Data Entry
Oracle FLEXCUBE Universal Banking
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FINANCIAL SERVICES

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1.   About this Manual

1.1   Introduction

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

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

Besides this User Manual, you can find answers to specific features and procedures in the Online Help, which can be invoked, by choosing 'Help Contents' from the *Help* Menu of the software. You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.1.1   Audience

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

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

1.1.2   Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*An Overview of the Data Entry Module* is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Data specific to the Data Entry Module* gives information on basic information that needs to be maintained in the system before beginning operations in the DE module.
Chapter 4	*Beginning and End-of-Day Operations* explains the beginning and end of day operations for the data entry module.

Chapter 5	*Data Entry Operations* described in this chapter is the procedure to process all types of Data Entry, Teller type and Multiple Off-set entry transactions. Also explained is the method of associating a DE product with a DE contract. The advantage of defining products is highlighted in this chapter.
Chapter 6	*Data Entry Control Operations* details the data entry control operations for the Data Entry module.
Chapter 7	*Report* provides a list of reports that can be generated in this module and also explains their contents.

1.1.3 Related Documents

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

1.1.4 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2.   An Overview of Data Entry Module

2.1   Introduction

The Data Entry module is a sub system of Oracle FLEXCUBE. This module is designed, primarily, for the use of the tellers in your bank.

Typically, the different operations that a teller performs in the course of the day are the:

- Disbursement and receipt of cash
- Processing of checks *for* clearing
- Sale and purchase of travelers checks
- Transfer of cash between accounts
- Passing adjustment entries

For the sake of convenience, these operations are classified in the Data Entry module of Oracle FLEXCUBE as:

- Teller type transactions
- Journal entries
- Multiple offset entry transactions

The sale and purchase of traveler's checks, foreign currency transactions, check transactions, and cash deposits and withdrawals, are examples of teller transactions. These are transactions that are typically processed across the teller counter.

When a transaction involves one debit entry and multiple credit entries, or vice versa, it is referred to as a multi offset entry transaction. Examples of such transactions could be the posting of entries for clearing transactions: where you credit your customers' accounts for incoming checks and debit the clearing account.

Classifying teller operations in such a manner helps your teller easily access the appropriate input screen required to perform an operation. Each screen, in turn, is streamlined to capture only the data peculiar to the operation. For example, if a teller has to debit an account and credit several other accounts (for salary purposes) she can access the multi-offset transaction input screen and enter only the required data. Similarly, for a cash withdrawal transaction, the appropriate screen is easily accessed and only data specific to the transaction captured.

2.1.1   Organizing Transactions into Batches

Batches help you organize information (and therefore, simplify teller operations).

In a manual accounting system, you may maintain the details of transactions in a register. For easy retrieval, you may write down all transactions belonging to one type on a page. For example, you may write details of all Teller transactions on one page, loan transactions on another page, and so on.

In Oracle FLEXCUBE, this is achieved by grouping transactions as 'batches'. Each 'batch' corresponds to a 'page' in the register. The accounting entries that are generated by transactions of a particular type are grouped under a batch. For example, a teller could choose to post the multi-offset transactions entered during the day into a batch, all cash withdrawals into another, and so on. This facilitates quick retrieval of information and easy balancing of books.

Grouping transactions into batches also helps you to authorize transactions in batches. In Oracle FLEXCUBE all operations performed by a user should be authorized by another user with the requisite rights. At the end of day, you do not have to authorize transactions individually. If you print the transaction journal for the batch, you can authorize transactions in batches.

2.2 <u>Cross-checking Mechanisms</u>

The Data Entry module of Oracle FLEXCUBE is designed not only to simplify, but also to ensure the accuracy of the operations that a teller performs. There are a host of cross checking mechanisms that you can opt to ensure the accuracy of the financial details that the teller enters into. For example, you can

- Define exchange rate variance limits
- Specify the limit over which signature verification is required
- Specify the values that the authorizer of a transaction has to rekey before the complete details of a transaction are displayed
- Specify transaction (amount) limits
- Display online override for overdrafts

2.2.1 <u>Specifying an Exchange Rate Variance</u>

When a transaction involves a currency conversion the rates defined for the Rate Type, specified for the product, will be picked up by default (examples for Rate Type could be TC buy rate, cash rate, etc.,). This default can be changed. You can impose some restrictions on this changed rate, as follows:

Normal Variance
If the exchange rate variance exceeds the exchange rate for the Rate Type by this value (normal variance), the system will ask the teller for an override before proceeding to apply the exchange rate. This override will be recorded and retrieved along with the transaction. Further, the transaction has to be authorized by another user with the requisite rights before it is stored.

Maximum Variance
A teller cannot apply an exchange rate (on a transaction involving the product) that is greater than the value that you specify as the Maximum Variance. If the teller specifies an exchange rate that exceeds the standard rate by the maximum variance you have defined for the product, the system will not store the transaction.

2.2.2 <u>Enforcing Signature Verification</u>

You can opt to enforce the verification of a customer's signature for transactions that exceed a limit that you specify. The system will enforce verification of the customer's signature if the transaction amount exceeds the limit that you specify.

2.2.3 <u>Indicating Values to be Rekeyed during Authorization</u>

All operations on a transaction (input, modification, etc.,) have to be authorized:

- By a user other than the one who carried out the operation
- It should be done before you can begin the end-of-day operations

To ensure that an authorizer is calling the correct transaction, you can specify that certain transaction details should be entered before the other details are displayed. For example, you can specify that you would like the authorizer of a transaction to rekey values such as the transaction amount, the transaction currency, the transaction account, and so on. The complete details of the transaction will be displayed only after the authorizer enters these values. This is called the re-key option. The fields for which the values have to be given are called the re-key fields.

The details of a transaction will not be displayed for authorization (even if the authorizer of the transaction enters them correctly) if the teller had captured erroneous values while entering the transaction. A transaction will be displayed for authorization only if the values entered by the teller and the authorizer are identical.

If no re-key fields have been defined, the details of the transaction will be displayed when the authorizer calls the transaction for authorization.

2.2.4 Defining Transaction and Authorization Amount Limits

You can define the transaction amount limits for the teller products that you create. A teller cannot enter into a transaction that exceeds the limit defined for the product, which it involves. By defining transaction and authorization limits for tellers and supervisors, you can control the teller transactions that are entered and authorized in your branch.

2.2.5 Online Authorization for Overdrafts

You can define whether an online authorization is required when an account gets into overdraft. When a teller inputs a transaction and the account goes into an overdraft, the teller should have the transaction authorized by a supervisor. The transaction cannot be saved without an authorization from the supervisor. A transaction that results in an overdraft should be authorized by a third person subsequently. In effect, such a transaction will have to be authorized twice as against the mandatory authorization required for normal transactions.

2.3 Other Features

The following are some of the other salient features of the Data Entry module:

- You can define the format of the account statements to suit your requirements.
- You can opt to track the denominations involved in transactions.
- You can retrieve information relating to transactions in the form of reports.

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2.3.1 Account Statements

You can maintain the format of account statements to suit your requirements. You can generate the account statement at regular intervals or when required. The account statements that you provide your customer will contain details of all the transactions involving the account. You can choose to view an account statement (without actually printing it) to provide your customer with transaction details for an account.

2.3.2 Opting to Track Denominations involved in Transactions

You can opt to track the denominations involved in cash transactions. If you choose to enforce denomination tracking, tellers also have to specify the denominations involved at the time of entering cash transactions and transferring cash between tills and vaults.

2.4 Retrieving Information

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. This information may be generated in the form of reports.

A report is information retrieved mostly in a printed format. However, you can direct a report to one of the following destinations:

- The printer
- The screen (as a display)
- A spool file (stored as a spool file to be printed later)

The reports that you have spooled can be printed, or viewed, through the 'Reports Browser' screen.

The following are the reports specific to teller operations that you can generate.

- Batch totals
- Currency positions
- Till/Vault positions
- Teller transactions for the day
- Exchange of denominations
- Cash transactions for the day
- Till liquidation
- Till closing report
- Till balancing exceptions

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3. Maintaining Data Specific to Data Entry Module

3.1 Introduction

Before you begin operations in the Data Entry module of Oracle FLEXCUBE you must maintain certain basic information in the system. For example, you must maintain the following:

- Branch specific parameters (you can opt to enforce denomination tracking)
- Till/Vault/Cash Dispenser details of your branch
- Bank codes (for other banks)

This data is maintained first since it is required to create your teller products, enter teller transactions, and so on. In other words, this is the foundation on which you build the superstructure 'Products' to which, you can link transactions.

3.1.1 Maintaining Static Data

Static data, which is maintained in Oracle FLEXCUBE, can be either common to several modules or specific to a module. For example, data relating to exchange rates is common to modules like Foreign Exchange and Money Market. Static Data that is commonly accessed by several modules is maintained centrally.

Data that is specific to a module is maintained in the module itself. For example, data relating to Tills, Vaults and Cash Dispensers is specific to the Data Entry module. It is therefore maintained in the Data Entry module.

You can maintain static data specific to the Data Entry module in three different screens:

- Data Entry Branch Conditions screen
- Till/Vault/Dispenser Maintenance screen
- Clearing Bank Code Maintenance screen

The procedure to invoke and maintain the tables is explained below.

3.2 Maintaining Data Entry Branch Conditions

The mandatory operations and the default parameters that you can define for your branch are referred to as **Branch Conditions.**

For example, you can establish operational controls in your branch such as:

- Enforce rekey of important values of a transaction at the time of authorization
- Set default parameters for your branch such as enforcing the input of currency denominations for teller transactions
- Defining an exchange rate variance (explained below) for your branch which will apply to journal and multi offset transactions

The advantages
The 'Rekey at authorization' facility is a cross-checking mechanism, which has been provided in Oracle FLEXCUBE. By rekeying the values of a transaction the authorizer can ensure that a transaction is error free.

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Example

You have debited a sum of $100 USD from a customer account. The account number of the customer is USDUS100003D. The Value Date of the transaction is 20/12/99.

The authorizer of the above transaction will have to rekey, for example, the Account Number of the customer; the Amount of the transaction; and the Value Date of the transaction if you have indicated that these values have to be rekeyed at the time of authorization.

By doing so the authorizer can ensure that the transaction is error free.

3.2.1 Branch Conditions that can be Defined

You can define the following branch conditions in the Data Entry Branch Conditions table:

- Rekey at the time of authorization of journal and multi offset transactions
- Transaction codes for cash transfers amongst Tills Vaults and Cash Dispensers
- Exchange Rate Variance
- Local currency equivalent of the Exchange Rate Variance
- Denomination input for teller transactions
- Use Exchange rate history
- Allow Cash Dispenser functionality and define the minimum dispensable amount
- Defining the maximum amount to be dispensed during an alarm situation.

3.2.2 Defining Branch Conditions

You can invoke the 'Journal Entry Branch Parameters Maintenance' screen by typing 'DEDBRCON' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Select 'New' from the Actions menu in the Application tool bar or click new icon. You can now maintain the branch conditions for your branch.

Branch Code
Select the branch for which you are maintaining the parameters.

3.2.2.1 Specifying Journal Entry and Multi Offset Entry

You can specify the values that the authorizer of a transaction has to rekey when authorizing it.

All operations on a transaction (input, modification, etc.,) have to be authorized:

- By a user other than the one who carried out the operation
- Before you can begin the end-of-day operations

When you invoke a transaction for authorization—as a cross-checking mechanism to ensure that you are calling the right transaction—you can specify that the values of certain fields should be entered before the other details are displayed. The complete details of the transaction will be displayed only after the values to these fields are entered. This is called the 're-key' option. The fields for which the values have to be given are called the 're-key' fields.

If no re-key fields have been defined, the details of the transaction will be displayed immediately when the authorizer calls the transaction for authorization. The re-key option also serves as a means of ensuring the accuracy of inputs.

You can specify the values of Journal and Multi-offset transactions that the authorizer should rekey in this screen.

Under Journal Entry (on the top left corner) and Multi-Offset Entry (top right corner), you will find the following option: Rekey Required Under this option you will see two buttons against 'Yes' and 'No' respectively.

Click on the button against Yes if you want the authorizer of journal transactions to rekey values. Similarly, click on the button against Yes if you want the authorizer of multi offset transactions to rekey important fields.

Click on the button against No, in these fields, if you do not want the authorizer to rekey values at the time of authorization.

3.2.2.2 Indicating Re-Key and Multi Rekey Fields

Under Journal Entry and Multi Offset Entry respectively, you will see a list of re- key fields. Check against the fields that you want to be re-keyed at the time of authorizing for Journal and Multi Offset entries.

The fields that can be re-keyed for journal entries are:

- Value Date
- Amount
- Transaction Code
- Account

The fields that can be re-keyed for multi offset entries are:

- Value Date
- Main Transaction Code
- Offset Transaction Code
- Amount

3.2.2.3 Specifying Exchange Rate Variance

You can maintain exchange rate variation limits for Journal and Multi offset transactions. When you input a Journal transaction, the exchange rate (which you maintain at the beginning of day in the currency table) will be applied. This is referred to as the default exchange rate.

However, for a special customer or in special cases, you may want to use an exchange rate that is greater than the default exchange rate. In this field, you can specify the maximum and minimum percentage difference of the special rate from the default rate. In other words, you can specify the Maximum and Minimum Exchange Rate Variance.

When you enter a transaction, the system will *not* seek an override if the Exchange Rate that you choose to apply is lower than the Minimum Exchange Rate Variance specified in the Minimum Exchange Rate Variance field. If the Exchange Rate is between the Minimum and the Maximum Exchange Rate Variance defined, the system will display an override message. The system will not store a transaction if you apply an Exchange Rate that is more than the Maximum Exchange Rate Variance defined.

3.2.2.4 Specifying Local Currency Equivalent Variable Limit

Another parameter that you can define for Teller and Journal type transactions, in this screen, is the LCY Equivalent Variance Limit.

When a teller enters a transaction (Teller/ Journal/ Multi offset) she can change the local currency equivalent for the transaction (if it is a foreign currency transaction). The input in this field determines the variance in number of units (note NOT percentage) between the default value and the value changed.

3.2.2.5 Specifying Use Exchange Rate History

Often you may enter back dated transactions. That is, you may enter a transaction date that is earlier than your current system date. On such a transaction a teller may want to apply the exchange rate that prevailed on the transaction date. This rate must be retrieved from history.

By clicking on the box adjacent to 'Use Exchange Rate History' you can indicate that you would like to apply the exchange rate from history on back dated transactions. If you do not choose this option, the Spot Rate (maintained for the day on which the transaction is entered in the system) will be used for the transaction.

> ***Example***
>
> If the default equivalent of a FCY transaction is 120 units in the LCY and the allowed variance amount that you have specified is 10 units in the LCY, then the LCY equivalent if changed should be between 110 and 130 units.

3.2.3 Opting for Denomination Tracking

You can opt for tracking denominations for data entry transactions by checking the 'Denomination Tracking Required' checkbox.

3.2.3.1 Specifying Back Value Details

You can post back value dated transactions in Oracle FLEXCUBE. However, for the purpose of risk tracking, you can specify a limit beyond which users will be prevented from posting a back value dated transaction in the system.

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Check against the option 'Back Valuation Check Required' if you want enable back value dated transactions. You then need to specify the number of days to which a transaction posted by a user can be back-valued dated in Oracle FLEXCUBE. If a user specifies a date that does not fall within the back value days limit (measured in calendar days i.e. this period is inclusive of holidays) maintained here, the system will display the following message:

<p style="color:red; text-align:center;">The value date is earlier than the Permitted value days</p>

- If the message is configured as an 'error', you will not be able to proceed with the transaction, until you specify a date, which is within the limits maintained.
- If the message is configured as an 'override', you will be able to proceed with entering the transaction, but an override is logged into the database, that the date specified does not fall within the limits maintained.
- If it is configured as a 'ignore' message, then no back-valuation check will be performed.

The same validations are carried out for transactions that are uploaded from external systems.

Note the following:

- You will be allowed to specify the 'Back Value Days' only if the 'Back Valuation Check Required' option is checked. If the option is not enabled, the system will allow you to post back-valued transactions upto any date in the past (no check will be done). Further, if the option is checked but you have not maintained the 'Back Value Days' (maintained as NULL), the system will interpret it to be 'Zero' days allowed (for back valued transactions).
- This Functionality will be available for your branch only if the 'Denomination Tracking Required' functionality is *not* enabled for your branch.

3.2.4 Maintaining Templates for Multi-Offset Transactions

If a transaction involves one debit entry and multiple credit entries (or one credit entry and multiple debit entries), it may be referred to as a multi-offset entry transaction. In other words, a multi-offset transaction is one in which multiple accounting entries are passed (to the offset accounts) to balance a single entry

You can maintain templates that can be used for processing multi-offset transactions. The attributes of the templates will be defaulted to the transaction thereby minimizing the time and effort required to process such transactions.

You can invoke the 'Journal Multi Offset Template Maintenance' screen by typing 'DEDTEMPL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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Specify the following details.

3.2.4.1 Specifying Details for the Main Leg of Transactions

Specify the following details in this 'MAIN' tab of the screen:

Template Identification and Description
Specify a unique id to identify the template throughout the system. You can also capture a brief description of the template being maintained.

Account Number and Description
Select the account number and the description for the template. All the account numbers that are maintained in the branch are available in the option-list provided. The entry passed to this account will represent the main leg of the multi-offset transaction.

On selection of the account number, the associated description is displayed in the next field.

Currency
The currency of the account number that you have entered (in case of a customer account) is displayed here. However, you are allowed to maintain a different currency. All the valid currencies in the branch are available in the option-list provided. You can select the appropriate currency from the list.

Amount
In this field, enter the amount of the transaction. The amount that you enter here will be considered to be in the currency that you select in the previous field.

You must also indicate whether the amount is to be credited to the account or debited from the account. To do this, you must select either 'Dr' or 'Cr', depending on the nature of the entry.

Additional Text
You can capture any additional remarks regarding the template in this field. This is a free format text and is used only for information purposes.

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Debit/Credit Indicator

Debit Credit Indicator defines if the template is being maintained for Debit or Credit. In the Main Tab you can give an Account, from that account if you mark as Debit, the amount will be debited. Under the Offset tab those are the accounts which you credit for this debit in main account.

3.2.4.2 Specifying Transaction Code

A transaction code is used to identify the nature of the entries that are passed. You can specify a transaction code for the main leg of the transaction as well as for the offset entry.

An option-list consisting of all the valid transactions maintained in your branch is provided for each field (Main and Offset). You can select the appropriate transaction codes from this list.

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3.2.5 Specifying Details for the Offset Leg of Transactions

The details of the offset leg of the transaction are captured in the 'OFFSET' tab of the screen:

3.2.5.1 Indicating Offset Entries

For the offset leg of the transaction, you can select multiple accounts that belong to different branches of your bank. The option list provided for the 'Account' field gets populated with the relevant accounts, depending on the branch code selected.

For each account that is selected, you can specify either the amount or the percentage of the amount.

If you specify the amount, the percentage is automatically calculated with respect to the amount that you specify for the main leg of the transaction (in the 'MAIN' tab). Similarly, the amount is automatically calculated if you decide to specify the percentage for each offset account.

The Serial Number is automatically displayed on selection of an offset account from the option-list provided.

🛑 The sum total of all the amounts specified for each offset account must be equal to the amount of the main leg. So also, the total of the percentages should not exceed 100%.

At the time of processing multi-offset transactions, you can associate a template with the transaction. The details from the template will get defaulted to the transaction.

4. Beginning and End-of-Day Operations

4.1 Introduction

Tellers, or the Customer Service Representatives of your branch, can perform three types of input operations in Oracle FLEXCUBE. They can enter:

- Teller type transactions
- Journal type transactions
- Multiple Offset Entry transactions

Cash transactions and trade in travelers' checks are typical teller type transactions.

Simple voucher entries, such as interest adjustments, payments made by the bank towards taxes, internal book entries of the bank etc., are examples of Journal transactions.

If a transaction involves one debit entry and multiple credit entries, or one credit entry and multiple debit entries, it is referred to as a multi-offset transaction. The following is an example of a multi-offset transaction.

Example

Cavillieri and Barrett Finance Corporation has an account with your bank. They have instructed you to debit their account with you, and credit their employees' salary accounts on the last day of every month. When you carry out these instructions at the end of the month, you would be entering a multi-offset transaction.

However, before you can commence teller operations you must perform two functions. You must open a 'batch' and a Till. These operations may be referred to as Beginning of Day operations.

4.2 Batch Operations

In a manual accounting system, you may maintain the details of transactions in a register. For easy retrieval, you may write down all transactions belonging to one type on a page. For example, you may write details of all Teller transactions on one page, loan transactions on another page and so on.
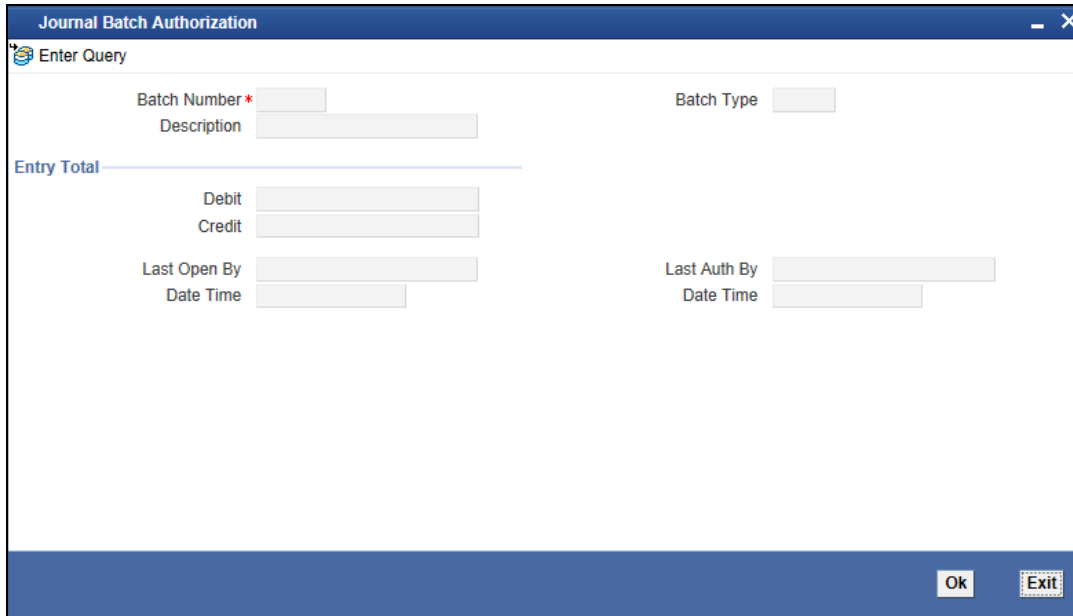
In Oracle FLEXCUBE, this is achieved by grouping transactions in batches. Each 'batch' corresponds to a 'page'. The accounting entries that are generated by transactions of a particular type are posted in a batch.

4.2.1 Purpose of Batch

All transactions that have been entered into the system have to be authorized at the end of the day by a user with the required authorization rights. You can authorize transactions of a particular type by authorizing the batch into which they have been posted (since all transactions of a particular type are posted into a batch).

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4.2.2 Opening Batch

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

If automatic generation of batch numbers has been allowed at your bank in the 'Bank Wide Parameters' screen, the system automatically generates the batch numbers sequentially. The number of the first batch will be 0000. The series in which the subsequent batch numbers are generated is as follows:

- 0000 to 0009
- 000a to 000z
- 0010 to 0019
- 001a to 001z
- 0020 to 0029
- 002a to 002z and so on.

When all the batch numbers are used up, system will display a message stating that all the available batch numbers have been exhausted.

Batch Number

If your bank has not opted for automatic generation of batch numbers, enter a number for the batch in the Batch Number field. You can enter a number between 1 and 9999. If the Batch Number that you have specified is not already in use, you can use the batch to post the transactions that you will enter during the day.

At the description field, you may enter a description for the batch. Every time you reopen, view, delete or authorize the batch the description will be displayed.

An entry in the Check Total field is not mandatory. If the total debit and the total credit, generated by the transactions *to be* posted in a batch, is known upfront you can enter the values (in LCY) in the Check Total field. In case the *actual* debit and credit totals posted to the batch do not match the entries in this

field, you cannot leave the Teller Entry Form. In such a case, check the transactions that have been entered and correct those that have been erroneously entered or missed out on.

In case you entered a wrong check total in this field, you can change it in the 'Batch Summary screen'. Click on 'Batch' in the Teller Entry Form. The 'Batch Summary' screen will be displayed.

Entry Total
Enter any value as the debit and credit total.

4.2.3 Maintaining Error Codes

According to the requirements of your bank, you can configure the system to display an error message if you have not opted for batch balancing at the time of opening a batch.

This is indicated in the 'Overrides Maintenance' screen before opening a batch.

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

According to your instructions in the 'Overrides Maintenance' screen, Oracle FLEXCUBE will either:

- Display an error message if balancing is not allowed at the time of opening a batch (system will allow you to enter the details of the journal entry only if the option 'Balancing' is checked)

- Display an override message reminding that the batch that has been opened will not be balanced (even if the option 'Balancing' is unchecked, system will display an override and allows you to proceed further and enter the journal entry details)

- Ignore your selection for the option 'Balancing'. System will not display an error message or override irrespective of your selection for the option 'Balancing' and you can proceed to enter the details of the journal entry in the 'Journal Entry' screen.

According to the requirements of your bank, indicate your option (Error, Override, or Ignore) for the error code DEBATBAL-1.

Depending on your selection in the 'Overrides Maintenance' screen for the error code DEBATBAL-1, system will either display an error message or an override message or will just ignore your selection for the option 'Balancing'.

In the 'Overrides Maintenance' screen, if you have indicated the 'Type' as 'Error' and if you don't opt for 'Balancing, system will display an error message –

<div style="text-align: center; color: red;">"The batch is not balanced"</div>

and 'Balancing' is automatically checked. In other words, it is mandatory to opt for balancing. This is to ensure that all batches that are opened to post entries are balanced.

If you have indicated the Type as 'Override', system will display an override message if you haven't checked the option 'Balancing':

<div style="text-align: center; color: red;">"The batch is not balanced. Do you want to proceed? Yes/No".</div>

You can proceed to enter the details of the journal transaction if you select 'Yes'.

If you have opted for 'Ignore' in the 'Error Codes Maintenance' screen, irrespective of whether you opt for balancing of batches or not, system will allow you enter the details of the journal transaction in the 'Journal Entry' screen (system will not display an error message or an override).

4.2.4 Reopening batch

You can reopen a batch that you opened earlier.

To reopen a batch, select 'Reopen' from the Actions menu in the Application tool bar or click reopen icon. When you reopen a batch, the system ensures that you are the user who originally opened the batch. You cannot reopen a batch that has been opened by another user — even if it is not in use. The System Administrator has to reassign the batch to you before you can use it.

4.2.5 Deleting batch

If you opt to delete a batch, the system checks if the entries that have been passed into the batch were passed by you. That is, if you were the original user of the batch. If not, you cannot delete the batch. The system also checks if the batch is in use. If it is, you cannot delete the batch. You can delete a batch from the Batch Browser. To delete a batch, select 'Delete' from the Actions menu in the Application tool bar or click delete icon.

When you delete a batch all unauthorized transactions in it will be deleted.

4.3 End-of-Day Cash Dispenser Validations

As part of the End of Transaction Input, the dispenser log's credibility will be checked against the cash dispenser position and an error will be raised if the two do not match. The cash dispenser daily log will be archived in the archive table and cleaned as a part of EOD processing.

An EOD batch will post accounting entries for the cash GL's during online transactions. This batch will read the journal entries which gets logged online for every transaction and process the accounting entries for the cash GL's for the cash dispenser functions like Partial Load, Partial Unload, Empty Dispenser, Give Change, Notes Counting, Give Alarm, Deposit and Withdrawal Transactions.

Apart from processing accounting entries, this batch job will update the cash till and dispenser balances.

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5. Data Entry Operations

5.1 Introduction

Broadly speaking, teller functions would include entering:

- Journal type transactions
- Multiple Offset Entry transactions

The sale and purchase of travelers checks; foreign currency transactions; and cash deposits and withdrawals are examples of Teller transactions.

Journal transactions are typically used to post adjustment entries passed to internal accounts.

If a transaction involves one debit entry and multiple credit entries (or one credit entry and multiple debit entries), it may be referred to as a multi-offset entry transaction. The following is an example of a multi-offset transaction.

Example

Cavillieri and Barrett Finance Corporation has an account with your bank. They have instructed you to debit their account with you, and credit their employees' salary accounts on the last day of every month. When you carry out these instructions, at the end of the month, you would be entering a multi-offset transaction.

5.1.1 Beginning-of-day Teller operations

Before you start your regular teller operations for the day such as cash deposit, cash withdrawal etc., you have to perform two preliminary operations. You have to:

- Open tills and vaults
- Move cash into vaults (through teller transaction input)
- Move cash between the vault(s) and tills (through the cash movement function)

These operations are referred to as Beginning-of-day Teller operations. (Please refer the chapter 'Beginning and End-of-Day operations' for details).

5.2 Saving Transaction

When you have entered all the details of a transaction you have to save the transaction in the system

To save a transaction click save icon on the Toolbar or choose 'Save' from the Actions menu.

The system will update the transaction as an unauthorized transaction. The user ID of the teller who entered the transaction and the date and time at which the transaction was saved will be displayed at the bottom of the screen

Cross Validations
The system performs the following cross validations when you input a transaction. It ensures that:

- you have entered all the mandatory details in the appropriate fields
- the product related restrictions are not violated
- you have the Cash GL linked to the transaction currency and/or offset currency in case of cash based products

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- the exchange rate variance conforms to that defined at the product level

Validations for a transaction
When you save a transaction the following validations will be carried out

- Transaction amount is within the Minimum and the Maximum specified in the Branch conditions Table
- Exchange rate conforms to the Variance limit defined
- Availability of funds in the specified accounts
- Teller limit verification
- Override incase the value date is back date or future dated

5.2.1 Transaction Reversal

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of either 'deleting' the transaction or 'reversing' it

When is reversal possible?
Every transaction that is entered in the system must be ratified or, in other words, 'authorized' by another user with the requisite rights. An authorized transaction can only be reversed It cannot be deleted

In case you want to reverse a cash transaction, which was entered the *previous* day, the following validation is performed:

- the system ensures that the till used for the reversal is the same as that used in the original transaction

Reversing a transaction
In the Teller Entry form navigate to the transaction that you want to reverse. Click reverse icon in the Toolbar or choose Reverse from the Actions menu. The system will seek a confirmation of the reversal. On confirmation, the system will reverse the accounting entries that were passed for the transaction.

If *cash* transactions are reversed the system performs the following validations:

- the system ensures that the till used for the reversal is the same as that used in the original transaction
- the denominations are input (If the transaction is reversed the same day that it is input, the denominations of the transaction can be altered.)
- a batch is open

5.2.2 Transaction Delete

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of either 'deleting' the transaction or 'reversing' it.

When is deletion possible?
If a transaction that you have input has not been authorized, you can delete it. Remember that only the user who input a transaction can delete it. You have to reverse a transaction that has been authorized.

Deleting a transaction
When you are in the 'Teller Transaction Input' choose 'Delete' from the Actions menu or click delete icon on the Toolbar. The transaction that is displayed in the screen will be deleted. All accounting entries

passed for the transaction will be removed. The Advises specified at the product level will be suppressed, if they have not already been printed.

Note that the Charges and Tax components for the transaction will also be deleted.

5.2.3 In case a Wrong Check Total has been Entered

In case the *actual* debit and credit totals that you post to the batch do not match your entry in the Check Total field (in the Batch Opening screen), you cannot close the teller entry form or close the batch.

If you are unable to close a batch check the transactions that have been posted to the batch and correct those that have been erroneously entered or missed out

Changing the Check Total
On occasion, you may not be able to close a batch because you entered an erroneous Check Total while opening the batch. In such a case, you can correct the check total in the Batch Summary screen.

To correct the check total, invoke the 'Batch Summary' screen from the 'Teller Transaction Input' screen. In the Check Total field in this screen you can enter the correct debit and credit check totals for the batch. The total of the debit and credit entries that you have posted in the batch will be displayed in the Entry Total field.

You can correct the check total values in the Check Total field and update them in the system. You may or may not opt to use the changed values. If you opt not to use the original Check Total values the system will use the original values to tally the actual entries that you post to the batch.

5.3   Closing Batch

Once you complete operations for the day you can 'close' the batch that you opened before commencing teller operations. You cannot post further transactions to a batch that is closed. You have to reopen a closed batch to post transactions.

You can close a batch when you:

- complete operations for the day
- complete operations of a particular type (eg., entering journal transactions) and proceed to other operations (eg., selling travelers cheques)

Normally, you can close a batch by choosing the close icon in the Toolbar. However, in case of a General Protection Fault, you can close a batch using the Batch Closure screen.

> *Please refer to the chapter 'Beginning and end-of-day operations in this User Manual for further details.*

5.4 Other Operations on Batch

You can perform the following operations on a batch

- Reopening a batch
- Deleting a batch

5.4.1 Reopening Batch

The following example illustrates the concept of reopening a batch.

Assume Mr. Darcy, who has to meet a customer, closed batch 0001 after posting 100 cash transactions to it.

After meeting the customer, Mr. Darcy wants to continue entering transactions. He can either open a new batch to post transactions or he can choose to post into batch 0001 which he opened initially. To continue to post transactions to batch 0001, he has to reopen the closed batch.

How to reopen a batch
When in the Batch Opening screen click on reopen icon on the Toolbar or choose Reopen in the Actions Menu to reopen a closed batch.

When you attempt to reopen a batch, the system ensures that you are the user who originally opened the batch. You cannot reopen a batch that was opened by another user. The System Administrator has to reassign the batch to you, before you can use it. Please note that you cannot reopen a batch that is in use.

5.4.2   Deleting Batch

If you want to delete all the transactions that you posted to a batch you can opt to delete the batch.

When a batch can be deleted?
You can delete a batch under the following conditions

- if you are original user of the batch
- if all transactions posted to the batch are yet to be authorized
- if the batch is not in use currently

<u>Example</u>

You posted ten transactions to a batch. You want to delete all the transactions in the batch at one stroke.

Open the Batch Browser screen. Navigate to the batch that you want to delete. Choose delete icon on the Toolbar or choose Delete from the Actions menu. All the transactions posted to the batch will be deleted

How to delete a batch
Open the 'Batch Browser' screen. Navigate to the batch that you want to delete. Choose delete icon on the Toolbar or choose Delete from the Actions menu. All the transactions posted to the batch will be deleted

Remember that you can only delete a batch if all the transactions posted to the batch are unauthorized.

5.4.3   Teller Till Balancing

At the end of the day, when you complete all operations that involve the till, you *must* balance it. If you do not balance a till, you cannot proceed with the end-of-day operations. To balance a till is to ensure that the cash that is left in the till is the right amount. In other words, 'Till' balancing involves checking the physical balance in the Till (actual balance) against the balance in the Till according to the system.

Refer the chapter 'Beginning and end-of-day operations' in this User Manual for further details.

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5.5   Entering Journal Transactions

What is a Journal transaction?
Simple voucher entries, such as interest adjustments, payments made by the bank towards taxes, internal book entries of the bank etc., can be entered into the system as journal transactions. In a journal transaction only one accounting entry is passed - either a debit or a credit.

The difference between a journal and a teller transaction
A journal (type) transaction is different from a teller (type) transaction in that, it generates only one account entry. The offset entry is not generated as in the case of Teller transactions.

🛑 Before you can enter journal transactions for the day you must open a 'batch' to post these transactions.

Now that you have opened a batch, you are ready to input a journal transaction. In the 'Journal Entry' screen, you can enter the following details of the journal transaction that you want to enter.

You can invoke the 'Journal Single Entry Input' screen by typing 'DEDJRONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details.

Batch Number

The batch that you have opened to post the journal transaction is displayed at the top of the 'Journal Entry' screen.

Fund Identification

Specify the fund id to which the journal entry account will be linked by selecting from the adjoining option list.

Current Number

Every journal transaction that you enter into the batch is assigned a 'current number' by the system. This helps you identify the journal transactions that you enter for the day.

Account Number

Specify the exact account /GL number for journal entry posting. The journal entry will be posted to this account or GL.

Account Branch

In the Account Branch field, system defaults to the branch that you have logged in to. You can, choose the branch to which you want to post the journal entry.

Currency

The system displays the currency of the account number, if it is a customer account. Else, you have to enter the transaction currency, in this field. Select the currency from the adjoining option list.

Amount

In this field enter the amount of the transaction. The amount that you enter here must be in the currency of the account number that you specified.

Now you must indicate if the amount is to be credited to the account or debited from the account. To do this, you must click on either of the buttons adjacent to this field.

If the amount is to be credited to the account, click on the button against 'Cr'. If the amount is to be debited, click on the button against 'Dr'.

> ### _Example_
>
> You want to post an adjustment entry to your customer, Ms Eustacia Fry's, account. Assume the bank has to pay her a nominal interest. The currency of the account is USD and the transaction amount is 100 USD.
>
> When you enter this transaction in the system, you will enter 100 USD in the amount field. You will then click on the button against Cr, adjacent to this field, since you want to credit your customer with the amount.

Transaction Code

Select the transaction code that you want to enter from the adjoining option list.

Period Code

The financial year of your bank is divided into four quarters. These details are maintained in the Global Parameters module.

> ### _Example_
>
> You are entering a transaction on 31 March 1998. You are crediting a customer's account with 125 USD. The value date of the transaction, or the date when the transaction becomes effective, is 01 April 1998.
>
> When you enter the Period Code, you will choose Q2 or the second quarter. You would do so since your bank's financial cycle would have entered the second period when the transaction becomes effective.

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When you input a journal transaction you must indicate the financial period to which the transaction belongs. Select the financial period for the journal entry you are entering from the adjoining option list.

Financial Cycle
The period code is further divided into financial cycles. For example, your bank's Board of Directors meet once a month therefore, you would divide the financial cycle into monthly periods.

When you input a journal transaction, indicate the financial cycle to which the transaction belongs.

Instrument Number
In case you are entering a check transaction, you *have* to enter the instrument number here if the transaction code specifies an instrument number.

Additional Text
Enter any other additional information related to the transaction.

Local currency Amount
The system displays the transaction amount in case the transaction is in the local currency.

If the transaction that you are entering involves a foreign currency, the system calculates a local currency equivalent of the transaction amount using the Exchange rate that is displayed in the previous field.

Value Date
The system will display the current system date here. You can, however, enter a back dated or a future dated transaction. In Oracle FLEXCUBE, the interest is calculated on the basis of the Value Date.

Exchange Rate
In case the currency of the transaction is a foreign currency, the system displays the standard mid rate for the currency. You can change the Exchange rate that is displayed in this field. Only, the changed value should be within a certain range referred to as the Exchange Rate Variance. The exchange rate variance is specified at the Branch Level for journal transactions.

🛑 In case you are entering a Foreign Currency back value dated transaction, the system will pickup the exchange rate applicable on the Value Date. This is possible only if you have maintained the Exchange Rate History for your branch (refer the 'Branch Conditions' screen).

> ***Example***
>
> The default exchange rate that is displayed in the exchange rate field is 50.0 in the local currency. The Minimum and Maximum Exchange Rate Variance that you have defined at the bank level is 1.5% and 2.0% respectively. If you change the Exchange Rate, it can only be between 50.75 and 51 units in the local currency.

Related Customer
The ID of the Customer involved in the transaction is entered in this field. This is used for MIS purposes. The adjoining option list displays a list of the Customer IDs that have been maintained in your branch. Double click on the ID that you want to enter in this field.

MIS Group
The MIS group to which the transaction belongs gets displayed here.

Total Debit
The total amount debited for the whole batch is converted into the local currency equivalent and displayed here.

Total Credit

The total amount credited for the whole batch is converted into the local currency equivalent and displayed here.

A single journal entry is validated during batch closure. The balance of currency and value date accounting entries are checked during validation, only if Currency Wise Balancing check box is checked at batch level.

5.5.1 Saving Transaction

When you have entered all the details of a transaction you have to save the transaction in the system.

To save a transaction, select 'Save' from the Actions menu in the Application tool bar or click save icon.

The system will update the transaction as an unauthorized transaction. The user ID of the teller who entered the transaction and the date and time at which the transaction was saved will be displayed at the bottom of the screen.

5.5.2 Batch Close

You can validate a batch to check whether it is balanced or not, using 'Batch Close' button. The system unlocks the batch further to the validation. While creating a new batch, if you have checked the option 'Balancing' in 'Batch Open' screen, you need to balance the transaction in order to exit the batch.

Save the transaction and click 'Batch Close' button. If the transaction is balanced, the system will process and unlock the batch. If the transaction is not balanced, system will display the following error:

<div align="center">‘Batch not balanced’</div>

If you see such an error message, you need to manually post equivalent entries in order to balance the batch.

If you cancel this operation at the end of transaction input, the system does not verify the batch balance. Further, the batch gets locked in 'Batch Unlock Screen'.

While creating a new batch, if you have not checked the option 'Balancing' in 'Batch Open' screen, the input transaction need not be balanced in order to exit the batch. Thus, when you click 'Batch Close' button, if the transaction is balanced, the system processes the batch and unlocks it. If the transaction is not balanced, the system unlocks the batch and save the transaction.

The Validations

The system performs the following cross validations during transaction input. It ensures that:

- All the mandatory fields have been input by the user
- The transaction amount is within the allowed limit for the teller
- The exchange rate variance conforms to that defined at the branch level
- The local currency variance limit

5.5.3 Deleting Journal Transaction

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of 'deleting' a journal transaction.

When a transaction can be deleted

If a transaction that you have input has *not* been authorized, you can delete it. Remember that only the user who input a transaction can delete it.

How to delete a transaction

When you are in the Journal Input Form, select 'Delete' from the Actions menu in the Application tool bar or click delete icon. The transaction that is displayed in the screen will be deleted. All accounting entries passed for the transaction will be removed.

5.6 Entering Multi-offset Transactions

Specifying a Multi-offset transaction.

What is a Multi-offset transaction?

A multi-offset transaction is one in which multiple accounting entries are passed to balance one main entry. For example, if cash that is debited from an account and credited to several other accounts, multiple offset entries are passed to balance the one debit entry.

Example

Bounderby Inc., a multinational, has an account with your bank. Bounderby has instructed you to debit its account with you, and credit its employee's salary accounts on the last day of every month. When you carry out these instructions at the end of the month, you would be entering a multi-offset transaction.

When you enter a multi-offset transaction, the system ensures that the total amount of the offset entries is equal to the amount of the main entry.

🛑 Before you can enter multi-offset transactions for the day, you must open a 'batch' to post these transactions.

5.6.1 Entering a Multi-offset Transaction

You can invoke the 'Journal Multi Offset Input' screen by typing 'DEDJRMLT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following are the details of a Multi-offset transaction that you need to enter in this screen:

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- Account
- Amount
- Exchange Rate
- Instrument Number and Description
- Additional text
- Fund Identification
- Transaction Code for the main leg
- Transaction Code for the offset leg
- Currency
- Indicate Debit/Credit
- Value Date

Batch Number

The batch that you have opened to post the multi-offset transaction is displayed at the top of the 'Multi-offset Input' screen. Every such transaction that you enter into the batch is assigned a 'current number' by the system. This helps you to identify the multi-offset transactions that you enter for the day.

Template Identification

You can process a multi-offset transaction by associating a relevant template to the transaction. The details maintained for the template will be defaulted to the transaction. You will be required to capture only the remaining mandatory details (if any) to save the transaction.

The option list for 'Template ID' field displays the templates maintained for a particular branch. You need to choose a Template ID from this list. Further click 'Default Template' button to get the selected template defaulted. However, you cannot type in a Template ID in the Template Identification field.

Current Number

Every such transaction that you enter into the batch is assigned a 'current number' by the system. This helps you to identify the multi-offset transactions that you enter for the day.

On selection of the template, the following details get defaulted to the transaction:

In the MAIN tab

1. The Account Number for the main leg of the transaction and the associated description.
2. The currency and amount of the transaction. The debit/credit indicator for the same.
3. The transaction code associated with the main entry and the offset entry of the transaction.
4. Additional remarks, if any.

In the OFFSET tab

1. The branch codes and the accounts for the offset leg of the transaction.
2. The amount for each account.

You can process a multi-offset transaction without a template also. This is explained in detail in the following sections of this manual.

5.6.2 Entering Details of Main Leg

Click on Main to enter the details of the main leg of the transaction.

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Account
Specify the exact account /GL number of the main leg of the transaction.

Amount
In this field enter the amount of the transaction. The amount that you enter here must be in the currency of the account number that you specified.

Exchange Rate
In case the currency of the transaction is a foreign currency, the system displays the standard mid rate for the currency. You can change the Exchange rate that is displayed in this field. Only, the changed value should be within a certain range referred to as the Exchange Rate Variance. The exchange rate variance is specified at the Branch Level for Journal transactions.

In case you are entering a Foreign Currency back value dated transaction, the system picks up the exchange rate applicable on the Value Date. This is possible only if you have maintained the Exchange Rate History for your branch (refer the 'Branch Conditions' screen).

> *Example*
>
> The default exchange rate that is displayed in the exchange rate field is 50.0 in the local currency. The Minimum and Maximum Exchange Rate Variance that you have defined at the bank level is 1.5% and 2.0% respectively. If you change the Exchange Rate it can only be between 50.75 and 51 units in the local currency.

Overrides
If you change the exchange rate to a value between the maximum and minimum exchange rate variance

You cannot change the exchange rate to a value that is greater than the specified maximum exchange rate variance.

Instrument Number
In case one leg of the transaction involves a check, you *have* to enter the instrument number here if the transaction code specifies an instrument number.

Description
Enter a brief description for the Instrument Number that you have specified.

Additional Text
If required, enter any additional information related to multi-offset transactions.

Fund Identification
Specify the fund id to which the journal entry account will be linked by selecting from the adjoining option list.

Transaction code
Under Transaction Code on the right top of the screen, you will observe two fields, 'Main' and 'Offset.'

In the Main field, the adjoining option list displays a list of all the transaction codes that are maintained in your branch. Double click on the transaction code that you want to specify as the transaction code of the main leg of the transaction.

In the Offset field, the adjoining option list displays a list of all the transaction codes that are maintained in your branch. Double click on the transaction code that you want to specify as the transaction code for the offset leg of the transaction.

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Currency

The system defaults to the currency of the account number that you have entered (in case of a customer account). If the account is a GL, the system defaults to the local currency.

If you have to enter the currency of the transaction, you can do so. The adjoining option list displays a list of valid currencies. Double click the currency that is the transaction currency.

Debit/Credit

You must indicate if the amount is to be credited to the account or debited from the account. To do this, you must click either of the buttons adjacent to this field.

If the amount is to be credited to the account, click the button against Cr. If the amount is to be debited, click the button against Dr.

> ### _Example_
>
> You want to debit the account of Bounderby Inc., and credit the accounts of its 250 employees. You would enter the amount of the transaction, and click on the button against Dr to indicate that the account of Bounderby Inc. is to be debited.

Value Date

The system will display the current system date here. You can, however, enter a back dated or a future dated transaction. In Oracle FLEXCUBE, the interest is calculated on the basis of the Value Date.

> **Overrides**
> - If the value date is back dated or future dated
> - If the value date is a holiday

Batch Close

While creating a new batch, you need to check the option 'Balancing' in 'Batch Open' screen, in order to balance the input transaction. To exit the batch, the transaction need to be mandatorily balanced. When you click 'Batch Close' button, if the transaction is balanced, the system processes the batch and unlocks it. If you cancel the batch, the batch gets locked in 'Batch Unlock' screen. However, you can unlock it manually.

Entering Details of the Offset Leg of the Transaction

To enter details of the Offset leg of the transaction, click Offset.

Specify the following details.

Branch
In this field, enter the branch IDs of each of the offset accounts.

Account
Enter the account number of each of the offset accounts in this column.

Amount
For each of the offset accounts enter the offset amounts.

Instrument Number
If the Offset leg of the transaction involves an instrument number, enter the same in this column. The total offset amount will be displayed at the bottom of the screen. After you have made your specifications in the above columns map each offset entry to the branch, an account and the amount.

5.6.2.1 Saving Transaction

When you have entered all the details of a transaction you have to save the transaction in the system.

To save a transaction, select 'Save' from the Actions menu in the Application tool bar or click save icon.

The system will update the transaction as an unauthorized transaction. The user ID of the teller who entered the transaction and the date and time at which the transaction was saved will be displayed at the bottom of the screen.

The Validations
The system performs the following Cross Validations during Transaction Input. It ensures that:

- All the mandatory fields have been input by the user
- The transaction amount is within the allowed limit for the user
- The exchange rate variance conforms to that defined at the branch level
- The sum of the offset amounts is the same as the main amount

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5.6.3 Deleting Transaction

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of 'deleting' a multi-offset transaction.

When can a transaction be deleted?

If a transaction that you have input has not been authorized, you can delete it. Remember that only the user who input a transaction can delete it.

How to delete a transaction

When you are in the Multi-offset Input Form, select 'Delete' from the Actions menu in the Application tool bar or click delete icon. The transaction that is displayed in the screen will be deleted. All accounting entries passed for the transaction will be removed.

6.   Data Entry Control Operations

6.1   Introduction

The Data Entry Supervisor of your branch performs certain operations during the day. The following are the functions that the Data Entry Supervisor would perform

- Batch authorization
- Unlocking a batch
- Reassigning a batch to another user etc.
- Batch upload

6.2   Batch Authorization

Authorization is a cross-checking mechanism that Oracle FLEXCUBE offers. The transactions that tellers enter during the day must be 'authorized' by the Data Entry Supervisor at the end of day.

This ensures that all the transactions that have been entered by tellers conform to the parameters that have been defined for your branch.

6.2.1   Authorizing Batches

At the Beginning of Day, each teller opens a batch to post a particular type of transaction. A teller who enters three different *types* of transactions will open as many batches. Instead of authorizing individual transactions that have been entered during the day, you can authorize the batches into which they have been posted. This is called 'summary authorization.'

Summary Authorization of a batch
At the End of Day, authorizing every transaction could be a tedious process. You can instead do, what is called, a Summary Authorization of the batch into which the transactions have been posted.

Only users other than the one who posted transactions (the Data Entry supervisor, for example) into a batch can authorize the transactions in the batch.

Summary Authorization is possible in two ways.

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

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- Summary Authorization of a batch with limits
- Summary Authorization of a batch without limits

The 'Batch authorization' screen can be invoked from the Application Browser.

Summary Authorization of a batch with limits

It is possible to define authorization limits for a user with authorization rights (Refer the SMS Manual). If such a limit has been defined for you, you cannot authorize transactions which cross the limit. That is, if the transaction amount exceeds the limit specified, you will not be allowed to authorize the transaction.

A user whose authorization limits have been defined, can perform a summary authorization of a batch. If the transaction size of any transaction posted to the batch exceeds the authorization limit defined for the authorizer, it will not be authorized.

When the summary authorization of the batch is complete, the number of transactions that were authorized and the number of transactions that were not authorized (those that crossed the authorization limit) will be displayed.

Summary Authorization of a batch without limits

If no authorization limits have been specified for you, you can authorize transactions of any size. If a user with an unspecified authorization limits does a summary authorization of a batch, all the transactions in the batch will be authorized.

When the summary authorization of the batch is complete, the number of entries that were authorized will be displayed.

To Authorized the transactions in a batch choose Jrnl/Teller Batch Op in the Application Browser. Click on Auth Without Limits. The 'Batch Authorization' screen will be displayed.

The date and the time at which the batch was authorized will be displayed in the bottom of the screen.

6.3   Reassigning Batch

To 'reassign' a batch is to allow a teller who did not originally open a batch to use it. The Data Entry Supervisor has the rights to reassign a batch to a teller who did not originally open a batch. However, only unauthorized batches can be reassigned.

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

6.3.1 Reassigning Batch

To reassign a batch to a different user click on Jrnl/Teller Batch Op in the Application Browser. Choose Reassign Batch displayed under it. The 'Batch Reassign' screen will be displayed.

Batch Number
The adjoining option list displays a list of unauthorized batches that are opened for the day. Choose the batch that you want reassign in the batch number field.

Reassign Identification
Choose the User Id of the teller to whom you want reassign the batch in the Reassign ID field.

The system ensures that the batch is not currently in use. If you choose to reassign the batch to yourself, the system will seek an override.

Entry Total
Total Entries indicates the total amount debited and credited for a particular batch.

Click 'Ok' button to confirm the reassign operation. If you do not want to continue with the reassign operation, choose 'Exit' or 'Cancel' button to exit the function.

6.4 Processing Journal Batch

Using Oracle FLEXCUBE, you can view, unlock, reserve journal batches and set your preferences with regard to journal upload.

6.4.1 Viewing Journal Batches

You can search and view all journal batches using 'Journal Batch Browser' screen. To invoke the screen, type DEDBATOT in the field at the top right corner of the Application Browser and click the adjoining arrow button.

This screen displays all the batches that have been created in the current branch.

You can delete or authorize the batches based on your requirement. Select the record / records that you wish to delete or authorize by checking the adjoining box. Further click the delete button or authorize button for respective actions.

🛑 During authorization the balance of currency and value date accounting entries are checked, only if Currency Wise Balancing check box is checked at batch level.

6.4.2 Unlocking Journal Batches

While entering a transaction through Journal Single and Multi Offset entries, if you have not checked the option 'Batch Close', the system locks the batches in. You can unlock such locked journal batches using Journal Batch Unlock screen. To invoke the screen, type DESBTULK in the field at the top right corner of the Application Browser and click the adjoining arrow button.

You can search for the records based on batch number and / or operator. The system fetches the records based on the search criteria. Select the batches that you wish to unlock and click 'Batch Unlock' button. The system unlocks the selected batches.

6.4.3 Reserving Journal Batches

You can reserve journal batches for DE Macro upload purpose (excel upload) for a specific branch and source combination. To invoke Journal Batch Reservation screen, type DEDBTRES in the field at the top right corner of the Application Browser and click the adjoining arrow button.

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Journal Batch Reservation Maintenance

New   Enter Query

Branch Code *
Source Code *

Batch Restriction Detail

Batch Number *	Remarks

Fields

Input By	Authorized By	Modification Number	
Date Time	Date Time	☐ Authorized ☐ Open	Exit

Here, you can capture the follwoing details:

Branch Code
Specify the branch code for which you wish to apply the restriction.

Source Code
Specify the source code. The system will apply this restriction to the branch-source combination maintained here.

Batch Number
This is the batch identification number.

Remarks
This field captures the remarks about the branch.

You can add more rows to the restriction list by clicking add button. Once you save the maintenance, the system considers these batches as reserved. You cannot input transactions through Single or Multi Offset Entry. These batches can be used for DE Excel Upload transactions only.

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6.4.4 Maintaining Journal Upload Preferences

You can set your preferences specific to journal upload using 'Journal Upload Preferences Maintenance' screen. To invoke the screen, type DEDUPLPR in the field at the top right corner of the Application Browser and click the adjoining arrow button.

You can maintain Suspense GLs where entries have to be posted for each external system in the event of failure of account validation during DE Upload.

You can capture the following details on this screen:

Source Code
Specify the source code for upload.

Real Local Currency
Specify the suspense GL for real local currency on credit as well as debit transactions.

Real Foriegn Currency
Specify the suspense GL for real foreign currency on credit as well as debit transactions.

Contingent Loacl Currency
Specify the suspense GL for contingent local currency on credit as well as debit transactions.

Contingent Foreign Currency
Specify the suspense GL for contingent foreign currency on credit as well as debit transactions.

Once you have captured all the details, save the maintenance. If an invalid account is specified in the upload process, the respective Suspense GLs maintained for that external system will be debited or credited based on the nature of the transaction.

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