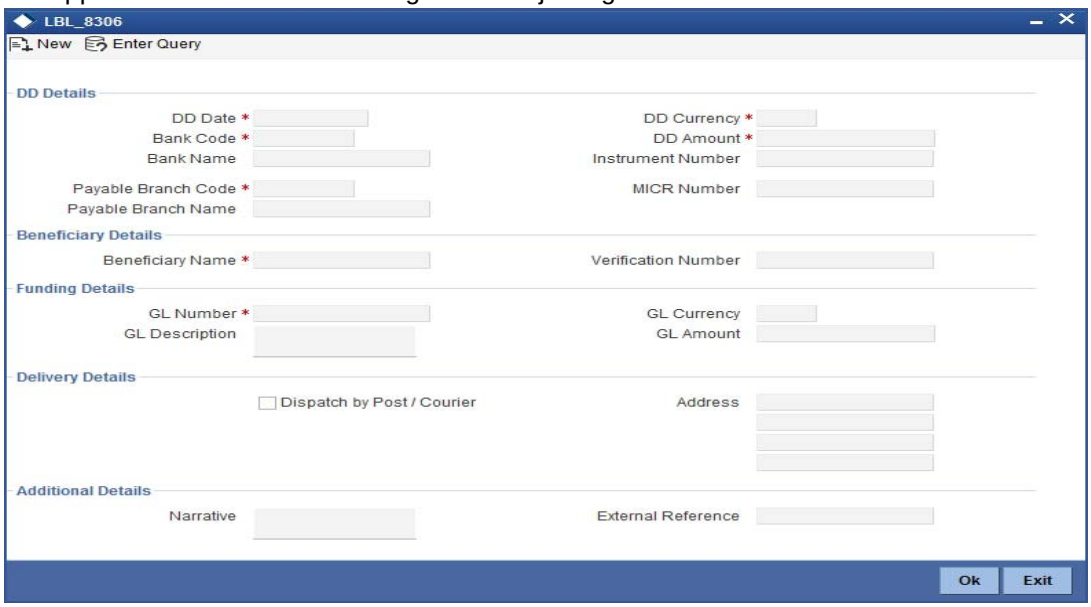
8.19 Issue a DD against a GL

This section contains the following topics:

- Section 8.19.1, "Issuing a DD against a GL"
- Section 8.19.2, "Specifying charge details"
- Section 8.19.3, "Specifying MIS Details"
- Section 8.19.4, "Specifying UDF Details"
- Section 8.19.5, "Invoking OFAC Check"

8.19.1 Issuing a DD against a GL

You can issue a DD against a GL account for your customer through the 'DD Issue against GL' screen. You can invoke this screen by typing '8306' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

DD Details

DD Date

The system displays the date on which the DD is being issued.

Bank Code

Specify the clearing bank code. The adjoining option list displays all the clearing bank codes maintained in the system. Choose the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the in which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message “Instrument number entered is not valid”.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number as displayed on the DD instrument.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the DD is being issued.

Verification Number

Specify the customer’s verification number.

Funding Details

GL Number

Specify the GL against which the DD is being issued. The adjoining option list displays all the GL codes maintained in the system. Choose the appropriate one.

GL Description

The system displays the description of the specified GL account.

GL Currency

Specify the currency of the GL against which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Amount

The GL amount is displayed here.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the ‘DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Transaction Currency

The system displays the currency of the GL as the currency in which the transaction entries will be posted. However, you can change it by choosing the appropriate currency code from the adjoining option list.

Charges

The system calculates the charges applicable to the transaction and displays the amount here.

In case you change the charge amount or the DD amount, you will have to click 'Recalc' button to re-compute the total transaction amount.

Total Amount

The system adds the charge amount to the DD amount and displays the total transaction amount.

Instrument Number

The instrument number is displayed here.

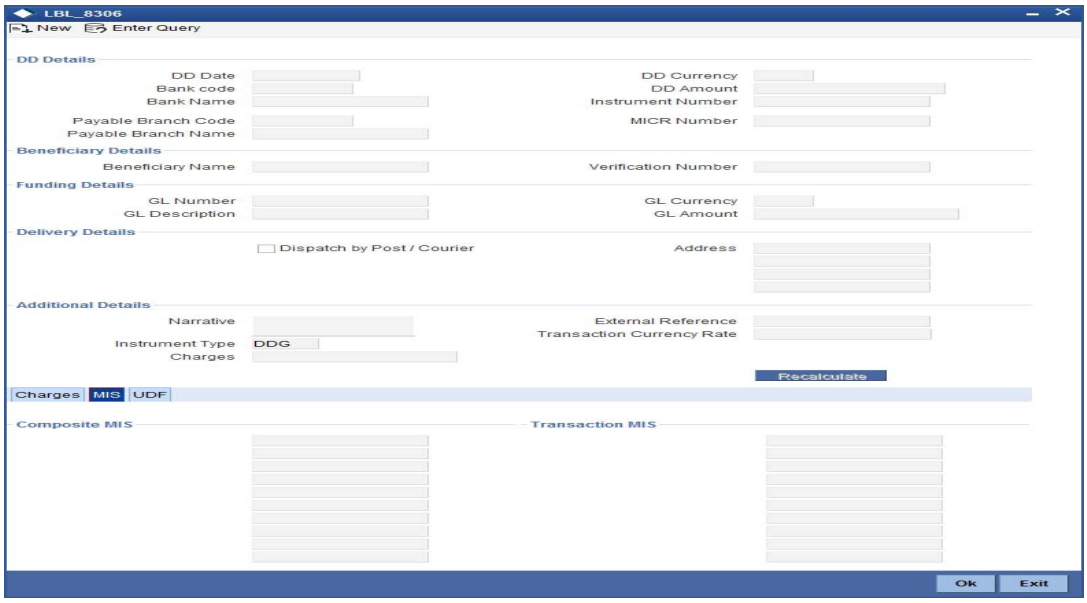
8.19.2 Specifying charge details

This block allows you to capture charge related details for the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.19.3 Specifying MIS Details

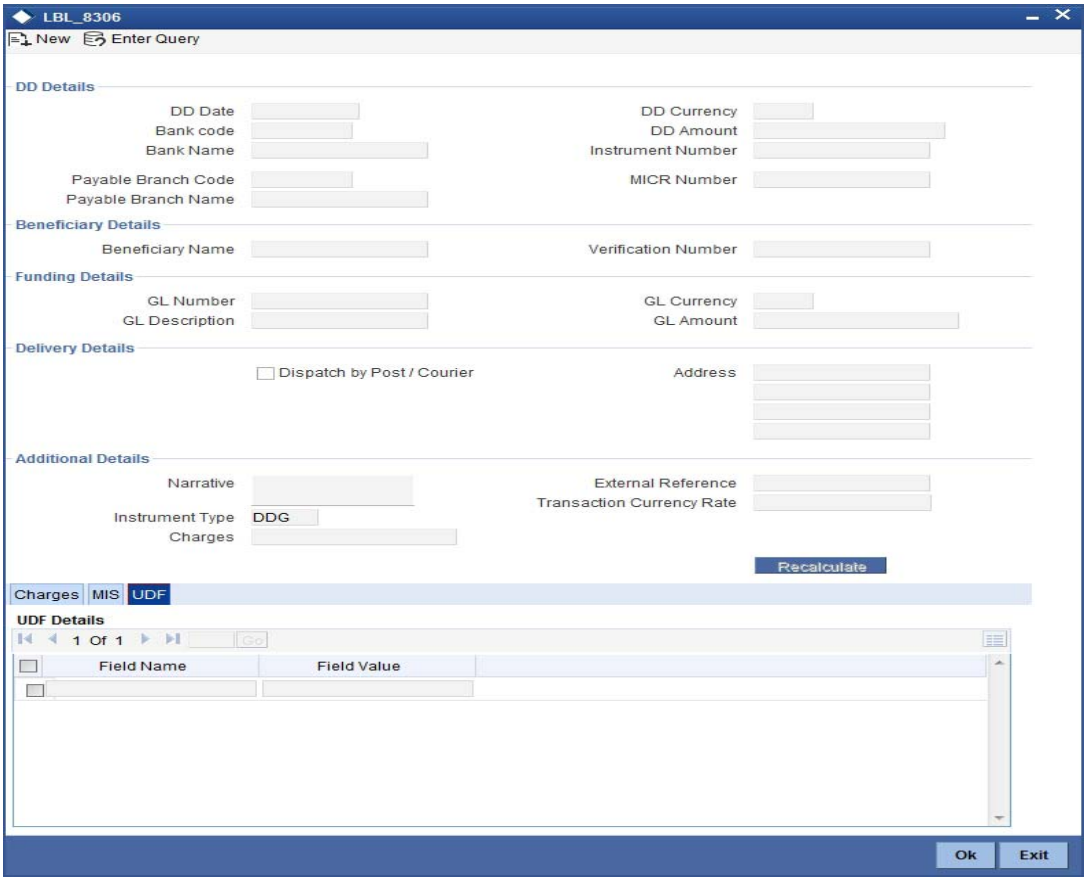
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.19.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:



Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.19.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

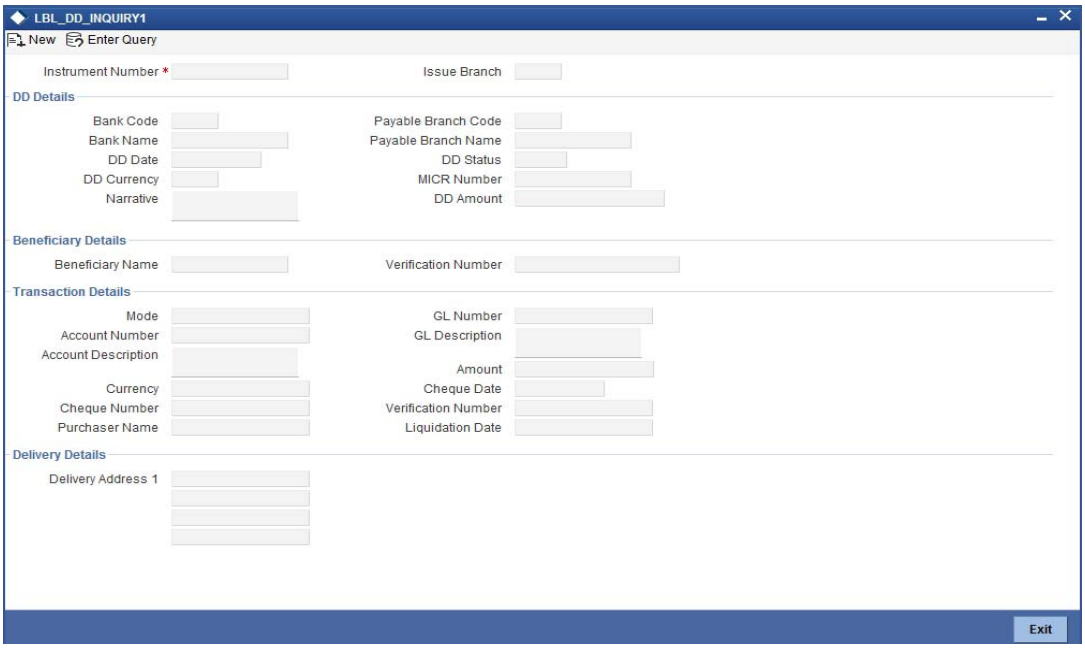
User Remarks

You can specify your remarks here.

8.20 Inquiring on a DD Transaction

You can query on the details of a DD transaction based on the issue branch and the instrument number of the DD transaction. For a liquidated contract only liquidation details are displayed. You can achieve this through the ‘DD Inquiry’ screen. You can invoke this screen

by typing ‘7789’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can query on the details of a DD based on the following fields:

Instrument Number

Specify the instrument number from the adjoining option list.

Issue Branch

The system displays the issue branch

DD Details

Bank Code

The system displays the bank code.

Bank Name

The system displays the name of the bank.

DD Date

The date of DD issue is displayed here.

DD Currency

The system displays the DD currency.

DD Status

The system displays the status of the issued DD.

Payable Branch Code

The system displays the payable branch code.

Payable Branch Name

The system displays the name of the branch.

MICR Number

The system displays the MICR number of the cheques.

DD Amount

The system displays the amount for which the DD is being drawn.

Print Status

Check this box to print the instrument.

> **Note**
>
> During loan disbursement, if the issuing branch is selected as a branch other than the transaction branch then the “Print Status’ check box is updated as unchecked during DD creation

Narrative

The system defaults the ‘DD Issued in favour of <Beneficiary Name>’ for liquidated instruments.

The system defaults the ‘DD Liquidation - <Instrument No.>’ for liquidated instruments.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Mode

The system displays the funding mode based on the mode of payment for funding DD.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Currency

The currency of the chosen account is displayed here.

Cheque Number

The system displays the cheque number.

Purchaser Name

Specify the name of the purchaser.

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

Amount

The system displays the amount based on funding.

Cheque Date

The system displays the cheque date,

Verification Number

The system displays the customer verification number.

Liquidation Details

Mode

Specify the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Currency

The currency of the chosen account is displayed here.

Date

Specify the date of liquidation.

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

Amount

The system displays the amount based on the liquidation

Delivery Details

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Clicking ‘Query’ button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

8.21 Re-validate DD Instrument

This section contains the following topics:

- Section 8.21.1, "Re-validating DD Instrument"
- Section 8.21.2, "Query Stage"
- Section 8.21.3, "Input Stage"
- Section 8.21.4, "Enrichment Stage"

8.21.1 Re-validating DD Instrument

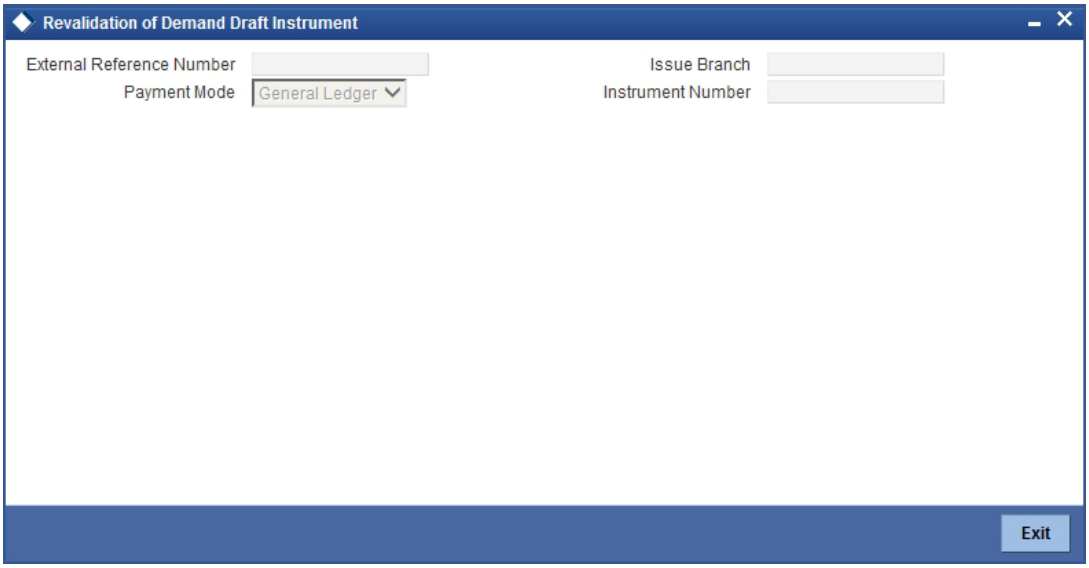
You can re-validate the expired DD instrument using ‘Revalidation of DD Instrument’ screen.

System will allow re-validating instrument only if,

- The check box ‘Allow Revalidation’ is checked in the ‘Instrument Product Maintenance’ screen.
- The instruments have not been liquidated, cancelled or refunded.
- Instrument status should be issued (INIT), Reissued (RISU), Duplicate Issue (DISU) or authorized.

8.21.2 Query Stage

To invoke ‘Revalidation of DD Instrument’ screen, type ‘DDRV’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify following details here:

External Reference

System generates and displays unique reference number to identify the re-issuance of DD instrument.

Payment Mode

The system will collect charges based on the payment mode selected at the query stage.

Issue Branch

The system defaults the current branch as the issue branch.

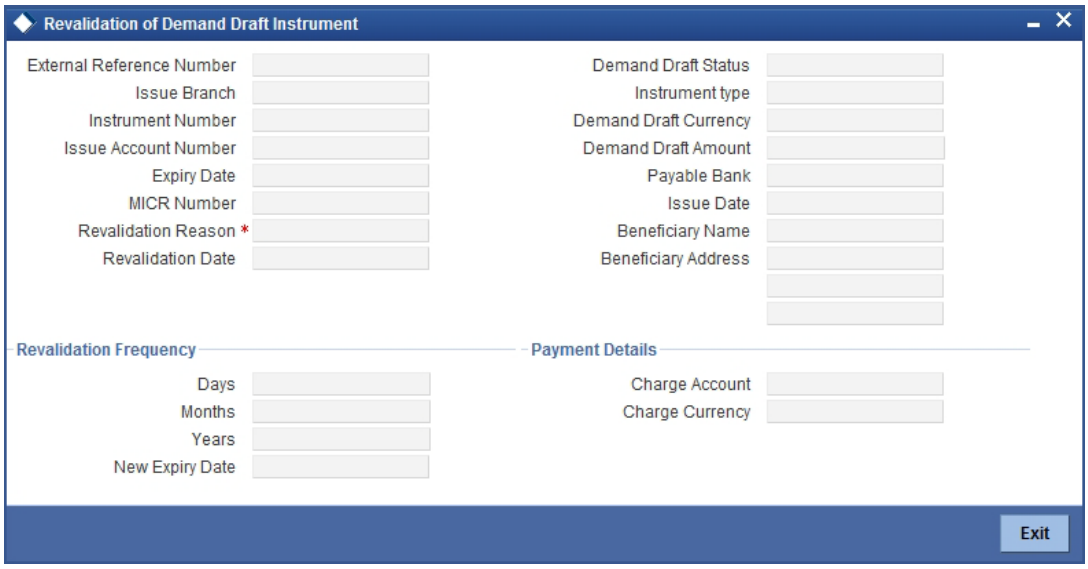
Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

Clicking ‘Query’ button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

8.21.3 Input Stage

On clicking the ‘Save’ button, the system will display the following screen:



System displays the following details in this screen:

- External Reference
- Issue Branch
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Revalidation Count
- Duplicate Issue Date
- Demand Draft Status
- Instrument Type
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

Revalidation Reason

Specify the reason for the re-validation of DD instrument. The reason specified here will be shown in the revalidated instrument report.

Revalidation Frequency

System defaults re-validation frequency maintained in the ‘Instrument Type Definition’ screen; however, you can override the re-validation frequency in days, months or years.

New Expiry Date

System generates new expiry date for the re-validated instrument calculated as,

‘Old Expiry Date + ‘Revalidation Period’.

Payment Details

You need to specify the following details under ‘Payment Details’ section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

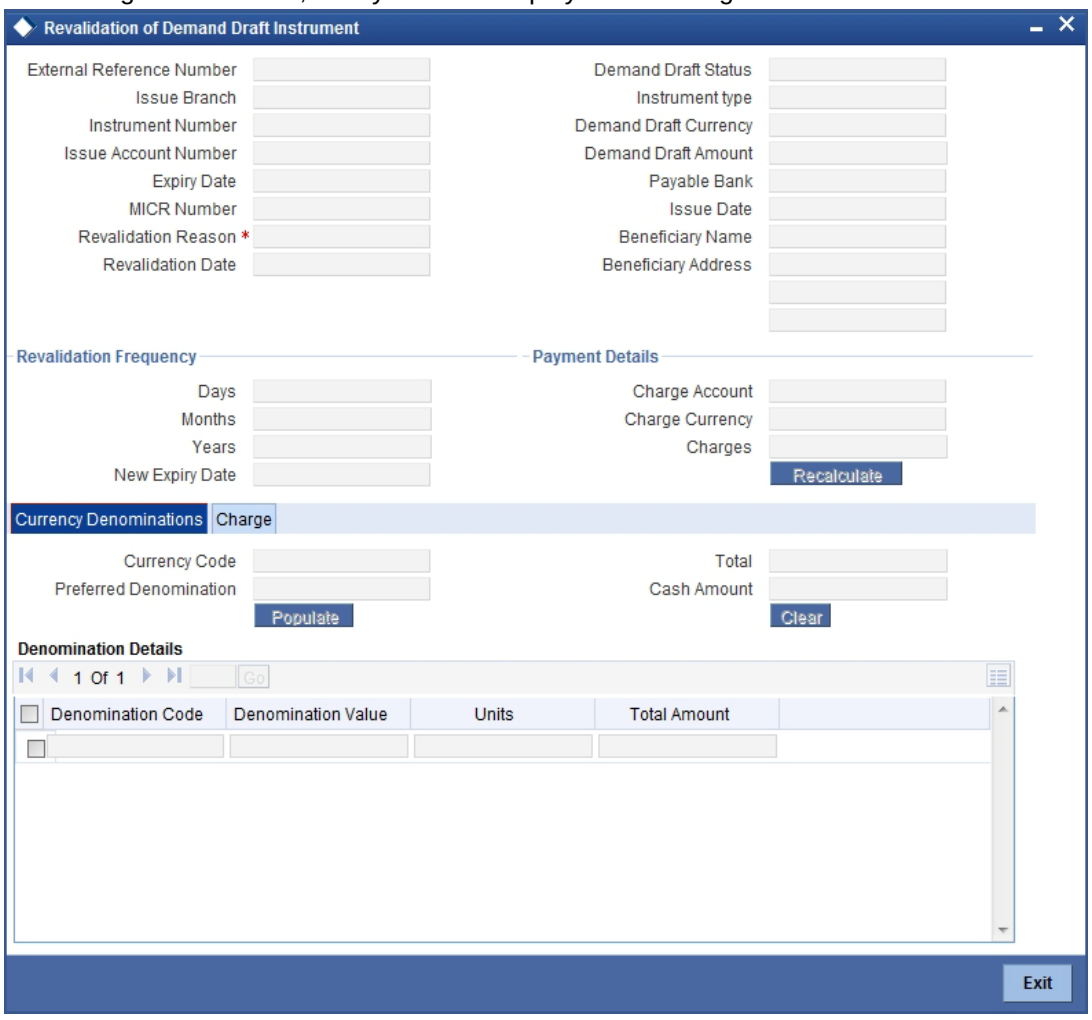
Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.21.4 Enrichment Stage

On clicking the save icon, the system will display the following screen:



Click ‘Recalc’ button to recalculate the charges in case the charges are modified.

8.21.4.1 Denomination Details

If you have selected ‘Payment Mode’ as ‘Cash’ at query stage, you need to specify Denomination details.

Total Amount

The system computes the total amount based on the specified denomination details, iIf you have selected ‘Payment Mode’ as ‘Cash’ at query stage.

Refer the section titled ‘Specifying denomination details’ under ‘Withdrawing cash against a Cheque’ in this manual for further details.

8.21.4.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled ‘Specifying the charge details’ under ‘Withdrawing cash against a Cheque’ in this manual.

8.22 Reprint/ Reissue of DD

This section contains the following topics:

- Section 8.22.1, "Reprinting / Reissuing of DD"
- Section 8.22.2, "Query Stage"

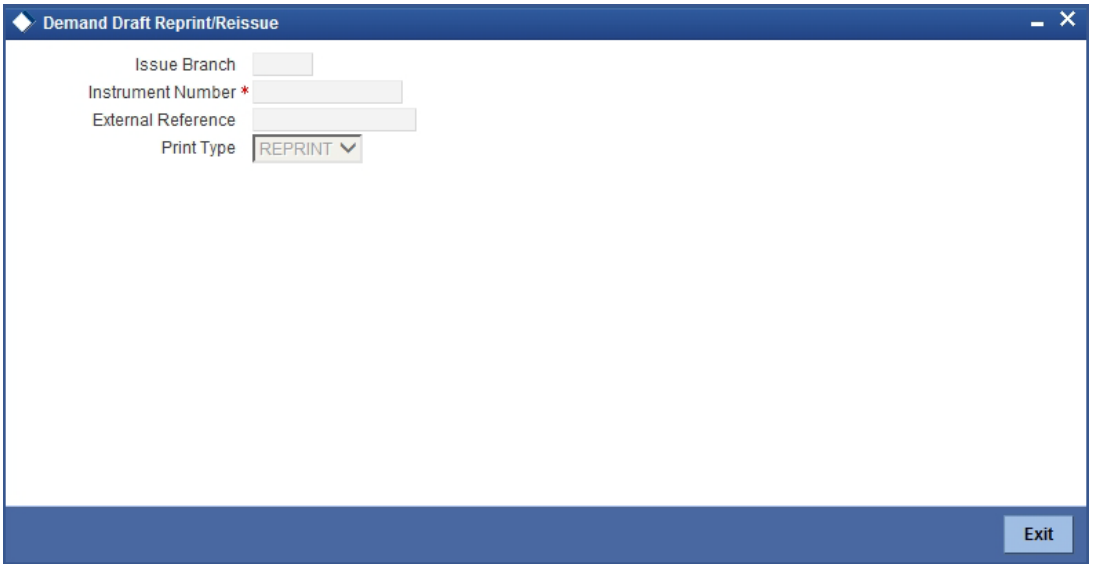
8.22.1 Reprinting / Reissuing of DD

Oracle FLEXCUBE reprints / reissues the DD due to one of the following reasons:

- Stationery got stuck in the printer
- Improper printing
- Instrument is lost by the banker

8.22.2 Query Stage

To invoke ‘DD Reprint / Reissue’ screen, type ‘DDRP’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify the following details on this screen.

Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

External Reference Number

The system displays the external reference number. You cannot modify this.

Print Type

Select print type from the drop-down list. The list displays the following values:

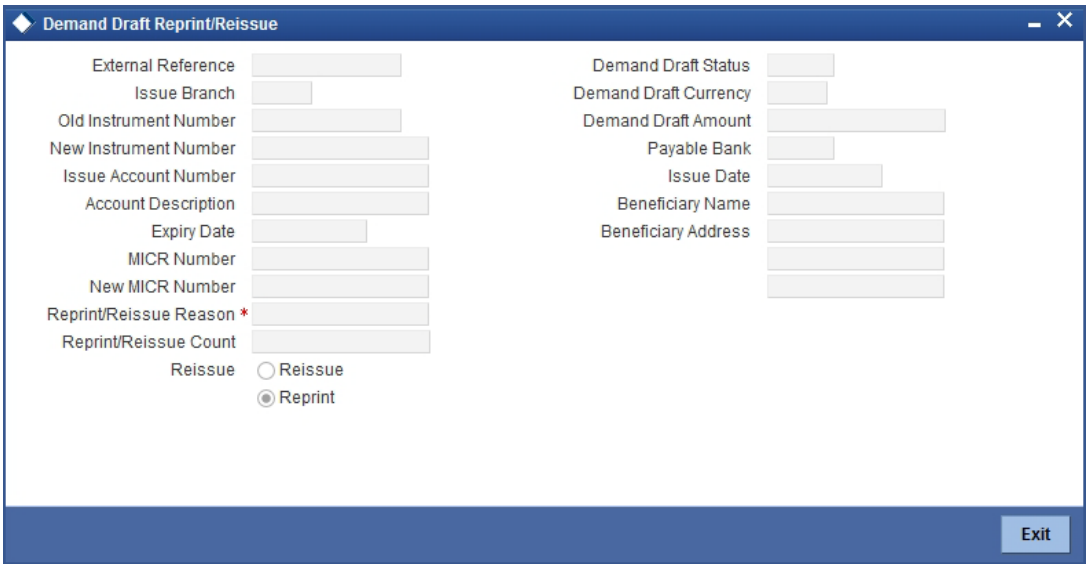
- Reissue - Select this option to reissue the DD instrument
- Reprint - Select this option to reprint the DD instrument.
- First Print - Select this option when the instrument is disbursed at the issuing branch itself. This action updates the 'Print Status' check box in 'Instruments Transaction Query Screen' as checked.

Note

If you select 'Print Type' as Reissue or Reprint and if the 'Print Status' check-box in 'Instruments Transaction Query Screen' is unchecked then system displays an error message

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

On confirming the above details, the system displays the input stage of the 'DD Reprint / Reissue' screen.



Here, you need to specify the following fields:

New Instrument Number

Specify the new instrument number for the reissuance/reprinting of a new DD instrument.

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Reprint / Reissue Reason

Specify the reason that should be verified during the auditing of DD reprint / Reissue. This is a mandatory field.

Reprint / Reissue Count

The system displays the count of the current reprint / Reissue operation.

Note

In order to keep track on reprints, the system will count the number of times the instrument is printed. These details will be verified by branch official or auditor.

Click ‘Save’ to retain the incremented reprint / Reissue count and audit details.

8.23 Duplicate DD Instrument

This section contains the following topics:

- Section 8.23.1, "Issuing Duplicate DD Instrument"
- Section 8.23.2, "Query Stage"
- Section 8.23.3, "Input Stage"
- Section 8.23.4, "Enrichment Stage"
- Section 8.23.5, "Viewing Instrument Reprint Summary"

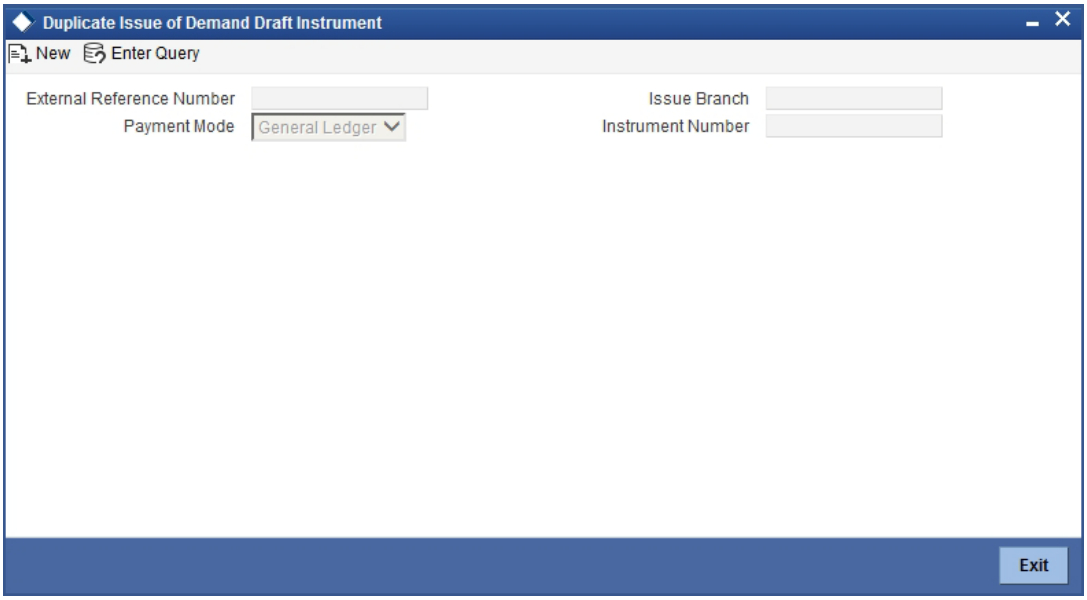
8.23.1 Issuing Duplicate DD Instrument

You can issue the duplicate DD instrument using ‘Duplicate Issue of DD Instrument’ screen. System will allow duplicate issuance of DD instrument only if,

- The check box ‘Allow Duplicate Issuance’ is checked in the ‘Instrument Product Maintenance’ screen.
- The instruments have not been liquidated.
- Instrument status should be issued (INIT), Reissued (RISU).

8.23.2 Query Stage

To invoke ‘Duplicate Issue of DD Instrument’ screen, type ‘DDDI’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify following details here:

External Reference Number

System generates and displays unique reference number to identify the re-issuance of DD instrument.

Payment Mode

Select the payment mode for the duplicate issuance of the instrument from the drop-down list. System will apply charges only for the duplicate issuance of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where DD has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

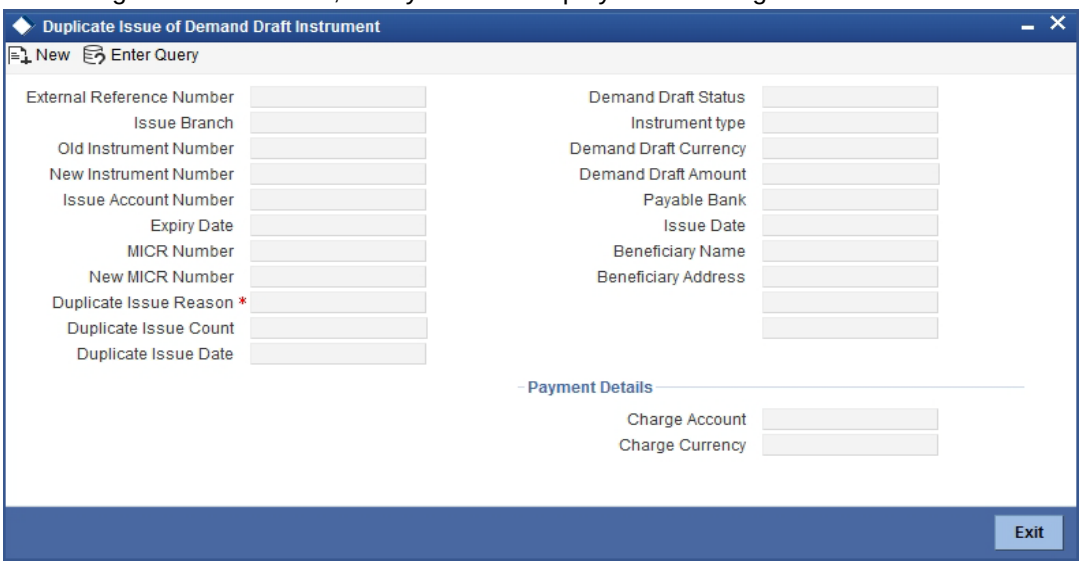
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

8.23.3 Input Stage

On clicking the 'Save' button, the system will display the following screen:



System displays the following details in this screen:

- External Reference
- Issue Branch
- Instrument Type
- Old Instrument Number
- New Instrument Number

- Issue Account Number
- Expiry Date
- MICR Number
- Duplicate Issue Count
- Duplicate Issue Date
- Demand Draft Status
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Duplicate Issue Reason

Specify the reason for the duplicate issuance of DD instrument.

Payment Details

You need to specify the following details under ‘Payment Details’ section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

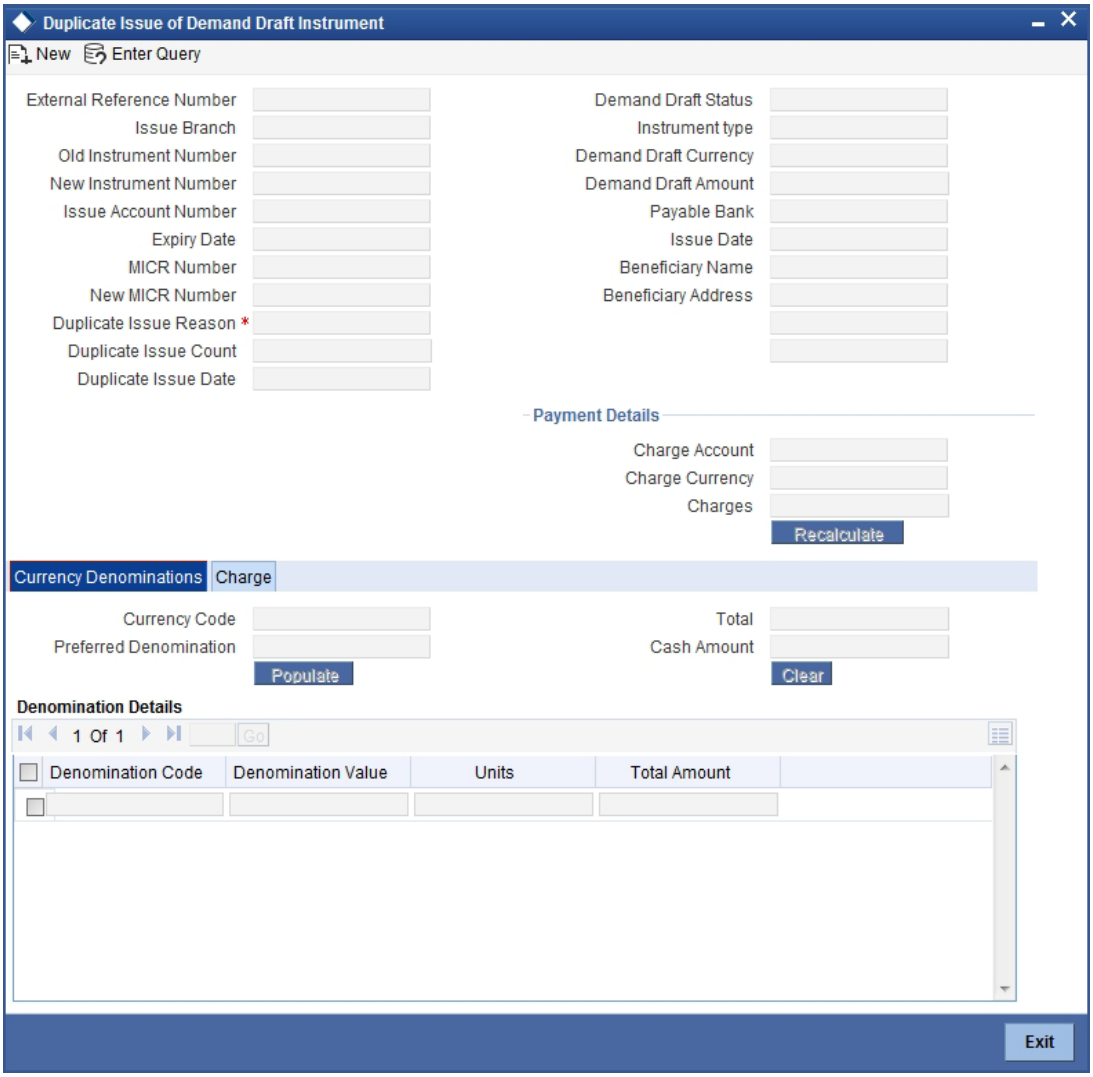
Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.23.4 Enrichment Stage

On clicking the save icon, the system will display the following screen:



Click ‘Recalc’ button to recalculate the charges in case the charges are modified.

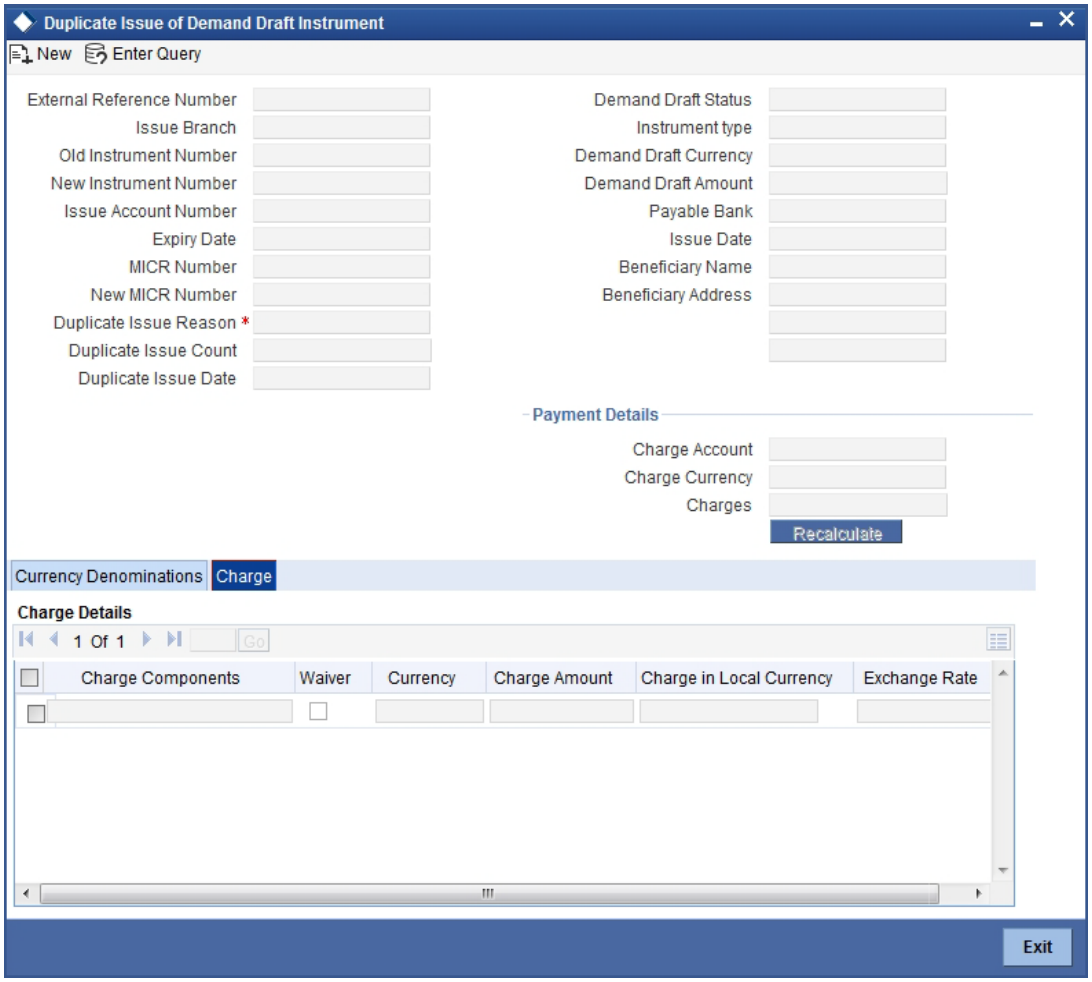
8.23.4.1 Denomination Details

If you have selected ‘Payment Mode’ as ‘Cash’ at query stage, you need to specify Denomination details.

Refer the section titled ‘Specifying denomination details’ under ‘Withdrawing cash against a Cheque’ in this manual for further details.

8.23.4.2 Specifying Charge Details

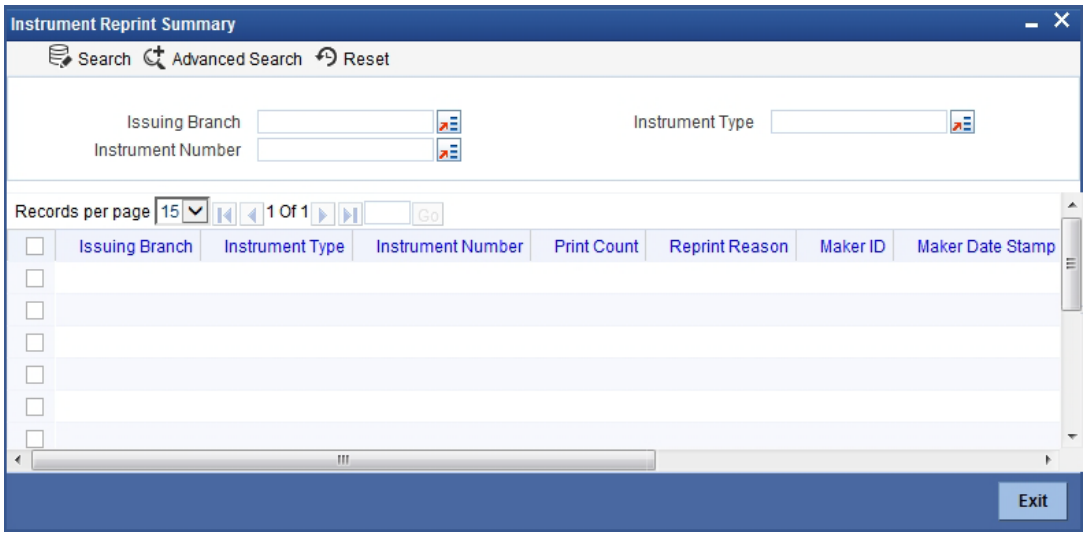
This block allows you to capture charge related details.



Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

8.23.5 Viewing Instrument Reprint Summary

You can view the summary of instrument reprint in the 'Instrument Reprint Summary' screen. You can invoke this screen by typing 'ISSRPDET' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can query the reprint summary details based on the following details:

Issuing Branch

Specify the branch assigned to issue the instrument reprint. The adjoining option list displays all valid branches maintained in the system. You can choose the appropriate one.

Instrument Number

Specify the number of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Instrument Type

Specify the type of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Based on the aforementioned queries, the system displays the following fields:

- Issuing Branch
- Instrument Type
- Instrument Number
- Contract Reference Number
- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

8.24 Issue a BC against an Account

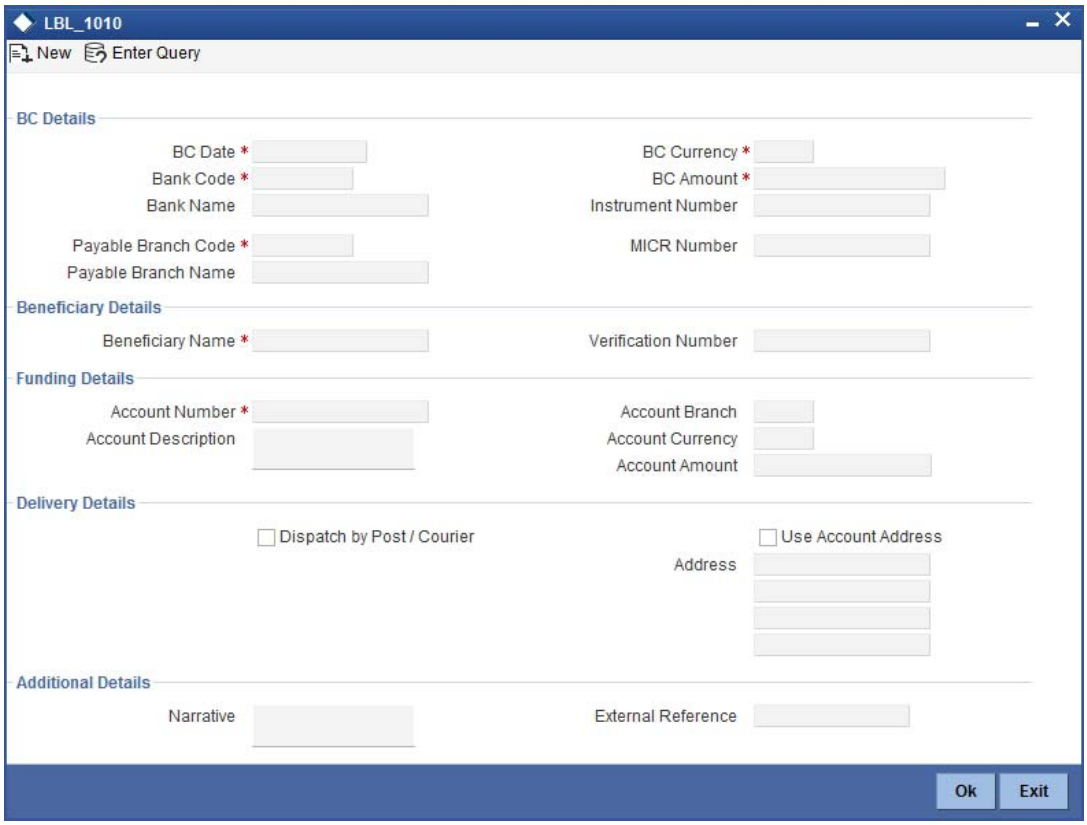
This section contains the following topics:

- Section 8.24.1, "Selling a BC against an Account"
- Section 8.24.2, "Specifying Charge Details"
- Section 8.24.3, "Specifying MIS Details"
- Section 8.24.4, "Specifying the UDF details"

- Section 8.24.5, "Invoking OFAC Check"

8.24.1 Selling a BC against an Account

You can sell Bankers cheque (BC) against a customer's savings account. In order to capture this transaction, you need to invoke the 'BC Issue Against Account' screen by typing '1010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this screen, you need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date.

Bank Code

Specify the bank code that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank based on the bank code selected.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code selected.

BC Currency

The system displays the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as “Instrument number entered is not valid”.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Account Description

The system displays a brief description on the account based on the account number selected.

Account Branch

The system displays the account branch based on the account number selected.

Account Currency

The system displays the account currency based on the account number selected.

Account Amount

The system displays the amount in account currency based on the BC amount.

Mode of Charge

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges

- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account.

Charge Account

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the system. This field is enabled if you select the 'Other Account' option in the 'Mode of Charge' field. You can validate the total denomination amount in the Denomination screen, if you select the 'Mode of Charge' as Cash.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the cheque book by post or courier.

If you check 'Dispatch by Post /Courier', then the 'Use Account Address' or 'Address' should be mandatory.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name>' here. However you can modify this.

The system updates the beneficiary name based on the name specified in 'Beneficiary Name'. However you can modify it.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Total Charge Amount

The system displays the total charge amount for the issued BC.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:**Instrument Number**

Specify the instrument number.

Customer Id

Specify the customer Id.

Customer Name

Specify the customer name.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Customer ID

The system displays the customer ID based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Note

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called ‘BCI’ or ‘DDI’ will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

8.24.2 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

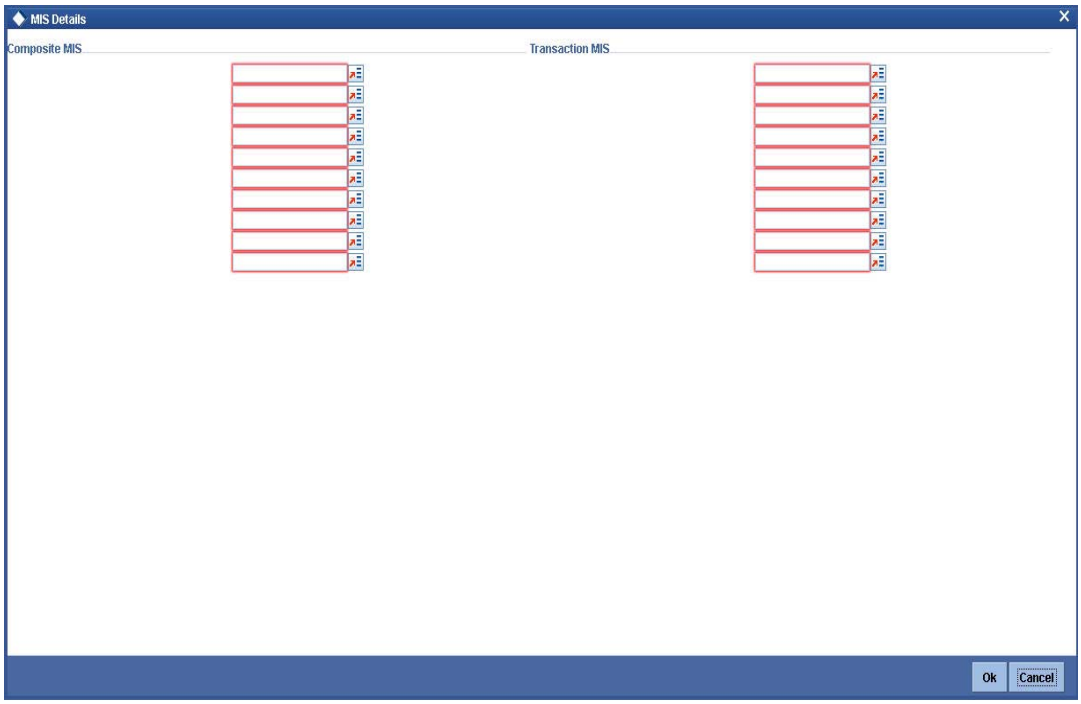
In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

8.24.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Cost Center

Select a cost center from the list of values. The MIS code assigned to the cost center related to the account is displayed here.

LOAN_TYPE

Select the type of the loan from the adjoining option list.

LOAN TERM

Select the term of the loan from the adjoining option list.

Contracts in Various Currencies

Select the currency to which the contract belongs.

Account Officer

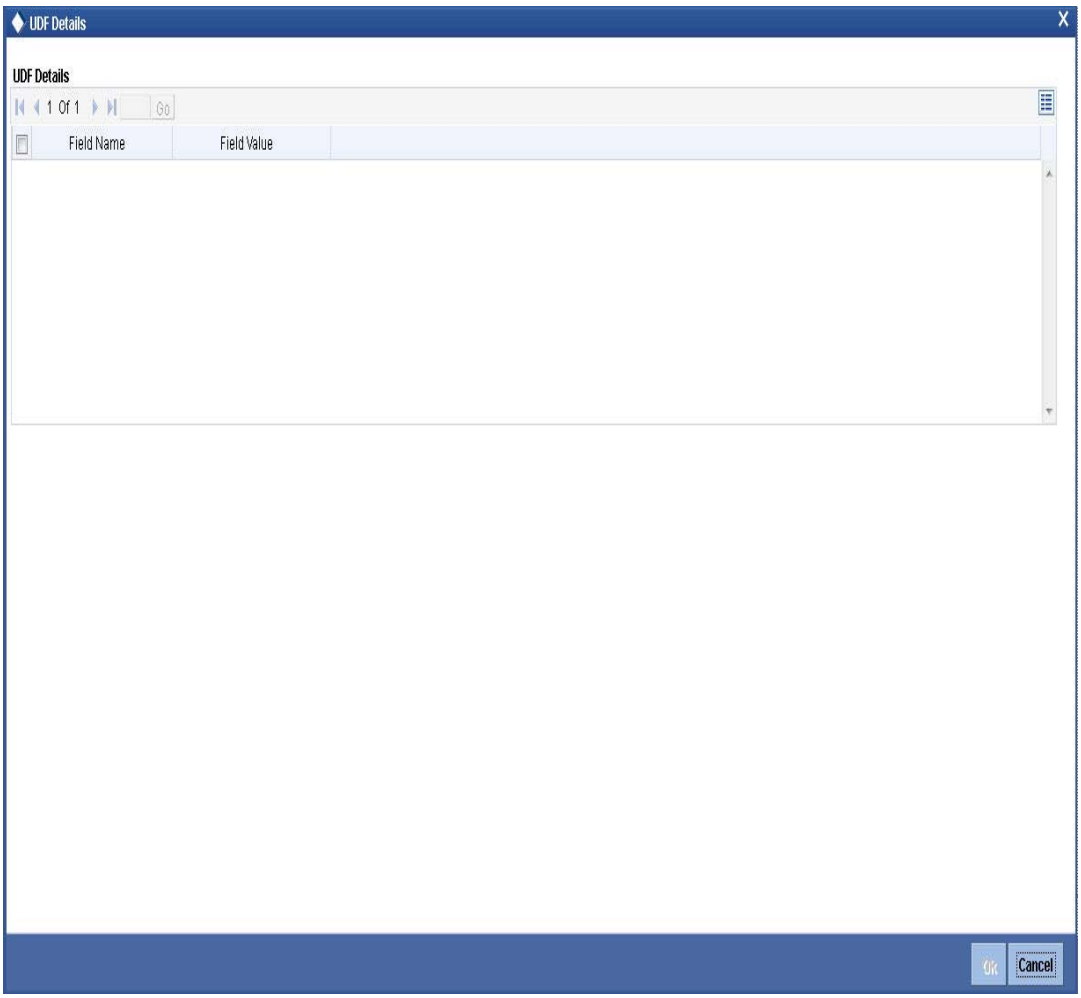
Select the account officer who is in-charge of executing this transaction.

Standard Industrial Code

Select the industry to which the customer belongs.

8.24.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

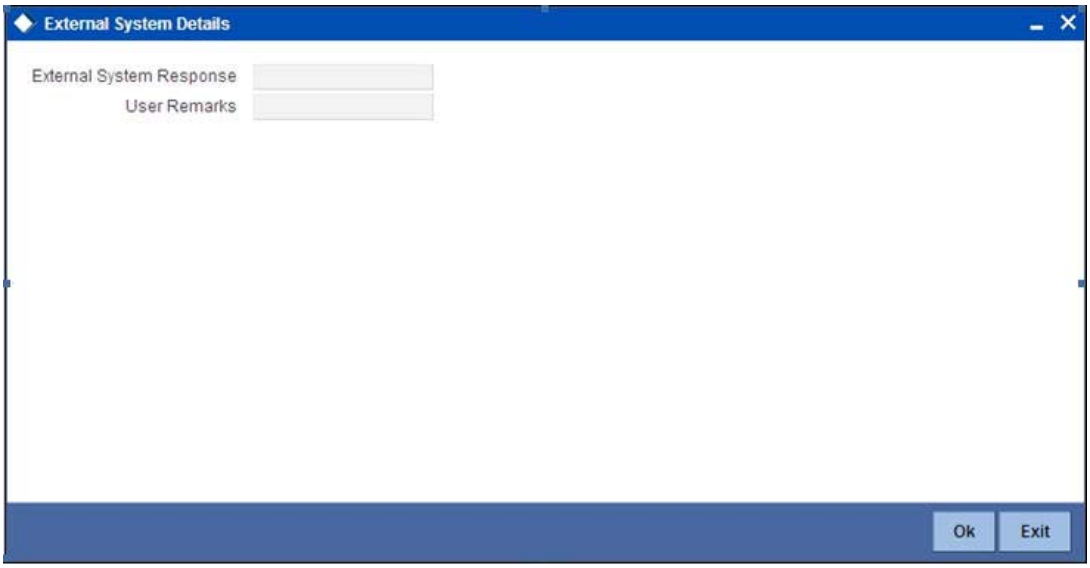
8.24.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'Banker's Cheque Sale (Against Account) 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

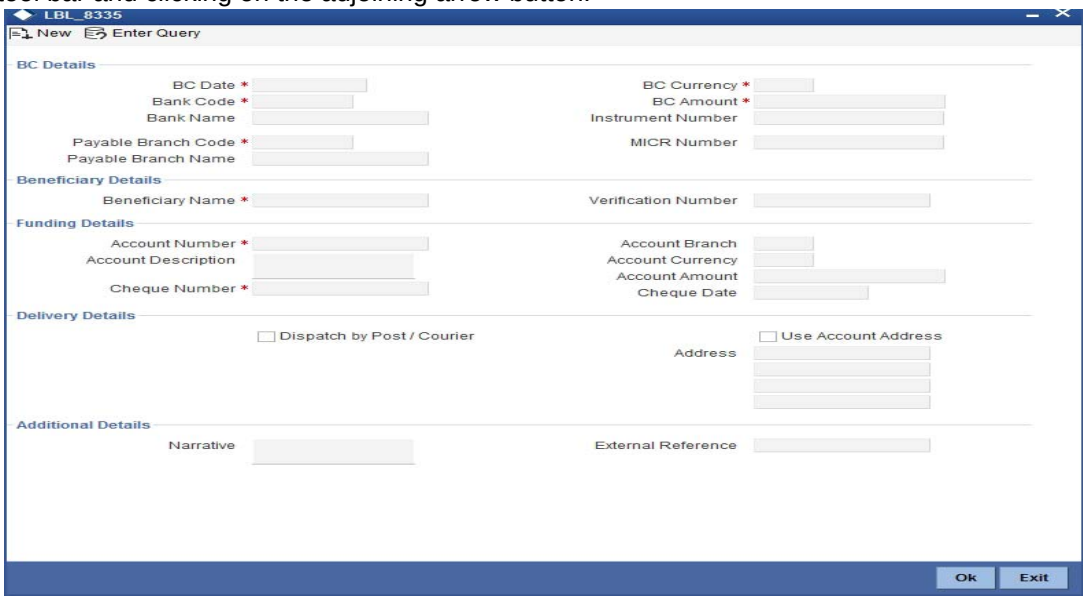
8.25 Issue BC against Cheque

This section contains the following topics:

- Section 8.25.1, "Selling BC against Cheque"
- Section 8.25.2, "Specifying Charge Details"
- Section 8.25.3, "Specifying MIS details"
- Section 8.25.4, "Specifying the UDF details"

8.25.1 Selling BC against Cheque

You can sell Bankers cheque (BC) against an in-house cheque drawn on customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '8335' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this screen, you need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

The system displays the local currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Description

The system displays a brief description on the account.

Cheque Number

Specify the number of the cheque being drawn for BC sale.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Mode of Charge

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges

- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account

Charge Account

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the system. This field is enabled if you select the ‘Other Account’ option in the ‘Mode of Charge’ field. You can validate the total denomination amount in the Denomination screen, if you select the ‘Mode of Charge’ as Cash.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the BC by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

The system defaults the ‘BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference’.

Total Charge Amount

The system displays the total charge amount for the issued BC.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Instrument Number

The system displays the instrument number.

Customer Id

The system displays the customer Id.

Customer Name

The system displays the customer name based on the customer Id.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Account

The system displays the customer account based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

8.25.2 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Charge Currency

The system displays the currency in which the charge has to be deducted.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

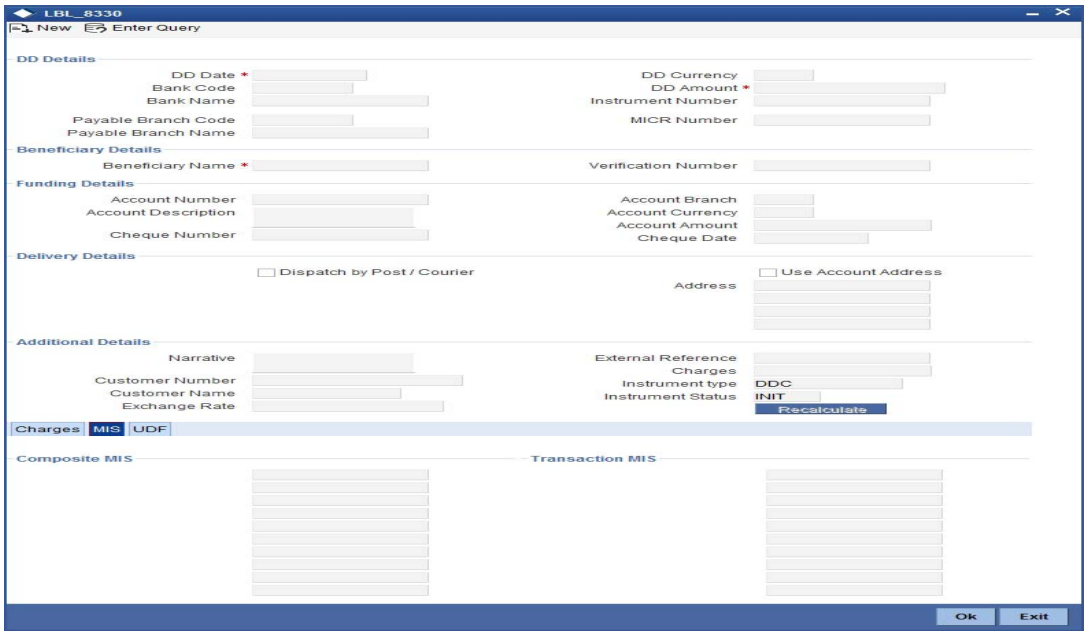
In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display ‘1’ as the exchange rate.

8.25.3 Specifying MIS details

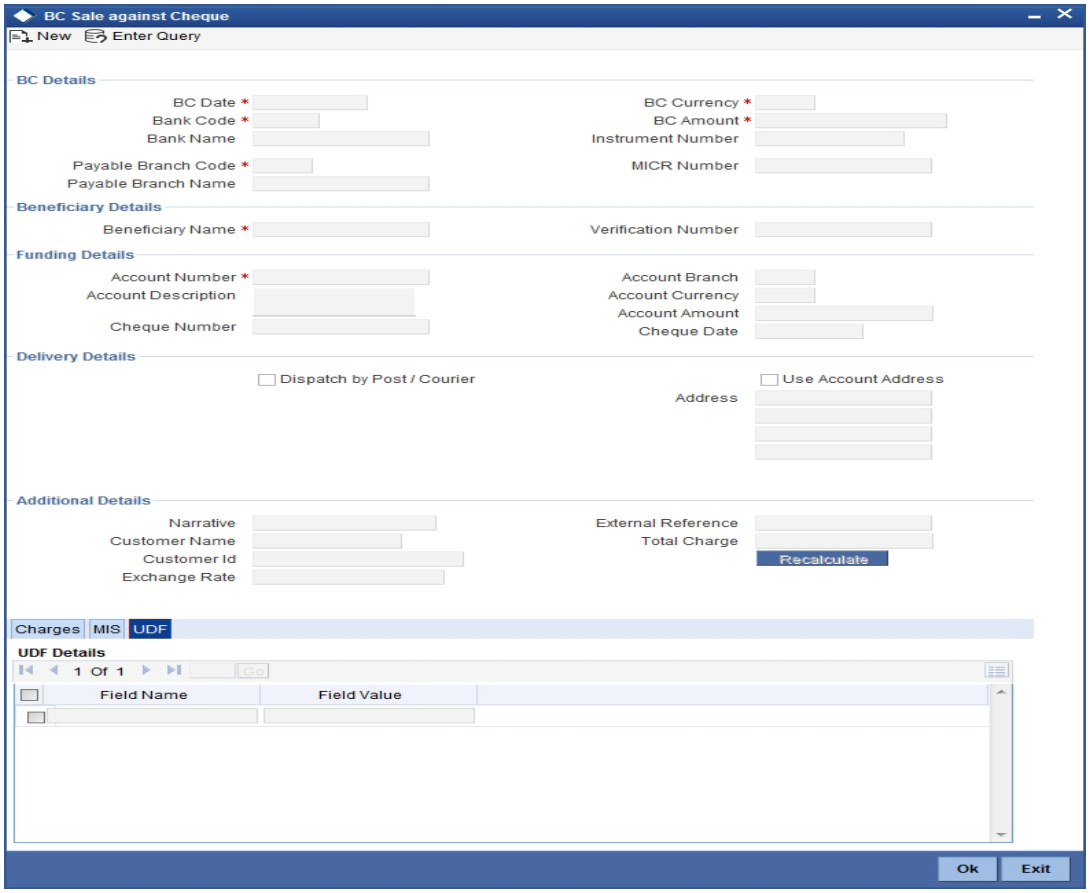
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.25.4 Specifying the UDF details

You can capture these details in the ‘UDF’ tab of the screen.



Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

> **Note**
>
> Depending on the ‘Display Type’ selected for customer / account in ‘Instruction Maintenance’ screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled ‘Viewing Customer / Account Instructions on ‘F6’ Key-Press’ and Viewing Customer / Account Instruction Details in Override Screen’ in this user manual.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

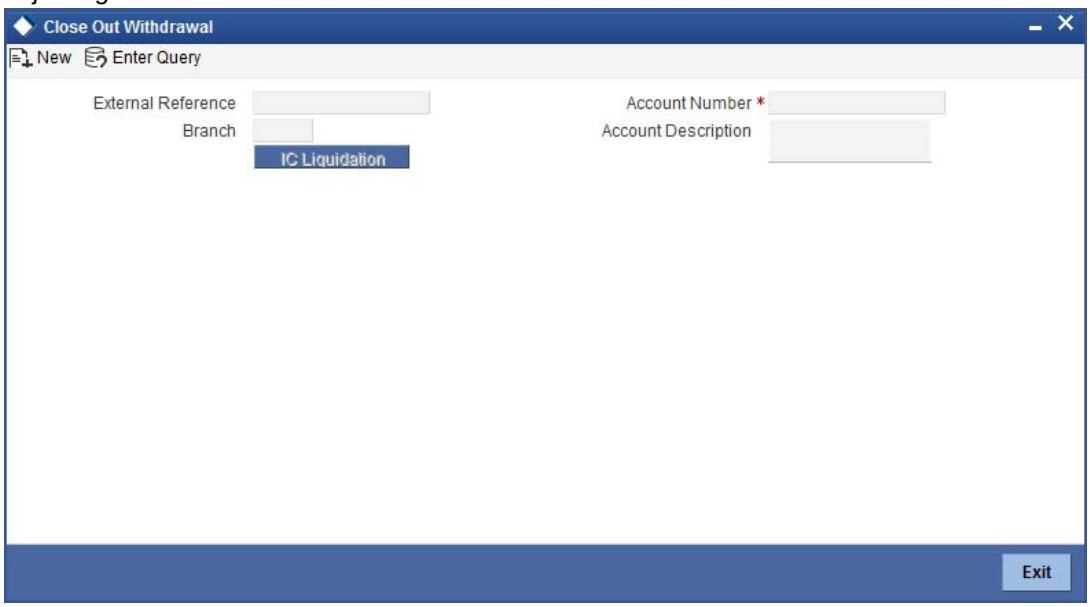
8.26 Close Account by BC

This section contains the following topics:

- Section 8.26.1, "Close Out Withdrawal by BC"
- Section 8.26.2, "Specifying Charge Details"
- Section 8.26.3, "Specifying MIS Details"
- Section 8.26.4, "Specifying the UDF details"

8.26.1 Close Out Withdrawal by BC

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account No are displayed.

Specify an account number or select an account number from the list of values.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

Clicking 'Pickup' button, the system defaults the following details:

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

Instrument Number

The system displays the instrument number.

MICR Number

The system displays the MICR number.

Serial Number

The system displays the serial number.

Beneficiary Details

Beneficiary Name

Specify the beneficiary name.

Dispatch by Post/Courier

Check this box to dispatch the bankers cheque by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

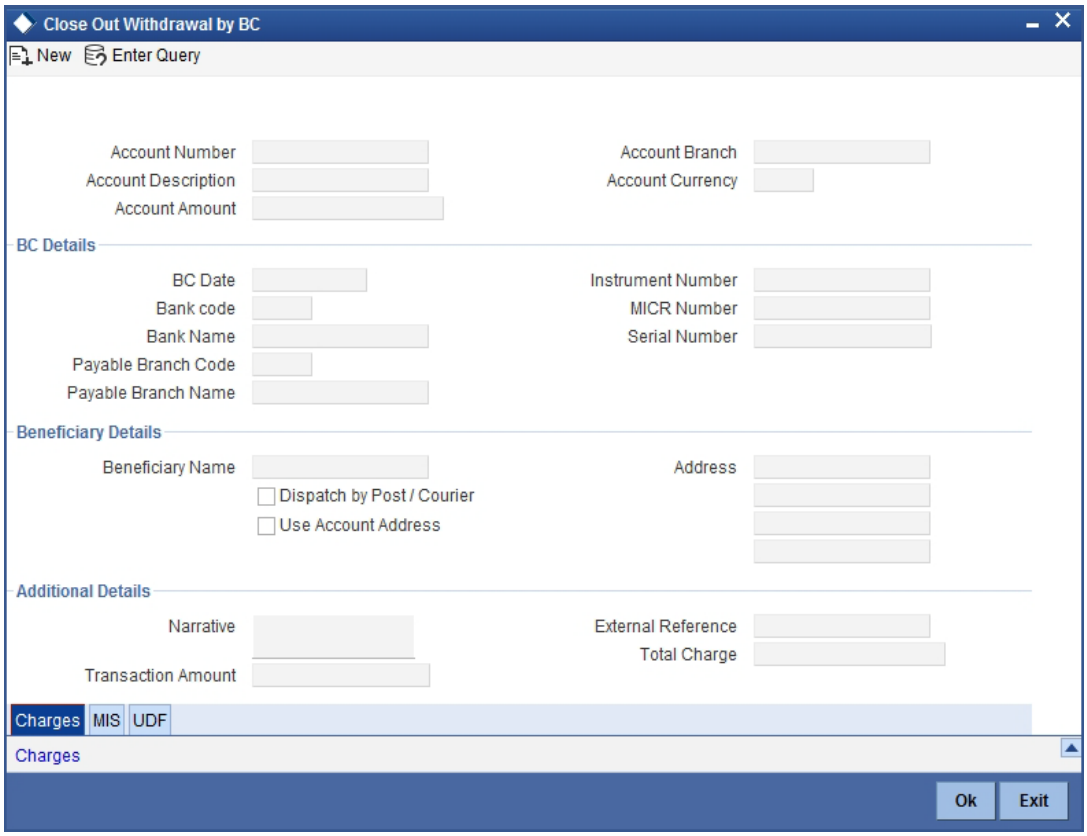
Enter remarks about the transaction.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

8.26.2 Specifying Charge Details

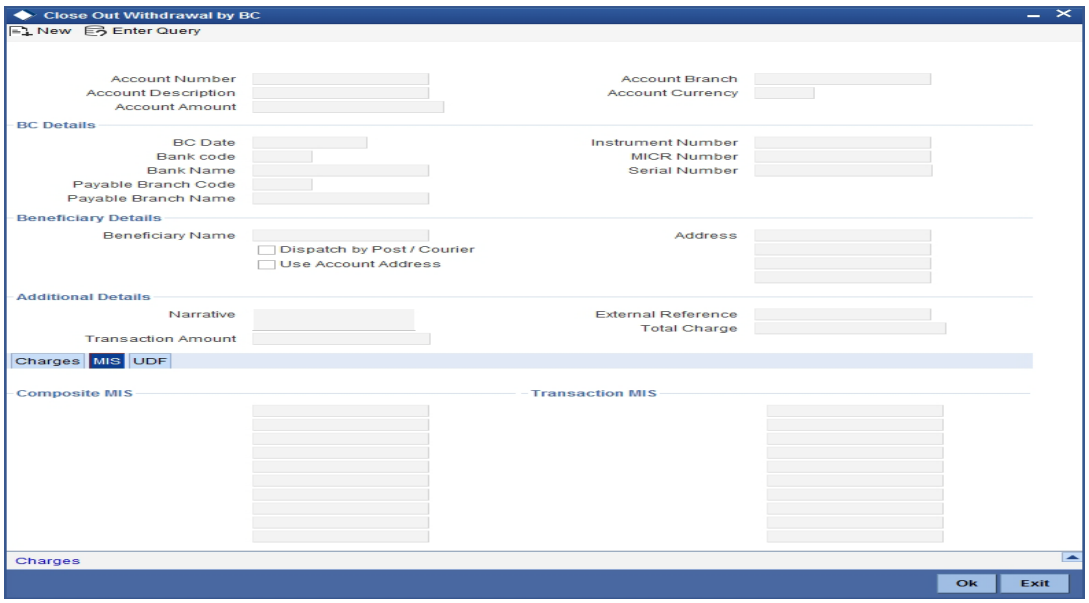
This block allows you to capture charge related details.



For more details, refer the section ‘Specifying Charge Details’ under ‘Selling a BC against an Account’ in this manual.

8.26.3 Specifying MIS Details

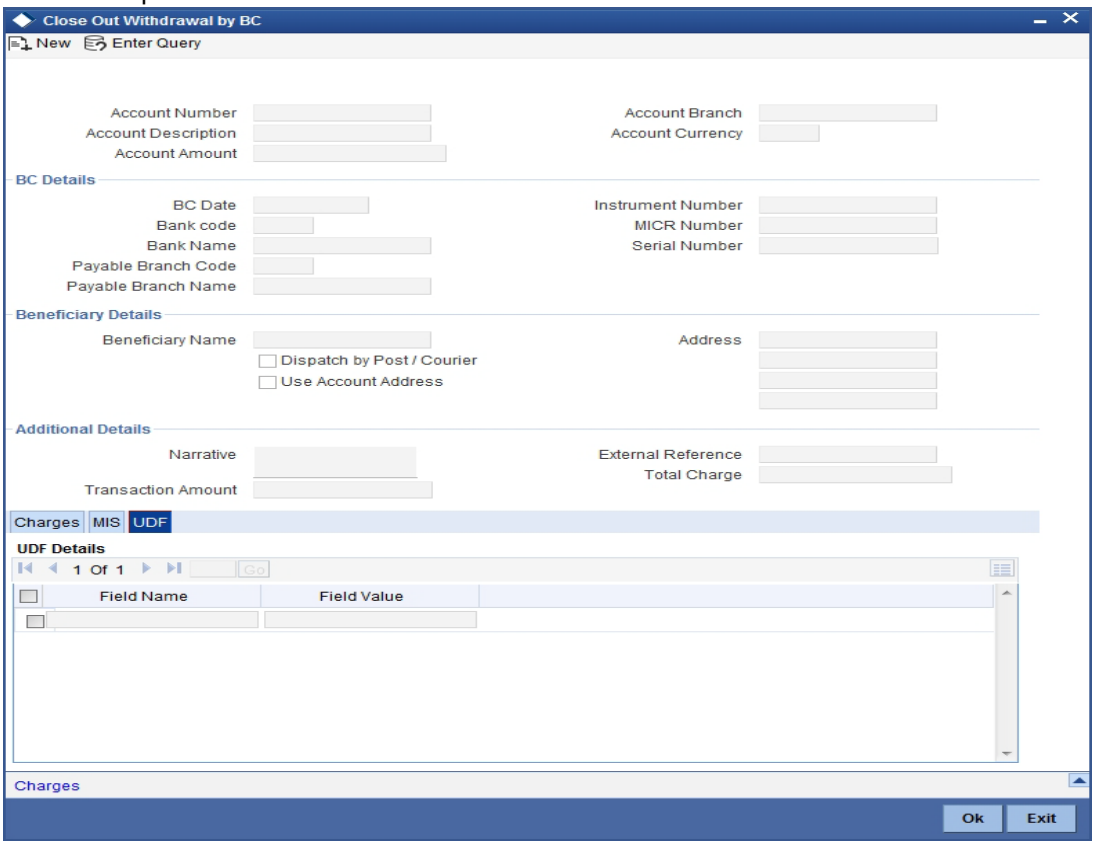
This block allows you to capture details pertaining to MIS.



For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

8.26.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.

Note

- The contract is saved only when there are no overrides or when all overrides have been authorized by a supervisor.
- Once the transaction is successfully authorized the customer's account balance is set to zero and a BC is issued for the net amount.

For more information on 'Authorization' and 'Submission', refer the section 'Withdrawing Cash against a Cheque' in this manual.

Once a transaction is complete you can reverse this transaction, if required.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

For more information on reversing a transaction, refer the section 'Transaction Reversal' in the 'Cash Transactions' manual.

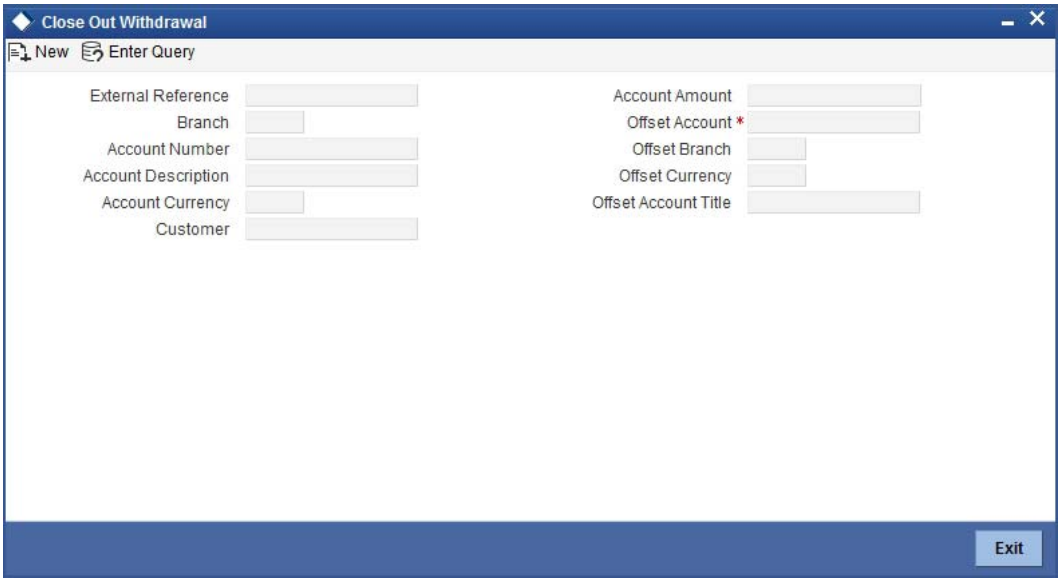
8.27 Close Account

This section contains the following topics:

- Section 8.27.1, "Account Close Out Withdrawal"
- Section 8.27.2, "Specifying Charge Details"
- Section 8.27.3, "Specifying MIS Details"
- Section 8.27.4, "Specifying the UDF details"

8.27.1 Account Close Out Withdrawal

You can close an account and pay the account balance to the customer using the ‘Account Close out Withdrawal’ screen. You can invoke this screen by typing ‘1320’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account Number are displayed.

External Reference Number

The system displays the external reference number based on the account number selected.

Account Number

Select the account number from the adjoining option list.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Branch

The system displays the branch based on the account number selected.

Account Description

The system displays a brief description on the account.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

External Reference

The system displays the external reference number.

Branch

The system displays the branch code.,

Account Number

Specify the customer account number.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Offset Branch

Select the offset branch from the adjoining option list.

Offset Account

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Account Title

The system displays the account title.

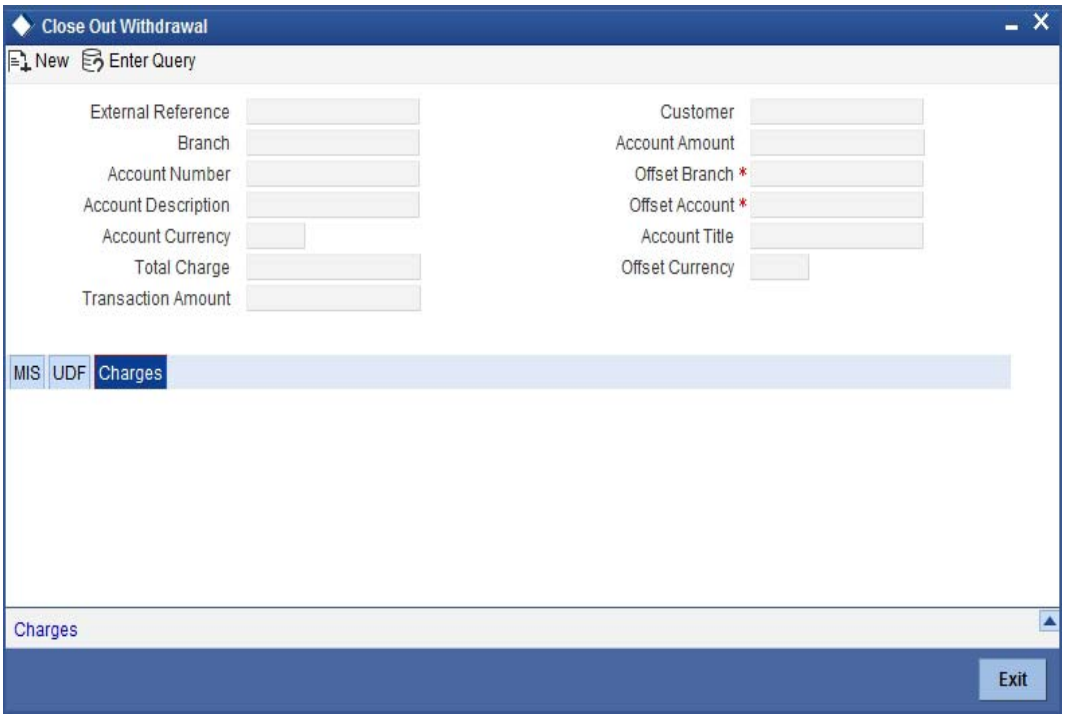
Offset Currency

The system displays the offset currency.

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

8.27.2 Specifying Charge Details

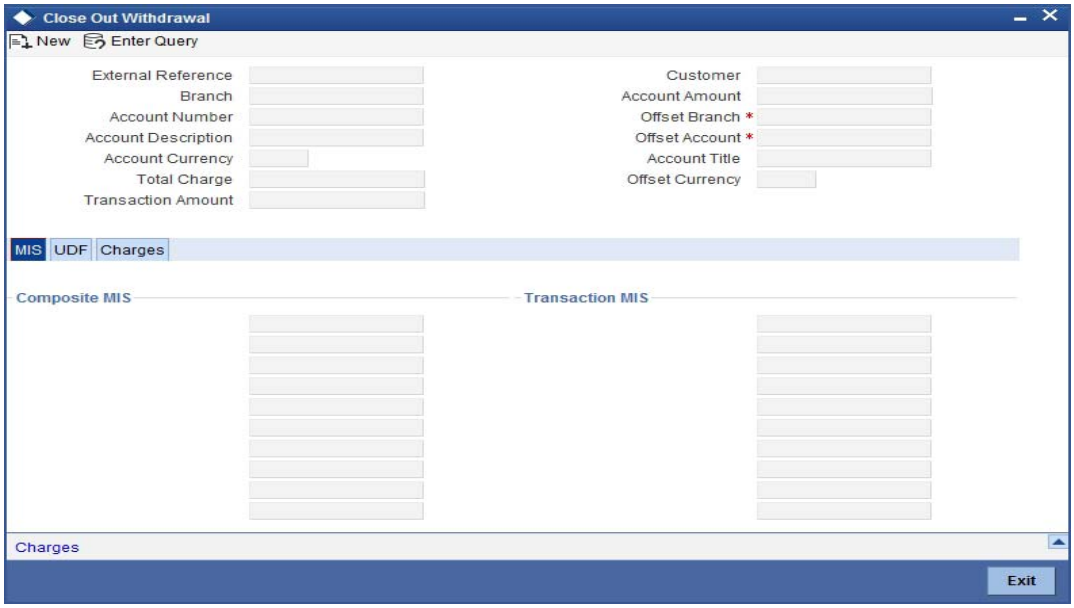
This block allows you to capture charge related details.



For more details, refer the section ‘Specifying Charge Details’ under ‘Selling a BC against an Account’ in this manual.

8.27.3 Specifying MIS Details

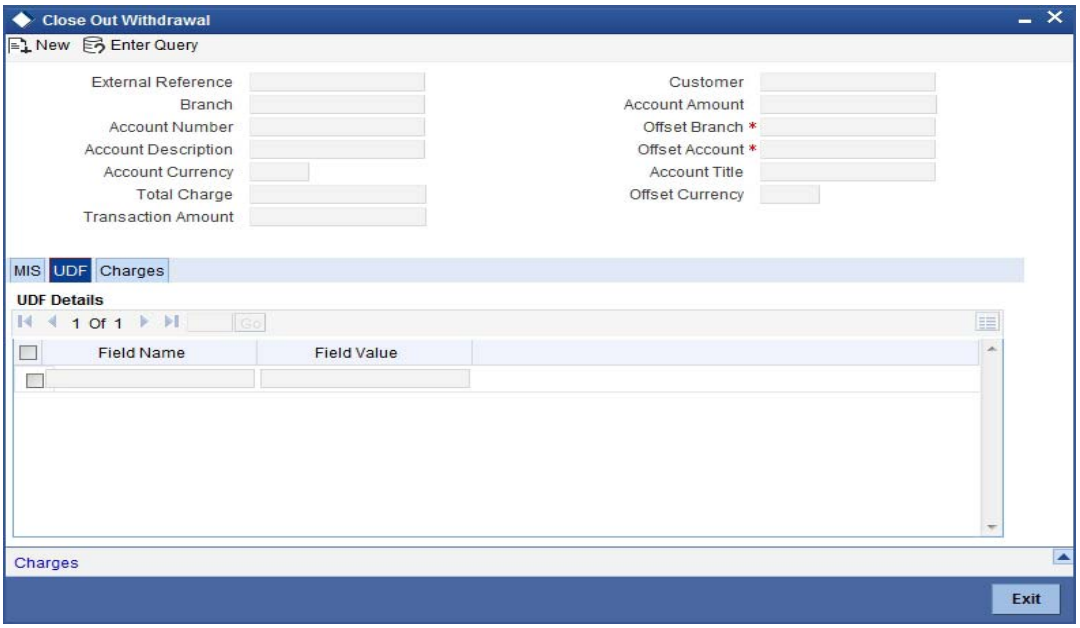
This block allows you to capture details pertaining to MIS.



For more details, refer the section ‘Specifying MIS Details’ under ‘Selling a BC against an Account’ in this manual.

8.27.4 Specifying the UDF details

You can capture these details in the ‘UDF’ tab of the screen.



Refer the section titled ‘Specifying the UDF details’ under ‘Capturing a cash deposit’ for further details.

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.

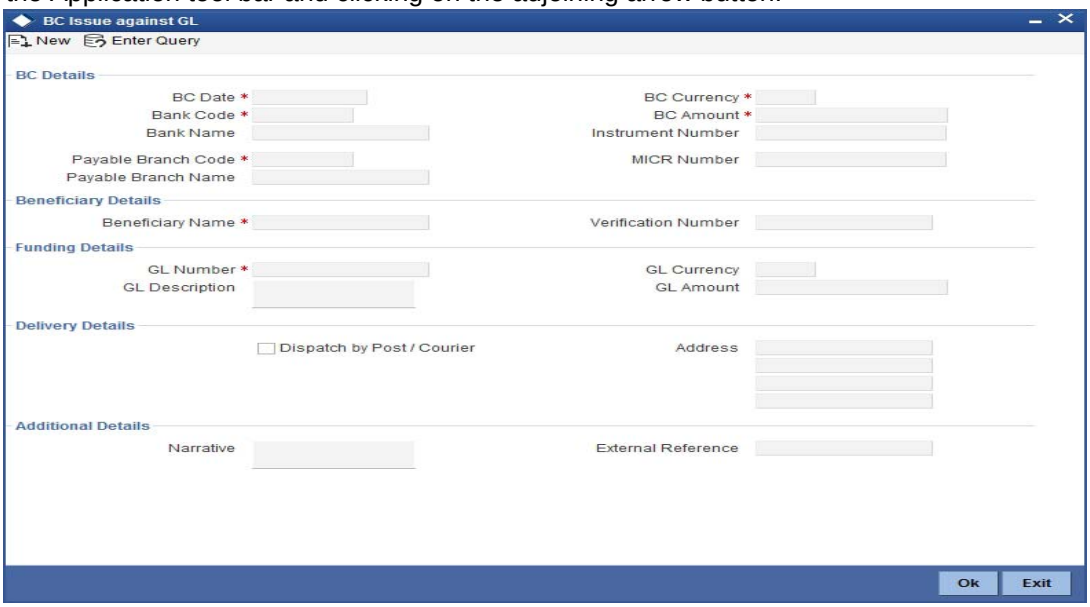
8.28 Issue a BC against a GL

This section contains the following topics:

- Section 8.28.1, "Issuing a BC against a GL"
- Section 8.28.2, "Specifying Charge Details"
- Section 8.28.3, "Specifying MIS Details"
- Section 8.28.4, "Specifying the UDF details"
- Section 8.28.5, "Invoking OFAC Check"

8.28.1 Issuing a BC against a GL

You can issue a BC against a GL account for your customer through the 'BC Issue against GL' screen. You can invoke this screen by typing '8302' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the 'External Reference Number' and the 'Banker's Cheque Date' are displayed. You need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

The system displays the local currency of the banker's cheque. However you can modify it.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as ”Instrument number entered is not valid”.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

GL Currency

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

GL Amount

The system displays the amount in GL account currency.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the BC by post or courier.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked in the ‘BC Issue Against Account’ screen.

Additional Details

Narrative

The system defaults the ‘BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system displays the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

General Ledger Number

Specify the GL number.

General Ledger Currency

Specify the GL currency.

General Ledger Title

The system displays a brief title for the chosen account.

Txn Ccy Rate

The system displays the transaction currency.

Charges

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount of the transaction.

Instrument Number

The system displays the instrument number.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name based on the customer ID

8.28.2 Specifying Charge Details

This block allows you to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.28.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

8.28.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details..

8.28.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

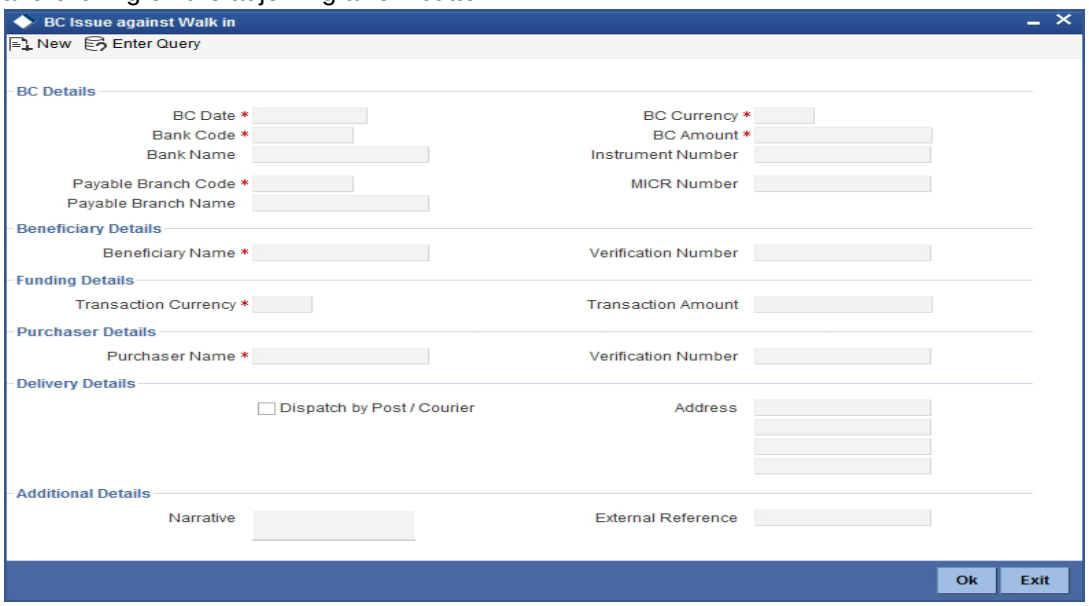
8.29 Issue a BC to a walk-in customer

This section contains the following topics:

- Section 8.29.1, "Issuing a BC to a walk-in customer"
- Section 8.29.2, "Invoking OFAC Check"
- Section 8.29.3, "Specifying denomination details"
- Section 8.29.4, "Specifying charge details"
- Section 8.29.5, "Specifying MIS Details"
- Section 8.29.6, "Specifying the UDF details"

8.29.1 Issuing a BC to a walk-in customer

You can issue a BC to any walk-in customer through the 'BC Issue Walk-In' screen. You can invoke this screen by typing '8301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Select the clearing bank code for the transaction. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

Select the currency in which the BC is being issued from the adjoining option list.

BC Amount

Specify the amount for which the BC needs to be drawn in the cheque currency.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as “Instrument number entered is not valid”.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being drawn.

Verification Number

Specify the verification number.

Funding Details

Transaction Currency

The system defaults the transaction currency. However it can be modified.

Transaction Amount

The system displays the total transaction amount based on the currency.

Purchaser Details

Purchaser Name

Specify the name of the purchaser.

Verification Number

Specify the verification number.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch BC by post or courier.

Address

Specify the address to which the banker’s cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the ‘BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Instrument Number

The system displays the instrument number.

Customer Id

The system displays the customer ID.

Customer Name

The system displays the customer name based on the customer ID.

Transaction Currency Rate

The system displays the exchange to e used for the transaction in case the transaction currency is different from the BC currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the BC amount.

8.29.2 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click ‘OFAC Check’ button in ‘BC Issue Walk-In’ screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

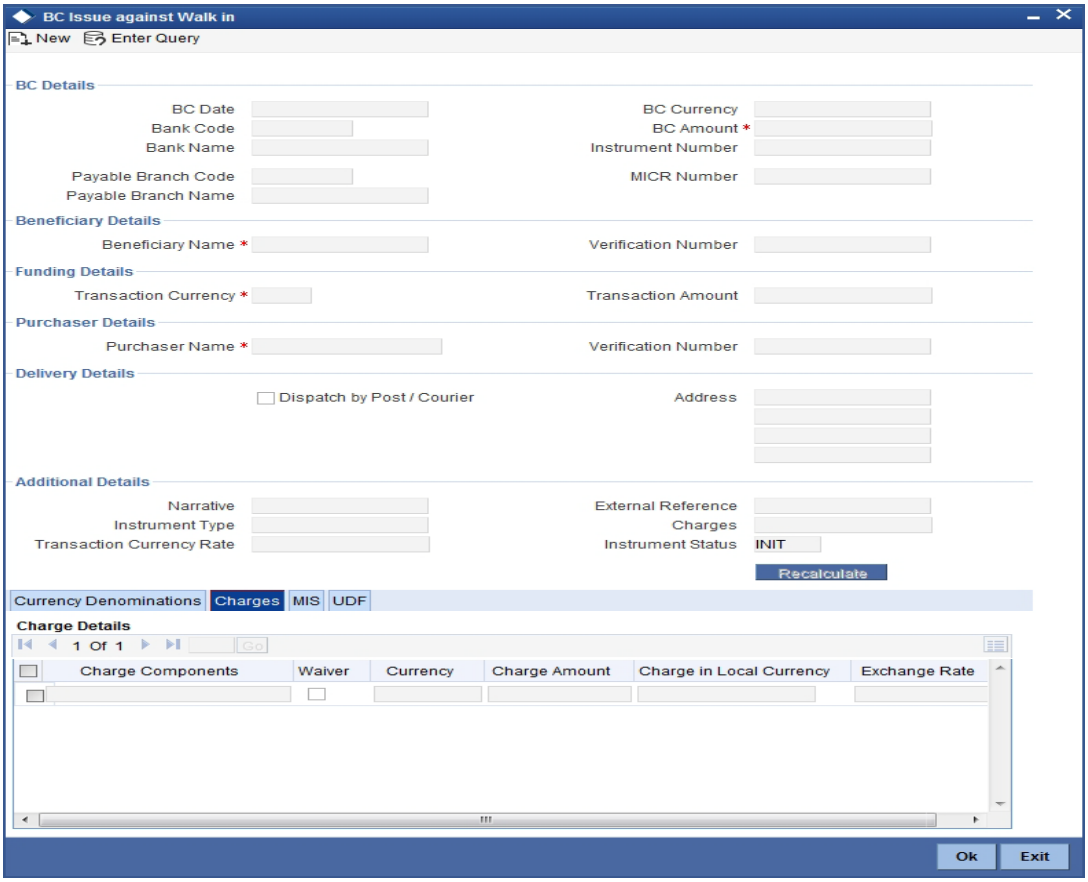
8.29.3 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.29.4 Specifying charge details

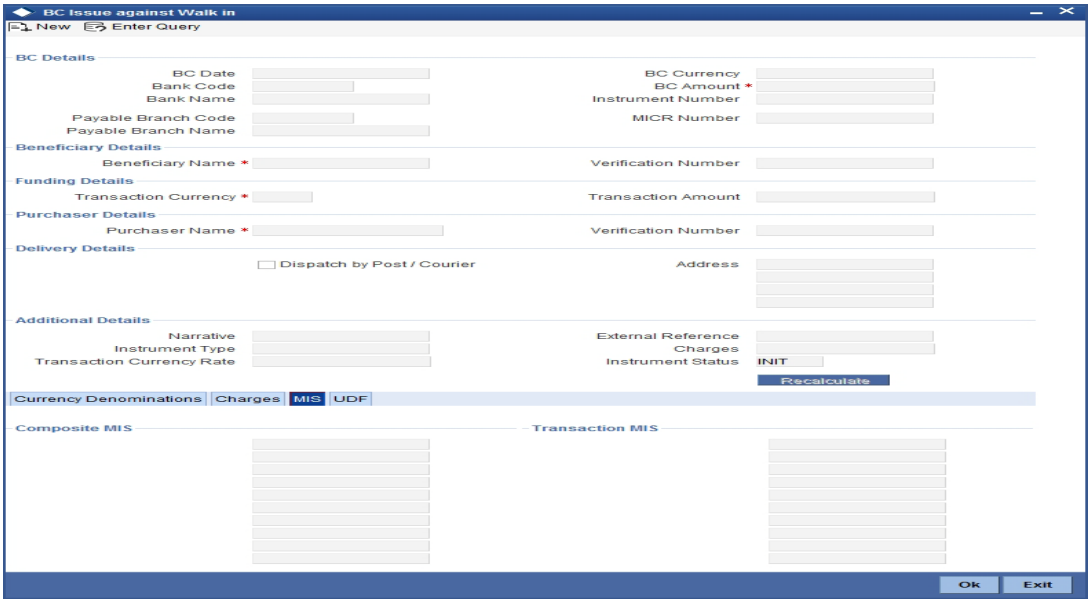
Click on the Charges tab to capture charge related details.



For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.29.5 Specifying MIS Details

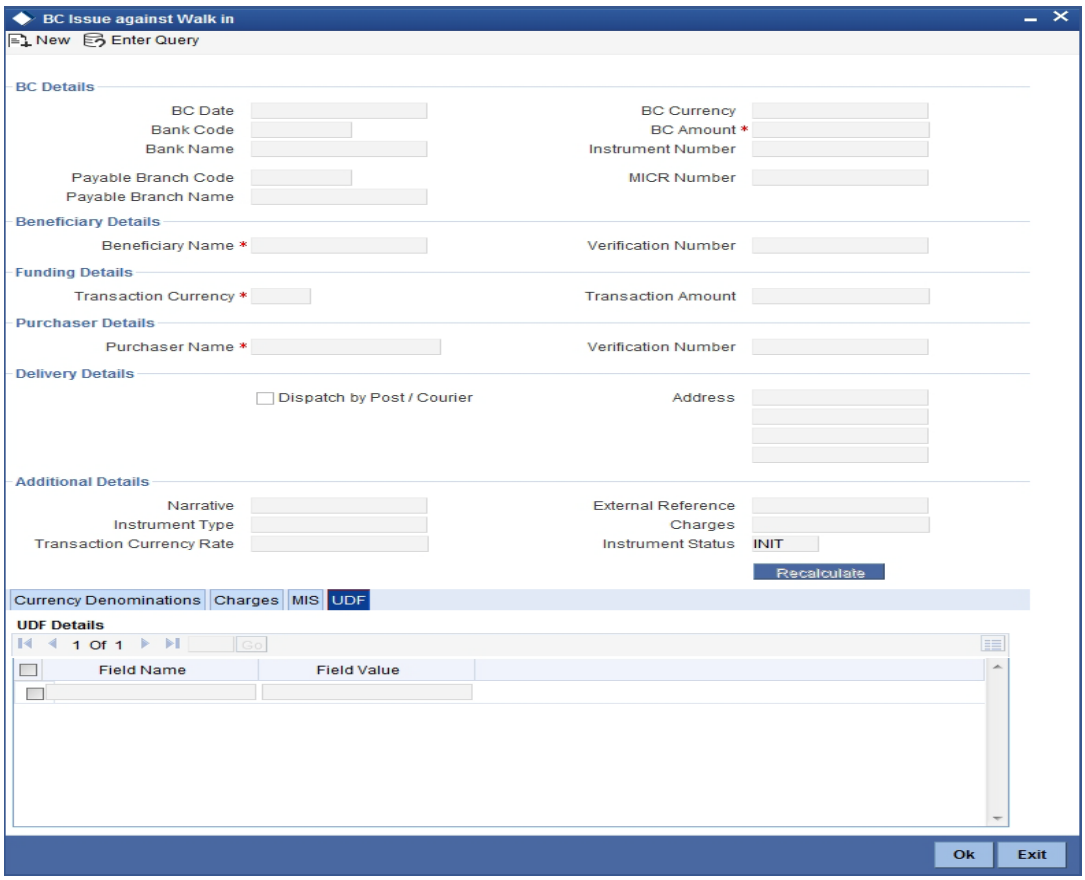
Click on the MIS tab to capture details pertaining to MIS.



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.29.6 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

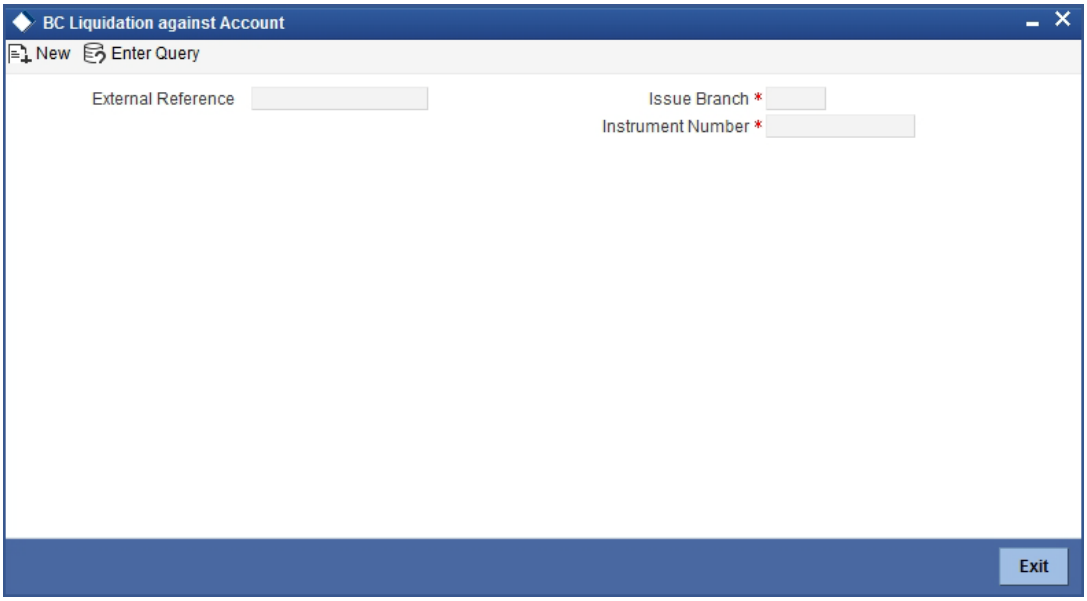
8.30 Liquidate a BC against an account

This section contains the following topics:

- Section 8.30.1, "Liquidating a BC against an account"
- Section 8.30.2, "Specifying charge details"
- Section 8.30.3, "Specifying MIS Details"
- Section 8.30.4, "Specifying the UDF details"

8.30.1 Liquidating a BC against an account

You can liquidate a BC against an account through the ‘BC Liquidation Against Account’ screen. You can invoke this screen by typing ‘8309’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

BC Details

Issue Branch

Select the issue branch code from the adjoining option list.

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Query Details

Issue Branch Code
Select the issue branch code from the adjoining option list.
Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

BC Details

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker’s cheque captured during ‘Issue’..

BC Amount

The system displays the BC amount captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

Payable Bank Details

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation/ Operation Mode

Select the mode of liquidation or operation to be performed on the issued BC from the drop-down list. The list displays the following values:

- Payment - To update the instrument status as payment
- Refund - To update the instrument status as refund
- Cancel - To update the instrument status as cancel
- Lost - To update the instrument status as lost
- Reactivate - To reactivate the instrument which was lost

Account Number

Specify the customer account number. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Branch

Select the branch code from the adjoining option list.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

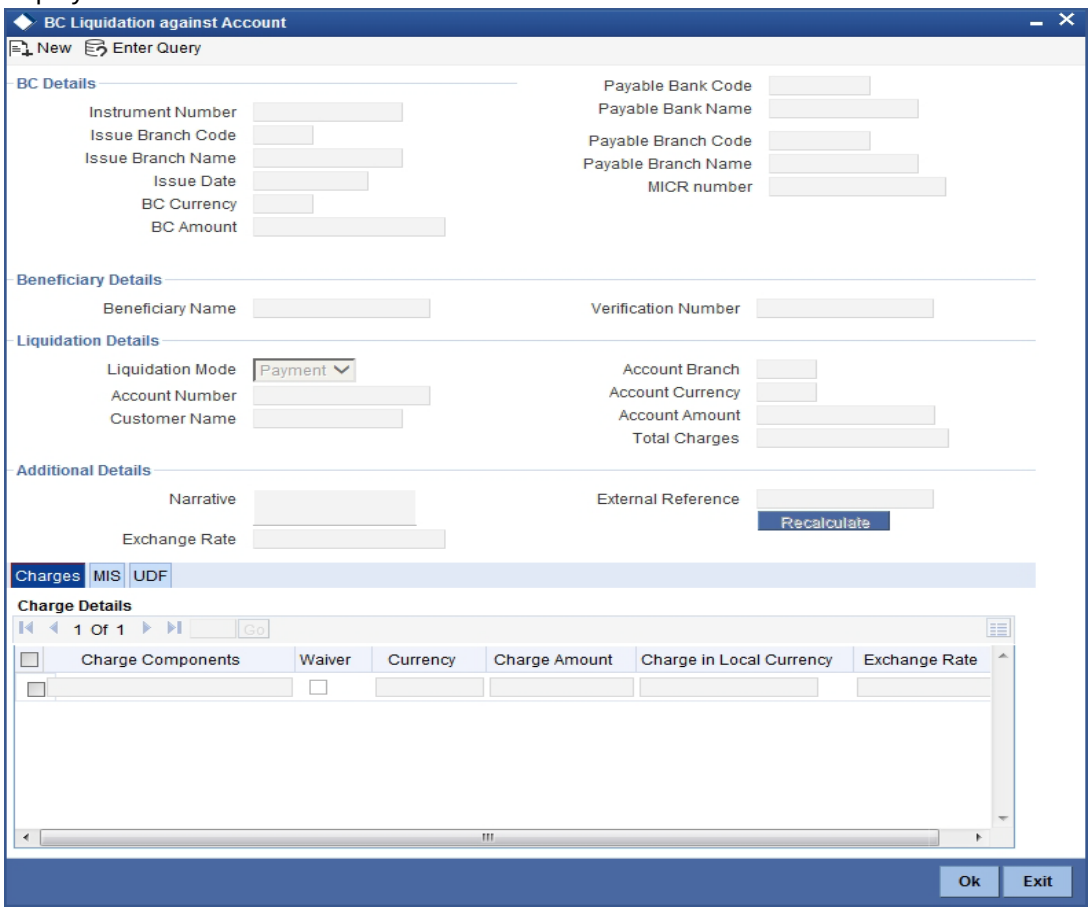
Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

8.30.2 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.30.3 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.30.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

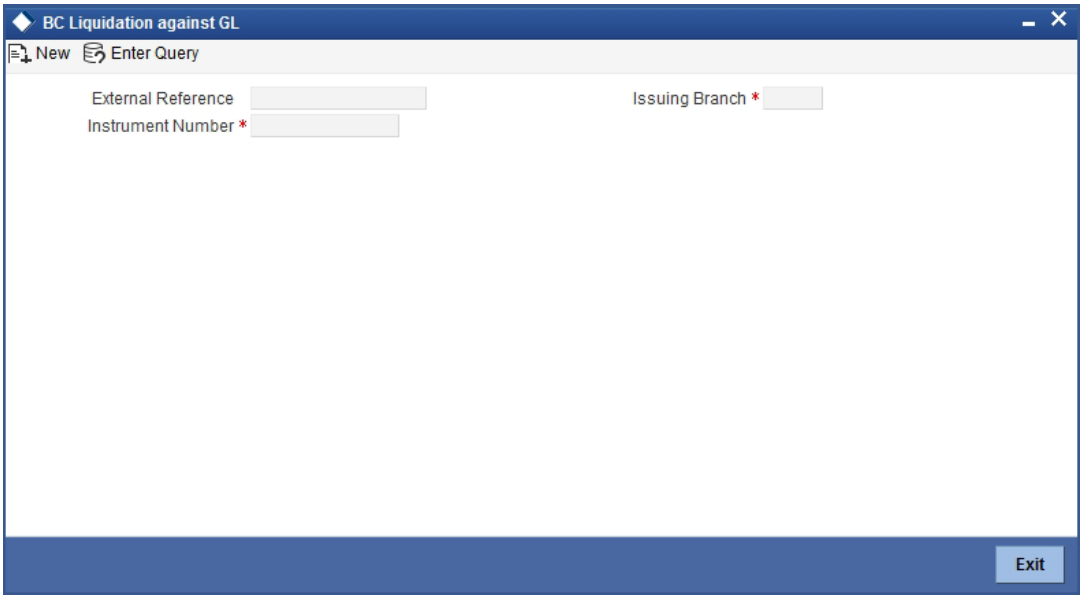
8.31 Liquidate a BC against a GL

This section contains the following topics:

- Section 8.31.1, "Liquidating a BC against a GL"
- Section 8.31.2, "Specifying charge details"
- Section 8.31.3, "Specifying MIS Details"
- Section 8.31.4, "Specifying the UDF details"

8.31.1 Liquidating a BC against a GL

You can liquidate a BC drawn on your branch against a GL through the 'BC Liquidation Against GL' screen. You can invoke this screen by typing '8308' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

BC Details

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code where the BC is payable from the adjoining option list .

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker’s cheque captured during ‘Issue’.

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number which was captured during 'Issue'.

Liquidation Details

Liquidation/ Operation Mode

Select the mode of liquidation or operation to be performed on the issued BC from the drop-down list. The list displays the following values:

- Payment - To update the instrument status as payment
- Refund - To update the instrument status as refund
- Cancel - To update the instrument status as cancel

- Lost - To update the instrument status as lost
- Reactivate - To reactivate the instrument which was lost

GL Number

Specify the customer account number. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

GL Description

The system displays a brief description on the account.

GL Currency

The currency of the account is displayed here.

GL Amount

The system displays the amount in account currency based on the currency.

Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Clearing Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Liquidation Mode

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

Cheque Currency

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Passport/ IC No

The passport/IC number of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

GL Currency

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Account Number

The amount that should be liquidated into the GL is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

Click save icon to go to the next stage.

Note

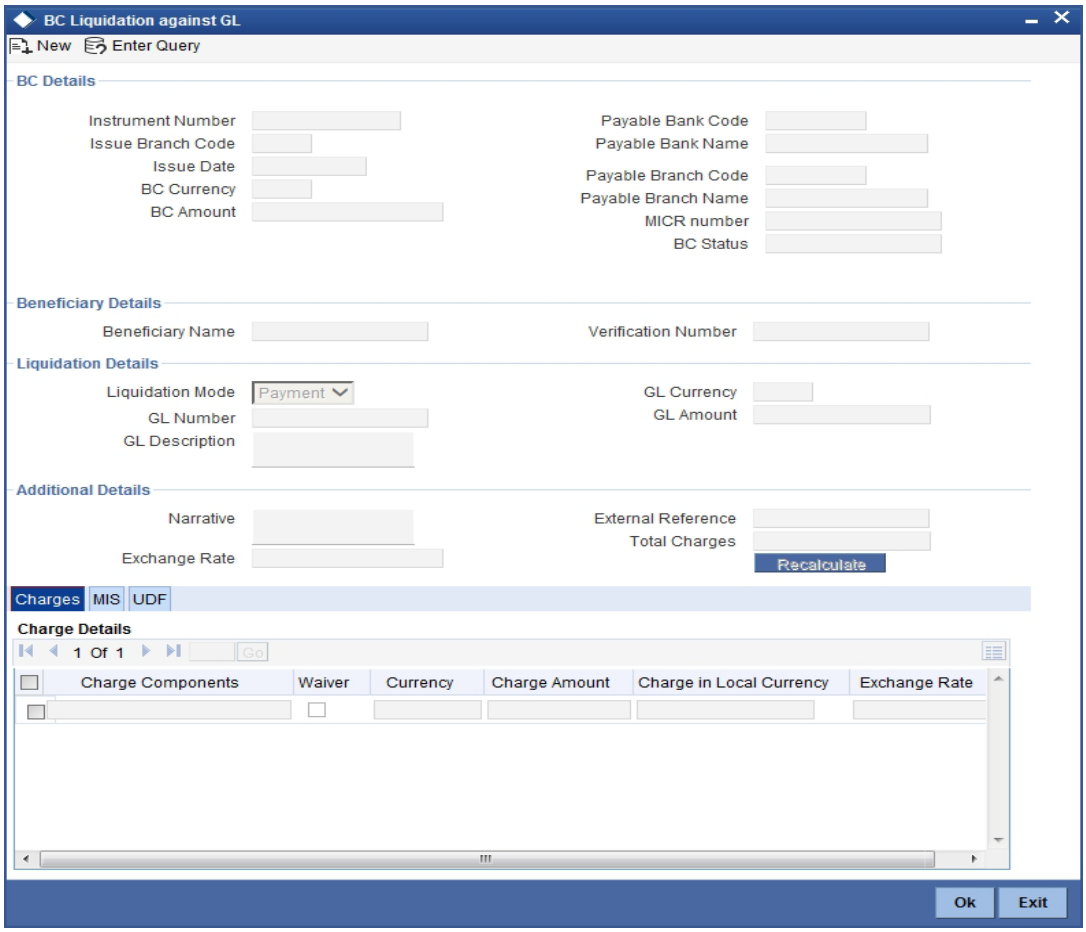
If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as “Instrument Validity has expired and needs Revalidation”.

If the check box ‘Allow Revalidation’ is checked in the ‘Instrument Product maintenance’ screen, then you can re-validate the instrument using ‘Revalidation of DD/BC Instrument’ screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type.

The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

8.31.2 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.31.3 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.31.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

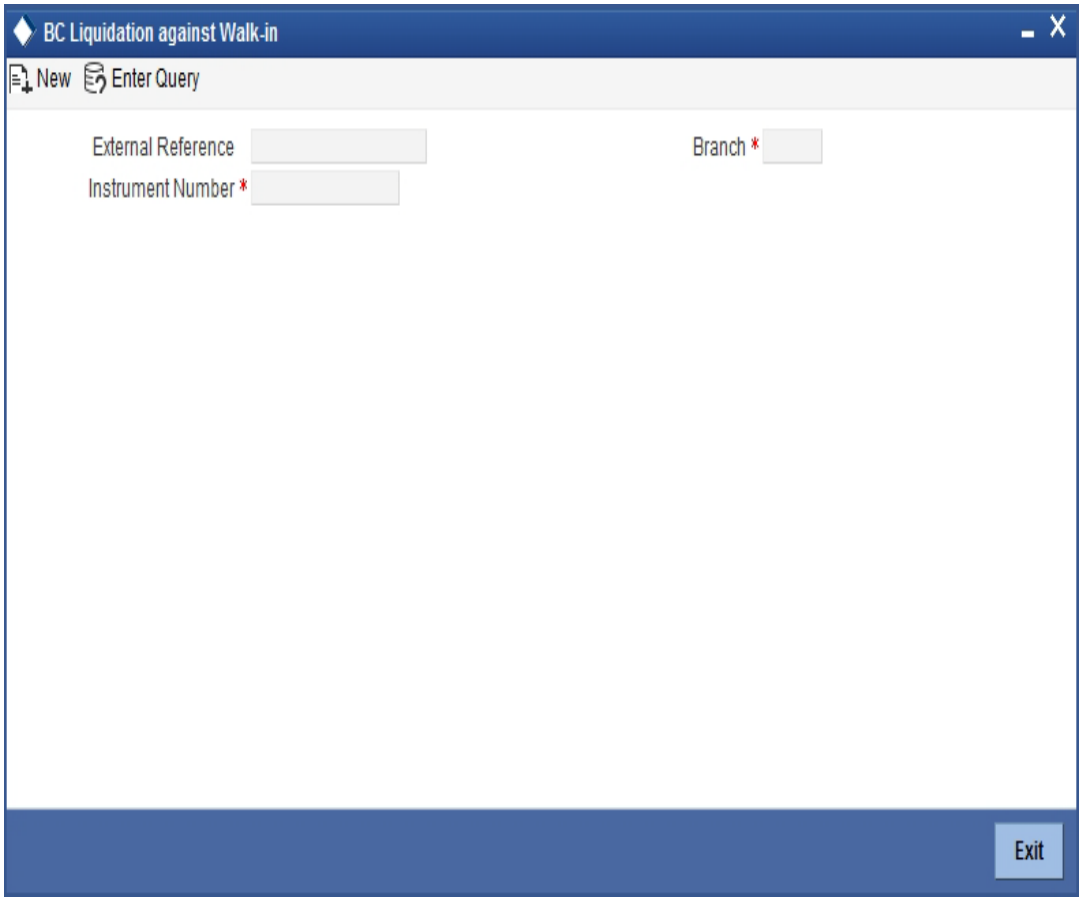
8.32 Liquidate a BC for a walk-in customer

This section contains the following topics:

- Section 8.32.1, "Liquidating a BC for a walk-in customer"
- Section 8.32.2, "Specifying denomination details"
- Section 8.32.3, "Specifying charge details"
- Section 8.32.4, "Specifying MIS details"
- Section 8.32.5, "Specifying the UDF details"

8.32.1 Liquidating a BC for a walk-in customer

You can liquidate a DD or a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'BC Liquidation Walk-In' screen. You can invoke this screen by typing '8307' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

BC Details

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code where the BC is payable from the adjoining option list .

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays currency of the BC captured during 'Issue'.

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the payable bank code captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques which was captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'..

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Select the mode of liquidation from the adjoining drop-down list.

Transaction Currency

The currency of the transaction is displayed here.

Transaction Amount

The system displays the transaction amount based on the currency.

Additional Details

Narrative

The system defaults the ‘BC Liquidation - <Instrument No.>’ here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:

Liquidation Type

The liquidation type of the BC is displayed here.

Liquidation/ Operation Mode

Select the mode of liquidation or operation to be performed on the issued BC from the drop-down list. The list displays the following values:

- Payment - To update the instrument status as payment
- Refund - To update the instrument status as refund
- Cancel - To update the instrument status as cancel
- Lost - To update the instrument status as lost
- Reactivate - To reactivate the instrument which was lost
-

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the cheque amount is being paid out (current branch) is displayed here.

Cheque Currency

The system displays the currency in which the BC has been issued.

Issue Date

The system displays the date on which the BC has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the BC has been drawn is displayed here.

Cheque Amount

The amount for which the cheque amount has been issued is displayed here.

Cheque Number

The MICR number of the cheque is displayed here.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

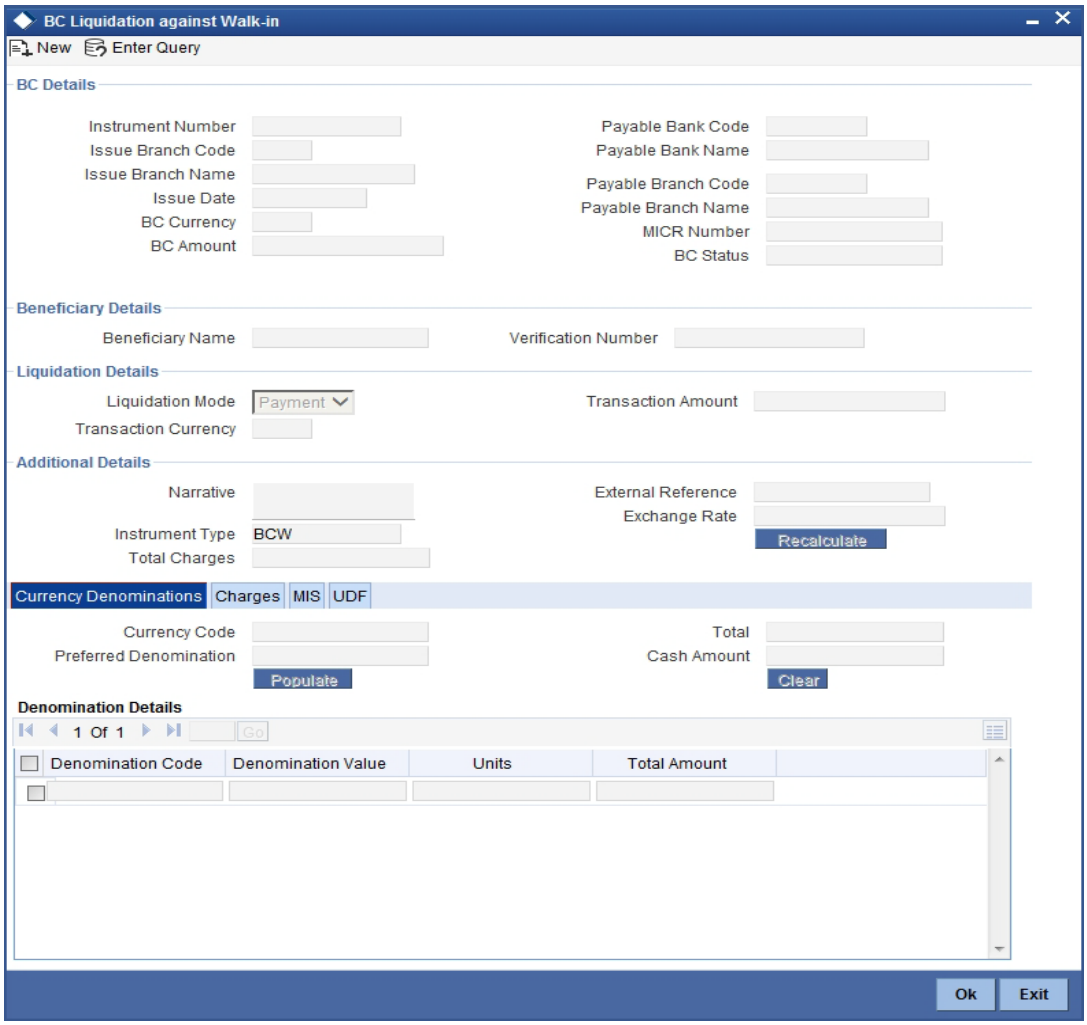
Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as “Instrument Validity has expired and needs Revalidation”.

If the check box ‘Allow Revalidation’ is checked in the ‘Instrument Product maintenance’ screen, then you can re-validate the instrument using ‘Revalidation of DD/BC Instrument’ screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

In this stage, system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

8.32.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

8.32.3 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

8.32.4 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing cash against a Cheque' in this manual.

8.32.5 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

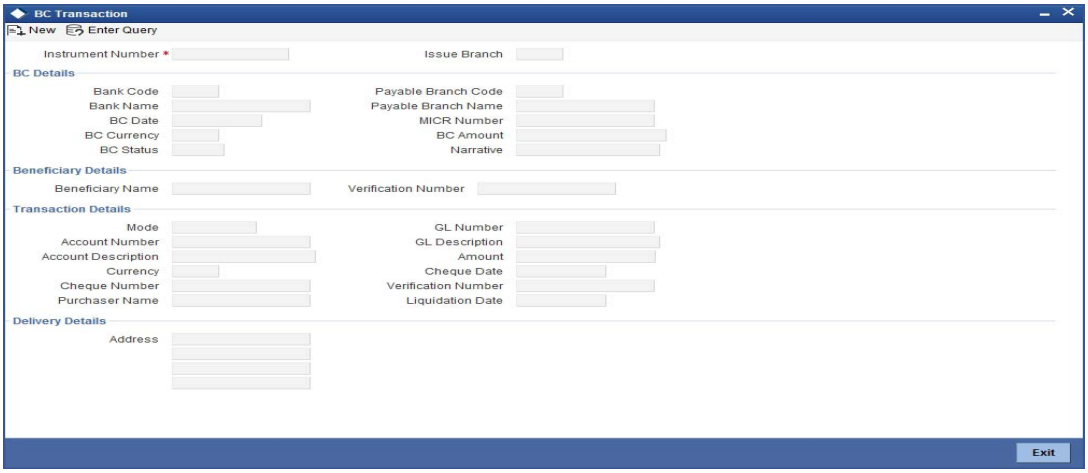
Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

8.33 Inquiring on a BC Transaction

You can query a BC transaction for a specified branch and Instrument Number. This can be done using the 'BC Inquiry' screen. You can invoke this screen by typing '7790' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Instrument Number

Specify an instrument number of the BC transaction that needs to be queried.The adjoining option list displays all the instrument numbers maintained in the system. Choose the appropriate one.

Payable Branch Name

Issue Branch

Specify a branch for which you wish to query the BC transaction. You can also select a branch from the adjoining option list.

After you specify the above details, click ‘Ok’ button. Based on the specified data, the following details will be displayed:

BC Details

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker’s cheque.

BC Status

The system displays the status of BC.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

MICR Number

Specify the MICR number.

BC Amount

Specify the BC amount.

Narrative

Enter remarks about the transaction.

Print Status

Check this box to print the instrument.

Note

During loan disbursement, if the issuing branch is selected as a branch other than the transaction branch then the “Print Status’ check box is updated as unchecked during BC creation.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC

Verification Number

Specify the passport/IC Number.

Transaction Details

Mode

The system displays the mode of liquidation based on the mode of payment.

Account Number

The system displays the account number of the customer.

Account Description

The system displays a brief description on account.

Currency

The system displays the currency based on funding.

Cheque Number

The system displays the cheque number.

Purchaser Name

The system displays the purchaser name.

GL Number

The system displays the general ledger number.

GL Description

The system displays a brief description on GL.

Amount

The system displays the amount based on funding.

Cheque Date

The system displays the cheque date.

Verification Number

The system displays the verification number.

Liquidation Date

The system displays the date on which BC is liquidated.

Multi Reference Number

The system displays the consolidated reference number of the BCs issued. This field is applicable only for multiple BCs issued either through BC Multi Issuance screen or using Bulk Upload.

Delivery Details

Address Line 1 to 4

The system displays the address of the customer.

Clicking ‘Query’ button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

8.34 Re-validate BC Instrument

This section contains the following topics:

- Section 8.34.1, "Re-validating BC Instrument"
- Section 8.34.2, "Query Stage"
- Section 8.34.3, "Input Stage"
- Section 8.34.4, "Enrichment Stage"

8.34.1 Re-validating BC Instrument

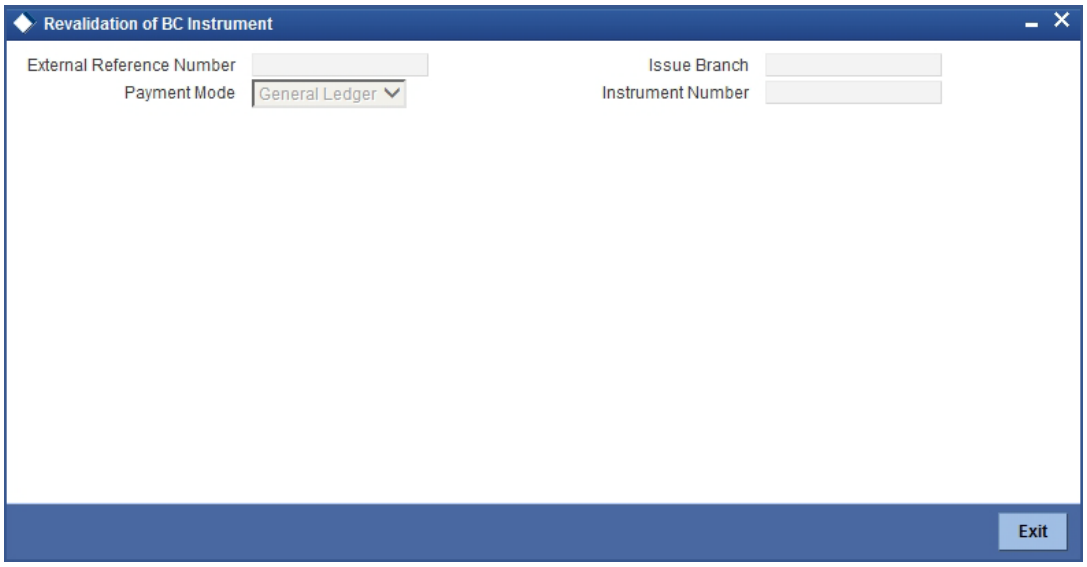
You can re-validate the expired BC instrument using ‘Revalidation of BC Instrument’ screen.

System will allow re-validating instrument only if,

- The check box ‘Allow Revalidation’ is checked in the ‘Instrument Product Maintenance’ screen.
- The instruments have not been liquidated, cancelled or refunded.
- Instrument status should be issued (INIT), Reissued (RISU), Duplicate Issue (DISU) or authorized.

8.34.2 Query Stage

To invoke ‘Revalidation of BC Instrument’ screen, type ‘BCRV’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify following details here:

External Reference

System generates and displays unique reference number to identify the re-issuance of BC instrument.

Payment Mode

Select the payment mode for the re-validation of the instrument from the drop-down list. System will apply charges only for the re-validation of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where BC has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

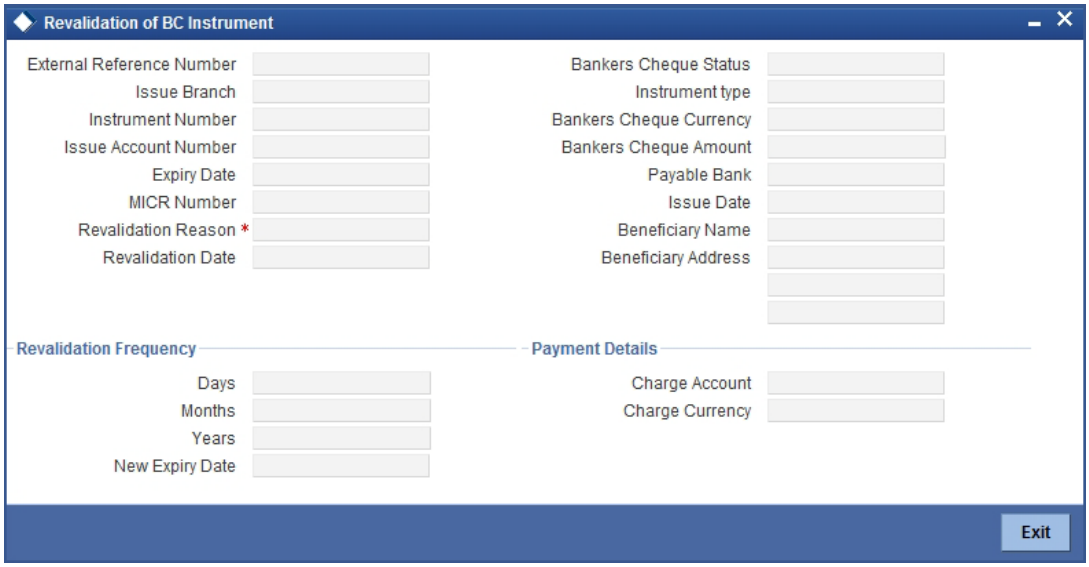
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

8.34.3 Input Stage

On clicking the 'Save' button, the system will display the following screen:



System displays the following details in this screen; however you can edit it, if required:

- External Reference
- Issue Branch
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Revalidation Count
- Instrument Status
- Instrument Type
- BC Currency
- BC Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

Revalidation Reason

Specify the reason for the re-validation of BC instrument. The reason specified here will be shown in the revalidated instrument report.

Revalidation Frequency

System defaults re-validation frequency maintained the 'Instrument Type Definition' screen; however, you can override the re-validation frequency in days, months or years.

New Expiry Date

System generates new expiry date for the re-validated instrument calculated as,

'Old Expiry Date + 'Revalidation Period'.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

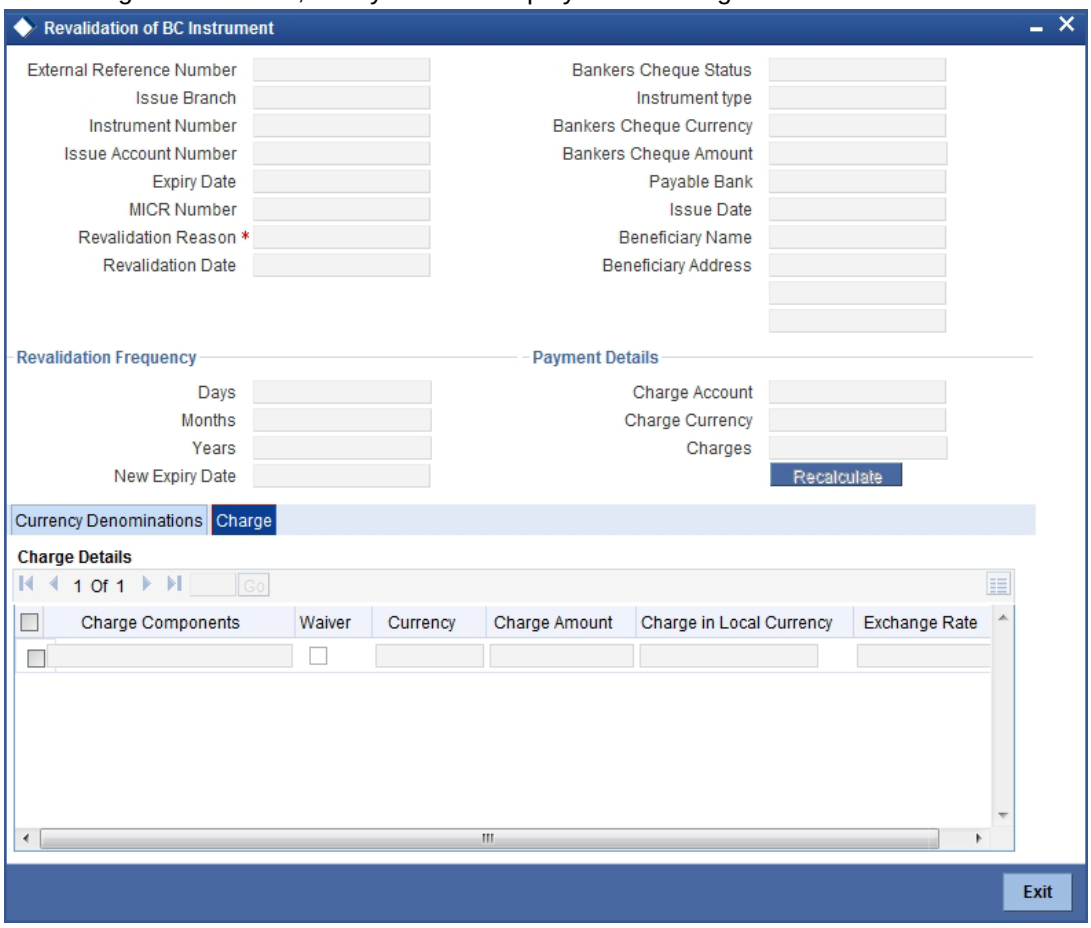
Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

8.34.4 Enrichment Stage

On clicking the save icon, the system will display the following screen:



Click ‘Recalc’ button to recalculate the charges in case the charges are modified.

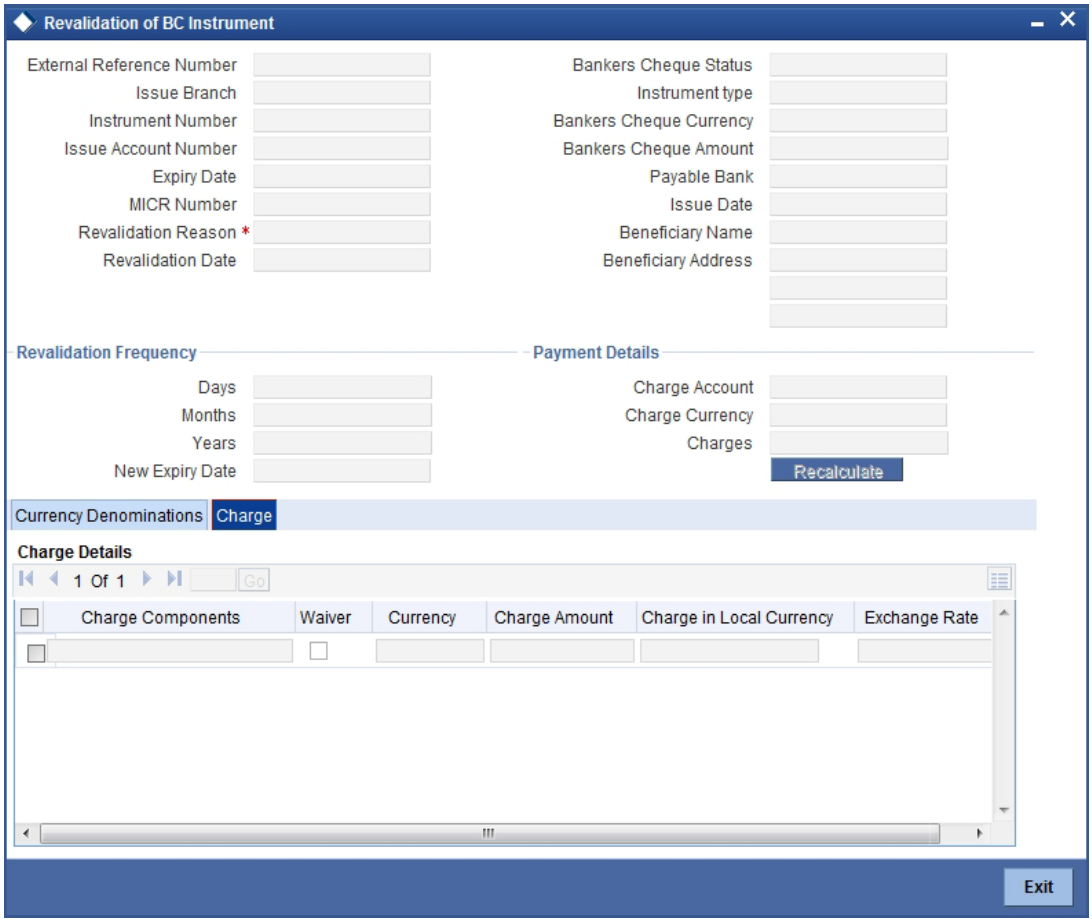
8.34.4.1 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled ‘Specifying denomination details’ under ‘Withdrawing cash against a Cheque’ in this manual for further details.

8.34.4.2 Specifying Charge Details

This block allows you to capture charge related details.



Refer the section titled ‘Specifying the charge details’ under ‘Withdrawing cash against a Cheque’ in this manual.

8.35 Reprint / Reissue Banker’s Cheque

This section contains the following topics:

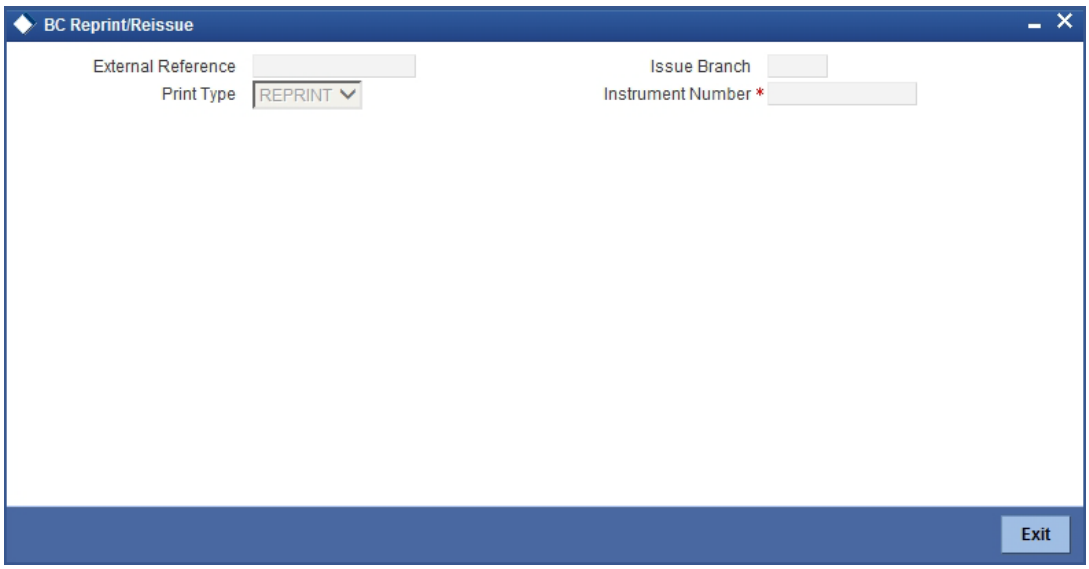
- Section 8.35.1, "Reprinting / Reissuing Banker’s Cheque"
- Section 8.35.2, "Query Stage"
- Section 8.35.3, "Input Stage"

8.35.1 Reprinting / Reissuing Banker's Cheque

On various grounds such as improper printing and issue of duplicate instruments, Oracle FLEXCUBE allows you to reprint a banker's cheque. The system keeps a track of such reprints so that the bank officials or auditors can ascertain the reasons and validity of multiple instrument printing.

8.35.2 Query Stage

To invoke 'BC Reprint / Reissue' screen, type 'BCRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify the following details on this screen.

External Reference Number

The system displays the external reference number. You cannot modify this.

Print Type

Select the print type from the drop-down list. The list displays the following values:

- Reissue - Select this option to reissue the BC instrument
- Reprint - Select this option to reprint the BC instrument.
- First Print - Select this option when the instrument is disbursed at the issuing branch itself. This action updates the 'Print Status' check box in 'Instruments Transaction Query Screen' as checked.

Note

If you select 'Print Type' as Reissue or Reprint and if the 'Print Status' check-box in 'Instruments Transaction Query Screen' is unchecked then system displays an error message.

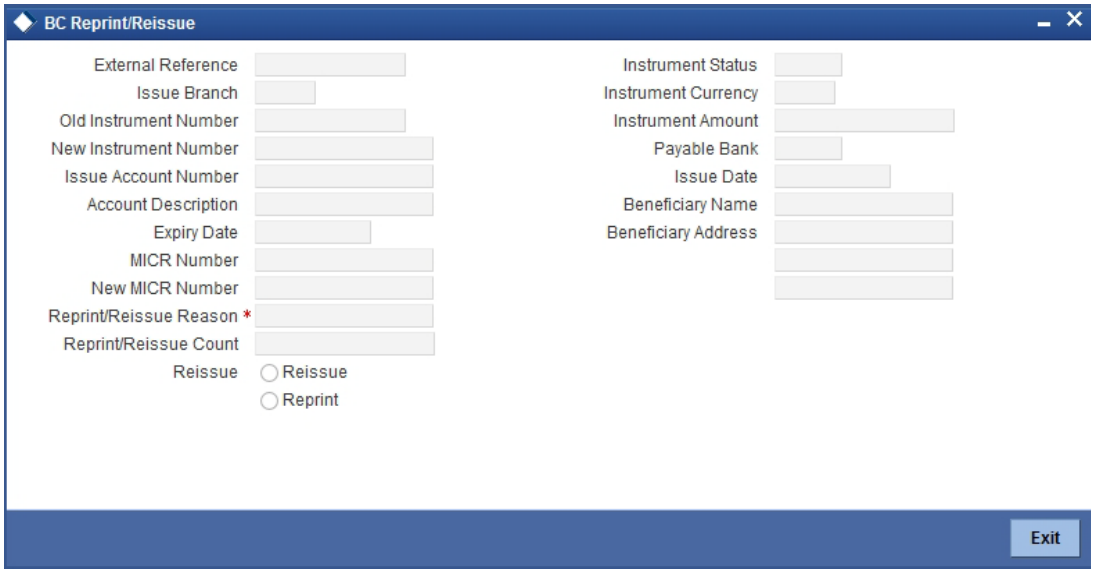
Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

On confirming the above details, the system displays the input stage of the ‘BC Reprint’ screen.



Here, you need to specify the following details.

Reprint Reason

Specify the reason for reprint. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint Count

The system displays the count of the current reprint operation. You cannot modify this.

Account Description

The system displays the description of the specified account number based on the details maintained at ‘Customer Account Maintenance’ level.

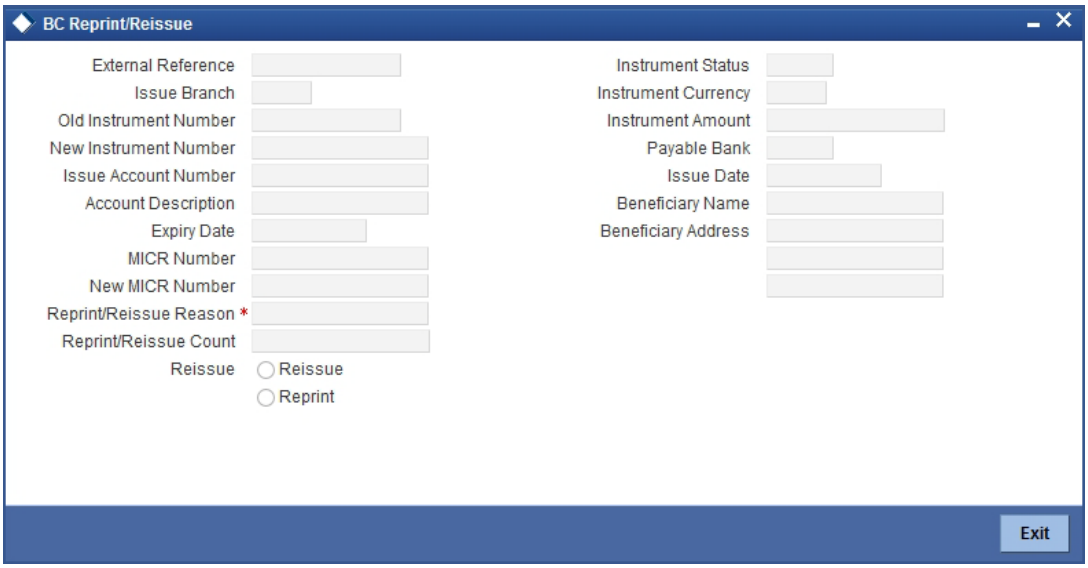
Save the incremented reprint count and audit details.In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

You can view a summary of all reprint operations using ‘Instrument Reprint Summary’ screen. For more information on this, refer to the section ‘Viewing Instrument Reprint Summary’ in this chapter.

8.35.3 Input Stage



System Displays following details:

- External Reference
- Issue Branch
- Old Instrument Number
- New Instrument Number
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Reprint / Reissue Reason
- Reprint / Reissue Count
- Reissue
- Reprint
- Instrument Status
- Instrument Currency
- Instrument Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

Here, you need to specify the following details.

New MICR Number
Specify the new MICR number captured for the new Instrument. Reprint / Reissue Reason

Specify the reason for reprint / Reissue. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint / Reissue Count

The system displays the count of the current reprint / reissue operation. You cannot modify this.

Save the incremented reprint / reissue count and audit details.

You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.

8.36 Duplicate BC Instrument

This section contains the following topics:

- Section 8.36.1, "Issuing Duplicate BC Instrument"
- Section 8.36.2, "Query Stage"
- Section 8.36.3, "Input Stage"
- Section 8.36.4, "Enrichment Stage"

8.36.1 Issuing Duplicate BC Instrument

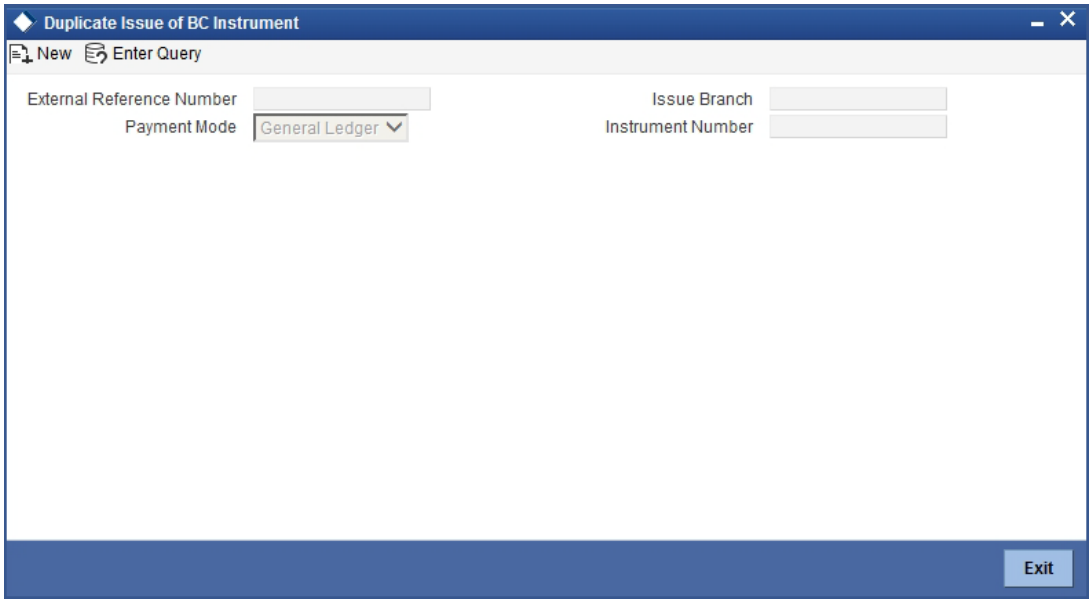
You can issue the duplicate BC instrument using 'Duplicate Issue of BC Instrument' screen.

System will allow duplicate issuance of instrument only if,

- The check box 'Allow Duplicate Issuance' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated.
- Instrument status should be issued (INIT), Reissued (RISU).

8.36.2 Query Stage

To invoke 'Duplicate Issue of BC Instrument' screen, type 'BCDI' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button. Following screen is displayed:



You need to specify following details here:

External Reference Number

System generates and displays unique reference number to identify the re-issuance of BC instrument.

Payment Mode

Select the payment mode for the duplicate issuance of the instrument from the drop-down list. System will apply charges only for the duplicate issuance of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where BC has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

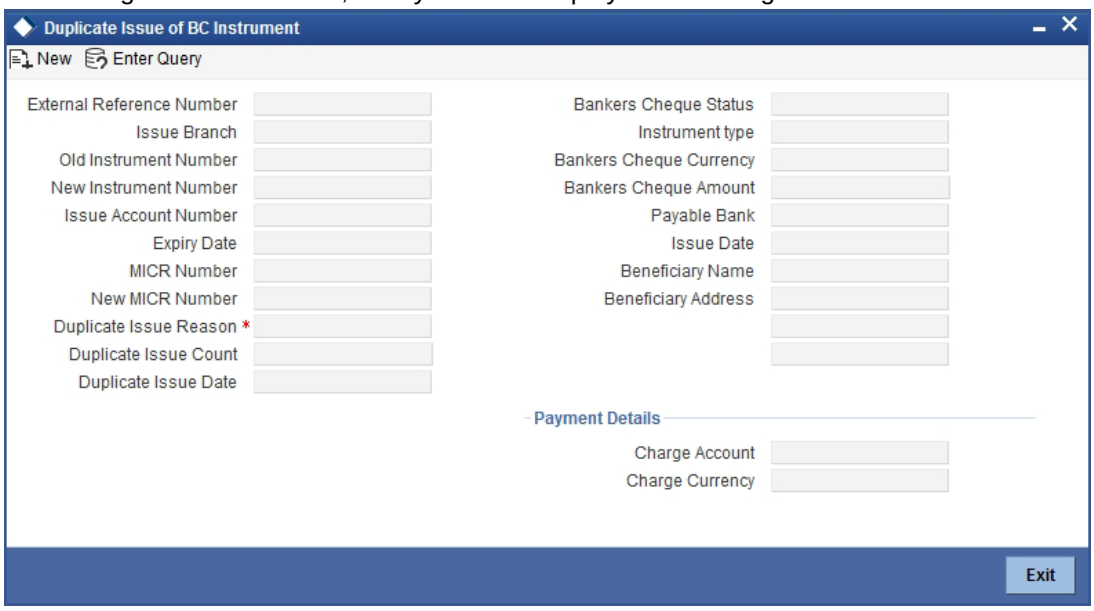
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

8.36.3 Input Stage

On clicking the 'Save' button, the system will display the following screen:



System displays the following details in this screen; however you can edit it, if required:

- External Reference
- Issue Branch
- Instrument Type
- Old Instrument Number
- New Instrument Number
- Issue Account Number
- Expiry Date

- MICR Number
- Duplicate Issue Count
- Duplicate Issue Date
- BC Status
- BC Currency
- BC Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Duplicate Issue Reason

Specify the reason for the duplicate issuance of BC instrument.

Payment Details

You need to specify the following details under ‘Payment Details’ section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

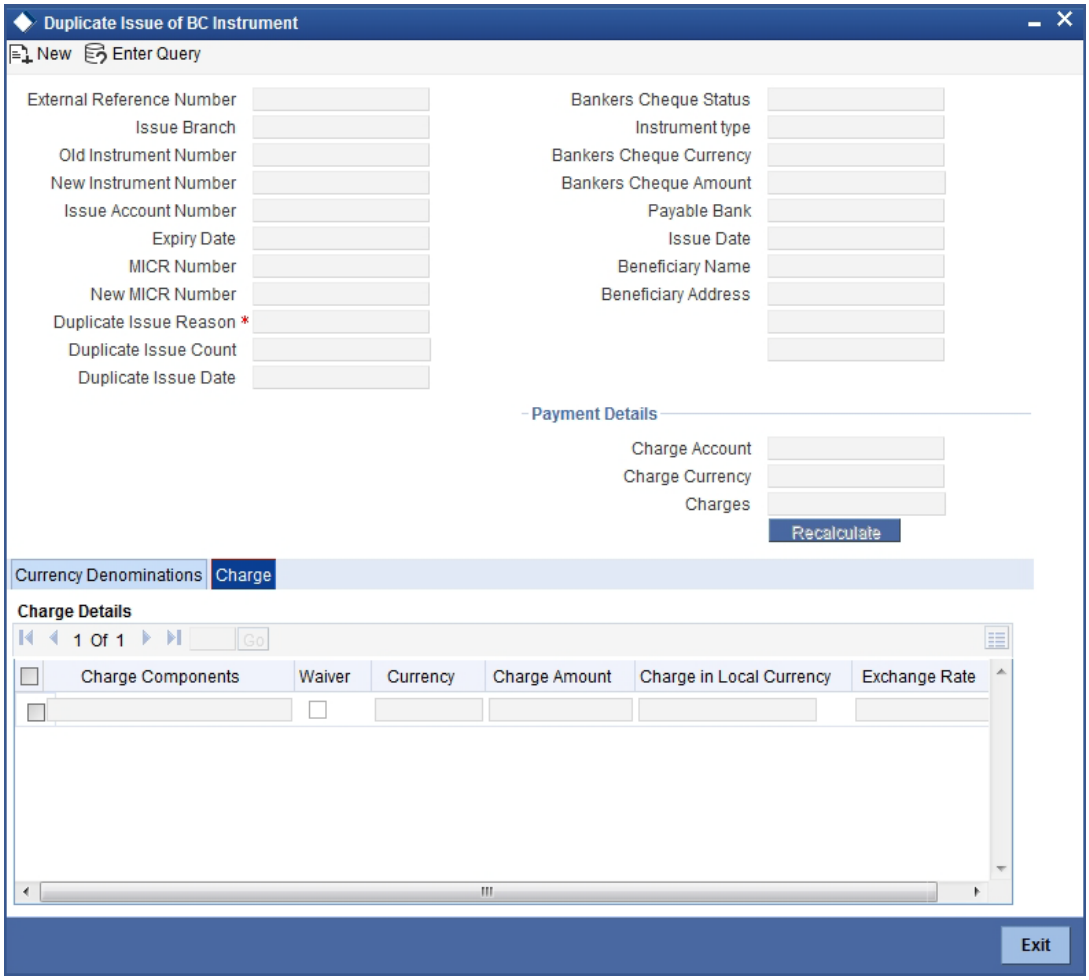
Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.36.4 Enrichment Stage

On clicking the save icon, the system will display the following screen:



Click ‘Recalc’ button to recalculate the charges in case the charges are modified.

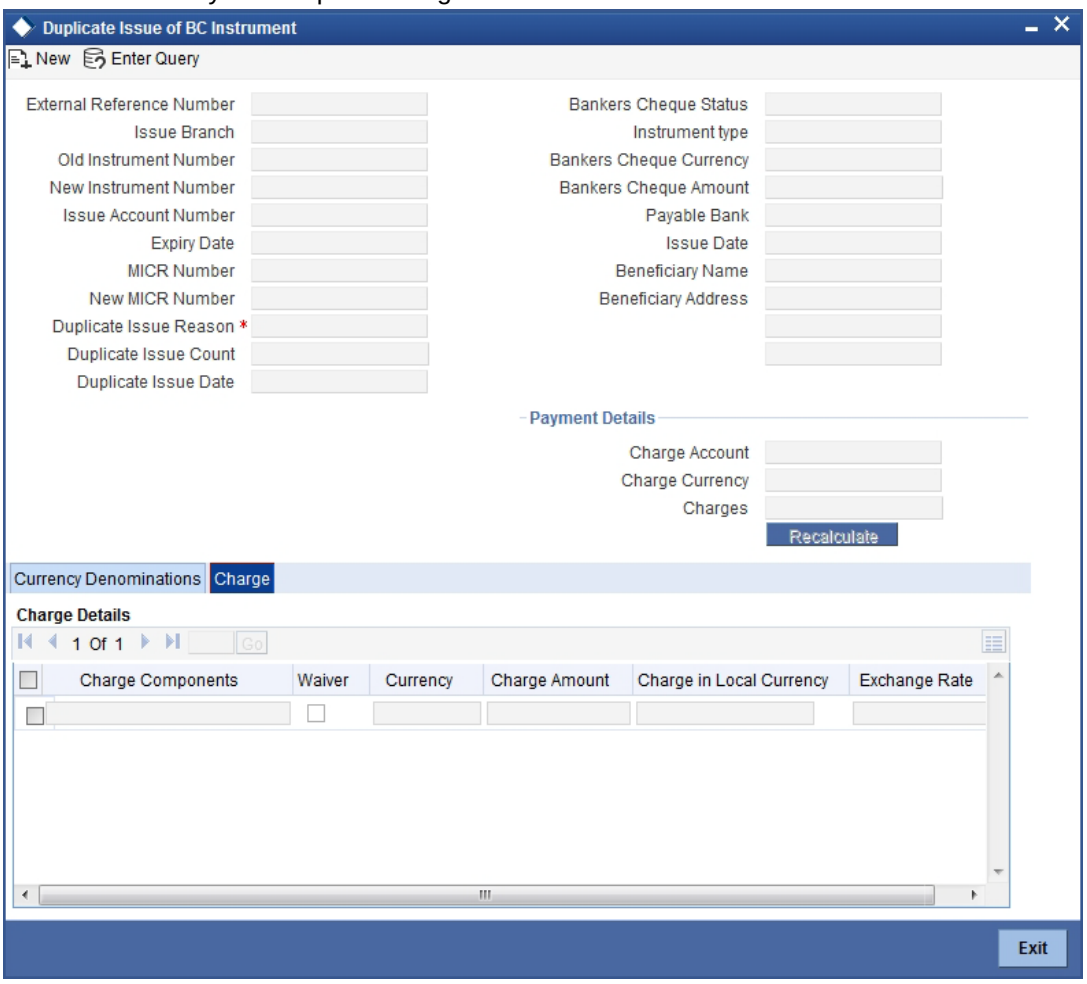
8.36.4.1 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled ‘Specifying denomination details’ under ‘Withdrawing cash against a Cheque’ in this manual for further details.

8.36.4.2 Specifying Charge Details

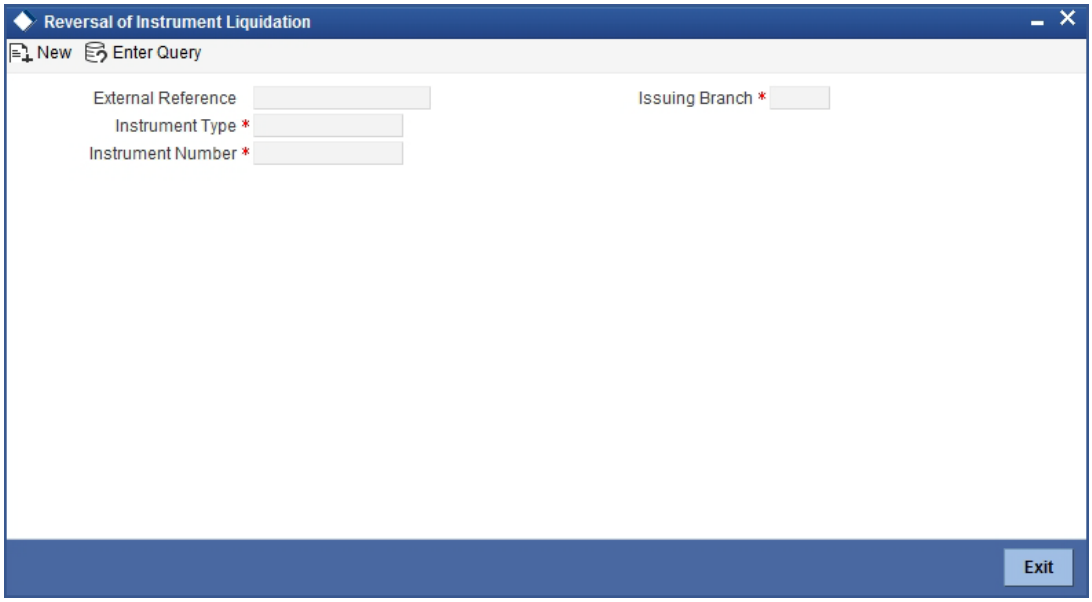
This block allows you to capture charge related details.



Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

8.37 Reversing BC/DD Liquidation

You can reverse the liquidated BC/DD instruments through the 'Reversal of BC/DD Liquidation' screen. You can invoke this screen by typing '8304' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

Specify the branch where the instrument is issued. The adjoining option list displays all the branches that are maintained in the system. You can select the appropriate one.

Instrument Type

Specify the instrument type which is to be reversed. The adjoining option list displays all the DD and BCs based on the branch selected. You can select the appropriate one.

Instrument Number

Specify the instrument number which is to be reversed. The adjoining option list displays the valid instrument numbers based on the instrument type selected. You can select the appropriate one.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

8.38 Multi BC Issue

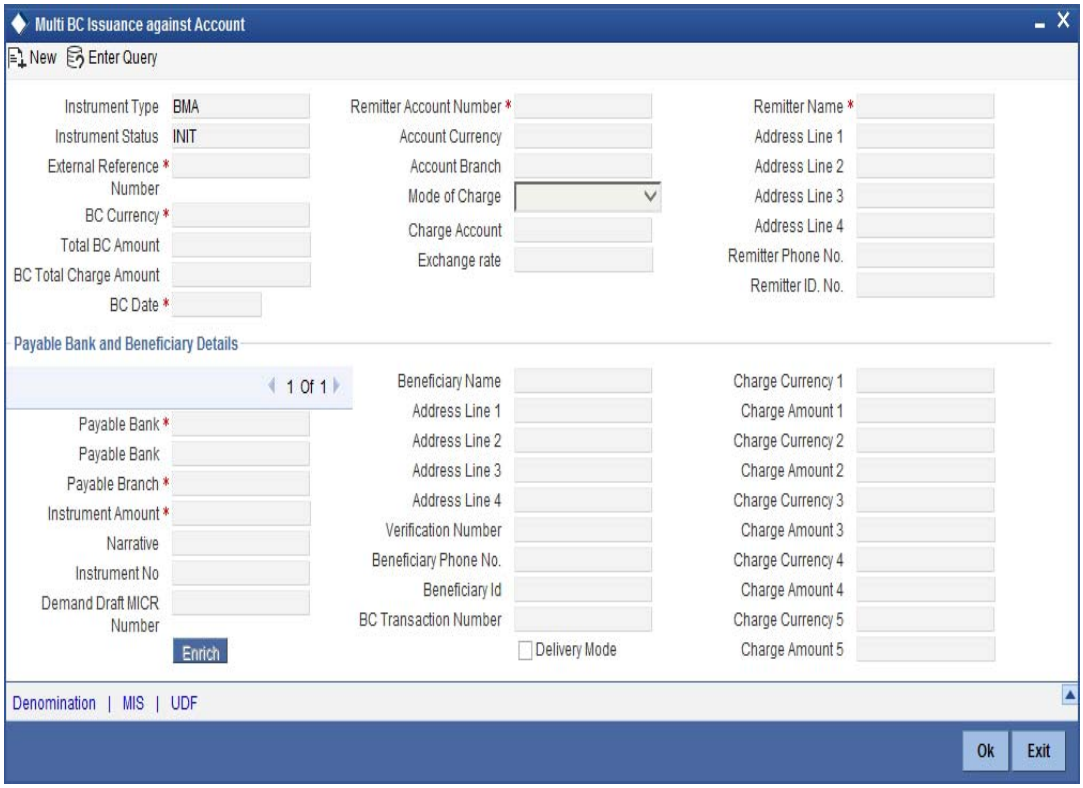
This section contains the following topics:

- Section 8.38.1, "Issuing Multi BC against an Account"

- Section 8.38.5, "Issuing Multi BC against Cheque"
- Section 8.38.9, "Issuing Multi BC against GL"

8.38.1 Issuing Multi BC against an Account

You can issue Multi BC against a customer's savings account. To capture this transaction, you need to invoke the 'Multi BC Issue Against Account' screen by typing '8332' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

Instrument Type

The system displays the instrument type corresponding to the multi BC issued to customers against their account.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

External Reference

The system displays a unique reference number generated based on the branch-specific sequence number generation logic.

BC Currency

The system displays the currency of the banker's cheque. You can modify it.

Total BC Amount

The system displays the sum total of multiple BC amount.

BC Total Charge Amount

The system displays the total charge amount computed for the issued multiple BC.

BC Date

The system defaults the BC date to the system date. You can modify it.

Remitter Account Number

Specify the account number of the remitter. Alternatively, you can select the account number from the option list. The list displays all valid accounts maintained in the system.

Account Currency

The system displays the account currency based on the account number selected.

Account Branch

The system displays the account branch based on the account number selected.

Mode of Charge

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges
- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account
- Null - If 'Null' option is selected, the system calculates the charges based on the ARC maintenance

Charge Account

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the system. This field is enabled if you select the ‘Other Account’ option in the ‘Mode of Charge’ field.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as ‘1’.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Specify the address of the remitter.

Remitter Phone No.

Specify the phone number of the remitter.

Remitter ID No.

Specify a unique identification value of the remitter.

Payable Bank and Beneficiary Details

Click ‘Add’ button to specify the following details.

Payable Bank

Specify the payable bank code that is issuing the BC. Alternatively, you can select the bank code from the option list. The list displays all bank codes maintained in the system.

Payable Bank

The system displays the name of the bank based on the bank code selected.

Payable Branch Code

Specify the payable branch code where the BC is payable. Alternatively, you can select the branch code from the option list. The list displays all the branch codes maintained in the system.

Payable Branch Name

The system displays the payable branch name based on the payable branch code selected.

Instrument Amount

Specify the amount for which the BC is being issued.

Narrative

Specify remarks if any for multi BC issue.

Instrument Number

Specify the instrument number.

On save, system validates the instrument number.

- If the instrument number is available, then the system moves the transaction to the enrich stage.
- If the instrument number is not available, then the system raises an error message as “Instrument number entered is not valid”.
- If the instrument number is not specified, the system defaults the least instrument number which is available for the branch and the instrument type.

Demand Draft MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the BC is being issued.

Beneficiary Address 1 to 4

Specify the address of the beneficiary.

Verification Number

Specify the verification number.

Beneficiary Phone No.

Specify the phone number of the beneficiary.

Beneficiary ID

Specify a unique identification value of the beneficiary.

BC Transaction Reference Number

The system displays the BC transaction reference number on click ‘Enrich’ button.

Delivery Mode

Check this box to set the delivery mode.

Charge Currency 1 to 5

The system displays the charge currency of the BC issued.

Charge Amount 1 to 5

The system displays the charge amount of the BC issued.

8.38.2 Denomination Button

You can capture the denomination details by clicking the ‘Denomination’ button.

Currency Code

The system displays the currency of the account.

Cash Amount

The system displays the cash amount.

Preferred Denomination

Specify the preferred denomination.

Denomination Total

The system displays the denomination total.

Denomination Code

The system defaults the denomination code as maintained in the ‘Denomination Maintenance’ screen. For every currency, the various denominations are assigned separate denomination codes.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behavior, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

8.38.3 MIS Button

You can capture the MIS details by clicking the ‘MIS’ button.

For more details, refer section ‘Specifying MIS Details’ under ‘Selling a BC against an Account’ in this manual.

8.38.4 UDF Button

You can capture the UDF details in by clicking the ‘UDF’ button.

For more details, refer section ‘Specifying MIS Details’ under ‘Selling a BC against an Account’ in this manual.

During authorization, the issued BCs are sent for printing. The system generates an advice for the BC Multi Issuance providing the details of the Remitter account, BC Date, Total BC

Amount, Total Charge Amount, Charge Debit account along with the details of the individual BC instrument no, individual charges and their corresponding beneficiary details.

8.38.4.1 Uploading Bulk BC Multi Issuance against Customer Account

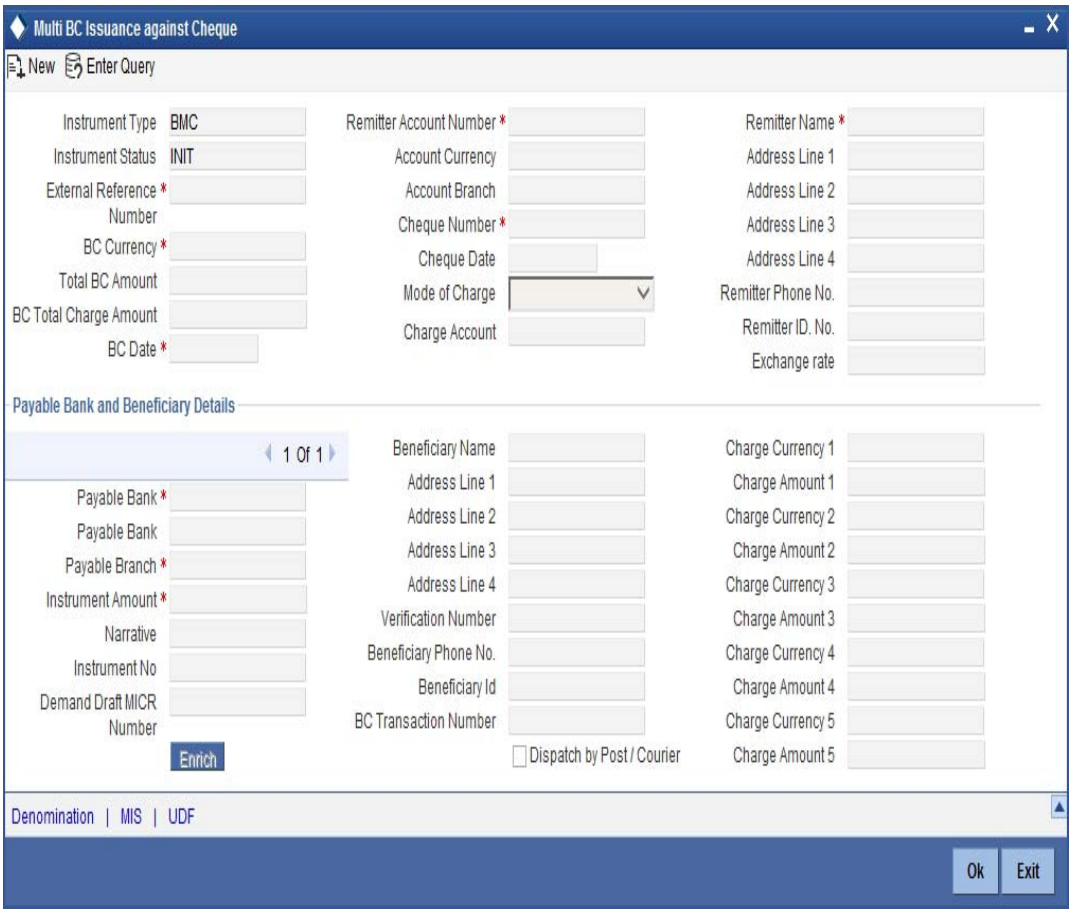
You can issue bulk Bankers Cheques using an Interface upload for an existing instrument types. This upload facility is applicable only for BC issue against Customer account.

You can receive bulk file from channels like Internet Banking or can be uploaded directly. You can create an interface definition for the input file for Multi BC Issue against customer account and cheque with relevant components as per the file format. Similarly, an interface definition for the output file for Multi BC Issue input file can be created, which shows the processing status of the records, error code and status.

While saving or authorizing of uploaded transactions, the system performs the BC issuance specific validations and create individual BC transactions using an RT product 'BCSG'. The system derives the debit account from the GL maintained for the product 'BCSG'.

8.38.5 Issuing Multi BC against Cheque

You can sell Multi Bankers cheque (BC) against an in-house cheque drawn on customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '8333' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this screen, you need to specify the following details:

Instrument Type

The system displays the instrument type corresponding to the multi BC issued to customers against their account.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

External Reference

The system displays a unique reference number generated based on the branch-specific sequence number generation logic.

BC Currency

The system displays the currency of the banker’s cheque. You can modify it.

Total BC Amount

The system displays the sum total of multiple BC amount.

BC Total Charge Amount

The system displays the total charge amount computed for the issued multiple BC.

BC Date

The system defaults the BC date to the system date. You can modify it.

Remitter Account Number

Specify the account number of the remitter. Alternatively, you can select the account number from the option list. The list displays all valid accounts maintained in the system.

Account Currency

The system displays the account currency based on the account number selected.

Account Branch

The system displays the account branch based on the account number selected.

Cheque Number

Specify the number of the cheque being drawn for BC sale.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Mode of Charge

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges
- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account
- Null - If 'Null' option is selected, the system calculates the charges based on the ARC maintenance

Charge Account

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the

system. This field is enabled if you select the ‘Other Account’ option in the ‘Mode of Charge’ field.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Specify the address of the remitter.

Remitter Phone No.

Specify the phone number of the remitter.

Remitter ID No.

Specify a unique identification value of the remitter.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as ‘1’.

Payable Bank and Beneficiary Details

Click ‘Add’ button to specify the following details.

Payable Bank

Specify the payable bank code that is issuing the BC. Alternatively, you can select the bank code from the option list. The list displays all bank codes maintained in the system.

Payable Bank

The system displays the name of the bank based on the bank code selected.

Payable Branch

Specify the payable branch code where the BC is payable. Alternatively, you can select the branch code from the option list. The list displays all the branch codes maintained in the system.

Instrument Amount

Specify the amount for which the BC is being issued.

Narrative

Specify remarks if any for multi BC issue.

Instrument Number

Specify the instrument number.

On save, system validates the instrument number.

- If the instrument number is available, then the system moves the transaction to the enrich stage.
- If the instrument number is not available, then the system raises an error message as “Instrument number entered is not valid”.
- If the instrument number is not specified, the system defaults the least instrument number which is available for the branch and the instrument type.

Demand Draft MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Name

Specify the name of the beneficiary in whose favour the BC is being issued.

Beneficiary Address 1 to 4

Specify the address of the beneficiary.

Verification Number

Specify the verification number.

Beneficiary Phone No.

Specify the phone number of the beneficiary.

Beneficiary ID

Specify a unique identification value of the beneficiary.

BC Transaction Number

The system displays the BC transaction reference number on click 'Enrich' button.

Dispatch by Post /Courier

Check this box to dispatch the BC by post or courier.

Charge Currency 1 to 5

The system displays the charge currency of the BC issued.

Charge Amount 1 to 5

The system displays the charge amount of the BC issued.

8.38.6 Denomination Button

You can capture the denomination details by clicking the 'Denomination' button.

For more information about denomination details, refer the section 'Issuing Multi BC against an Account' in this User Manual.

8.38.7 MIS Button

You can capture details pertaining to MIS.

For more information, refer the section 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.38.8 UDF Button

You can capture details pertaining to UDF.

Specify the following details.

Field Name

The system displays the UDFs specified for the account class.

Field Value

The system displays the value for each UDF. You can modify it.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and

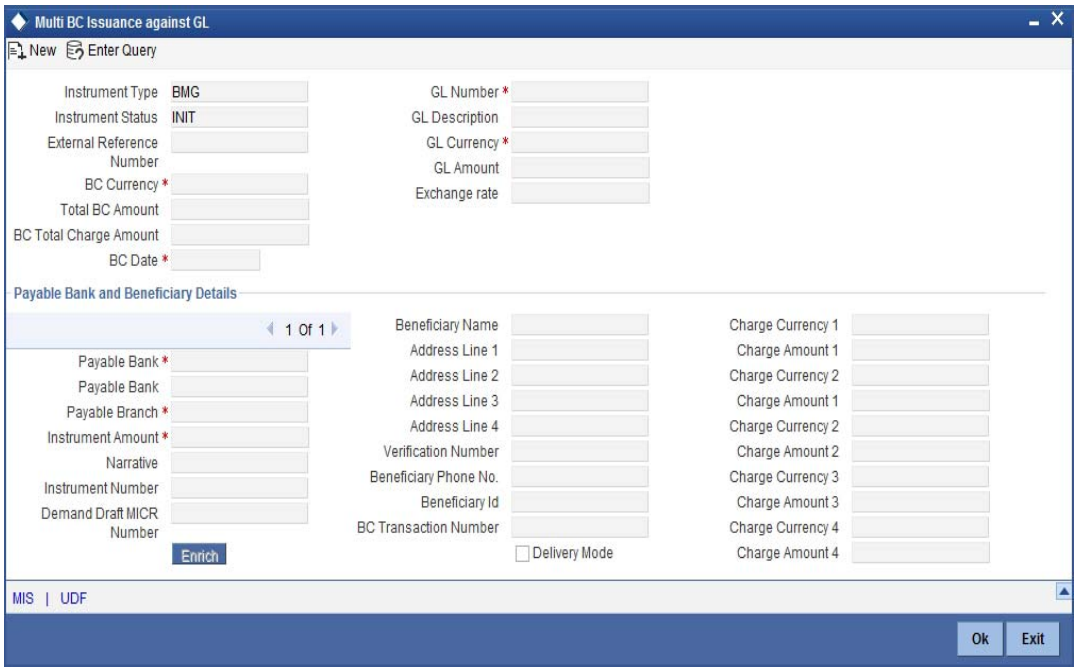
For more information about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

For more information, refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

During authorization, the issued BCs are sent for printing. The system generates an advice for the BC Multi Issuance providing the details of the Remitter account, BC Date, Total BC Amount, Total Charge Amount, Charge Debit account along with the details of the individual BC instrument no, individual charges and their corresponding beneficiary details.

8.38.9 Issuing Multi BC against GL

You can issue a Multi BC against a GL account for your customer through the 'Multi BC Issue against GL' screen. You can invoke this screen by typing '8334' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The system displays the 'External Reference Number' and the 'Banker's Cheque Date'. You need to specify the following details:

Instrument Type

The system displays the instrument type corresponding to the multi BC issued to customers against their account.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

External Reference

The system displays a unique reference number generated based on the branch-specific sequence number generation logic.

BC Currency

The system displays the currency of the banker's cheque. You can modify it.

Total BC Amount

The system displays the sum total of multiple BC amount.

BC Total Charge Amount

The system displays the total charge amount computed for the issued multiple BC.

BC Date

The system defaults the BC date to the system date. You can modify it.

GL Number

Specify the GL number. Alternatively, you can select the account number of the GL against which a BC is issued from the option list. The list displays the GL number maintained in the system.

GL Description

The system displays a brief description on the general ledger.

GL Currency

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

GL Amount

The system displays the amount in GL account currency.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Payable Bank and Beneficiary Details

Click 'Add' button to specify the following details.

Payable Bank

Specify the payable bank code that is issuing the BC. Alternatively, you can select the bank code from the option list. The list displays all bank codes maintained in the system.

Payable Bank

The system displays the name of the bank based on the bank code selected.

Payable Branch

Specify the payable branch code where the BC is payable. Alternatively, you can select the branch code from the option list. The list displays all the branch codes maintained in the system.

Instrument Amount

Specify the amount for which the BC is being issued.

Narrative

Specify remarks if any for multi BC issue.

Instrument Number

Specify the instrument number.

On save, system validates the instrument number.

- If the instrument number is available, then the system moves the transaction to the enrich stage.
- If the instrument number is not available, then the system raises an error message as “Instrument number entered is not valid”.
- If the instrument number is not specified, the system defaults the least instrument number which is available for the branch and the instrument type.

Demand Draft MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Name

Specify the name of the beneficiary in whose favour the BC is being issued.

Beneficiary Address 1 to 4

Specify the address of the beneficiary.

Verification Number

Specify the verification number.

Beneficiary Phone No.

Specify the phone number of the beneficiary.

Beneficiary ID

Specify a unique identification value of the beneficiary.

BC Transaction Number

The system displays the BC transaction reference number on click ‘Enrich’ button.

Delivery Mode

Check this box to dispatch the BC by post or courier.

Charge Currency 1 to 5

The system displays the charge currency of the BC issued.

Charge Amount 1 to 5

The system displays the charge amount of the BC issued.

8.38.10 MIS Button

You can capture details pertaining to MIS.

For more details, refer the section ‘Specifying MIS Details’ under ‘Selling a BC against an Account’ in this manual.

8.38.11 UDF Button

You can capture details pertaining to UDF.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

During authorization, the issued BCs are sent for printing. The system generates an advice for the BC Multi Issuance providing the details of the Remitter account, BC Date, Total BC Amount, Total Charge Amount, Charge Debit account along with the details of the individual BC instrument no, individual charges and their corresponding beneficiary details.

9. General Ledger Transactions

9.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).

Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

This chapter contains the following sections:

- Section 9.2, "Miscellaneous Customer Debits"
- Section 9.3, "Miscellaneous Customer Credits"
- Section 9.4, "Advance By Transfer"
- Section 9.5, "Miscellaneous Debit to a GL Account"
- Section 9.6, "Miscellaneous Credit to a GL Account"
- Section 9.7, "Fund Transfer in GL Accounts"

9.2 Miscellaneous Customer Debits

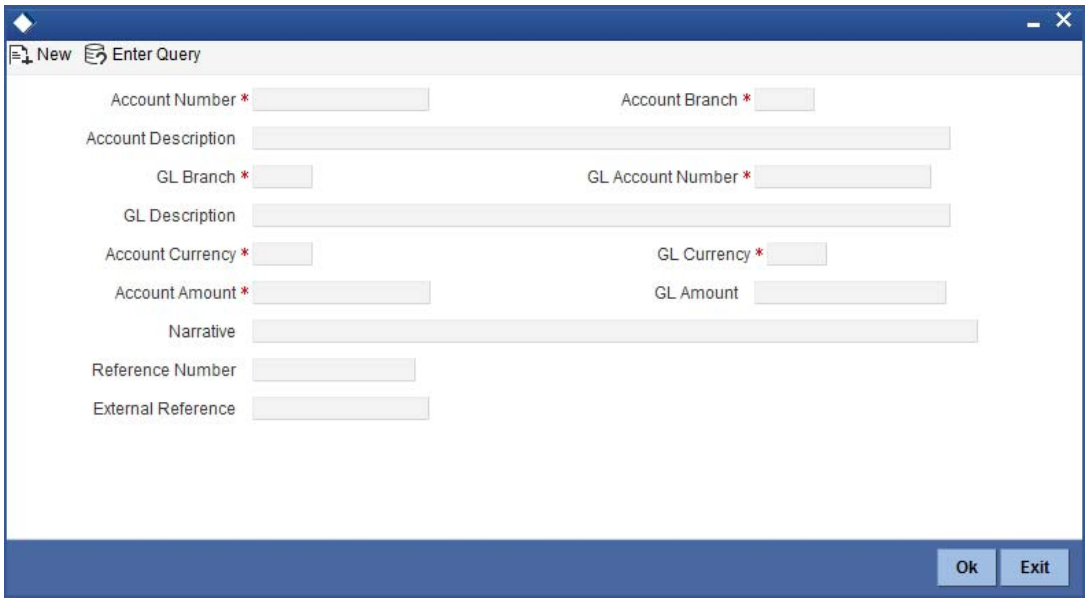
This section contains the following topics:

- Section 9.2.1, "Miscellaneous Debits to a Customer’s Account"
- Section 9.2.2, "Specifying the charge details"
- Section 9.2.3, "Specifying the MIS Details"
- Section 9.2.4, "Specifying UDF Details"

9.2.1 Miscellaneous Debits to a Customer’s Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the ‘Miscellaneous Customer Debit’ screen to carry out this transaction.

You can invoke this screen by typing ‘1008’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be entered in this screen:

Account Number

Specify the customer account from which the cash needs to be debited.

Based on the account number specified, the system will display the Account Branch, Account Description, Account Currency and GL Currency for the corresponding account. The option list displays all valid account numbers applicable. Choose the appropriate one.To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

Note*For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.*

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

By default, the system displays the logged-in branch. When you specify an account number, the system displays the account branch based on the account number specified.

Account Description

Based on the account number specified, the system displays the description of the account.

GL Branch

The system displays the logged-in branch. However, you can modify it, if required.

GL Account Number

Select the GL account number to which the cash needs to be credited..The option list displays all valid account numbers applicable. Choose the appropriate one.

GL Description

The system displays the description based on the selected GL account number.

Account Currency

Based on the account number specified, the system displays the account currency.

Account Amount

Specify the debited amount in account currency.

GL Currency

Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

The system displays the account amount in terms of GL currency.

Narrative

The system displays ‘Miscellaneous Customer Debit’.

Reference Number

Specify the reference number for the transaction.

External Reference

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the account currency is the same as the transaction currency, the system will display ‘1’ as the exchange rate.

GL Amount

The amount credited to the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

The amount debited from the customer account in account currency is displayed.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click ‘Recalc’ button to recalculate the charge amount.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.2.2 Specifying the charge details

In this block, you can capture the following charge related details:

Charge Component

The system defaults the charge components applicable to the transaction.

Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- ‘F’ for Flat Rate
- ‘P’ for Percentage
- ‘I’ for Interest

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

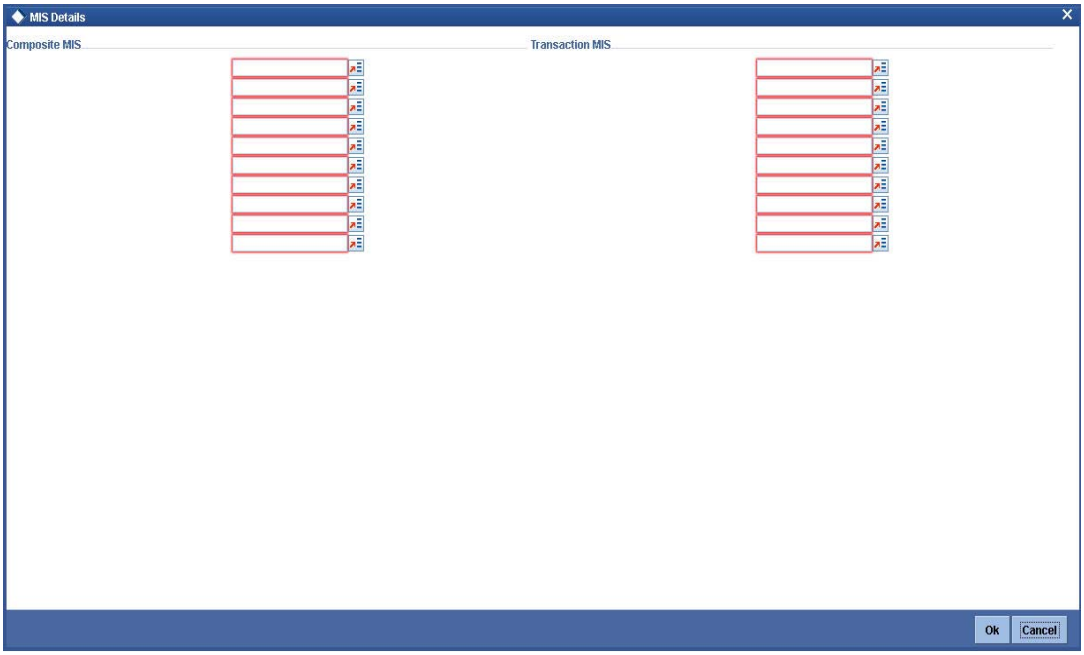
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display ‘1’ as the exchange rate.

Charge Currency

The system displays the currency in which the charge has to be deducted.

9.2.3 Specifying the MIS Details

This block allows you to capture details pertaining to MIS. Click on the ‘MIS’ tab to invoke the following screen:



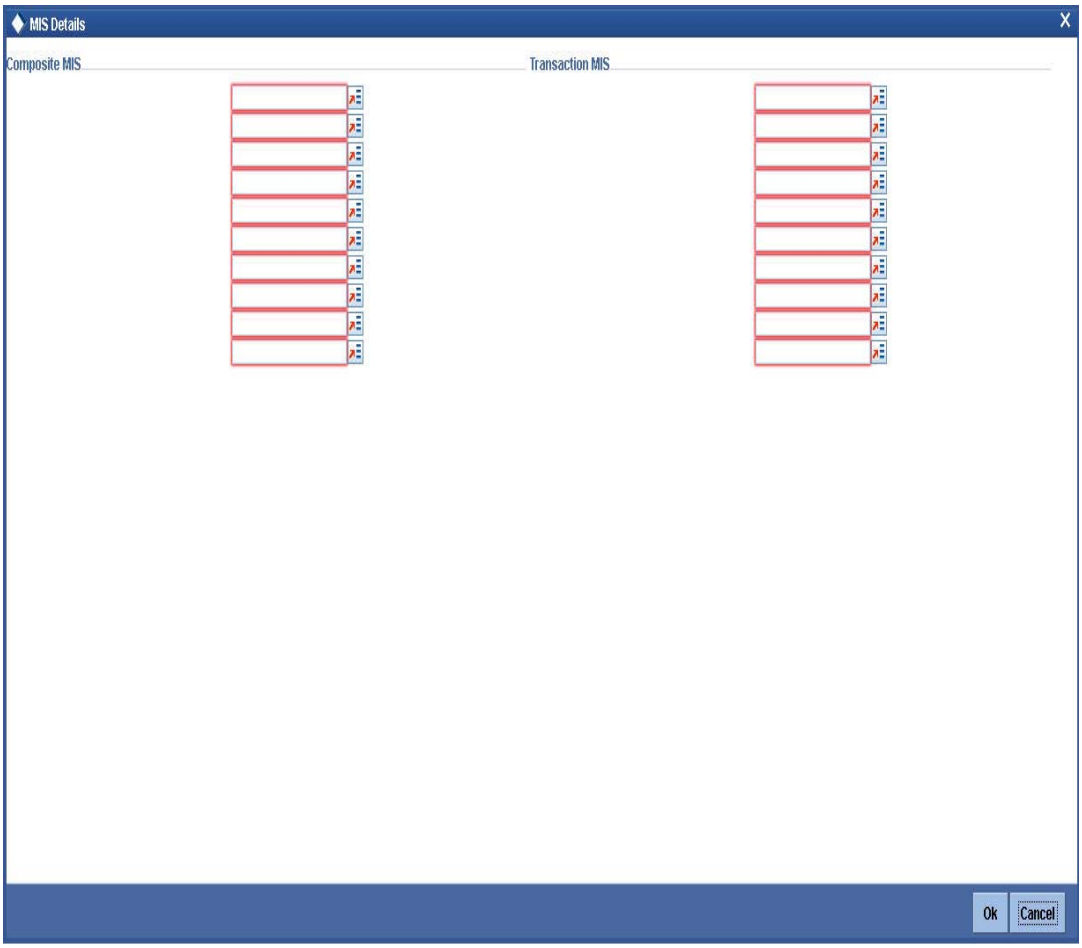
You can capture the following details here:

MIS Class

The system displays all the MIS classes maintained in the Host. You can to select the appropriate MIS code for each of these classes from the adjoining option list and link it to the transaction.

9.2.4 Specifying UDF Details

You can capture the UDF details under ‘UDF’ tab.



Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

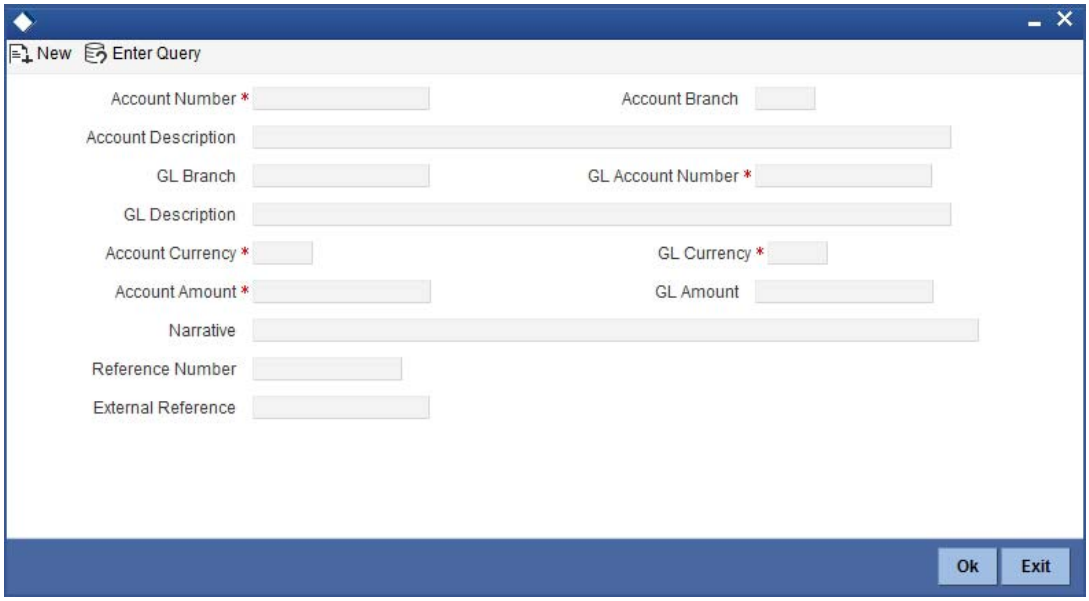
9.3 Miscellaneous Customer Credits

This section contains the following topics:

- Section 9.3.1, "Miscellaneous Credits to a Customer's Account"
- Section 9.3.2, "Specifying the charge details"
- Section 9.3.3, "Specifying the MIS details"
- Section 9.3.4, "Specifying UDF Details"

9.3.1 Miscellaneous Credits to a Customer's Account

Similarly, you can perform miscellaneous credit to a customer account with the corresponding debit to a GL account. Use the 'Miscellaneous Customer Credit' screen to carry out this transaction. You can invoke this screen by typing '1408' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

If a virtual account number is specified in this screen, then the F10, F11, and F12 keys will not display any value, however the following error messages will be displayed for each of these keys:

- F10: Customer Image not maintained for this Customer/Account in branch 214
- F11: Customer Account Balance cannot be accessed for this Customer/ Account.
- F12: Customer Signature not maintained for this Customer/Account in branch 214

Click the OK button and you will be able to proceed further with the transaction.

The following details can be captured in this screen:

Account Number

Physical Account

Specify the customer account number into which the amount needs to be deposited.

NoteBased on the account number specified, the system will display the Account Branch, Account Description, Account Currency and GL Currency for the corresponding account. The option list displays all valid account numbers applicable. Choose the appropriate one.

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Virtual Account

You can also specify a virtual account number in this field. The physical account number is identified based on the Virtual Account Number and Account Currency combination. If there is no physical account available for the combination, then a default physical account number is selected. The account currency changes as per the default physical account number.

Account Branch

By default, the system displays the logged-in branch. When you specify an account number, the system displays the account branch based on the account number specified.

Account Description

Based on the account number specified, the system displays the description of the account. For a virtual account, the virtual account name is specified here.

GL Branch

The system displays the logged-in branch. However, you can modify it, if required.

GL Account Number

Specify the GL account number from which the funds need to be withdrawn.

GL Description

The system displays the description of the corresponding GL account number.

Account Currency

Based on the account number specified, the system displays the account currency.

For a Virtual Account, the GL currency is defaulted as the account currency. The physical account number is identified based on the account currency and virtual account number combination. If physical account number is available, then the account currency remains the same. If the physical account number is not available, then the default physical account number is selected and the account currency changes as per the default physical account number.

Account Amount

Specify the credited amount in terms of account currency.

GL Currency

Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

The system displays the account amount in terms of GL currency.

Narrative

The system displays 'Miscellaneous Customer Credit'.

Note

Click the OK button to go to the next stage.

Reference Number

Enter a reference number for the corresponding transaction.

External Reference

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking of Pickup button is be made mandatory if you makes any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

On Click of pickup the following details gets defaulted

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the account currency is the same as the transaction currency, the system will display '1' as the exchange rate.

GL Amount

The amount debited from the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

System displays the amount credited to the customer account in terms of the account currency.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

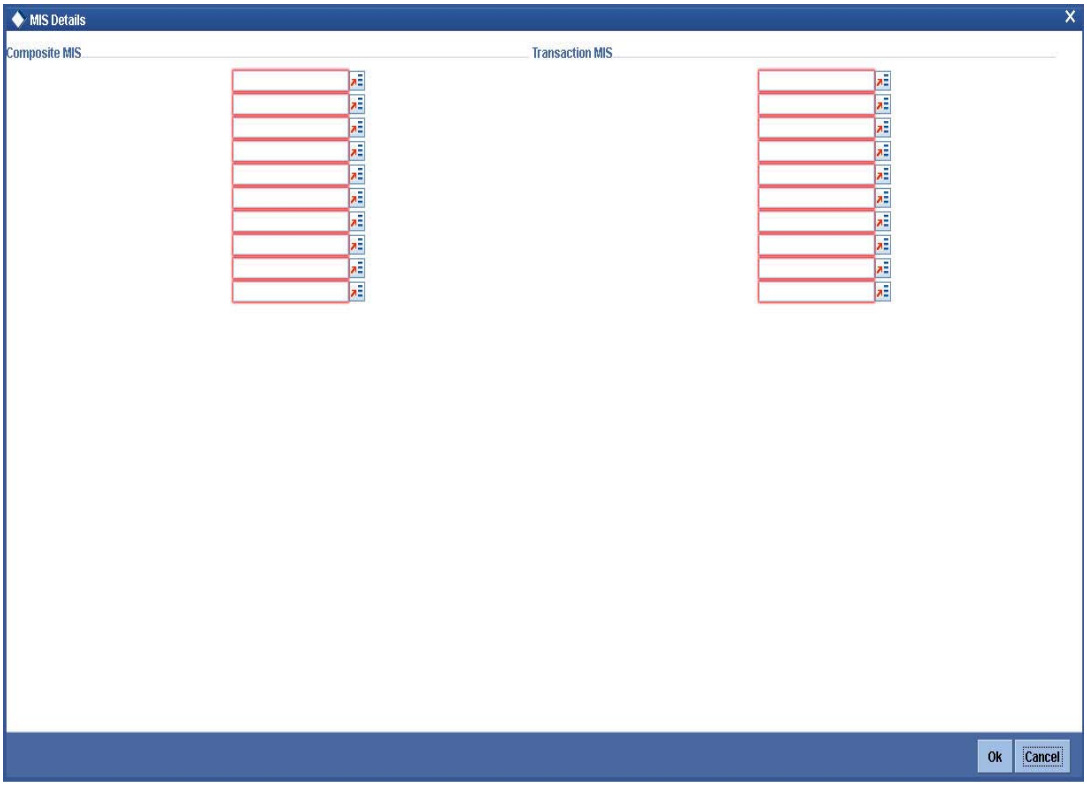
9.3.2 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.3.3 Specifying the MIS details

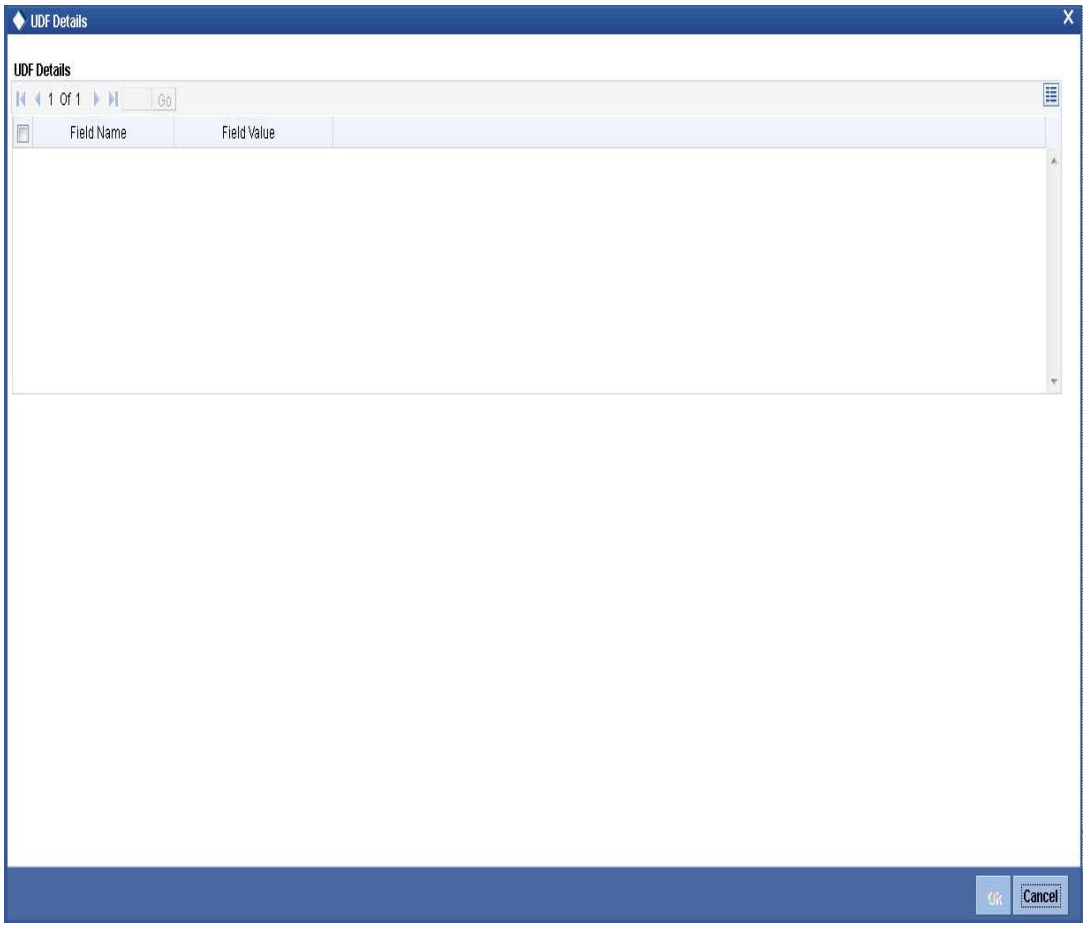
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.3.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.



Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

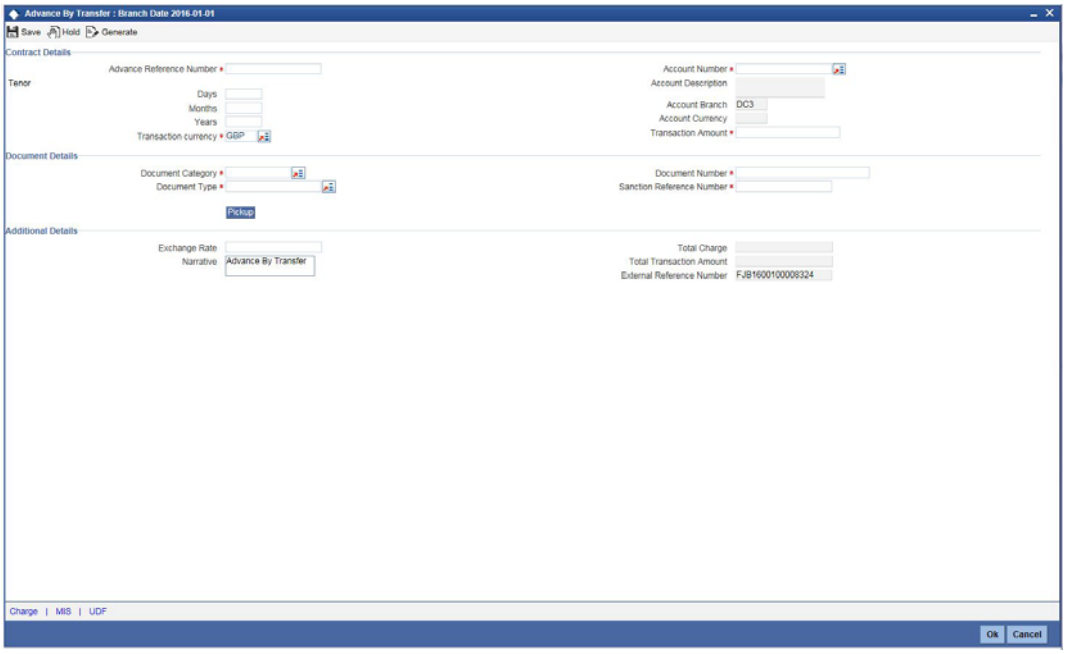
9.4 Advance By Transfer

- Section 9.4.1, "Disbursing Advance by Account Credit"
- Section 9.4.2, "Specifying the charge details"
- Section 9.4.3, "Specifying the MIS details"
- Section 9.4.4, "Specifying the UDF details"

9.4.1 Disbursing Advance by Account Credit

You can release advances by account credit through the 'Advance By Transfer' screen. When a customer submits a request for advance by account credit in case of emergency, you can disburse advance that are maintained in the external system where transfer from GL to CASA account is allowed. You can also perform reversal of transaction in this screen.You can invoke

this screen by typing ‘1462’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Product type in the ‘Retail Product Parameter Definition’ (DEDRTPRM) screen should be ‘ET’-External Transfer Advance. In IFDATMMN create an ARC maintenance with the product code with Debit Account as Offset account and charge debit account as Offset account. In the Offset account specify the Offset GI that is configured earlier and add a charge code as per requirement.

Contract Details

Advance Reference Number

Specify the advance reference number. For example if the Nature of Advance is Loan then the loan account number should be specified and if the Nature of Advance is credit card then the Credit Card number should be specified.

Account Number

Specify the account number of the customer to which advance has to be credited.

Account Description

The system displays the account description based on the account number specified.

Account Branch

The system displays the account branch based on the account number specified.

Account Currency

The system displays the account currency based on the account number specified.

Transaction currency

Specify the currency in which advance transaction is initiated. Alternatively you can select the transaction currency code from the option list. The list displays all valid transaction currencies maintained in the system.

Transaction Amount

Specify the transaction amount that needs to be sanctioned.

Tenor

You can specify the tenor of the advance in Days/Months/Years

Days

Specify the tenor of advance in days. The range of value that you can specify is “0-30”. If you specify a value beyond permissible range, the system will display an error message.

If you specify the tenor value of date in decimal, then the system displays an error message “Invalid Tenor Value”.

Months

Specify the tenor of advance in months. The range of value that you can specify is “0-11”. If you specify a value beyond permissible range, the system will display an error message.

If you specify the tenor value of month in decimal, then the system displays an error message “Invalid Tenor Value”.

Years

Specify the tenor of advance in years.

If you specify the tenor value of year in decimal, then the system displays an error message “Invalid Tenor Value”.

Document Details

Document Category

Specify the category of the document that is uploaded. Alternatively you can select the category of the document from the option list. The list displays all valid document categories maintained in the system.

Document Type

Specify the type of document submitted by the customer. Alternatively you can select the type of document from the option list. The list displays all valid document types maintained for a document category.

Document Number

Specify the document reference number submitted by the customer.

Beneficiary Name

Specify the beneficiary name.

Sanction Reference Number

Specify the approval number obtained from the third party.

When a transaction is reversed and initiated again with the same Sanction Reference Number and application number combination, then the system displays an configurable override message “Sanction Reference Number should be unique”.

Additional Details

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as ‘1’.

Narrative

Specify the remarks about the transaction.

Total Charge

Specify the total charge applicable.

Total Transaction Amount

The system displays the total transaction amount inclusive of all applicable charges.

External Reference Number

The system displays a unique number generated based on the branch specific sequence number generation logic. The Host system identifies a branch transaction with the External reference number.

If the customer requests for advance account credit, then the following accounting entries are passed:

- Principal portion (If netting is not present)
  - Debit Offset GL
  - Credit CASA
- Charge portion
  - Debit Charge GL
  - Credit income GL

You can capture the following details in this screen:

9.4.2 Specifying the charge details

You can capture details pertaining to charge. Click on the 'Charges' tab to invoke the following screen.

For more information on charge details screen, refer to the section 'Specifying the Charge details' in the chapter 'Miscellaneous Debits to a Customer's Account' in this User Manual.

9.4.3 Specifying the MIS details

You can capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen.

For more information on MIS details screen, refer to the section 'Specifying the MIS details' in the chapter 'Miscellaneous Debits to a Customer's Account' in this User Manual.

9.4.4 Specifying the UDF details

You can capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen.

For more information on UDF details screen, refer to the section 'Specifying the UDF details' in the chapter 'Miscellaneous Debits to a Customer's Account' in this User Manual.

9.5 Miscellaneous Debit to a GL Account

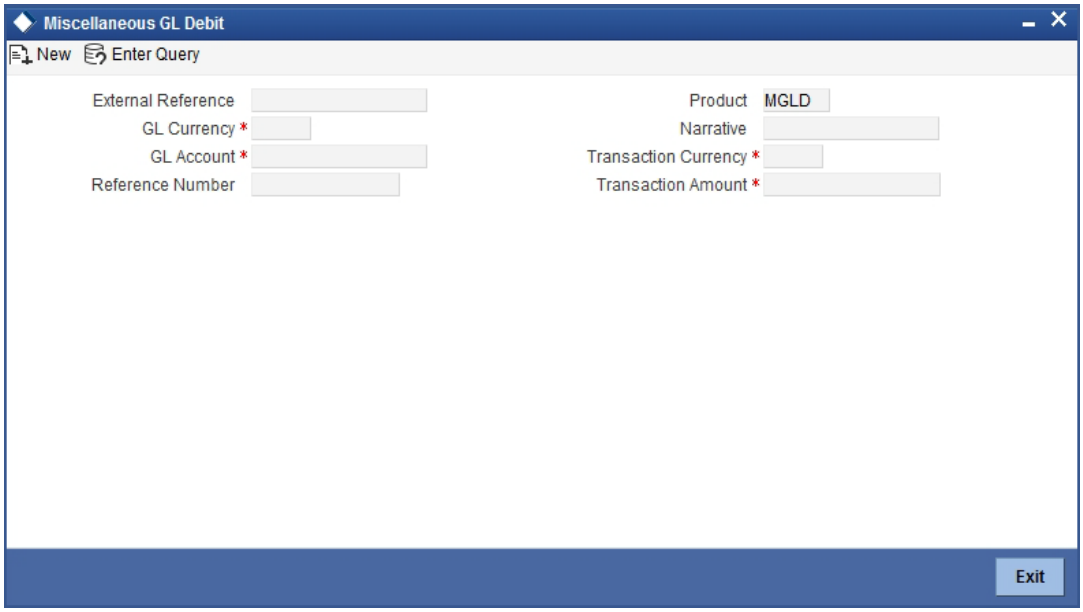
This section contains the following topics:

- Section 9.5.1, "Miscellaneous Debit to a General Ledger Account"
- Section 9.5.2, "Specifying the denomination details"
- Section 9.5.3, "Specifying the charge details"
- Section 9.5.4, "Specifying MIS details"

- Section 9.5.5, "Specifying UDF details"

9.5.1 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing '1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details can be captured in this screen:

GL Account Number

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the GL Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

GL Description

The system displays the description of the GL account number chosen.

GL Amount

The system displays the amount in GL account currency.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

External Reference

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

After pickup system populates the below details:

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as ‘1’.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount debited from the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click ‘Recalc’ button to re-compute the amount to be debited from the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.5.2 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

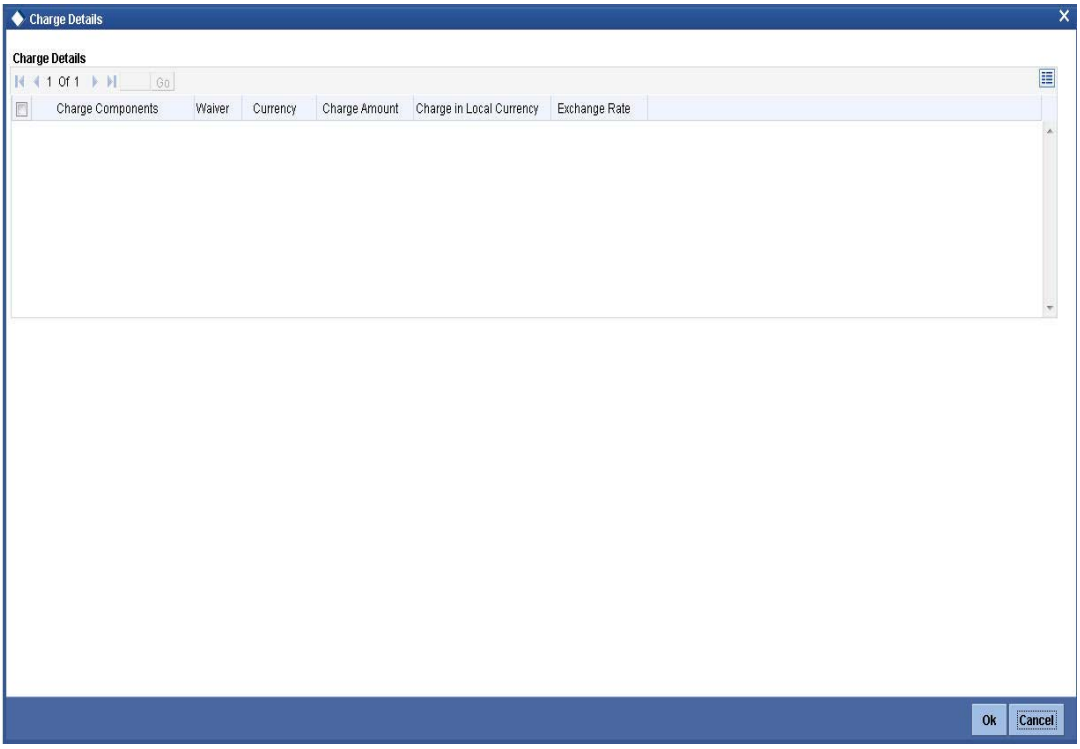
Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like GL debit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

9.5.3 Specifying the charge details

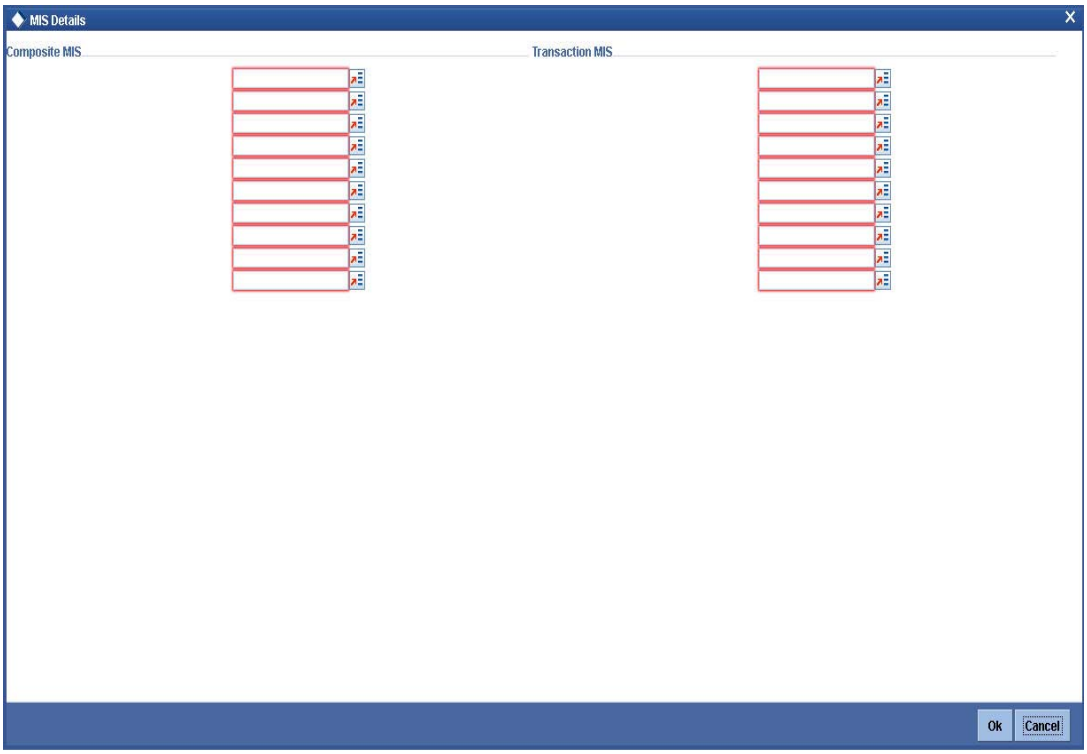
In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:



Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.5.4 Specifying MIS details

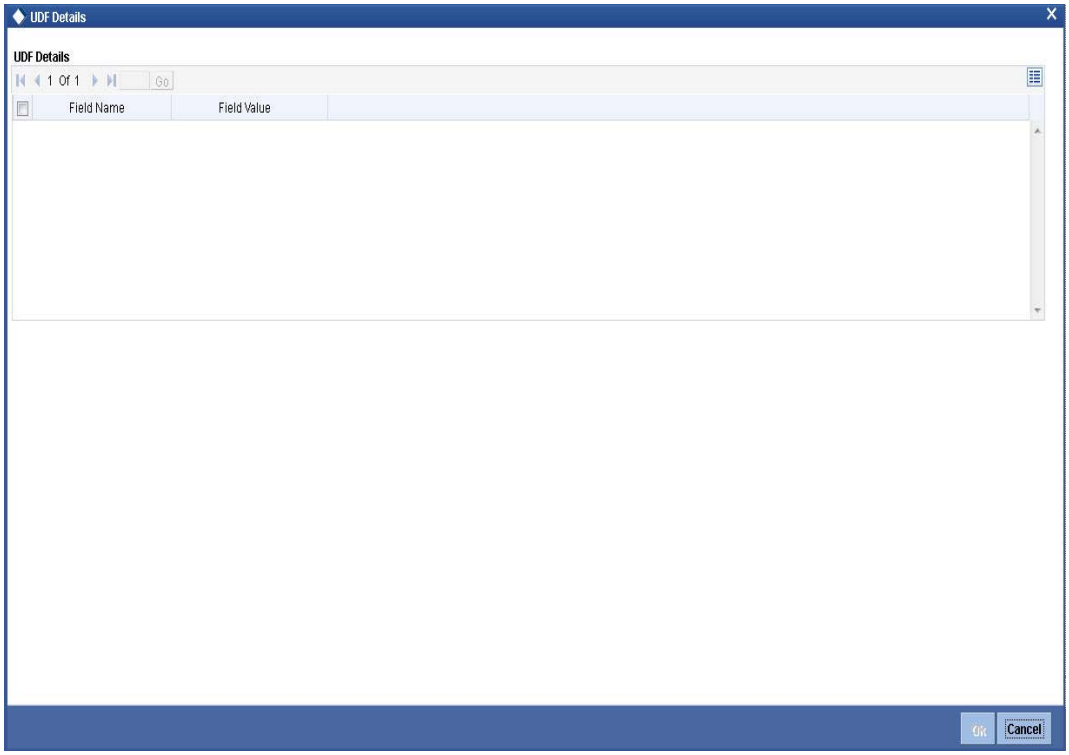
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.5.5 Specifying UDF details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:



Refer the section titled 'Specifying UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.6 Miscellaneous Credit to a GL Account

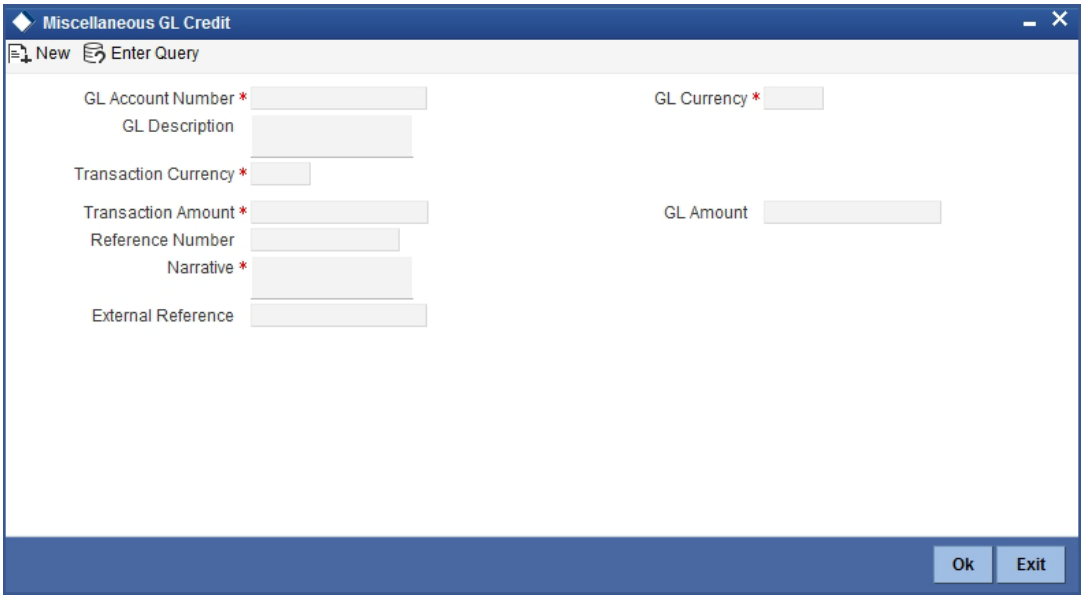
This section contains the following topics:

- Section 9.6.1, "Miscellaneous Credit to a General Ledger Account"
- Section 9.6.2, "Specifying the denomination details"
- Section 9.6.3, "Specifying the charge details"
- Section 9.6.4, "Specifying the MIS details"
- Section 9.6.5, "Specifying UDF Details"

9.6.1 Miscellaneous Credit to a General Ledger Account

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing

‘1460’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be captured in this screen:

GL Account Number

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

GL Description

The system displays the description of the GL account number chosen.

GL Amount

The system displays the amount in GL account currency.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

External Reference Number

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking ‘Pickup’ button, the system defaults the following details:**Exchange Rate**

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as ‘1’.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount credit to the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click ‘Recalc’ button to re-compute the amount to be credited to the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

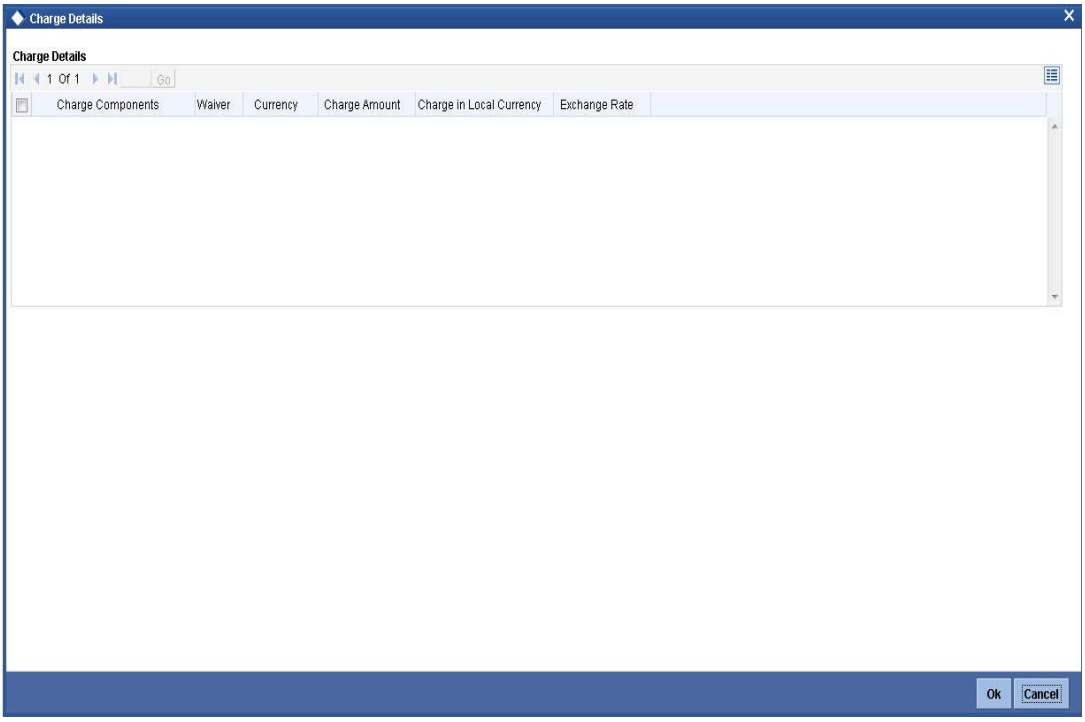
9.6.2 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled ‘Specifying Denomination Details’ under ‘Miscellaneous Debit to a General Ledger Account’ for further details.

9.6.3 Specifying the charge details

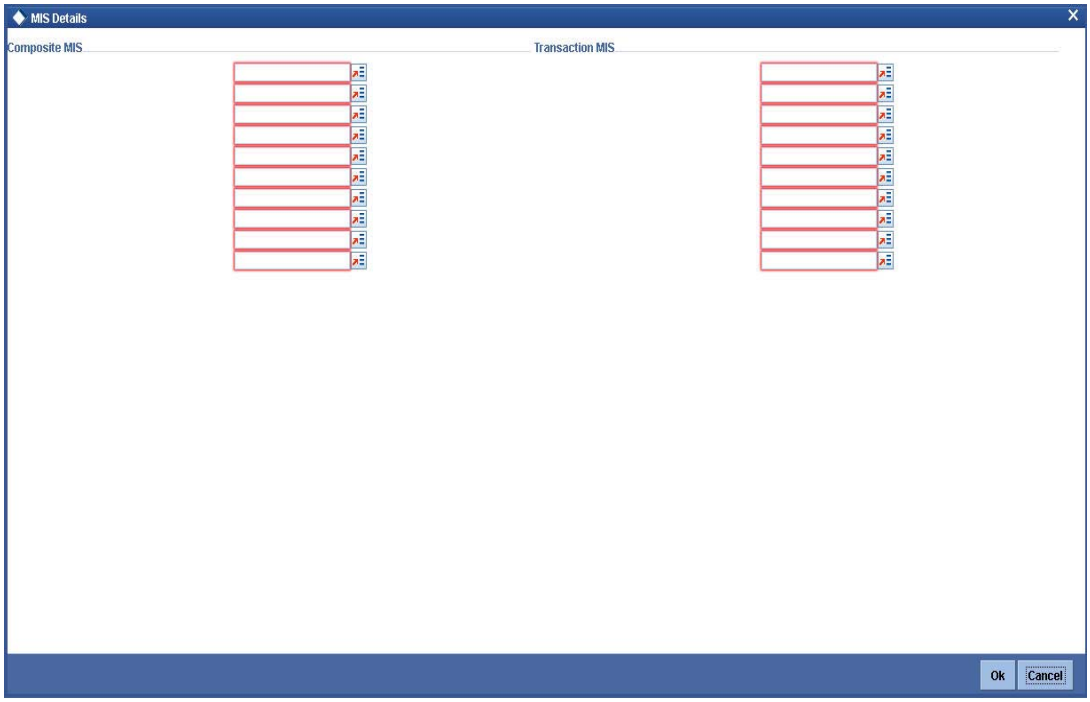
In this block, you can specify the charge related details. Click on the ‘Charges’ tab to invoke the following screen:



Refer the section titled ‘Specifying the charge details’ under ‘Miscellaneous Debits to a Customer’s Account’ for further details.

9.6.4 Specifying the MIS details

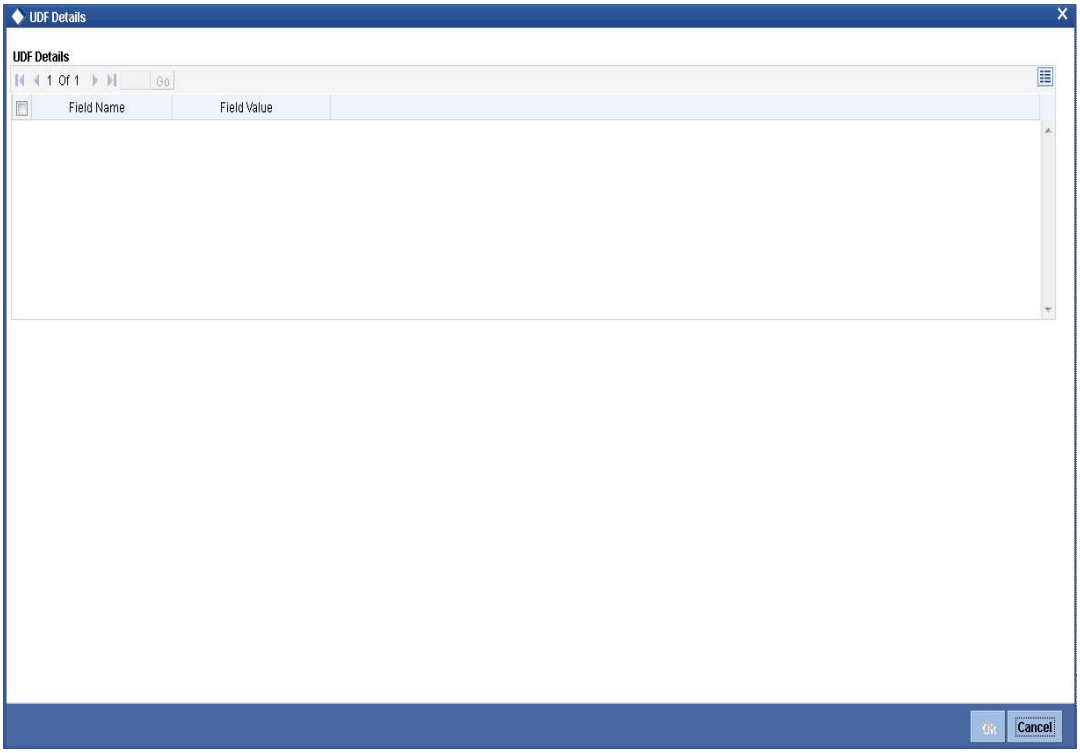
This block allows you to capture details pertaining to MIS. Click on the ‘MIS’ tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.6.5 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.



Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.7 Fund Transfer in GL Accounts

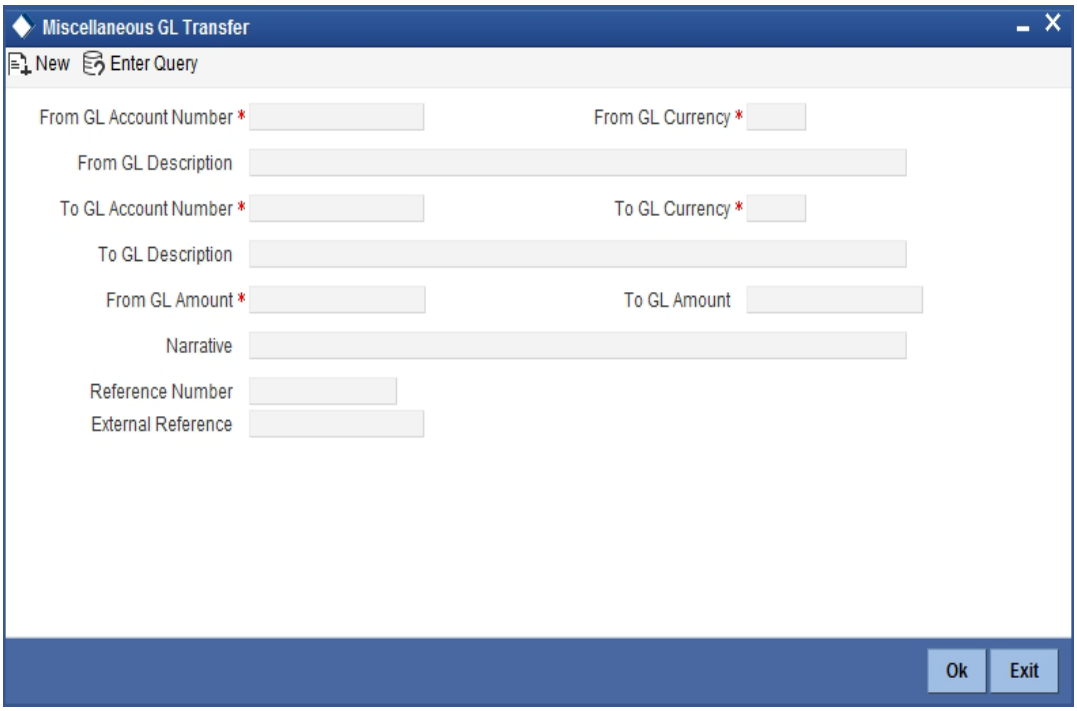
This section contains the following topics:

- Section 9.7.1, "Miscellaneous GL Transfer"
- Section 9.7.2, "Specifying the charge details"
- Section 9.7.3, "Specifying the MIS details"
- Section 9.7.4, "Specifying UDF Details"

9.7.1 Miscellaneous GL Transfer

You can transfer funds from one GL account to another using Miscellaneous GL. Use the 'Miscellaneous GL Transfer' screen to transfer funds. You can invoke this screen by typing

‘1005’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be captured in this screen:

From GL Account Number

Select the GL account number from which the funds are to be transferred; from the adjacent option list.

From GL Currency

The system displays the local currency. You can modify it, if required.

From GL Description

The system displays the description of the corresponding From GL Account. If the length of the data goes beyond the screen section size, you can view and edit the description in the popup window.

To GL Account Number

Select the GL account number to which the funds are to be transferred; from the adjacent option list.

To GL Currency

The system displays the local currency. You can modify it, if required.

To GL Description

The system displays the description of the corresponding To GL Account. If the length of the data goes beyond the screen section size, you can view and edit the description in the popup window.

From GL Amount

Enter the amount to be transferred.

To GL Amount

The system displays the transferable amount in terms of the To GL Account currency.

Narrative

The system displays ‘Miscellaneous GL Transfer from <From GL Account> to <To GL Account>’. In Narrative field, the system displays the values specified in From GL Account and To GL Account fields.

Click the OK button to go to the next stage.

Reference Number

Enter a reference number for the transaction.

External Reference

This is a system generated transaction sequence number.

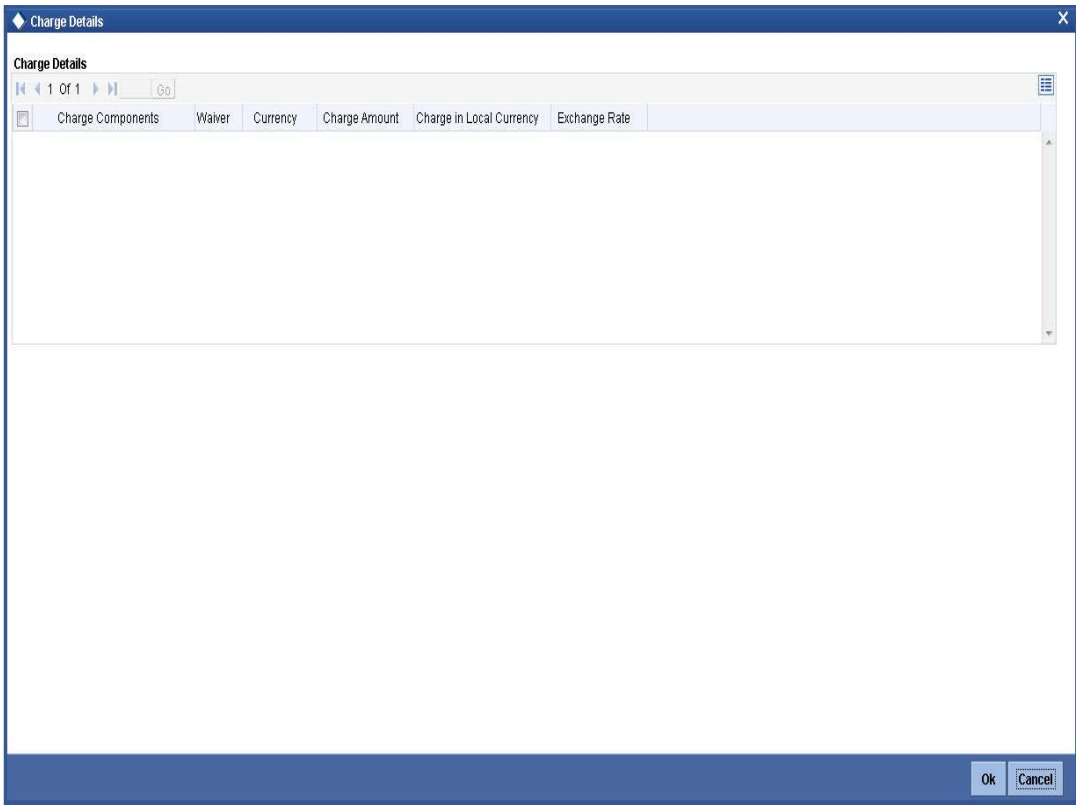
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

9.7.2 Specifying the charge details

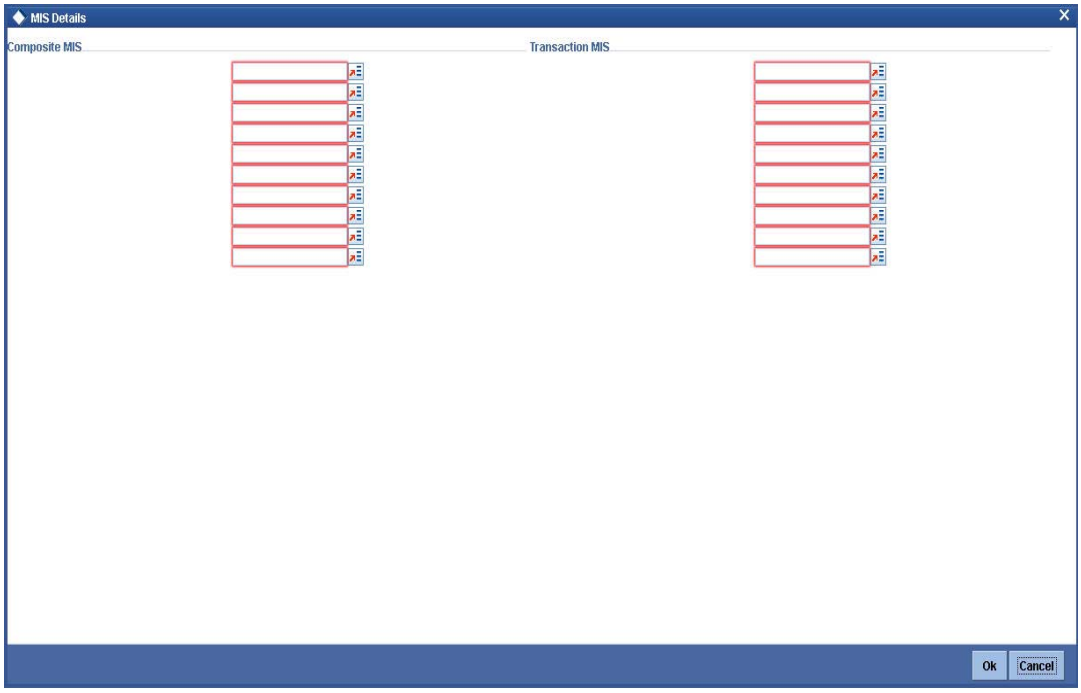
In this block, you can specify the charge related details.



Refer the section titled ‘Specifying the charge details’ under ‘Miscellaneous Debits to a Customer’s Account’ for further details.

9.7.3 Specifying the MIS details

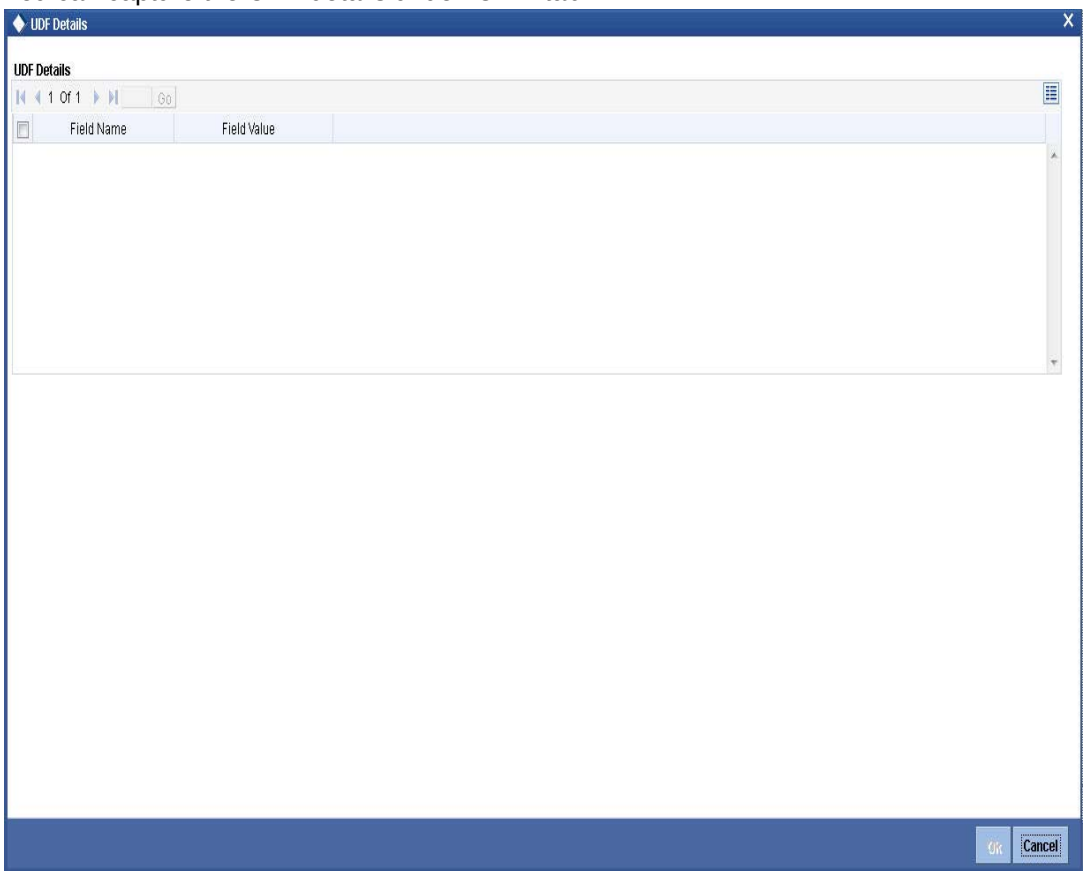
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

9.7.4 Specifying UDF Details

You can capture the UDF details under ‘UDF’ tab.



Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

Refer the chapters titled ‘Transaction Workflow’ and ‘Common Operations’ in this User Manual for details on the authorization process.

10. Time Deposit Transactions

10.1 Introduction

Any deposit with a fixed term or tenor is referred to as a time deposit. In Oracle FLEXCUBE, these kinds of deposits are also referred to as term deposits.

With the time deposits (TD) module of Oracle FLEXCUBE, accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff can remain focused on customer service.

Opening a time deposit account in Oracle FLEXCUBE is similar to opening a current or savings account (CASA). At the time of opening a TD account, payments can be made in one of three modes. The initial payment can be made by cash, account transfer or GL transfer.

Similarly, you can redeem a TD account in one or combination of the following:

- By Cash
- By Bankers Cheque
- By Account Transfer
- By GL Transfer
- By Transfer Other Bank's Account
- By Child TD
- By Loan Payment
- By Demand Draft

Each of these transactions has been discussed in detail in the following sections.

This chapter contains the following sections:

- Section 10.2, "Open a TD Account for Multi Mode Pay In"
- Section 10.3, "Opening a TD Account for Multi Mode Pay Out"
- Section 10.4, "Topping-up a TD"
- Section 10.5, "Open a Islamic TD Account for Multi Mode"
- Section 10.6, "TD Redemption"
- Section 10.7, "Close Out Withdrawal by Multi Mode"

10.2 Open a TD Account for Multi Mode Pay In

This section contains the following topics:

- Section 10.2.1, "Opening a TD Account for Multi Mode Pay In"
- Section 10.2.2, "Specifying Term Deposit Details"
- Section 10.2.3, "Specifying Interest Details"
- Section 10.2.4, "Specifying joint account holder details"
- Section 10.2.5, "Specifying the dual currency deposit details"
- Section 10.2.6, "Specifying the Check List Details"
- Section 10.2.8, "Capturing the Pay-Out Parameters"
- Section 10.2.9, "Specifying Child TD Details"
- Section 10.2.10, "Capturing Pay-Out Parameters"

- Section 10.2.11, "Specifying Denominated Deposit Details"

10.2.1 Opening a TD Account for Multi Mode Pay In

The TD accounts use account class of ‘deposit’ type. You can create TD accounts like any other CASA accounts. You have to deposit the amount into the account at the time of account creation. There are three pay-in options during account creation, they are:

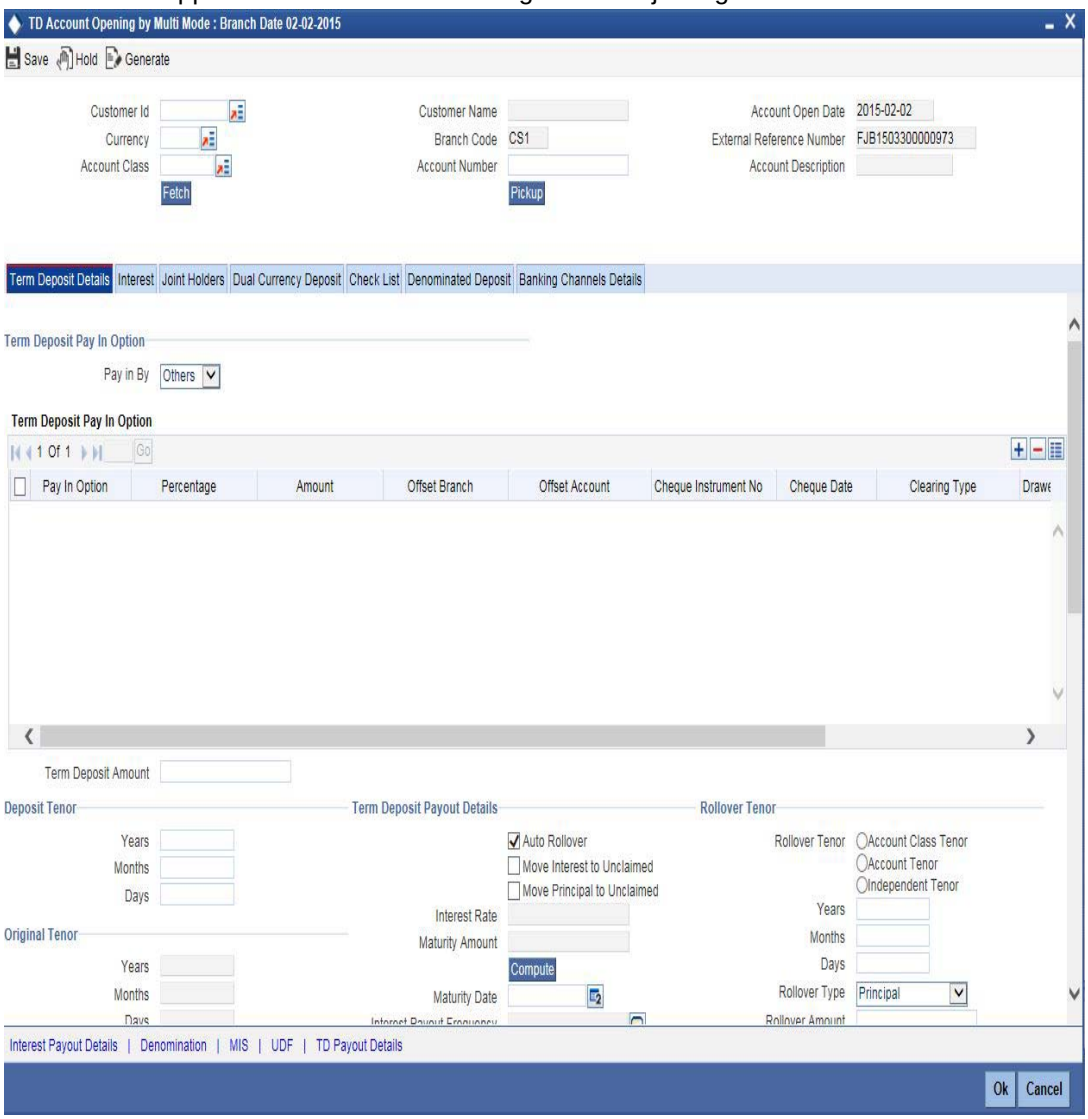
- Pay in by transfer from GL
- Pay in by transfer from Savings Account
- Pay in by Cash (Only from Savings Module)
- Pay in by Cheque

Note

- Pay-in option can be single or a combination of the three.
- In case of pay-in by cheque, the TD should be entirely funded by a single cheque. Multi mode, combining multiple cheques or part payment by cheque and the rest by other modes, is not allowed.
- During save, the account opening dates would be updated as expected value date of the cheque transaction based on the float days maintained at ARC maintenance level.
- If the pay-in option once selected from the Main tab cannot be changed after save.
- Pay-in details of the cheque to be entered in the ‘Pay-in Details’ multi grid. You cannot modify it. The pay-in option will be read only after first stage save.
- Pay-in option as cheque is not applicable to discounted TDs.

You are allowed to fund the TD using multiple pay-in modes. Any combination of the 3 pay-in modes is possible. You can specify the TD funding amount percentage-wise or in absolute.

You can open TD accounts with Multi Mode Pay-In options using the ‘TD Account Opening by Multi Mode’ screen. You can invoke this screen by typing ‘TDMM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



The following details can be entered in this screen:

Customer ID

Select the customer for whom the TD account is to be opened.

Customer Name

The system defaults the customer name.

Branch Code

The current logged in branch is defaulted here.

Currency

Specify the currency to be associated with the TD account. Alternatively, you can also select the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

Account Class

Specify the account class to which the particular account belongs. You can select the appropriate account class from the option list that displays all ‘deposit’ type of account classes

maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list..

External Reference Number

The system defaults the generated sequence number for the transaction here.

Account Description

System displays the customer name for the selected account number.

Account Number

Specify the account number of the deposit account.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

On clicking the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following details are displayed:

Account No

The system displays the number assigned to the TD account.

Maturity Date

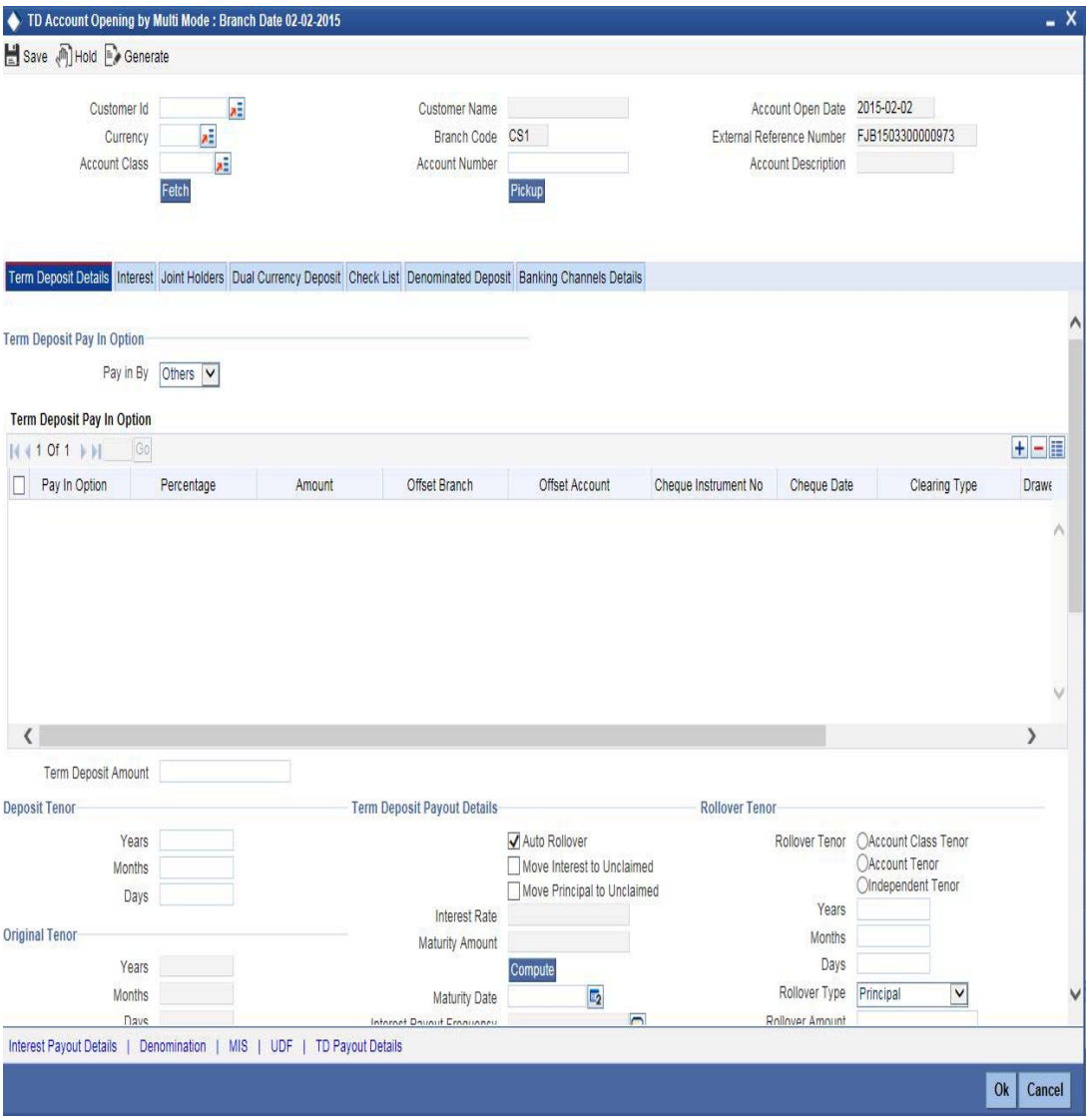
The system calculates and displays the maturity date based on the value date and the tenor you specify for the deposit.

Next Maturity Date

The next maturity date is the default maturity date of the deposit if it is rolled over. It is computed by the system using the tenor and maturity date specified, by adding the tenor to the maturity date.

10.2.2 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.



You need to capture the following details here:

Specifying Term Deposit Pay In Details

Pay-in By

Select the pay-in option from the adjoining option list. The list displays the following value:

- Cheque
- Others

If you select the pay-in option as 'Cheque', the other options will be unavailable. Similarly, if you select the pay-in option as 'Others', the cheque option will be unavailable.

Note

– If the pay-in option once selected from the main tab, it cannot be changed after account class defaults.

– Pay-in details of the cheque entered in the ‘Main’ tab will be automatically displayed in the ‘Pay-in Details’ multigrid. You cannot modify them.

If the pay-in option ‘Cheque’ is selected, you must specify the following details:

Pay-In Option

Select the pay-in mode from the drop-down list. The options available are:

- Account
- GL
- Cash

Note

Only Account option can be multiple.

Percentage

Specify the amount that funds the TD by the pay-in mode selected in percentage.

Amount

Specify the amount that funds the TD. If you have specified the percentage, then the system computes the amount.

Note

When Amount and Percentage options are provided, amount takes precedence and percentage is ignored.

Offset Branch

The system populates the branch code of the account from which fund is transferred to TD account.

Offset Account

Specify the account number/ GL from which the fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If Pay-In mode is GL, then the system displays only GL’s and if the Pay-In mode is Account then only accounts are displayed in the option list.

Note

– The customer account number, pay-in account number and payout account number needs to use different CASA account numbers. An override message “Book TD with single or joint, provide the IB, Pay-in and Payout as different customer” is displayed.

– In case of pay-in of add funds through GL, you need to select the GL maintained in ‘Term Deposit Pay In Parameters Maintenance’ (STDTDPAY) screen. If you do not specify an offset GL account, then on save, the system defaults the GL maintained in STDTDPAY screen.

Cheque Instrument No

Specify the cheque instrument number.

Cheque Date

Specify the date of issue of the cheque.

Clearing Type

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one.

Drawee Account Number

Specify the drawee account number.

Routing No.

Specify the Routing number.

Account Open Date

The system displays the value date of opening the deposit account. This will be the term deposit interest start date.

Term Deposit Amount

Specify the amount paid for the term deposit account, in the account currency.

Note

The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message as "the deposit amount is less than the minimum booking amount".
- The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message as "the deposit amount must be in multiples of booking unit".

Deposit Tenor

The system displays the tenor of the deposit account. This is the difference between the interest start date and maturity date. In case of a change in the maturity date, the system updates the deposit tenor accordingly.

However, the system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - If you select this option, then you can specify the tenor to be considered for deposit in terms of years, months and days.

Note

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit

- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. System calculates the maturity date for the payout deposit based on the redemption date of the original deposit and tenor. Once the record is authorized, you cannot amend the tenor.

If the maturity date computed by the system falls on a holiday, then it will adjust the maturity date as per the holiday treatment maintenance at Account Class level and the update the new tenor accordingly.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

Original Tenor

This indicates the original tenor of the deposit. This is the tenor specified at account which is arrived before the holiday movement.

The original tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. The following details are displayed:

Years

This indicates the number of years in the original tenor.

Months

This indicates the number of months in the original tenor.

Days

This indicates the number of days in the original tenor.

Maturity Date

Specify the maturity date of the term deposit.

Account Description

The system displays the customer’s complete name. You can modify it, if required.

Interest Payout Frequency

The system displays the payout frequency of the interest.

Term Deposit Pay Out Details

Interest Booking Account

The system displays the TD booking amount.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. If you check this box, then you need to specify the rollover tenor.

Rollover Type

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- Principal - If You select ‘Principal’ option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select ‘Principal +Interest’ option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select ‘Special Amount’ option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select ‘Interest’ option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Note

- This field is applicable only if you have opted for auto rollover.
- System will validate for the deposit amount if the ‘Rollover Type’ is ‘Special’.

Rollover Amount

If a special amount is to be rolled over, specify the amount (less than the original deposit amount). The amount specified here will be reckoned in the account currency.

Rollover Tenor

If ‘Auto Rollover’ box is checked, then you can indicate the rollover tenor for the TD account. You can select one of the following options:

- Account class tenor - If you select this, the rollover tenor in days, months and years is set to null. You cannot modify this. The system will not display the next maturity date, as the account class default tenor is subject to change. During rollover, the default account class tenor at the time of rollover will be taken.
- Account tenor - This is the default value. If this option is selected, the system populates the original tenor of the parent TD as the rollover tenor. The system displays the tenor in days, months and years. You cannot modify this. The next maturity date will be populated by adding the account tenor to the maturity date of child TD.
- Independent tenor - If you select this, you can specify the tenor to be considered for deposit in terms of years, months and days. The default value of the independent tenor will be null. The next maturity date will be populated by adding the independent tenor to the maturity date of child TD.

The tenor specified should be within the minimum and maximum tenor specified at account class. The tenor in months cannot be greater than 11 months. If tenor months are specified, then tenor days cannot be greater than 30 days.

The account tenor is defaulted as the deposit and rollover tenor for the child TD after the account class is populated.

Years

Specify the number of years in the rollover tenor.

Months

Specify the number of years in the rollover tenor.

Days

Specify the number of years in the rollover tenor.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

System calculates the next maturity date based in the current maturity date and the rollover tenor maintained at the account level. System calculates the next maturity date based on the changes to the maturity date due to holiday treatment

Computed Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.

Note

While saving, the system validates the 'Computed TD Amount' against the 'TD Amount' keyed in.

Maturity Amount

The system displays the maturity amount, when you click on the 'Compute' button. This interest rate is based on the TD booking amount and the accrued interest till maturity.

Note

Maturity amount will be based on the capitalized interest (P + I), if the booking account and the interest liquidation account are the same and the interest payout details are not provided.

Refer the chapter '*Annexure B - IC Rule Set-up'* in this user manual for details about the formula.

Move interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Note

- If you have selected auto rollover, then this field will not be applicable.
- Funds will be moved to unclaimed GLs only if the maturity options have not been specified. If an account matures and no action is taken (closure or roll-over) within the grace period, then the funds are moved to the unclaimed GLs on the EOD of the last day of the grace period (maturity date + grace days).

Move Principle to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed'

then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Add Funds

Check this box to add additional funds for rollover.

Add Amount

Specify the additional amount to be considered for rollover in TD account currency.

Note

If you select Rollover Type as ‘Principal’, ‘Principal+Interest’ or ‘Interest’, then you need to check ‘Add Funds’ checkbox and specify the additional amount in ‘Add Amount’ field.

If you specify the additional amount, then it is mandatory to update the ‘Add Pay in’ details. Otherwise, the system will display an error message on save.

If you select Rollover Type as ‘Special Amount’, then based on the rollover amount, the system updates ‘Add Funds’ checkbox and ‘Additional Amount’ field. If Rollover Amount is more than the Maturtiy Amount (P+I), then system displays the additional amount (Add Amount = Rollover Amount - Maturity Amount) in Add Amount field. ‘Add Funds’ checkbox will be checked automatically.

For Rollover Type, ‘Special Amount’, ‘Add Funds’ and ‘Add Amount’ fields are editable and are populated on ‘Save’.

If the user specifies higher amount, the ‘Add Funds’ gets updated as ‘Yes’ and ‘Add Amount’ will be updated as the difference between special rollover amount and TD maturity amount (P+I) on Save of TD booking. The additonal amount field will not be updated on subsequent events in the TD. Any difference amount after rollover will be transferred to the principal payout account.

If TD Rollover Type is ‘Special Amount’ and Rollover amount specified is lower than TD amount, the difference will be paid out.

Term Deposit Payout Details

Payout Type

Select the pay-out mode from the drop-down list. The options available are:

- Bankers Cheque - BC
- Payments – PC
- Accounts
- General Ledger - GL
- Term Deposit - TD
- Demand Draft

Percentage

Specify the amount of pay-out in percentage.

Offset Branch

The system populates the branch code of the account for pay-out.

Account

Specify the account number/ GL for pay-out.

Account Title

Specify the account title.

Narrative

Specify the description for pay-out.

Payout Component

Select the payout component from the options given below. The options available are:

- Principal
- Interest

> **Note**
>
> For payout component as ‘Interest’, pay-out through TD is not supported.

Goal Account Details

Goal Reference Number

The goal reference number as received from the channels are displayed in this field.

Target Amount

The goal amount is defaulted in this field.

Term Deposit Additional Funds Pay in Option

Select the Payin Details for debiting the additonal amount for rollover from the drop down list. The list displays the following values:

- GL - In case of pay-in of add funds through GL you need to select the GL maintained in Term Deposit Pay In Parameters Maintenance (STDTDPAY) screen. If you do not specify an offset GL account, then on save, the system defaults the GL maintained in STDTDPAY screen to be placed here.
- Account - In case of pay-in from savings account, it is mandatory to specify the offset account. If it is not specified, the system displays an error on saving the TD account. If the pay-in account specified is disallowed for the TD product, then on saving the account, the system displays an error message. The account specified is debited at the time of rollover of TD.

> **Note**
>
> In case of pay-in of add funds through GL, you need to select the GL maintained in ‘Term Deposit Pay In Parameters Maintenance’ (STDTDPAY) screen. If you do not specify an offset GL account, then on save, the system defaults the GL maintained in STDTDPAY screen.

Percentage

Specify the percentage of payout for each payout option specified.

Amount

Specify the amount to be transferred to TD.

Offset Branch

The system displays the branch code of the account to which fund is transferred from TD account.

Offset Account

Specify the account number/ GL to which the fund is transferred in the event of TD account rollover.

If pay in option for additional funds is ‘Account’, then it is mandatory to specify the offset account. Otherwise, the system will display an error message when you try to save,

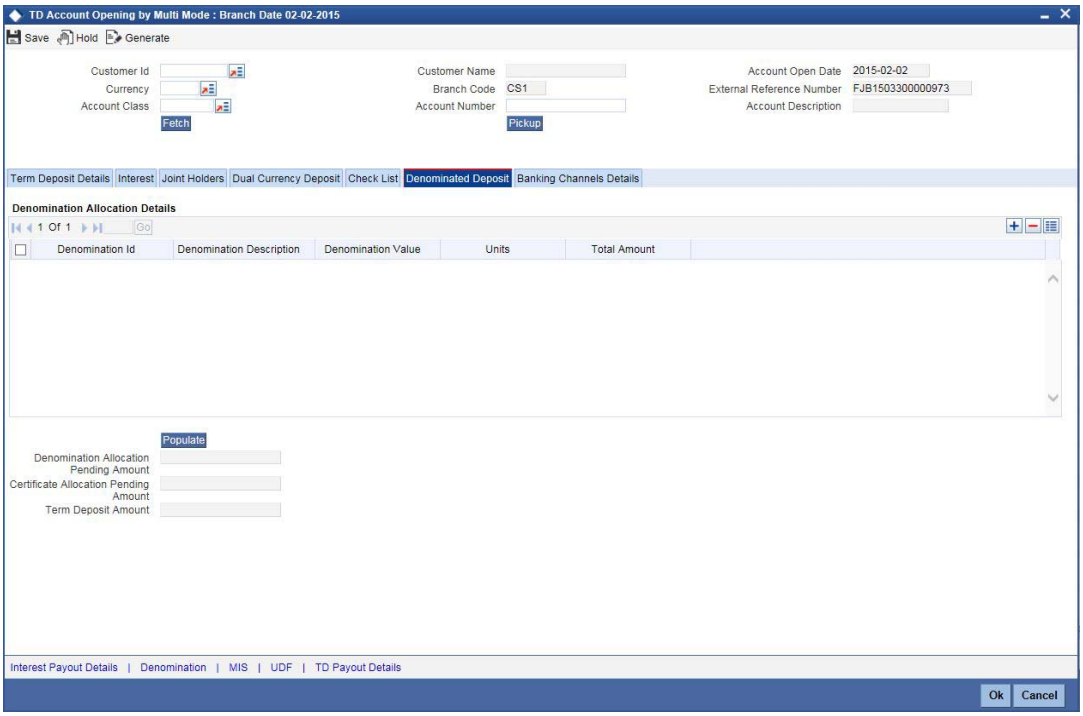
If the offset account does not have sufficient funds, then the system displays an override message on save. Before rollover date, customer has to operationally ensure that sufficient funds are available in offset account. Otherwise rollover will fail.

If offset account has any limits attached to it, then on save, the system displays an override message. Override message is generic for both TD opening and additional funds rollover payin.

Click ‘Pickup’ button.

10.2.2.1 Denomination Details

Select Pay-In mode as cash to enable denomination tab.



Note

Pay in by Cash is not applicable to Rollover with additional funds.

Currency Code

The system displays the currency of the account.

Preferred Denomination

Specify the denomination code that should be preferred. The system processes the transactions with the preferred denominations. If the transaction amount is less than the preferred denomination, the system will use the low valued denomination than the preferred denomination based on the defaulting rule.

If the preferred denomination is not captured, the system will consider the highest available denomination as the preferred denomination.

If the denomination is not available, the system will display ‘Denomination not available’ message.

Click ‘Populate’ button to display the units of currency denomination based on the defaulting rule.

Note

According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

After Pickup, you can generate Input slip advice by clicking ‘Generate’ button.

Confirmation Received

Check this box to indicate if the confirmation is received.

An override message is displayed if the box remains unchecked “Has the customer signed the slip?”.

Denomination Code

For every currency, the various denominations are assigned separate denomination codes. These codes are displayed here.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

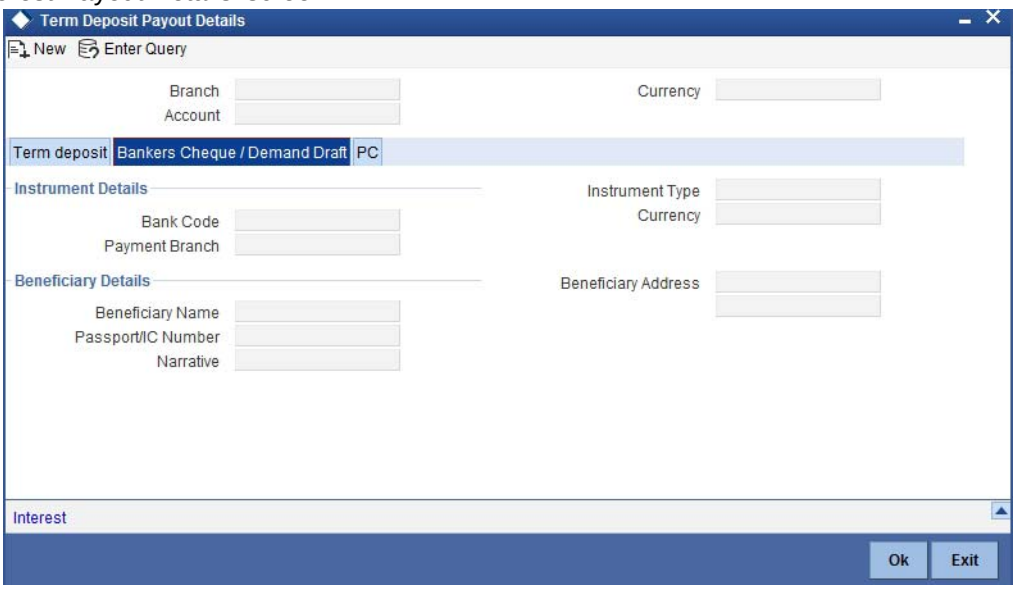
Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

10.2.2.2 Capturing Interest Payout Details for Banker's Cheque / DD and PC

You can capture interest payout details for Banker's Cheque / DD and PC in the 'Term Deposit Interest Payout Details' screen.



You can capture the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number.

Currency

The system displays the currency of the account.

10.2.2.3 Banker's Cheque / DD Tab

On invoking the 'Term Deposit Interest Payout Details' screen, this tab is displayed by default. You can specify the following details:

Cheque /DD Details

You can specify the following cheque or DD details here:

Bank Code

Specify the bank code. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Payable Branch

Specify the branch from which the interest is payable. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Instrument Type

The system displays the instrument type.

Currency

The system displays the currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

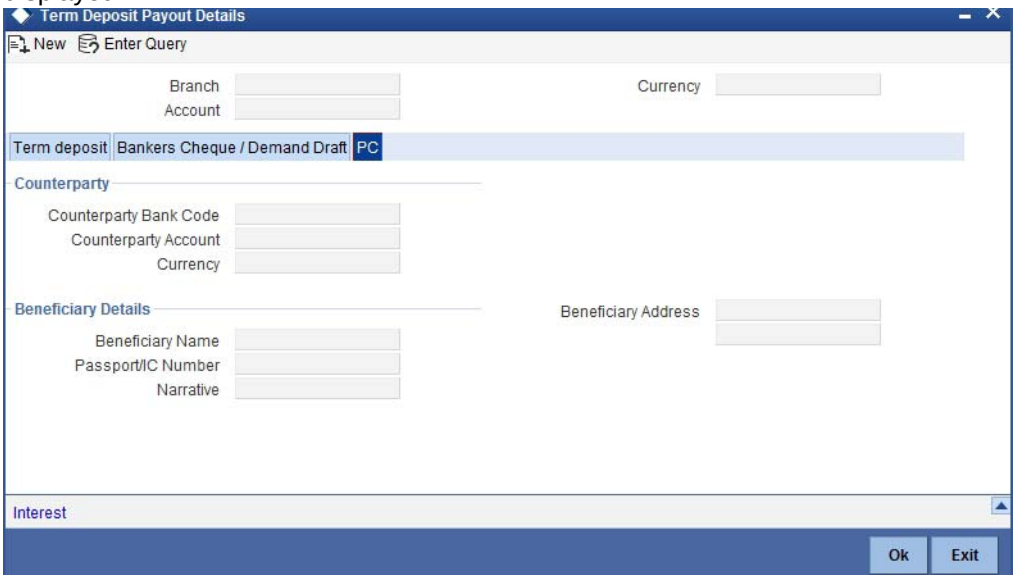
Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

10.2.2.4 PC Tab

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.



Counterparty

You can specify the following counterparty details here:

Counterparty Bank Code

Specify the counterparty bank code. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Counterparty Account

Specify the counterparty account. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Currency

The system displays the instrument currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

Note

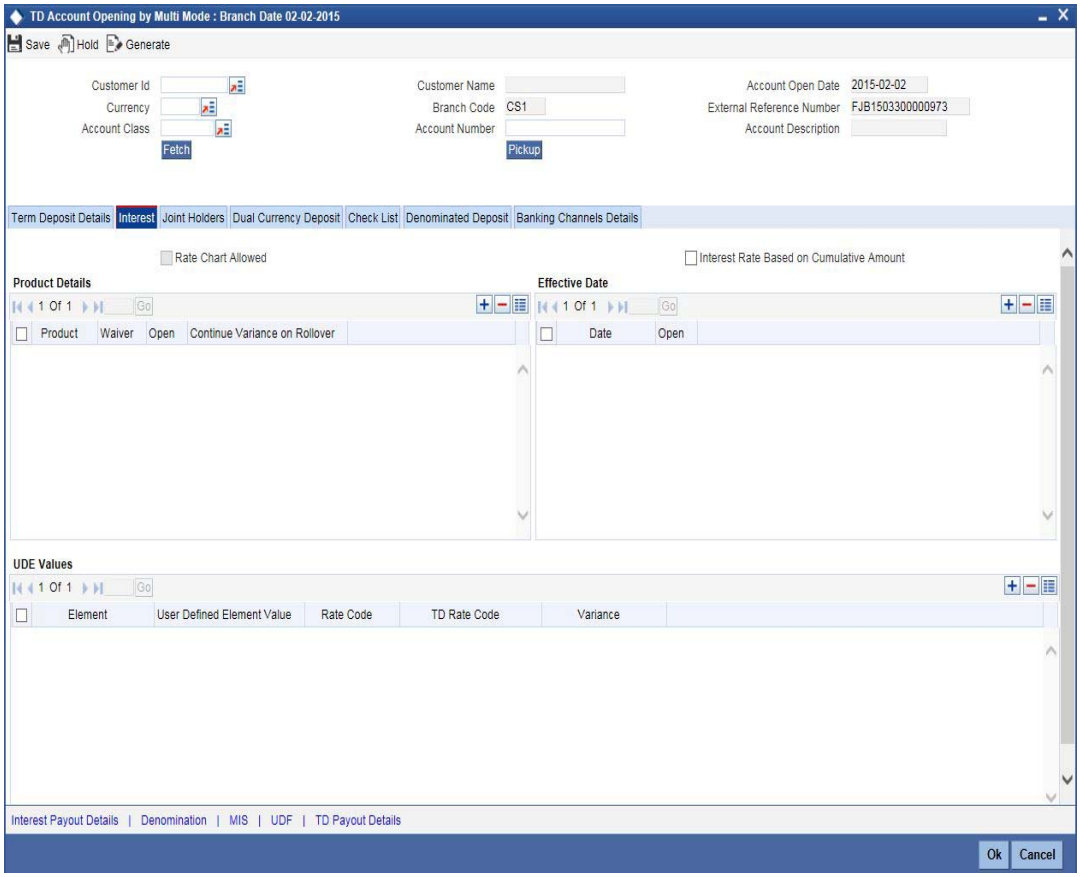
The system supports the following payout options for interest payout:

- Account
- General Ledger
- Bankers Cheque
- Demand Draft
- Payments and Collections

- If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained for interest component. However, if payout details are not maintained for interest component then interest liquidation happens on the basis of interest book account specified.
- If payout type is chosen as Account or GL for interest component then interest liquidation happens on the basis of offset account mentioned in the 'Term deposit payout details' multi grid. If payout type is chosen as Demand Draft /Banker's Cheque or Payments and Collections for interest component then interest liquidation happens on the basis of payout details maintained in the 'Interest Payout Details' sub screen.
- Interest payout through as Demand Draft /Banker's Cheque or Payments and Collections happens through the same bridge GL used for principal payout.
- The system does not support payout option as Term Deposit.
- Interest payout is not supported if rollover type is interest or principal and interest. For Interest rollover type interest liquidation will be done based on the interest book account.
- For discounted deposits if payout details are maintained for interest component, then the system will display the error message as "Payout details for Interest component should not be entered for Discounted Deposits".

10.2.3 Specifying Interest Details

This block allows you to capture interest related details. Click on the 'Interest tab to invoke the following screen.



Rate Chart Allowed

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLRTI), If this box is checked, then system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover

Note

– When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.

- For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the ‘Interest Rate Based on Cumulative Amount’ box is checked.
- The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.

Refer the section ‘Calculating Interest Rate Based on Base Amount’ in ‘Terms and Deposits’ User Manual for details about arriving at interest rate based on cumulative amount.

Continue Variance on Rollover

The system defaults it based on the Interest and Charges product. However, user can modify this. If you modify this, during save the system prompts that “Continue variance on Rollover Flag is modified”.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

TD Rate Code

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the ‘LD MM Floating Rate Input’ screen (CFDFLTRI). You can select the appropriate one. You can use TD rate code only when ‘Rate Chart Allowed’ is enabled for the Account class linked to product and for defining TD Rate code rule UDE Type should be maintained as ‘Rate as Rate Code’ for interest rate pickup for the account.

Note

You can Define either Rate code or TD rate code not both.

UDE Values

Variance

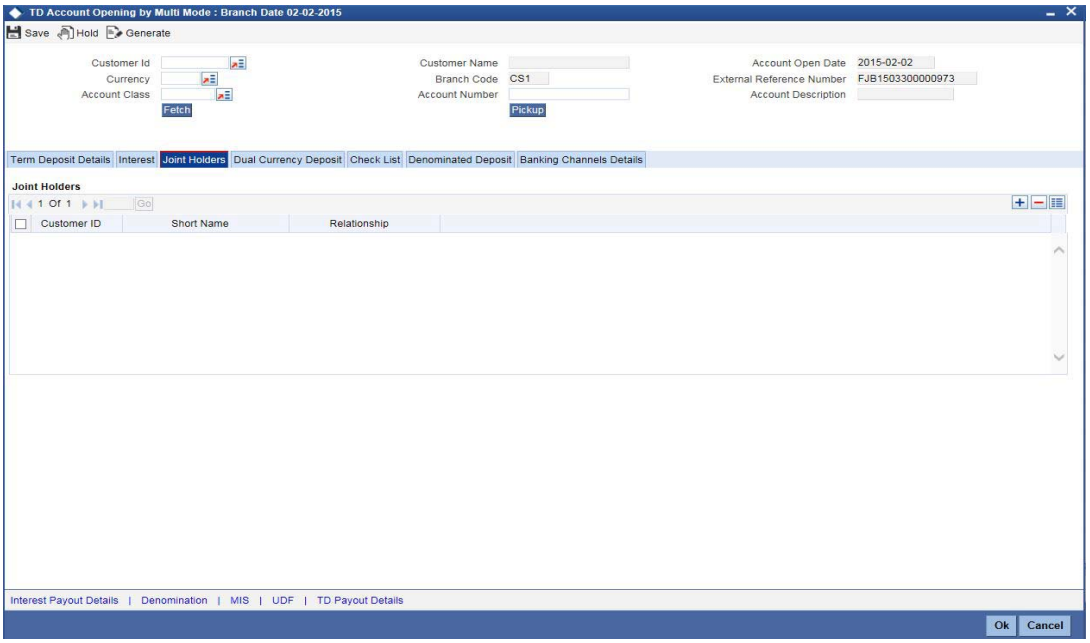
Specify the variance in the interest rate. This is the variance alone. This value can be modified at anytime.

For more information on Floating Rate, refer ‘Maintaining Floating Interest Rates’ under ‘Retail Lending’ User Manual.

Refer the section titled ‘Specifying interest details’ under ‘Opening a TD by account transfer’ for further details.

10.2.4 Specifying joint account holder details

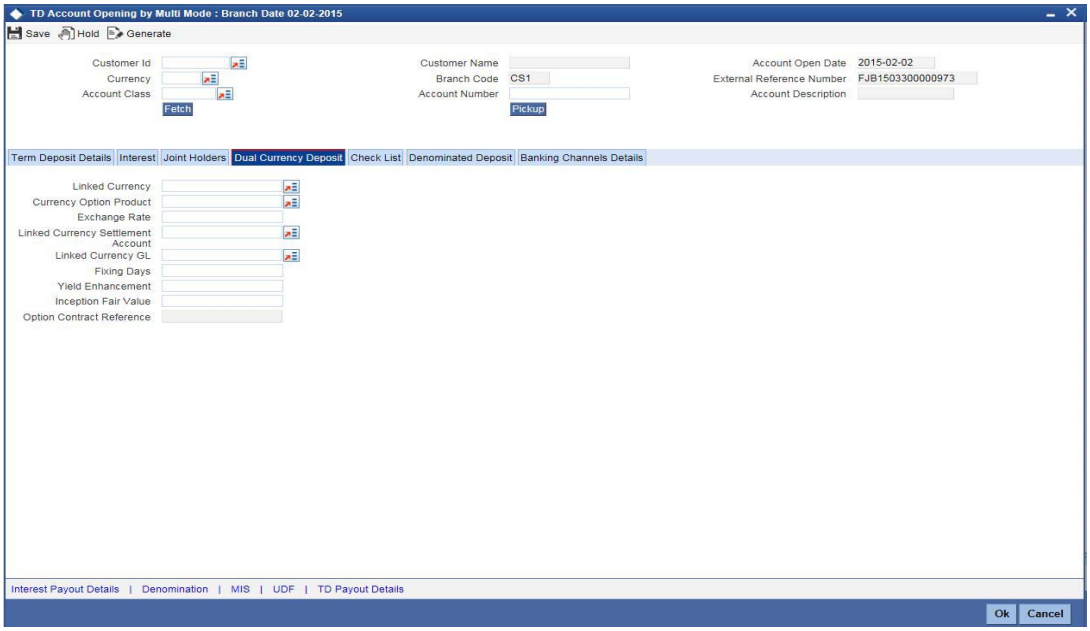
In case of joint accounts, you need to specify the details of the joint holder.



Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

10.2.5 Specifying the dual currency deposit details

In this tab, you can capture dual currency deposit details involved in the transaction. Click on the 'Dual CCY Deposit' tab to capture the details:



The following details are captured in this screen:

Linked Currency

This option is defaulted from the Account Class. However you can modify this value.

CCY Option Product

This option is defaulted from the Account Class. However you can modify this value.

Exchange Rate

Specify the exchange rate.

Linked Currency Settlement Account

Specify the account of the linked currency's settlement.

Linked Currency GL

Specify the account of the linked currency's GL.

Fixing days

This option is defaulted from the Account Class. However you can modify this value, which is the number of days from TD maturity date before which the Exchange Rate has to be fixed.

Yield Enhancement

Specify the additional yield percentage in this option.

Inception Fair Value

Specify the market value of the option contract at inception. This is defaulted from the Linked Option Contract.

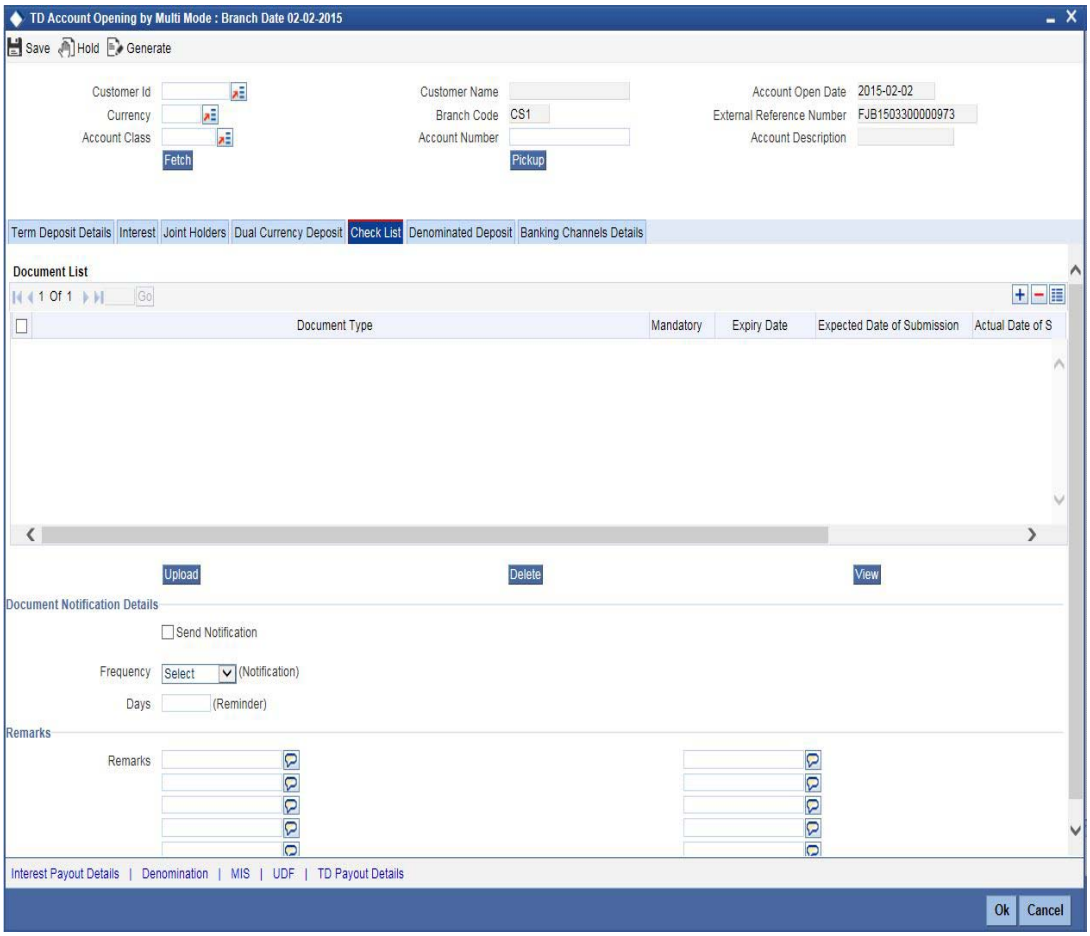
The following options are mandatory if the Linked Currency is specified:

- CCY Option Product
- Exchange Rate
- Linked CCY's Settlement A/c
- Linked CCY's GL A/c
- Yield Enhancement
- Inception Fair Value

For more details on handling dual currency deposits, refer section 'Capturing Details for Dual Currency Deposit' in the chapter 'Maintaining Customer Accounts' in Core Entities User Manual.

10.2.6 Specifying the Check List Details

In this tab, you can capture document check list details involved in the transaction. Click on the 'Check List' tab to capture the details:



You need to specify the following details:

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Expiry Date

Specify the expiry date of the document provided by the customer.

Note

- Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.
- Expected Date of Submission will always be greater than current date

Expected Date of Submission

System displays the expected date on which the customer is accepted to submit the required documents.

Actual Date of Submission

Specify the actual date on which customer has submitted the required documents.

Document Reference

System defaults the document reference here.

Checked

Check this box to indicate that the received documents are acknowledged.

Note

You cannot save and authorize an account if the mandatory documents are not confirmed as ‘Checked’.

Upload

Click on this button to upload the selected document type.

Delete

Click on this button to delete the selected document.

View

Click on this button to view the selected document.

Document Notification Details

System defaults notification details from the ‘Account Class Maintenance’ screen.

Send Notification

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

Reminder Frequency (Notification)

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

Note

Notification will be sent only if,

- The check box ‘Send Notification’ is checked in Account Class Maintenance’ screen.
- The account status is active and authorized.
- The mandatory documents are not submitted.

Notifications will be sent based on the frequency specified.

First notification will be sent on the expected date of submission or expiry date.

If notification date falls on a holiday then system will send the notification on next working day.

Days (Reminder)

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

- Reminder prior to the submission due date of the document.
- Reminder prior to the expiry date of the document.
- Overdue notifications after the due date if the document is not submitted based on the frequency.
- Notifications after the expiry date if the document is not submitted after the expiry date.

Note

Reminder will be sent only if,

- The mandatory documents are not submitted.
- The account status is active and authorized.

Reminder will be sent only once.

If reminder date falls on a holiday then system will send the notification on next working day.

Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.

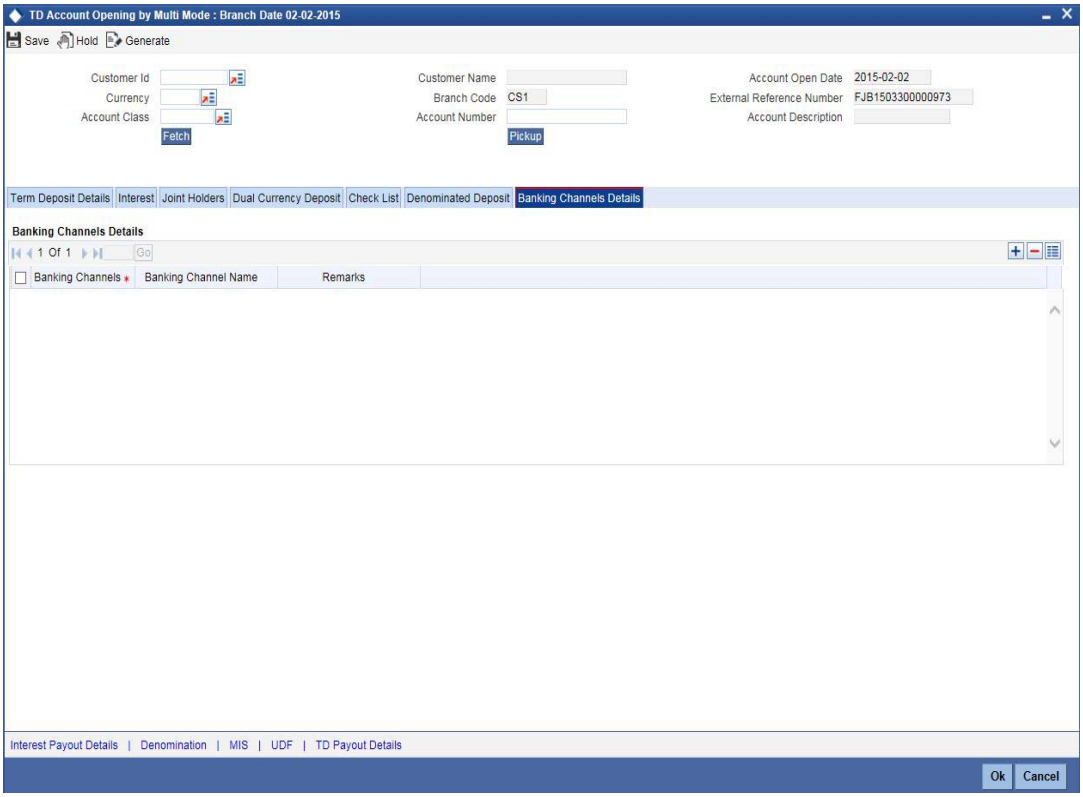
If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

Remarks 1 to 10

Specify the additional information, if required.

10.2.7 Banking Channels Details Tab

The system defaults the common channel information captured at CIF and account class levels during TD account creation.



Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
- You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.
- You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the

account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.

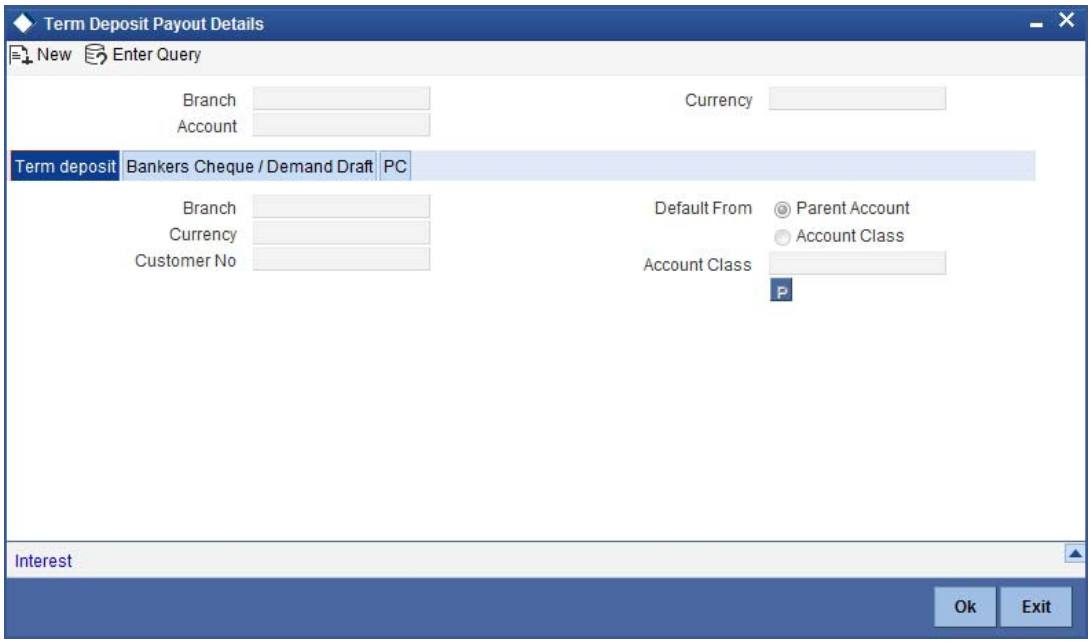
– When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

10.2.8 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button.



The following details are captured here:

Branch Code

The system defaults the branch code.

Account Number

Specify the account number.

Currency

Specify the currency.

10.2.8.1 Specifying Bankers Cheque Details

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

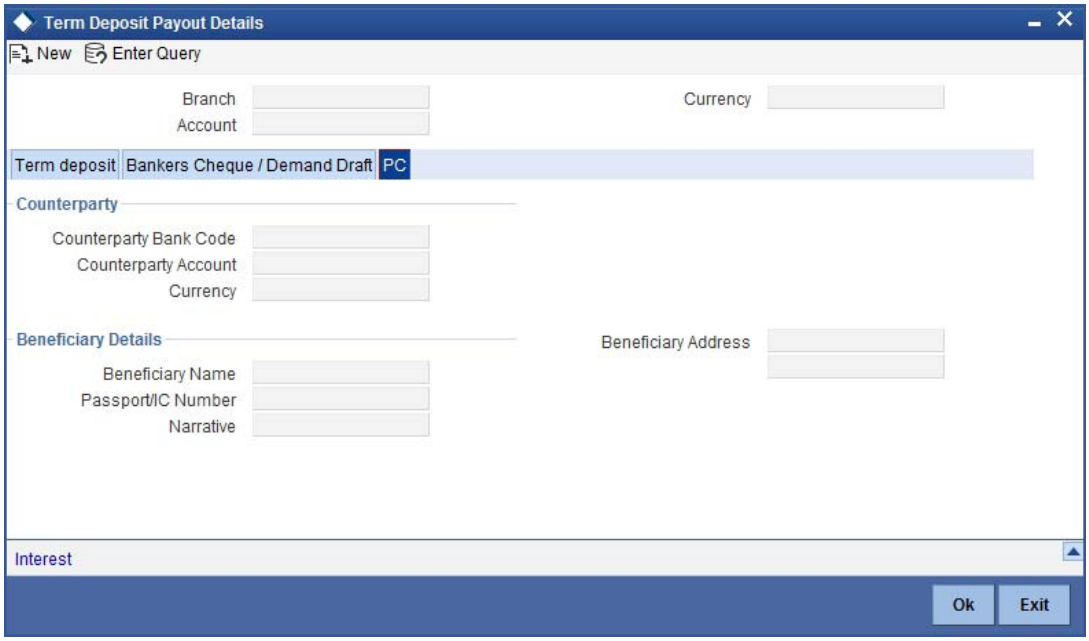
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.2.8.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the 'PC' tab.



The following details are captured here:

Counter Party Bank Code

Specify the bank code of the counter party for the pay-out.

Counter Party Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

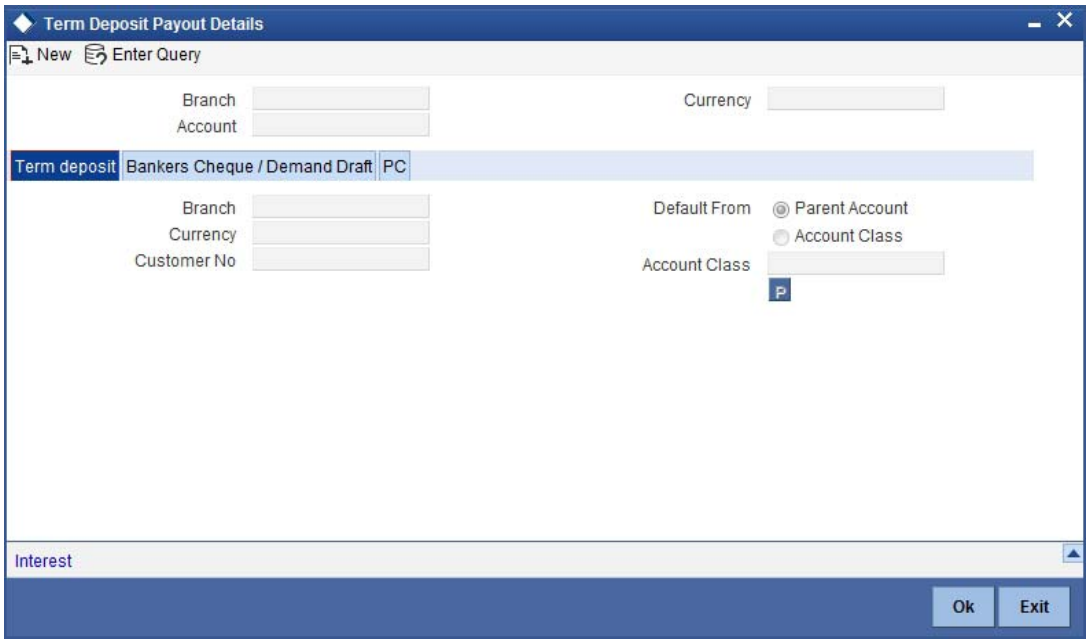
Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

10.2.8.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.



The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

Account Class

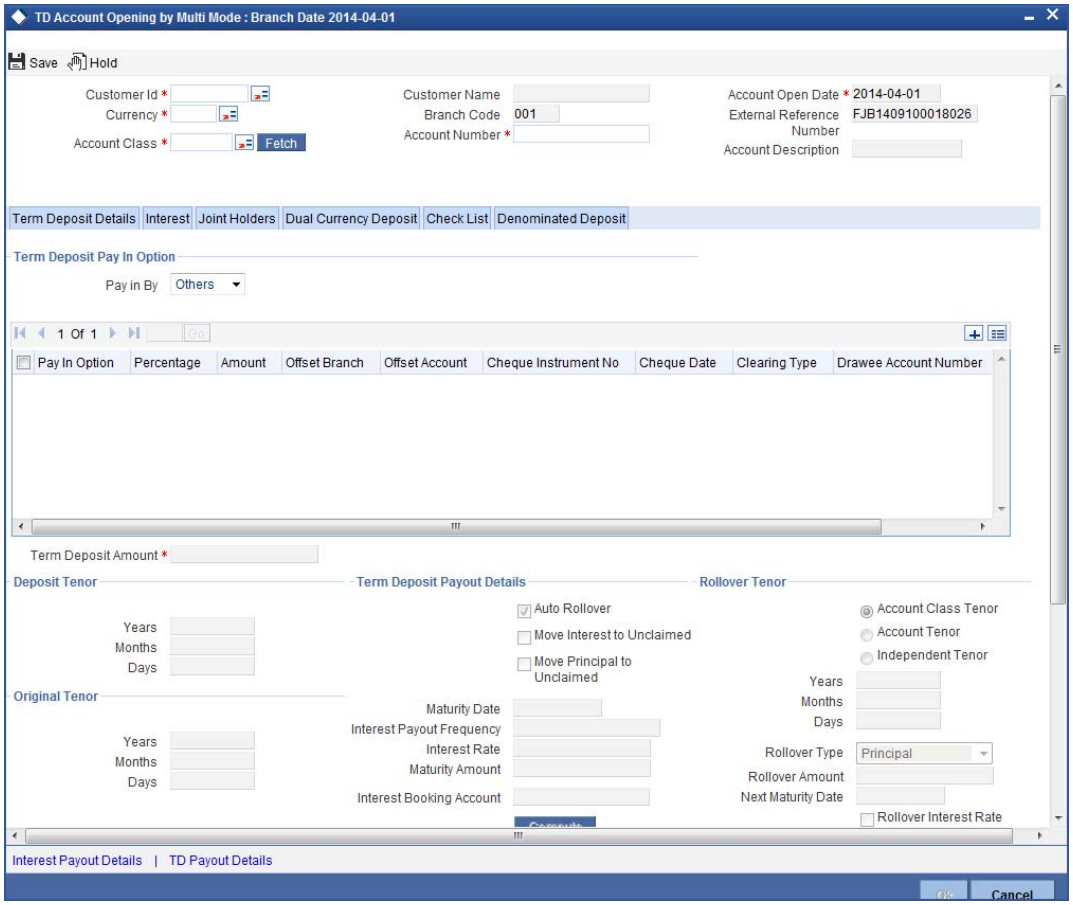
Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

Note

If you select the ‘Default From’ as Account, then on clicking of ‘P’ button, the system defaults the interest and deposit details from the parent TD account. Or if you select the ‘Default From’ as Account Class, then on clicking of ‘P’ button, the system defaults the interest and deposit details from the account class selected.

10.2.9 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the ‘Interest’ button. I



You need to capture the following details here:

Account Details

Specify the account number of the Child TD.

10.2.9.1 Capturing Interest Details

Calculation Account

Select the calculation account of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.This is not applicable for TD account.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by ‘closing’ it. You can achieve this by un-checking the box ‘Open’. The product will cease to be applied on the account class.

Effective Date

Specify the effective date ‘Effective Date’ of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

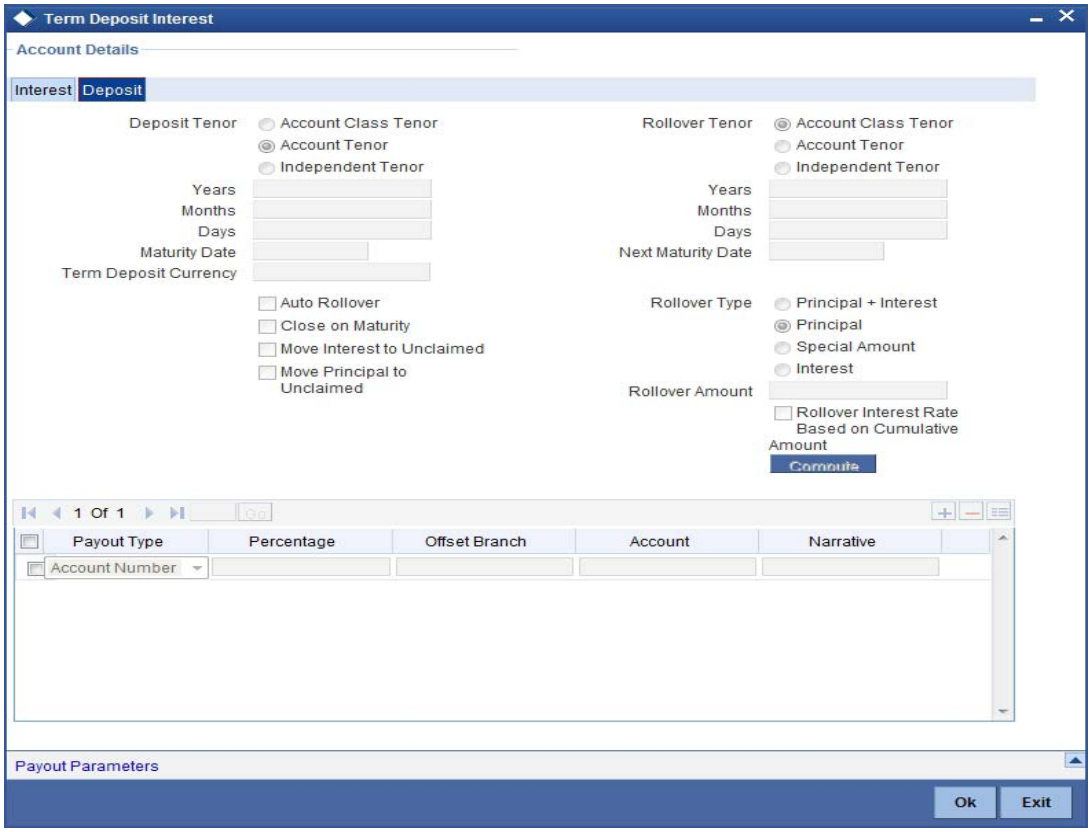
Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account. TD Rate code is not supported for child TD currently.

10.2.9.2 Capturing Details for Deposit

Click on the 'Deposit' tab to specify the deposit details.



You need to capture the following details here:

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

Auto Rollover

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

10.2.9.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC

Note

– For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Account Number

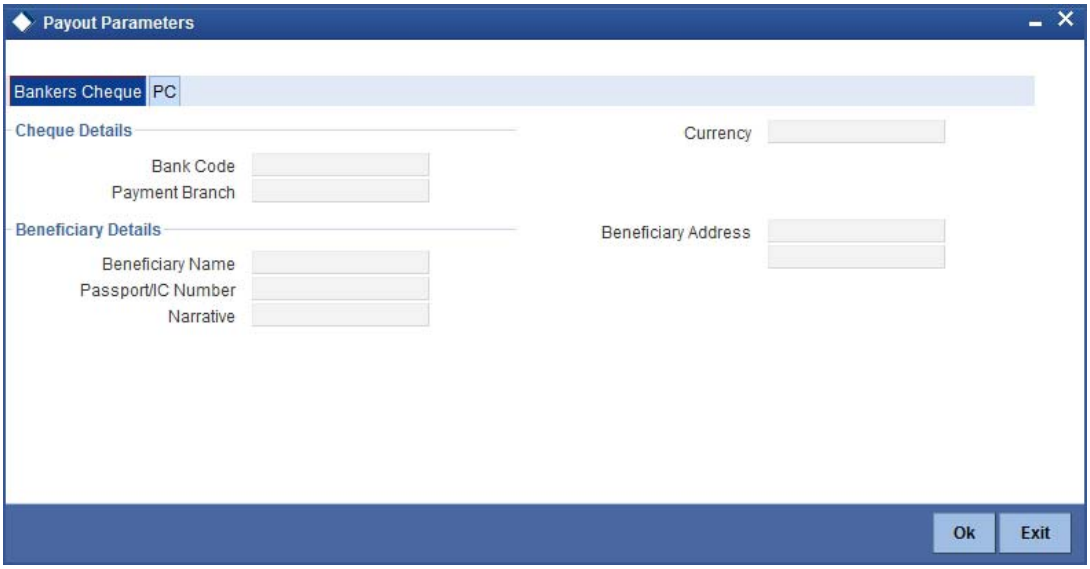
Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

10.2.10 Capturing Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.



The following details are captured here:

10.2.10.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

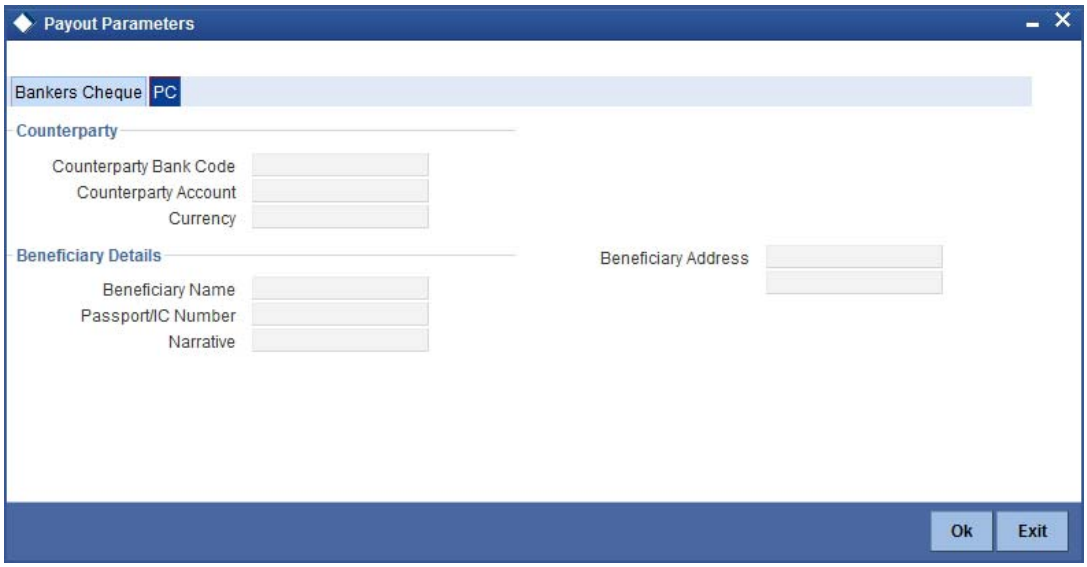
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.2.10.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.



The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

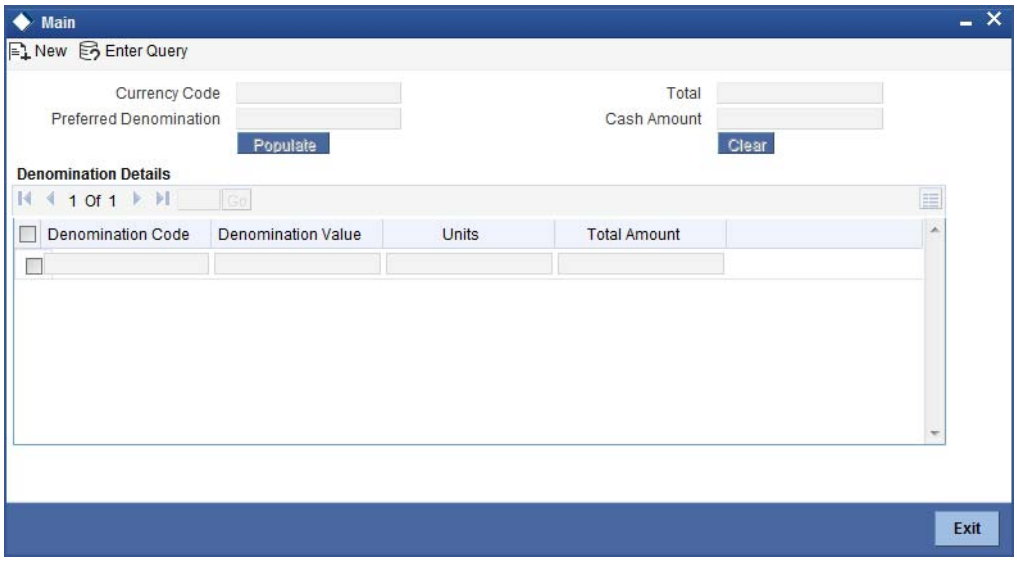
Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

10.2.11 Specifying Denominated Deposit Details

Click ‘Denominated Deposit’ button on ‘TD Account Opening by Multi Mode’ screen to invoke the ‘Denominated Deposit’ screen.In this screen you can capture details regarding the denominated deposit.



Denomination Id

Select the denomination id from the adjoining option list. The list displays all denomination codes allowed at the account class level.

Denomination Description

The description of the selected denomination id is displayed here.

Denomination Value

The denomination value of the selected denomination id is defaulted here.

Units

Specify the number of units of the specified denomination.

Total Amount

The system computes the total amount by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, then the denomination amount will be ‘1000’.

After entering all the above details, click ‘Populate’ button. The following details are displayed:

Denomination Allocation Pending Amount

This indicates the amount for which the denomination is yet to be allocated.

Certificate Allocation Pending Amount

This indicates the amount for which the certificate is yet to be allocated.

Term Deposit Amount

The indicates the deposit amount.

While saving the transaction, if you had modified the interest rate at TD account level for TD booking or for creating Payout TD, the system displays configurable override messages.

These overrides are displayed during subsequent modifications of the interest rate. You can also configure overrides for Dual Authorization to be displayed at Contract and Maintenance level in the 'Override Maintenance' screen.

For more information about configuring overrides, refer to the section 'Override Maintenance' in the chapter 'Configuring Overrides' in the Core Services User Manual.

10.3 Opening a TD Account for Multi Mode Pay Out

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

- Pay out by Demand Draft
- Pay out by Bankers Check
- Pay out by transfer to GL
- Pay out by transfer to own bank Savings Account
-
- Pay out by transfer to Other Bank's Account
- Pay out resulting in a new TD

Note

Pay-out option can be single or a combination of the six. Combination of Bankers Check and Demand Draft is not allowed.

You can perform TD redemption using multiple pay-out modes. The system allows any combination of the above pay-out modes.

10.4 Topping-up a TD

You can top-up a TD by adding funds to an existing active term deposit.The top-up can be done anytime after the opening date of the TD or anytime before the maturity date of the TD. Top-up input and approval is restricted to only those users who have sufficient rights assigned to their user roles. Limit for input and limit for approval defined at the role level for the user is applicable for the top-up transactions.

You are allowed to do multiple top-ups to the same account in a single day provided the minimum and maximum booking amount and the maximum amount for the deposit account is not breached.The top-up amount must not exceed the limit of minimum and maximum amount allowed for the deposit. If the deposit amount after top-up exceeds the maximum amount system displays the error message: "Deposit amount after top-up should not cross

the maximum amount limit allowed for the deposit". On top up, the deposit amount including top up amount is validated against the min-max limits at deposit cluster level and account class level. If the top-up amount crosses the maximum booking amount for the deposit currency, then the top-up is not allowed. The top-up amount is validated against the top-up units specified for each Ccy at account class.

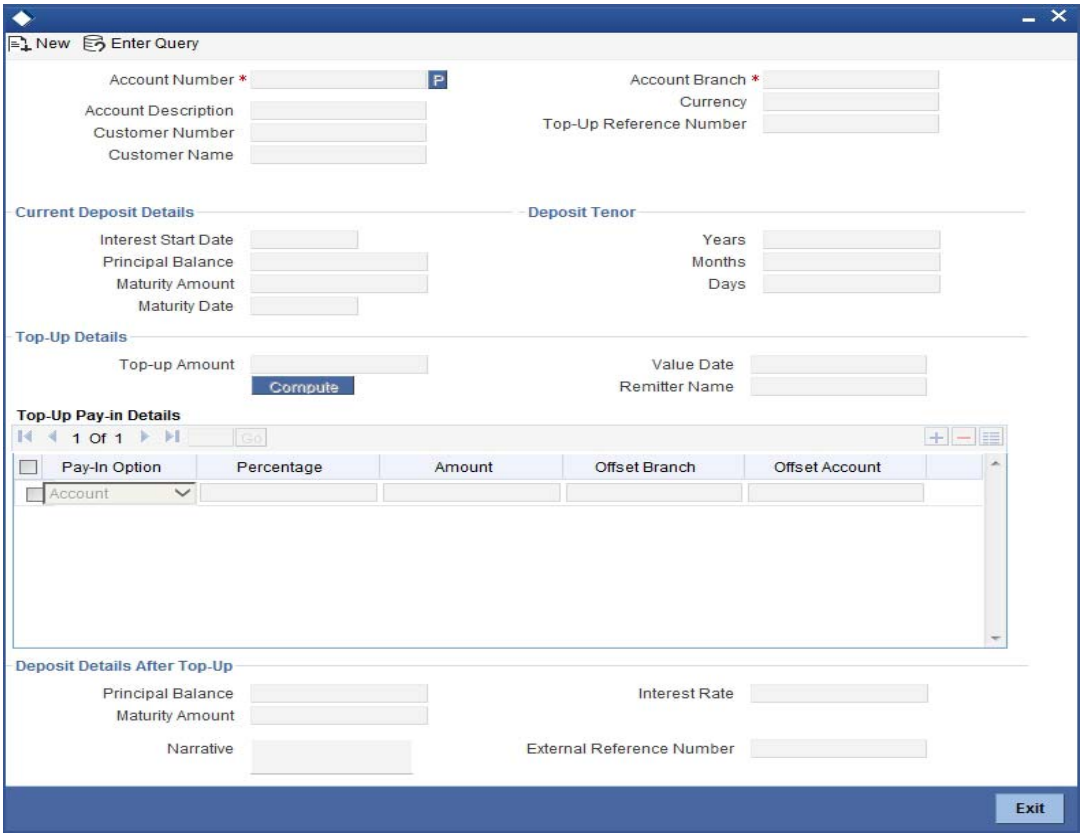
The top-up amount is validated against the top-up units specified for each Ccy at account class. If top-up is not in multiples of top-up units system displays the following error message:

"Top-Up amount should be given in the Multiples of for Top-Up units"

The rate pick-up happens on top-up, based on the interest rate option defined for top-up at account class. The rate will be applicable from the value date of top-up.

The funding of top-up amount can be through multiple modes such as Account, GL, and cash and its combination.

You can top-up a TD using the 'TD Top-up By Multi Mode' screen. You can invoke this screen by typing 'TDTP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are captured here:

Account Number

Select the account number from the adjoining option list.

On the click of 'P' button the following details related to the selected account is populated in the screen.

Account Description

The description of the selected TD account is displayed here. You cannot modify this.

Account Branch

The branch code where the selected TD account is available is displayed here. You cannot modify this.

Currency

The currency of the selected TD account is displayed here. You cannot modify this.

Customer Name

The name of the customer holding the TD account is displayed here.

Customer No

The code of the customer holding the TD account is displayed here.

Top-up Reference Number

A system generated reference number for the top-up transaction is displayed here.

Current Deposit Details

Interest Start Date

The date from which the interest on the TD account should be calculated is displayed here. You cannot modify this.

Principal Balance

The principal balance amount of the term deposit is displayed here. You cannot modify this.

Maturity Amount

The amount available on the maturity of the TD account is displayed here.

Maturity Date

The maturity date of the TD account is displayed here.You cannot modify this.

Deposit Tenor

The deposit tenor details of the TD are displayed here.

Years

The tenor of the TD account in years is displayed here.You cannot modify this.The tenor of the TD account in years is displayed here.You cannot modify this.

Months

The tenor of the TD account in months is displayed here.You cannot modify this.

Days

The tenor of the TD account in days is displayed here.You cannot modify this.

Top-up of Term Deposit Details

The top-up details of the TD are captured here.

Top-up Amount

Specify the top-up amount for the TD.

Value Date

Select the date on which the top-up on the TD has to be effective.The top-up value date can be a back-dated or current date. Future dated top-up is not allowed.

Note

- Top-up can be back-dated to the date of last financial transaction like pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.
- If top-up is made back-dated before last financial transaction system displays the following error message: "Top up can be back value dated only up to the value date of the last financial transaction".
- Top- up value date cannot fall on a holiday. If back-dated top-up date is a holiday system displays the following error message: "Top- up value date is holiday"

Remitter Name

Specify the name of the remitter in this field.

Narrative

Enter remarks about the top-up transaction, if any.

Top-Up Pay-in Details

The pay-in details for the TD top-up is captured here.

Pay-in Option

Select the funding option from the adjoining drop-down list. The following options are available for selection in the drop-down list:

- Account
- GL
- Cash.

Percentage

Specify the percentage of top-up amount that has to be funded through the selected funding option.

Amount

Specify the top-up amount that has to be funded through the selected funding option.

Note

In case of multiple pay in modes, the sum of amounts in multiple payins should match the top up amount entered.

Offset Account

Select the offset account for passing the accounting entries.

Offset Branch

The branch where the selected offset account is available is displayed here.

After entering above details click' Compute' button.The system will compute the deposit details after top-up and display it.

Deposit Details After Top-up

The following details are captured here:

Principal Balance

The principal balance amount of the term deposit after top-up is displayed here. You cannot modify this.

Interest Rate

The new interest rate to be applied on the top-up deposit, which is maintained at the account class level, is displayed here.

Maturity Amount

The amount that you will get on maturity of the top-up deposit is displayed here.

Click ‘Pickup’ button. It is mandatory, as when you click ‘Pickup’ button, the system populates Charges and Denomination details.The system validates if all the mandatory details are specified. This button will be disabled after the first click.

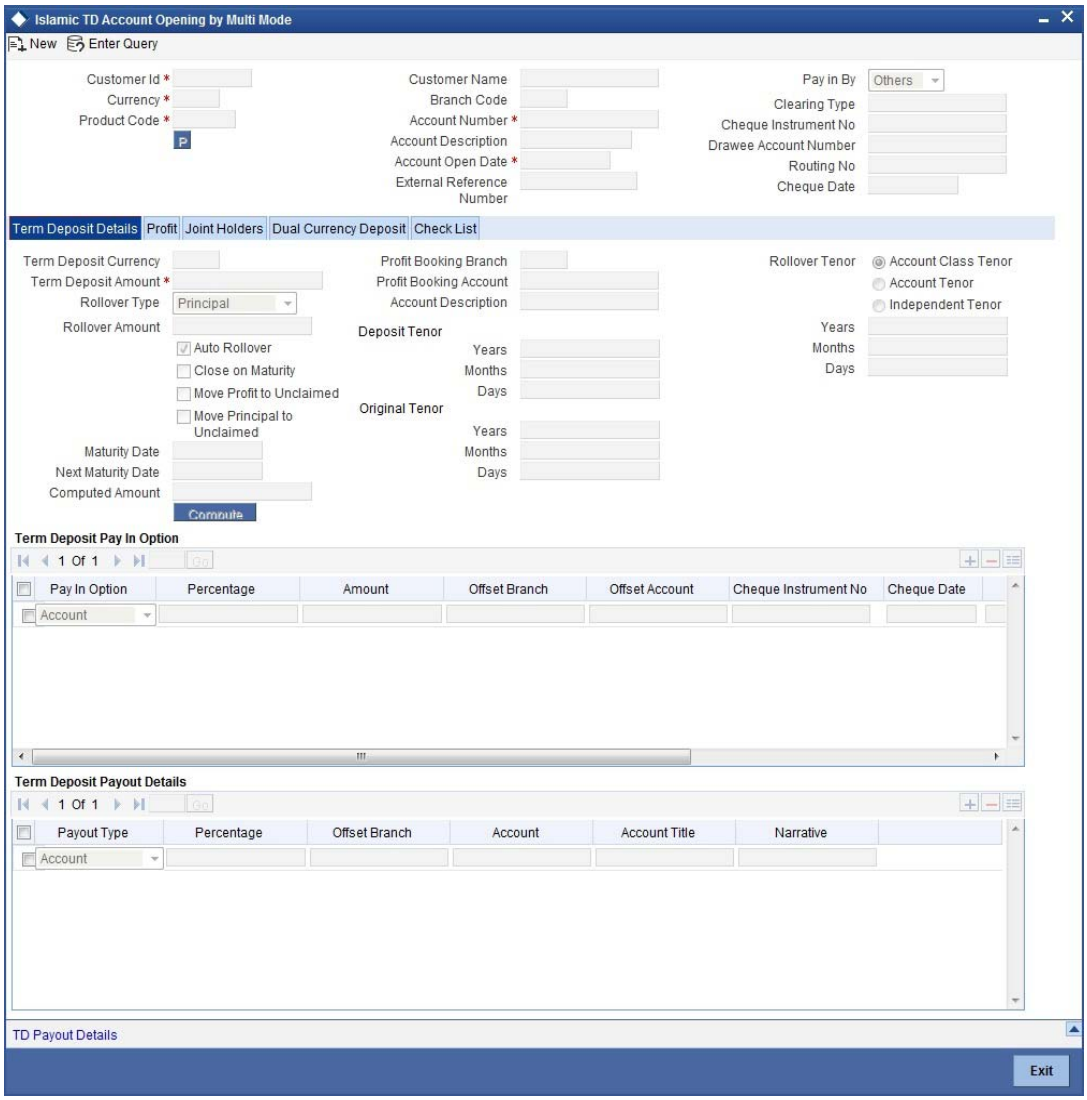
10.5 Open a Islamic TD Account for Multi Mode

This section contains the following topics:

- Section 10.5.1, "Opening a Islamic TD Account for Multi Mode"
- Section 10.5.2, "Specifying Term Deposit Details"
- Section 10.5.3, "Specifying Profit Details"

10.5.1 Opening a Islamic TD Account for Multi Mode

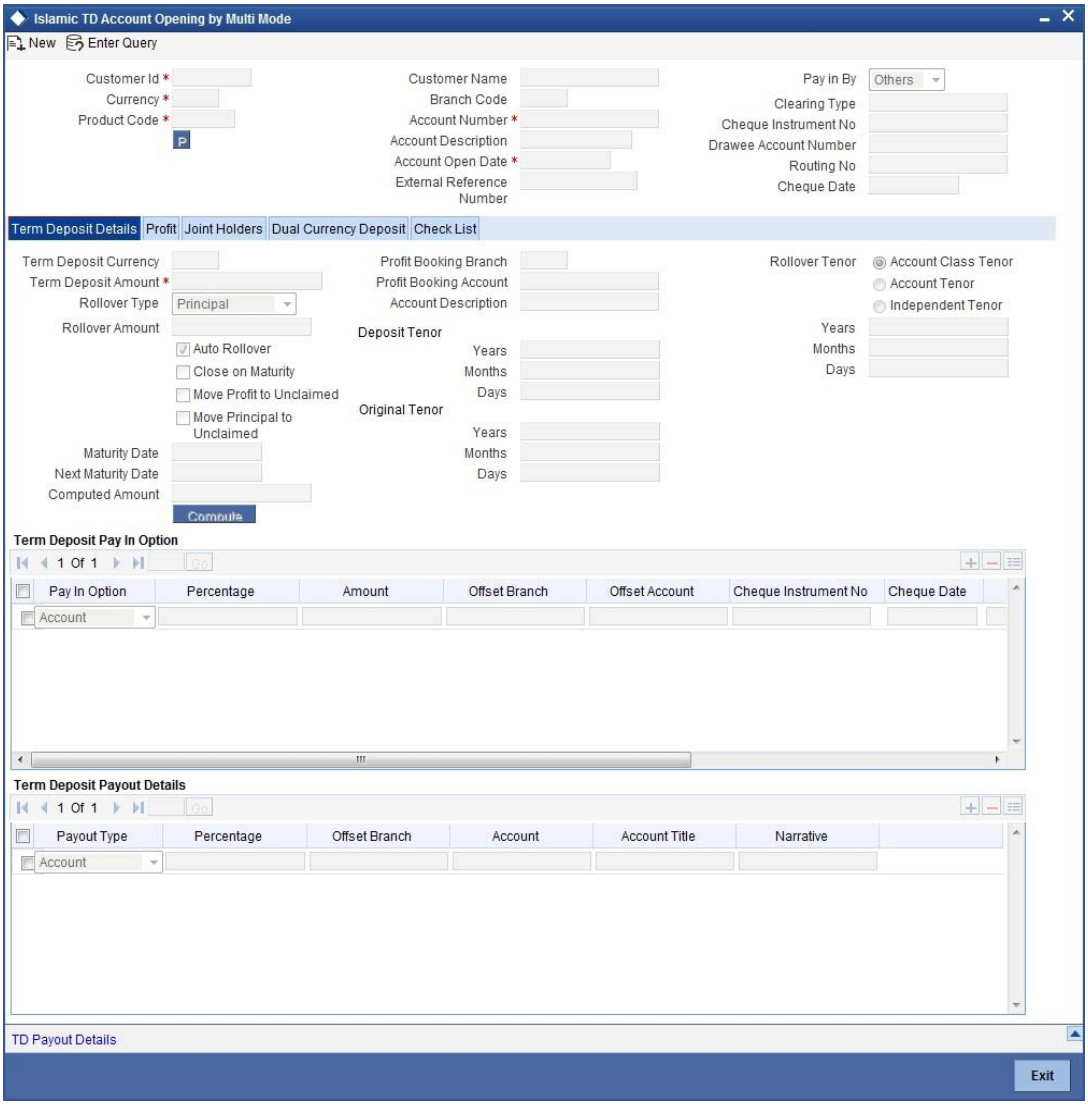
You can open TD accounts with Multi Mode Pay-In options using the 'Islamic TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'IPTDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



For details about the fields in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

Enrichment stage

After specifying the parameters, click the ‘P’ button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following screen will be displayed:



Note

Customer account number, pay in account number, and payout account number should have different CASA account numbers. The following override message is displayed:

“Book TD with Single or Joint, Provide the IB, Pay-in and Payout Account as different customer”.

10.5.2 Specifying Term Deposit Details

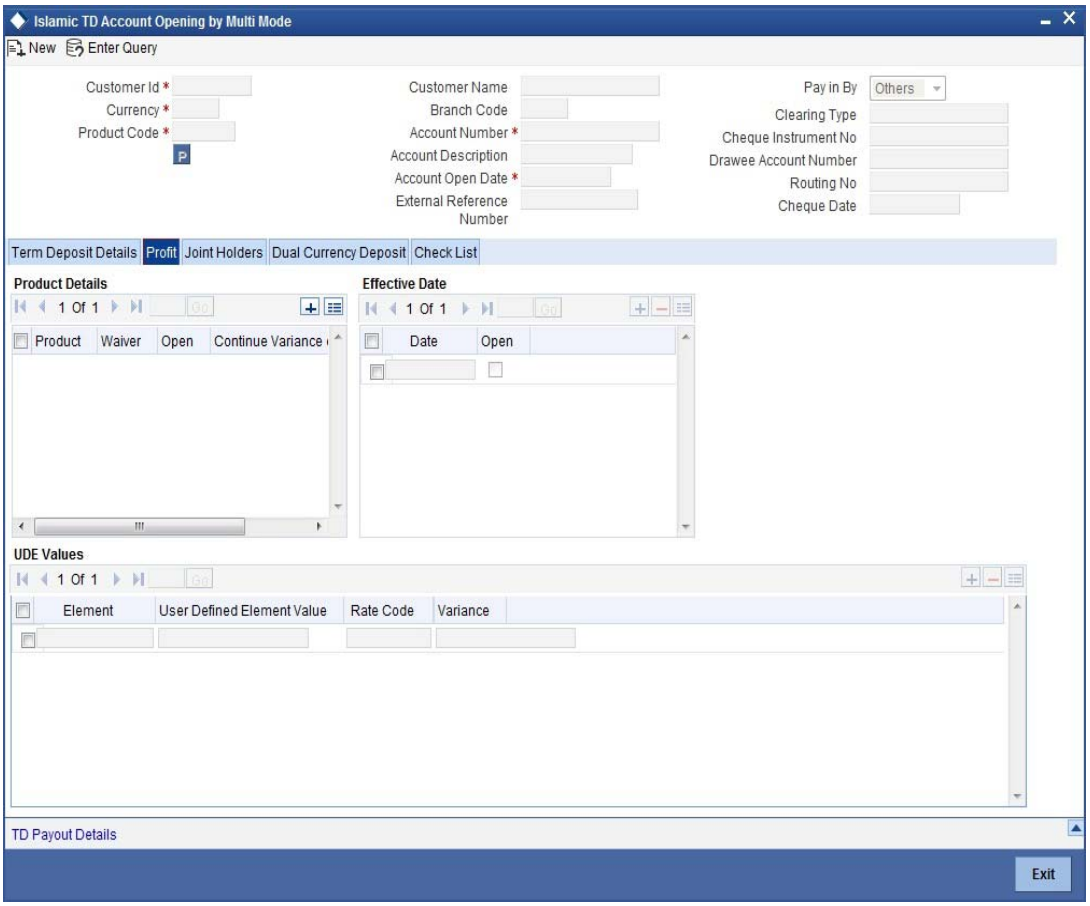
Specify the following details:

Profit Booking Branch

Specify the profit booking branch for the customer.

Profit Booking Account

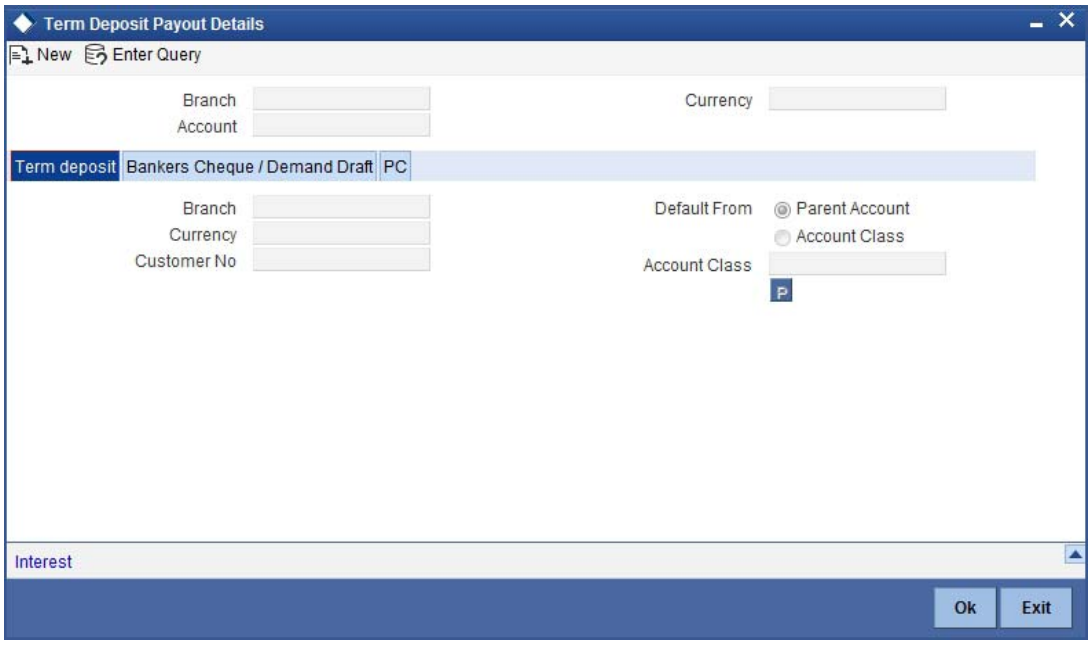
Specify the profit booking account for the customer.



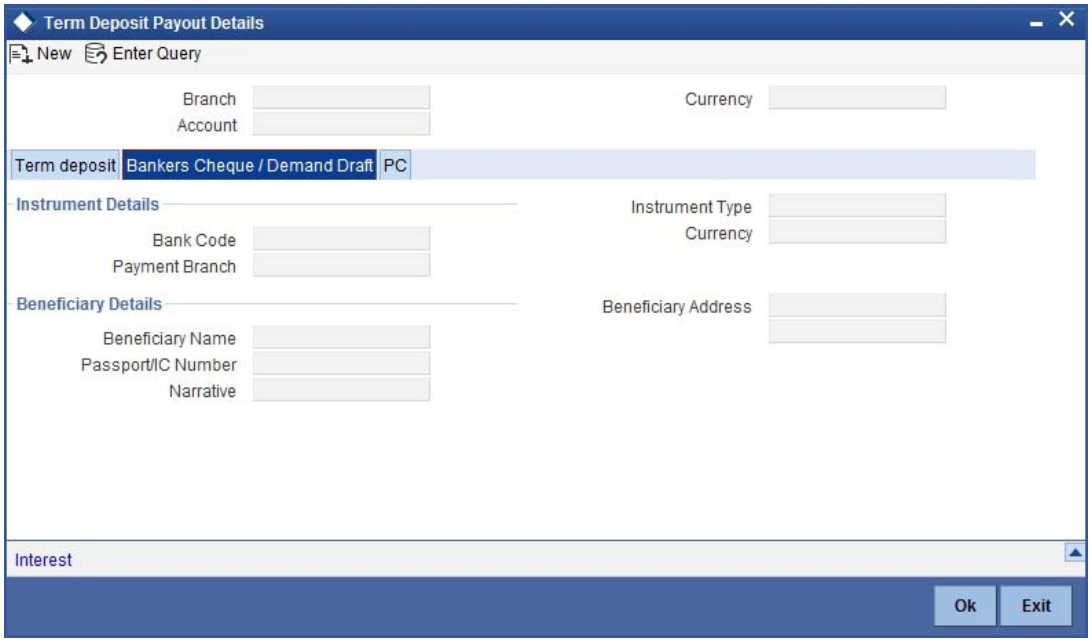
For details about the fields and the tabs in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

10.5.2.1 Specifying Term Deposit Pay Out Details

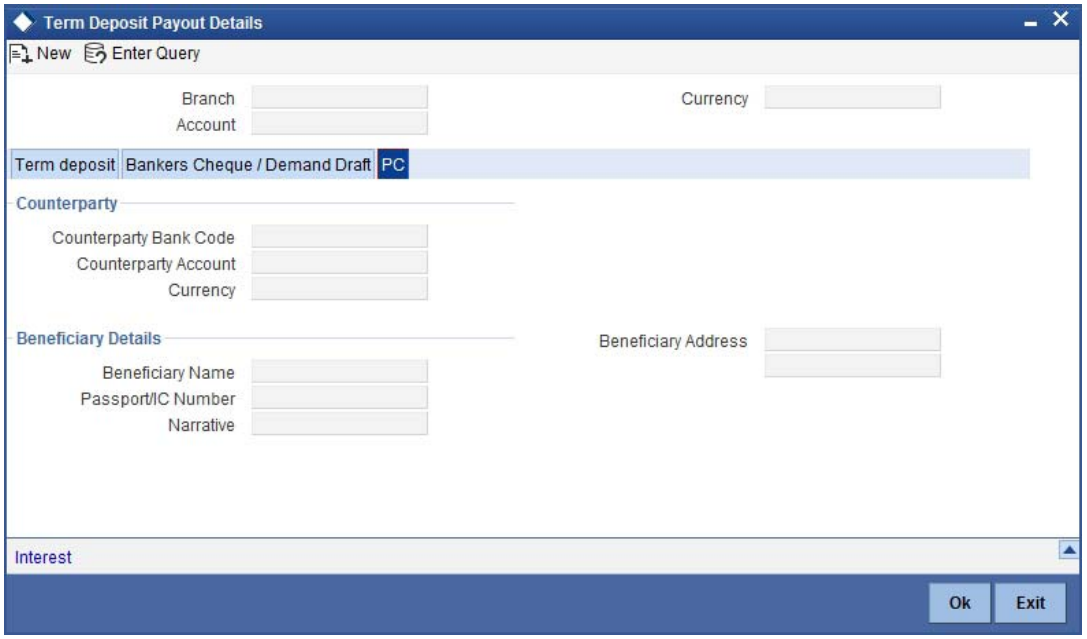
Click 'TD Payout Details tab in 'Islamic TD Account Opening by Multi Mode' screen to maintain payout details.


Term Deposit Payout Details
New
Enter Query
Branch
Account
Currency
Term deposit
Bankers Cheque / Demand Draft
PC
Branch
Currency
Customer No
Default From
Parent Account
Account Class
Account Class
Interest
Ok
Exit

10.5.2.2 Specifying Bankers Cheque Details



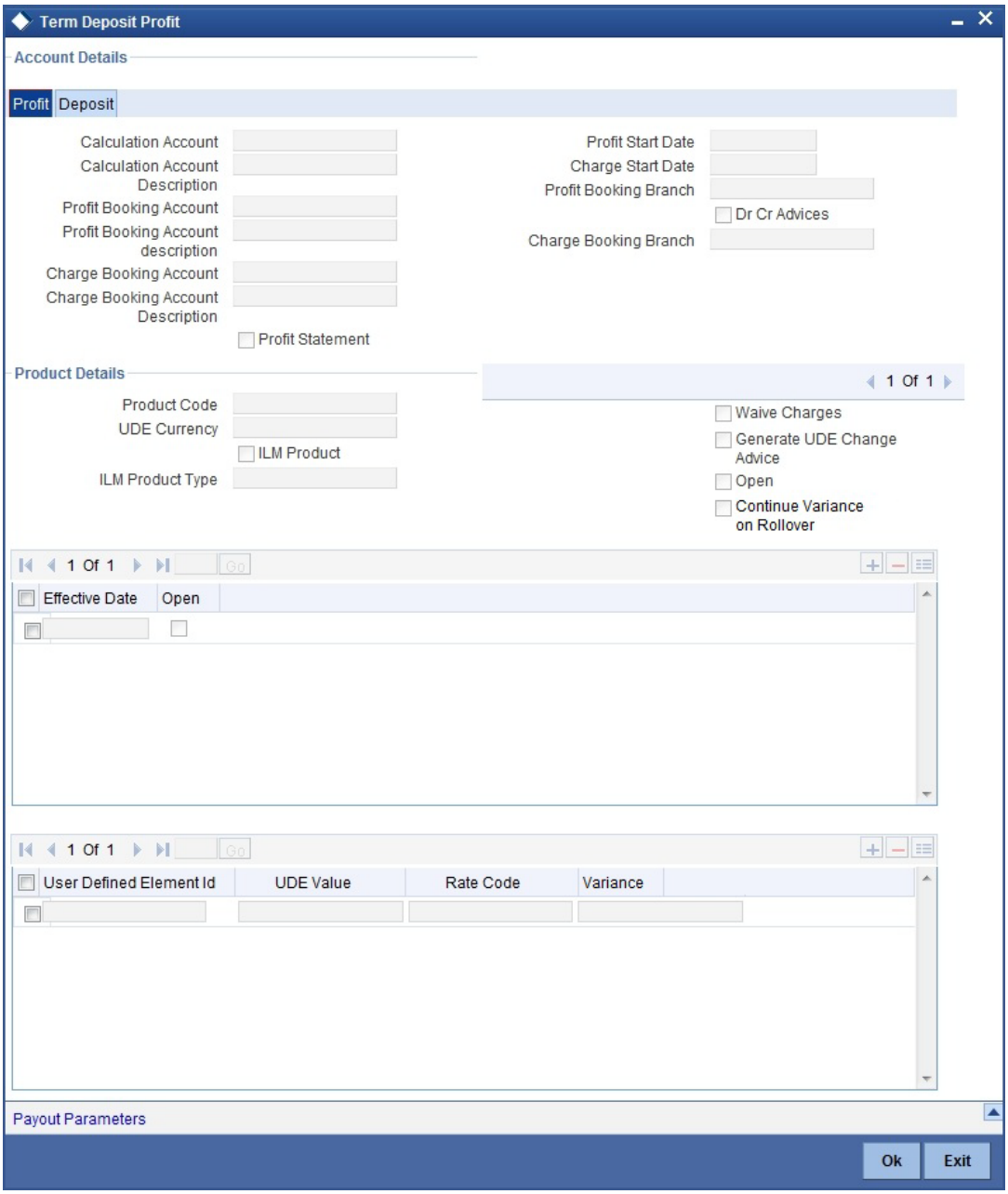
10.5.2.3 Specifying PC Details



For details about the fields and the tabs in the screen refer ‘Specifying Term Deposit Pay out Details’ section of this chapter.

10.5.3 Specifying Profit Details

This block allows you to capture profit related details. Click on the ‘Profit’ tab to invoke the following screen:



You can specify the following details:

Profit Start Date

Select the profit start date from the option list.

Profit Booking Branch

Select the profit booking branch from the option list.

Profit Booking Account

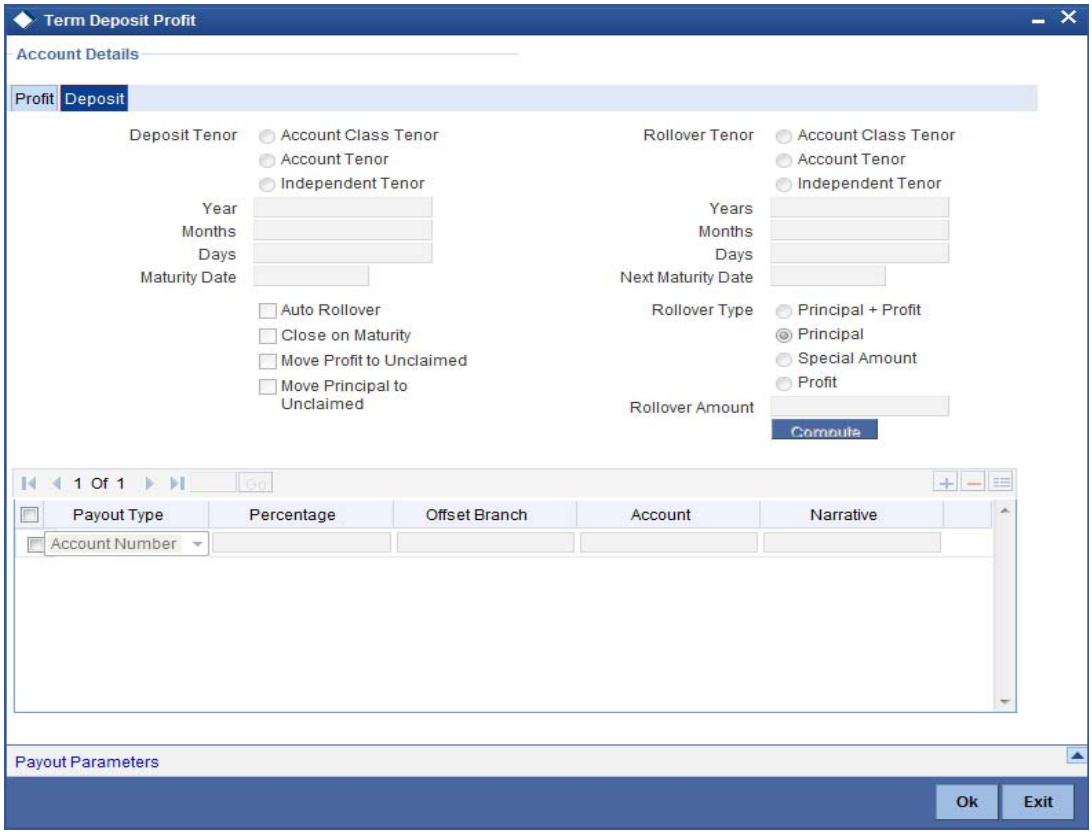
Specify the profit booking account for the customer.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.



For details about the fields and the tabs in the screen refer 'Capturing Interest Details' and 'Capturing Details for Deposit' sections of this chapter.

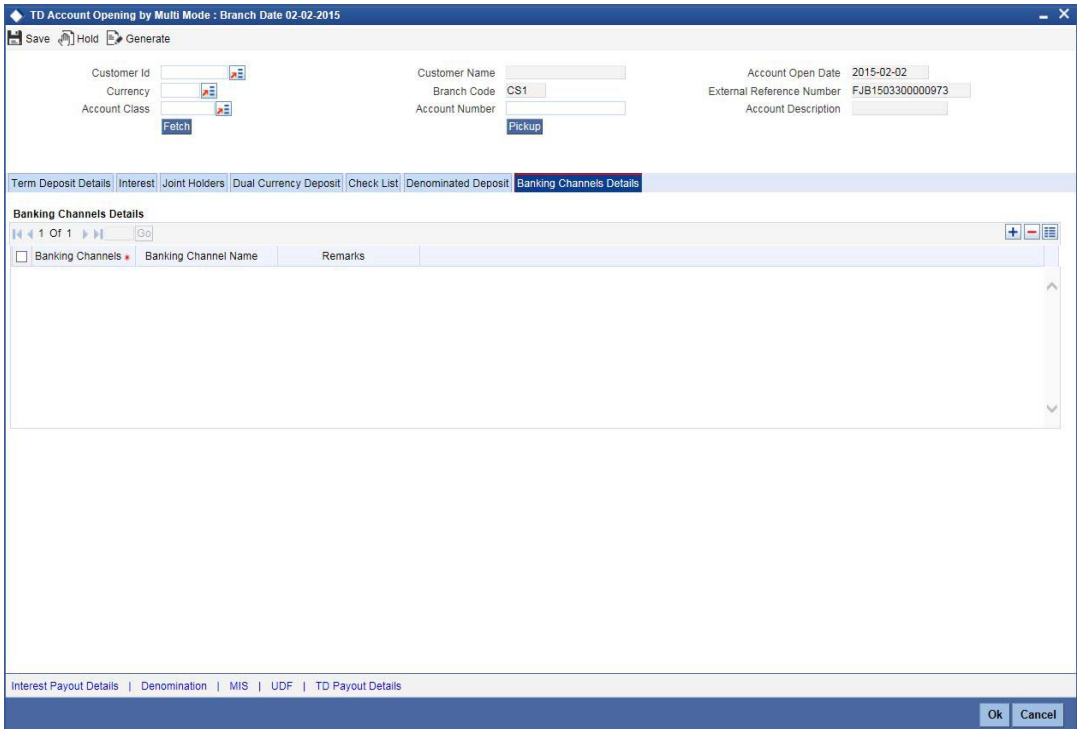
While saving the transaction, if you had modified the interest rate at TD account level for TD booking or for creating Payout TD, the system displays configurable override messages.

These overrides are displayed during subsequent modifications of the interest rate. You can also configure overrides for Dual Authorization to be displayed at Contract and Maintenance level in the 'Override Maintenance' screen.

For more information about configuring overrides, refer to the section 'Override Maintenance' in the chapter 'Configuring Overrides' in the Core Services User Manual.

10.5.4 Banking Channels Button

The system defaults the common channel information captured at CIF and account class levels during TD account creation.



Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
- You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.
- You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.

– When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

10.6 TD Redemption

This section contains the following topics:

- Section 10.6.1, "Manual Pay-Out TD Redemption"
- Section 10.6.2, "Capturing the Pay-Out Parameters"
- Section 10.6.3, "Specifying Child TD Details"
- Section 10.6.4, "Capturing Pay-Out Parameters Details"

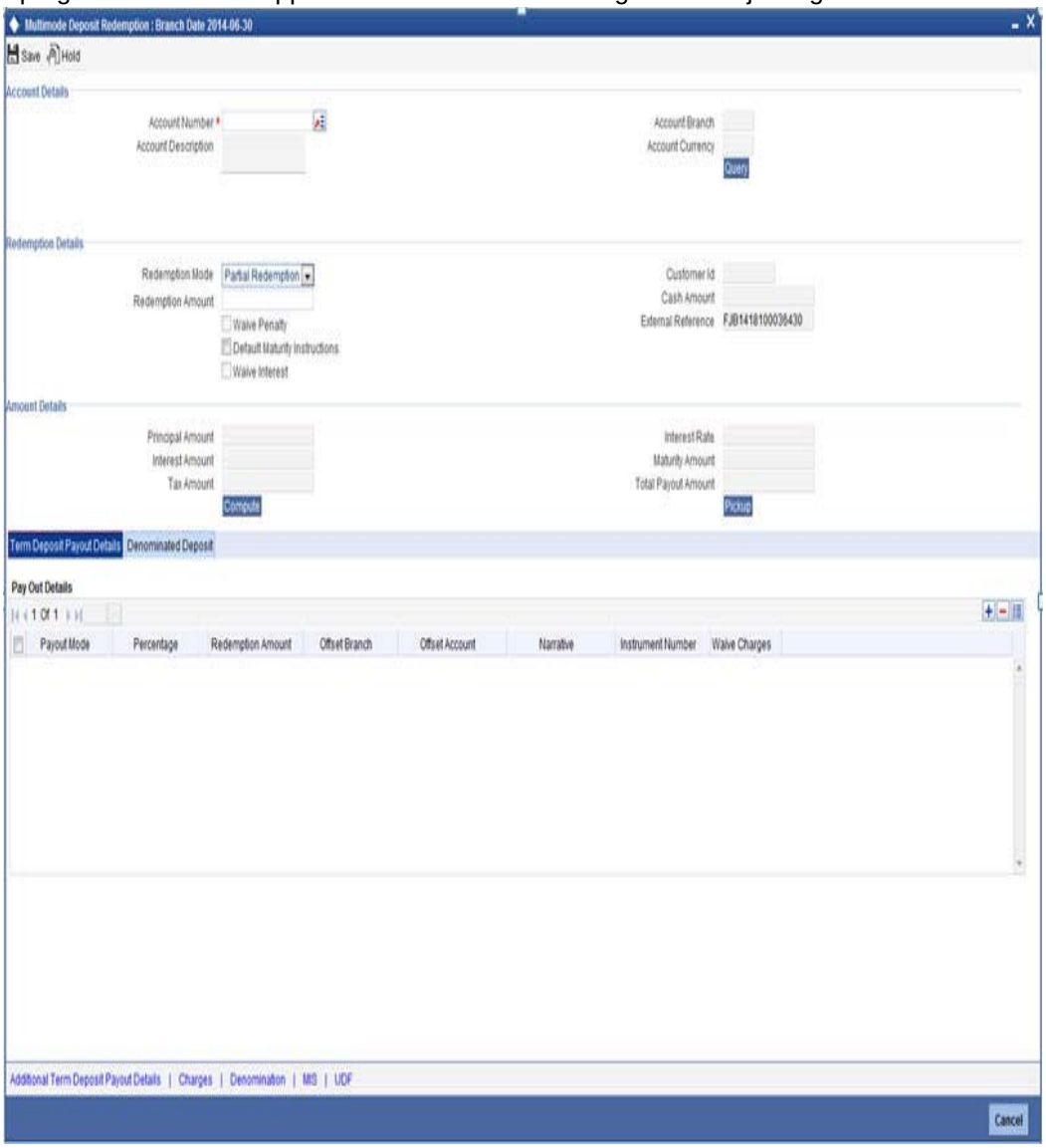
10.6.1 Manual Pay-Out TD Redemption

You can redeem a Term Deposit for multi mode pay out using ‘Multimode Deposit Redemption’ screen.

Note

For denominated deposits, payout to a child TD using the same denominated deposit account class or any other denominated deposit account class will be restricted. This restriction will be applicable during opening, redemption, maturity processing or amendments. System will do a validation for this and if the validation fails an error similar to ‘Payout to term deposit using denominated deposit account class is not allowed for this denominated deposits’ is displayed.

You can invoke ‘Multimode Deposit Redemption’ screen. by typing ‘1317’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details are displayed:

Account Number

Specify the TD account which is to be pre-closed. The option list displays all valid account numbers applicable. Choose the appropriate one.

Note

In case of multiple accounts with the same account number, the system will displays a list of account numbers with account branches to select.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Currency

The system displays the currency of the logged-in account. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account currency.

Account Description

The system displays the description of the account.

Redemption Mode

Select the Redemption mode from the following options:

- Partial Redemption
- Full Redemption'.

Redemption Amount

Specify the Redemption Amount if you have selected the Redemption Mode as 'Partial Redemption'.

System displays the principal amount as 'Redemption Amount' if you have selected the Redemption Mode as 'Full Redemption'.

External Reference

The system generates and displays a unique reference number for the transaction. The host identifies the transaction with the external reference number.

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

Note

This is applicable only for full redemption and not for partial redemption.

Waiver Interest

Check the box to waive the interest for redeeming the term deposit.

Note

This is applicable only for full redemption and not for partial redemption.

Default Maturity Instructions

Check this box to default the principal payout instructions in the Term Deposit Payout Details grid.

Note

The instructions to payout the principal are specified during TD creation.

Details

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the ‘Compute’ button.

Interest Amount

The system defaults the rate of Interest at which the interest amount is calculated.

Tax Amount

The system displays the amount to be deducted towards tax.

Interest Rate

The system displays the current interest rate applicable after partial/full redemption when you click on the ‘Compute’ button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Total Payout Amount

The system displays the total payout amount.

Refer the chapter ‘Annexure B - IC Rule Set-up’ in this user manual for details on calculating principal and interest amount during term deposit redemption.

Specifying the Term Deposit Payout Details

Payout Mode

Select the pay-out mode from the following options:

- Bankers Check
- Payments
- Cash
- Accounts
- General Ledger
- Term Deposit
- Demand Draft
- Loan Payment

Percentage

Specify the amount of redemption in percentage.

Redemption Amount

Specify the amount of redemption in absolute.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption

Instrument Number

Specify the instrument number to be issued.

Waive Charges

Check this box to waive charges for pay-out BC issuance.

Note

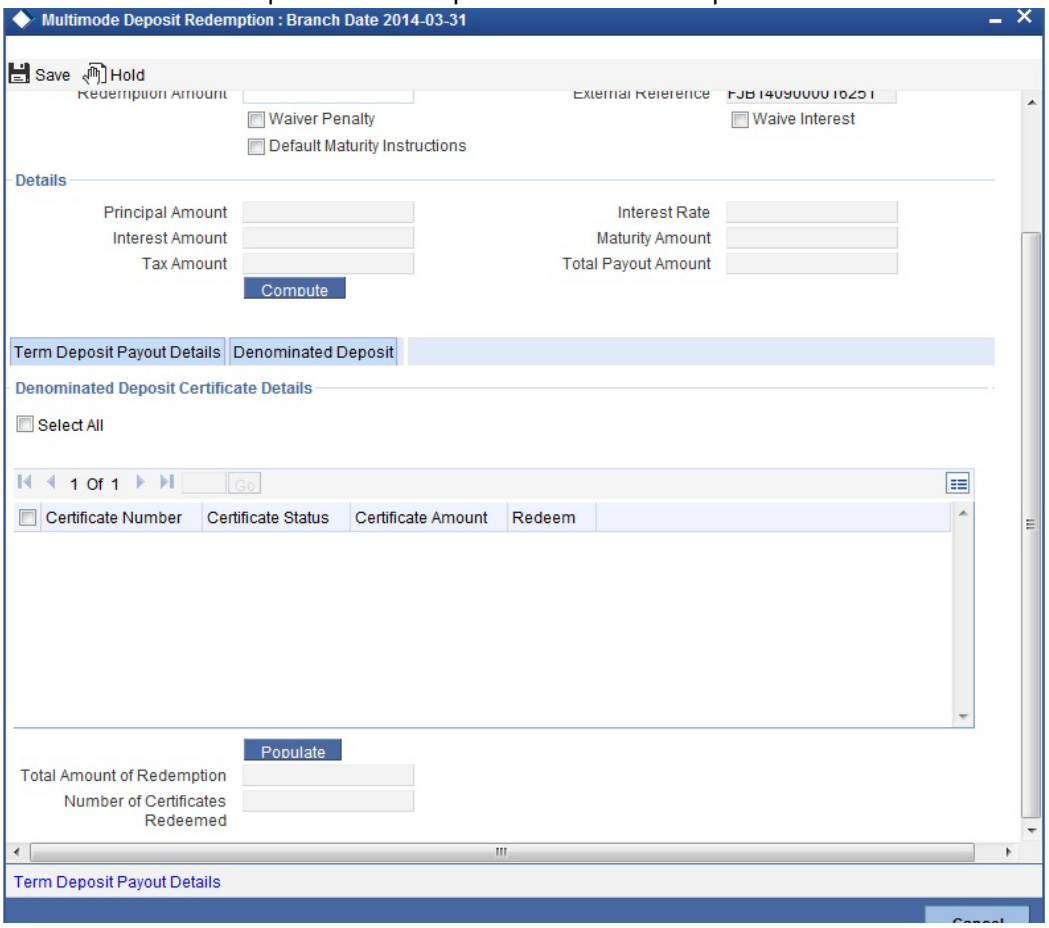
The customer number, pay-in account number, and payout account numbers should use different CASA account numbers. The following override message is displayed to ensure that the account numbers are different:

"Do Redemption with differ customer A/C CIF"

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

Specifying Denomination Certificate Details

Click 'Denominated Deposits' tab to capture denominated deposit certificate details:



Select All

Check this box to select all certificates for the account.

Certificate Number

Select the certificate number from the option list. The list displays all active certificates issued for the account.

Certificate Status

The current status of the selected certificate is displayed here.

Certificate Amount

The amount of the certificate is displayed here.

Redeem

Check this box to do a partial or full redemption.

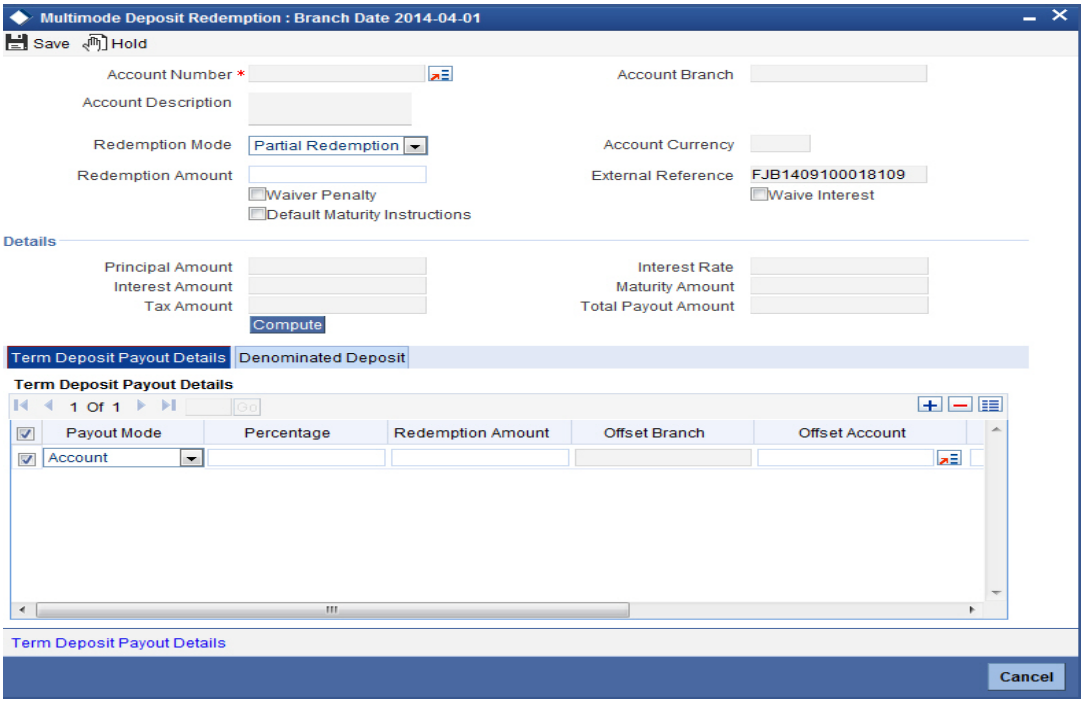
Total Amount of Redemption

The total redemption amount is displayed here.

Number of certificate redeemed

The number of certificates currently redeemed is displayed here.

The following screen is displayed:



The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

You need to specify the following:

Txn Ccy

Select the transaction currency from the option list.

Redemption Mode

Select the mode of redemption. Redemption can be either in part or in full.

Redemption Amount

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.

Note

The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the ‘Corporate Deposits Cluster Maintenance’ level, else the system will display the error message as “Withdrawal amount must be multiples of withdrawal unit”.
- Withdrawal amount should be greater than minimum booking amount maintained at the ‘Corporate Deposits Cluster Maintenance’ level, else the system will display the error message “Withdrawal exceeds minimum balance level”.

Waive Interest

Check this box to waive off the calculated interest amount that is to be paid to the customer during redemption.

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

Note

You can check the ‘Waive Interest’ and ‘Waive Penalty’ boxes only for full redemption and not for partial redemption.

Principal and Interest Details

The system displays the following principal and interest details:

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the ‘Compute’ button.

Interest Rate

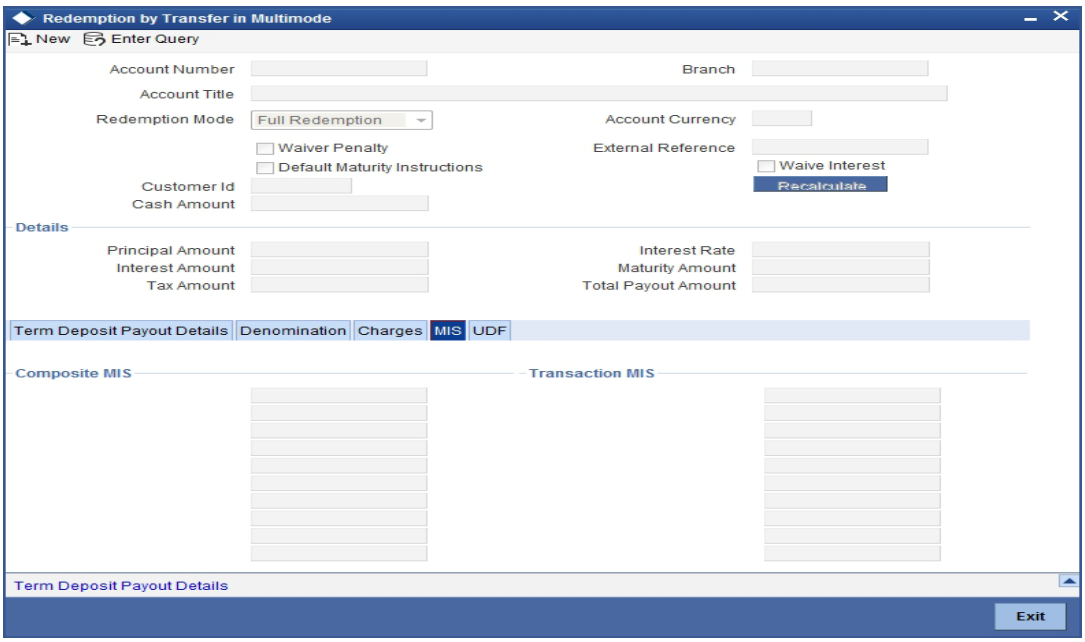
The system displays the current interest rate applicable after partial/full redemption when you click on the ‘Compute’ button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Refer the chapter ‘Annexure B - IC Rule Set-up’ in this user manual for details on calculating principal and interest amount during term deposit redemption.

On clicking ‘Save’ button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



The following details are displayed:

Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

Exchange Rate

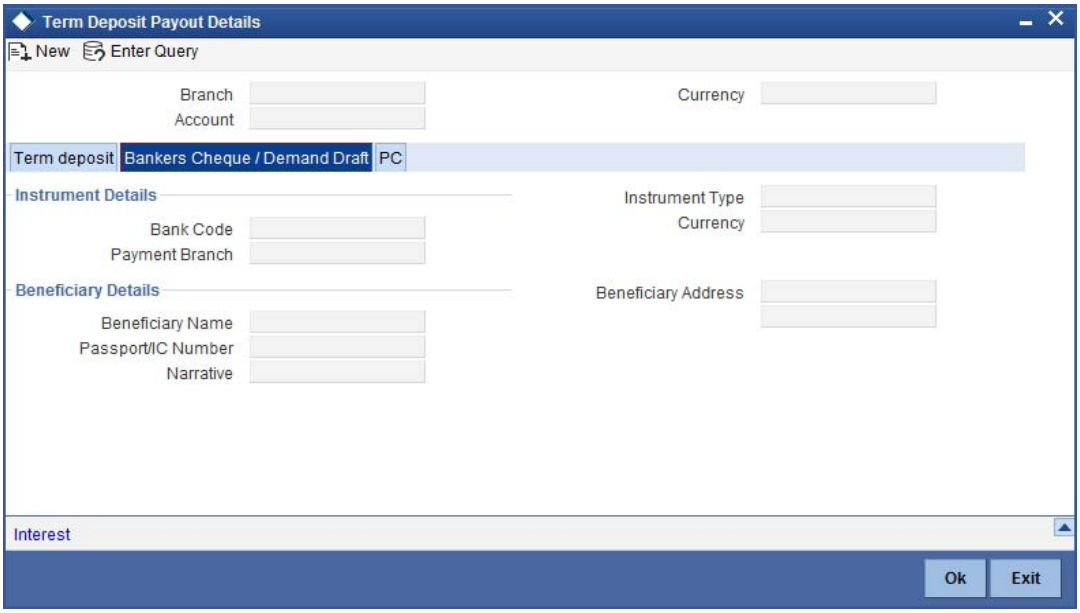
This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

10.6.2 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.



You can maintain the following parameters here:

Bank Code

Bank code of the TD account will be defaulted from the main screen.

Account

TD account will be defaulted from the main screen

Currency

Currency of the TD account will be defaulted from the main screen

10.6.2.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Cheque Date

Select the cheque date for the pay-out.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Country Code

Select the country code for the pay-out.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Beneficiary Address

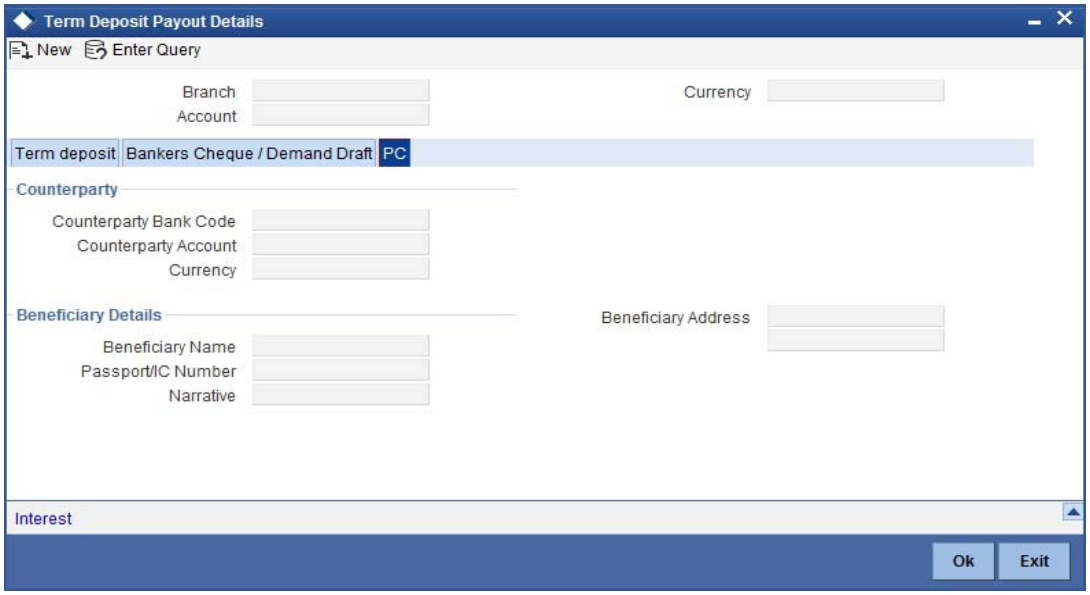
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.6.2.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.



The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Counterparty Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Address

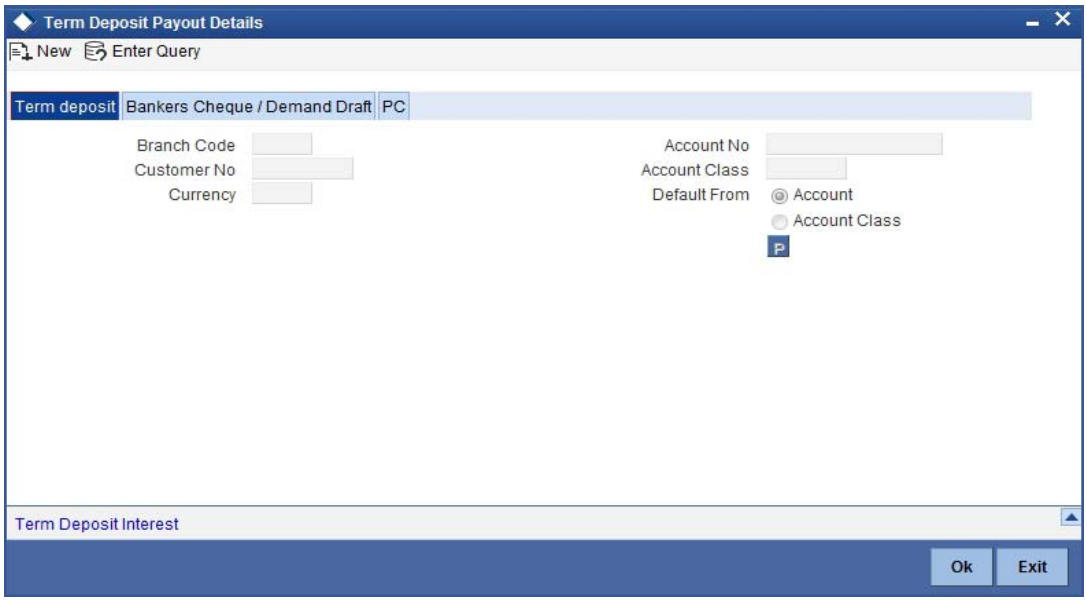
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.6.2.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.



The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Indicate the Default From option to default the details from either the parent account TD account or account class. The options available are:

- Parent Account
- Account Class

Account Class

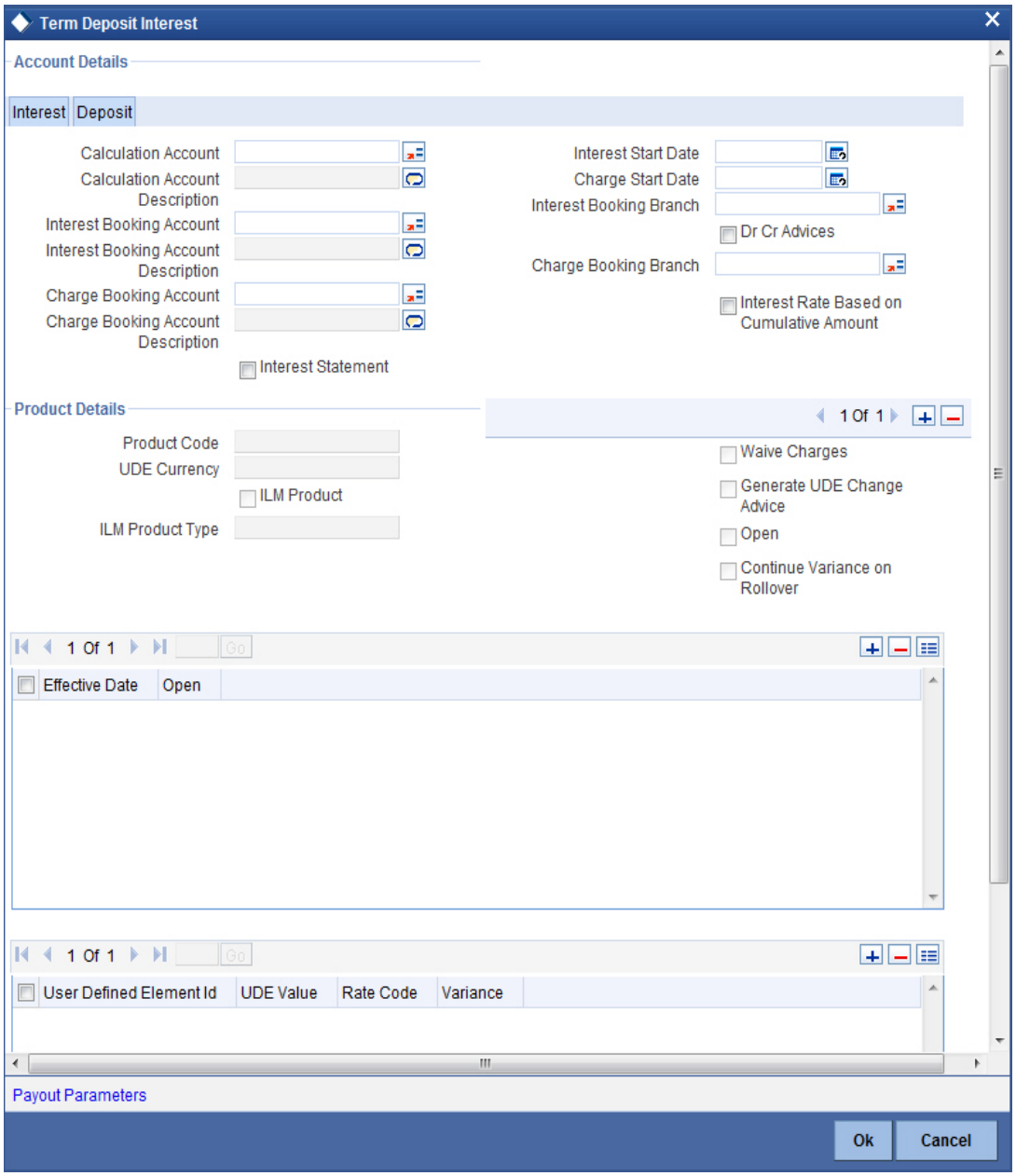
Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

Note

If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

10.6.3 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Term Deposit Interest' button.



You need to capture the following details here:

Branch Code

The system displays the branch code of the Child TD.

Account Number

The system displays the account number of the Child TD.

Account Class

The system displays the account class of the Child TD.

Customer Number

The system displays the customer number of the Child TD.

10.6.3.1 Capturing Interest Details

Calculation Account

Select the calculation amount of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

Continue Variance on Rollover

The system defaults it based on the Interest and Charges product. However, you can modify this.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by ‘closing’ it. You can achieve this by un-checking the box ‘Open’. The product will cease to be applied on the account class.

Effective Date

Specify the effective date ‘Effective Date’ of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

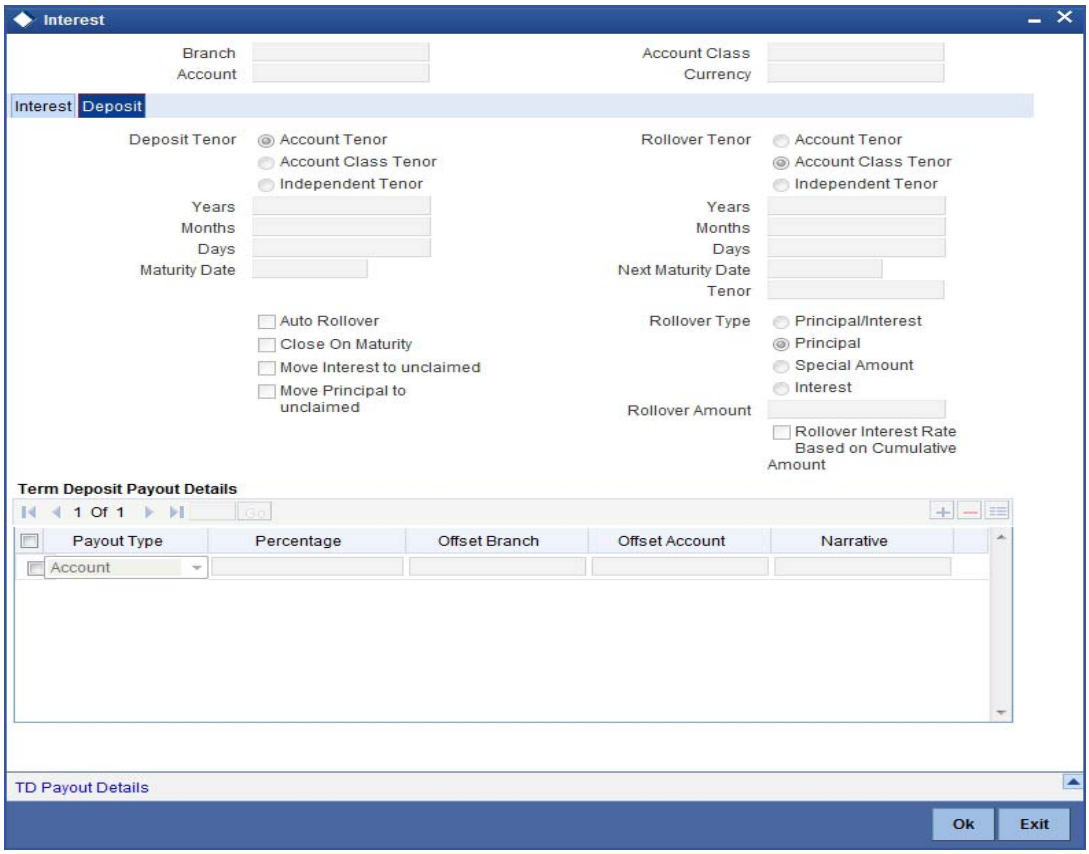
Specify the rate code for the account.

Variance

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. This value can be modified at any point of time.

10.6.3.2 Capturing Details for Deposit

To capture the deposit details, click on the ‘Deposit’ tab.



Specify the following details:

Deposit Tenor

The system calculates the tenor of the deposit account as the difference between interest start date and maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

However, system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - - If you select this option, then you have to specify the tenor to be considered for deposit in terms of years, months and days

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, “Roll-over tenor does not fall in the range of minimum and maximum tenor allowed”.

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the original tenor.

Months

This indicates the number of months in the original tenor.

Days

This indicates the number of days in the original tenor.

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Rollover Tenor

If 'Auto rollover' box is checked in deposit booking and TD payout screens then you need to update the 'Rollover Tenor' to be considered

You can select one of the following options:

- Account Class Tenor - If 'Recompute Maturity Date on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
  - The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
  - During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays the override message, "Re-pick account class tenor on rollover restrictions exists at account class".
  - On save, the 'Next Maturity Date' is null.
- Account Tenor - If 'Recompute Maturity Date on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
  - The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
  - During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Recompute Maturity Date on Rollover restrictions at account class will be ignored".
  - On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination. On save, system updates the 'Next Maturity Date' accordingly.

Note

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

Years

Specify the number of years in the rollover tenor.

Months

Specify the number of months in the rollover tenor.

Days

Specify the number of days in the rollover tenor.

Next Maturity Date

On clicking on ‘Save’ or ‘Compute’, system defaults the next maturity date from the previous tenor of the deposit. This is updated only for rollover TDs.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. You have to indicate ‘Rollover Type’ on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role ‘INT_UNCLAIMED’ on Grace period End date. If you select this option, then you will have to check the box ‘Move Principal to Unclaimed’.

Move Principal to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role ‘PRN_UNCLAIMED’ on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both ‘Move Interest to Unclaimed’ and ‘Move Principle to Unclaimed’ then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

Refer the section ‘Calculating Interest Rate Based on Base Amount’ in ‘Terms and Deposits’ User Manual for details about arriving at interest rate based on cumulative amount.

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select ‘Principal’ option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be

first liquidated to TD account and settled to the Payout details maintained for the TD account).

- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

10.6.3.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Creation of new Term Deposit – TD

Note

– For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

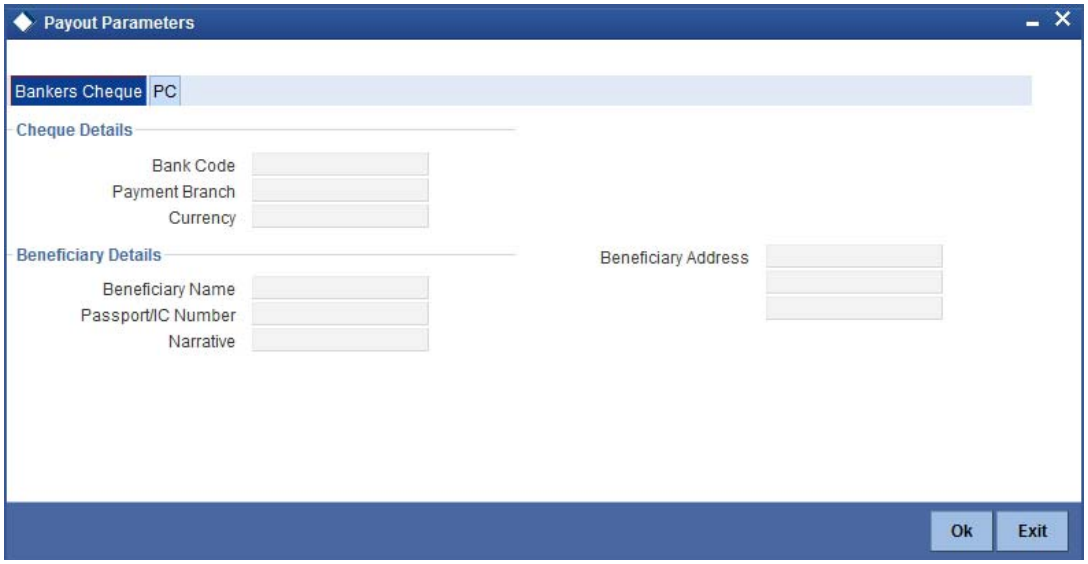
Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

10.6.4 Capturing Pay-Out Parameters Details

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.



The following details are captured here:

10.6.4.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Date

Specify the date of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/ IC Number

Specify the passport or IC number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

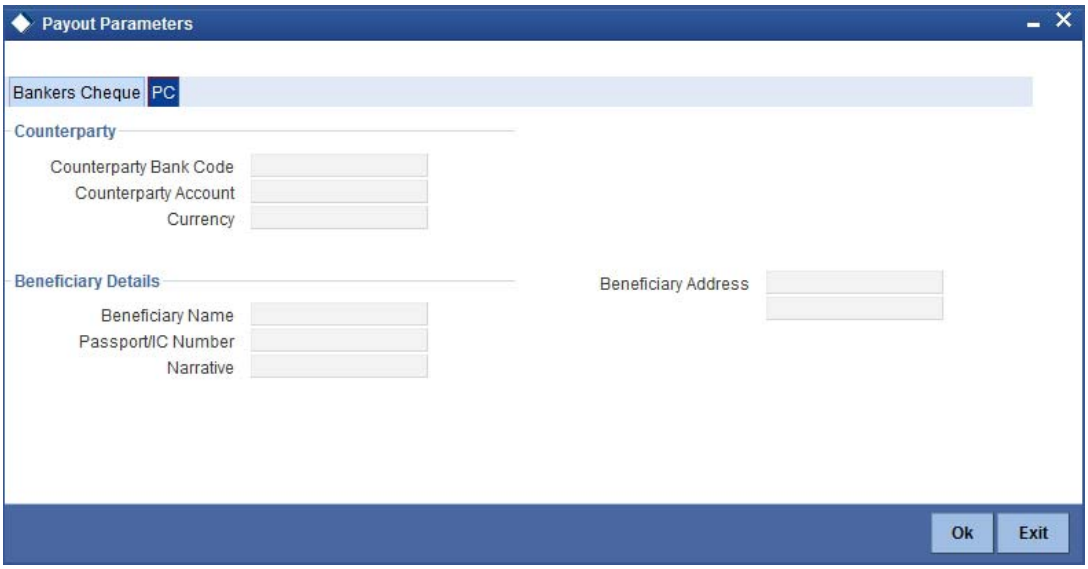
Specify the description for the pay-out.

Country Code

Specify the country code for the pay-out.

10.6.4.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.



The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport Account Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

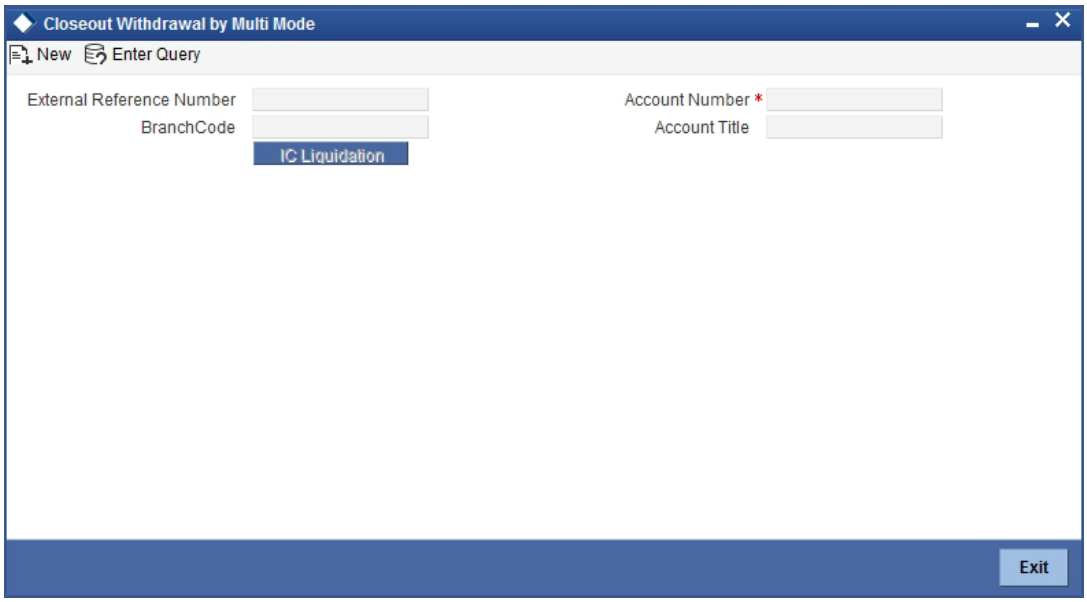
10.7 Close Out Withdrawal by Multi Mode

This section contains the following topics:

- Section 10.7.1, "Processing Close Out Withdrawal by Multi Mode"
- Section 10.7.2, "Maintaining Pay-out Parameters"

10.7.1 Processing Close Out Withdrawal by Multi Mode

You can close an account and pay the account balance to the customer using the ‘Close out Withdrawal by Multi Mode’ screen. You can invoke this screen by typing ‘1350’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following parameters here:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch Code

Branch code of the current branch is defaulted here.

Account Number

Specify a valid account number you need to close, from the adjoining option list.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

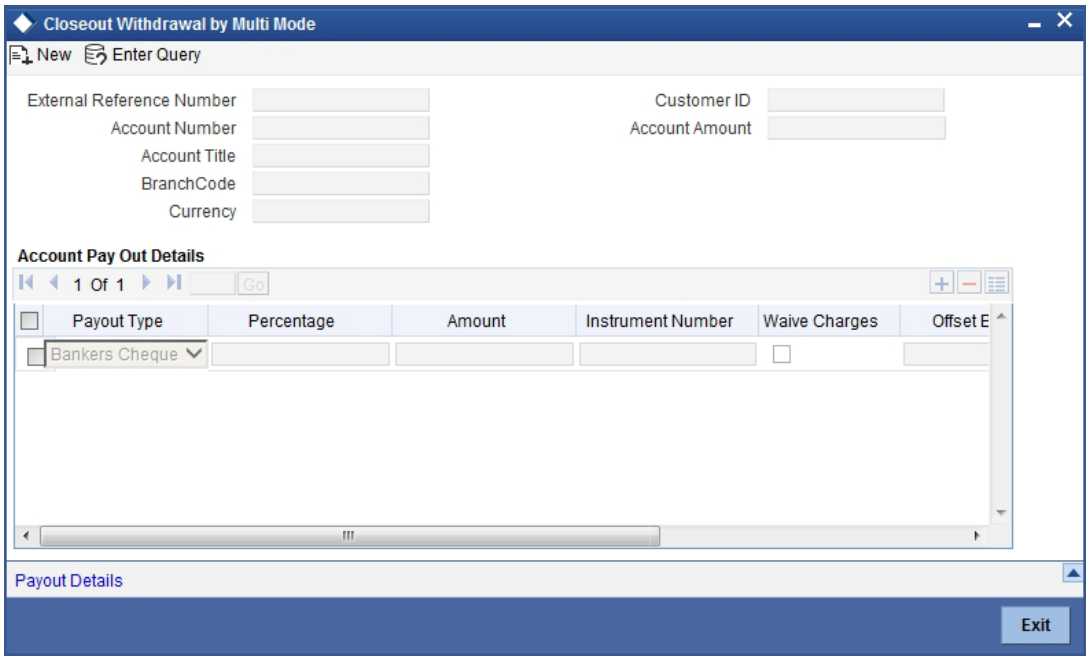
Account Title

Title of the specified account number is defaulted here.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:



In addition to the details maintained in the previous stage, the system defaults the following details:

Currency

Currency of the specified account number is defaulted here.

Customer ID

Customer ID of the specified account number is defaulted here.

Account Amount

Balance amount in the specified account number is defaulted here.

You can also maintain the following details, apart from the details defaulted:

Account Pay Out Details

You can maintain the following details here:

Pay-Out Option

Select a valid pay-out option for the specified account number, from the adjoining drop-down list. This list displays the following values:

- Bankers Cheque – BC – Select if pay-out is through Bankers Cheque.
- Payout by FT – FT – Select if pay-out is through Fund Transfer.
- Payout by Cash – Select if pay-out is through Cash.
- Payments – PC – Select if pay-out is through payments.

Percentage

Specify amount of redemption in percentage.

Amount

Amount to be paid-out is defaulted here based on the selected pay-out option and specified percentage, when you save the transaction.

Instrument Number

System will default the instrument number in forthcoming enrich stage which is to be issued to customer when BC payout mode is used.

Waive Charges

Check this box to indicate waive option for pay-out mode using RT product.

Offset Branch

Branch code of the account for redemption is defaulted here, when you select the 'Offset Account'.

Offset Account

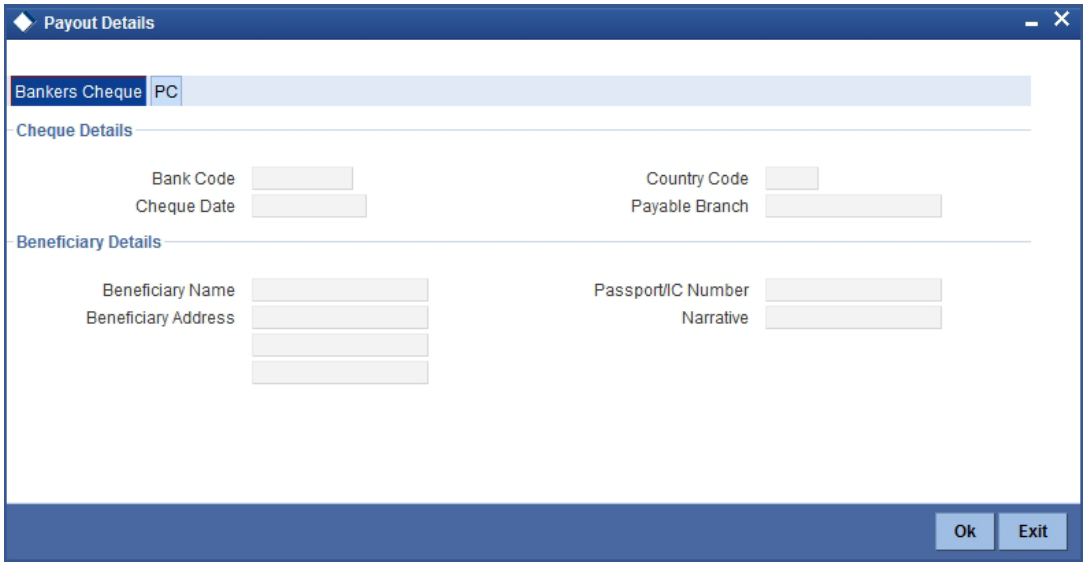
Specify account number you need for redemption from the adjoining option list.

Note

If the transaction account has negative balance, and the mode used for closure is FT, the system will debit the negative amount of the transaction account + charges associated with account closure + the payout mode charges from the offset account, nullify the transaction account by making it to 0 and then closes. For modes other than FT, the system displays an error message when you try to close a negative balance account.

10.7.2 Maintaining Pay-out Parameters

You can maintain pay-out details of the account considered for redemption using the 'Payout Details' screen. You can maintain details for any selected payout option. You can invoke this screen by clicking on the 'Payout Details' button in the 'Close out Withdrawal by Multi Mode' screen.



You can maintain the following parameters here:

10.7.2.1 Bankers Cheque Tab

You can maintain Bankers cheque details of the account for redemption here, if you have selected 'Pay-Out Option' as 'Bankers Cheque'.

Cheque Details

You can maintain the following cheque details:

Bank Code

Specify Bank code of the Banker's Cheque from the adjoining option list.

Country Code

Specify Country code of the Banker's Cheque from the adjoining option list.

Cheque Date

Specify a valid date you need to issue Banker's Cheque from the adjoining calendar.

Payable Branch

Specify branch you need to pay the Banker's Cheque from the adjoining option list.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the Banker's Cheque.

Beneficiary Address

Specify address of the beneficiary for the Banker's Cheque.

Passport/IC Number

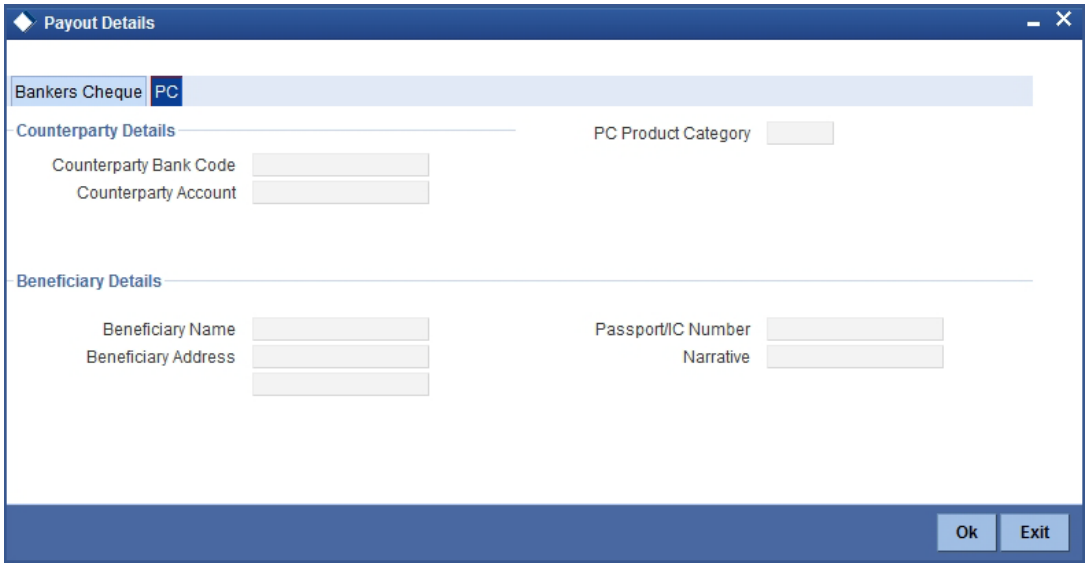
Specify Passport number of the beneficiary for the Banker's Cheque.

Narrative

Specify description for the beneficiary of the Banker's Cheque.

10.7.2.2 PC Tab

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.



You can maintain the following parameters here:

Counterparty Details

You can maintain the following counterparty details here:

Counterparty Bank Code

Specify the Bank code of the counterparty from the adjoining option list.

Counterparty Account

Specify account number of the counterparty from the adjoining option list.

PC Product Category

Specify PC product category from the adjoining option list.

> **Note**
>
> This is an optional field. If a value is not defined for this field, then the system books PC contract based on the PC 'Product Category' details maintained at 'Account Class' level.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the PC product.

Beneficiary Address

Specify address of the beneficiary for the PC product.

Passport/IC Number

Specify Passport number of the beneficiary for the PC product.

Narrative

Specify description for the beneficiary of the PC product.

> **Note**
>
> During account closure, the system uses PC Bridge GL, maintained at account class level, as an intermediary GL.

11. Credit Card Payments

11.1 Introduction

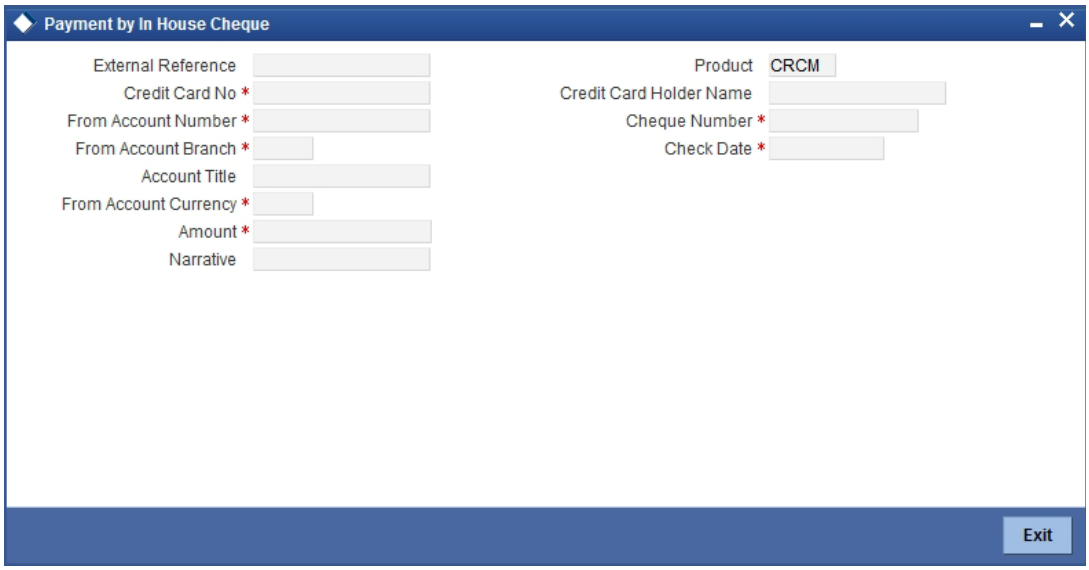
Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

This chapter contains the following sections:

- Section 11.2, "Processing Payments by In-House Bank Cheques"
- Section 11.3, "Processing Payments by Other Bank Cheques"
- Section 11.4, "Processing Payments by Cash"
- Section 11.5, "Processing Payments by Account"
- Section 11.6, "Processing Credit Card Payment Reversals"

11.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCM.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

From Account Branch

Branch code of the recovery account is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

From Account Number

Recovery account number is defaulted here. However; you can specify account number from the adjoining option list, if needed.

Account Title

Title of the recovery account is defaulted here.

From Account Currency

Currency of the account is defaulted, when account number is selected.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Check Date

Current system date is defaulted as the check date.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the ‘Cheque Issue Date’ and the ‘Cheque Date’ is greater than the ‘Cheque Stale Days’ maintained at the ‘Branch Parameters Maintenance’ screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field ‘Cheque Stale days’ is not maintained at the ‘Branch Parameters Maintenance’ screen.

Amount

Specify the payment amount for credit card transaction.

Note

Amount currency can be FCY

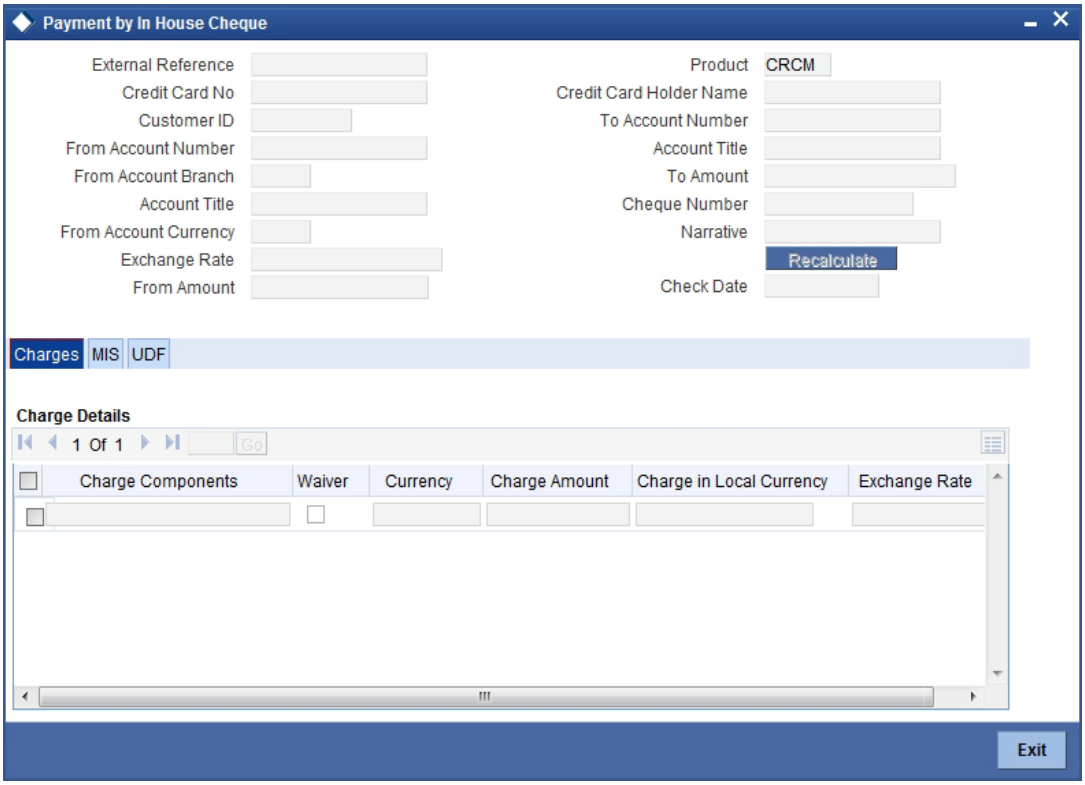
Narrative

Specify remarks for the credit card payments, if any.

Click ‘Save’ icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:



In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click ‘Save’ icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer ‘Depositing an In-house Cheque’ section in ‘Instrument Transactions’ chapter of this User Manual.

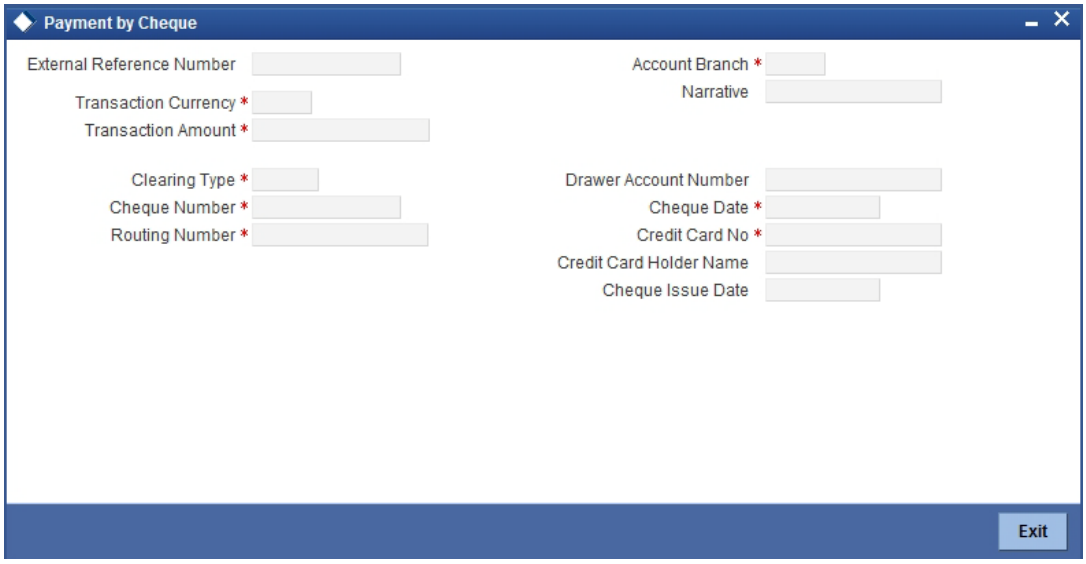
After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.

Note

- When an amount is paid, the system accepts the amount with out validating payment against due amount.
- You can also configure auto-authorization with few user limits.

11.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using ‘Credit Card Payment By Cheque’ screen. You can invoke this screen by typing ‘CRCN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Account Branch

Specify branch code of the Credit Card from the adjoining option list.

Narrative

Specify remarks for the credit card payments, if any.

Transaction Currency

Currency of the transaction is defaulted here; however, you can modify if needed.

Transaction Amount

Specify amount of the cheque drawn.

Account Number

Specify the account number of the Credit Card to credit the account.during credit card payment. Alternatively, you can select the account number from the option list. The list displays all the valid account numbers maintained in the system.

If you do not specify the account number, during credit card payment, the system credits the GL maintained as part of Card Maintenance GL.

Clearing Type

Specify clearing type you need for the cheque drawn from the adjoining option list.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Cheque Number

Specify a valid cheque number for payment.

> **Note**
>
> Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Routing Number

Specify routing number you need for the cheque drawn from the adjoining option list

Drawer Account Number

Specify Account number on which the cheque is drawn.

Cheque Date

Cheque date is defaulted here.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

> **Note**
>
> If the difference between the ‘Cheque Issue Date’ and the ‘Cheque Date’ is greater than the ‘Cheque Stale Days’ maintained at the ‘Branch Parameters Maintenance’ screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field ‘Cheque Stale days’ is not maintained at the ‘Branch Parameters Maintenance’ screen.

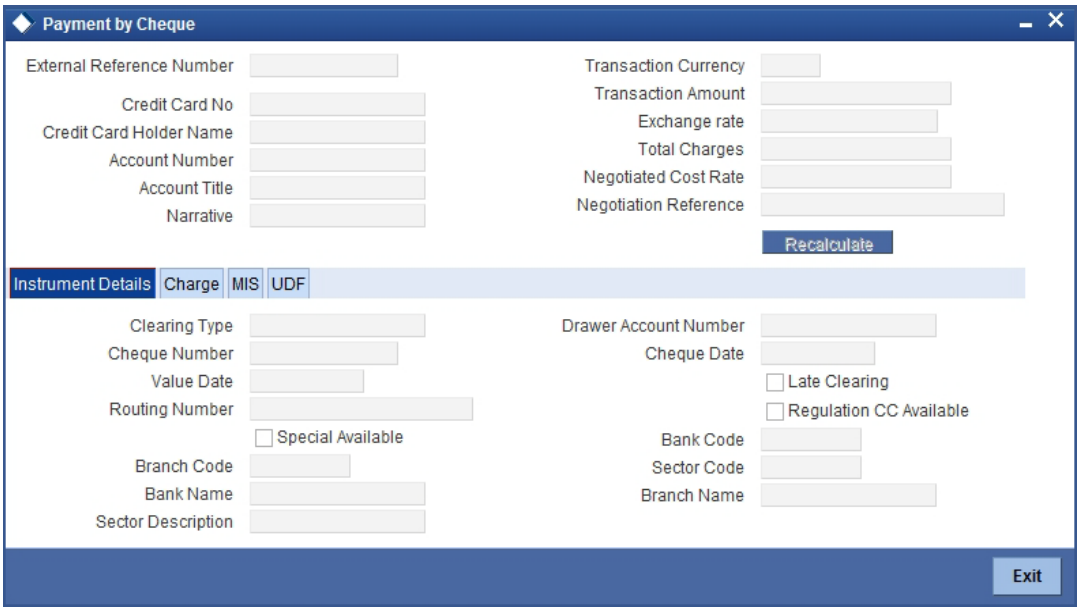
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:



In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

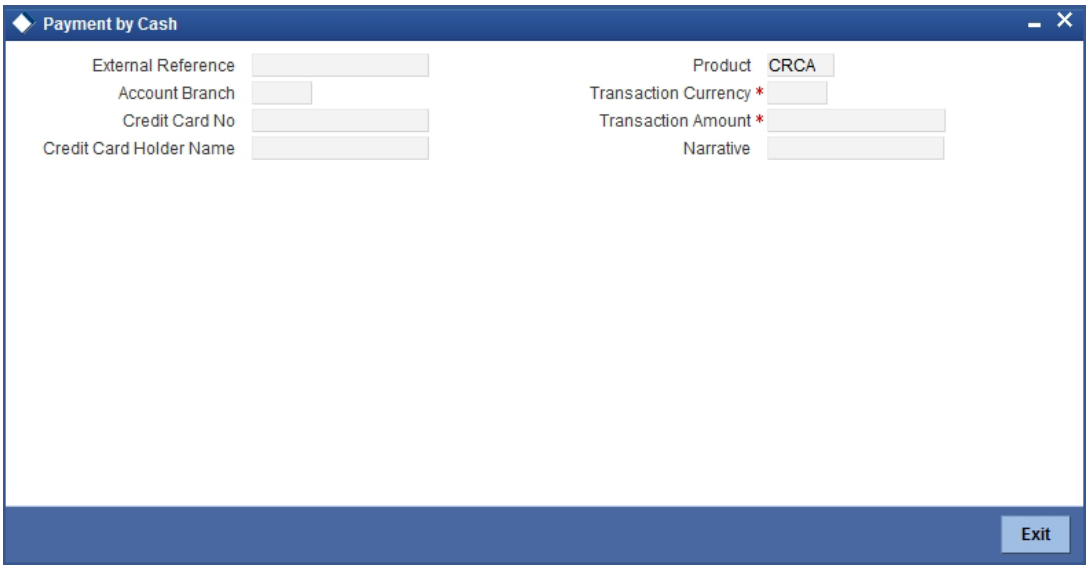
11.4 Processing Payments by Cash

This section contains the following topics:

- Section 11.4.1, "Invoke Credit Card Payment by Cash screen"
- Section 11.4.2, "Currency Denomination Tab"
- Section 11.4.3, "Charge Details Tab"

11.4.1 Invoke Credit Card Payment by Cash screen

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cash. You can maintain these details using 'Credit Card Payment By Cash' screen. You can invoke this screen by typing 'CRCP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCA.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Transaction Amount

Specify payment amount for credit card transaction.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Narrative

Specify remarks for the credit card payments, if any.

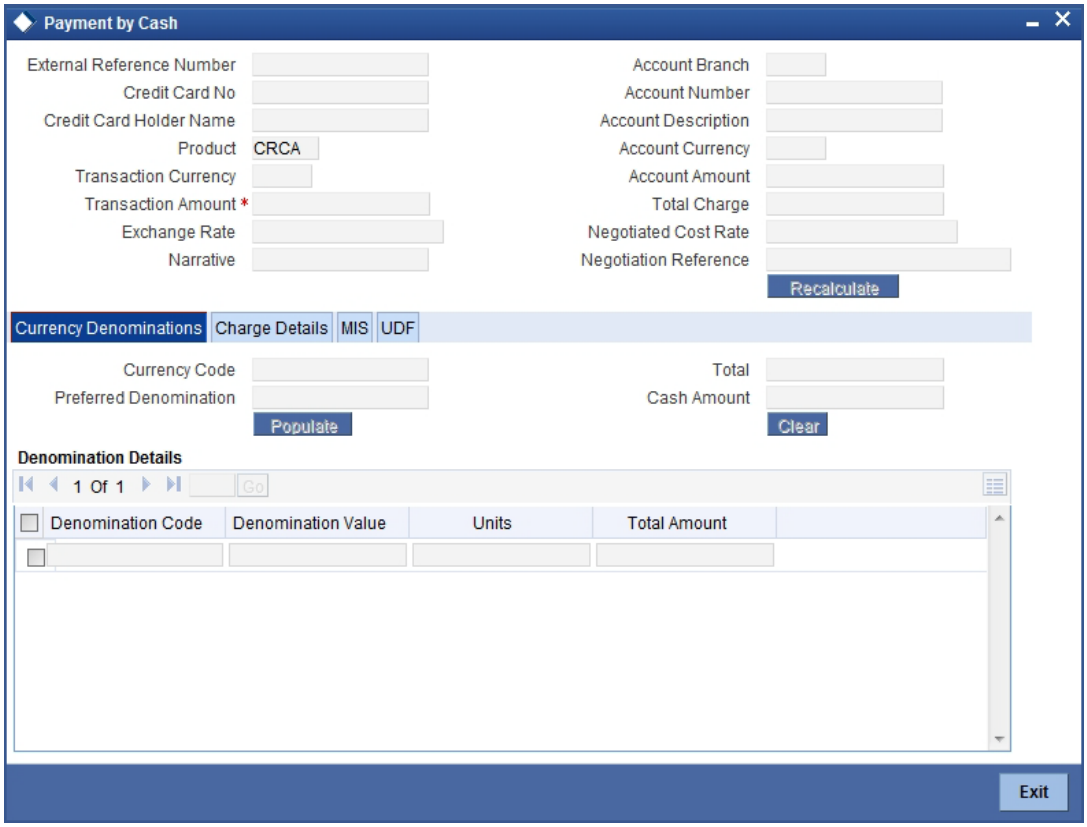
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:



In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number,
- Account Description
- Account Currency

- Account Amount
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

11.4.2 Currency Denomination Tab

You can maintain the following denomination details here:

Currency Code

Currency code of the transaction currency is defaulted here.

Preferred Denomination

Specify preferred denomination for the Credit Card payment.

Total

Transaction amount is defaulted here from the main screen.

Denomination Details

You can maintain the following details here:

Denomination Code

Denomination code is defaulted based on the details maintained at ‘Denomination Maintenance’ level.

Denomination Value

Denomination value is defaulted based on the details maintained at ‘Denomination Maintenance’ level.

Units

Specify units you need for the specified denomination code.

Total Amount

Total amount is defaulted based on the denomination details maintained in this screen.

11.4.3 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at ‘Arc Maintenance’ level. However; you can modify if needed and click on ‘Recalculate’ button to display the final total amount for the transaction.

For further processing details, refer ‘Depositing Cash’ section in ‘Cash Transactions’ chapter of this User Manual.

Click ‘Save’ icon to go to the next stage.

Authorization Stage

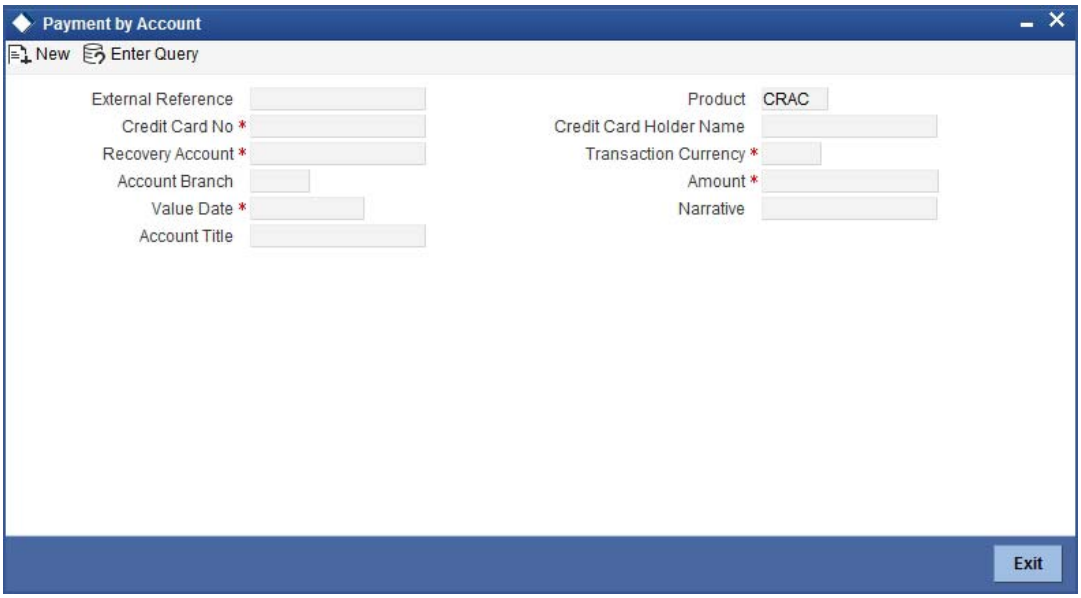
On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, the system processes accounting entries to respective GLs maintained for Credit Card product.

11.5 Processing Payments by Account

Oracle FLEXCUBE provides a facility to handle Credit Card payments by Account. You can maintain these details using 'Credit Card Payment By Account' screen. You can invoke this screen by typing 'CRAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRAC.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Value Date

Current date of the system is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Recovery Account

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Recovery Account number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Title

Title of the recovery account is defaulted here.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Note

If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

Amount

Specify the payment amount for credit card transaction.

Note

If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

---

Narrative

Specify remarks for the credit card payments, if any.

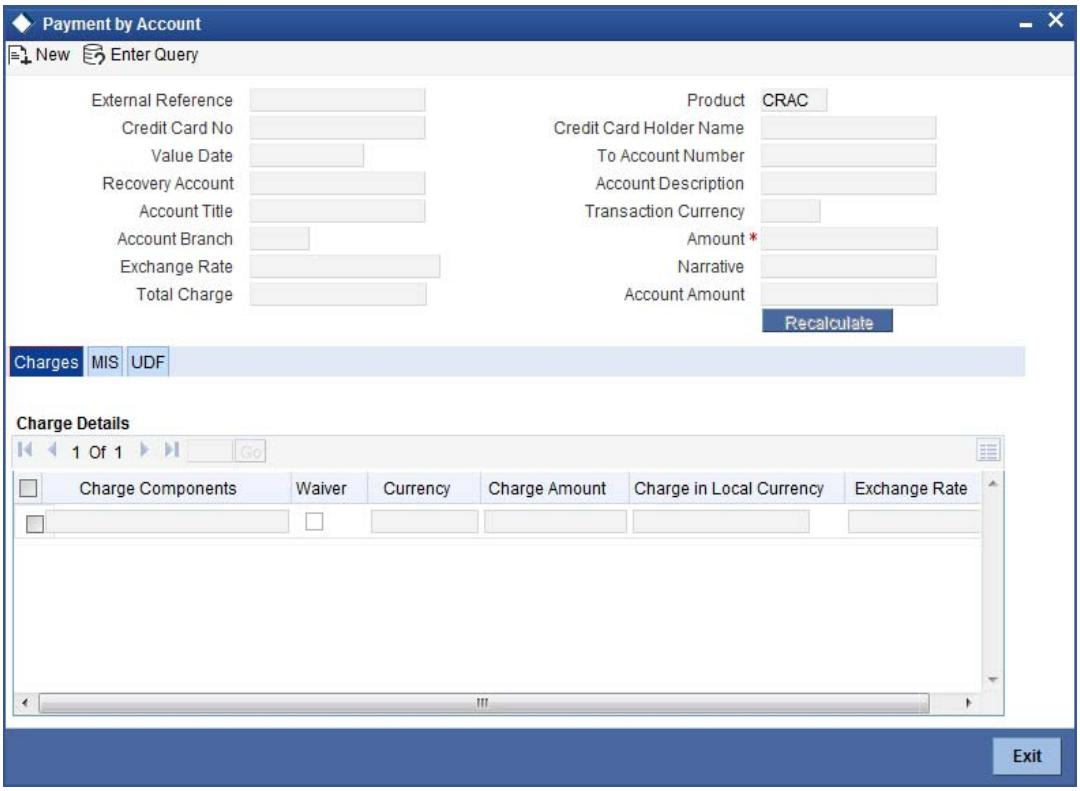
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:



In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

Exchange Rate

Exchange rate value is defaulted here to convert the transaction currency to account currency.

Recalculate

Click this button to recalculate charges for the cheque deposited.

11.5.1 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to dsplay the final total amount for the transaction.

For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

Click ‘Save’ icon to go to the next stage.

Authorization Stage

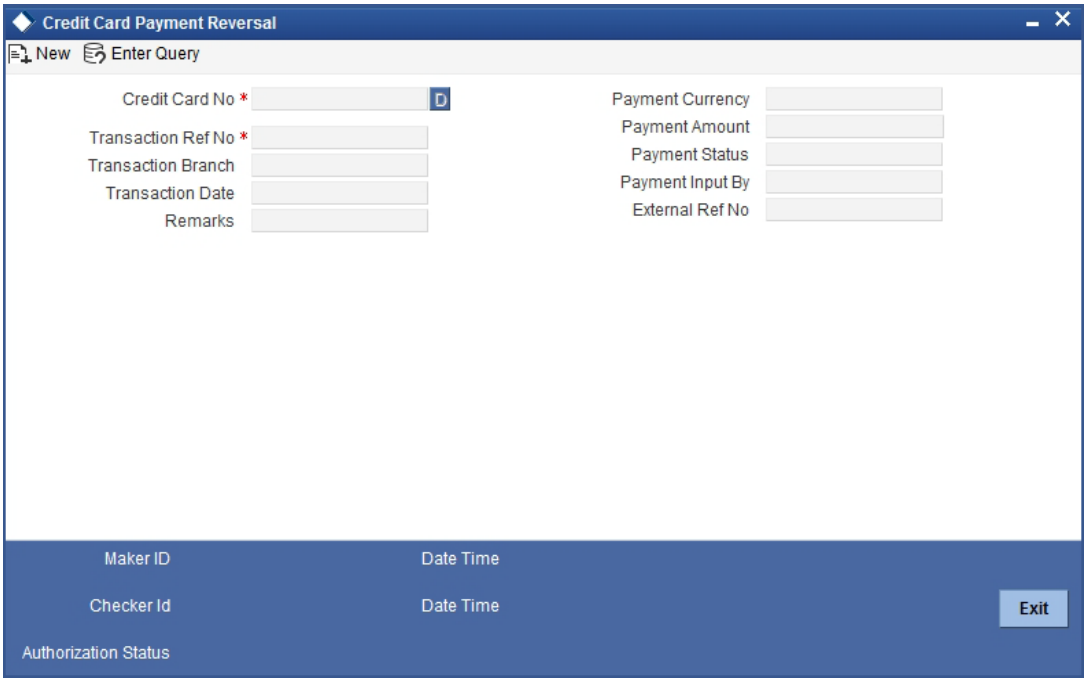
On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer ‘Requesting for Funds Transfer’ section in ‘Cash Transactions’ chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product.

11.6 Processing Credit Card Payment Reversals

Oracle FLEXCUBE provides a facility to handle reversal of Credit Card payments by Cash, Cheques and Account transfer. You can maintain payment reversal details using ‘Credit Card Payment Reversal’ screen. You can invoke this screen by typing ‘STDCCREV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following parameters here:

Credit Card No

Specify number of the Credit Card for which you need to reverse payments.

Transaction Ref No

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency

- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

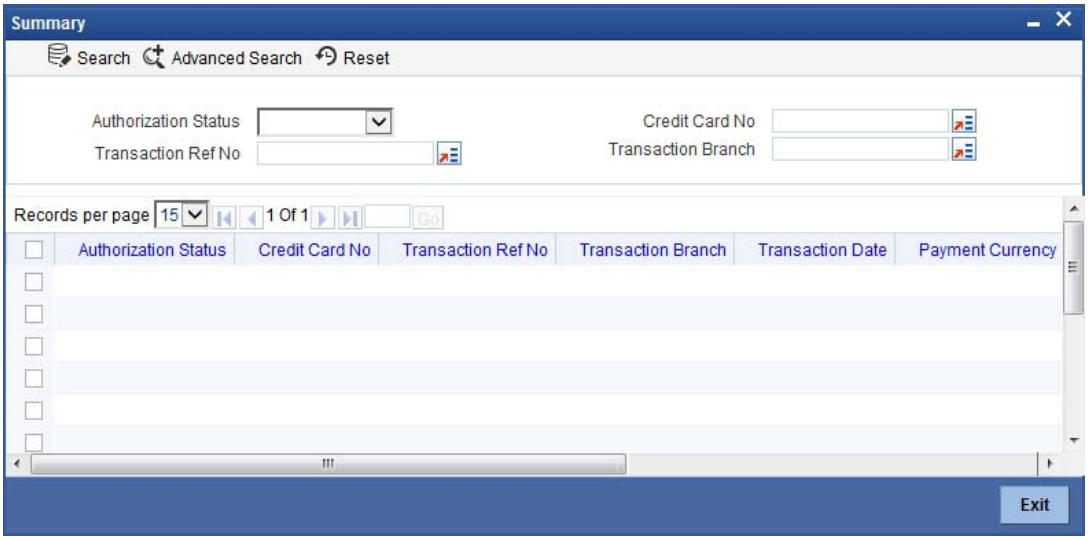
Remarks

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on ‘Save’ icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

11.6.1 Viewing Credit Card Reversal Payments

You can view a summary of Credit Card reversal payments maintained at the ‘Credit Card Payment Reversal’ level using ‘Credit Card payment Reversal Summary’ screen. You can invoke the ‘Credit Card payment Reversal Summary’ screen by typing ‘STSCCREV’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view records based on any or all of the following criteria:

Authorization Status

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

- Authorised–Select this option if the Credit Card payment is authorised.
- Unauthorised–Select this option if the Credit Card payment is unauthorised.

Credit Card No

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

Transaction Ref No

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

Transaction Branch

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Credit Card No
- Transaction Ref No
- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By

12. Vault Operations

12.1 Introduction

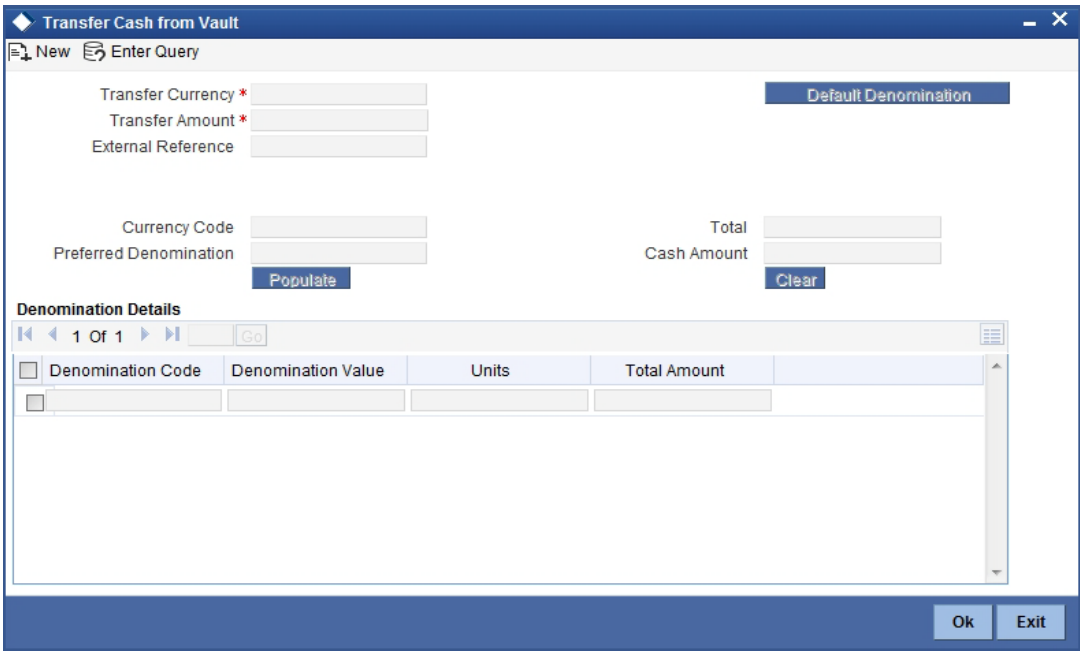
This chapter details the various Vault Operations that can be performed through this module.

This chapter contains the following sections:

- Section 12.2, "Transferring Cash from Vault"
- Section 12.3, "Transferring Cash to Vault"
- Section 12.4, "Buy Cash from Central Bank"
- Section 12.5, "Sell Cash to Central Bank"
- Section 12.6, "Buying TCs from Agent"
- Section 12.7, "Buying TCs from Head Office"
- Section 12.8, "Selling TCs to Head Office"
- Section 12.9, "Buying TCs from Vault"
- Section 12.10, "Returning TCs to Vault"
- Section 12.11, "Capturing TC Details"

12.2 Transferring Cash from Vault

You can transfer cash from vault using the 'Transfer cash from Vault' screen. You can invoke this screen by typing '9007' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

TransferCurrency

Select the currency to be transferred from Vault.

Transfer Amount

Specify the total amount to be transferred.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount transferred.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

12.2.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

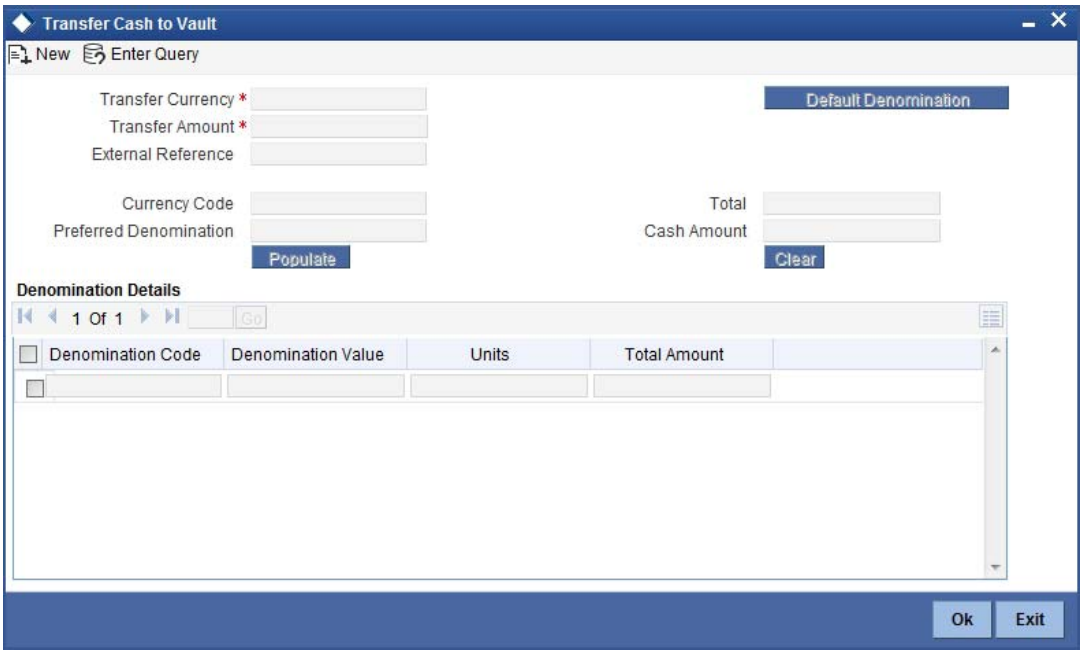
After entering these details, you need to click save icon. The specified amount will flow from vault and gets updated.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

12.3 Transferring Cash to Vault

You can transfer cash to vault using the 'Transfer cash to Vault' screen. You can invoke this screen by typing '9008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Currency

Select the currency to be transferred to Vault.

Transaction Amount

Specify the total amount to be transferred.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount transferred.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

12.3.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

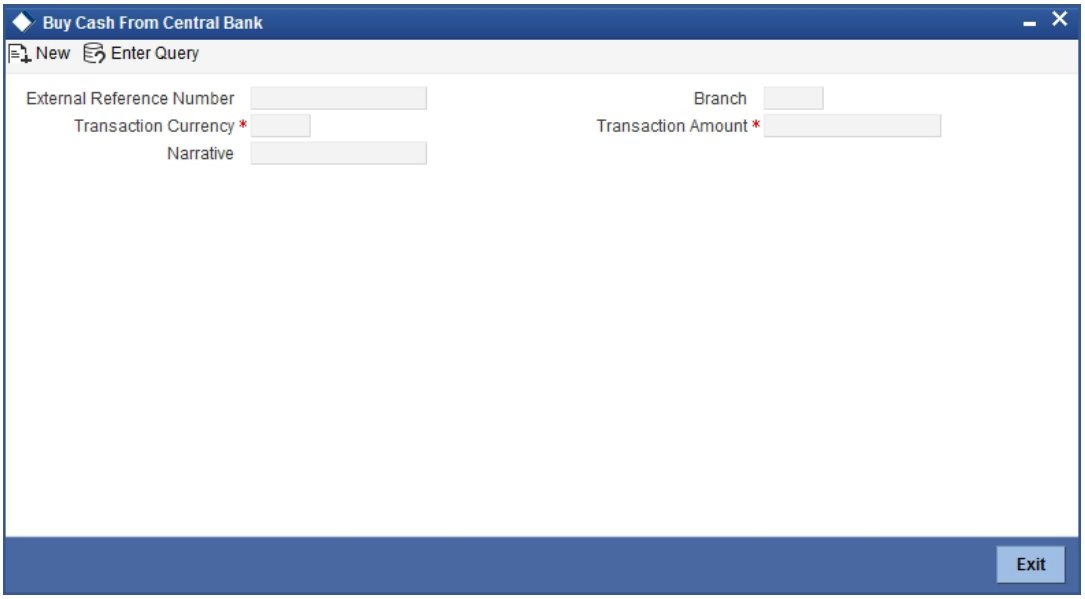
12.4 Buy Cash from Central Bank

This section contains the following topics:

- Section 12.4.1, "Buying Cash from Central Bank"
- Section 12.4.2, "Specifying Denomination Details"
- Section 12.4.3, "Specifying the MIS Details"
- Section 12.4.4, "Specifying UDF Details"

12.4.1 Buying Cash from Central Bank

You can buy cash from central bank using the 'Buy Cash from Central Bank' screen. You can invoke this screen by typing '9009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Currency

Select the currency to be bought from the Central bank.

Transaction Amount

Specify the total amount to be transferred.

Narrative

Enter remarks about the transaction.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

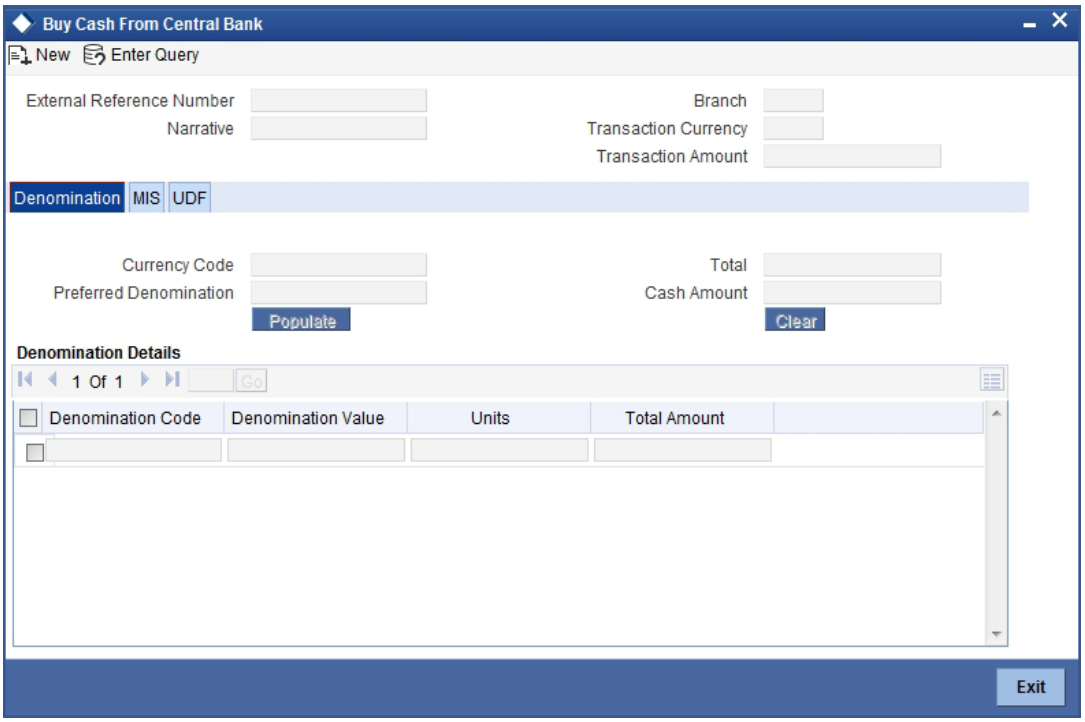
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment Stage

In this stage some additional details need to be captured on the screen. The screen displayed is as below:



The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

12.4.2 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

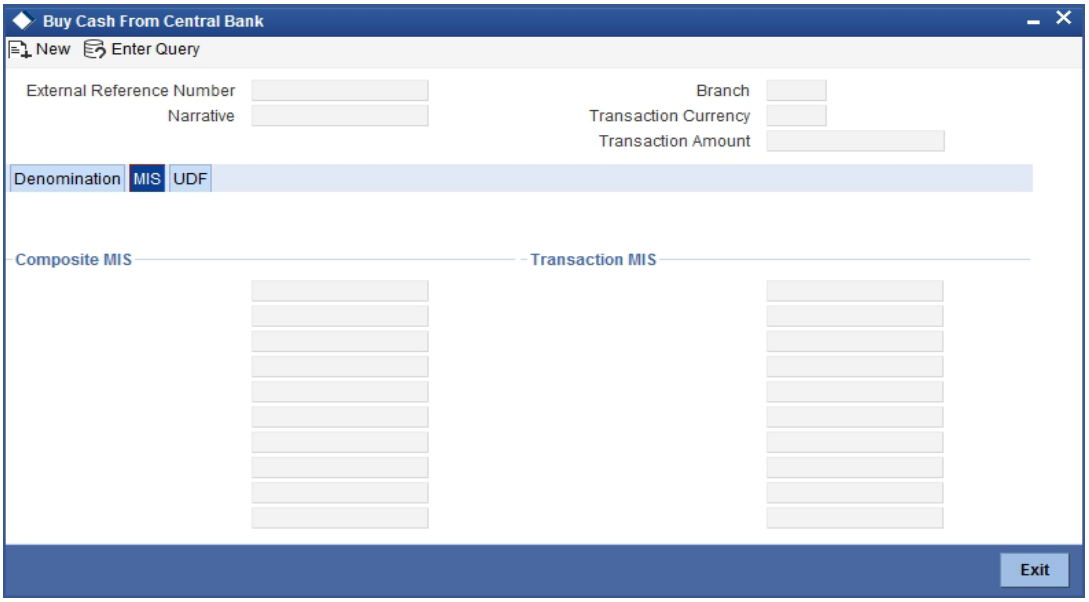
Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash purchase. To reverse this default behaviour, you can specify units in negative.

Denom Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

12.4.3 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.



MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE Host User manual for details.

As an example, the following details may be captured in this section:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Contract in Various Currencies

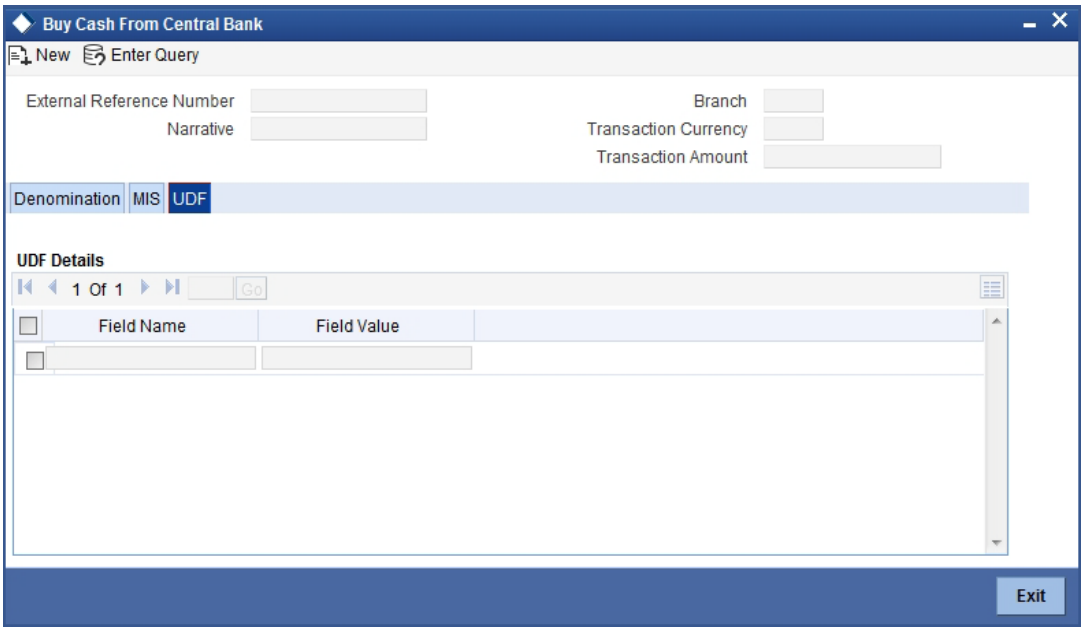
Explanation required from Dev/testing team.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

12.4.4 Specifying UDF Details

You can specify the UDF details under 'UDF' tab.



Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

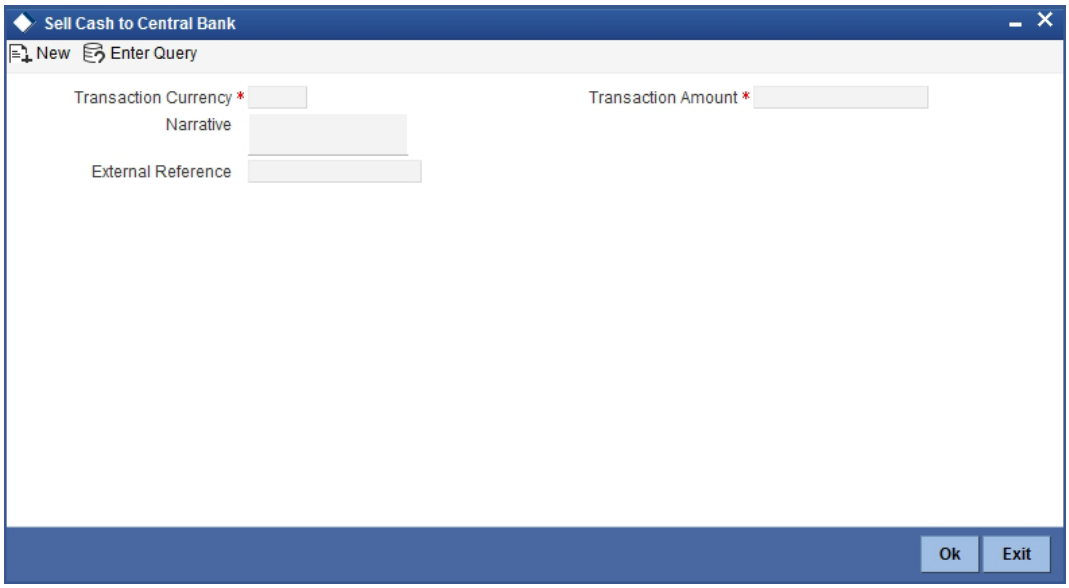
12.5 Sell Cash to Central Bank

This section contains the following topics:

- Section 12.5.1, "Selling Cash to Central Bank"
- Section 12.5.2, "Specifying Denomination Details"
- Section 12.5.3, "Specifying MIS Details"
- Section 12.5.4, "Specifying UDF Details"

12.5.1 Selling Cash to Central Bank

You can sell cash to central bank using the 'Sell Cash to Central Bank' screen. You can invoke this screen by typing '9010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Currency

Select the currency to be sold to Central bank.

Transaction Amount

Specify the total amount to be sold.

Narrative

Enter description of the transaction.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

In this stage some additional fields are displayed like Exchange rate.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

12.5.2 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

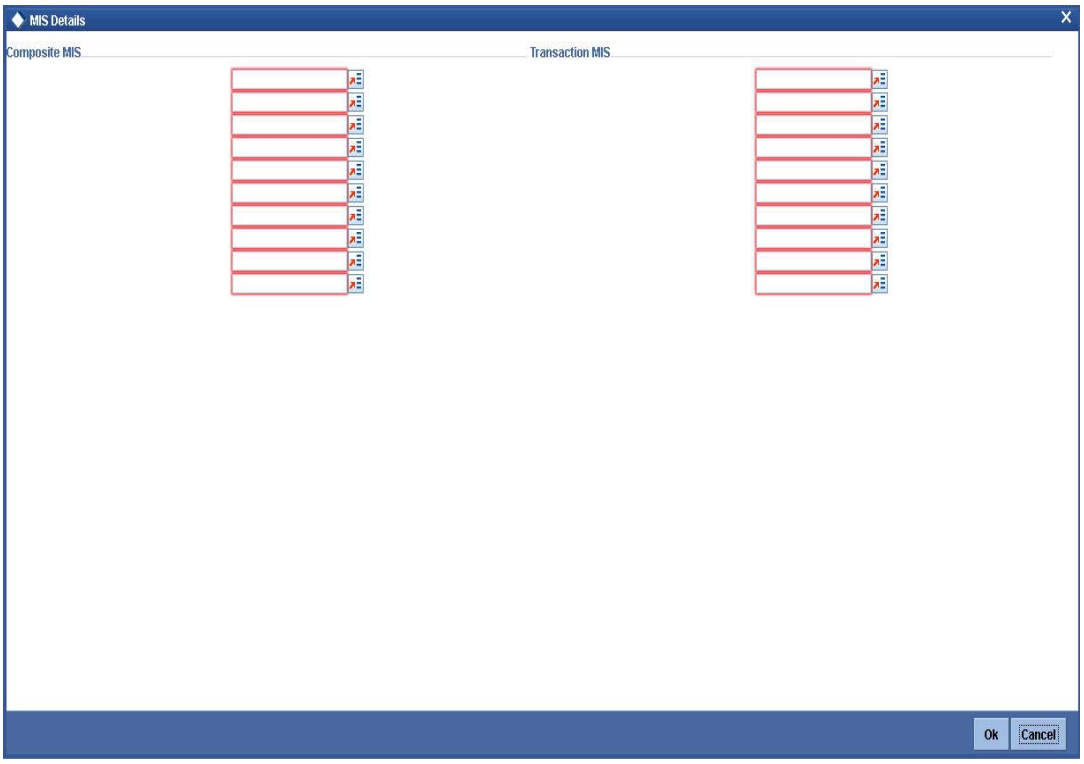
Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

12.5.3 Specifying MIS Details

You can capture the details in the ‘MIS’ tab of the screen:



MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

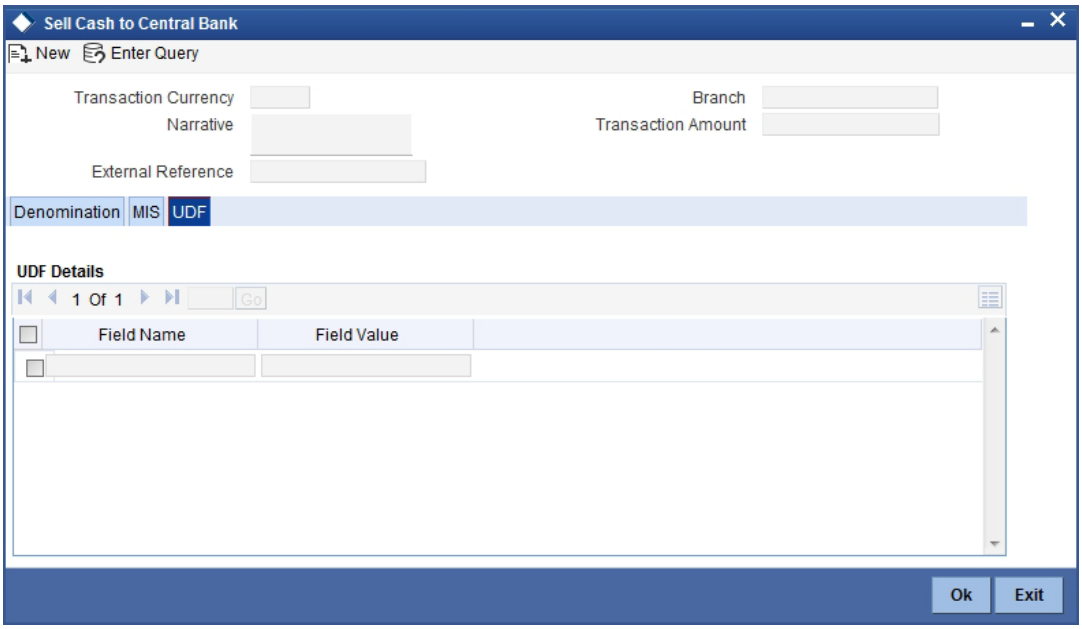
Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

Contract in Various Currencies

12.5.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.



Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

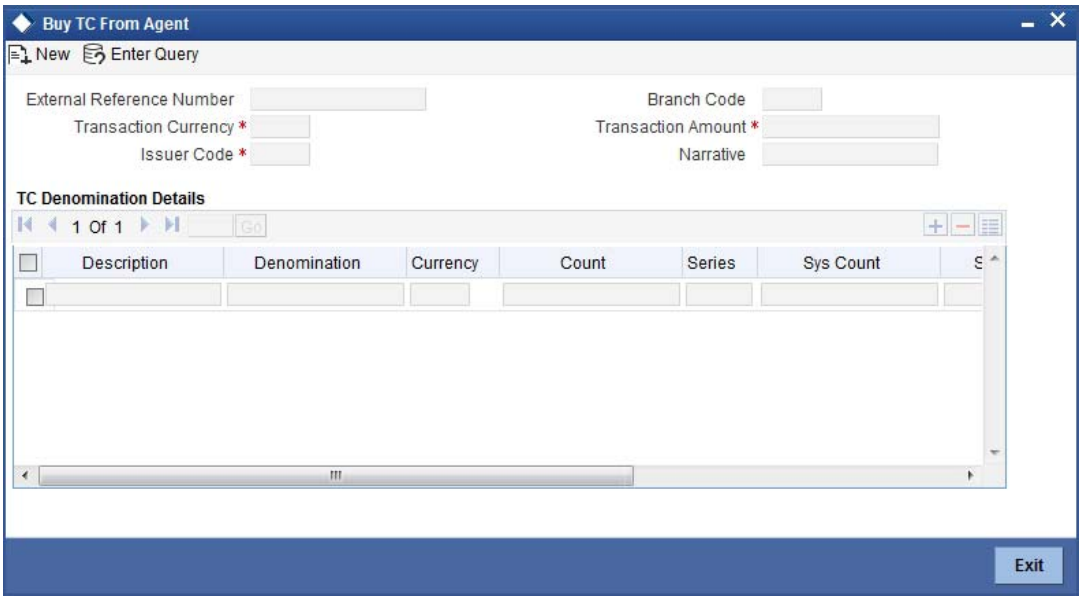
Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

12.6 Buying TCs from Agent

You can buy TCs from Agent using the 'Buy TCs from Agent' screen. You can invoke this screen by typing '9011' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

12.6.1 Specifying TC Details

The following details have to be maintained:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

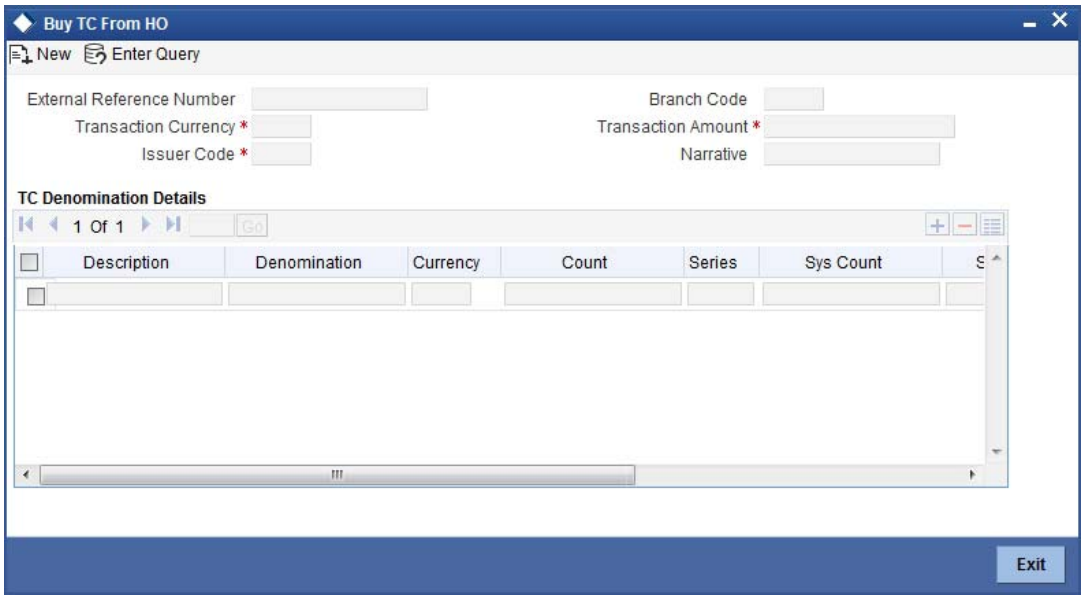
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

12.7 Buying TCs from Head Office

You can buy TCs from Head office using the 'Buy TCs from HO' screen. You can invoke this screen by typing '9015 in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

12.7.1 Capturing TC Details

The following details have to be captured:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

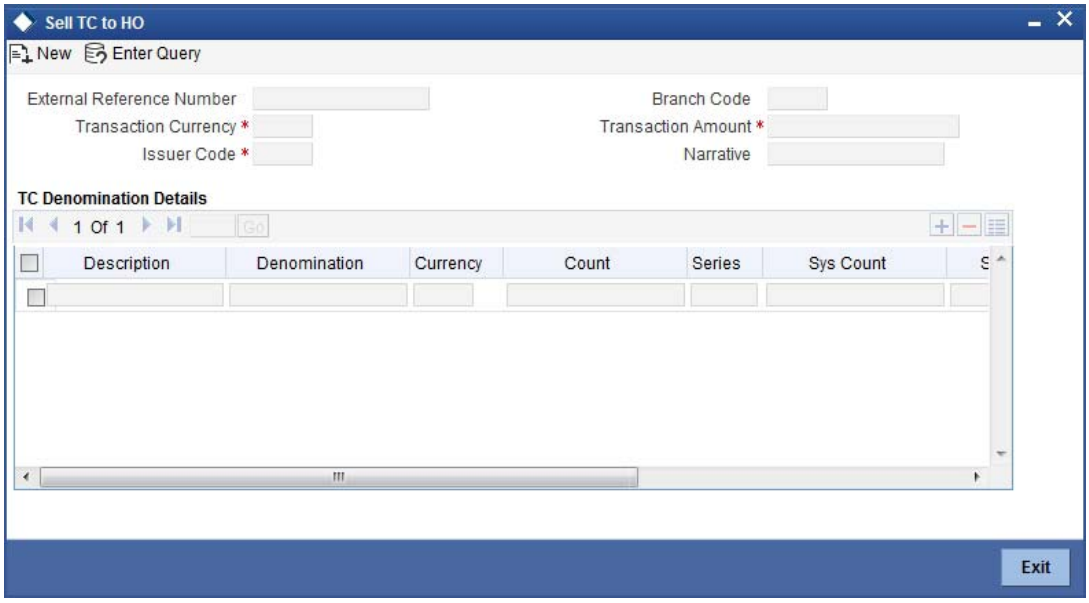
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

12.8 Selling TCs to Head Office

You can sell TCs from Head office using the ‘Sell TCs to HO’ screen. You can invoke this screen by typing ‘9016’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction, if any.

Branch Code

The current branch is defaulted.

12.8.1 Capturing TC Details

You have to maintain the following information in this section:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

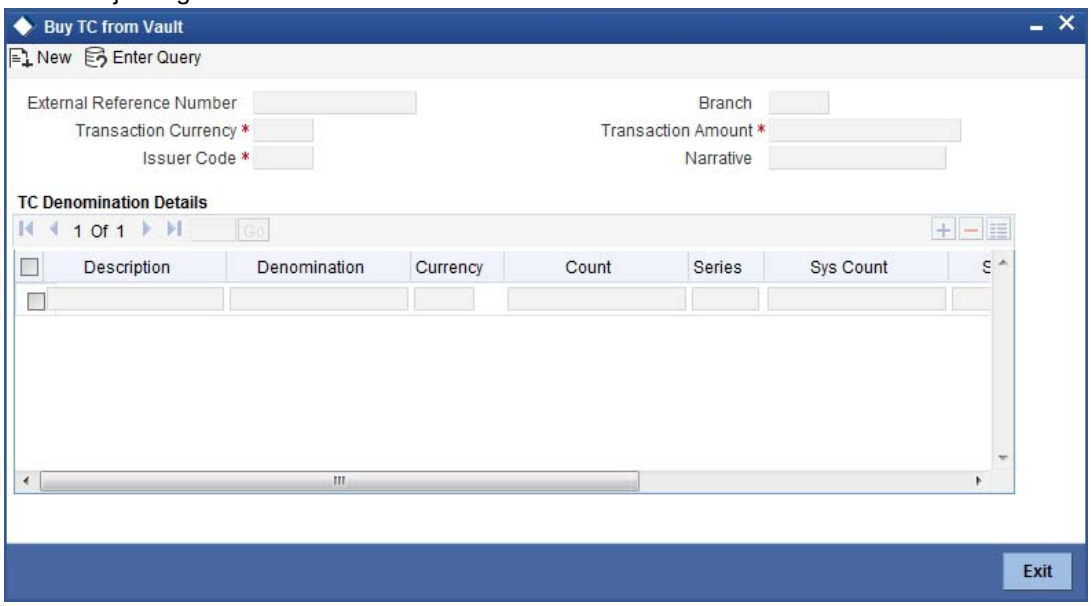
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

12.9 Buying TCs from Vault

You can buy TCs from Vault using the 'Buy TCs from Vault' screen. You can invoke this screen by typing '9017' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

12.9.1 Capturing TC Details

You have to capture the following details of the TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

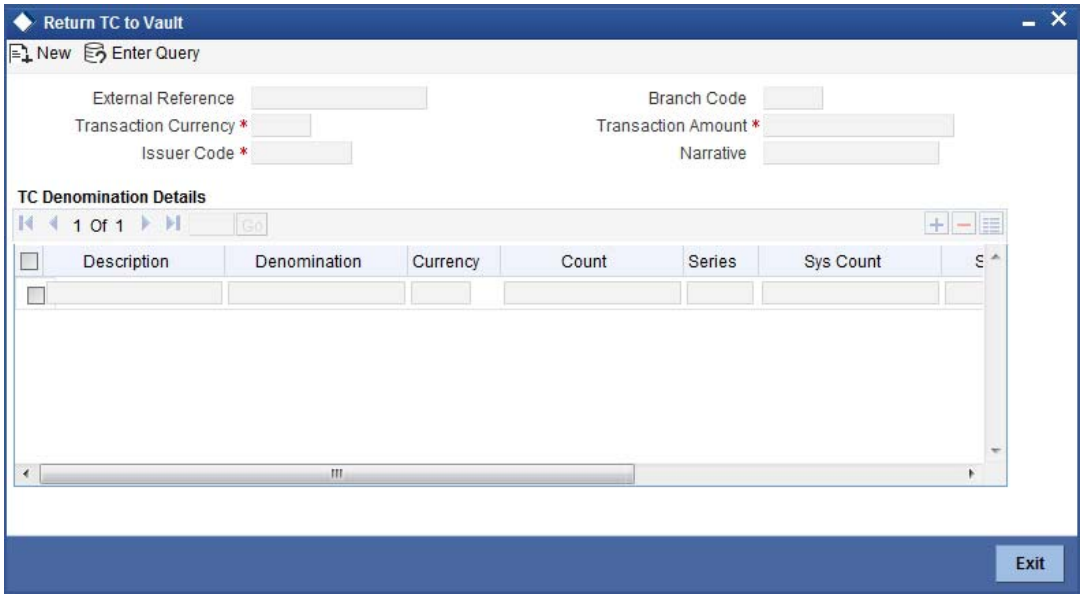
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

12.10 Returning TCs to Vault

You can return TCs to Vault using the ‘Return TCs to Vault’ screen. You can invoke this screen by typing ‘9018’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

12.11 Capturing TC Details

You have to specify the following details of a TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

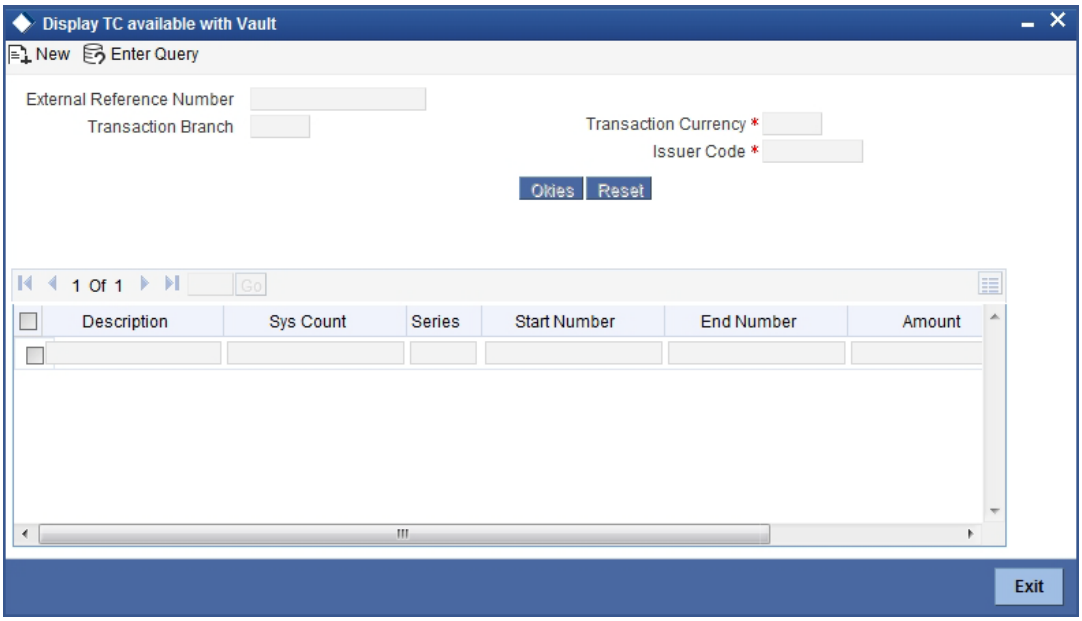
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

12.11.1 Viewing TCs available with Vault

You can view TCs available with vault using the 'Display TCs available with Vault' screen. You can invoke this screen by typing '9020' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Branch

The current branch is displayed here.

Issuer Code

Select the issuer code of the instrument from the option list available.

Transaction Currency

Select the currency in which the transaction is carried out, from the option list available. After entering the above details, click 'Ok' button on the screen to view all the TCs available with vault. The system displays the following details:

- Description
- Sys Count
- Series
- Start Number
- End Number
- Amount
- Denomination

To view the details in a vault in other branch, click 'Reset' button. After this you can enter the appropriate values and click 'Ok' button.

13. Balancing Operations

This chapter details the various balancing operations that can be performed using this module.

This chapter contains the following sections:

- Section 13.1, "Book Shortage"
- Section 13.2, "Booking Overage"
- Section 13.3, "Transfer Cash from Teller"
- Section 13.4, "Sell Cash to Teller"
- Section 13.5, "Inter Branch Transaction"

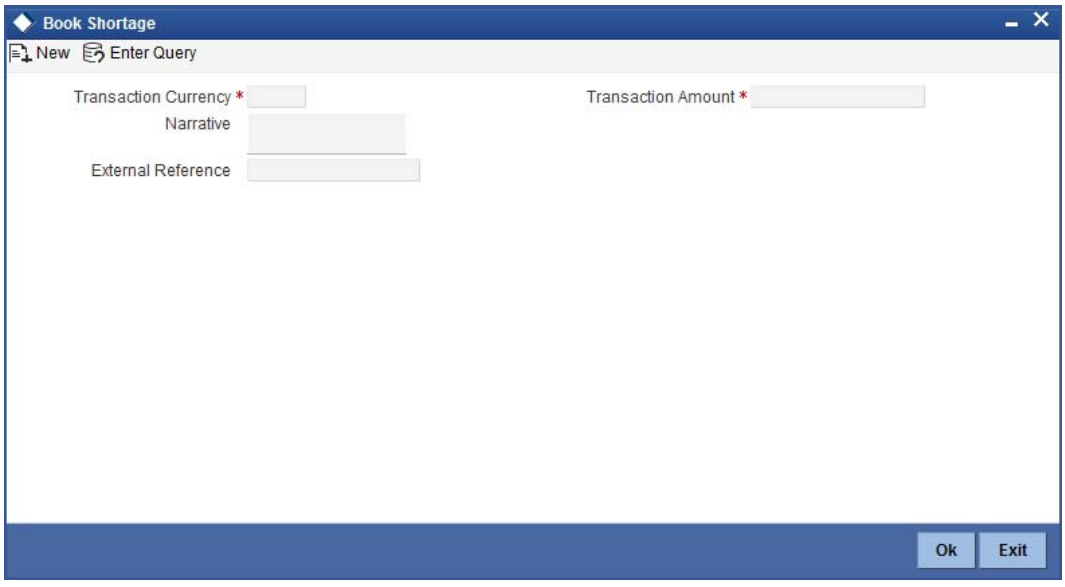
13.1 Book Shortage

This section contains the following topics:

- Section 13.1.1, "Invoke 'Book Shortage' screen"
- Section 13.1.2, "Specifying denomination details"
- Section 13.1.3, "Specifying the MIS details"
- Section 13.1.4, "Specifying the UDF details"

13.1.1 Invoke 'Book Shortage' screen

You can book shortage of a currency using the 'Book Shortage' screen. You can invoke this screen by typing '7551' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Currency

Select the currency to be booked for shortage.

Transaction Amount

Specify the total amount to be booked for shortage.

Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

Clicking ‘Pickup’ button, the system validates if Transaction Amount and Exchange Rate details are specified. This button will be disabled after the first click.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

13.1.2 Specifying denomination details

The following details have to be captured in this section:

Currency Code

The currency in which the transaction is being performed is displayed here.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

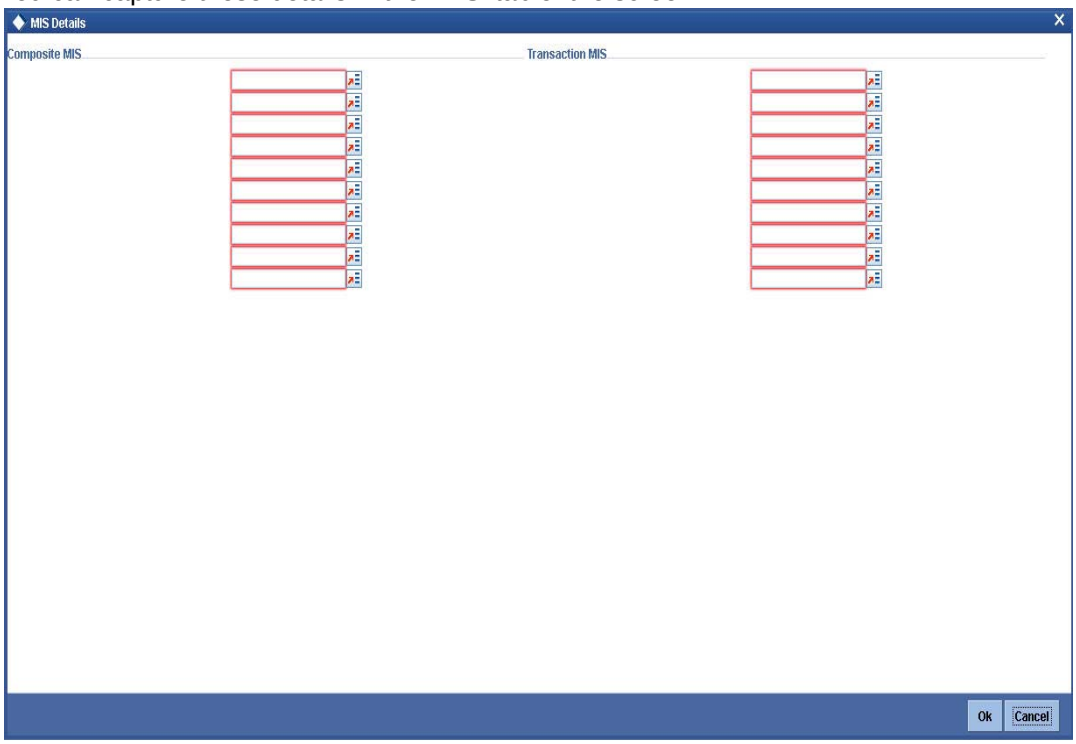
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

13.1.3 Specifying the MIS details

You can capture these details in the ‘MIS’ tab of the screen.



MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

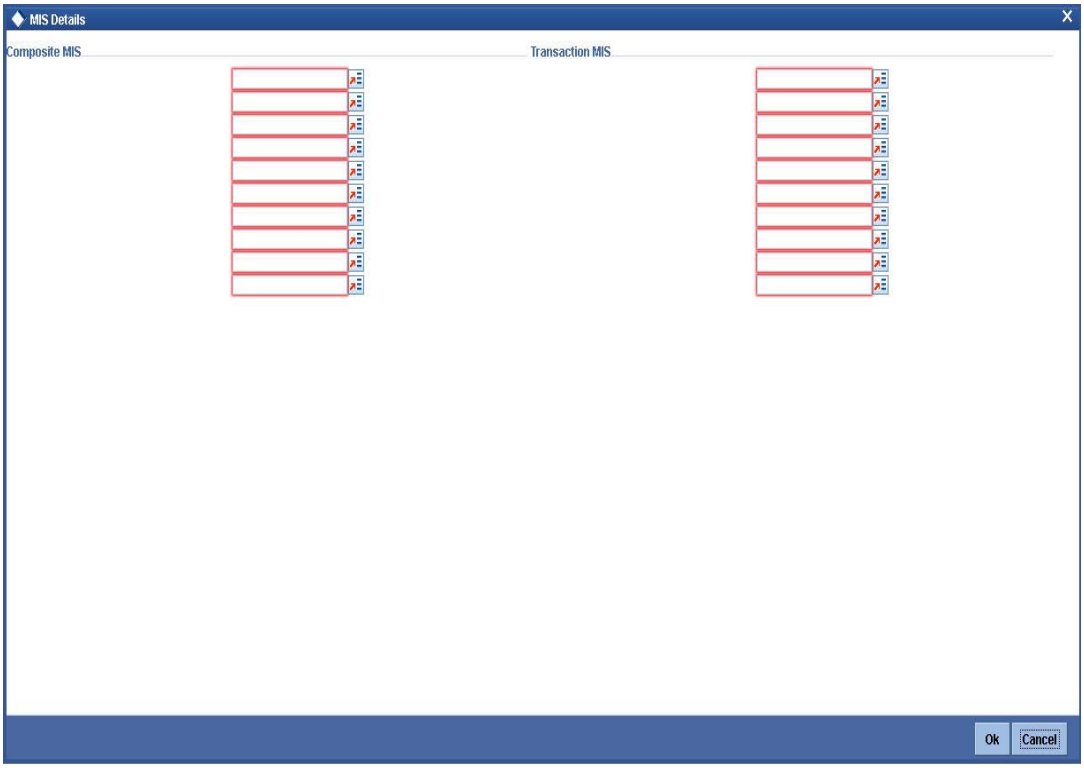
Specify the MIS code assigned to the industry to which your customer.

Contracts In Various Currencies

Specify the MIS code assigned to contracts in various currencies.

13.1.4 Specifying the UDF details

You can capture these details in the ‘UDF’ tab of the screen.



UDF Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

UDF Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled ‘Transaction Workflow’ and ‘Common Operations’ in this User Manual for details on the authorization process.

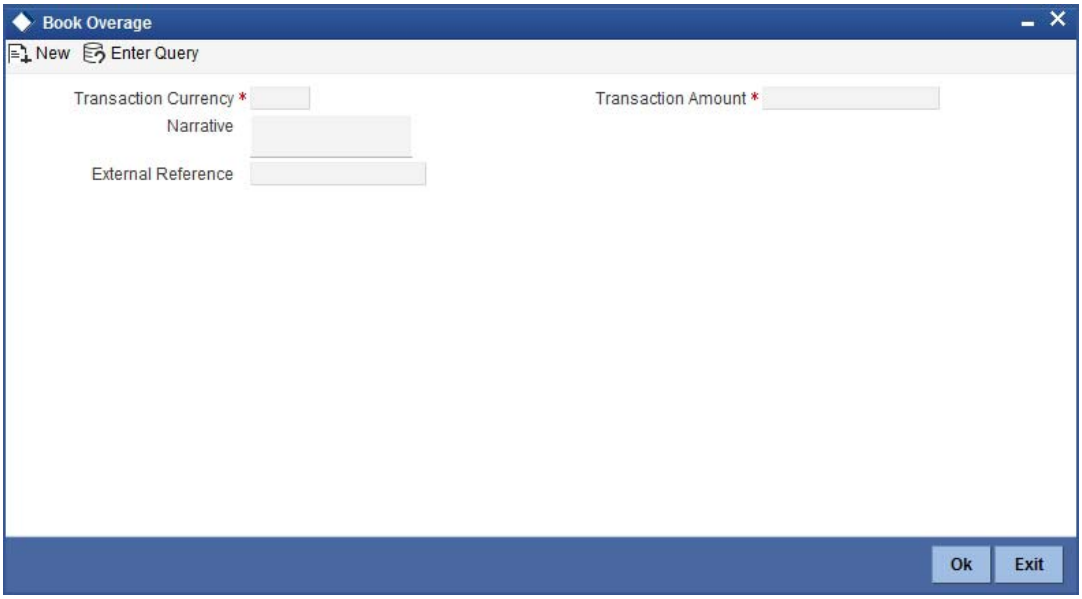
13.2 Booking Overage

This section contains the following topics:

- Section 13.2.1, "Invoke ‘Booking Overage’ screen"
- Section 13.2.2, "Specifying Denomination Details"
- Section 13.2.3, "Specifying the MIS details"
- Section 13.2.4, "Specifying the UDF Details"

13.2.1 Invoke ‘Booking Overage’ screen

You can book overage of a currency using the ‘Book Overage’ screen. You can invoke this screen by typing ‘7552’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Currency

Select the currency to be booked for overage.

Transaction Amount

Specify the total amount to be booked for overage.

Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

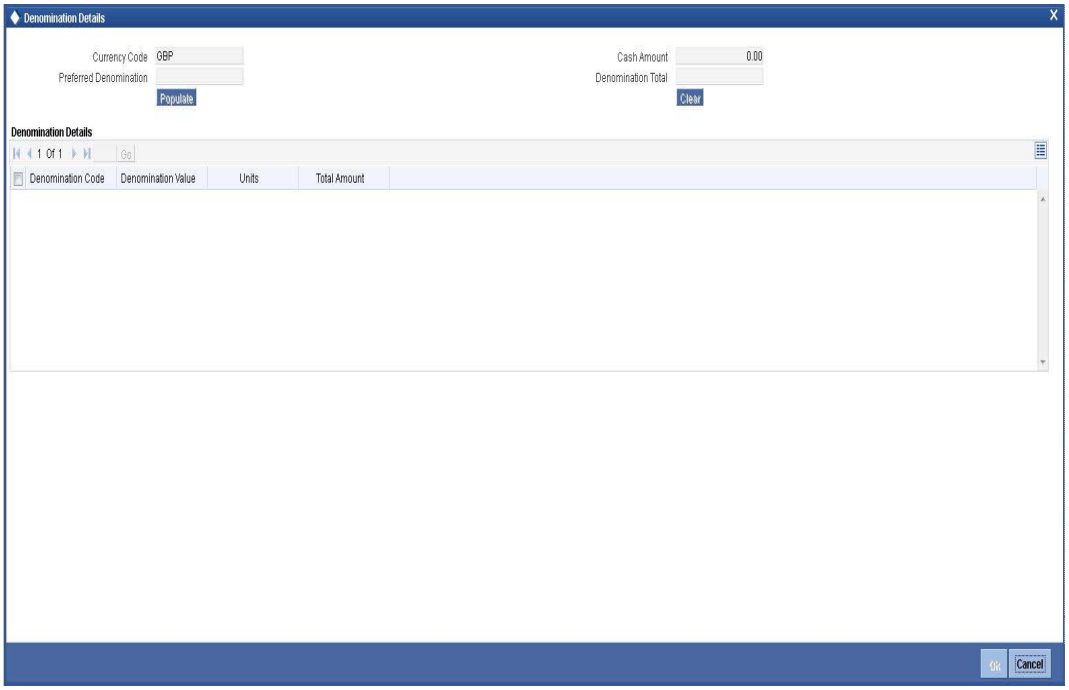
- Denom
- MIS
- UDF

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

13.2.2 Specifying Denomination Details

You can specify denomination details in the ‘Denomination’ tab of the ‘Book Overage’ screen.



The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

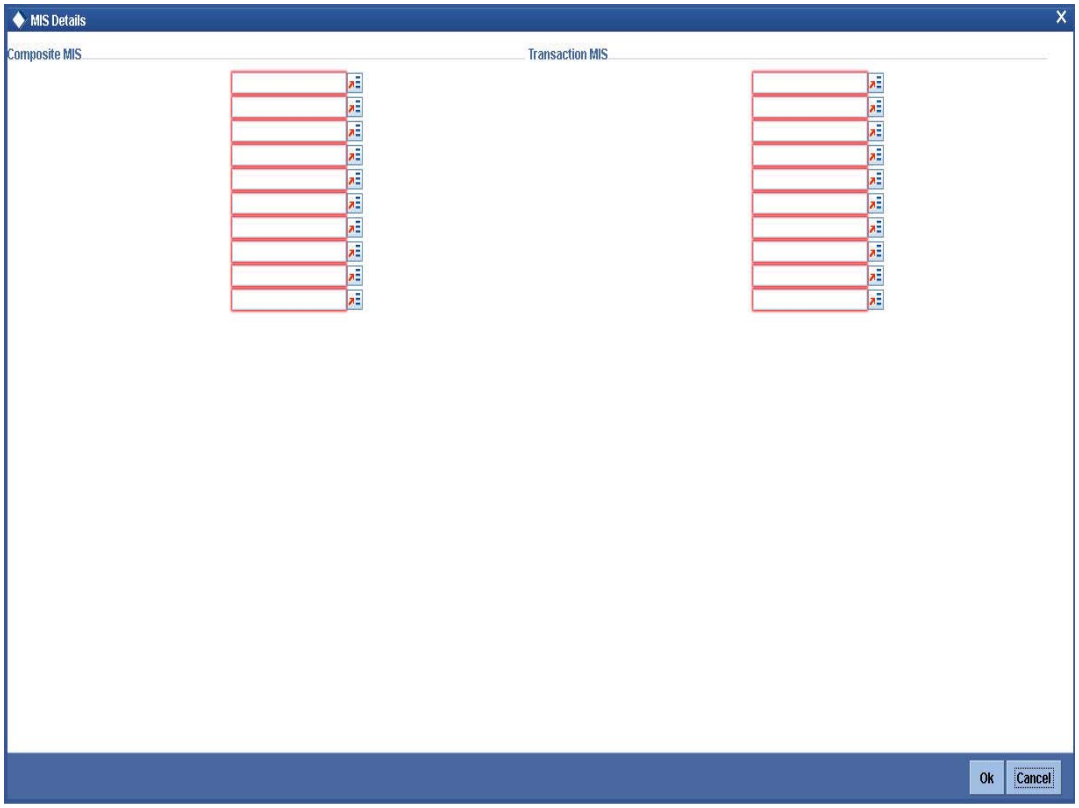
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

13.2.3 Specifying the MIS details

You can capture the details in the ‘MIS’ tab of the screen:



MIS is user definable and is configured at the host.

Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

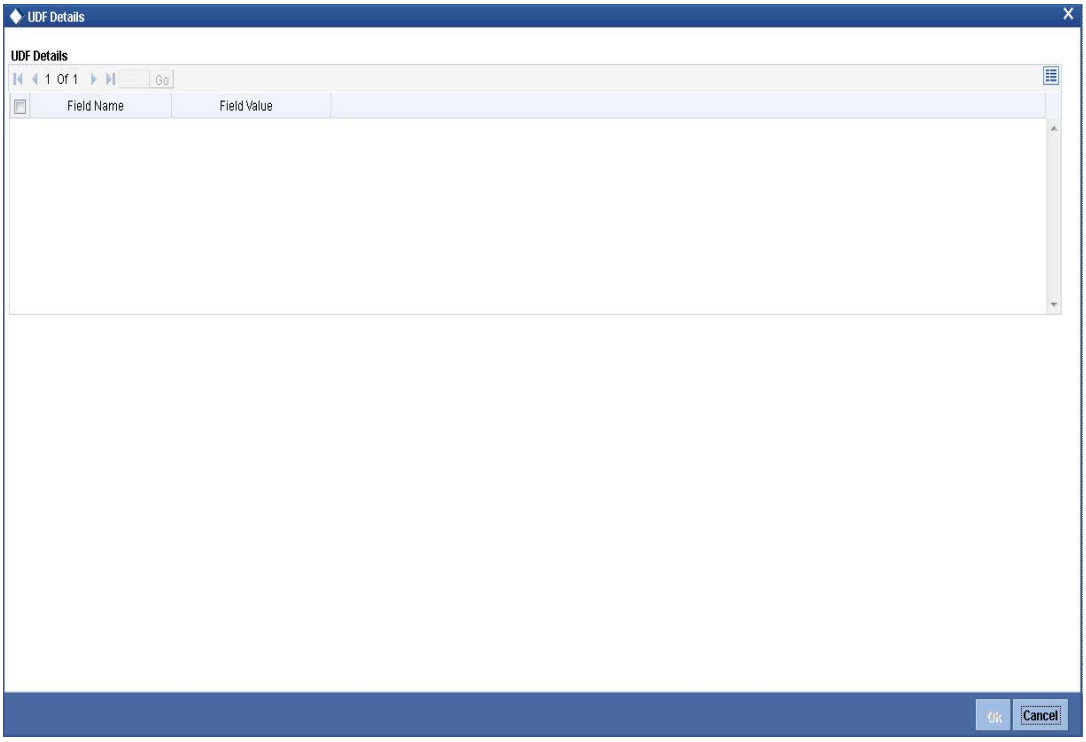
Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer belongs.

13.2.4 Specifying the UDF Details

You can capture these details in the ‘UDF’ tab of the screen.



Specify the following details.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

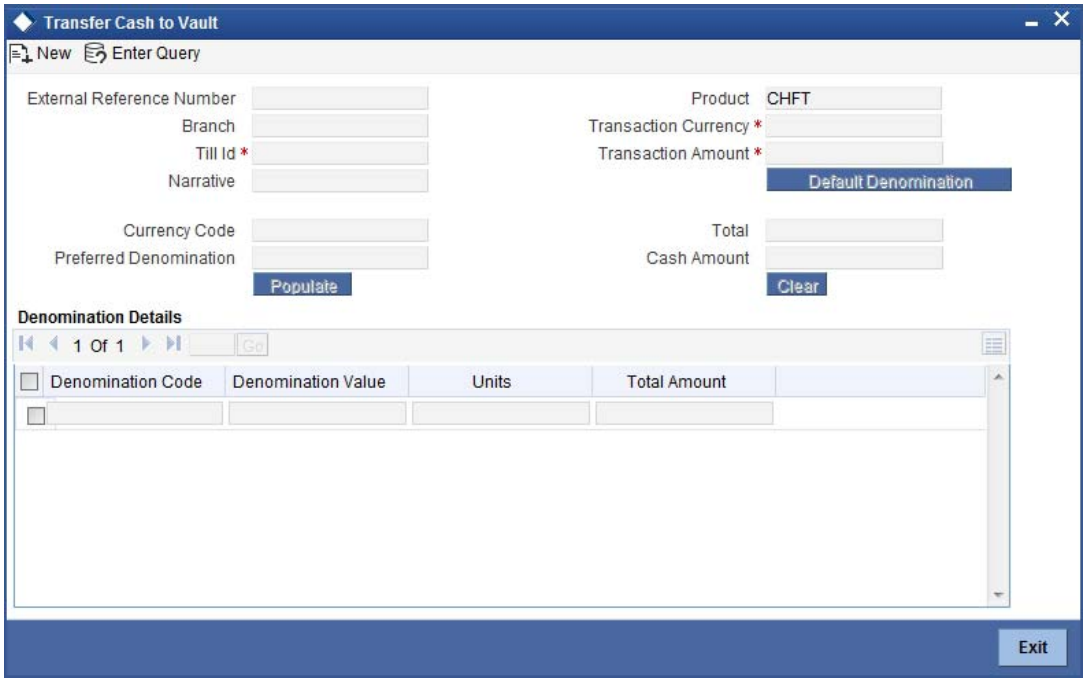
Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled ‘Transaction Workflow’ and ‘Common Operations’ in this User Manual for details on the authorization process.

13.3 Transfer Cash from Teller

You can transfer cash from teller using the ‘Transfer cash from Teller screen. You can invoke this screen by typing ‘BCFT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

Till ID

Select the till from which the cash has to be transferred.

Transaction Currency

Select the currency to be transferred from teller.

Transaction Amount

Specify the total amount to be transferred.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Denomination Details

Specify the following details.

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative..

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

The completed transaction can be viewed in the ‘Completed Transaction’ list. The approver can fetch this transaction for his/her task list and authorize it.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Refer the chapters titled ‘Transaction Workflow’ and ‘Common Operations’ in this User Manual for details on the authorization process.

13.4 Sell Cash to Teller

You can perform cash transfer between Tellers within a branch in the ‘Sell Cash to Teller’ screen.

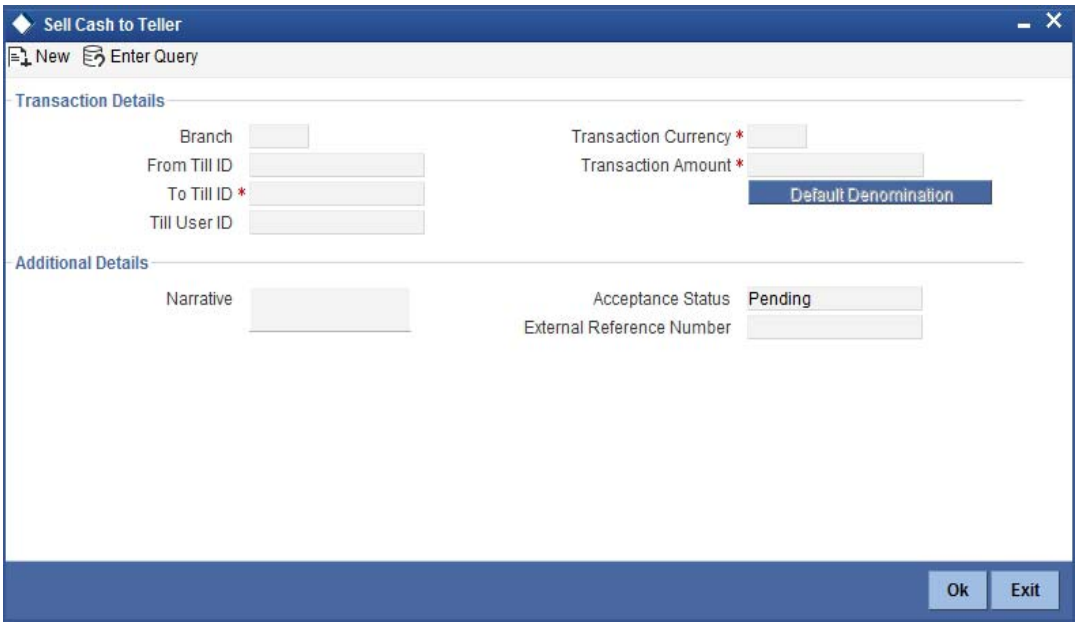
The Remitting Teller initiates the cash transfer within the same branch and specifies the Till to which the amount has to be transferred. The Receiving Teller can either save the transaction or discard it and cannot modify the transaction. The Receiving Teller manually verifies the transaction and clicks the ‘Save’ button confirming the transaction. After saving the transaction, the respective Till balances gets updated.

During authorization, the system triggers accounting entries and actual Till transfer takes place. After authorization, you cannot perform reversal of the transaction.

Note

If there are any ‘Transfer Cash to Till’ transaction initiated by Remitting Teller, which is in-complete, you cannot close the Till of both the Remitting Teller and the Receiving Teller.

You can invoke the screen by typing SCTT in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details.

Transaction Details

Branch

The system displays the branch code maintained in the system.

From Till ID

The system displays the till from where the cash is transferred.

To Till ID

Specify the Till Id where the cash has to be transferred. Alternatively, you can select Till Id from the option list. The list displays all the Till IDs maintained in the system.

Till User ID

The system displays the respective Till User ID maintained in the system.

Transaction Currency

Specify the currency code for the transaction. Alternatively, you can select the currency code from the option list.The list displays all the transaction currency maintained in the system.

Transaction Amount

Specify the total amount to be transferred.

Additional Details

Narrative

Specify the remarks if any while performing cash transfer between Tellers within a branch.

Currency Code

The system displays the currency code of the transaction currency maintained in the system.

Preferred Denomination

Specify the preferred currency denomination for the transaction.

External Reference Number

The system displays the external reference number for the branch, which is the unique identifier for a branch transaction.

Cash Amount

The system displays the total cash amount in denominations block maintained in the system.

Denomination Total

The system displays the denomination total maintained in the system.

Denomination Details

Denomination Code

Specify the denomination code of the currency used in the transaction. Alternatively, you can select the denomination code from the option list. For every currency, various denominations are assigned to separate the denomination codes.

Denomination Value

The system displays the face value of the denomination maintained in the system.

Units

Specify the number of units of the denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behavior, you can specify units in negative.

Total Amount

The system displays the denomination value by multiplying the denomination value with the number of units.

Acceptance Status

The system displays the appropriate acceptance status maintained in the system. The system displays the following values:

- Pending - Status on transaction initiation.
- Completed - Status on receiving teller accepts.
- Discarded - Status on receiving teller discards.

13.5 Inter Branch Transaction

This section contains the following topics:

- Section 13.5.1, "Inter Branch Transaction Input"
- Section 13.5.2, "Inter Branch Transaction Request"
- Section 13.5.3, "Previewing Messages"
- Section 13.5.4, "Viewing Inter Branch Transaction Request Summary"
- Section 13.5.5, "Liquidating Inter Branch Transaction"

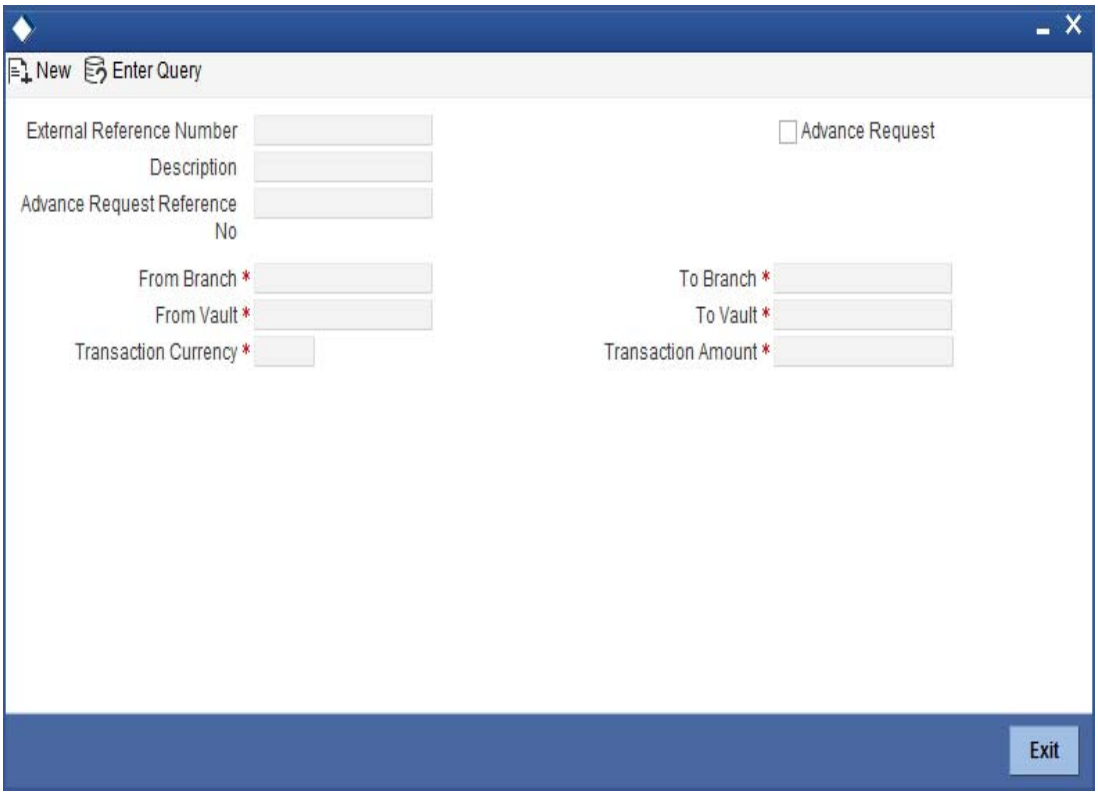
13.5.1 Inter Branch Transaction Input

You can transfer cash from source branch to destination branch in the ‘Interbranch Transaction Input’ screen. You can enter vault details to which the cash will be received in this screen.

During Cash Pickup or Cash Delivery, the remitting bank can book an input transaction in the ‘Inter Branch Transaction Input’ screen. You can save the denomination details and print an

advice for the same. Simultaneously, the system updates the request status of the record to ‘Initiated’ for the Request Reference Number.

You can invoke this screen by typing ‘1410’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following here:

External Reference

The system displays the external reference number.

Description

You can enter any remark about the cash transfer.

From Branch

The system displays the current active branch office from where the cash will be sent.

From Branch Name

The system displays the name of the branch from which the request is initiated.

To Branch

Specify the destination branch where the cash will be received.

To Branch Name

The system displays the name of the branch to which the request is initiated.

From Vault

The system displays the vault based on the ‘From Branch’ field.

To vault

Specify the destination vault.

Transaction Currency

Specify the transaction currency. The adjoining option lists all the currencies maintained in the system. You can choose the appropriate one.

Transaction Amount

Specify the transaction amount.

Advance Request Reference No

Check this box to allow the current branch to create an advance request to another branch for cash.

Note

When 'Advance Request' box is checked, the system does the following:

- The from Branch/Vault can be selected
- The to vault (receiver) will be defaulted to current Branch/Vault
- The From vault will be defaulted based on sender branch
- No accounting entries or updates will be available for this transaction

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

In addition to the details, captured in the previous stage, the system defaults the following details:

Denomination Code

Specify the denomination of cash that has to be transferred.

Denomination Value

The system displays the value of the denomination.

Units

Specify the number of units of selected denomination.

Total Amount

The system displays the total amount.

Note

- The system validates whether the vault has sufficient cash balance. The system also checks whether the operation with sending cash is allowed for the receiving branch. For such transactions, you cannot change the transit account information. On saving the transaction, necessary accounting entries will be posted and the vault value will be updated. Thus the ‘Send’ operation will be completed. However, you can reverse the contract after authorization and the already posted accounting entries is reversed via the ‘REVR’ event.
- If Denomination Tracking setup is maintained as 'None', then denomination tracking is not applicable.

After authorization, if a record is reversed, which is linked to Inter Branch Transaction Request, the system updates the request status of the record to ‘Cancelled’ in the ‘Inter Branch Transaction Request’ screen. You cannot reuse a cancelled record.

13.5.2 Inter Branch Transaction Request

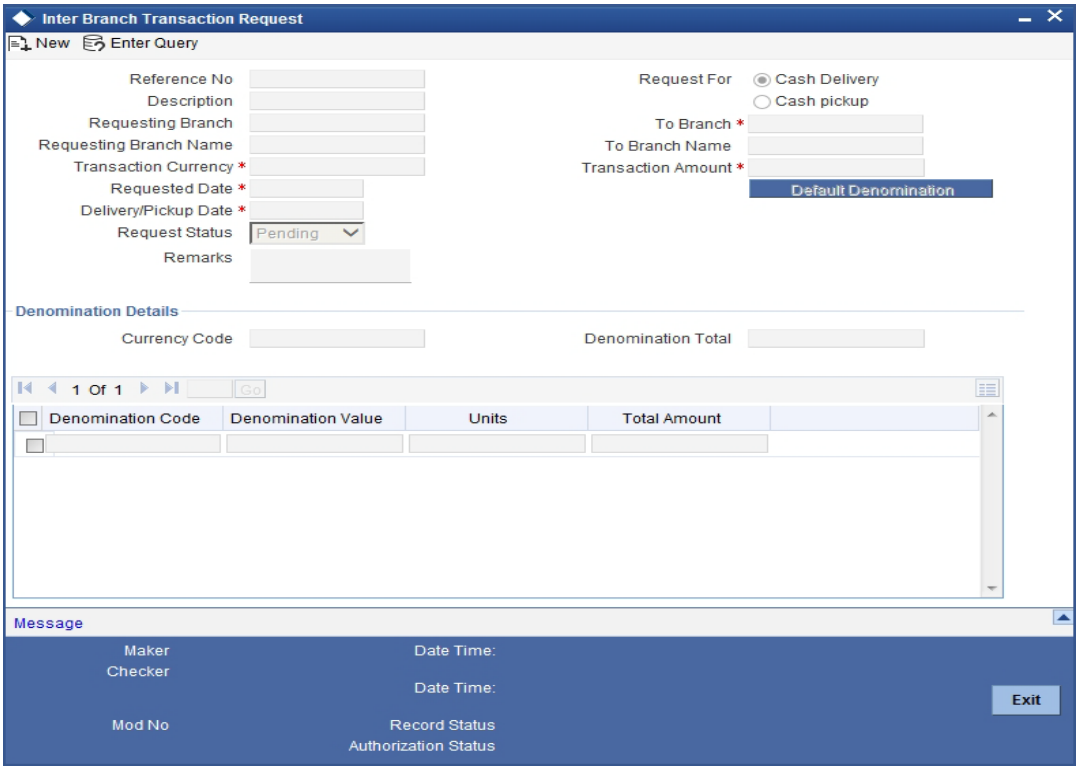
Oracle FLEXCUBE facilitates inter branch transaction request. A ‘Pickup of Cash’ or ‘Delivery of Cash’ request can be raised by a branch with the central cash depository, which is another branch in Oracle FLEXCUBE.

A branch raises the request in the following scenarios:

- Pick up of Cash request - If the branch has cash in excess
- Delivery of Cash request - If there is a shortage of cash, for a future date

The branch to which the request is raised, acknowledges the request and generates advices for inter branch cash transfer request. Every request is identified by a unique ‘Request Reference Number’, which is automatically generated on save for a new request.

You can query the record through the ‘Inter Branch Transaction Request’ screen. You can invoke this screen by typing ‘RTDBRTRX’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

Request Reference Number

The system displays a unique system generated request reference number.

Description

Specify the description of the request.

Request for

Select the request for type for the inter branch transaction request. The options are as follows:

- Cash Pickup - If the branch has cash in excess
- Cash Delivery - If there is a shortage of cash, for a future date

Requesting Branch

The system defaults the current branch code.

Requesting Branch Name

The system defaults the current branch name.

To Branch

Specify the branch code of the branch to which the request is raised. Alternatively, you can select the branch code from the option list. The list displays all the branch code maintained in the system.

To Branch Name

The system defaults the branch name based on the ‘Request To Branch Code’ selected.

Transaction currency

Specify the transaction currency. Alternatively, you can select the currency from the option list. The list displays all the currency code maintained in the system.

Note

While saving the transaction, the system performs validation to check whether the transaction currency is allowed for both ‘From Vault’ and ‘To Vault’.

Transaction Amount

Specify the transaction amount which has to be transferred.

Request Date

The system defaults the application date as the request date. You are allowed to edit it as a current system date only.

Delivery/ Pickup Date

Select the delivery or pickup date from the adjoining calendar. This date should not be lesser than the ‘Request Date’.

The system displays an override message, if the Delivery/ Pickup Date is a holiday for the 'To Branch'.

Note

If an Inter Branch Transaction is liquidated on a later date and not on the Delivery Date, then post liquidation, the system updates the actual delivery date as Delivery / pickup date in RTDBRTRX.

Request Status

Select the request status from the drop-down list. The list displays the following values:

- Accept
- Reject
- Pending
- Initiated
- Liquidated
- Cancelled

Note

The following are system defined statuses:

- Pending
- Initiated
- Liquidated
- Cancelled

You cannot select these statuses during inter branch transaction request. On click of ‘New’ button, the system defaults the Request Status as ‘Pending’. You cannot edit it.

Remarks

Specify remarks against a particular status. It is mandatory to specify remark, if a request is rejected.

Denomination Details

The system displays the following details:

- Currency Code

- Denomination Total
- Denomination Code
- Denomination Value
- Units
- Total Amount

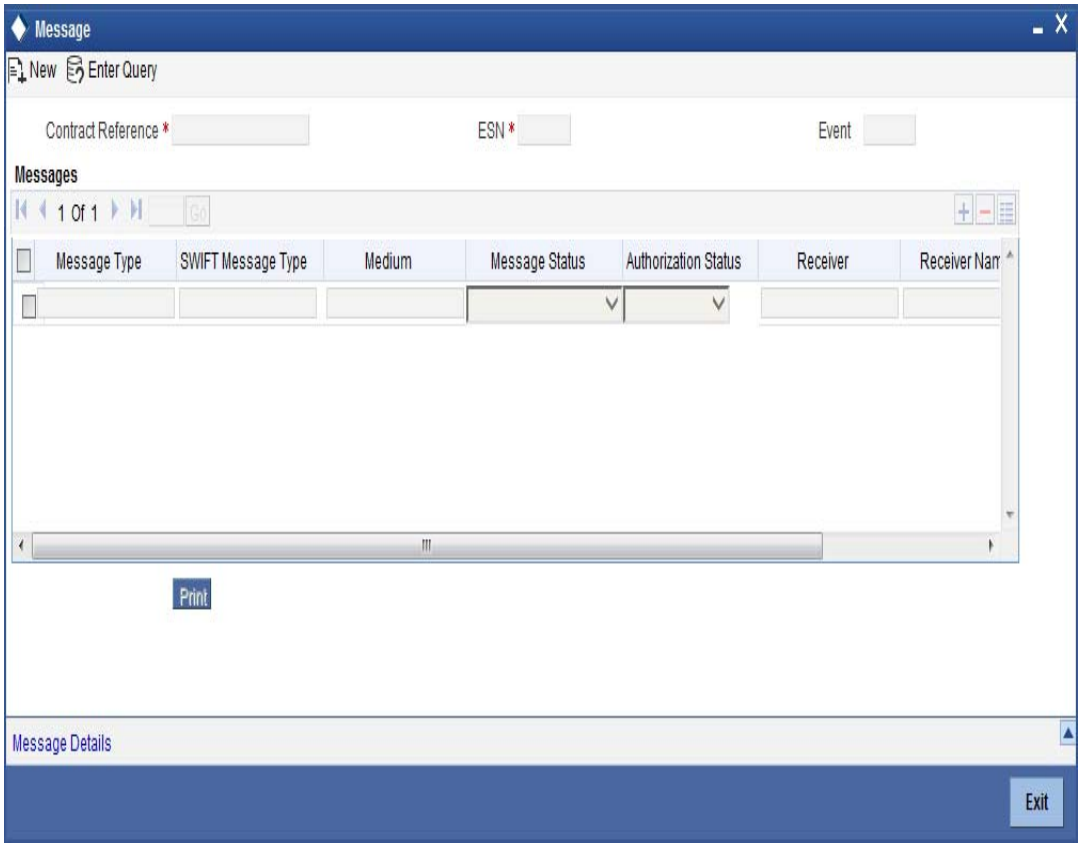
When the record is accepted, the system generates the advices/messages for both Pickup/ Delivery Request.

Note

- The system updates the status of the request to ‘Initiated’, if the request is initiated through ‘Inter Branch Transaction Input’ (1410) screen.
- The system updates the status of the request to ‘Liquidated’, if the request is liquidated through ‘Inter Branch Transaction Liquidation’ (1411) screen.
- You can close a request only if the status of the request is ‘Pending’.
- You can only select the record status to ‘Accept’ or ‘Reject’.
- You can select the record status to ‘Accept’ or ‘Reject’ only when the logged in branch matches with the 'To Branch' of the request. If the record fetched is in any other branch other than ‘To branch’, this field is not enabled.
- You cannot modify the status of a request, if the system updates the request status to ‘Liquidated’ or ‘Initiated’.
- You cannot modify the status of a rejected request. Once a request is rejected, it cannot be reused. You should provide a remark stating a reason for rejection.
- You can modify the request record post authorization, only if the record is in ‘Pending’ status.
- While raising a request, it is not mandatory to specify the denominations. If you click ‘Default Denomination’, then it is mandatory to specify the ‘Units’ under the denomination details.

13.5.3 Previewing Messages

You can preview the advice/message generated for the Inter-Branch Transaction Request using ‘Message’ screen. To invoke this screen, click ‘Message’ button.



You can specify the following details:

Contract Reference

Specify the contract reference number of the inter-branch transaction request.

The system displays the following details:

- ESN
- Event
- Message Type
- SWIFT Message Type
- Medium
- Message Status
- Authorization Status
- Receiver
- Receiver Name
- DCN

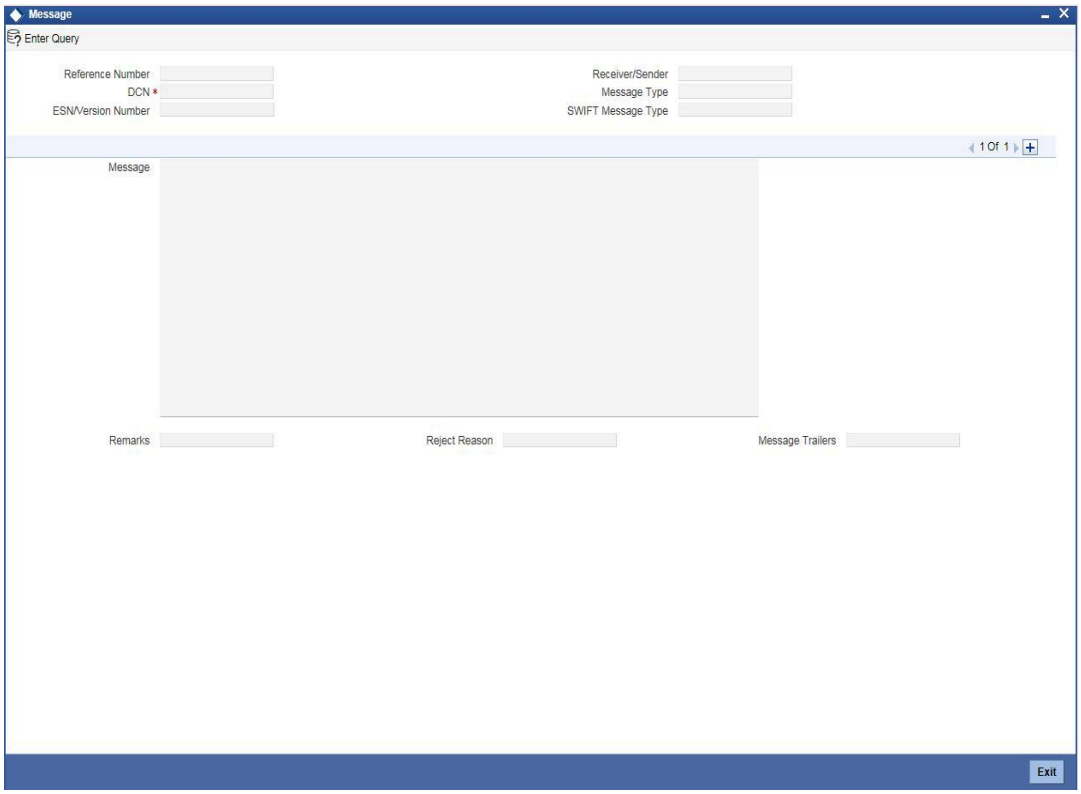
When a request status is accepted, saved and auto authorized, the system generates the advices/message, which are available for print. To print the generated advice/message, select a message and click ‘Print’ button.

The system generated two type of messages, they are:

- Accept Advice - This advice is generated if the request raised is accepted
- Reject Advice - This advice is generated if the request raised is rejected

13.5.3.1 Viewing Message Details

To view a message details, click ‘Message Details’ button to view the complete message.

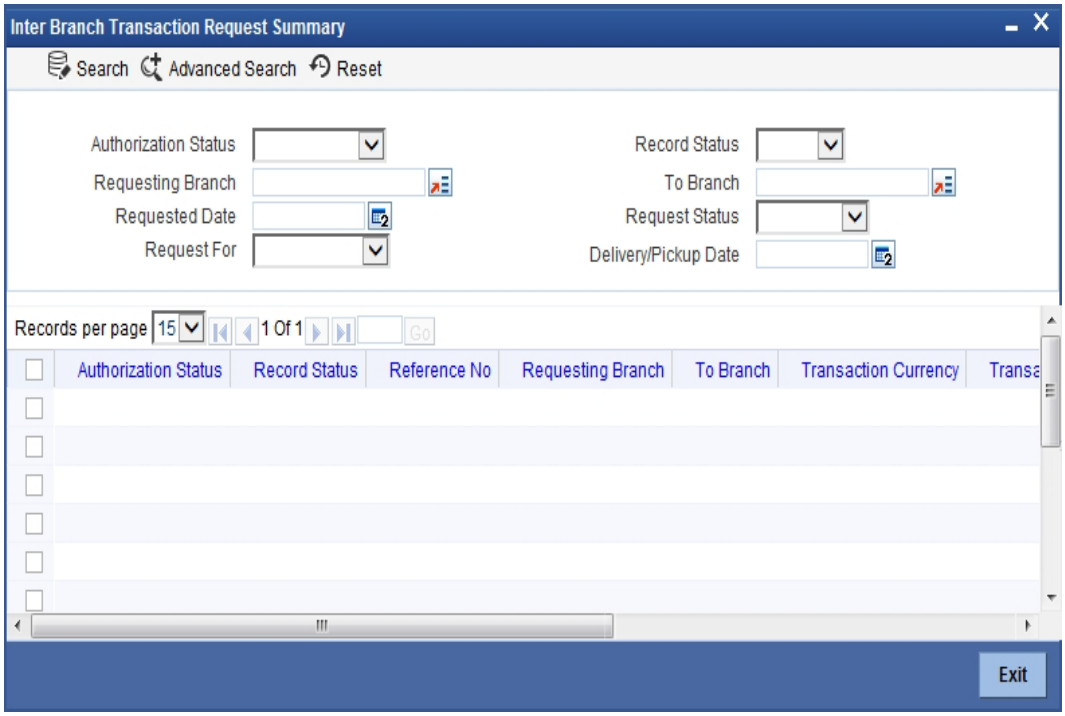


You can view the following details of the message:

- Reference number
- Document number
- ESN/Version Number
- Receiver/Sender
- Message Type
- SWIFT Message Type
- Message - Text of the message
- Remarks
- Reject Reason
- Message Trailers

13.5.4 Viewing Inter Branch Transaction Request Summary

You can view the details of the request raised by the current branch or the request received for the current branch in the ‘Inter Branch Transaction Request Summary’ screen. You can invoke this screen by typing ‘RTSBRTRX’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

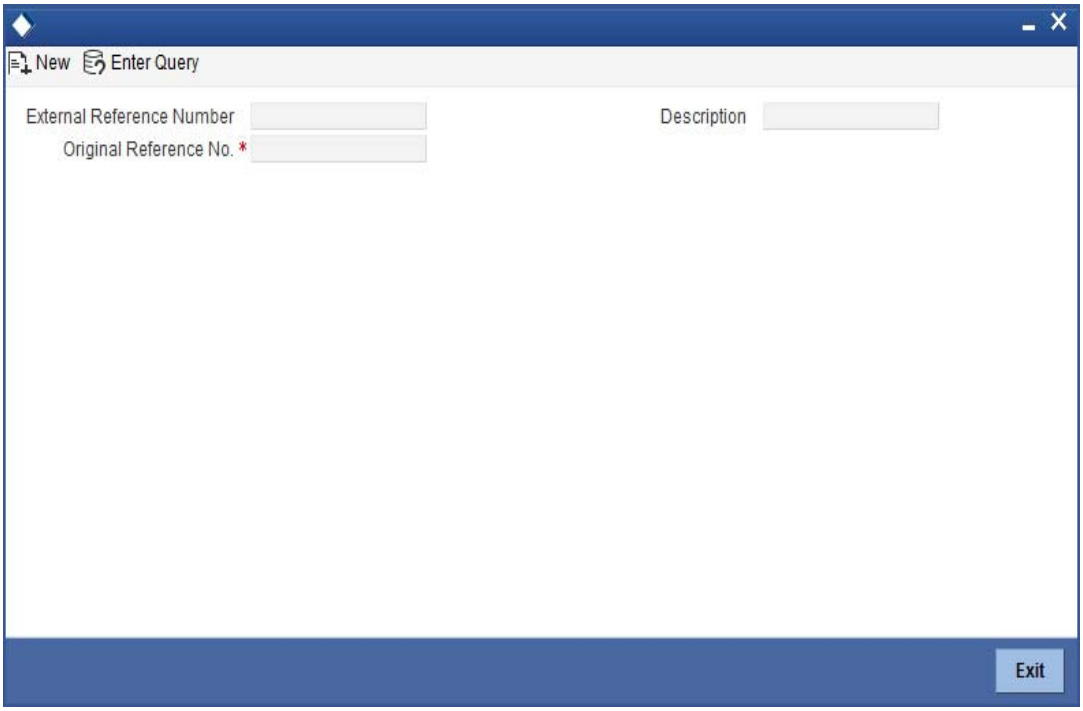
- Authorization Status
- Requesting Branch
- Requested Date
- Request For
- Record Status
- To Branch
- Request Status
- Delivery/Pickup Date

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

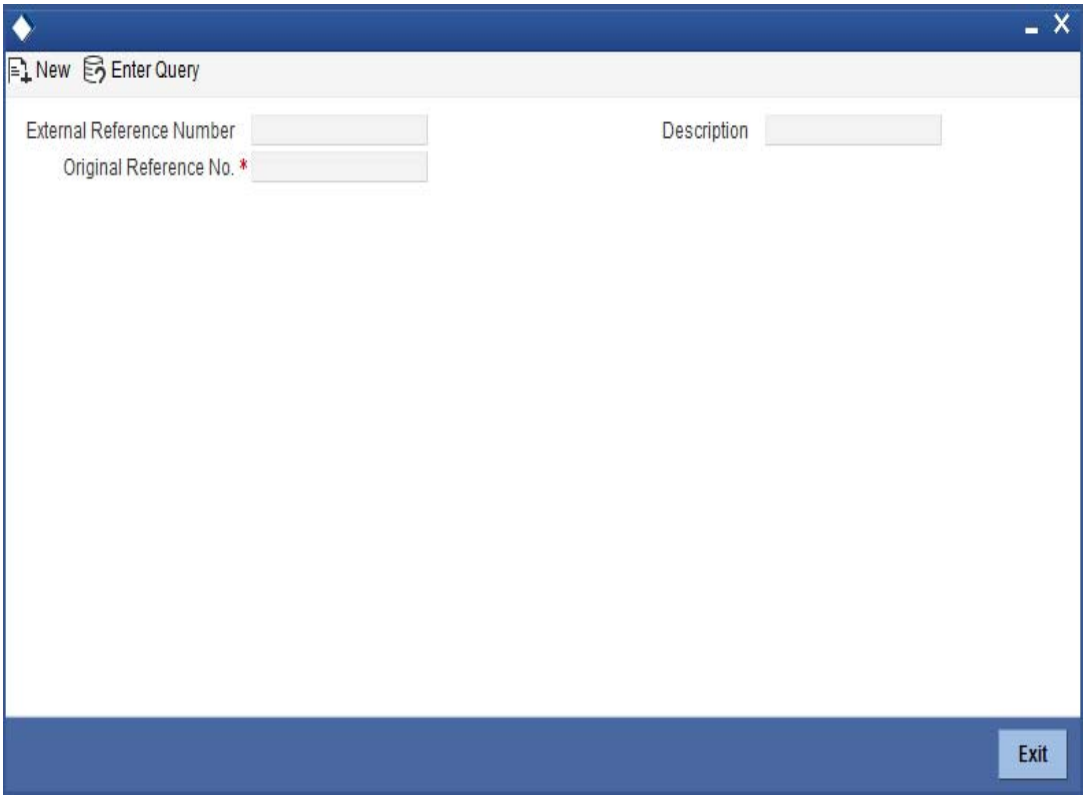
- Authorization Status
- Record Status
- Reference No
- Requesting Branch
- To Branch
- Transaction Currency
- Transaction Amount
- Requested Date
- Request Status
- Request For
- Delivery/Pickup Date

13.5.5 Liquidating Inter Branch Transaction

You can liquidate interbranch transaction initiated by the sending branch cash from source branch to destination branch in the ‘Interbranch Transaction Liquidation’ screen. You can invoke this screen by typing ‘1411’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Query Details



The system displays the following:

Original reference no

Specify the original reference number. Alternatively, you can select the original reference number from the option list. The list displays all the valid original reference number maintained in the system.

From Branch

The system displays the current active branch office from where the cash will be sent.

From Branch Name

The system displays the name of the branch from which the request is initiated.

On click of 'Query' button, the system defaults following fields:

- To Branch
- From Vault
- To Vault
- Transaction Currency
- Transaction Amount.

To Branch Name

The system displays the name of the branch to which the request is initiated.

Additional Details

External Reference Number

The system displays the external reference number.

Denomination Details

Denomination Code

The system defaults the denomination code maintained during the initiation stage.

Denomination Value

The system displays the value of the denomination.

Units

The system displays the units entered by the initiator.

Total Amount

The system displays the total amount.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

Note

- If an Inter Branch Transaction is liquidated on a later date and not on the Delivery Date, then post liquidation, the system updates the actual delivery date as Delivery / pickup date in RTDBRTRX.
- If Denomination Tracking setup is maintained as 'None', then denomination tracking is not applicable.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

14. Branch Deployment Options

14.1 Introduction

Oracle FLEXCUBE Branch module can be setup in three different ways.

Centralized Setup

In case of Centralized setup the Branch server, Branch object and Host object will be present in the same machine or located in the same Datacenter. Also in case of a Centralized setup, the Branch and Host DB objects need to be present necessarily in the same Oracle schema and instance. This removes a complete network hop, thereby reducing transaction time – and also eliminates the possibility of Branch going Offline with respect to the Host Server.

De-Centralized Setup

In case of a Decentralized setup, the Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the Host DB. In a Decentralized setup, all calls to Host DB will happen through a HTTP call via the WAN. Since messages are sent over WAN, a Decentralized setup might be relatively slow. In case the network connection between the Branch and the Host Data center fails, the Branch will be forced to work in an Offline mode.

Hybrid Setup

This setup is a combination of Centralized & De-Centralized Branches. Out of 10 Branches say 7 are centralized and 3 are de-centralized.

This chapter contains the following sections:

- Section 14.2, "Deployment Options"
- Section 14.3, "Processing Transactions in Offline Mode"
- Section 14.4, "Tanking and Untanking"
- Section 14.5, "Auto-Reversal Process"
- Section 14.6, "Offline Batch Process Flow"

14.2 Deployment Options

This section contains the following topics:

- Section 14.2.1, "Centralized Deployment"
- Section 14.2.2, "De-centralized Deployment"

14.2.1 Centralized Deployment

In a centralized deployment:

- Branch and Host DB objects are present in the same Oracle DB Schema.
- Requires network connectivity between the remote branches and datacenter at all times
- Faster transaction times.
- No offline support.

Features

The features of this deployment are as follows:

- Availability of network connectivity at all times.
- Teller transactions always directed to Data Center server.
- No Offline transaction capability for Teller transactions.

- Good connectivity between Data center and Branches to ensure continuity of business and performance.

14.2.2 De-centralized Deployment

In a de-centralized deployment:

- Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the FLECUBE DB.
- Branch and Host schemas will be present in different Oracle DB Instances.
- Doesn't require network connectivity at all times.
- DC Branch Till & Transaction specific data will be available on the Branch DB.
- Transactions will be tanked in Offline mode. Untanking process is triggered once the network connectivity is restored.
- The same Branch DB can host multiple branches.

In decentralized deployment, branch transactions can be entered in two modes, viz. online and offline.

14.2.2.1 Online Mode

If the branch is online, you can see the online status when you mouse over 'Branch' on the application toolbar.

The features of this deployment are as follows:

- Teller transactions are uploaded into FLEXCUBE DB present in Data Center.
- Teller transactions are routed to the FLEXCUBE DB in Data Center through Branch server
- Full functionality of teller transactions are supported
- Replication of latest data from FLEXCUBE DB to Branch DB at pre-set intervals.

14.2.2.2 Offline Mode

If the branch is online, you can see the online status when you mouse over 'Branch' on the application toolbar.

The features of this deployment are as follows:

- Network Connectivity between Remote Branch and Data Center is not available.
- Teller transactions are not uploaded into FLEXCUBE DB present in Data Center real time.
- Teller transactions are tanked in Branch Database present in the Remote Branch.
- Transactions are synchronized with FLEXCUBE Host once the connectivity is restored.
- Certain functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.
- No replication of data from FLEXCUBE DB to Branch DB in Offline mode.

Notification and Administration

The Change Branch functionality of FLEXCUBE will be disabled in offline mode. Which also acts as an indicator if the Branch is online or offline.

All transaction input in Offline mode will be tanked. Untanking happens once the link is restored.

In case, Branch switches from Offline to Online or vice versa after a transaction has been initiated then they have to be discarded and re-input again.

Offline Exposure Control

Exposure controlled by specifying the Offline Limit at Customer Account level.

Error will be displayed during save of a transaction in Offline mode, in case the sum of all Offline Debit transactions including the current transaction exceeds the Offline Limit.

14.3 Processing Transactions in Offline Mode

When network is down in the decentralized branch, branch will be able to post transactions in offline mode with limited functionality.

The banks exposure in an Offline scenario will be controlled by the Offline limits set for a Customer Account in FCC.

Any transaction being executed Offline will validate against the Account's Offline limit (as and where applicable) and on exceeding the same, will result in an Error. This validation will be for the sum of Transaction amounts for all Offline Debit transactions for that Account (including the current Transaction) against the Offline limit for the Account.

As Transactions are not going to Host, charges should be picked up locally. Following table is replicated for this purpose - fbtb_arc_maint. From this table various charges are picked up based on product code, currency code, Branch code, transaction type and account class group. Charge amount is shown only if the Charge Type is FLAT and Slab/Tire Type is none. In any other case teller is supposed to enter the charge amount.

Functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.

Validations that are available for Customer Account accounts are dormant, frozen, no credits, no debits and cheque number for cheque transactions.

Oracle FLEXCUBE supports the following branch transactions in offline mode.

Sl No	Function id	Module	Offline	Description
1	9001	Maintenance	Y	Open Teller Batch / Till

Sl No	Function id	Module	Offline	Description
2	9007	Maintenance	Y	Transfer Cash from Vault
3	9008	Maintenance	Y	Transfer Cash to Vault
4	9011	Maintenance	Y	Buy TCs from Agent
5	9012	Maintenance	Y	Teller Platform Status Query Screen
6	9015	Maintenance	Y	Buy TCs From HO
7	9016	Maintenance	Y	Sell TC to HO
8	9017	Maintenance	Y	Buy TCs from Vault
9	9018	Maintenance	Y	Return TCs to Vault
10	9020	Maintenance	Y	Display TCs available with Vault
11	BCFT	RT	Y	Transfer Cash from Teller
12	DENM	Maintenance	Y	Denomination Exchange
13	EODM	Maintenance	Y	EOD Maintenance
14	OFDL	Maintenance	Y	File download
15	REAN	Maintenance	Y	Reassign Transactions
16	TVCL	Maintenance	Y	Till Balancing and Closure
17	TVQR	Maintenance	Y	Till Vault Position Query
18	TLTT	Maintenance	Y	Teller Totals
19	1001	RT	Y	Cash Withdrawal
20	1005	RT	Y	Miscellaneous GL Transfer
21	1006	RT	Y	Funds Transfer Request
22	1008	RT	Y	Miscellaneous Customer Debit
23	1013	RT	Y	Cheque Withdrawal
24	1060	RT	Y	Miscellaneous GL Debit
25	1401	RT	Y	Cash Deposit
26	1408	RT	Y	Miscellaneous Customer Credit
27	1460	RT	Y	Miscellaneous GL Credit
28	7551	RT	Y	Book Shortage
29	7552	RT	Y	Book Overage
30	9009	RT	Y	Buy Cash From Central Bank
31	9010	RT	Y	Sell Cash To Central Bank

Sl No	Function id	Module	Offline	Description
32	LOCH	RT	Y	In-House cheque Depo
33	1009	DD	Y	TC Sale (Against Account)
34	1409	DD	Y	TC Purchase (Against A/C)
35	8003	DD	Y	TC Purchase (Walk-In)
36	8204	DD	Y	TC Sale (Walk-In)
37	8205	DD	Y	TC Sale (Against GL)
38	5521	CG	Y	Inward Clearing Cheque Data Entry
39	6501	CG	Y	Cheque Deposit
40	6512	CG	Y	Consolidated Cheques Data Entry
41	6520	CG	Y	Cheque Deposit to GL
42	1025	UP	Y	Bill Payment by Cash
43	1075	UP	Y	Bill Payment Against Account

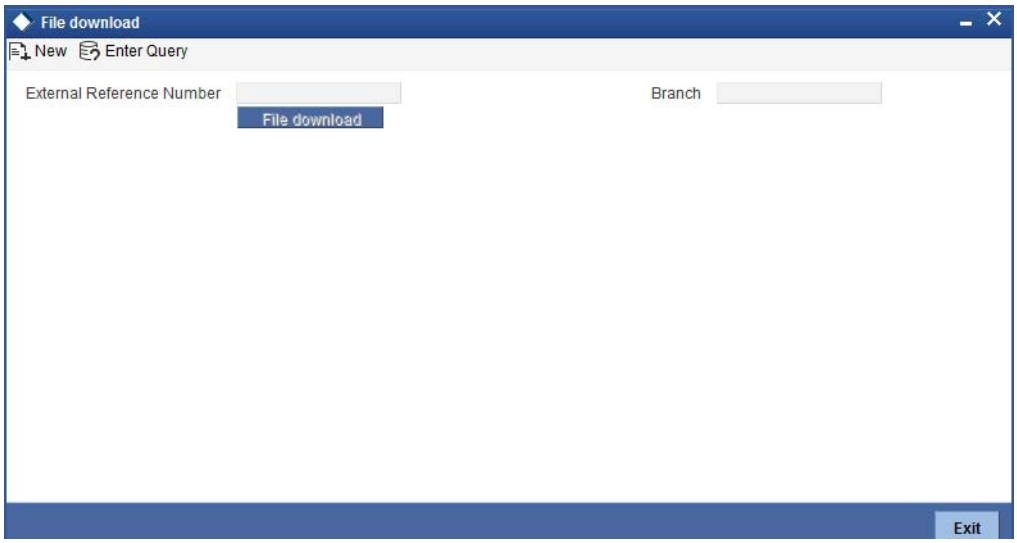
14.4 Tanking and Untanking

Transactions are stored in Branch DB in Offline mode with the status as Tanked

Untanking job will pick up the Tanked transactions and store them in FLEXCUBE DB once the connectivity is restored.

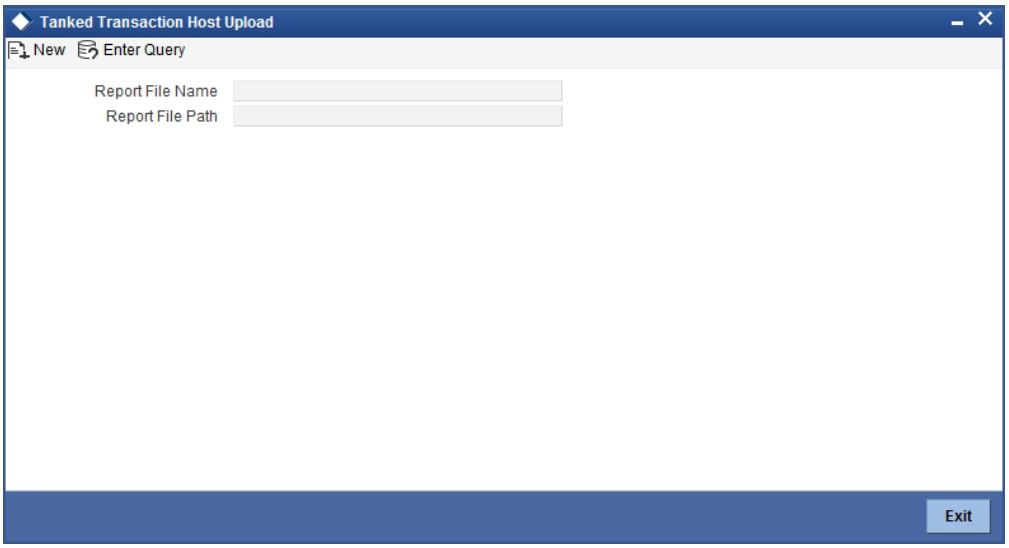
Tanked transactions can also be uploaded to FLEXCUBE DB using the UI

You can download transactions from branch DB in to file is OFDL screen.



Downloaded file will be available under the folder where the path has been given in FBTB_PARAMS for column UNTANK_FILEUPLOAD_PATH.

You can upload file into Oracle FLEXCUBE DB using STDOFUPL screen.



Intra day batch STDOFUPL will force post the transactions in FLEXBRANCH DB.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDOFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDOFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

14.5 Auto-Reversal Process

Transactions that get timed out will be picked up by the untanking job and stored in FLEXCUBE DB.

Batch running in FLEXCUBE DB will pick up the transactions and reverse the same in FLEXCUBE.

14.6 Offline Batch Process Flow

The process flow for offline branches is as follows:

- When operations start in the morning, branch is connected and network is up.
- Transaction processing will continue as normal.
- Network is disrupted during middle of day and not restored back till end of day.
- Branch will automatically switch to offline mode.
- Branch will able to post only offline transactions.
- Before running EODM, branch should download the transactions as suggested earlier.
- Offline branch should ensure to send the file to online branch.
- After transactions have been downloaded by the branch, branch should run EODM and check for the dates.

14.6.1 Process Flow for Online Branch which uploads Offline Transactions

The process for uploading offline transactions is as follows:

On receipt of file from offline branch, the online branch should upload the transactions as suggested earlier.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDOFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDOFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

15. Batches

15.1 Introduction

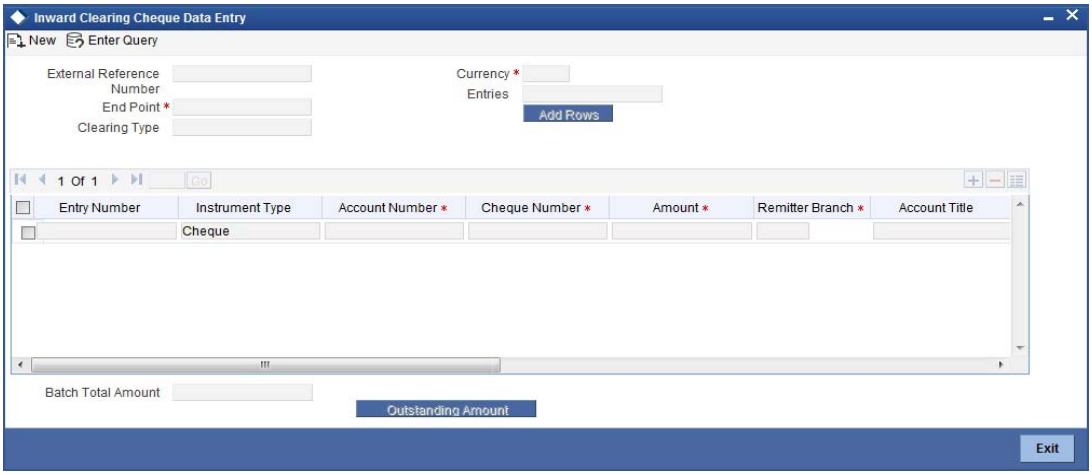
This chapter details the various batch operations that are done in this module.

This chapter contains the following sections:

- Section 15.2, "Clearing Inward Cheque Data Entry"
- Section 15.3, "Clearing Inward Data Entry"
- Section 15.4, "Consolidated Cheques Data Entry"
- Section 15.5, "Clearing Outward Data Entry"
- Section 15.6, "Running EOD"
- Section 15.7, "Querying Tellers Status"

15.2 Clearing Inward Cheque Data Entry

You can do an Inward clearing cheque data entry using the 'Inward Cheque Clearing Data Entry' screen. You can invoke this screen by typing '5521' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

End Point

Select the end point from the option list available.

Batch Number

The system generates the batch number and displays it only on Enrich.

Currency

Select the currency from the option list available.

Entries

Enter the number of rows to be displayed.

On clicking ‘Add Rows’ button, the system displays the number of rows mentioned in the Entries Field and defaults the clearing type and added rows.

Entry Number

The system generates an unique sequence number for each Instrument Type.

Instrument Type

The system displays the default value ‘cheque’ for instrument type.

Account Number

Select the account number from the option list available.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Cheque Number

Specify the number of the cheque for inward clearing.

Amount

Specify the amount for inward clearing.

Remitter Branch

The branch where the remitter account is maintained is displayed here. However you can modify it.

Account Title

The system defaults the account title when you select the account.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Drawee Account Number

Specify the drawee account number.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Paid - Cheque no - Cheque Number - Payee A/c Number- Account Number'. Once you specify the 'Cheque Number' and 'Payee Account Number', the system replaces the field values respectively on tabbing out from the field.

Instrument Date

Specify the instrument date.

Beneficiary Routing Number

Specify the routing number of the beneficiary bank. The adjoining option list displays Banks’ routing numbers, excluding the current bank. You can select the appropriate one.

Instrument Issue Date

Specify the instrument issue date. You can click on the adjoining calendar icon and select the appropriate date.

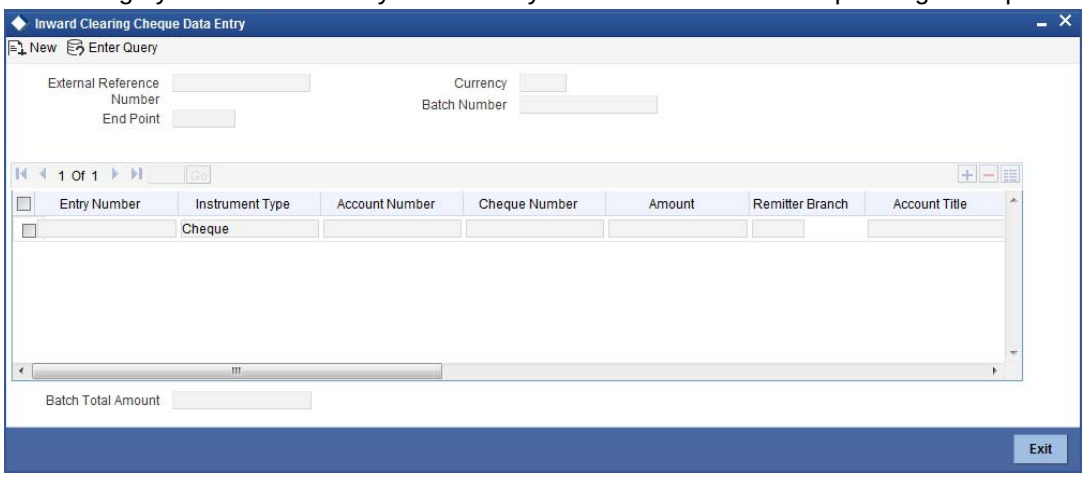
Note

If the difference between the ‘Instrument Issue date’ and the ‘Instrument Date’ is greater than the ‘Cheque Stale Days’ maintained at the ‘Branch Parameters Maintenance’ screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field ‘Cheque Stale days’ is not maintained at the ‘Branch Parameters Maintenance’ screen.

After entering these details click save icon move to the enrichment stage.

Enrichment Stage

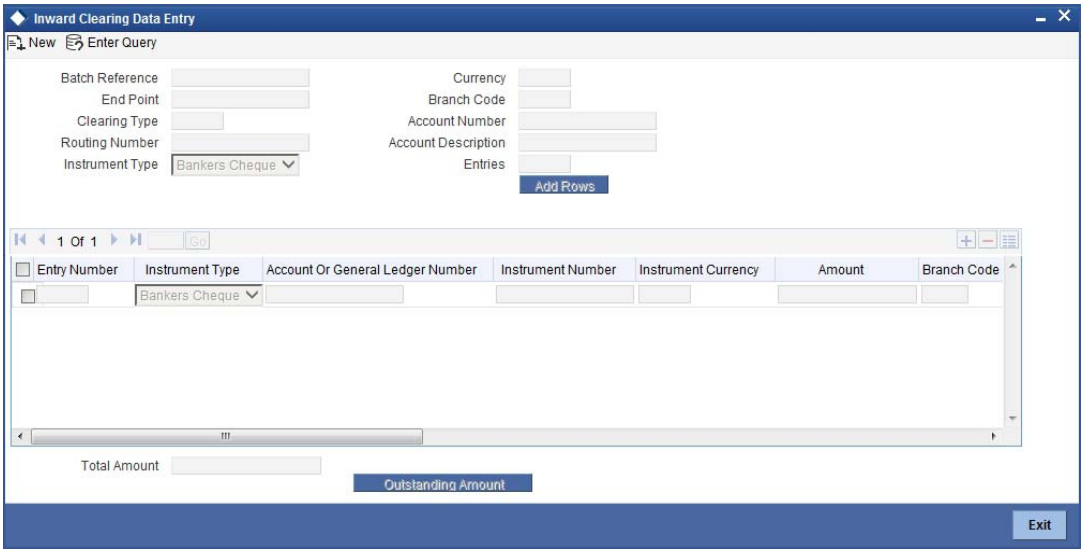
In this stage you can also modify the details you have entered in the input stage if required.



Click save icon to save the transaction. The system displays the message as “Transaction Completed Successfully”.

15.3 Clearing Inward Data Entry

You can do an Inward clearing data entry using the ‘Inward Clearing Data Entry’ screen. You can invoke this screen by typing ‘5555’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can capture the following details:

Batch Reference

The system generated reference number is displayed here.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Routing Number

Specify the routing number for clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Beneficiary Routing Number

Specify the routing number of the beneficiary bank. The adjoining option list displays Banks' routing numbers, excluding the current bank. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Currency

Select the currency. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

Branch Code

Select the branch code. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the Entries field.

Entry Number

The system generates an unique sequence number for each Instrument Type.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Account or General Ledger Number

Select the account number from the option list available.

Instrument Number

Specify the instrument number for inward clearing. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Amount

Enter the amount for which the instrument is being drawn.

Branch code

The system displays the branch code here.

Account Title

The account title will be defaulted from the account list of value.

Narrative

The system defaults the narrative as 'Cheque Paid - Cheque no - Cheque Number - Payee A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Payee Account Number', the system replaces the field values respectively on tabbing out from the field.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Issuing Branch

The branch where the issuer account is maintained is displayed here. However you can modify it.

Instrument Currency

Specify the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Date

Specify the instrument date from the adjoining calendar.

Routing Number

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Drawee Account Number

Specify the account from which money is drawn.

Beneficiary Routing Number

Select the beneficiary routing number from the adjoining option list.

Narrative

Enter remarks about the transaction.

Total Amount

On clicking ‘Outstanding Amount’ button, the system displays the total amount of the transaction.

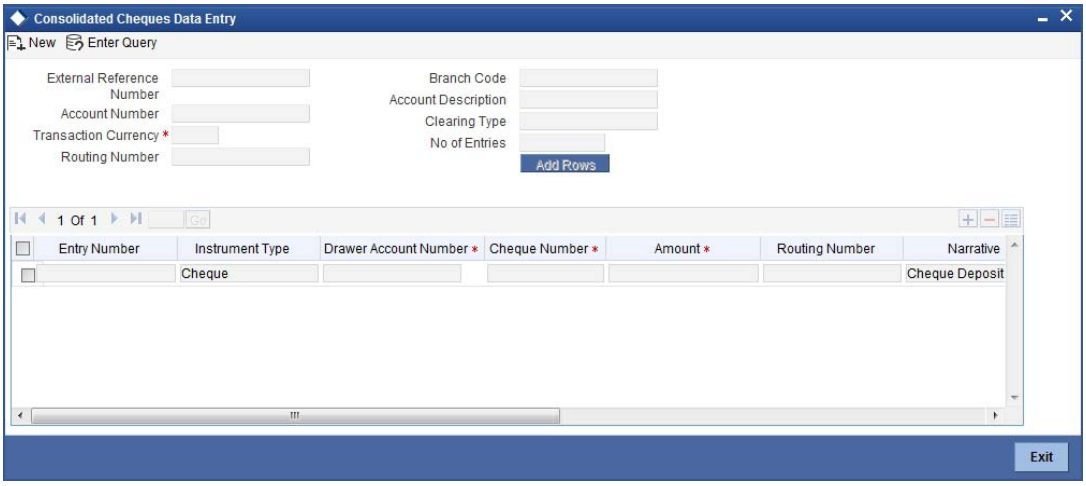
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click ‘Pickup’ button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

15.4 Consolidated Cheques Data Entry

You can do a consolidated cheque data entry using the ‘Consolidated Cheque Data Entry’ screen. You can invoke this screen by typing ‘6512’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number from the option list available.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in the Core User Manual.

Transaction Currency

Select the currency for the transaction the option list available.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Branch Code

The system displays the branch code.

Account Description

The system displays the account description here.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Specify the number of rows you want to add when ‘Add Rows’ button is clicked. When you click on ‘Add Rows’ button, the system adds the rows based on the specified value and defaults ‘Clearing Type’ in all added rows.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Entry Number

This is a system generated sequence number.

Instrument type

The system defaults the instrument type as cheque for consolidated cheque data entry.

Drawee Account Number

Specify the account from which money is drawn.

Cheque Number

Specify the number of the cheque for data entry.

Amount

Specify the amount mentioned in the cheque.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number - Drawer A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Drawer Account Number', the system replaces the field values respectively on tabbing out from the field.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Cheque Date

Specify the date of the cheque.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

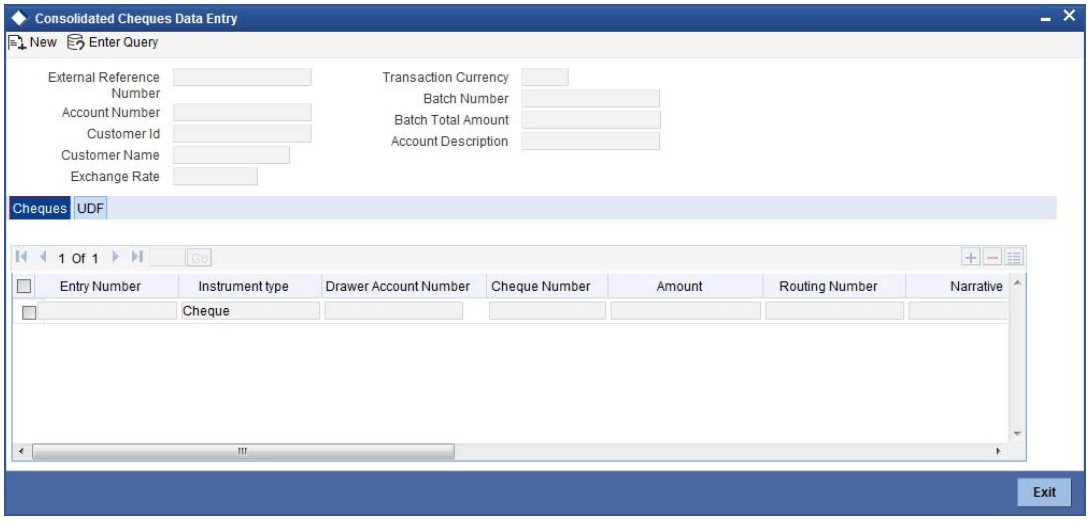
Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.



Click save icon to save the transaction. After the transaction is successfully saved the message is displayed as "Transaction Completed Successfully".

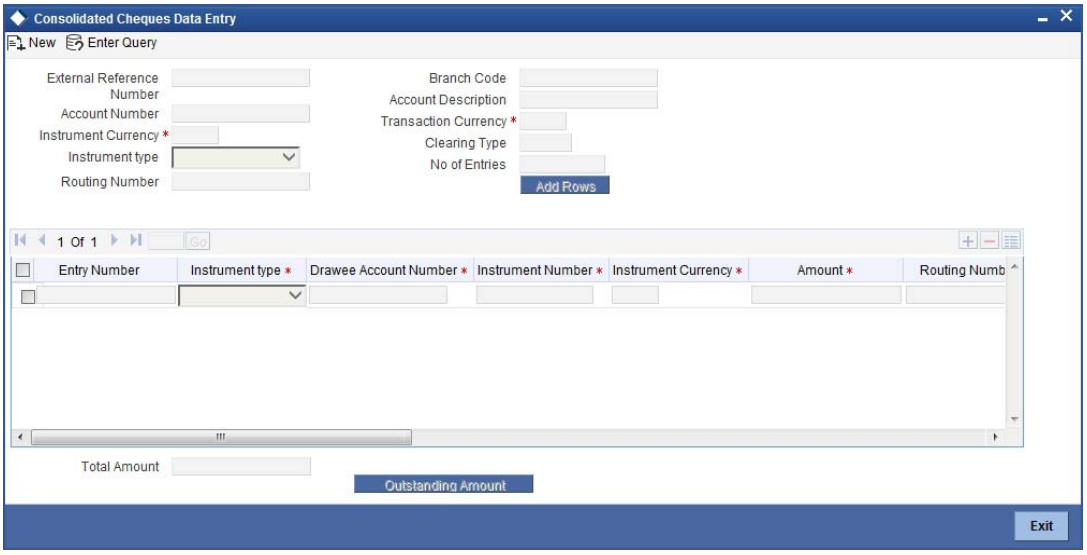
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

15.5 Clearing Outward Data Entry

The In-house cheques will deposit using the existing Outward Clearing Data Entry screens if Customer float days are greater than zero for the product or if sufficient funds are not available during cheque deposited from existing LOCH screen. If the in-house cheques are initiated using Outward Clearing Data Entry screen, the system will follow the regular life cycle of inward clearing contract creation and return handling like other normal clearing cheques.

You can do an Outward clearing data entry using the 'Outward Clearing Data Entry' screen. You can invoke this screen by typing '6514' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Instrument Currency

Select the instrument currency. The adjoining option list displays all valid instrument currencies maintained in the system. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Banker's Cheque

- Demand draft
- Cheque

Routing Number

Specify the routing number for outward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Branch Code

The system displays the branch code here.

Account Description

The system displays the account description here.

Transaction Currency

Specify the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Enter the number of rows to be displayed.

On clicking ‘Add Rows’ button, the system displays the number rows that you have entered in the No of Entries field.

Entry Number

The entry number is displayed here.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Banker’s Cheque
- Demand draft
- Cheque

Drawee Account Number

Specify the account from which money is drawn.

Instrument Number

Specify the instrument number for outward clearing.

Amount

Specify the amount mentioned in the instrument.

Routing Number

The system displays the routing number here. However you can modify it by specifying the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

For Outward clearing transactions, system defaults the beneficiary routing number as the clearing branch or processing branch’s routing number.

Note

For Outward clearing transactions, system defaults the beneficiary routing number as the clearing branch or processing branch's routing number.

Branch

The system defaults the current branch code here.

Account Title

Specify the account title.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number – Drawer A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Drawer Account Number', the system replaces the field values respectively on tabbing out from the field..

Clearing Type

The system defaults the clearing type specified in the main screen, when you click 'Add Rows' button; however, you can modify, if needed.

Drawer Account Number

Specify the drawer account number.

Account Title

Specify the account title.

Transaction Currency

The system displays the transaction currency here. However you can modify it by specifying the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Instrument Currency

The system displays the instrument currency here. However you can modify it by specifying the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Cheque Date

Specify the date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

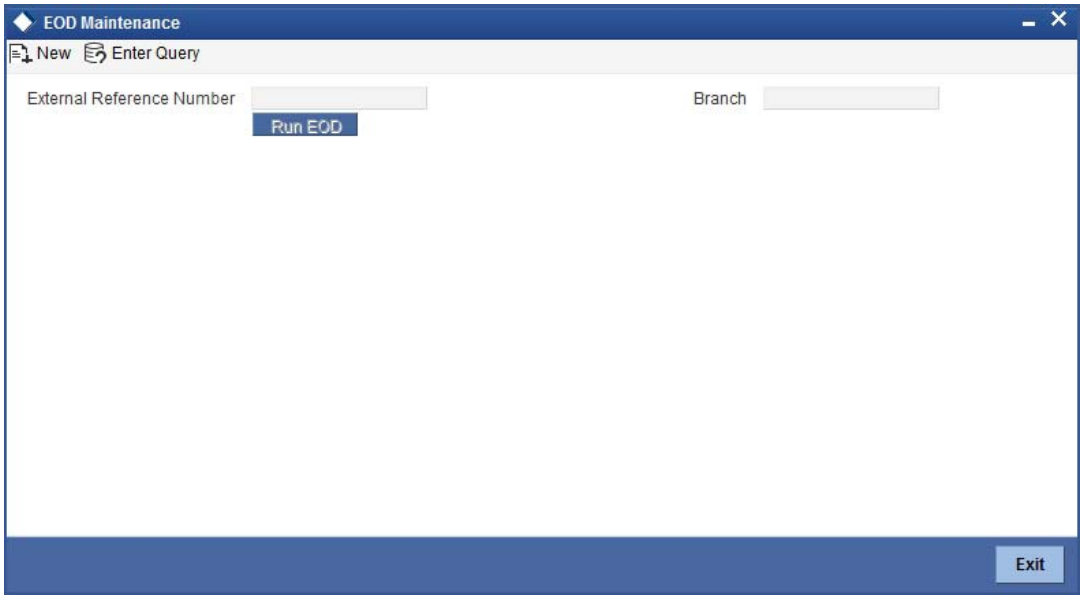
In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the vales in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

15.6 Running EOD

You can run the branch EOD using the EOD Maintenance screen. You can invoke this screen by typing 'EODM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The system displays the following details:

- External reference number
- Branch code

Click 'Run EOD' button to run the EOD for the branch.

The following validations are done before running EOD:

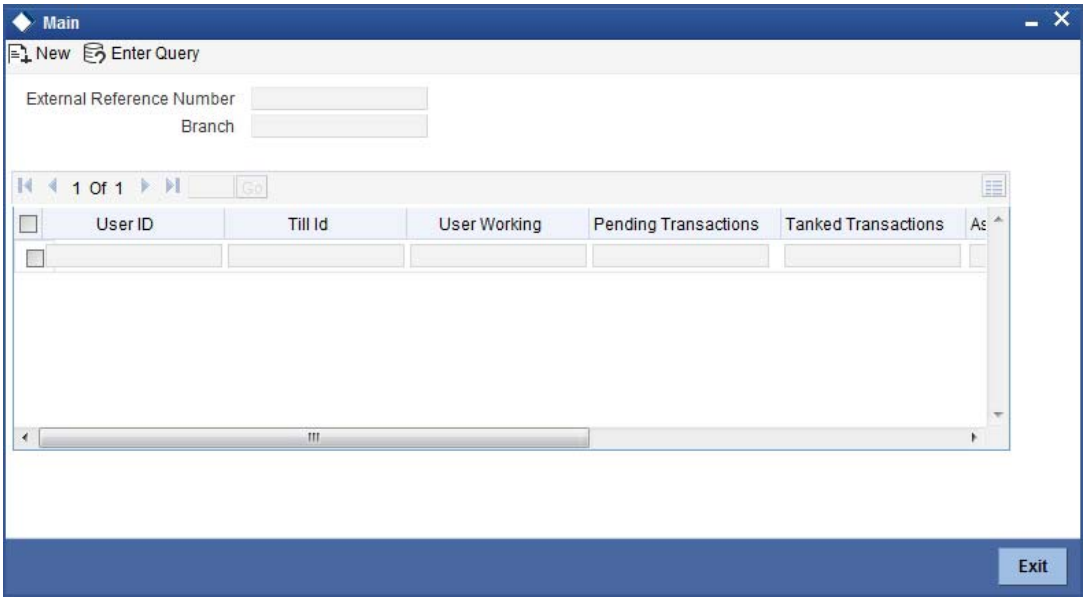
- Only the user who runs the EOD should be logged into the branch.
- There must be Holiday maintenance to get the Next working day.

- Balancing and closure processes for Till and Vault should be completed. There should not be any transaction in ‘Pending’ or ‘Assigned’ stage for a user

Once these have been successfully validated, EOD proceeds with the system date change by moving the Branch posting date to the next date. The Branch transaction sequence will also get reset as a consequence of the execution of Branch EOD. This signifies the Beginning of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

15.7 Querying Tellers Status

You can view the current operational status and other details of the tellers in a branch using the ‘Teller Platform Status Query Screen’ screen. This screen will display all the details that will be validated during EODM (End of Day of Savings module) You can invoke this screen by typing ‘9012’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:



External Reference Number

The system displays a unique number.

Branch Code

The system defaults the current logged in branch code.

The following details of the current branch are displayed for all the tellers:

- User ID – the teller user ID
- User Working – current log in status of the user
- Pending Transactions - number of transactions in the Pending Queue for the user
- Tanked Transactions - number of transactions in the Tanked Queue for the user
- Assigned Transactions - number of transactions in the Assigned Queue for the user
- Unassigned Transactions - number of transactions in the Unassigned Queue for the user
- Auto Reversal Pending - number of transaction pending to be auto reversed for the user

16. Reports

16.1 Introduction

This chapter contains the following sections:

- Section 16.2, "Savings Insignificant Balance Accounts Report"
- Section 16.3, "Blocked Accounts Report"
- Section 16.4, "Account Balance Listing Report"
- Section 16.5, "Saving Accounts Opened Today Report"
- Section 16.6, "Saving Accounts Closed Today Report"
- Section 16.7, "Flat File - Cheque Book Requested Report"
- Section 16.8, "Savings Large Balance Movements Report"
- Section 16.9, "Accounts Dormant Next Month Report"
- Section 16.10, "Savings Account Dormant Today Report"
- Section 16.11, "Re-validated Instruments Report"
- Section 16.12, "Reissued Instrument Report"
- Section 16.13, "Duplicate Instrument Issued Report"
- Section 16.14, "Savings Overline/TOD Report"
- Section 16.15, "Daily Overline/TOD Txn Report"
- Section 16.16, "Large Debit Balance Report"
- Section 16.17, "Intra bank Transfer Report"
- Section 16.18, "Flat File Cheque Book Requested Report"
- Section 16.19, "Signatory Details Report"
- Section 16.20, "Daily Processed Transactions Report"

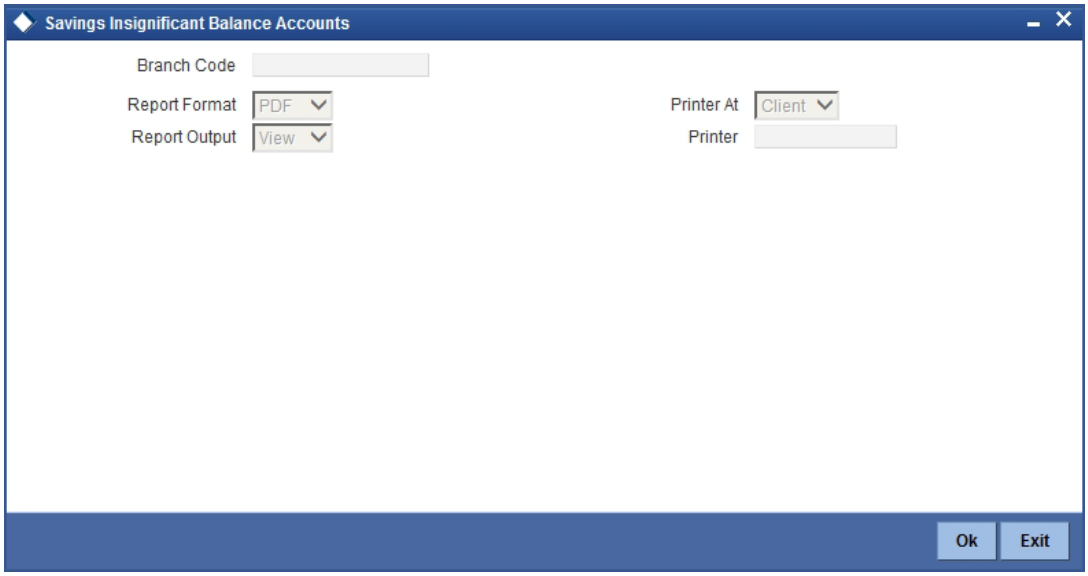
To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

16.2 Savings Insignificant Balance Accounts Report

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

You can invoke ‘Savings Insignificant Balance Accounts’ screen by typing ‘SVRIBACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

16.2.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Branch Code	This indicates the branch code
Product	This indicates the product
Description	This gives a brief description on the account class
Account Number	This indicates the account number
Currency	This indicates the currency
Last Credit Amount	This indicates the OLE_LINKCredit Details
Last Credit Date	This indicates the date of previous credit
Last Debit Amount	This indicates the Debit Details

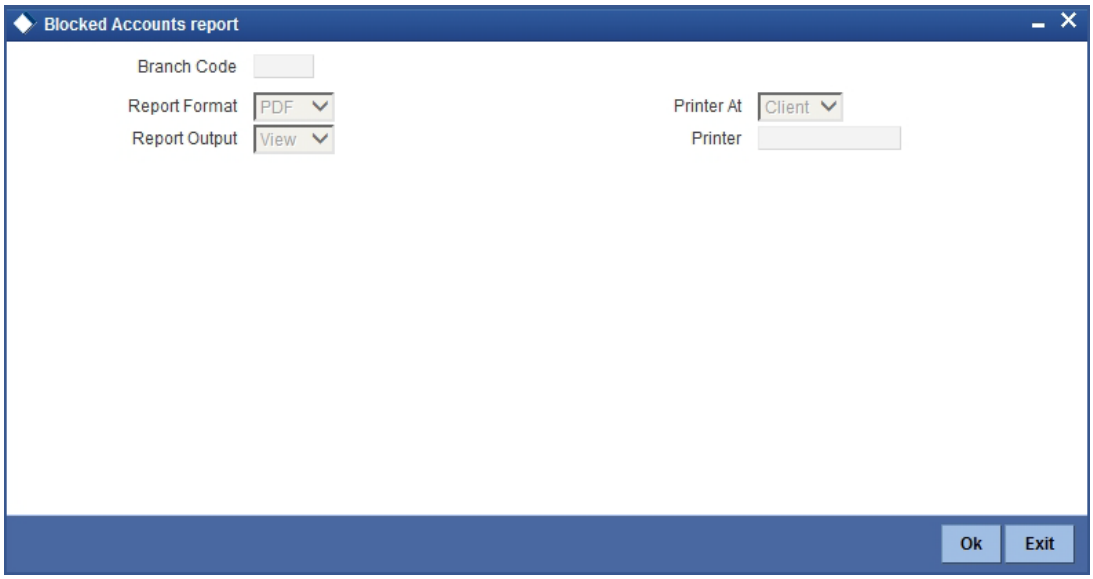
Last Debit Date	This indicates the date of previous debit
Account Balance	This indicates the balance amount in the account

16.3 Blocked Accounts Report

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

You can invoke 'Blocked Accounts' screen by typing 'SVRBACCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

16.3.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

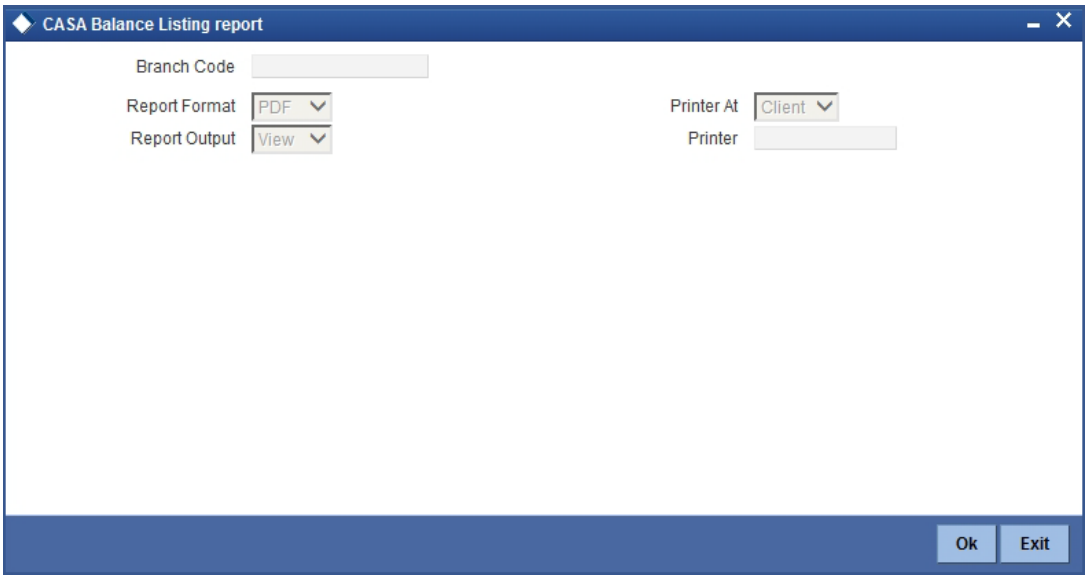
The generated report will have the following information:

Field	Description
Account Number	This indicates the account number
Customer ID	This indicates the customer ID
Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

16.4 Account Balance Listing Report

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

You can invoke ‘CASA Balance Listing’ screen by typing ‘SVRCABLI’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click ‘OK’ button to generate the report. Click ‘Exit’ to return to the Reports Browser.

16.4.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

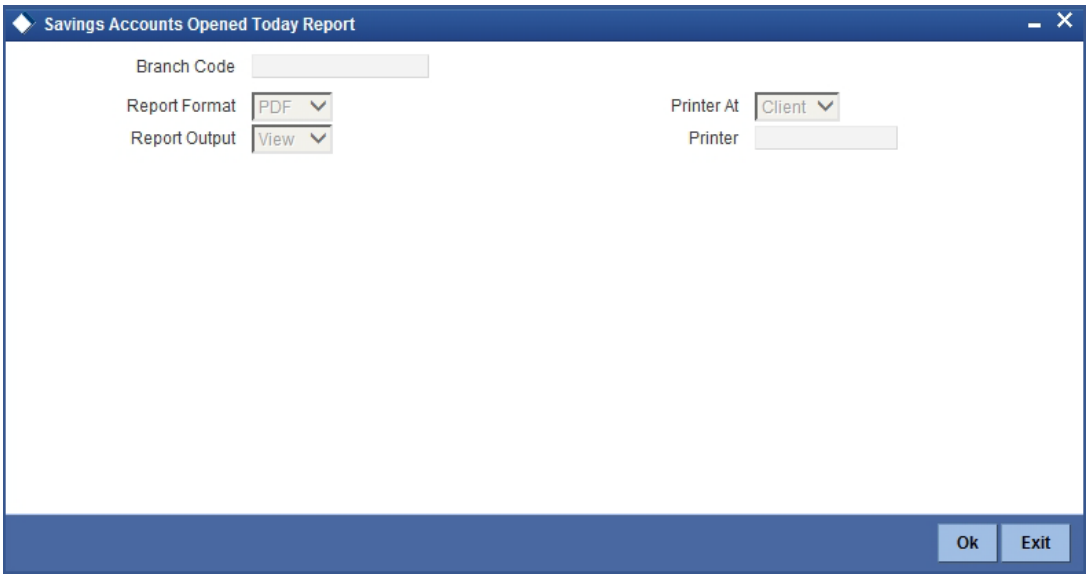
The generated report will have the following information:

Field	Description
Account Class	This indicates the account class
Description	This gives a brief description on the account
Currency	This indicates the currency of the transaction
Account Number	This indicates the account number
Customer ID	This indicates the customer identification number
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Available Balance	This indicates the balance available
Un-cleared Amount	This indicates the uncleared amount
Accrued Interest	This indicates the accrued interest
Hold Amount	This indicates the hold amount
Accrued Till	This indicates the accrued till
Last Interest	This indicates the last interest

16.5 Saving Accounts Opened Today Report

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis. You can invoke

'Saving Accounts Closed Today Report' screen by typing 'SVRAOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

The system displays the current branch code. You can generate the report specific to this branch.

16.5.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

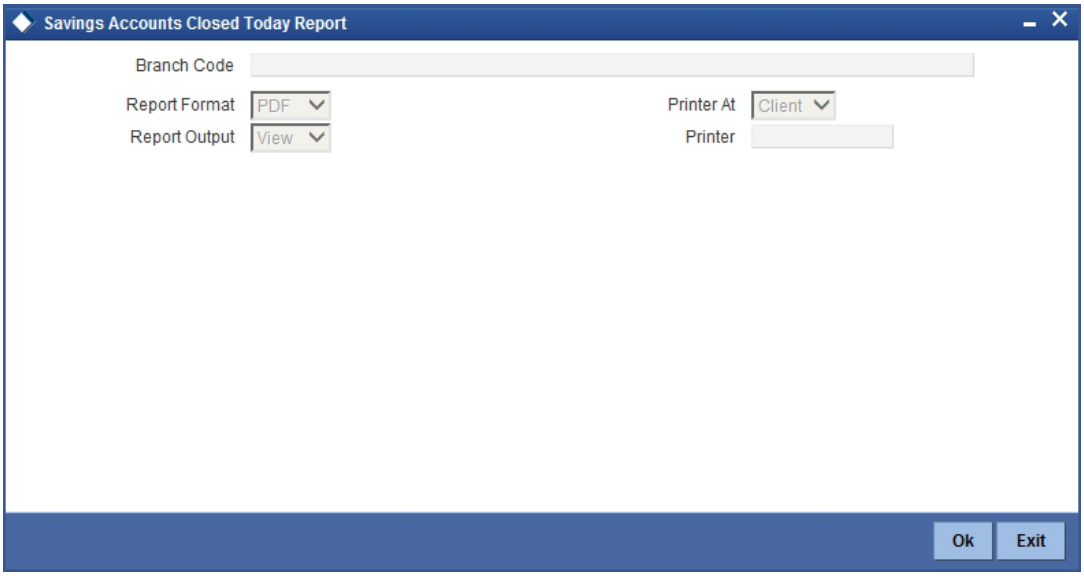
The generated report will have the following information, grouped by account class and currency:

Field	Description
Account Class	This indicates the account class. Details of saving accounts opened during the day under this account class are displayed below.
Currency	This indicates the currency of transaction
Customer Number	This indicates the Customer Number
Customer Name & Address	This indicates the name of the customer and the address of the customer
Account Number	This indicates the account number
ACY Opening Bal	This indicates the Opening Balance in Account currency

Available Balance	This indicates the available balance
Teller	This indicates the Teller ID
Supervisor	This indicates the Supervisor name

16.6 Saving Accounts Closed Today Report

This report lists the CASA accounts that have been closed in the day, per product per currency per branch. While closing the accounts, interest is charged or applied to the account based on the credit/debit balance on the account. This report is generated at EOD on a daily basis. You can invoke 'Saving Accounts Closed Today Report' screen by typing 'SVRACREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

16.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Account Class	This indicates the account class. Details of all savings accounts closed during the day under this Account Class are displayed below.
Account No	This indicates the account number of the customer

Currency	This indicates the currency of the transaction
Customer Name	This indicates the name of the customer
Closing Balance as	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

16.7 Flat File - Cheque Book Requested Report

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

16.7.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

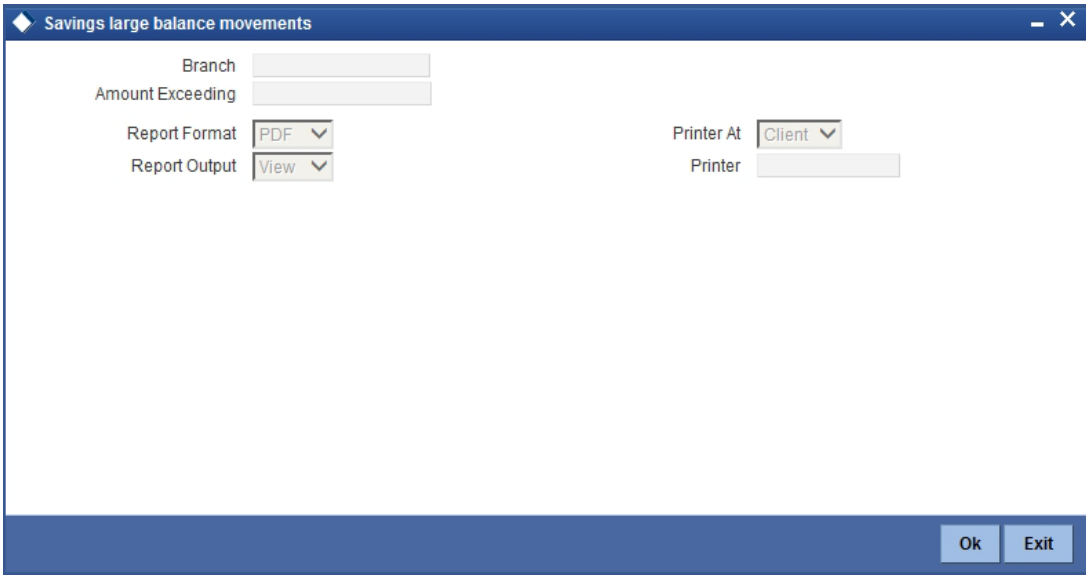
Field	Description
Account Number	This indicates the account number of the customer
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

16.8 Savings Large Balance Movements Report

This is an exception report of large balance movements in CASA. The bank sets up an alert at the product level to report accounts with large debit/credit balance movement. This alert would result in an automatic exceptional report at the end of the day. The transactions carried during the day would result in increase or decrease in available balance. When an account

balance movement has reached the threshold defined, this exceptional report is generated by the system.

The Threshold amount is defined as the user parameter in the Batch EOD Input (BADEODFN). This report is generated at EOD on a daily basis. You can invoke 'Savings Large Balance Movements Report' screen by typing 'SVRLBALM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



16.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

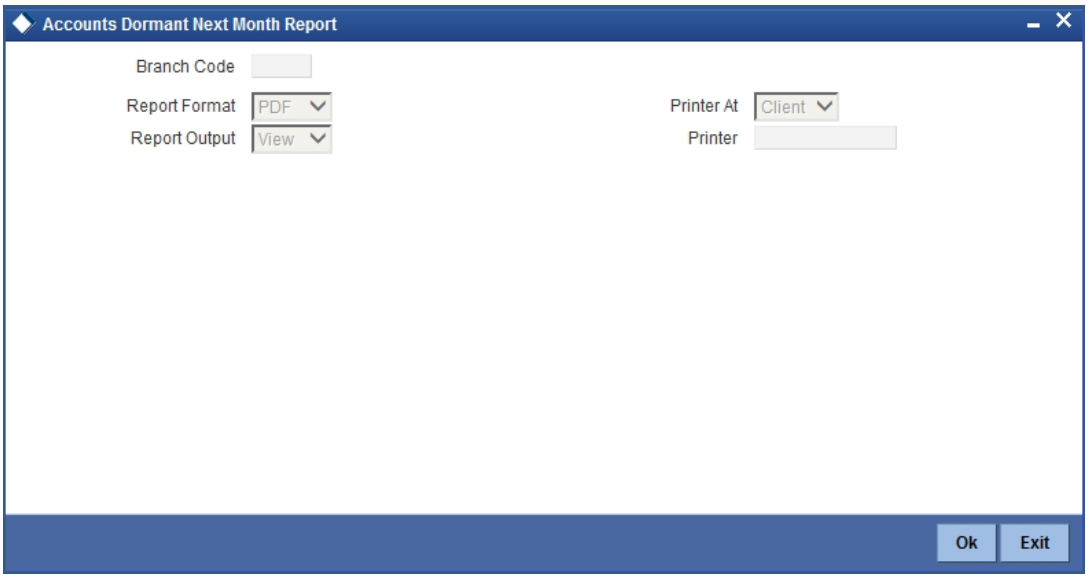
The generated report will have the following information:

Field	Description
Account Class	This indicates the account class
Description	This indicates the description
Account Number	This indicates the account number of the customer
Officer ID	This indicates the id of the Officer
Transaction No	This indicates the transaction number
Dr/Cr	This indicates whether the transaction is a debit or a credit
Balance Move-ment	This indicates the Balance Movement in CASA
Available Balance	Balance Available

16.9 Accounts Dormant Next Month Report

This report lists the CASA accounts product-wise and currency-wise that will remain dormant from the coming month onwards. In the absence of any customer initiated transaction in an account for a period defined at the product level, the account is moved to the dormancy state. From dormancy the status is changed to unclaimed deposit after a specific period.

This report is generated at EOD on a monthly basis. You can invoke 'Accounts Dormant Next Month Report' screen by typing 'SVRDOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



16.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Branch Code	This indicates the branch code
Account Number	This indicates the Account Number
Account Description	This gives a brief description on the account
Account class code	This indicates the account class code
Customer Number	This indicates the customer number
Currency	This indicates the currency of the transaction
Current Balance	This indicates the current balance
Last Debit Amount	This indicates the last amount debited

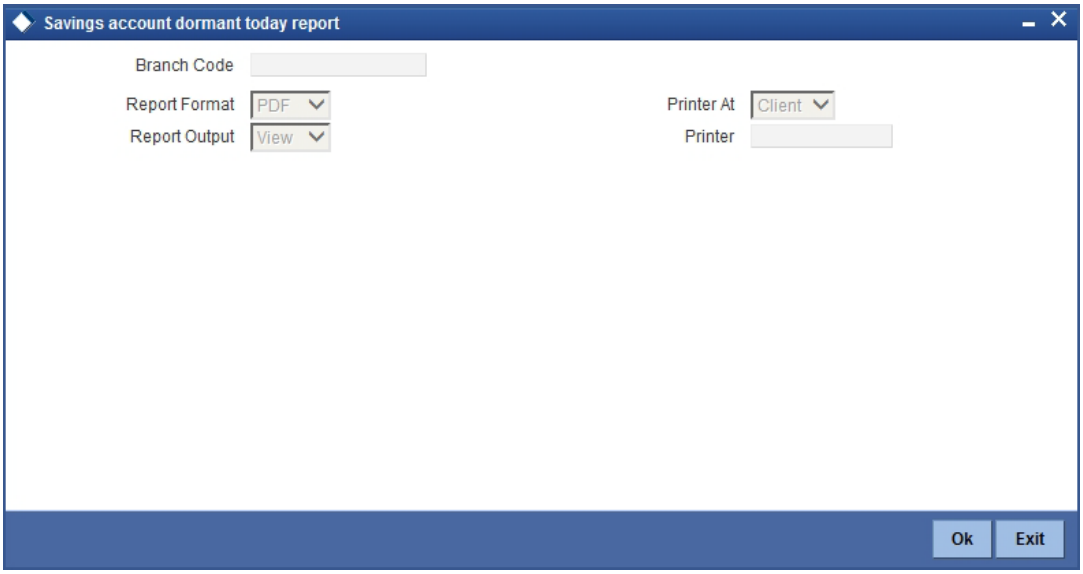
Last Debit Date	This indicates the last debit date
Last Credit Amount	This indicates the last credited amount
Last Credit Date	This indicates the last credit date
Last Transaction Date	This indicates the last transaction date

16.10 Savings Account Dormant Today Report

This report lists all Current and Savings accounts that have been marked dormant in the day per product per currency per branch.

The period for which an account is inactive, after which the status moves to dormancy, is set-up at the product level in terms of days, months etc. When there are no customer initiated transactions in an account for the period defined at the product level, the account is moved to the dormancy state.

This report is generated at EOD on a daily basis. You can invoke 'Savings Account Dormant Today Report' screen by typing 'SVRADREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

16.10.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

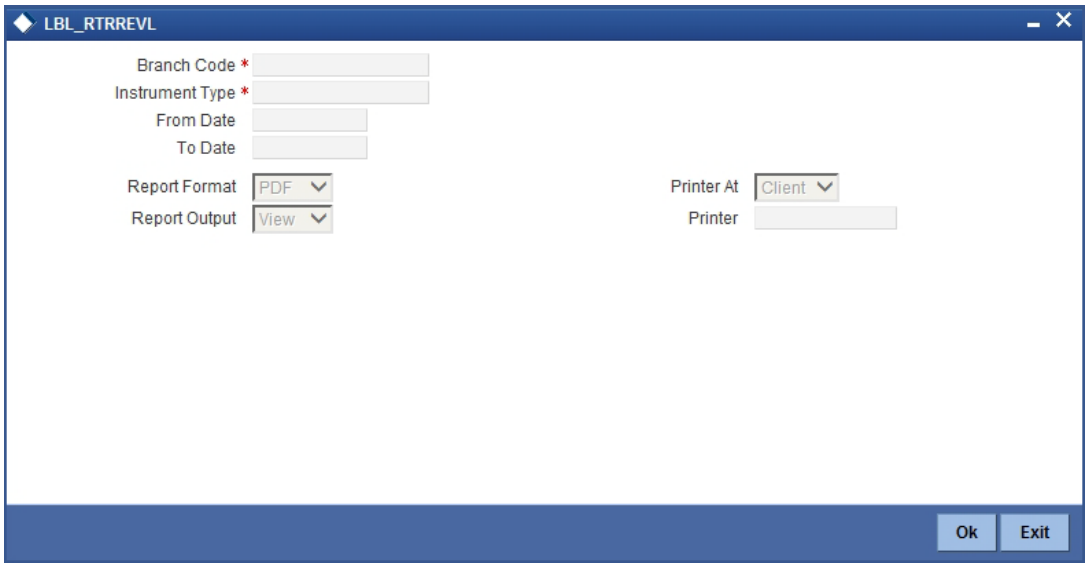
The generated report will have the following information:

Field	Description
Account Number	This indicates the Customer Account Number
Account Name	This indicates the Customer Account Name
Current Balance	This indicates the current balance in the customer account.
Dormancy Date	This indicates the date of dormancy
Date of Transaction (Date Last Dr and Date Last Cr)	This indicates the last date on which there was a transaction in the account.

16.11 Re-validated Instruments Report

This report lists the details of the revalidated DD / BC instruments for the specified period.

You can invoke 'Revalidated Instruments Report' screen by typing 'RTRREVL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of DD or BC instruments revalidated for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report when you click 'Ok' button.

16.11.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

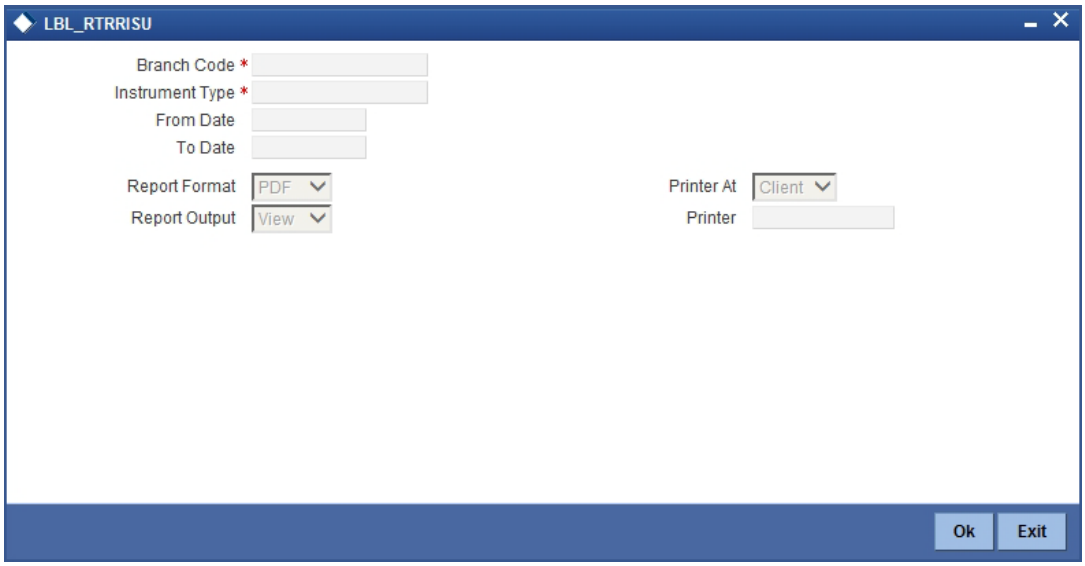
The generated report will have the following information:

Field	Description
Issue Date	Issue date of the instrument
Re-validated Date	Re-validated date of the instrument
Re-validated Period	Re-validated period of the instrument
Payable Bank/Branch	At which bank/branch it is payable
Original Expiry Date	Expiry date of the instrument before re-validation
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Expiry Date	Expiry date of the Instrument after re-validation
Contract Reference Number	Contract reference number of the instrument transaction
Maker-Id	Maker id of the re-validated transaction
Checker-Id	Authorizer of the re-validated transaction
Payment Mode	Payment mode selected for charge.
Instrument Number	The reference number of the instrument
Beneficiary Name	Name of the Beneficiary.

16.12 Reissued Instrument Report

This report lists the details of the reissued DD / BC instruments for the specified period.

You can invoke 'Reissued Instruments Report' screen by typing 'RTRRISU in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select ‘DD’ or ‘BC’ as an instrument type to get the list of DD or BC instruments reissued for the period chosen. Select ‘All’ to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report when you click ‘Ok’ button.

16.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body

The generated report will have the following information:

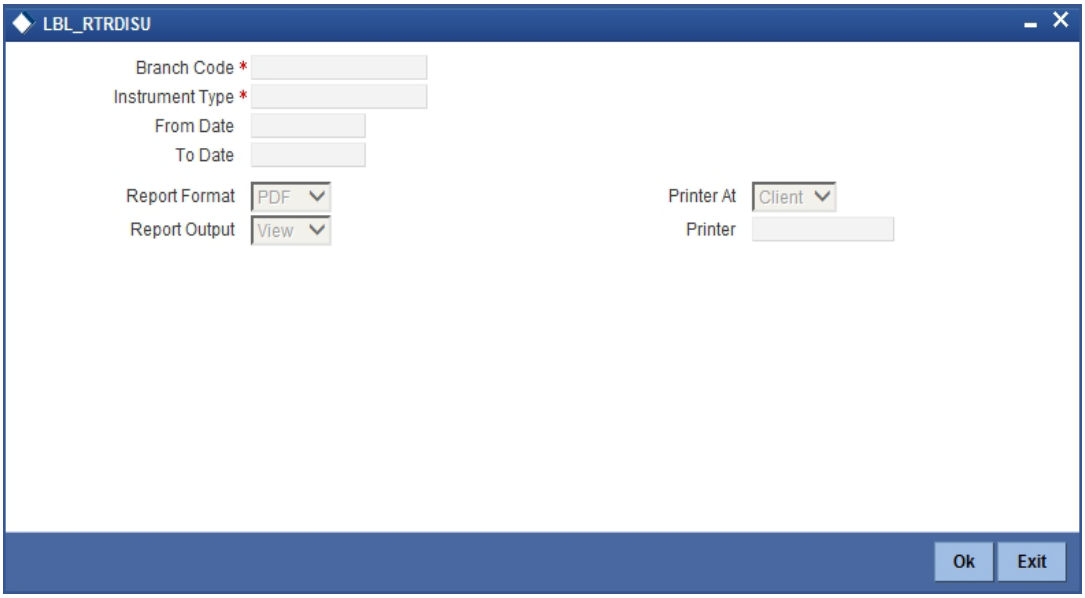
Field	Description
Issue Date	Issue date of the instrument

Beneficiary Name	Name of the beneficiary
Reissued Date	Re-validated date of the instrument
Reissue Reason	Reason for reissue of the instrument
Expiry Date	Expiry date of the Instrument after re-validation
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Payable Bank/Branch	At which Bank/Branch it is payable.
Contract Reference Number	Contract reference number of the instrument transaction
Maker Id	Maker id of the re-validated transaction
Maker Date Stamp	Date on which the transaction is created
Checker Id	Authorizer of the reissue transaction
Checker Date Stamp	Date on which the reissue transaction is authorized
Old Instrument Number	The original instrument number
New Instrument Number	The new instrument number generated

16.13 Duplicate Instrument Issued Report

This report lists the details of the duplicate issuance of DD / BC instruments for the specified period.

You can invoke ‘Duplicate Instruments issued Report’ screen by typing ‘RTRDISU’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select ‘DD’ or ‘BC’ as an instrument type to get the list of duplicate issued DD or BC instruments for the period chosen. Select ‘All’ to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report.

16.13.1 Contents of the Report

The selection options that you specified while generating the report are printed at the beginning of the report.

The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body

The generated report will have the following information:

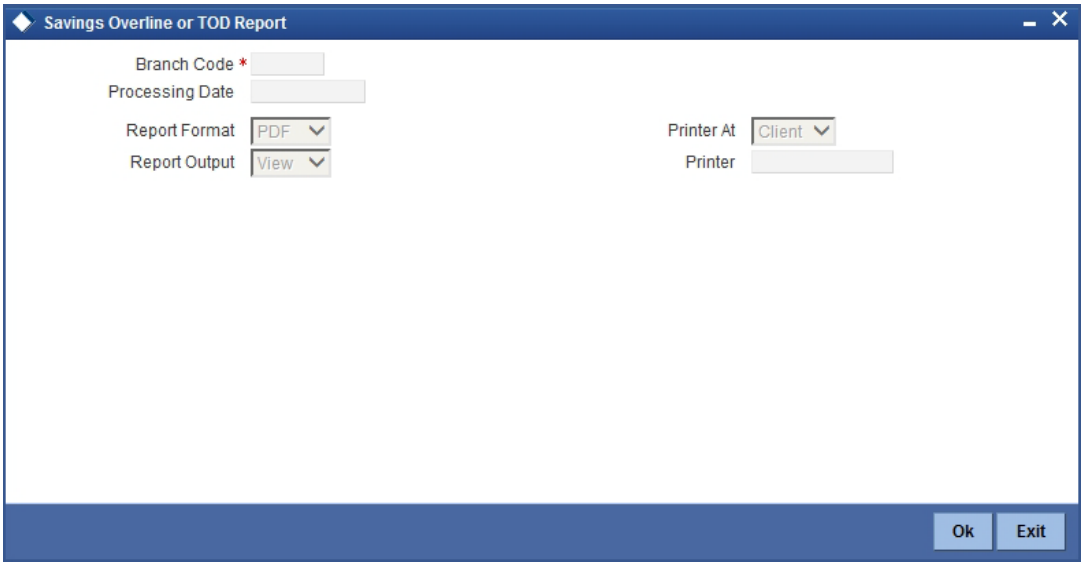
Field	Description
Issuing Branch	Issuing branch of the instrument
Issue Date	Issue date of the duplicate instrument
Issue Reason	Reason for issue of the duplicate instrument
Expiry Date	Expiry date of the Instrument
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Instrument Date	Instrument date
Contract Reference Number	Contract reference number of the instrument transaction
Old Instrument Number	This will be original instrument number, which has been cancelled.
New Instrument Number	This will be new instrument number generated.
Beneficiary Name	Name of the beneficiary
Maker ID	This is the user ID of the maker of the record

Checker ID	This is the user ID of the authorizer of the record

16.14 Savings Overline/TOD Report

When Current and Savings accounts are drawn above the overdraft limit sanctioned, then the system moves to overline status. Temporary overdrafts (TOD), on an ad-hoc basis, may also be sanctioned for the selected accounts, by an appropriate bank official when a customer requires. In such cases, you can generate a 'Savings Overline/TOD Report' at EOD with details of overline amount, overline days and credit risk rating description, for proper follow up of these accounts and to regularize the same. The details are listed based on the product type.

You can invoke 'Savings Overline/TOD Report' screen by typing 'STROVODR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

16.14.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Savings Overline/TOD Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Maker ID	Indicates Maker ID
Acc Desc	Indicates the account description
Account Current Balance	Indicates Account Current Balance
Current Overline Days	Indicates Current Overline Days
Month To Date Days	Indicates Month-to-Date Days
Year To Date Days	Indicates Year-to-Date Days
Acc. Ccy	Indicates Account Currency
Limit Ccy	Indicates Limit Currency
Overline Amount	Indicates Overline Amount
Last Debit Date	Indicates Last Debit Date
Last Debit Amt	Indicates Last Debit Amount
Last Credit Date	Indicates Last Credit Date
Last Credit Amt	Indicates Last Credit Amount
Temp OD Limit	Indicates Temp OD Limit
Uncleared Funds Limit	Indicates Uncleared Funds Limit

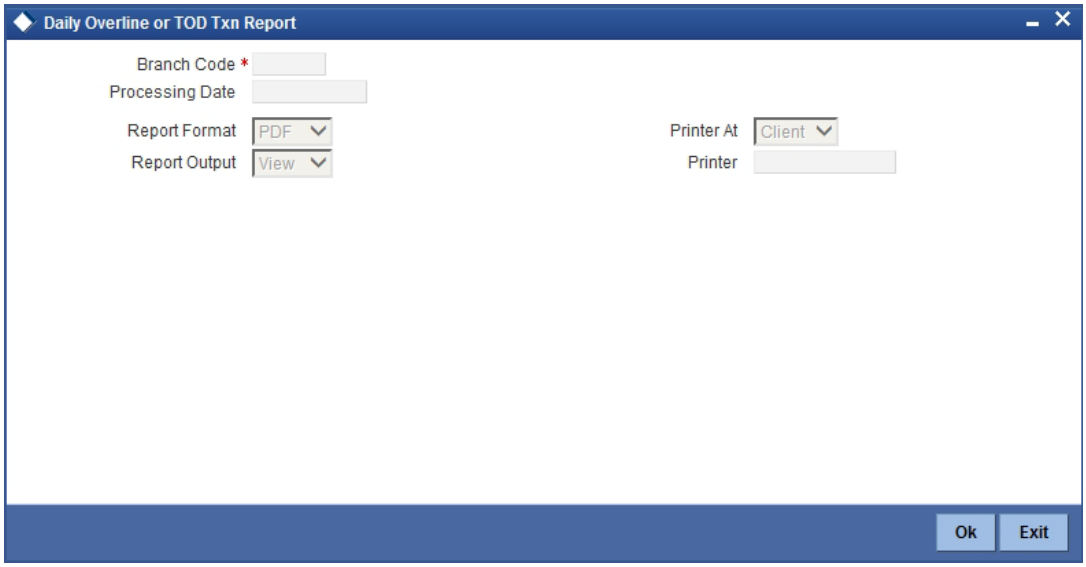
Note

Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all overline accounts will be listed in the report. At least a single overline account should have 100% customer account linkage.

16.15 Daily Overline/TOD Txn Report

Banks provide Overline/TOD facility on a temporary basis to selected customers. You can generate 'Daily Overline/TOD Txn Report' to provide details of current and savings account with such facilities, to follow-up at the earliest. This report provides information on daily overline and TOD based on the branch and account.

You can invoke 'Daily Overline/TOD Txn Report' screen by typing 'STROVTOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

16.15.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed branch-wise as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Acc Desc	Indicates Account Description
Customer Name	Indicates the name of the customer
Last Credit Date	Indicates Last Credit Date
Txn Date	Indicates Txn Date
Txn Amt	Indicates Txn Amount
Txn CCY	Indicates Txn CCY
Limit CCY	Indicates Limit Currency
Dr/Cr	Indicates Debit Credit Indicator
Txn Desc	Indicates the transaction description
Total OD Limit	Indicates the total OD limit
Balance	Indicates Account Opening Balance

Note

- Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all over line accounts will be listed in the report.
- At least a single line should be mapped with 100% customer_account_linkages.

16.16 Large Debit Balance Report

Oracle FLEXCUBE facilitates generation of 'Large Debit Balance Report' at EOD with details of CASA accounts which have exceeded the threshold limit. The details are grouped based on the account class and currency.

16.16.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Large Debit Balance Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

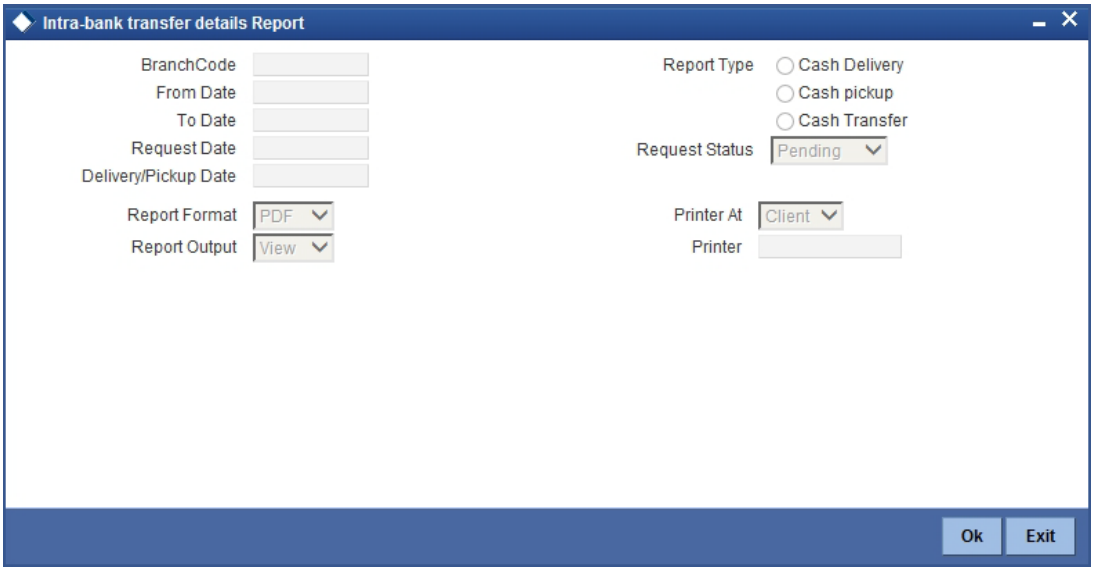
Field Name	Field Description
Account Class	Indicates Account Class
Currency	Indicates Currency
Threshold Amount	Indicates Threshold Limit maintained at product and currency level
Account Number	Indicates Account Number whose balance has reached threshold limit
Account Name	Indicates Account description
Customer Id	Indicates Customer ID
Customer Name	Indicates Customer Name
Customer Telephone No	Indicates Customer Mobile Number
Available Balance	Indicates Account available balance

16.17 Intra bank Transfer Report

Oracle FLEXCUBE facilitates generation of the following reports from the 'Intra Bank Transfer Report' screen:

- List of all Advance requests received in branch
- List of all Interbank cash transfer done in branch
- List of pending transfer request arrived at branch

You can invoke this screen by typing ‘RTRIBTXD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

From Date

Specify the date from which the report should be generated.

To Date

Specify the date to which the report should be generated.

Report Type

Select the type of report from the following options:

- Advance Request
- Completed transfers
- Pending transfers

16.17.1 Contents of the Report

The selection options that you specified while generating the report are printed at the beginning of the report.

The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

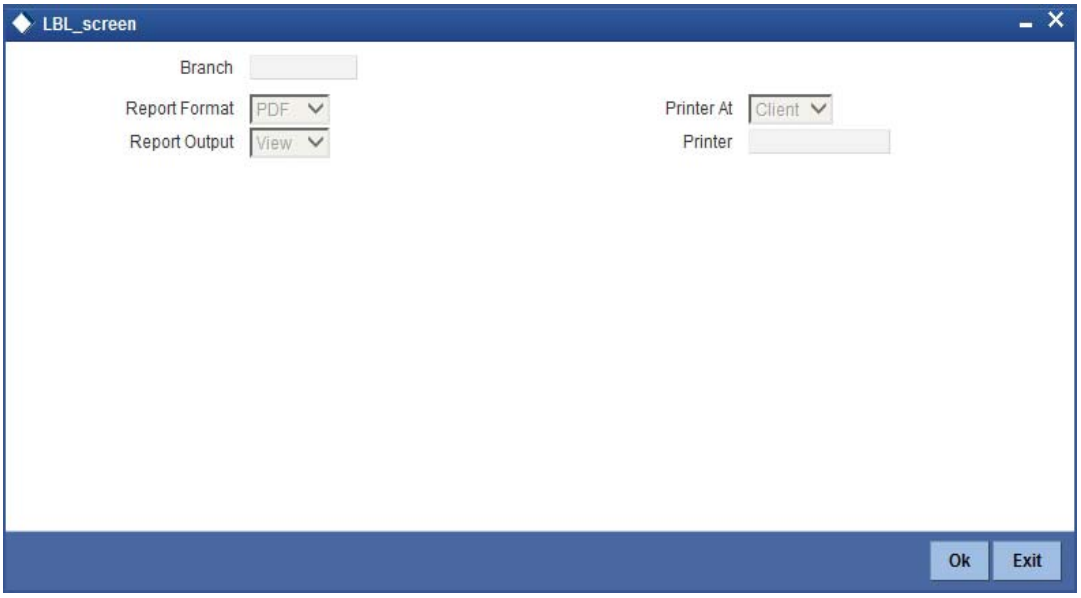
The following details are displayed as body of the generated report:

Field Name	Field Description
Reference No	Intra bank reference number

Description	Description of the intraday transfer
From Branch	Branch code of transfer branch
From Vault	Vault of the transfer branch
To Branch	Branch code of transfer
To Vault	Vault of branch to which it is transferred
Transit GL	Transit GL code
Sender User	User (Teller) who initiated send operation
Receiver User	User(Teller) who initiated receive operation
Denomination Code	Denomination code
Denomination Value	Denomination value
Unit	Units
Total Amount	Total amount of transfer

16.18 Flat File Cheque Book Requested Report

You can invoke ‘Flat File Cheque Book Requested Report’ screen by typing ‘SVRREPRT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

16.18.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

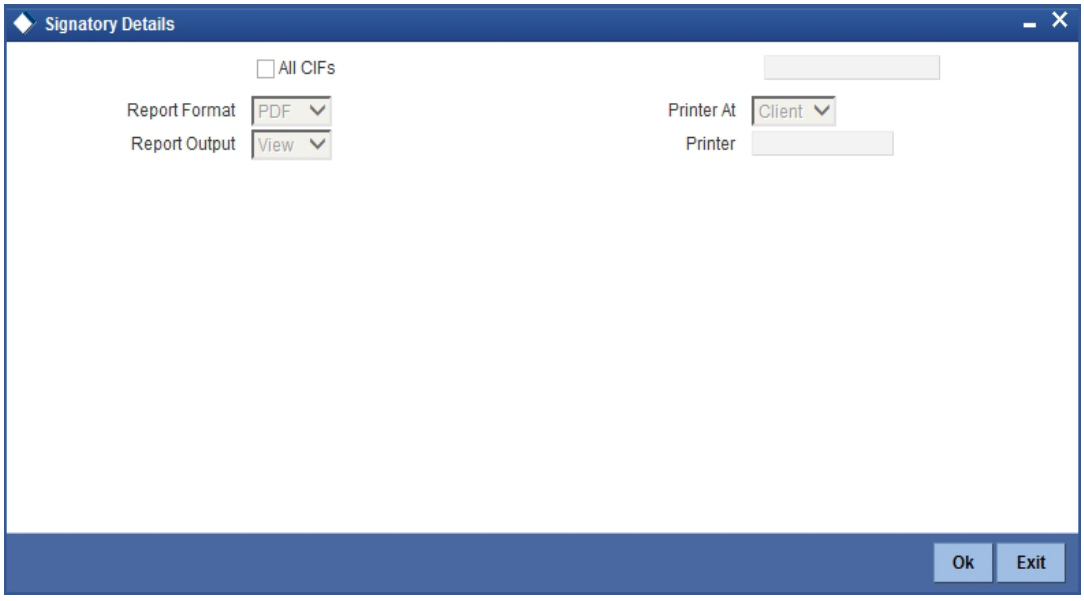
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates Customer Account Number
Customer Full Name	Indicates the full name of the customer
Cheque Start Number	Indicates the start number of the cheque
Cheque End Number	Indicates the end number of the cheque
Number of Cheques	Indicates the number of cheques

16.19 Signatory Details Report

You can invoke 'Signatory Details' screen by typing 'SVRSIG in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



16.19.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

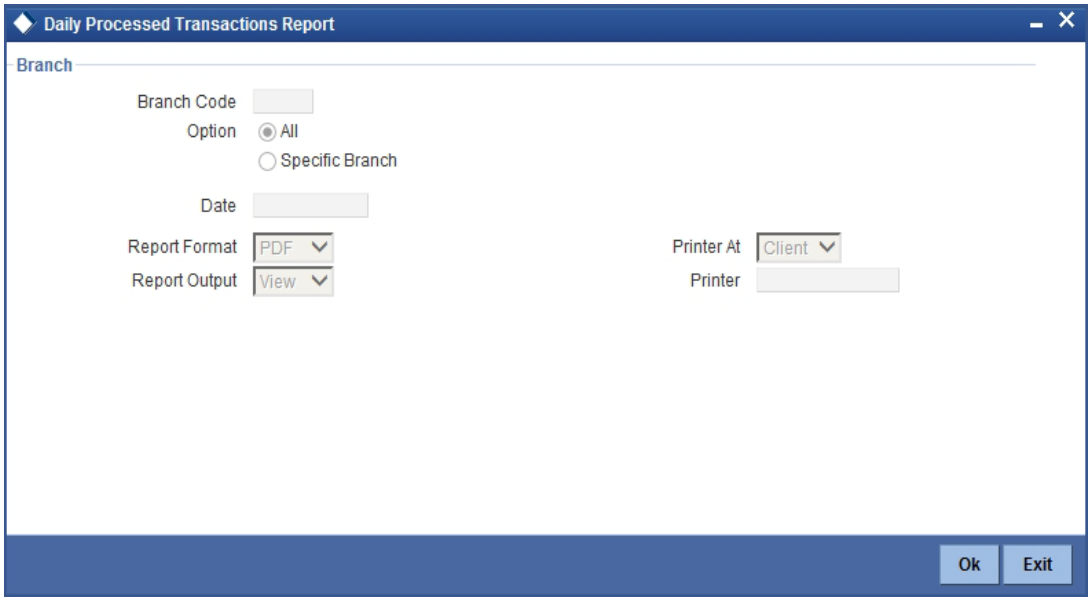
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer Number	**Indicates the customer number**
Account Number	Indicates the Account Number
Currency	Indicates the currency
Signature	Displays the signature
CIF Sig Id	Indicates the CIF Signature
Approval Limit	Indicates the limit of approval
Type	Indicates the type
Solo	Indicates whether the signatory is solo

16.20 Daily Processed Transactions Report

You can invoke ‘Daily Processed Transactions Report’ screen by typing ‘CORDLPRT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

You can generate the report for a specific branch or for all the branches. If you select 'All', the system will generate the report for all the branches. If you select 'Specific Branch', you need to specify the branch code.

Select a valid branch code from the option list. The system will generate the report for the selected branch.

Specify the report options and click 'OK' button to generate the report.

Note

The daily processed transactions report displays only transactions related to customer account and does not list any walk-in cash transactions.

16.20.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The header of the report will contain the name of the report, branch code, branch name, branch date, user ID of the user who generated the report, module code, date and time of running the report and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Transaction Number	The transaction number
Transaction Code	The code that identifies the type of transaction
Transaction Amount	The amount involved in the transaction
Customer Type	The type of customer involved in the transaction
Account Number	The account number
Booking Date	The date of transaction booking
Value Date	The transaction value date
Charge	The applicable charge
Rate	The applicable rate
Title of Accounts	This indicates the title of the accounts
Maker ID	The user ID of the maker of the transaction
Maker Date Stamp	The date and time of the transaction

Checker ID	The user ID of the checker who authorized the transaction
Checker Date Stamp	The user ID of the checker who authorized the transaction

17. Function ID Glossary

Numerics

1005 9-24
1006 7-52
1008 9-2
1009 8-33
1010 8-116
1013 8-2
1014 8-59
1025 7-42
1056 7-59
1060 9-15
1075 7-45
1300 ..... 8-129, 8-134
1301 7-33
1317 10-50
1350 10-68
1401 7-2
1405 ..... 7-24, 7-27
1408 9-7
1409 8-49
1410 13-13
1411 13-22
1460 9-20
1461 7-37
1462 9-12
3401 7-106
5401 7-104
5521 15-1
5555 15-3
6501 8-9
6512 15-6
6514 15-9
6520 8-15
6560 8-25
7010 6-6
7011 6-8
7030 6-1
7031 6-4
7551 13-1
7552 13-4
7789 8-102
7790 8-162
7795 7-100
8003 8-54
8004 7-64
8203 7-61
8204 8-43
8205 8-39
8206 7-111
8207 7-67
8301 8-142
8302 8-138
8304 8-176
8305 8-90
8306 8-96
8307 8-157
8308 8-152
8309 8-148
8310 8-82
8311 8-71
8312 8-74
8316 7-78
8317 7-75
8318 7-70
8319 7-97
8320 7-91
8321 7-94
8322 7-87
8323 7-83
8330 8-65
8332 8-178
8333 8-182
8334 8-186
8335 8-123
9001 4-9
9007 12-1
9008 12-3
9009 12-4
9010 12-8
9011 12-10
9012 15-13
9015 12-12
9016 12-14
9017 12-15
9018 12-17
9020 12-19

B

BCDI 8-172
BCFT 13-8
BCRP 8-169
BCRV 8-165

C

CARPASBK 6-9

CARPBISU 6-10
CLRU 4-1
CORDLPRT 16-25
CQIN 8-30
CRAP 11-10
CRCM 11-1
CRCN 11-4
CRCP 11-7
CXTR 7-26

D

DDDI 8-110
DDRP 8-108
DENM 7-40

E

EODM 15-12

I

IPTDMM 10-41
ISSRPDET 8-114

L

LOCH 8-20

M

MREF 5-7

O

OFDL 14-5

R

RTDBRTRX 13-15
RTRDISU 16-15
RTRIBTXD 16-22
RTRREVL 16-12
RTRRISU 16-13
RTSBRTRX 13-20

S

SCTT 13-10
SMDROLDF 3-12
STDBRFUN 3-13
STDBRREF 5-2
STDCCREV 11-13
STDDEFAU 3-11
STDFNGRP 3-3
STDOFUPL 14-6
STDTTKEY 7-85
STDWFDEF 3-4
STROVODR 16-17
STROVTOD 16-19
STSCCREV 11-14
SVRACREP 16-7
SVRADREP 16-11
SVRAOREP 16-6
SVRBACCL 16-3
SVRCABLI 16-4
SVRDOREP 16-10
SVRIBACC 16-1
SVRLBALM 16-9
SVRREPRT 16-23
SVRSIG 16-24

T

TDMM 10-3
TLTT 4-14
TVCL 4-11
TVQR 7-109