Savings

Oracle FLEXCUBE Universal Banking

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Table of Contents

1. ABOUT THIS MANUAL 1-1

1.1 INTRODUCTION 1-1
1.2 AUDIENCE 1-1
1.3 ORGANIZATION 1-1
1.4 ABBREVIATIONS USED 1-2
1.5 CONVENTIONS USED 1-2
1.6 RELATED DOCUMENTS 1-2
1.7 GLOSSARY OF ICONS 1-2

2. SAVINGS - AN OVERVIEW 2-1

2.1 INTRODUCTION 2-1
2.1.1 User Roles 2-1
2.1.2 Salient features 2-1

3. TRANSACTION WORKFLOW 3-1

3.1 INTRODUCTION 3-1
3.1.1 Features of Savings Workflow 3-1
3.2 WORKFLOW INTERFACES 3-1
3.2.1 Locking a Workflow stage 3-2
3.2.2 Tracking and Auditing 3-2
3.2.3 Defining a Workflow stage 3-3
3.3 MAINTAINING FUNCTION GROUP 3-3
3.4 MAINTAINING WORKFLOW DEFINITION 3-4
3.4.2 Maintaining Auto Assignment of Authorizer 3-8
3.4.3 Maintaining Denomination tracking 3-10
3.4.4 Maintaining Savings Function Definition 3-10
3.5 STAGES IN WORKFLOW TRANSACTION FLOW 3-12
3.5.1 Input Stage 3-15
3.5.2 Enrich Stage 3-15
3.5.3 Running Savings EOD Mandatory 3-15

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 4-2
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 INITIATING A CUSTOMER SESSION 4-5
4.5.1 Ending a Customer Session 4-9
4.6 OPENING THE BRANCH 4-9
4.7 OPENING A VAULT/TILL 4-9
4.8 BALANCING AND CLOSING A TILL 4-10
4.8.1 Specifying Cash Details 4-11
4.8.2 TC Details 4-12
4.9 TELLER TOTALS 4-13

5. DATA REPLICATION 5-1

5.1 INTRODUCTION 5-1
5.1.1 Maintaining Replication Parameters 5-1
5.1.2 Data Replication Process 5-2
5.1.3 Replicating data from Host – Automatic Refresh 5-3
5.1.4 Replicating data Using Script 5-3
5.1.5 Replicating data from Branch - Ad-hoc basis 5-3
5.2 QUERYING ON REPLICATED RECORDS 5-6

6. MAINTENANCES FOR SAVINGS 6-1

6.1 INTRODUCTION 6-1
6.2 MAINTAINING TC DENOMINATION DETAILS 6-1

7. CASH TRANSACTIONS 7-1

7.1 INTRODUCTION 7-1
7.2 DEPOSITING CASH 7-2
7.2.1 Specifying denomination details 7-5
7.2.2 Specifying charge details 7-6
7.2.3 Specifying MIS details 7-7
7.2.4 Specifying UDF Details 7-8
7.2.5 Specifying Project Details 7-9
7.2.6 Authorization stage 7-11
7.2.7 Viewing errors and overrides 7-14
7.3 WITHDRAWING CASH 7-15
7.3.1 Specifying Denomination Details 7-19
7.3.2 Specifying charge details 7-19
7.3.3 Specifying MIS details 7-21
7.3.4 Specifying UDF Details 7-22
7.4 TRANSFERRING CASH 7-23
7.4.1 Specifying PC Details 7-23
7.5 CLOSING OUT AN ACCOUNT WITH WITHDRAWAL 7-25
7.5.2 Specifying Charge Details 7-28
7.5.3 Specifying the MIS Details 7-29
7.5.4 Specifying the UDF details 7-29
7.6 EXCHANGING DENOMINATIONS 7-30
7.6.1 Specifying Denomination Details 7-31
7.7 PAYING A BILL BY CASH 7-31
7.7.1 Specifying denomination details 7-34
7.7.2 Specifying Charge Details 7-34
7.8 PAYING A BILL AGAINST ACCOUNT 7-35
7.8.1 Specifying charge details 7-38
7.8.2 Specifying the MIS details 7-38
7.8.3 Specifying the UDF details 7-38
7.9 REQUESTING FOR FUNDS TRANSFER 7-38
7.9.1 Specifying charge details 7-42
7.9.2 Specifying MIS details 7-42
7.9.3 Specifying UDF Details 7-43
7.9.4 Specifying Project Details 7-44
7.10 MAKING A STOP PAYMENT 7-45
7.10.1 Specifying Charge Details 7-47
7.11 SELLING FOREIGN EXCHANGE TO A WALK-IN CUSTOMER 7-49
7.11.1 Specifying denomination details 7-51
7.11.2 Specifying charge details 7-51
7.11.3 Specifying the MIS details 7-52
7.11.4 Specifying UDF Details 7-52
7.12 PURCHASING FOREIGN EXCHANGE FROM A WALK-IN CUSTOMER 7-53
7.12.1 Specifying denomination details 7-56

7.12.2 Specifying charge details 7-56
7.12.3 Specifying MIS details 7-57
7.12.4 Specifying UDF Details 7-57
7.13 PURCHASING FX AGAINST ACCOUNT 7-58
7.13.1 FX Denomination Details Tab 7-62
7.13.2 Charges Tab 7-62
7.13.3 MIS Tab 7-62
7.13.4 UDF Tab 7-62
7.14 ISSUING A TT AGAINST ACCOUNT 7-62
7.14.1 Specifying charge details 7-65
7.14.2 Specifying MIS Details 7-66
7.14.3 Specifying the UDF details 7-67
7.15 ISSUING A TT AGAINST GL 7-69
7.15.1 Specifying Charge Details 7-72
7.15.2 Specifying MIS Details 7-72
7.15.3 Specifying the UDF details 7-72
7.16 ISSUING A TT TO A WALK-IN CUSTOMER 7-73
7.16.1 Specifying denomination details 7-76
7.16.2 Specifying charge details 7-76
7.16.3 Specifying MIS Details 7-76
7.16.4 Specifying the UDF details 7-76
7.17 LIQUIDATING A TT AGAINST GL 7-76
7.17.1 Specifying charge details 7-79
7.17.2 Specifying MIS details 7-80
7.17.3 Specifying the UDF details 7-81
7.18 LIQUIDATING A TT AGAINST ACCOUNT 7-82
7.19 LIQUIDATING A TT FOR A WALK-IN CUSTOMER 7-85
7.20 INQUIRING ON A TT TRANSACTION 7-88
7.21 TRANSACTION REVERSAL 7-88
7.22 DISBURSING LOAN MANUALLY BY CASH 7-90
7.23 REPAYING LOAN MANUALLY BY CASH 7-92
7.24 PROCESSING SAFE DEPOSIT BOX RENTALS 7-95
7.24.1 Input Stage 7-95
7.24.2 Enrichment Stage 7-96
7.25 VIEWING AVAILABILITY OF DENOMINATION IN TILL 7-98
7.26 QUERYING TILL VAULT POSITION 7-99
7.27 SALE OF FOREIGN CURRENCY AGAINST CASA ACCOUNT 7-101
7.27.1 Specifying FX Denomination Details 7-103
7.27.2 Specifying Charge Details 7-104
7.27.3 Specifying MIS details 7-106
7.27.4 Specifying UDF Details 7-106

8. INSTRUMENT TRANSACTIONS 8-1

8.1 INTRODUCTION 8-1
8.2 WITHDRAWING CASH AGAINST A CHEQUE 8-2
8.2.1 Specifying denomination details 8-5
8.2.2 Specifying charge details 8-6
8.2.3 Specifying the MIS details 8-8
8.2.4 Specifying the UDF details 8-9
8.2.5 Depositing a Cheque 8-10
8.2.6 Capturing instrument details 8-13
8.2.7 Specifying Project Details 8-15
8.2.8 Specifying Charge Details 8-16
8.2.9 Specifying MIS details 8-17
8.2.10 Specifying UDF Details 8-17
8.3 DEPOSITING A CHEQUE INTO A GL 8-18

8.3.1 Specifying Instrument Details *8-19*
8.3.2 Specifying Instrument Details *8-20*
8.3.3 Specifying charge details *8-22*
8.3.4 Specifying MIS details *8-23*
8.3.5 Specifying UDF Details *8-23*
8.4 DEPOSITING AN IN-HOUSE CHEQUE 8-24
8.4.1 Specifying Charge Details *8-27*
8.4.2 Specifying MIS details *8-27*
8.4.3 Specifying UDF Details *8-28*
8.5 TRACKING A CHEQUE RETURN 8-29
8.6 QUERYING CHEQUE STATUS 8-31
8.7 SELLING A TC AGAINST AN ACCOUNT 8-33
8.7.1 Specifying TC Denomination Details *8-35*
8.7.2 Specifying Charge Details *8-36*
8.7.3 Specifying MIS Details *8-37*
8.7.4 Specifying UDF Details *8-39*
8.8 SELLING A TC AGAINST A GL 8-40
8.8.1 Specifying TC Denomination Details *8-42*
8.8.2 Specifying Charge Details *8-43*
8.8.3 Specifying MIS Details *8-44*
8.8.4 Specifying UDF Details *8-45*
8.9 SELLING A TC TO A WALK-IN CUSTOMER 8-46
8.9.1 Specifying TC Denomination Details *8-48*
8.9.2 Specifying Currency Denomination Details *8-48*
8.9.3 Specifying Charge Details *8-49*
8.9.4 Specifying MIS Details *8-51*
8.9.5 Specifying UDF Details *8-52*
8.10 PURCHASING A TC AGAINST AN ACCOUNT 8-53
8.10.1 Specifying TC Denomination Details *8-55*
8.10.2 Specifying Charge Details *8-56*
8.10.3 Specifying MIS Details *8-57*
8.10.4 Specifying UDF Details *8-58*
8.11 PURCHASING A TC FROM A WALK-IN CUSTOMER 8-59
8.11.1 Specifying TC Denomination Details *8-62*
8.11.2 Specifying Currency Denomination Details *8-63*
8.11.3 Specifying Charge Details *8-64*
8.11.4 Specifying MIS Details *8-65*
8.11.5 Specifying UDF Details *8-66*
8.12 MAKING CROSS BORDER PAYMENTS 8-67
8.12.1 Specifying the Transfer Details *8-69*
8.12.2 Specifying the Messaging Information *8-70*
8.12.3 Specifying the Customer Transfer Details *8-70*
8.13 SELLING A DD AGAINST AN ACCOUNT 8-71
8.13.1 Specifying Charge Details *8-76*
8.13.2 Specifying MIS Details *8-77*
8.13.3 Specifying the UDF details *8-78*
8.14 VIEWING OFAC CHECK RESPONSE 8-79
8.15 ISSUING DD AGAINST CHEQUE 8-80
8.15.1 Specifying Charge Details *8-83*
8.15.2 Specifying MIS Details *8-83*
8.15.3 Specifying the UDF details *8-84*
8.16 LIQUIDATING A DD AGAINST A GL 8-85
8.17 LIQUIDATING A DD AGAINST AN ACCOUNT 8-90
8.17.1 Specifying Charge Details *8-93*
8.17.2 Specifying MIS Details *8-94*
8.17.3 Specifying the UDF details *8-94*

8.18 LIQUIDATING A DD FOR A WALK-IN CUSTOMER 8-95
8.18.1 Specifying denomination details 8-101
8.18.2 Specifying charge details 8-101
8.18.3 Specifying MIS Details 8-102
8.18.4 Specifying UDF Details 8-102
8.19 ISSUING A DD TO A WALK-IN CUSTOMER 8-103
8.19.1 Specifying denomination details 8-107
8.19.2 Specifying charge details 8-107
8.19.3 Specifying MIS Details 8-108
8.19.4 Specifying UDF Details 8-110
8.19.5 Invoking OFAC Check 8-110
8.20 ISSUING A DD AGAINST A GL 8-111
8.20.1 Specifying charge details 8-115
8.20.2 Specifying MIS Details 8-115
8.20.3 Specifying UDF Details 8-116
8.20.4 Invoking OFAC Check 8-116
8.21 INQUIRING ON A DD TRANSACTION 8-117
8.22 RE-VALIDATING DD INSTRUMENT 8-118
8.22.1 Query Stage 8-119
8.22.2 Input Stage 8-119
8.22.3 Enrichment Stage 8-121
8.23 REPRINTING / REISSUING OF DD 8-122
8.23.1 Query Stage 8-122
8.24 ISSUING DUPLICATE DD INSTRUMENT 8-124
8.24.1 Query Stage 8-124
8.24.2 Input Stage 8-125
8.24.3 Enrichment Stage 8-126
8.25 VIEWING INSTRUMENT REPRINT SUMMARY 8-129
8.26 SELLING A BC AGAINST AN ACCOUNT 8-130
8.26.1 Specifying Charge Details 8-134
8.26.2 Specifying MIS Details 8-135
8.26.3 Specifying the UDF details 8-136
8.26.4 Invoking OFAC Check 8-137
8.27 SELLING BC AGAINST CHEQUE 8-138
8.27.1 Specifying Charge Details 8-142
8.27.2 Specifying MIS details 8-142
8.27.3 Specifying the UDF details 8-143
8.28 CLOSE OUT WITHDRAWAL BY BC 8-144
8.28.1 Specifying Charge Details 8-147
8.28.2 Specifying MIS Details 8-147
8.28.3 Specifying the UDF details 8-148
8.29 ISSUING A BC AGAINST A GL 8-149
8.29.2 Specifying Charge Details 8-153
8.29.3 Specifying MIS Details 8-153
8.29.4 Specifying the UDF details 8-153
8.29.5 Invoking OFAC Check 8-153
8.30 ISSUING A BC TO A WALK-IN CUSTOMER 8-154
8.30.1 Invoking OFAC Check 8-157
8.30.2 Specifying denomination details 8-158
8.30.3 Specifying charge details 8-158
8.30.4 Specifying MIS Details 8-159
8.30.5 Specifying the UDF details 8-160
8.31 LIQUIDATING A BC AGAINST AN ACCOUNT 8-161
8.31.1 Specifying charge details 8-164
8.31.2 Specifying MIS Details 8-164
8.31.3 Specifying the UDF details 8-164

8.32 LIQUIDATING A BC AGAINST A GL 8-165
8.32.1 Specifying charge details 8-168
8.32.2 Specifying MIS Details 8-168
8.32.3 Specifying the UDF details 8-168
8.33 LIQUIDATING A BC FOR A WALK-IN CUSTOMER 8-169
8.33.1 Specifying denomination details 8-173
8.33.2 Specifying charge details 8-173
8.33.3 Specifying MIS details 8-173
8.33.4 Specifying the UDF details 8-173
8.34 INQUIRING ON A BC TRANSACTION 8-173
8.35 RE-VALIDATING BC INSTRUMENT 8-174
8.35.1 Query Stage 8-175
8.35.2 Input Stage 8-175
8.35.3 Enrichment Stage 8-177
8.36 REPRINTING / REISSUING BANKER'S CHEQUE 8-179
8.36.1 Query Stage 8-179
8.36.2 Input Stage 8-182
8.37 ISSUING DUPLICATE BC INSTRUMENT 8-183
8.37.1 Query Stage 8-183
8.37.2 Input Stage 8-184
8.37.3 Enrichment Stage 8-185
8.38 REVERSING BC/DD LIQUIDATION 8-187

9. GENERAL LEDGER TRANSACTIONS 9-1

9.1 INTRODUCTION 9-1
9.2 MISCELLANEOUS DEBITS TO A CUSTOMER'S ACCOUNT 9-1
9.2.1 Specifying the charge details 9-4
9.2.2 Specifying the MIS Details 9-5
9.2.3 Specifying UDF Details 9-6
9.3 MISCELLANEOUS CREDITS TO A CUSTOMER'S ACCOUNT 9-7
9.3.1 Specifying the charge details 9-10
9.3.2 Specifying the MIS details 9-11
9.3.3 Specifying UDF Details 9-12
9.4 MISCELLANEOUS DEBIT TO A GENERAL LEDGER ACCOUNT 9-13
9.4.1 Specifying the denomination details 9-15
9.4.2 Specifying the charge details 9-16
9.4.3 Specifying MIS details 9-17
9.4.4 Specifying UDF details 9-18
9.5 MISCELLANEOUS CREDIT TO A GENERAL LEDGER ACCOUNT 9-19
9.5.1 Specifying the denomination details 9-21
9.5.2 Specifying the charge details 9-22
9.5.3 Specifying the MIS details 9-23
9.5.4 Specifying UDF Details 9-24
9.6 MISCELLANEOUS GL TRANSFER 9-25
9.6.1 Specifying the charge details 9-27
9.6.2 Specifying the MIS details 9-27
9.6.3 Specifying UDF Details 9-29

10. TIME DEPOSIT TRANSACTIONS 10-1

10.1 INTRODUCTION 10-1
10.2 OPENING A TD ACCOUNT FOR MULTI MODE PAY IN 10-1
10.2.1 Specifying Term Deposit Details 10-5
10.2.2 Specifying Interest details 10-15
10.2.3 Specifying joint account holder details 10-16
10.2.4 Specifying the dual currency deposit details 10-16
10.2.5 Specifying the Check List Details 10-18

10.2.6 Capturing the Pay-Out Parameters 10-21
10.2.7 Specifying Child TD Details 10-24
10.2.8 Capturing Pay-Out Parameters 10-30
10.3 OPENING A TD ACCOUNT FOR MULTI MODE PAY OUT 10-32
10.4 OPENING A ISLAMIC TD ACCOUNT FOR MULTI MODE 10-32
10.4.1 Specifying Term Deposit Details 10-34
10.4.2 Specifying Profit details 10-37
10.5 MANUAL PAY-OUT TD REDEMPTION 10-39
10.5.1 Capturing the Pay-Out Parameters 10-45
10.5.2 Specifying Child TD Details 10-49
10.5.3 Capturing Pay-Out Parameters Details 10-55
10.6 PROCESSING CLOSE OUT WITHDRAWAL BY MULTI MODE 10-57
10.6.1 Maintaining Pay-out Parameters 10-59

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 Currency Denomination Tab 11-9
11.4.2 Charge Details Tab 11-10
11.5 PROCESSING PAYMENTS BY ACCOUNT 11-11
11.5.1 Charge Details Tab 11-13
11.6 PROCESSING CREDIT CARD PAYMENT REVERSALS 11-14
11.7 VIEWING CREDIT CARD REVERSAL PAYMENTS 11-15

12. VAULT OPERATIONS 12-1

12.1 INTRODUCTION 12-1
12.2 TRANSFERRING CASH FROM VAULT 12-1
12.2.1 Capturing denomination details 12-1
12.3 TRANSFERRING CASH TO VAULT 12-3
12.3.1 Capturing denomination details 12-3
12.4 BUYING CASH FROM CENTRAL BANK 12-5
12.4.1 Specifying Denomination Details 12-6
12.4.2 Specifying the MIS Details 12-7
12.4.3 Specifying UDF Details 12-7
12.5 SELLING CASH TO CENTRAL BANK 12-9
12.5.1 Specifying Denomination Details 12-10
12.5.2 Specifying MIS Details 12-11
12.5.3 Specifying UDF Details 12-11
12.6 BUYING TCS FROM AGENT 12-13
12.6.1 Specifying TC Details 12-13
12.7 BUYING TCS FROM HEAD OFFICE 12-14
12.7.1 Capturing TC Details 12-15
12.8 SELLING TCS TO HEAD OFFICE 12-16
12.8.1 Capturing TC Details 12-17
12.9 BUYING TCS FROM VAULT 12-19
12.9.1 Capturing TC Details 12-19
12.10 RETURNING TCS TO VAULT 12-21
12.11 CAPTURING TC DETAILS 12-21
12.12 VIEWING TCS AVAILABLE WITH VAULT 12-23

13. BALANCING OPERATIONS 13-1

13.1 INTRODUCTION 13-1
13.2 BOOK SHORTAGE 13-1
13.2.1 Specifying denomination details 13-2

13.2.2 Specifying the MIS details *13-3*
13.2.3 Specifying the UDF details *13-4*
13.3 BOOKING OVERAGE 13-4
13.3.1 Specifying Denomination Details *13-6*
13.3.2 Specifying the MIS details *13-7*
13.3.3 Specifying the UDF details *13-8*
13.4 TRANSFER CASH FROM TELLER 13-9
13.5 INTERBRANCH TRANSACTIONS 13-11
13.6 LIQUIDATING INTERBRANCH TRANSACTION 13-14

14. BATCHES 14-1

14.1 INTRODUCTION 14-1
14.2 CLEARING INWARD CHEQUE DATA ENTRY 14-1
14.3 CLEARING INWARD DATA ENTRY 14-3
14.4 CONSOLIDATED CHEQUES DATA ENTRY 14-8
14.5 CLEARING OUTWARD DATA ENTRY 14-11
14.6 RUNNING EOD 14-16
14.7 QUERYING TELLERS STATUS 14-16

15. REPORTS 15-1

15.1 INTRODUCTION 15-1
15.2 SAVINGS INSIGNIFICANT BALANCE ACCOUNTS REPORT 15-1
15.2.1 Contents of the Report *15-2*
15.3 BLOCKED ACCOUNTS REPORT 15-3
15.3.1 Contents of the Report *15-3*
15.4 CASA BALANCE LISTING REPORT 15-4
15.4.1 Contents of the Report *15-4*
15.5 SAVING ACCOUNTS OPENED TODAY REPORT 15-5
15.5.1 Contents of the Report *15-6*
15.6 SAVING ACCOUNTS CLOSED TODAY REPORT 15-6
15.6.1 Contents of the Report *15-6*
15.7 FLAT FILE - CHEQUE BOOK REQUESTED REPORT 15-7
15.7.1 Contents of the Report *15-7*
15.8 SAVINGS LARGE BALANCE MOVEMENTS REPORT 15-8
15.8.1 Contents of the Report *15-8*
15.9 ACCOUNTS DORMANT NEXT MONTH REPORT 15-9
15.9.1 Contents of the Report *15-9*
15.10 SAVINGS ACCOUNT DORMANT TODAY REPORT 15-10
15.10.1 Contents of the Report *15-10*
15.11 RE-VALIDATED INSTRUMENTS REPORT 15-11
15.11.1 Contents of the Report *15-12*
15.12 REISSUED INSTRUMENT REPORT 15-13
15.12.1 Contents of the Report *15-14*
15.13 DUPLICATE INSTRUMENT ISSUED REPORT 15-14
15.13.1 Contents of the Report *15-15*
15.14 SAVINGS OVERLINE/TOD REPORT 15-16
15.14.1 Contents of the Report *15-18*
15.15 DAILY OVERLINE/TOD TXN REPORT 15-19
15.15.1 Contents of the Report *15-20*
15.16 LARGE DEBIT BALANCE REPORT 15-22
15.16.1 Contents of the Report *15-23*
15.17 INTRA BANK TRANSFER REPORT 15-24
15.17.1 Contents of the Report *15-25*

16. SCREEN GLOSSARY 16-1

16.1 FUNCTION ID LIST 16-1

1. About this Manual

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 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	*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	*Cash Transactions* - explains all the cash-based transactions that can be performed through this module.
Chapter 8	*Instrument Transactions* - Describes the various instrument-based transactions that can be performed in this module.
Chapter 9	*General Ledger Transaction* - Explains miscellaneous debit and credit transactions GL transactions.
Chapter 10	*Time Deposit Transactions* - Explains the various types of transactions in this category.
Chapter 11	*Credit Card Payments* – Explains the various types of payments in this category
Chapter 12	*Vault Operations* - Explains the different types of Vault operations available in branch.

Chapter 13	*Balancing Operations* - Explains the balancing operations available in this module.
Chapter 14	*Batches* - Details the various automatic processes applicable for the module.
Chapter 15	*Reports* - provides a list of reports that can be generated in this module and also explains their contents

1.4 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

1.5 Conventions used

The following conventions are used in this User Manual:

- Important information is preceded with the symbol
- System/error/override messages are shown in the following manner:

This is a system message

1.6 Related Documents

- The Procedures User Manual

1.7 Glossary of Icons

Icons	Function
	Exit
	Add row
	Delete row

Icons	Function
	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.

2.1.1 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.

2.1.2 Salient features

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

2.1.2.1 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.

2.1.2.2 Dual Control

Savings provides the facility for dual control of transactions wherein a supervisor has to authorize the transaction before the same is submitted to the host. If dual control is applicable, this is a mandatory requirement. This is typically applicable for high value cross border transactions.

For more details, refer the 'Common Operations' chapter of this User Manual.

2.1.2.3 One step or two step processing

All transactions handled by Savings are designed as single stage processes. However, you can convert them to two stage processes anytime. Single step processing means that transaction Save, Authorization and posting of accounting entries happen as part of the same event. In a two step process, the transaction is split into 'Input' and 'Authorization' (this includes accounting and other updates). However, whether a transaction should have one step or two step processing is determined at the product level.

For activating the two-step processing, you have to make appropriate changes in the host and the branch workflow.

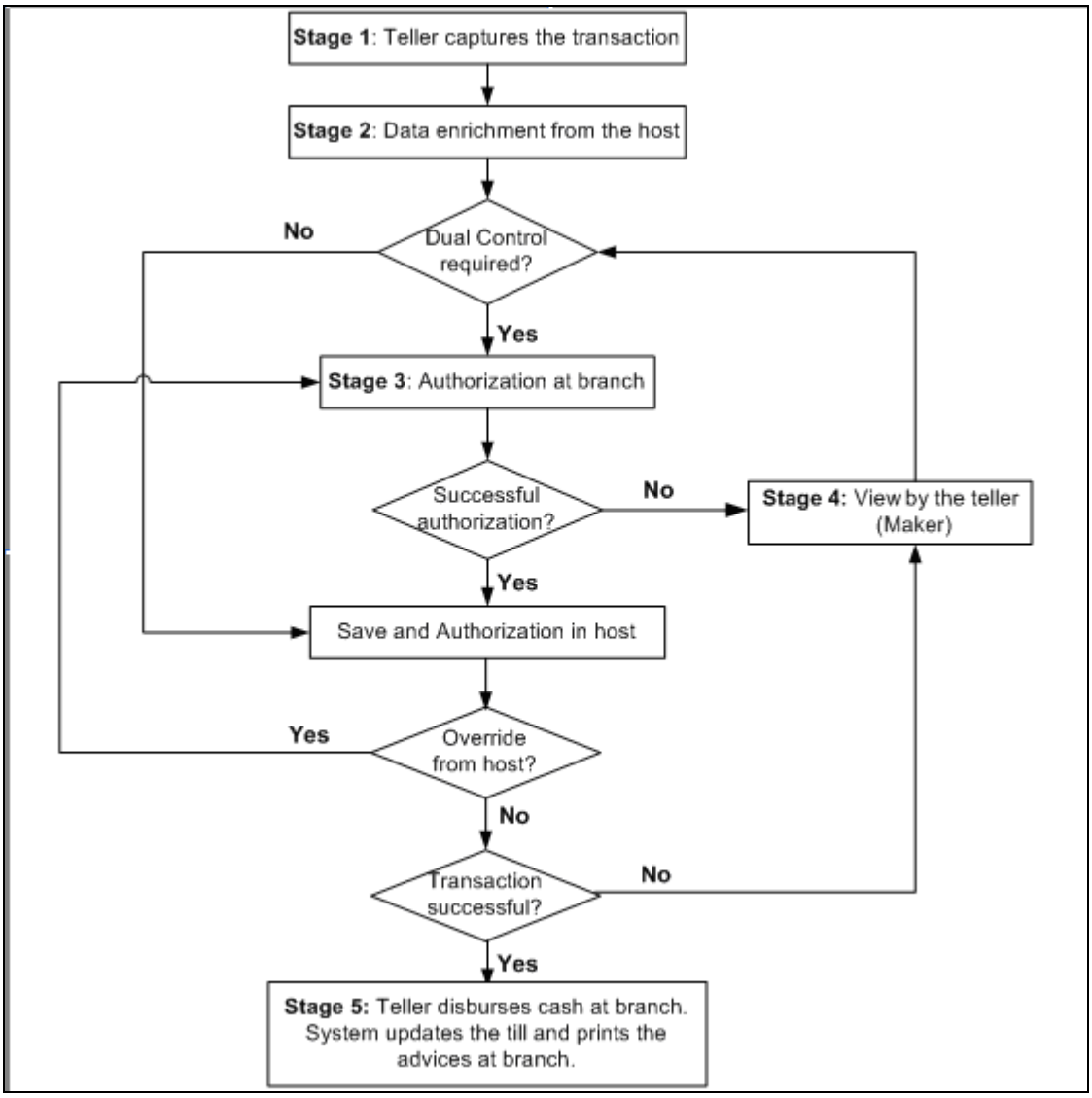
One step processing

A one step process will typically involve the following steps:

6. The teller captures the transaction at branch
7. The transaction is enriched by the host. It calculates the charges applicable, if any, and performs some basic validations on the data captured at branch.
8. Authorization - If dual control is applicable, the transaction is authorized (basic check for amount, ccy etc.) by a supervisor. before being submitted to the host. If the authorizer approves the transaction, it goes directly to the host for actual authorization (accounting entries are passed).
9. During the basic check, if the authorizer rejects the transaction, it is sent back to the teller's failed queue.
10. If the contract is saved and authorized successfully (no overrides/error messages),) in the host, it returns to the branch where the teller disburses cash. The system will also updates the till and prints the advices, if any., at the branch. However, if the transaction returns from the host with overrides, the supervisor has to authorize the same irrespective of whether dual control is applicable or not. In effect, the transaction returns to step 3.

If dual control is not applicable, after enrichment from the host, it goes directly to the host for 'Save' and 'Authorization'.

The process flow is depicted in the diagram below:



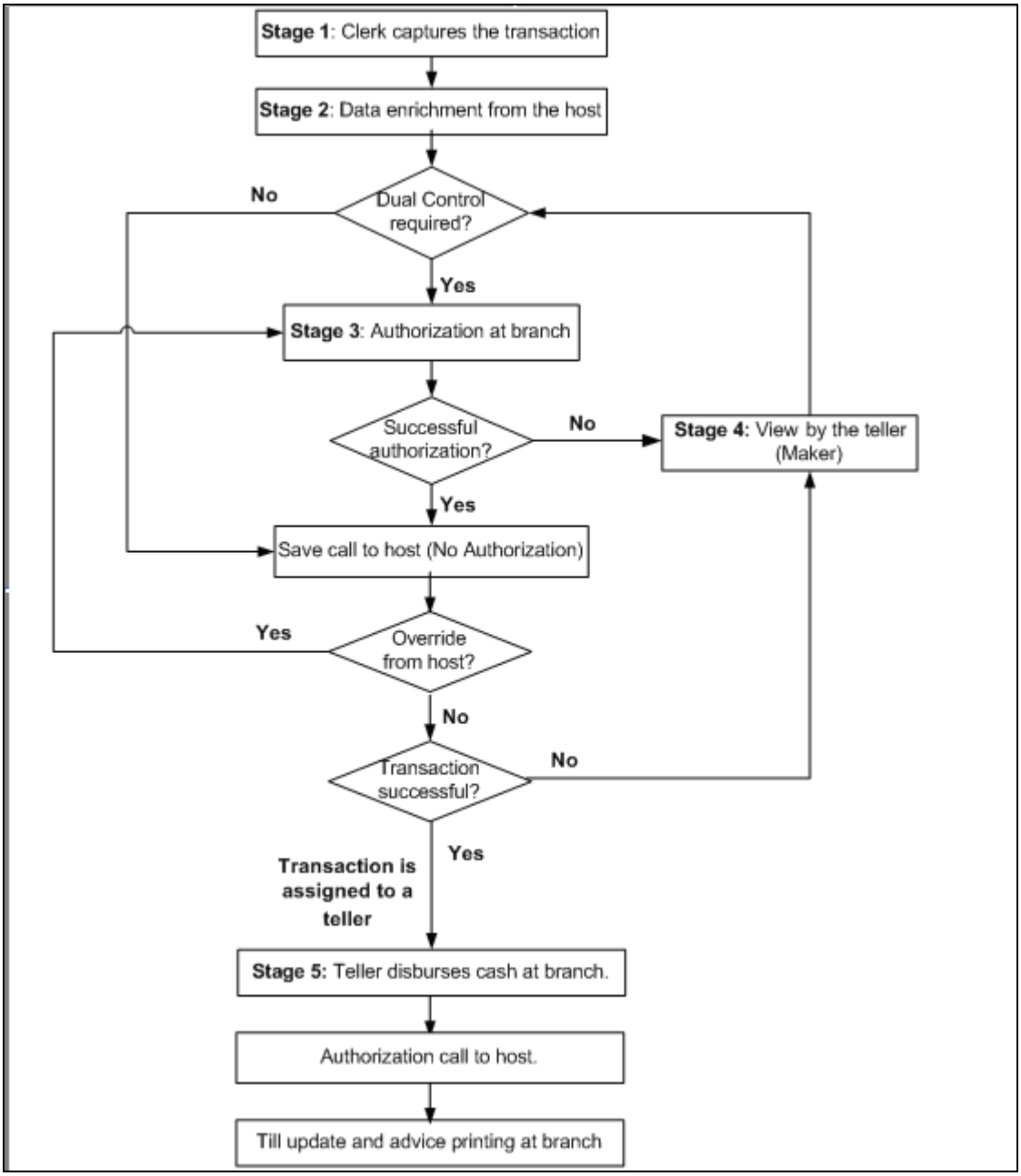
Two step processing

The following steps are involved in a typical two step processing:

11. The clerk captures the transaction at branch
12. The transaction is enriched (as in one step processing)
13. Authorization/validation by the supervisor (as in one step processing)
14. The transaction is saved upon successful validation by the supervisor at branch, the transaction is sent to the host where it hasis to be ‘Saved’ for further processing (first call to host). If the transaction is saved successfully (no overrides/error messages), it returns to branch and iwill bes assigned to a teller. Note that if the transaction is not authorized in the host at this stage, . Tthe assignment to a teller may be auto or manual. The teller then disburses cash accordingly at the branch.
15. If the ‘Save’ operation results in overrides, the transaction is sent to the supervisor at branch for approval/authorization. Again, the assignment of the supervisor may be auto or manual. In effect, the transaction returns to step 3.

16. After cash disbursement, final call to the host for authorization. This is when the accounting entries are posted, the till is updated and the advices, if any, are printed.

The process flow is depicted in the diagram below:



The differences between one step and two step processing types are given in the table below:

One Step Processing	Two Step Processing
The transaction is initiated and completed by a teller.	The clerk initiates the transaction. After successful 'Save' in the host, it is assigned to a teller at branch who actually disburses the cash.
It involves a single call to the host (Oracle FLEXCUBE). The server. This results in the 'Save' and 'Authorization' of the transaction in the host.	Here, two calls are made to the host server. One, to 'Save' the transaction in the host after which cash is disbursed by the teller at branch.. Second call, post disbursement, results in authorization of the transaction in the host after which the accounting entries are passed.

2.1.2.4 Denomination tracking

For each transaction processed in Savings, you have the option to track the denomination of the cash withdrawn or deposited.

For more details, refer the section 'Exchanging Denominations' in the 'Cash Transactions' chapter of this User Manual.

2.1.2.5 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.

2.1.2.6 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.

2.1.2.7 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.

2.1.2.8 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.

2.1.2.9 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.

3.1.1 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.

3.2 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.

3.2.1 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.

3.2.2 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

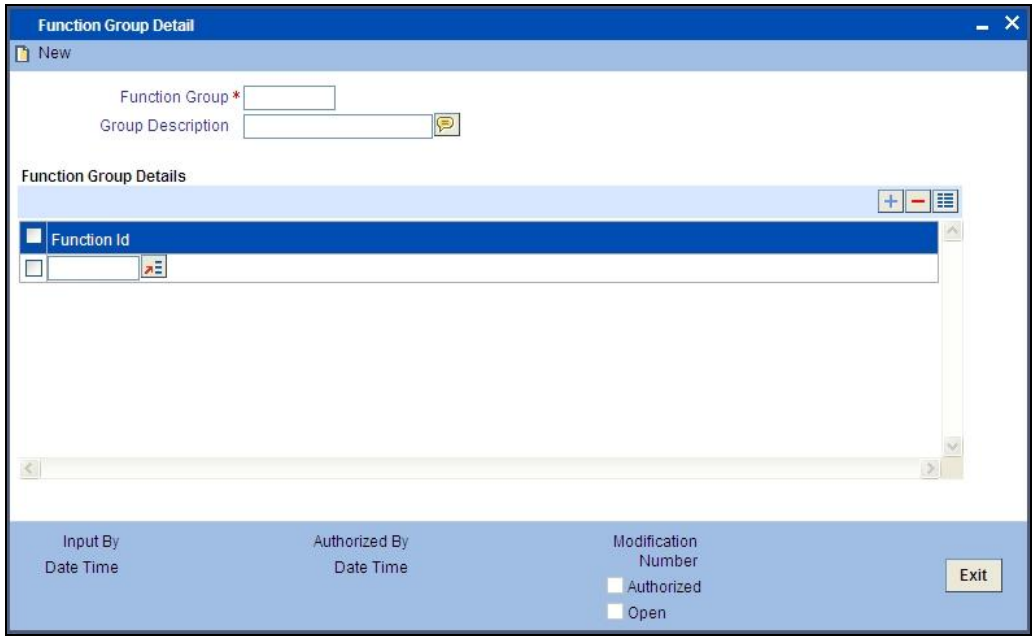
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn_LogDetails holds the details of every stage of the transaction including the input and output data.

3.2.3 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.

3.3 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:

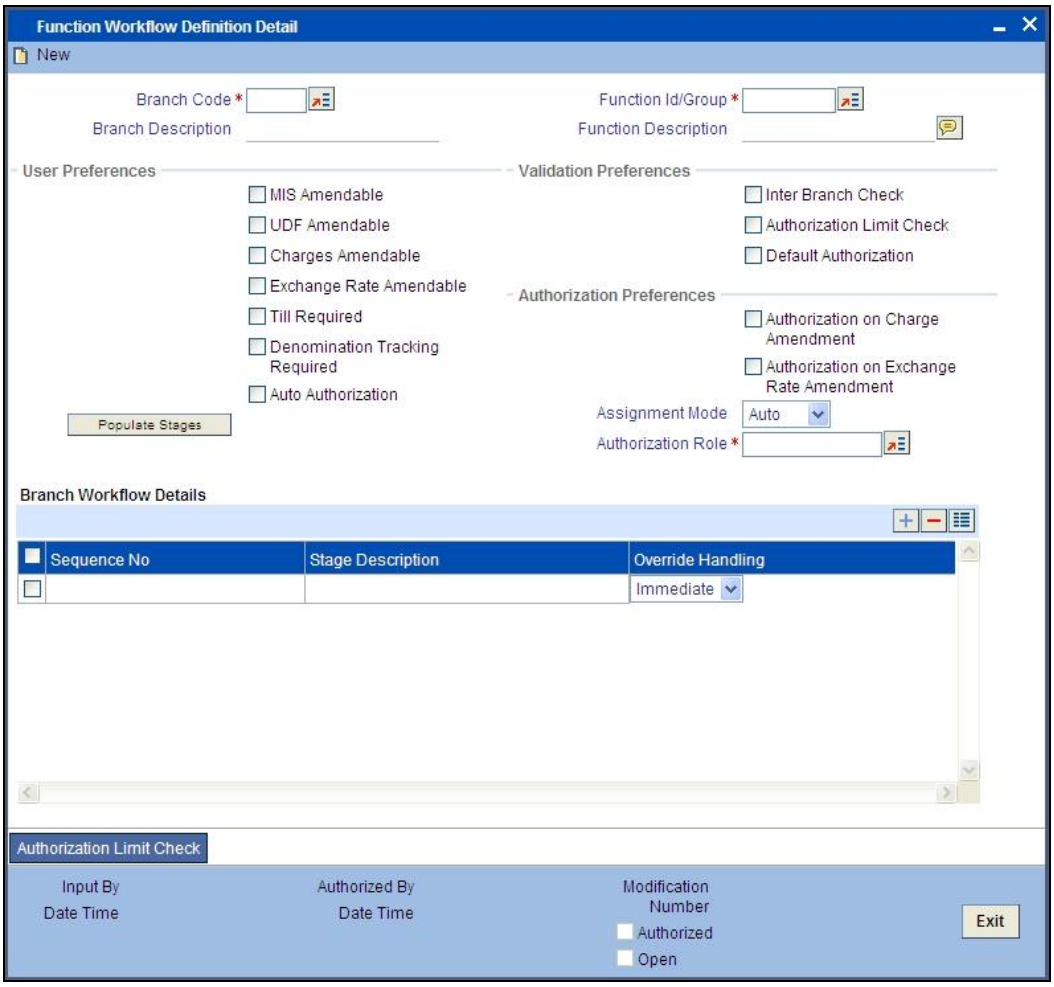
- The function ID should be unique. Same function ID should not be mapped to multiple function groups.
- The function group code should not be a function id.
- At least one function ID should be defined for a function group.

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).

3.4 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.

3.4.1.1 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.

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.

Denomination Tracking required

Check this box to indicate whether denomination tracking is required for cash transactions.

3.4.1.2 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.

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.

3.4.1.3 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.

Assignment Role

Select the assignment 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.

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.

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.

3.4.1.4 Specifying Branch Workflow Details

Sequence No

The system displays the sequence number.

Stage Description

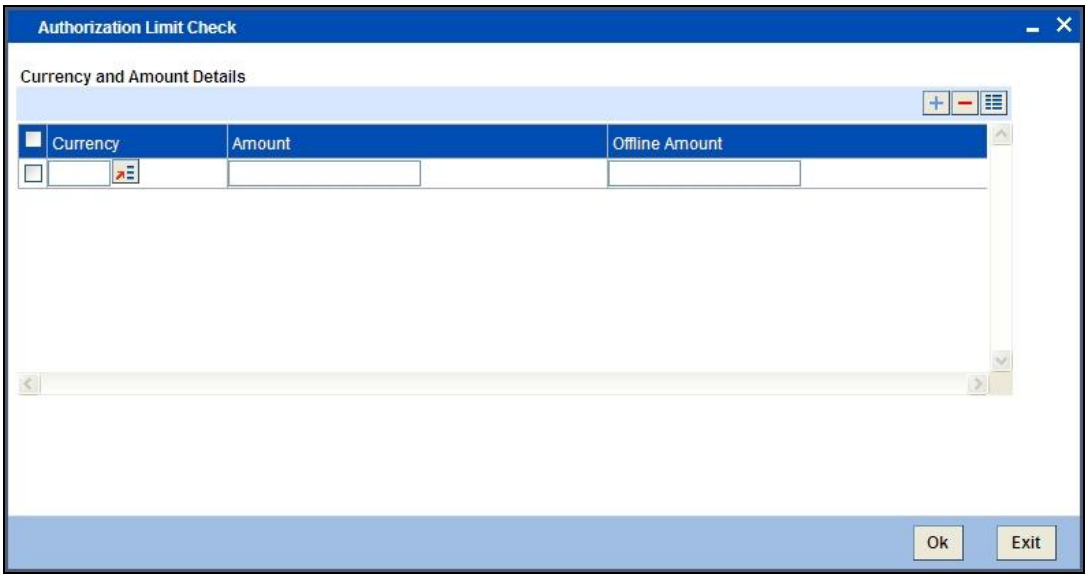
The system displays the stage description.

Override Handling

Select the appropriate override handling from the drop down. The options available are:

- Auto
- Defer
- Immediate

Click on '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'.

3.4.1.5 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

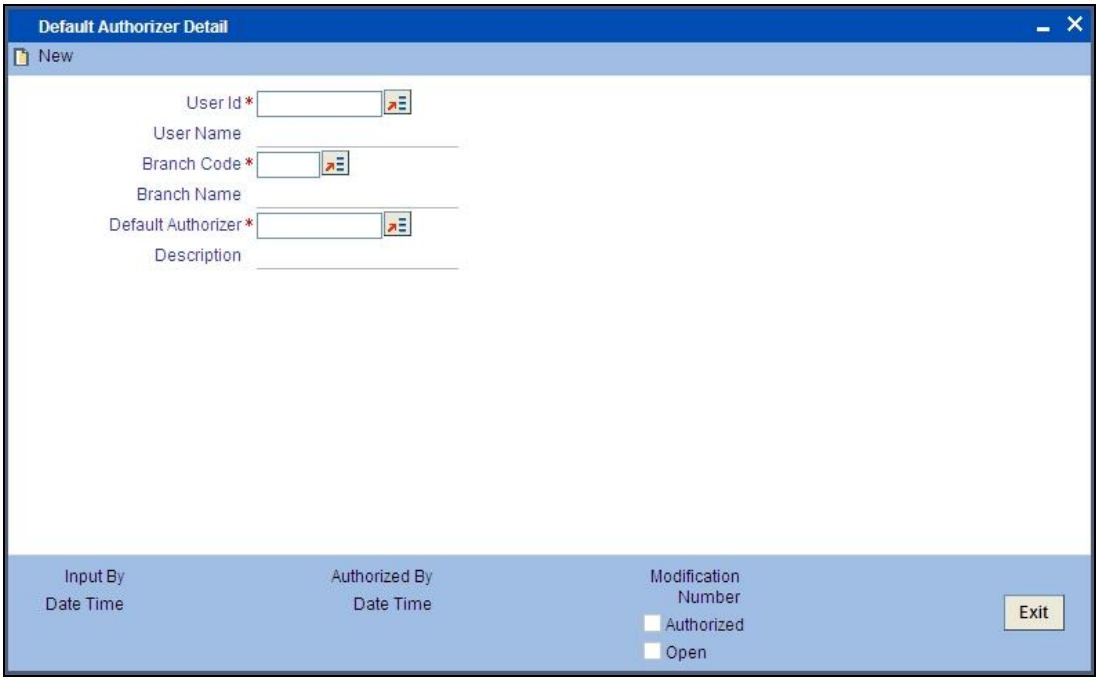
3.4.2 Maintaining Auto Assignment of Authorizer

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

- Maintaining Default Authorizer
- Maintaining User Role Definition

3.4.2.1 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:

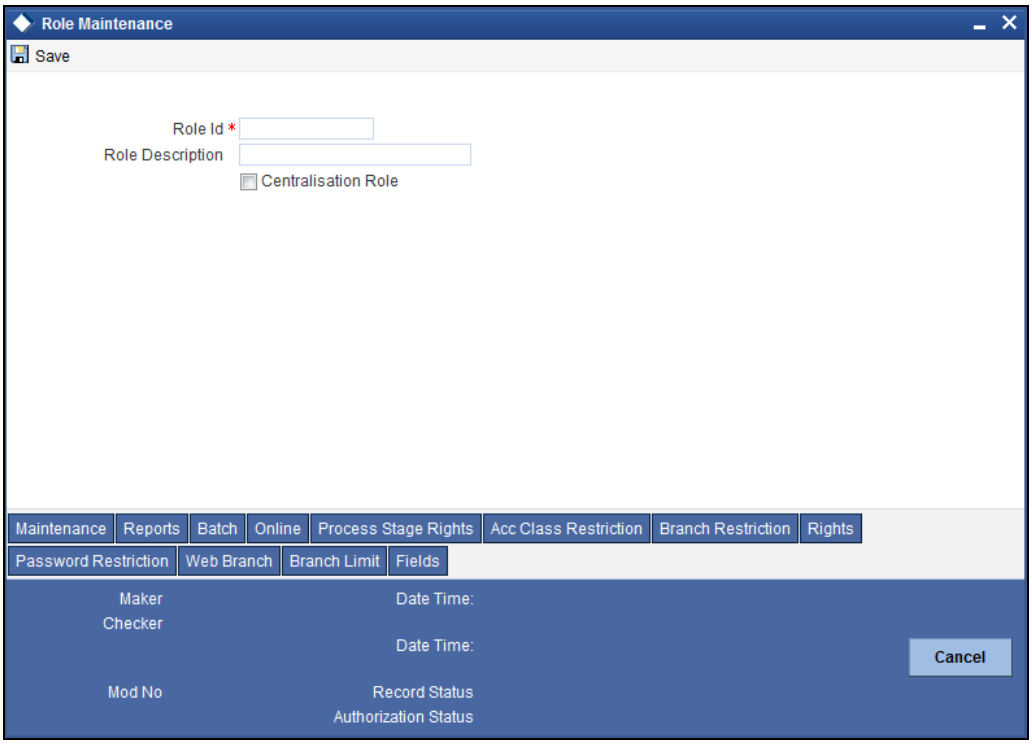
- Manual - If you assign the mode as 'Manual' then the system will display the default authorizer. You are allowed to change the authorizer.
- Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

Description

The system displays the description.

3.4.2.2 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.

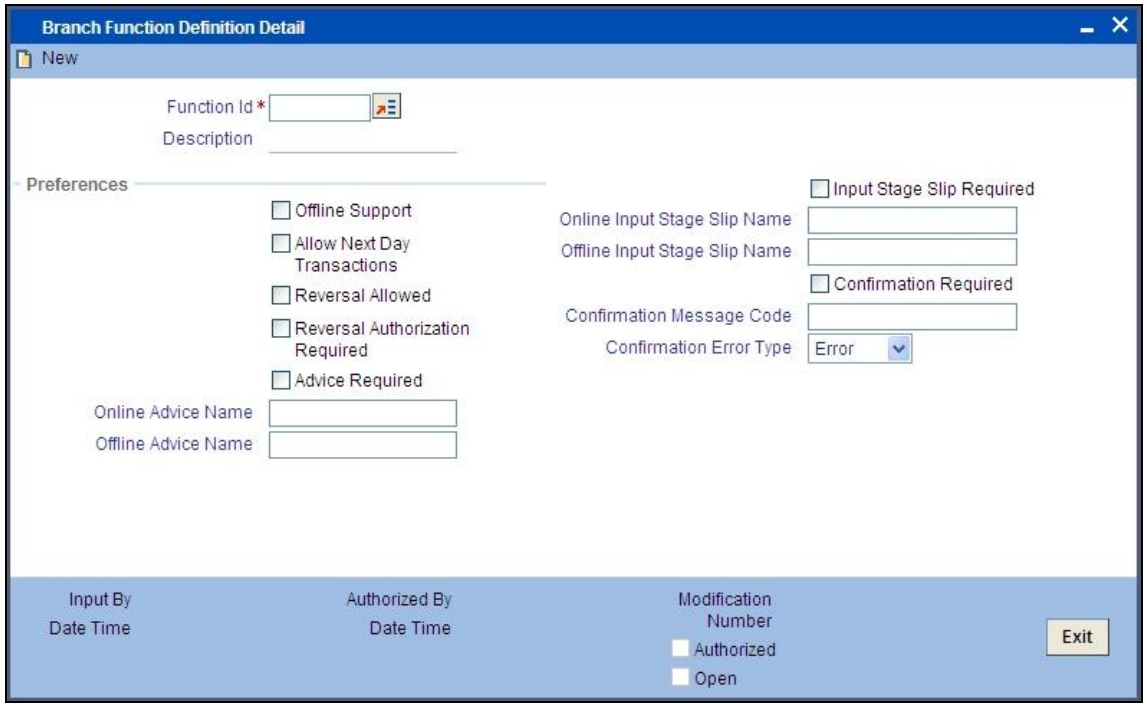
For more information about 'Role Maintenance' refer 'Defining a User Role' topic under 'Security Management System' User Manual.

3.4.3 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.

3.4.4 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 only modify and authorize. 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.

Online Advice Name

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

Offline Advice Name

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

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.

3.5 Stages in Workflow Transaction Flow

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

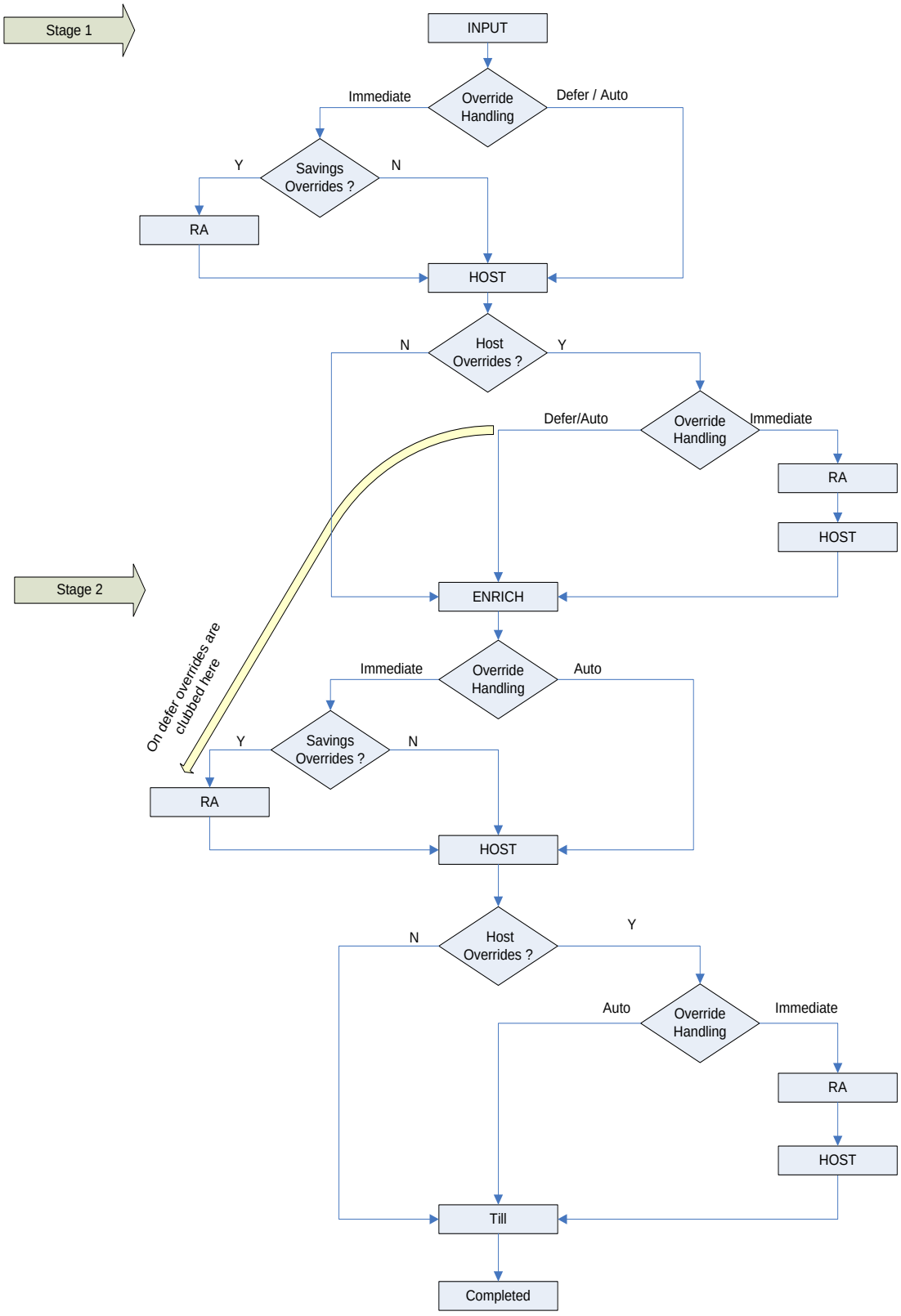
After generating the workflow, INPUT and ENRICH stages, the system performs the following validations after determining whether validations need to be carried out before calling HOST:

- 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 exchane 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.

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:



3.5.1 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.

3.5.2 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.

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.

3.5.3 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 is divided into the following sections:

- Clearing a User
- Authorizing a transaction
- Initiating a Customer Session

The following operations are also discussed:

- Opening a Branch
- Opening a Vault
- Opening a Till

4.2 Workflow Task List

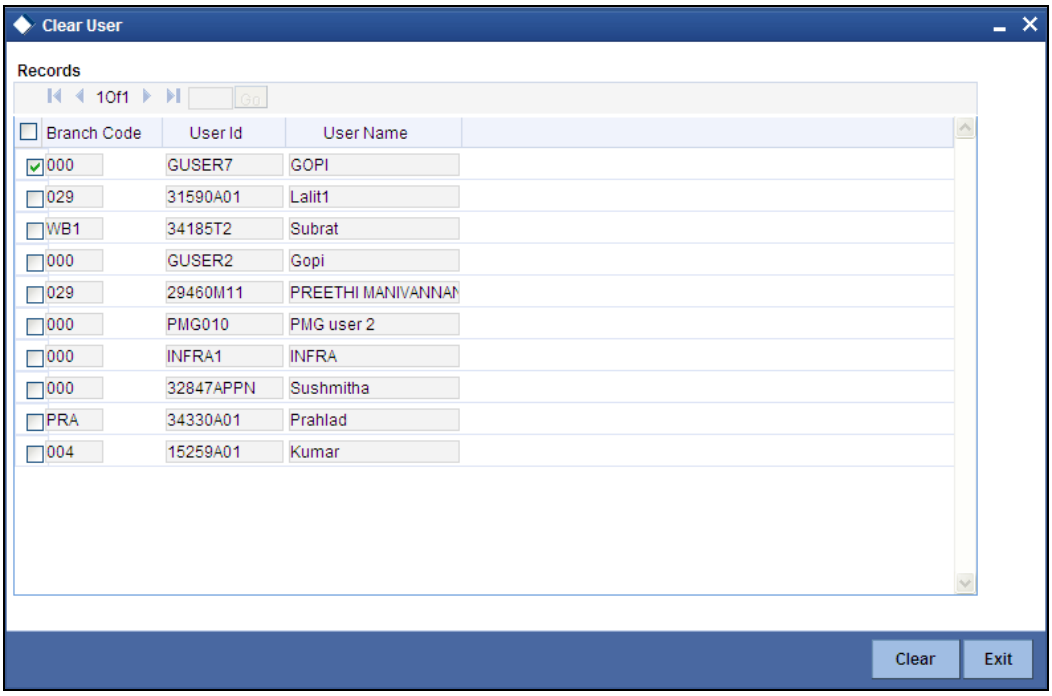
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- 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:



This screen lists the following details of the all the users who have logged into Savings:

- Branch Code
- User ID

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, check the box against the header row, which will select all the users who have logged in, and then click on the 'Clear' button. The selected users are logged off from Savings.

4.4 Authorizing a Transaction

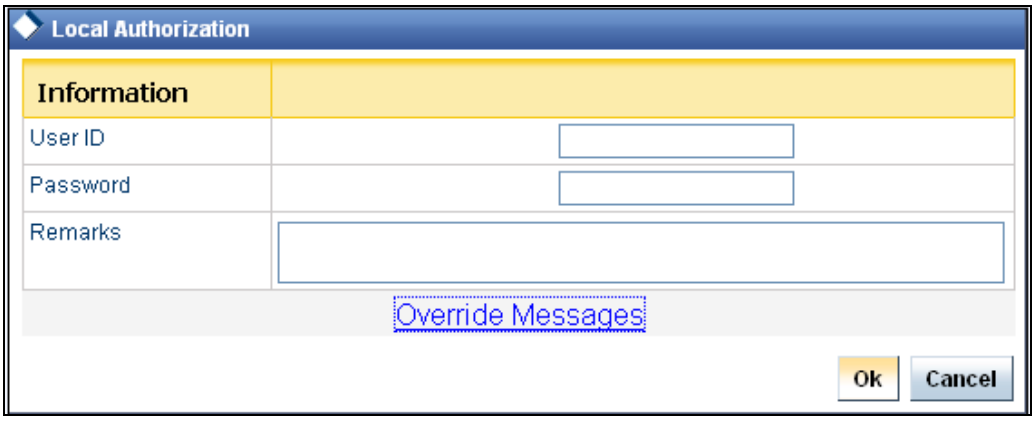
Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

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'.

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 the following 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 with the name of the assignee is displayed, as shown below:

Successfully assigned to OFFICER

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.

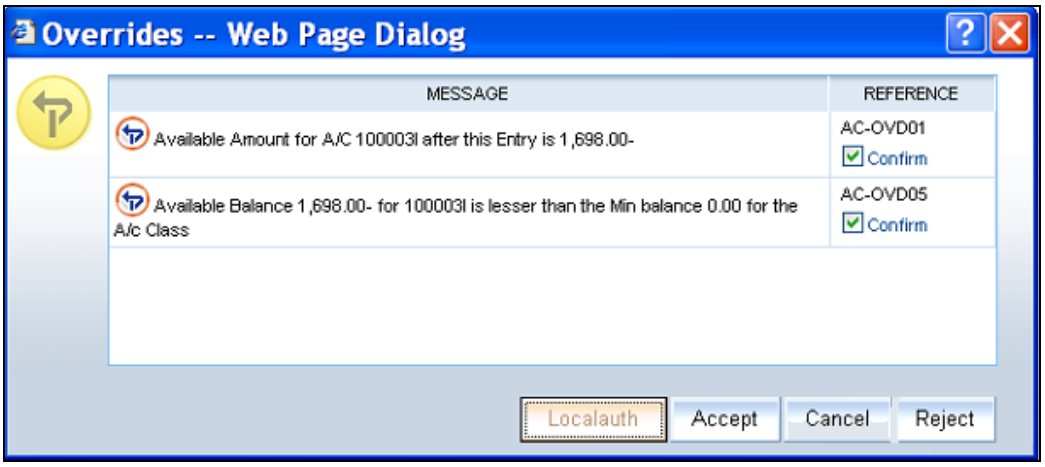
Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

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, as shown in the screen shot below.



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.

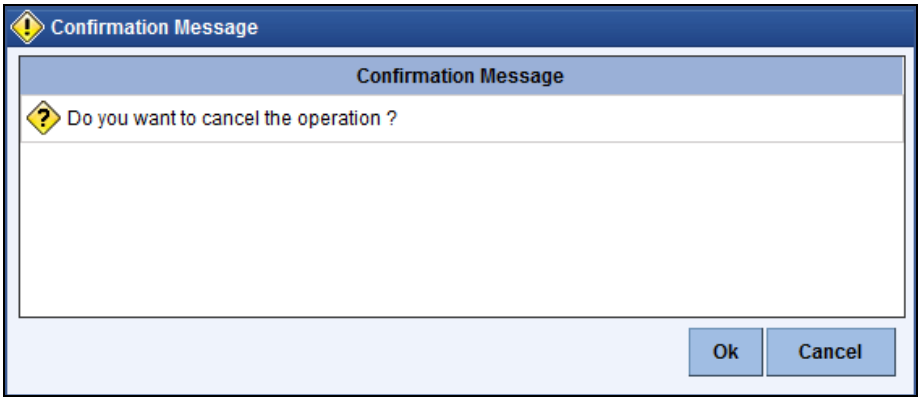
You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction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

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

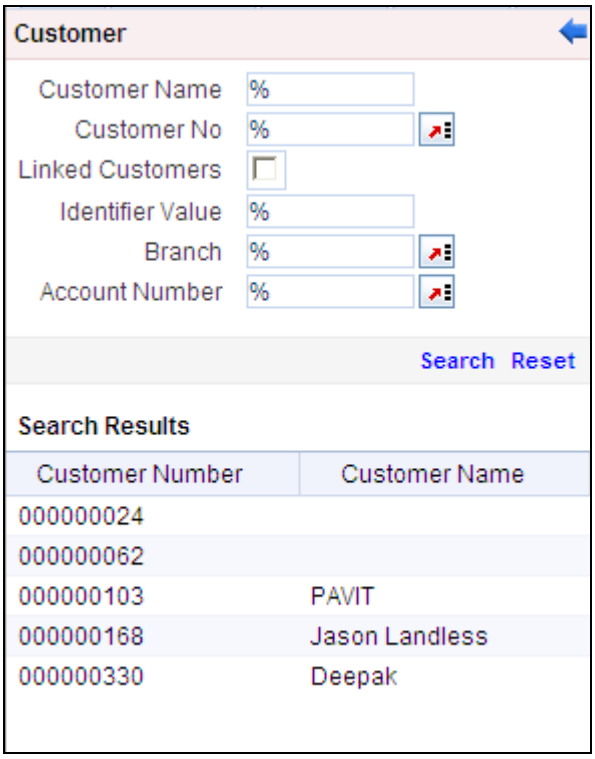
You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it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



4.5 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.

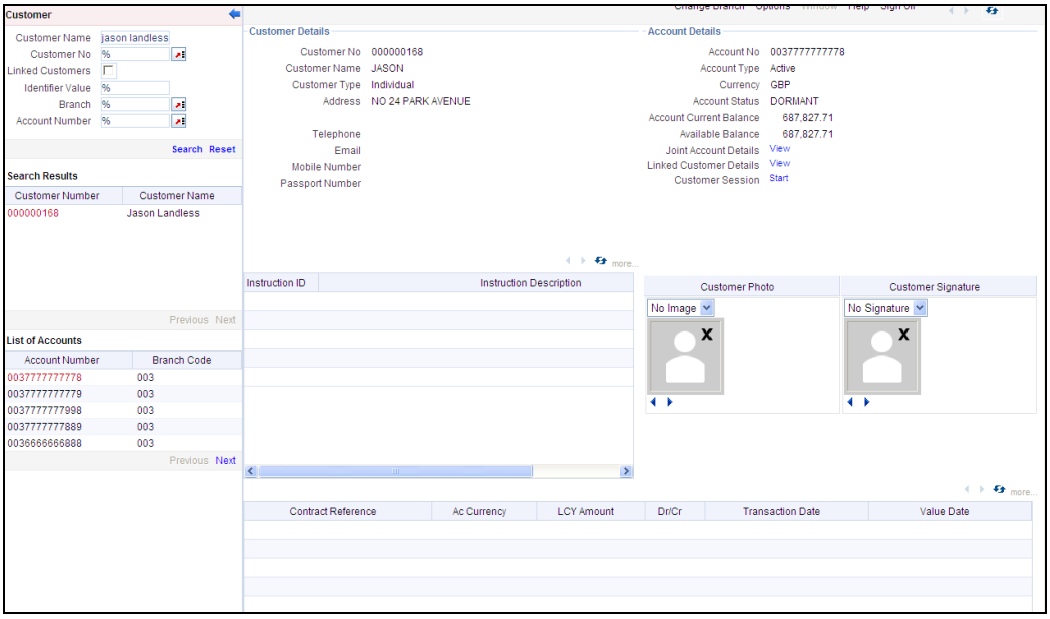
When you click on the hyperlink provided for 'Customer Name' in the screen above, the account details of the customer will be displayed in a separate screen, as shown below also the following customer details are displayed:

- 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:

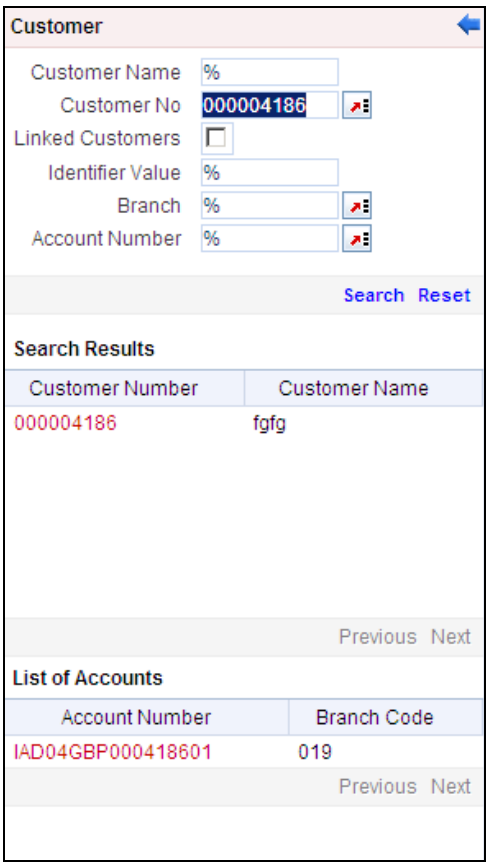
- Account Number

- 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 following message is displayed:

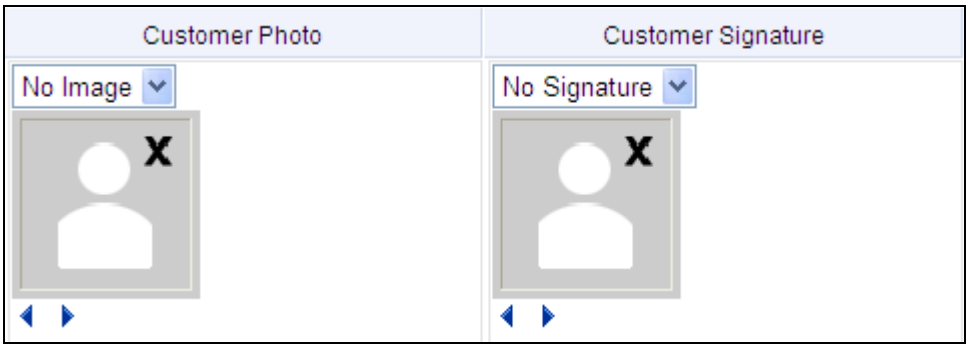
Do you want to set this Account Number and Details to the Session?

Click ‘OK’ if you wish to process multiple transactions for the account. The system will display the following message to confirm the same:

Customer session is opened for Account Number 100000001,

Customer Number: DMP003IND

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.

4.5.1 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.

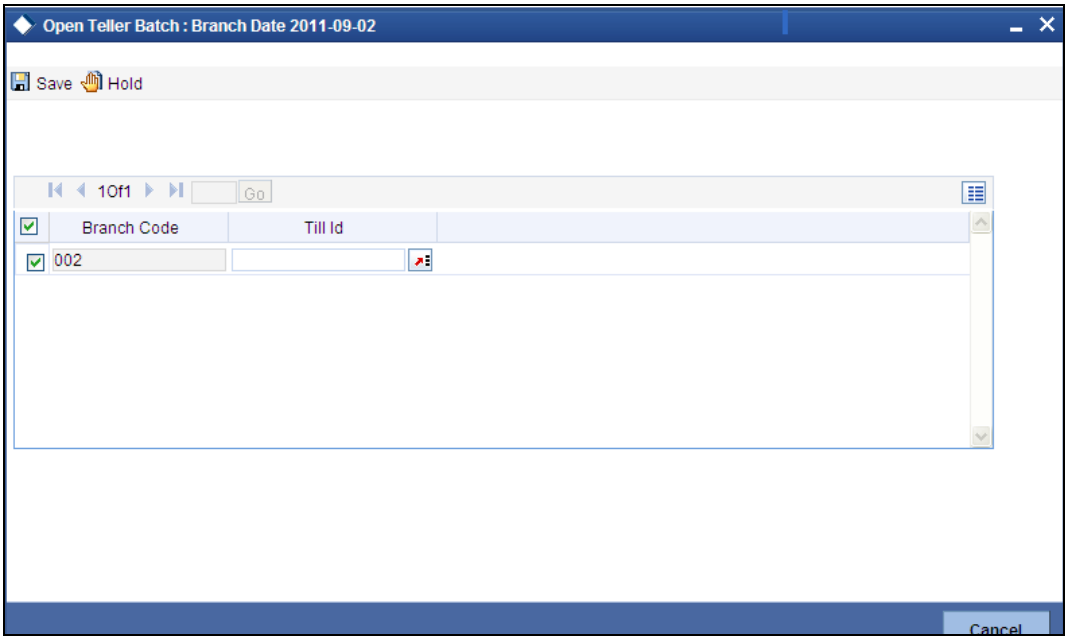
4.6 Opening the Branch

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).

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 following message to indicate that the Till has been marked against your user id:

Transaction Completed Successfully

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.

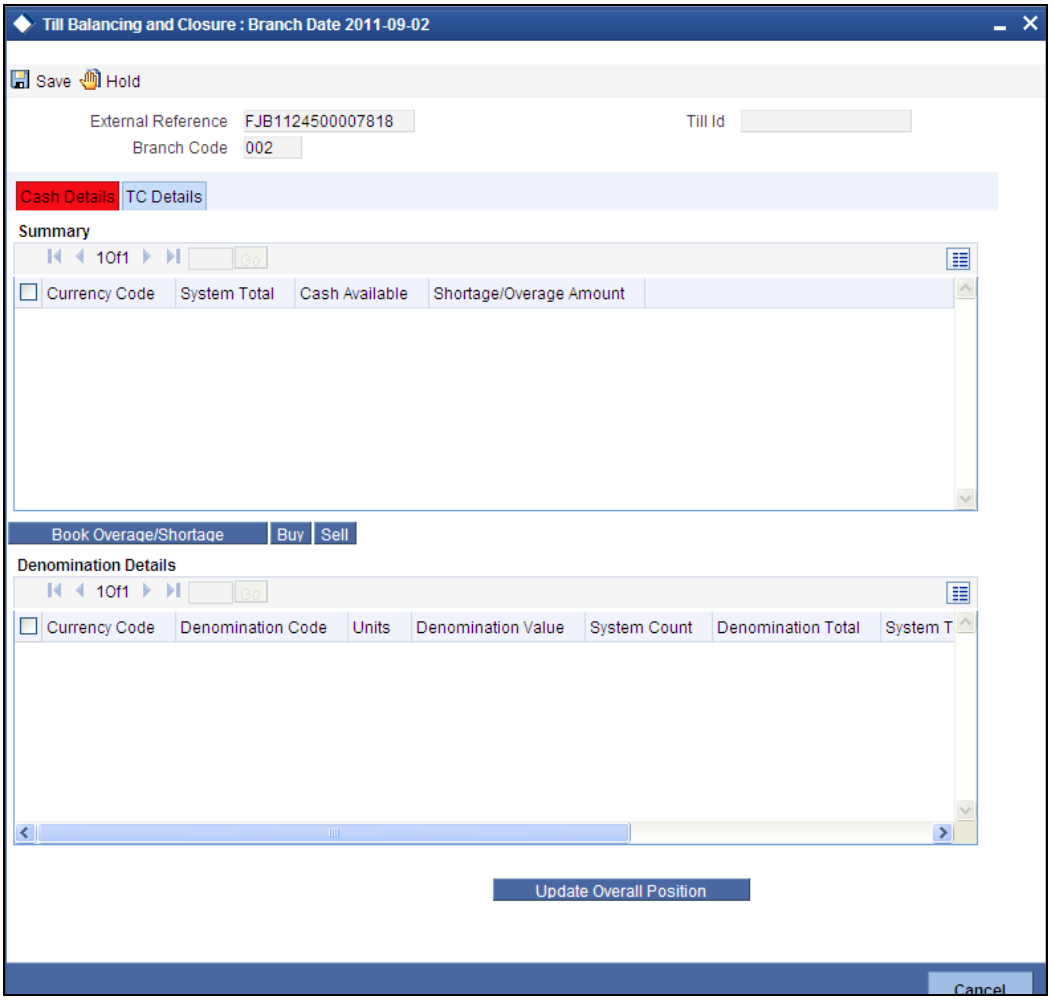
Opening a Till is a one time activity and should typically be done at the beginning of the day.

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 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.

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.

4.8.1 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

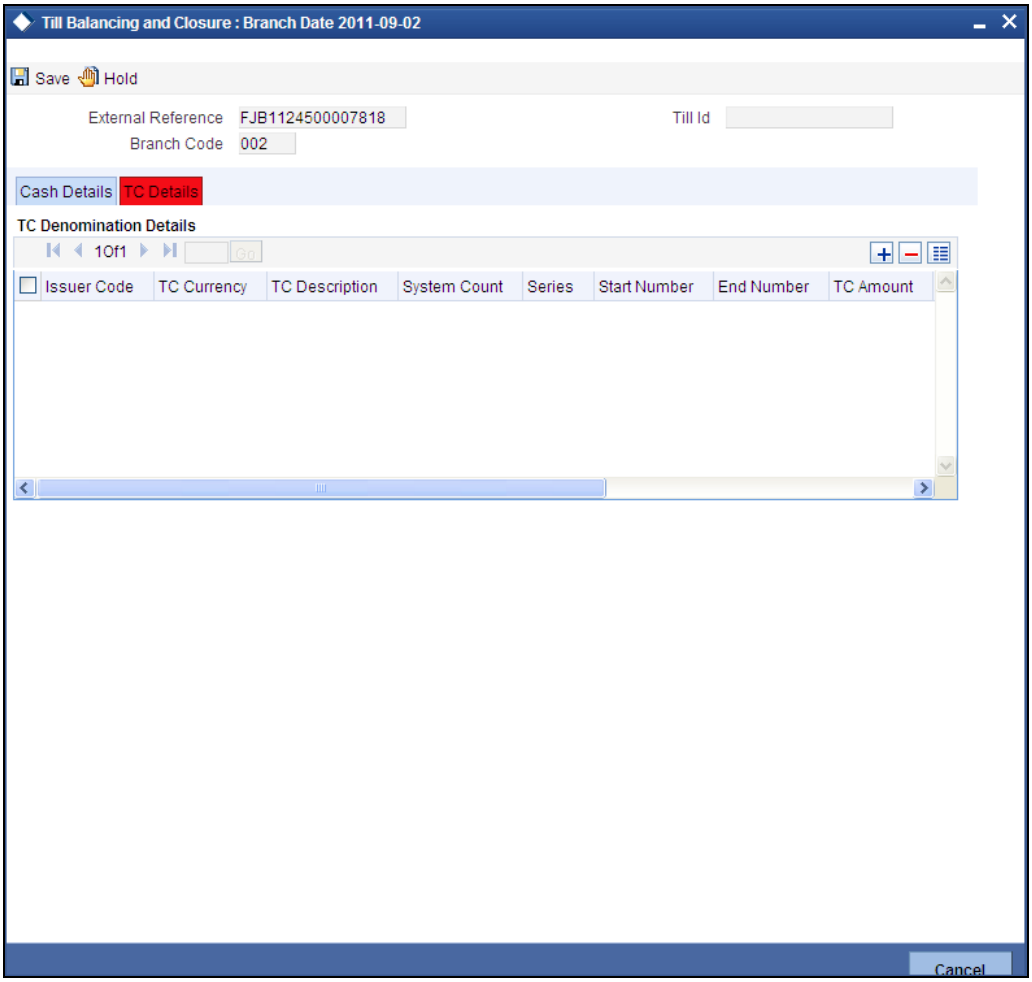
- Denomination Code
- Units
- Denomination Value
- System Count
- System Total
- Shortage/Overage Units
- Shortage/Overage Amount

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.

4.8.2 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

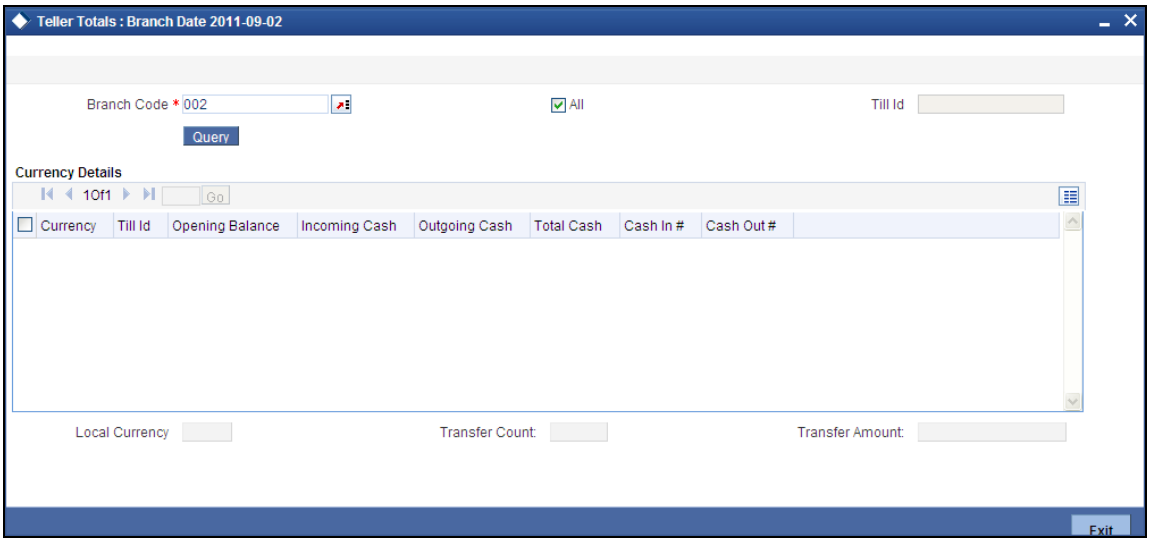
After capturing the required details, click the 'Cancel' button to continue. If the balancing is correct, the Till is closed. The system will confirm with the following message:

Transaction Completed Successfully

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.

5. Data Replication

5.1 Introduction

Savings is an interface provider for processing cash transactions. Business logic is not built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Push' 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 a job invoked at host which sends the data to the branch in the form of an XML file. The branch then updates its internal tables with this data. 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, data can be replicated on an ad-hoc basis or in bulk. You can query on the data to be replicated and initiate replication onto branch tables.
- 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 in bulk.

5.1.1 Maintaining Replication Parameters

You need to maintain the following tables for all branches where data needs to be replicated.

- STTM_FLEXBRANCH_LOC

BRANCH_CODE	LOC_CODE	BRANCH_URL
WB1	WB1	http://10.80.150.32:8989/FCJNeoWeb/ReplicationBranchServlet

- STTM_BRANCHLOC_MAP

BRANCH_CODE	LOC_CODE	MAIN_BRANCH	GEN_SCR
WB1	Refer below	Refer below	Refer below

Note the following:

- You need to maintain the following values for centralized set-up:
  - LOC_CODE - CN
  - MAIN_BRANCH - NULL
  - GEN_SCR - Y
- You need to maintain the following values for de-centralized and hybrid set-up:

- LOC_CODE - <Branch_Code>
- MAIN_BRANCH - If multiple branches use same schema then, for one branch keep Y for rest N.
- GEN_SCR - Y

- CSTB_PARAM

BRANCH_INSTALLED	DEPLOYMENT_MODE
Refer below	Refer below

Note the following:

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

  BRANCH_INSTALLED - Y

  DEPLOYMENT_MODE - C

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

  BRANCH_INSTALLED - Y

  DEPLOYMENT_MODE - D or H

- STTB_BRN_REFRESH_FUNC

  Here function id wise replication is enabled 'Y' or disabled 'N'.

FUNCTION_ID	REFRESH_REQD
STDWFDEF	Y
SMDUSRDF	Y

5.1.2 Data Replication Process

Data replication takes place only if the parameter 'BRANCH_INSTALLED' is set to 'Y'. Replication takes place in the following stages upon successful authorization of any maintenance in host.

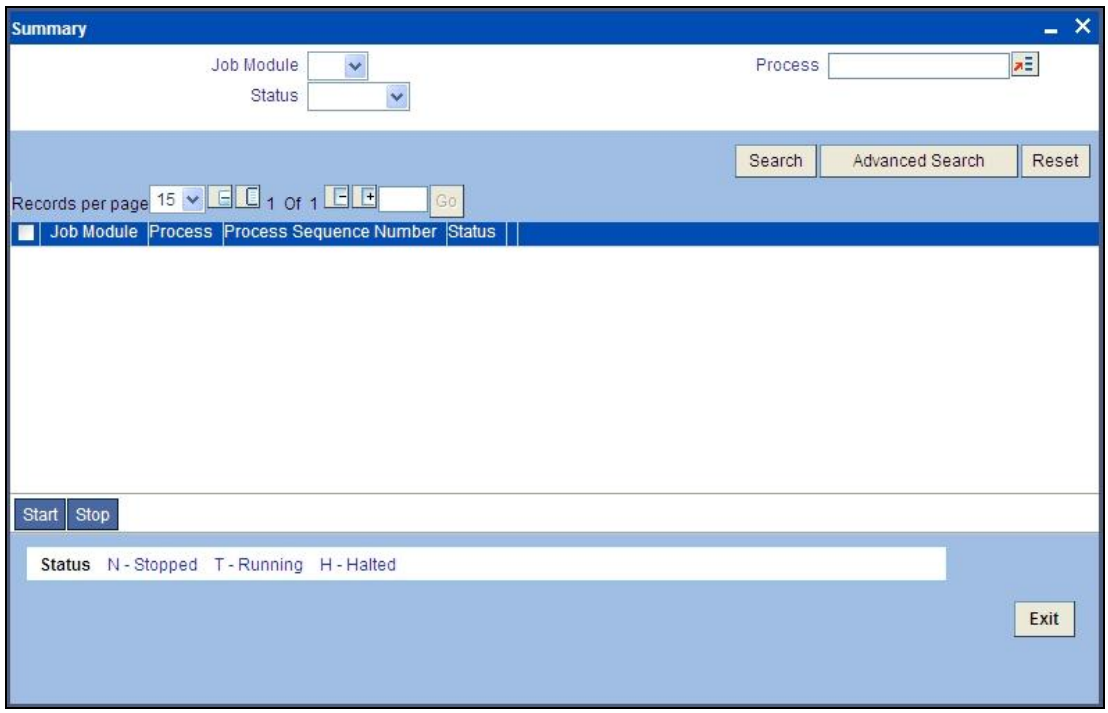
The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

- The Function ID that caused the need for replication
- The branch from which the change was made
- Comma separated list of the Primary Key values for the functions ID
- The modification number
- The Savings table into which the record is to be stored
- A running sequence number

The system calls a replication process based on the deployment mode. If the deployment mode is centralized, the system will call the replication process to trigger data replication as and when there is an authorization in host for replicable data. The Savings tables will be automatically updated. If the deployment mode is decentralized, it will call the replication servlet.

5.1.3 Replicating data from Host – Automatic Refresh

In Oracle FLEXCUBE (host), you can submit the records as a job for replication in the branch database through the 'Jobs Browser' screen. You can invoke this screen by typing 'CSSJOBBR' in the field at the top right corner of the Application Browser and clicking the adjoining arrow button. You have to ensure that all the triggers from MAIN \ Branch \ TRG is compiled.



Here you have to select BRANCH_REPLICATION process and click 'Run' Button.

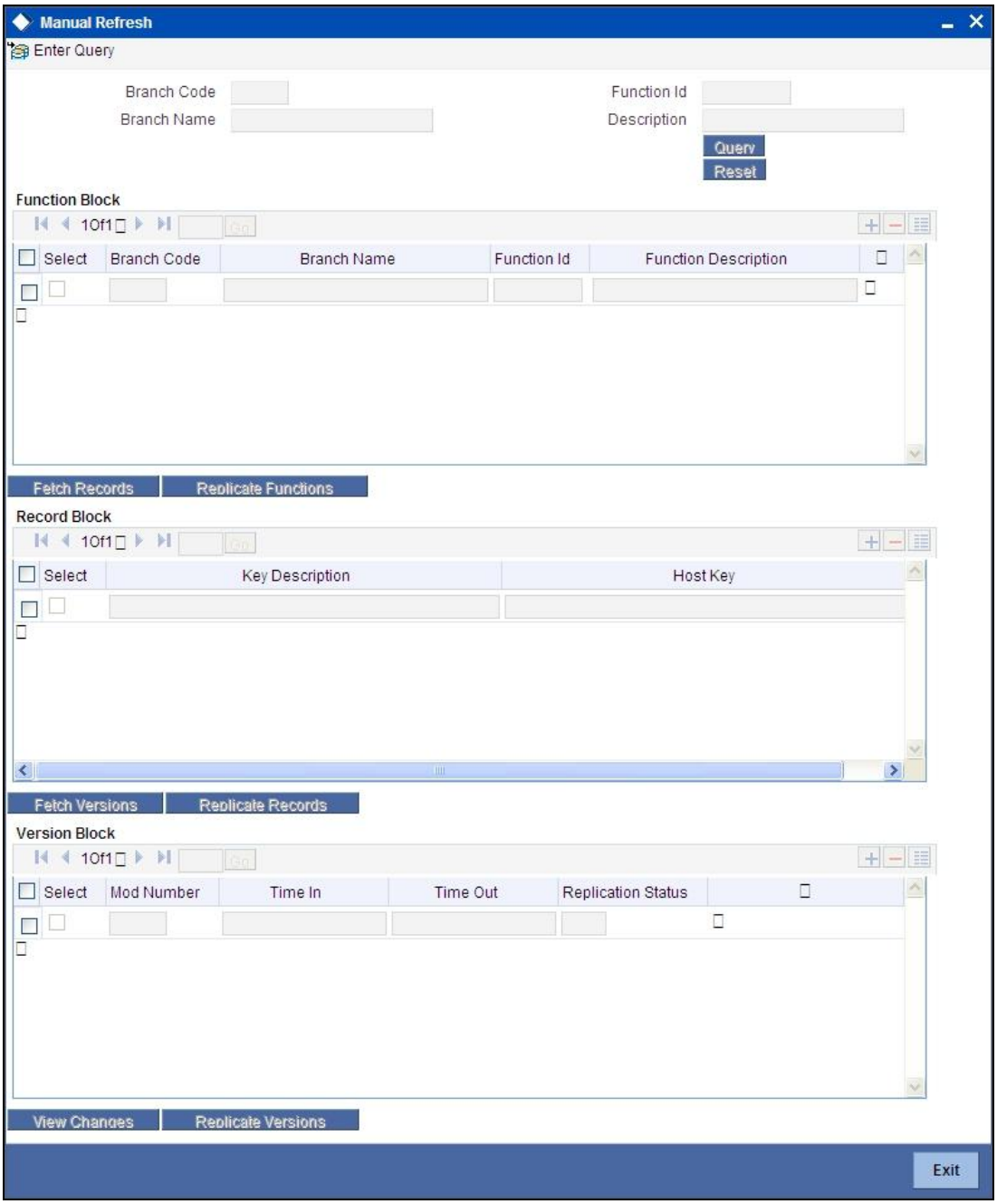
5.1.4 Replicating data Using Script

The Initial replication when branch server set up is made after branch parameterization, after that replication using script is used.

- You need to compile the Branch Installation Package in Host schema. The package specification and body names are:
  - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.spc
  - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.sql from base line
- After compiling dipks_branch_installation package, you have to execute the procedure pr_start on the same package.
- On successful execution of the procedure will create the branch installation script in work area folder as defined in cstb param.
- Finally you need to run the Installation scripts in required branch schema.

5.1.5 Replicating data from Branch - Ad-hoc basis

You can replicate records from branch manually on an ad-hoc basis using the 'Manual Refresh' screen. This screen displays all maintenances pending replication. 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.



Specify the following details:

Branch Code

Specify the branch code to which data should be replicated. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value ‘ALL’ to indicate that data needs to be replicated in all branches.

Branch Name

Based on the branch code specified, the system displays the name of the branch.

Function ID

Specify the function ID for which a record has been maintained or modified, that should be replicated. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be replicated.

Description

Based on the function ID specified, the system displays a brief description of the function ID.

You can fetch replicable records for the given branch and function ID combination by striking <F8> or by clicking 'Query' button.

Function Block

Based on the branch and function ID combination, the system displays the following details for replicable function IDs:

- Branch Code
- Branch Name
- Function ID
- Function Description

Check the box adjoining the desired branch and click 'Fetch Records' button. Based on the function ID specified, the system identifies matching records for replication and displays them in the 'Record Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Functions' button to replicate data of all listed functions.

Record Block

You can view the following details.

Key Description

The Primary Key data to be replicated for the function Id and branch code is listed here.

Host Key

The system displays the primary keys separated by a pipe 'I'.

Check the box adjoining the desired record and click 'Fetch Versions' button. Based on the record, the system identifies all details of data that needs to be replicated and displays them in the 'Version Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Records' button to replicate data of all listed records.

Version Block

You can view the following details.

Mod No

The system displays all available versions of the record selected as per the modification number of every record's audit trail.

You can view the changes done in a mod number by selecting the particular mod number and clicking on 'View' button, thereby launching the corresponding Function Id screen with the particular modified data displayed in a different colour.

Time In

The system displays the time at which the version was available for replication.

Time Out

The system displays the time at which the version was replicated.

Replication Status

The system indicates the status of replication. It could be any one of the following:

- U - Unprocessed
- S - Replication Success
- F - Replication Success
- W - WIP
- C - Completed

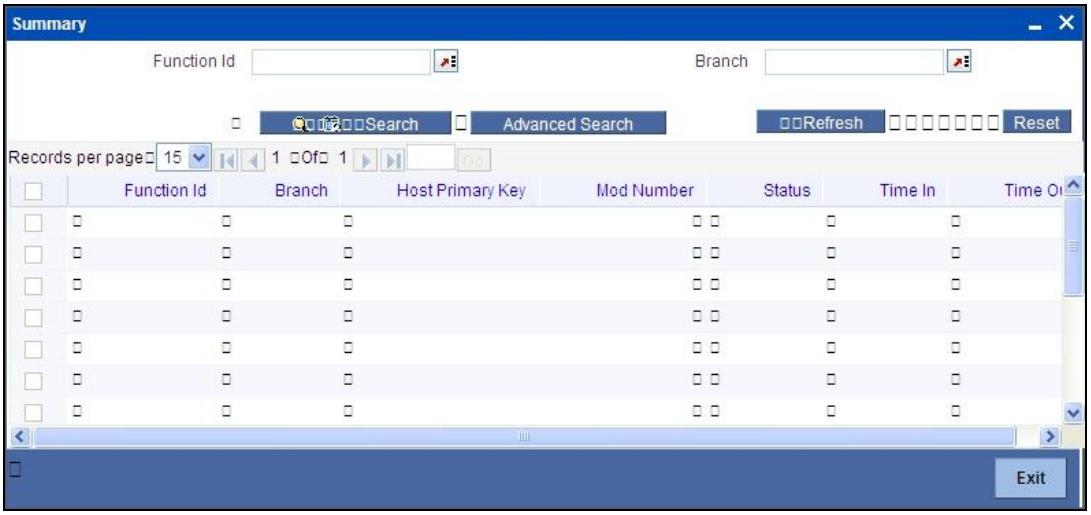
Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for any un-replicated older modifications for that key combination will be marked as 'C'.

All records in this frame need to be replicated for a successful replication. Even if one record fails, the system will treat it as a failure for the whole set of records.

You can clear the current query criteria by clicking 'Reset' button.

5.2 Querying on replicated records

You can view all successfully replicated records using the 'Successful Replication Query' screen. You can invoke this screen by typing 'STSREPQY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can query based on the following details.

Function Id

Specify the function ID for which you want to view the successfully replicated records. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value ‘ALL’ to indicate that data from all function IDs needs to be displayed.

Branch

Specify the branch code for which you want to view the successfully replicated records. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value ‘ALL’ to indicate that data from all branches needs to be displayed.

You can specify any one or both of the aforementioned criteria. Click ‘Search’ button.

The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Function Id
- Branch
- Host Primary Key
- Mod No
- Status
- Time In
- Time Out

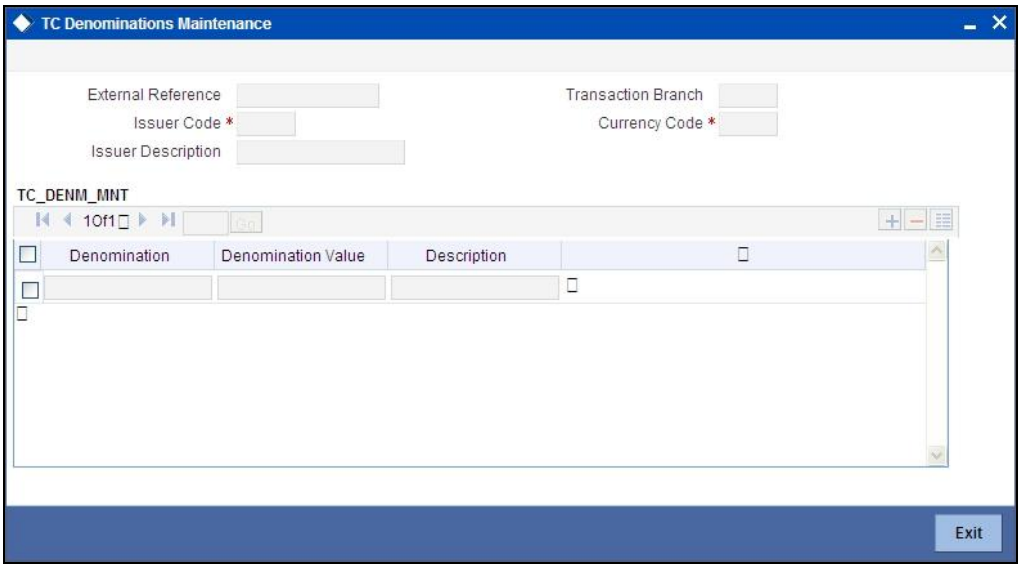
6. Maintenances for Savings

6.1 Introduction

Savings requires you to maintain Travelers Cheque (TC) Denominations. The procedure for maintaining these is discussed in the subsequent sections of this chapter.

6.2 Maintaining TC Denomination Details

You can maintain the denomination details for a TC using the 'TC Denominations Maintenance' screen. You can invoke this screen by typing '417' 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 here:

External Reference Number

This is an auto generated sequence number.

Transaction Branch

The transaction branch code is displayed here.

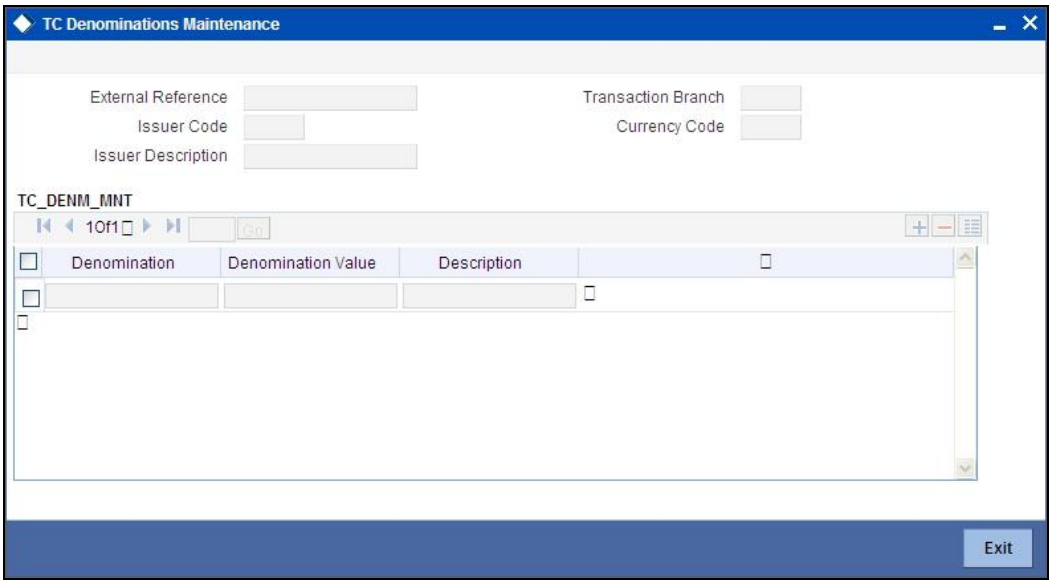
Issuer Code

Select the Issuer code of the TC.

Currency Code

Select the transaction currency code.

Click add icon to add a new row to TC denomination maintenance details.



You can capture the following details specific to TC denomination:

Denomination

Specify the id for the TC.

Denomination Value

Specify the amount of the TC.

Description

Give a small description for the TC.

After entering the details click save button 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

7. Cash Transactions

7.1 Introduction

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

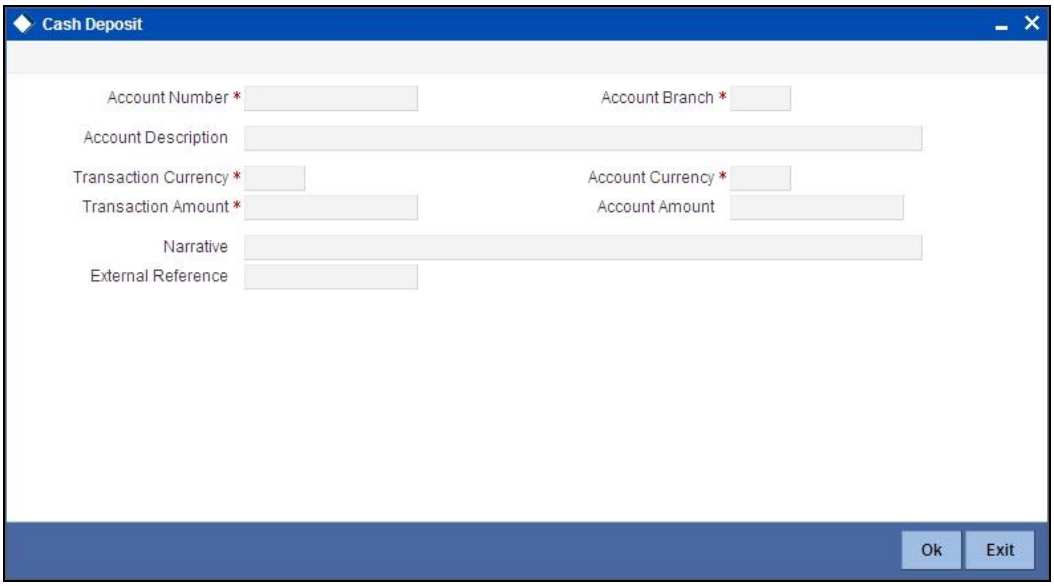
- Cash transactions
- Instrument transactions
- Term Deposits transactions
- General Ledger transactions

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

7.2 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.



Here you can capture the following details:

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.

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

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.

Account Amount

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

Narrative

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

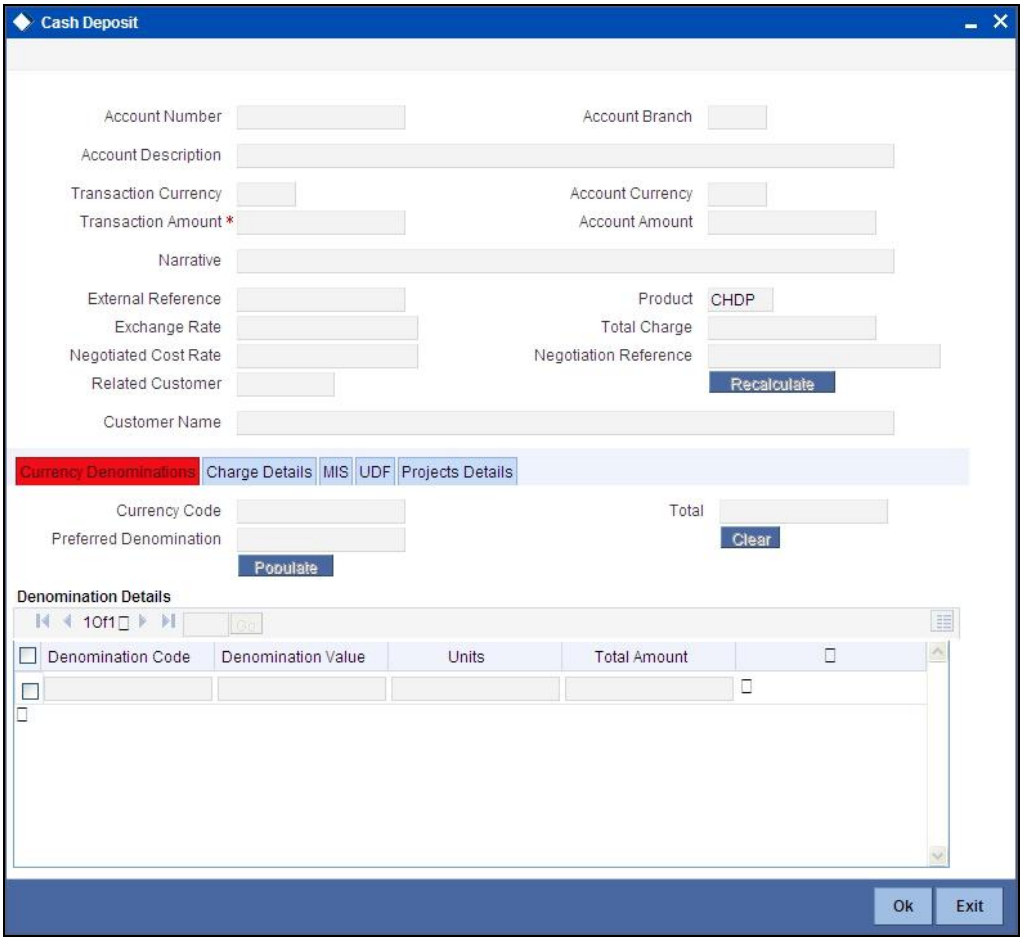
Click OK button to go to the next stage.

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.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details, captured in the previous stage, the system defaults the following details:

Account Description

The system displays a brief description for the chosen 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'.

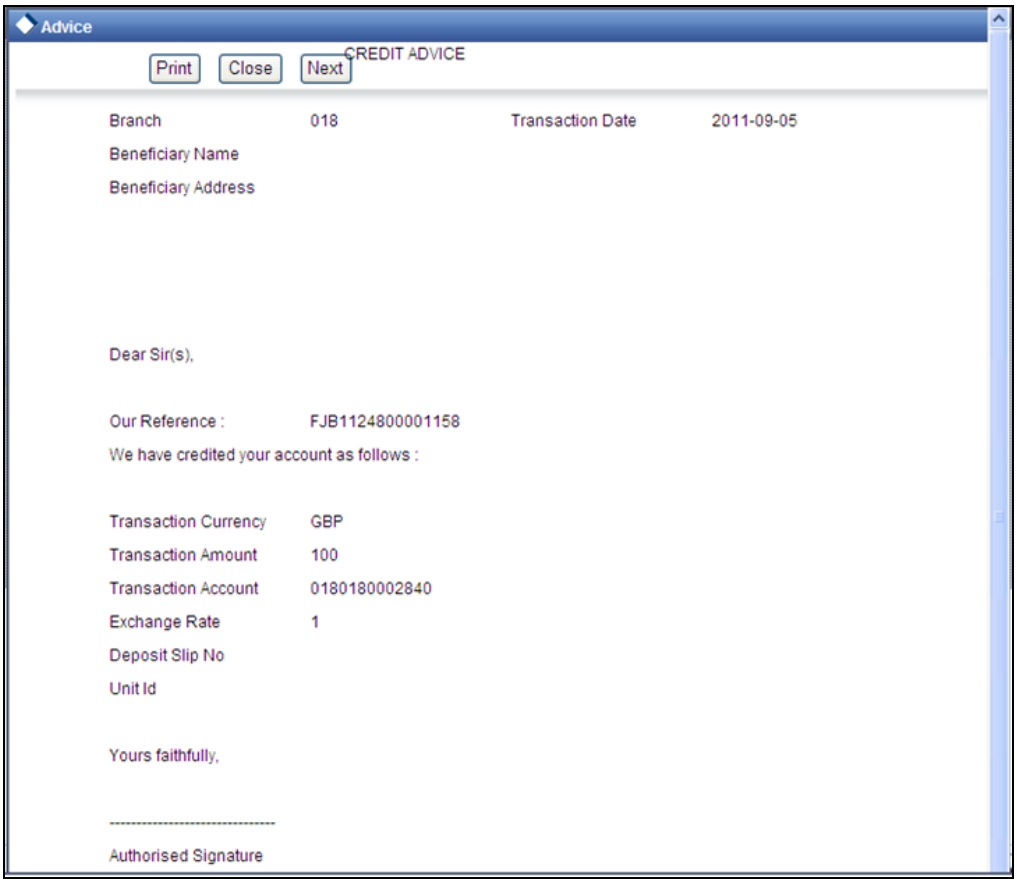
Total Charge

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

Account Amount

The system displays the 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.

STOP 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.

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

7.2.1 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

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

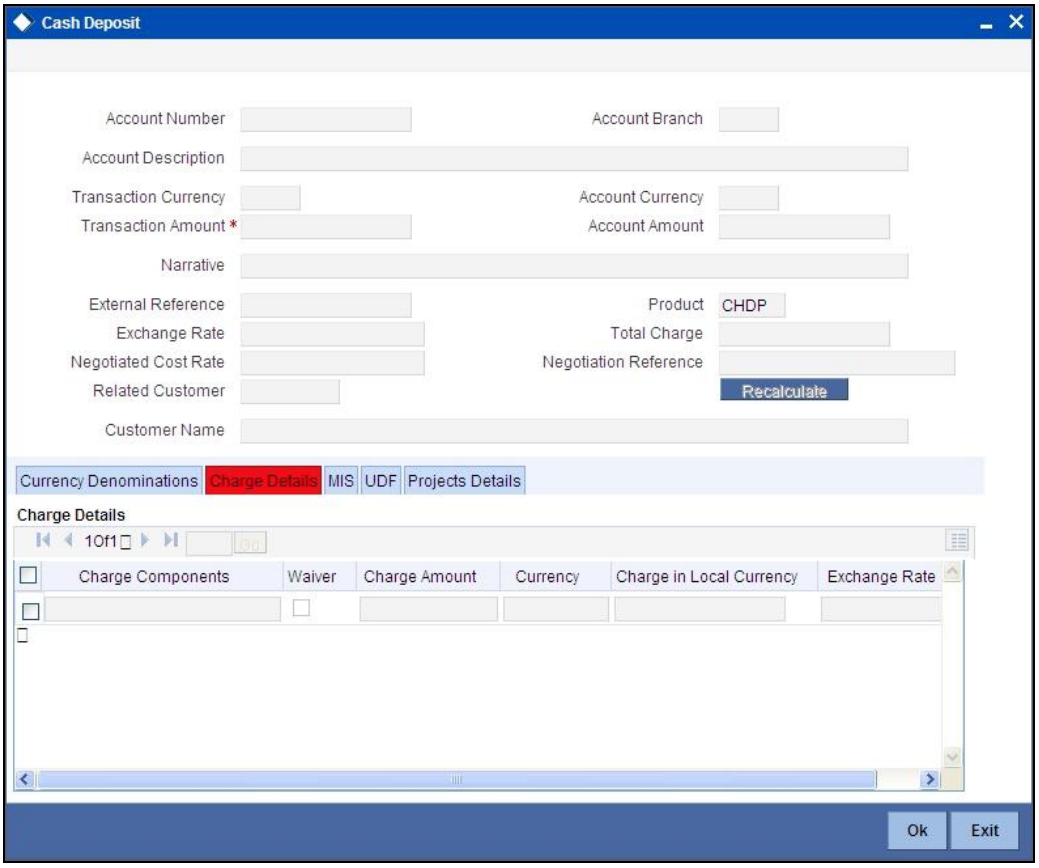
Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

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’.

7.2.2 Specifying charge details

This block allows you to capture charge related details. Click on ‘Charges’ tab 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

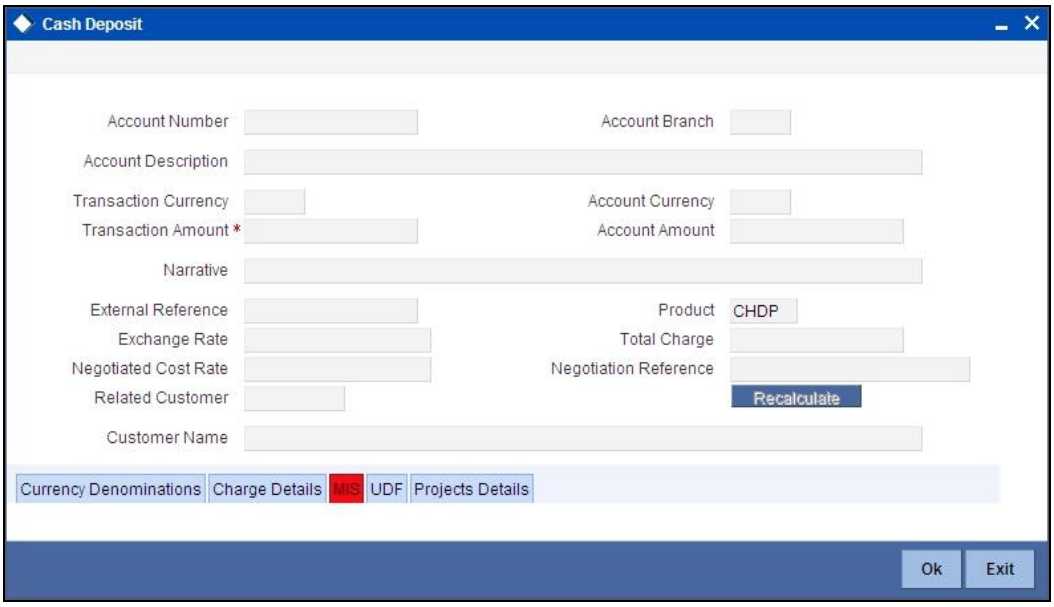
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

7.2.2.1 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.

7.2.3 Specifying MIS details

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

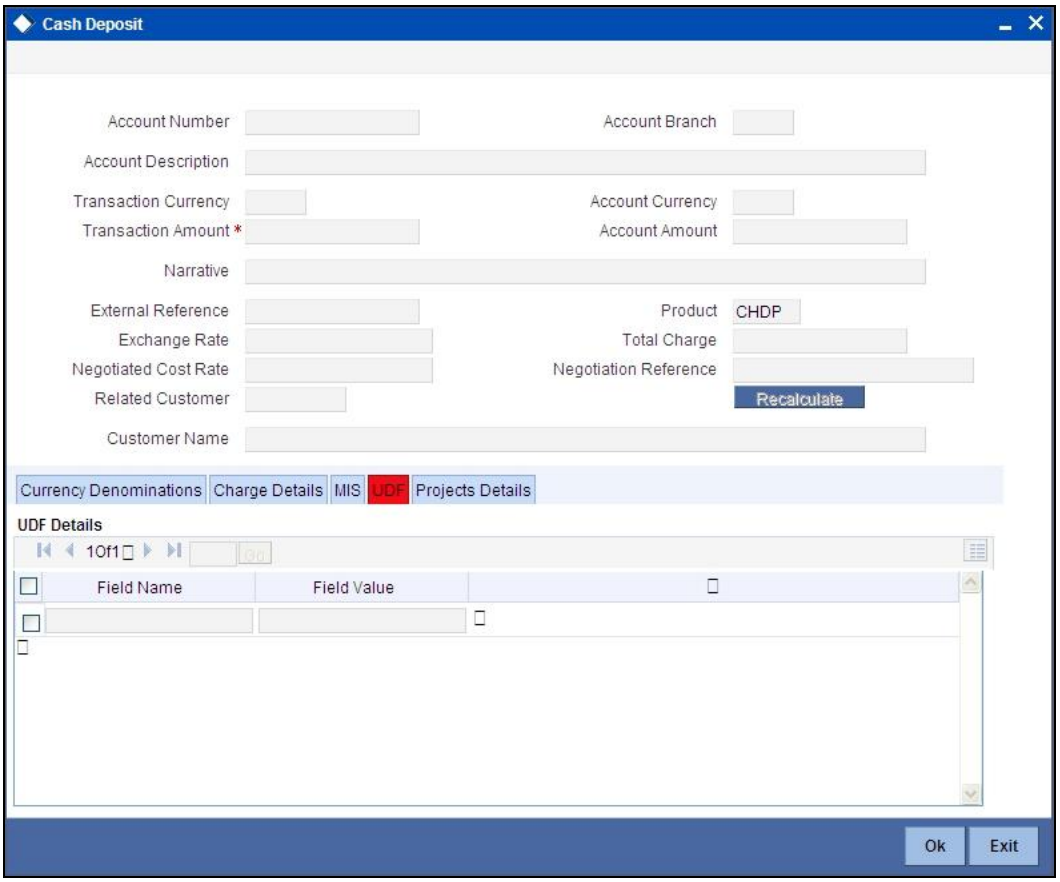
Composite MIS

Specify the composite MIS code.

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

7.2.4 Specifying UDF Details

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



Field Name

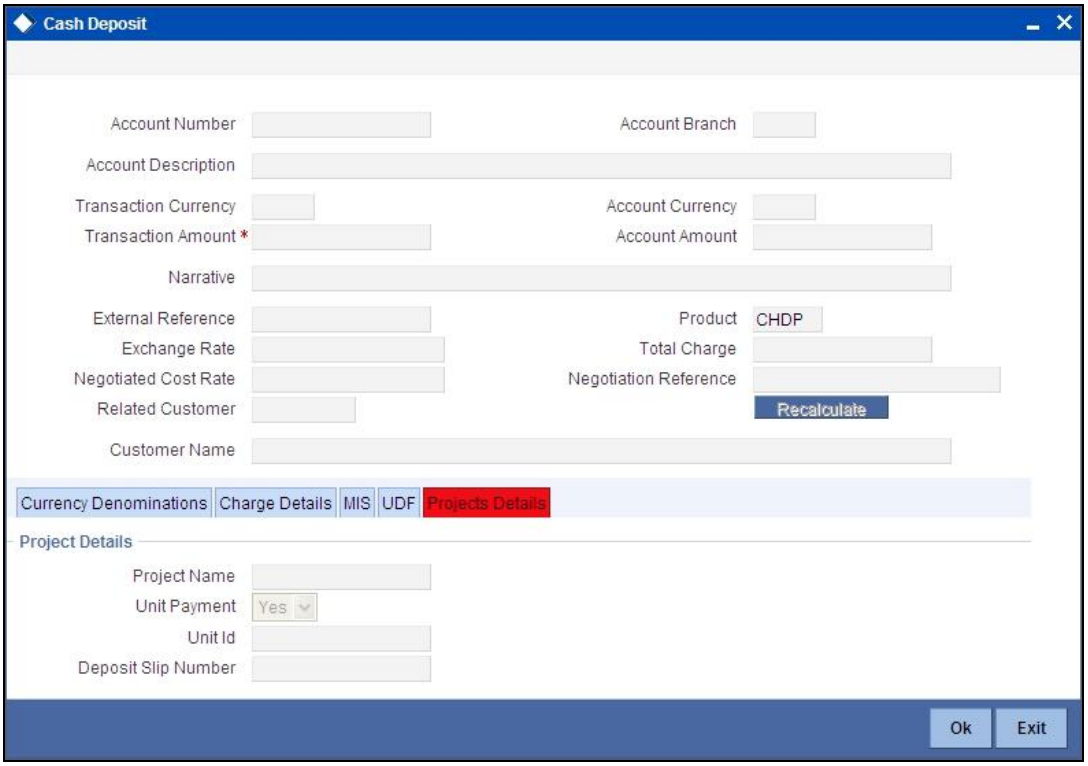
The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

7.2.5 Specifying Project Details

You can capture project details under ‘Project Details’ tab. Note that this tab 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

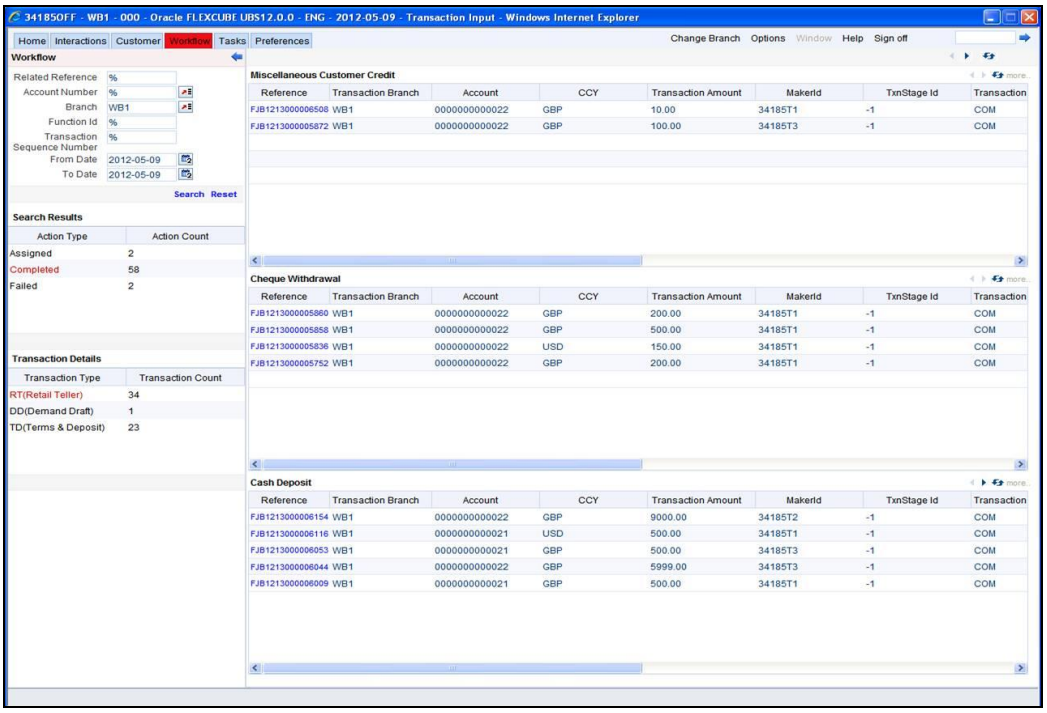
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

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.

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.

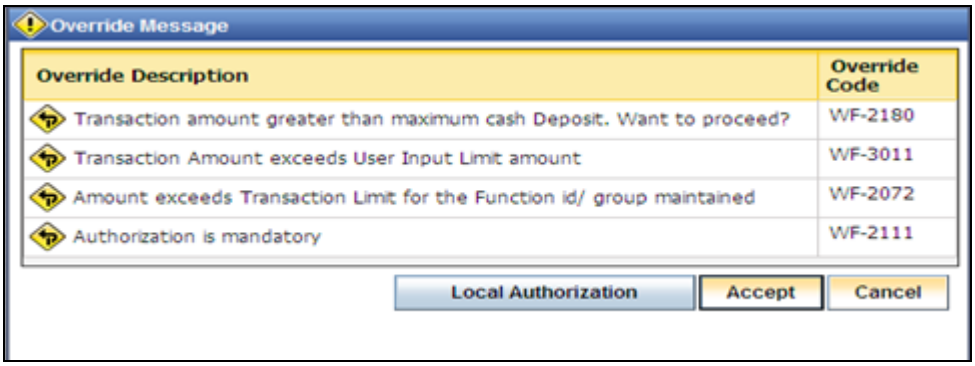
You can fetch and see the response from your task list.

7.2.6 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:

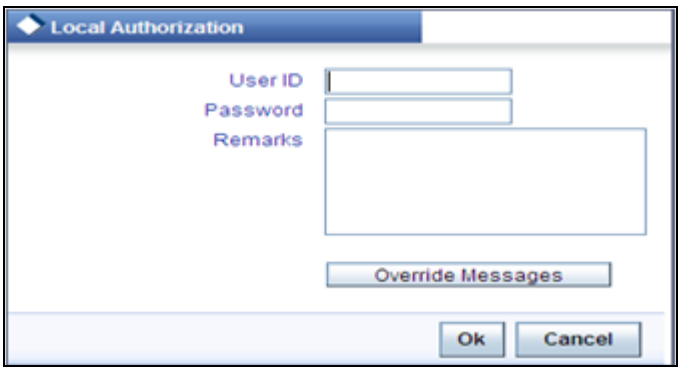
- Local
- Remote

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.



7.2.6.1 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.

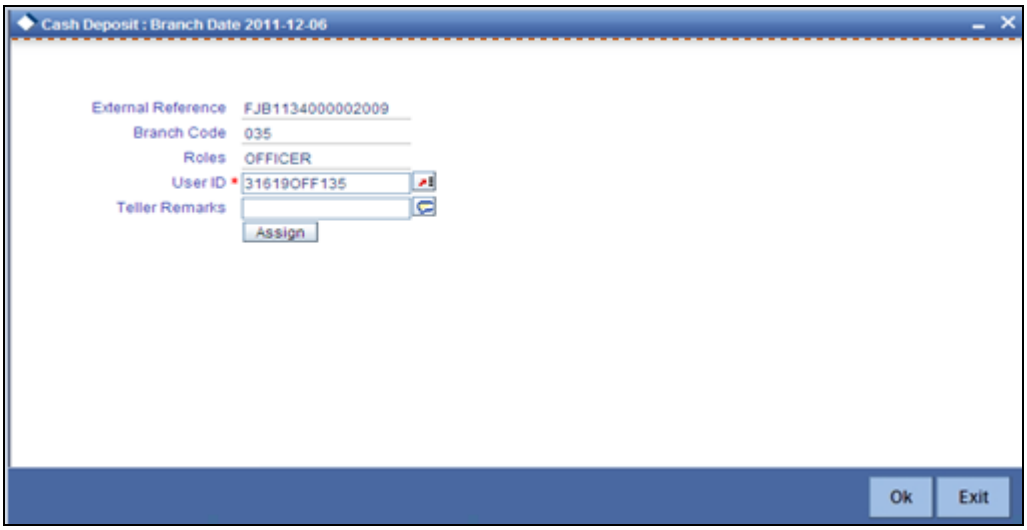
Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However,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

You can view the override messages by clicking 'Override Messages'.

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

7.2.6.2 Remote Authorization

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

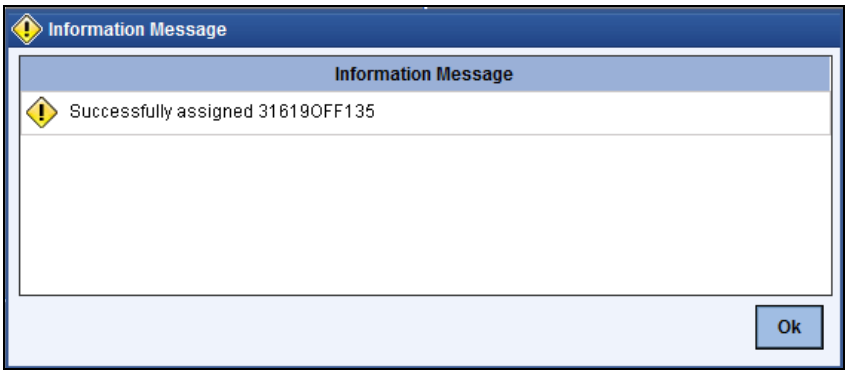


This screen is automatically prompted if the transaction workflow is configured as 'Remote Authorization'. This assignment can happen either to a particular role or a particular person. In the screen shown above, it is to a particular person. The system displays the following message on successful assignment.

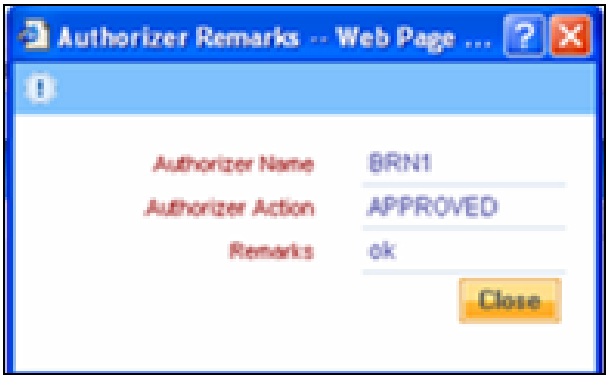
Successfully Assigned to <USER ID>

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. Click on the transaction to see the following screen:



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.

7.2.7 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.

7.2.7.1 Submission stage

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

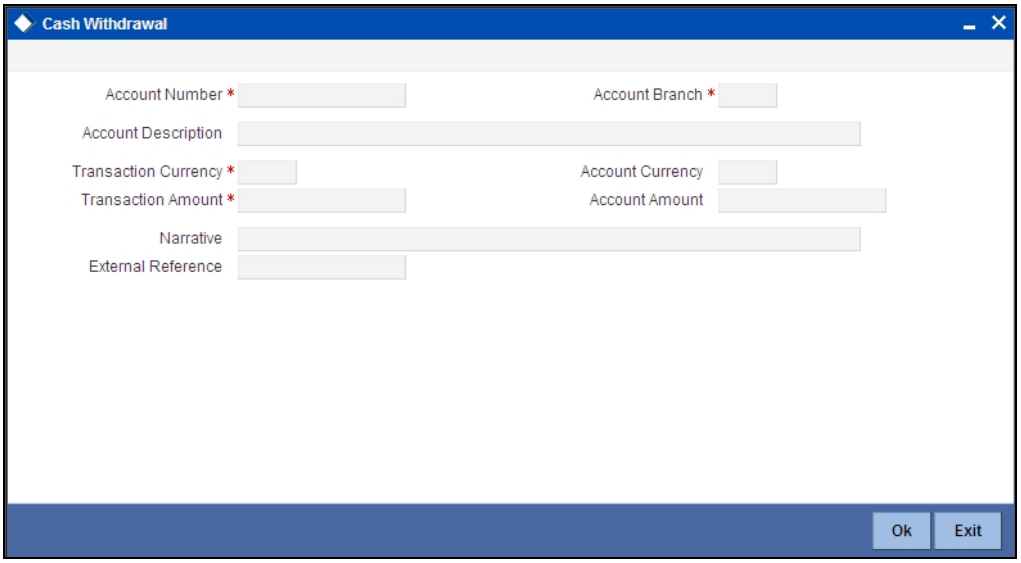
- Single-step save – wherein the transaction is saves as 'Auto-authorized' in the Host.
- Two-step save – wherein the transaction is first saved as 'Unauthorized' in the Host and then authorized locally or remotely (as described under 'Authorization stage').

After the transaction is successfully saved and the tills are successfully updated, the following message is displayed.

Transaction completed successfully

7.3 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.



When you press the ‘Tab’ key, you can move from one field to another based on the order of field alignment. The order of field alignment is as follows:

17. Account Number
18. Account description pop-up
19. Transaction Currency
20. Transaction Amount
21. Narrative

Here you 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.

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 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 Amount

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

Narrative

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

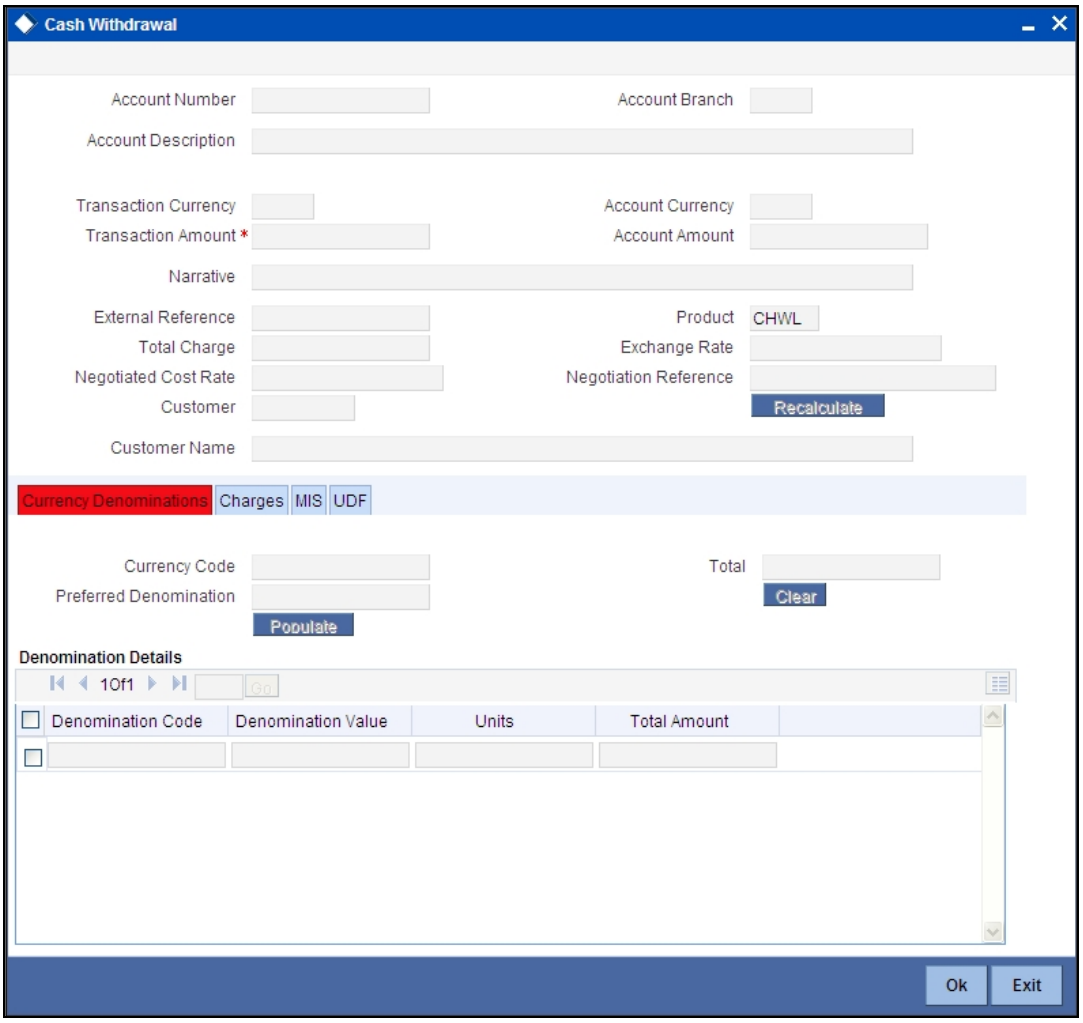
Click OK button to go to the next stage.

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.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed:



In the enrichment stage, when you press the 'Tab' key, you can move from one field to another based on the field alignment order of input stage screen.

In addition to the details, captured in the previous stage, the system defaults the following details:

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'.

Customer ID

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

Total Charge

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

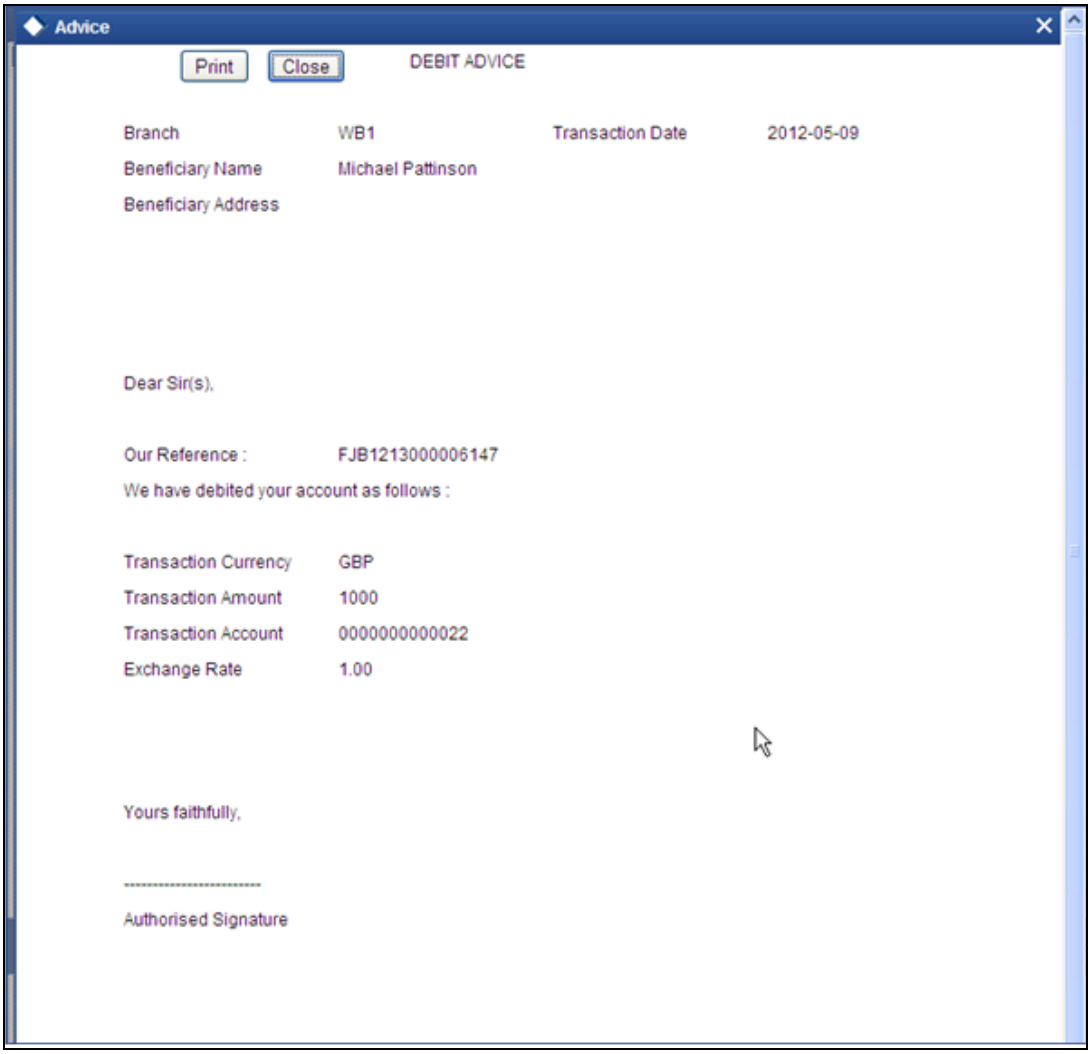
Account Title

The system displays a brief title for the chosen account.

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.

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.

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

7.3.1 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.

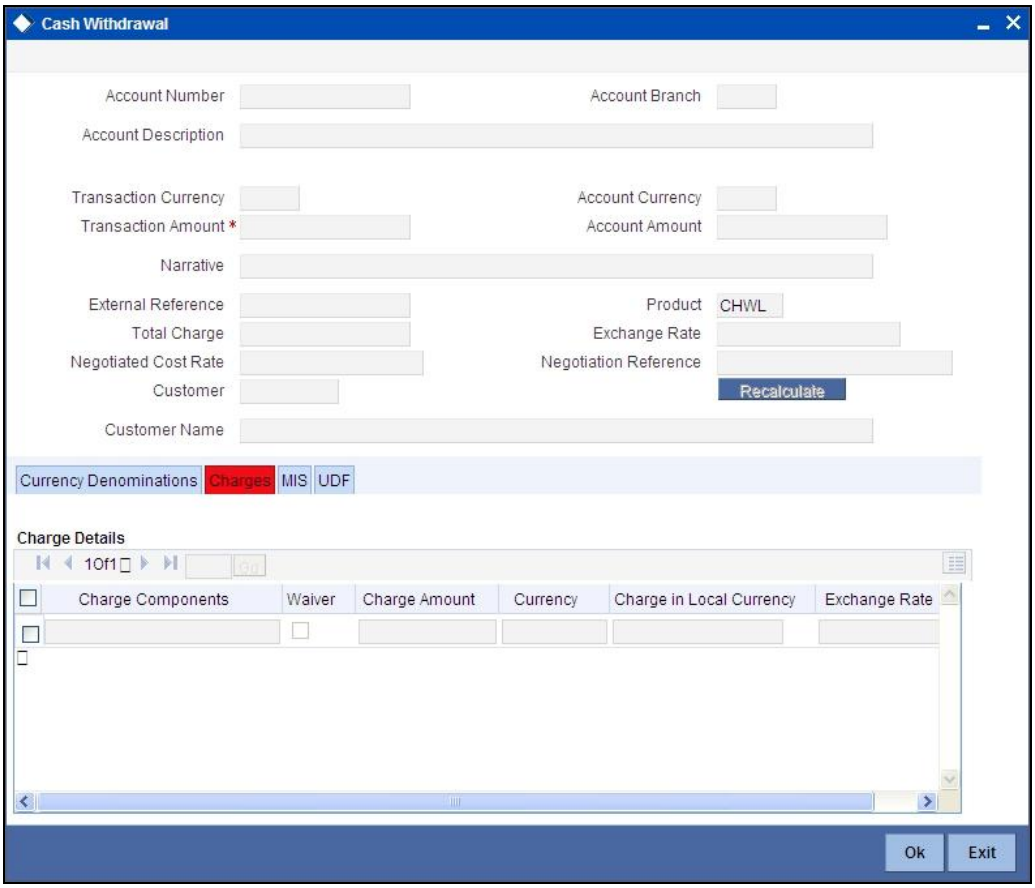
According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.

For the preferred denomination, the 'Unit' field will be disabled.

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

7.3.2 Specifying charge details

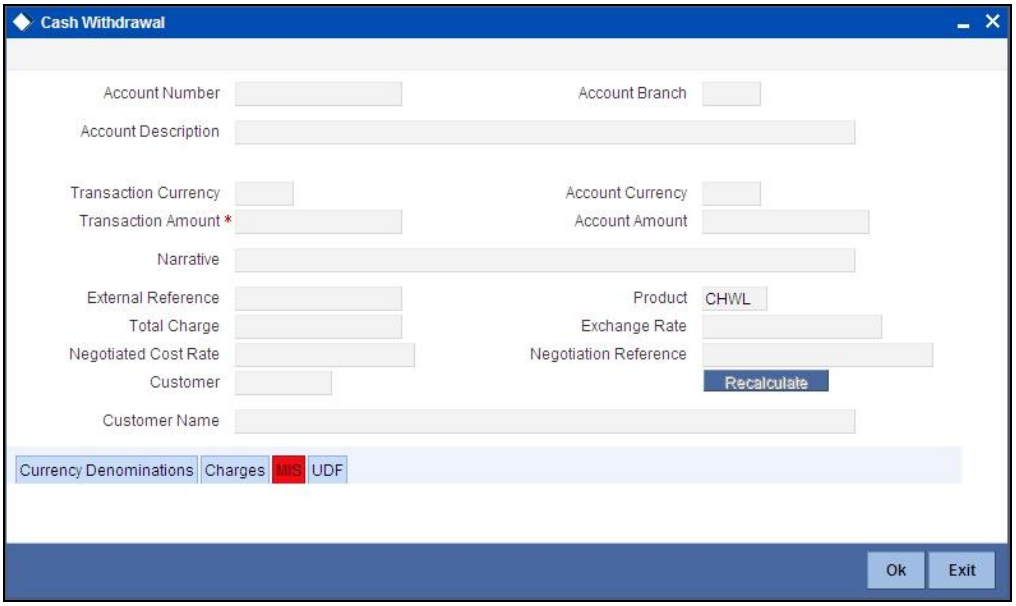
This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.



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

7.3.3 Specifying MIS details

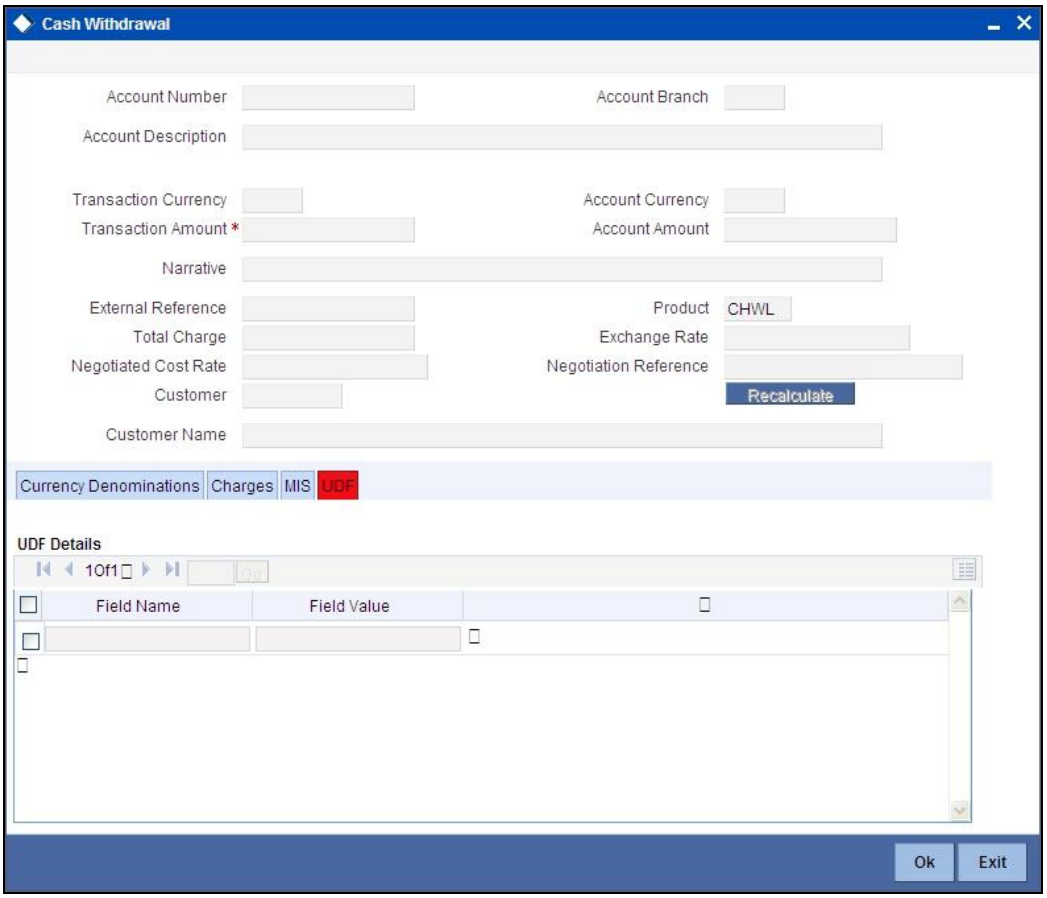
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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

7.3.4 Specifying UDF Details

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



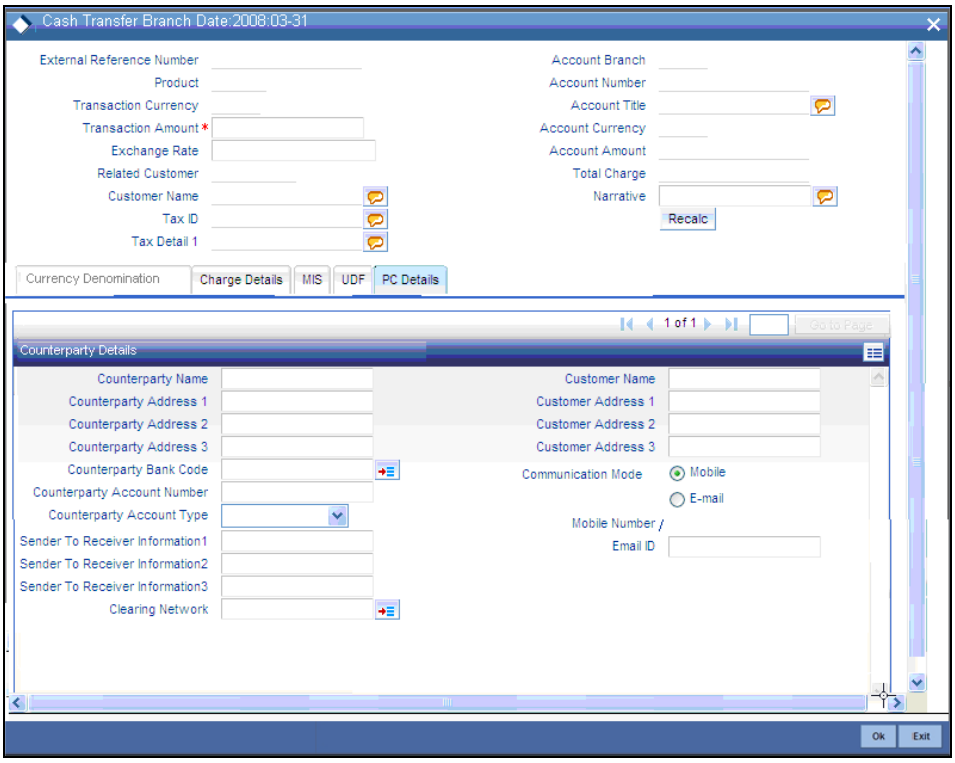
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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

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

7.4 Transferring Cash

You can capture a cash transfer transaction through the ‘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.



7.4.1 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.

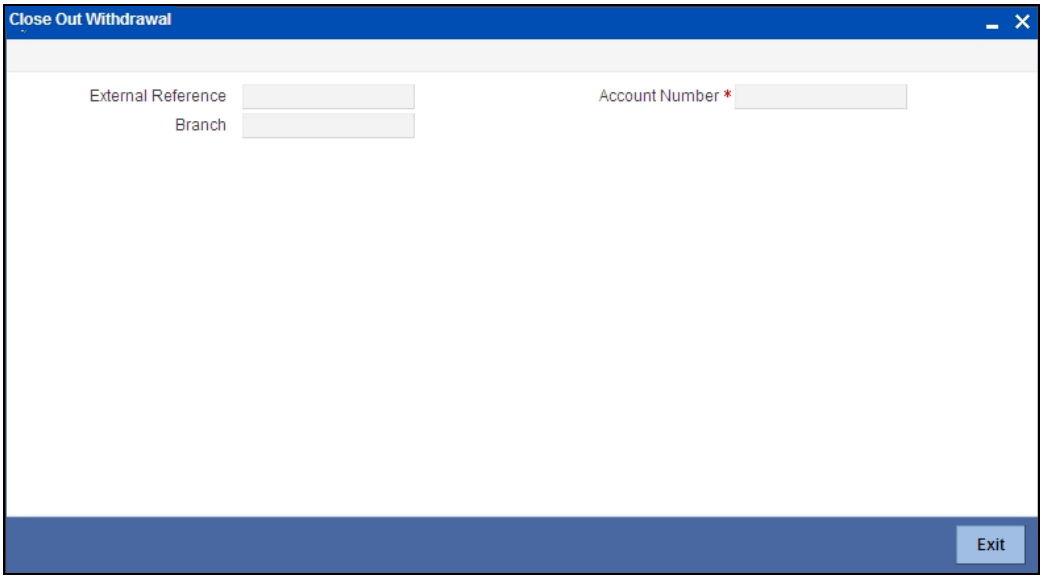
If transaction account has been entered then system will default the corresponding customer's mobile number or e-mail ID.

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 Closing out an Account with Withdrawal

You can capture a close out withdrawal transaction through the 'Close Out Account Withdrawal' 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:

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.

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 Number

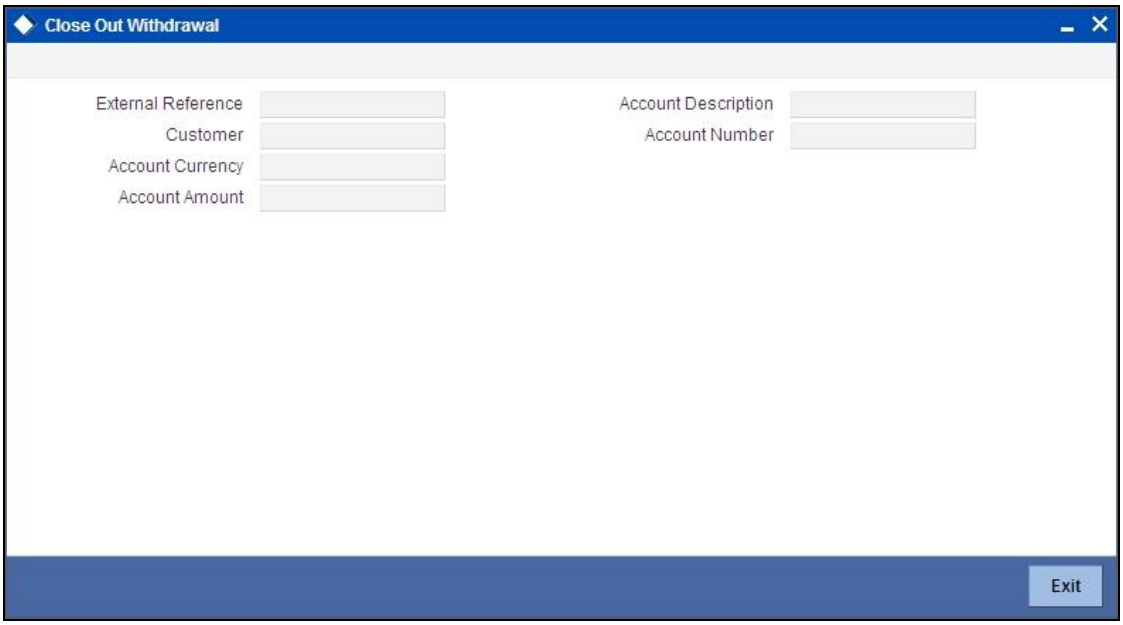
Specify the account number that needs to be closed. The adjoining option list displays all the accounts maintained in the Host. You can select the appropriate account number.

Click save icon to go to the next stage.

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.

Enrichment stage - 1

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. The following screen will be displayed:



In addition to the details, captured in the previous stage, 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.

Transaction Amount

The system displays the total amount of the close out transaction here.

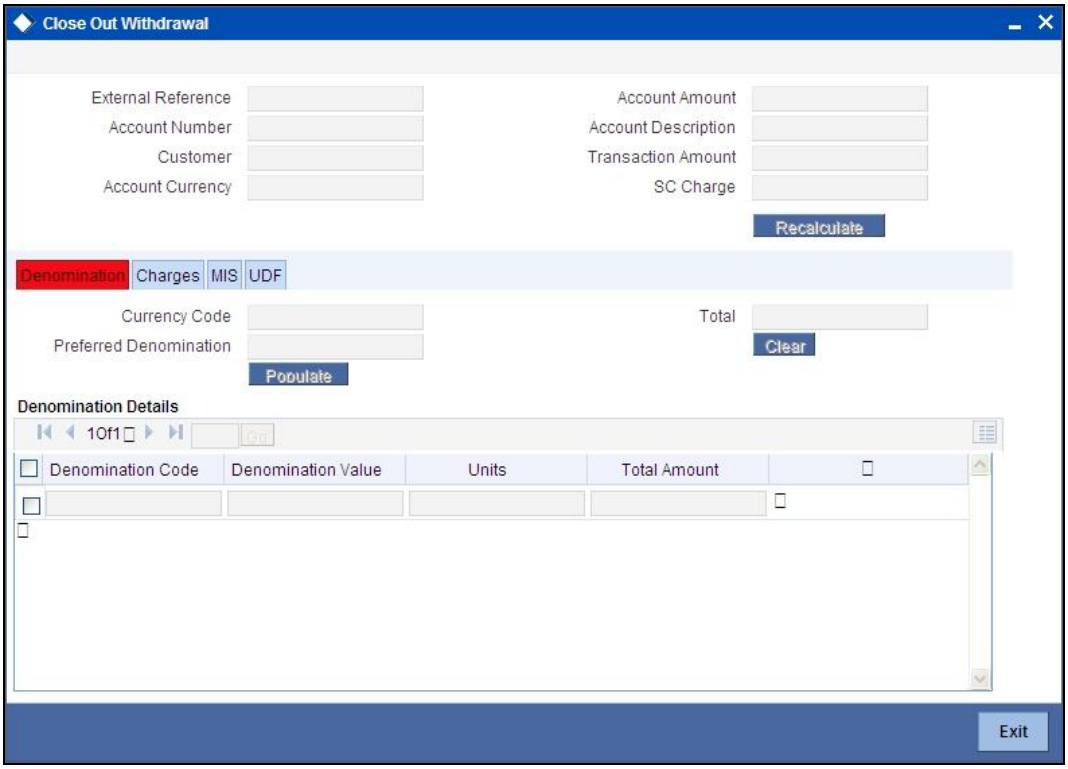
SC Charge

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

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:

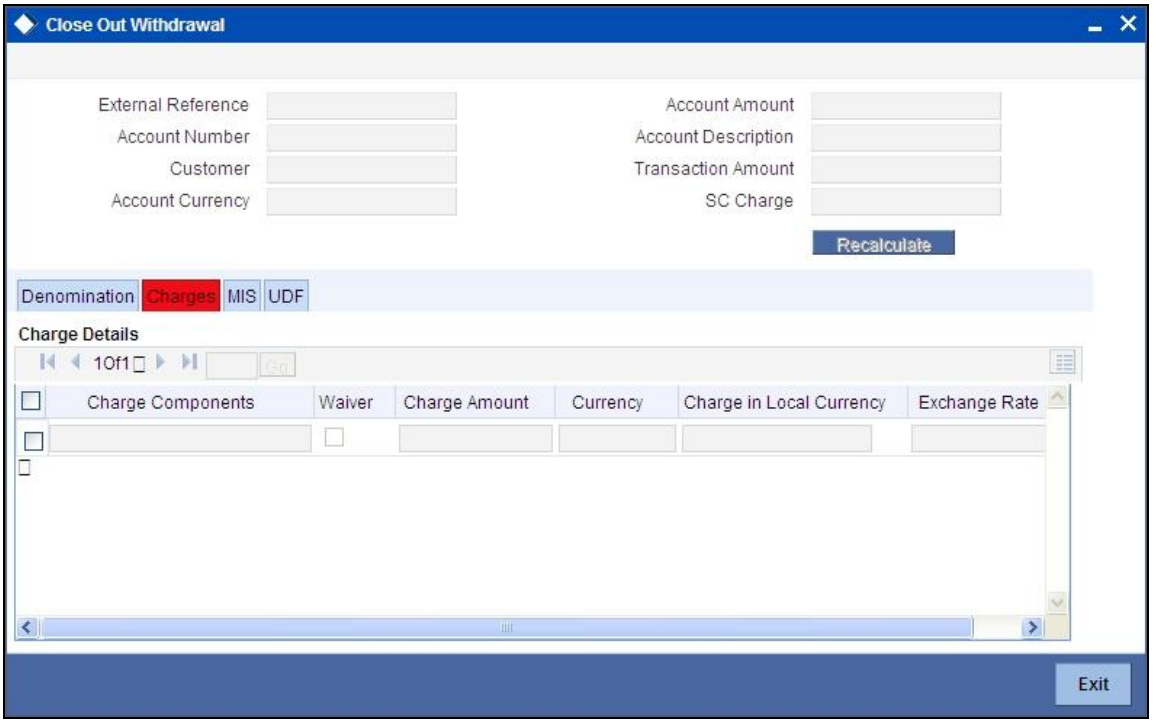
7.5.1.1 Specifying Denomination Details

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.

7.5.2 Specifying Charge Details

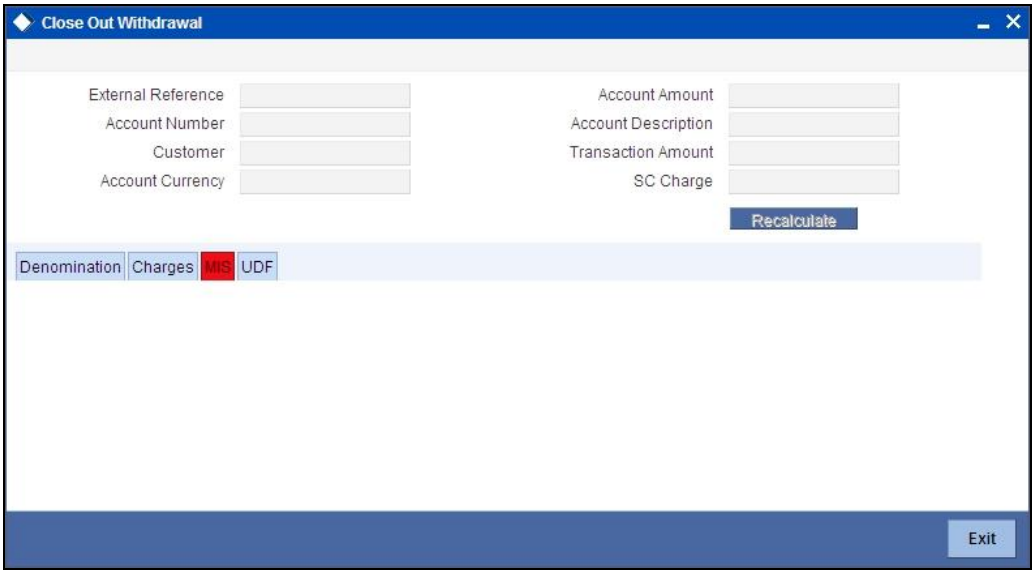
This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.



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

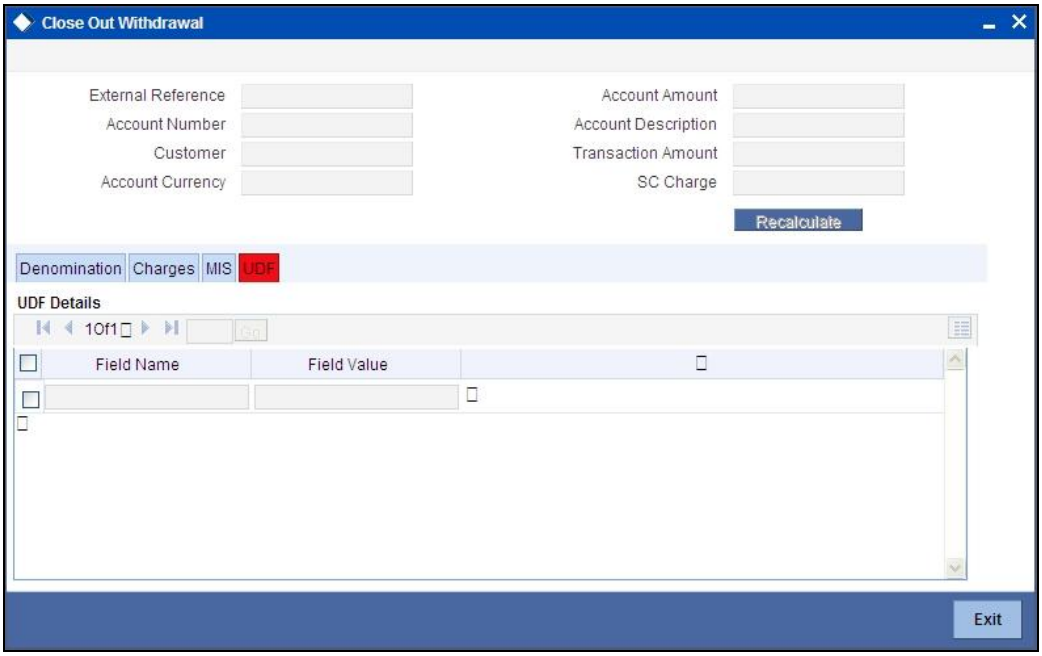
7.5.3 Specifying the MIS Details

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



7.5.4 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

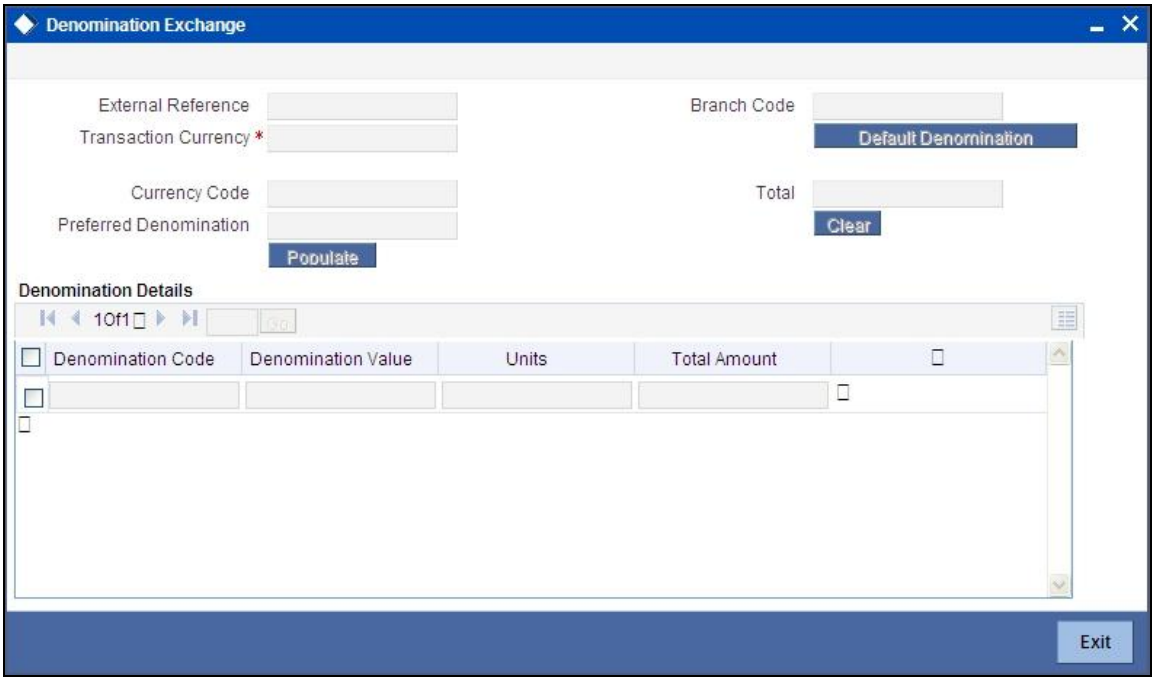
Specify the value for the required UDFs.

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.

7.6 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.

7.6.1 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.

In/Out

Indicate whether you are disbursing the specified denominations or receiving the denominations. The total amount against 'In' should be equal to the amount against 'Out'.

Total Amount

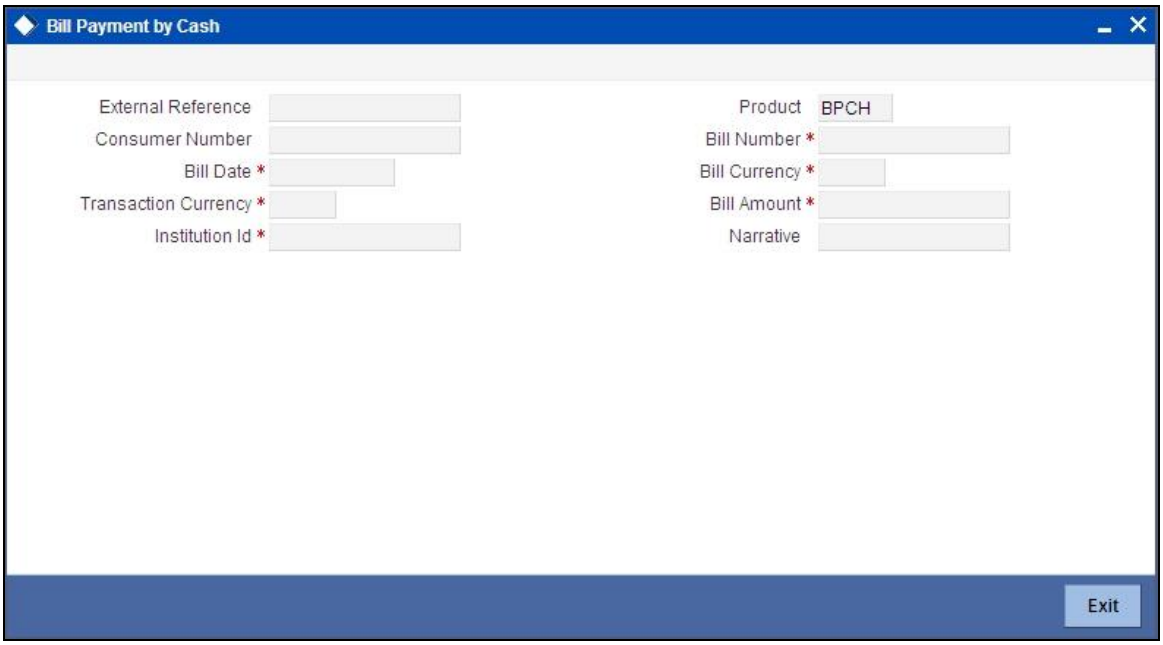
The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

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.

7.7 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.

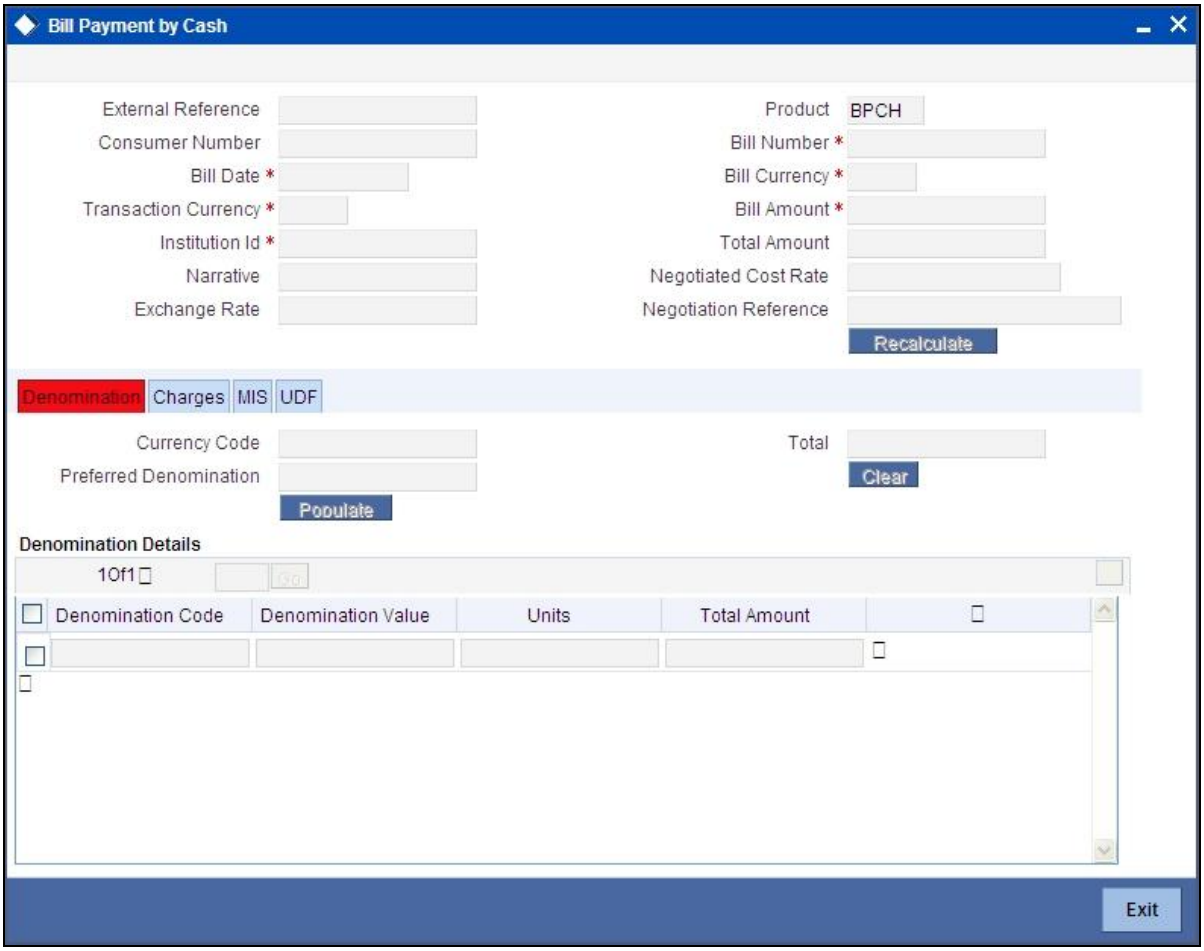
Narrative

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

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 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, the following details are displayed:

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.

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.

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

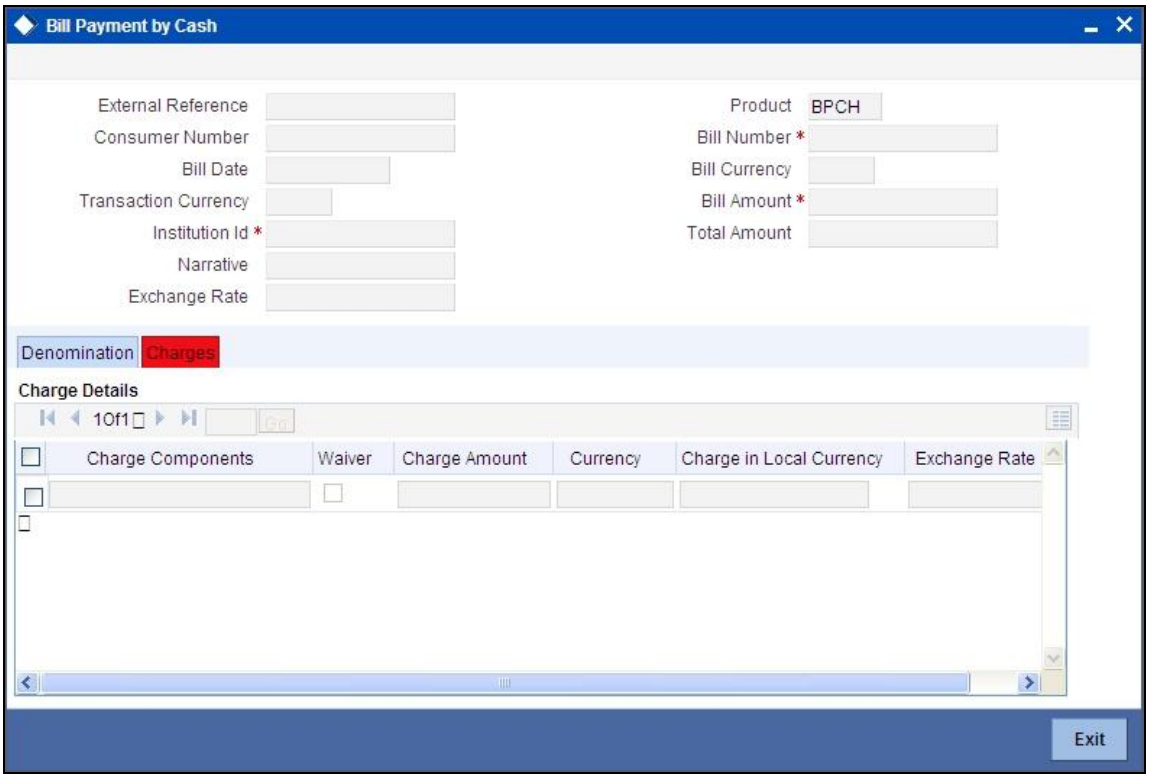
7.7.1 Specifying denomination details

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' for further details.

7.7.2 Specifying Charge Details

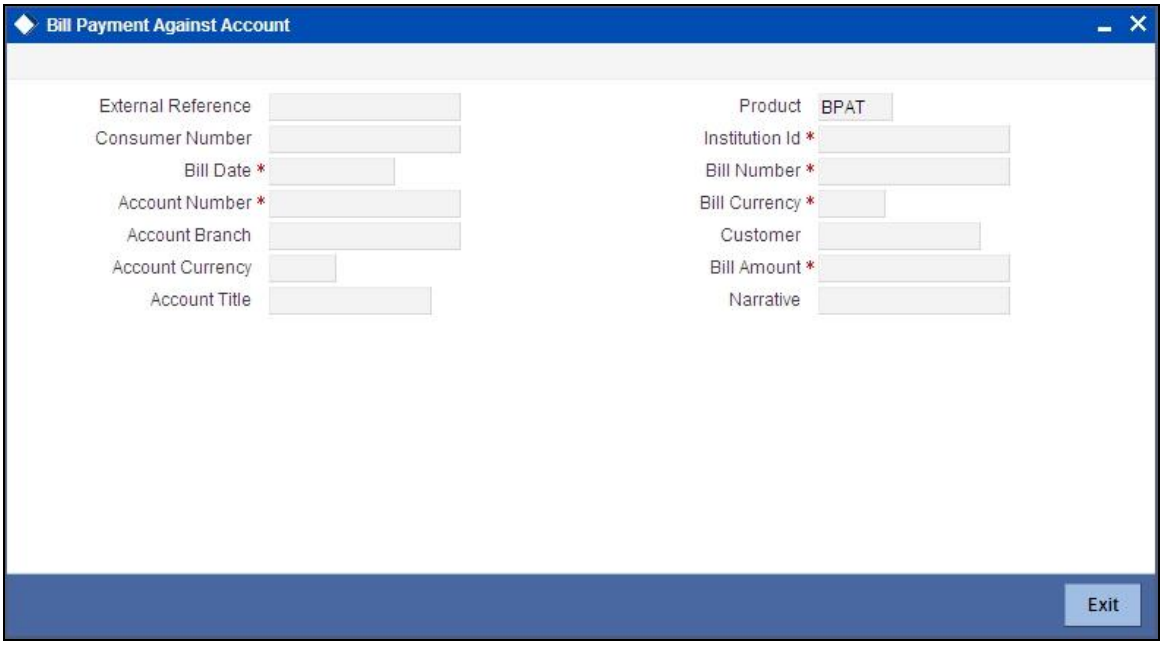
This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.



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

7.8 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.

Account Branch

The branch where the chosen account resides is displayed here.

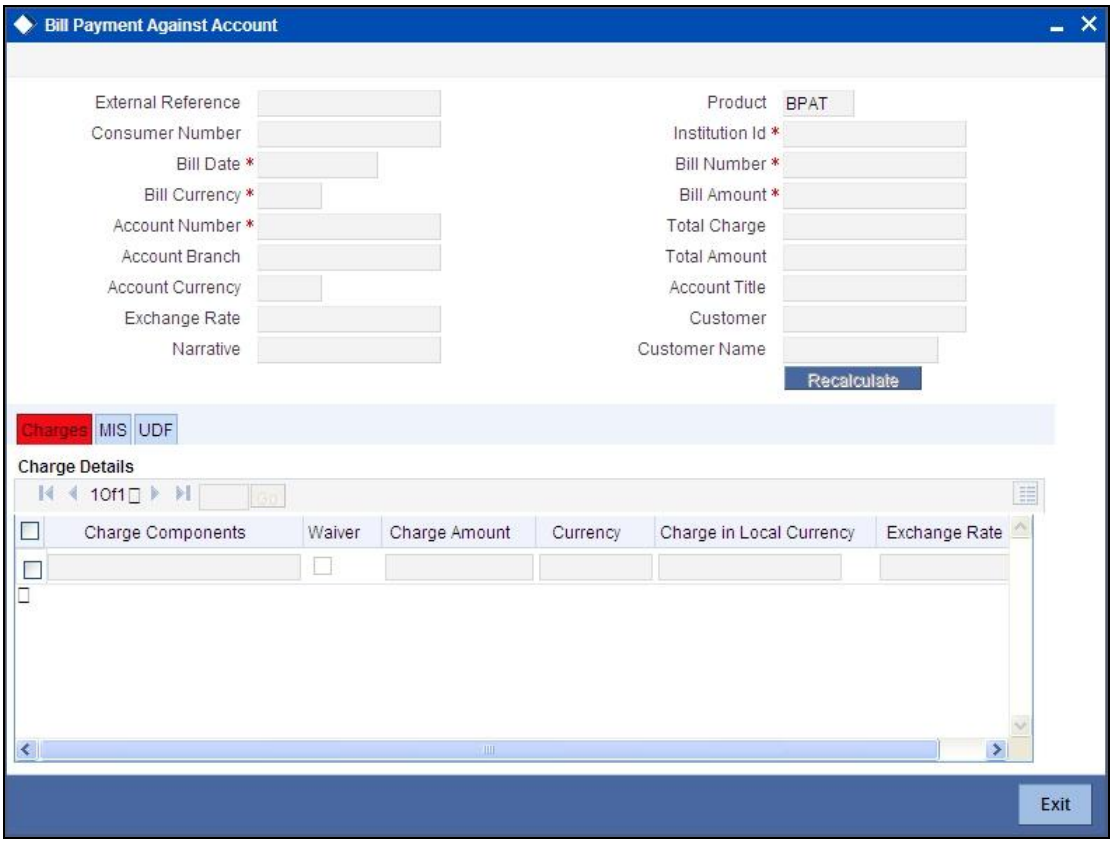
Narrative

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

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 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, the system displays the following:

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.

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

7.8.1 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.

7.8.2 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.

7.8.3 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.

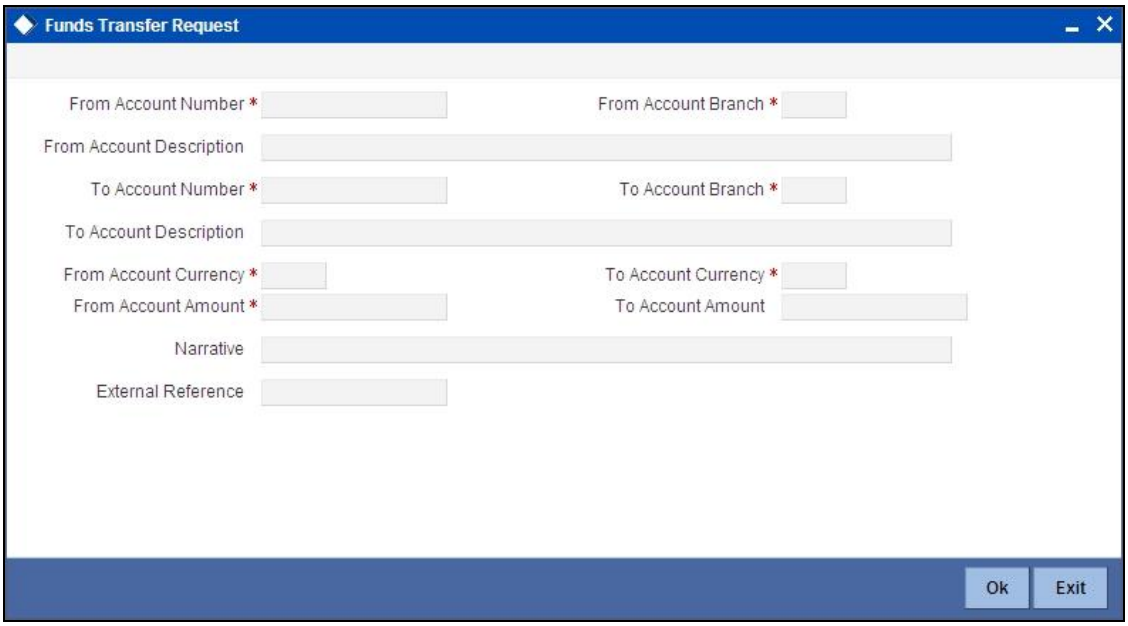
Click save icon to save the transaction. The authorization process is similar to cash deposit.

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

7.9 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.



Here you can capture the following 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.

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.

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.

To Account Number

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 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.

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.

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.

From Account Amount

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

To Account Amount

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

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.

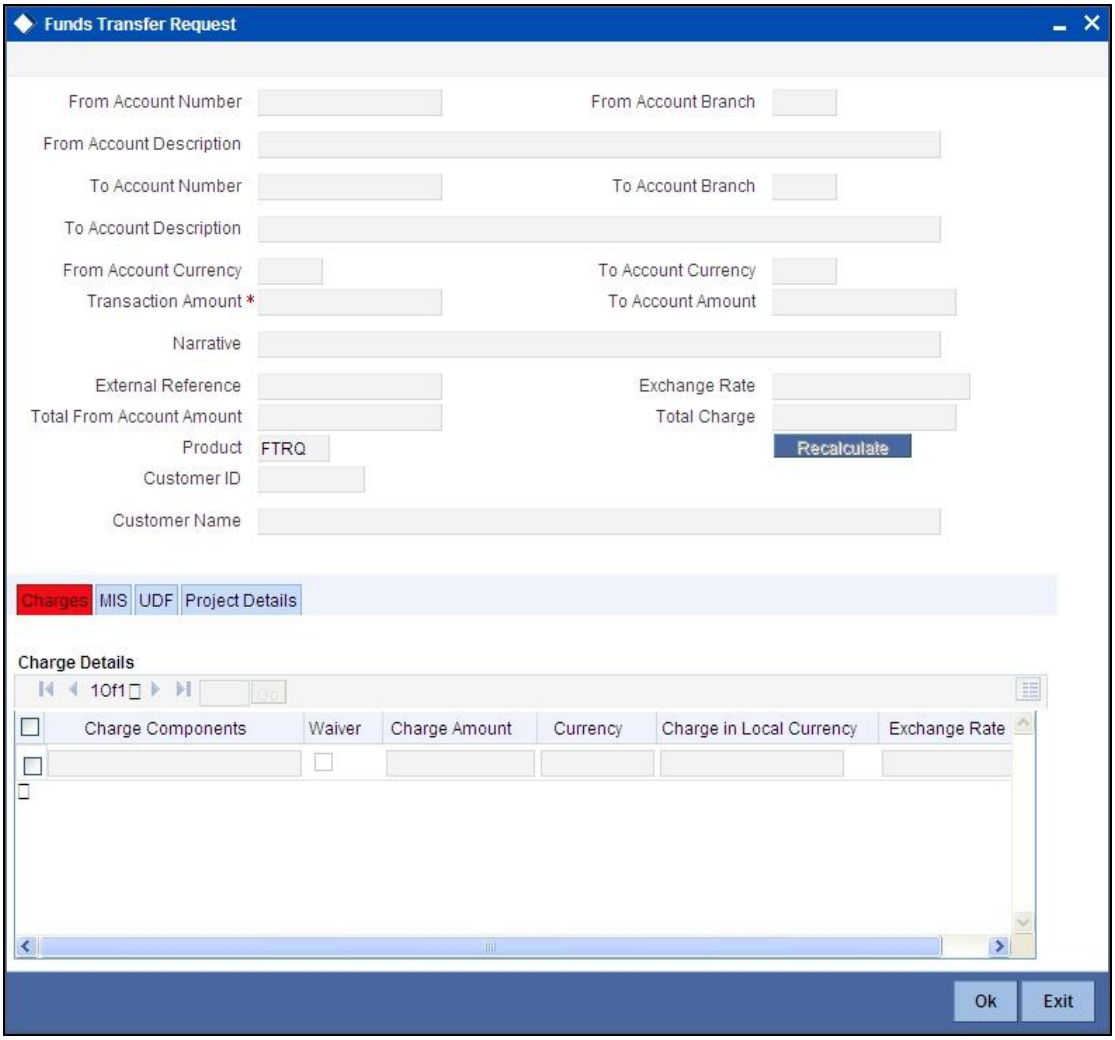
Click the OK button to go to the next stage.

External Reference Number

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.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed::



In addition to the information defaulted from the previous stage, the following details are displayed here:

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.

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

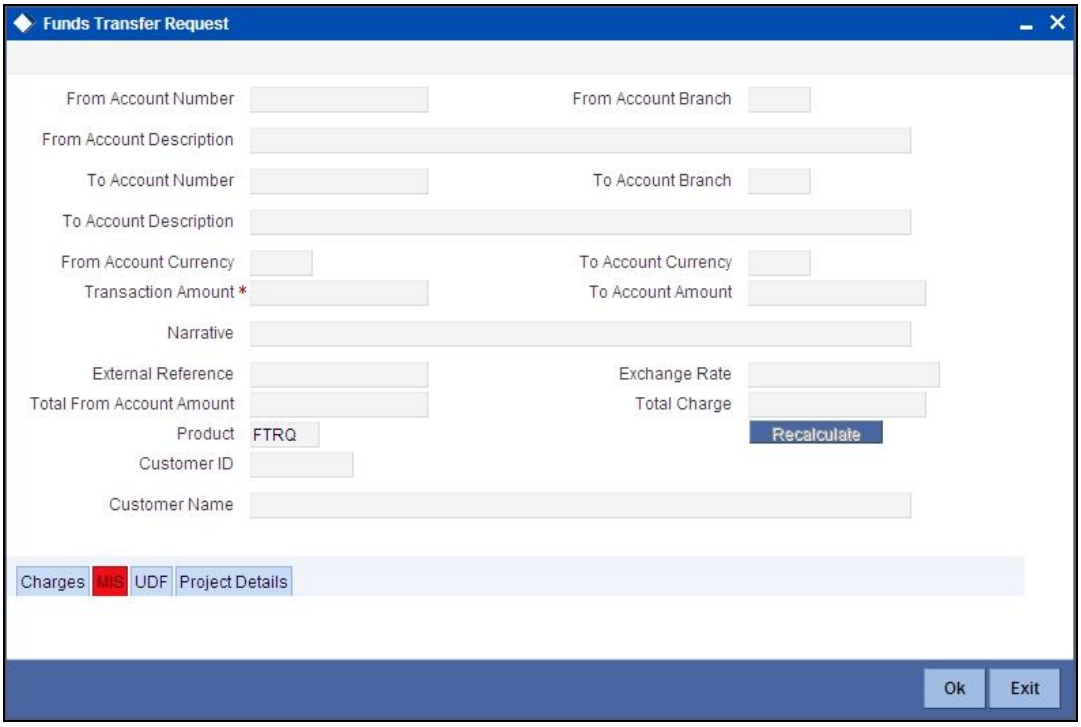
7.9.1 Specifying charge details

This block allows you to capture charge related details.

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

7.9.2 Specifying MIS details

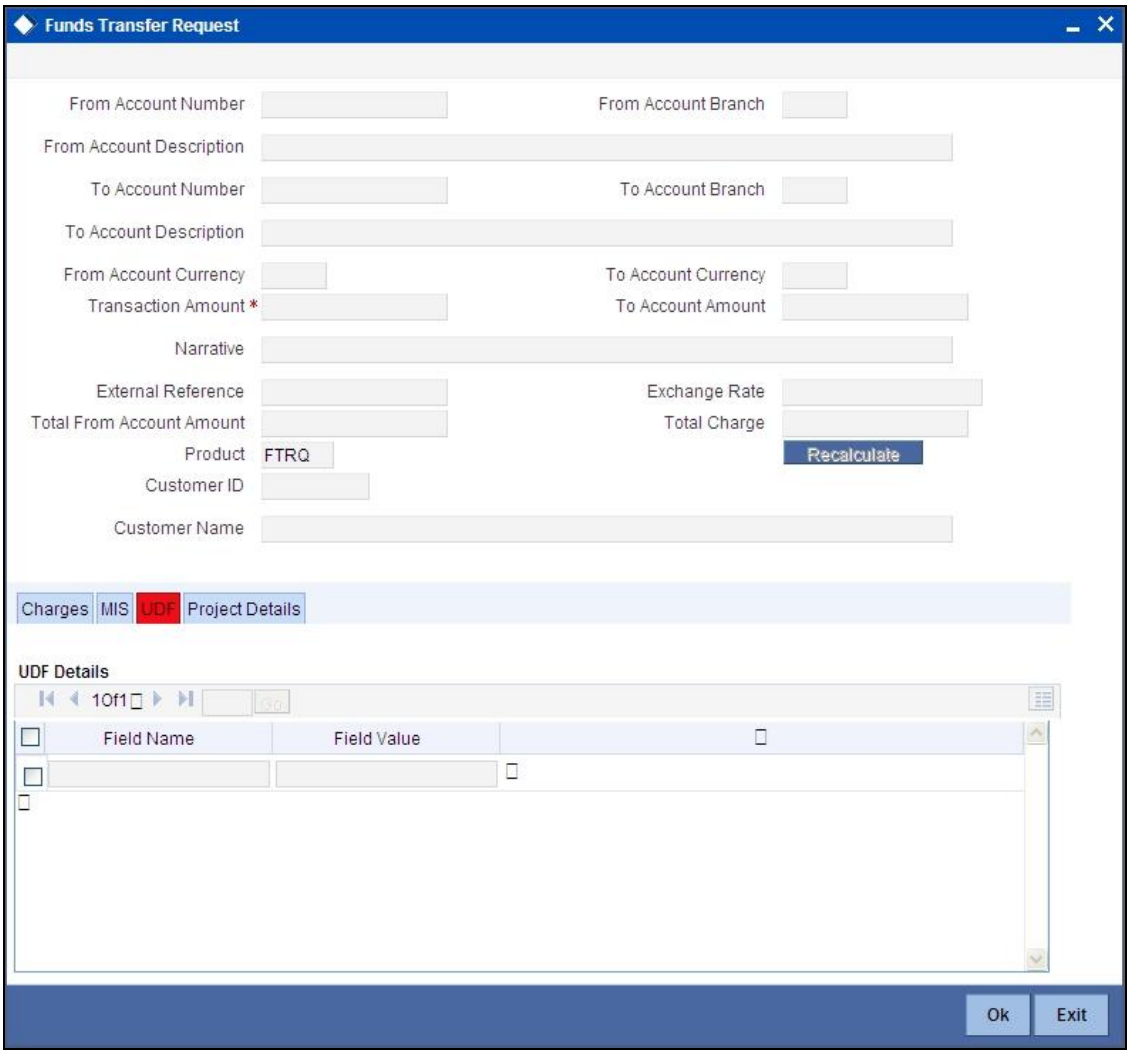
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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

7.9.3 Specifying UDF Details

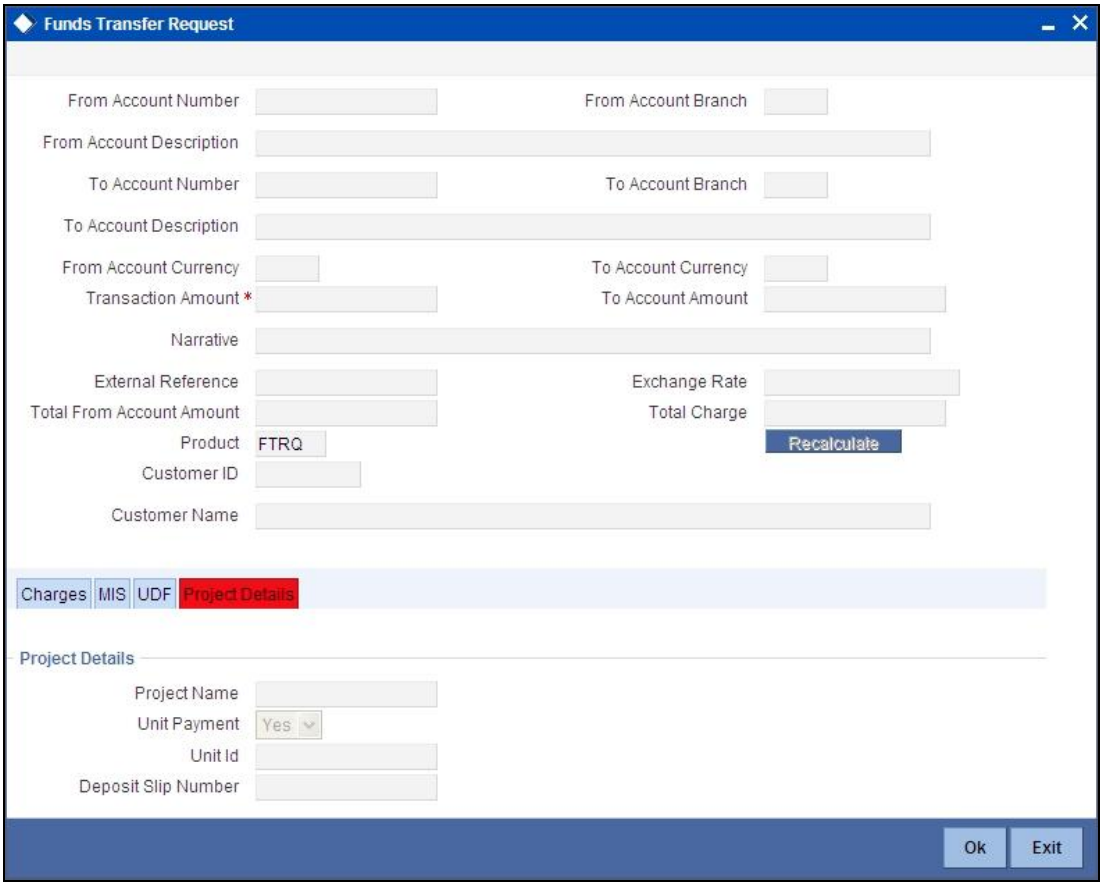
You can capture the UDF details under ‘UDF’ tab.



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

7.9.4 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

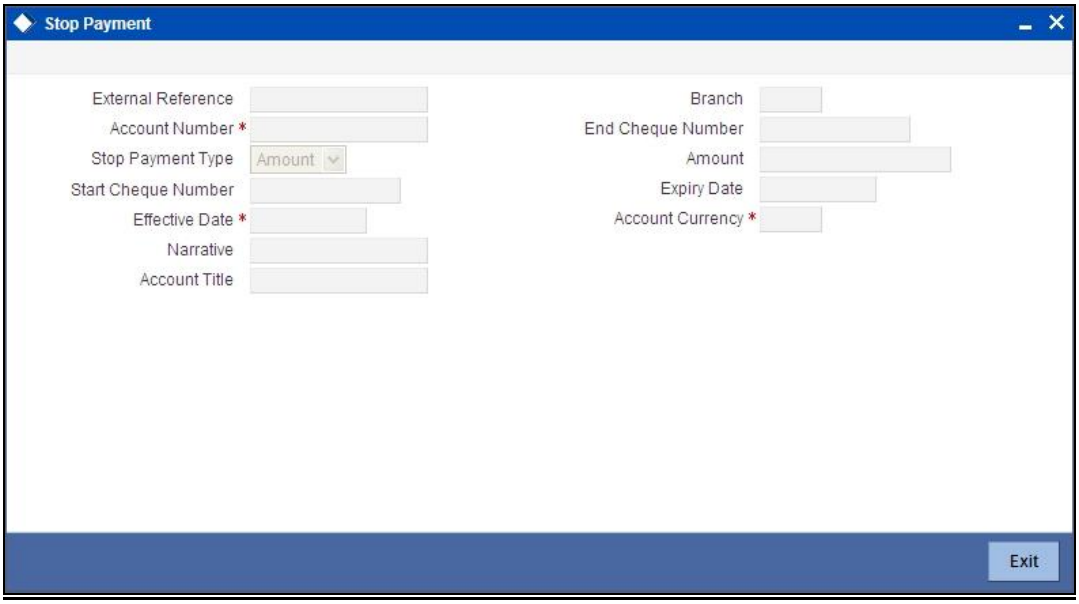
Specify the deposit slip number for the payment.

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.

7.10 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.

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.

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'.

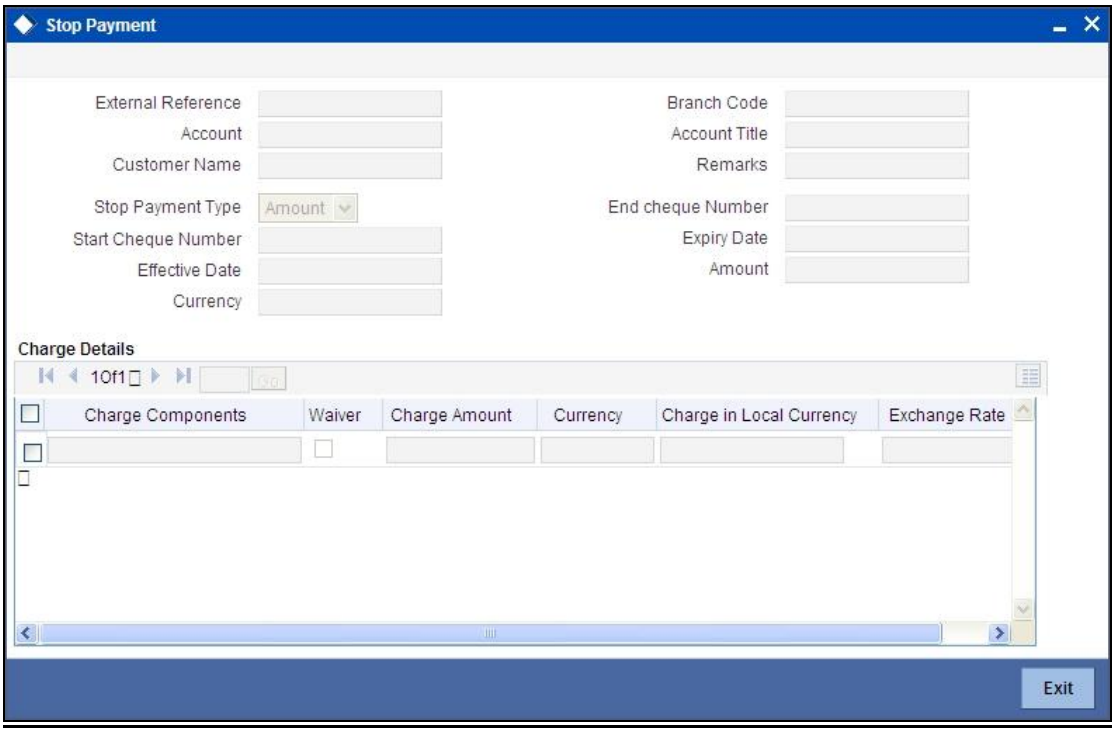
Narrative

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

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 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 view 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.

7.10.1 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.

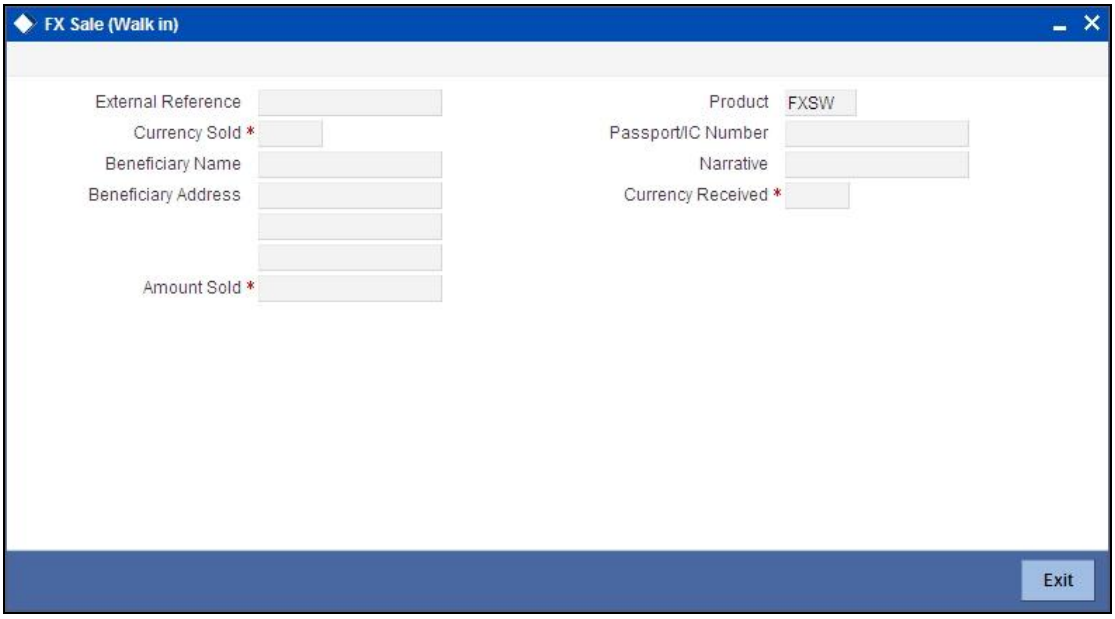
Exchange Rate

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.

7.11 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.

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.

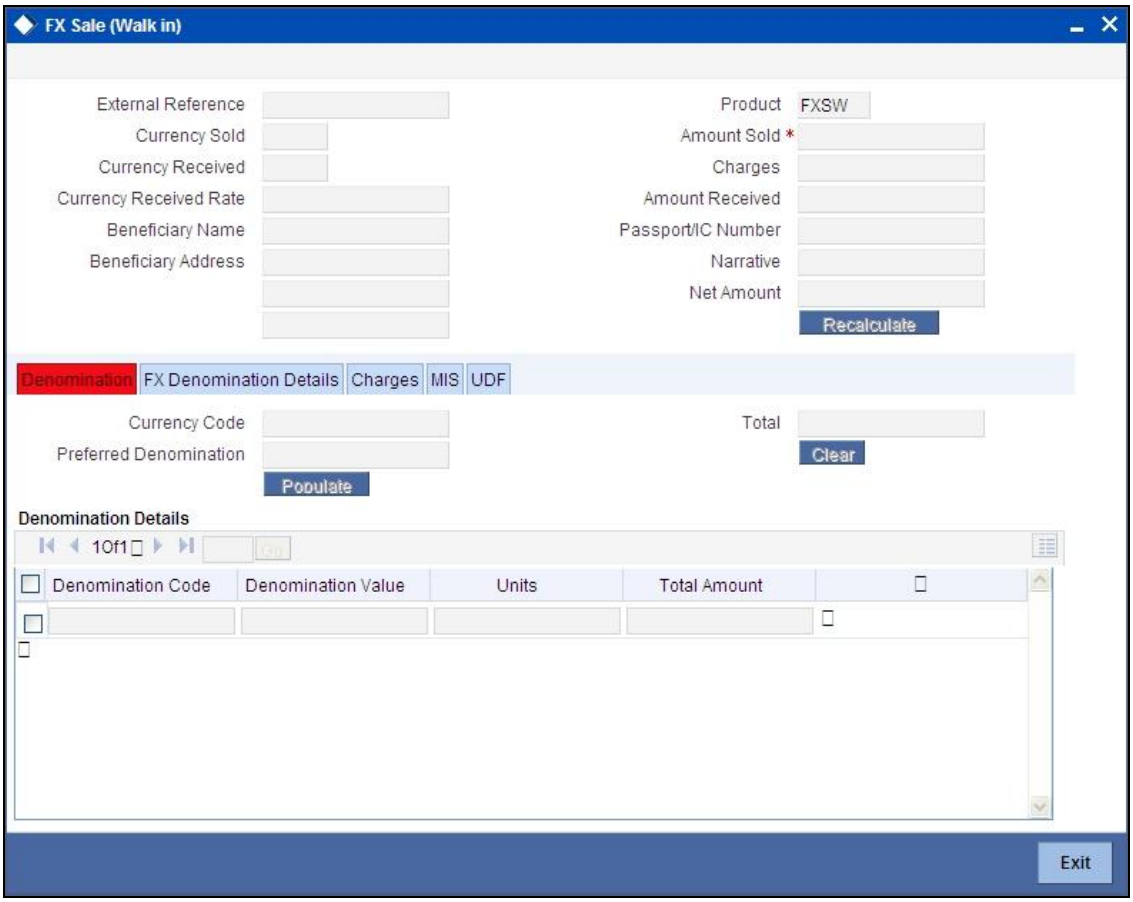
Beneficiary Address

Here, you can capture the address of the beneficiary customer.

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 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 view the following details:

Currency Received Rate

The system displays the exchange rate to be used for the foreign exchange sale.

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.

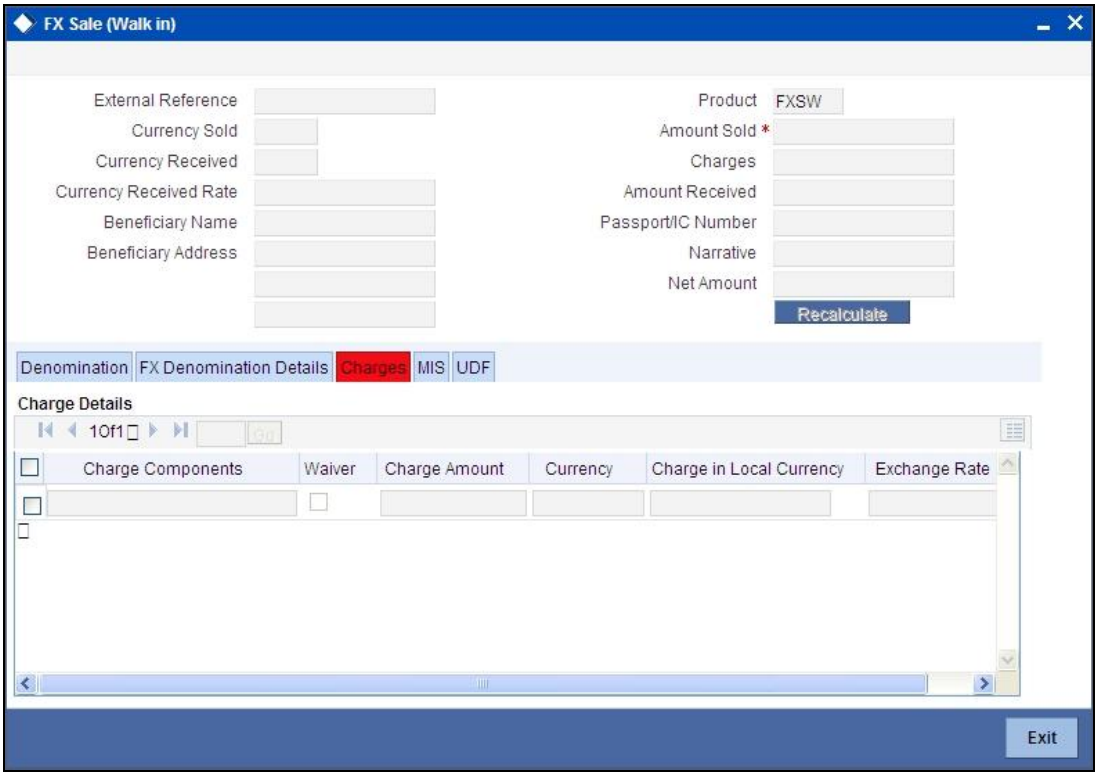
7.11.1 Specifying denomination details

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' for further details.

7.11.2 Specifying charge details

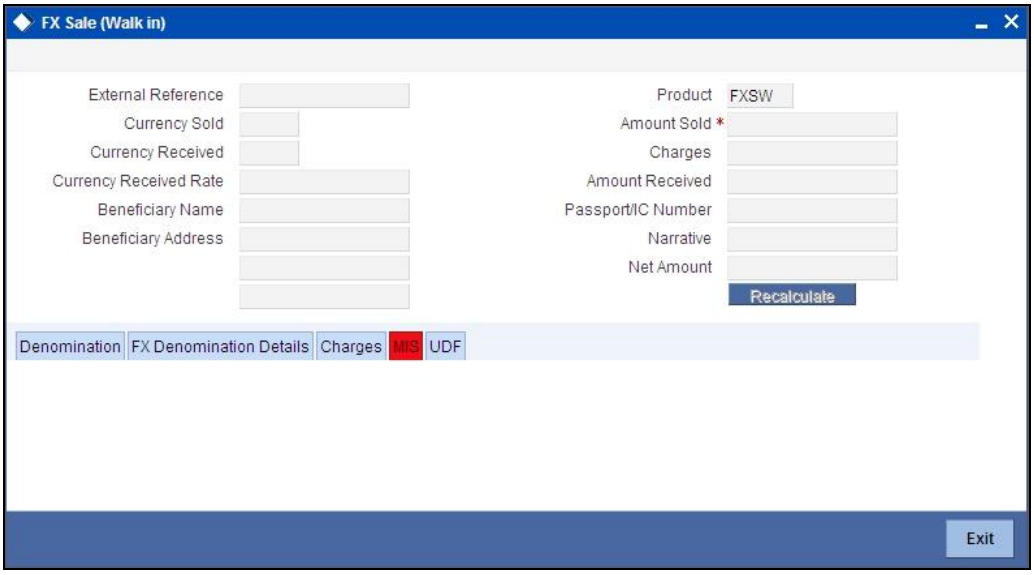
This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.



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

7.11.3 Specifying the MIS details

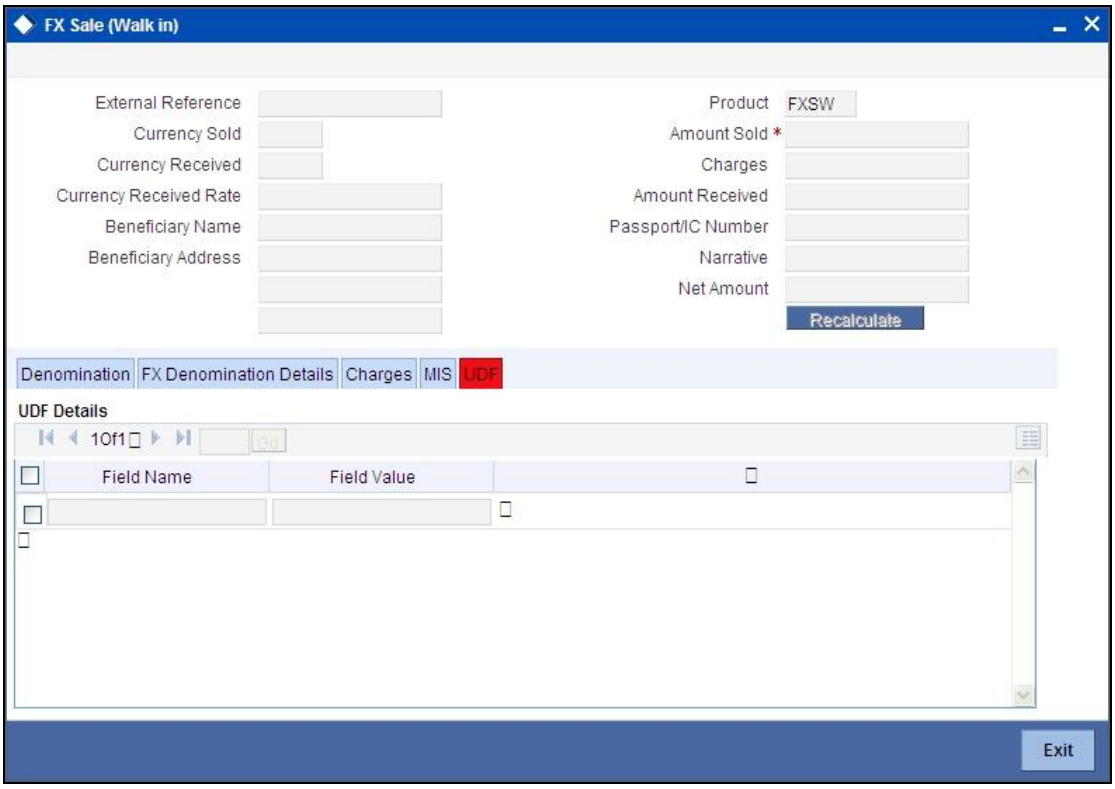
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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

7.11.4 Specifying UDF Details

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



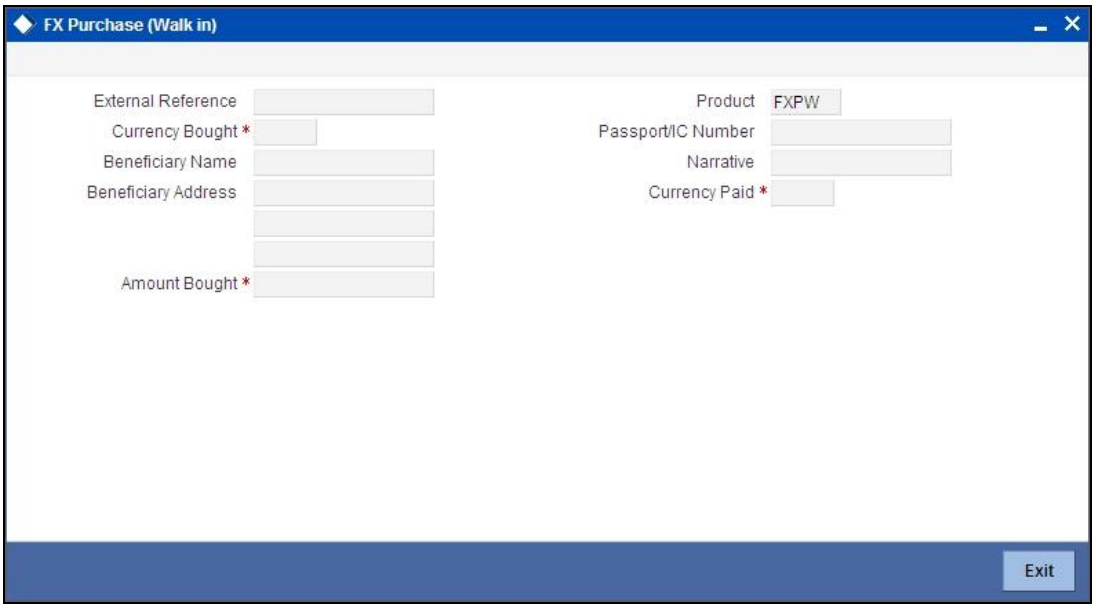
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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.

7.12 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

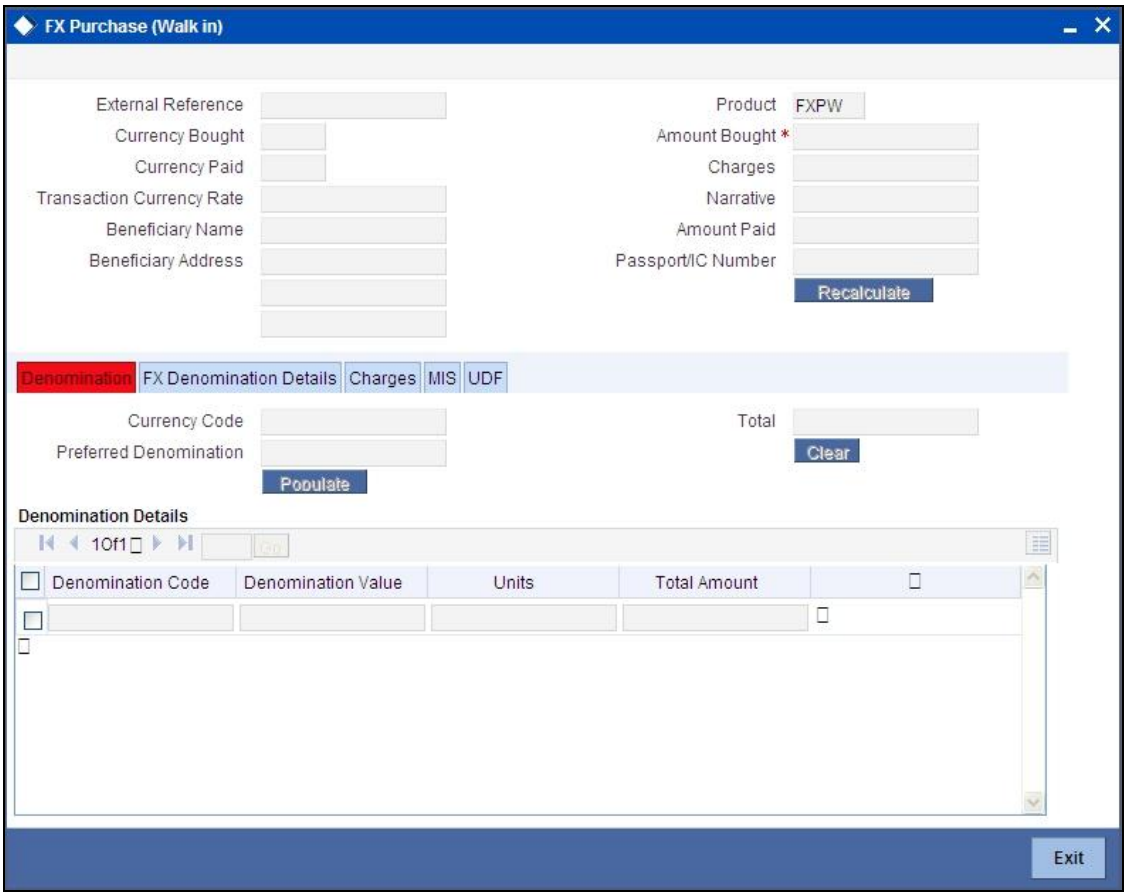
Here, you can enter the passport or other identification number of the beneficiary.

Beneficiary Address

Here, you can capture the address of the beneficiary customer. Click save icon button 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 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 view the following details:

Transaction Currency Rate

The system displays the exchange rate to be used for the foreign exchange purchase.

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.

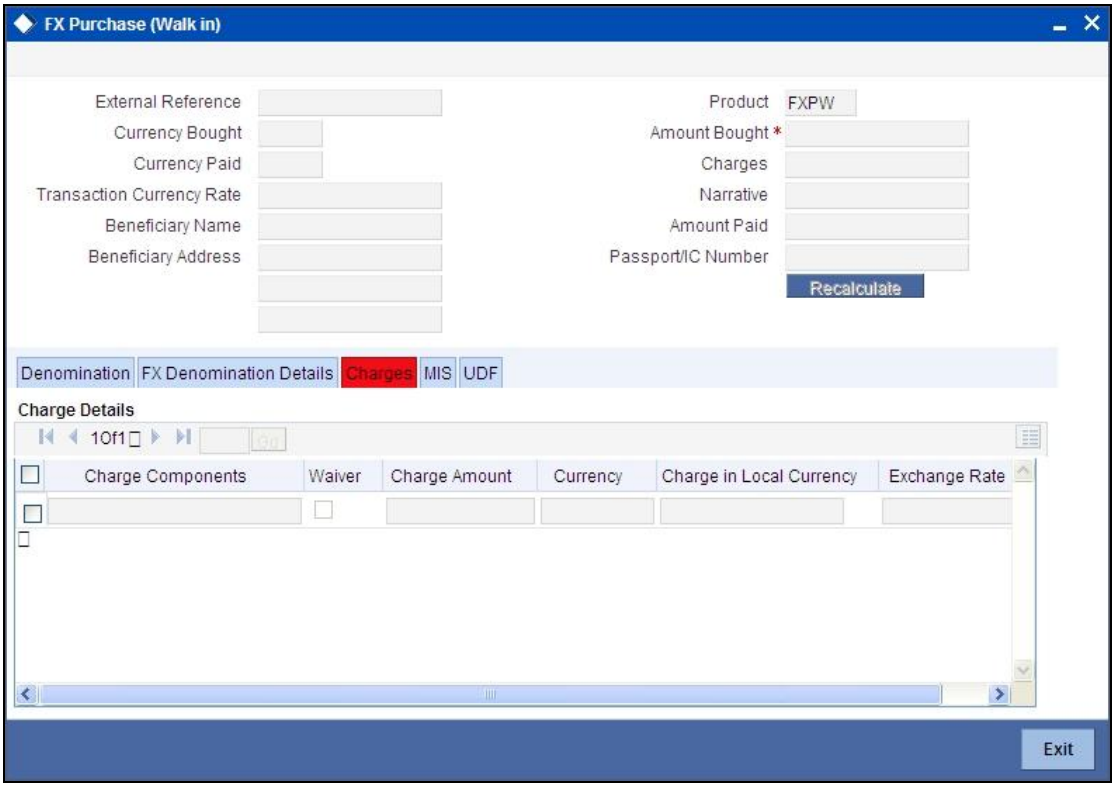
7.12.1 Specifying denomination details

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' for further details.

7.12.2 Specifying charge details

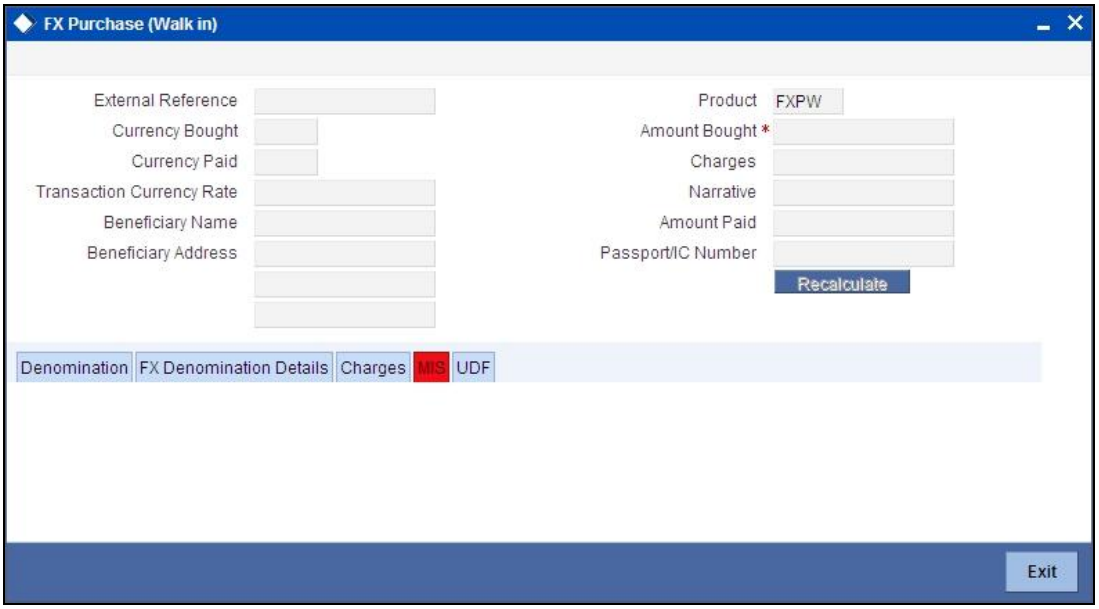
This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.



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

7.12.3 Specifying MIS details

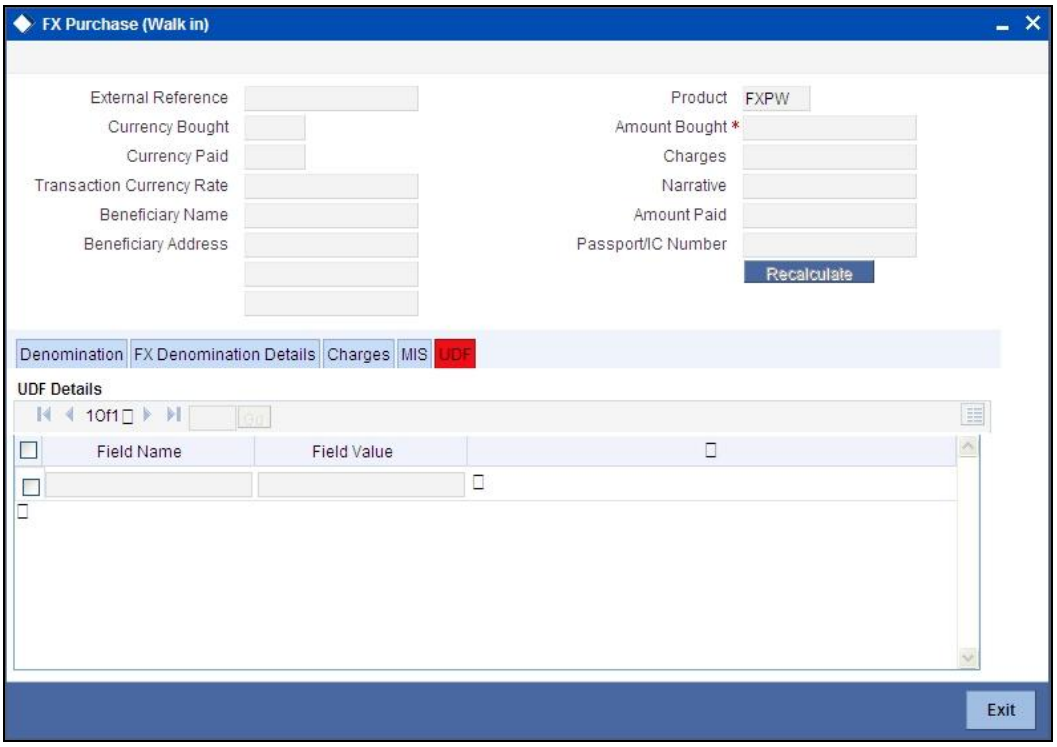
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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

7.12.4 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.

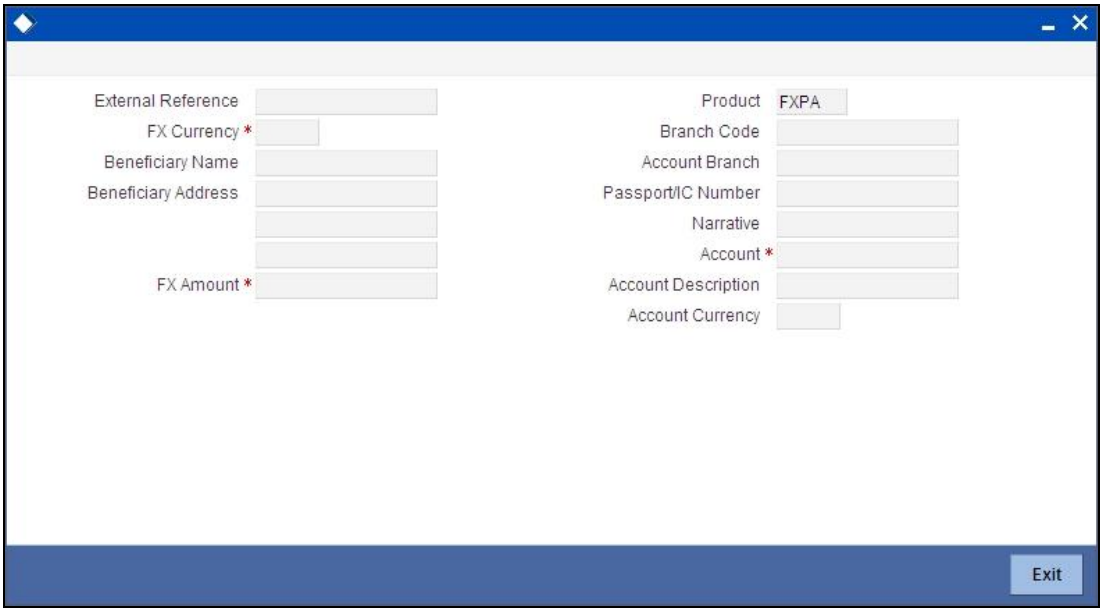
Click save icon to save the transaction. The authorization process is similar to cash deposit.

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

7.13 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 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.

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.

Account Description

Specify the description of the specified customer account.

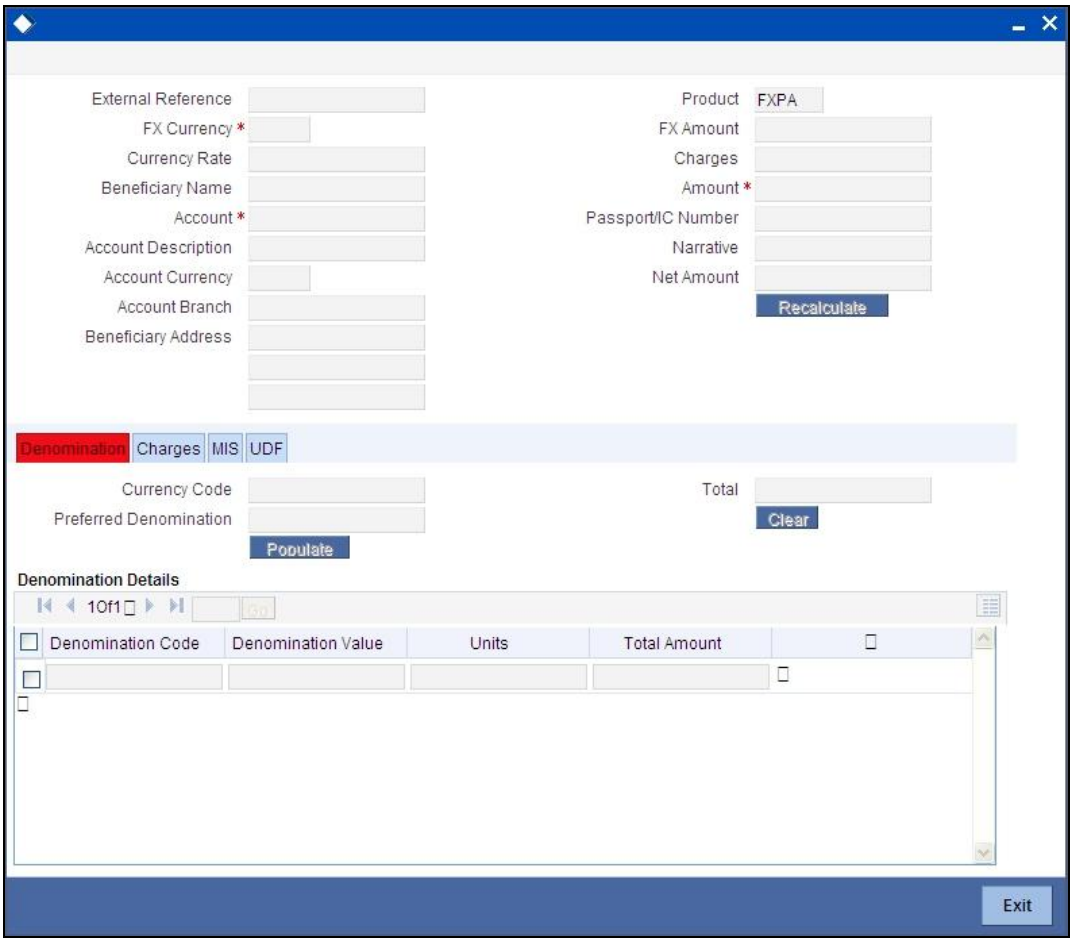
Account Currency

Currency of the specified customer account is defaulted here.

Click save icon button 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 found right, the system generates the FX purchase details based on the input data and displays the following screen.



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.

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.

Recalculate

Click the ‘Recalculate’ button to recalculate the amount after modifications to values, if any.

7.13.1 FX Denomination Details Tab

You can maintain currency denominations involved in the actual FX currency purchased.

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

7.13.2 Charges Tab

You can maintain the charge related details of the transaction. Click on the 'Charges' tab to invoke the following screen:

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

7.13.3 MIS Tab

You can maintain the MIS related details of the transaction. 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 UDF Tab

You can capture the UDF related details of the transaction. Click on the 'UDF' tab to invoke the following screen.

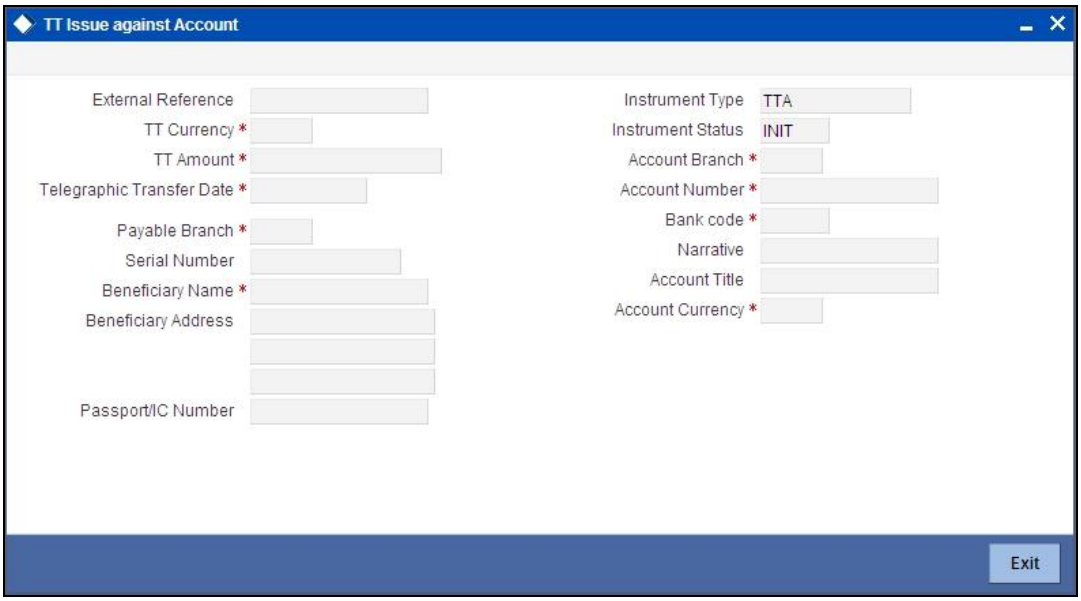
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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

Refer 'Authorization Stage' section under 'Depositing Cash' for further details.

7.14 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.

Instrument 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.

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.

TT Amount

Specify the transfer amount.

Banker's Cheque Date

The date on which the instrument is issued is displayed here.

Serial Number

Specify the serial number printed on the TT.

Passport/IC Number

Specify the passport number or any unique identification number of the customer.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

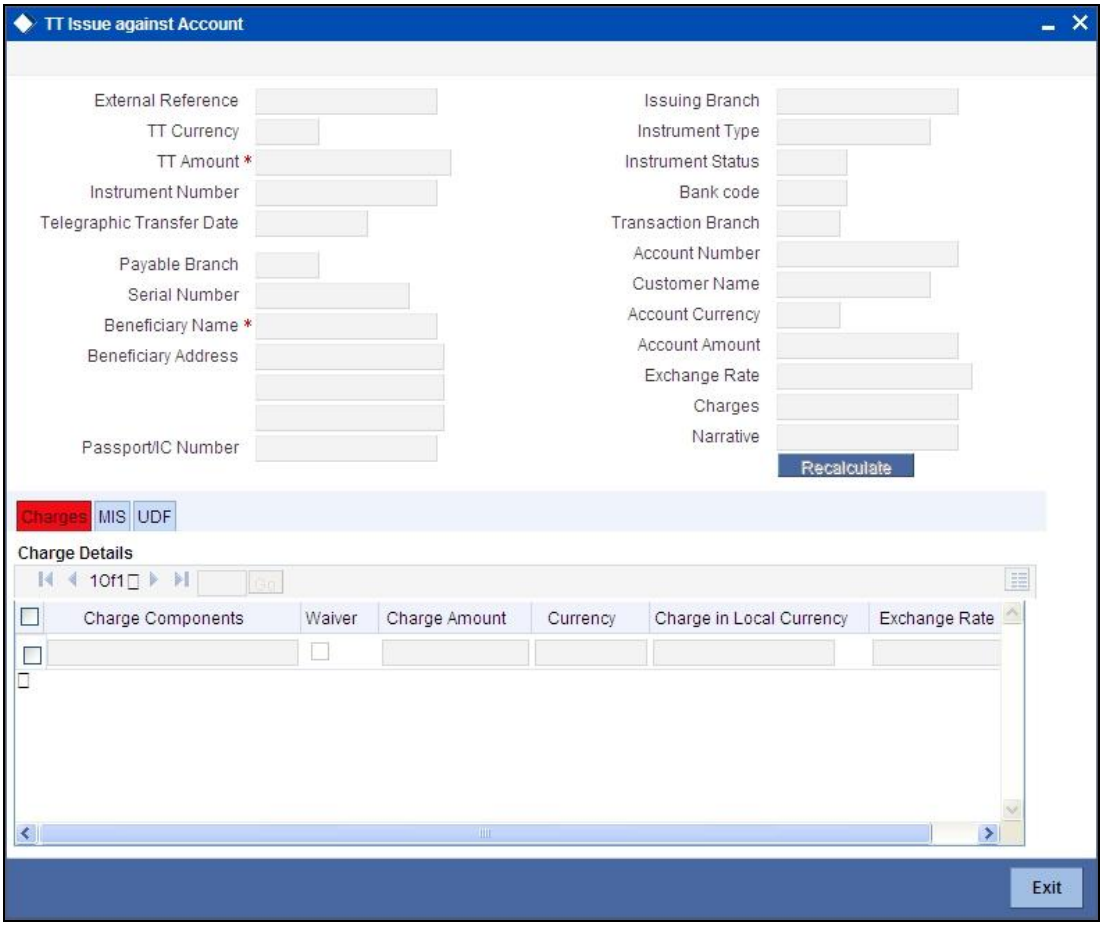
Beneficiary Address

Specify the address of the beneficiary.

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 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:

Transaction Currency Rate

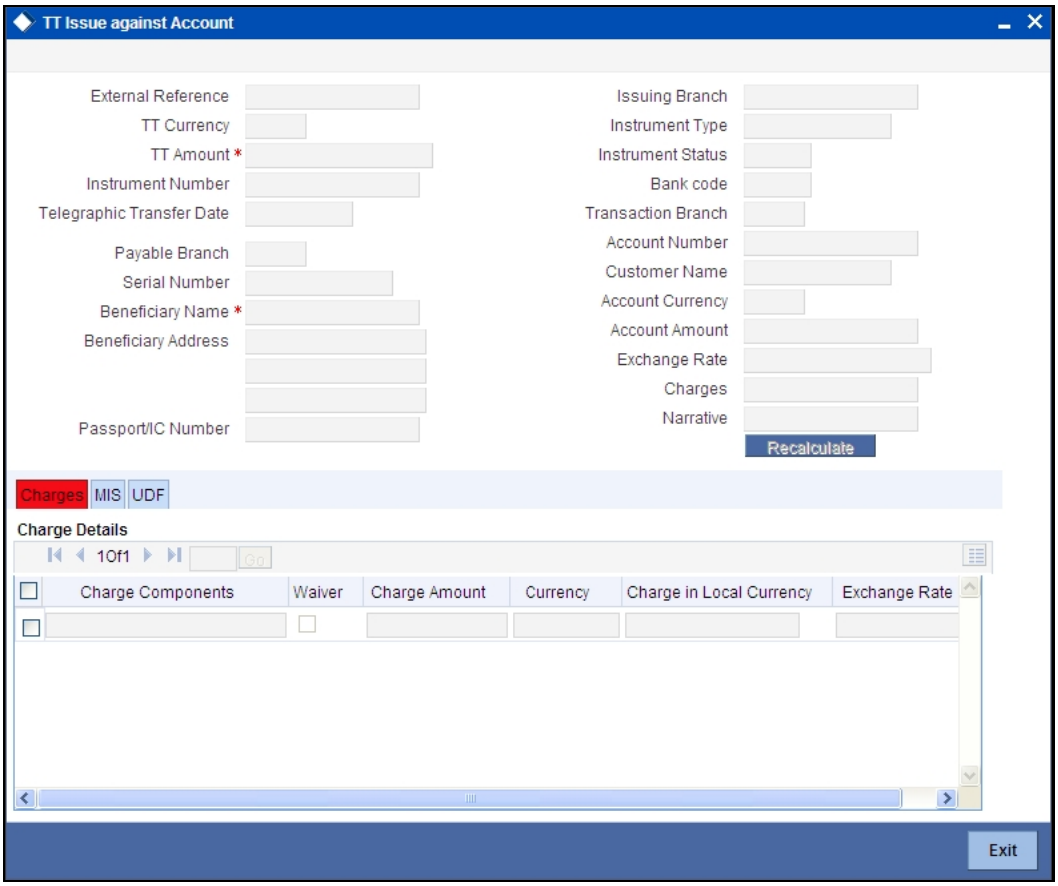
The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

7.14.1 Specifying charge details

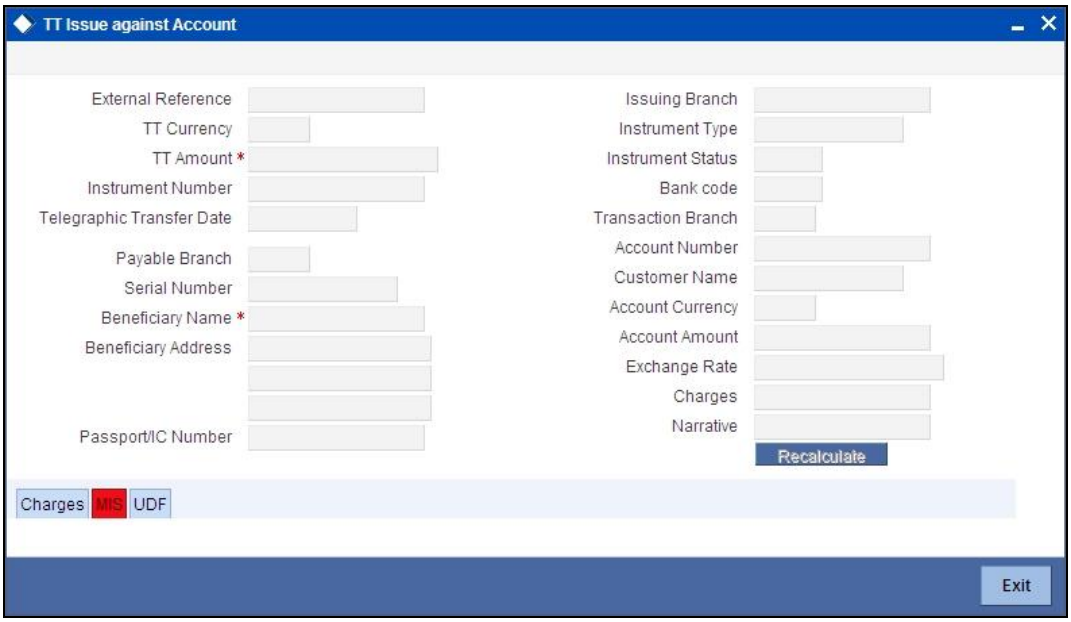
Click on the 'Charges' tab to capture charge related details.



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

7.14.2 Specifying MIS Details

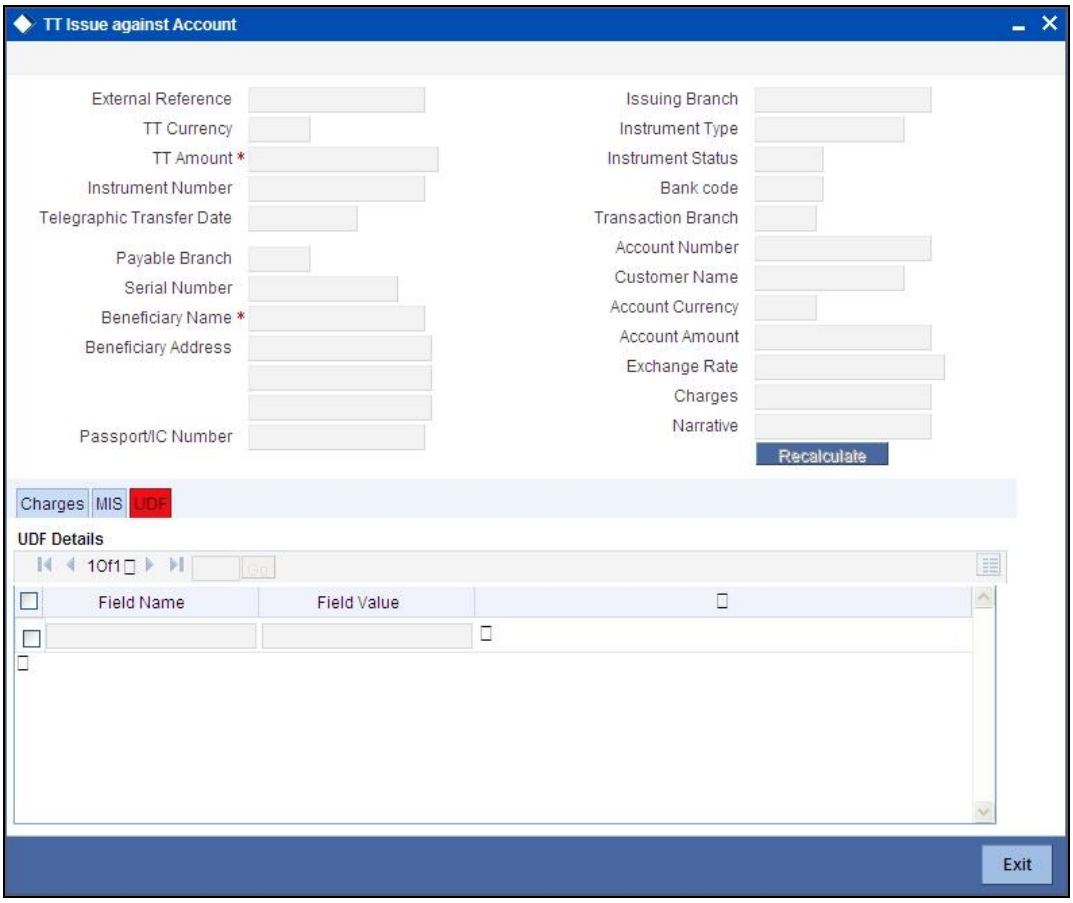
Click on the MIS tab to capture details pertaining to MIS.



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

7.14.3 Specifying the UDF details

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



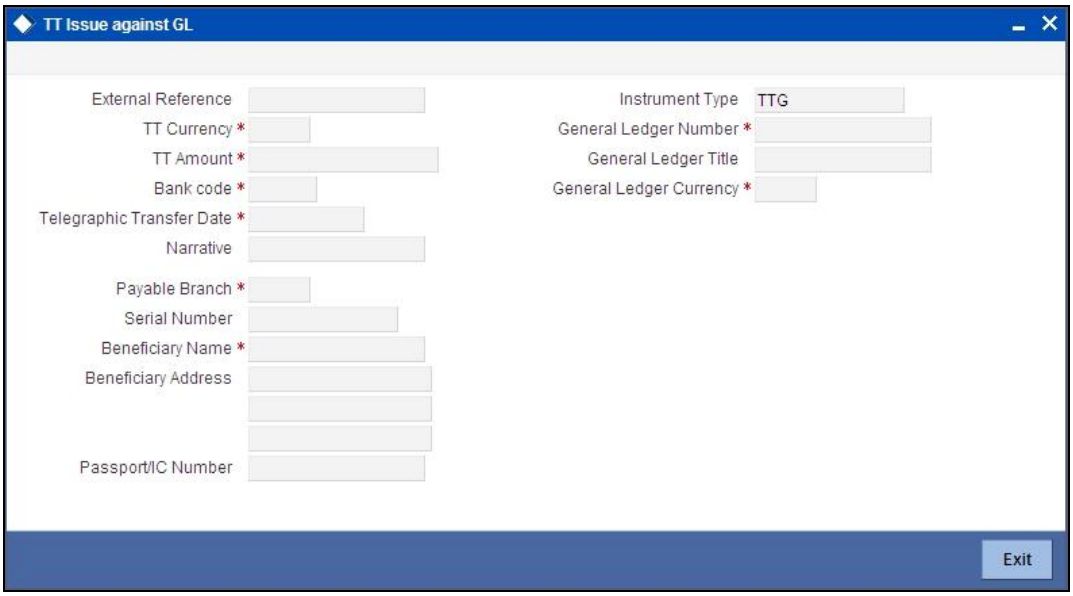
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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.

7.15 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.

Instrument 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.

Account Title

The system displays a brief title for the chosen account.

Banker's Cheque Date

The date on which the instrument has been issued is displayed here.

TT Amount

Specify the transfer amount.

Serial Number

Specify the Serial number printed on the TT.

Passport/IC No

Specify the customer’s passport number or identification number.

Narrative

Specify description/remarks for the transaction. This is not mandatory.

Beneficiary Name

Specify the name of the beneficiary.

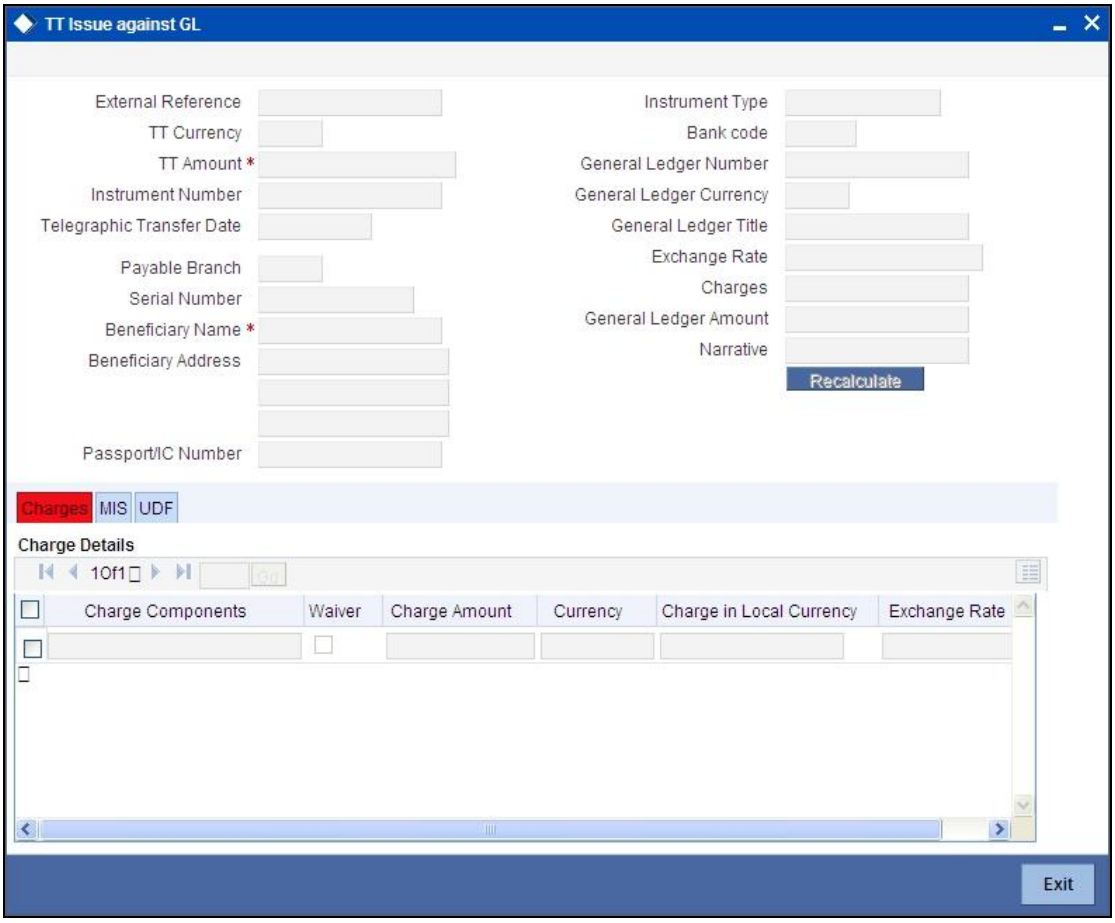
Beneficiary Address

Specify the address of the beneficiary.

Click save icon to move 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 found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:



In this stage, the above screen is displayed with the following information:

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.

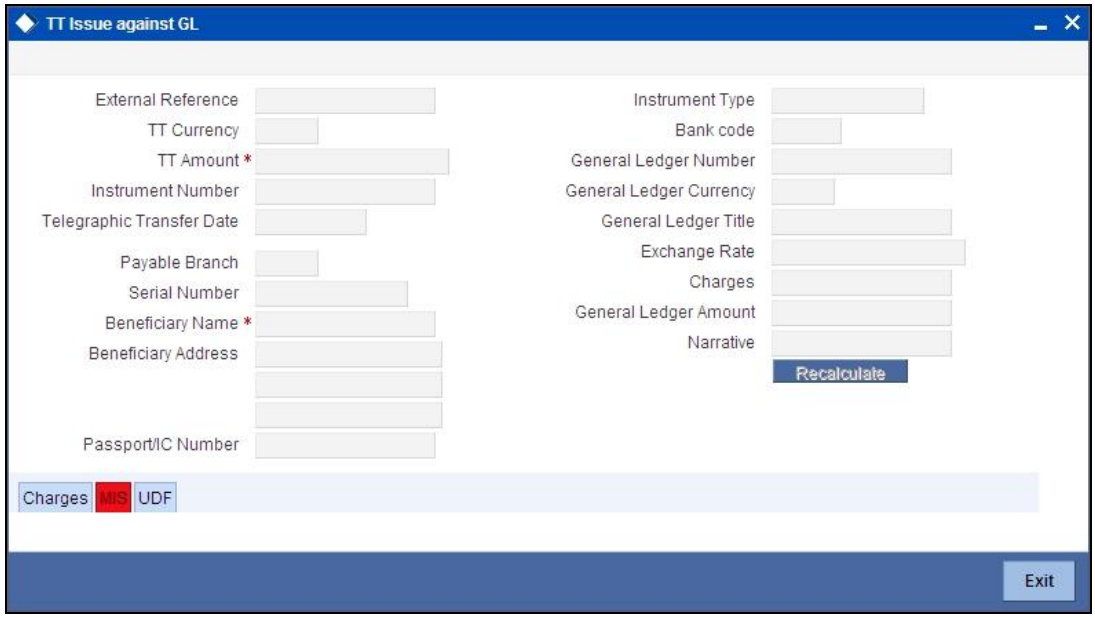
7.15.1 Specifying Charge Details

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.

7.15.2 Specifying MIS Details

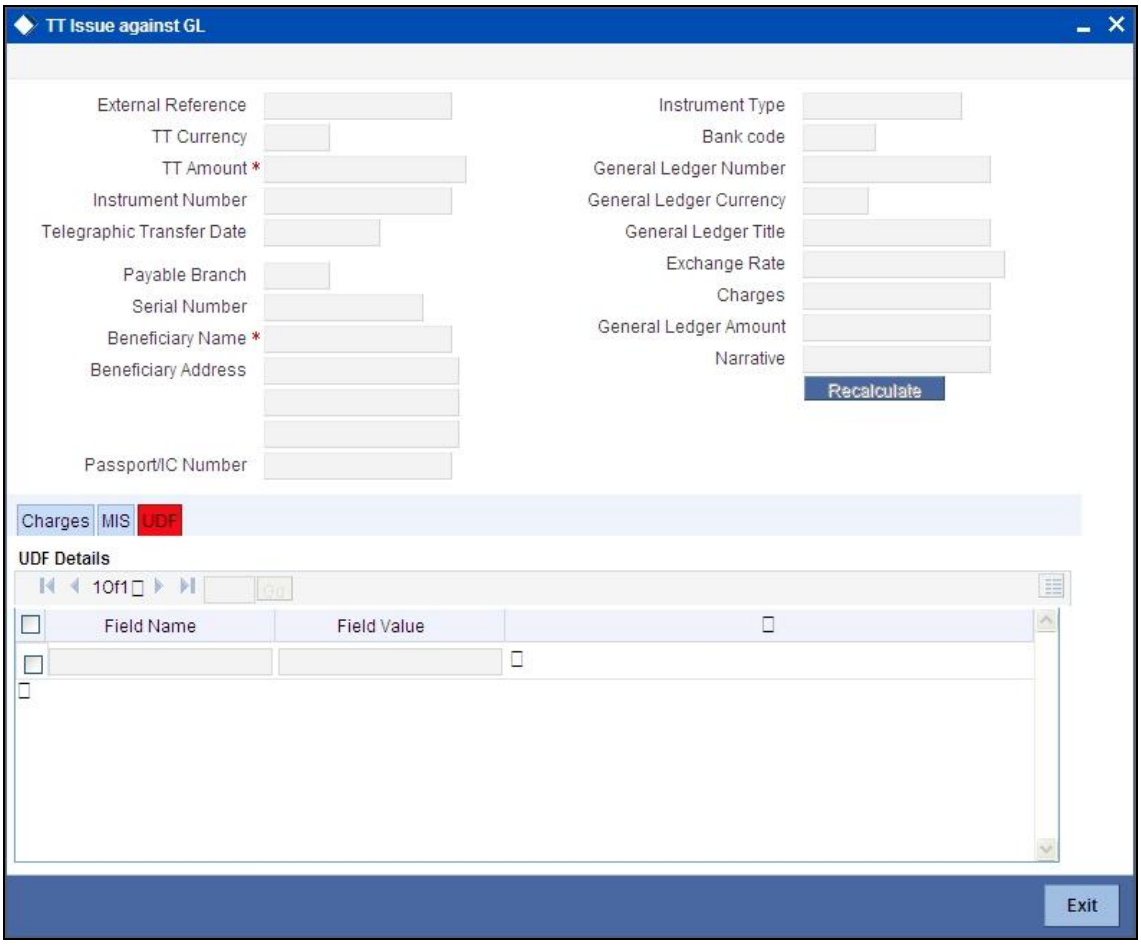
This block allows you to capture details pertaining to MIS.



Refer the section titled 'Specifying MIS details' under 'Capturing a Cash Deposit' in this manual for further details.

7.15.3 Specifying the UDF details

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



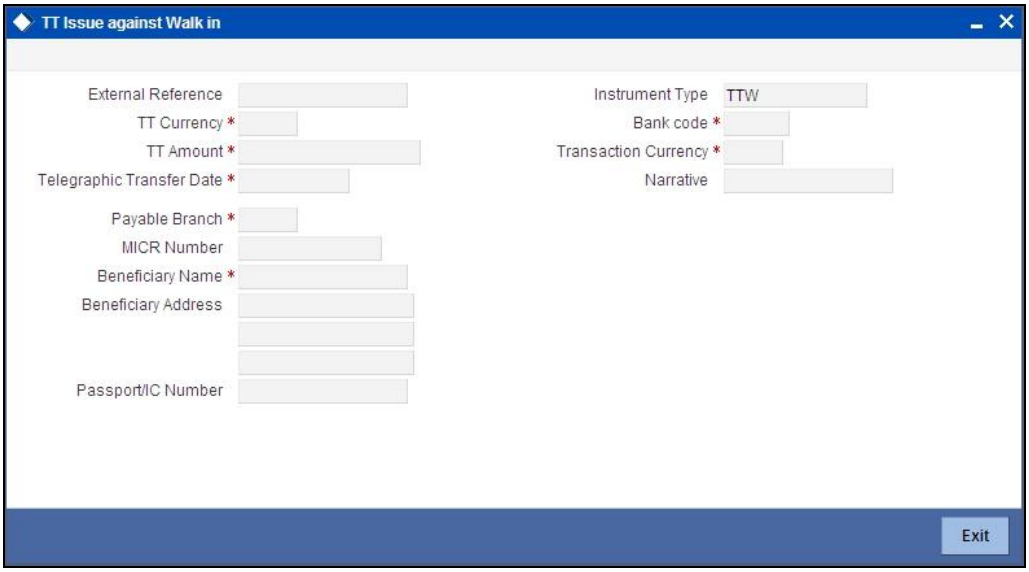
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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.

7.16 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.

Instrument 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.

Demand Draft Amount

Specify the amount for which the TT needs to be drawn in the transfer currency.

Banker's Cheque Date

The date on which the instrument has been issued is displayed here.

MICR Number

Specify the MICR number of the instrument.

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.

Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

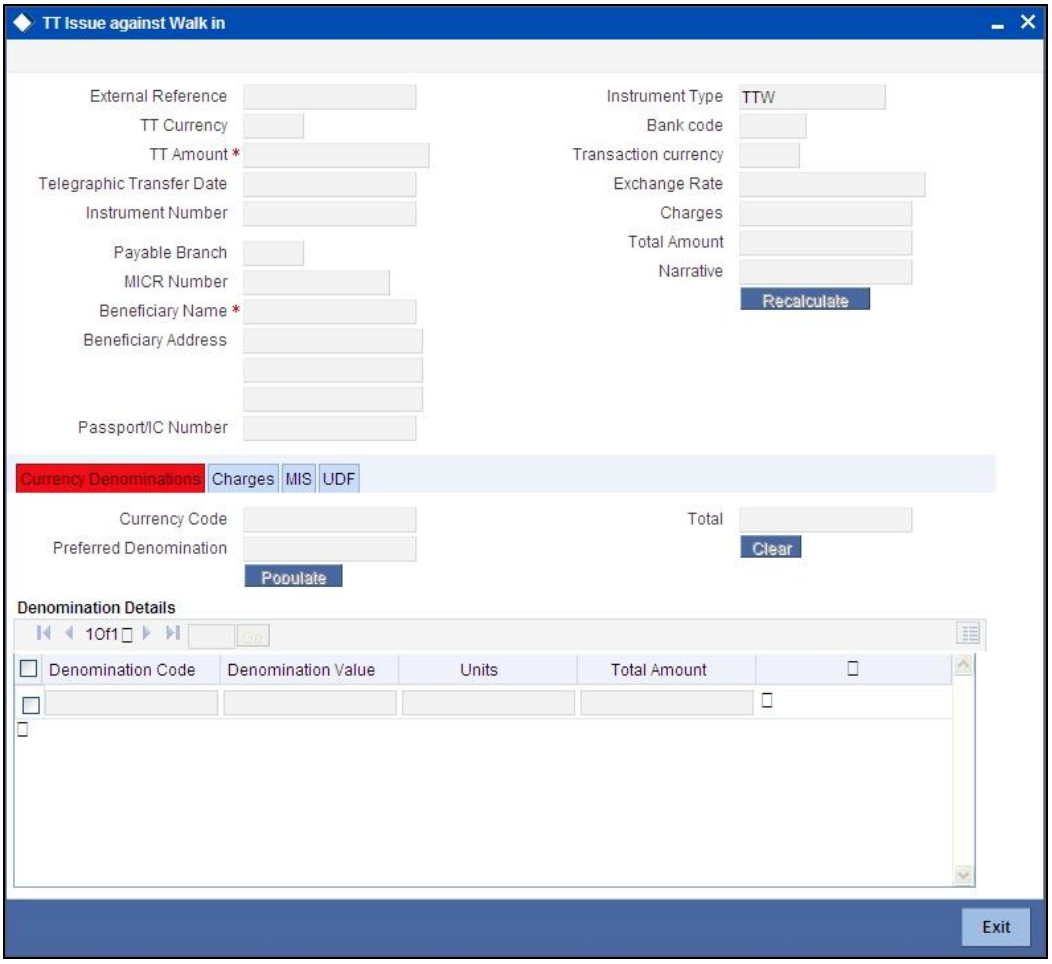
Beneficiary Address

Specify the address of the beneficiary in whose favor the telegraphic transfer is done.

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 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:

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.

7.16.1 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.

7.16.2 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.

7.16.3 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.

7.16.4 Specifying the UDF details

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

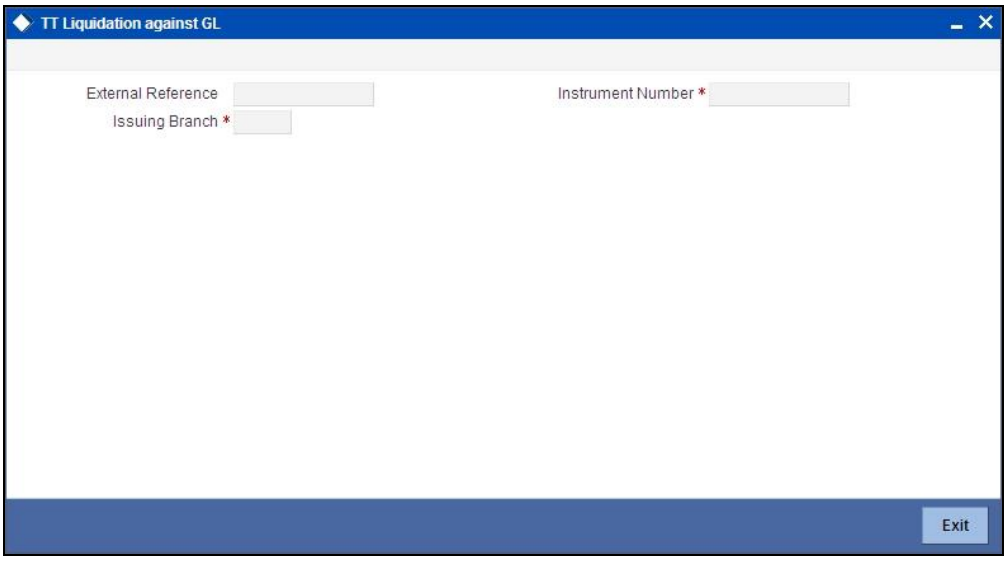
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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.

7.17 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.

You need to specify the following details:

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

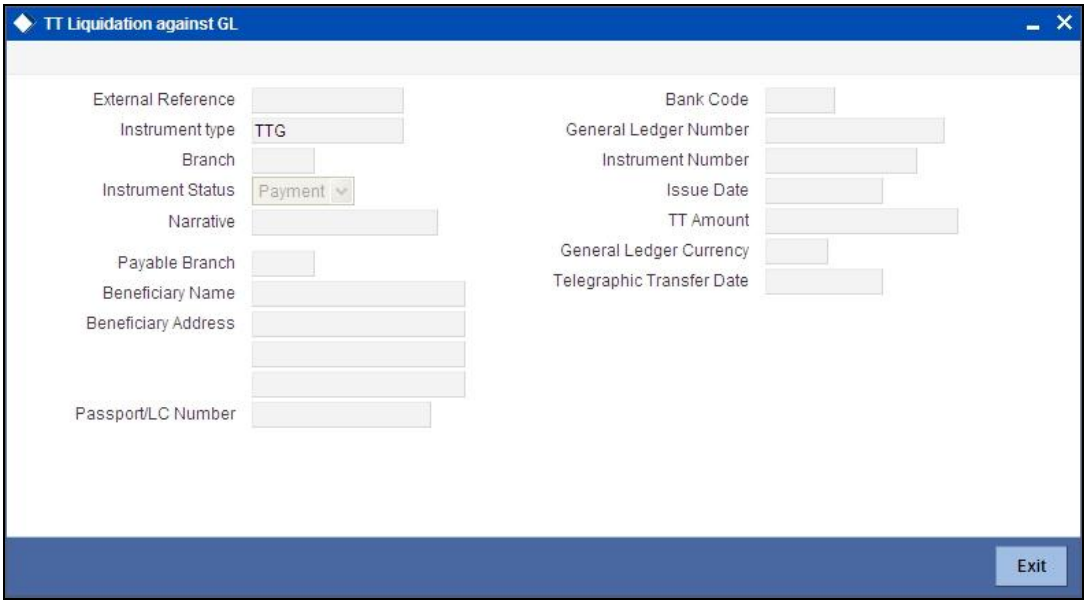
Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates the branch code and instrument number specified. The following screen will be displayed:



You can capture the following information:

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 Type

System displays the instrument maintenance in host that will be used for this transaction.

Liquidation Mode

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.

Liquidation Date

The system displays the date on which the transaction is posted.

GL account no

Specify the GL into which the amount should be liquidated.

Instrument 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.

Issue Date

The system displays the date on which the TT was issued.

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.

Passport/IC No

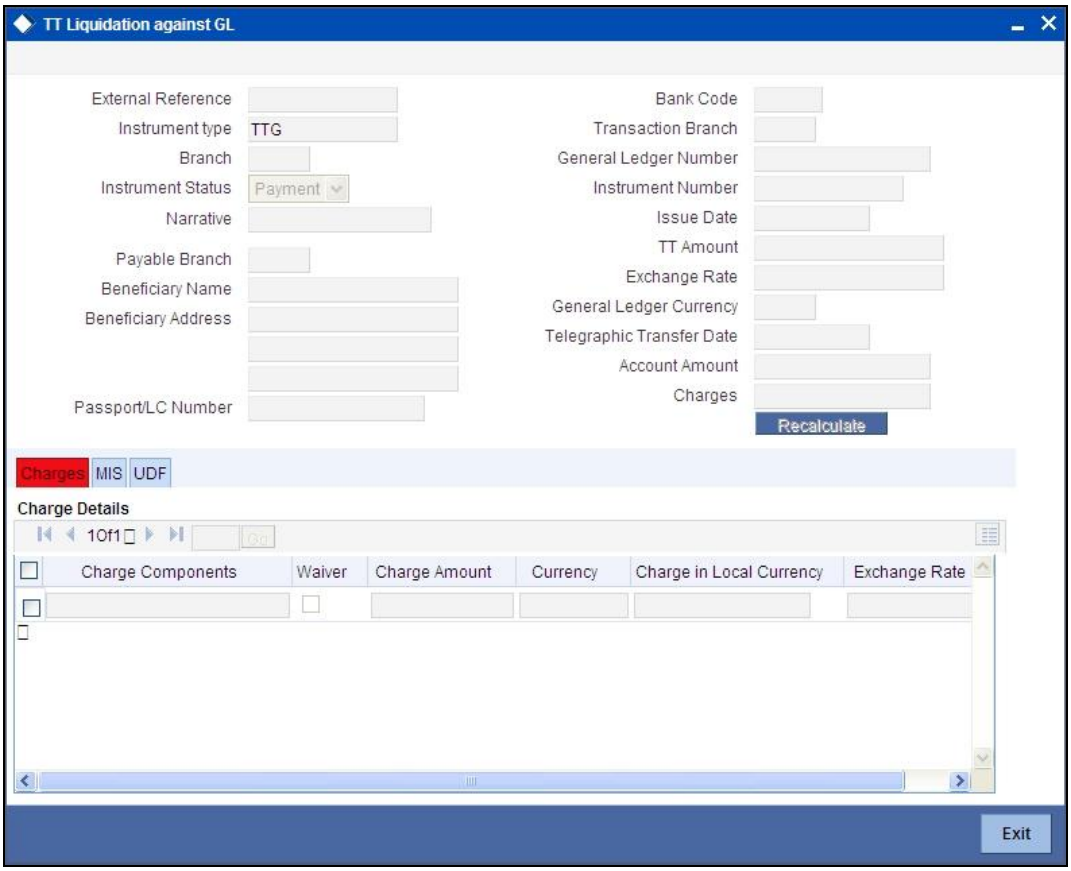
The passport number or a unique identification number of the customer is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

7.17.1 Specifying charge details

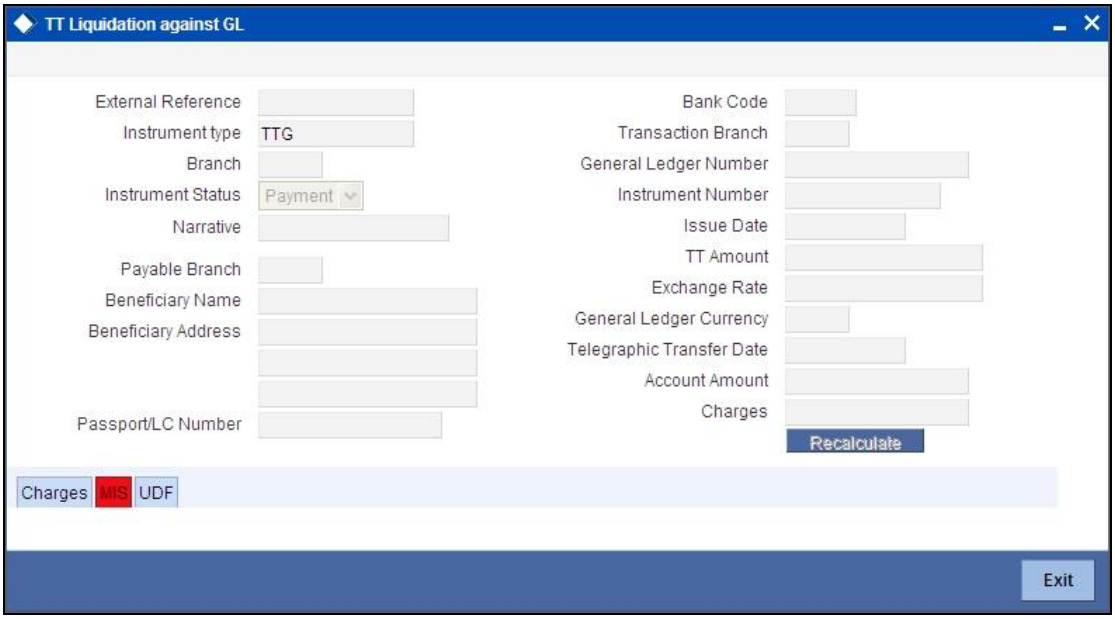
This block allows you to capture charge related details.



Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual.

7.17.2 Specifying MIS details

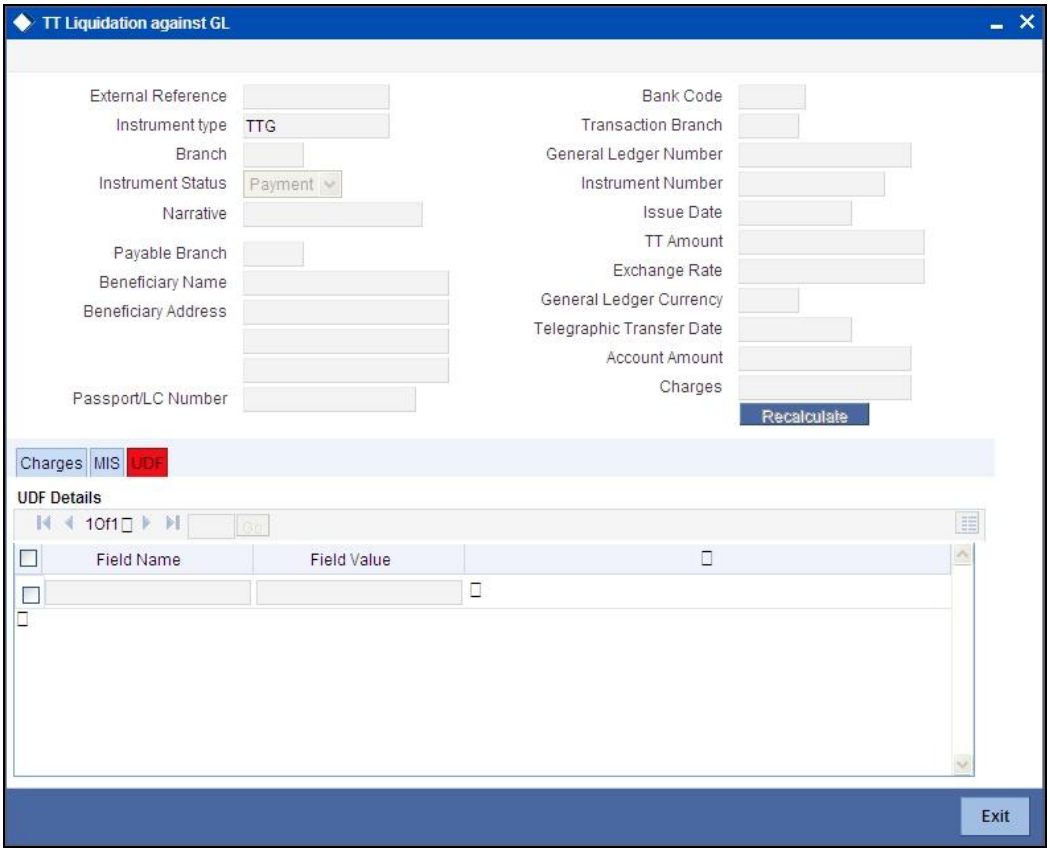
This block allows you to capture details pertaining to MIS.



Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' in this manual.

7.17.3 Specifying the UDF details

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



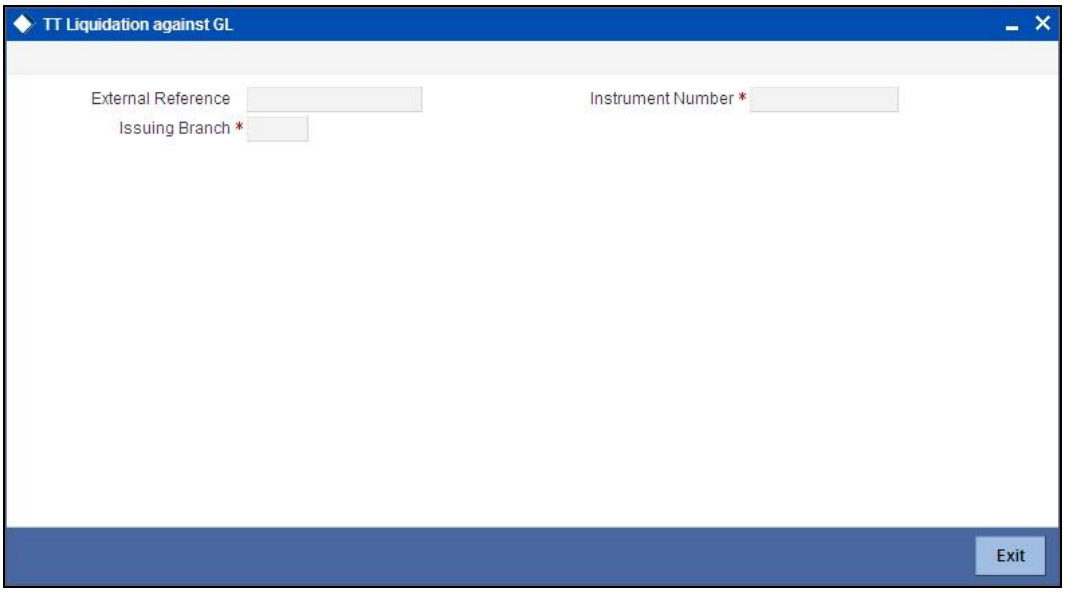
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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.

7.18 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.

You need to specify the following details:

Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified. However, you can also select the branch of issue from the adjoining option list.

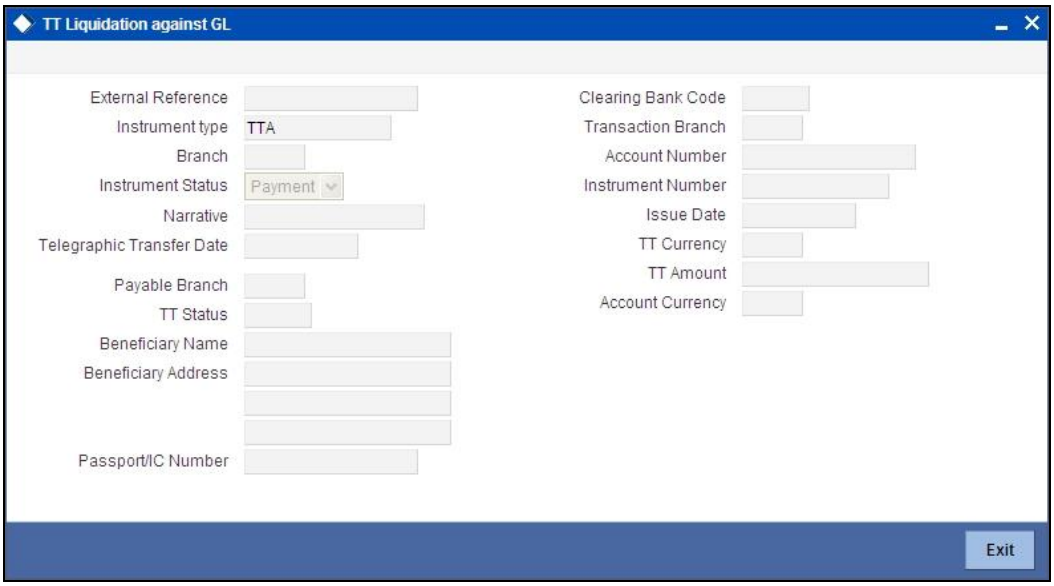
Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates the branch code and instrument number specified. The following screen will be displayed:



Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the TT has to be liquidated is displayed here.

Liquidation Mode

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.

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

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.

Liquidation Date

The system displays the date on which the transaction is posted.

Issue Date

The system displays the date on which the TT was issued.

Account Number

Specify the account into which the TT should be liquidated.

Account Branch

The branch to which the account belongs is displayed here.

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.

Passport / IC No

The passport number or a unique identification number of the customer is displayed here.

Narrative

You can enter remarks for the transaction.

Specifying charge details

This block allows you to capture charge related details.

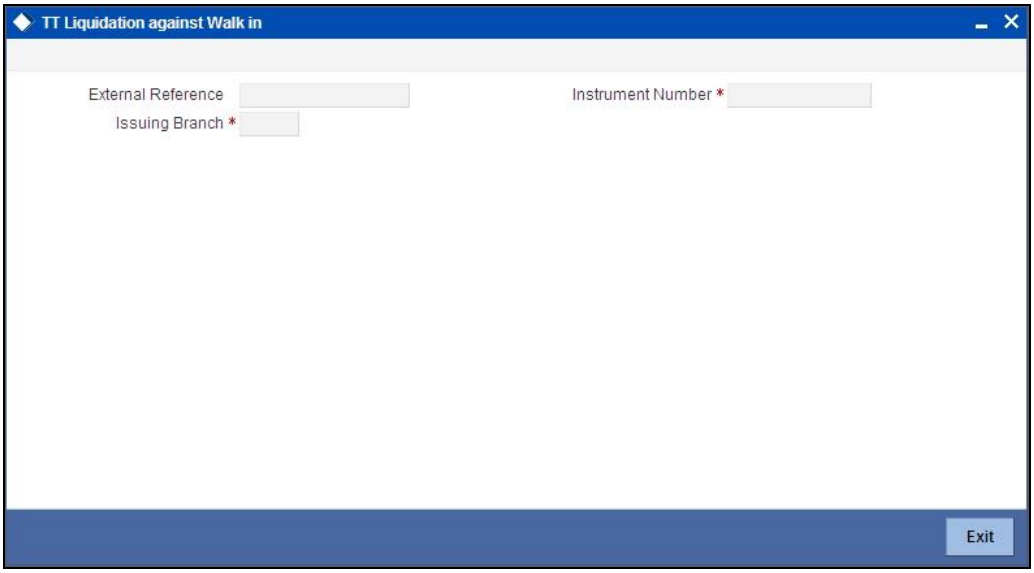
Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..

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.

7.19 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.

You need to specify the following details:

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

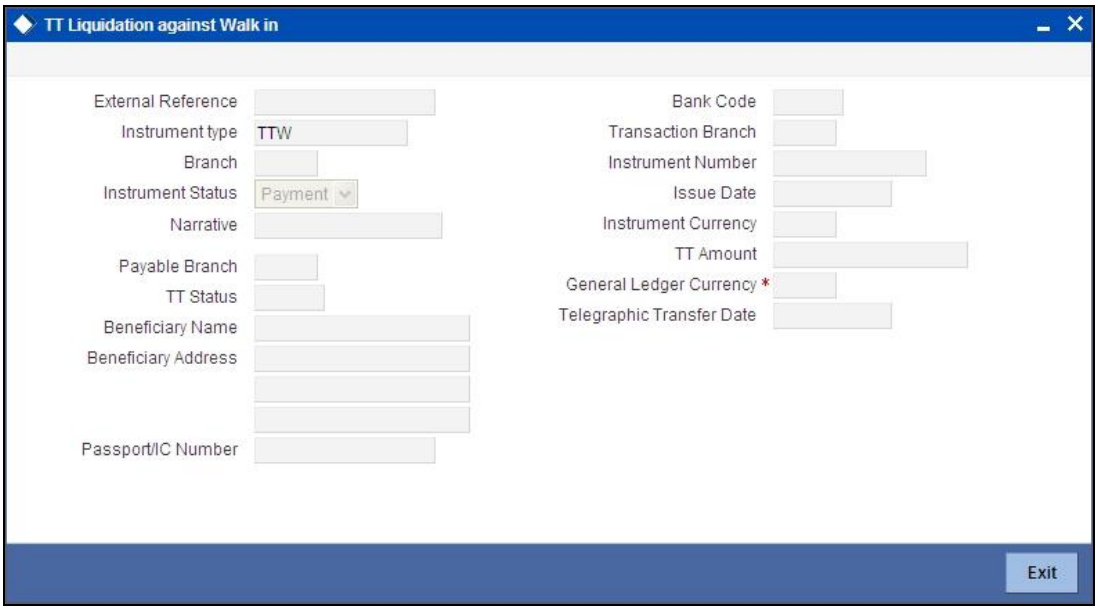
Issue Branch

The branch where the TT has been issued is displayed. However, you can also select the branch of issue from the adjoining option list.

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 found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:



The following details will be displayed on invoking this screen:

Liquidation Mode

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.

TT Currency

The system displays the currency in which the TT has been issued.

Instrument Amount

The amount for which the cheque amount has been issued is displayed here.

Issue Date

The system displays the date on which the TT was issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

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.

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.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

Narrative

Here, you can enter remarks pertaining to the transaction.

Txn Currency

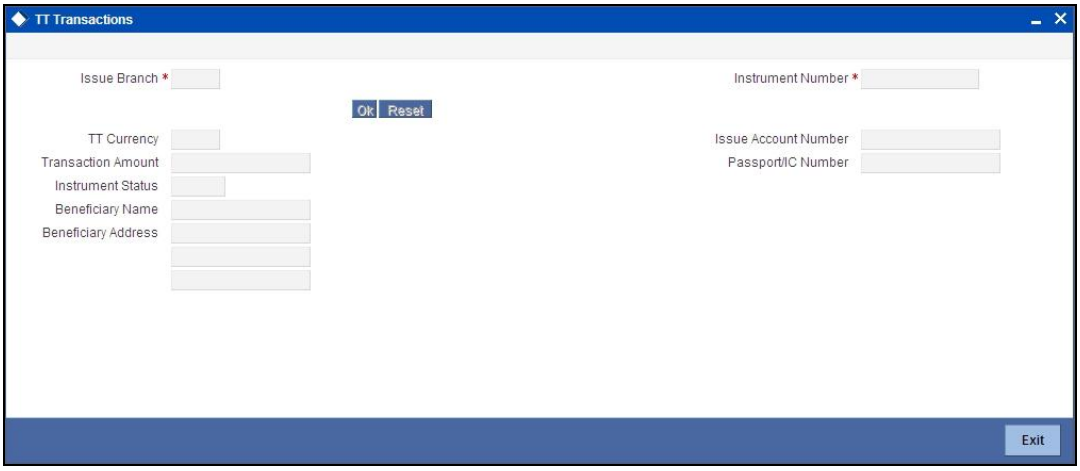
Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the Host.

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 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.

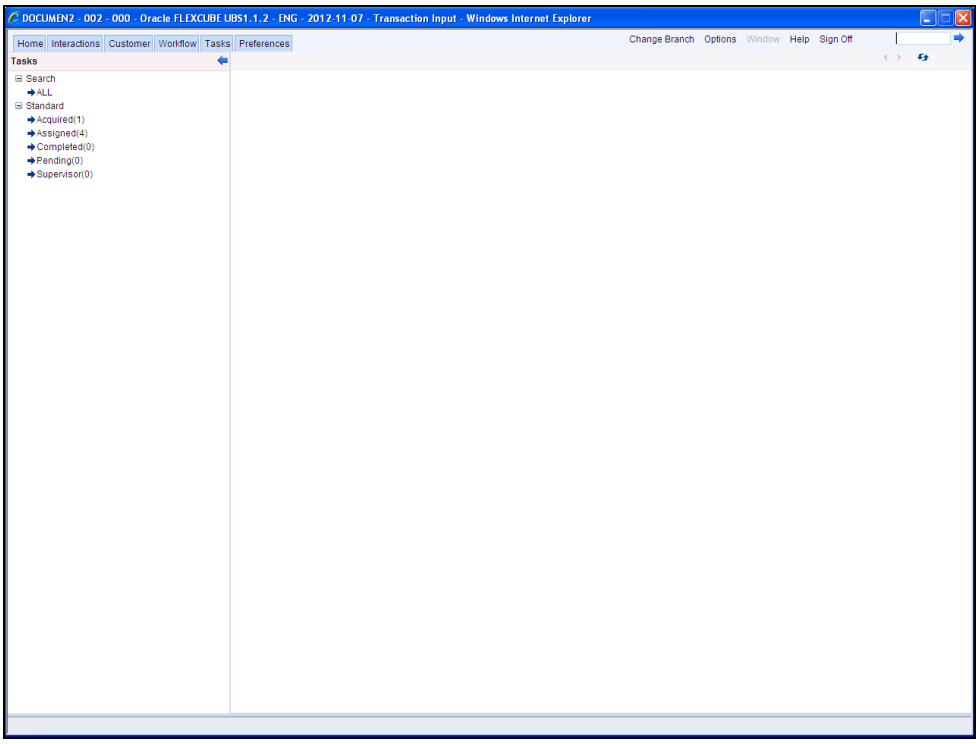
After you specify the above details, click 'Ok' button.

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

7.21 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.



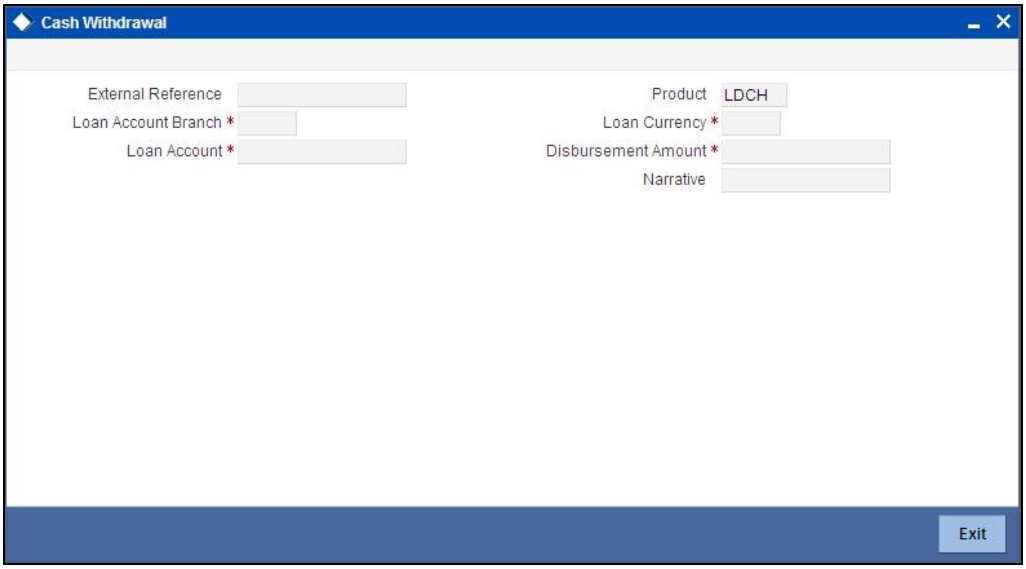
You can select the transaction that needs to be reversed by clicking on it.

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 following message:

Transaction Completed Successfully

7.22 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.

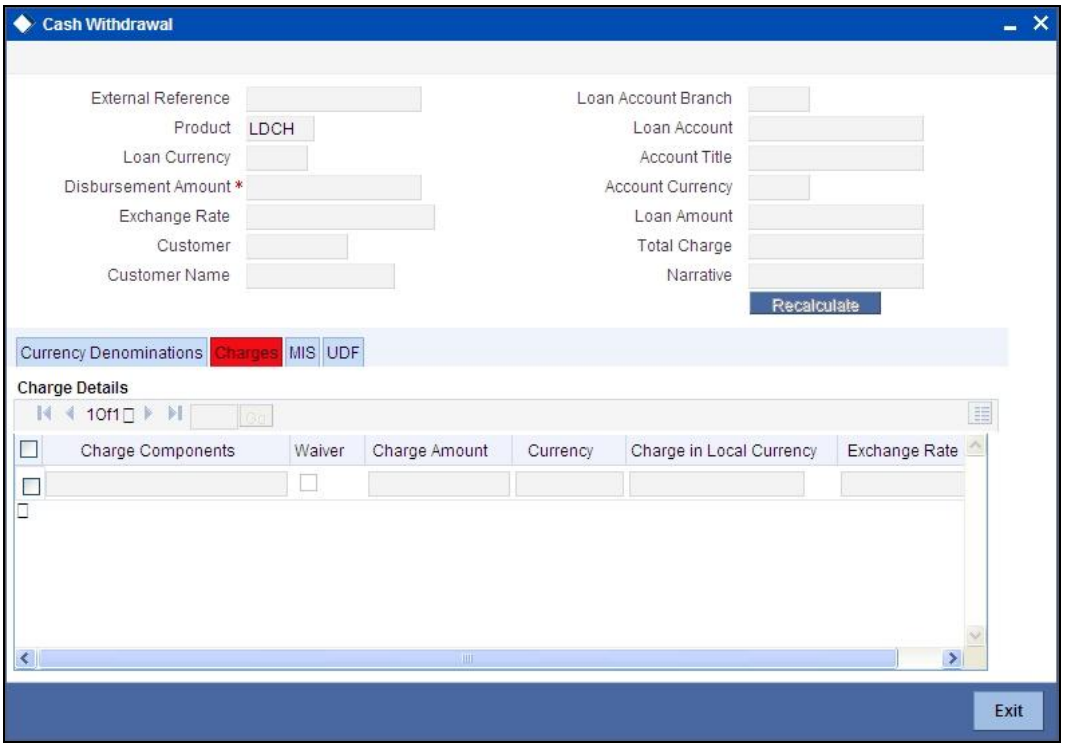
Disbursement Amount

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.

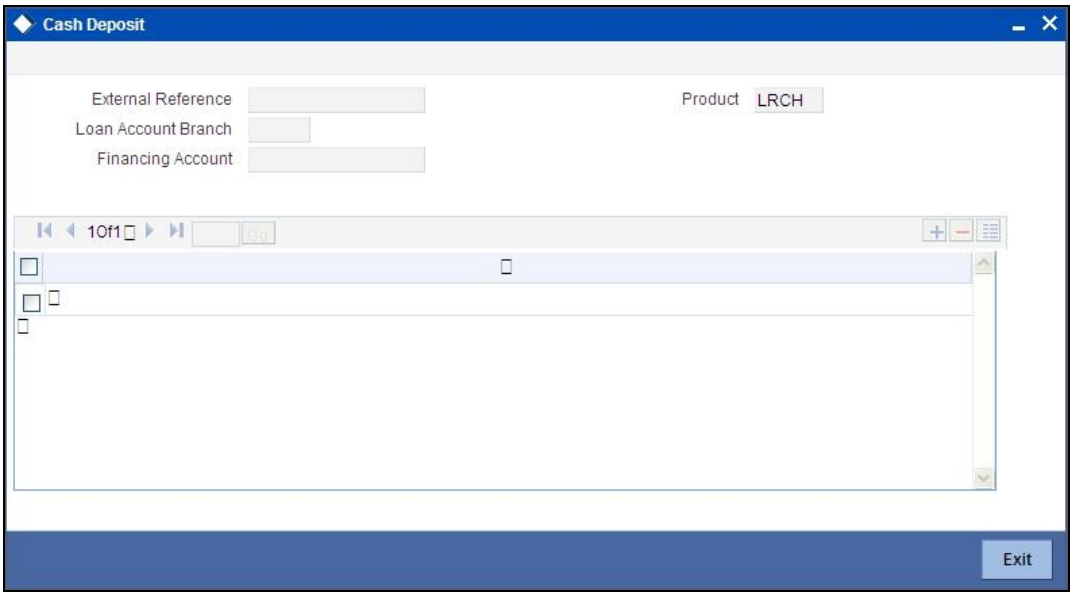
On saving the transaction, it will move to the enrichment stage for further processing.

Note the following:

- 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

7.23 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:

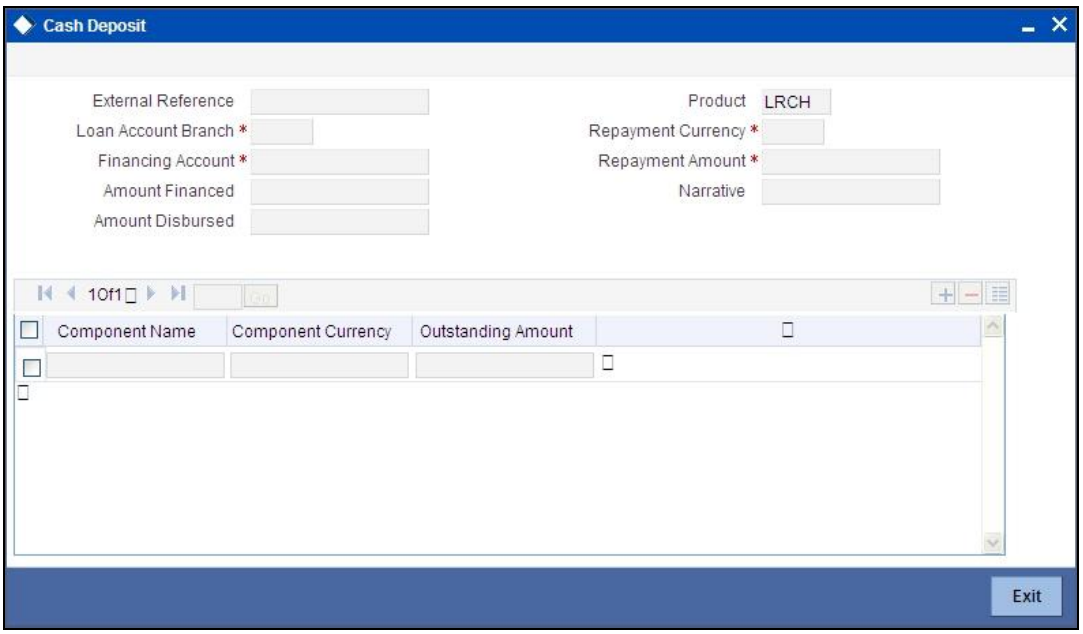
Loan Account Branch

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.

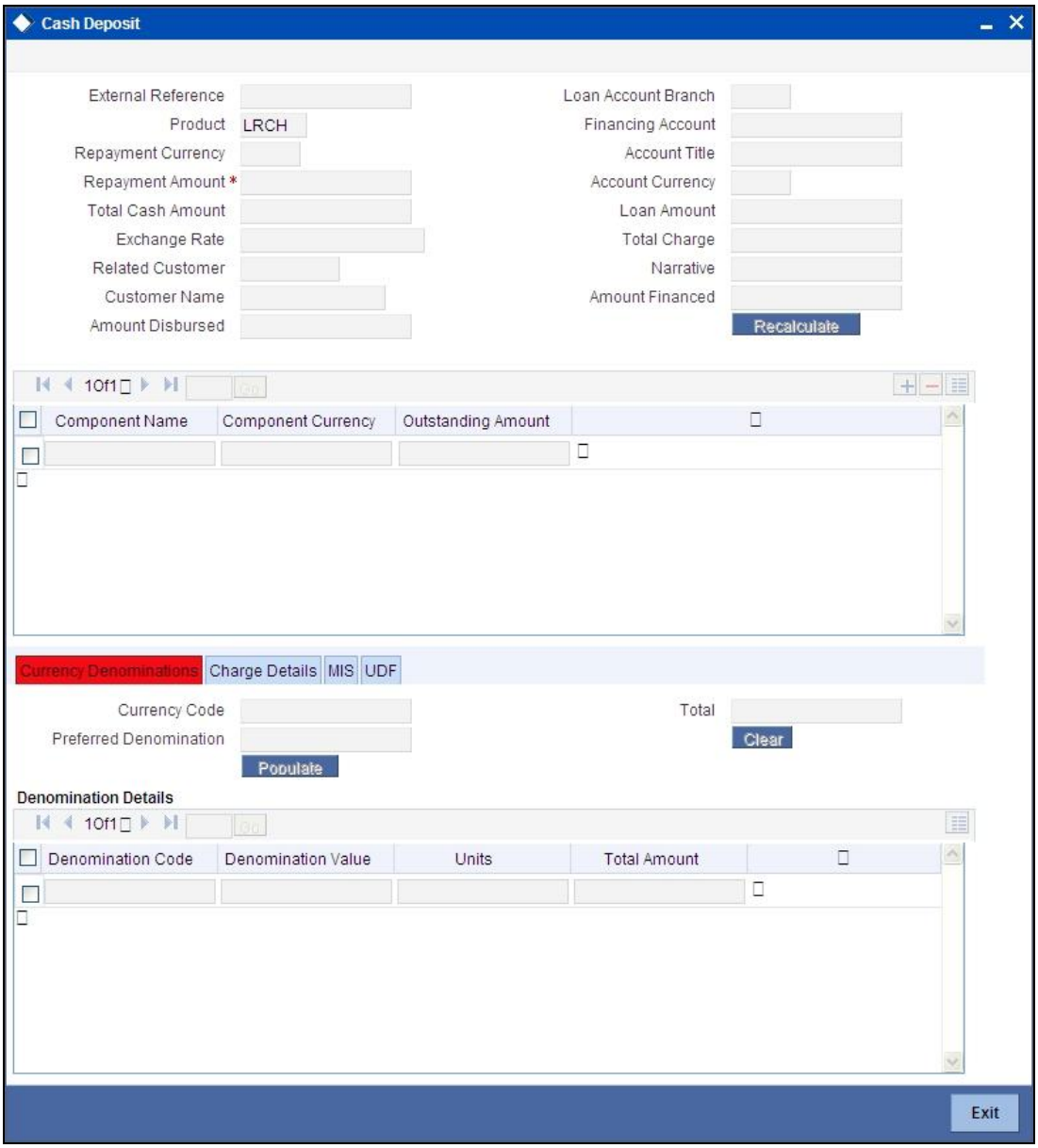
Repayment Amount

Specify the amount to be repaid.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click ‘Save’ button. The following screen along with the loan details is displayed:



Specify the following in this screen:

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.

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 following:

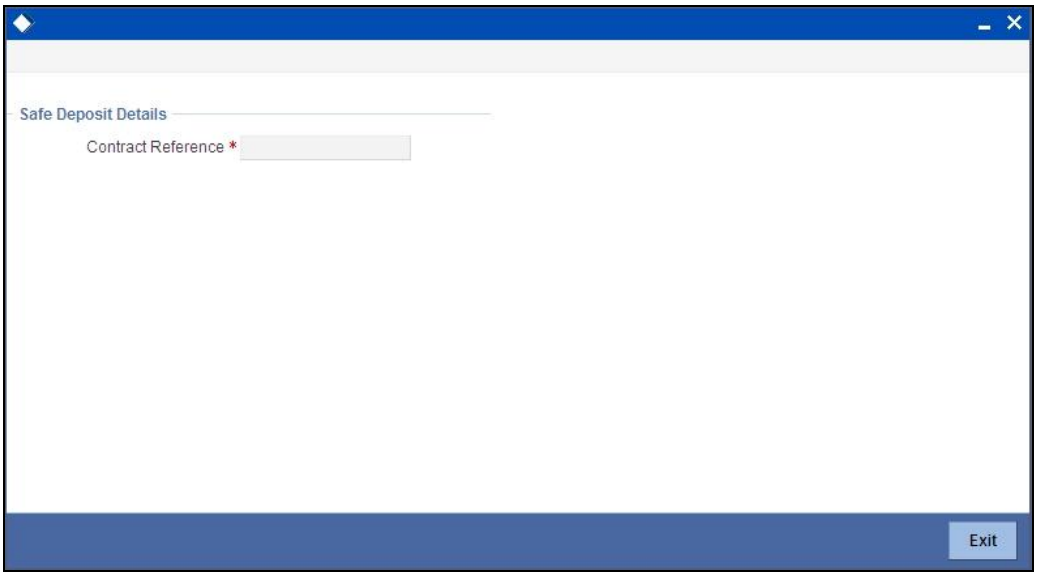
- The total amount of all the denominations must be equal to the total cash amount being paid.
- You cannot reverse these transactions from Savings module.

7.24 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:

7.24.1 Input Stage

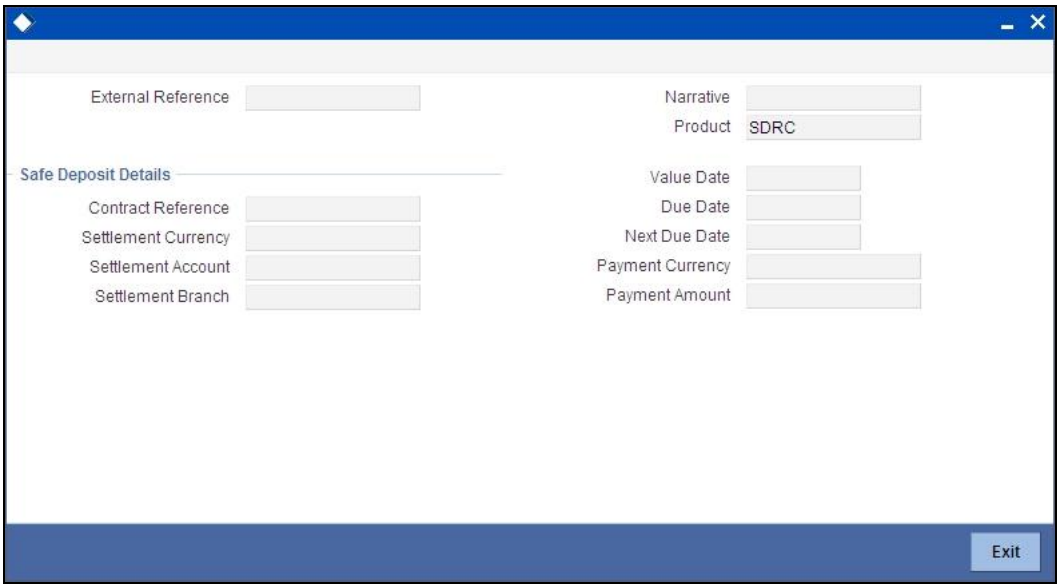
You can invoke the 'Safe Deposit Rental By Cash' screen by typing '3401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The following screen is displayed:



In this screen, select the Contract Reference Number of the transaction from the option list and click the save icon. The transaction will move on the next stage.

7.24.2 Enrichment Stage

On clicking the save icon, the system will display the following screen:



In this screen, the system will display 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.

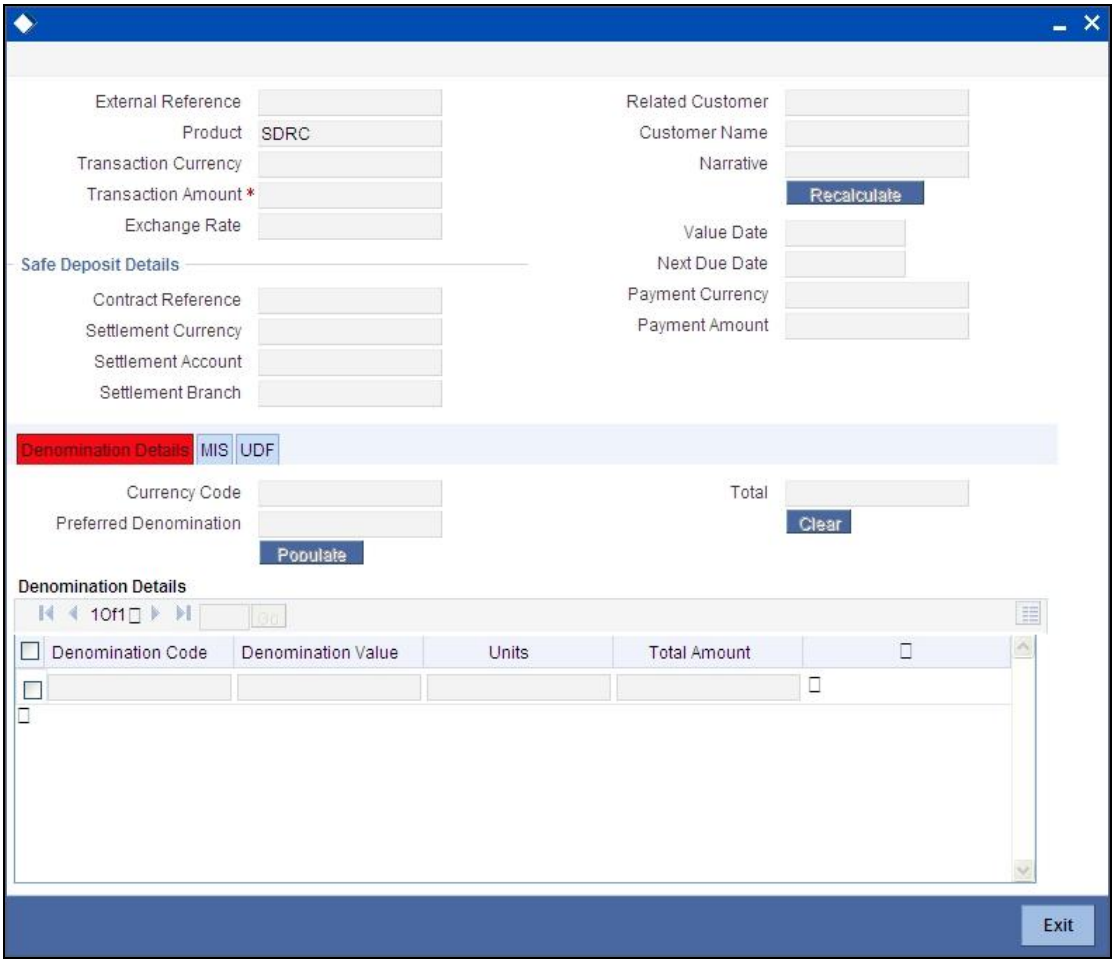
Settlement Branch

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. The following screen will be displayed



In this screen, you can enter the details pertaining to denomination, MIS and UDF:

7.24.2.1 Denomination Details

Enter the following detail:

Preferred Denomination

Specify the denomination in which the cash should be paid.

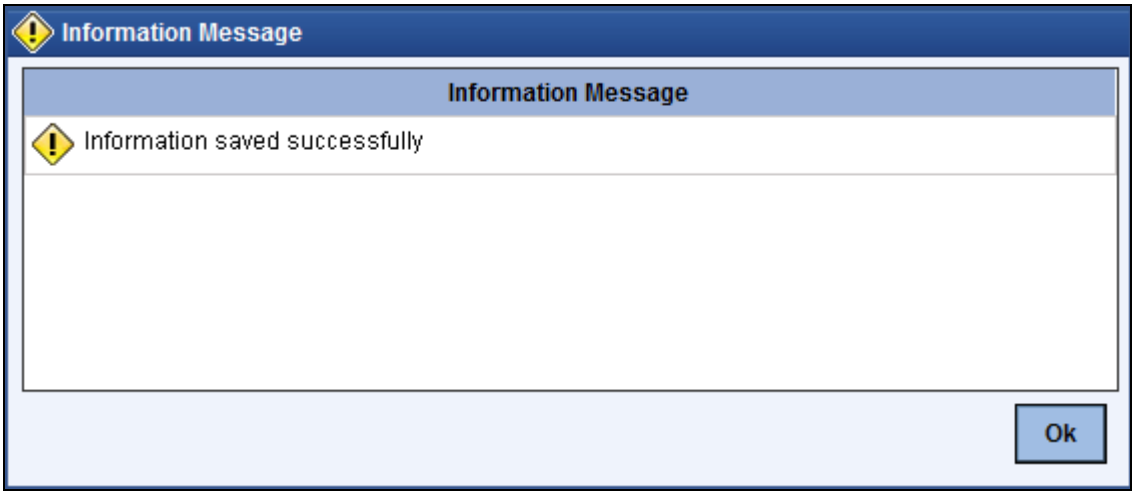
After entering the denomination click ‘Populate’. The system will default the units for the denomination specified. You can modify the denomination and units if required.

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

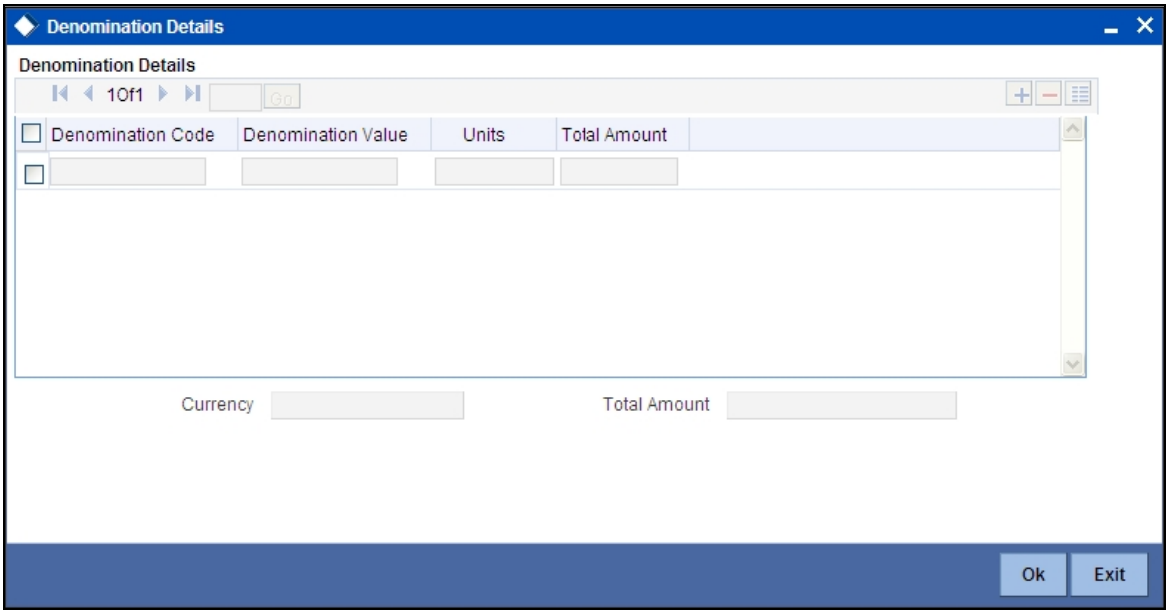
Refer the chapter ‘Operations’ in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:



7.25 Viewing Availability of Denomination in Till

You can view the count of denomination units available in Till in the ‘Denomination Count for Transaction 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.

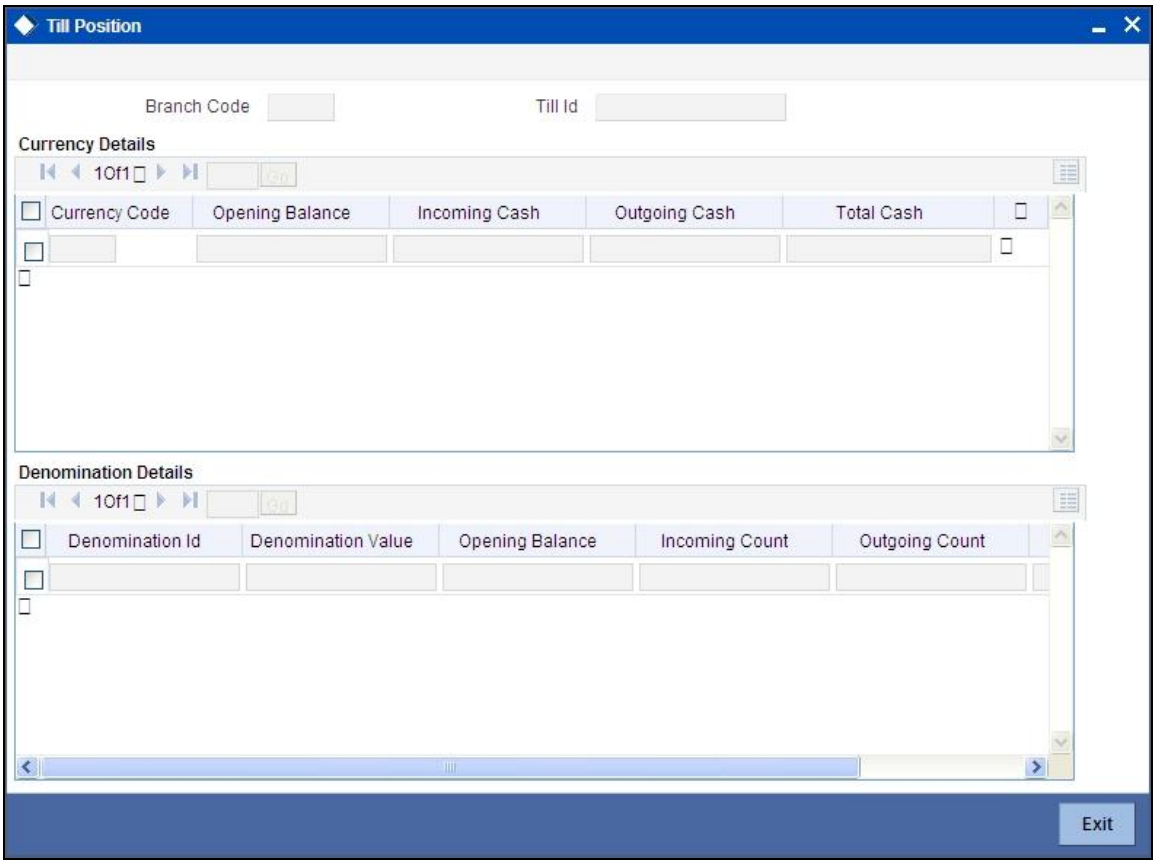


Here you can view the following details:

- 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.

7.26 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day in 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 ID

The system displays the identification of the currently logged in user.

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 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

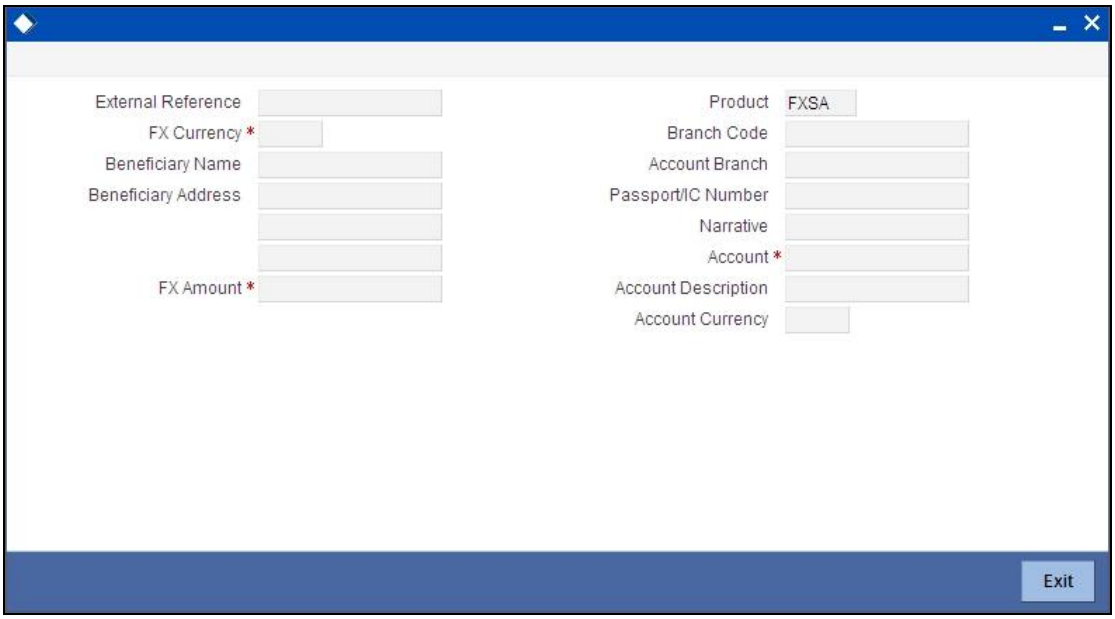
The system displays the outgoing cash in the Till for the day in terms of denominations.

Total Cash

The system displays the total cash currently available in the Till for the day in terms of denominations.

7.27 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.

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

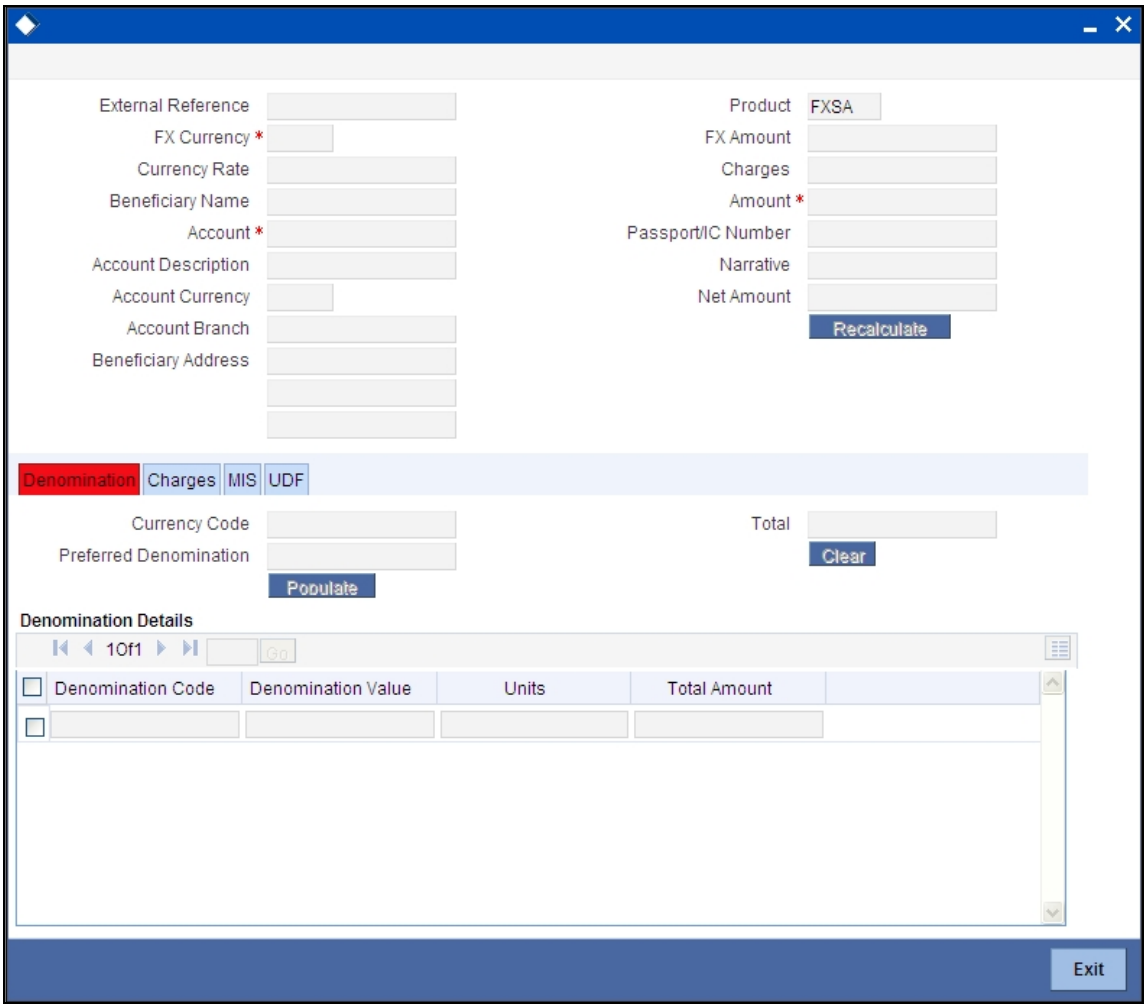
The system displays the currency in which the account is maintained.

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.



In addition to the details captured in the previous stage, the system defaults the following details:

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

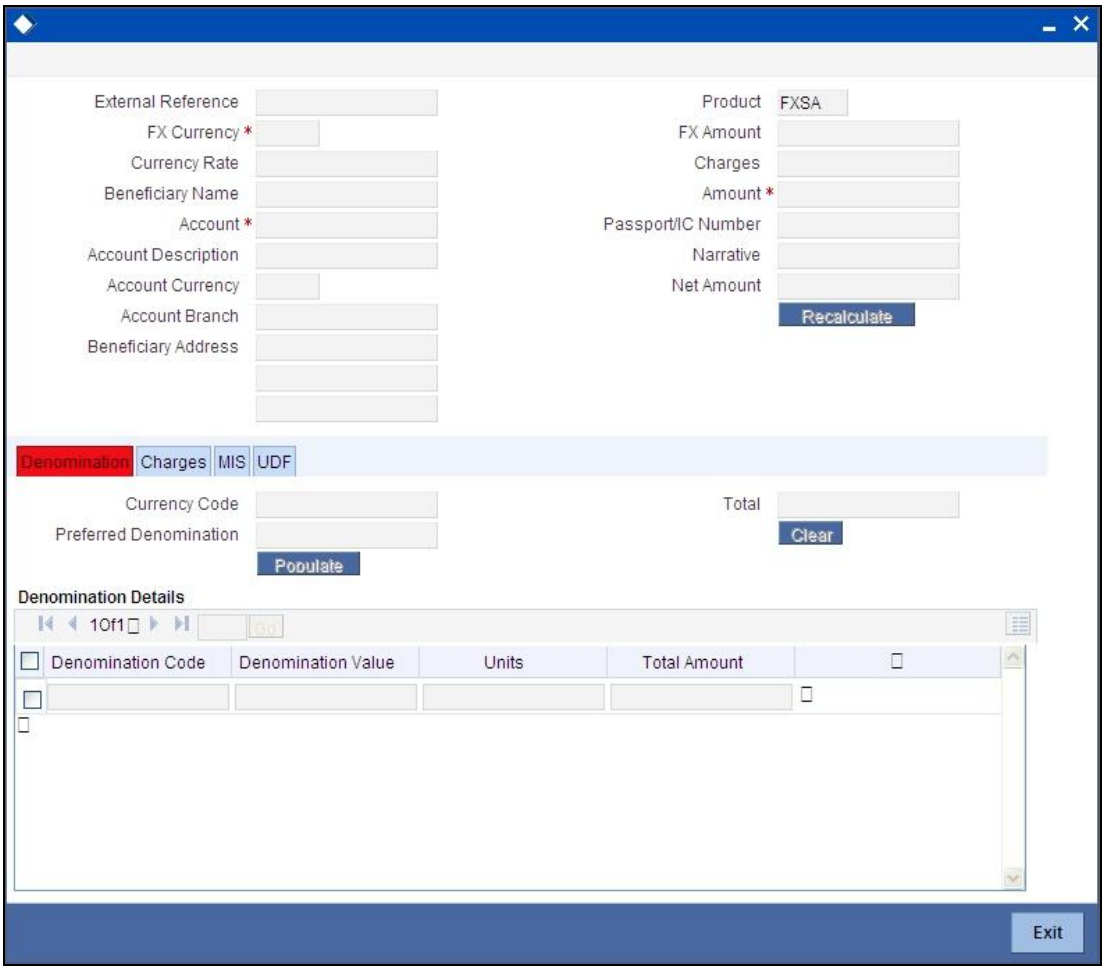
It is the sum of actual account currency amount and the charges incurred.

Currency Received Rate

Specify the current exchange rate of the currency.

7.27.1 Specifying FX Denomination Details

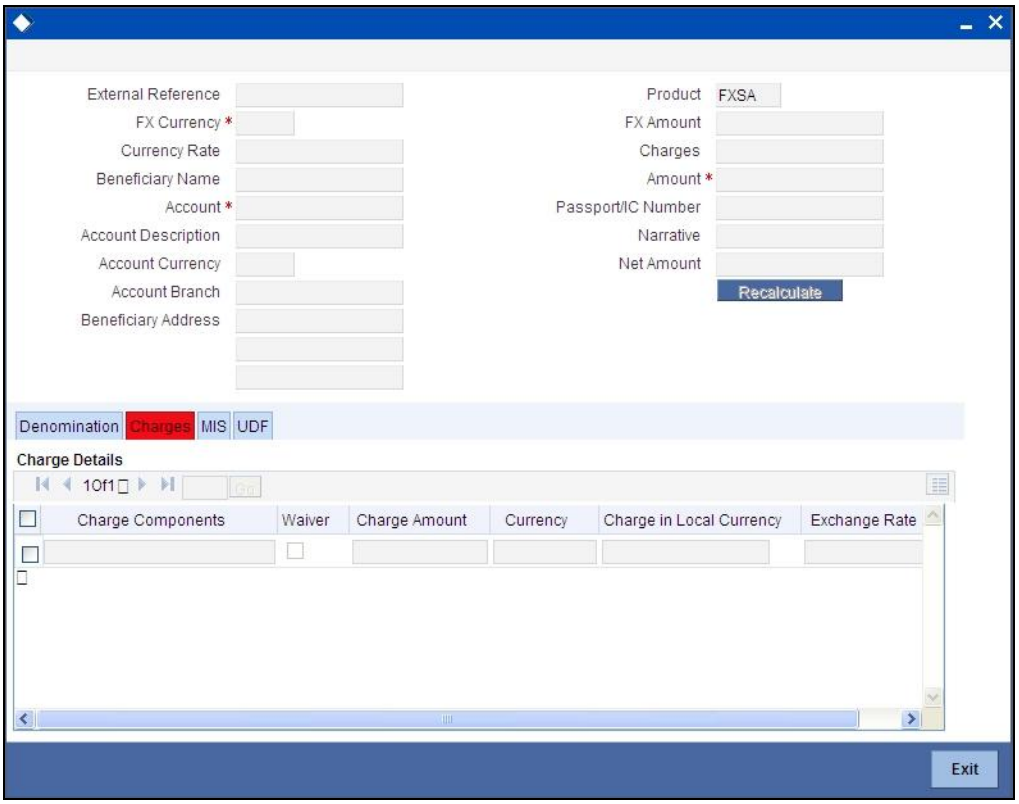
In this block, you can capture details of the foreign currency denominations involved in the transaction.



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

7.27.2 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.



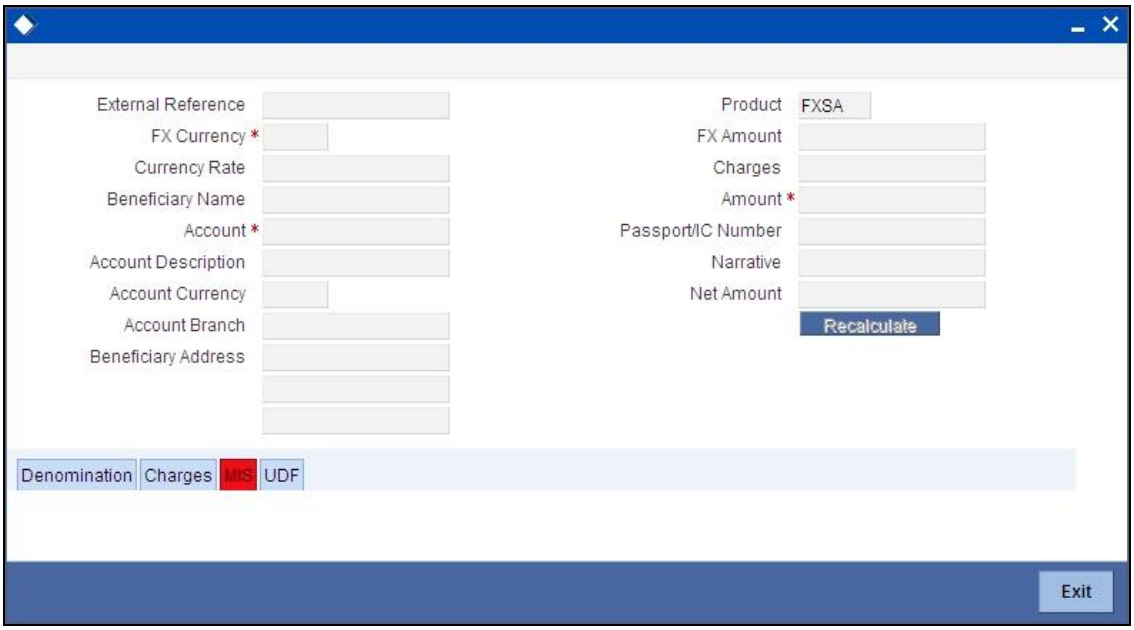
Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

7.27.2.1 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.

7.27.3 Specifying MIS details

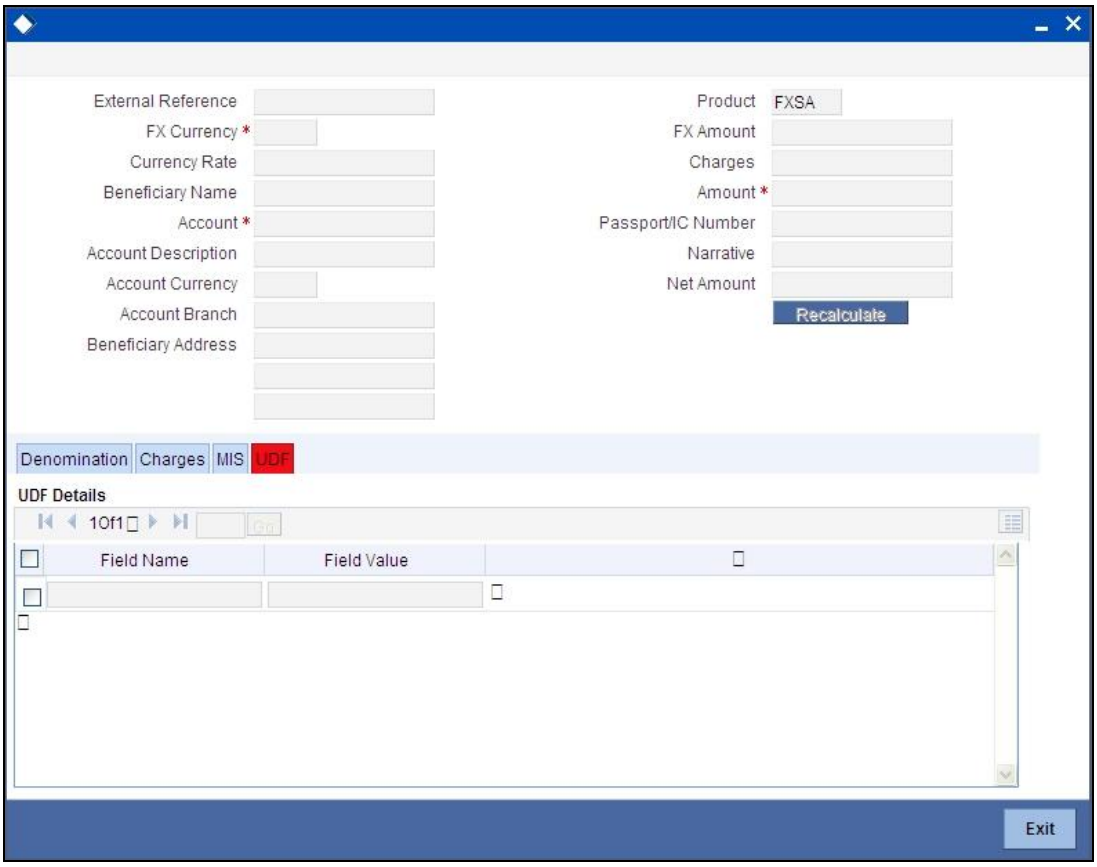
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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

7.27.4 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.

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.

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

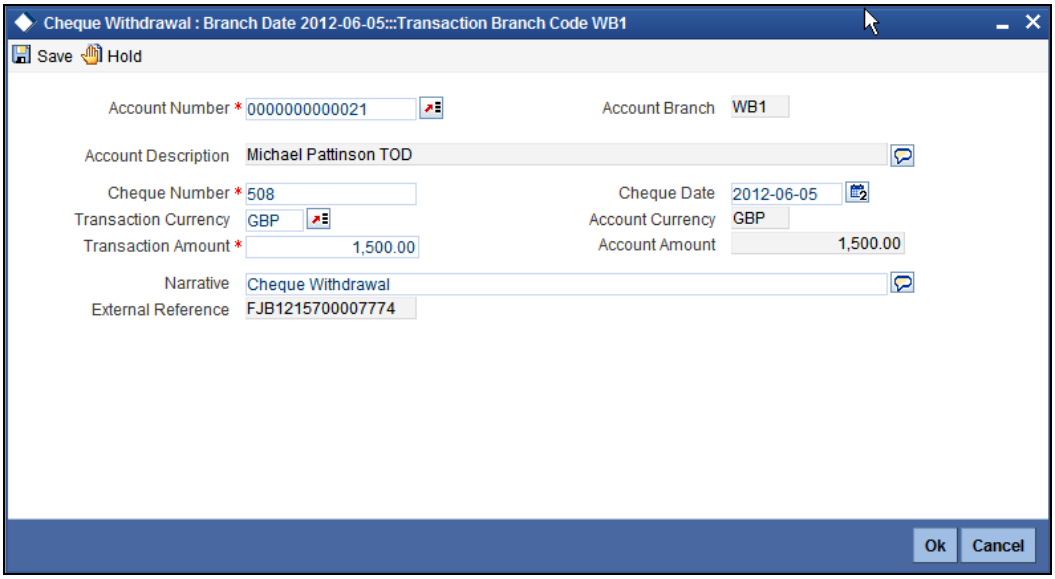
8.1 Introduction

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

8.2 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.

STOP 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

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.

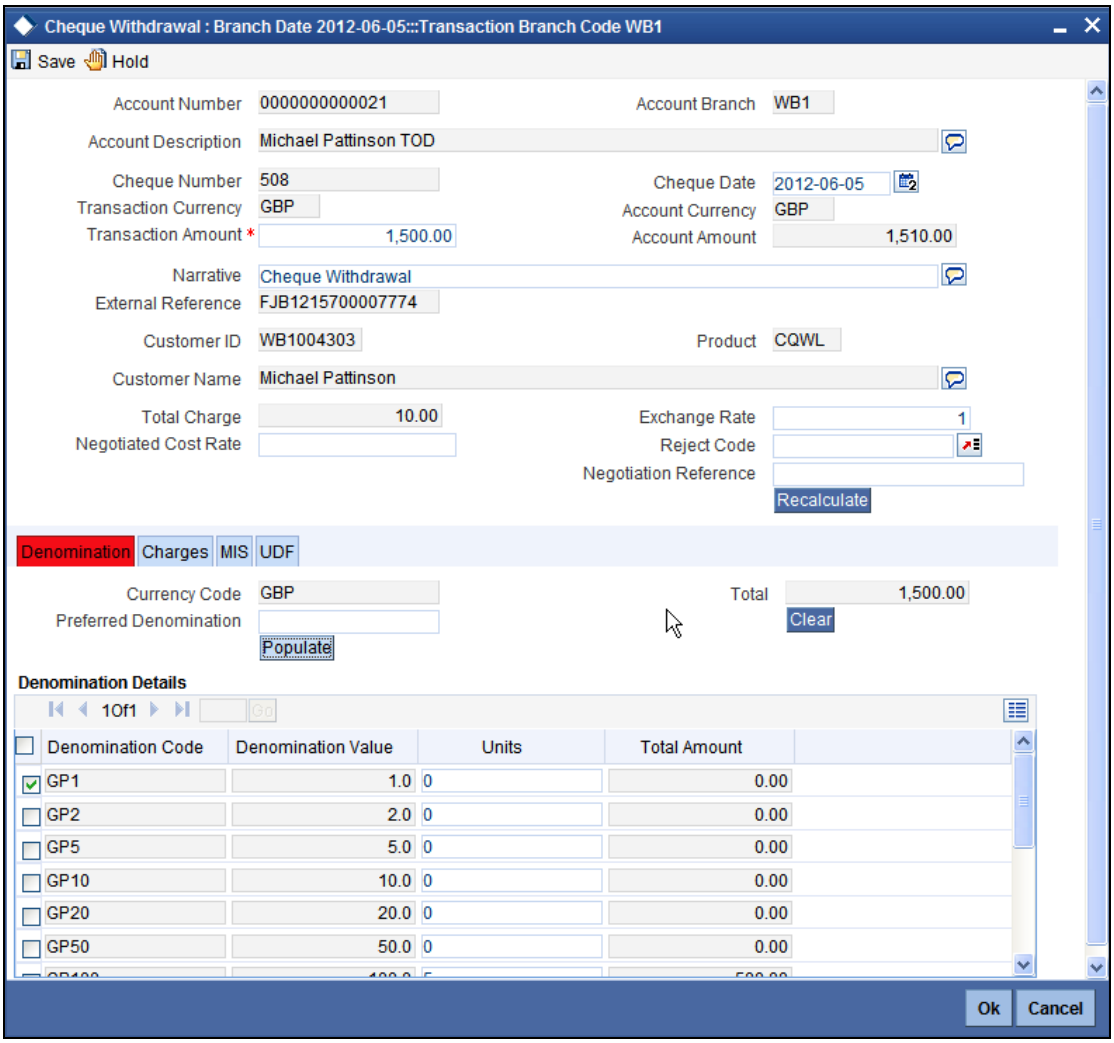
Click OK button to go to the next stage.

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.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, 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, the system allows you to capture the following information:

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.

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.

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.

8.2.1 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

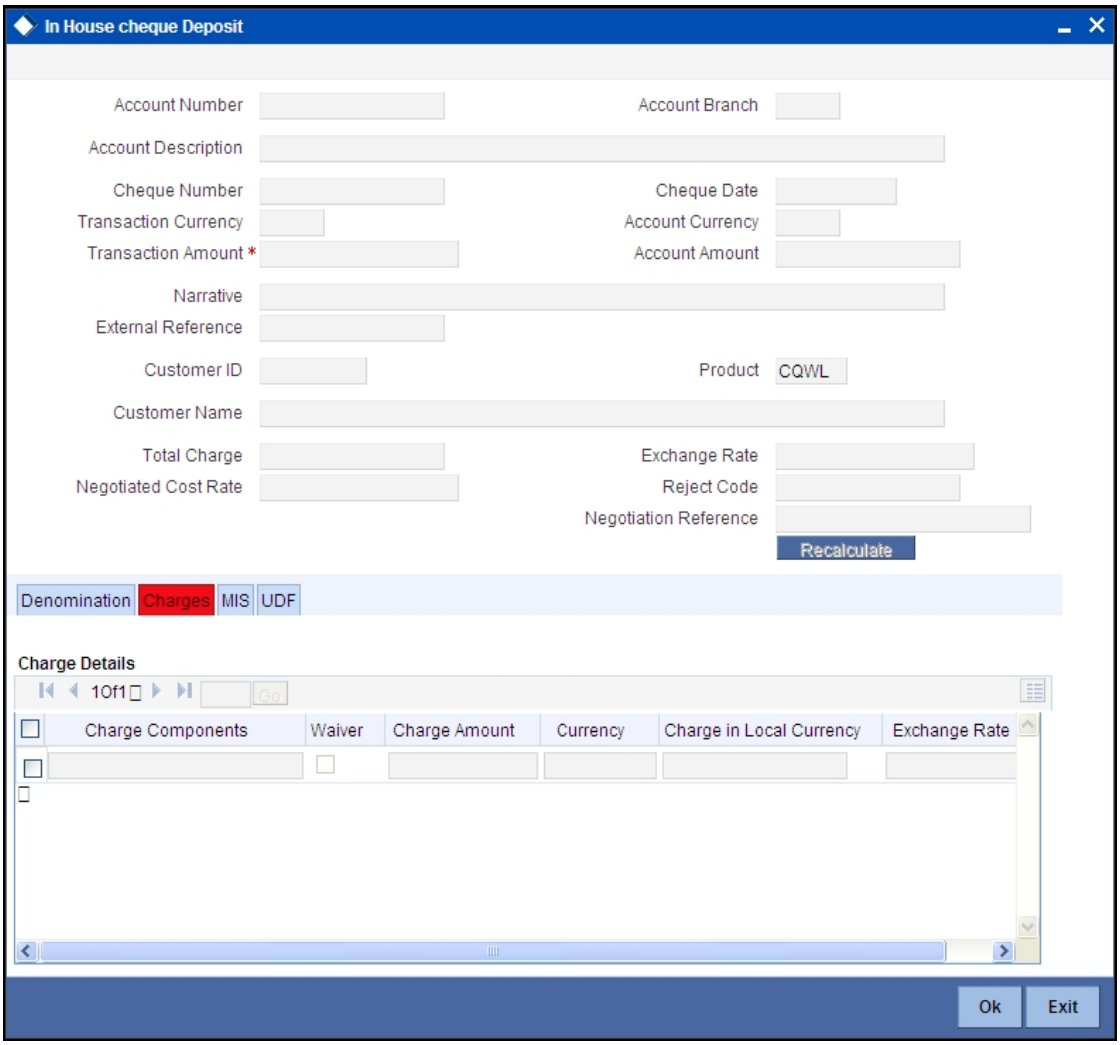
Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behavior, you can specify units in negative.

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'.

8.2.2 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

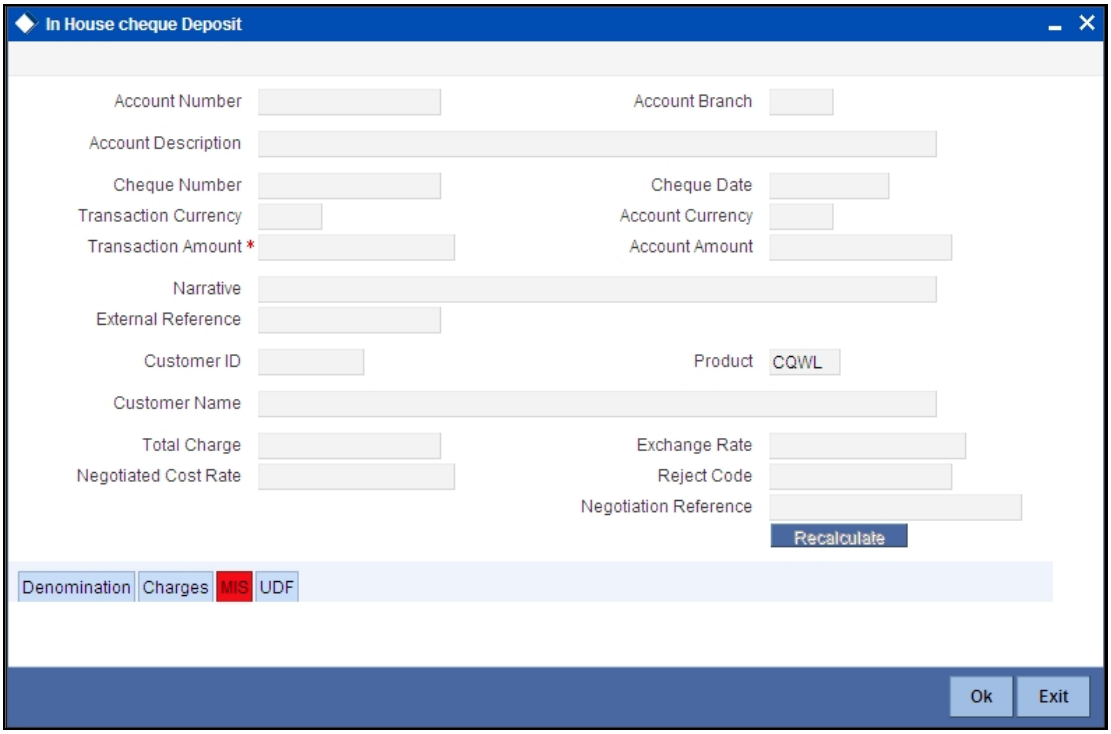
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display ‘1’ as the exchange rate.

Charge Currency

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

8.2.3 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:

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

Transaction MIS

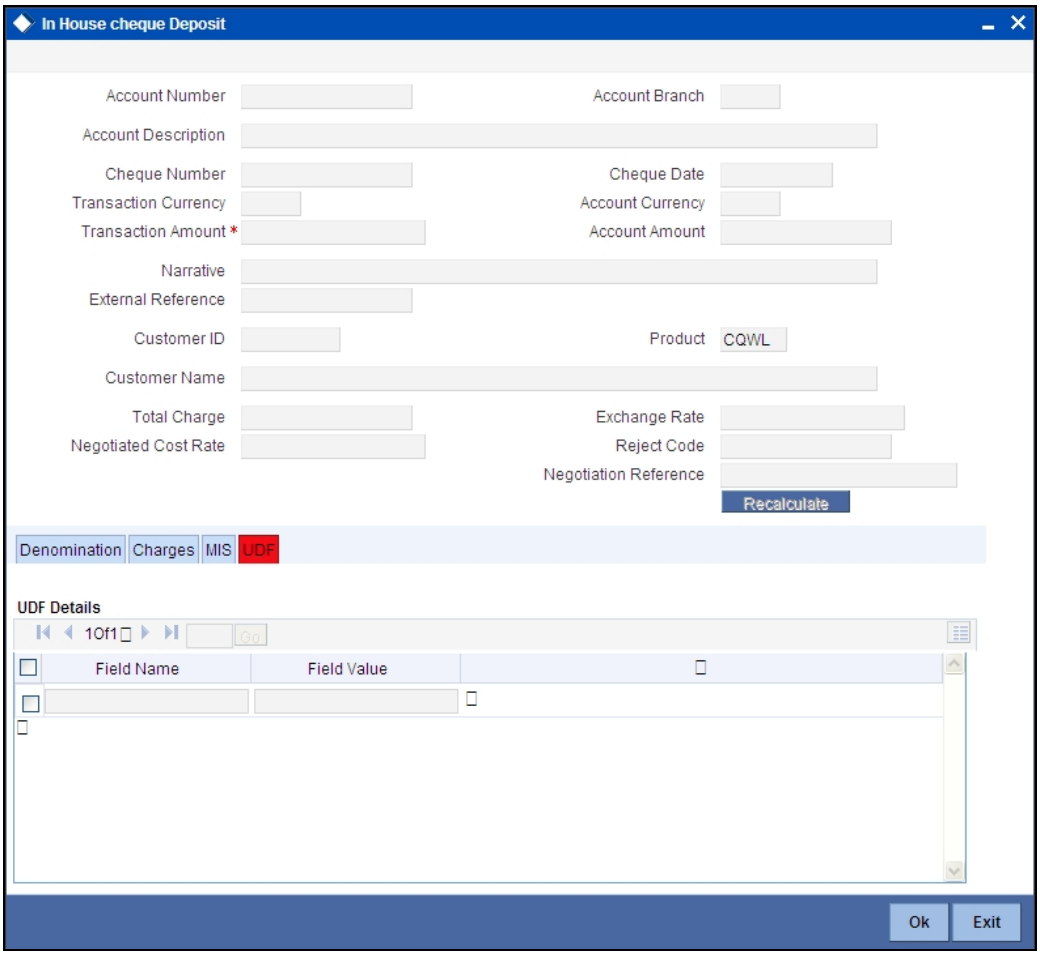
Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

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.

8.2.4 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.

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.

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.

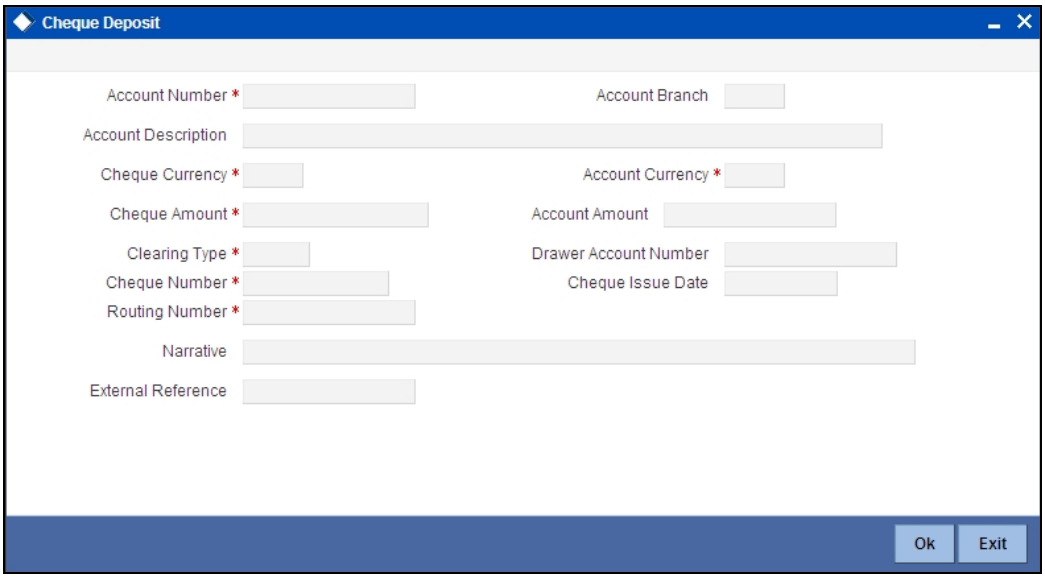
For more details about viewing customer / account instructions, refer the section titled ‘Viewing Customer / Account Instructions on ‘F6’ Key-Press’ and Viewing Customer / Account Instruction Details in Override Screen’ in this user manual.

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.

8.2.5 Depositing a Cheque

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.

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

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.

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 displays ‘Cheque Deposit – Cheque No - Cheque Number - Drawer Account Number - Account Number’. Once you specify the ‘Cheque Number’ and ‘Drawer Account Number’, the system replaces the field values respectively.

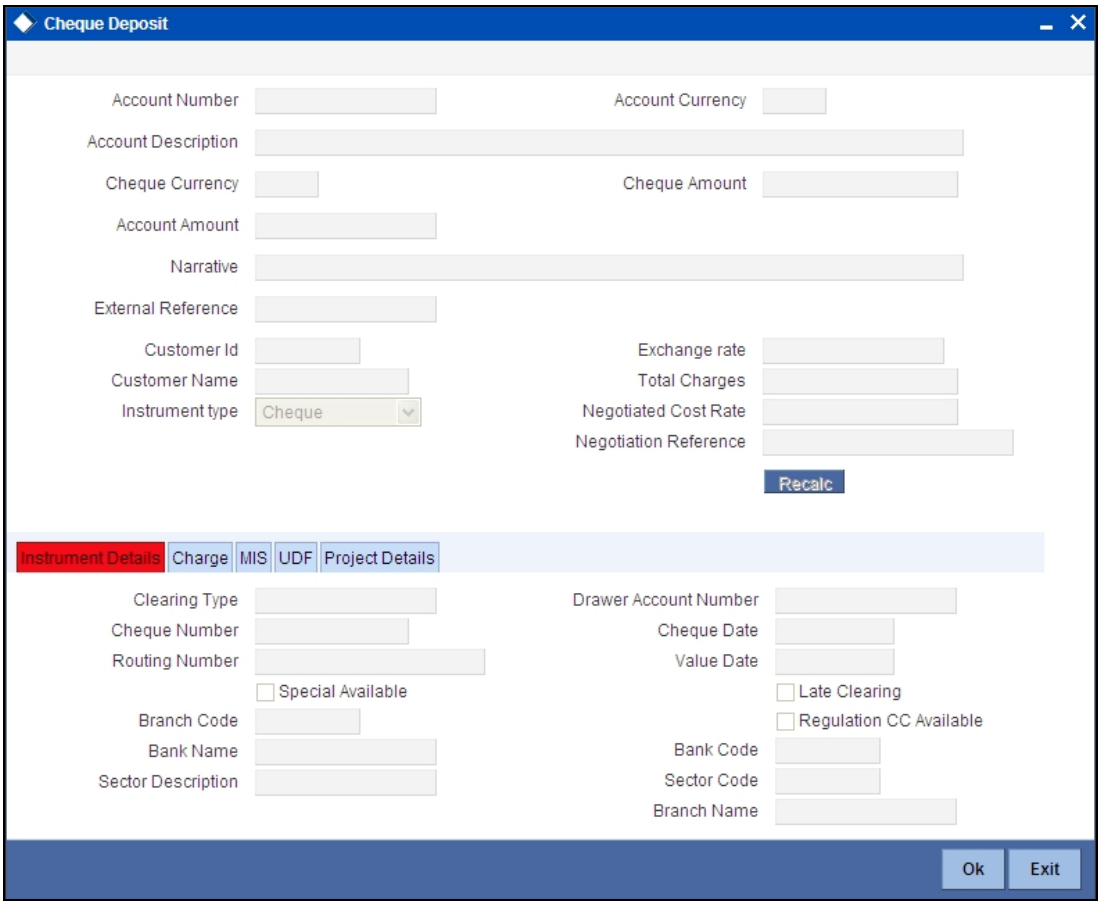
External Reference

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 the OK button to go to the next stage.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen is displayed:



In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

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.

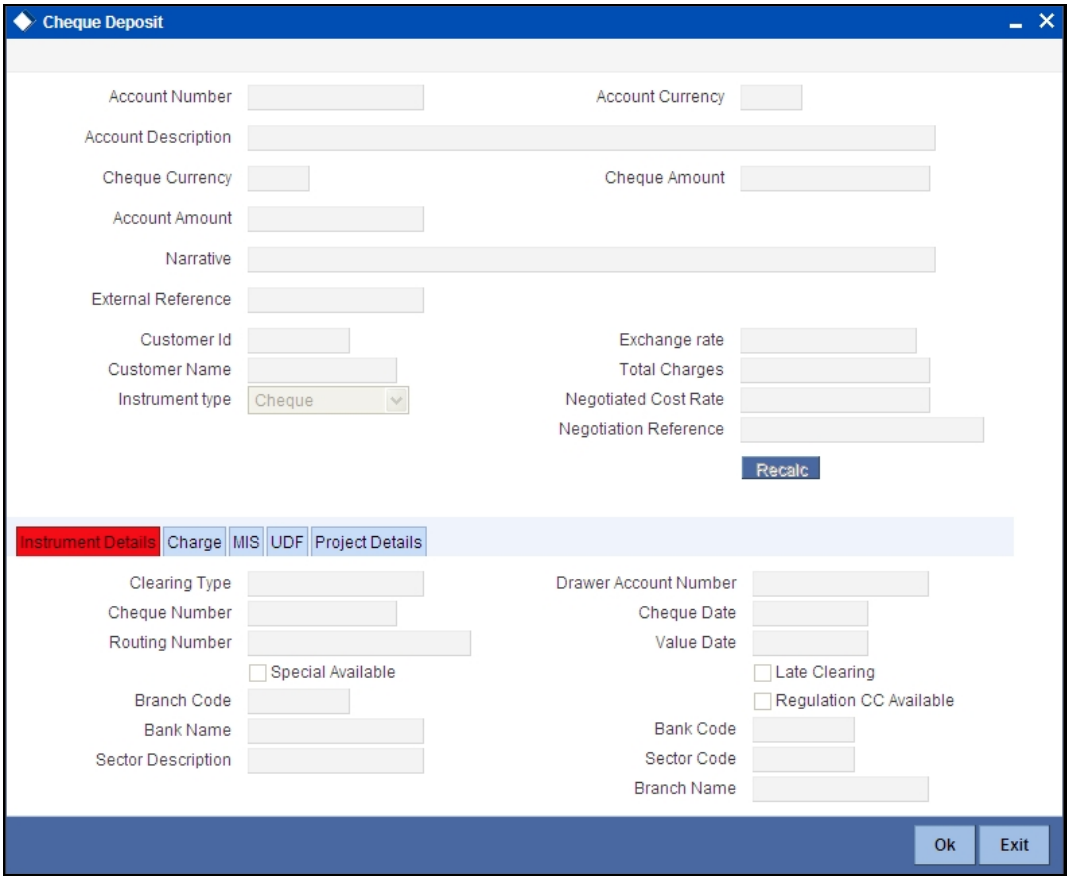
Negotiation Reference Number

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.

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

8.2.6 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

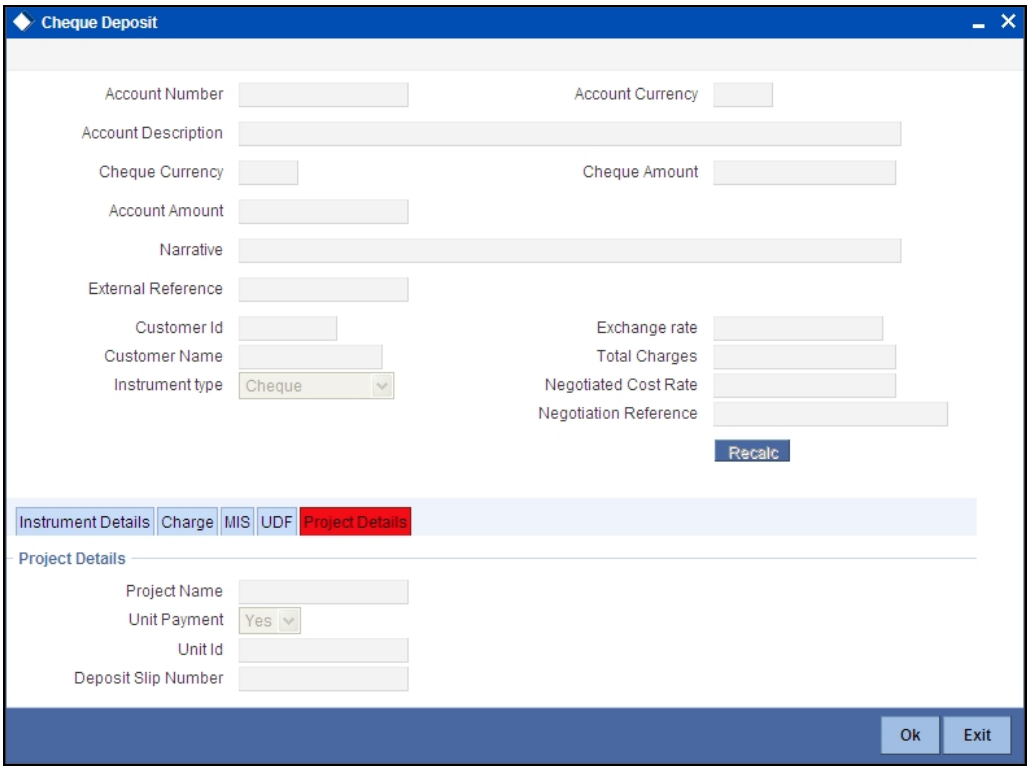
Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

8.2.7 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

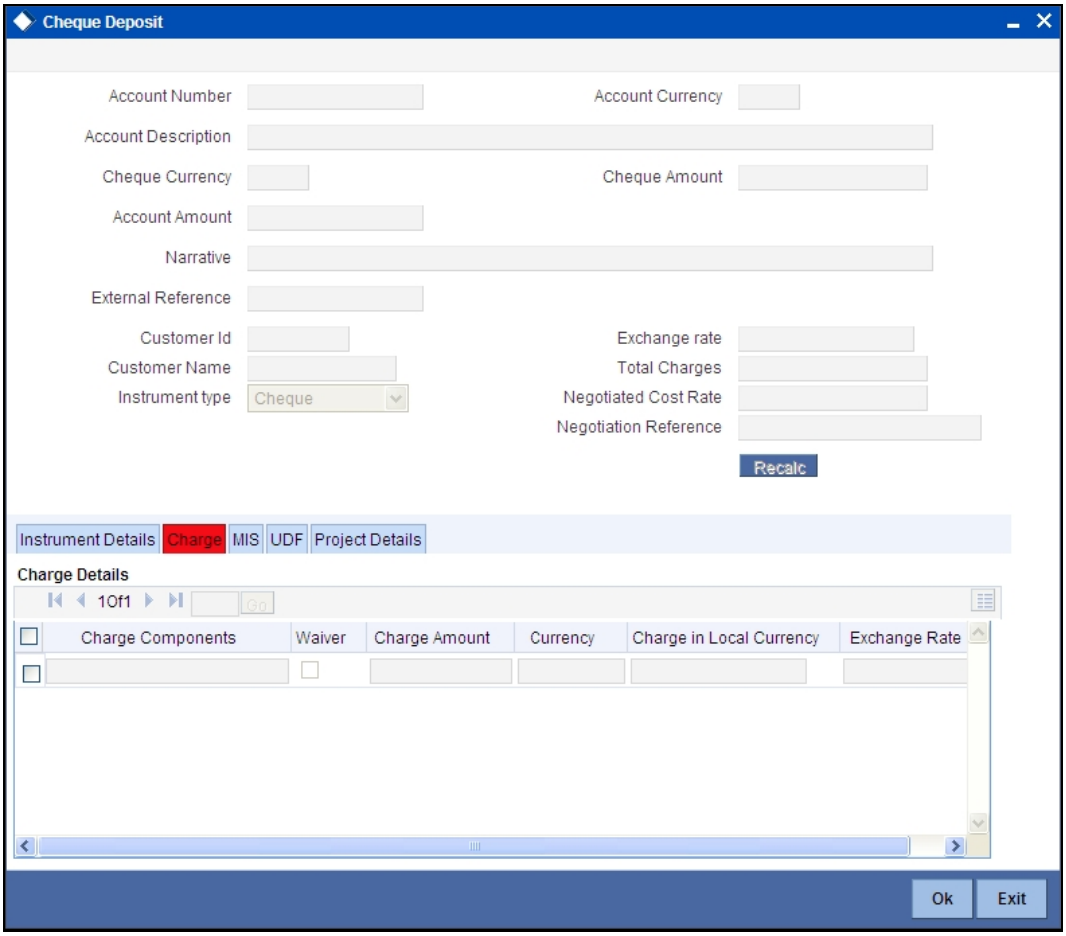
Specify the deposit slip number for the payment.

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.

8.2.8 Specifying Charge Details

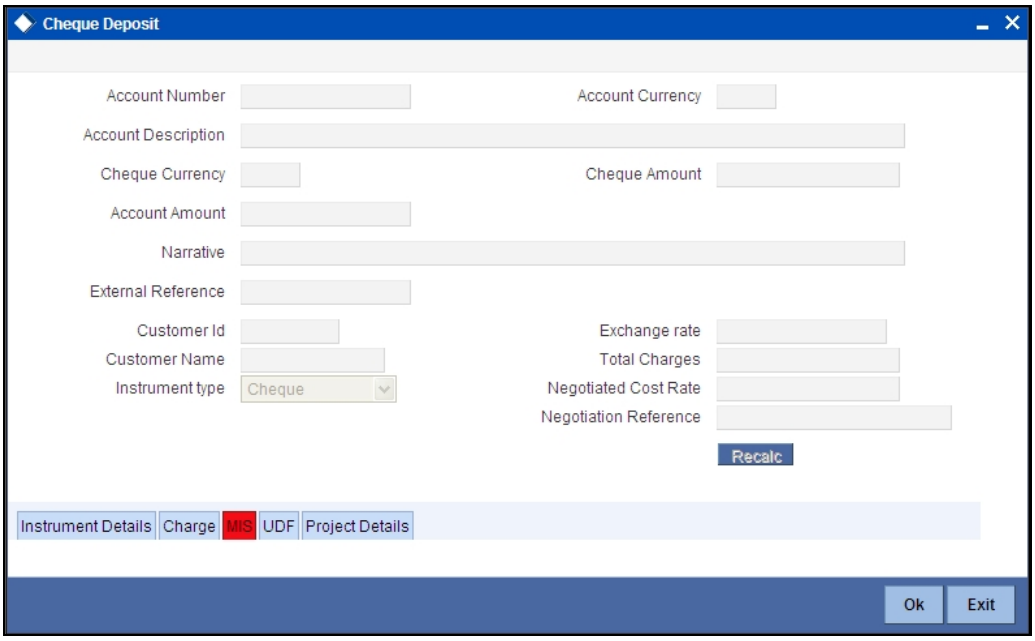
This block allows you to capture charge related details for the transaction.



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.2.9 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.

8.2.10 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.

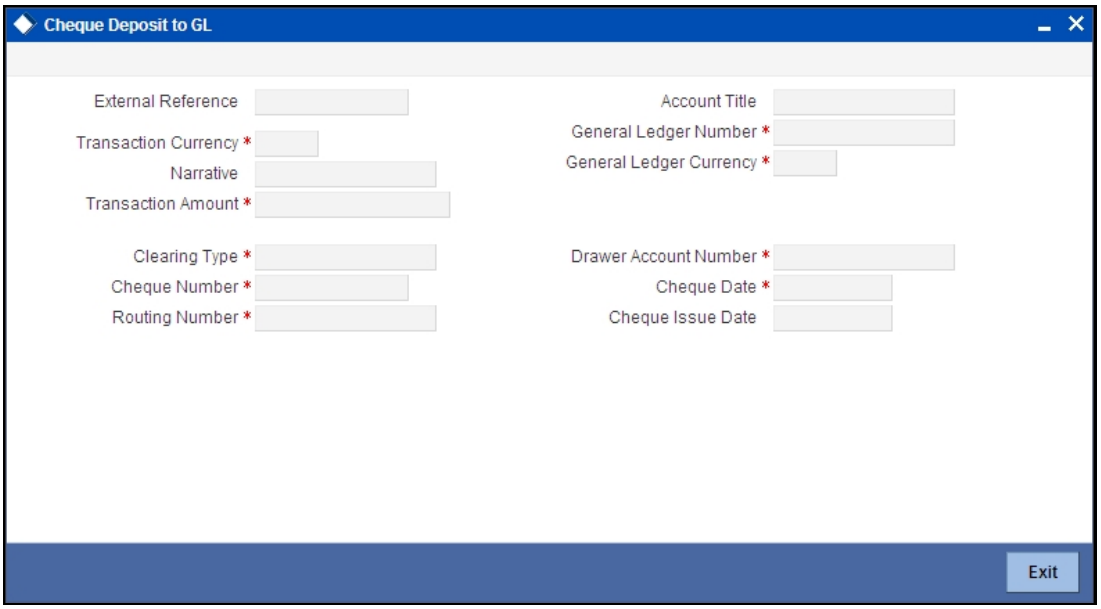
Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

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.

8.3 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

Here you can enter remarks for the transaction.

8.3.1 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

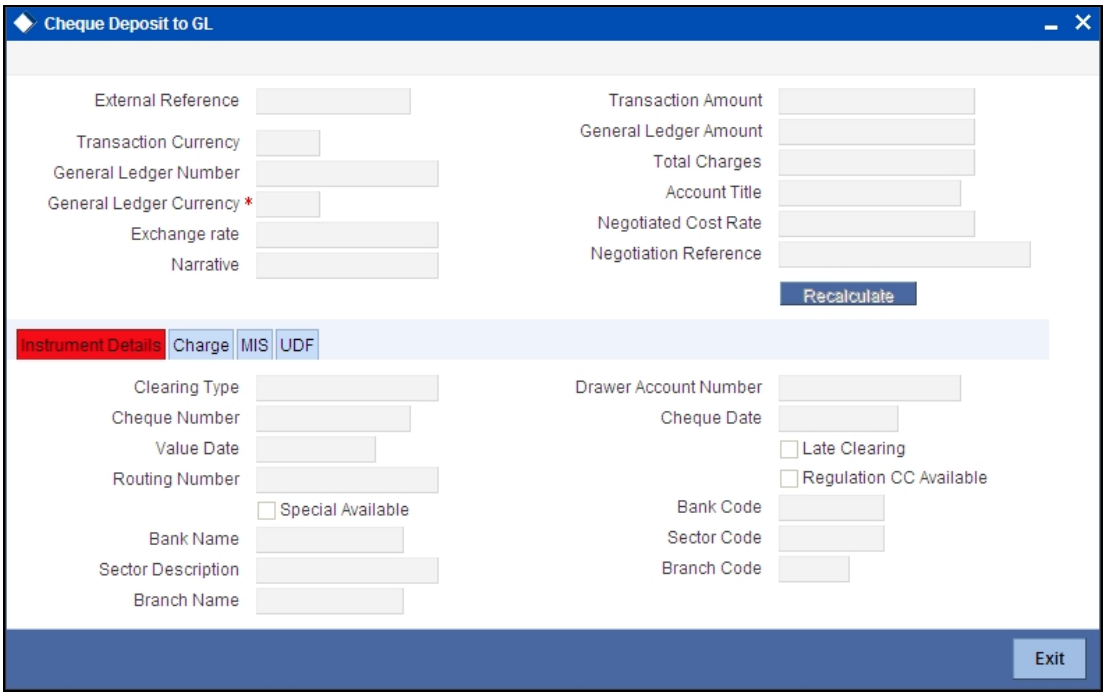
Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

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

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. The following screen will be displayed:



In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

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.

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

8.3.2 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.

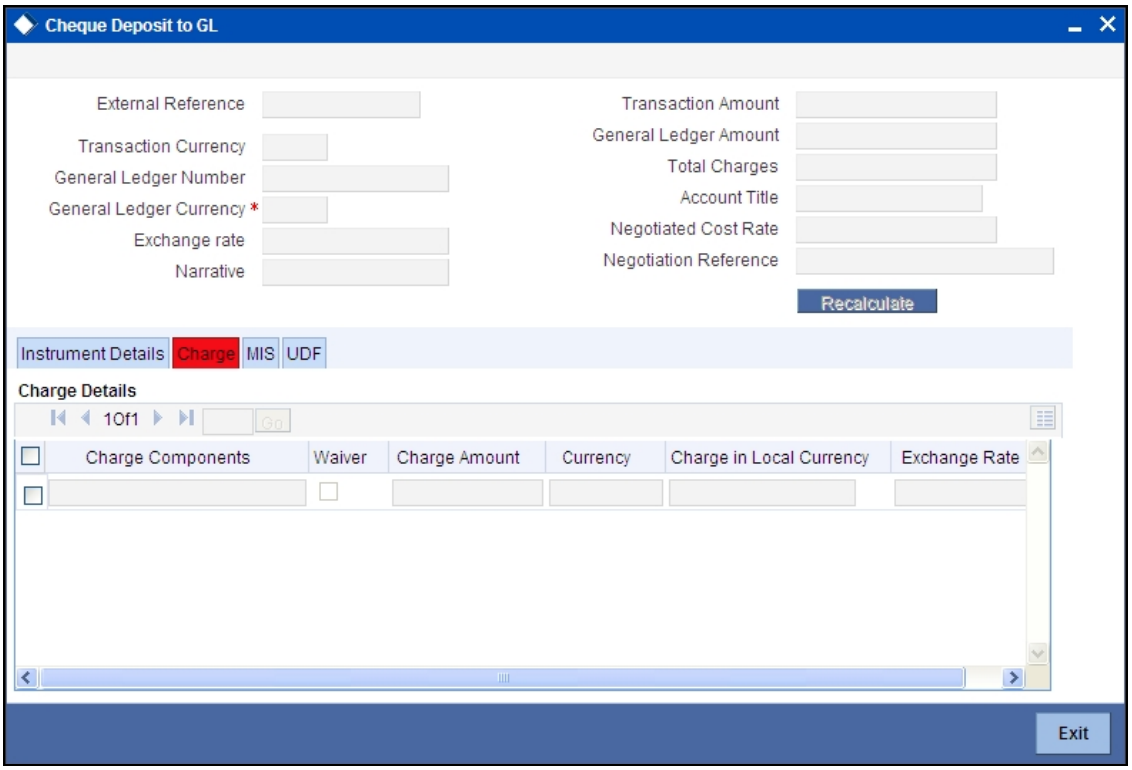
Late Clearing

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..

8.3.3 Specifying charge details

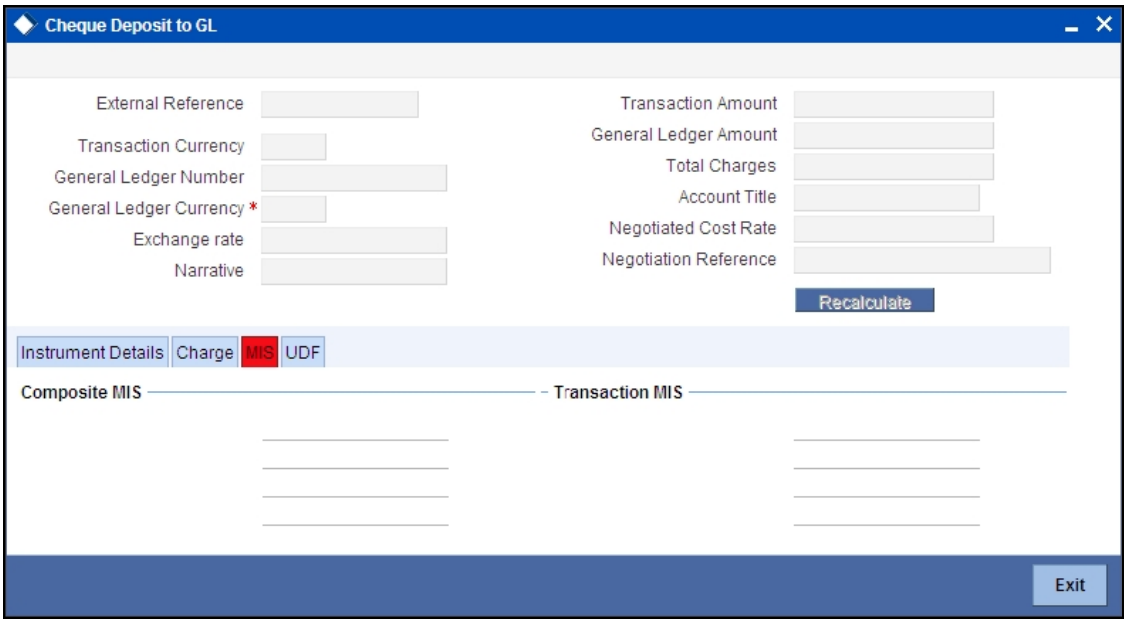
This block allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.3.4 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 '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.

8.3.5 Specifying UDF Details

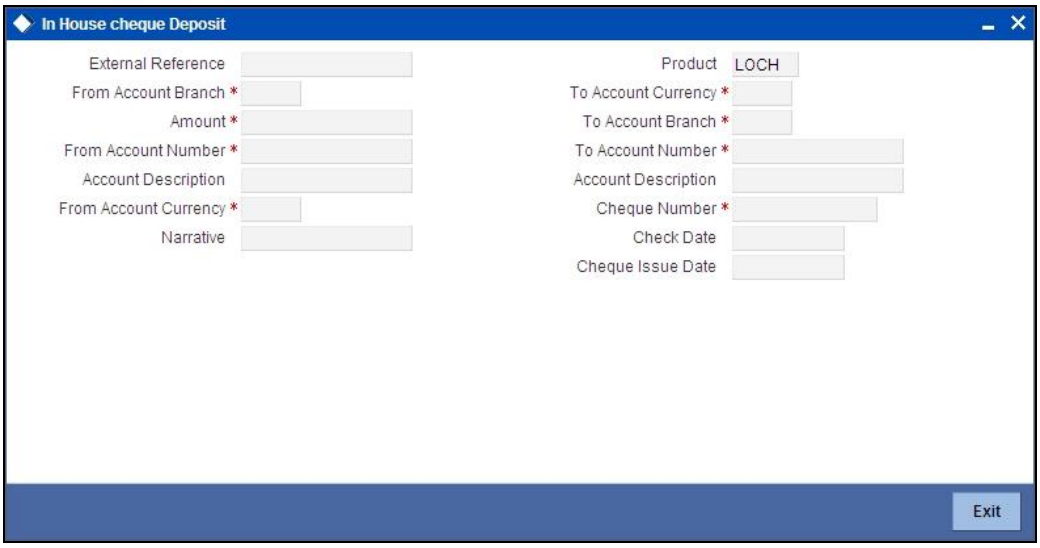
You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

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.

8.4 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:

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.

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 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.

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.

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.

From Account Currency

The system displays the currency of the drawer account.

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

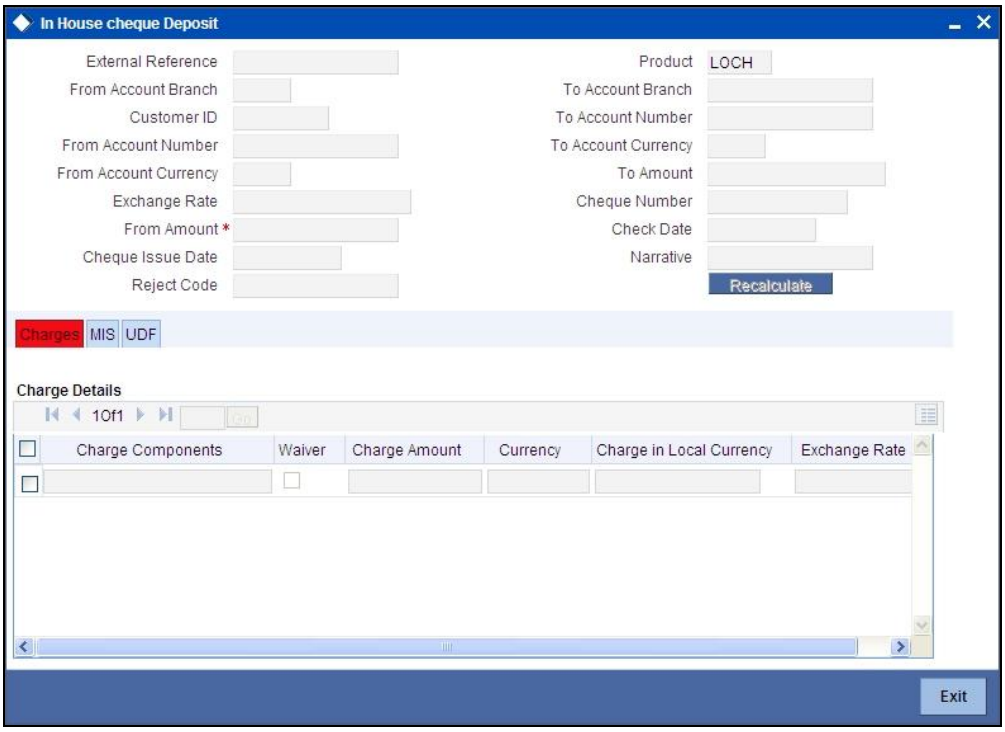
Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

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

On clicking 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. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can view the following information:

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.

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.

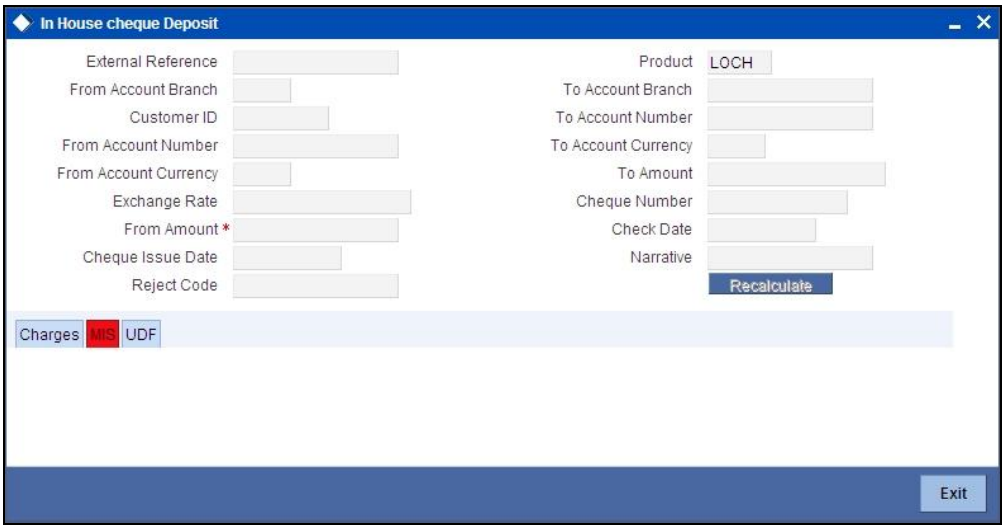
8.4.1 Specifying Charge Details

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.

8.4.2 Specifying MIS details

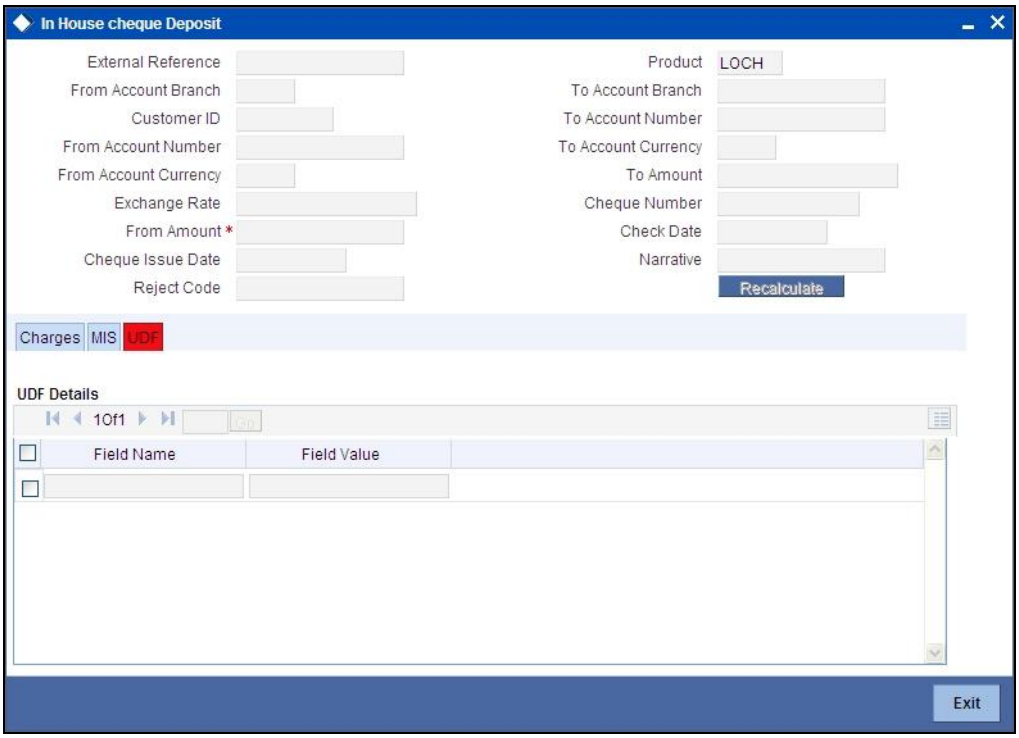
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.4.3 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.

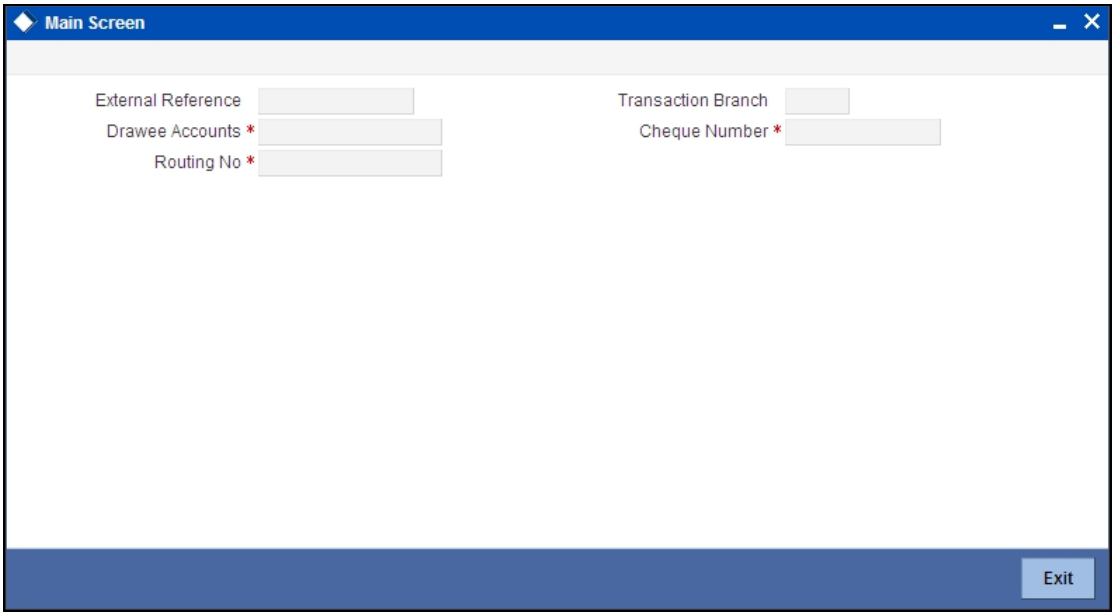
The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will 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

8.5 Tracking a Cheque Return

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.

Drawee Accounts

Specify the drawee account number. The adjoining option list displays a list of drawee account number. You can choose the appropriate one.

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

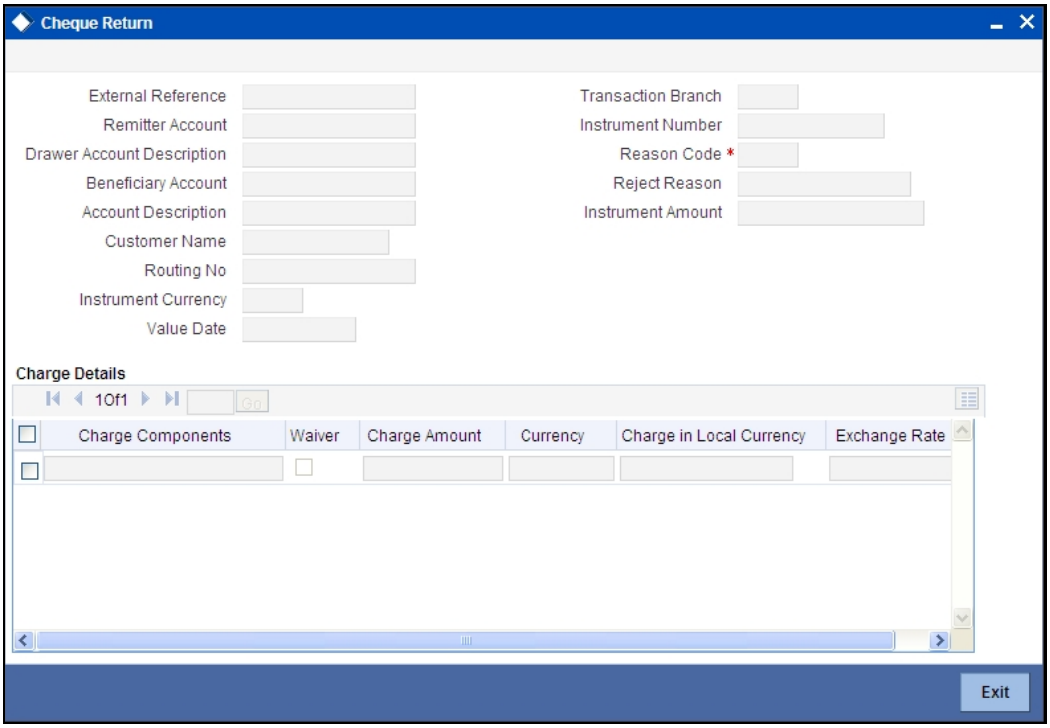
Once the drawee account number is specified, you can select the routing number from the adjoining option list. Alternately, you can choose a routing number along with the Branch codes and Bank Codes from the adjoining list and view the corresponding cheque number and account number.

Cheque Number

Specify the cheque number that needs to be tracked for return. The adjoining option list displays all the cheques that have been issued in the branch along with the corresponding routing number and the beneficiary account. You can choose the appropriate one.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. The following screen will be displayed:



In addition to the above details, the system displays the following details:

- Remitter Account
- Beneficiary Account
- Customer Name
- Value Date
- Instrument Currency
- Instrument Number
- Reject Reason
- Instrument Amount

In addition to it, you can enter the following field:

Reason Code

Specify the reason code. The adjoining option list displays the list of all the reason codes maintained in the system. You can choose the appropriate one.

Charge Details

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.

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.

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.

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’ 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 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 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.

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.

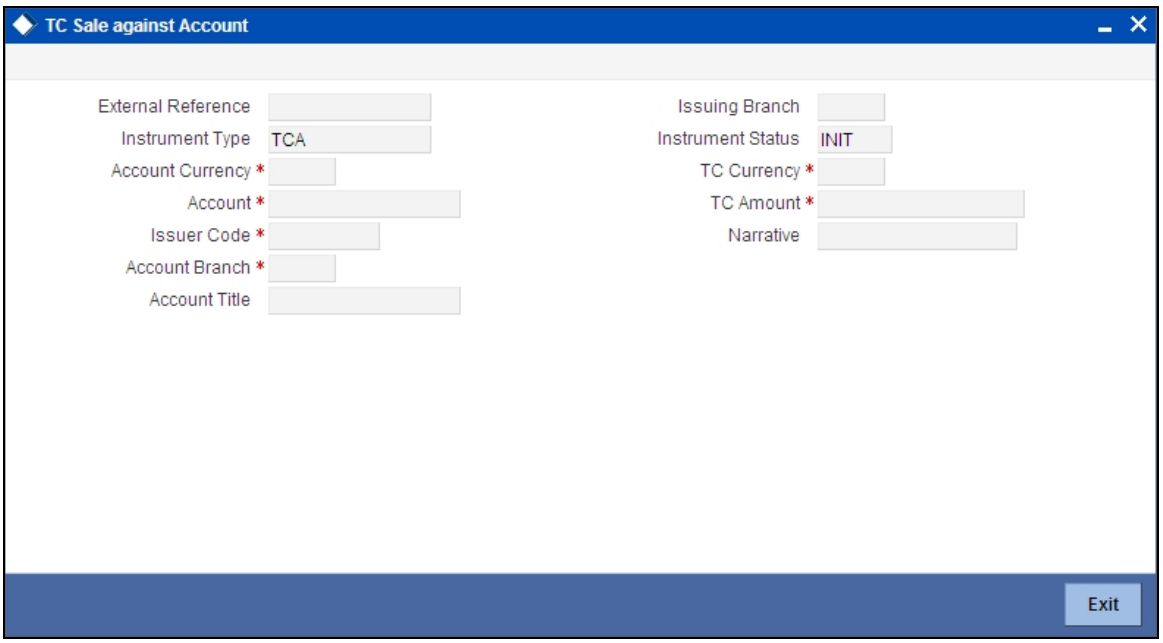
Click ‘Ok’ button once you specify the account number and cheque number. The following details will be displayed in the screen:

- Account Title
- Customer Number
- Account Currency
- Cheque Status

Validation will be done to check if the account number specified is a valid number.

8.7 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.

Account Currency

The transaction 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.

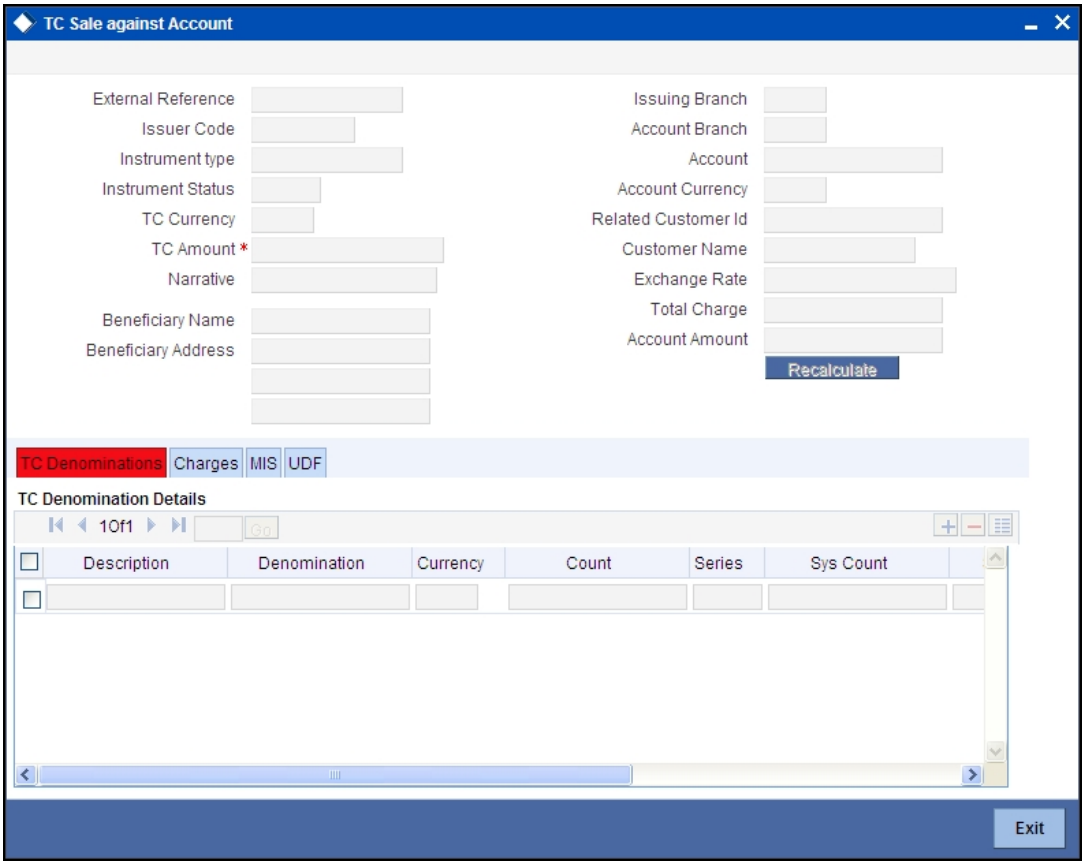
Narrative

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

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. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following details:

Batch Number

The teller entry batch number is displayed.

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.

8.7.1 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

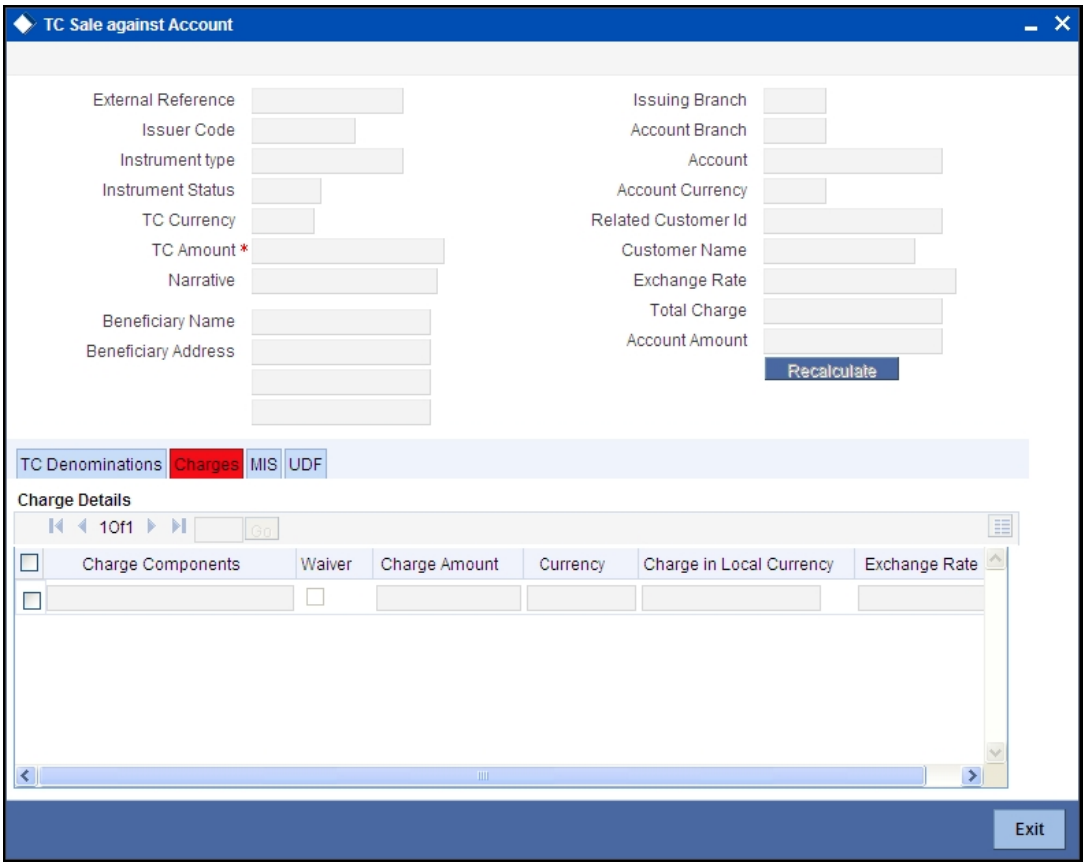
The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

System Count

The count of denominations available in the system is displayed.

8.7.2 Specifying Charge Details

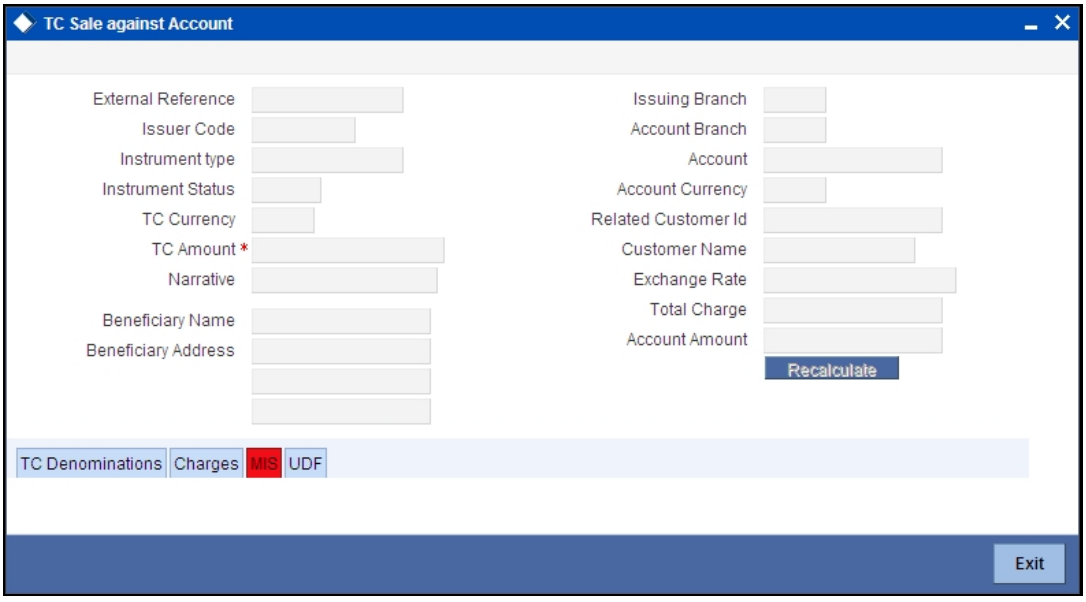
This block allows you to capture charge related details. Click on the ‘Charges’ to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.7.3 Specifying MIS Details

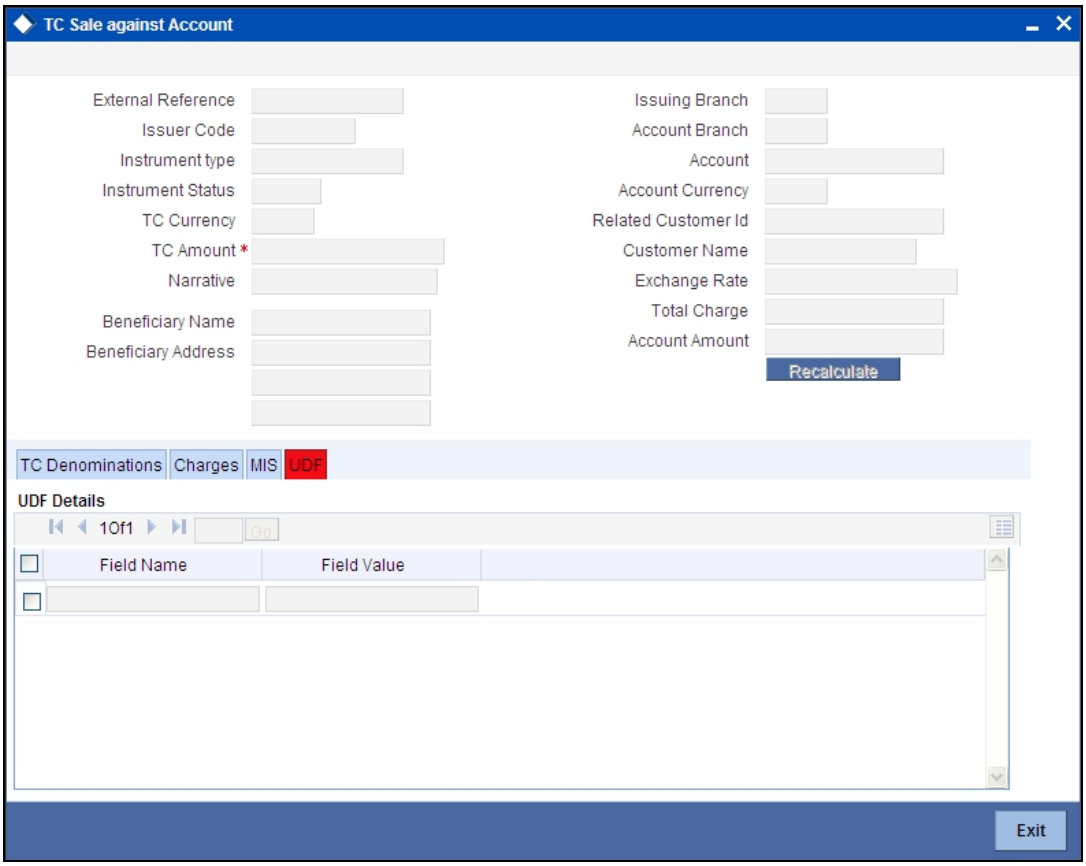
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.7.4 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 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.

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.

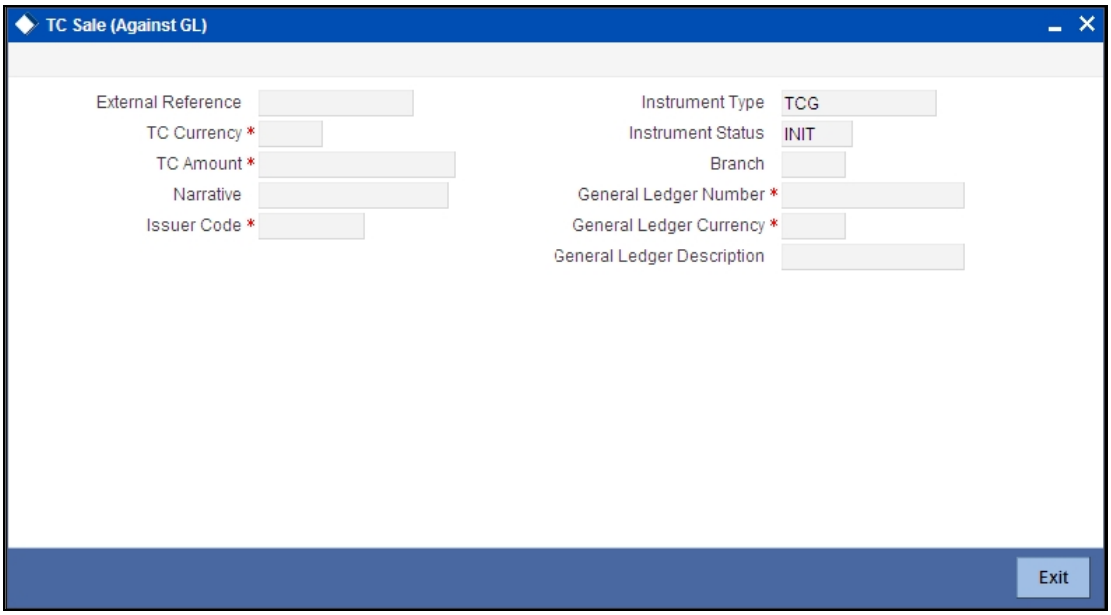
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

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.

8.8 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

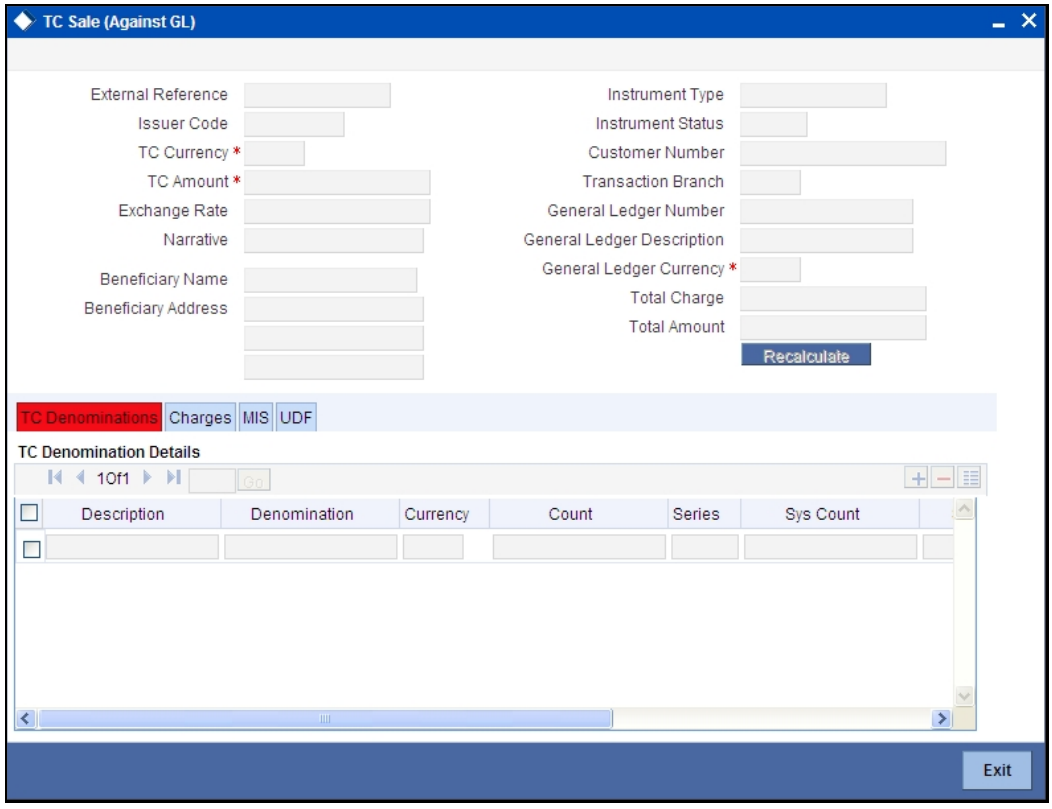
Here, you can enter remarks about the transaction.

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 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 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.

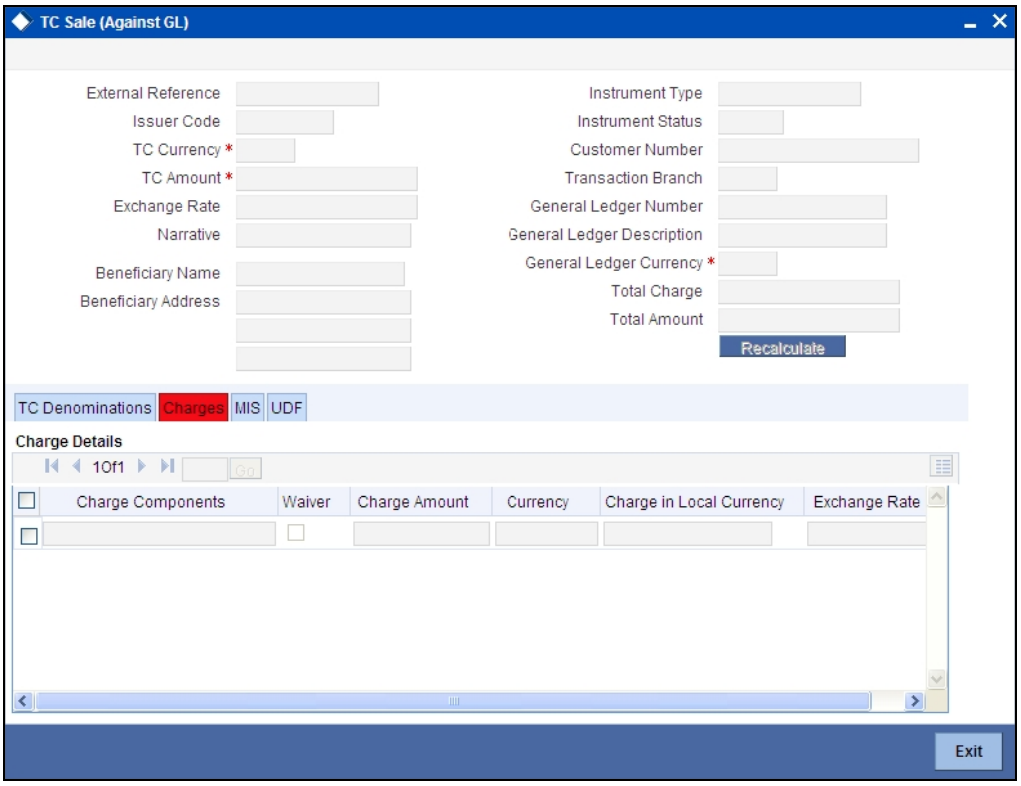
8.8.1 Specifying TC Denomination Details

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.

8.8.2 Specifying Charge Details

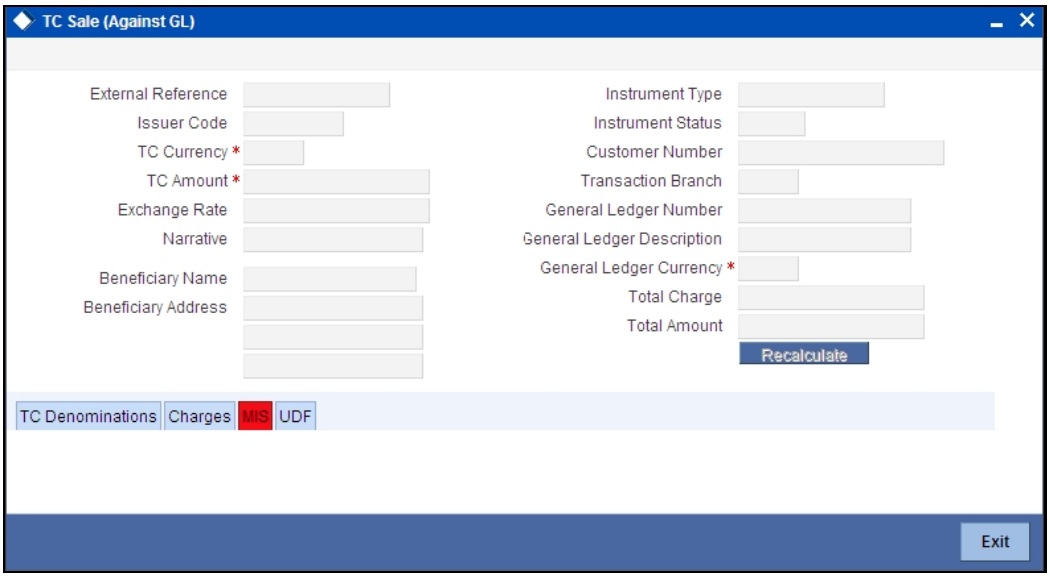
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque'' for further details.

8.8.3 Specifying MIS Details

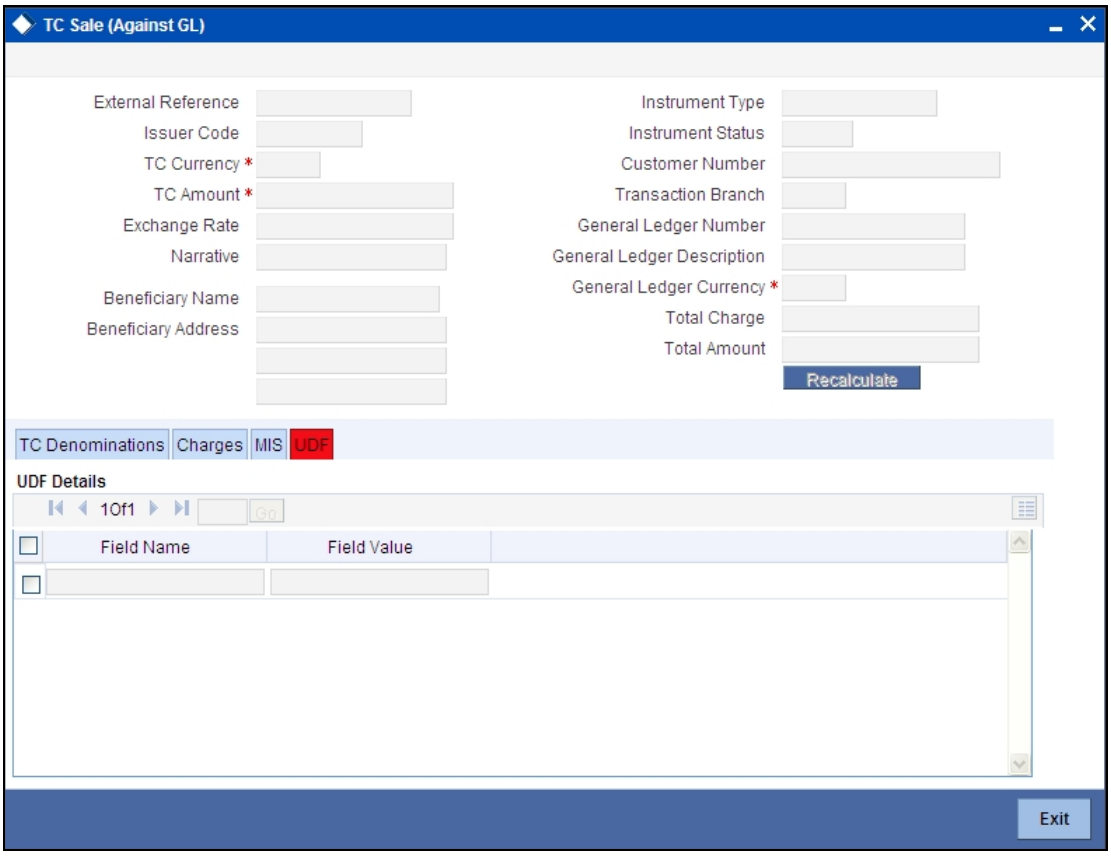
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under Withdrawing Cash against a Cheque" for further details.

8.8.4 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 the UDF details' under Withdrawing Cash against a Cheque'' for further details.

Click save icon to save the transaction.

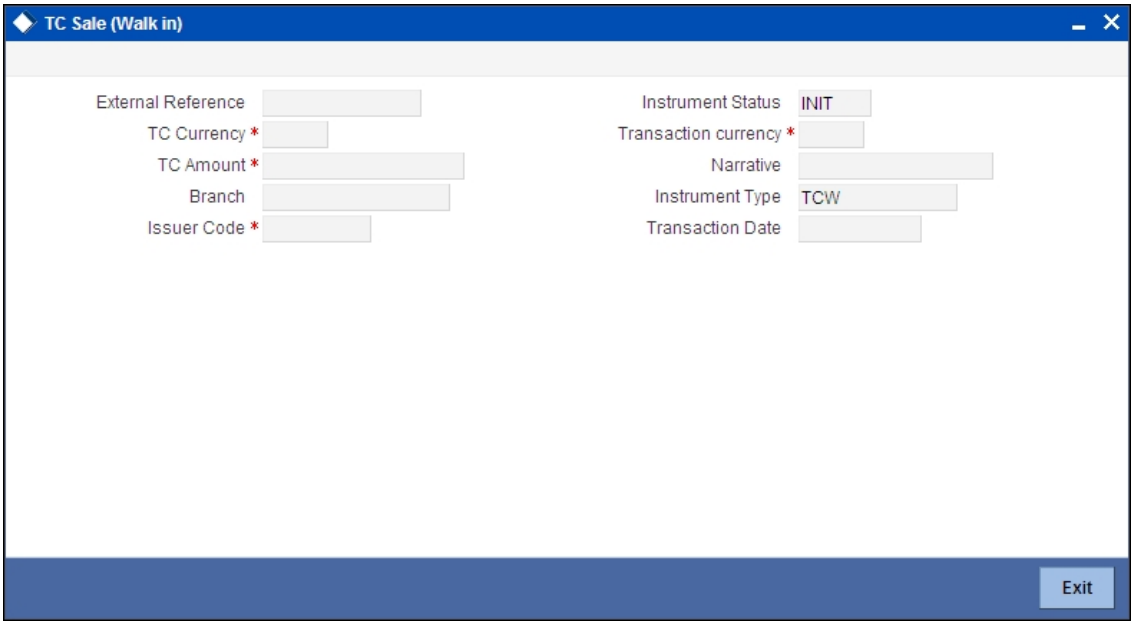
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

8.9 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

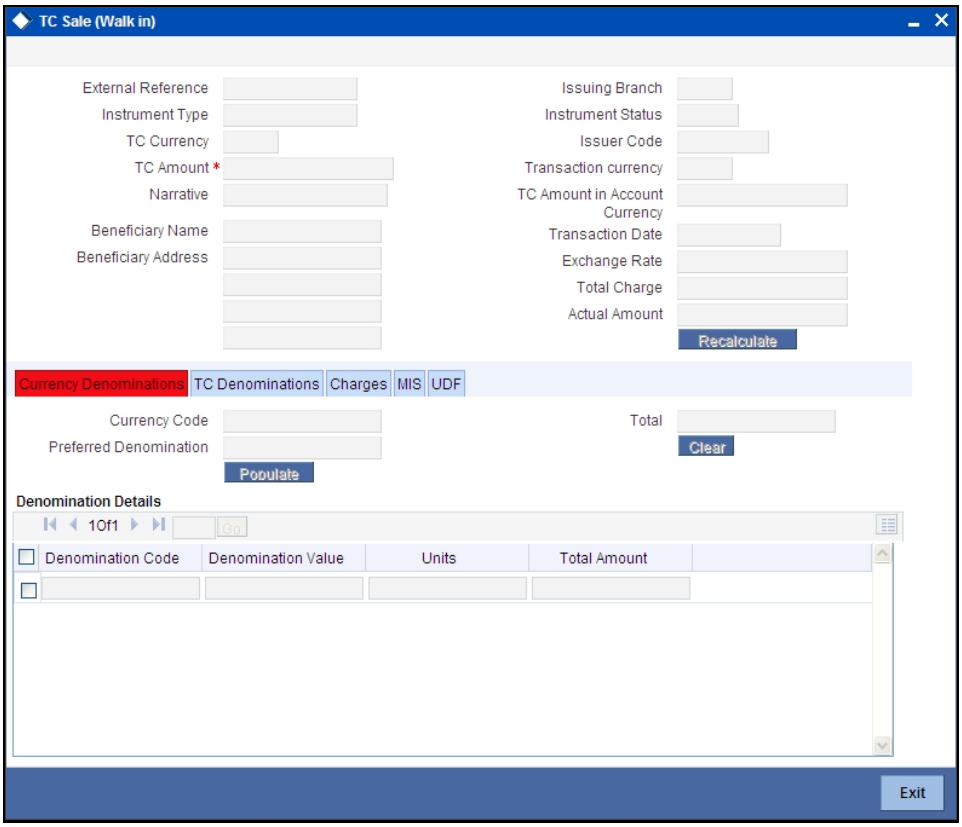
Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

On clicking the 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.

The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture 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

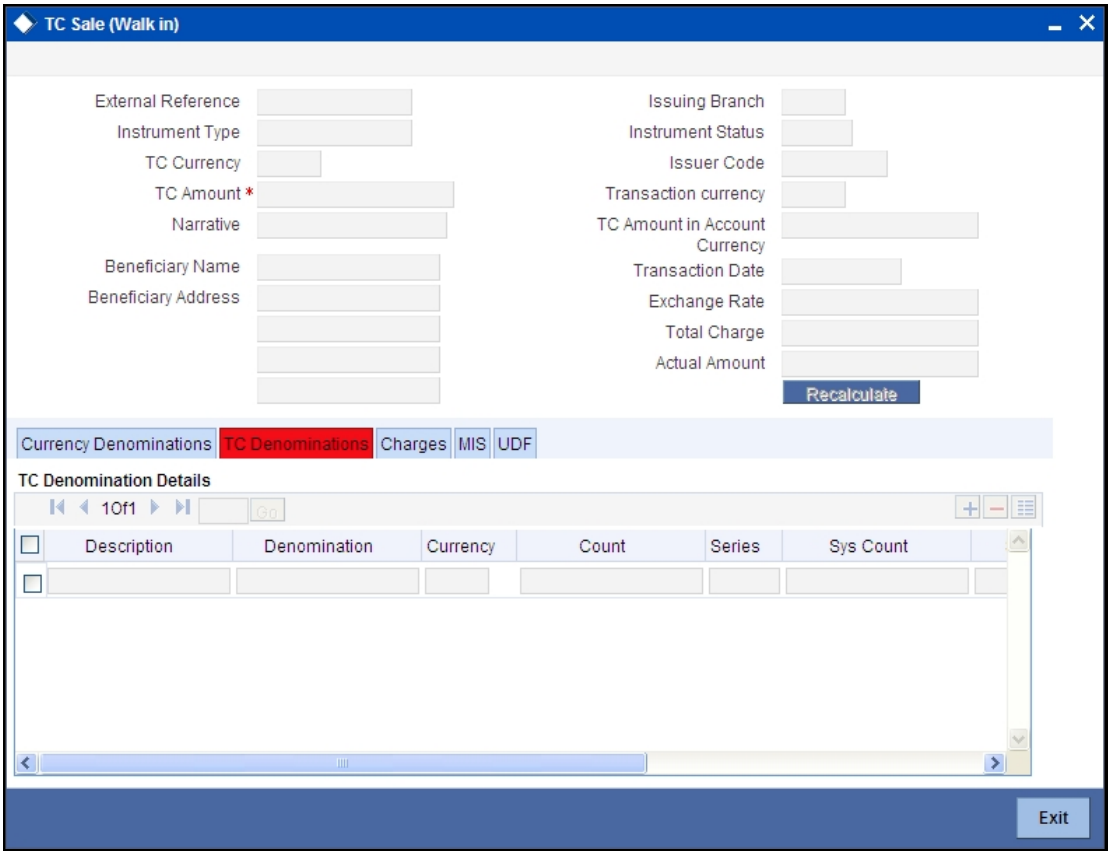
The system adds the charge amount to the TC amount and displays the total transaction amount.

Recalc

Click 'Recalc' button to update amount/charge details.

8.9.1 Specifying TC Denomination Details

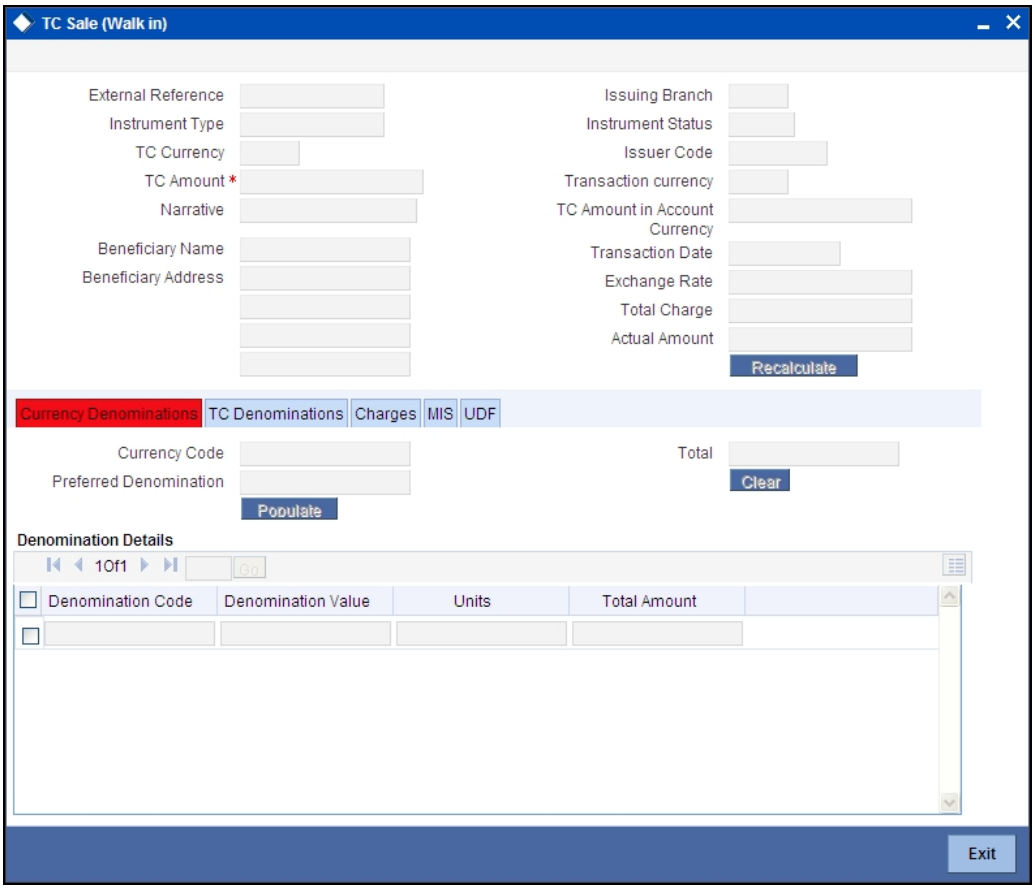
In this block you can enter the TC denomination details.



Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.9.2 Specifying Currency Denomination Details

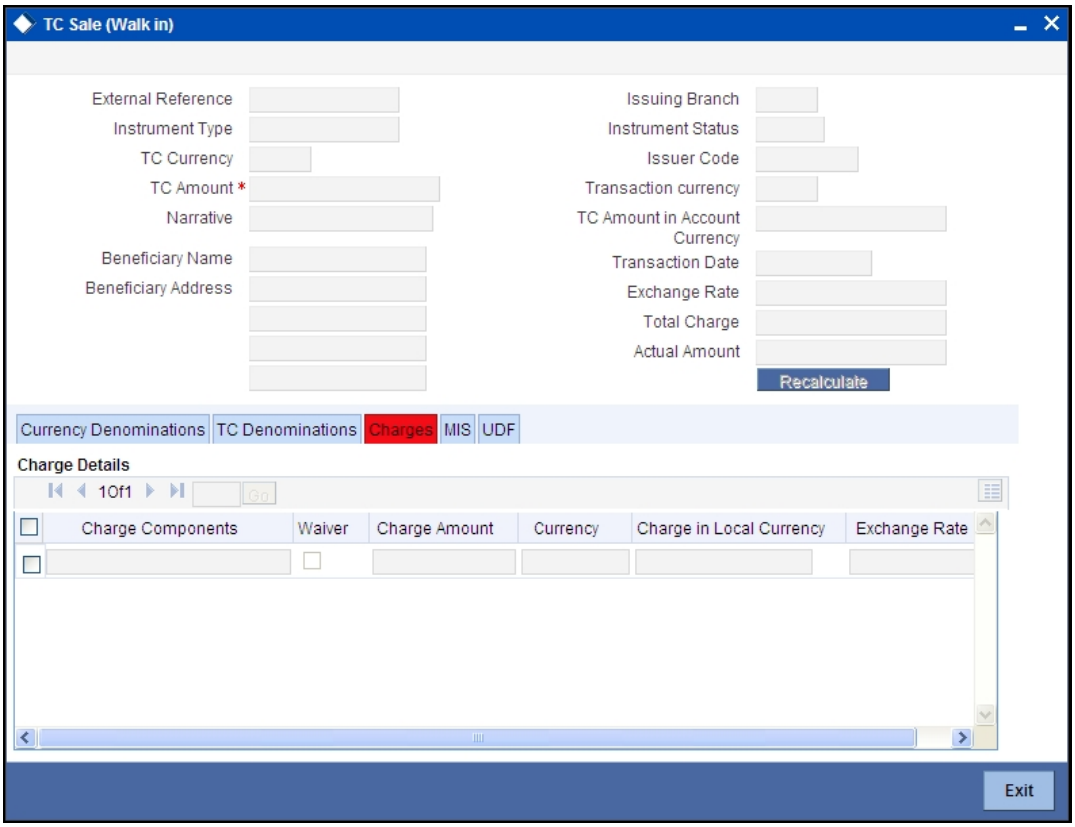
In this block, you can capture details of the currency denominations involved in the transaction.



Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

8.9.3 Specifying Charge Details

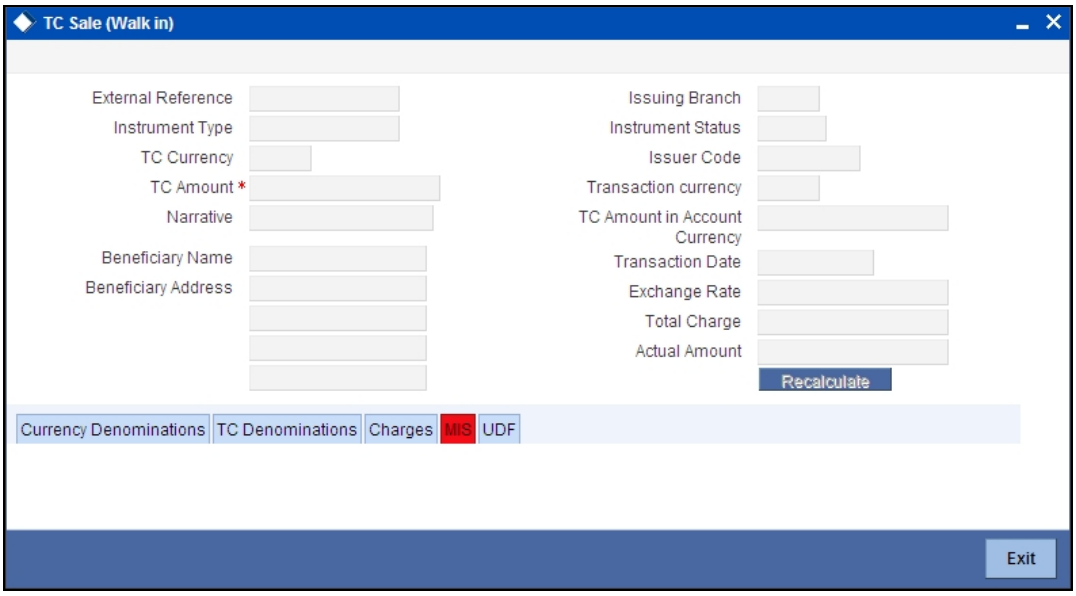
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.9.4 Specifying MIS Details

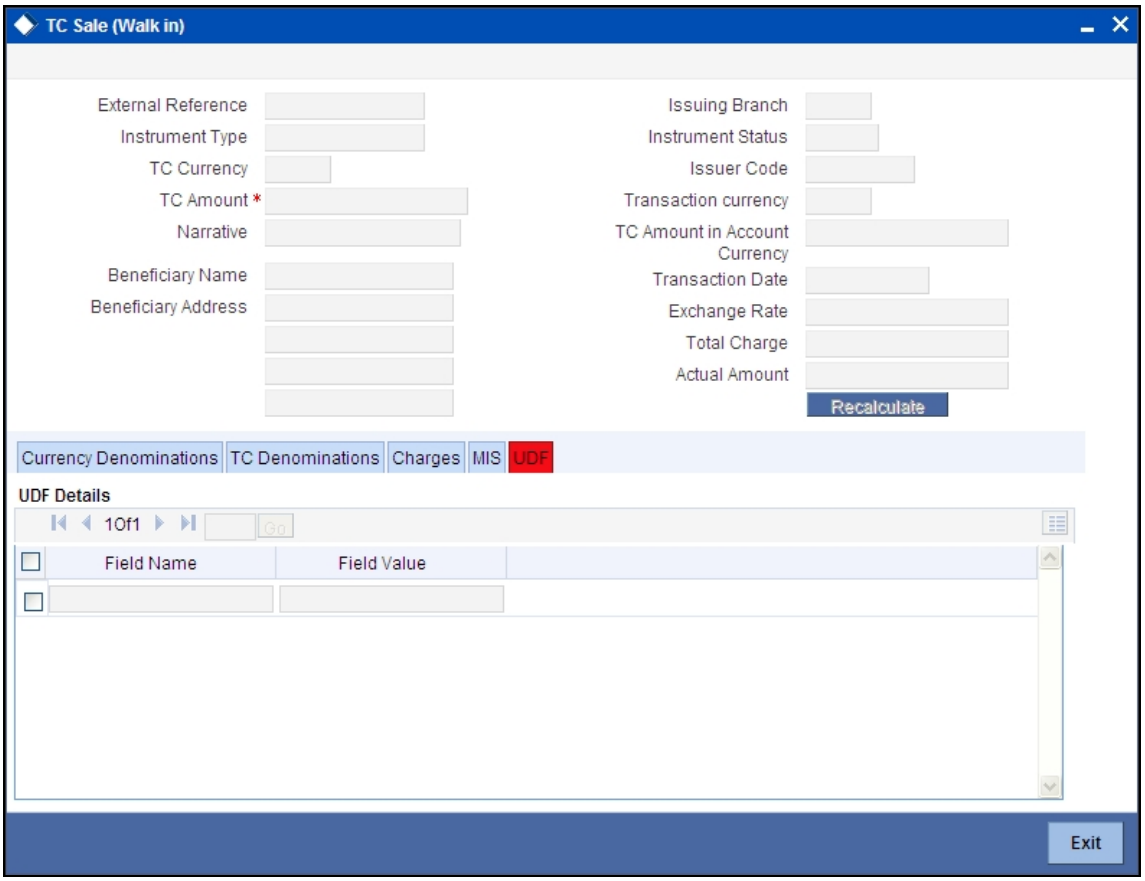
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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.

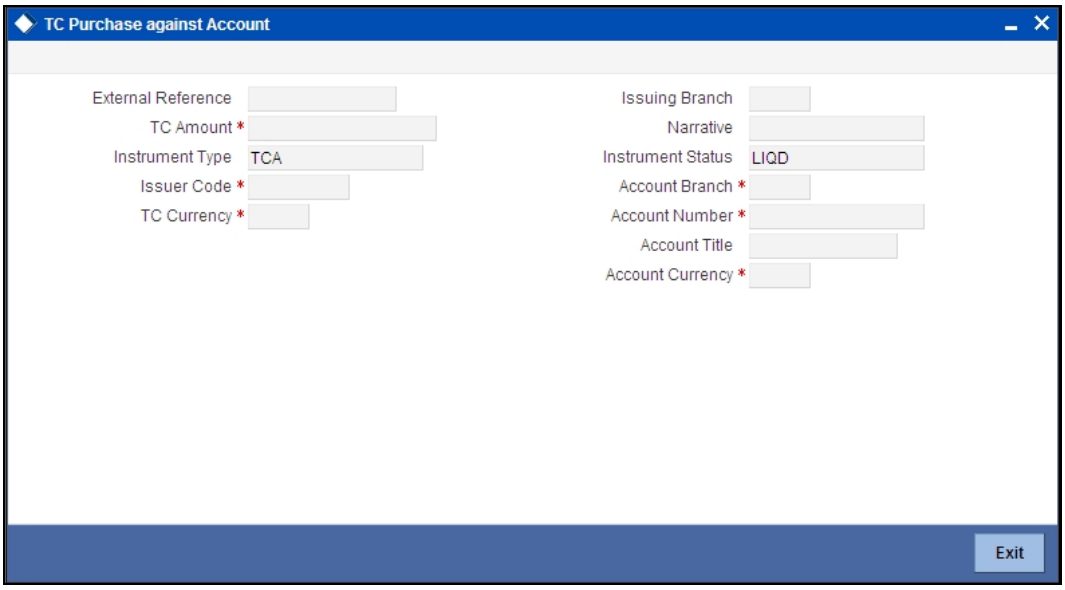
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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 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.

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.

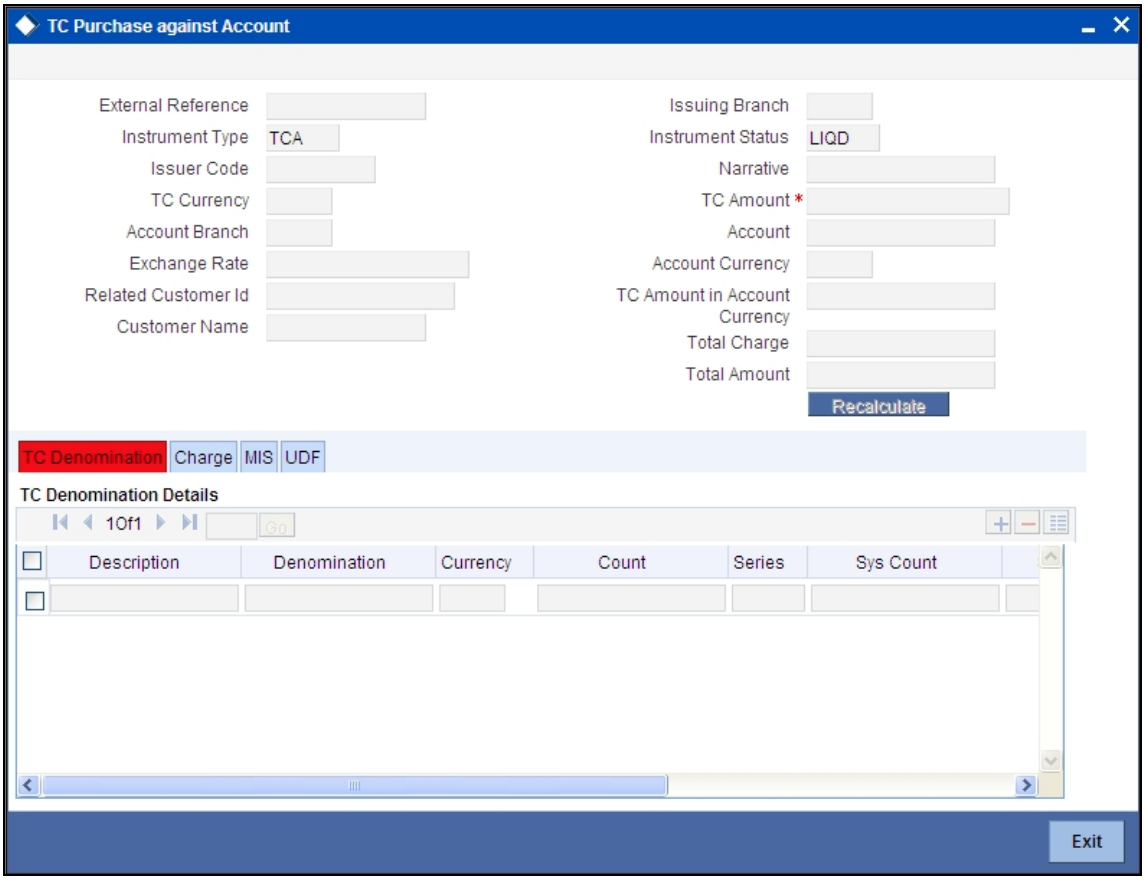
Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

On clicking the 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. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture 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.

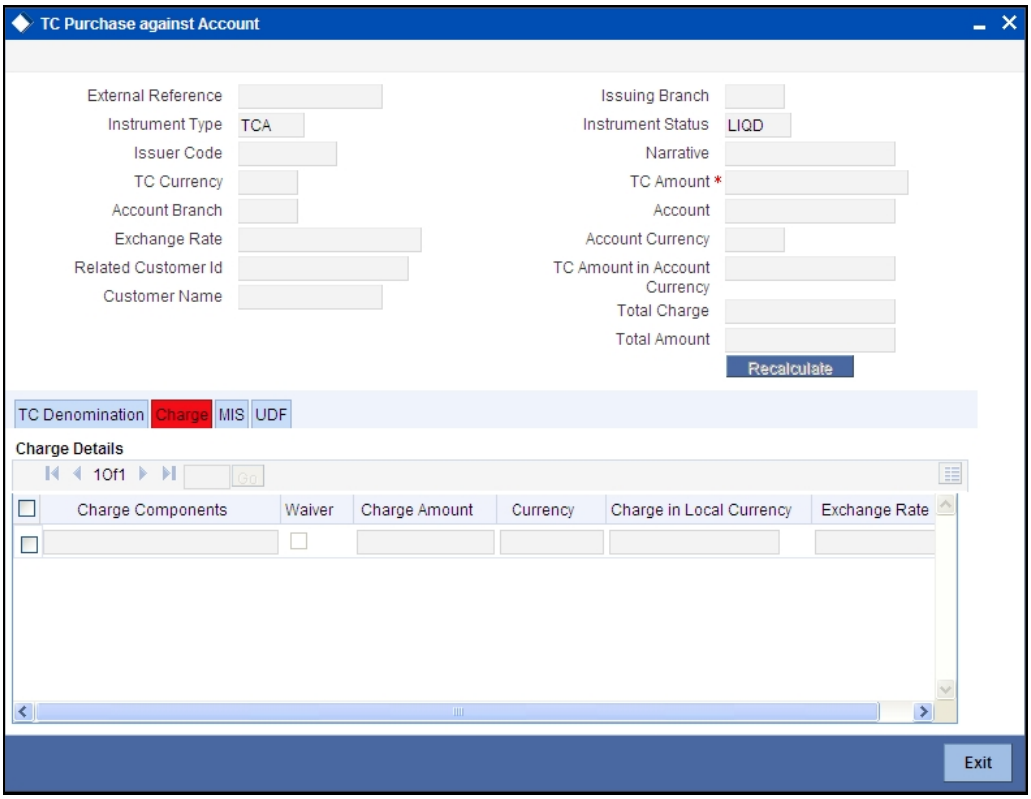
8.10.1 Specifying TC Denomination Details

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.

8.10.2 Specifying Charge Details

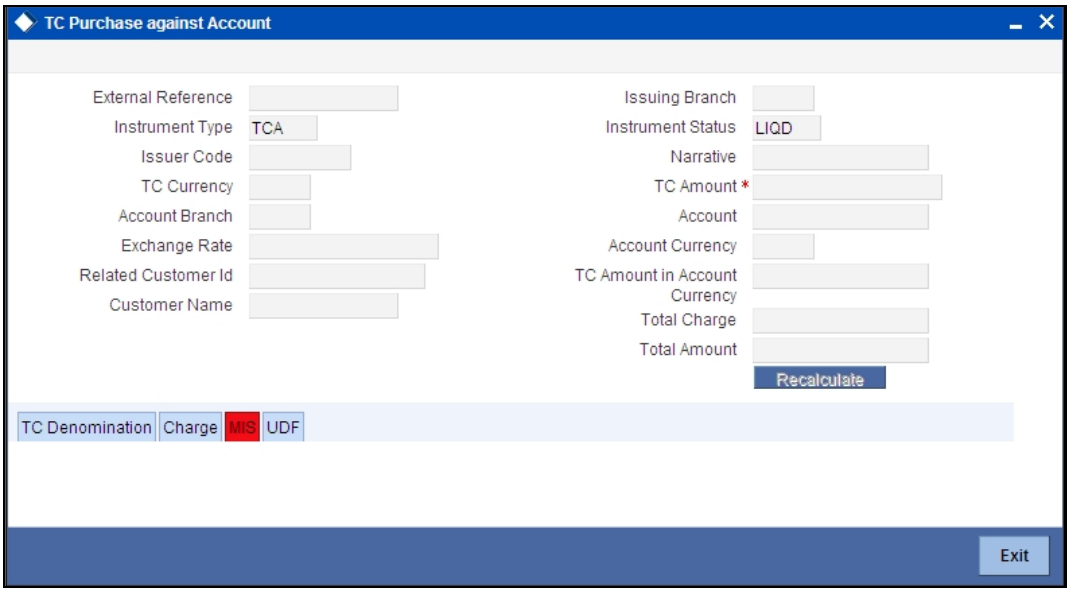
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.3 Specifying MIS Details

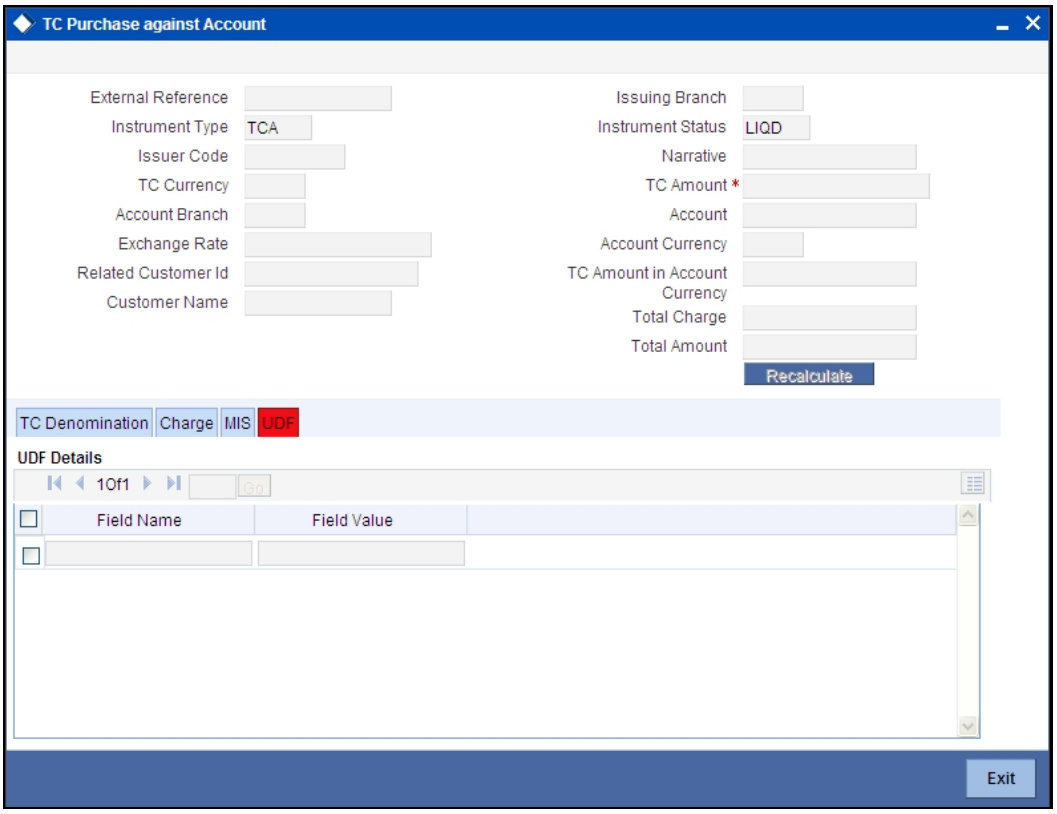
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.4 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.

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.

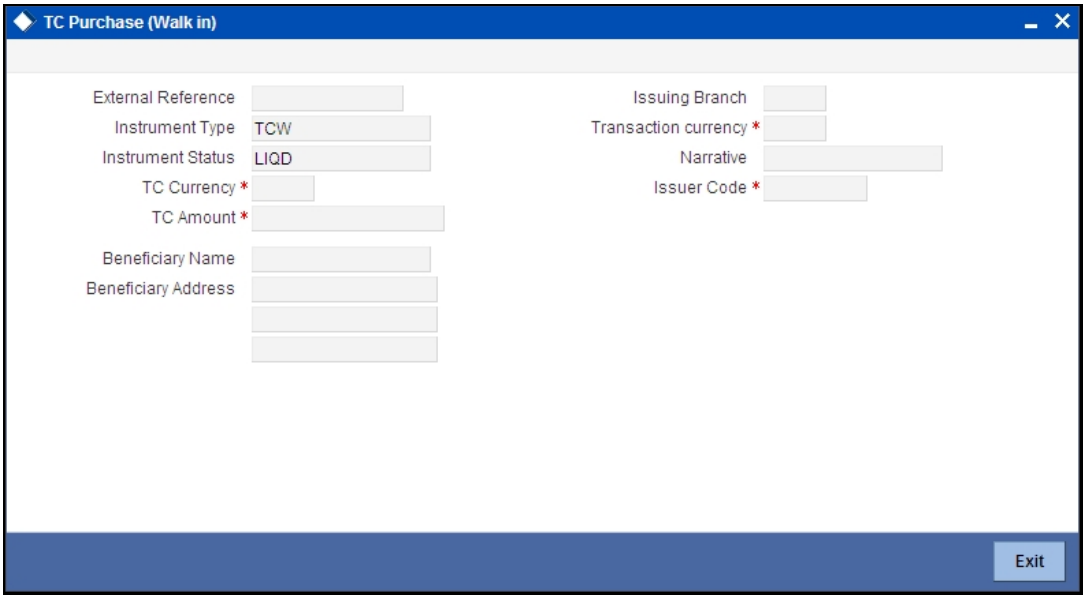
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

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.

8.11 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.

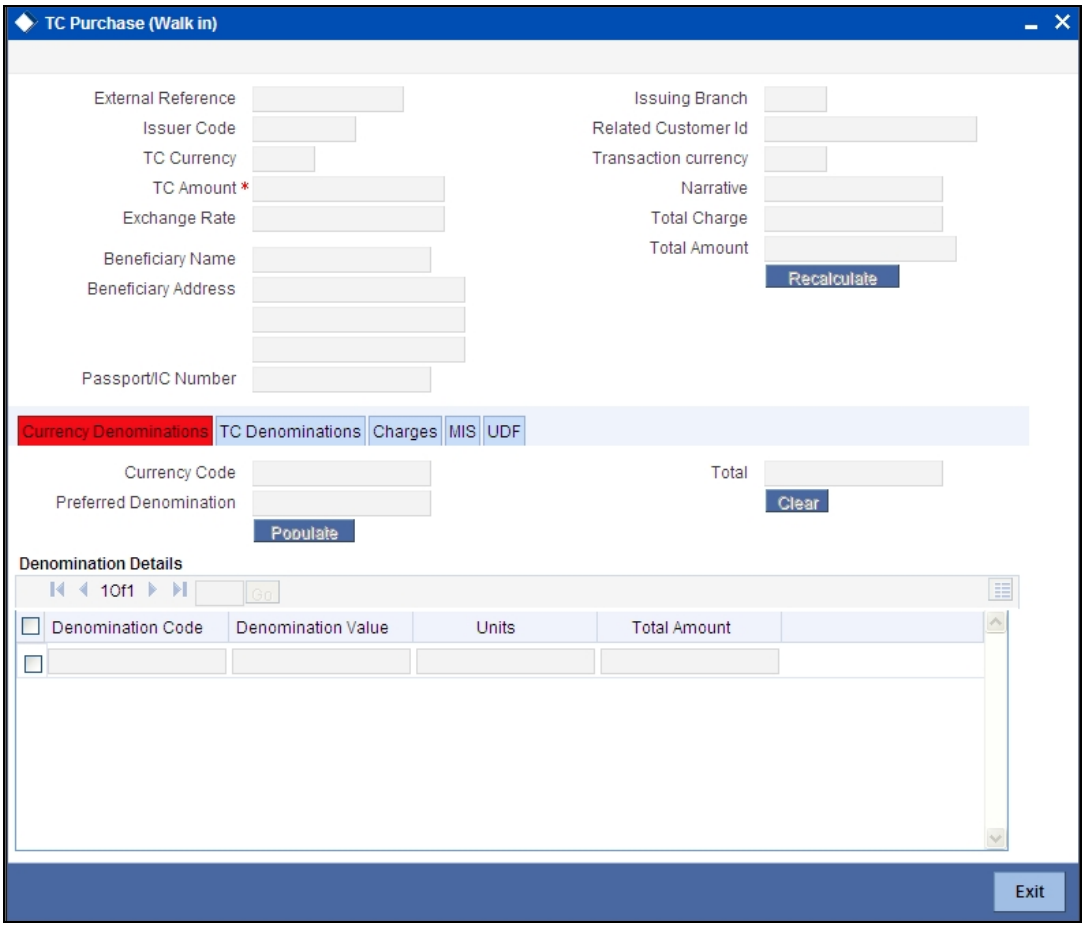
Beneficiary Address

Specify the address of the beneficiary of the transaction.

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 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 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.

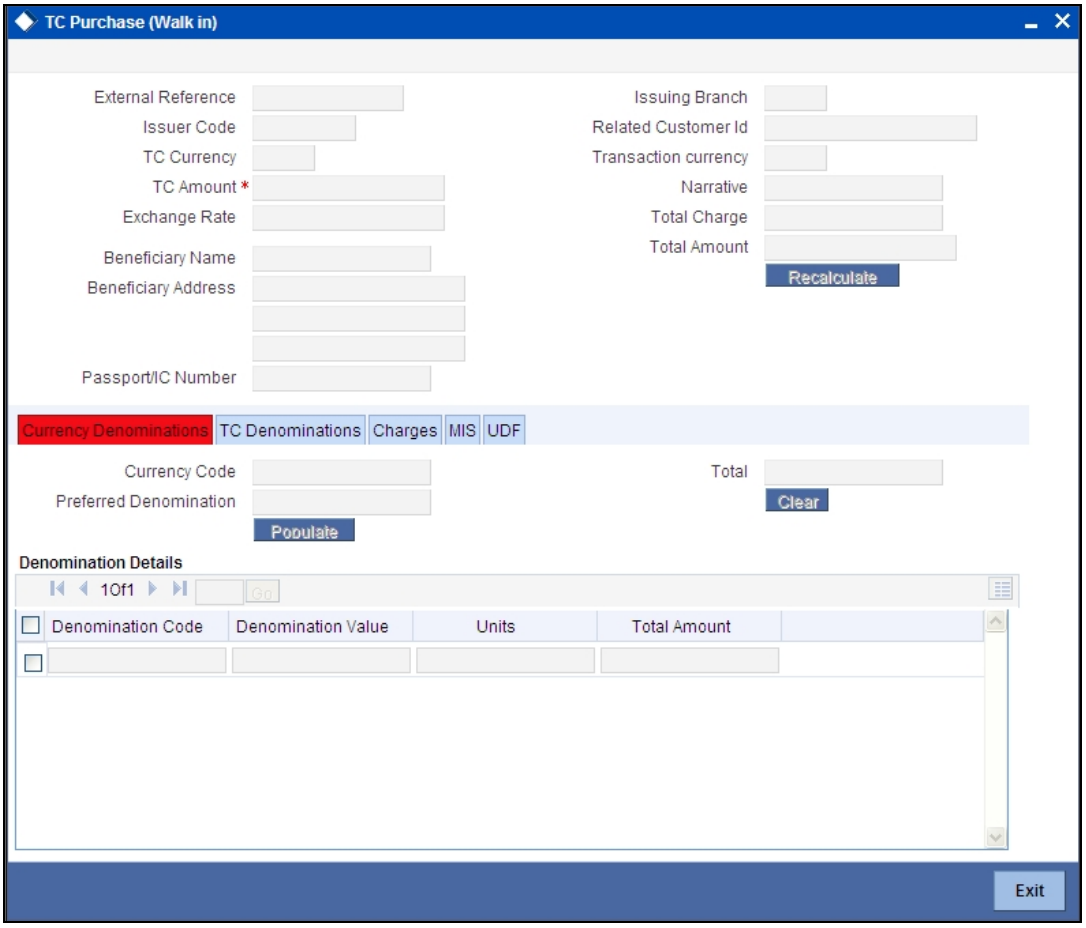
8.11.1 Specifying TC Denomination Details

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.

8.11.2 Specifying Currency Denomination Details

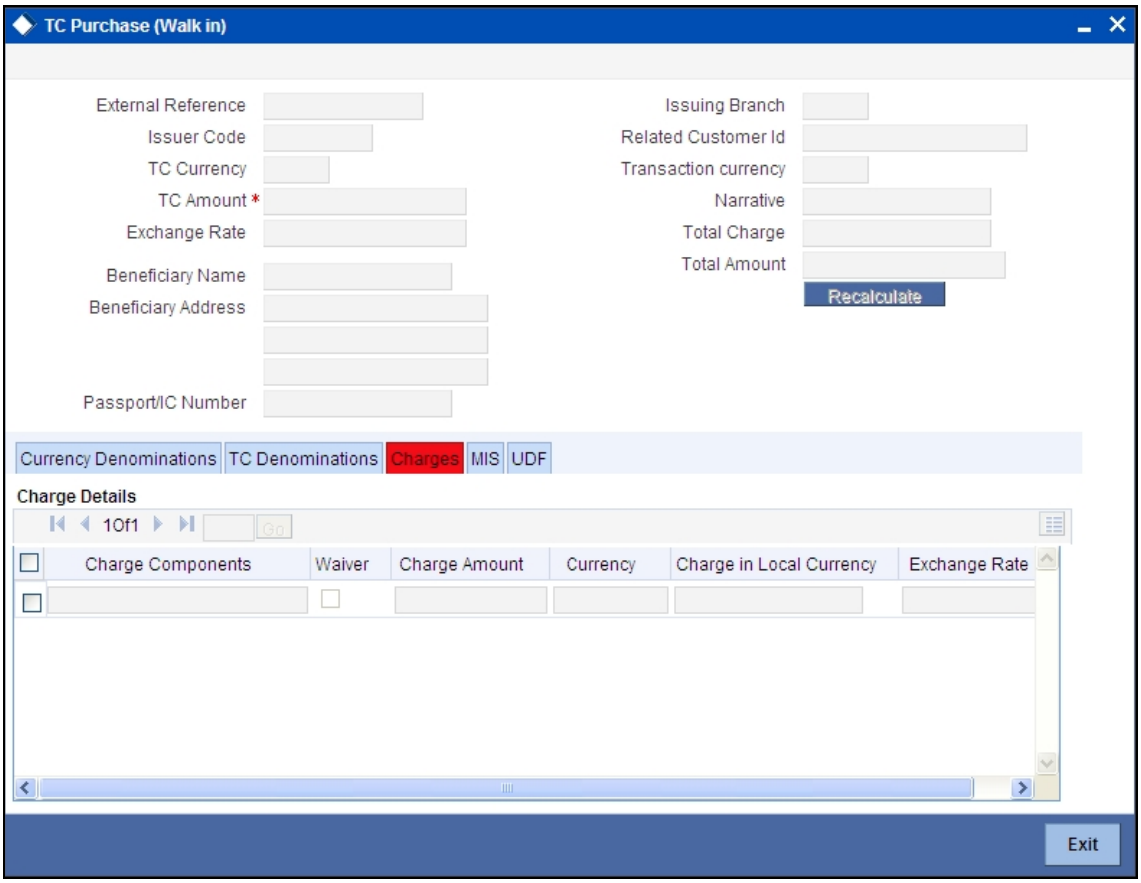
In this block, you can capture details of the currency denominations involved in the transaction.



Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

8.11.3 Specifying Charge Details

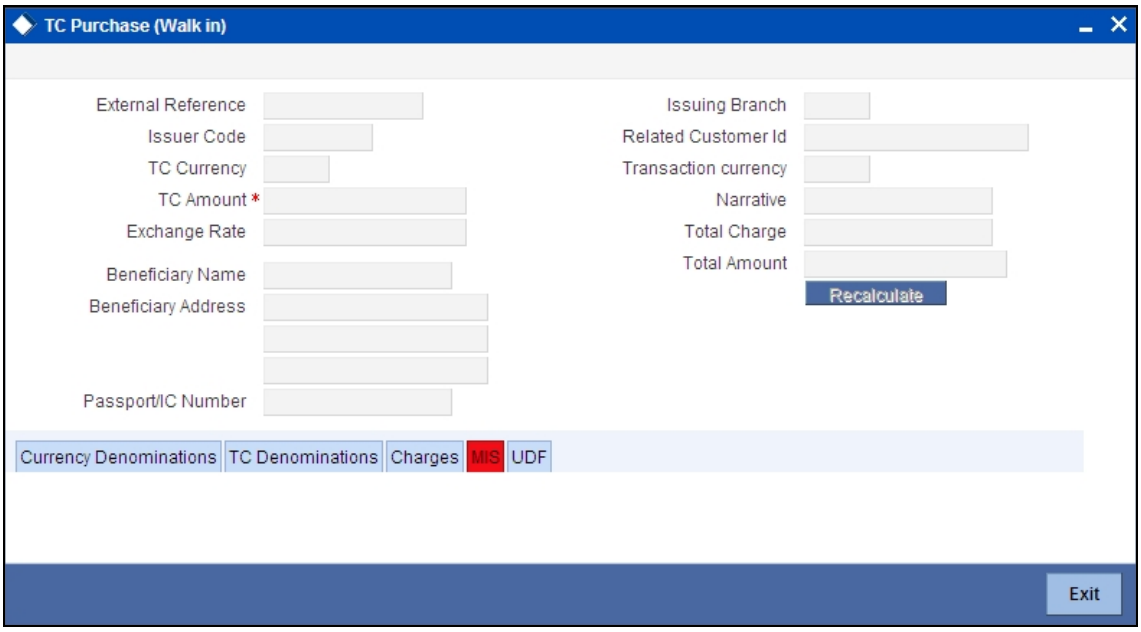
This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.11.4 Specifying MIS Details

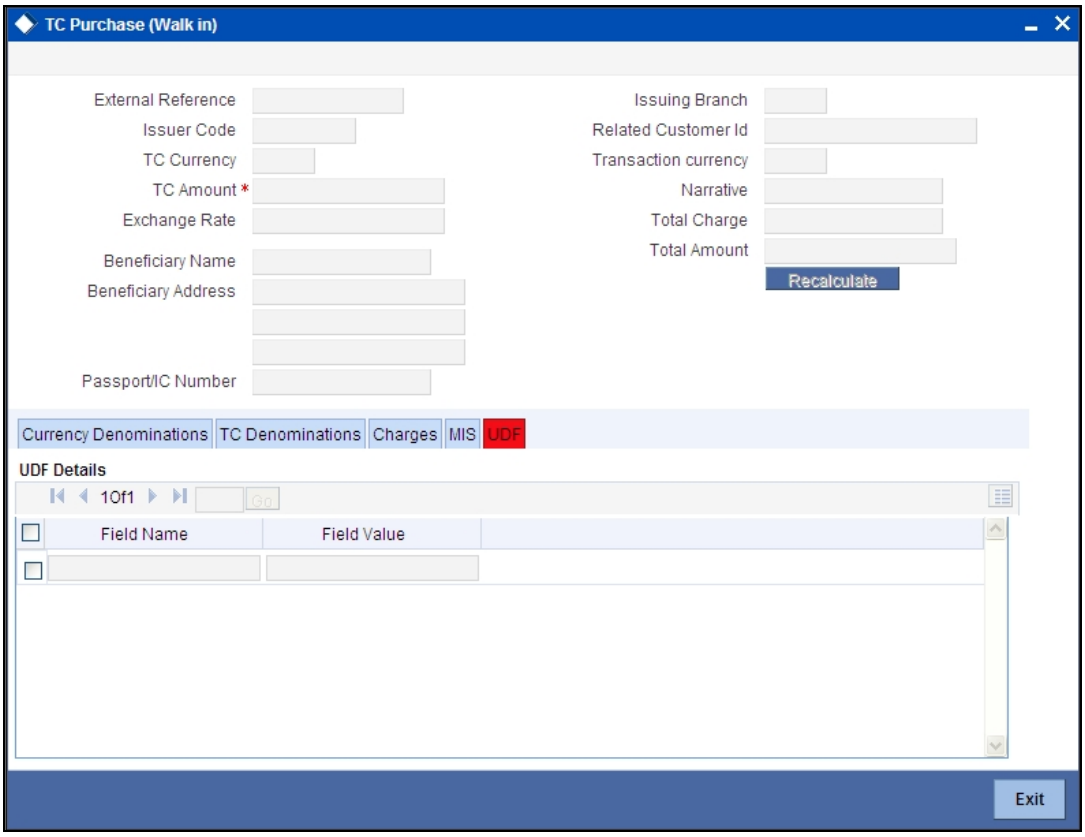
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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 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.

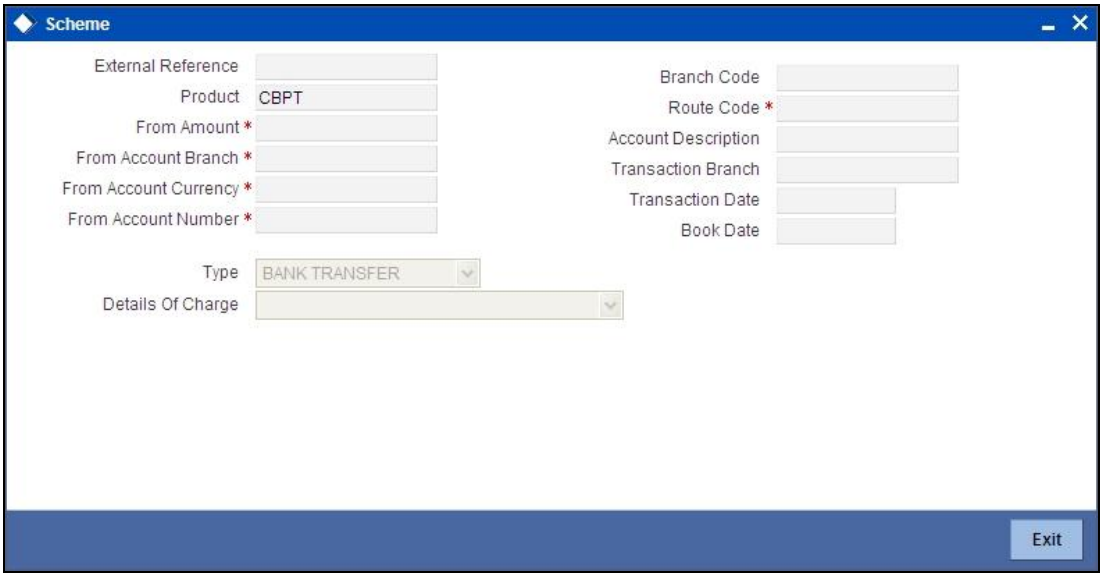
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

8.12 Making Cross Border Payments

You can make cross border payment using the ‘Cross-Border Payment By AC’ screen.



Here you can capture the following details:

Transfer Type

Specify the type of transfer, i.e., whether the transfer is a bank transfer or a customer transfer.

Charge Whom

Specify the entity that will bear the charges. The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

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 that will be used for processing the transaction.

Branch

The system displays the logged-in branch code.

Transaction Date

Specify the date when the transaction was initiated.

Transaction Branch

Specify the branch where the transaction is carried out.

Book Date

Specify the booking date.

From Account Currency

Specify the currency of the account from where the payment is made.

From Amount

Specify the amount that will be transferred from the sender’s account.

From Account Number

Specify the sender’s account number.

From Account Branch

Specify the branch of the sender’s account.

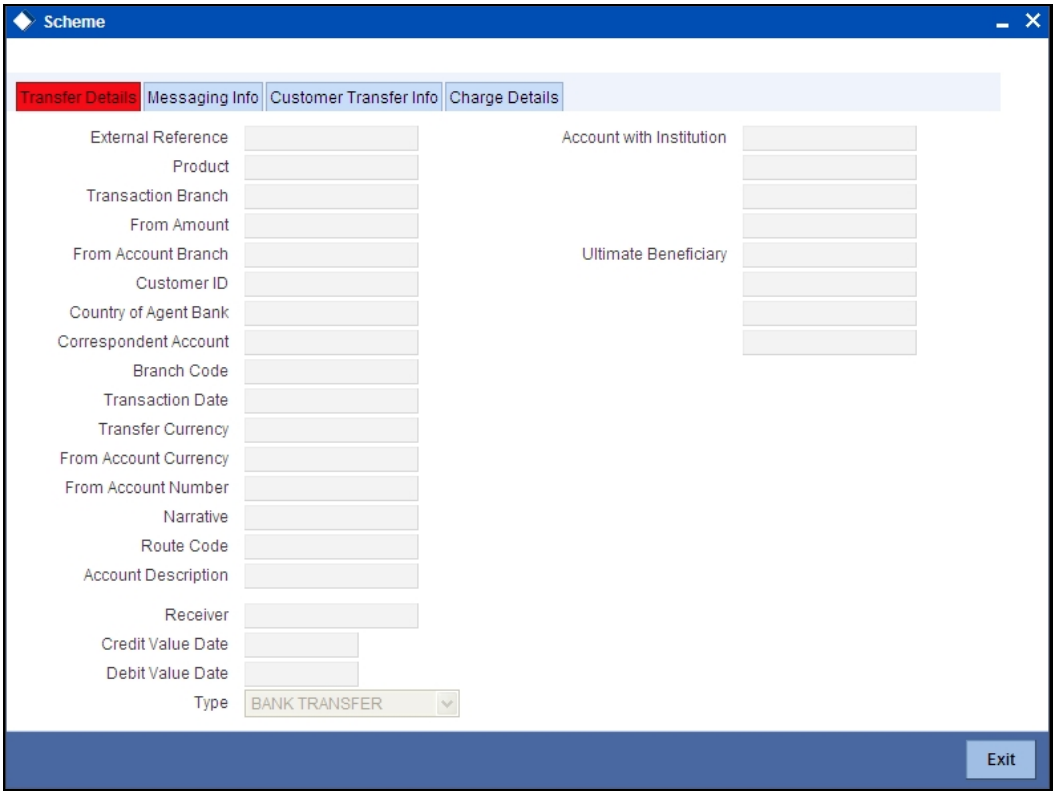
Route Code

Specify the route code of the transaction.

After you specify the above details, 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 found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In this screen, in addition to the details defaulted from the previous stage, the system allows you to capture information on the following:

Customer ID

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

Account Title

The system displays a brief title for the chosen account.

This screen provides following details:

- Transfer Details
- Messaging Info
- Customer Transfer Info

8.12.1 Specifying the Transfer Details

In the transfer details tab, you can capture the following information:

Agent Bank

Specify the bank through which the transaction is being carried out.

Beneficiary AC No

Specify the account number of the beneficiary.

Beneficiary Details

Specify the beneficiary details

Agent Bank Addr

Specify the address of the agent bank.

Cr Value Date

System displays the credit value date.

Dr Value Date

System displays the credit value date.

8.12.2 Specifying the Messaging Information

In the Messaging Info tab, you can capture the following information:

Ordering Customer

Specify details of the ordering customer.

Sender To Receiver Info

Specify the sender to receiver information of the transaction.

Charge Whom

Specify the entity that will bear the charges.

The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

Payment Details

Specify the payment details

Narrative

Provide a description for the transaction.

8.12.3 Specifying the Customer Transfer Details

In the Customer Transfer Info tab, you can capture the following:

Bank Operation Code

Specify the Bank Operation Code. The values in the drop-down list are:

- CRTS
- SPAY

- SSTD
- SPRI

Instruction Code

Specify the instruction code for the transaction.

Envelope Contents

Specify the contents of the envelope.

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.

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.

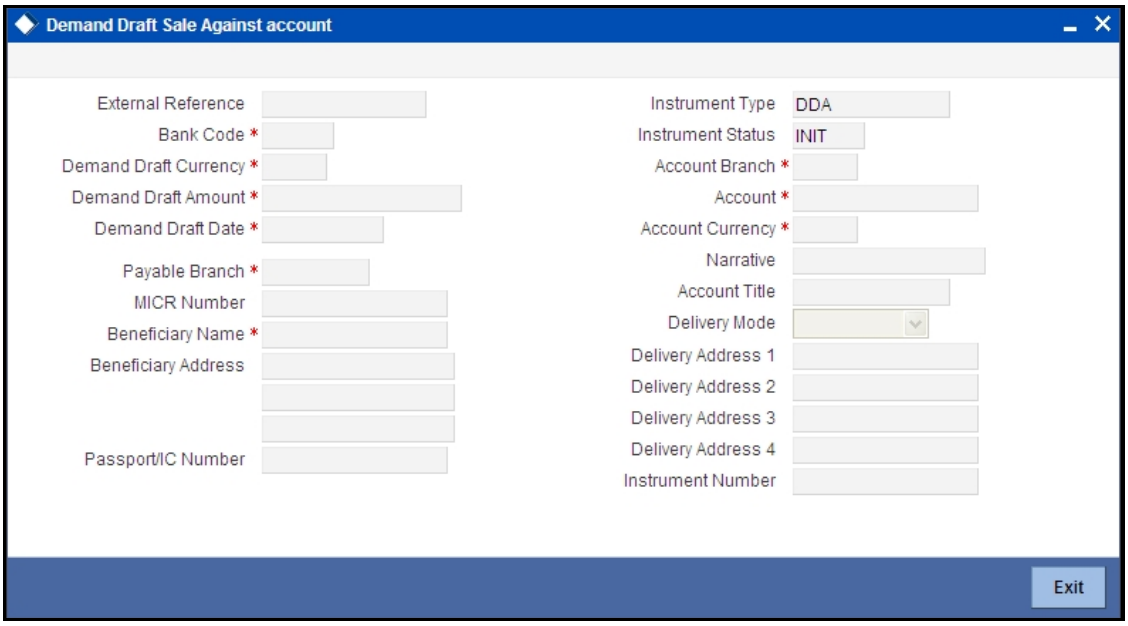
Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

Once the transaction is complete, you can reverse the accounting entries of the transaction, if required.

For more information on reversing a transaction, refer the section 'Transaction Reversal' under the 'Cash Transaction' manual.

8.13 Selling a DD 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 Sale 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:

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 Branch

Select the branch code from the adjoining option list.

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.

Instrument Status

Specify the status of the instrument.

Account

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.

MICR Number

Specify the MICR number of the cheques.

Demand Draft Currency

Specify the currency of the DD.

Instrument Type

The instrument type corresponding to a DD sale against account is displayed here.

Demand Draft Date

The date of DD issue is displayed here.

Payable Branch

Specify the branch 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.

Demand Draft Amount

Specify the amount for which the DD is being drawn.

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the customer's passport number or any other identification number.

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.

Account Currency

Specify the currency in which the account is maintained.

OFAC Check

Click this button to call the OFAC service and view the response from the OFAC system.

Narrative

Here, you can enter remarks about the transaction.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Courier
- Branch

If the delivery mode is 'Courier', then you will need to specify the delivery address.

Delivery Address 1

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.

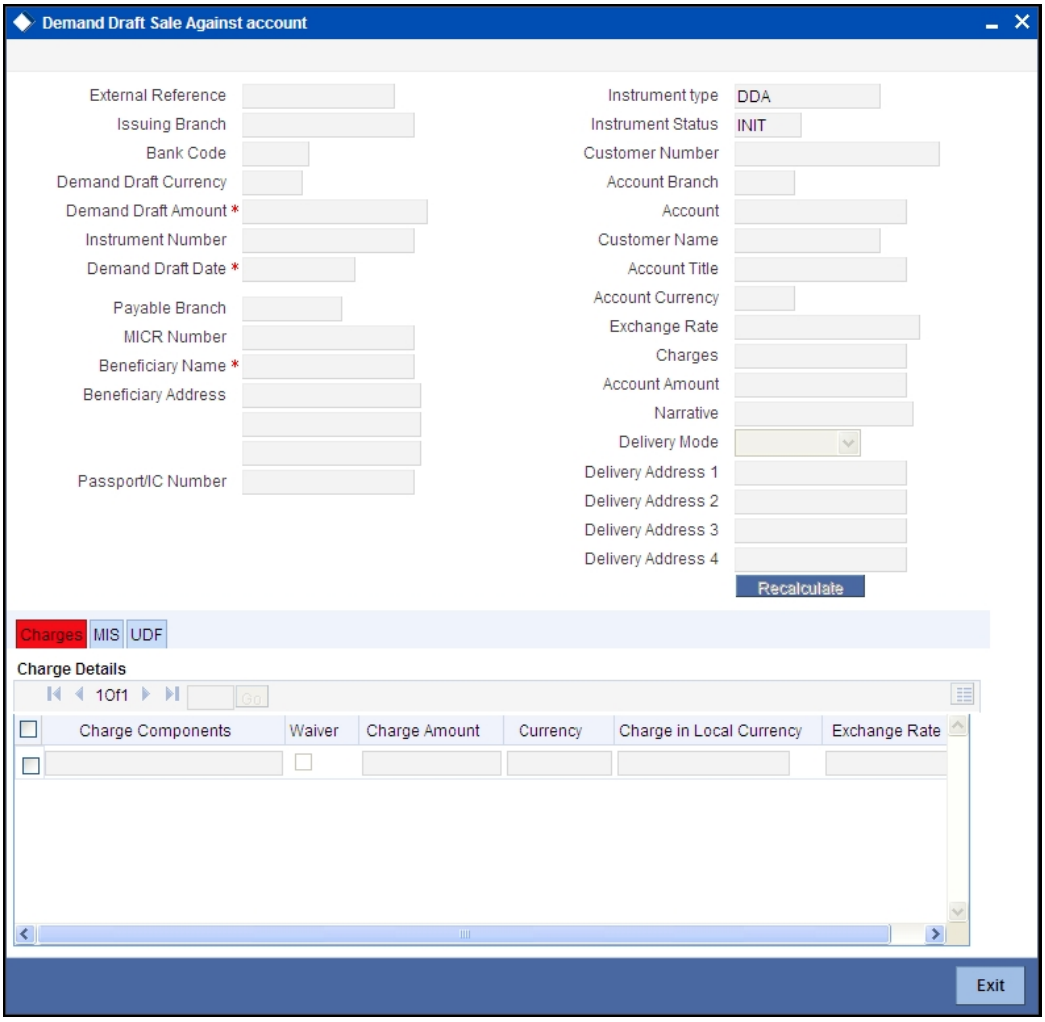
Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

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 found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the information defaulted from the previous stage, you can view 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 the following:

- 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.

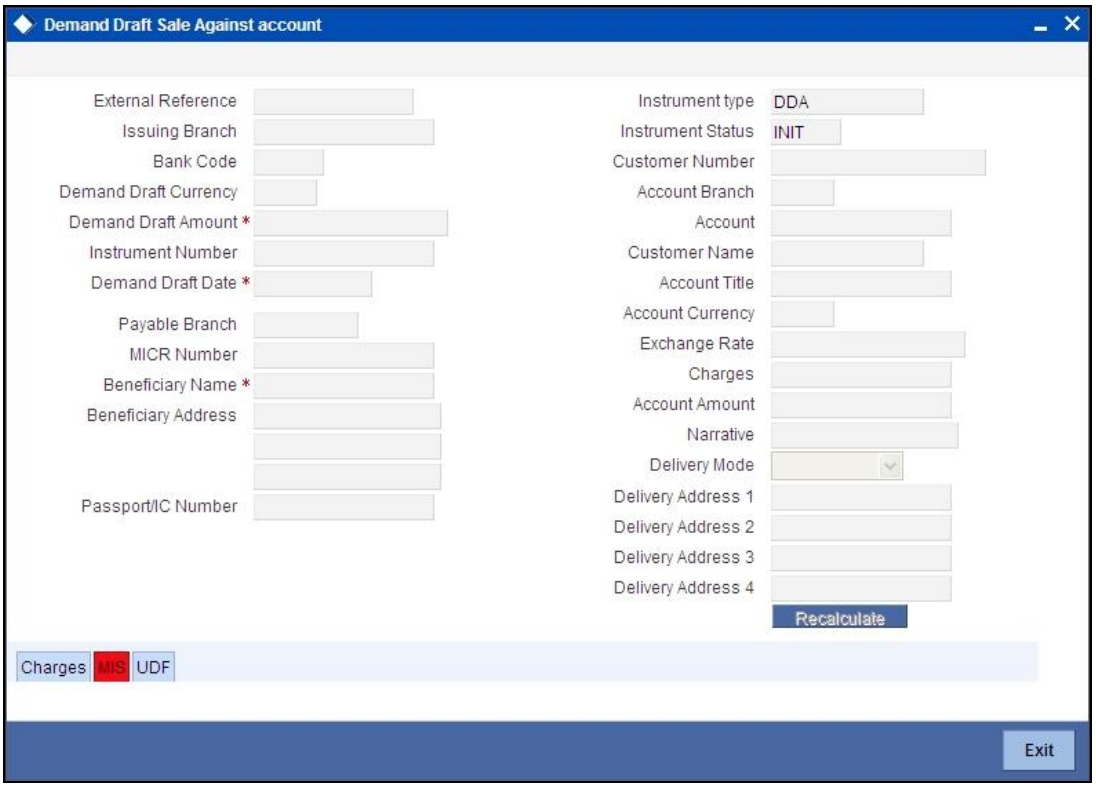
8.13.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.13.2 Specifying MIS Details

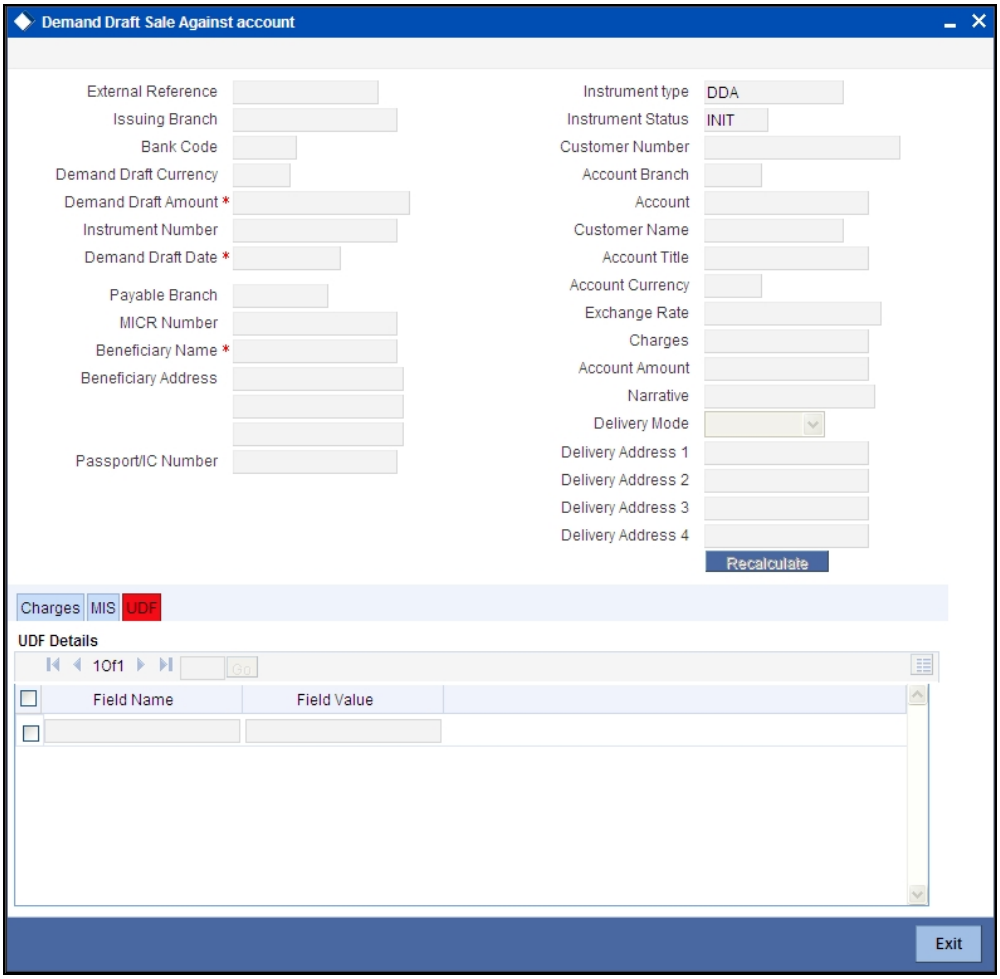
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.13.3 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.

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.

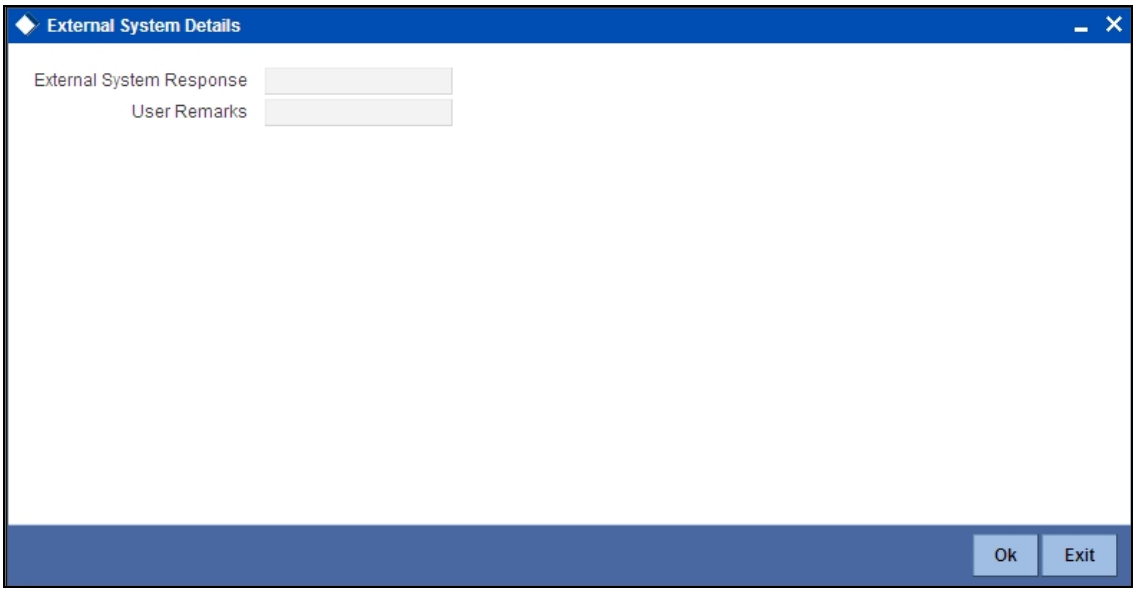
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.14 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

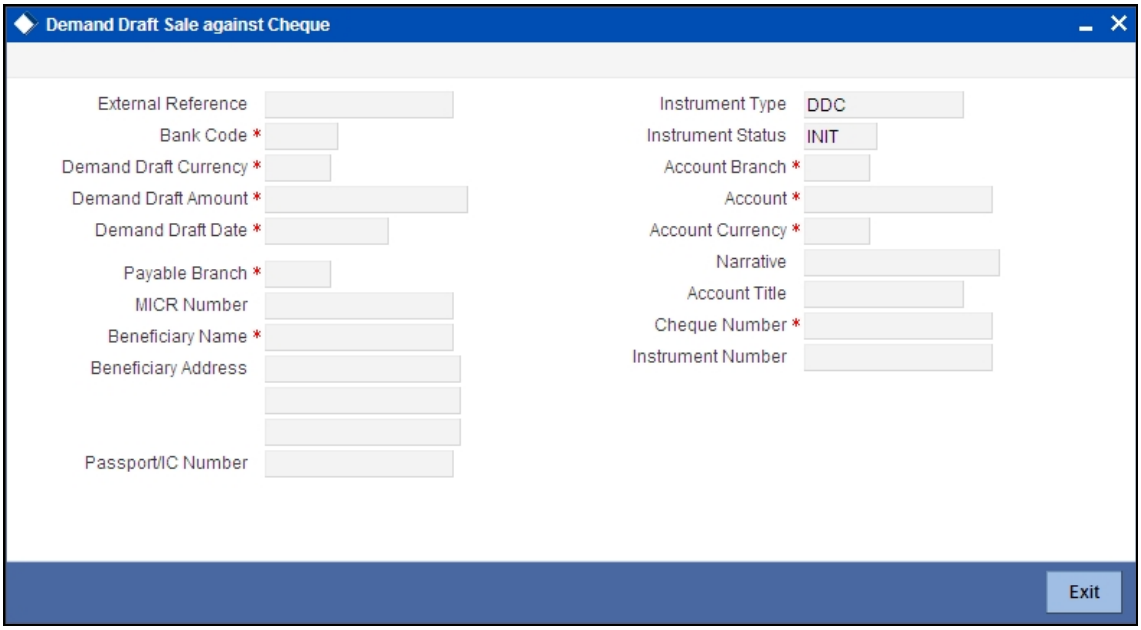
The response from the external system regarding the black listed customer is displayed here.

User Remarks

Specify your remarks regarding the black listed customer here.

8.15 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 Sale 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:

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 Branch

Select the branch code from the adjoining option list.

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.

Instrument Status

Specify the status of the instrument.

Account

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.

MICR Number

Specify the MICR number of the cheques.

Demand Draft Currency

Specify the currency of the DD.

Instrument Type

The instrument type corresponding to a DD sale against account is displayed here.

Demand Draft Date

The date of DD issue is displayed here.

Payable Branch

Specify the branch 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.

Demand Draft Amount

Specify the amount for which the DD is being drawn.

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the customer's passport number or any other identification number.

Account Currency

Specify the currency in which the account is maintained.

Cheque Number

Specify the number of the cheque being drawn for DD sale.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

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.

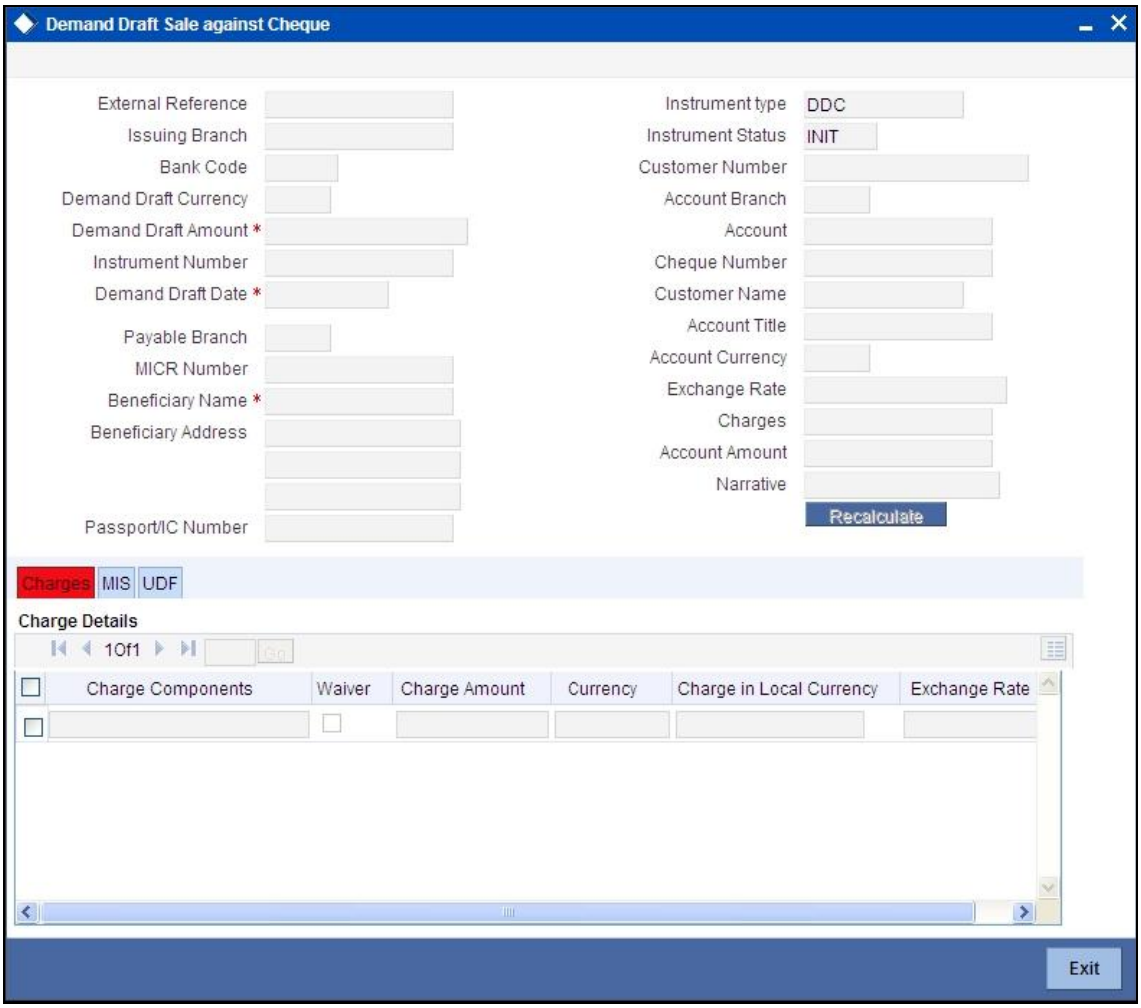
If the instrument number is not available then the system raises an error message:

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.

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. The following screen will be displayed:



In addition to the information defaulted from the previous stage, you can view 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.

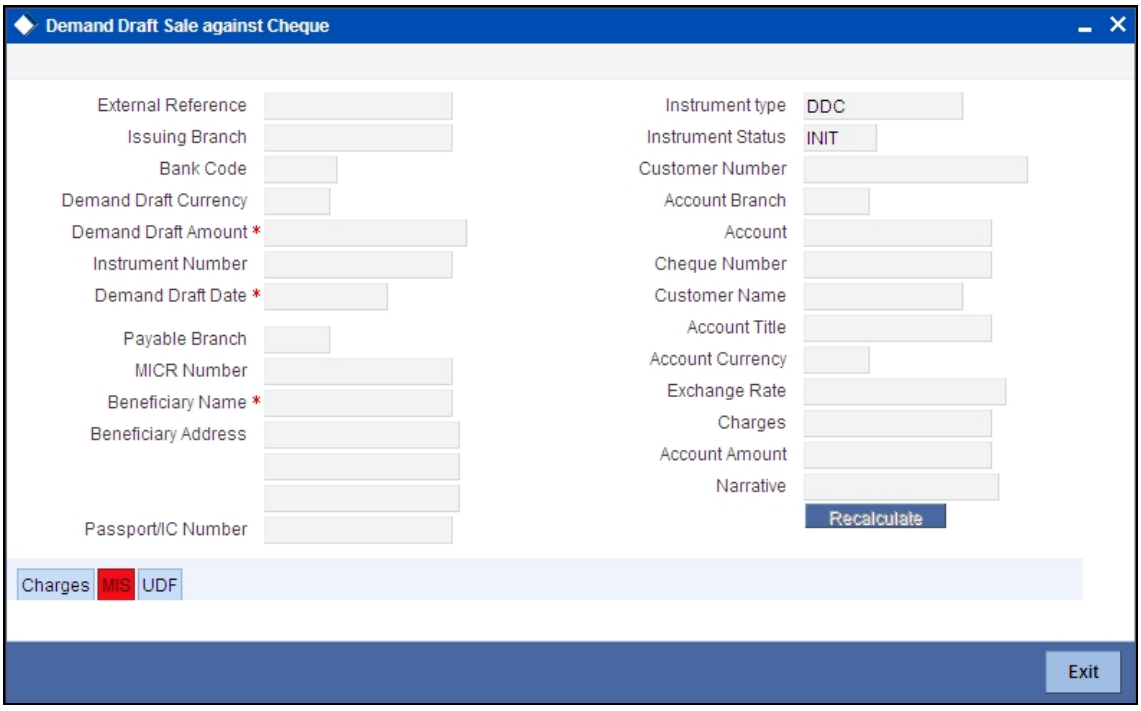
8.15.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.15.2 Specifying MIS Details

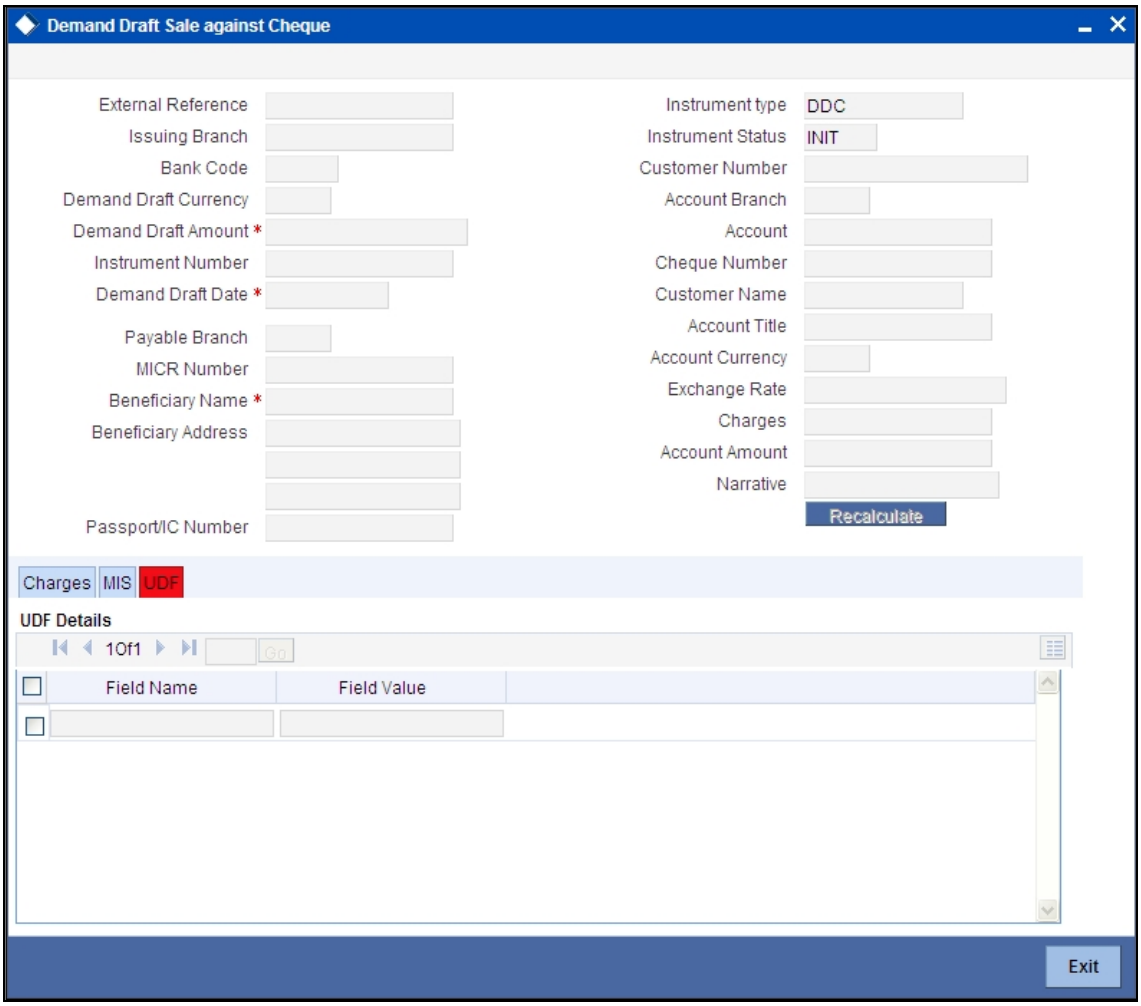
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.15.3 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.

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.

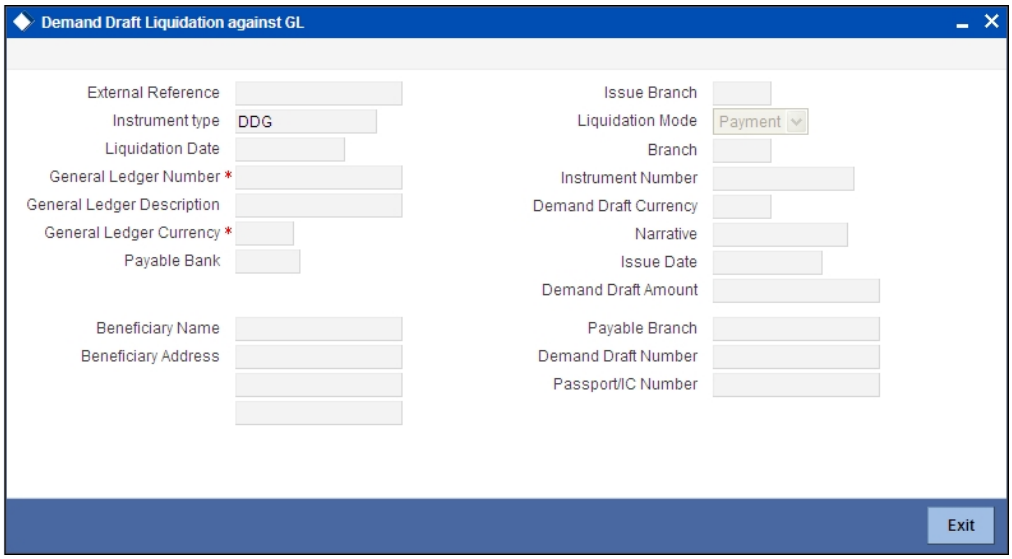
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

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.

8.16 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:

External Reference Number

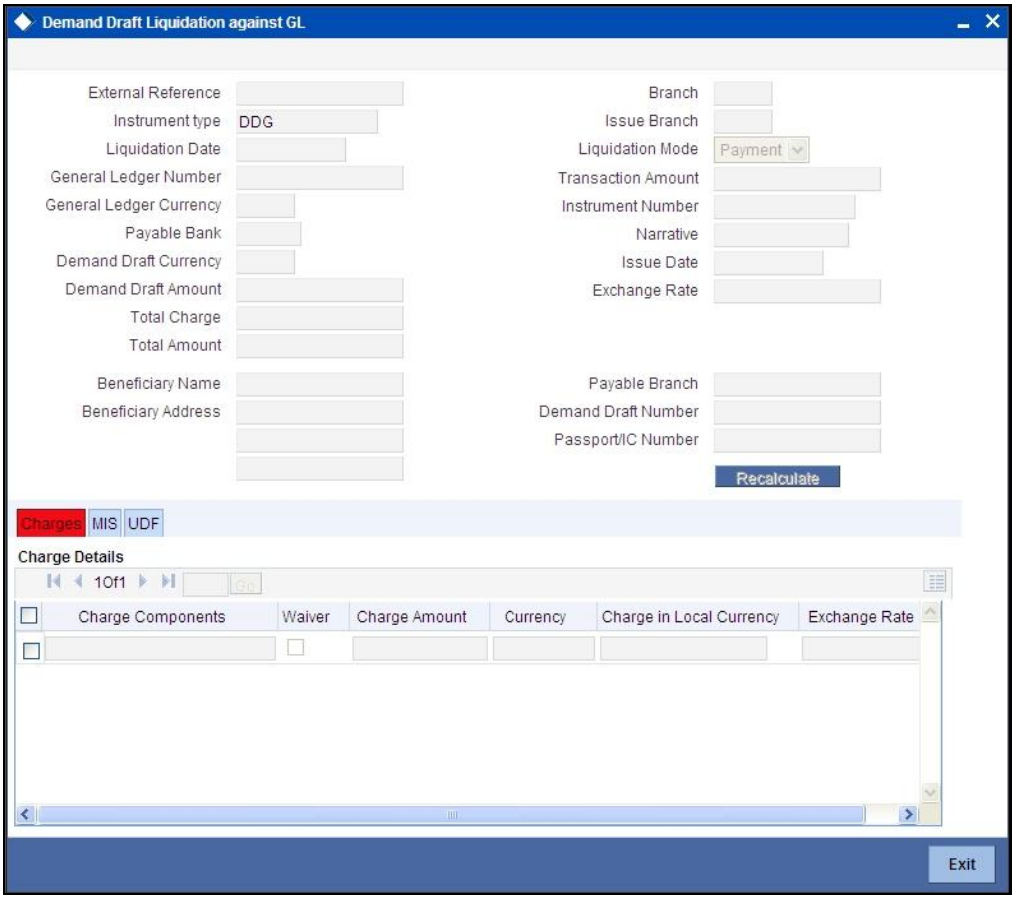
The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

The branch where the DD has been issued is displayed based on the instrument number specified. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against ‘Instrument Number’).

Instrument Number

Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.



Here you can capture the following additional details:

Instrument Type

The instrument type is displayed here.

Issue Branch

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 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.

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.

Passport / IC No

The passport number or any unique identification number of the beneficiary is displayed here.

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.

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:

Instrument Validity has expired and needs Revalidation.

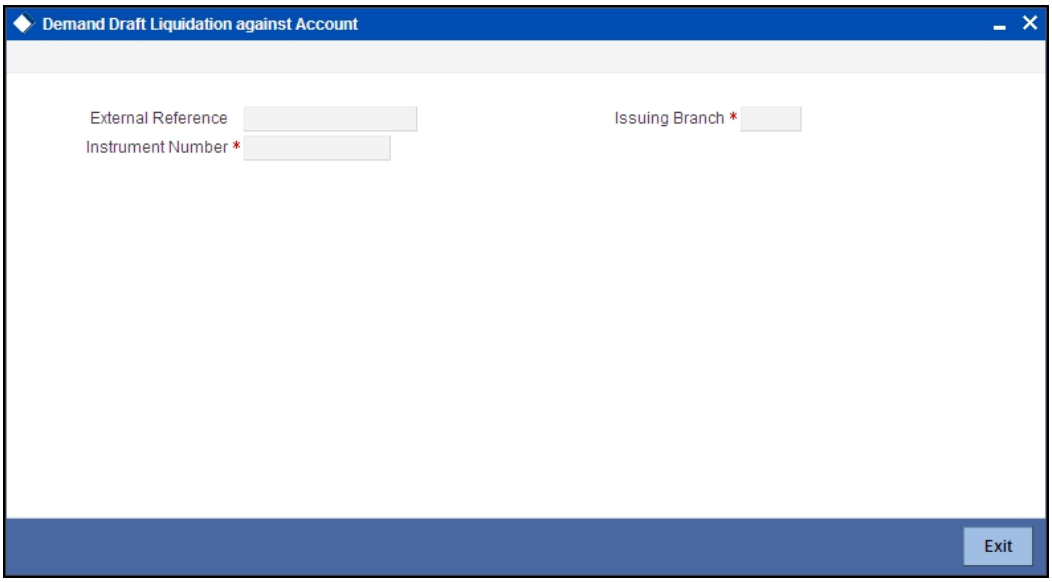
If the check box ‘Allow Revalidation’ is checked in the ‘Instrument Product maintenance’ screen, then you can re-validate the instrument using ‘Revalidation of DD/BC Instrument’ screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

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 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:

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

The branch where the DD is payable is displayed. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against ‘Instrument Number’).

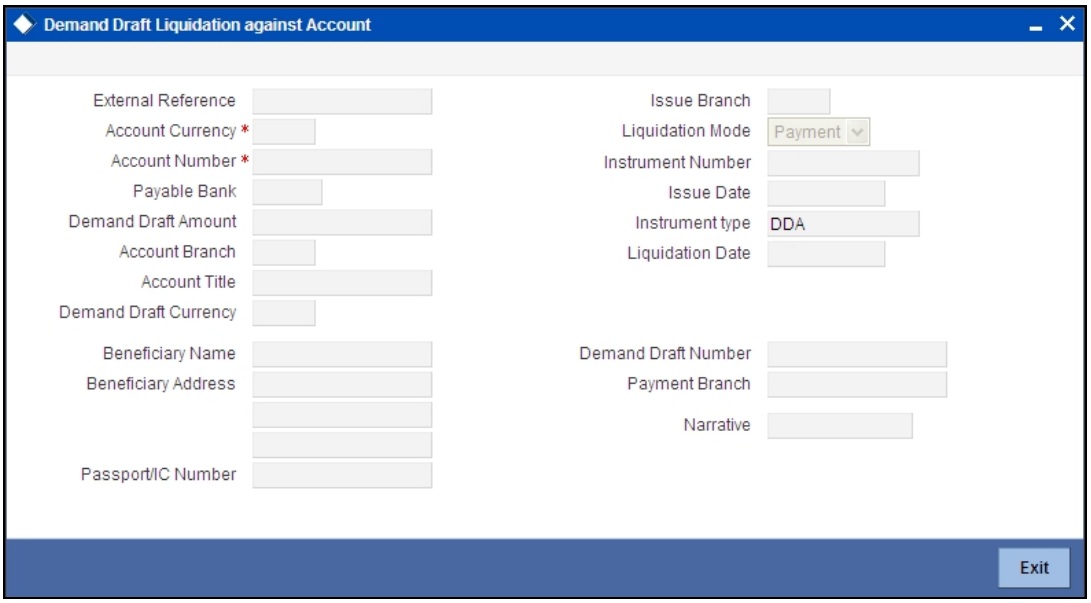
Instrument Number

Specify the instrument number of the DD that needs to be liquidated.

Click save icon to go to the next stage.

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.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport / IC No

The passport number or any unique identification number of the beneficiary is displayed here.

Click save icon to go to the next stage.

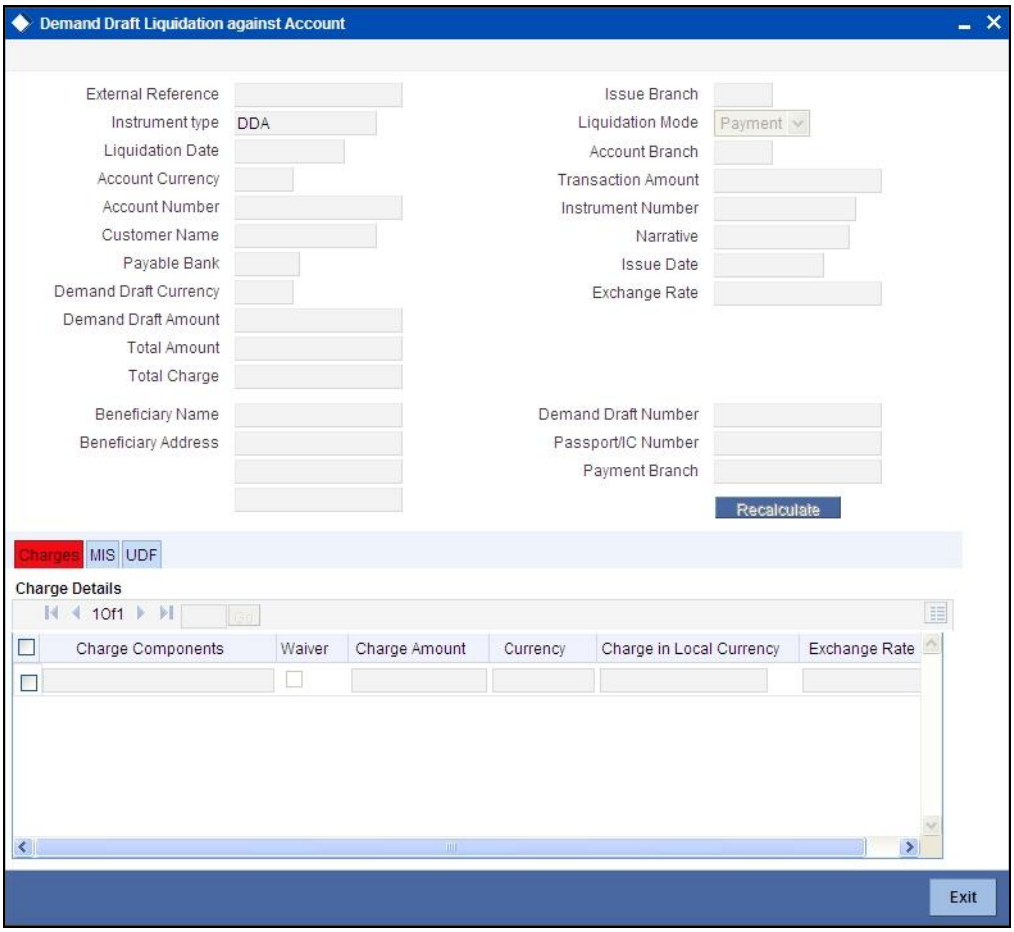
If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message:

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

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.

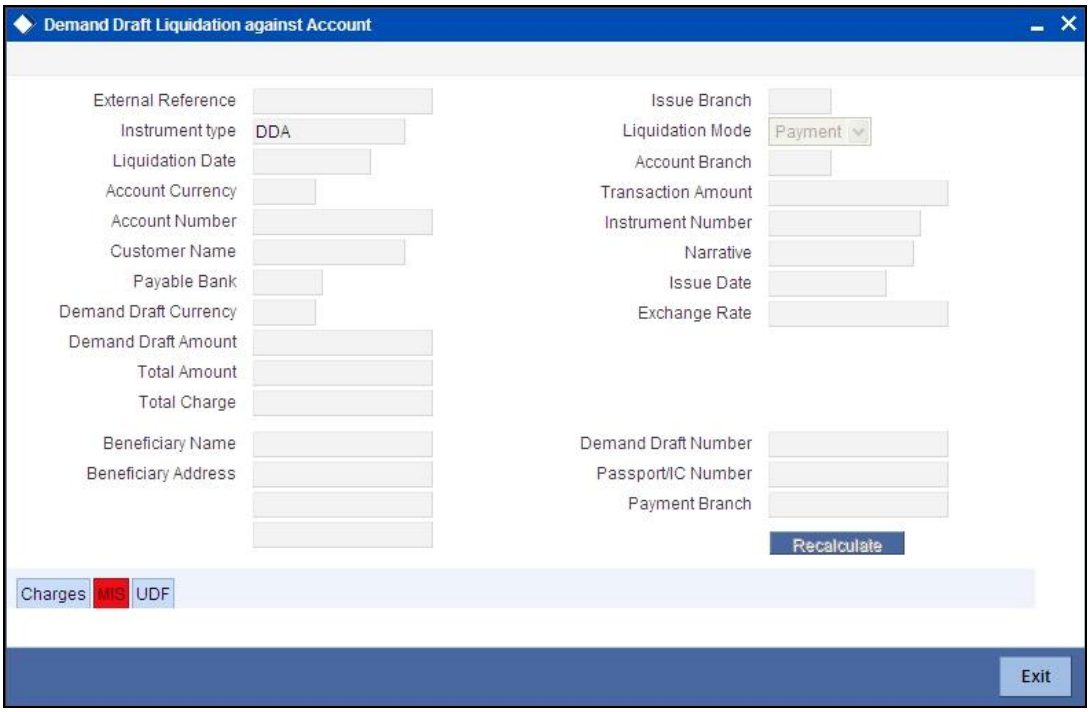
8.17.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.17.2 Specifying MIS Details

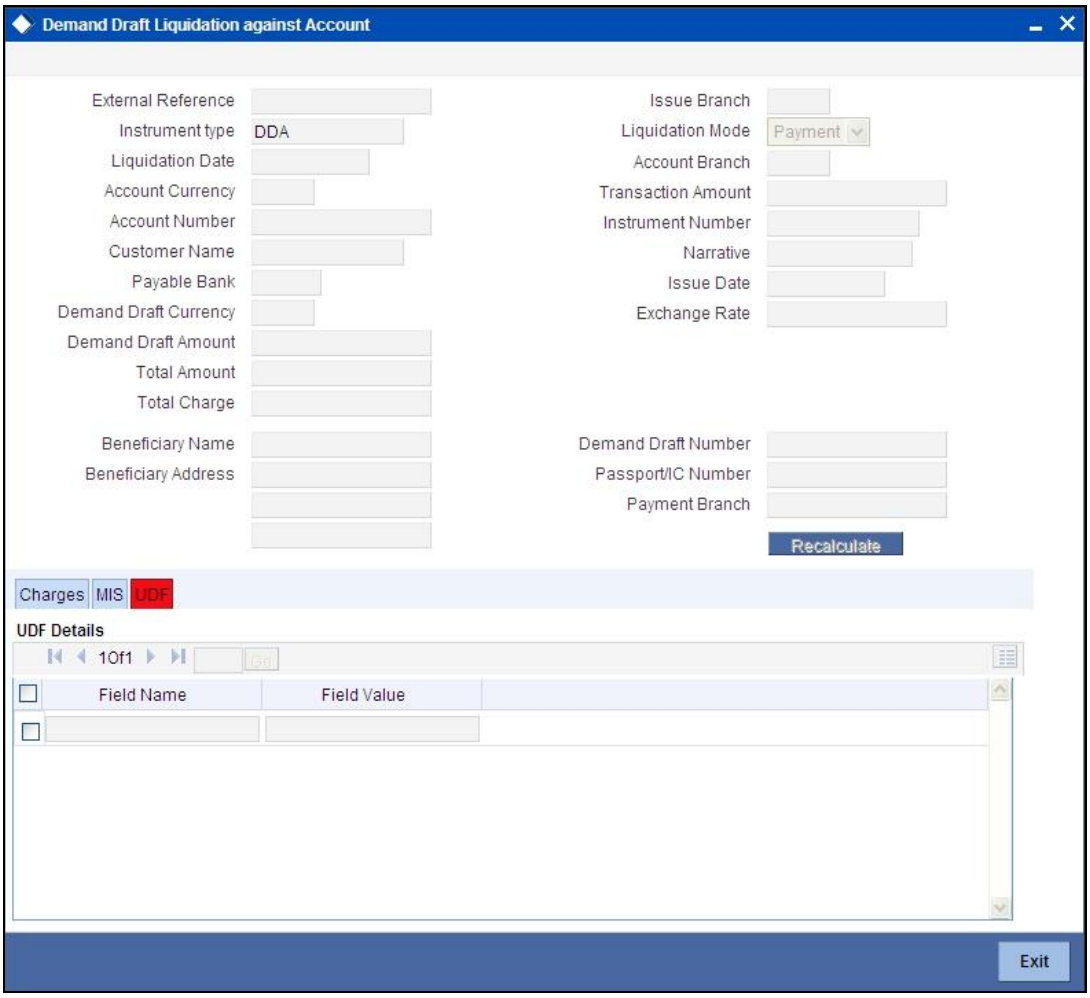
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.17.3 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.

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.

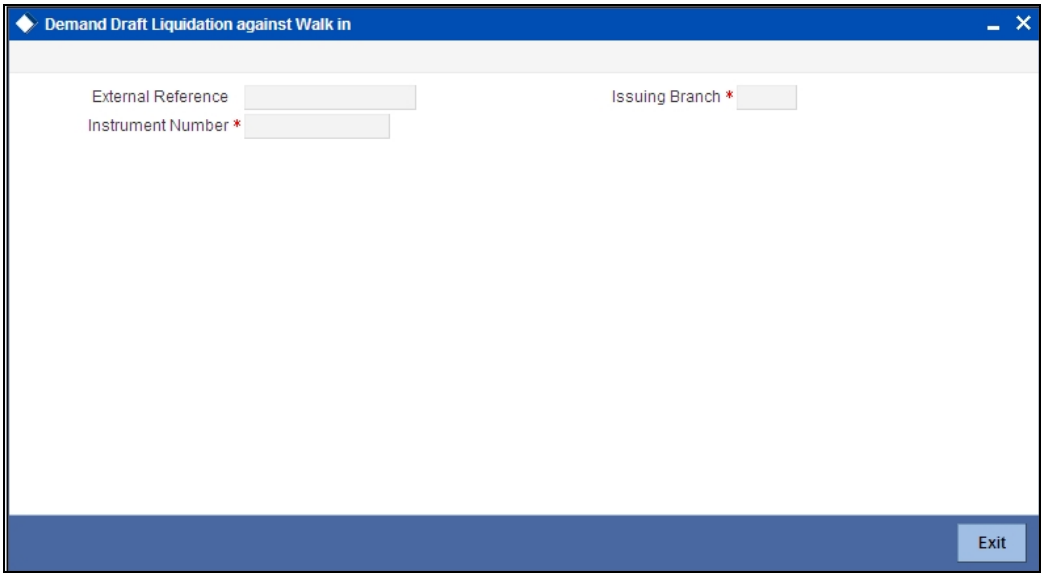
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

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.

8.18 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:

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

The branch where the DD has been issued is displayed. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against ‘Instrument Number’).

Instrument Number

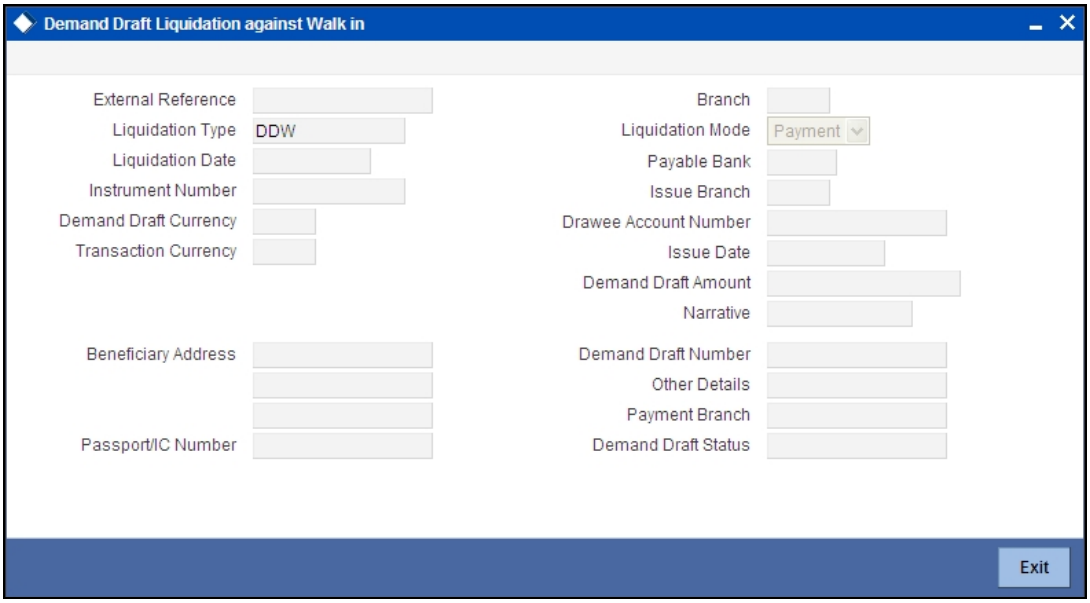
Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.

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.

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.

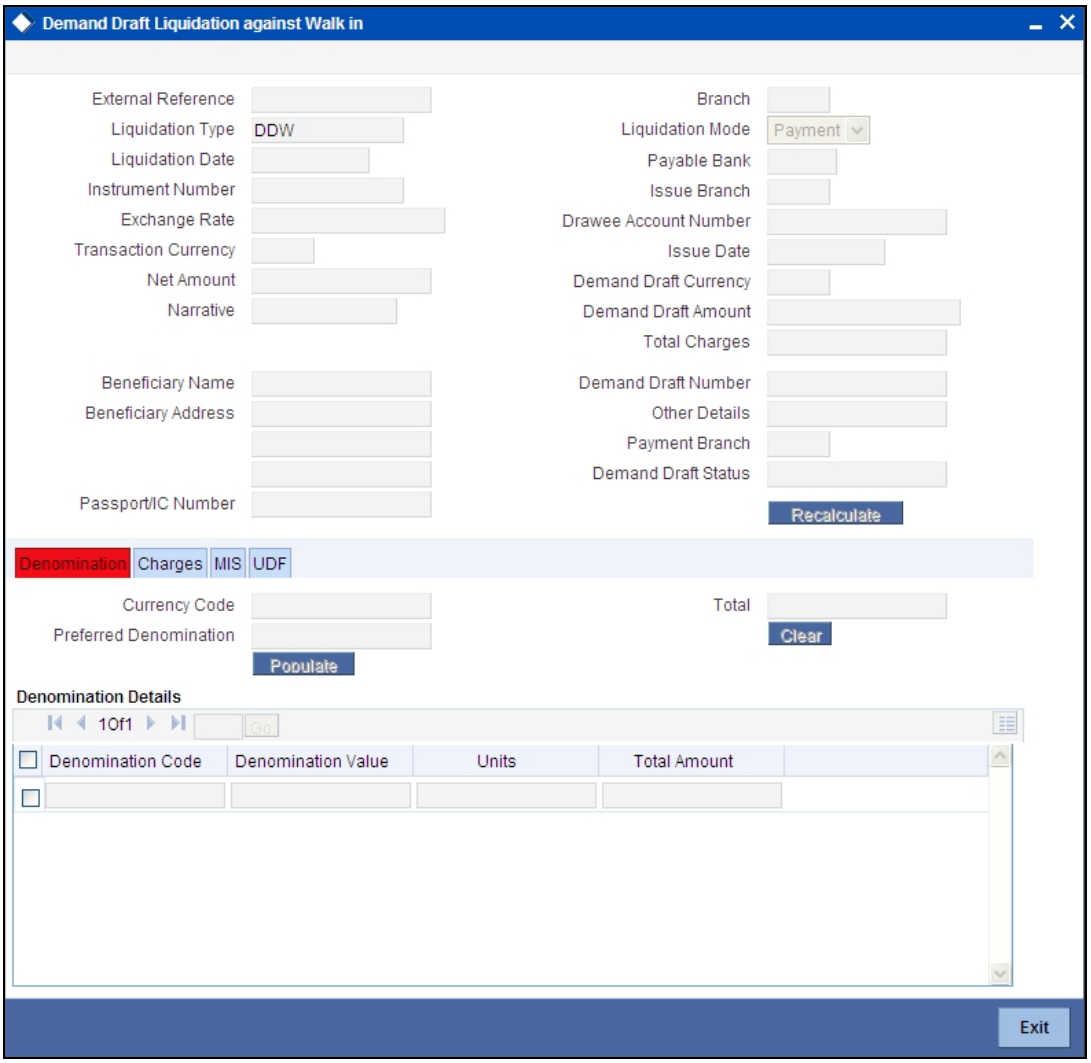
If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message:

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

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.

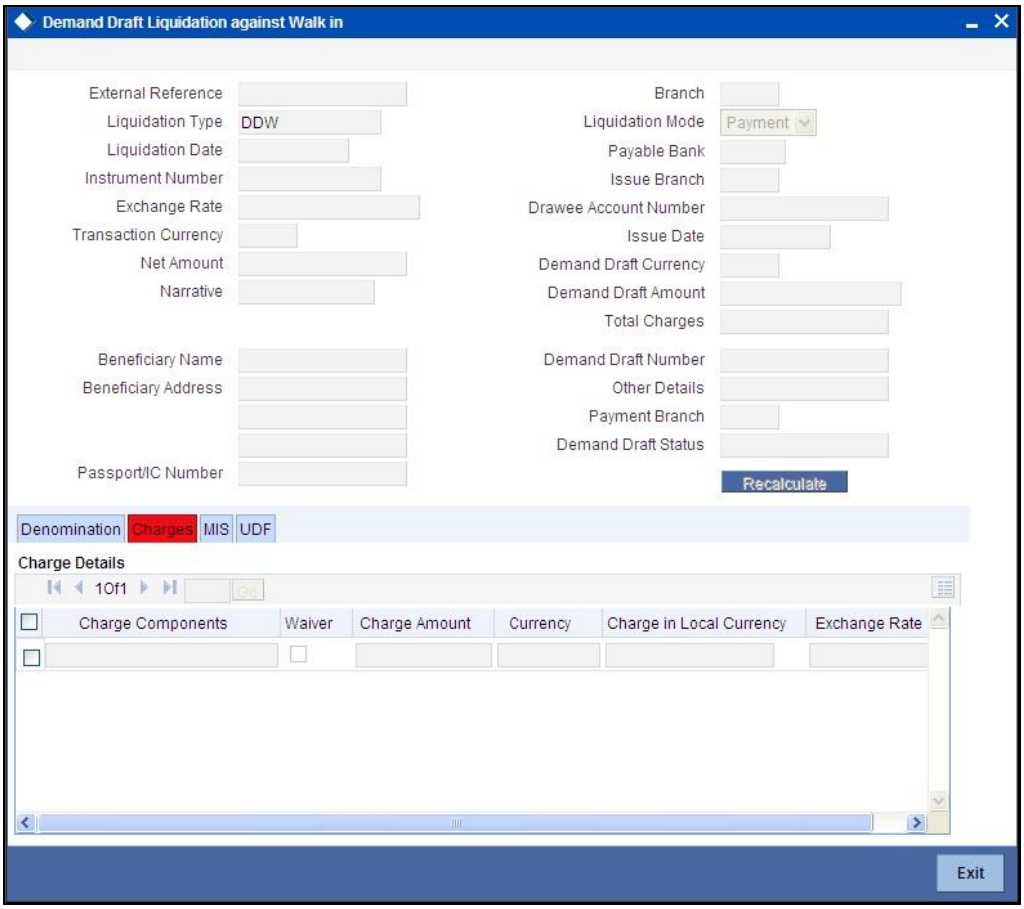
8.18.1 Specifying denomination details

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

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.18.2 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.

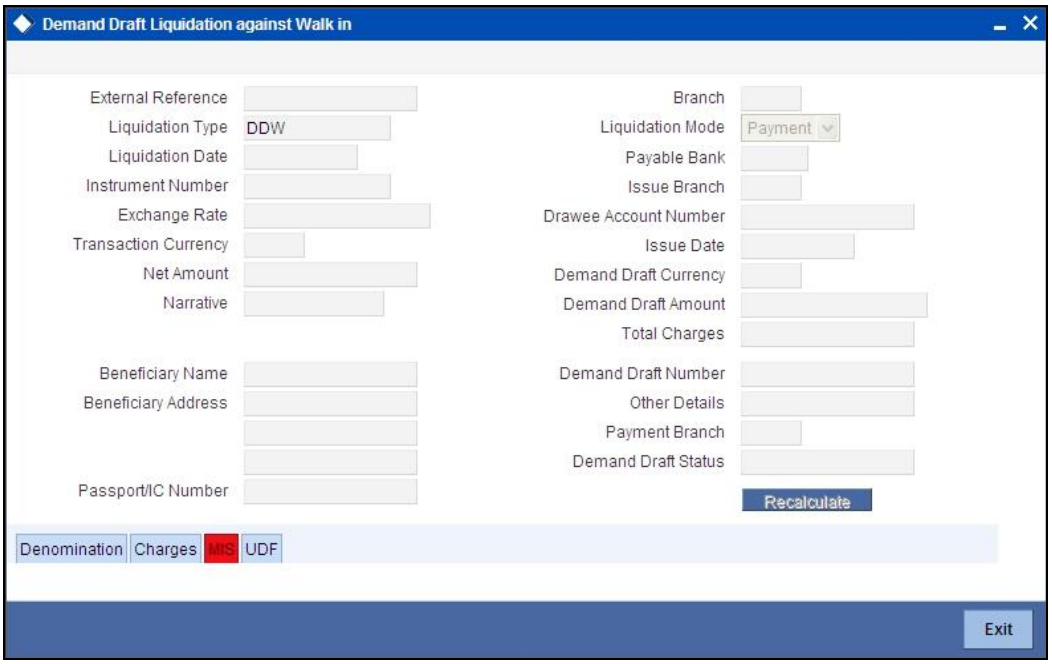


The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-computed the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.18.3 Specifying MIS Details

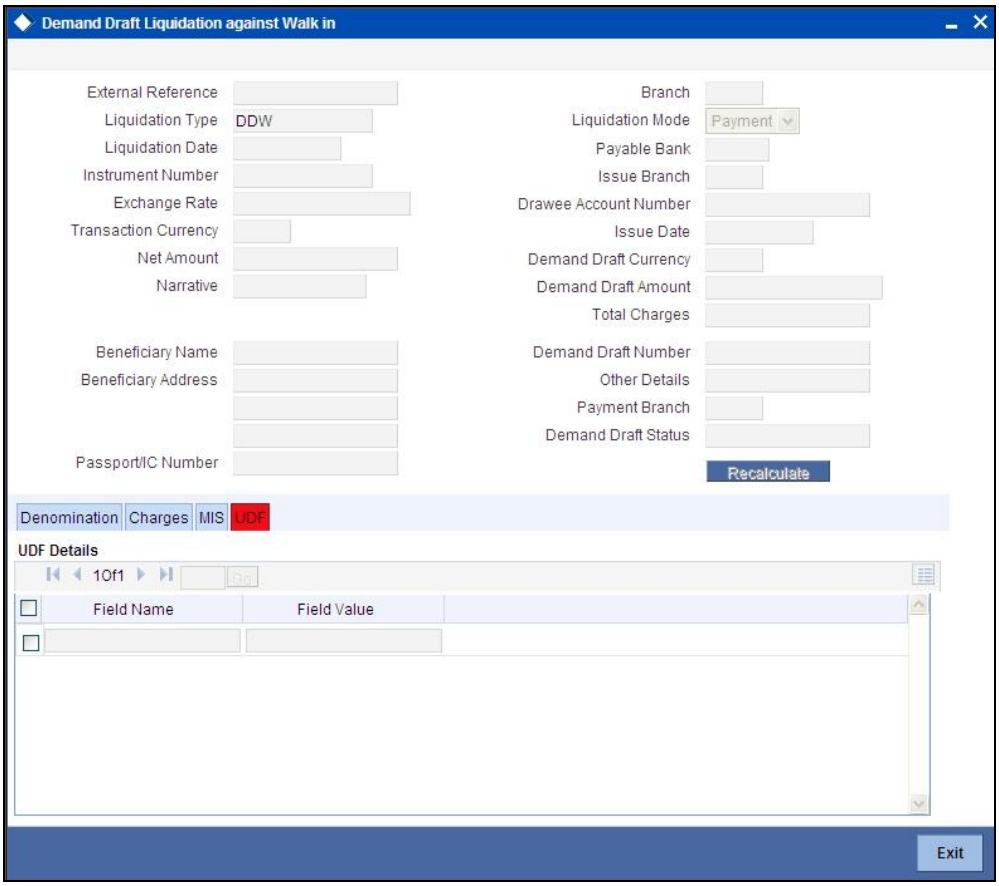
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.18.4 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.

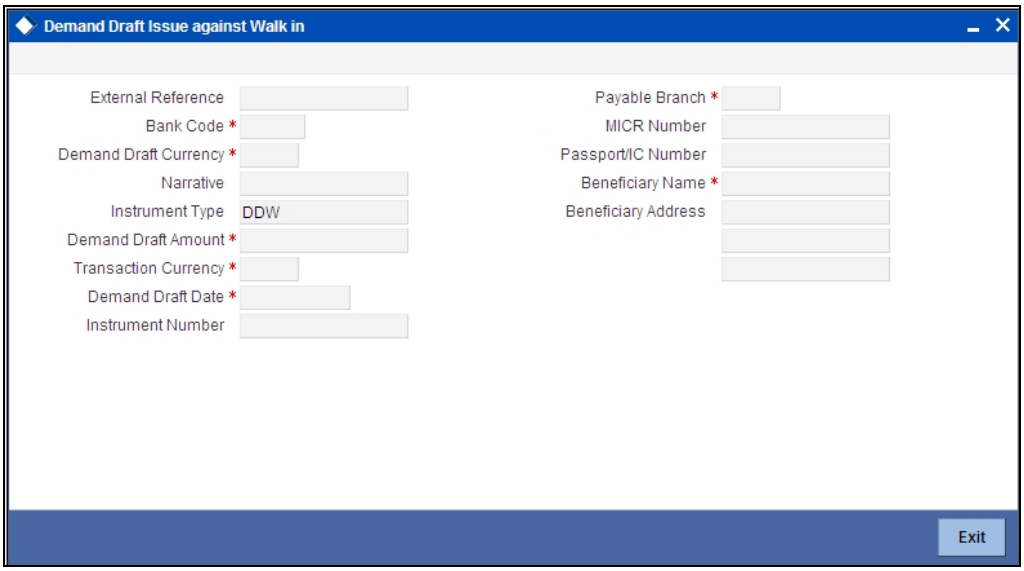
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

8.19 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:

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.

Instrument Type

The instrument type corresponding to a DD issued to walk-in customers is displayed here.

Bank Code

Specify the clearing bank code for the transaction.

Payable Branch

Specify the branch where the DD amount should be paid out.

Transaction Currency

Specify the currency in which the customer is making the payment.

Demand Draft Currency

Specify the currency in which the customer is creating a draft.

Demand Draft Amount

Specify the amount for which the draft is being created.

Demand Draft Date

The system displays the current date as the date of draft issue.

MICR Number

Specify the MICR number printed on the DD.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Beneficiary Address

Specify the address of the beneficiary in whose favour 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.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

Passport/IC Number

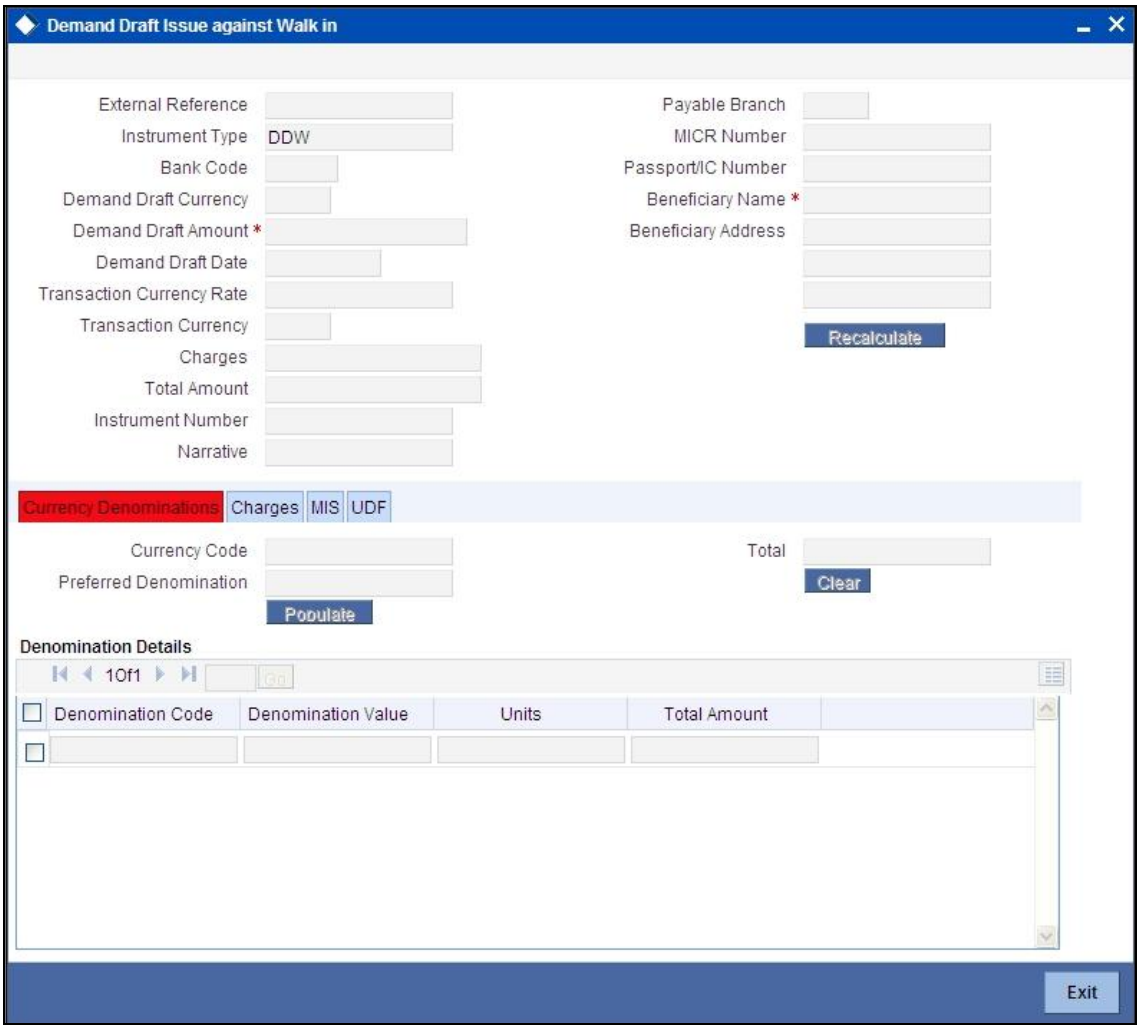
Specify the passport number or any unique identification number of the walk-in customer.

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 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:

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

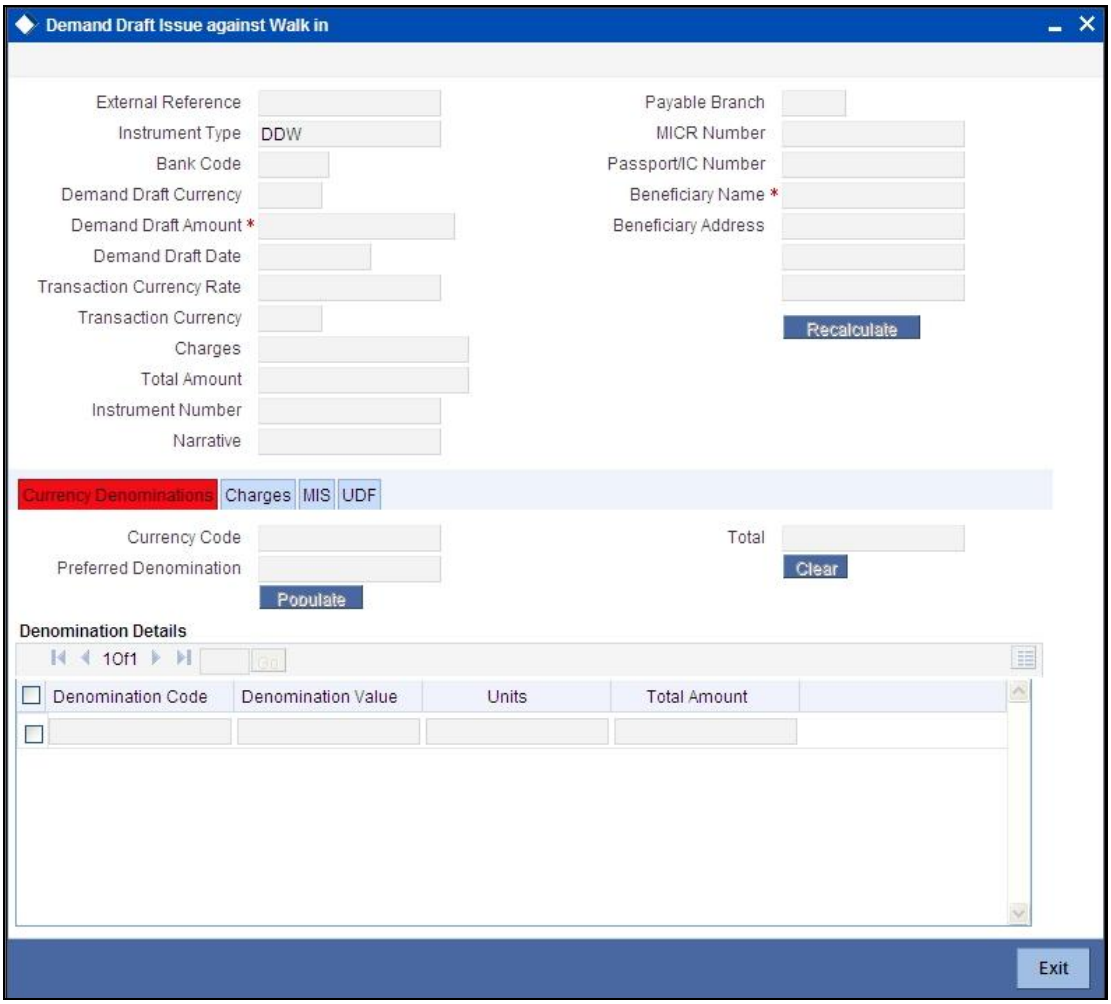
The system computes the charges applicable to the transaction and displays the amount here.

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.

8.19.1 Specifying denomination details

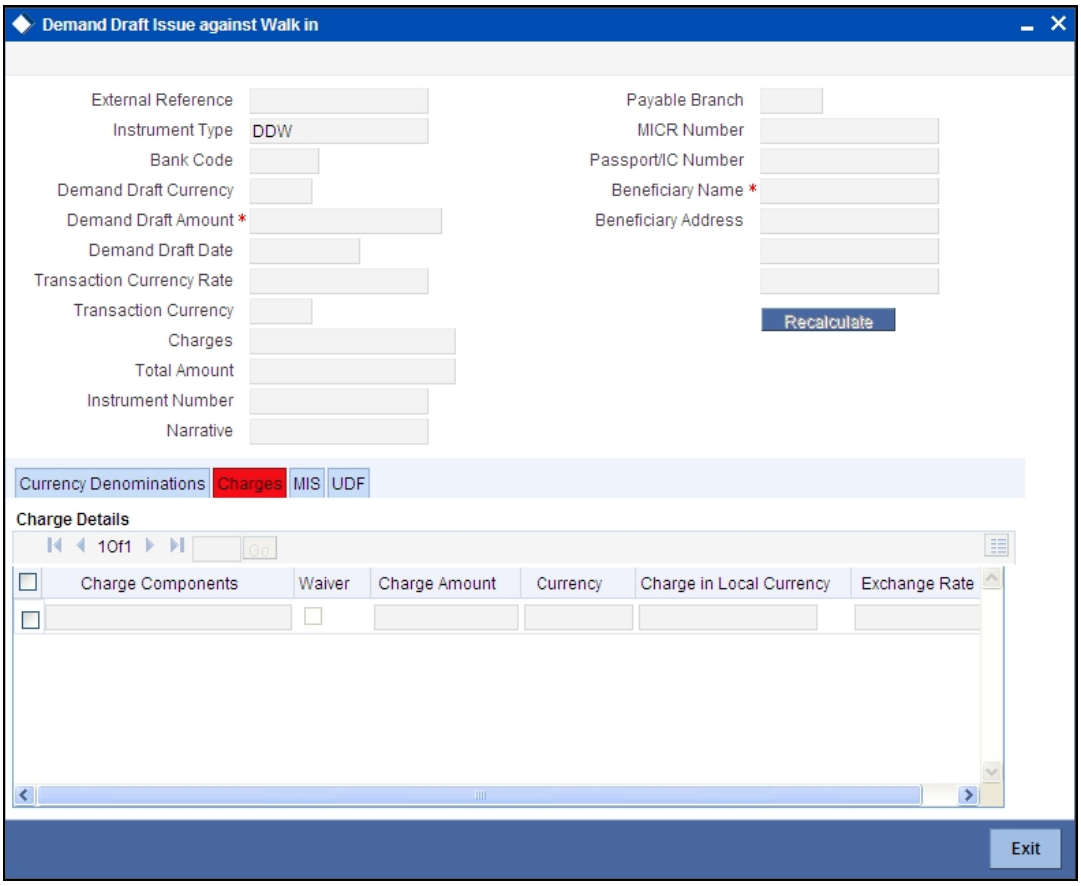
In this block, you can capture details of the currency denominations involved in the transaction.



Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.19.2 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.

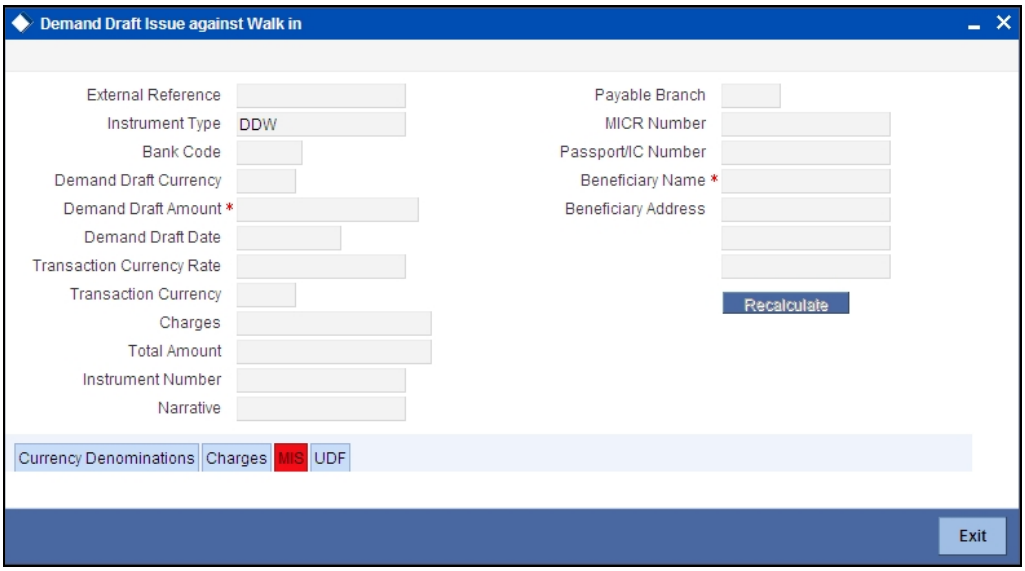


The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.19.3 Specifying MIS Details

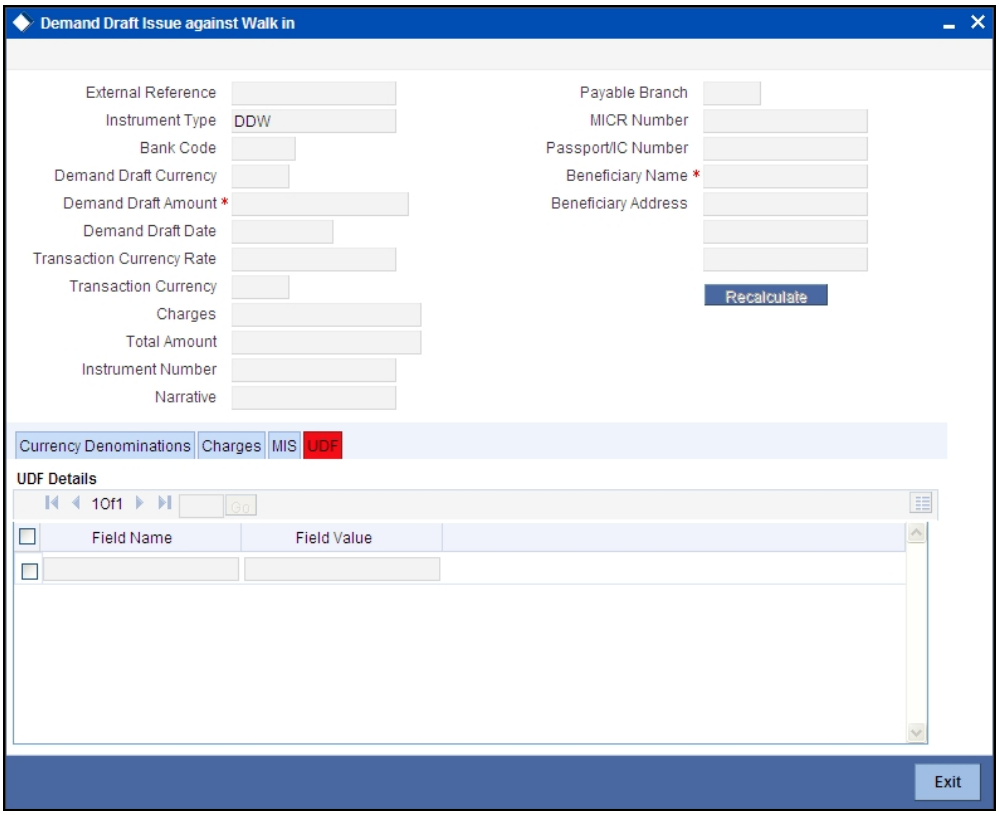
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the 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.

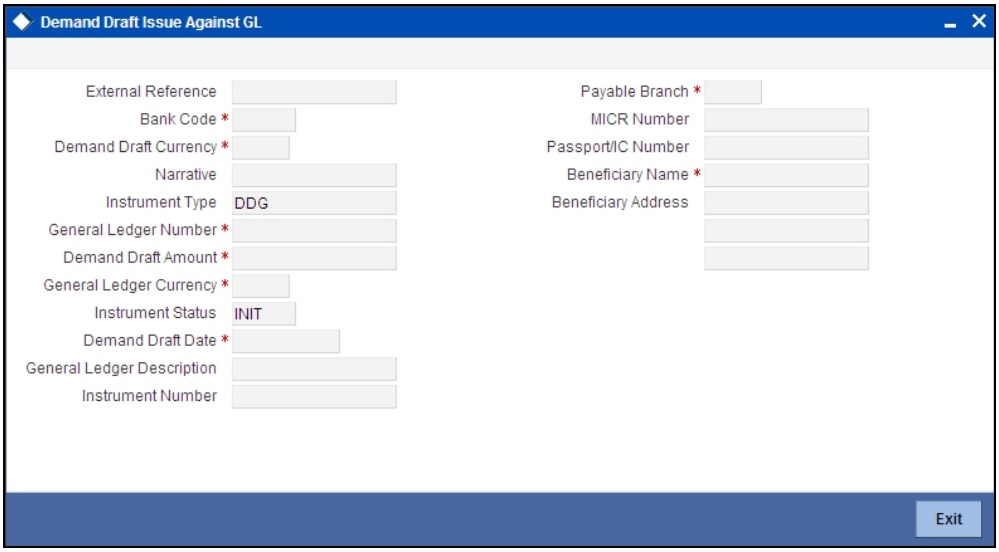
To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In 'screen.

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.

8.20 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:

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.

Instrument Type

The system displays the instrument type that corresponds to the DD being issued against a GL.

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.

Demand Draft 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.

Payable Branch

Specify the branch where the DD should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

General Ledger 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.

Demand Draft Amount

Specify the amount for which the DD is being drawn.

MICR Number

Specify the MICR number as displayed on the DD instrument.

General Ledger 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.

General Ledger Description

The system displays the description of the specified GL account.

Narrative

Here, you can capture remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the DD is being issued.

Beneficiary Address

Specify the address of the beneficiary in whose favor the DD 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:

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.

Passport/IC Number

Specify the customer's passport number or any unique identification number.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

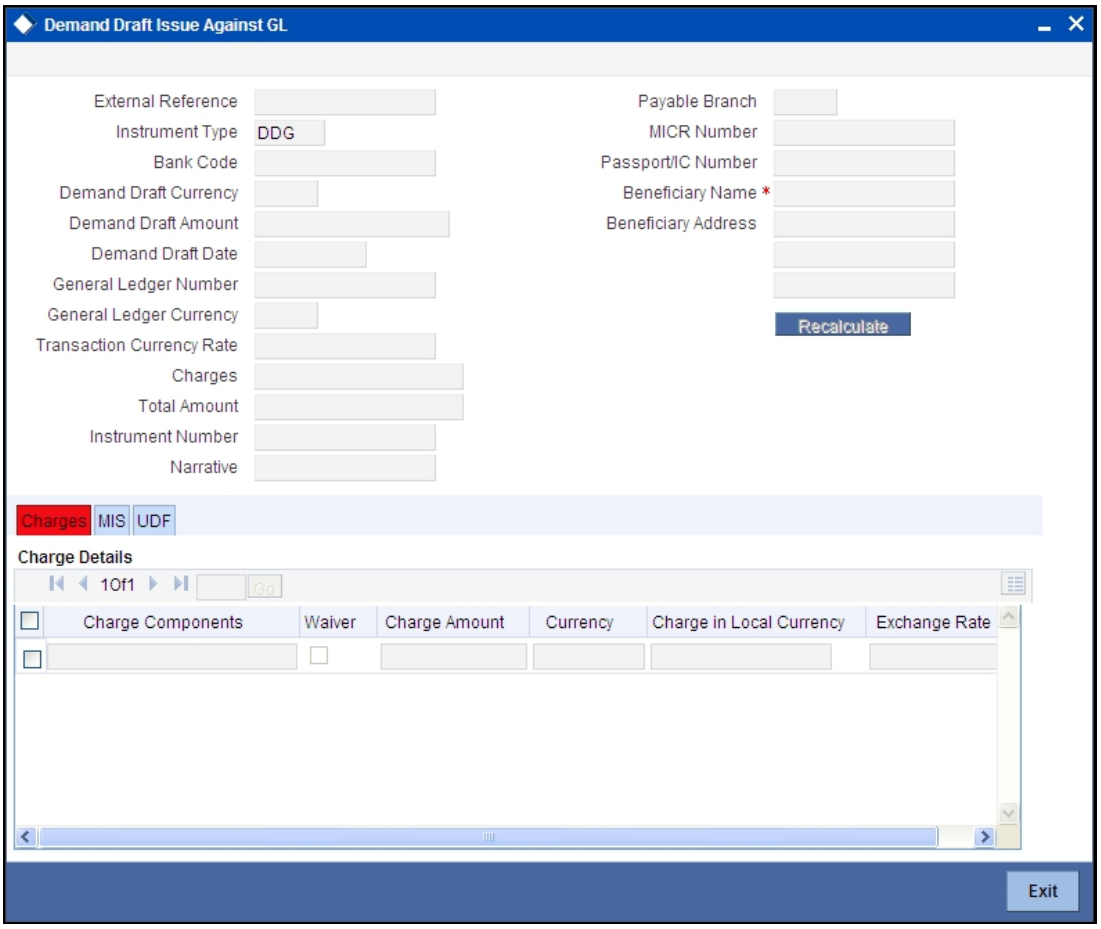
Demand Draft Date

The system displays the date on which the DD is being issued.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon button, 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:

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.

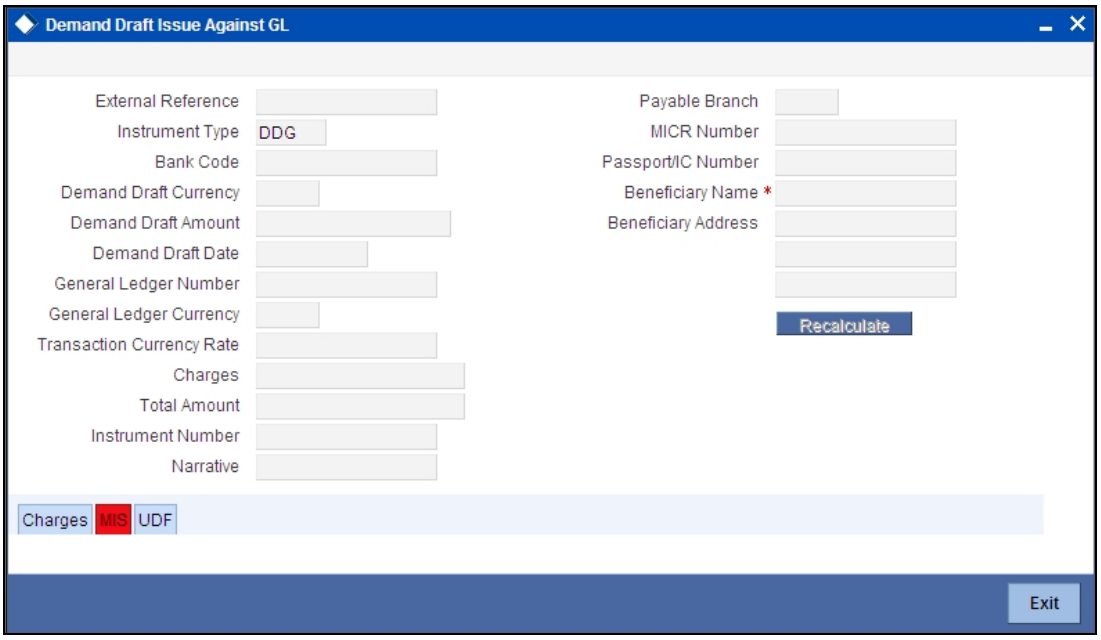
8.20.1 Specifying charge details

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.

8.20.2 Specifying MIS Details

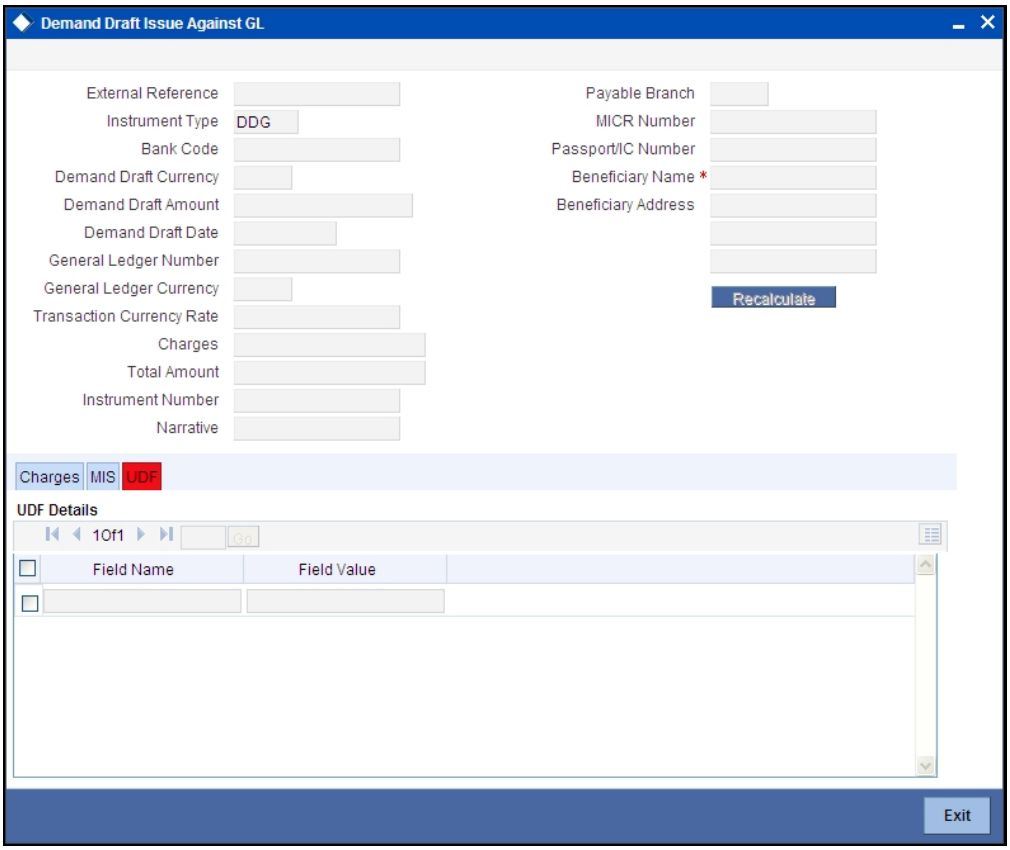
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.20.3 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.

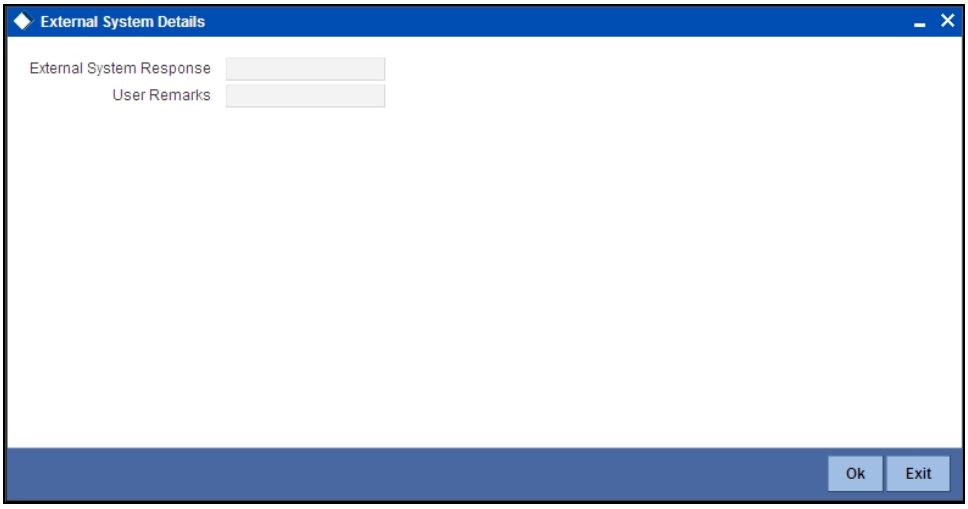
8.20.4 Invoking OFAC Check

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

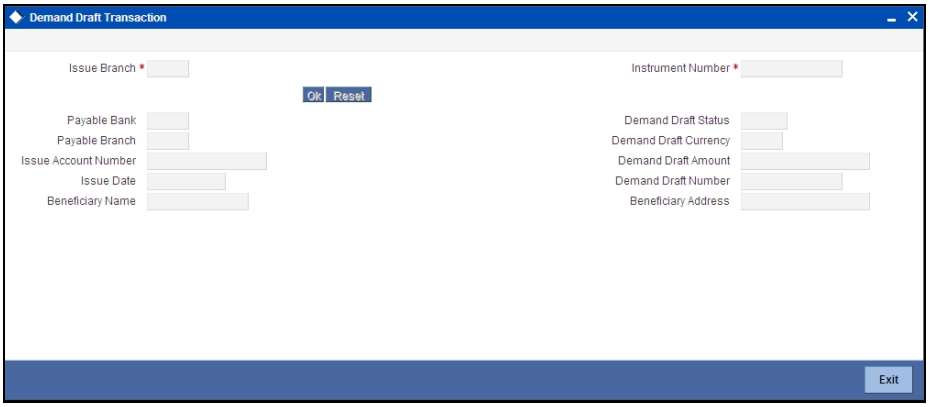
The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.21 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. 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 for which you wish to see the details.

Issue Branch

The branch where the specified DD was issued is displayed here. However, you can specify a branch code and then query on all the instruments issued from that branch.

Click ‘Ok’ button.

The system fetches the details of the specified instrument and displays the following details:

- Bank Code
- Payable Branch
- Cheque Currency
- Cheque Amount
- Cheque Number
- Cheque Status
- Issue Date
- Issue Account number
- Beneficiary Name
- Beneficiary Address

Click ‘Cancel’ button to exit.

8.22 Re-validating DD Instrument

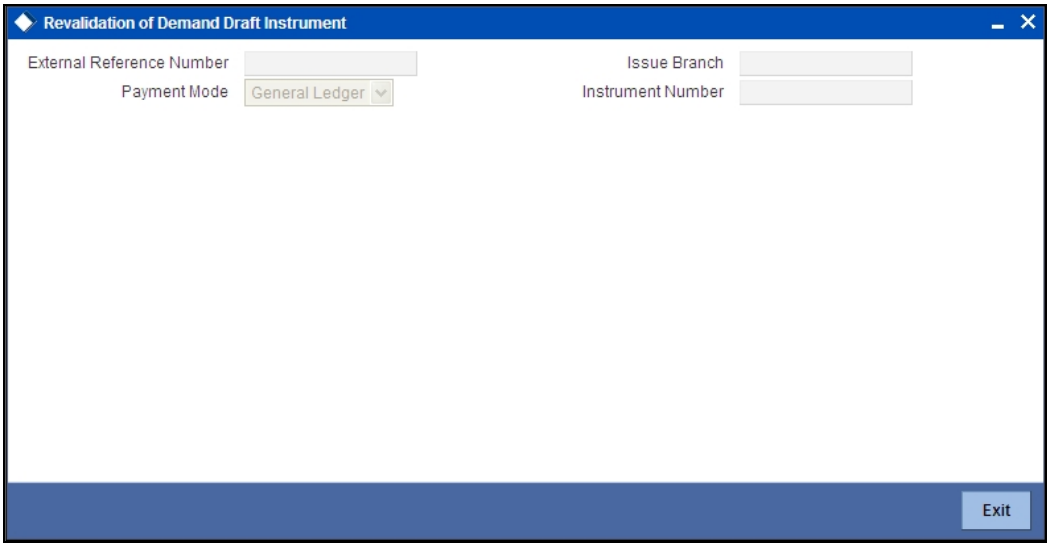
You can re-validate the expired DD instrument using ‘Revalidation of DD Instrument’ screen.

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.

8.22.1 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.

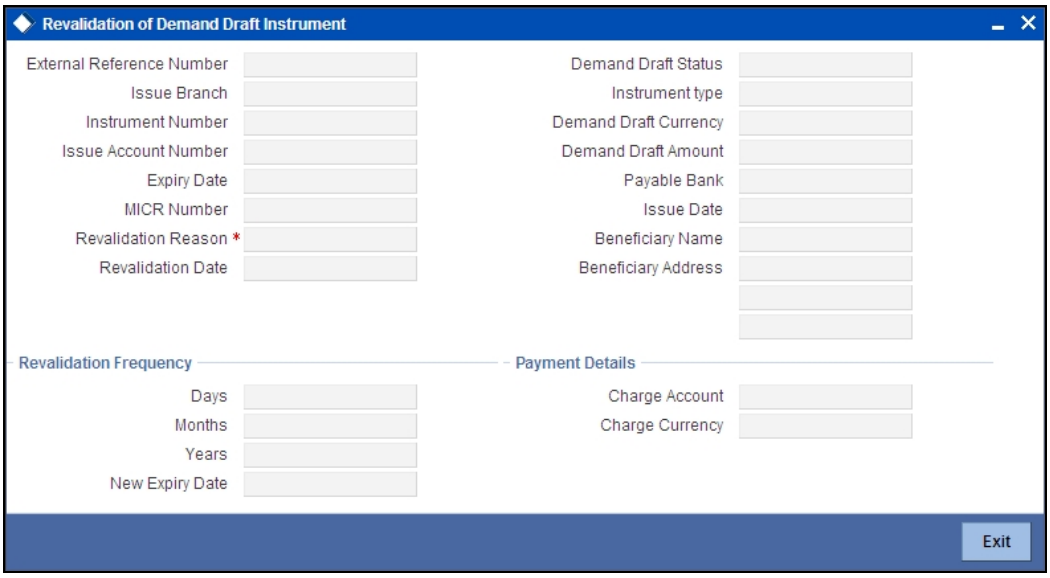
Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.22.2 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.

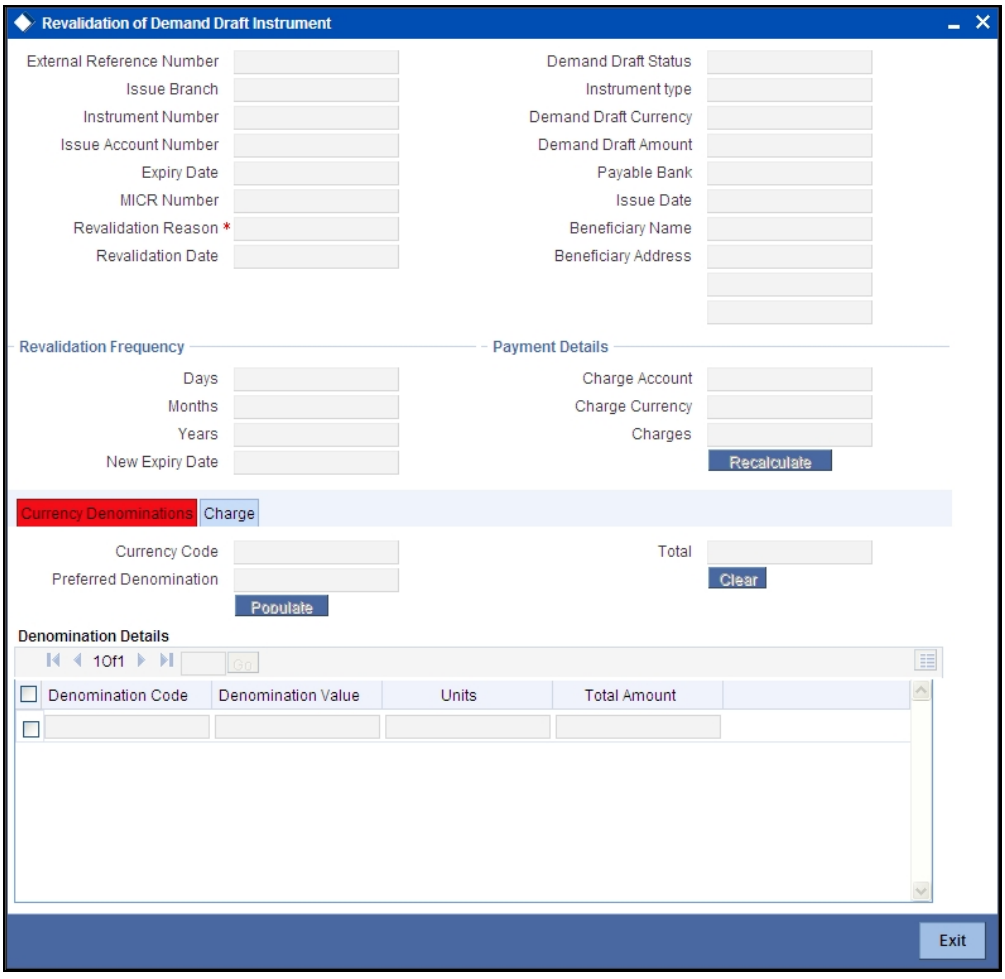
Charge Currency

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.

8.22.3 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.

8.22.3.1 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.

8.22.3.2 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.

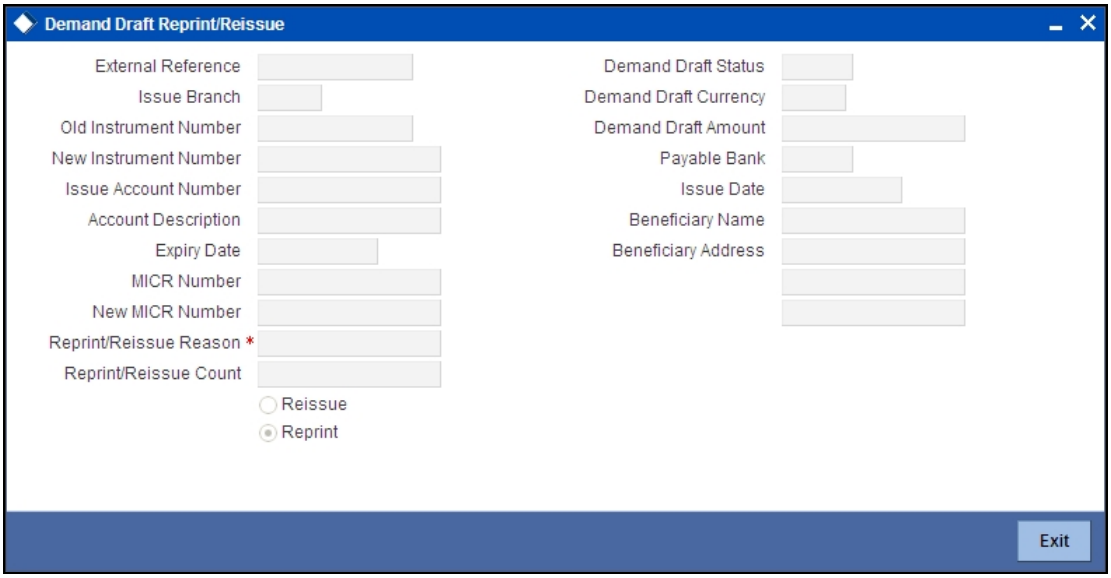
8.23 Reprinting / Reissuing of DD

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

8.23.1 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.

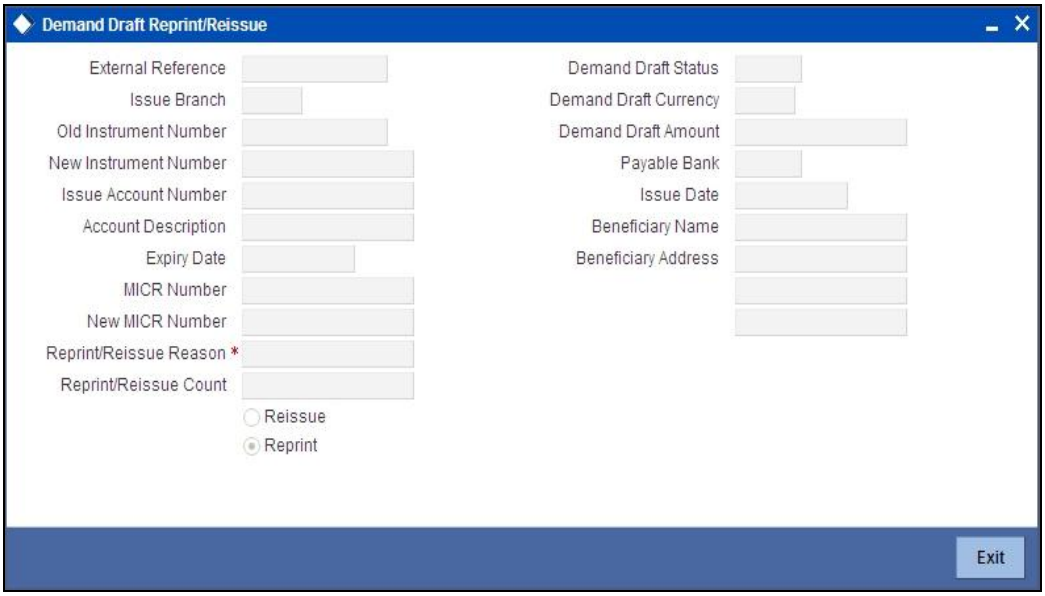
External Reference Number

The system displays the external reference number. You cannot modify this.

Print Type

From the drop-down list, select 'Reissue' to reissue the DD instrument or select 'Reprint' to reprint the DD instrument.

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.

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.

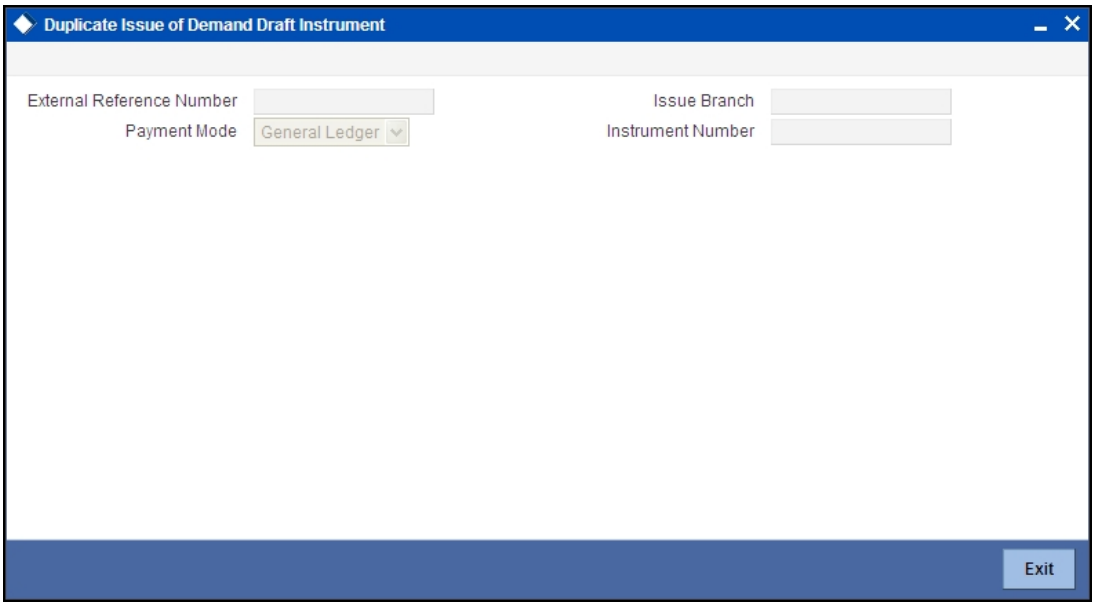
8.24 Issuing Duplicate DD Instrument

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).

8.24.1 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.

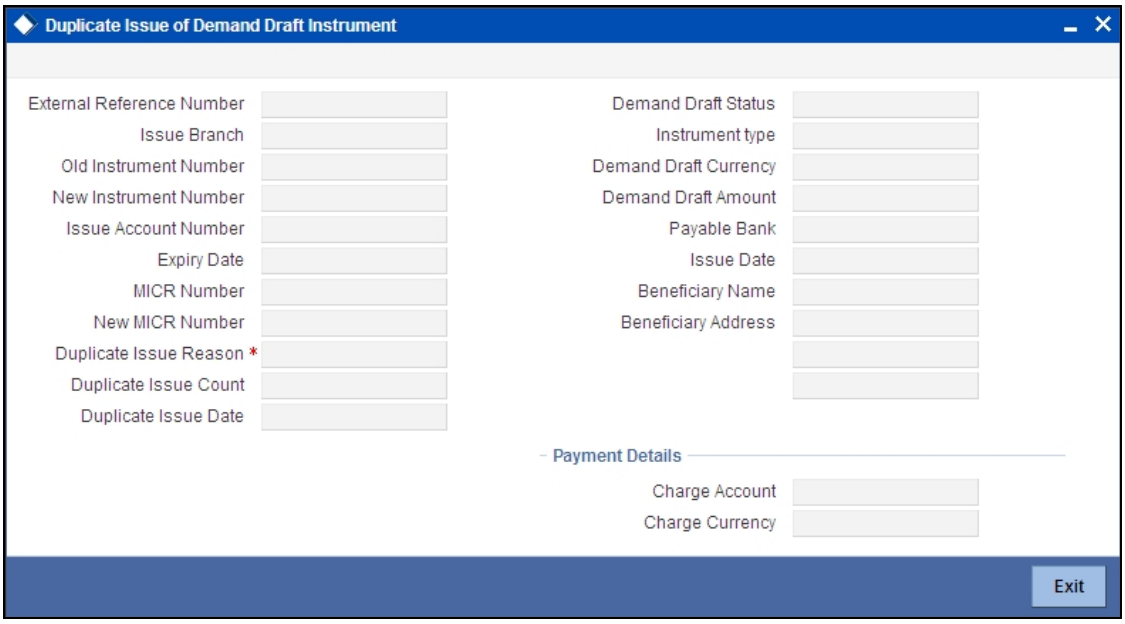
Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.24.2 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.

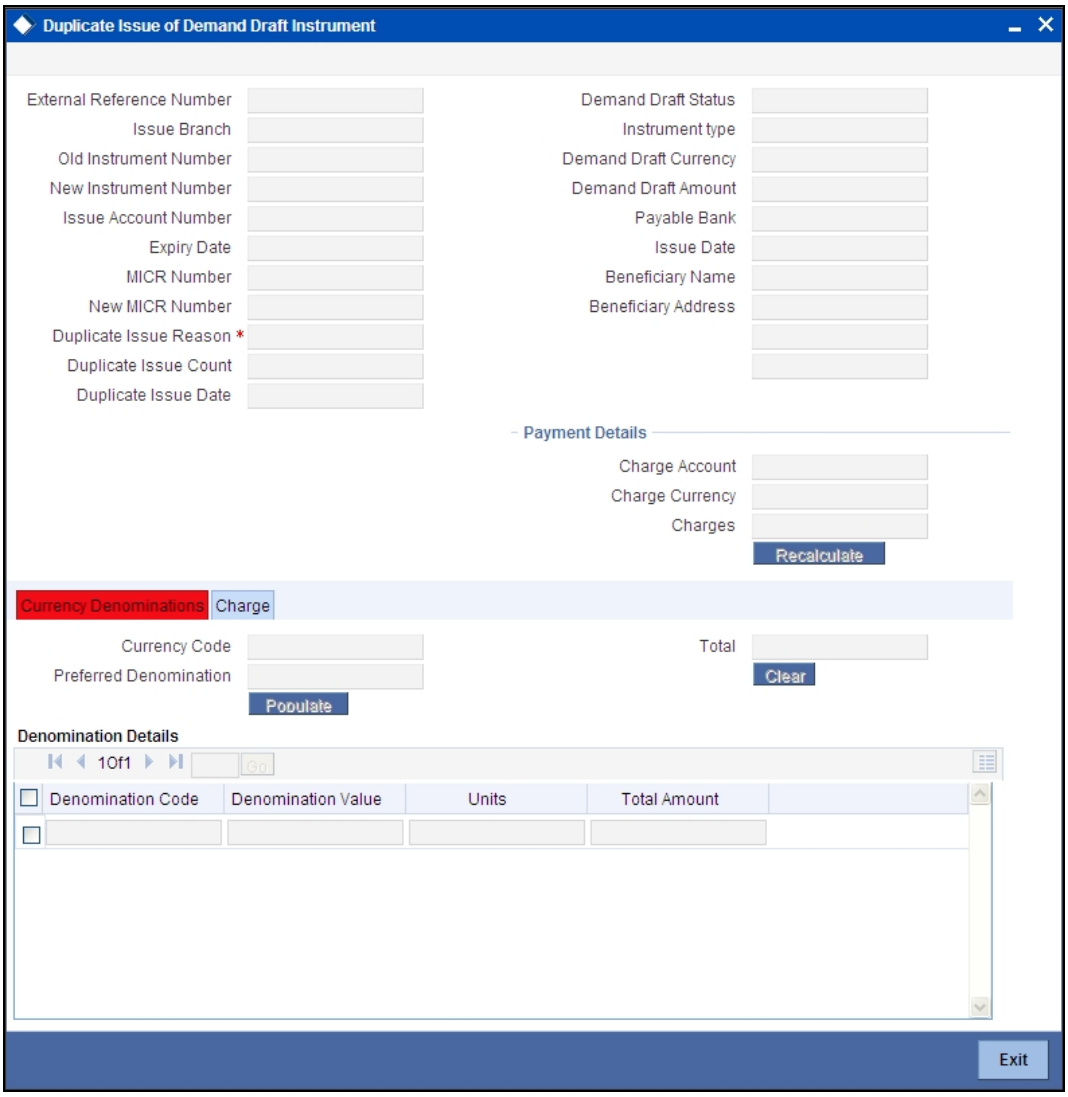
Charge Currency

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.

8.24.3 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.

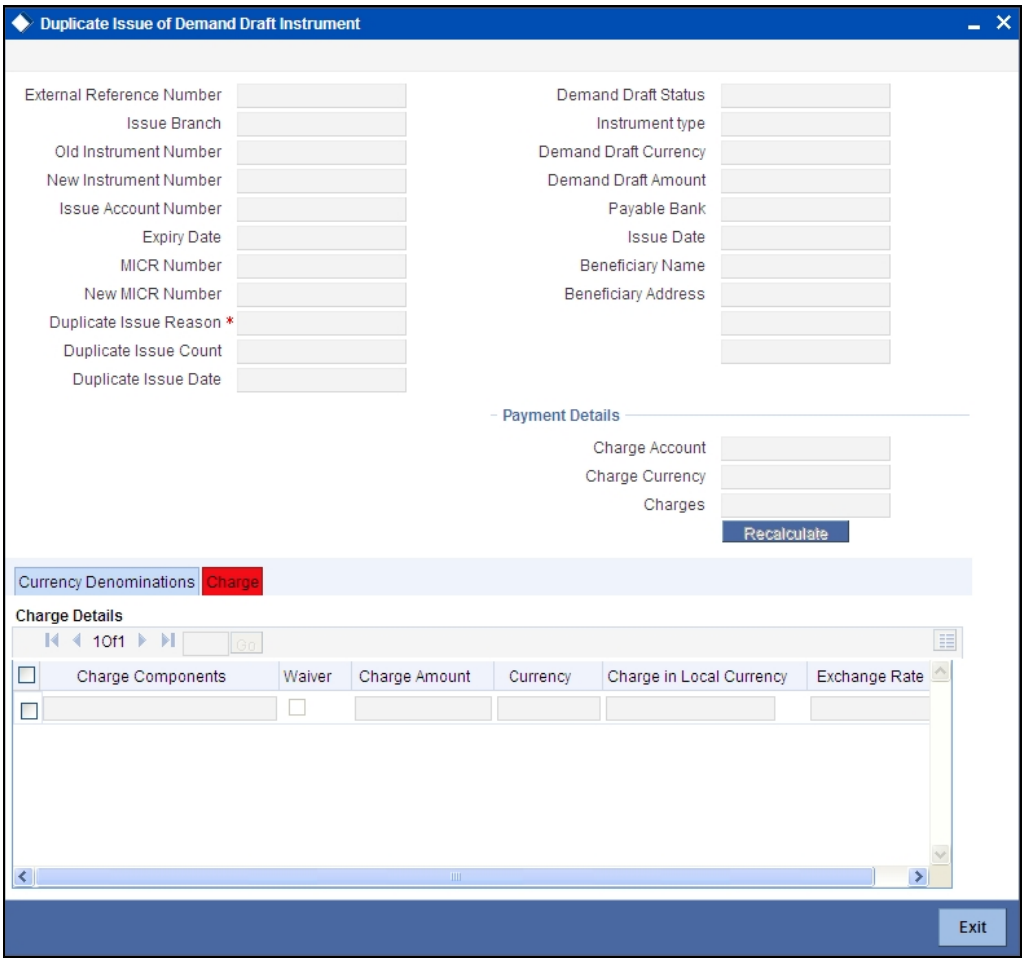
8.24.3.1 Denomination Details

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.

8.24.3.2 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.

8.25 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.

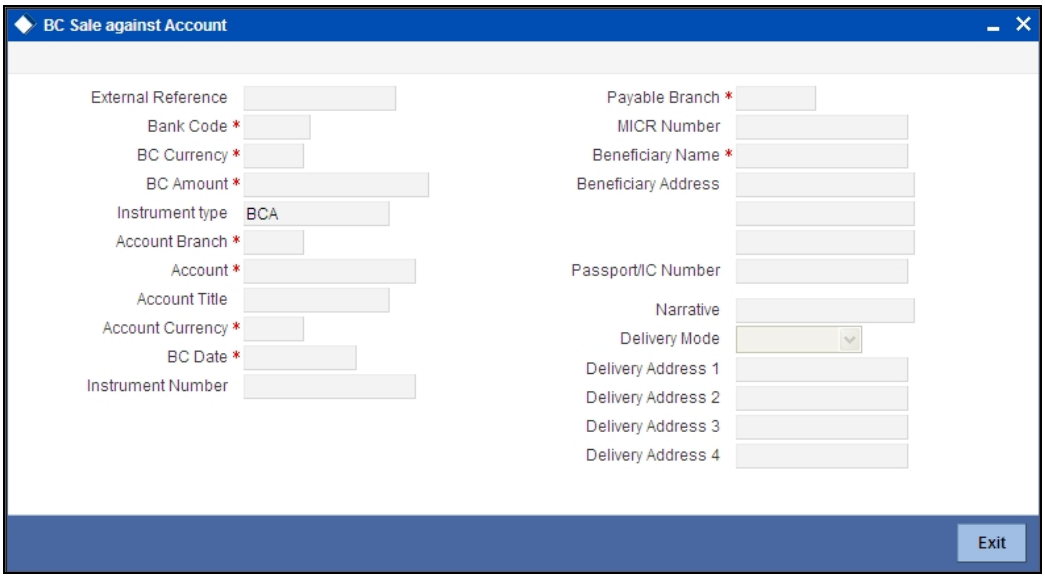
Based on the aforementioned queries, the system displays the following fields:

- Issuing Branch
- Instrument Type

- Instrument Number
- Contract Reference Number
- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

8.26 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 'Bankers Cheque Sale 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:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference Number'.

Account Branch

Select the branch code from the adjoining option list.

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. Select the appropriate one.

Account

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.

Account Currency

The currency of the account is displayed here.

BC Currency

Specify the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being sold.

BC Date

Specify the BC date from the adjoining calendar.

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.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

Narrative

Enter remarks about the transaction.

MICR Number

Specify the MICR number displayed on the BC being sold.

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being sold.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the passport/IC Number.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Post/Courier
- Branch

If the delivery mode is ‘Courier’, then you will need to specify the delivery address.

Delivery Address 1

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.

Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

Instrument Type

The system displays the instrument type that corresponds to the BC being issued against an account.

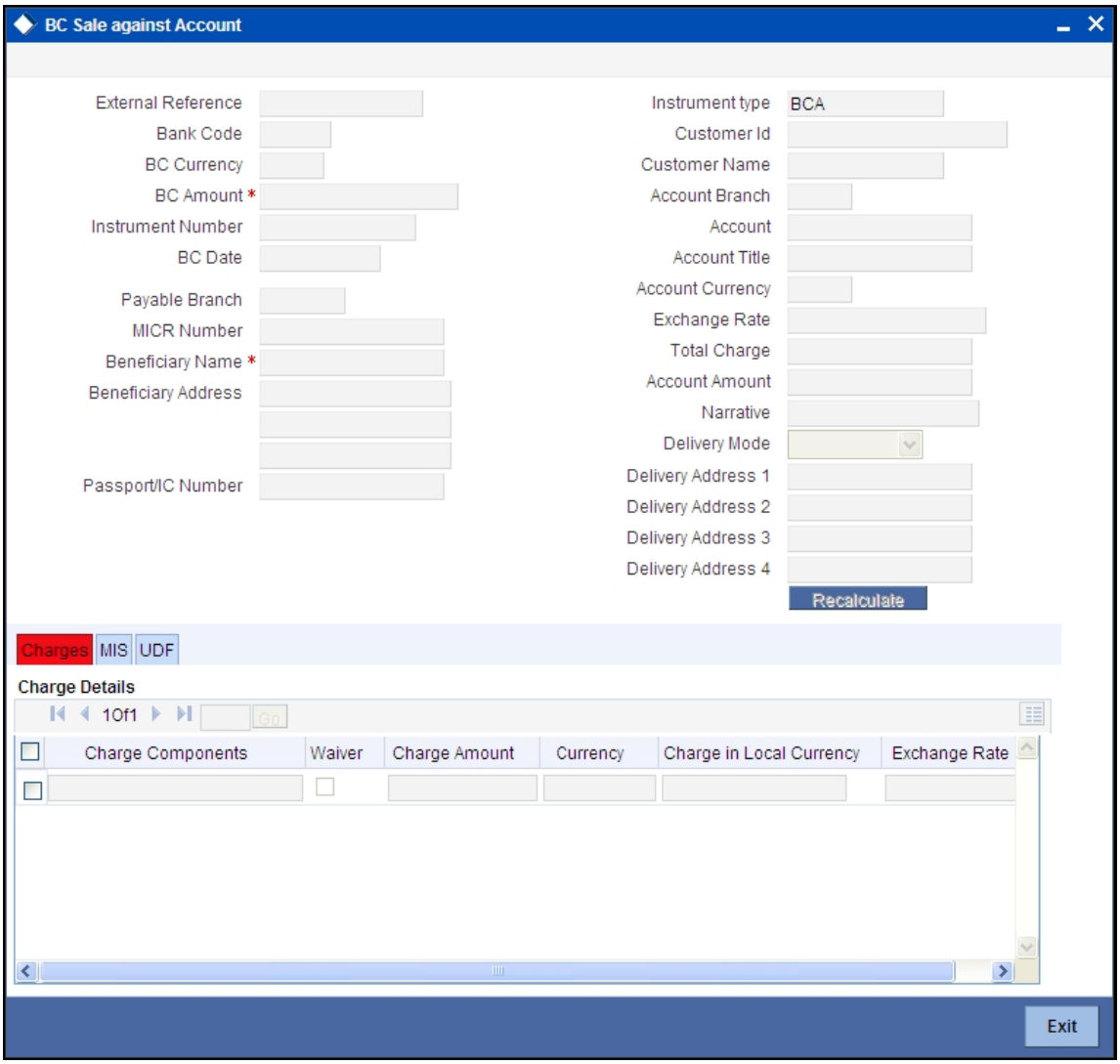
Payable Branch

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.

Click save icon to go to the next stage.

Enrichment stage

On clicking the 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. The following screen will be displayed:



The following details will get defaulted in this stage:

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 the following:

- 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.

8.26.1 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.

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
- 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

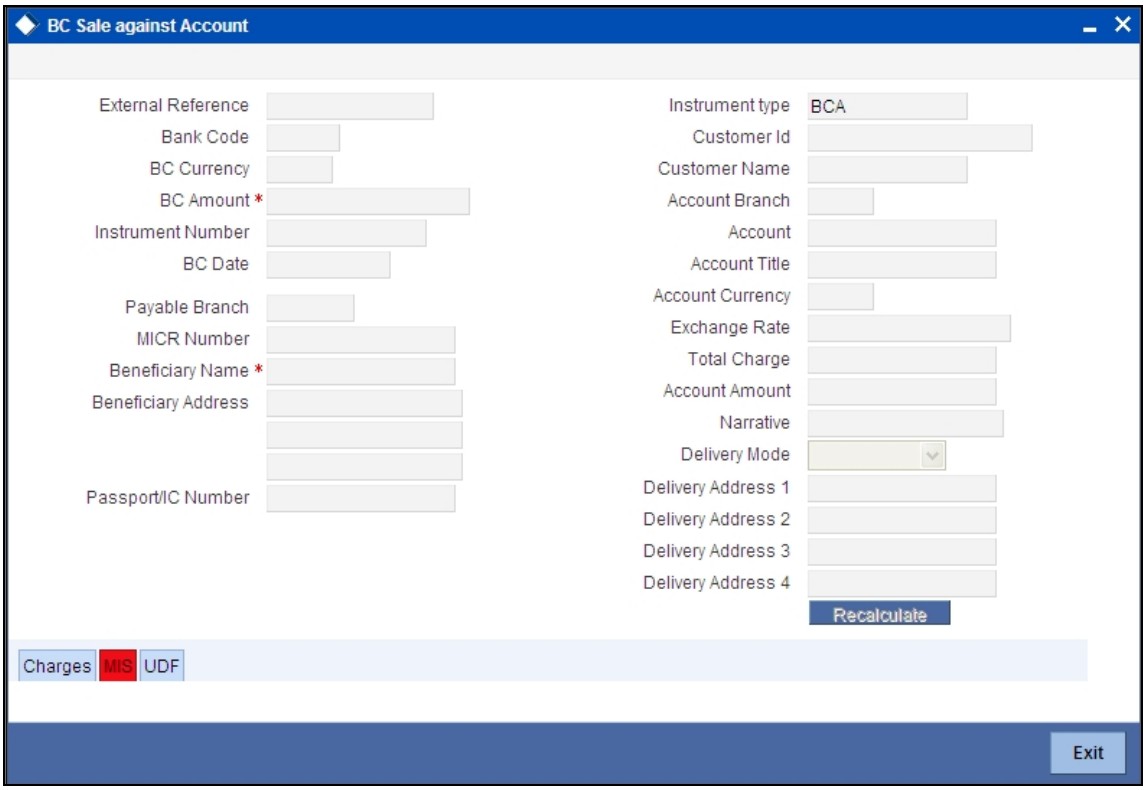
In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

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.

8.26.2 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

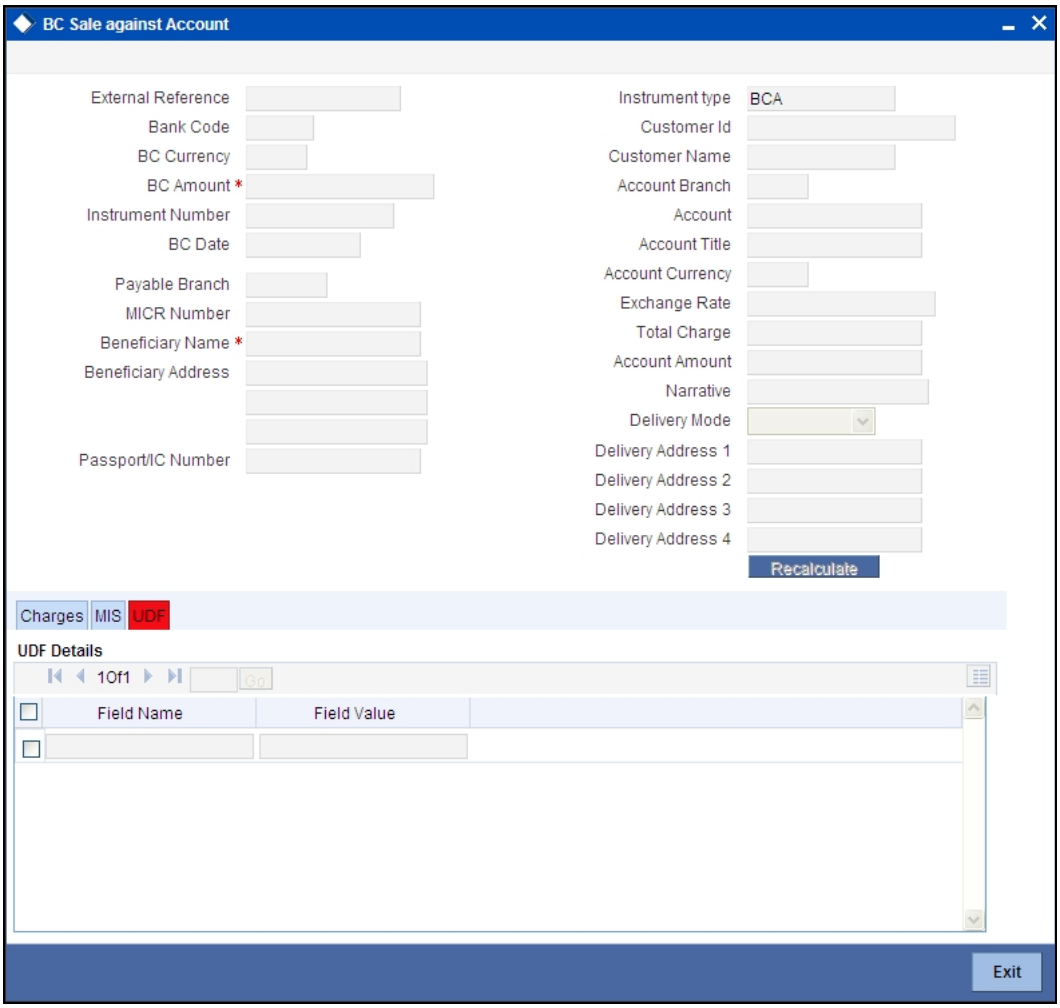
Select the account officer who is in-charge of executing this transaction.

Standard Industrial Code

Select the industry to which the customer belongs.

8.26.3 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.

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.

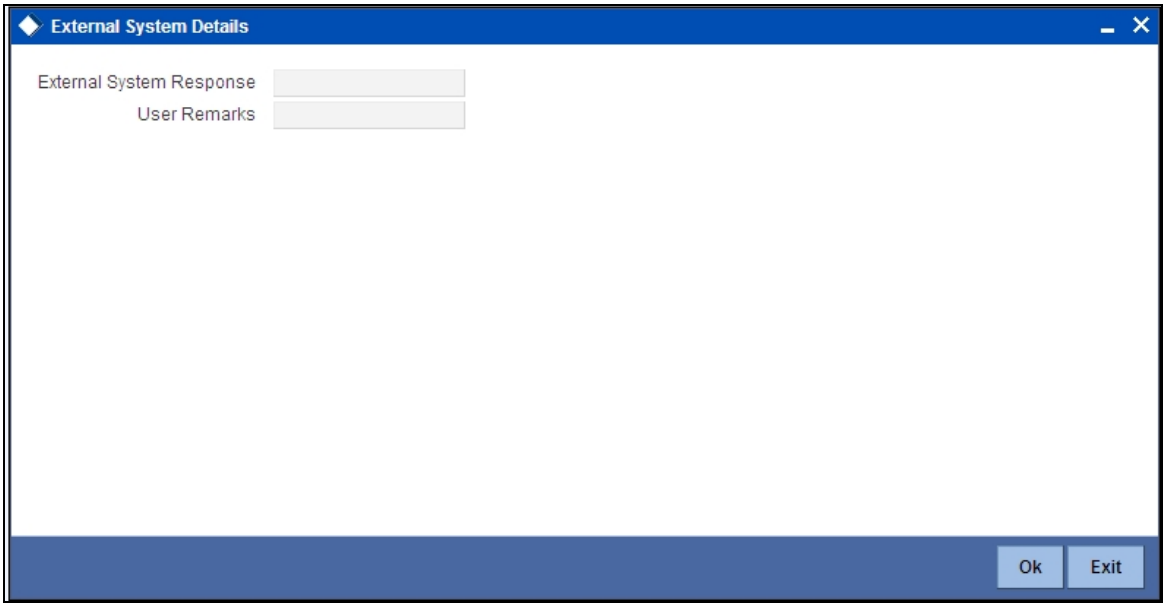
8.26.4 Invoking OFAC Check

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

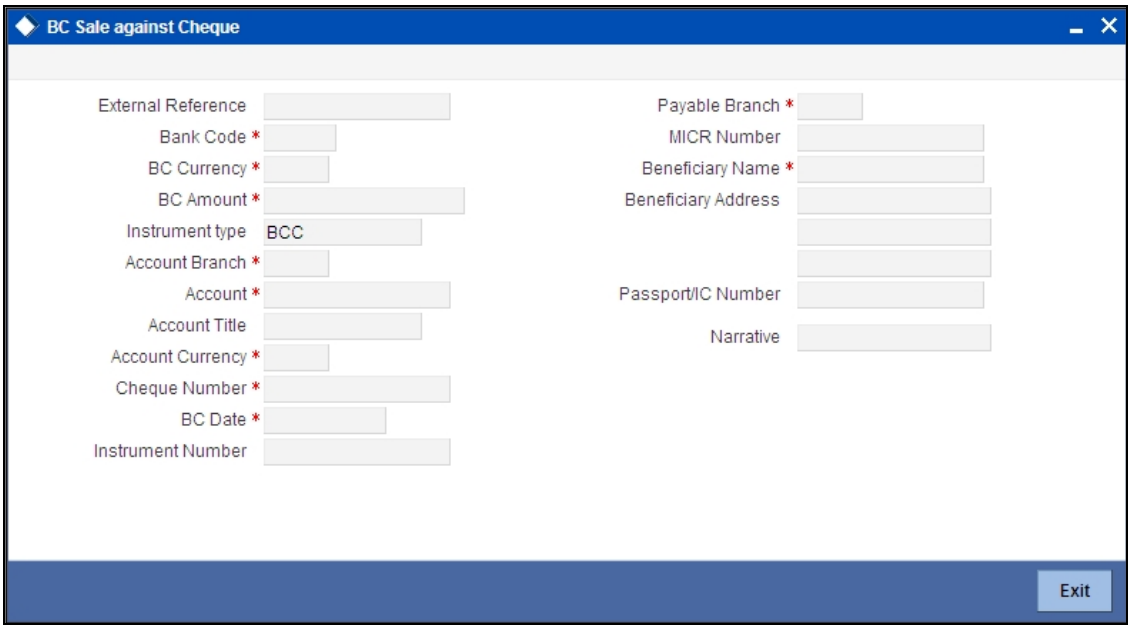
The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.27 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:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference Number'.

Account Branch

Select the branch code from the adjoining option list.

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. Select the appropriate one.

Account

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.

Account Currency

The currency of the account is displayed here.

BC Currency

Specify the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being sold.

BC Date

Specify the BC date from the adjoining calendar.

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.

Narrative

Enter remarks about the transaction.

MICR Number

Specify the MICR number displayed on the BC being sold.

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being sold.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the passport/IC Number.

Instrument Type

The system displays the instrument type that corresponds to the BC being issued against an account.

Payable Branch

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.

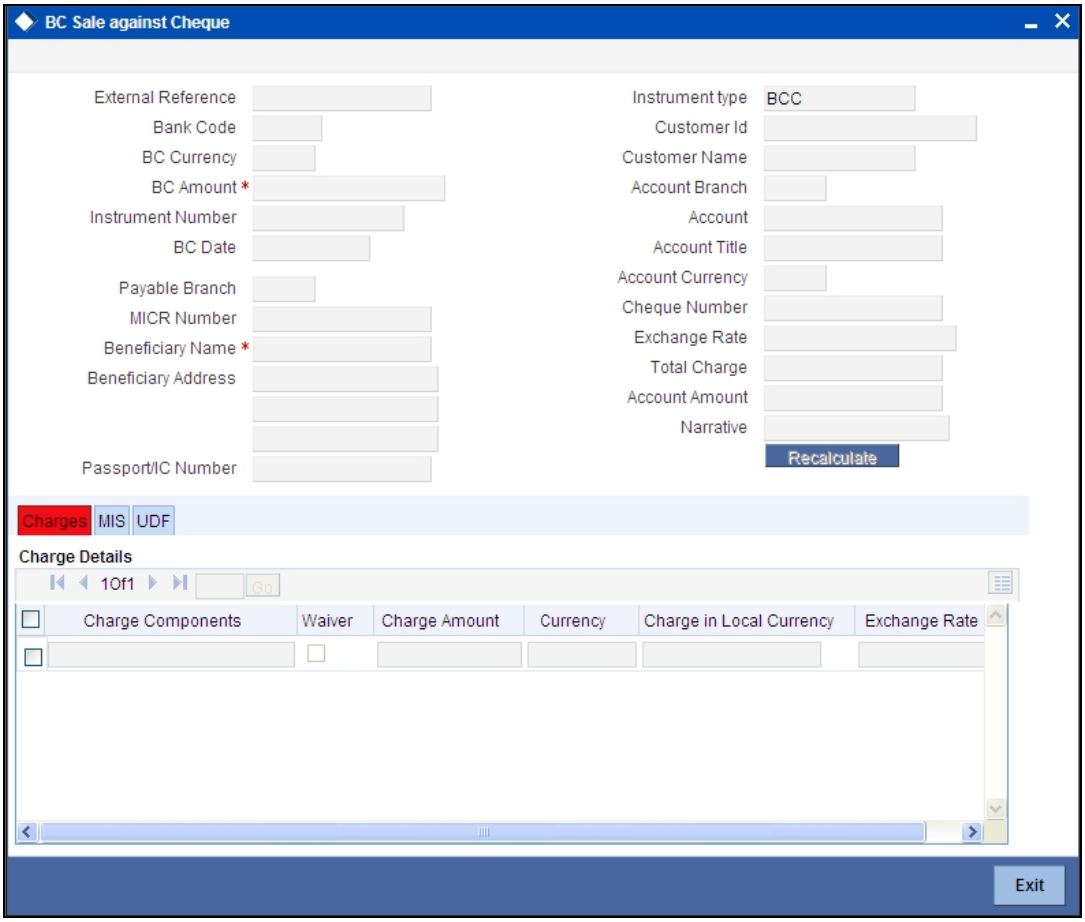
Cheque Number

Specify the number of the cheque being drawn for BC sale.

Click save icon to go to the next stage.

Enrichment stage

On clicking the 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. The following screen will be displayed:



The following details will get defaulted in this stage:

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.

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.

8.27.1 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

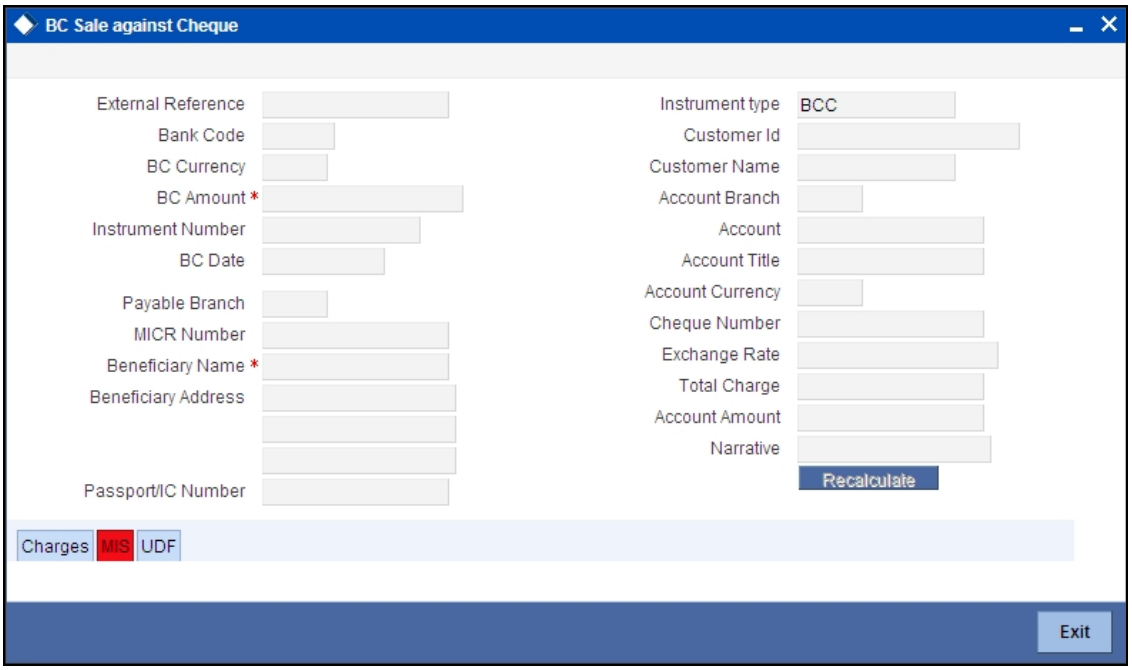
In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

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.

8.27.2 Specifying MIS details

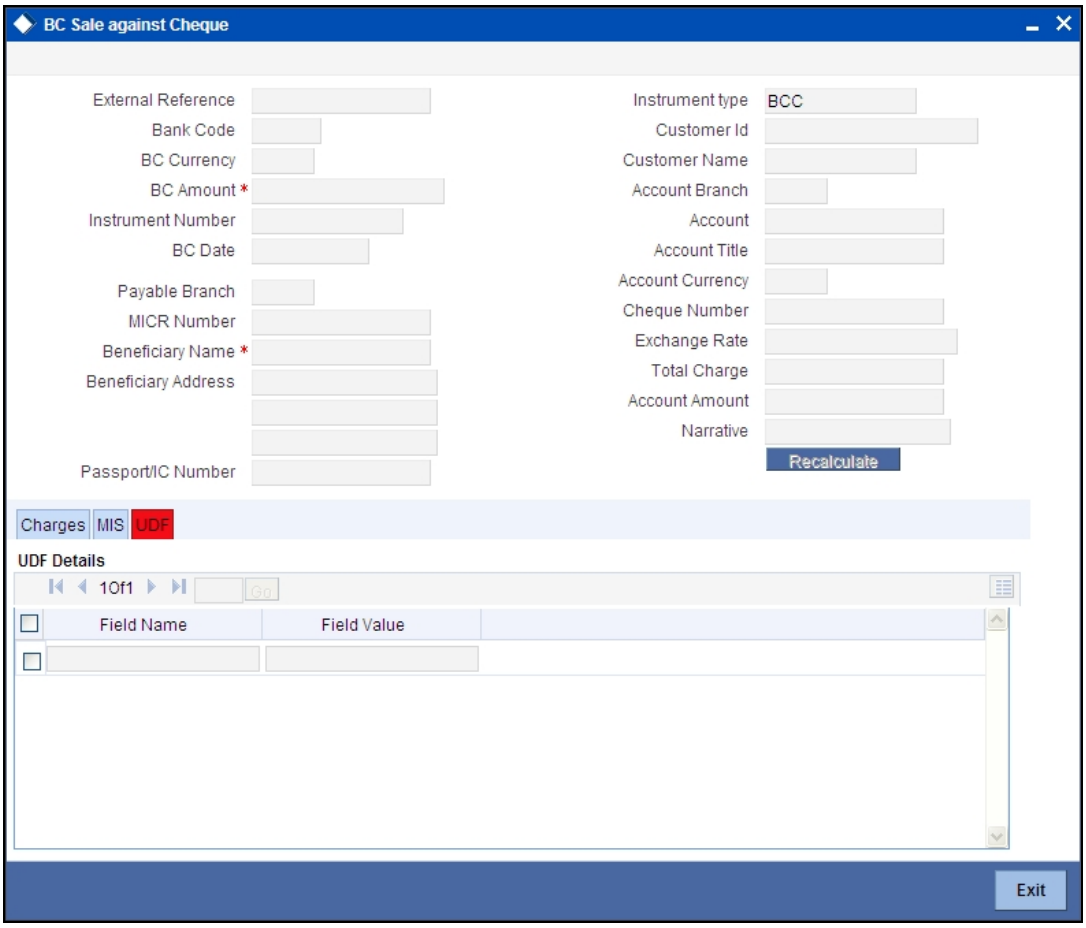
This block allows you to capture details pertaining to MIS. Click on the ‘MIS’ tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.27.3 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.

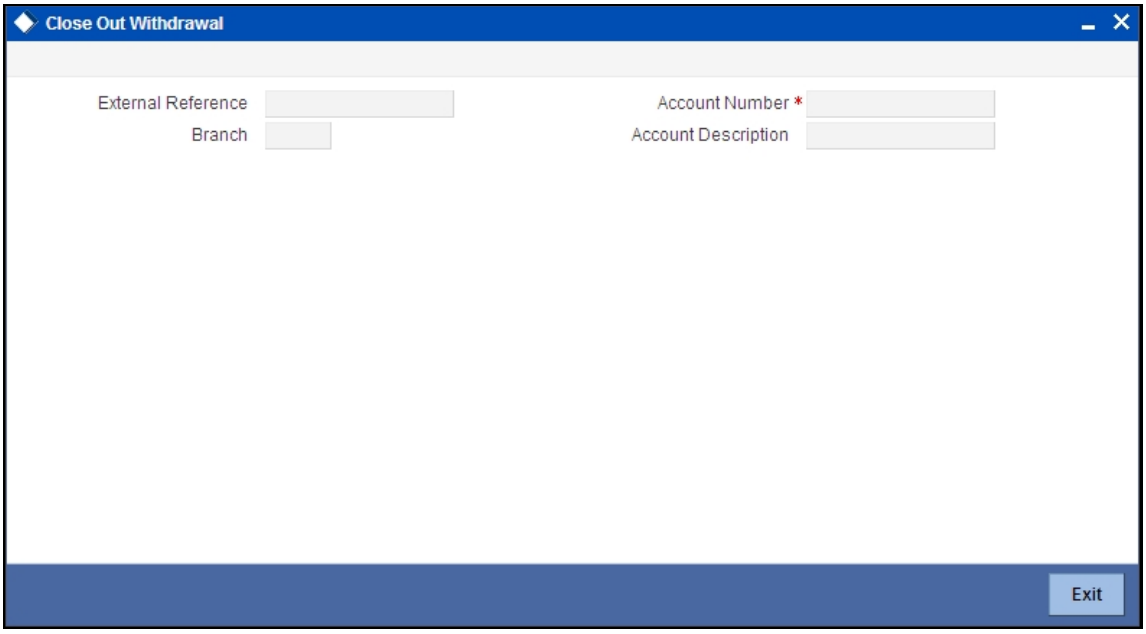
Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

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.

8.28 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.



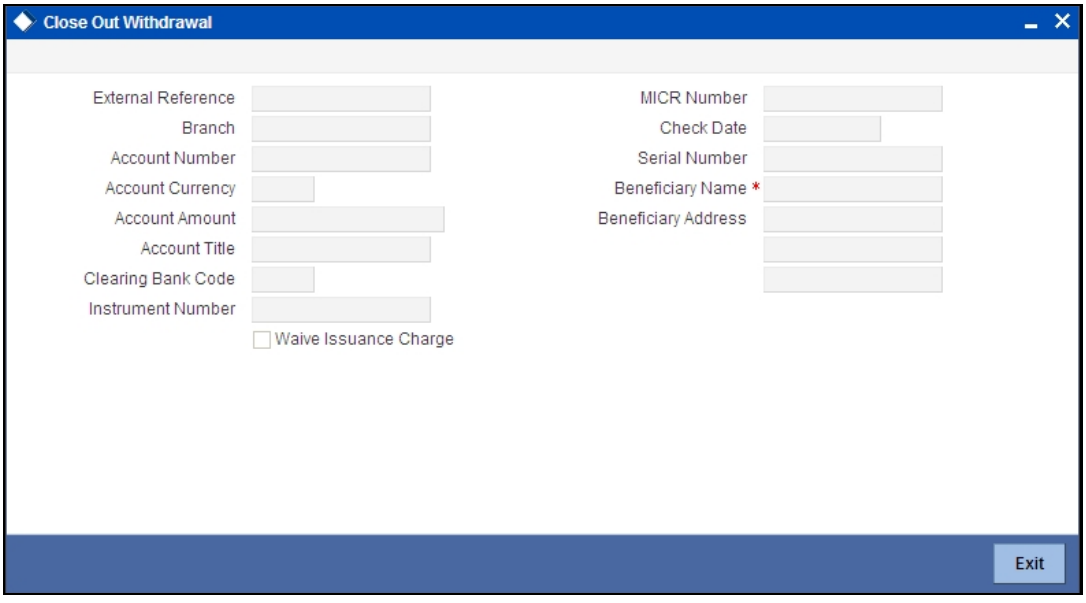
On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account No are displayed.

Specify an account number or select an account number from the list of values.

Click save icon to go to the next stage – Enrich Stage.

Enrichment stage

In the Enrich Stage, the following screen is displayed:

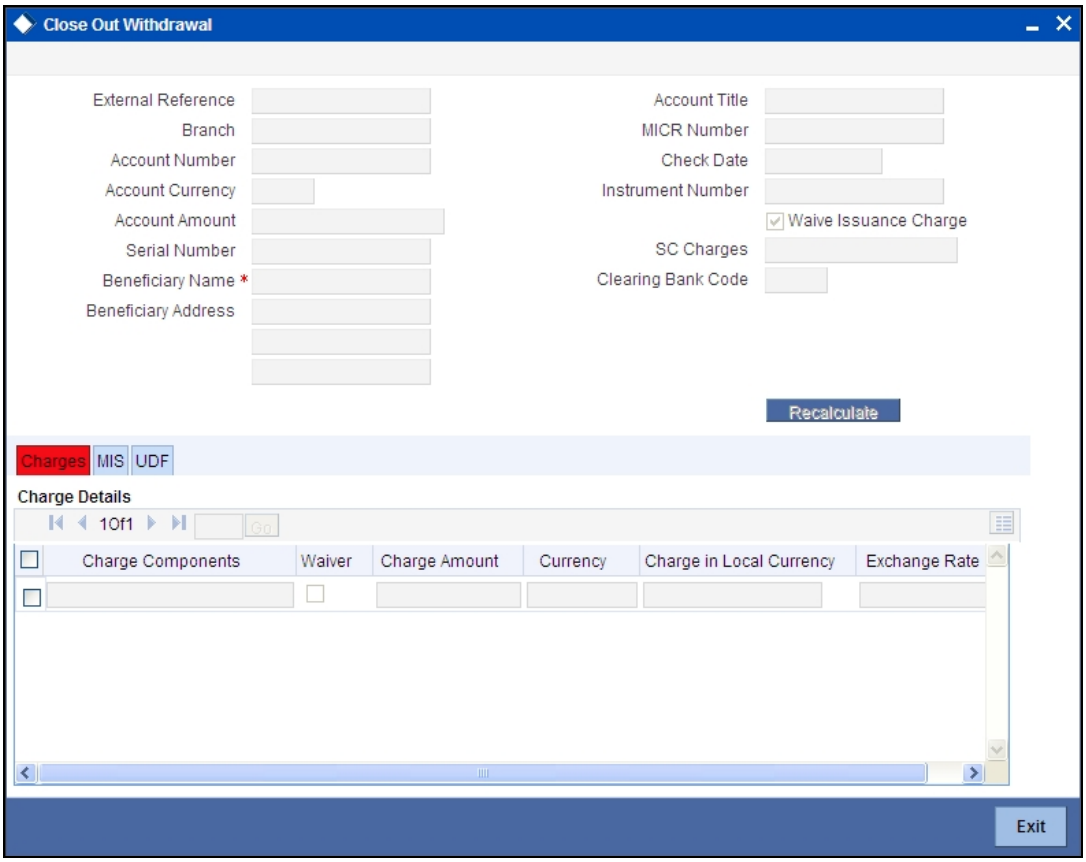


The following details will be displayed on invoking this screen:

- Account Title
- Account Ccy
- Bank Code
- Account Amount
- Cheque Date
- MICR No
- Serial No
- Beneficiary Name
- Passport /IC No
- Beneficiary Address
- Instrument Number
- Waive Issuance Charge

8.28.1 Specifying Charge Details

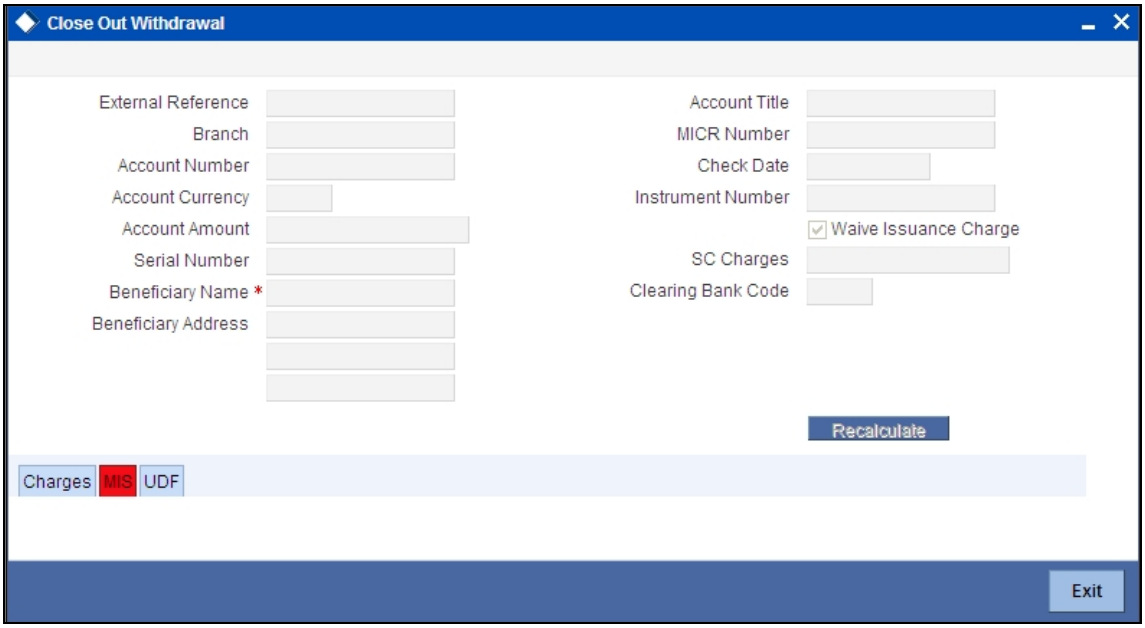
This block allows you to capture charge related details.



For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.28.2 Specifying MIS Details

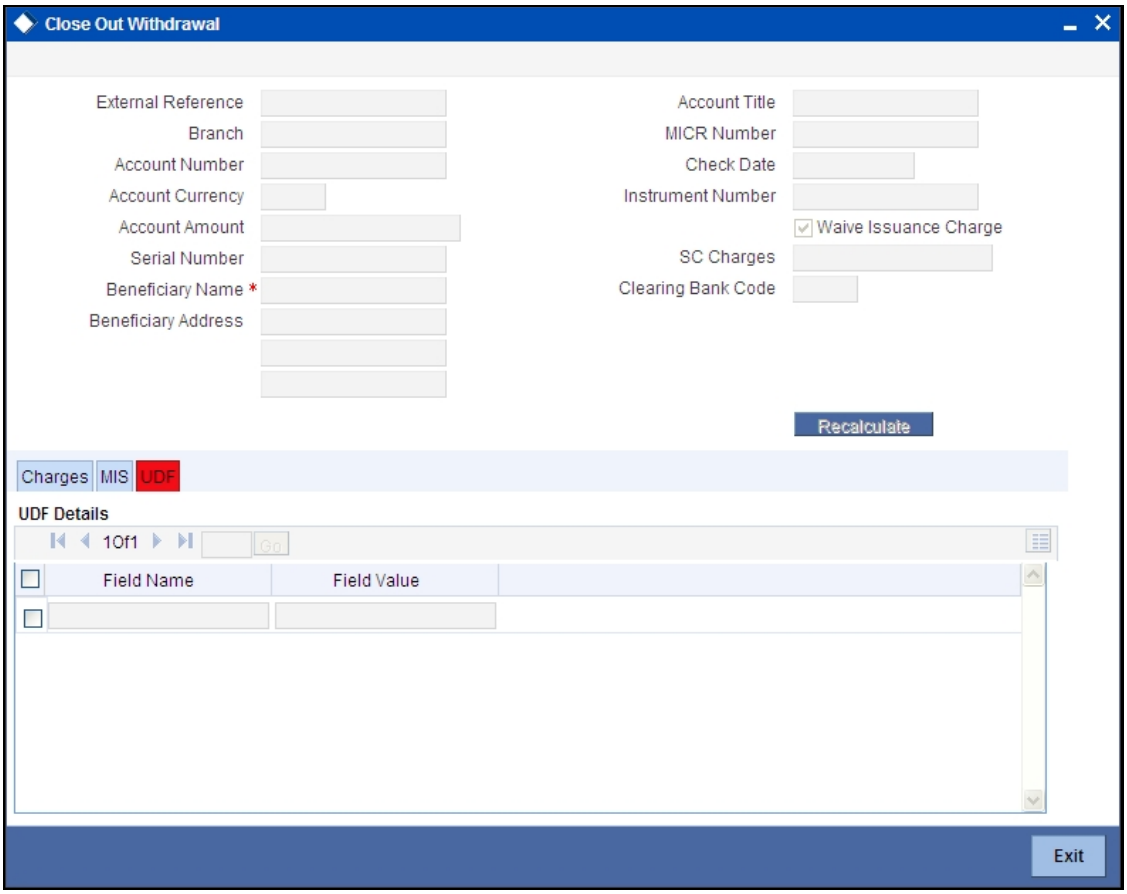
This block allows you to capture details pertaining to MIS.



For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

8.28.3 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 following:

- 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.

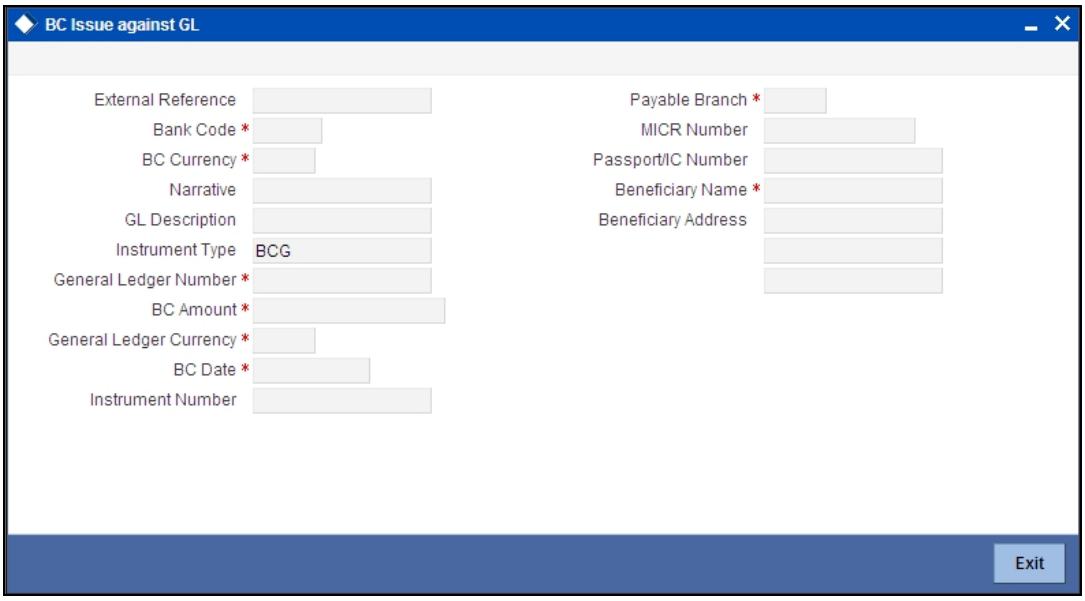
Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

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.

8.29 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:

Bank Code

Specify the bank code or select a bank code from the list of values.

General Ledger Currency

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

BC Currency

Specify the BC currency or select a currency for the BC from the list of values.

General Ledger Number

Specify the account number of the GL against which a BC is issued.

BC Amount

Specify the BC amount.

BC Date

The system displays the application date. However you can change it using the adjoining calendar.

MICR Number

Specify the MICR number of the cheque.

Narrative

Specify description/remarks for the transaction. This is not mandatory.

Passport/IC Number

Specify the customer's passport number or identification number.

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

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.

Payable Branch

Specify the branch where the BC amount should be paid out. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Instrument Type

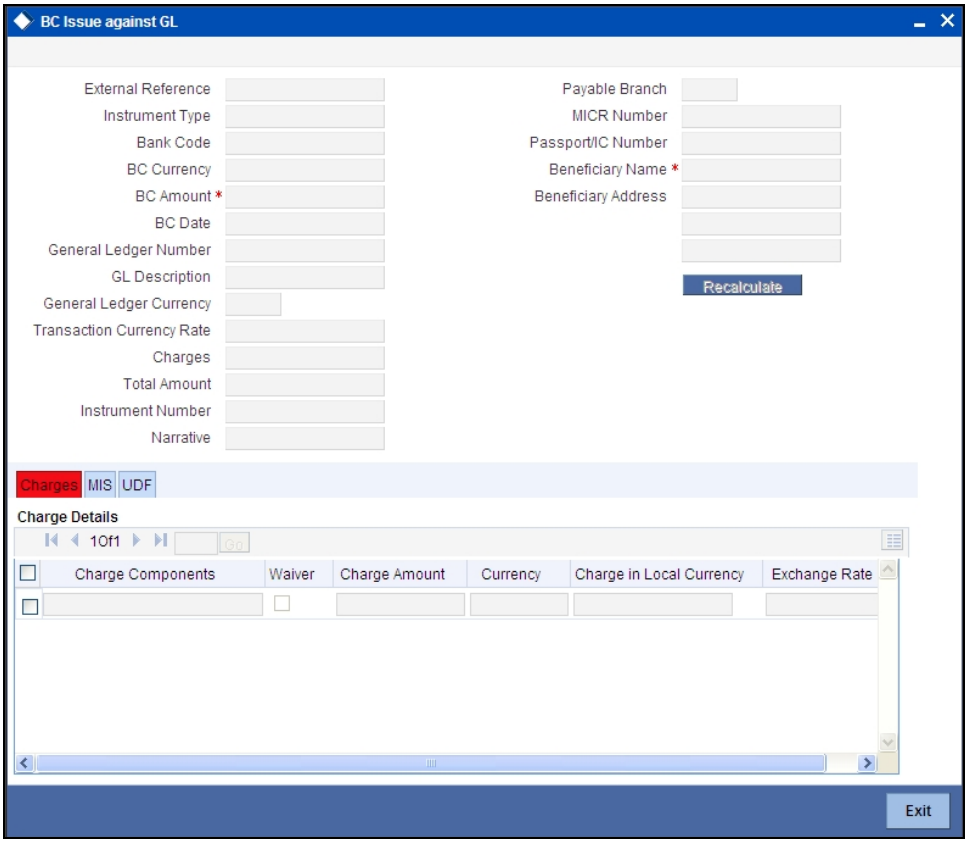
The system displays the instrument type that corresponds to the BC being issued against a GL.

Click the save icon to move to the next stage.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

8.29.1.1 Enrichment stage



In this stage, the above screen is displayed with the following information:

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.

8.29.2 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.

8.29.3 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.

8.29.4 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..

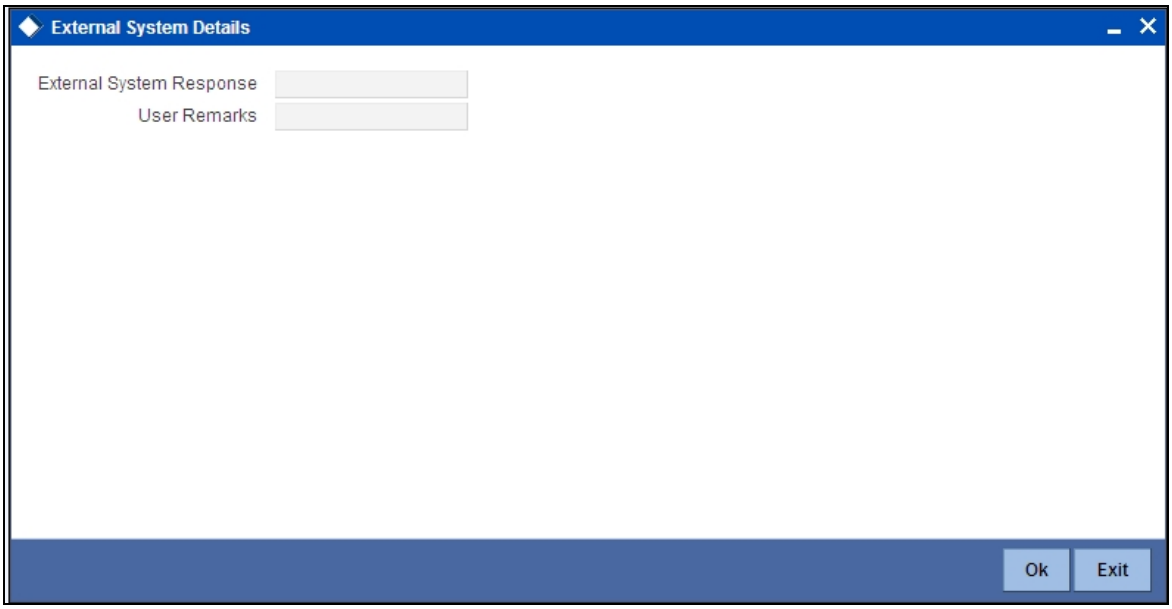
8.29.5 Invoking OFAC Check

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

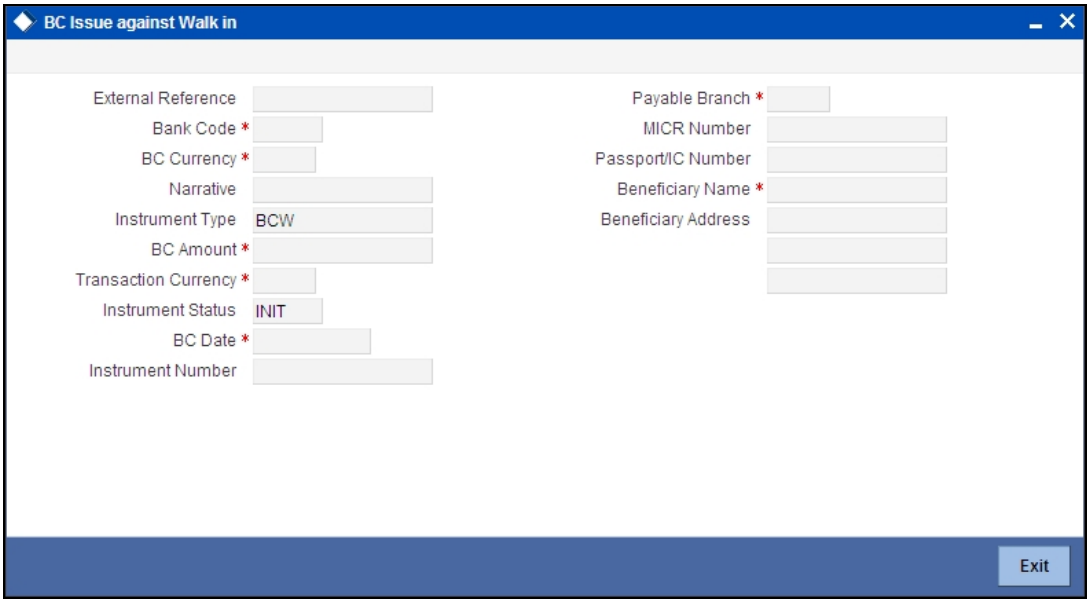
The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.30 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.



When you invoke the screen, the ‘External Reference Number’, ‘BC Date’ and ‘Instrument Type’ are displayed.

You need to specify the following details:

Instrument Status

Specify the instrument status.

Transaction Currency

Specify the currency in which the customer is making the payment.

BC Currency

Specify the currency in which the BC is being issued.

Bank Code

Specify the clearing bank code for the transaction.

BC Amount

Specify the amount for which the BC needs to be drawn in the cheque currency.

BC Date

Specify the BC date from the adjoining calendar.

MICR Number

Specify the MICR number printed on the BC.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being drawn.

Beneficiary Address

Specify the address of the beneficiary in whose favor the BC 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.

Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

Payable Branch

Specify the branch where the BC amount should be paid out. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Click save icon to go to the next stage.

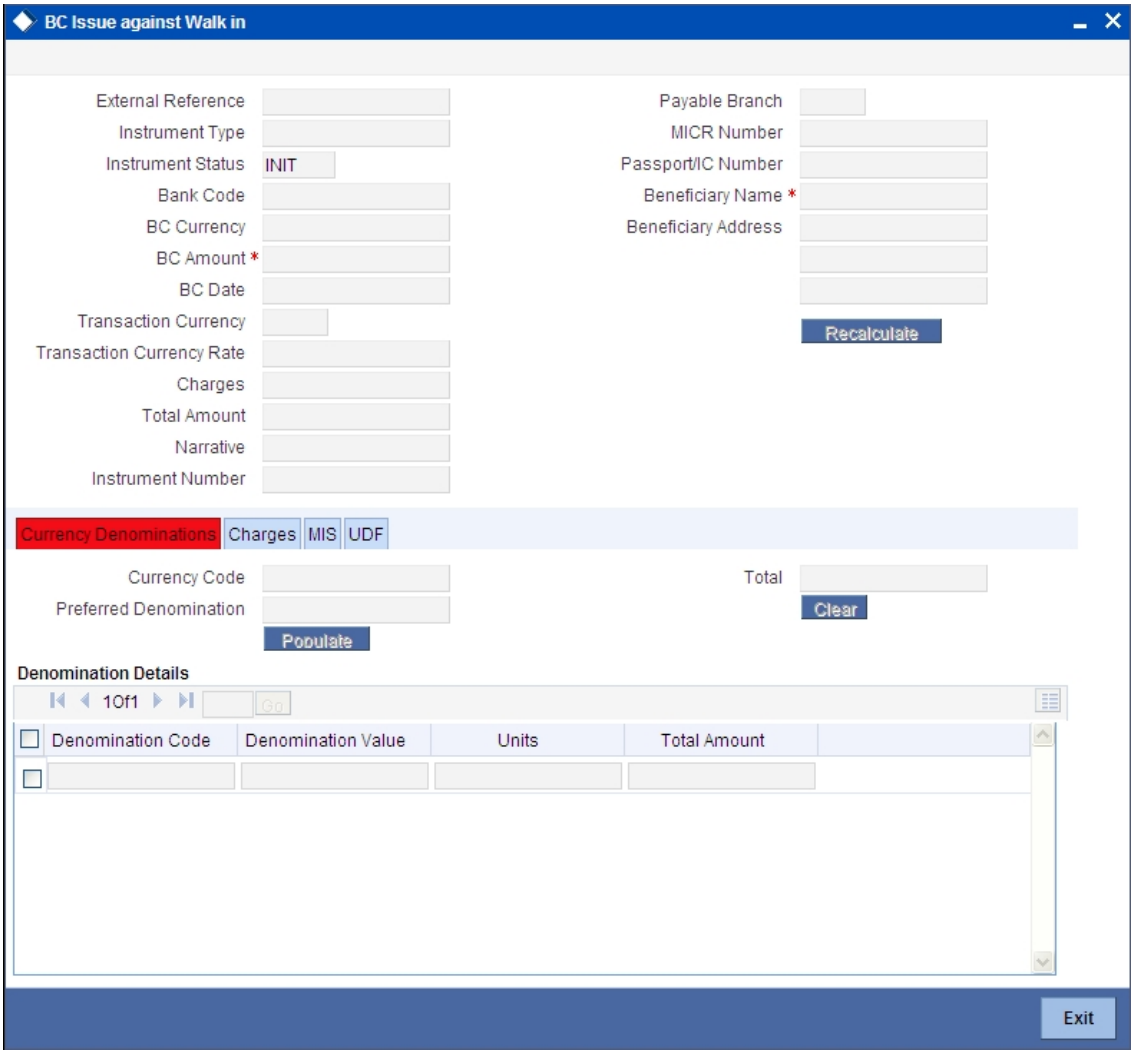
OFAC Check

Click this button to call the OFAC service and to display the response from the OFAC system.

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 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:

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.

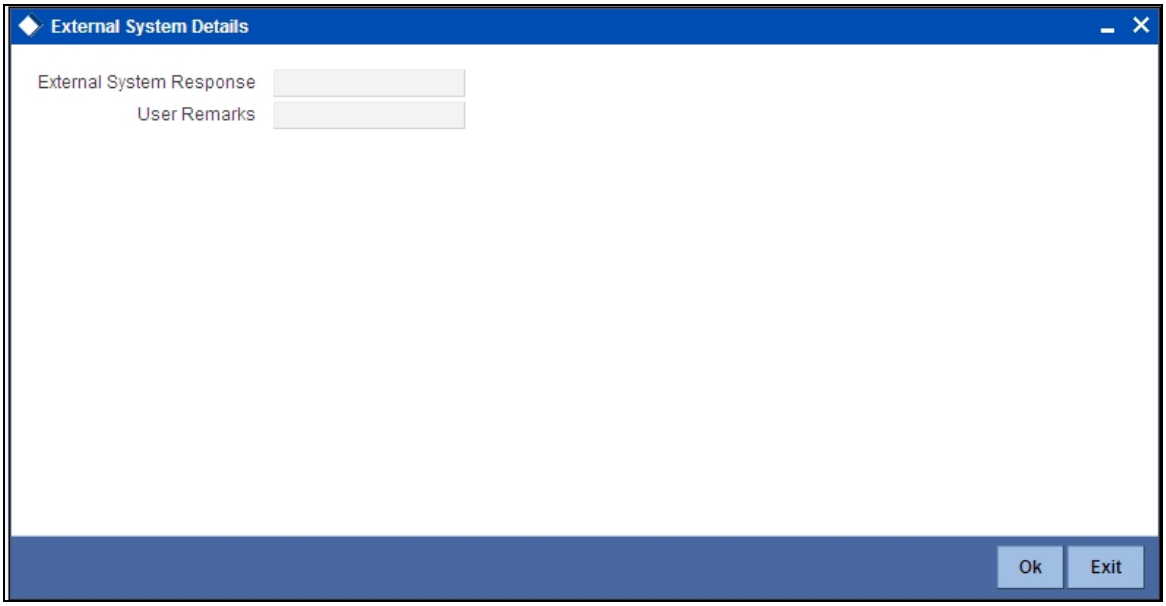
8.30.1 Invoking OFAC Check

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.

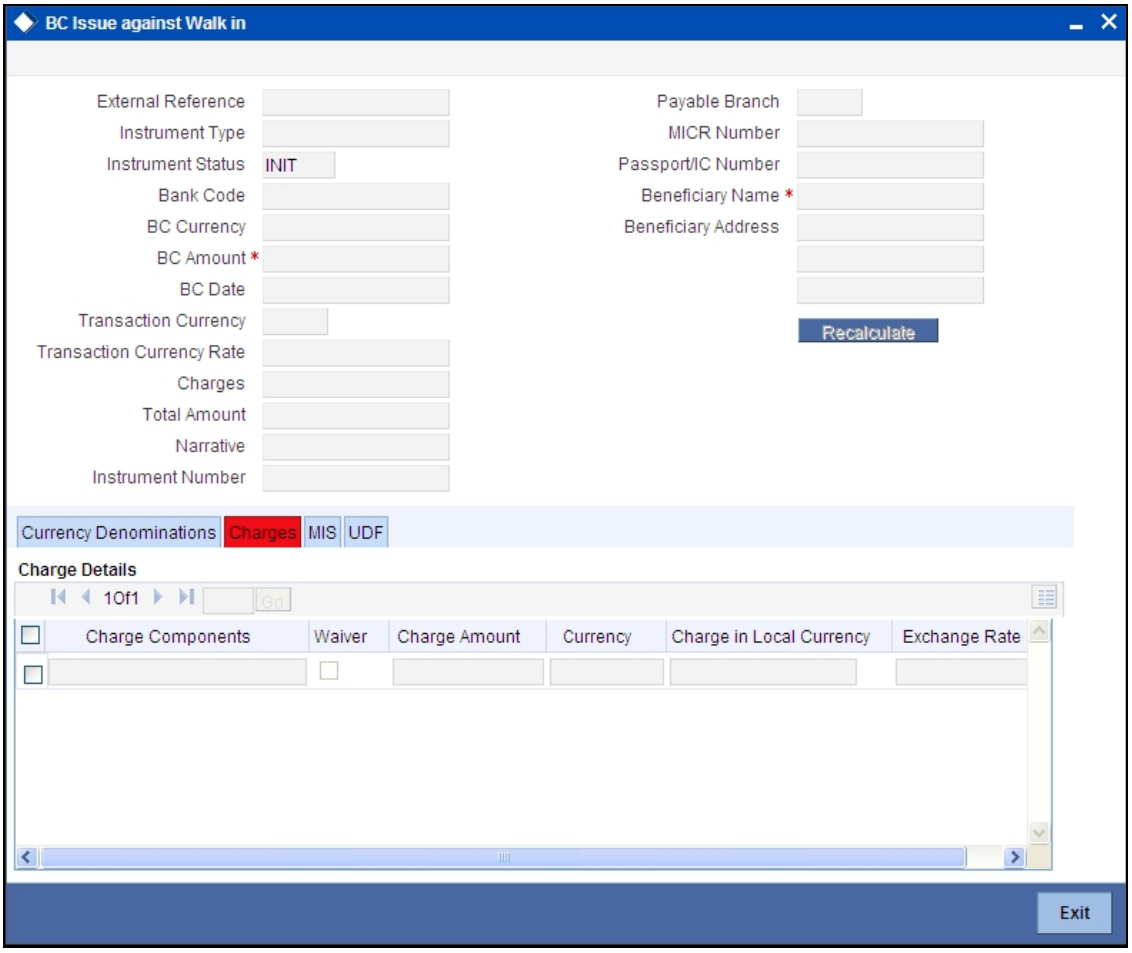
8.30.2 Specifying denomination details

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.

8.30.3 Specifying charge details

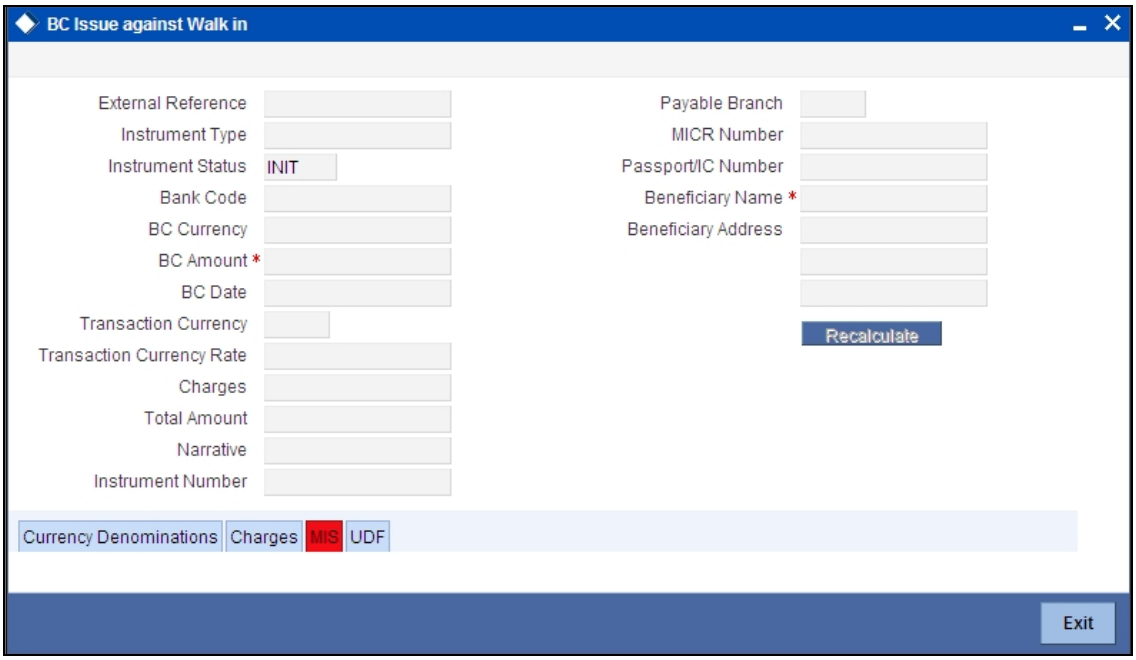
Click on the Charges tab to capture charge related details.



For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.30.4 Specifying MIS Details

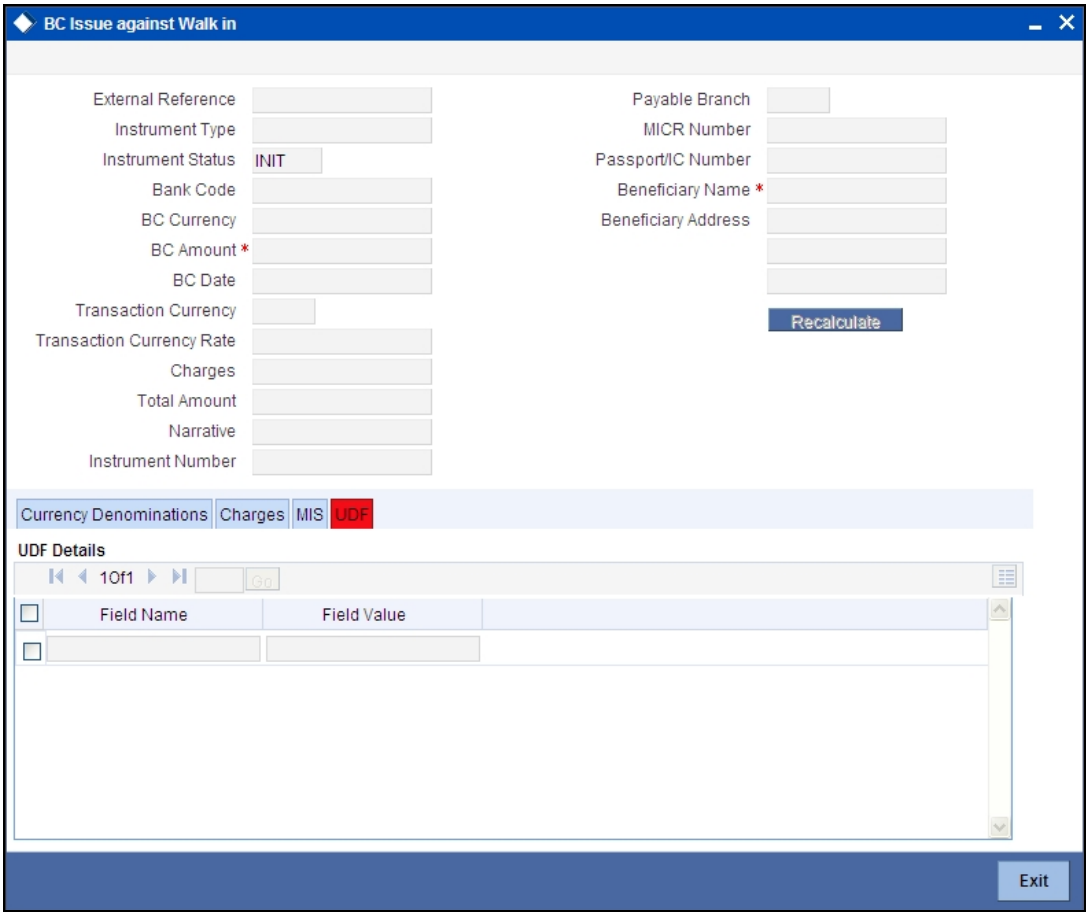
Click on the MIS tab to capture details pertaining to MIS.



Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.30.5 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.

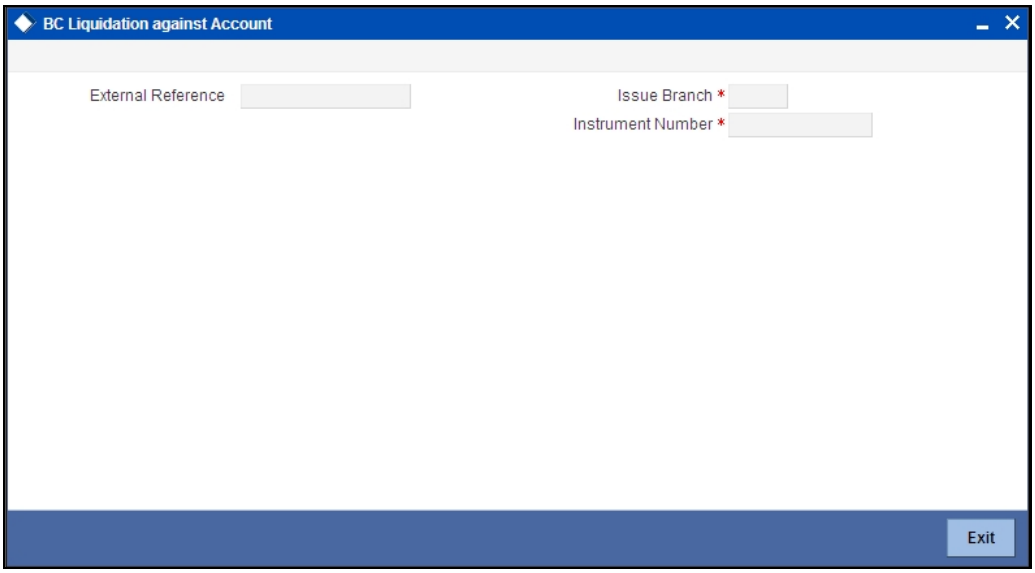
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.31 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:

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 BC is payable.

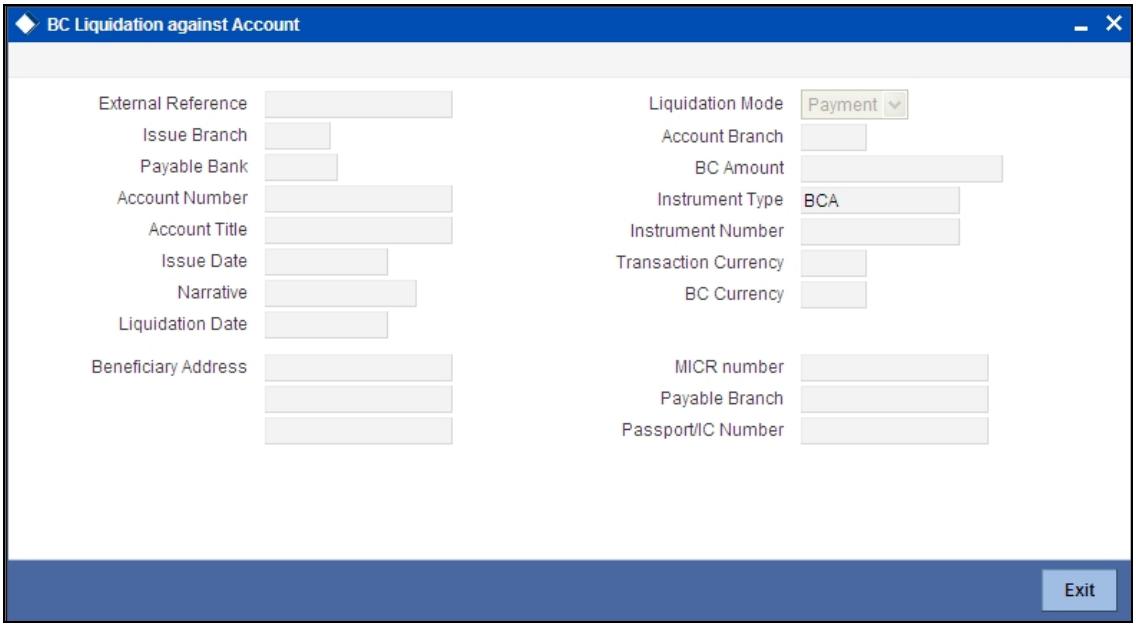
Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

Click save icon to go to the next stage – Enrich Stage 1.

Enrichment stage - 1

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. The following screen will be displayed:



Instrument Type

The type of the instrument is displayed here.

Clearing Bank Code

The clearing bank code is displayed here.

Instrument Number

The instrument number that you specified in the previous stage is displayed here.

Account Number

Select the account number from the adjoining option list.

Transaction Currency

Specify the transaction currency.

Issue Date

The system displays the date on which the BC has been issued.

Liquidation Mode

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund

- Cancel

Cheque Currency

Specify the currency of the BC instrument.

Cheque Amount

The amount for which the BC has been drawn is displayed here.

Narrative

You can enter remarks for the transaction.

Account Branch

The code of the branch where the account resides is displayed here.

Liquidation Date

Specify the liquidation date.

Beneficiary Name

The name of the beneficiary is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Cheque Number

The system displays the cheque number.

Payable Branch

The branch where the BC has to be liquidated is displayed here.

Passport/ IC Number

Specify the passport number or any unique identification number of the beneficiary.

Click save icon to go to the next stage.

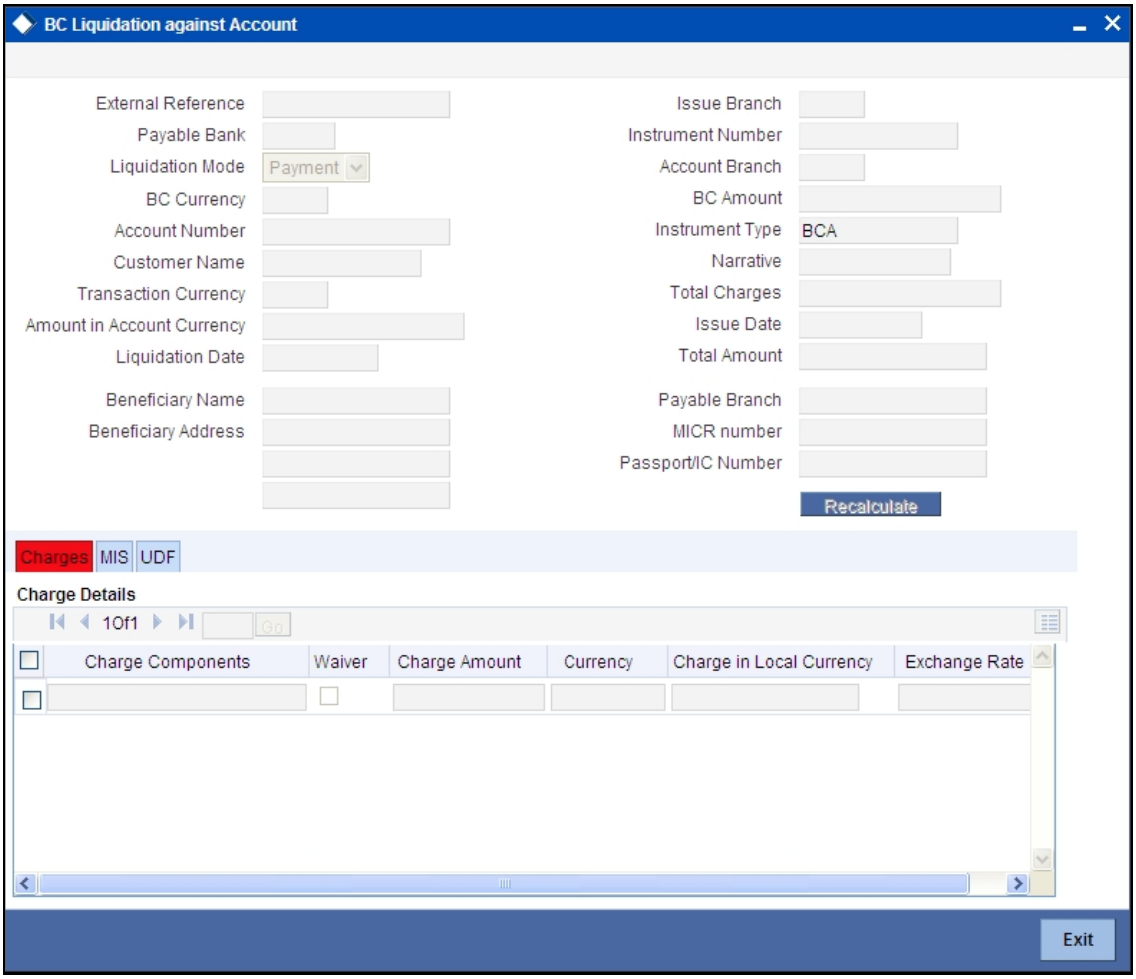
If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message:

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

8.31.1 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.

8.31.2 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.

8.31.3 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.

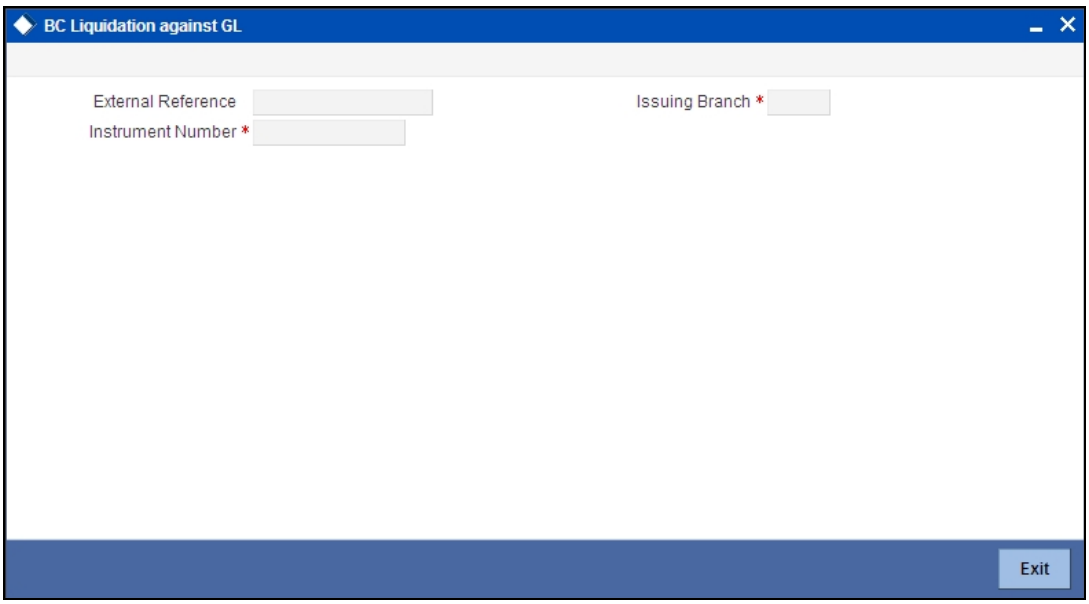
Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

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.

8.32 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:

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

The branch where the BC has been issued is displayed based on the instrument number specified. However, you can select an appropriate one from the adjoining option list.

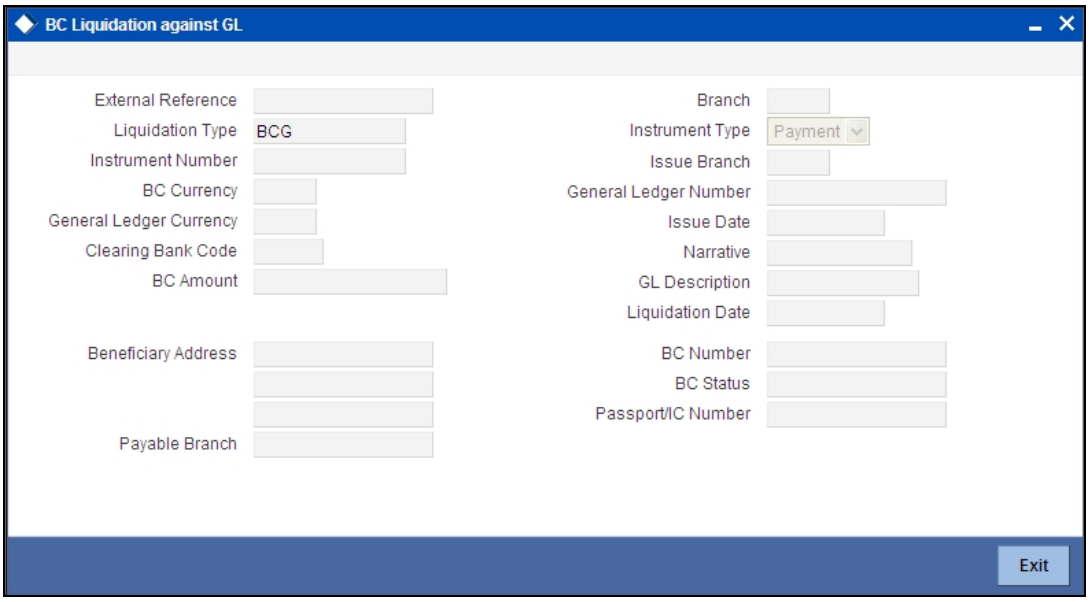
Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

Click save icon to go to the next stage – Enrich Stage 1.

Enrichment stage 1

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. The following screen will be displayed:



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

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.

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:

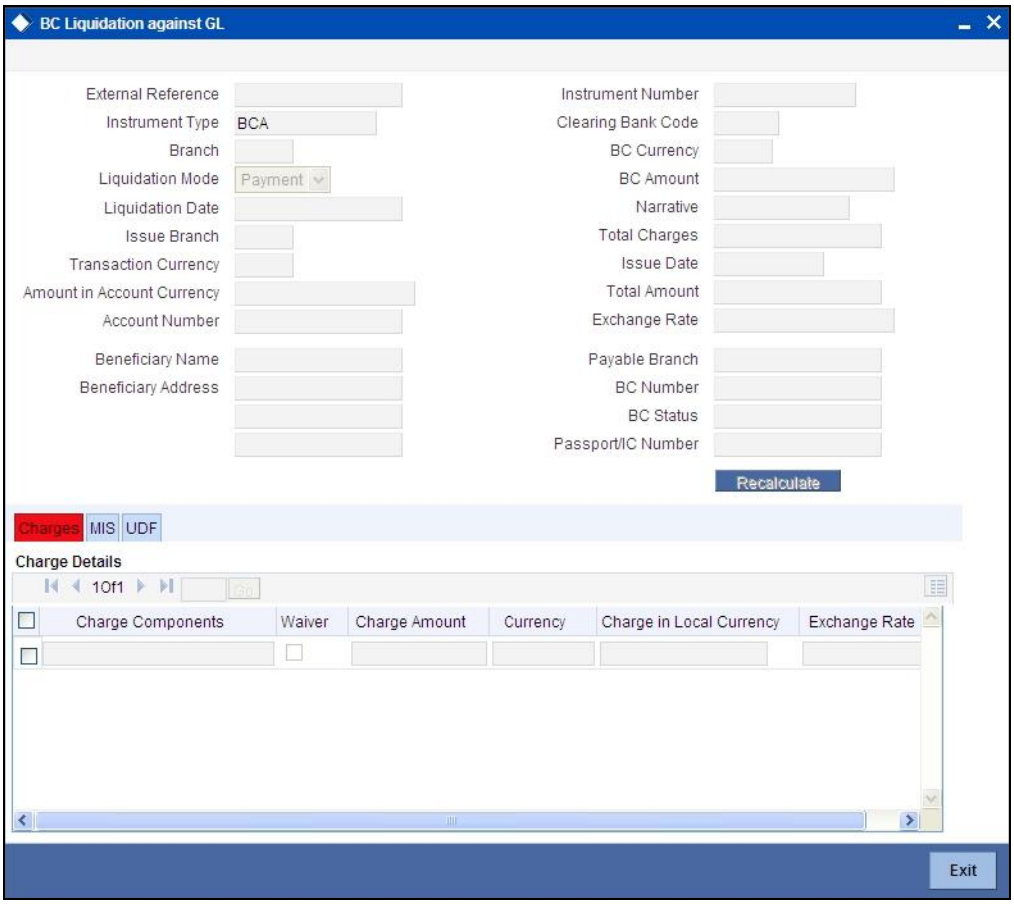
Instrument Validity has expired and needs Revalidation.

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

8.32.1 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.

8.32.2 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.

8.32.3 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.

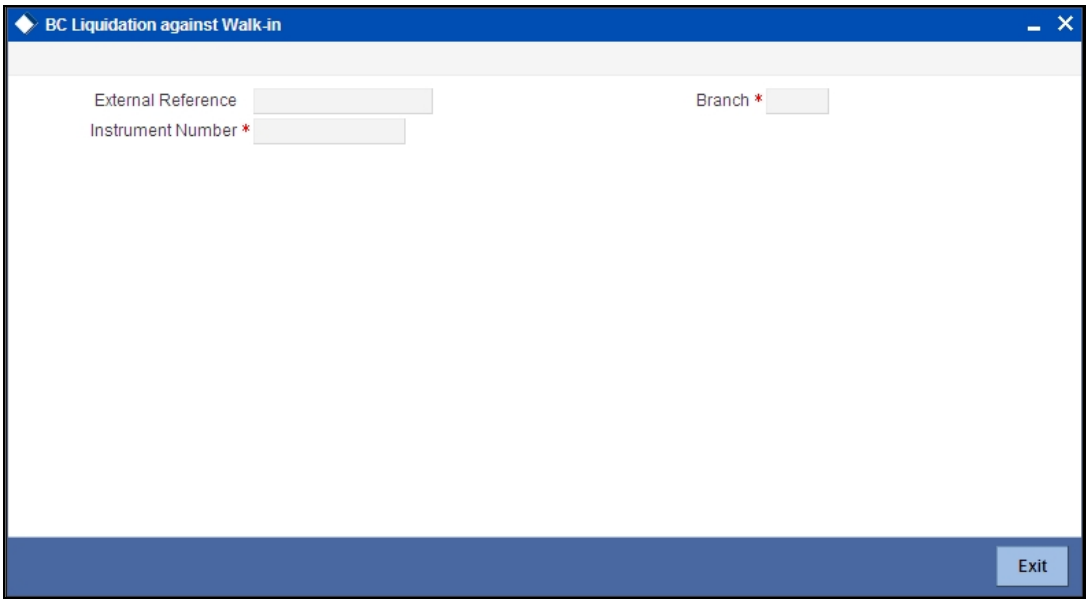
Click save icon to save the transaction.

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 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:

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.

Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

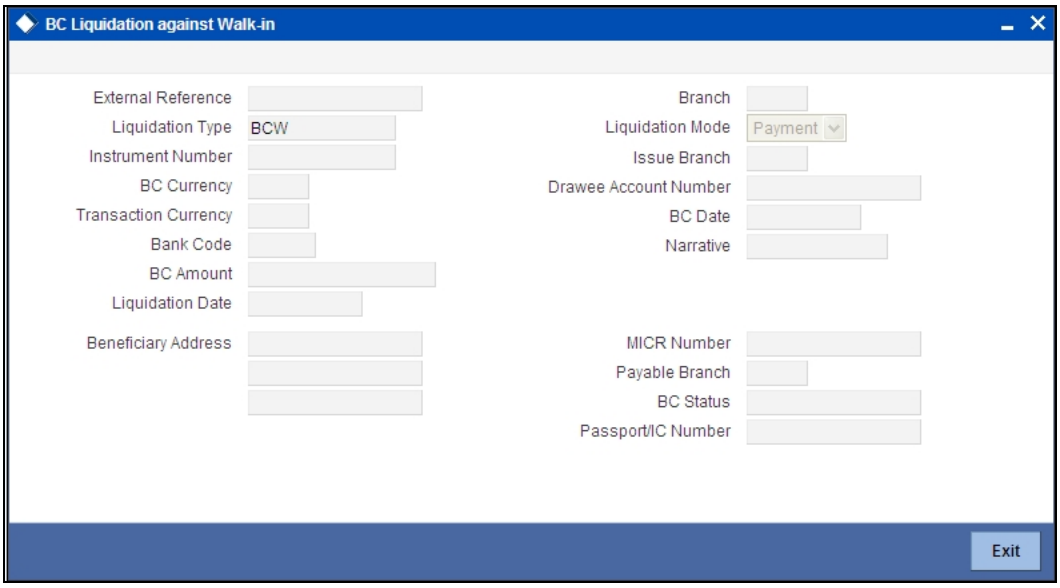
Issue Branch

The branch where the BC has been issued is displayed.

Click save icon to go to the next stage.

Enrichment stage - 1

On clicking 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:

Liquidation Type

The liquidation type of the BC is displayed here.

Liquidation Mode

The system displays the liquidation mode of the BC. 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.

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.

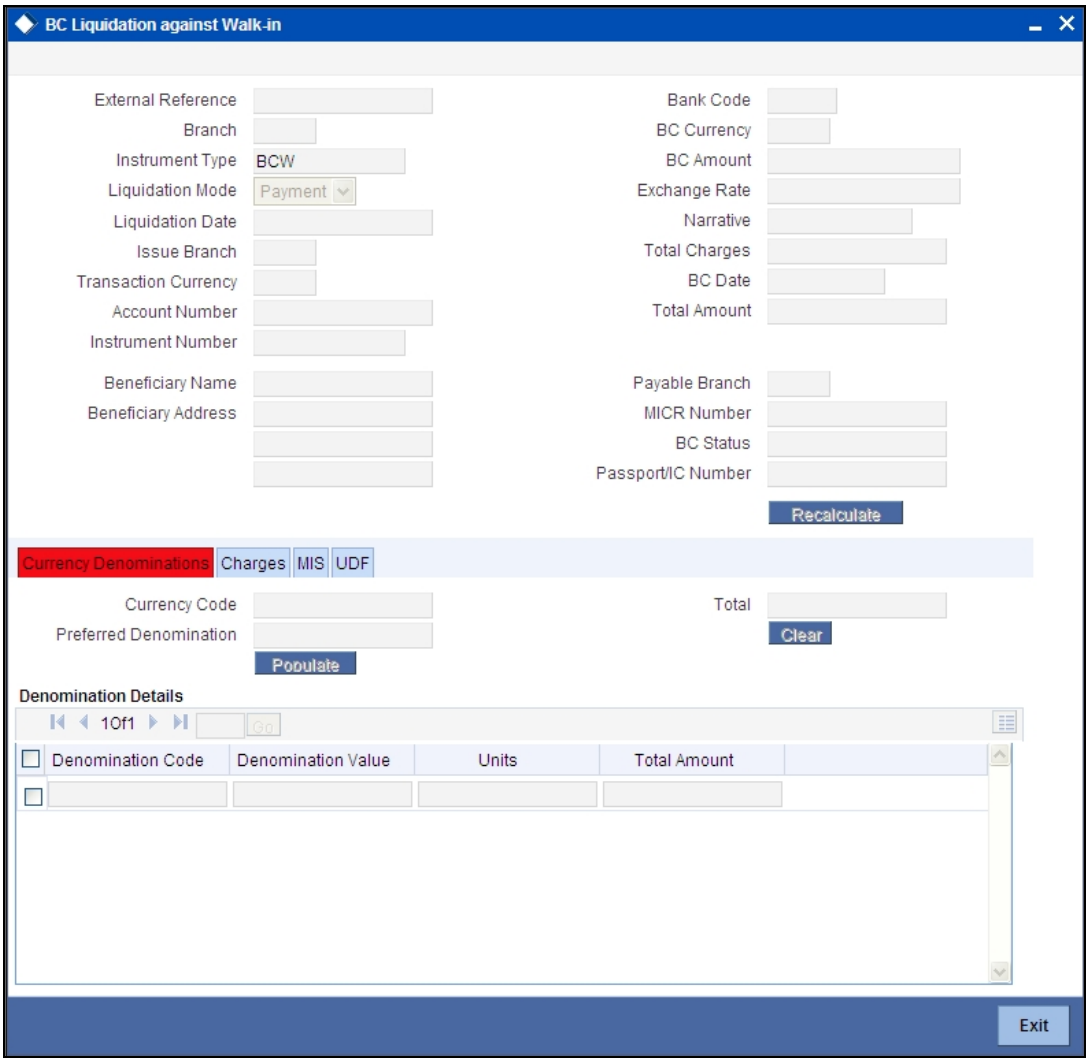
If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message:

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.

8.33.1 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 'Withdrawing cash against a Cheque' in this manual for further details.

8.33.2 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.

8.33.3 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.

8.33.4 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.

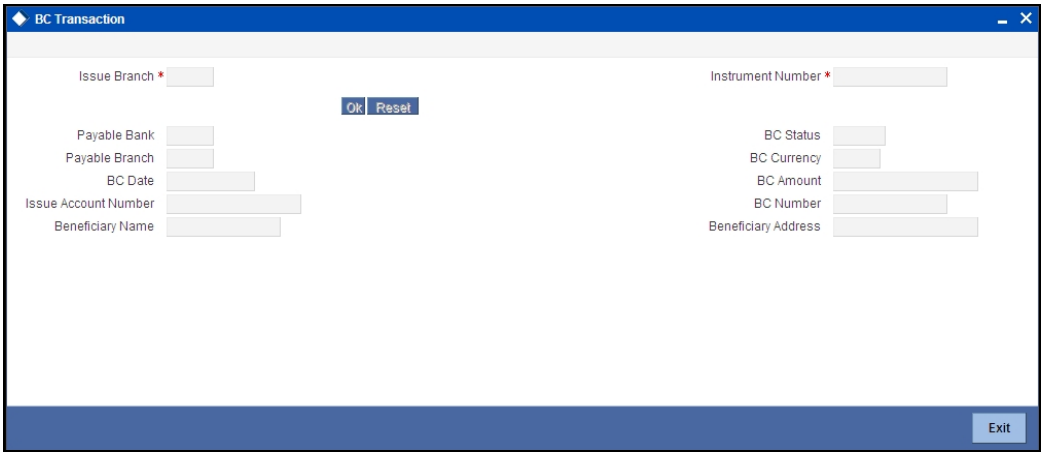
Click save icon to save the transaction.

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.

8.34 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.

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:

Payable Branch

The branch where the BC amount should be paid out is displayed.

Cheque Currency

The system displays the BC currency.

Cheque Amount

The system displays the BC amount.

Cheque Status

The system displays the status of the BC.

Cheque Number

The system displays the cheque number issued for the BC.

Issue Date

The system displays the date on which the BC transaction was executed or the issue date of the BC.

Issue Acc Number

The system displays the issue account number.

Beneficiary Name

The system displays the name of the beneficiary.

Beneficiary Address

The system displays the address of the beneficiary.

8.35 Re-validating BC Instrument

You can re-validate the expired BC instrument using 'Revalidation of BC Instrument' screen.

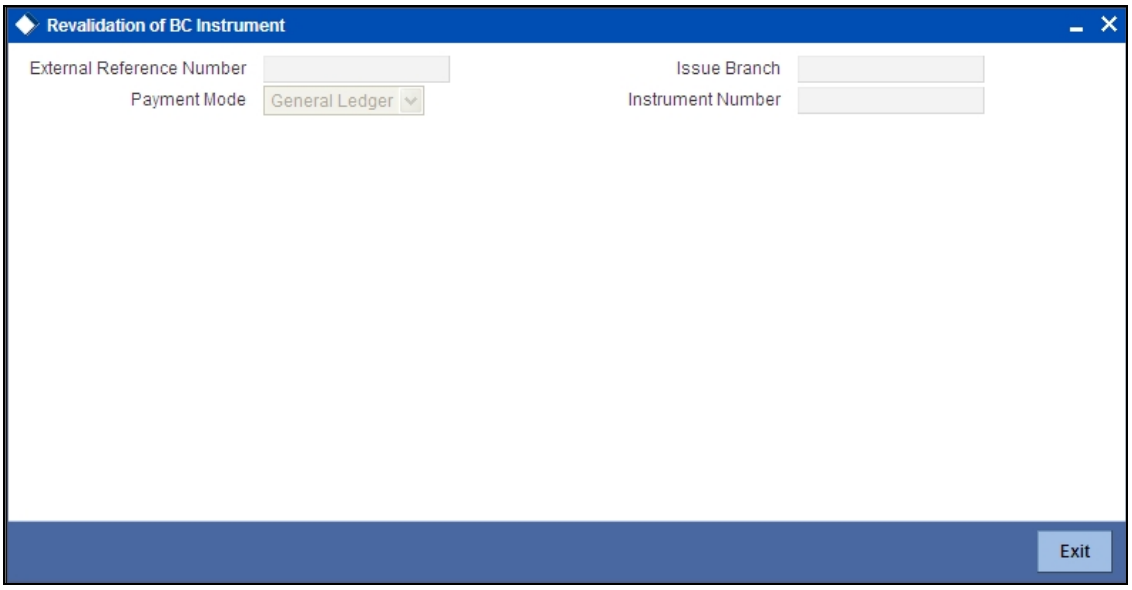
System will allow re-validating instrument only if,

- 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.

8.35.1 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.

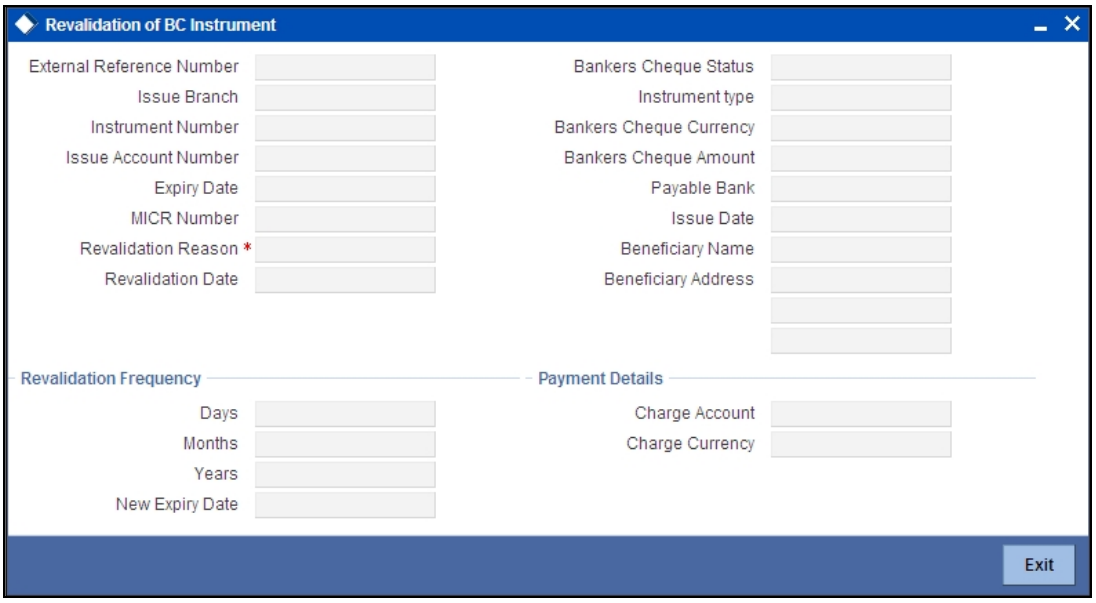
Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.35.2 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.

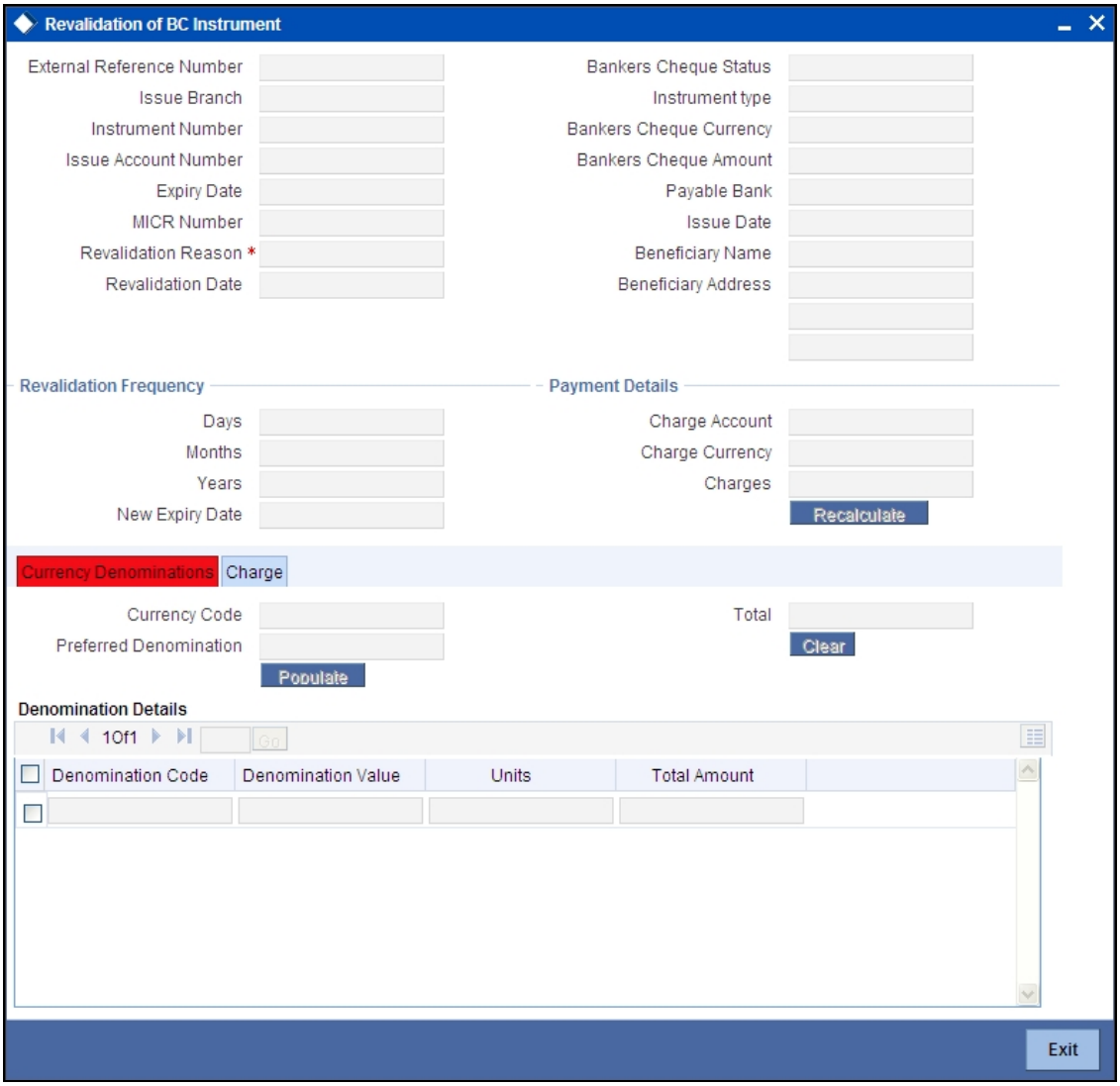
Charge Currency

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.

8.35.3 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.

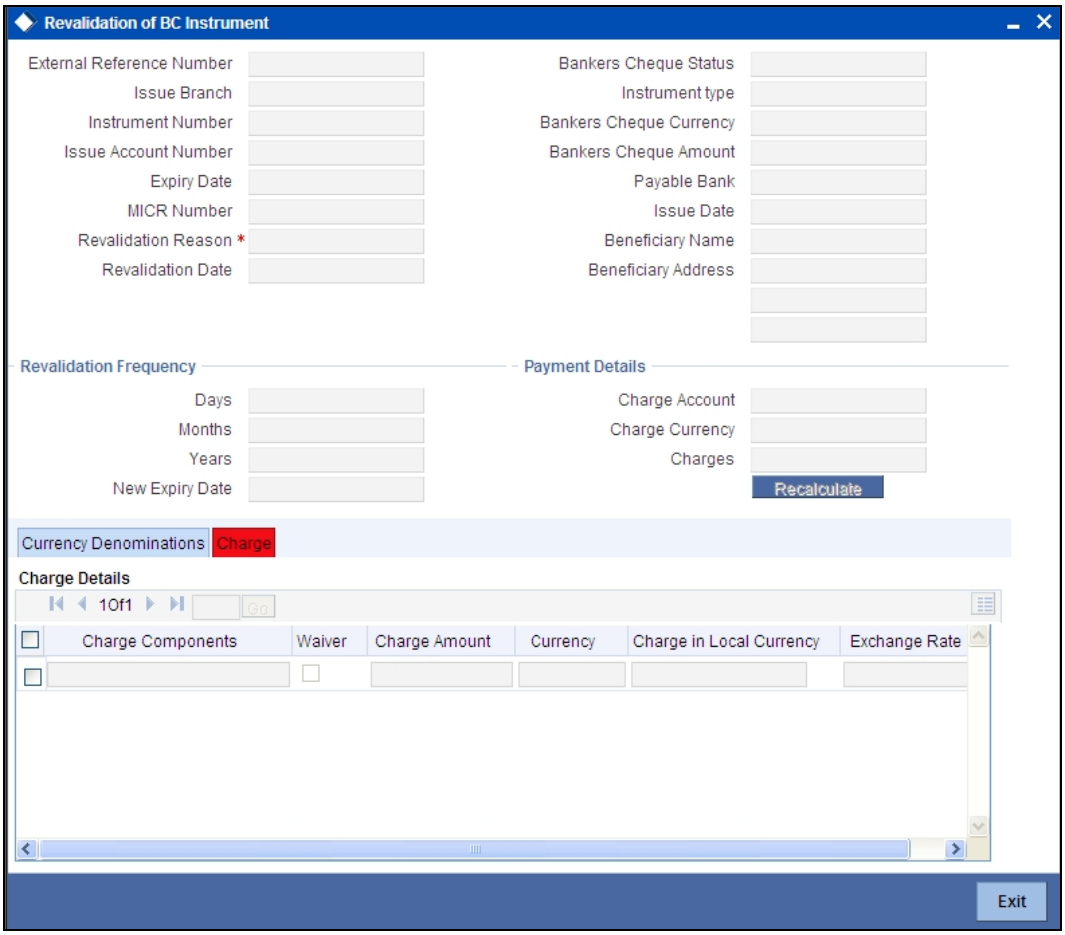
8.35.3.1 Denomination Details

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.

8.35.3.2 Specifying Charge Details

This block allows you to capture charge related details.



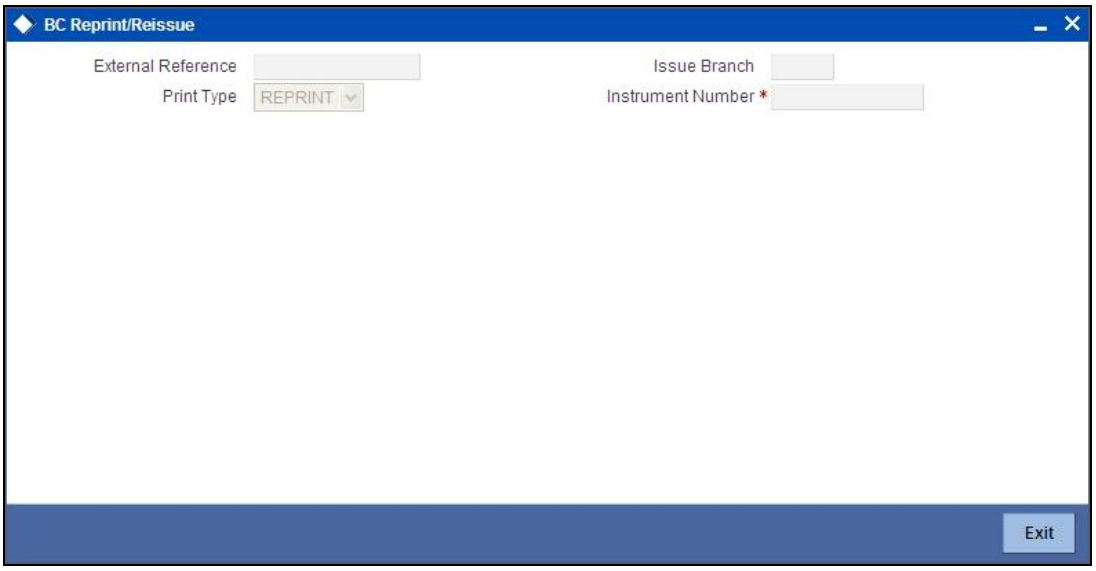
Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

8.36 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.

8.36.1 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

From the drop-down list, select ‘Reissue’ to reissue the BC instrument or select ‘Reprint’ to reprint the BC instrument.

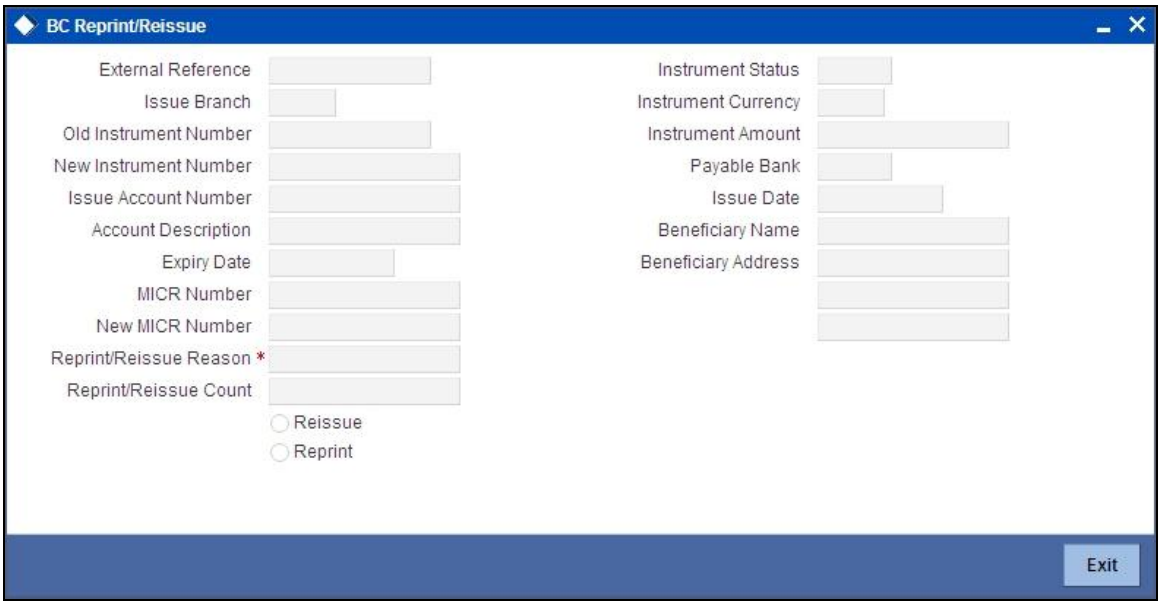
Issue Branch

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.

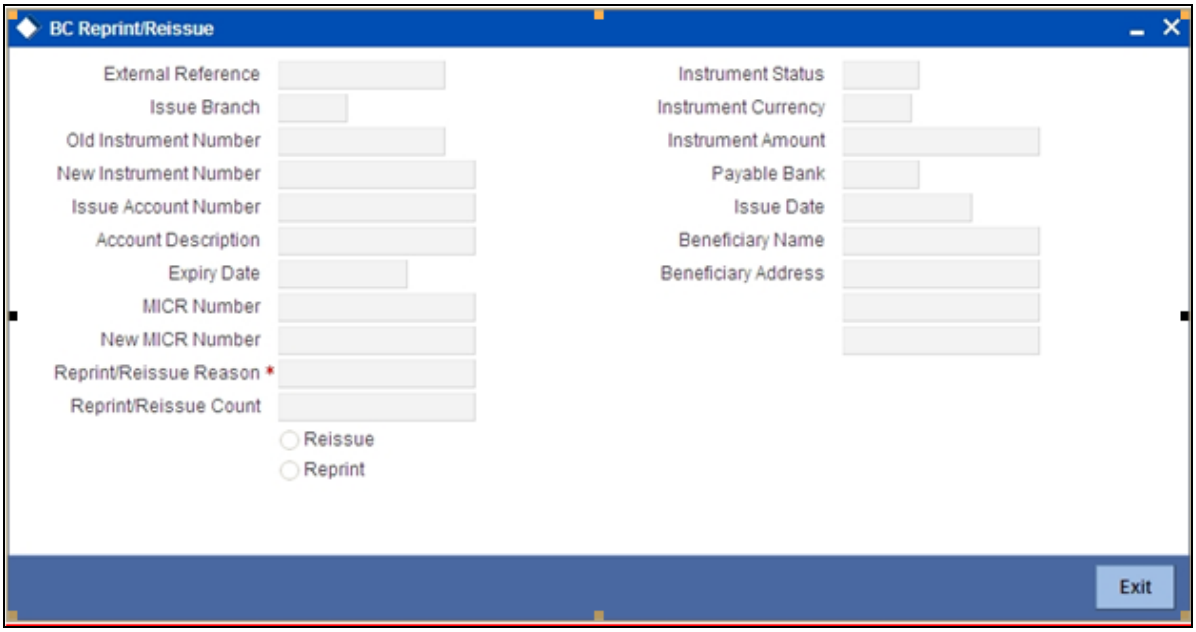
Account Description

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.

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.

8.36.2 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.

8.37 Issuing Duplicate BC Instrument

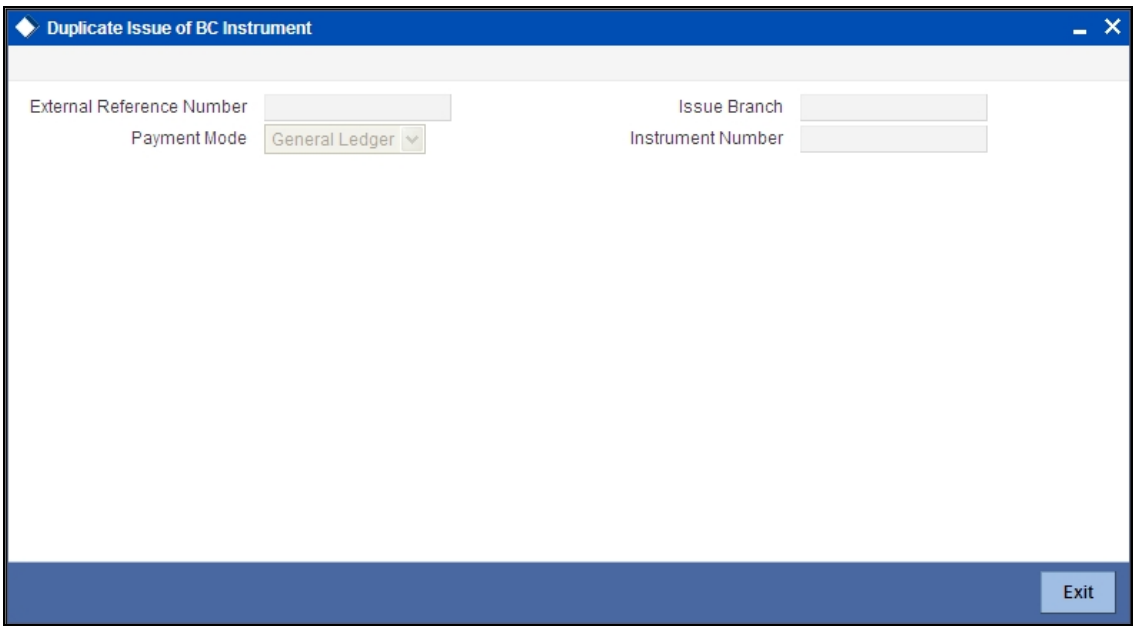
You can issue the duplicate BC instrument using 'Duplicate Issue of BC Instrument' screen.

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).

8.37.1 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.

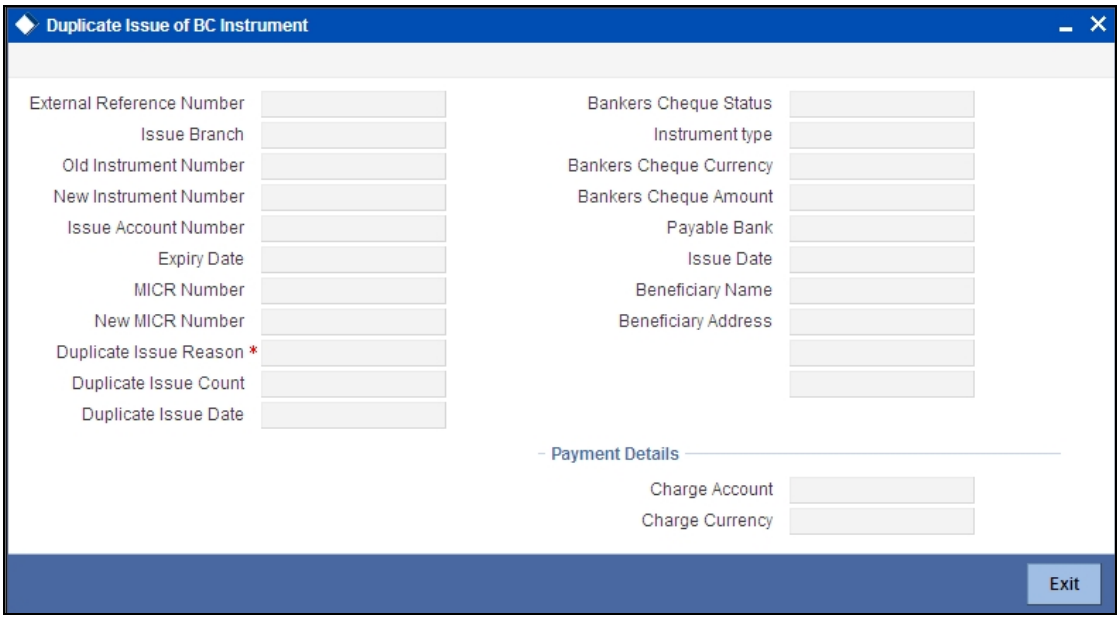
Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

After providing the above details, click ‘Save’ button to move to the next stage.

8.37.2 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.

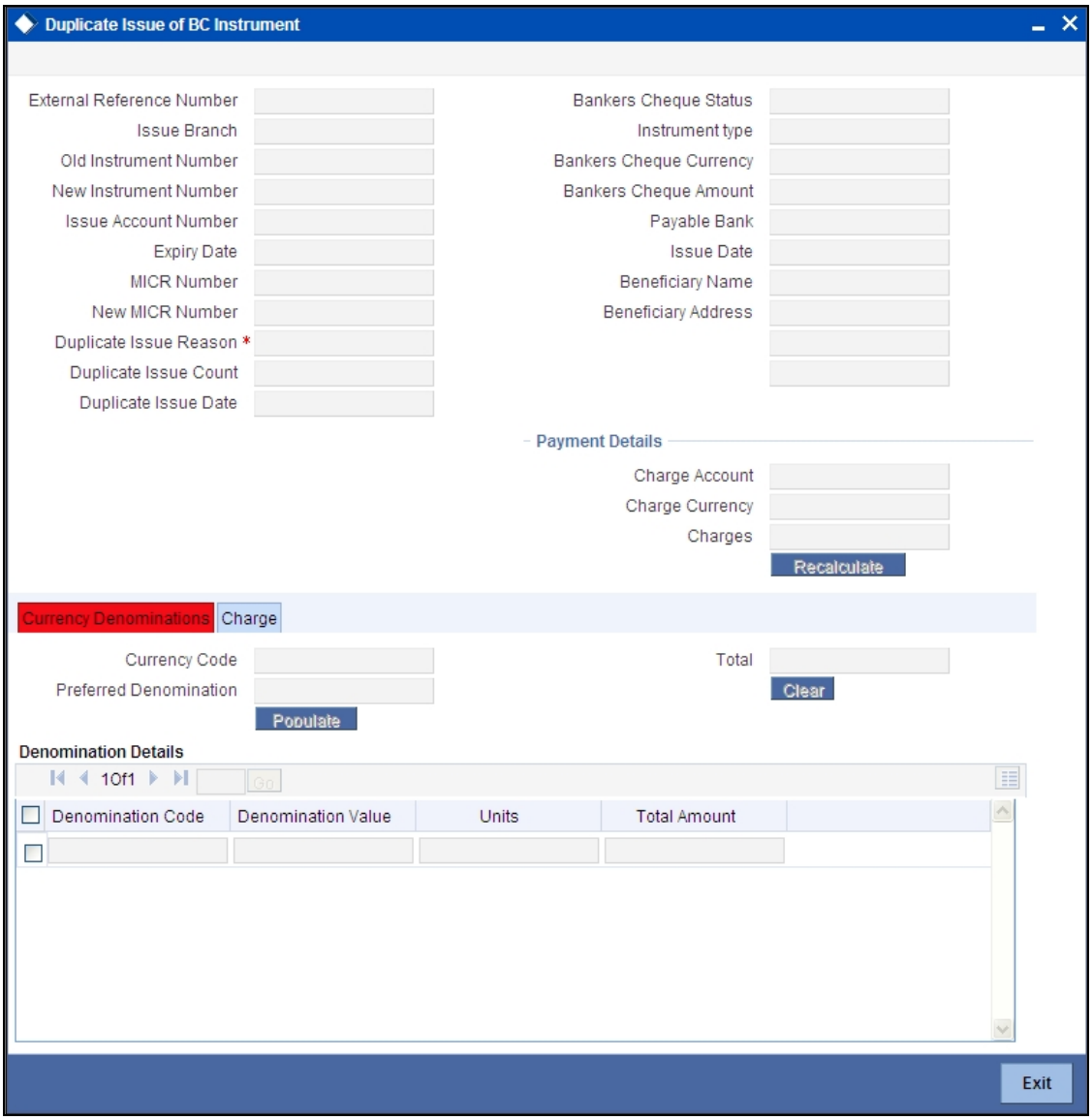
Charge Currency

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.

8.37.3 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.

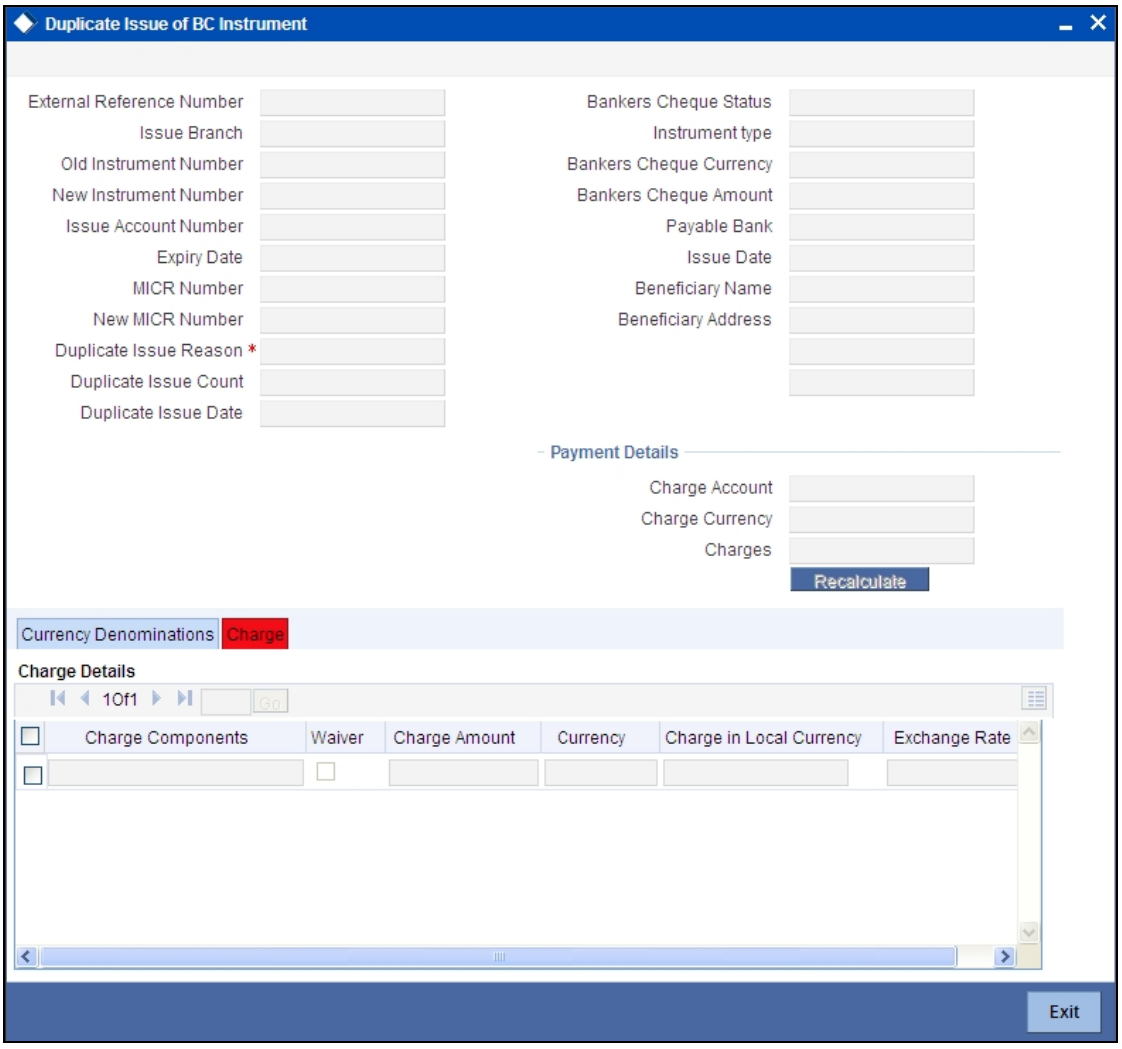
8.37.3.1 Denomination Details

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.

8.37.3.2 Specifying Charge Details

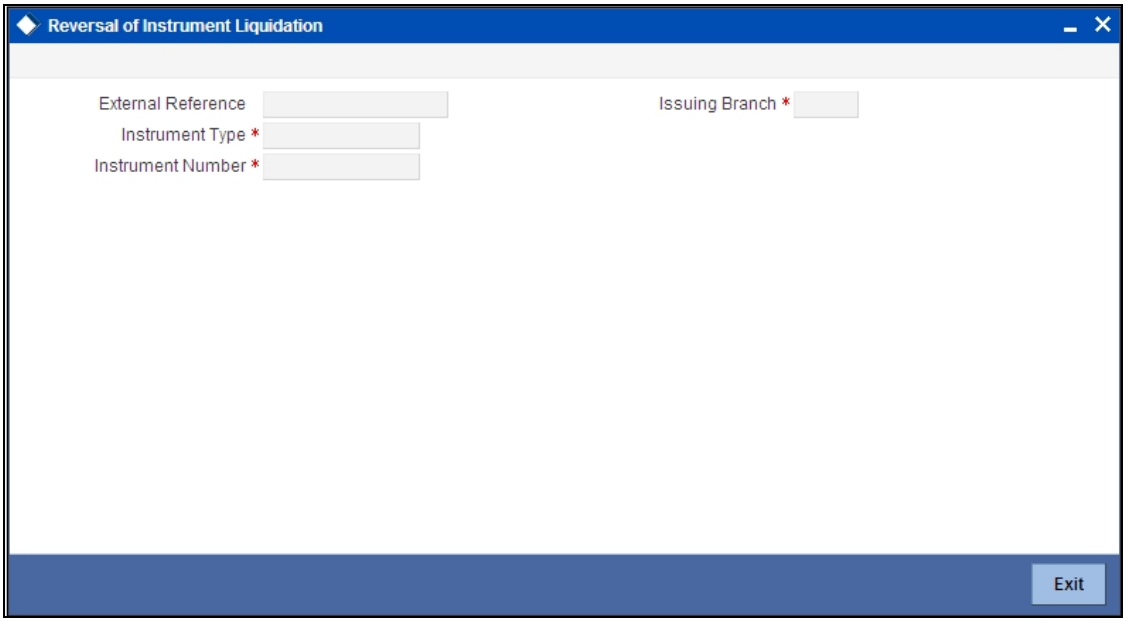
This block allows you to capture charge related details.



Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

8.38 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.

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).

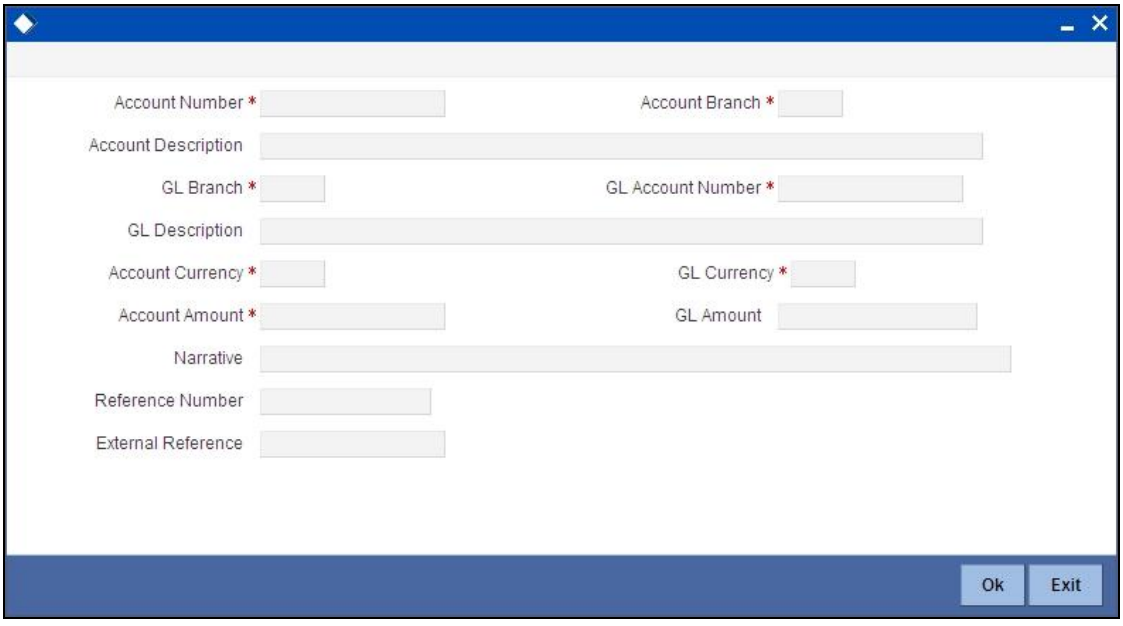
Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

9.2 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.

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

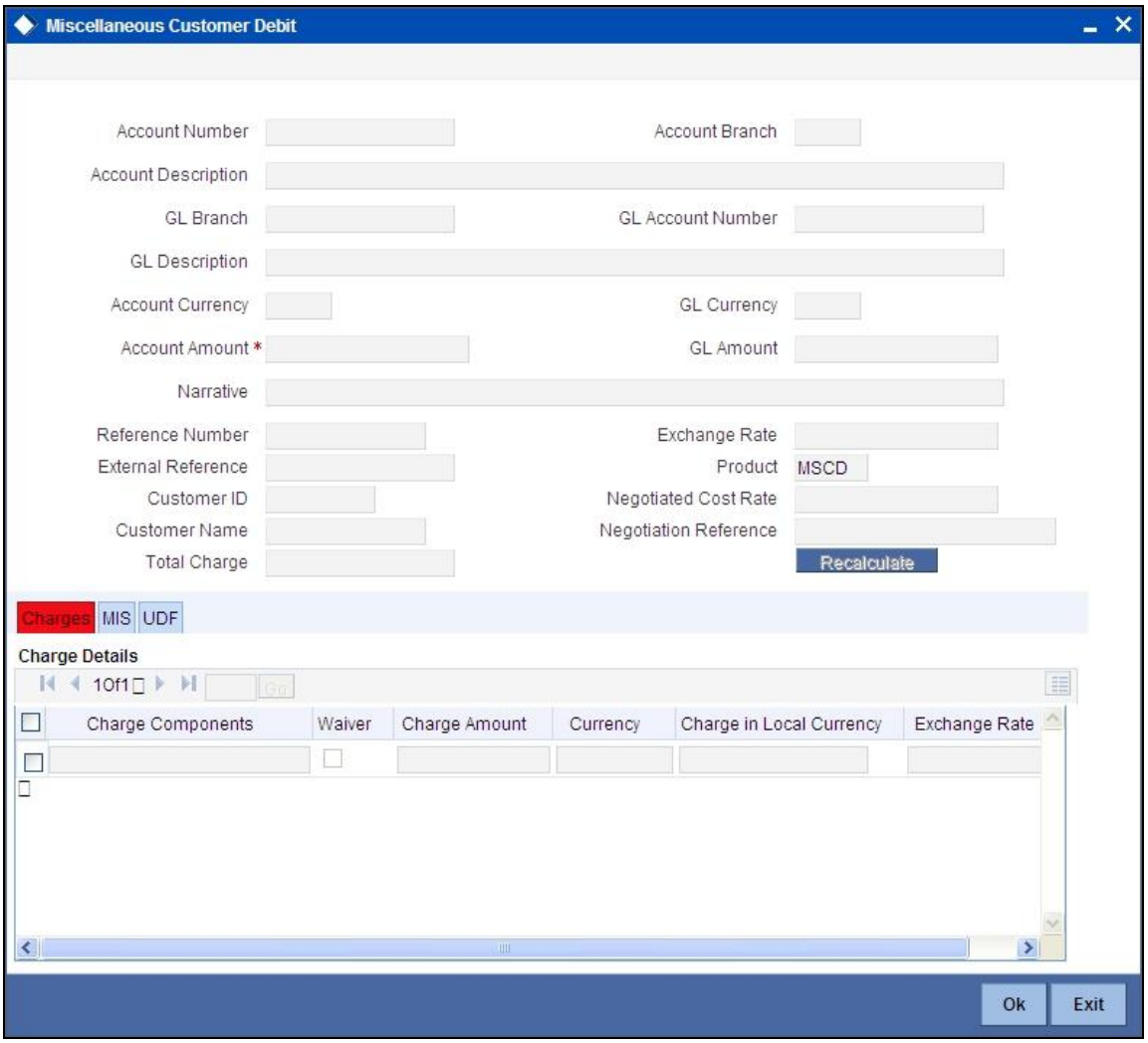
Specify the reference number for the transaction.

External Reference

This is a system generated sequence number for the transaction.

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 screen will be 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

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.

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

9.2.1 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

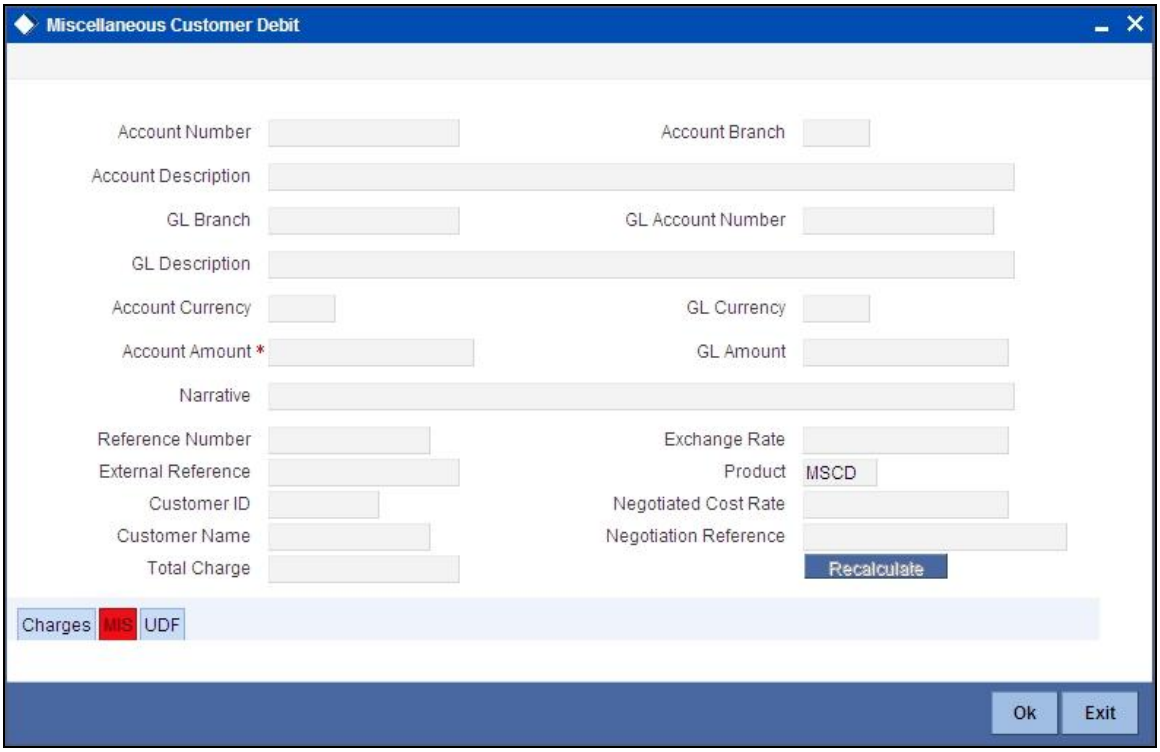
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

Charge Currency

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

9.2.2 Specifying the MIS Details

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



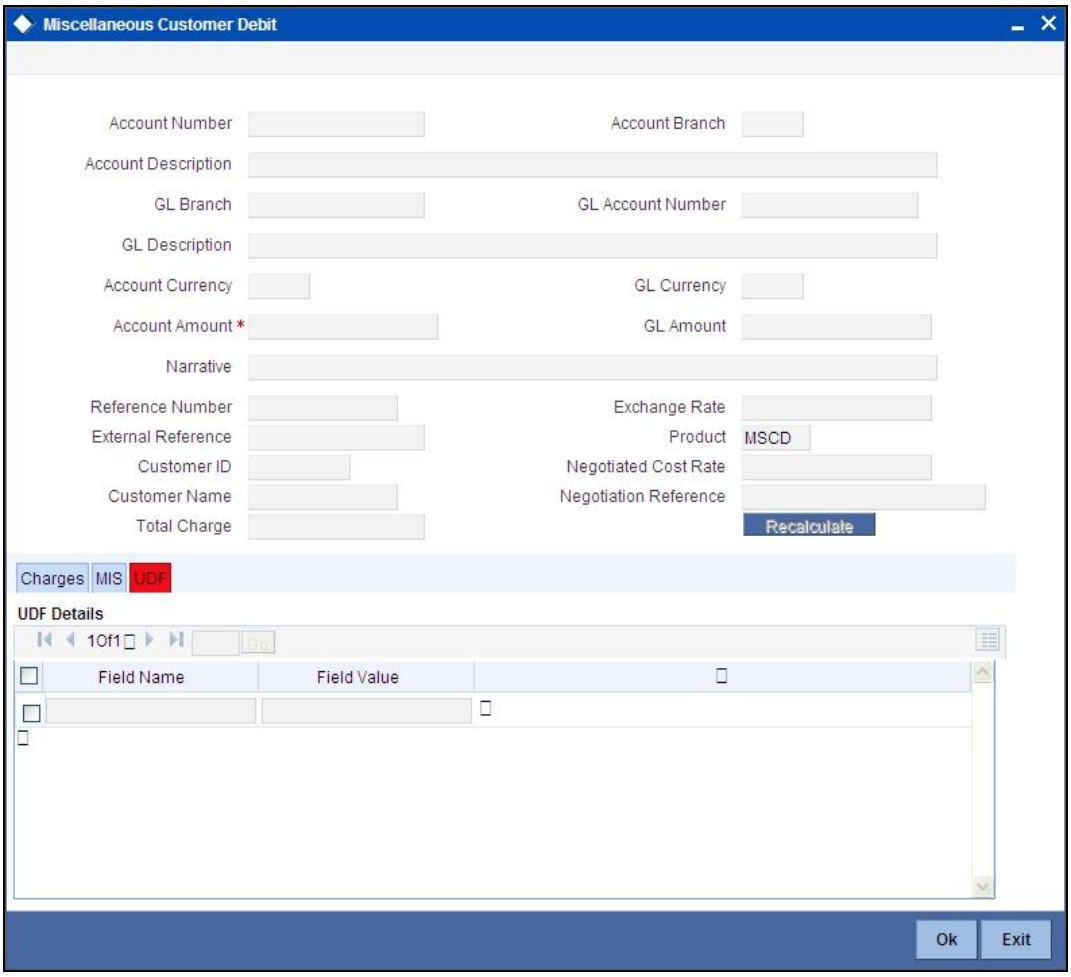
You can capture the following details here:

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.

9.2.3 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

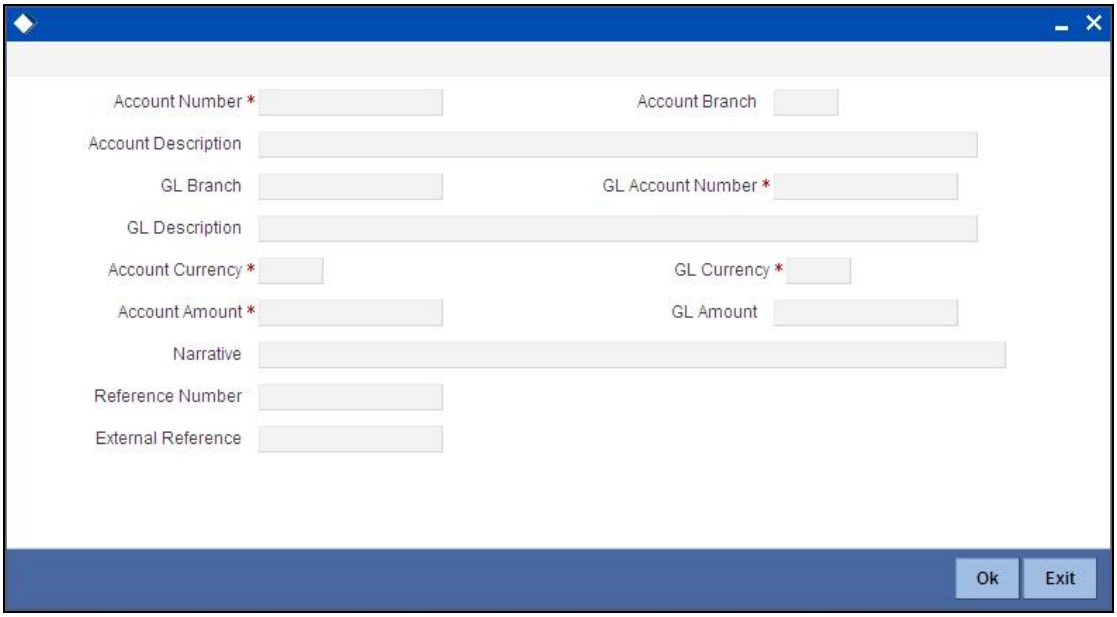
Specify the value for the each UDF that is displayed.

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 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.



The following details can be captured in this screen:

Account Number

Specify the customer account number into which the amount needs to be deposited.

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.

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

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.

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’.

Click the OK button to go to the next stage.

Reference Number

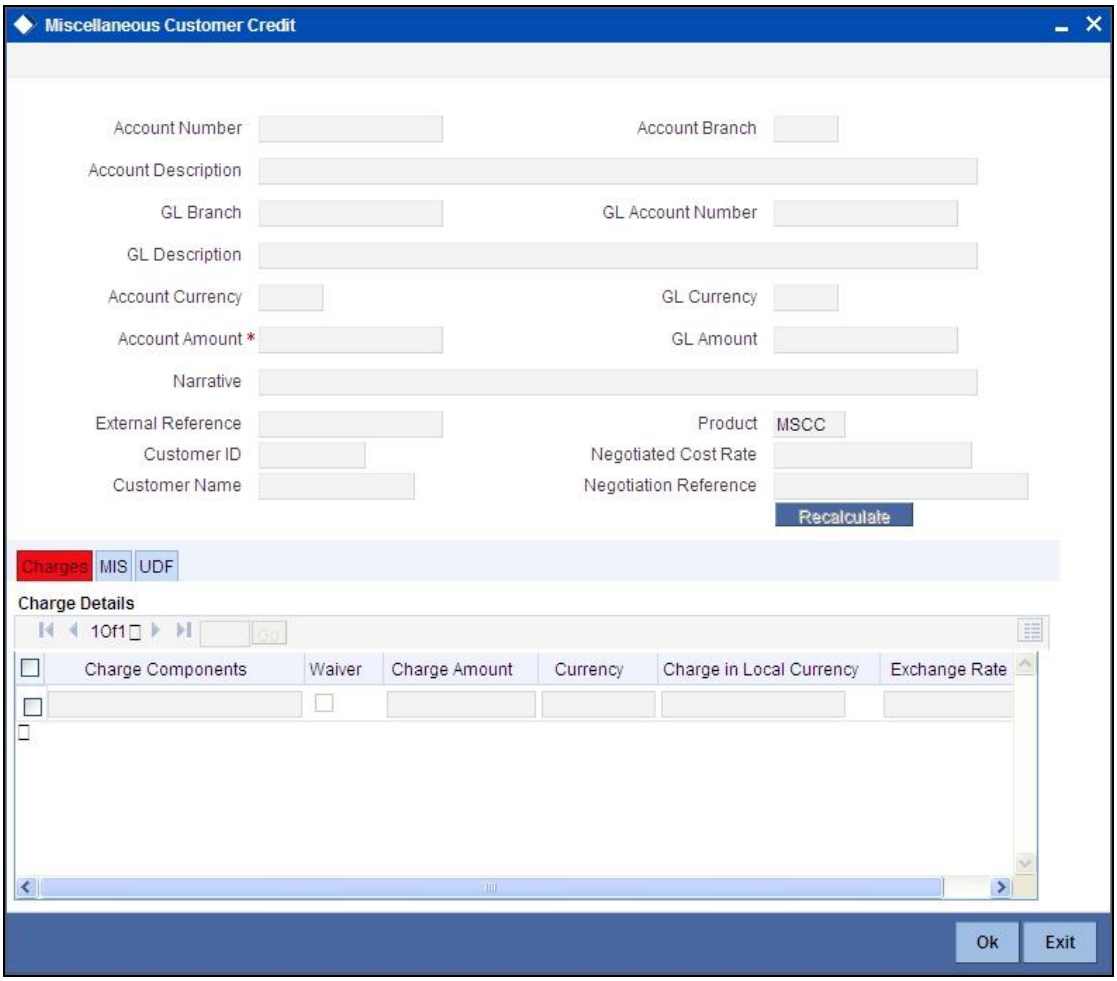
Enter a reference number for the corresponding transaction.

External Reference

This is a system generated sequence number for the transaction.

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 screen will be 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

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.

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

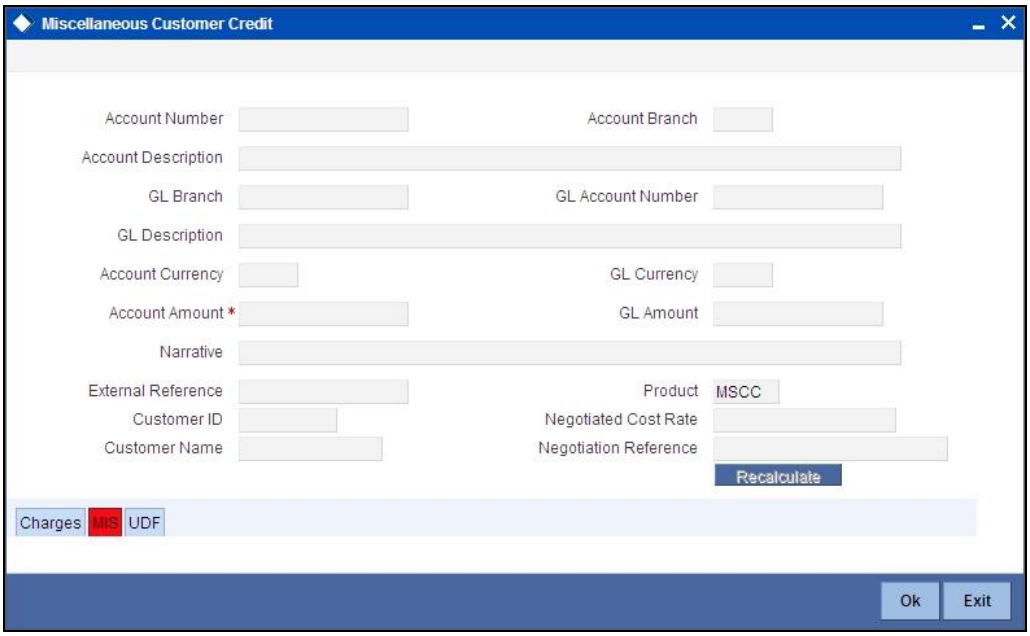
9.3.1 Specifying the charge details

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.

9.3.2 Specifying the MIS details

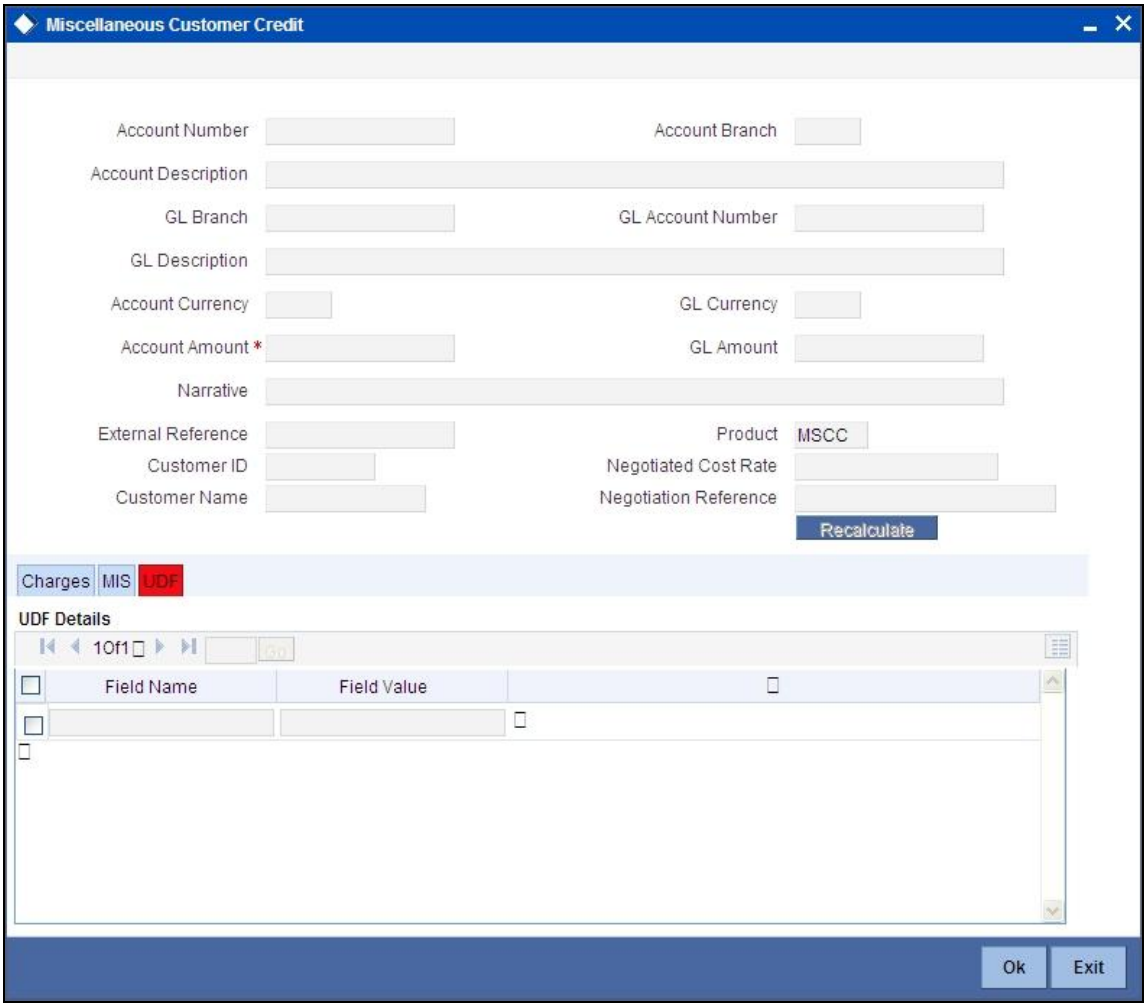
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.3.3 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.

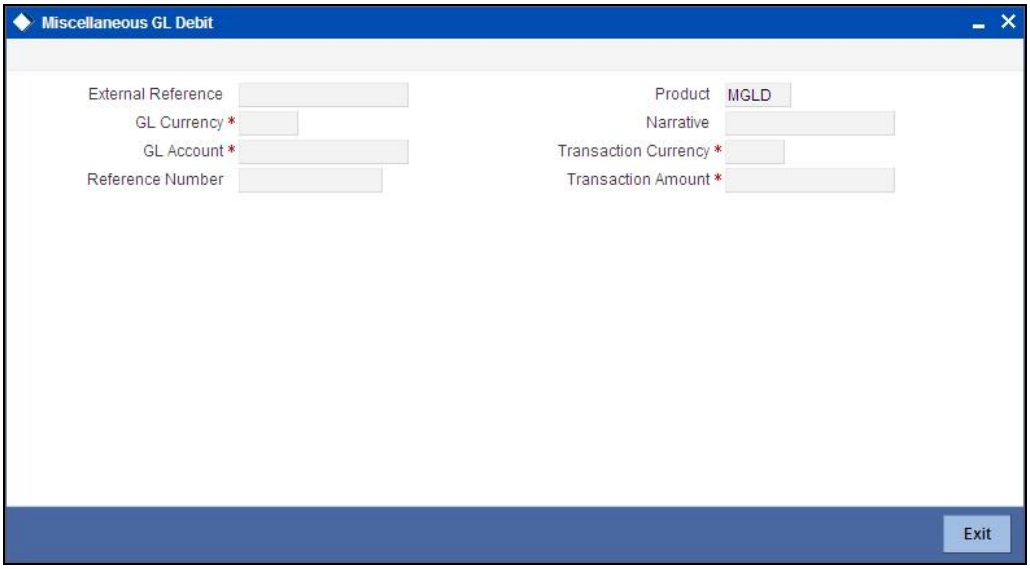
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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 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:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous GL debit transactions.

GL Account

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.

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.

GL Description

The system displays the description of the GL account number chosen.

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.

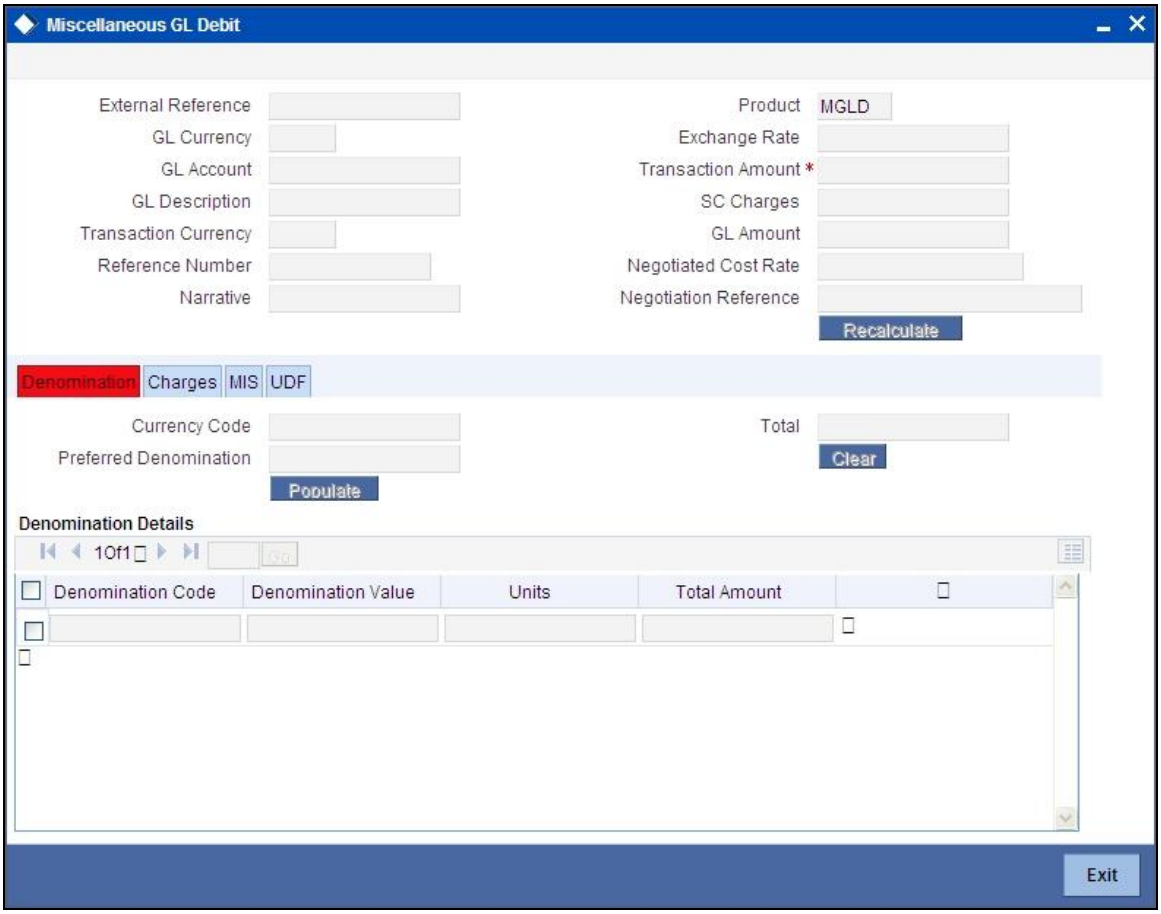
Narrative

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

Click save icon to go to the next stage.

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 screen will be displayed:



In addition to the details, captured in the previous stage, 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 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.

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

9.4.1 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

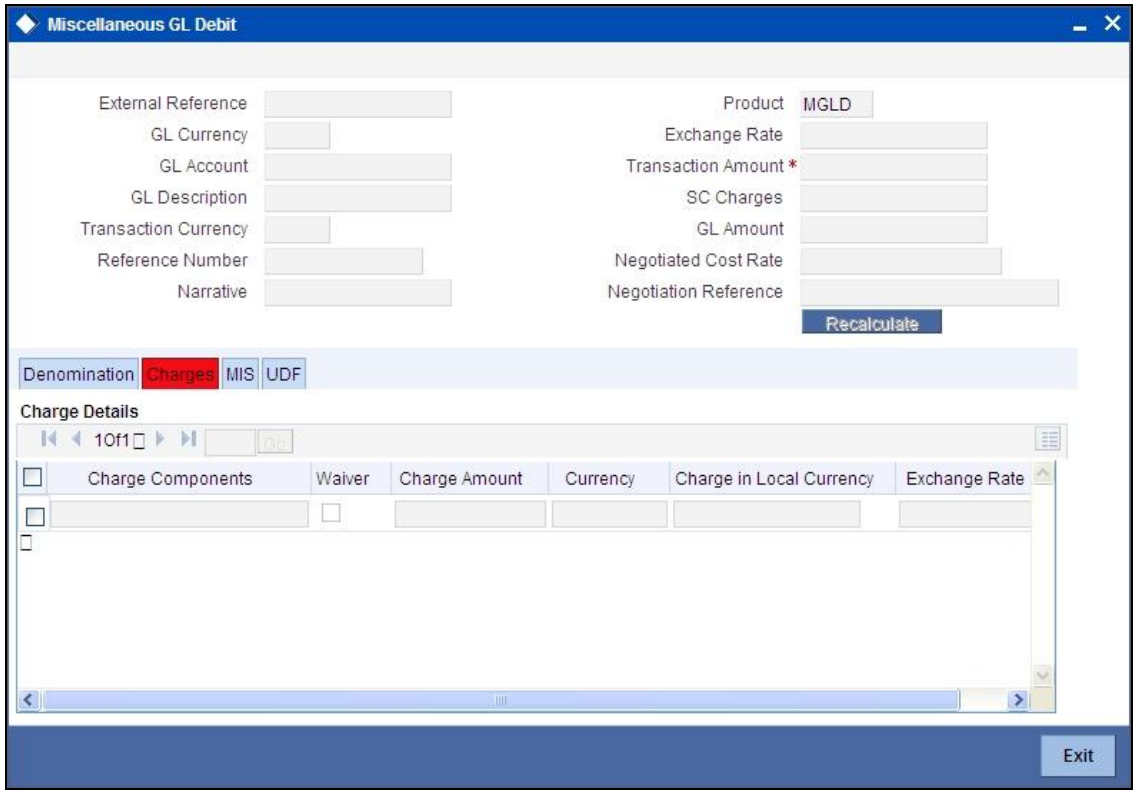
Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like GL debit. To reverse this default behaviour, you can specify units in negative.

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'.

9.4.2 Specifying the charge details

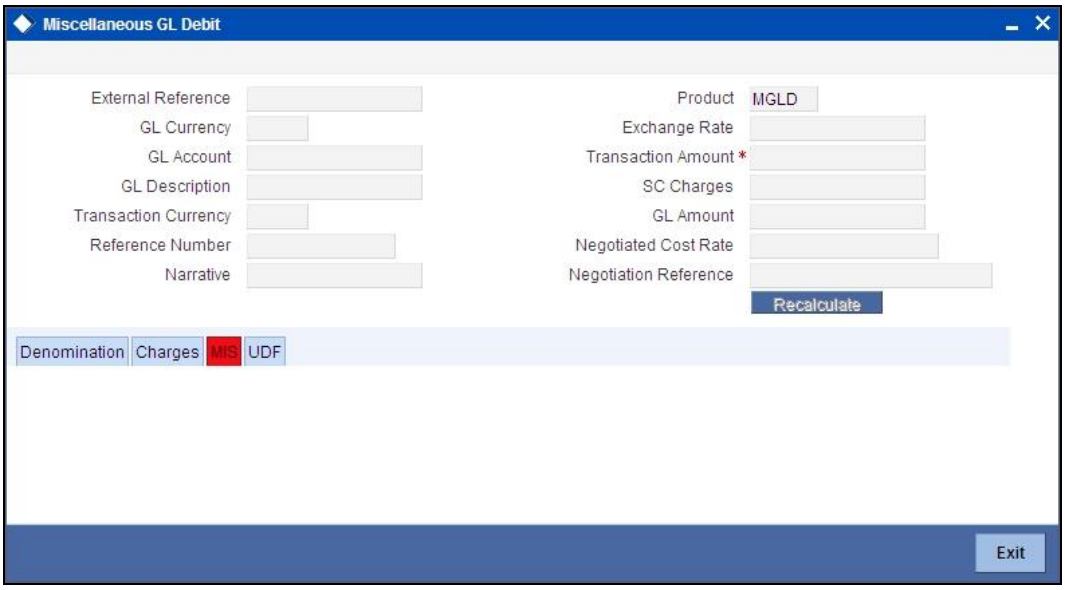
In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:



Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.4.3 Specifying MIS details

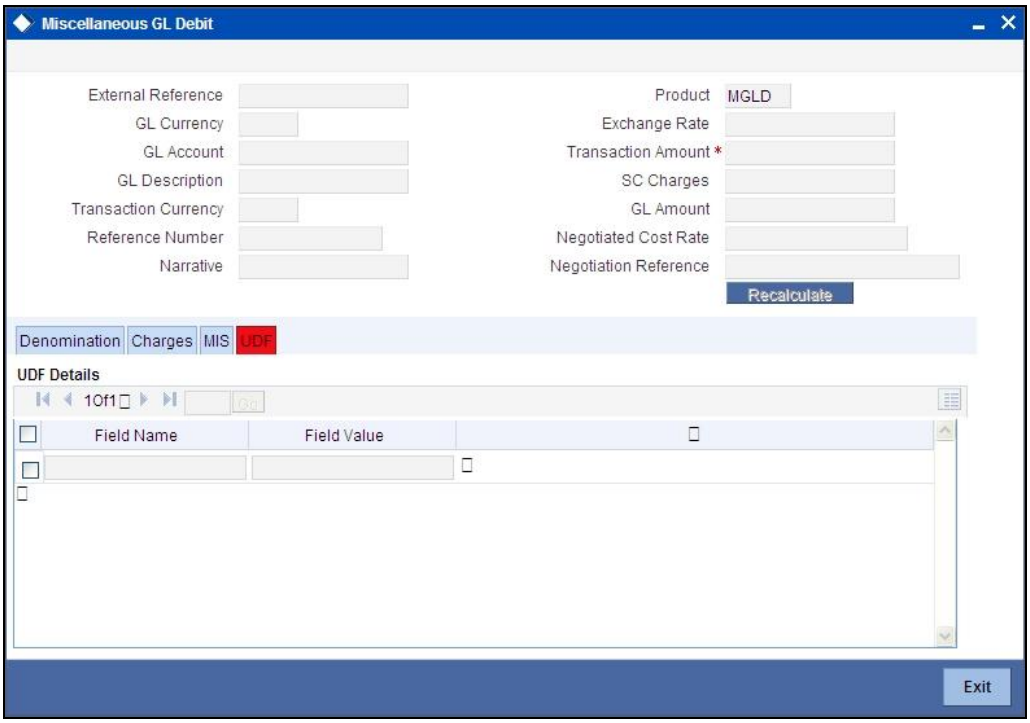
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.4.4 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 'Miscellaneous Debits to a Customer's Account' for further details.

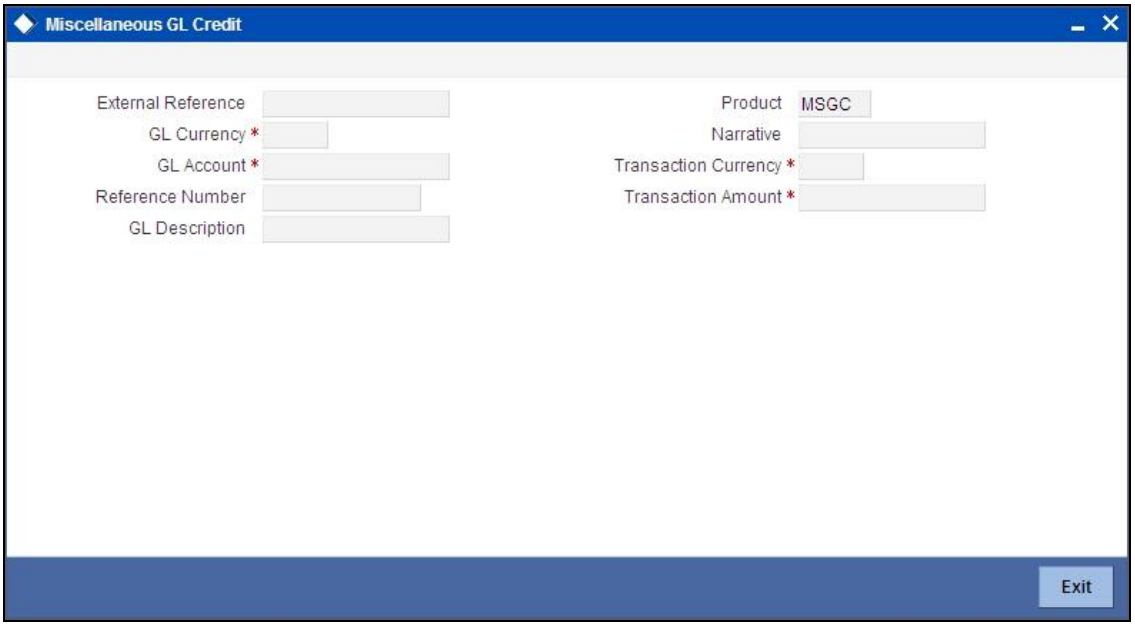
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

9.5 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:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous GL credit transactions.

GL Account

Select the GL account number to which the funds are to be transferred from the cash account. You can select the appropriate account from the adjoining option list that displays all the GL accounts maintained in the system.

GL Description

The system displays the description of the GL account number chosen.

GL Currency

Specify the currency of the GL account to which the funds are to be transferred.

Transaction Currency

Specify the currency in which the cash account is being debited. 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 debited from the cash account.

Reference Number

Enter a reference number for the transaction.

Narrative

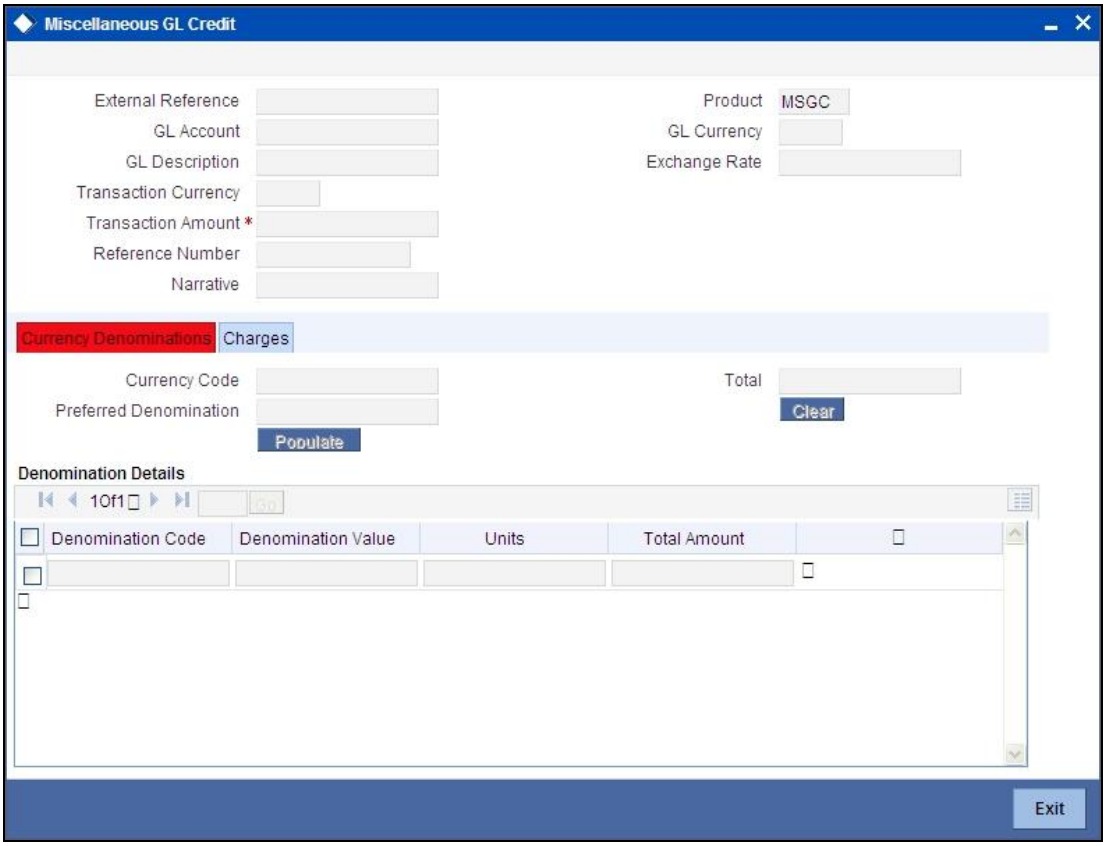
You may enter remarks about the transaction here. This is a free format text field.

Click 'Proceed' button to go to the next stage.

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 screen will be displayed:



In addition to the details, captured in the previous stage, 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.

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

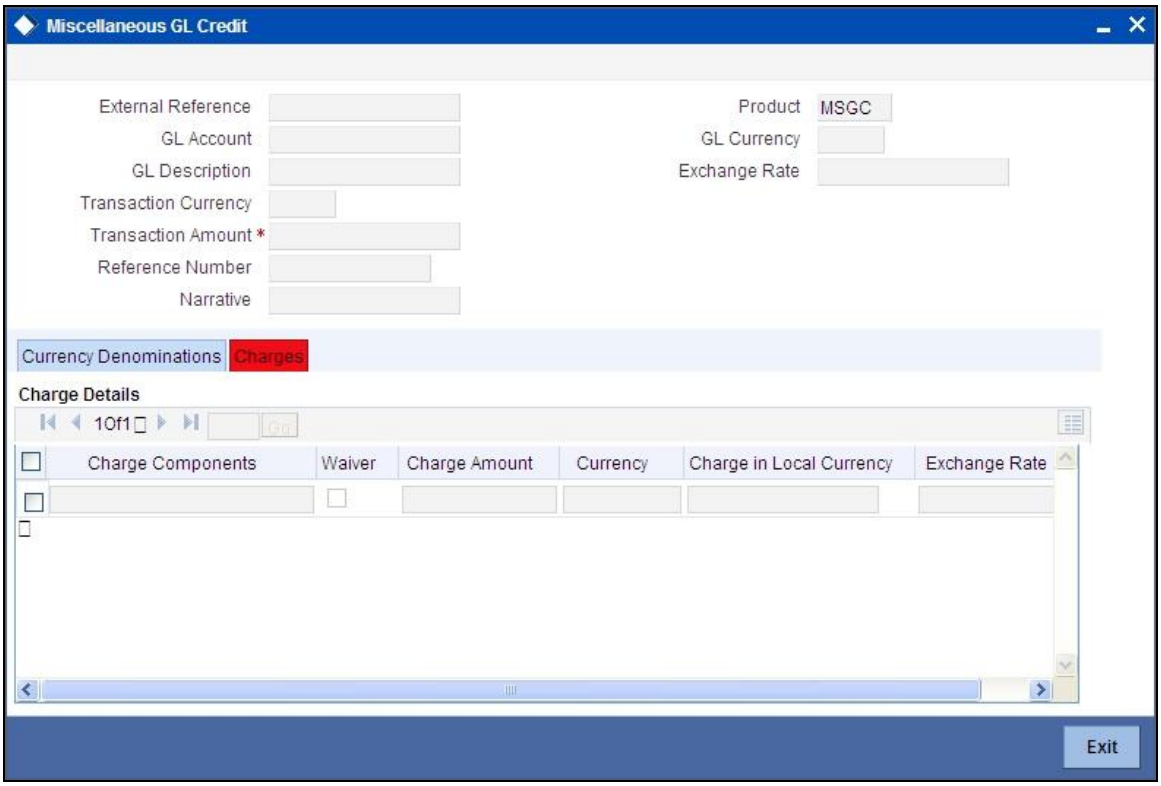
9.5.1 Specifying the denomination details

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.

9.5.2 Specifying the charge details

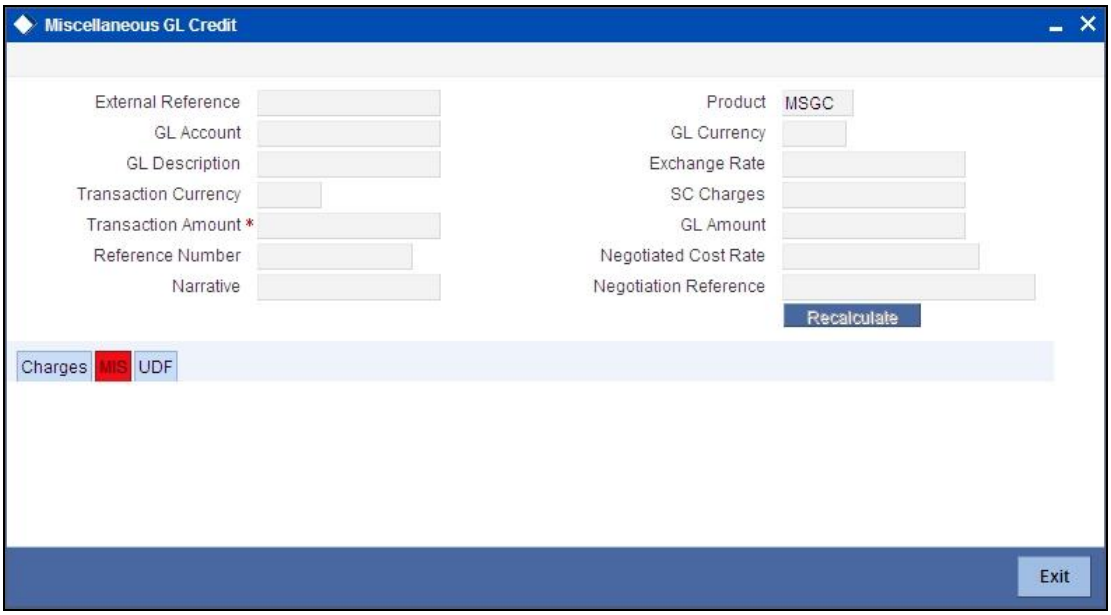
In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:



Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.5.3 Specifying the MIS details

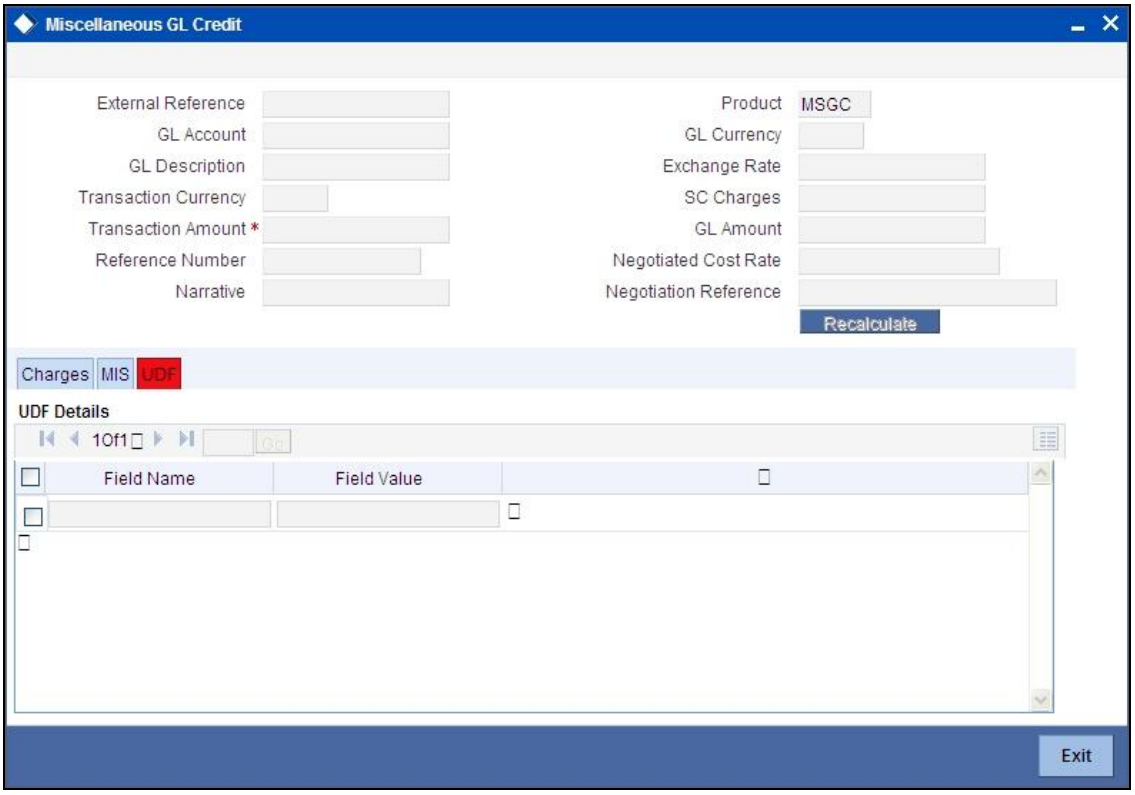
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.5.4 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.

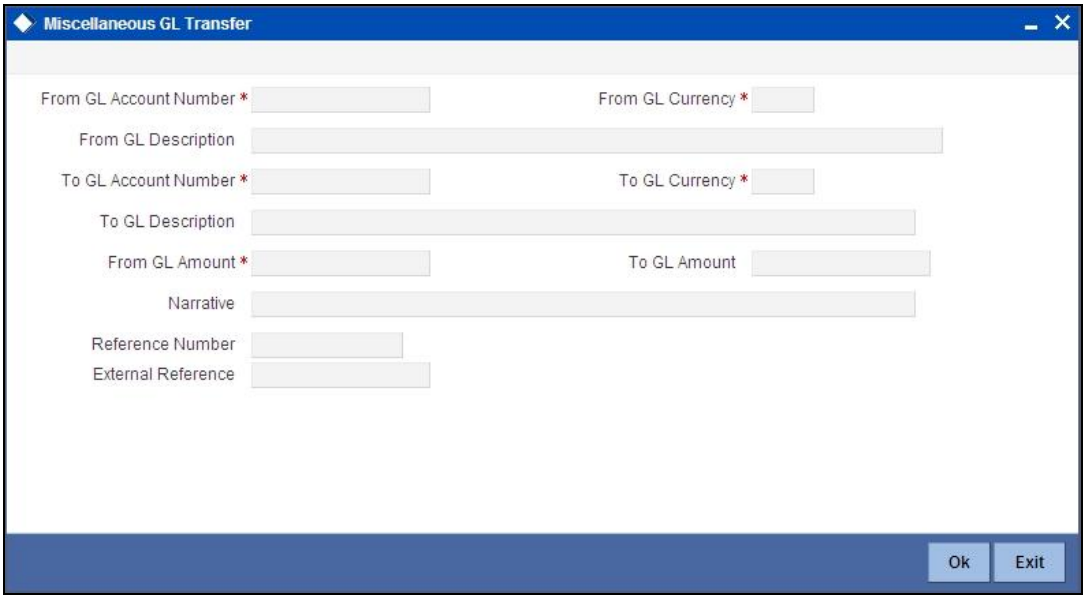
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

9.6 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 transferrable 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

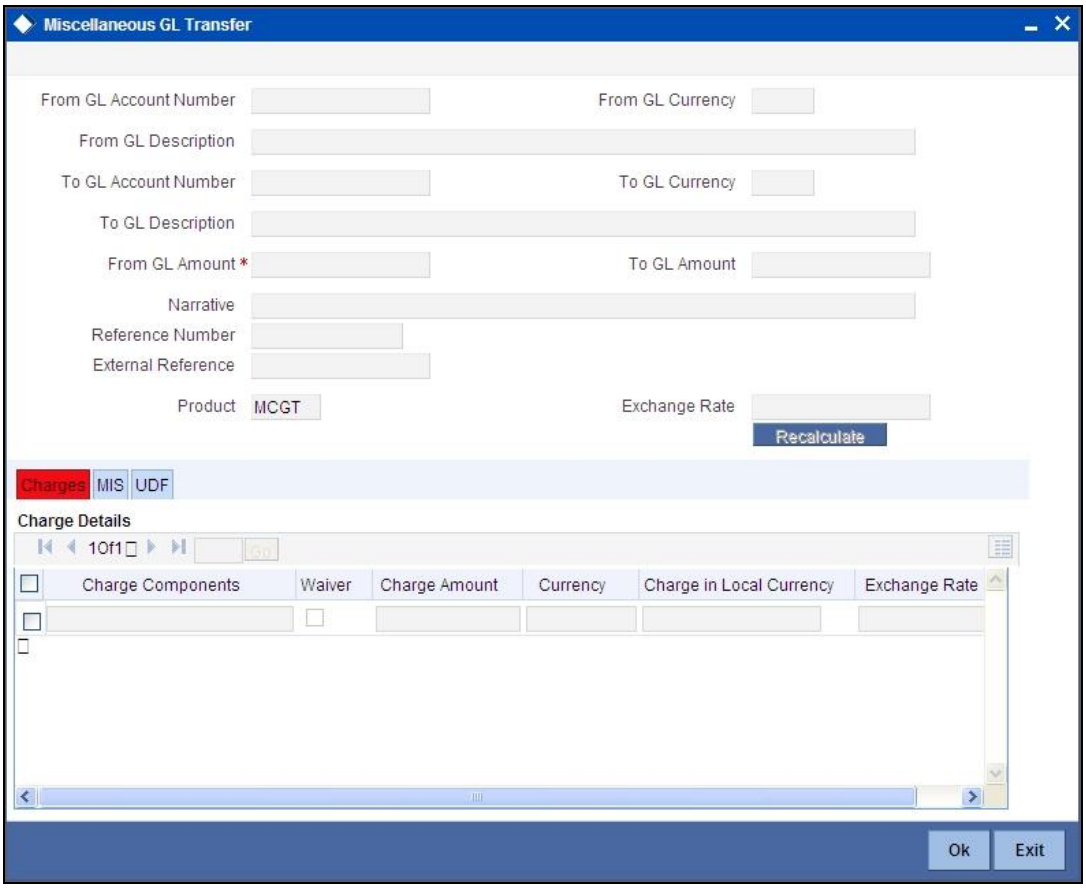
Enter a reference number for the transaction.

External Reference

This is a system generated transaction sequence number.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details, captured in the previous stage, the system defaults the following details:

To Amount

The system displays the amount to be credited to the GL account (in the account currency) after calculating the applicable charges.

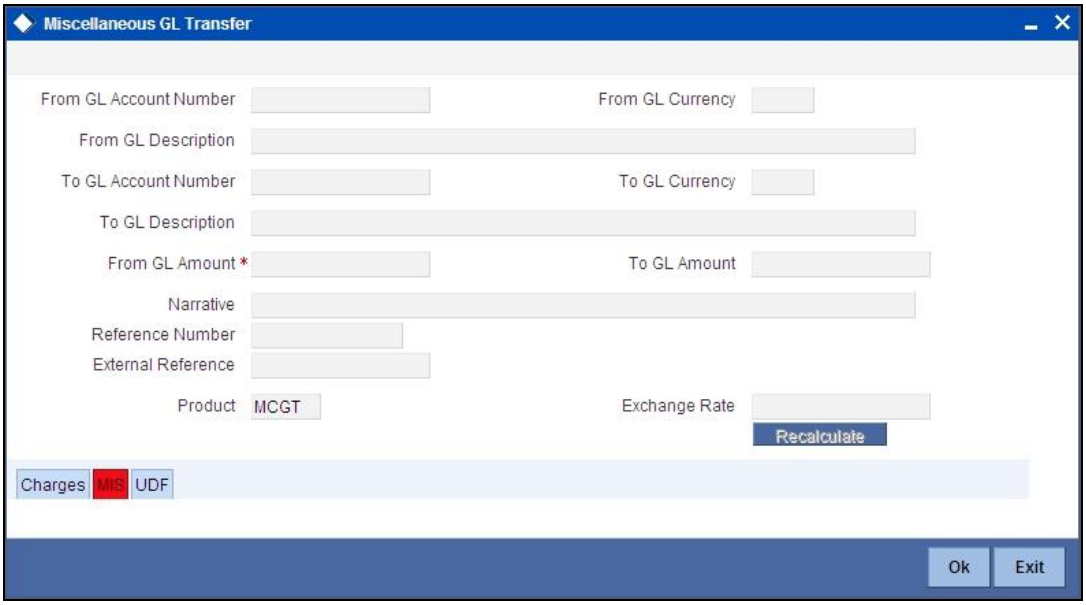
9.6.1 Specifying the charge details

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.

9.6.2 Specifying the MIS details

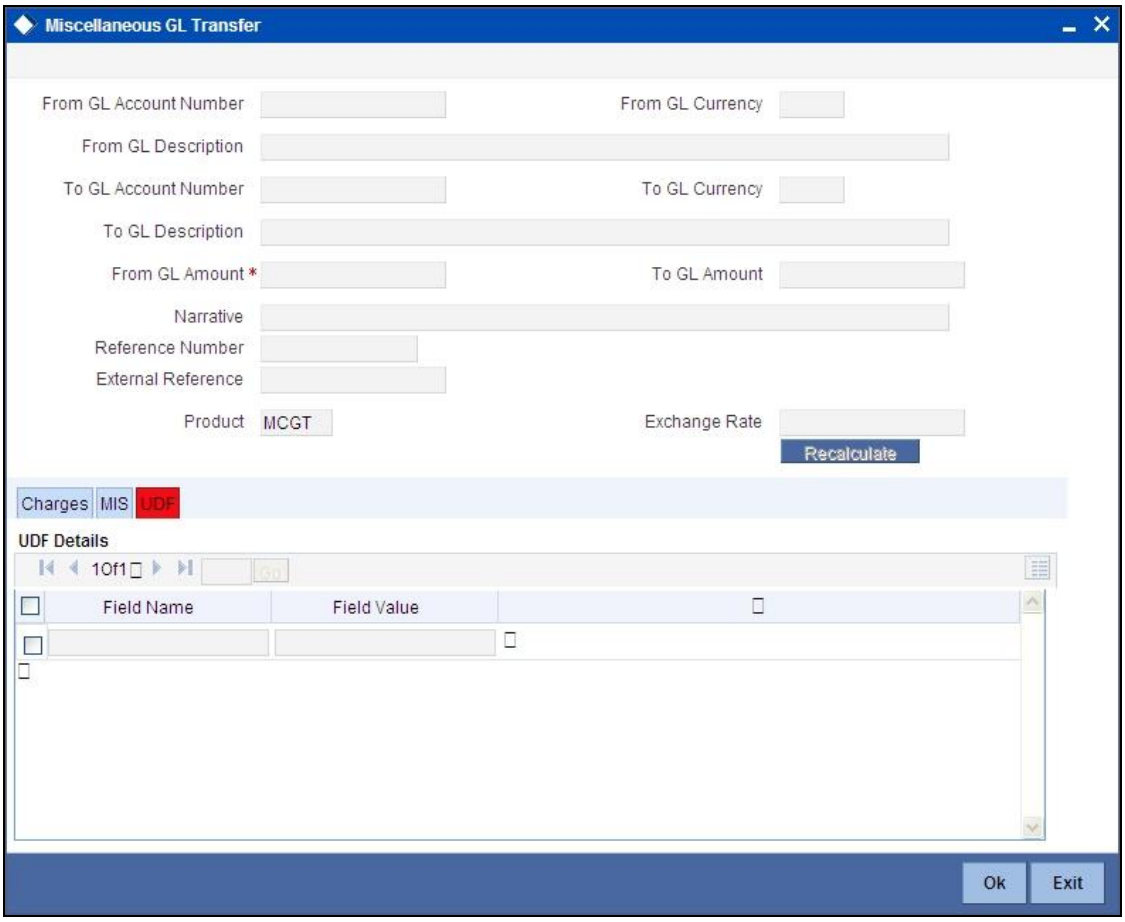
This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



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.

9.6.3 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.

10.2 Opening a TD Account for Multi Mode Pay In

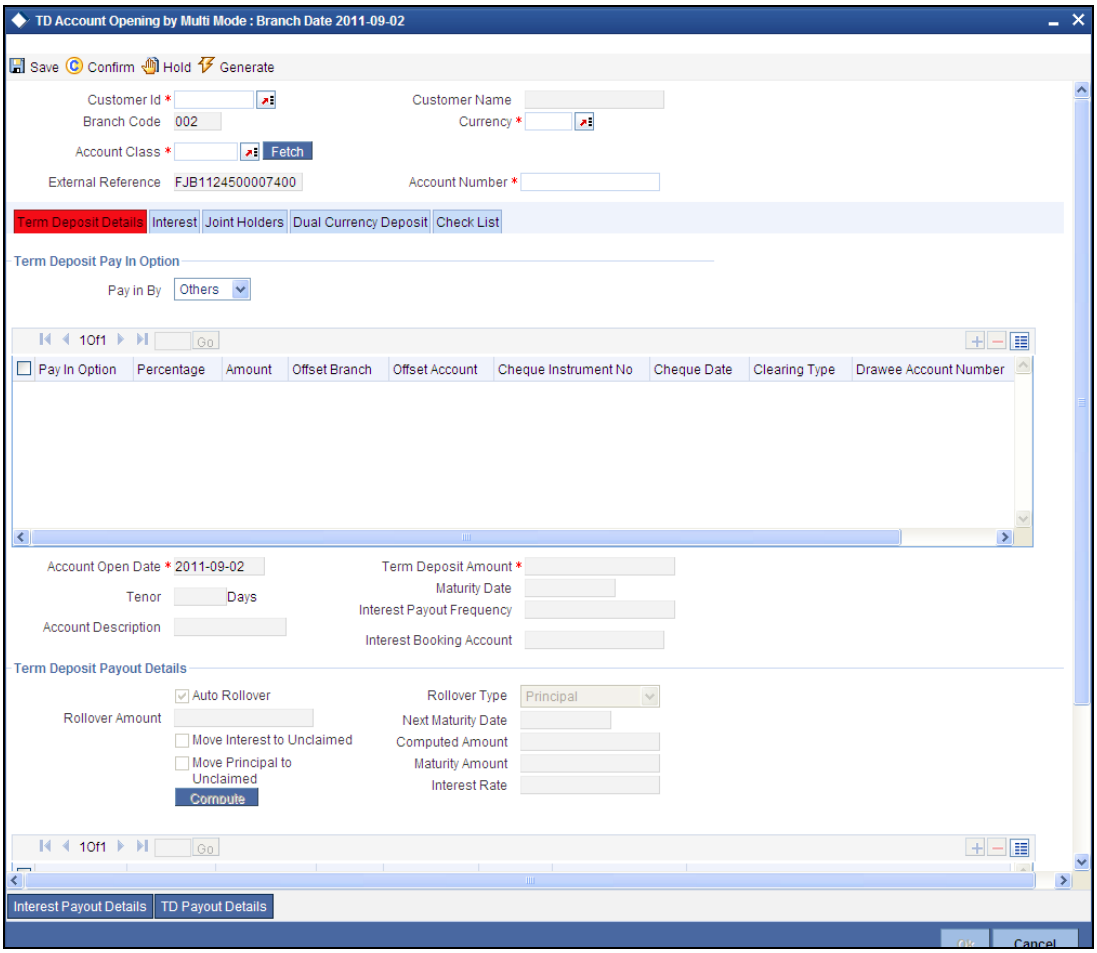
The TD accounts use account class of 'deposit' type. You can create TD accounts like any other CASA accounts. You have to deposit the amount into the account at the time of account creation. There are three pay-in options during account creation, they are:

- Pay in by transfer from GL
- Pay in by transfer from Savings Account
- Pay in by Cash (Only from Savings Module)

Pay-in option can be single or a combination of the three.

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. 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.

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 ‘Fetch’ button, the system defaults the interest and deposit details from the account class selected.

External Reference Number

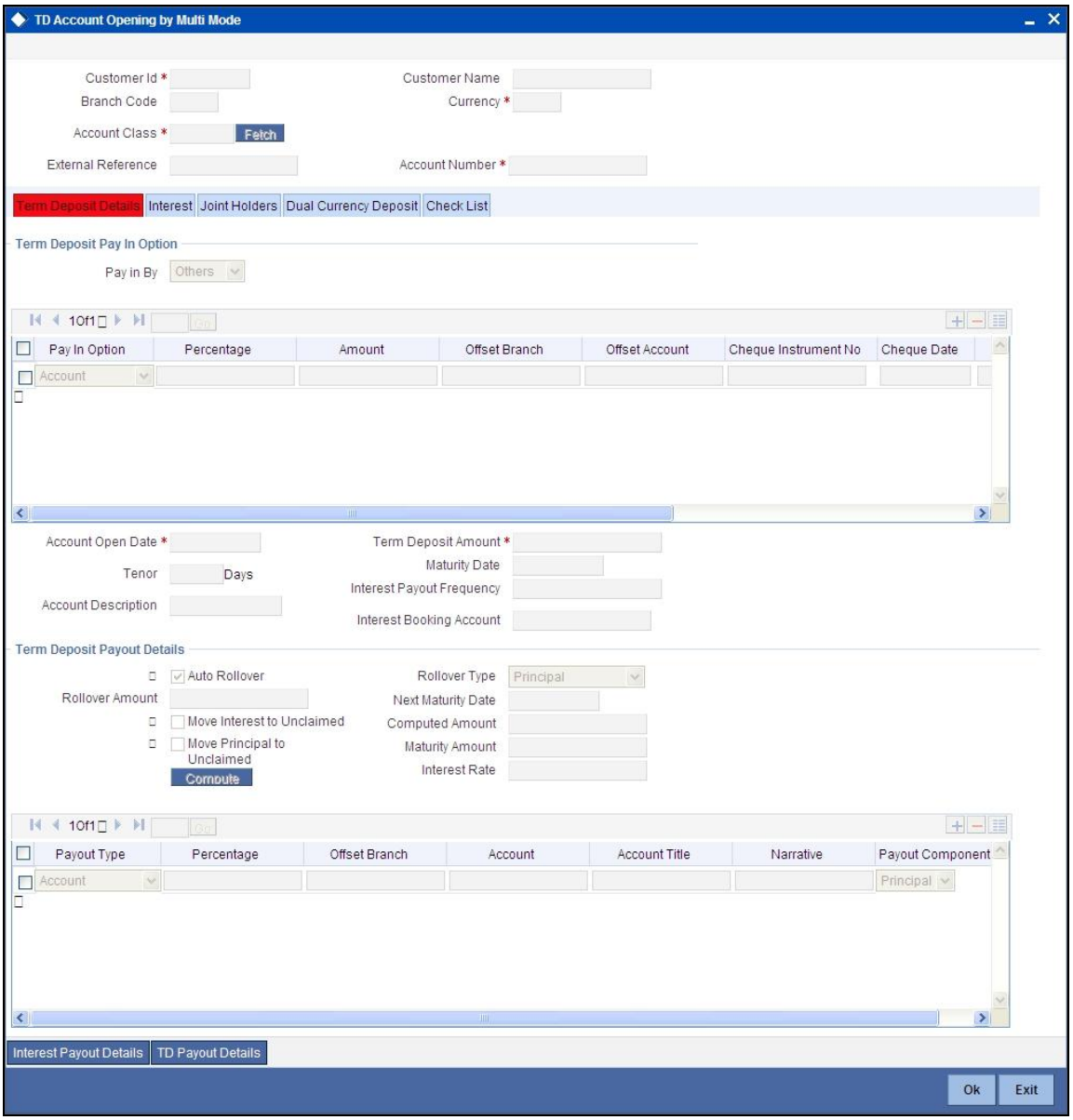
The system defaults the generated sequence number for the transaction here.

Account Number

Specify the account number of the deposit account..

Enrichment stage

On clicking 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:



In the enrichment stage, the details entered in the previous stage are validated from the host. In addition to the details, captured in the previous stage, the following details are displayed:

Account No

The system displays the number assigned to the TD account.

Maturity Date

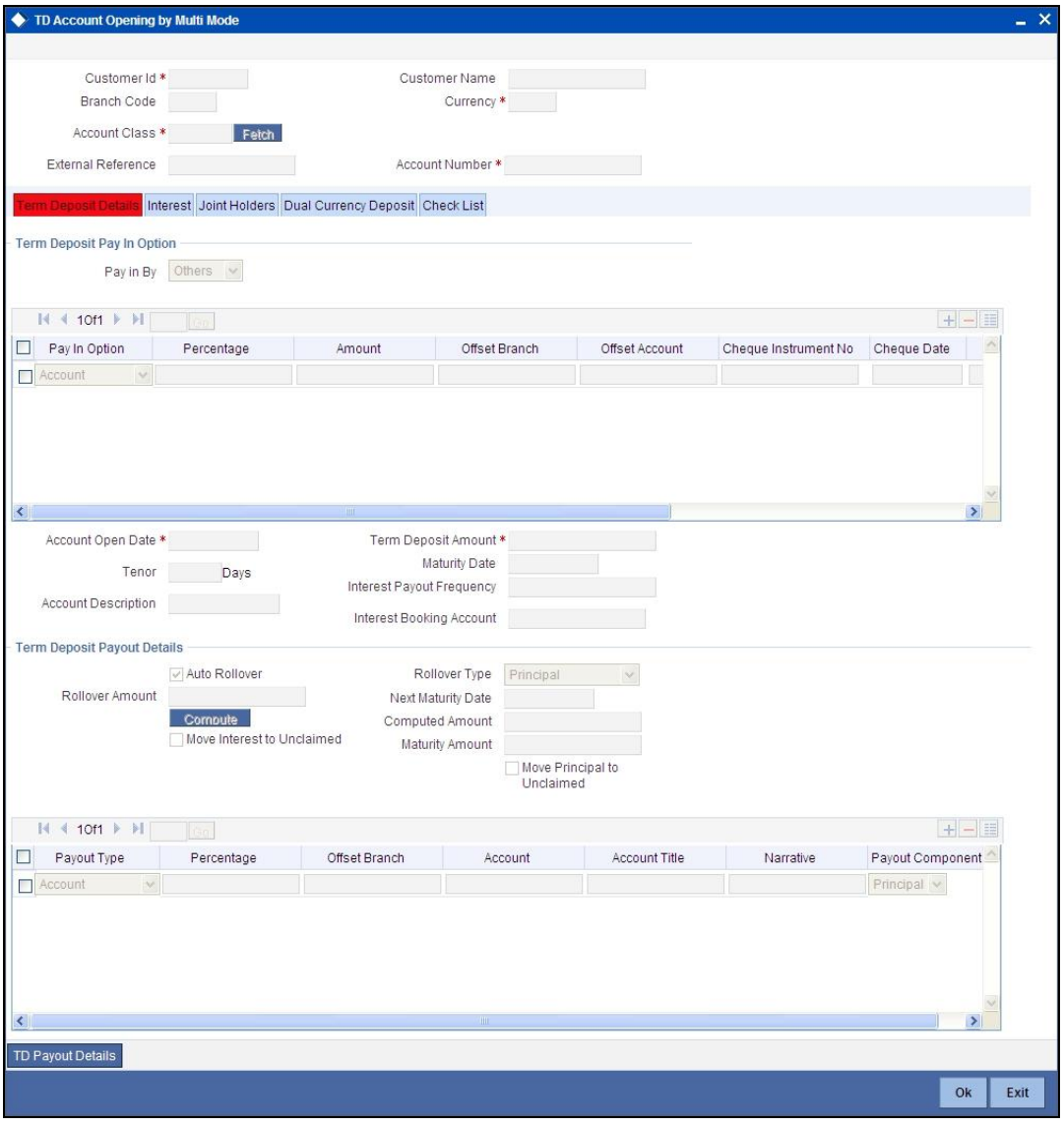
The system calculates and displays the maturity date based on the value date and the tenor you specify for the deposit.

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.

10.2.1 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.



You need to capture the following details here:

10.2.1.1 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 the following:

- 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

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.

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.

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 time deposit account, in the account currency.

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 following error message:

  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:

  The deposit amount must be in multiples of booking unit

Tenor (In Days)

Specify the tenor of the deposit account.

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

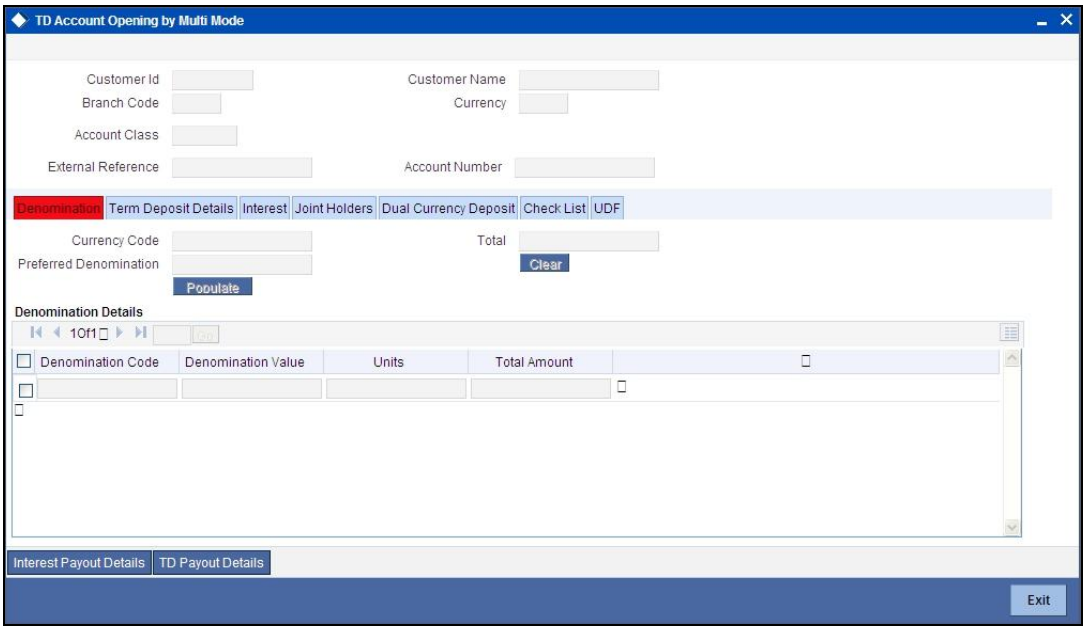
The system displays the payout frequency of the interest.

Interest Booking Account

The system displays the TD booking amount.

10.2.1.2 Denomination Details

Select Pay-In mode as cash to enable denomination tab.



Currency Code

The system displays the currency of the account.

Total

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.

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.

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'.

10.2.1.3 Specifying Term Deposit Pay Out Details

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining.

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 the following:

- 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.

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.

Computed Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.

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.

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 the following:

- 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).

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

This option is enabled only when Account Number generation is manual.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

The system populates the branch code of the account for redemption.

Account

Specify the account number/ GL for redemption.

Account Title

Narrative

Specify the description for redemption.

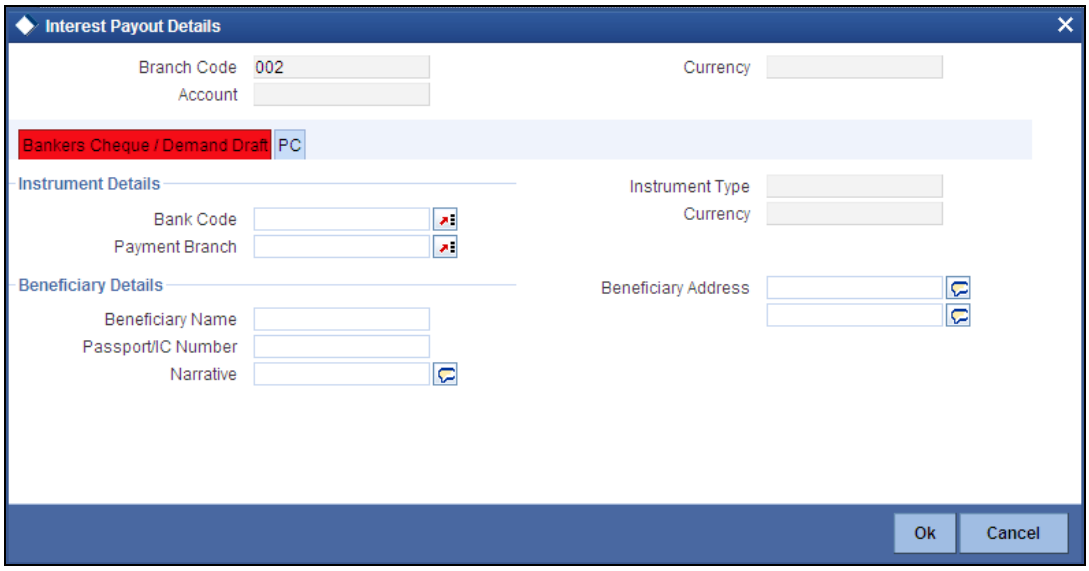
Payout Component

Select the payout component from the options given below. The options available are:

- Principal
- Interest

10.2.1.4 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.

10.2.1.5 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

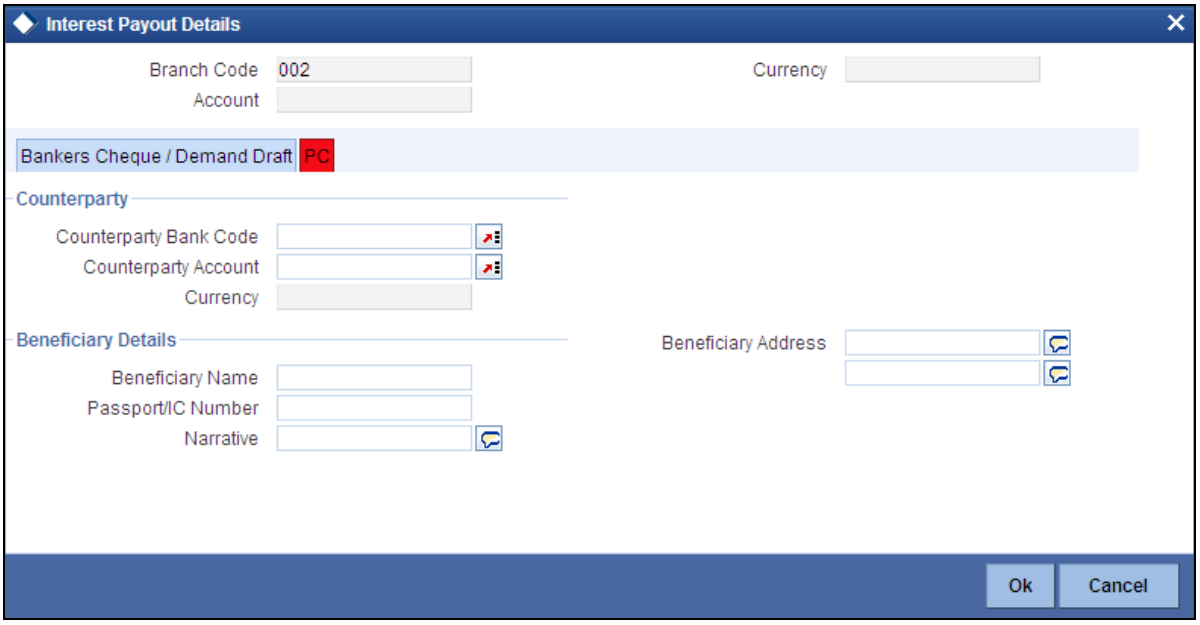
Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

10.2.1.6 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 following:

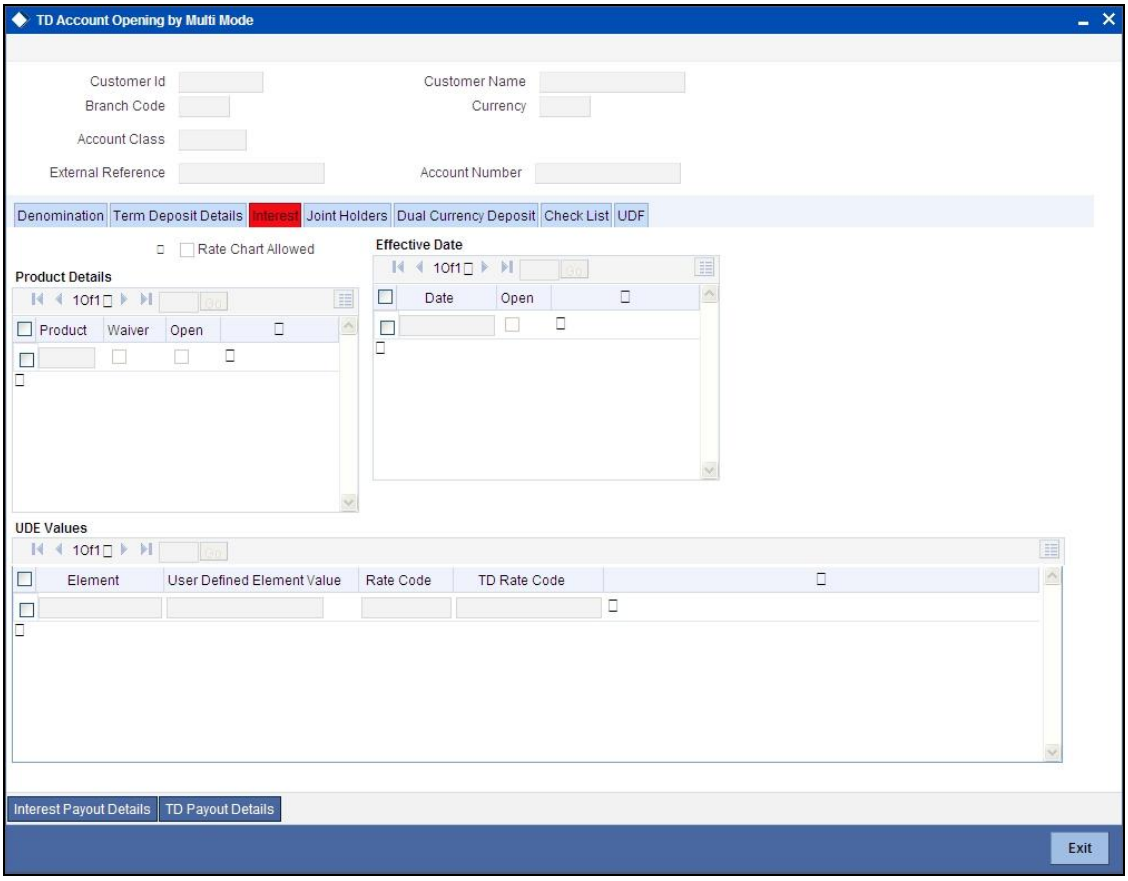
- The system supports the following payout options for interest payout:
  - Account
  - General Ledger
  - Bankers Cheque
  - Demand Draft
  - Payments and Collections
- If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained 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 following error message:

Payout details for Interest component should not be entered for Discounted Deposits

10.2.2 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 (CFDFLTRT), If this box is checked, then system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

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 (CFDFLTRT). 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.

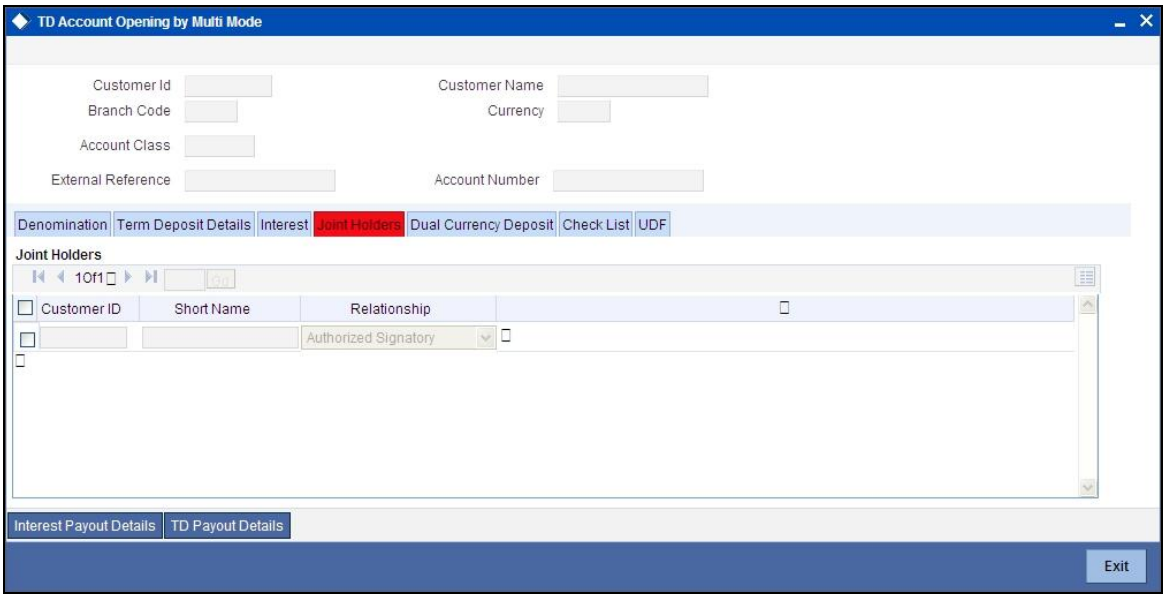
You can Define either Rate code or TD rate code not both.

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.

10.2.3 Specifying joint account holder details

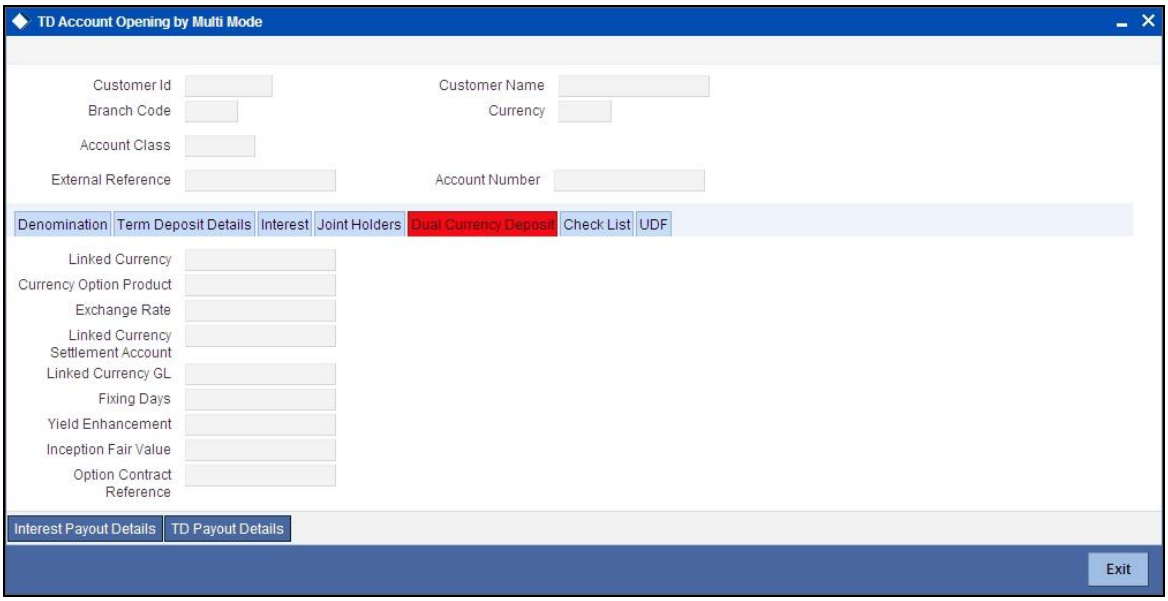
In case of joint accounts, you need to specify the details of the joint holder.



Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

10.2.4 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.

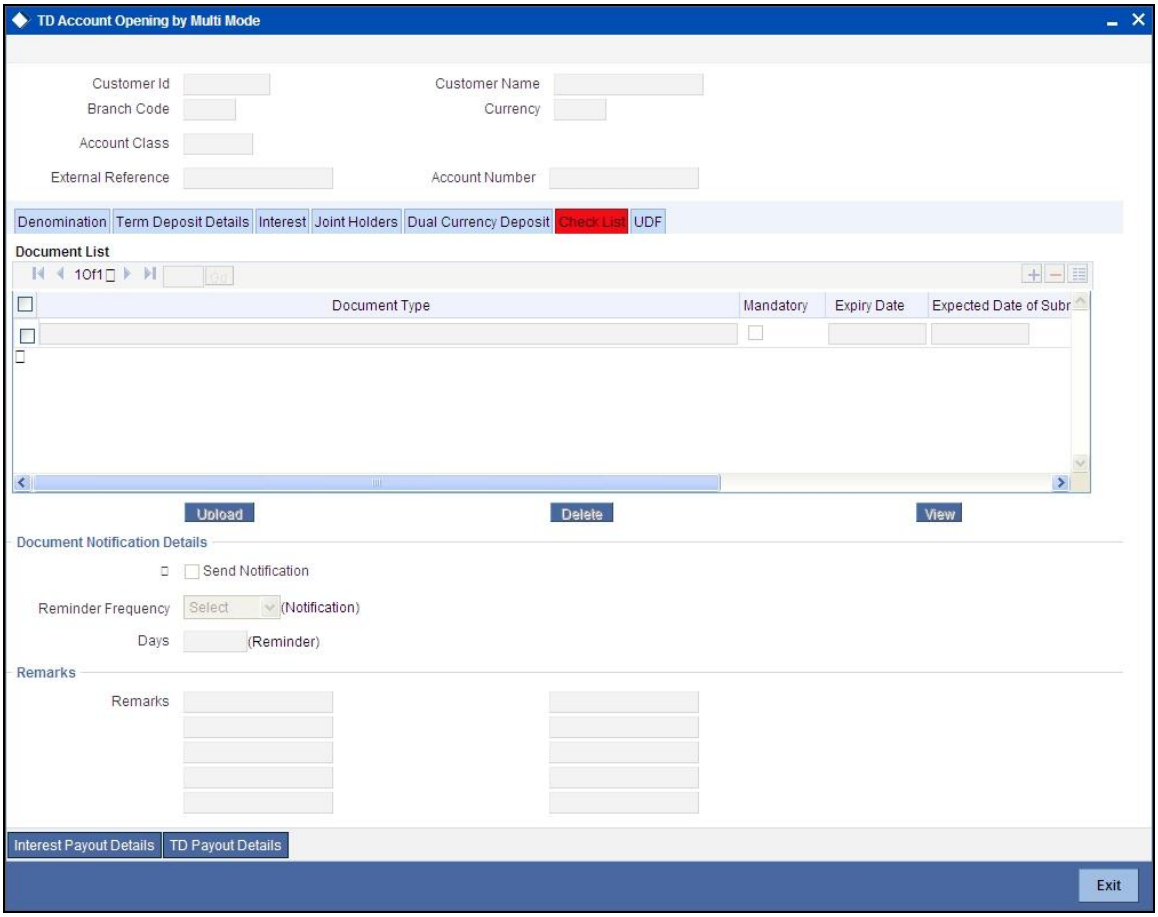
The following options are mandatory if the Linked Currency is specified:

- 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.

10.2.5 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 the following:

- 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.

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 the following:

- 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 the following:

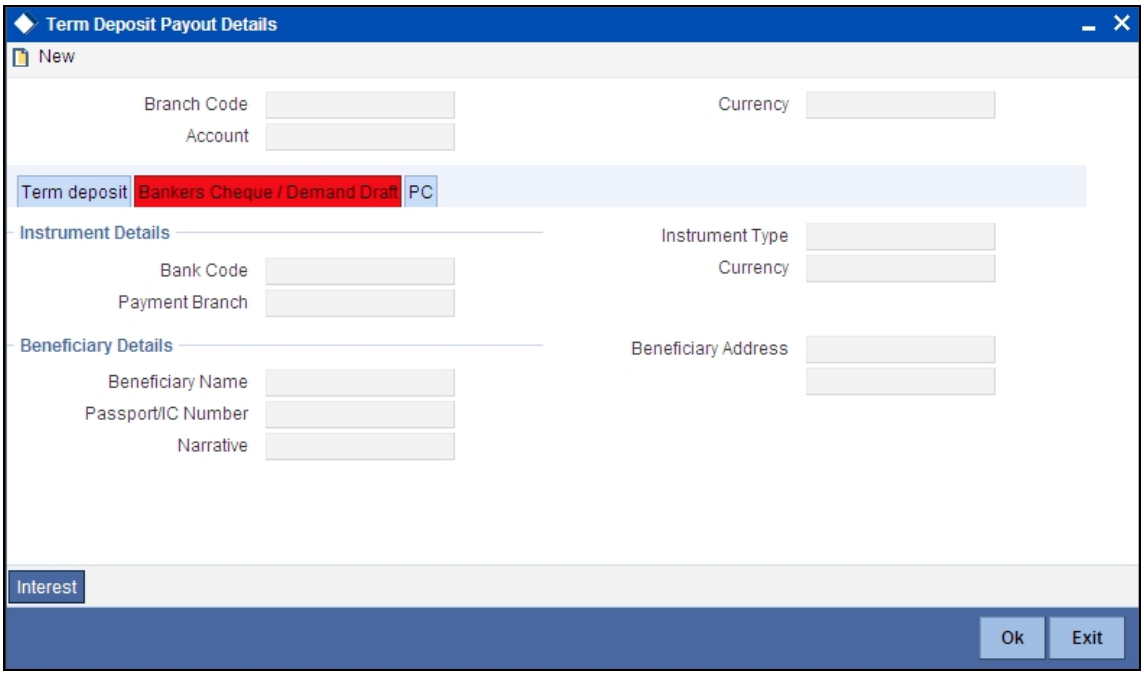
- Reminder will be sent only if,
  - The mandatory documents are not submitted.
  - The account status is active and authorized.
- Reminder will be sent only once.
- If reminder date falls on a holiday then system will send the notification on next working day.
- Reminder will be sent prior the number 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.

10.2.6 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.

10.2.6.1 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

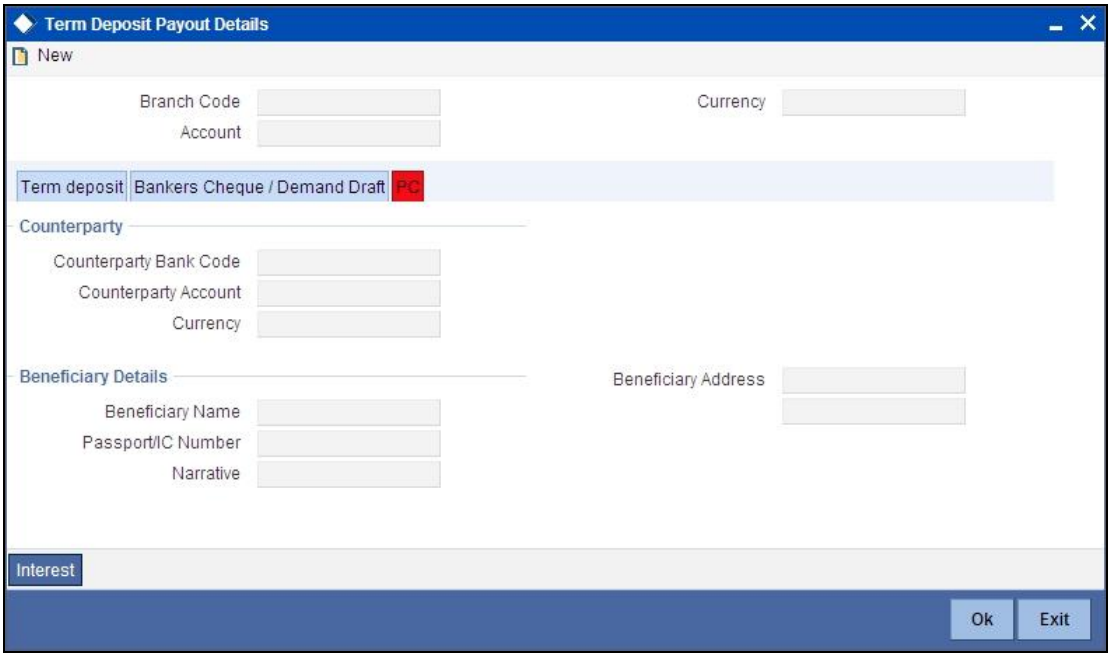
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.2.6.2 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

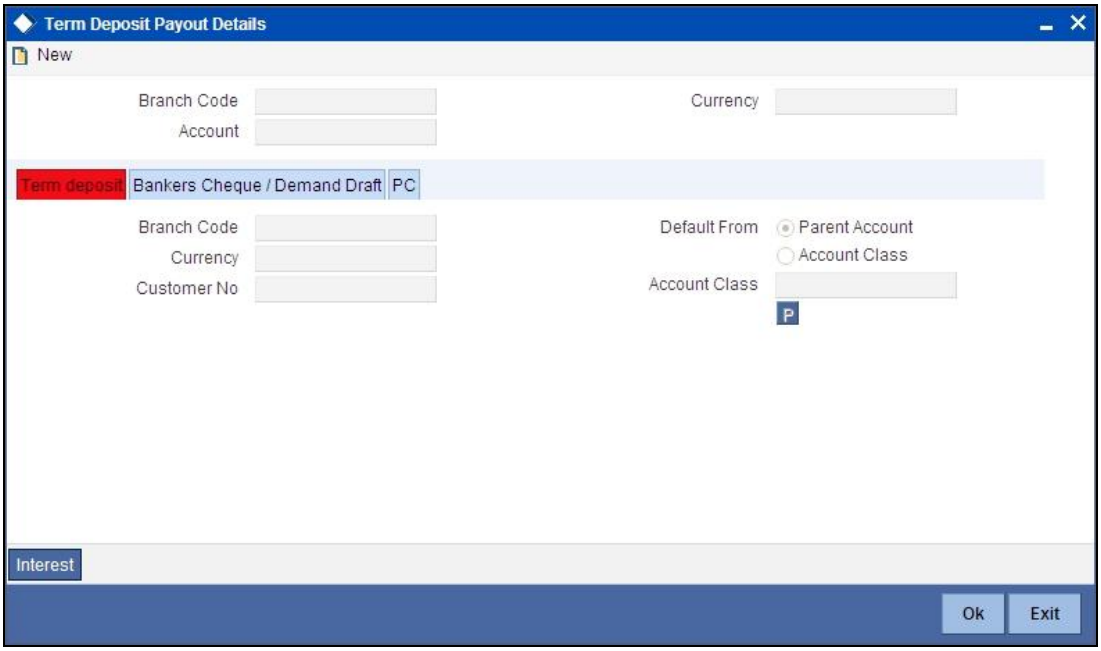
Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

10.2.6.3 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

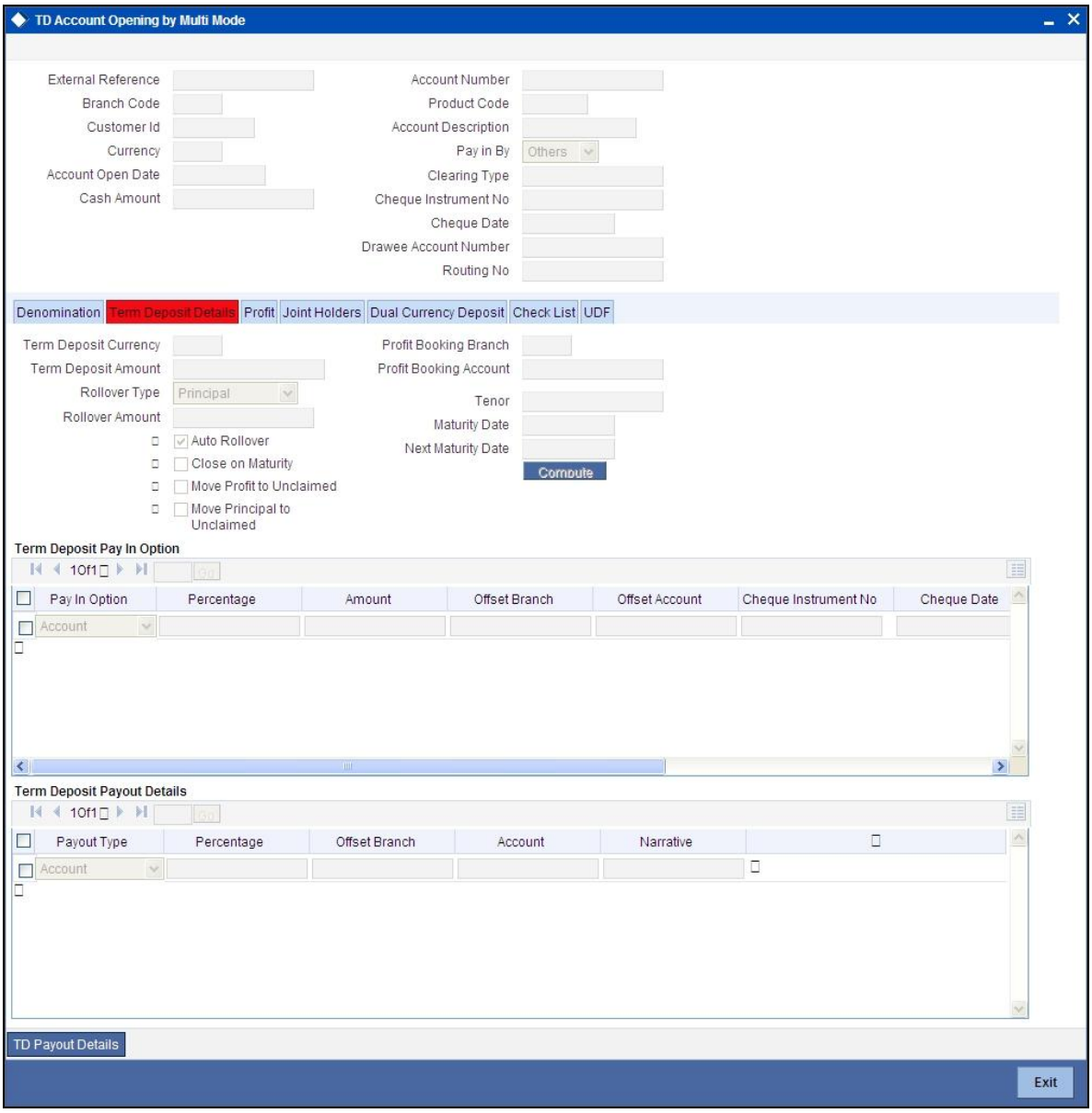
Account Class

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.

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.

10.2.7 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.



You need to capture the following details here:

Account Details

Specify the account number of the Child TD.

10.2.7.1 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 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.

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

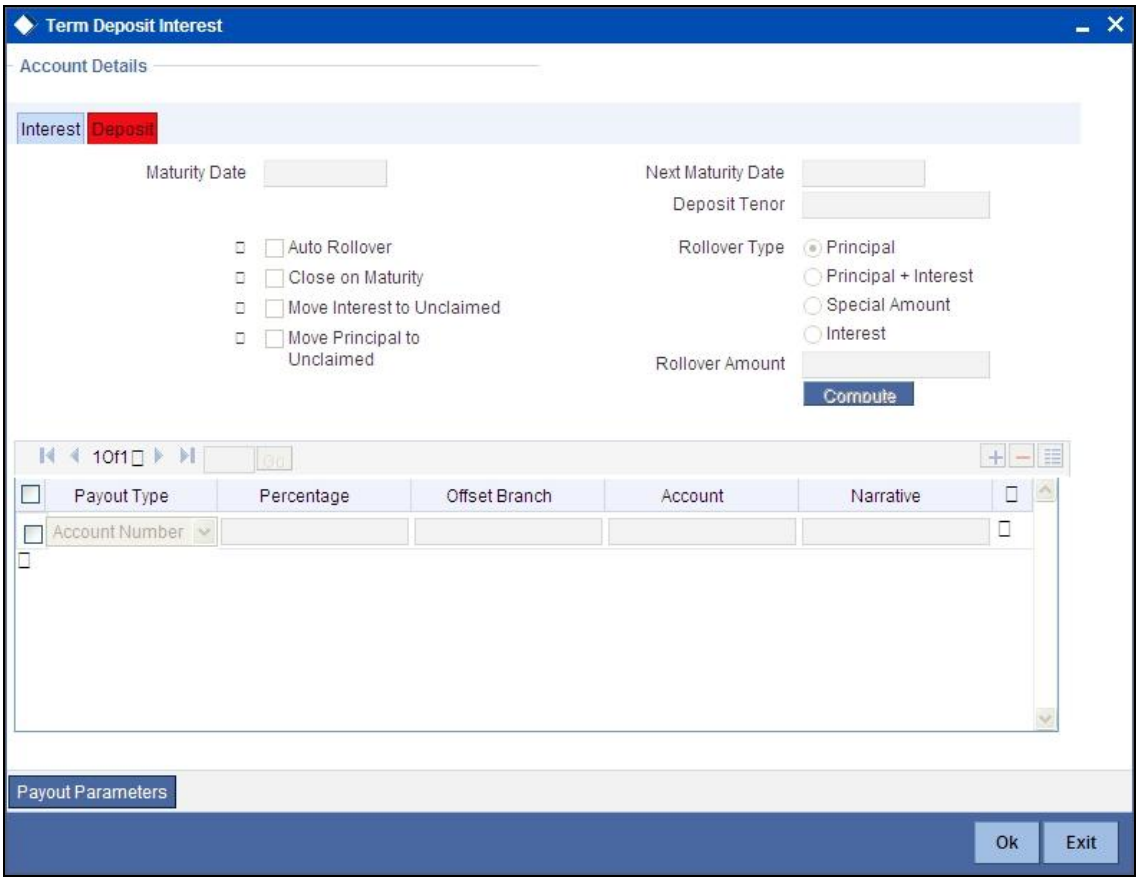
Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account.

10.2.7.2 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.

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).

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.

10.2.7.3 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 the following:

- This option will be available only when account number generation is 'Auto'.
- 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

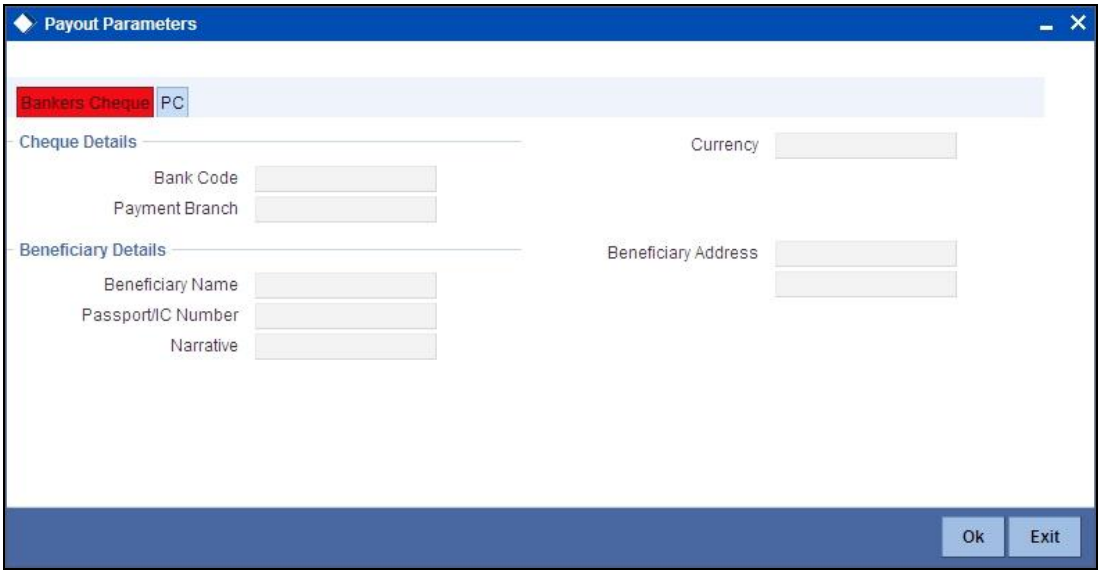
Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

10.2.8 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:

10.2.8.1 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

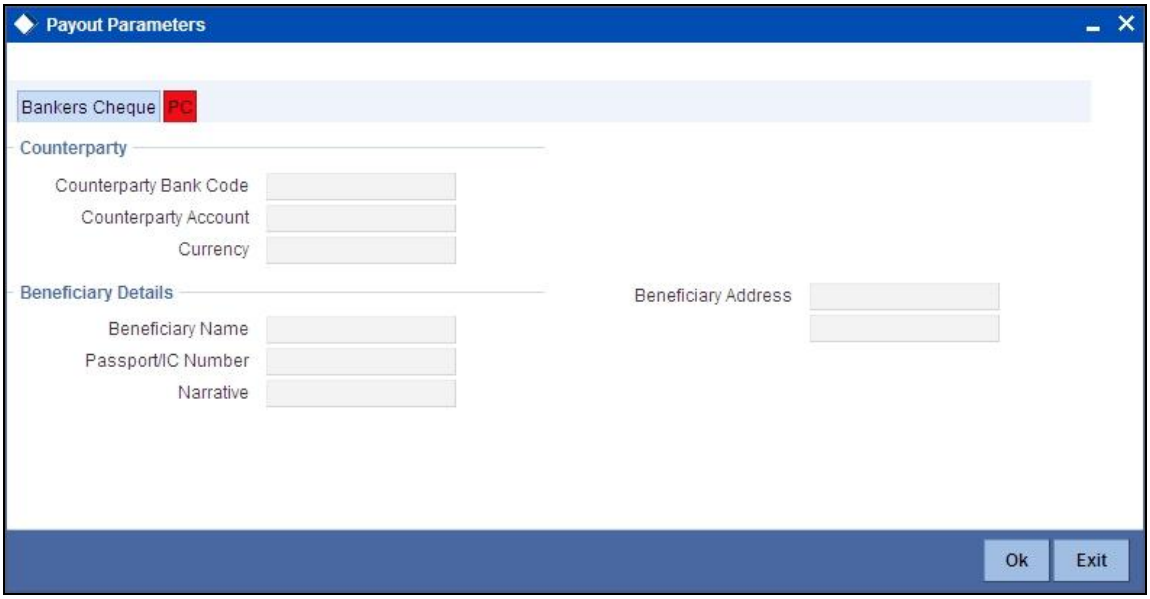
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.2.8.2 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:

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.

10.3 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 Bankers Check
- Pay out by transfer to GL
- Pay out by transfer to own bank Savings Account
- Pay out by Cash (Only from Savings Module)
- Pay out by transfer to Other Bank's Account
- Pay out resulting in a new TD

Pay-out option can be single or a combination of the six.

You can perform TD redemption using multiple pay-out modes. The system allows any combination of the above pay-out modes.

Examples

Case 1

- TD Amount - 15,000.00 USD

Pay-In/ Pay-Out options

- By Cash - 4,000 USD
- By Savings Account - 6,000 USD
- By GL - 5,000 USD

Case 2:

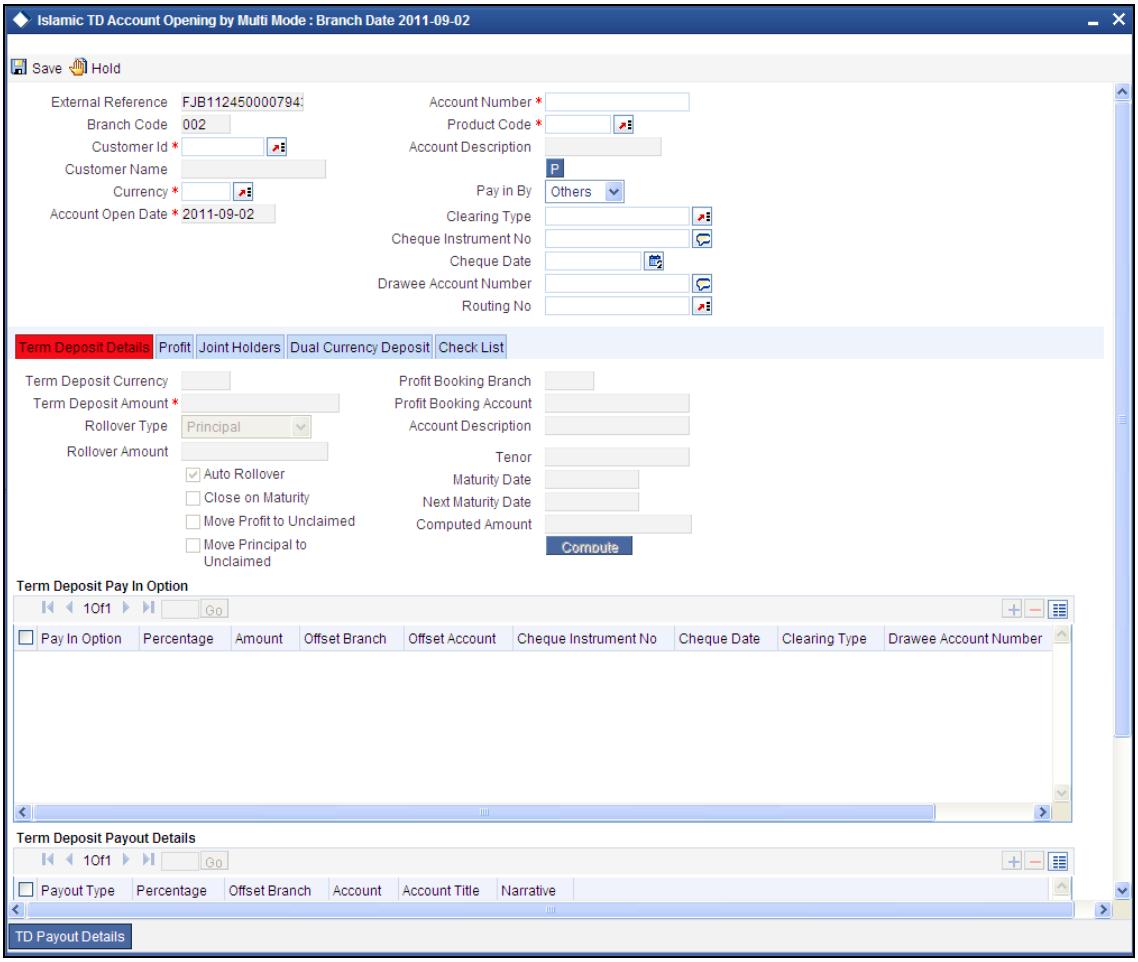
- TD Amount - 15,000.00 USD

Pay-In/ Pay-Out options

- By Cash - 20% USD
- By Savings Account - 30% USD
- By GL - 50% USD

10.4 Opening a Islamic TD Account for Multi Mode

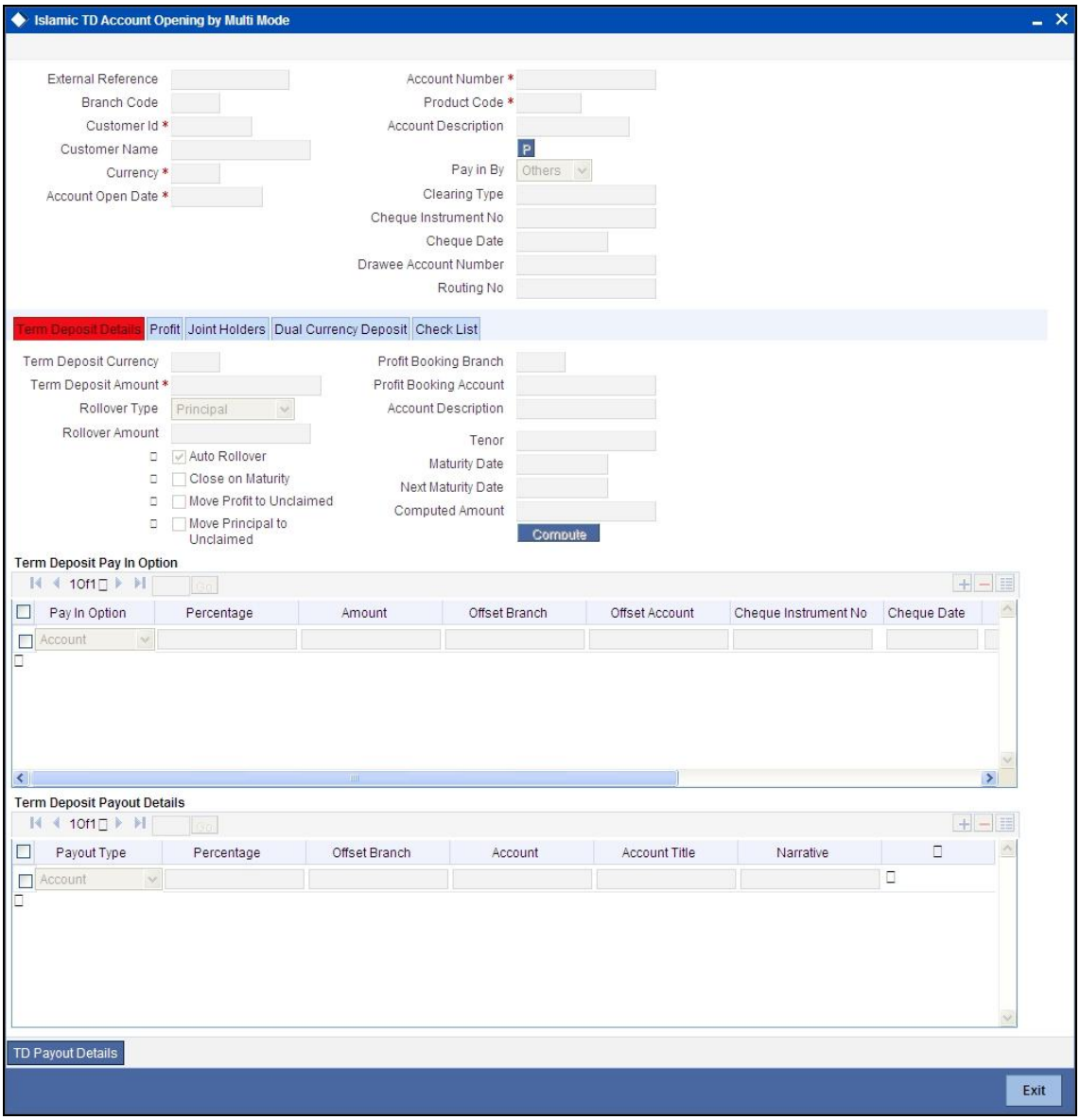
You can open TD accounts with Multi Mode Pay-In options using the ‘Islamic TD Account Opening by Multi Mode’ screen. You can invoke this screen by typing ‘IPTDMM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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:



10.4.1 Specifying Term Deposit Details

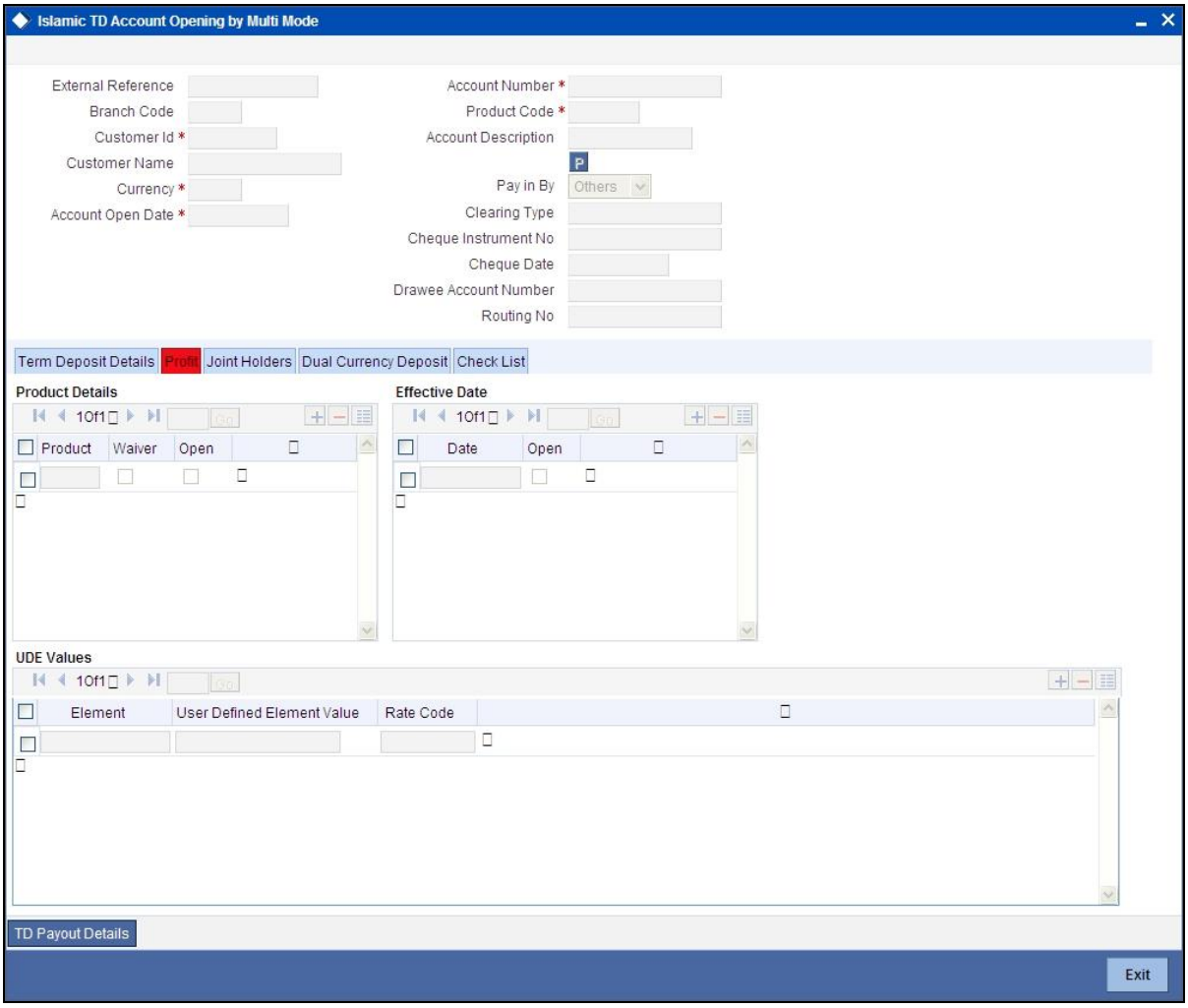
Specify the following details:

Profit Booking Branch

Specify the profit booking branch for the customer.

Profit Booking Account

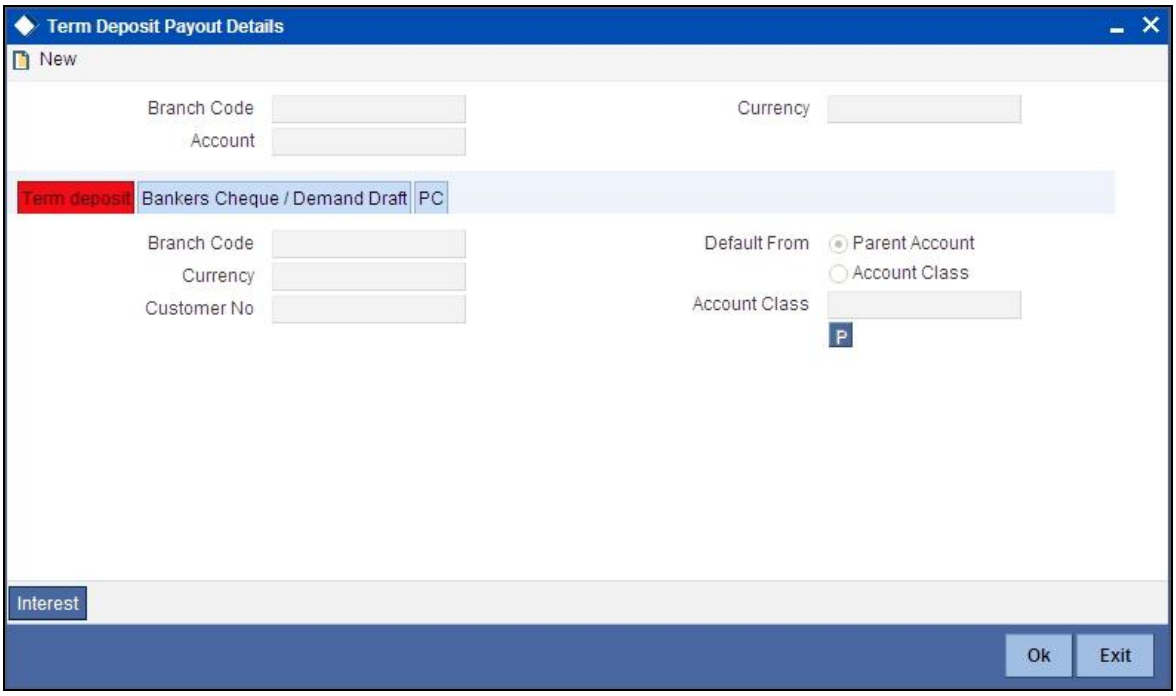
Specify the profit booking account for the customer.



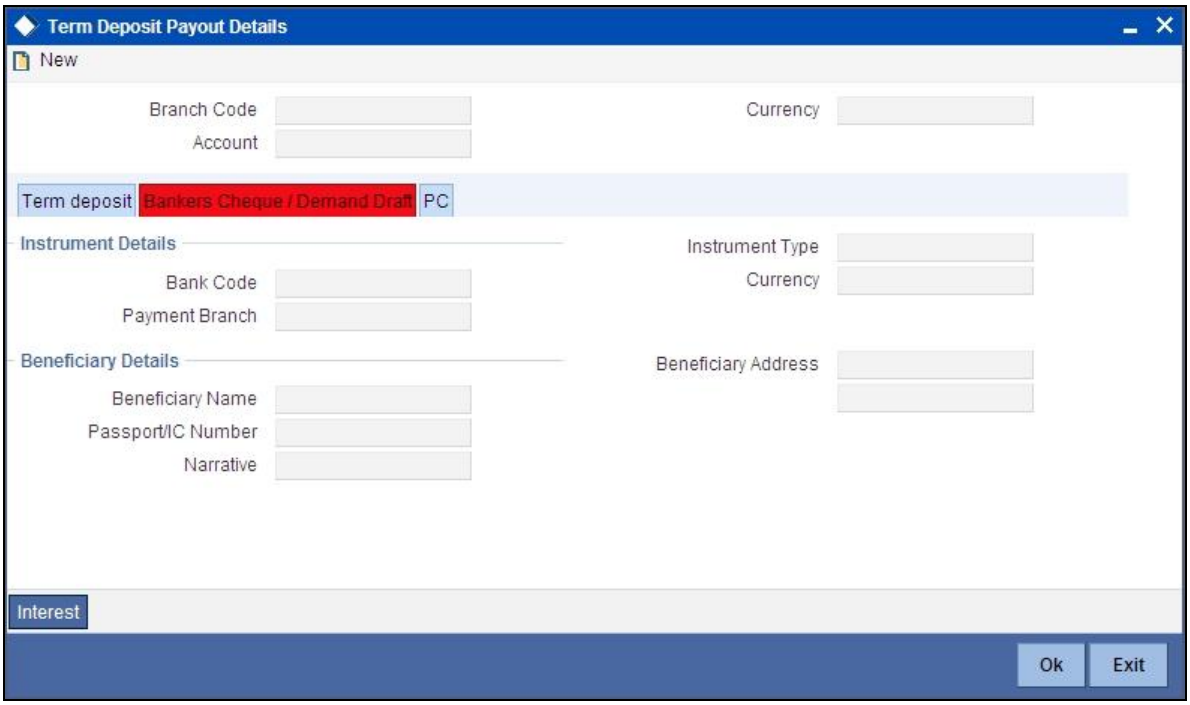
For details about the fields and the tabs in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

10.4.1.1 Specifying Term Deposit Pay Out Details

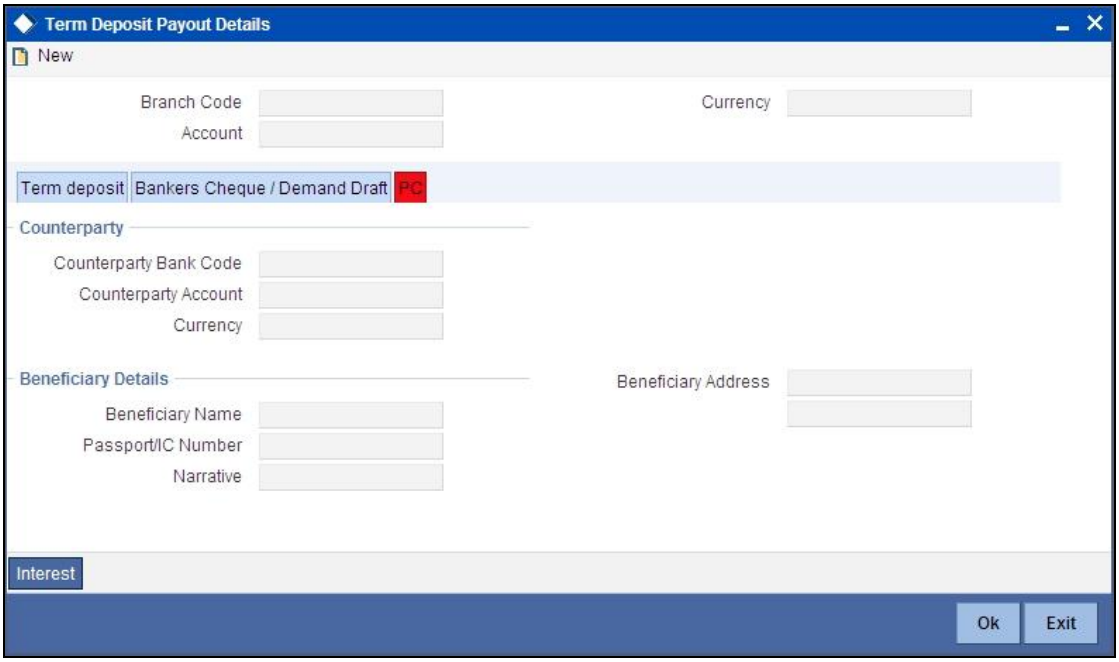
Click 'TD Payout Details tab in 'Islamic TD Account Opening by Multi Mode' screen to maintain payout details.



10.4.1.2 Specifying Bankers Cheque Details



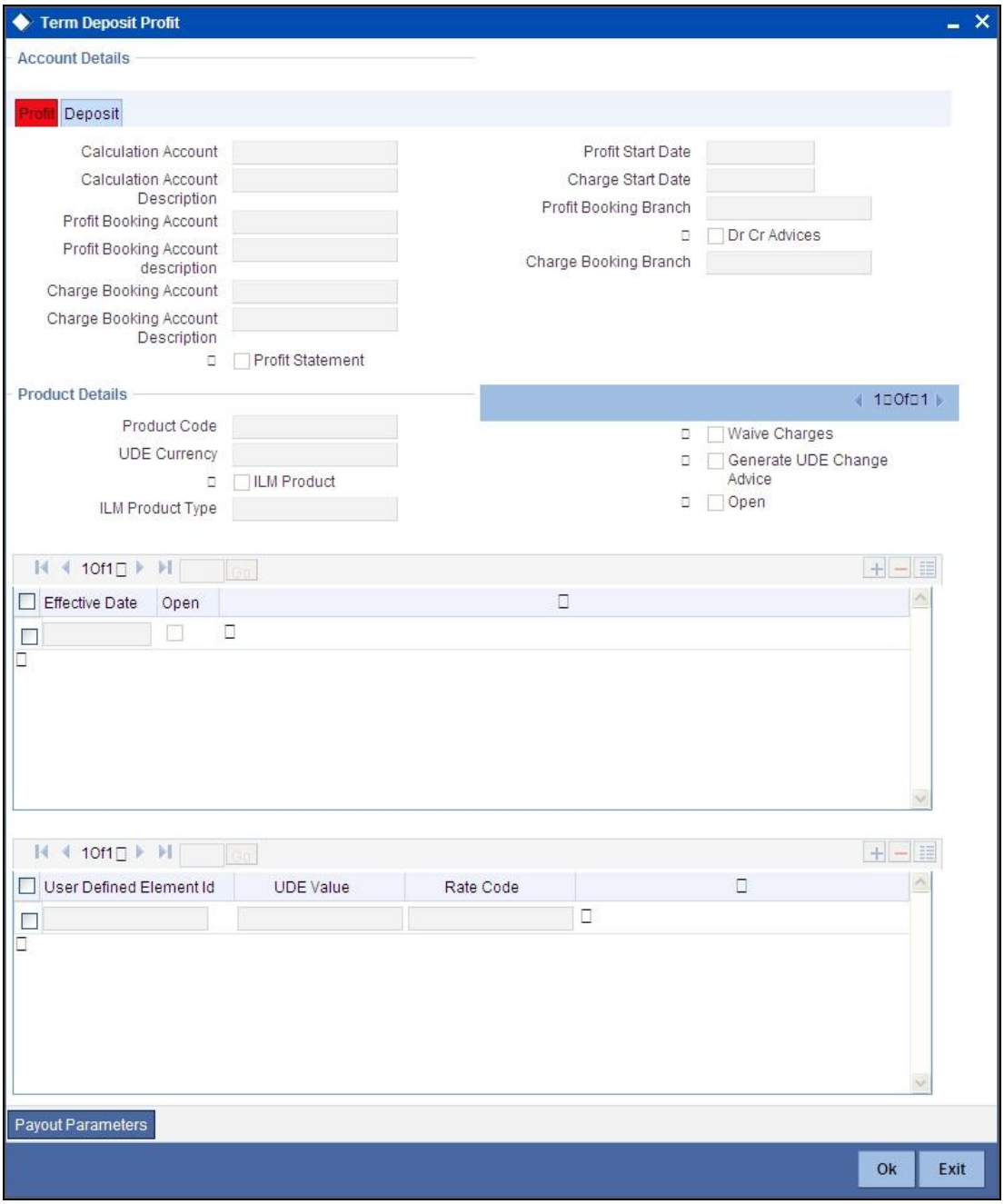
10.4.1.3 Specifying PC Details



For details about the fields and the tabs in the screen refer 'Specifying Term Deposit Pay out Details' section of this chapter.

10.4.2 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.

Profitt Booking Branch

Select the profit booking branch from the option list.

Profit Booking Account

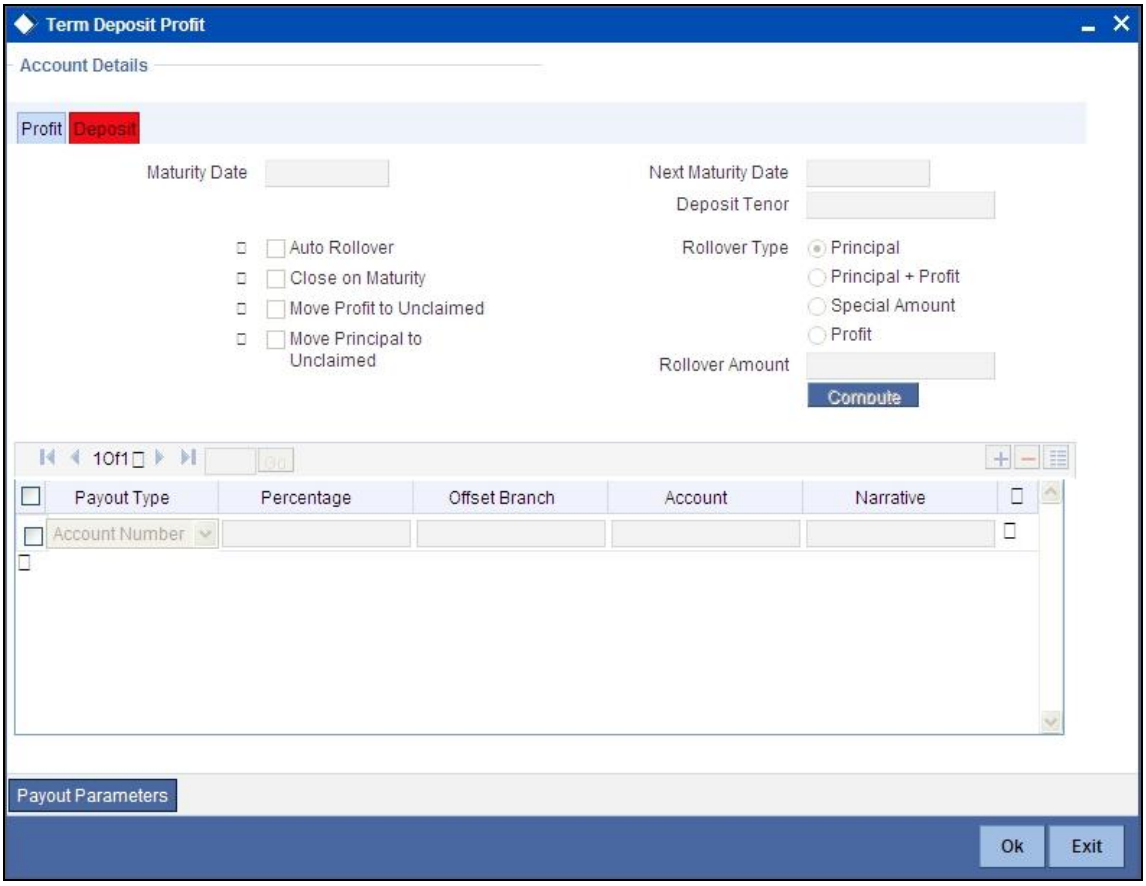
Specify the profit booking account for the customer.

Integrated LM Product

Check this box to indicate the product is an Islamic Integrated LM product.

IL Product Type

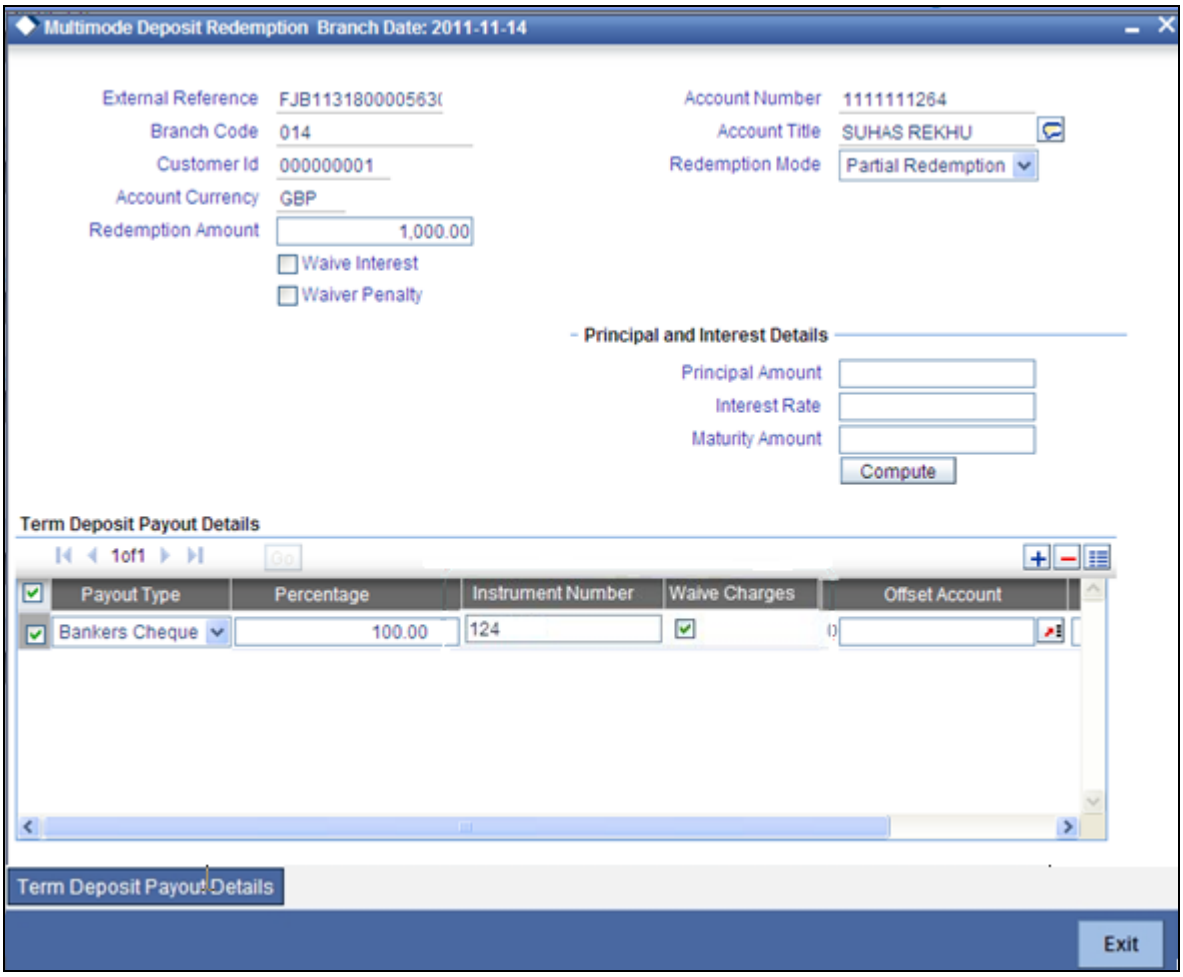
Specify the II product type.



For details about the fields and the tabs in the screen refer 'Capturing Interest Details' and 'Capturing Details for Deposit' sections of this chapter.

10.5 Manual Pay-Out TD Redemption

You can redeem a Term Deposit for multi mode pay out 'Redemption in Multimode' screen. You can invoke this 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 customer account into which the cash needs to be deposited. 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 displays a list of account numbers with account branches 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 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.

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.

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.

The instructions to payout the principal are specified during TD pay-in.

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

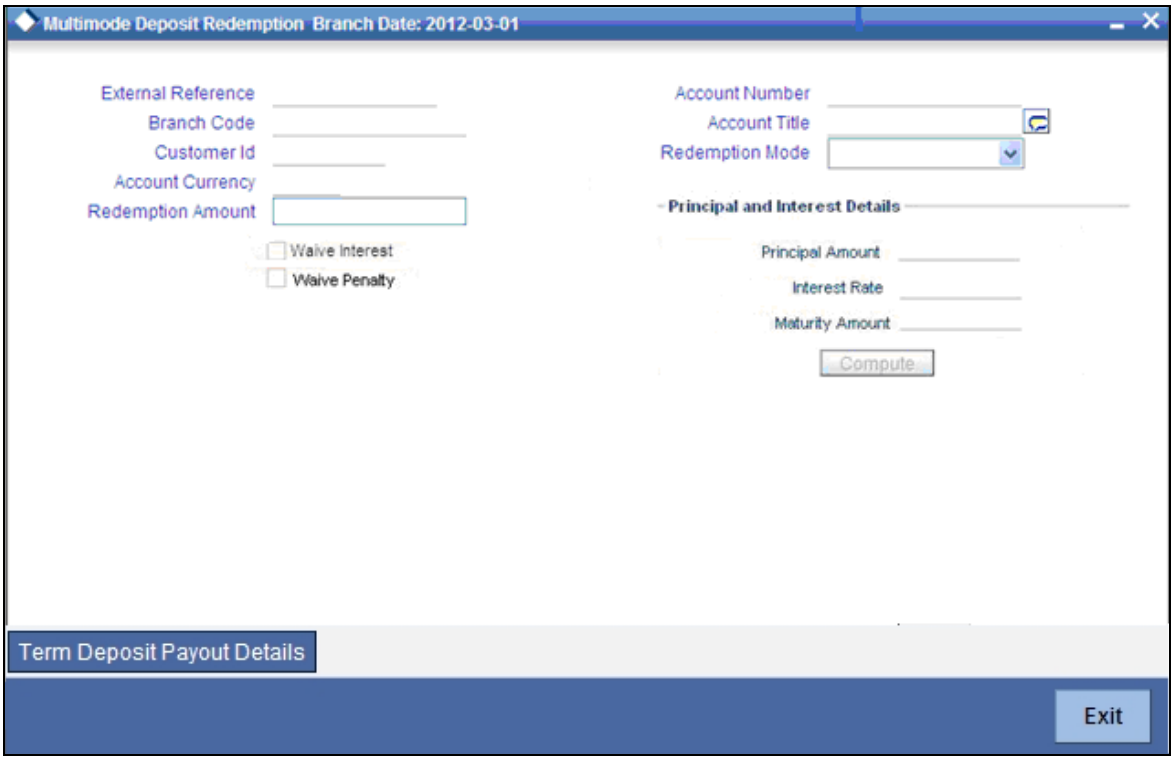
Instrument Number

Specify the instrument number to be issued.

Waive Charges

Check this box to waive charges for pay-out BC issuance.

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.

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 following error message:

  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 following 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.

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

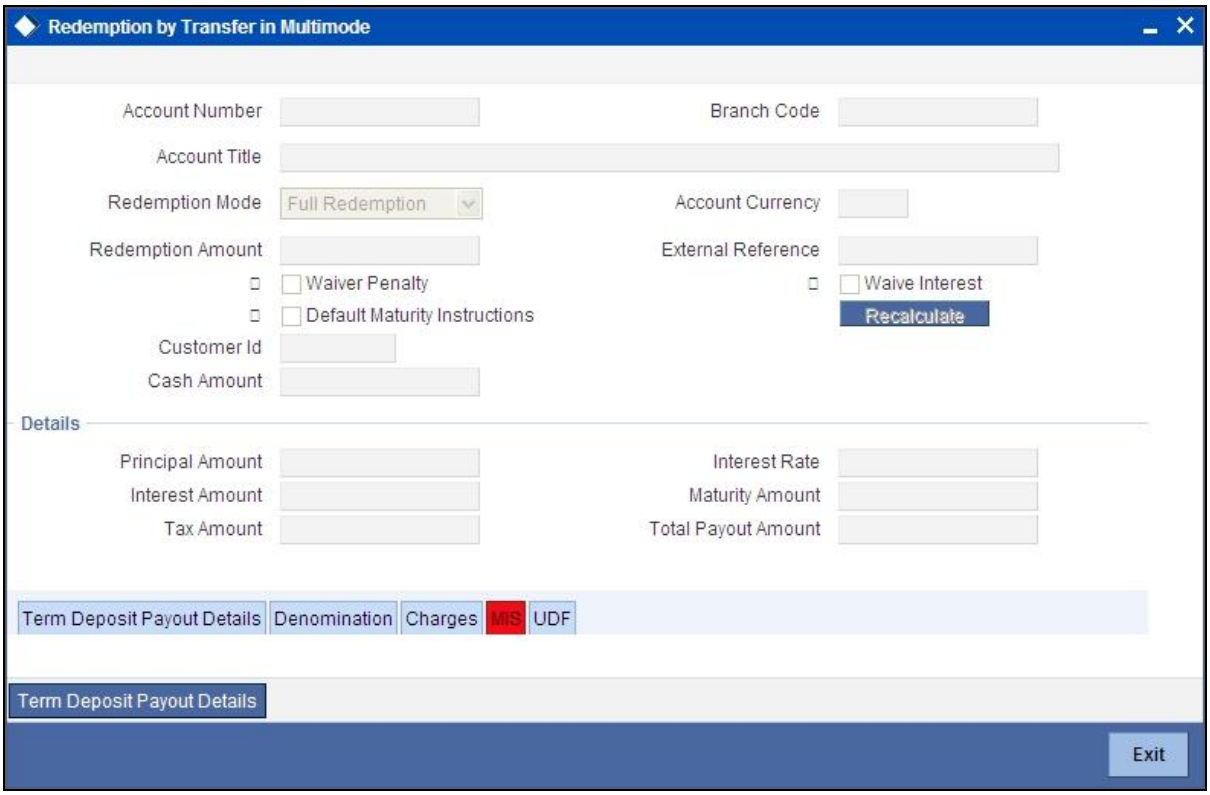
The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button.

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

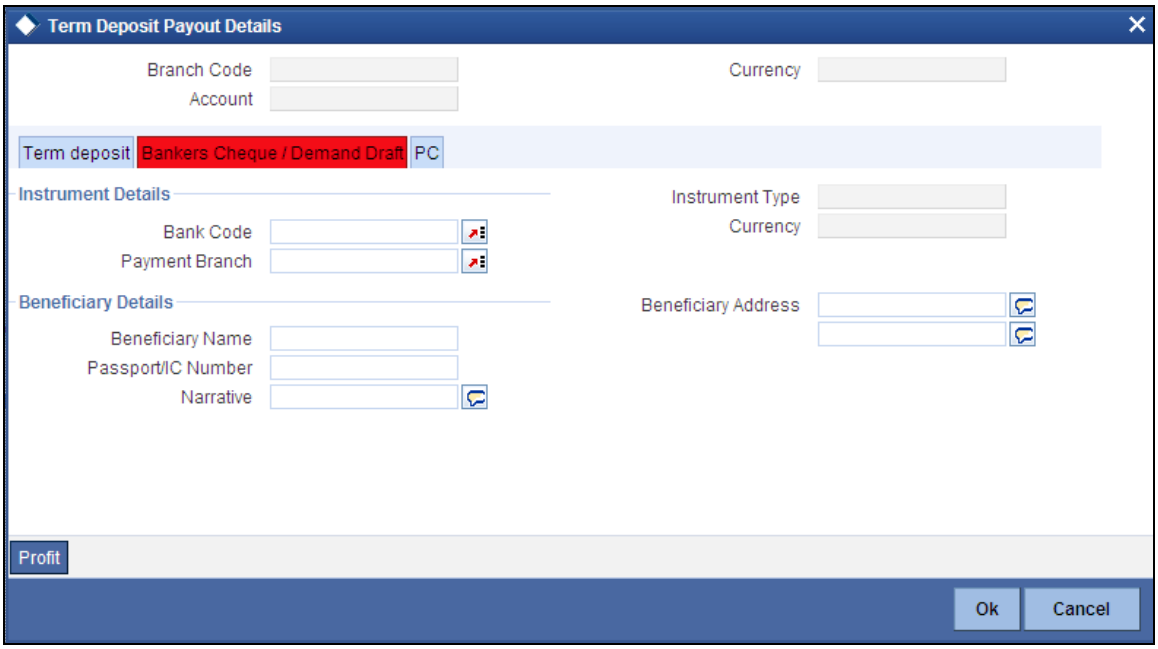
This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

10.5.1 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

10.5.1.1 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

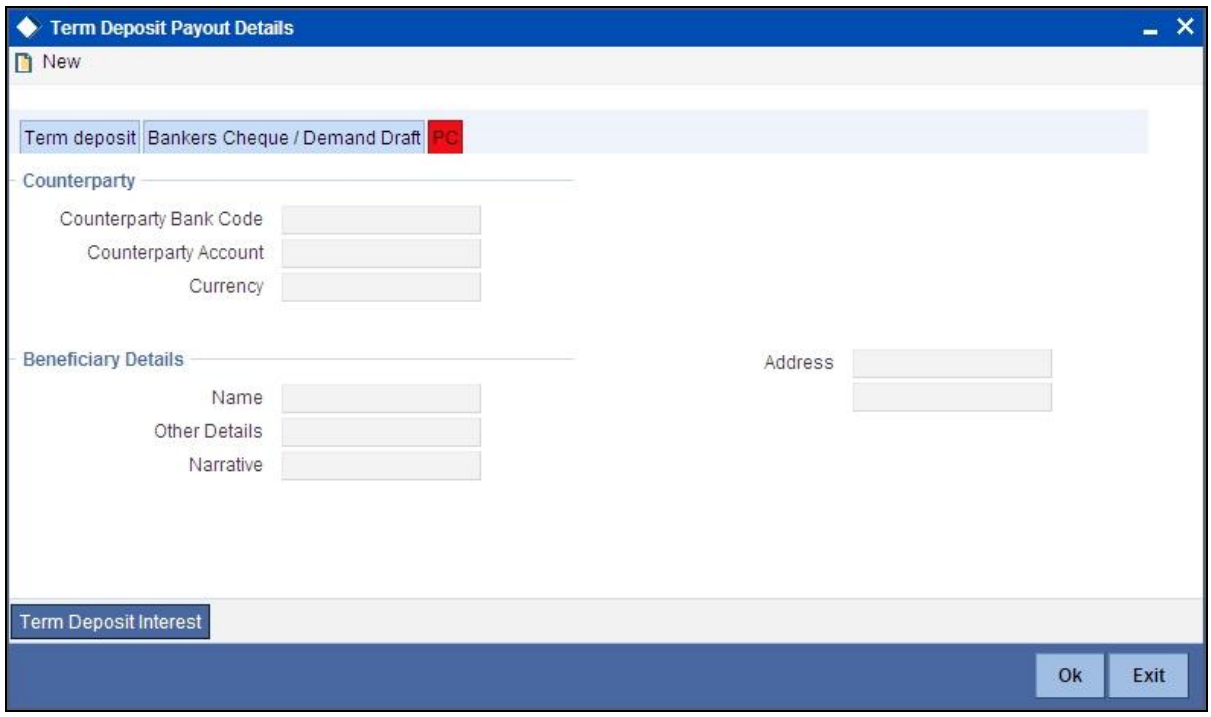
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.5.1.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.



S

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

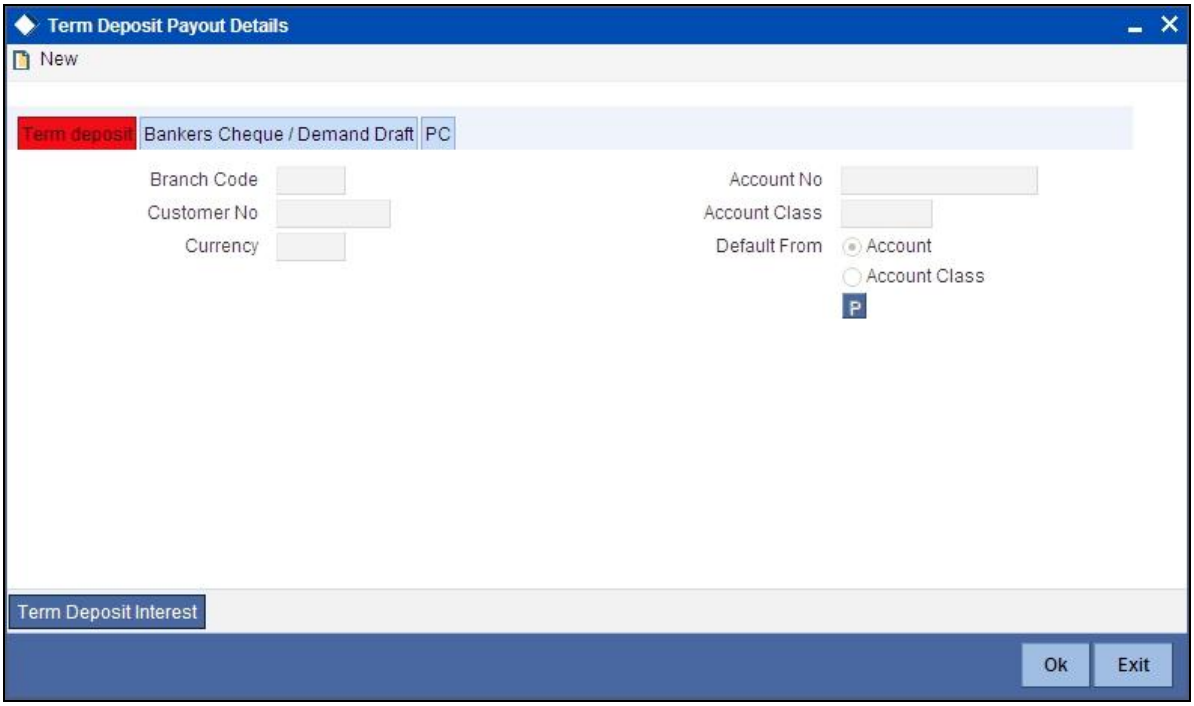
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.5.1.3 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

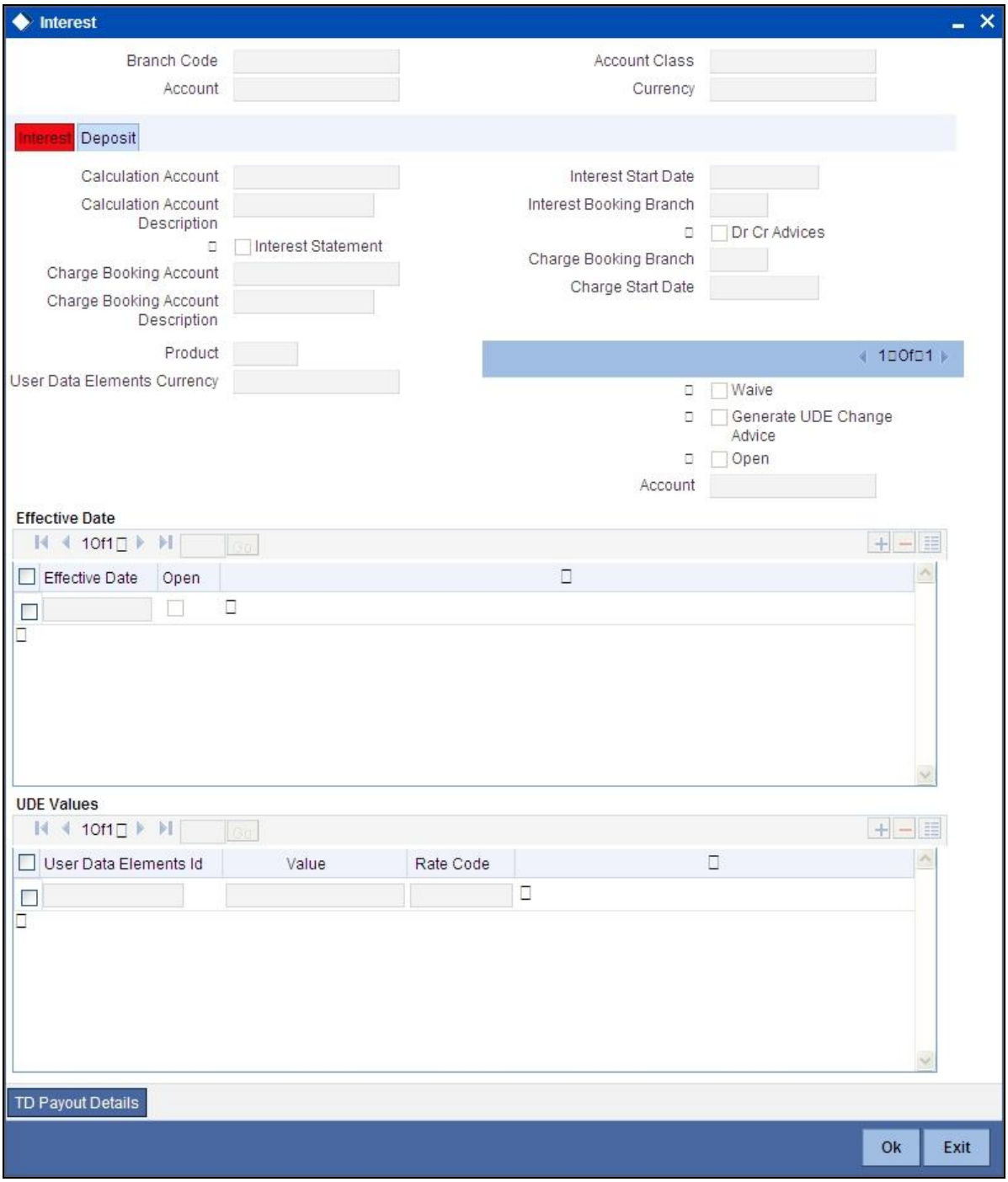
Account Class

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.

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.

10.5.2 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.

10.5.2.1 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 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

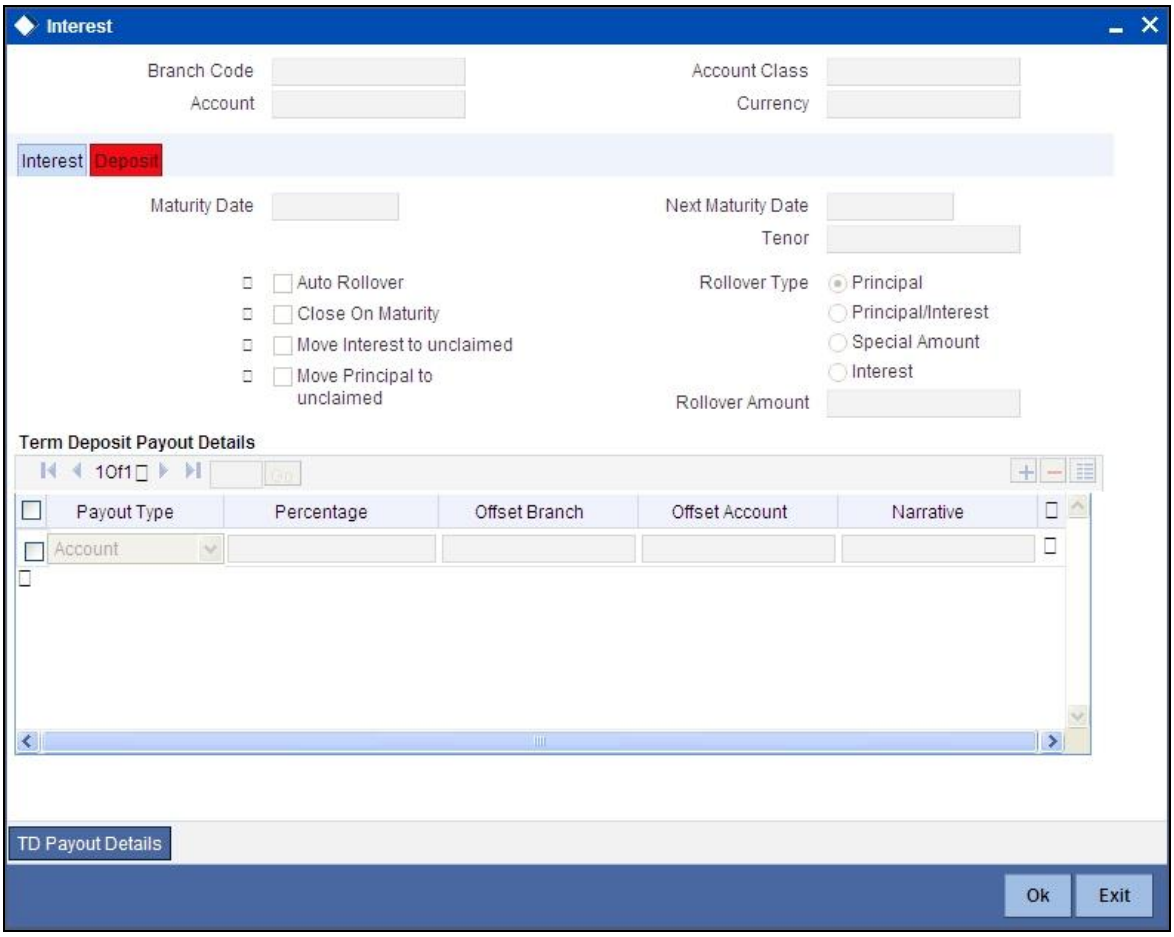
Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account.

10.5.2.2 Capturing Details for Deposit

To capture the deposit details, click on the 'Deposit' tab.



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 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).

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.

10.5.2.3 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 the following:

- This option will be available only when account number generation is 'Auto'.

- 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

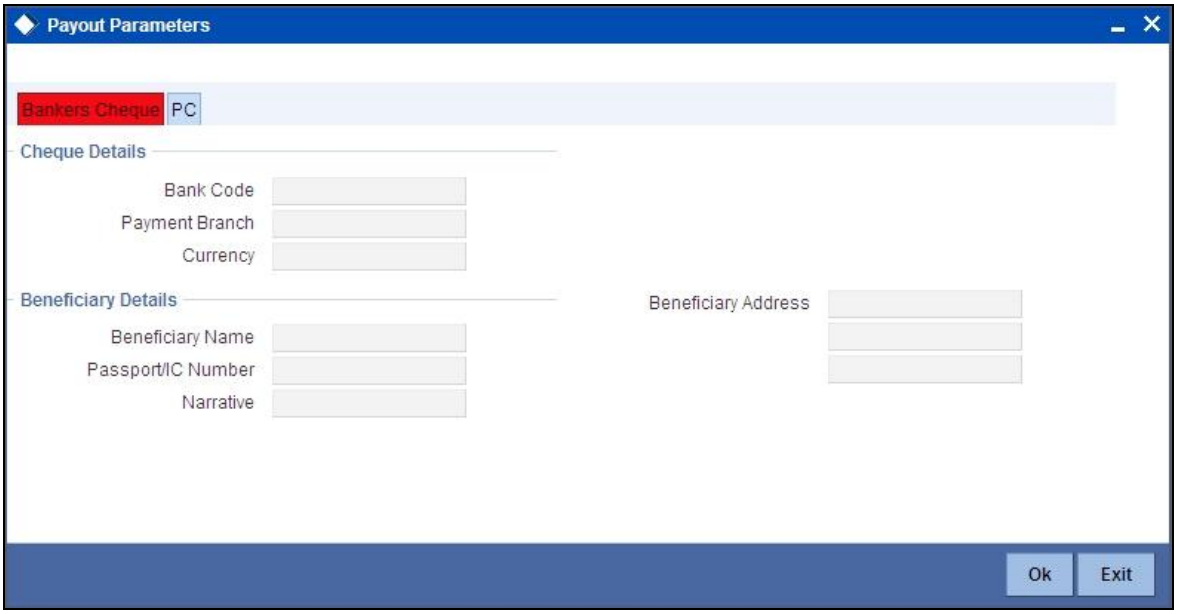
Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

10.5.3 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:

10.5.3.1 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

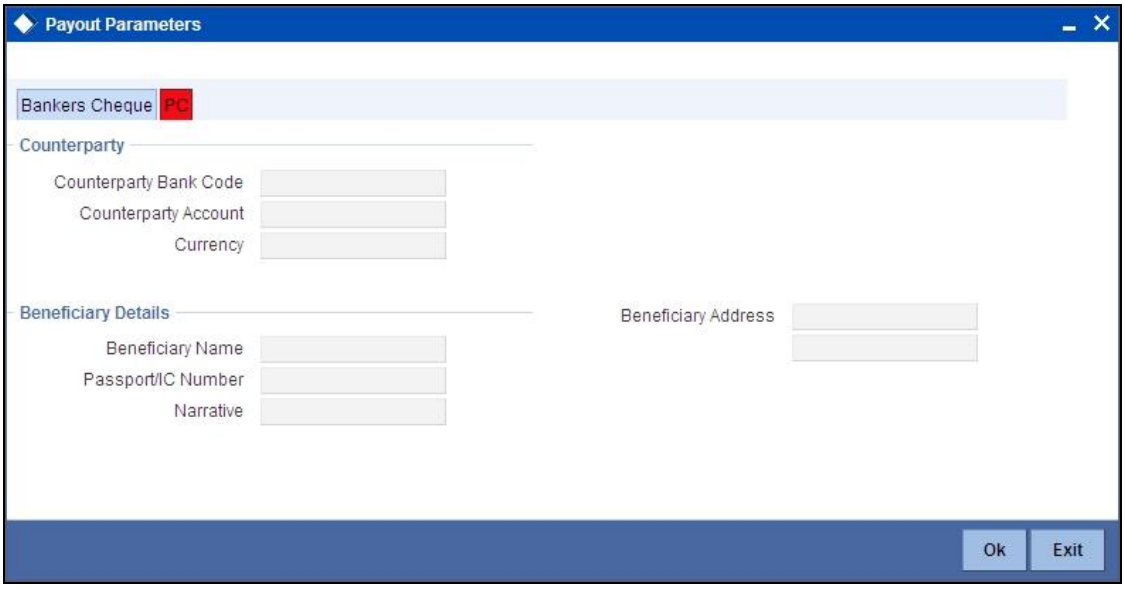
Specify the description for the pay-out.

Country Code

Specify the country code for the pay-out.

10.5.3.2 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

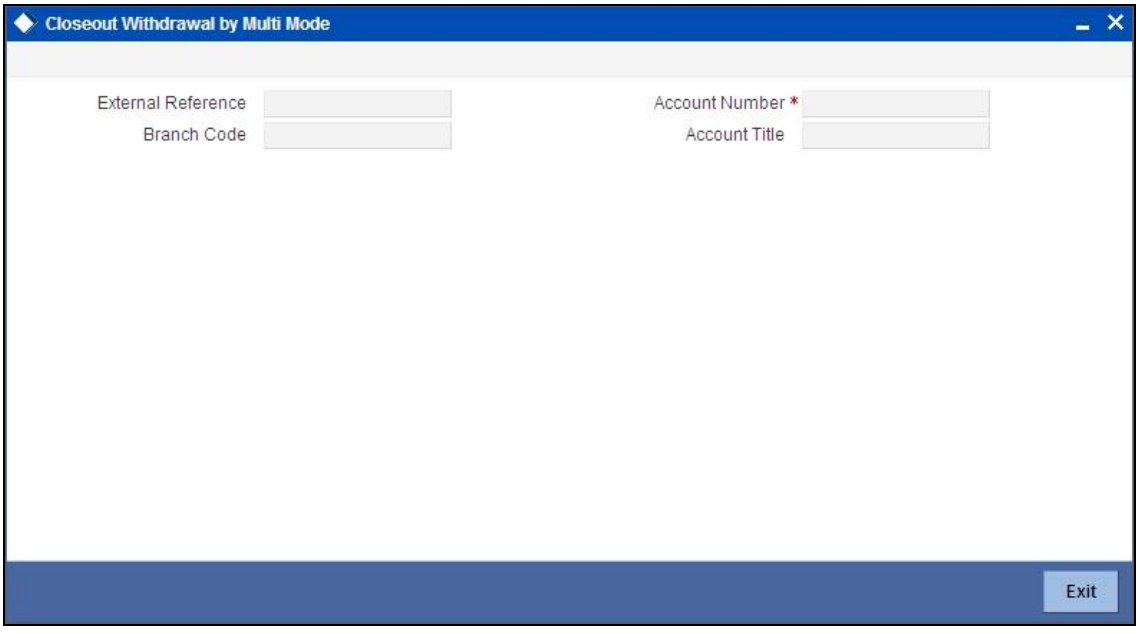
Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

10.6 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.

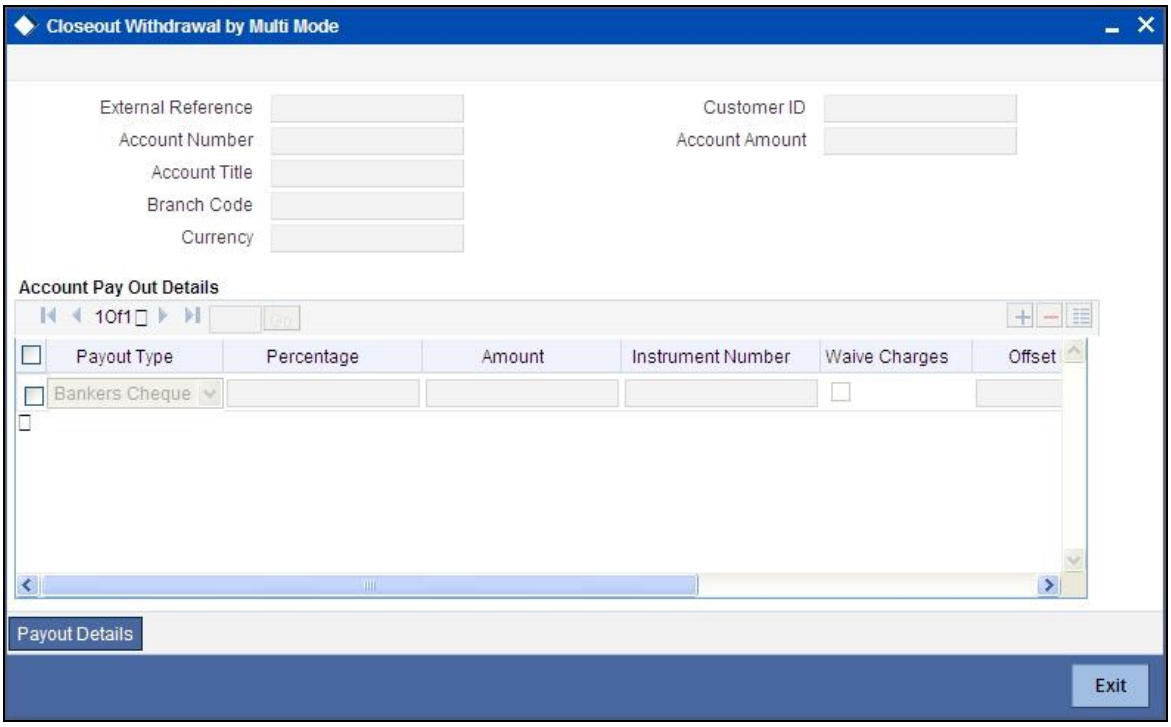
Account Title

Title of the specified account number is defaulted here.

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:

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

Specify the instrument number to be issued.

Waive Charges

Check this box to indicate waive option for pay-out BC issuance charge

Offset Branch

Branch code of the account for redemption is defaulted here, when you select the 'Offset Account'.

Offset Account

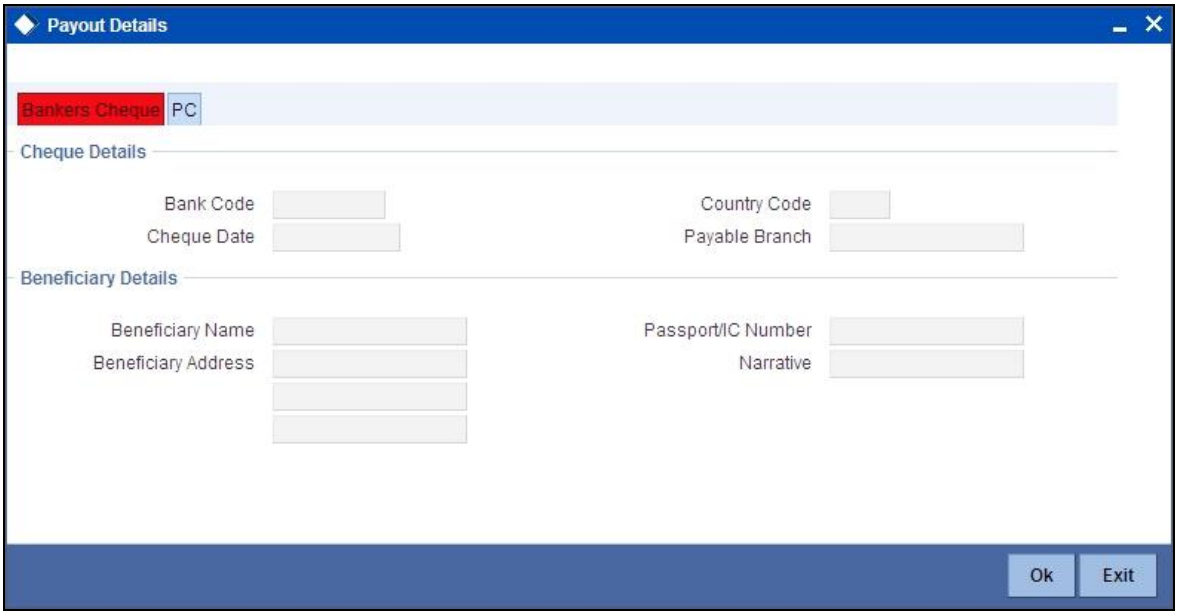
Specify account number you need for redemption from the adjoining option list.

Narrative

Specify description for redemption.

10.6.1 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:

10.6.1.1 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

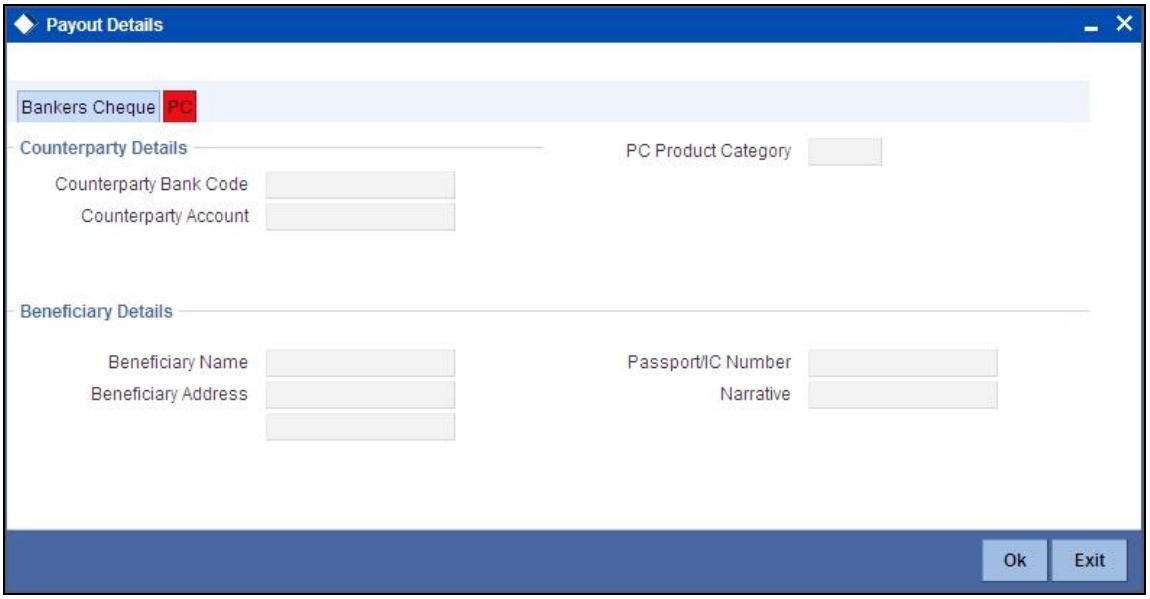
Specify Passport number of the beneficiary for the Banker's Cheque.

Narrative

Specify description for the beneficiary of the Banker's Cheque.

10.6.1.2 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.

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.

During account closure, the system uses PC Bridge GL, maintained at account class level, as an intermediary GL. If a PC fails, then since Bridge GL is maintained the account can be closed.

11. Credit Card Payments

11.1 Introduction

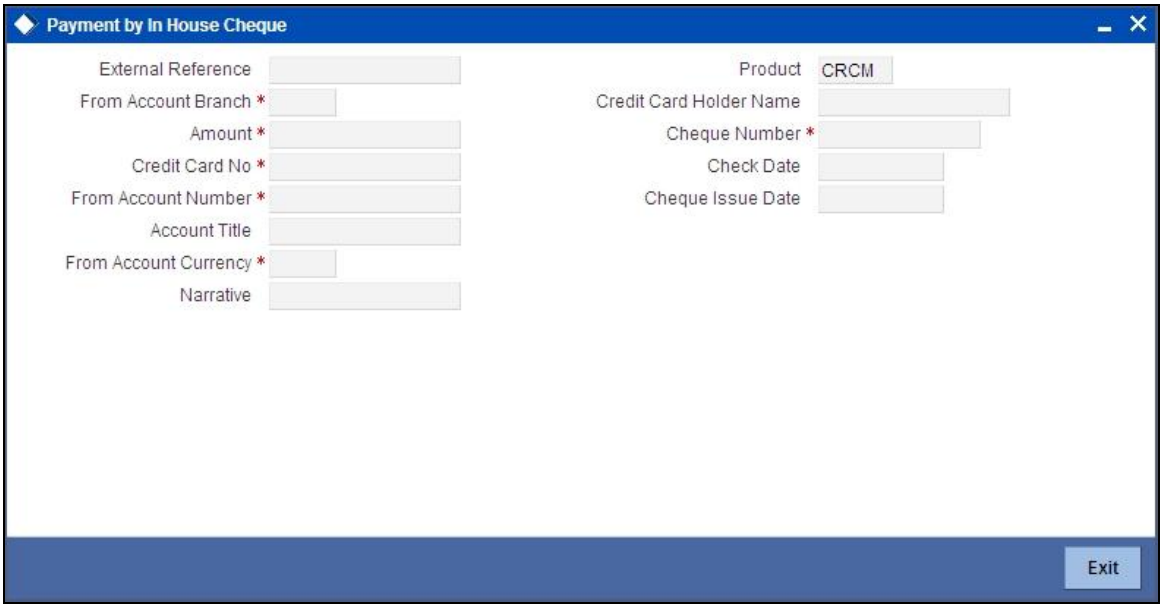
Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

Oracle FLEXCUBE provides facility to handle these payments in the following modes:

- Payment by In-House Bank Cheque
- Payment by Other Bank Cheque
- Payment by Cash
- Payment by Account
- Payment through incoming swift message

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.

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.

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.

Amount currency can be FCY

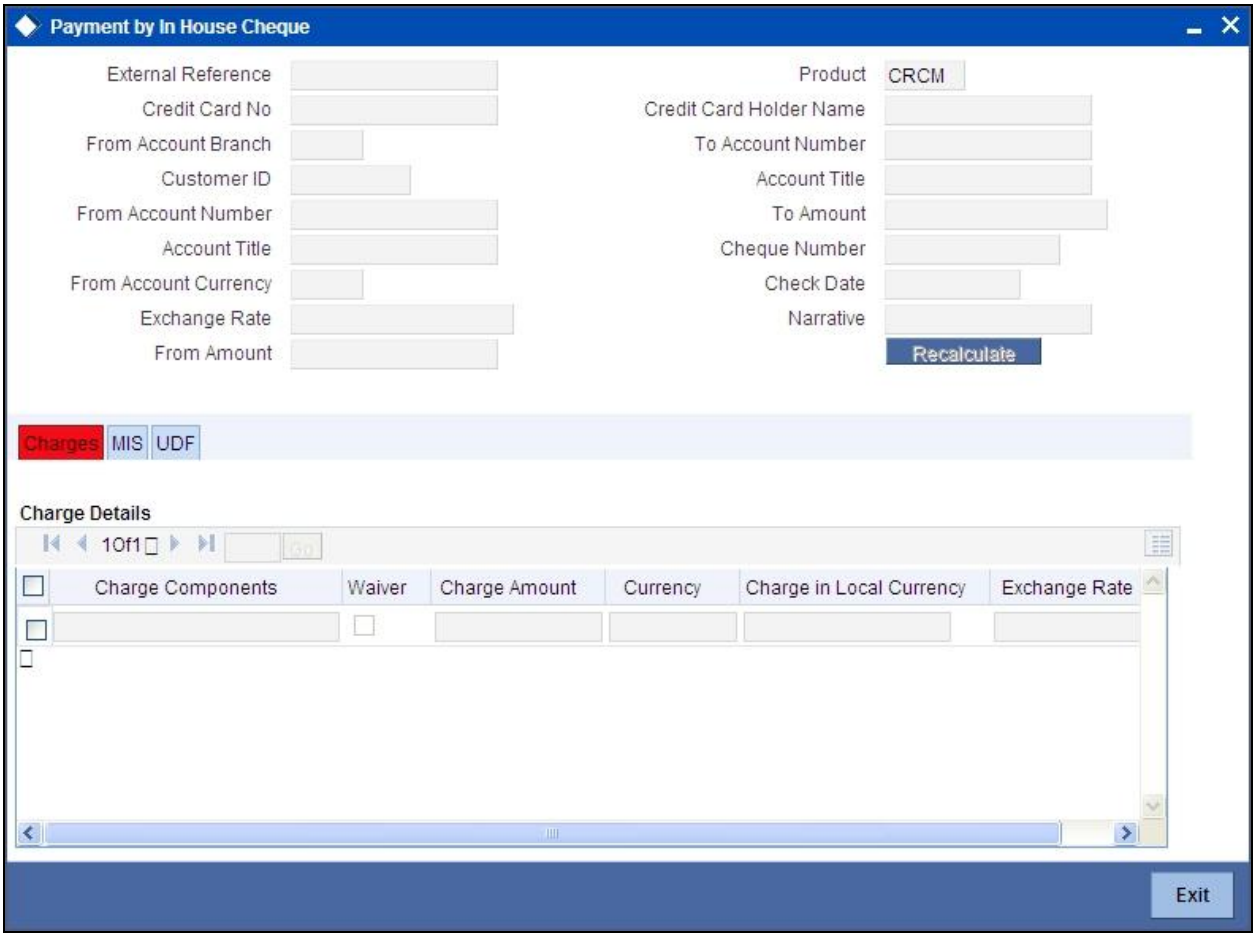
Narrative

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.

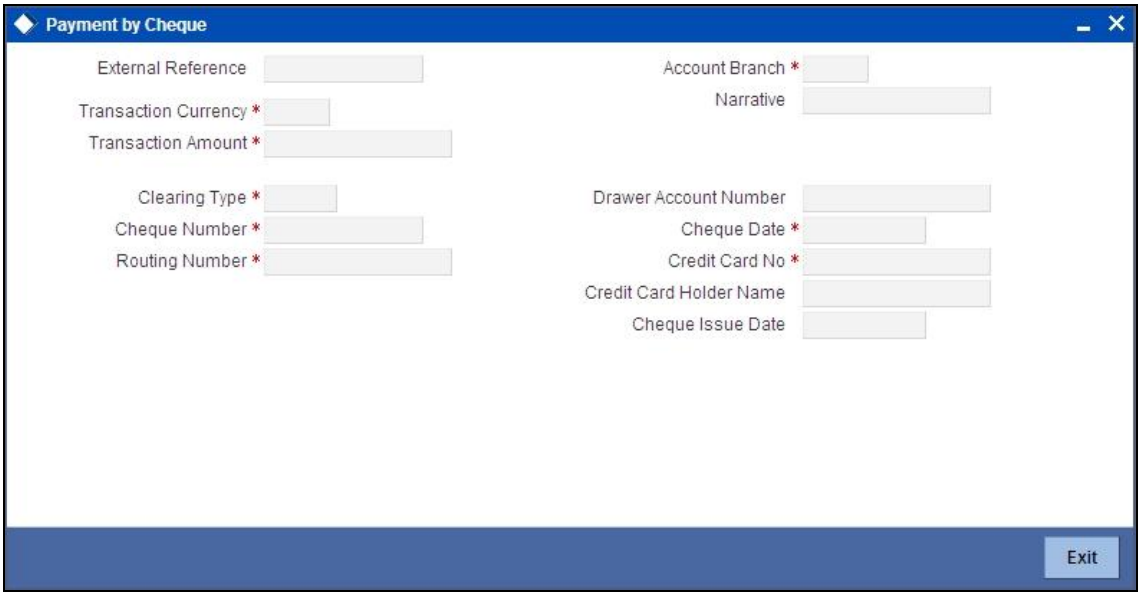
After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.

Note the following:

- 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.

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.

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

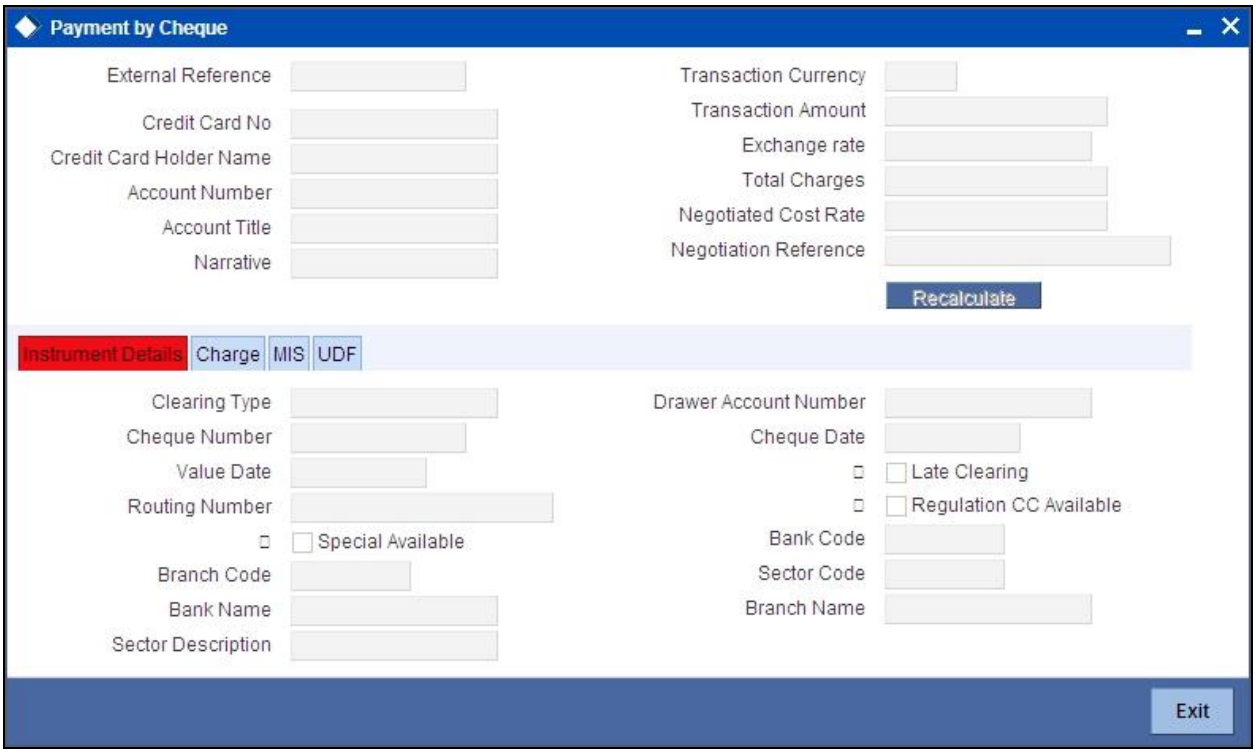
Specify the issue date on the cheque from the adjoining calendar.

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

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

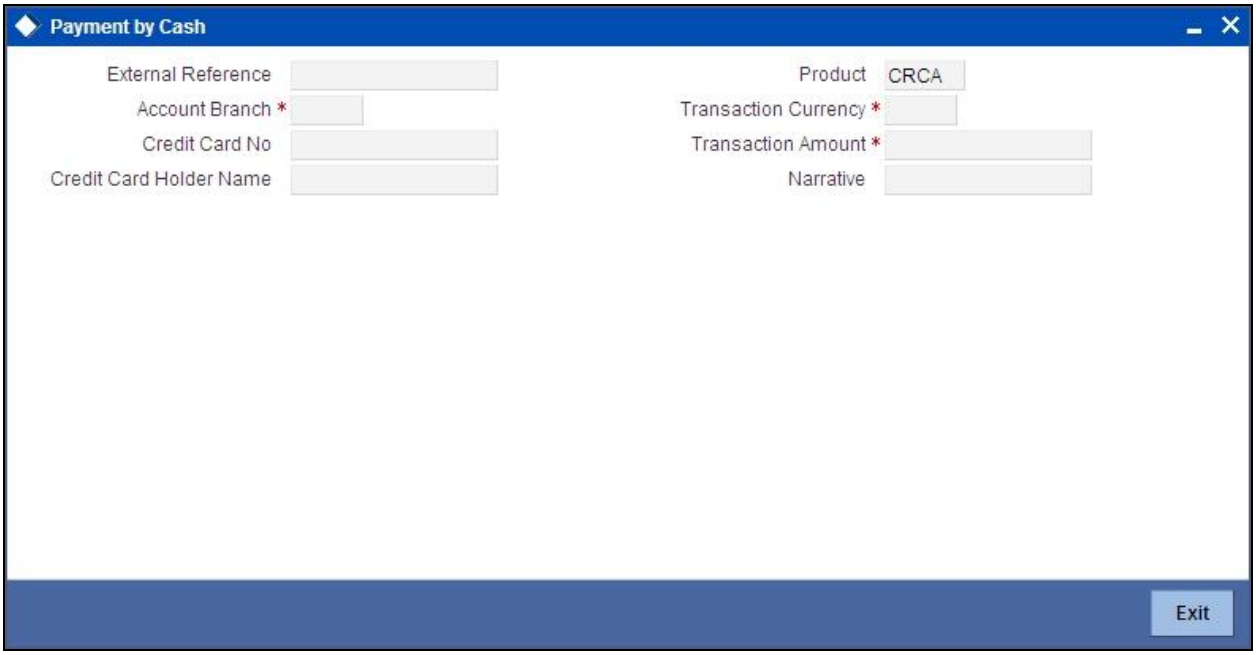
On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

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

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.

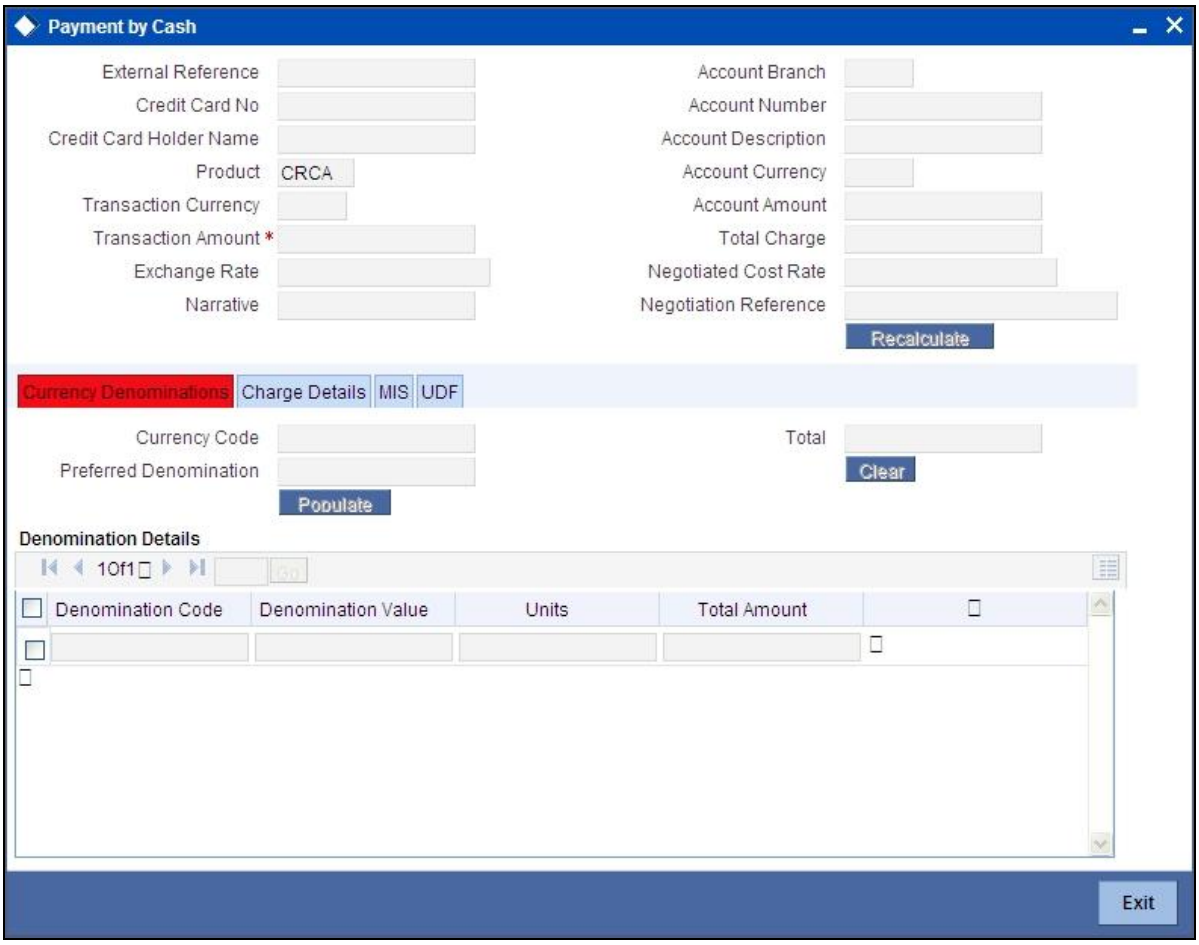
Narrative

Specify remarks for the credit card payments, if any.

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:

- 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.

11.4.1 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.

11.4.2 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

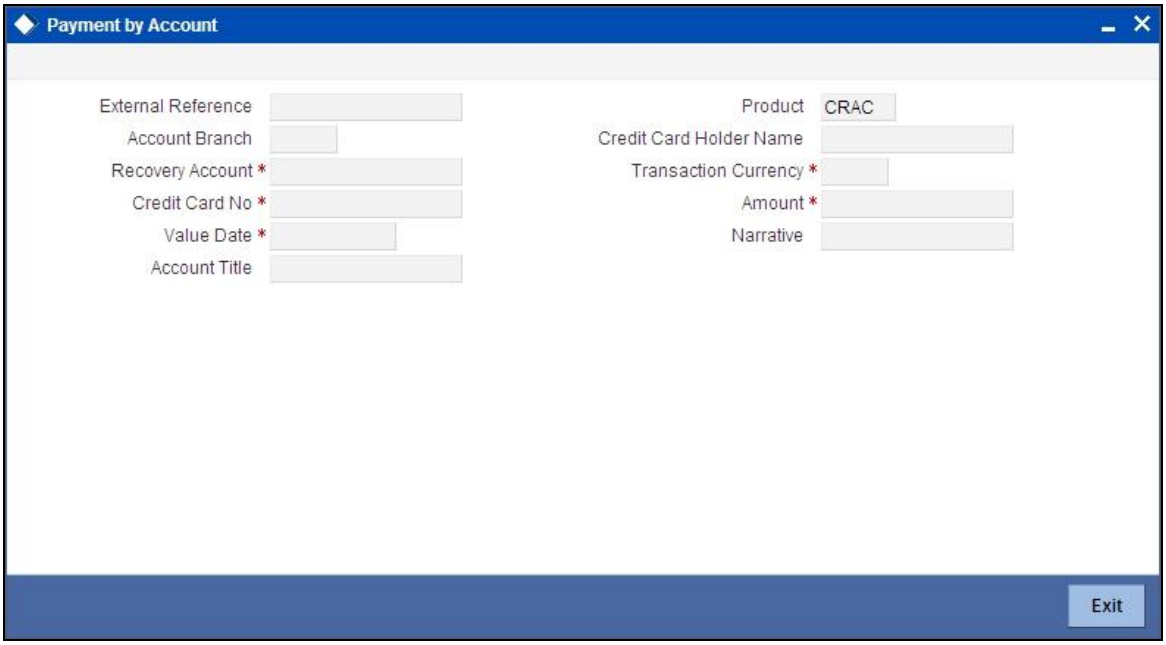
On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

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.

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.

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.

If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

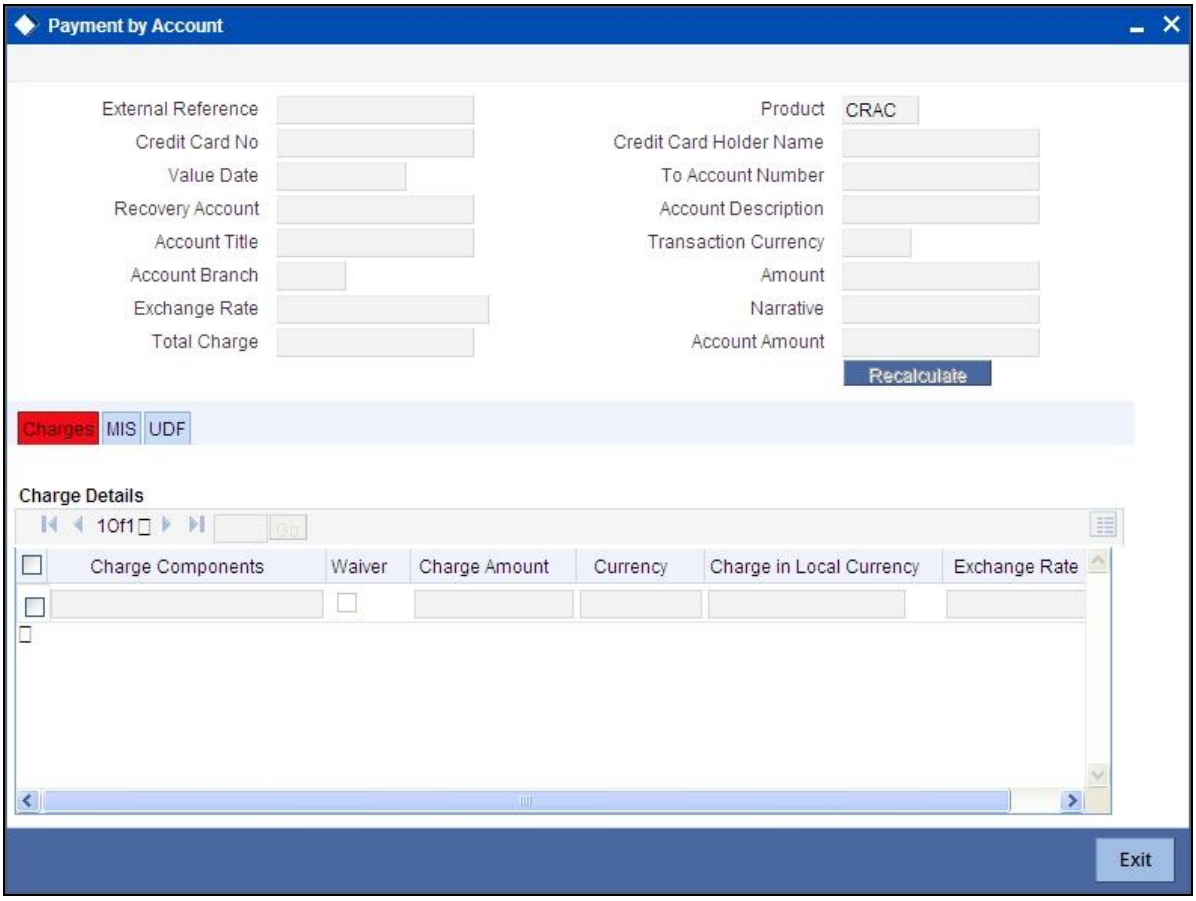
Narrative

Specify remarks for the credit card payments, if any.

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,
- 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

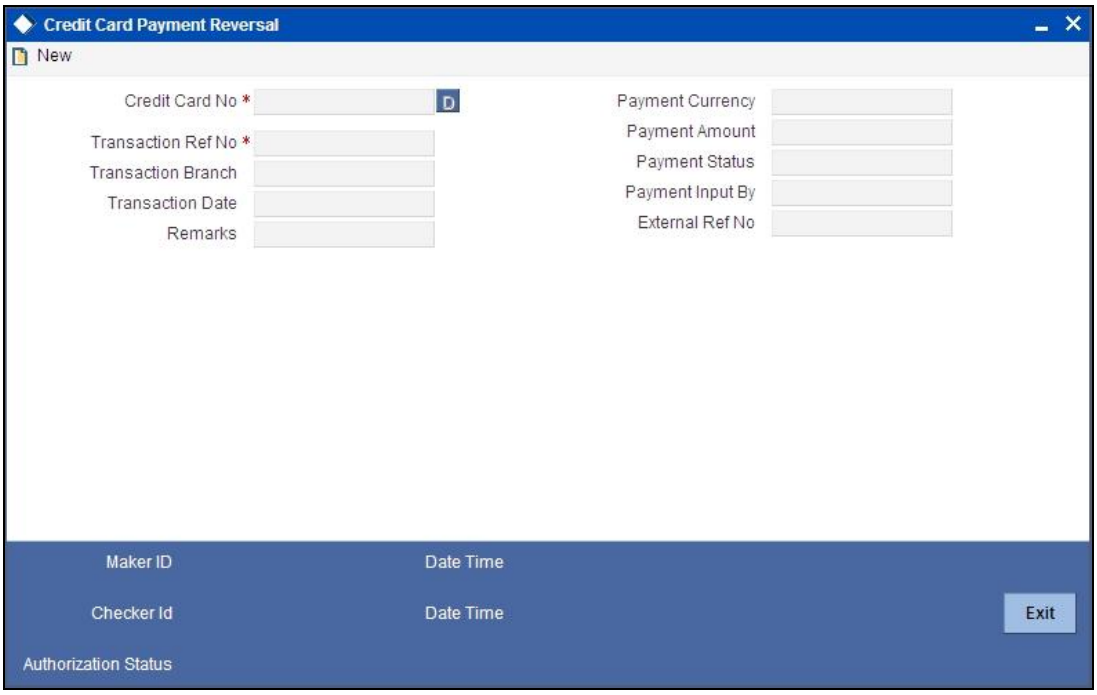
On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

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

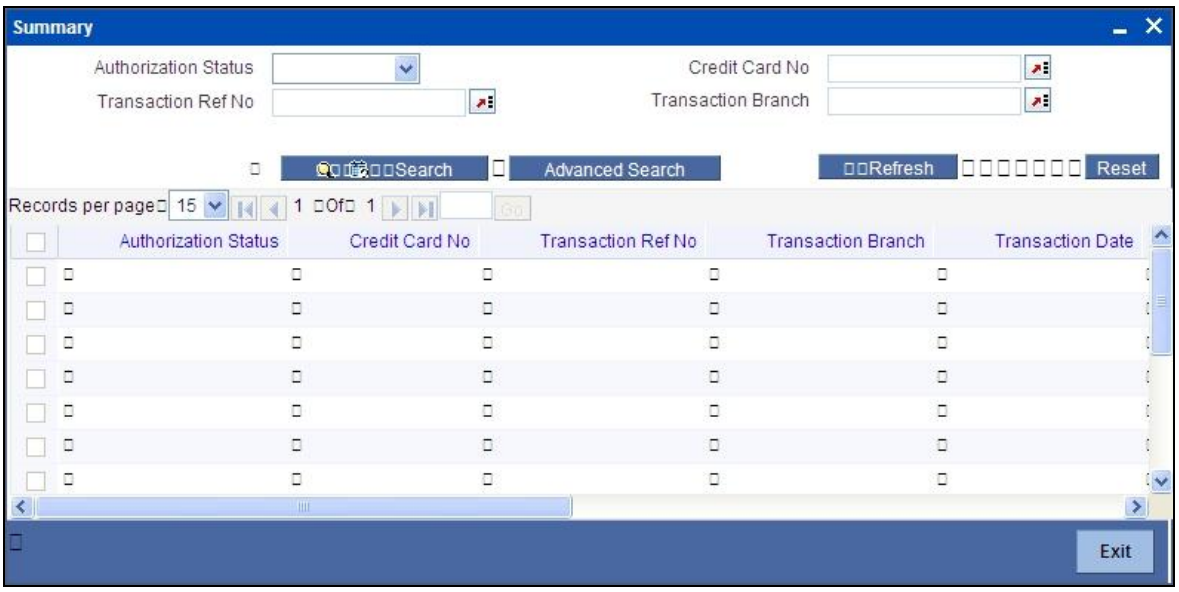
Remarks

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.

11.7 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

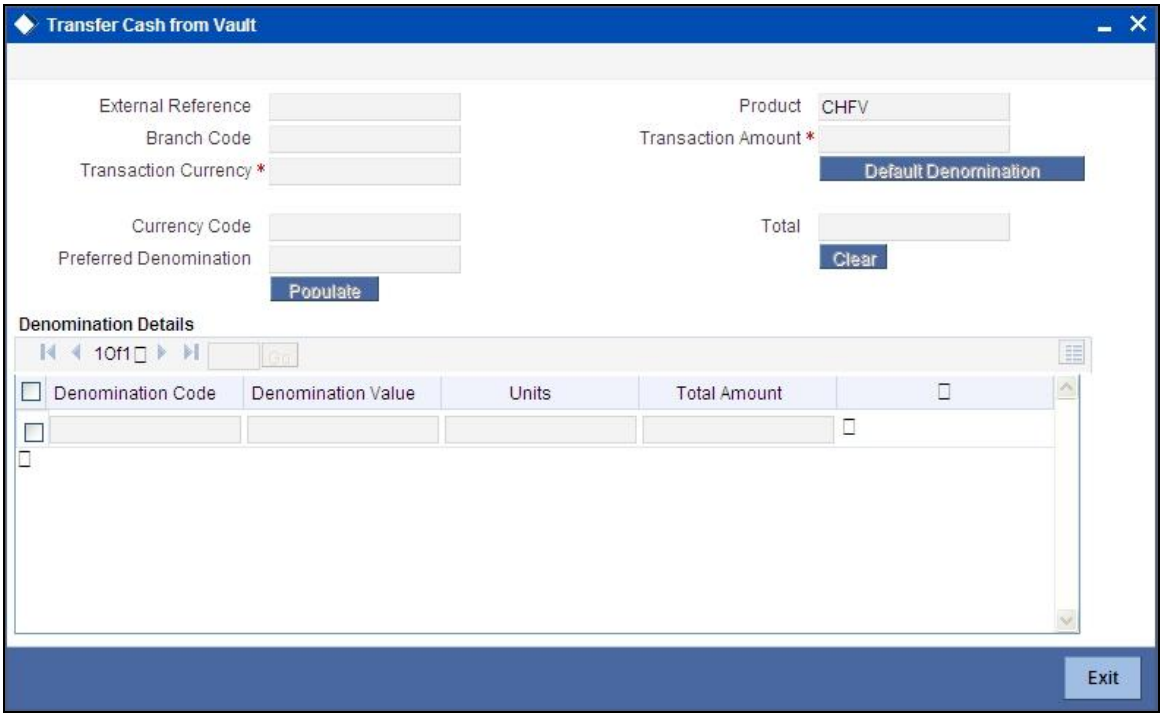
12. Vault Operations

12.1 Introduction

This chapter details the various Vault Operations that can be performed through this module.

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:

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.

Transaction Currency

Select the currency to be transferred from Vault.

Transaction Amount

Specify the total amount to be transferred.

12.2.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

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 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’.

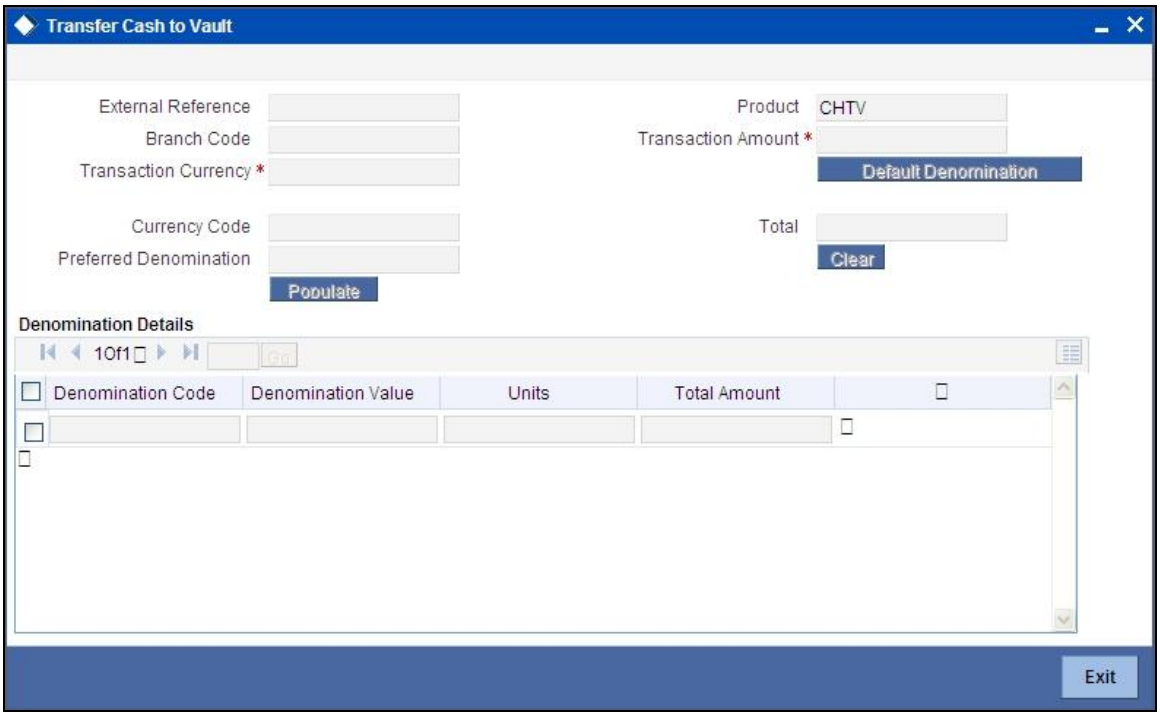
After entering these details, you need to click save icon. The specified amount will flow from vault and gets updated.

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:

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.

Transaction Currency

Select the currency to be transferred to Vault.

Transaction Amount

Specify the total amount to be transferred.

12.3.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

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 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’.

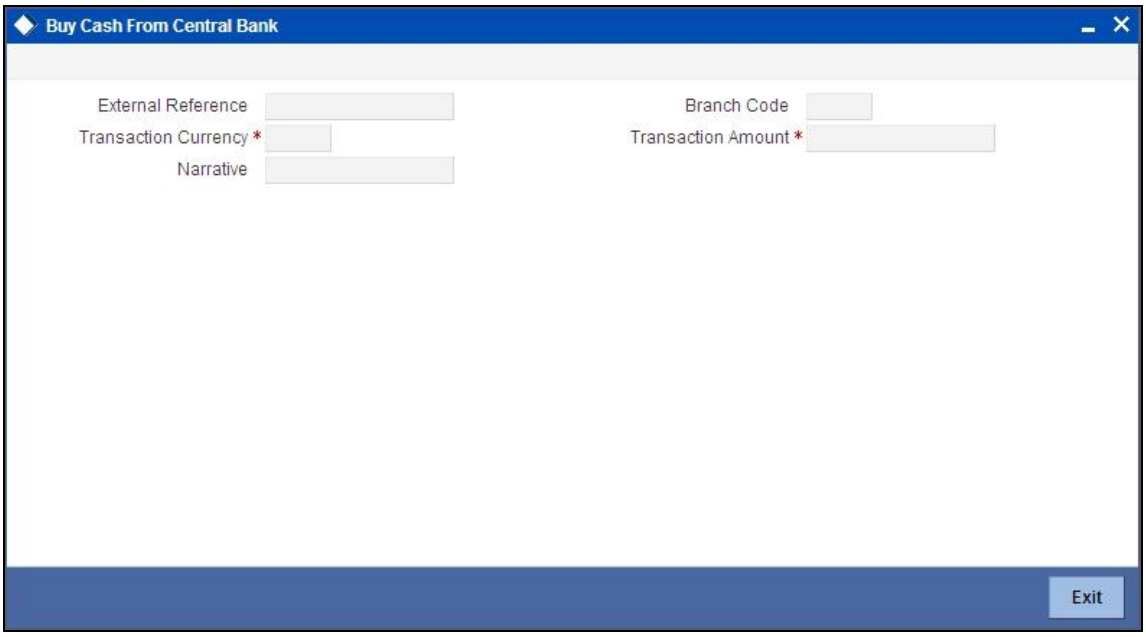
After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

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 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:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be bought from the Central bank.

Transaction Amount

Specify the total amount to be transferred.

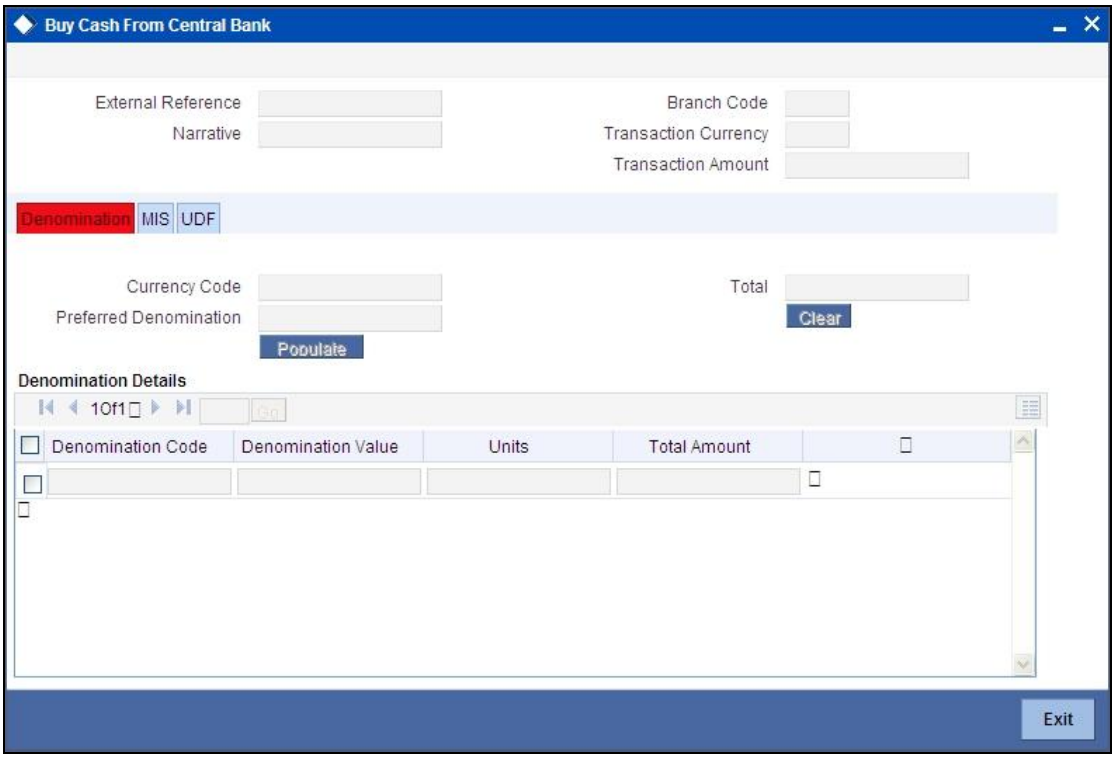
Narrative

Enter remarks about the transaction.

After entering these details you need to click save icon. The transaction moves to the enrichment stage.

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

12.4.1 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

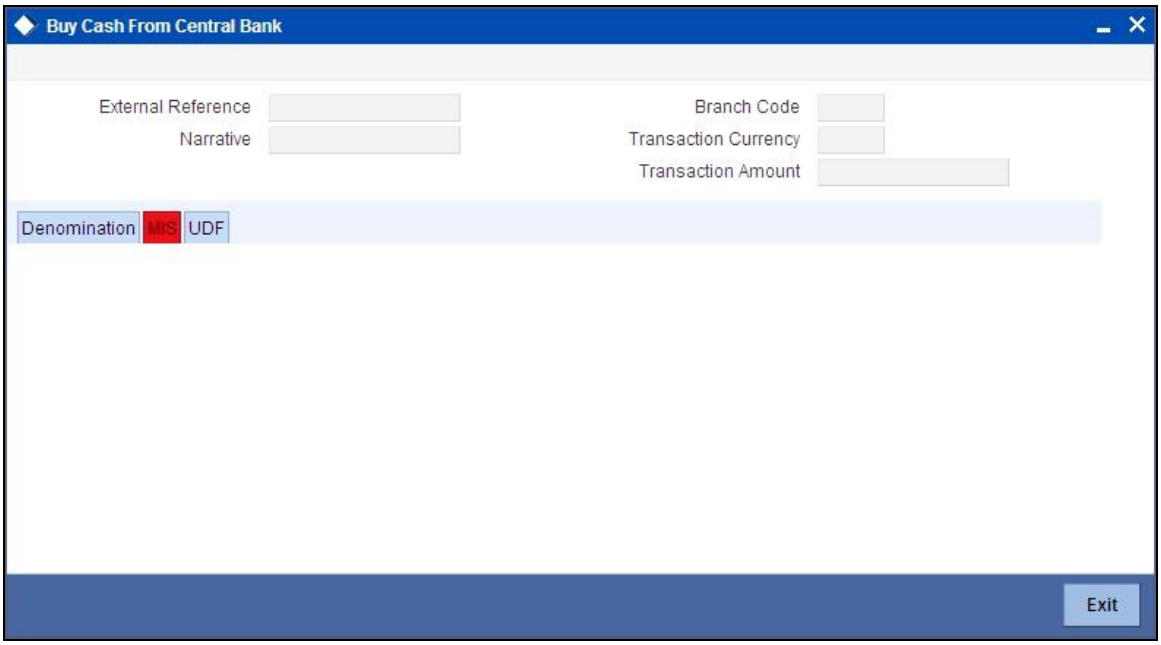
Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash purchase. To reverse this default behaviour, you can specify units in negative.

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'.

12.4.2 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

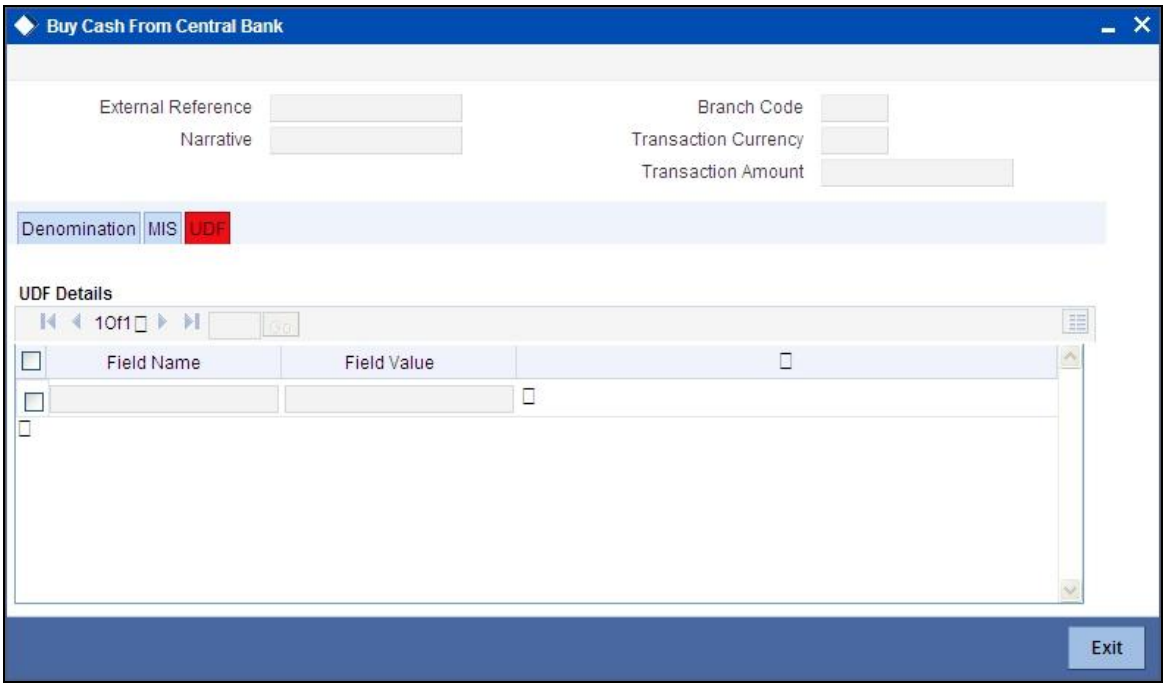
Explanation required from Dev/testing team.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

12.4.3 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

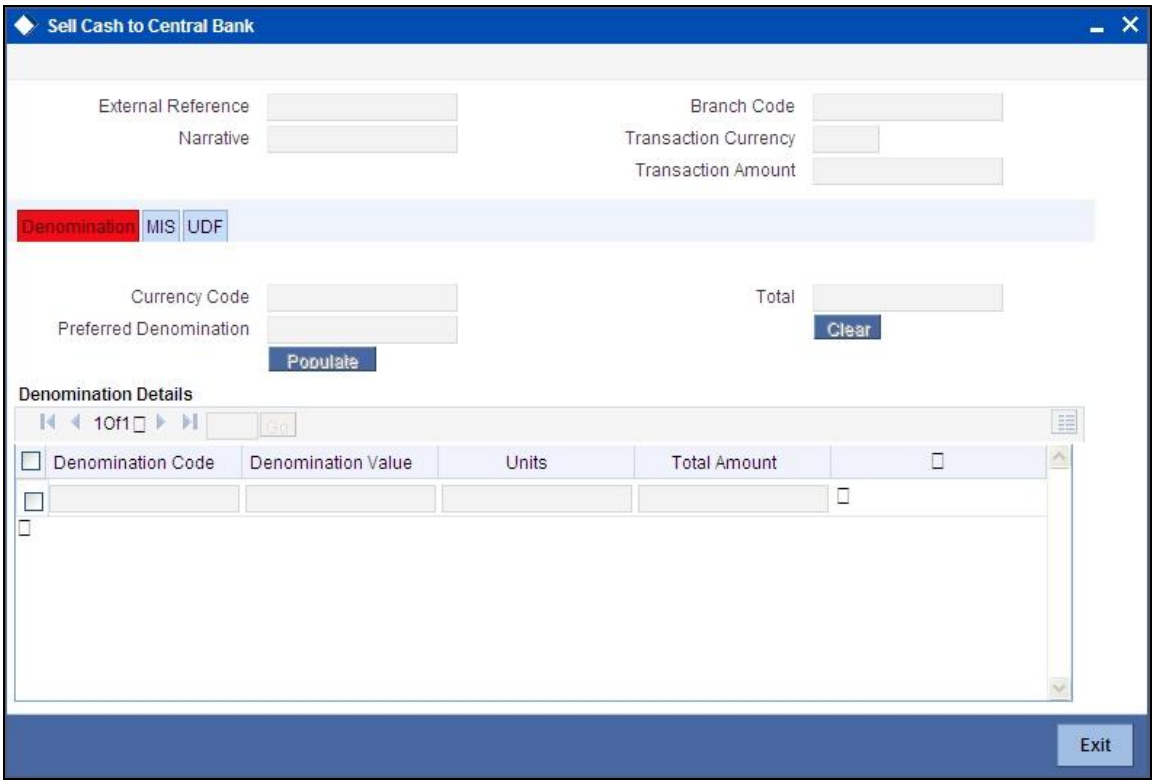
Specify the value for the required UDFs.

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 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:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be sold to Central bank.

Transaction Amount

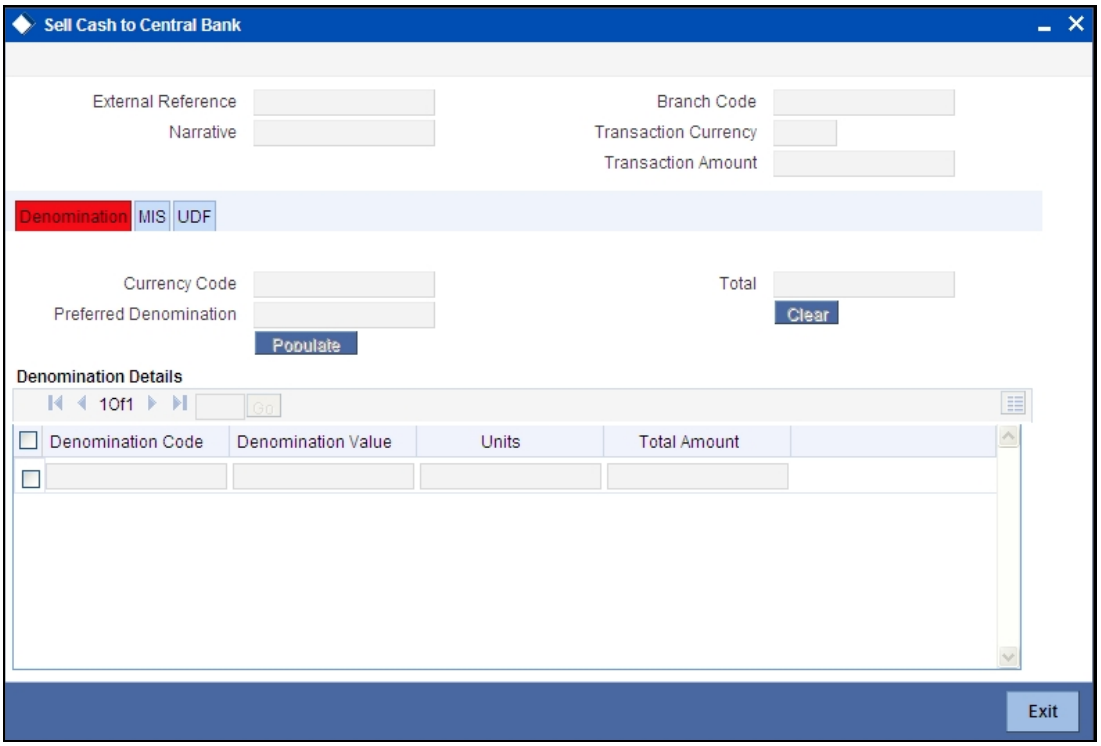
Specify the total amount to be sold.

Narrative

Enter description of the transaction.

After entering these details you need to click save icon.

Enrichment stage



In this stage some additional fields are displayed like Exchange rate.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

12.5.1 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

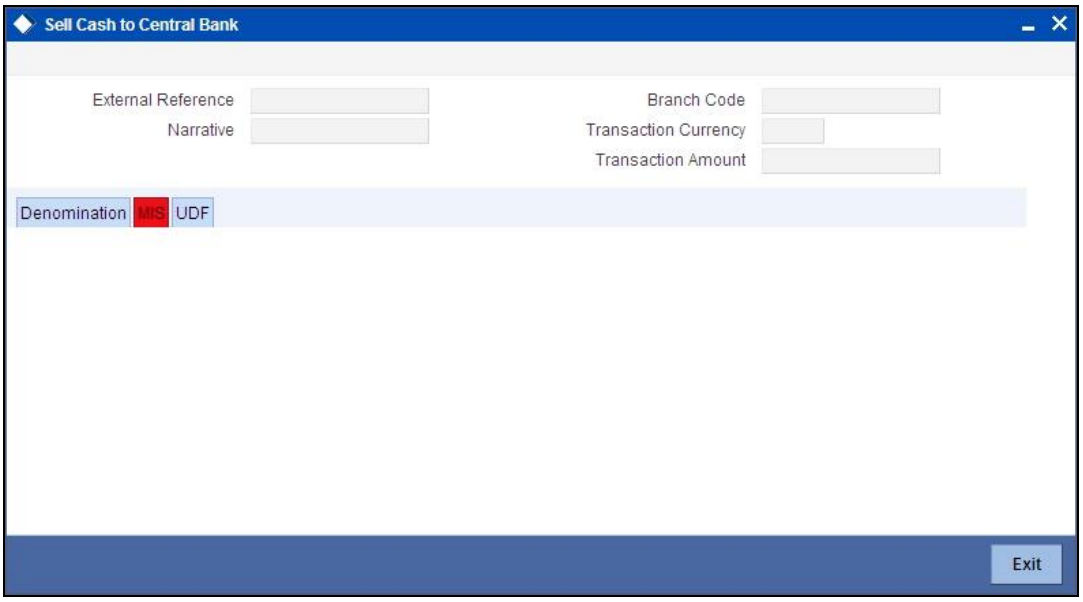
Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.

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'.

12.5.2 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.

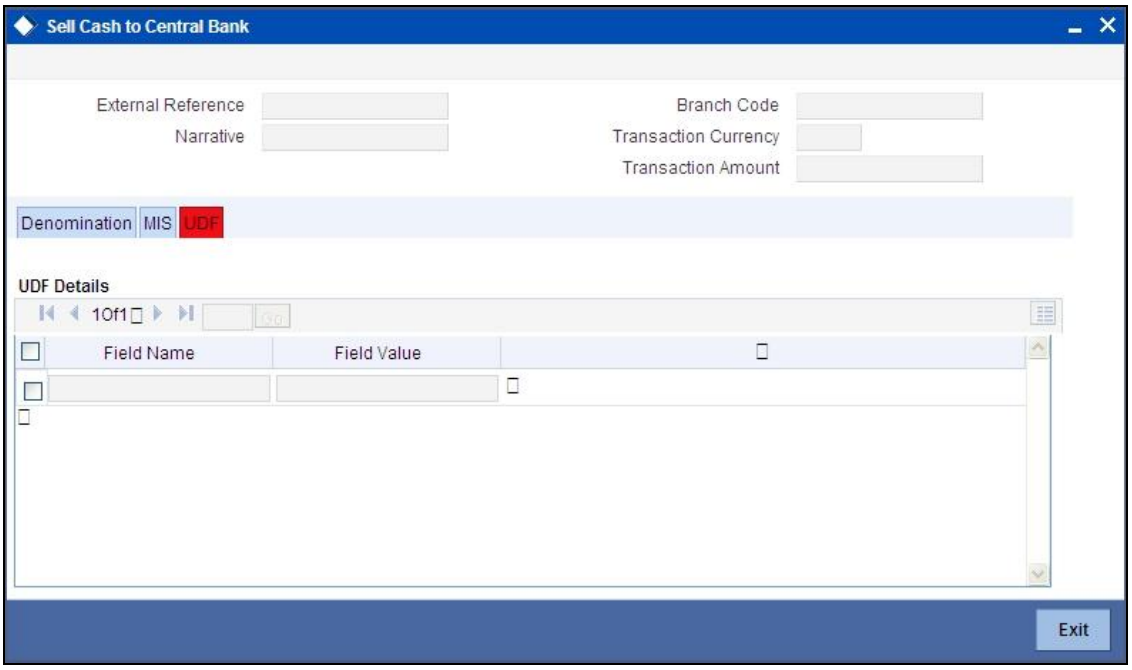
Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

Contract in Various Currencies

12.5.3 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

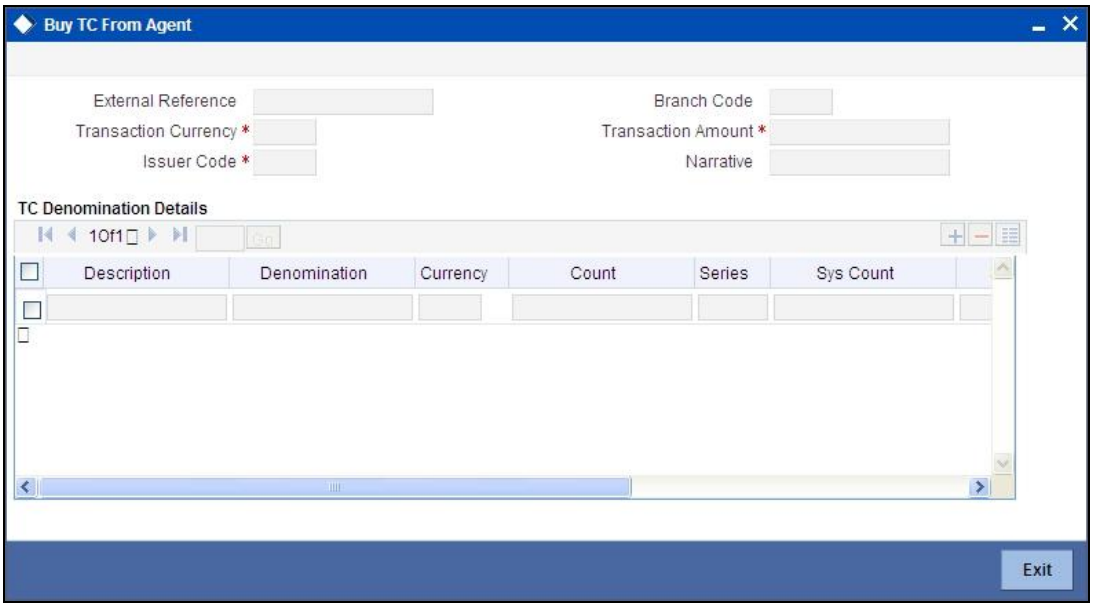
Specify the value for the required UDFs.

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

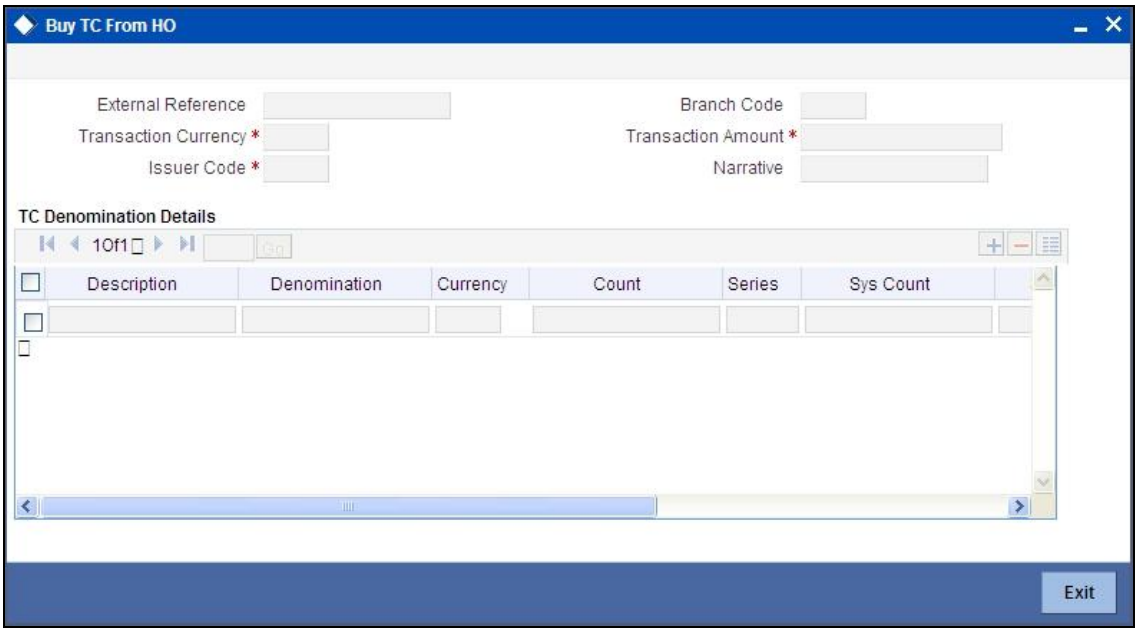
The system defaults the TC Amount. It is the product of the denomination and the count.

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

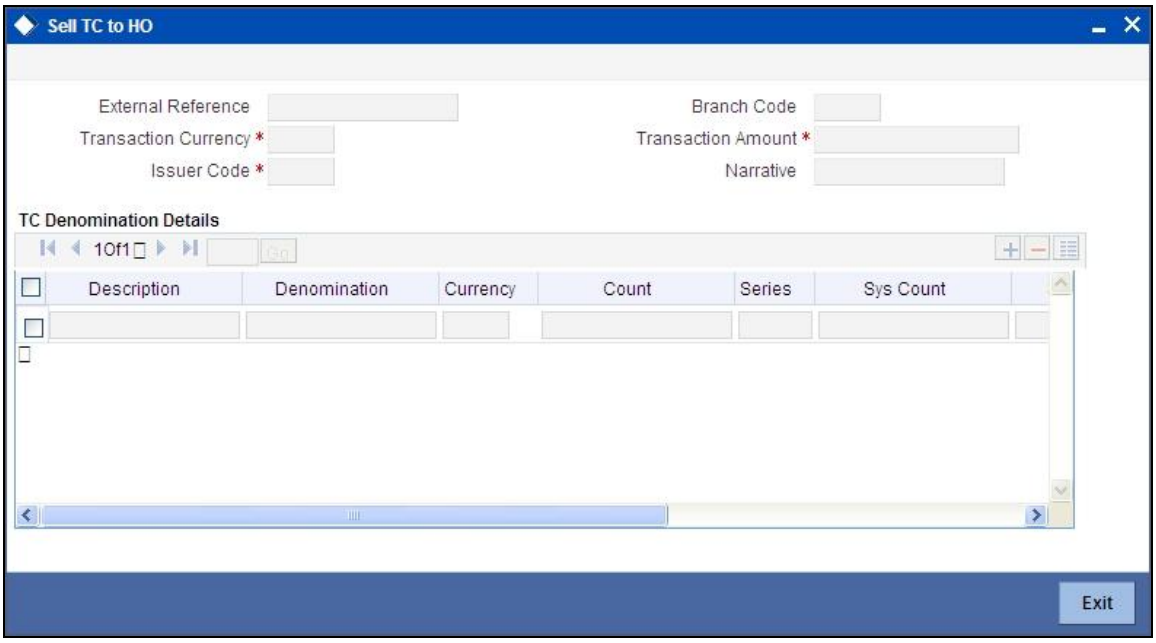
The system defaults the TC Amount. It is the product of the denomination and the count.

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

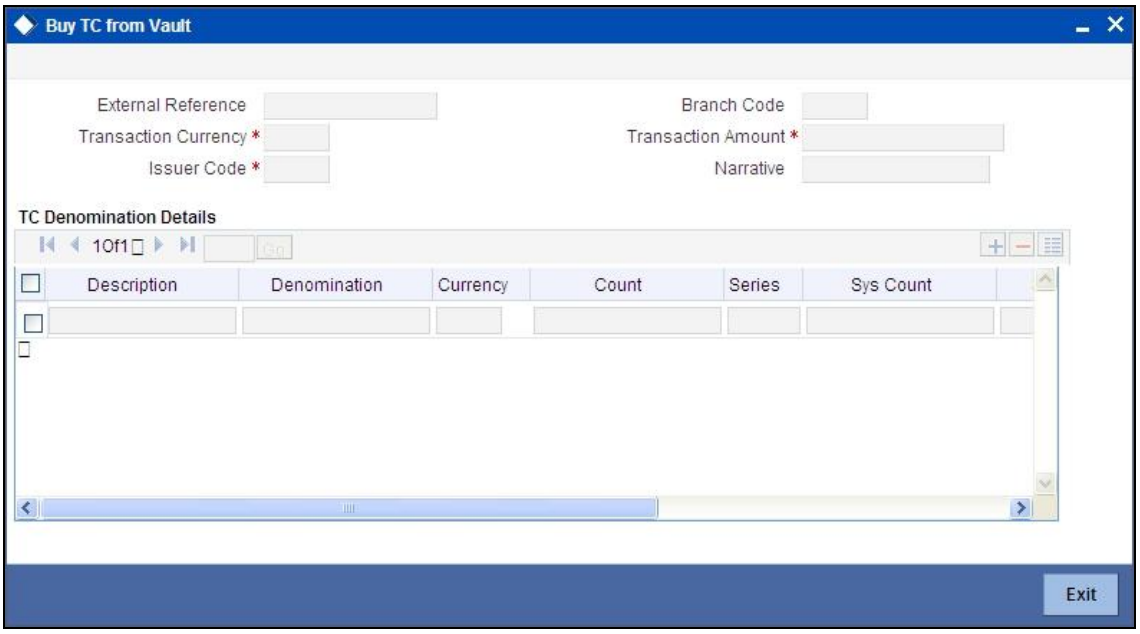
The system defaults the TC Amount. It is the product of the denomination and the count.

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

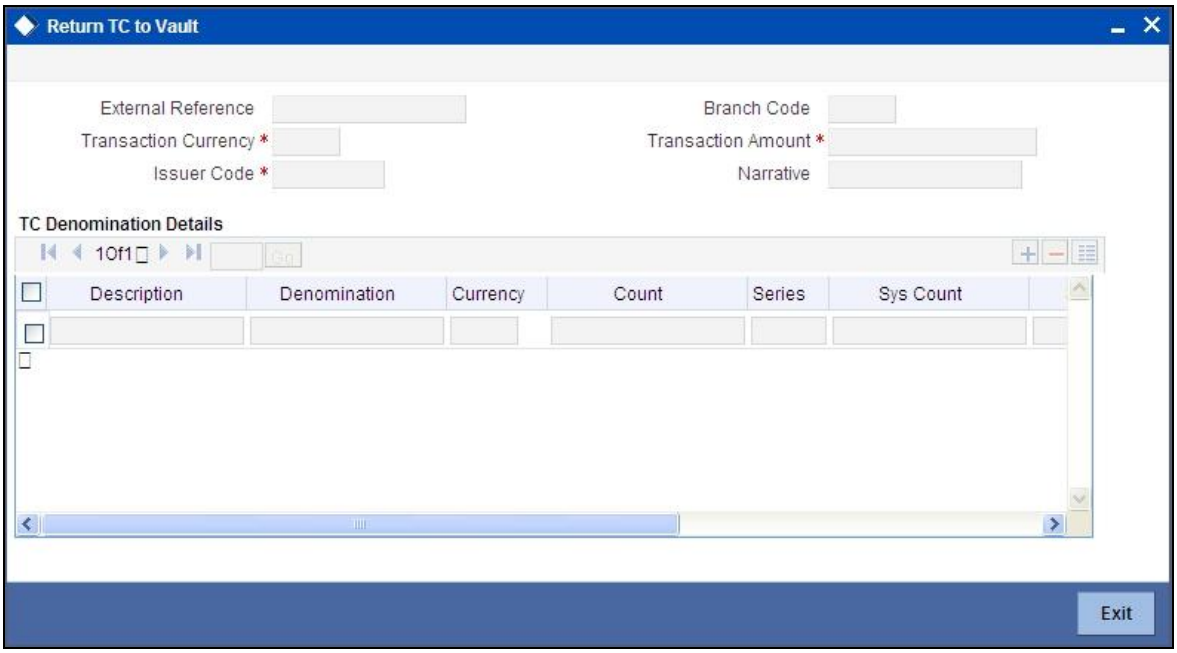
The system defaults the TC Amount. It is the product of the denomination and the count.

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

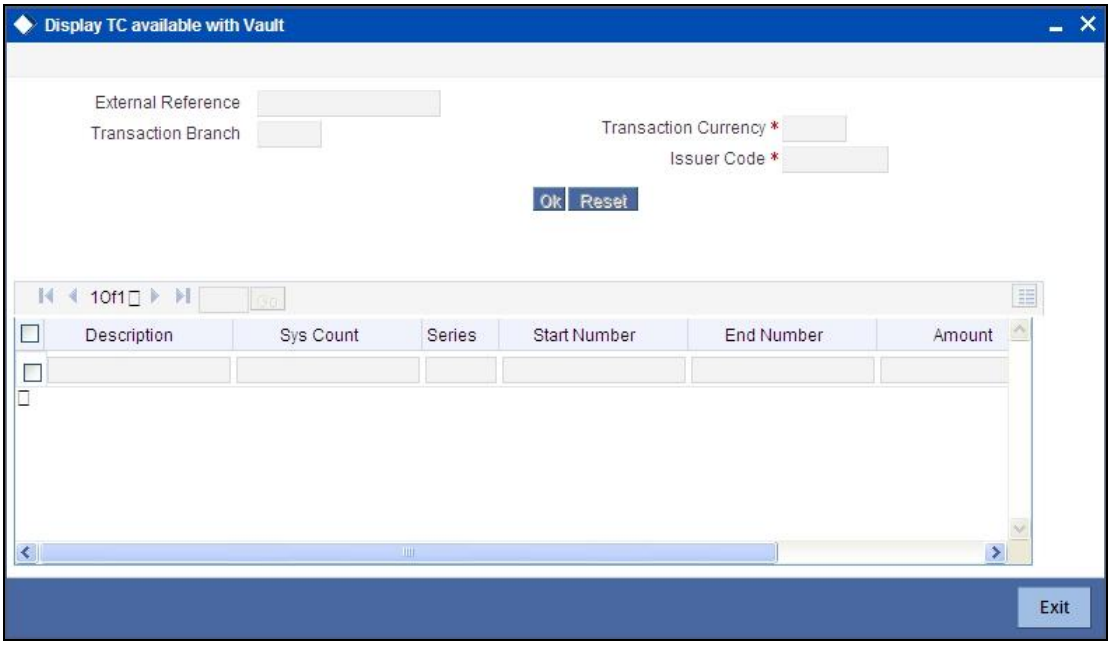
The system defaults the TC Amount. It is the product of the denomination and the count.

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.

12.12 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.

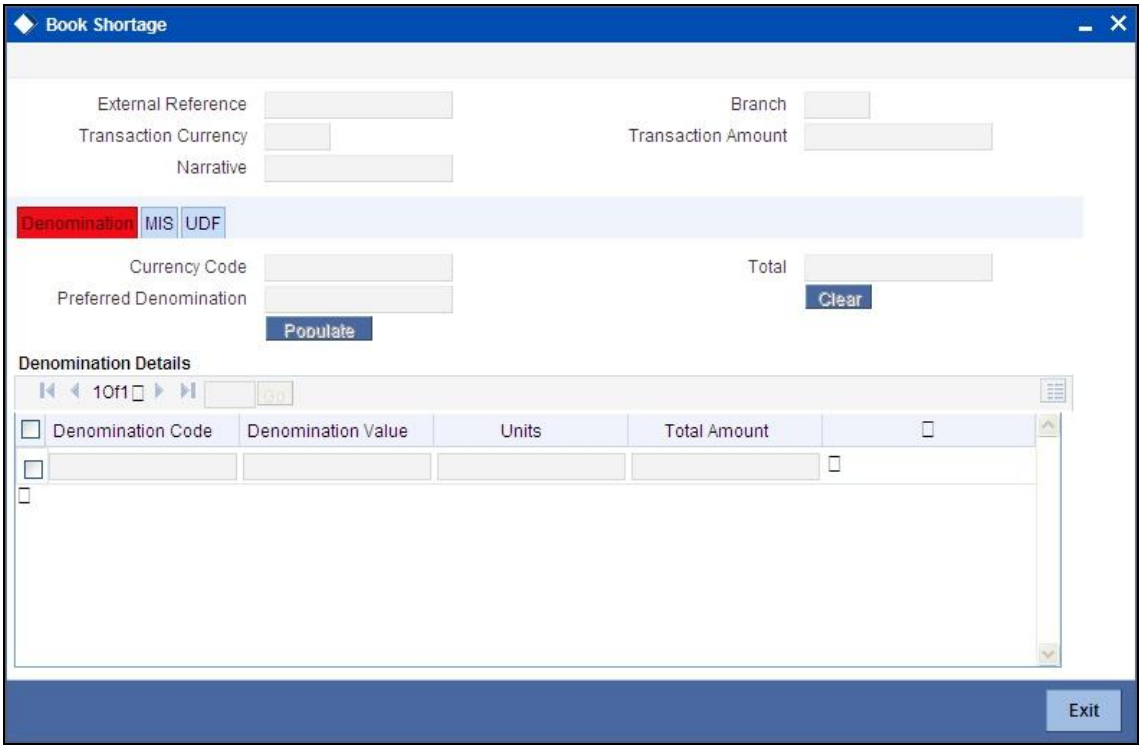
13. Balancing Operations

13.1 Introduction

This chapter details the various balancing operations that can be performed using this module.

13.2 Book Shortage

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:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

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

13.2.1 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

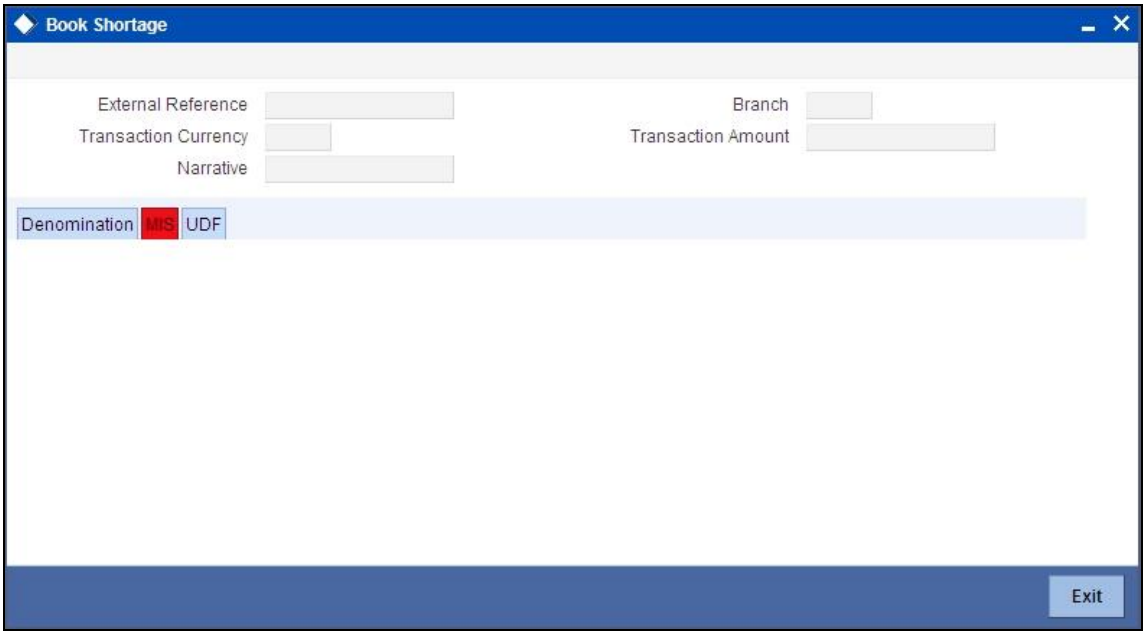
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

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’.

13.2.2 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

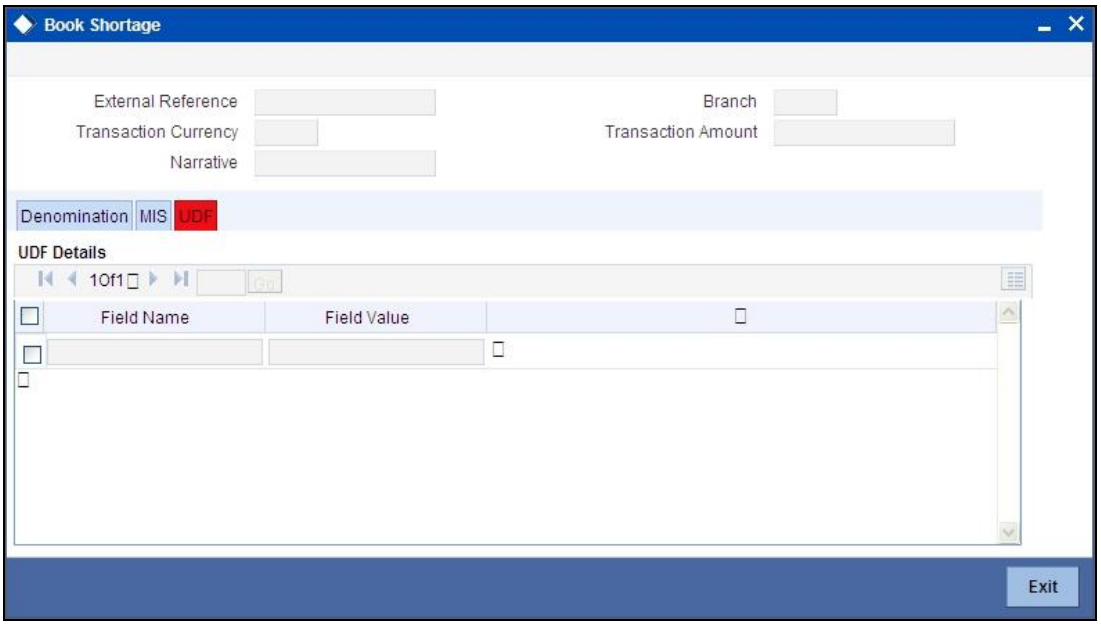
Specify the MIS code assigned to the industry to which your customer.

Contracts In Various Currencies

Specify the MIS code assigned to contracts in various currencies.

13.2.3 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

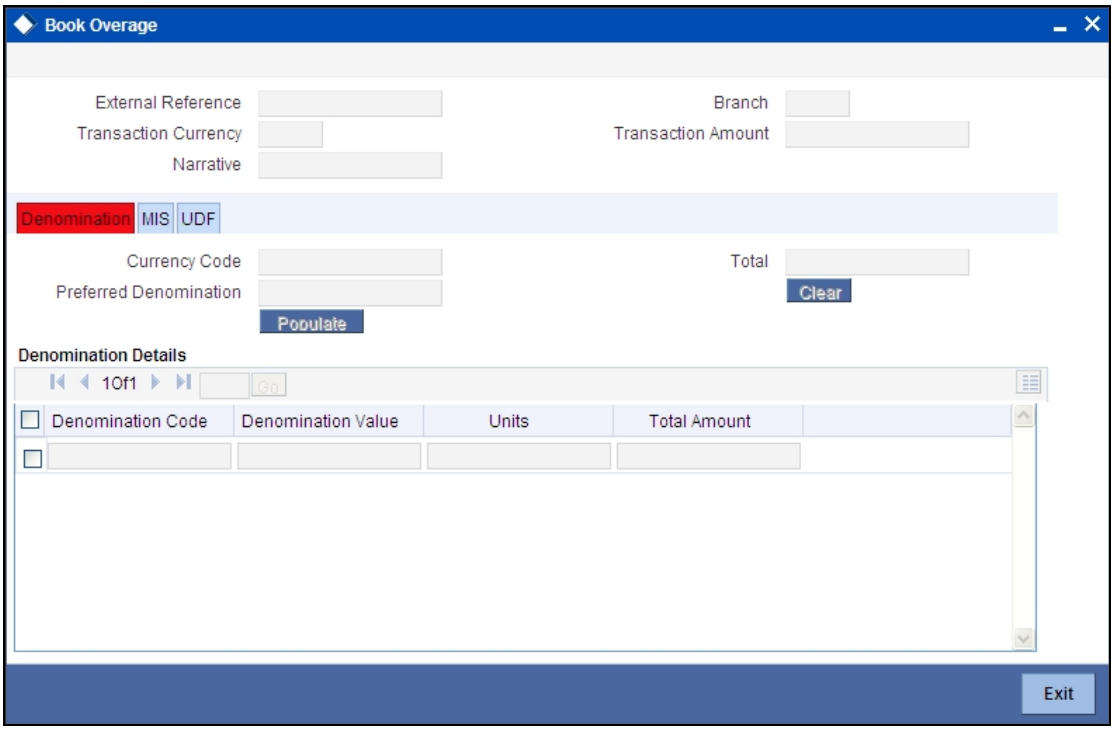
Specify the value for the required UDFs.

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.

13.3 Booking Overage

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:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be booked for overage.

Transaction Amount

Specify the total amount to be booked for overage.

Narrative

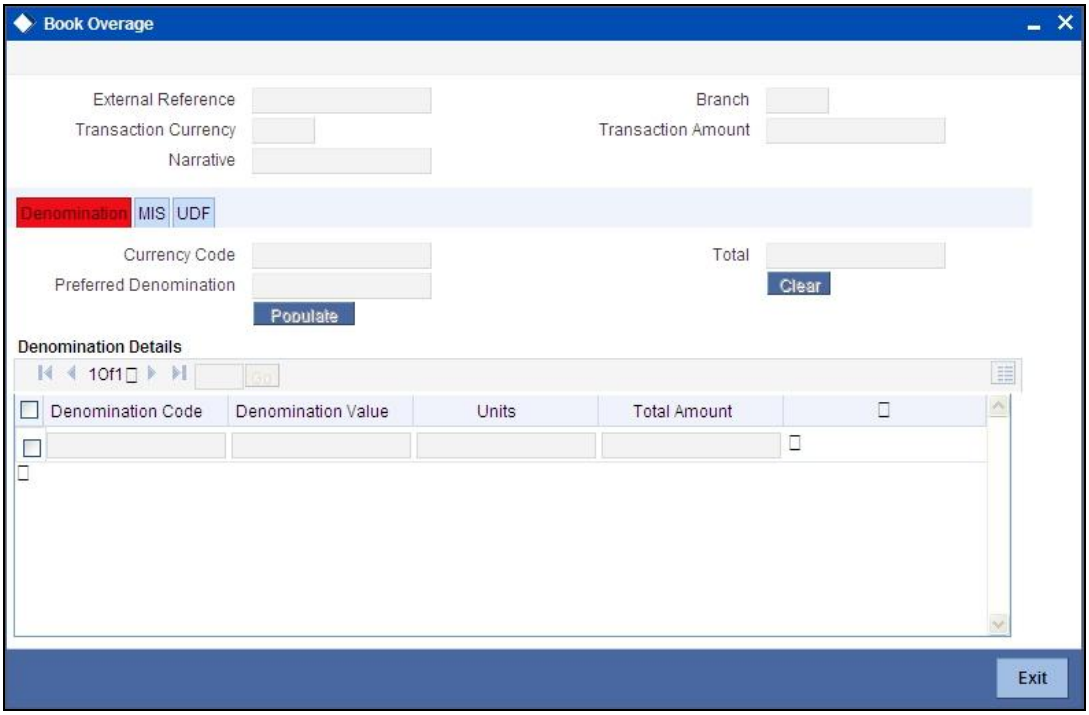
Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

13.3.1 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

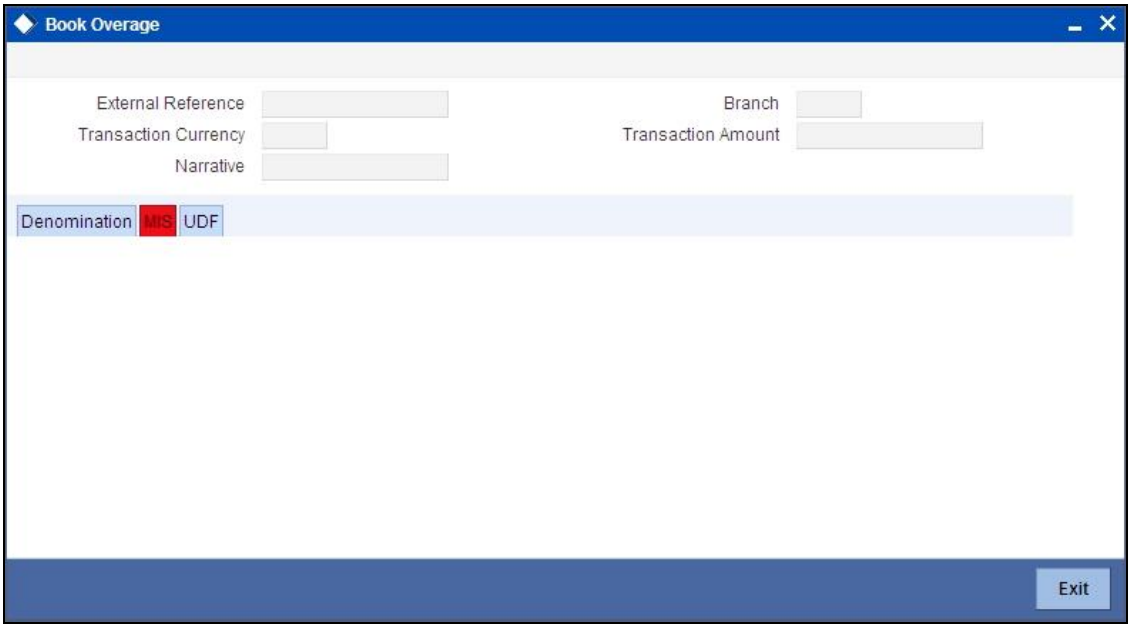
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

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’.

13.3.2 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

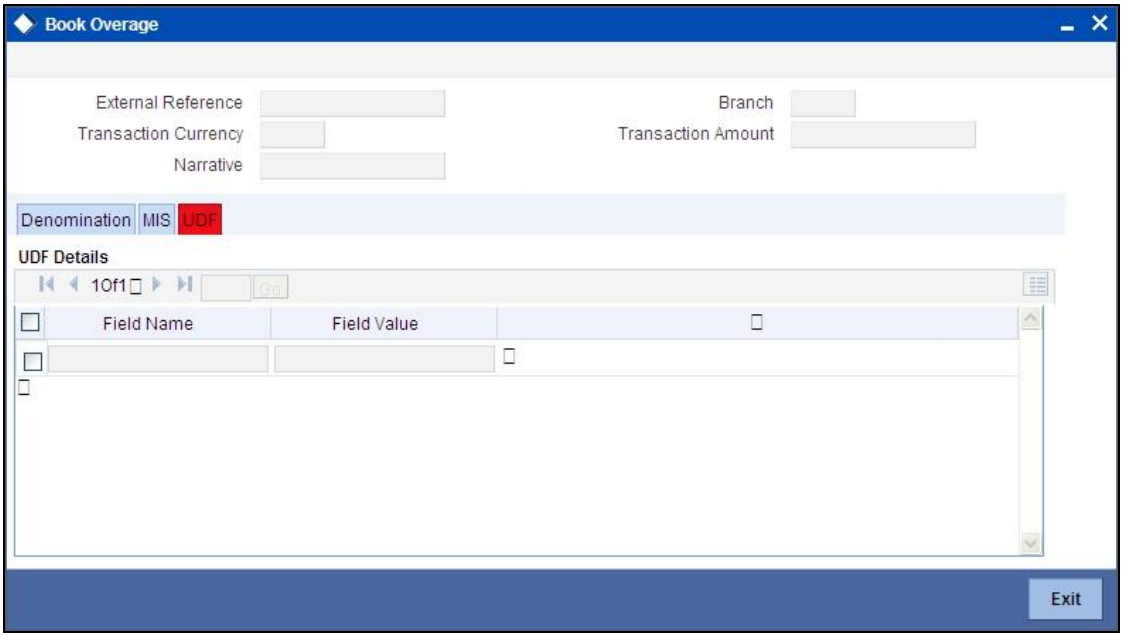
Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer belongs.

13.3.3 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

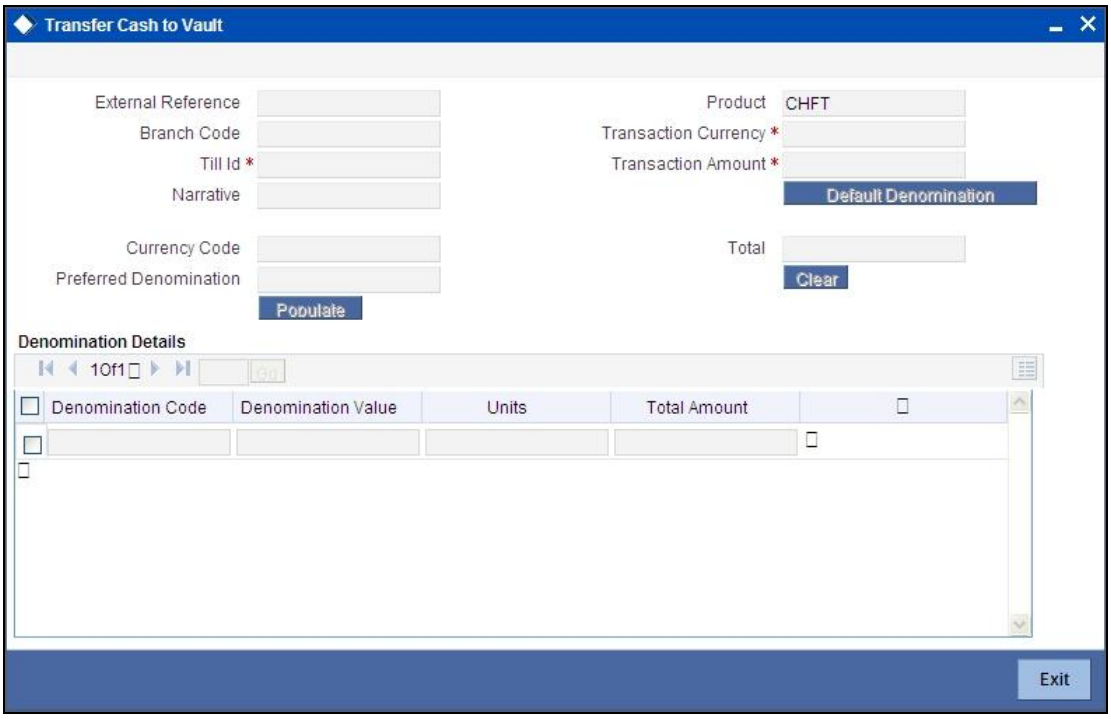
Specify the value for the required UDFs.

Click save icon to save the transaction. The 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.

13.4 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

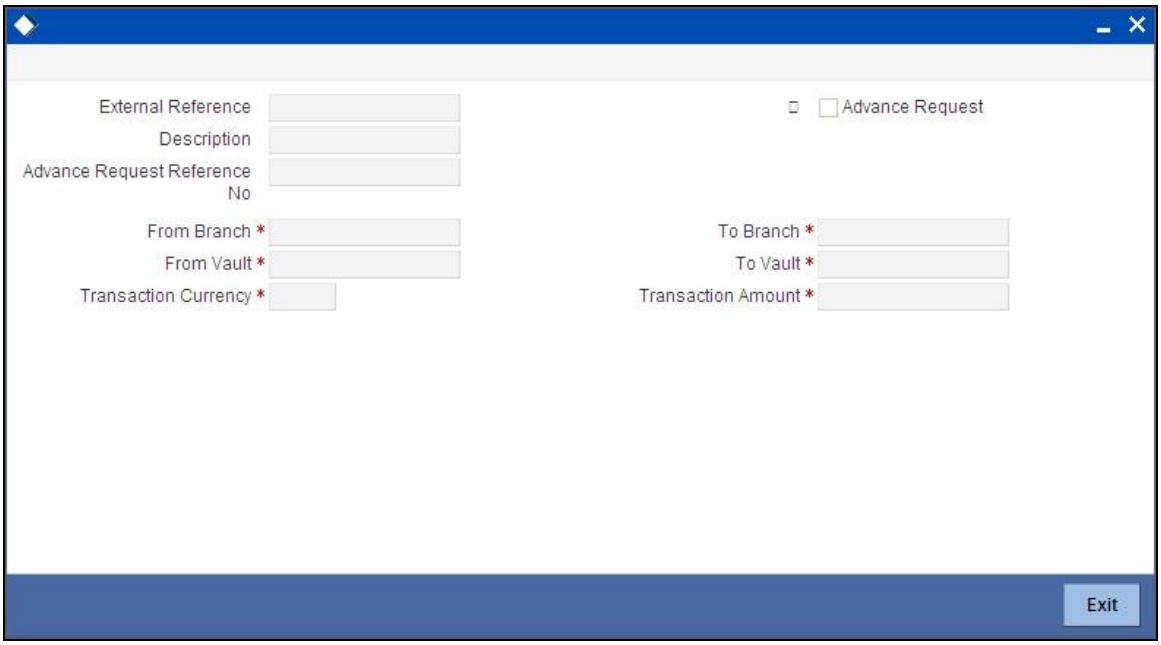
The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

The completed transaction can be viewed in the ‘Completed Transaction’ list. 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.

13.5 Interbranch Transactions

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. 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.

Advance Request Reference No

The system displays the advance request reference number.

From Branch

The system displays the current active branch office from where the cash will be sent.

To Branch

Specify the destination branch where the cash will be received.

From Vault

The system displays the vault based on the ‘To 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

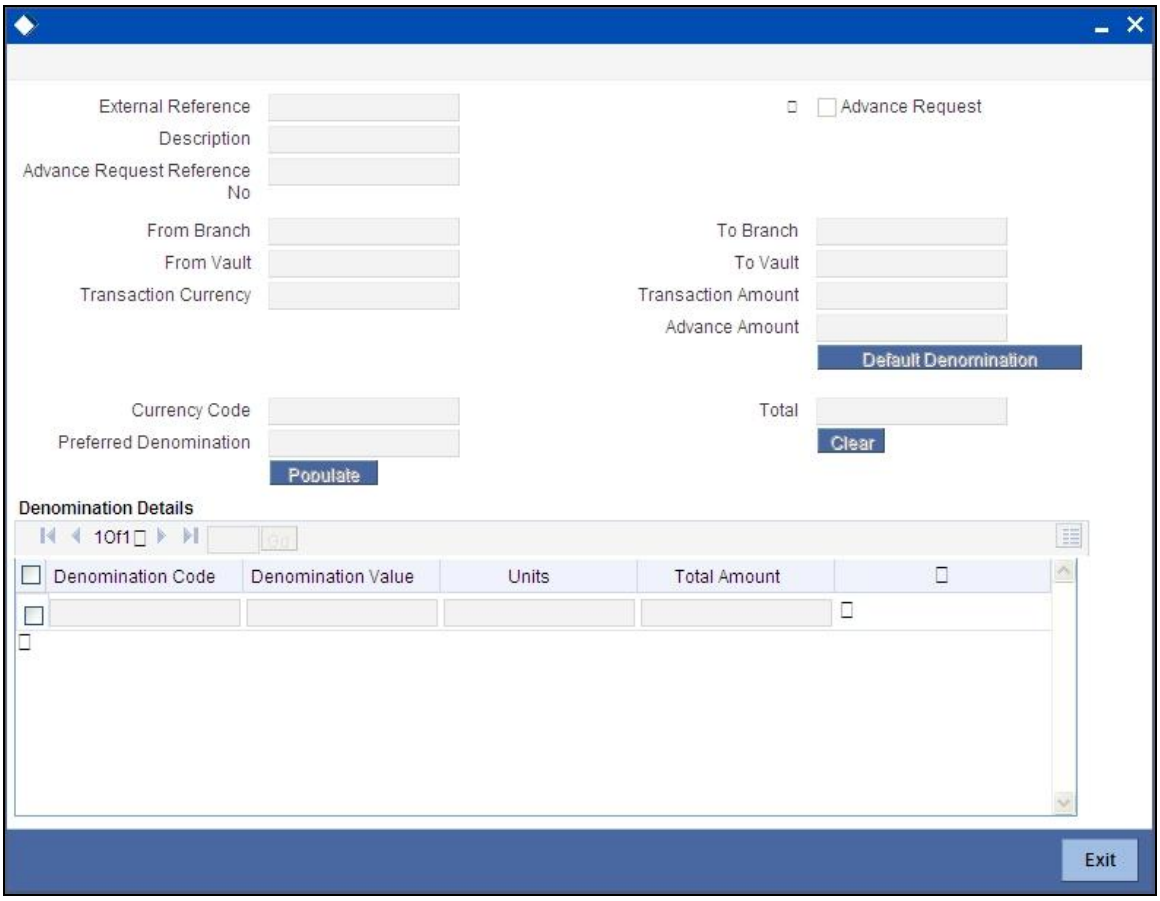
Check this box to allow the current branch to create an advance request to another branch for cash.

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 fbased on sender branch
- No accounting entries or updates will be available for this transaction

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. The following screen will be displayed:



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.

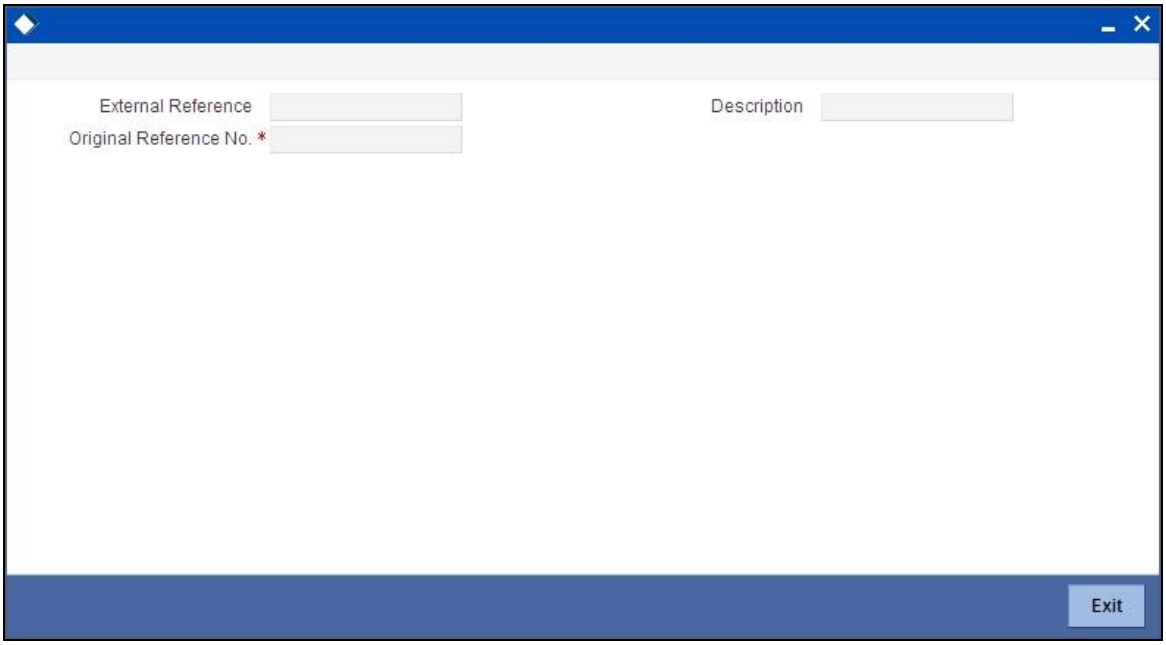
Total Amount

The system displays the total amount.

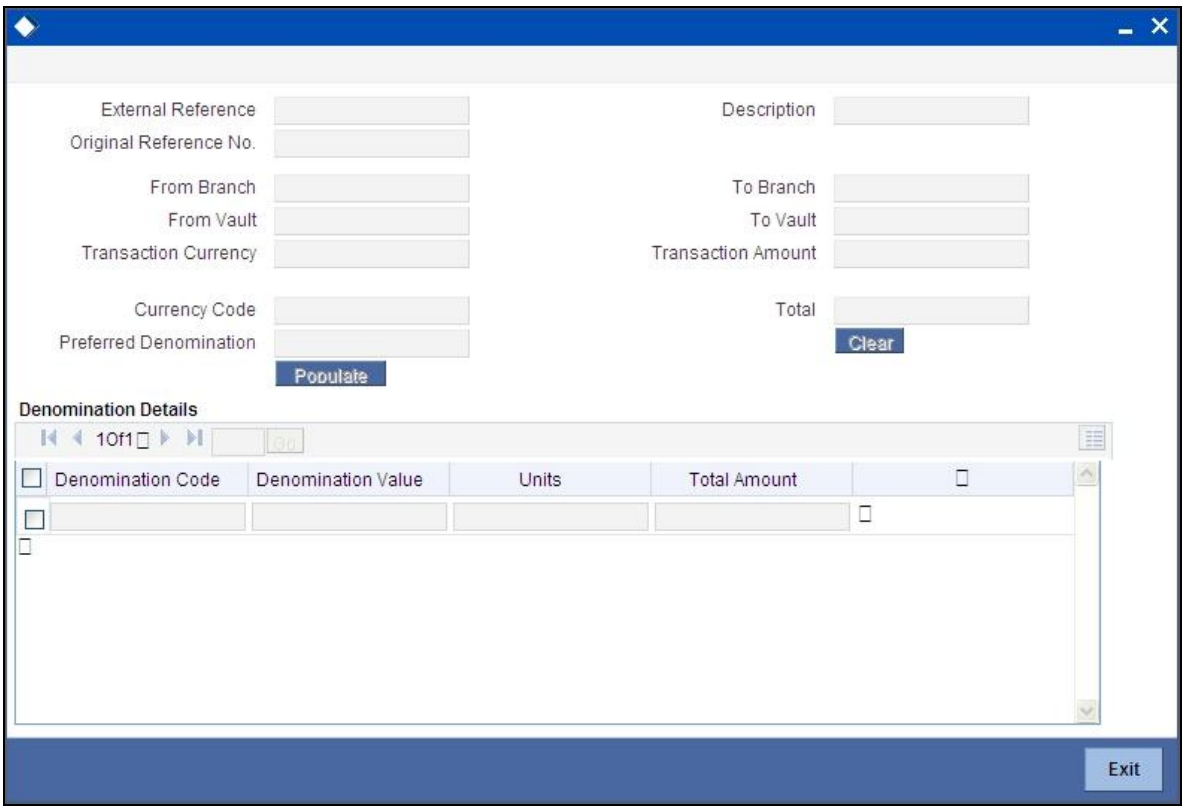
The system validates whether the vault has sufficient cash balance. The system also checks whether the operation with sending cash is allowed for the receiving branch. For such transactions, you cannot change the transit account information. On saving the transaction, necessary accounting entries will 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.

13.6 Liquidating Interbranch 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.



Input stage



The system displays the following:

External Reference

The system displays the external reference number.

Original reference no

The system displays the original reference number.

From Branch

The system displays the current active branch office from where the cash will be sent.

To Branch

Specify the destination branch where the cash will be received.

From Vault

The system displays the vault based on the 'To 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.

Denomination 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.

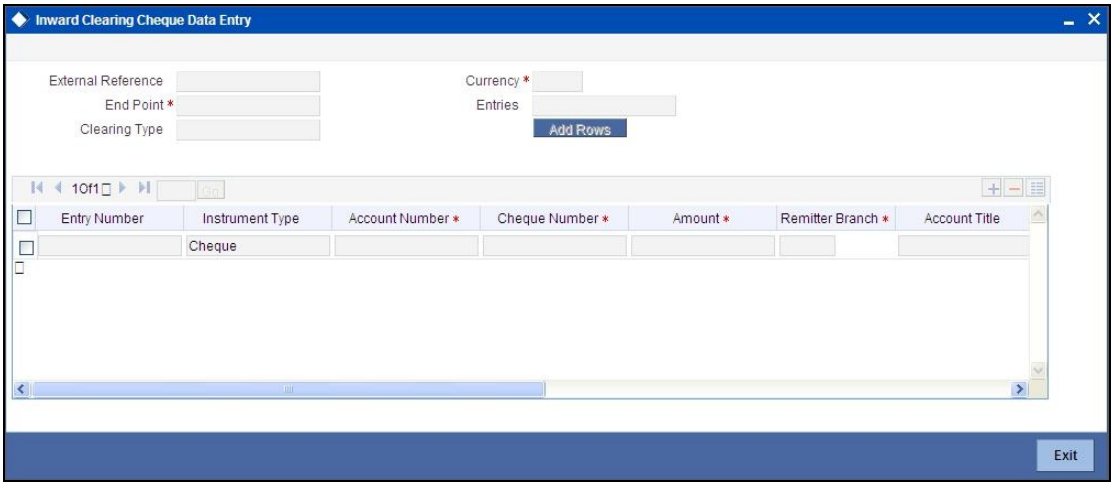
14. Batches

14.1 Introduction

This chapter details the various batch operations that are done in this module.

14.2 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 cheque entry number is displayed here.

Instrument Type

The system displays the default value ‘cheque’ for instrument type.

Account Number

Select the account number from the option list available.

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.

Payee

Specify the details of the payee.

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

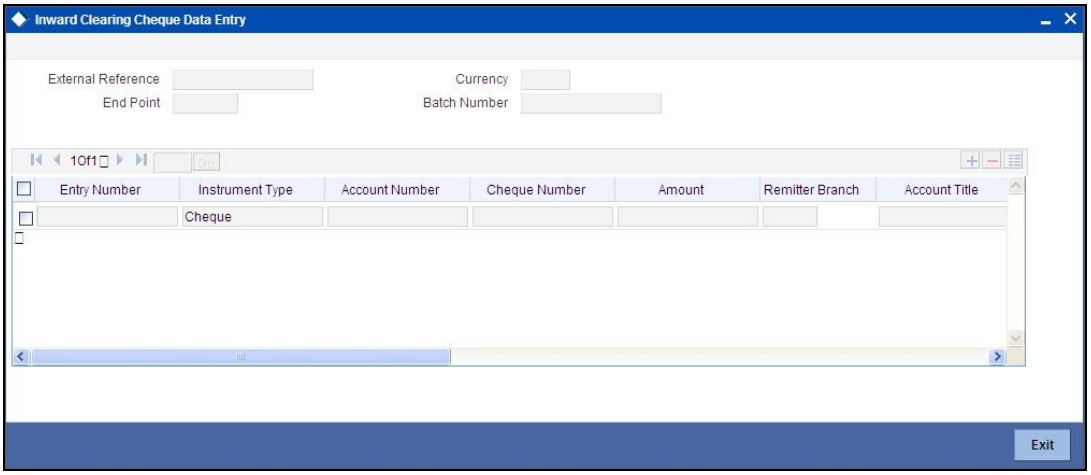
Specify the instrument issue date. You can click on the adjoining calendar icon and select the appropriate date.

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.

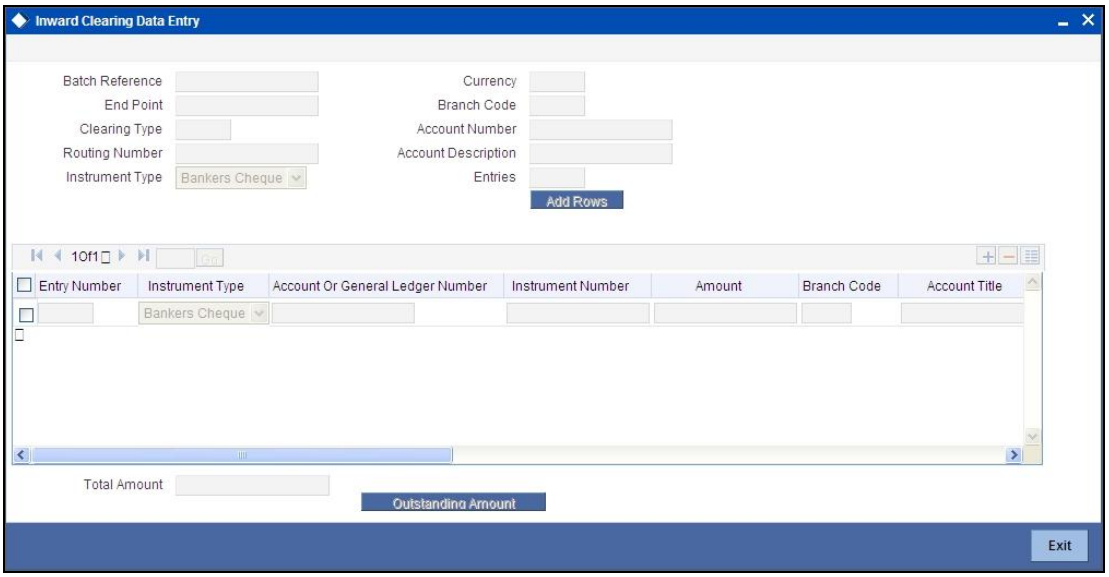


Click save icon to save the transaction. The system displays the following message.

Transaction Completed Successfully.

14.3 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.

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 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:

- 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

Enter remarks about the transaction.

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

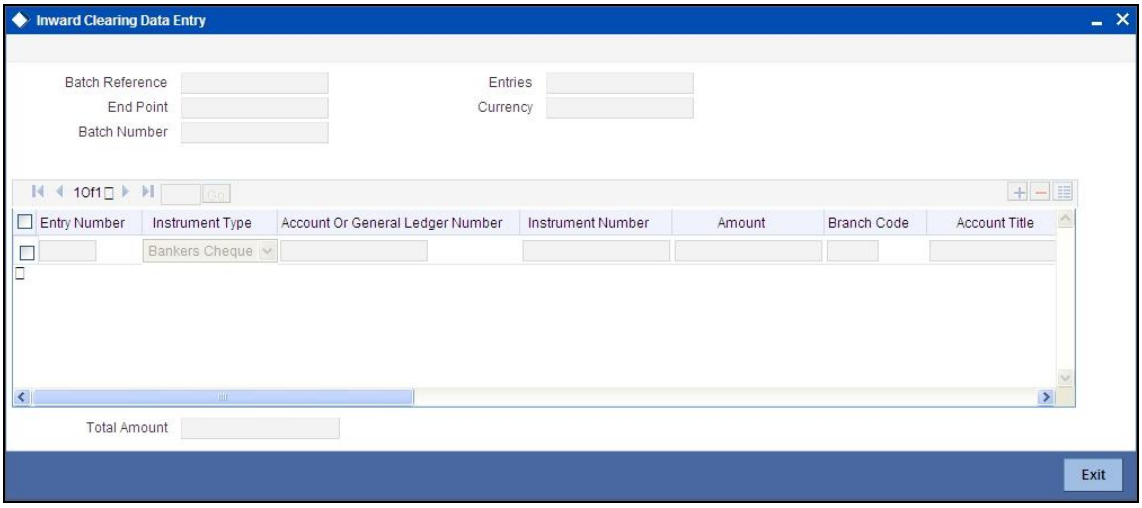
Enter remarks about the transaction.

Total Amount

On clicking 'Outstanding Amount' button, the system displays the total amount of the transaction

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 following message is displayed.

Transaction Completed Successfully

If the system date is greater than the expiry date, then the system updates Clearing Log table with the following error:

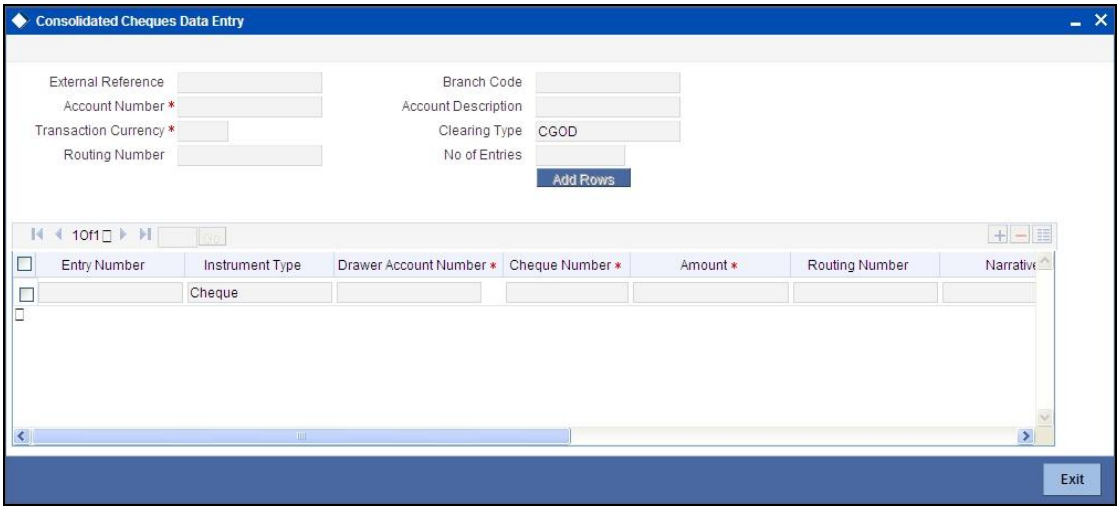
Instrument Validity has expired and needs Revalidation.

You can process inward clearing after re-validating the instrument using 'Clearing Repair' screen.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

14.4 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.

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

Enter Remarks about the cheque clearing transaction.

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

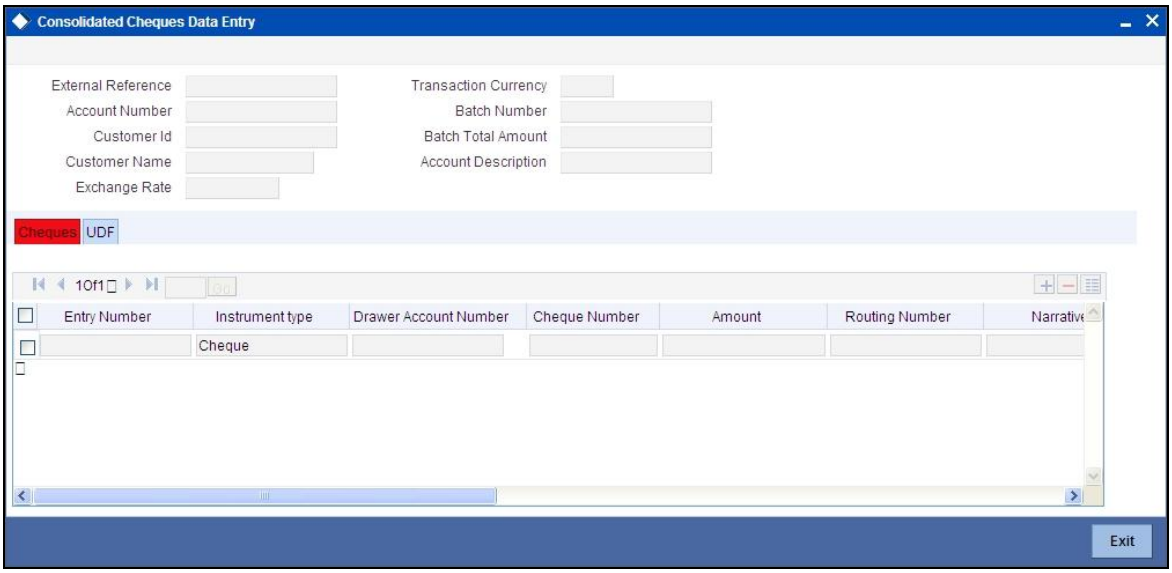
Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

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 following message is displayed.

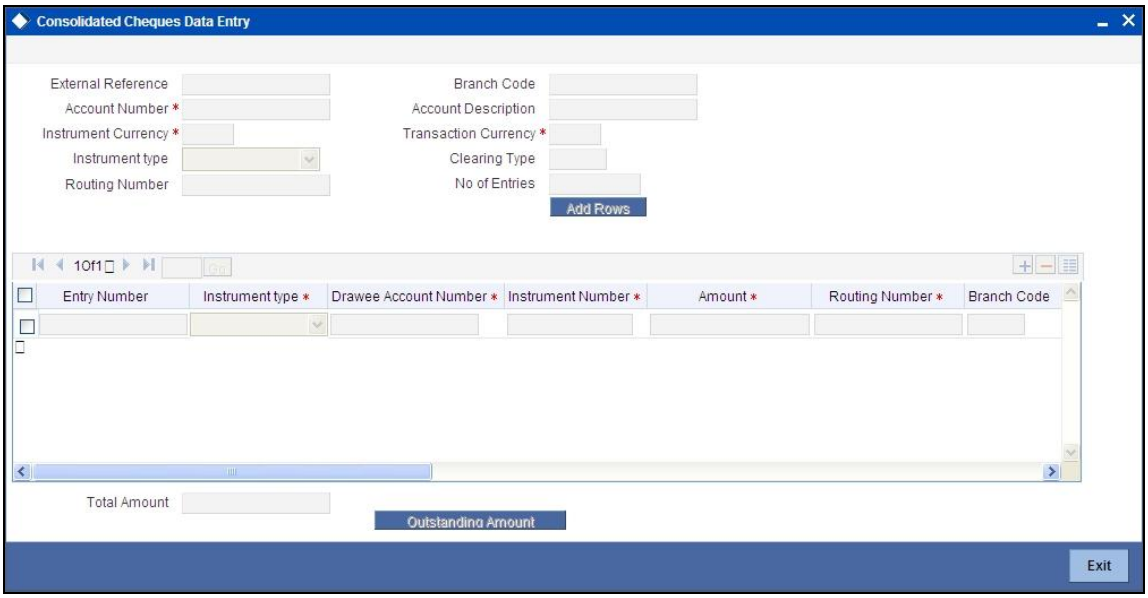
Transaction Completed Successfully

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.

14.5 Clearing Outward Data Entry

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.

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.

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

Enter Remarks about the outward clearing transaction.

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

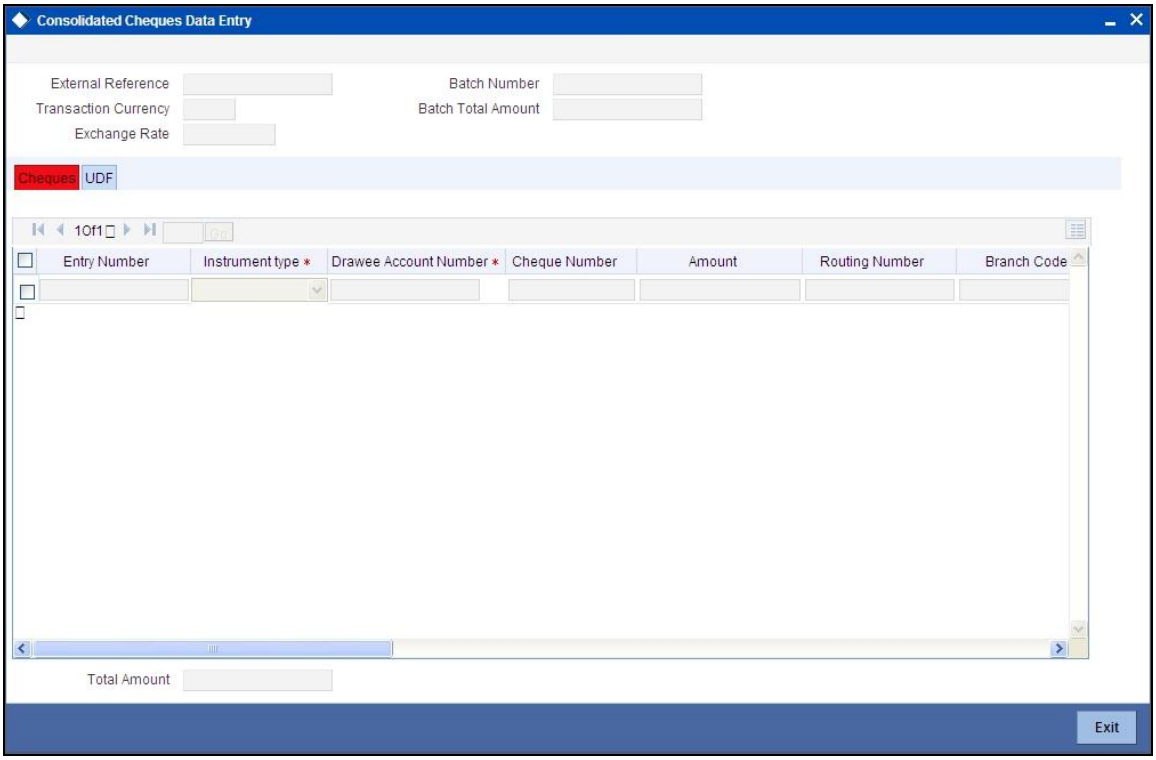
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Enrichment stage

In this stage you cannot modify any data.



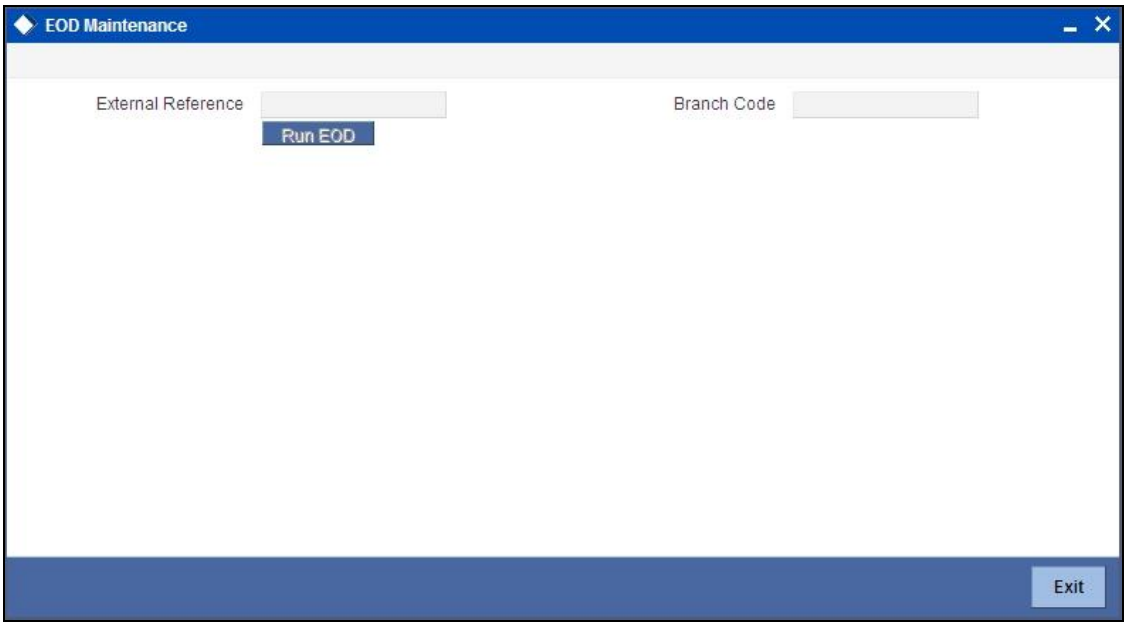
Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

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.

14.6 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.

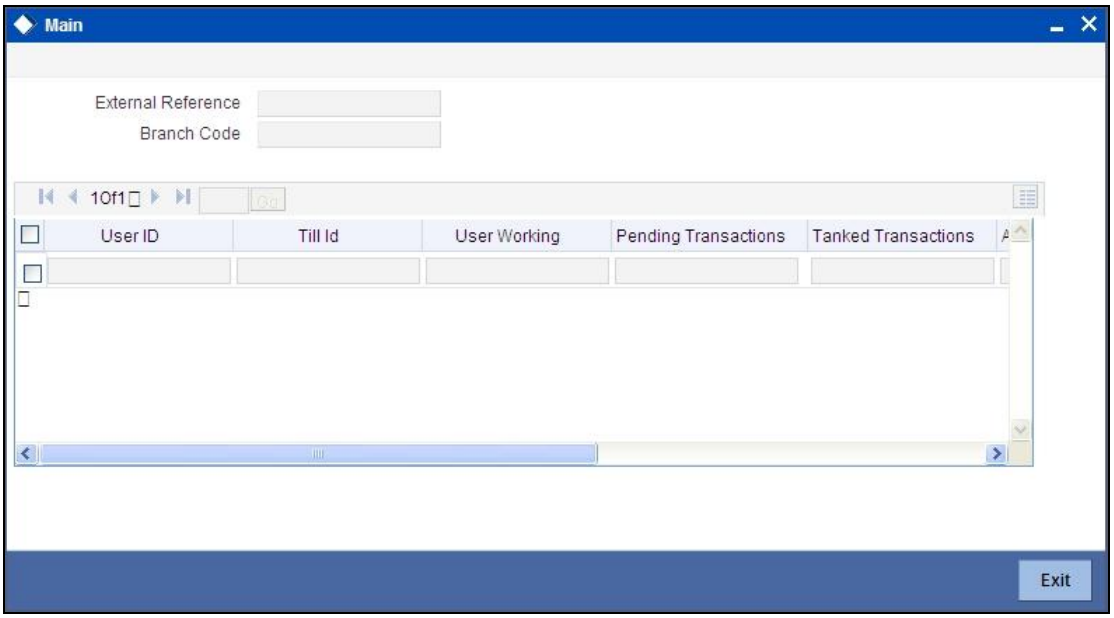
The following validations are done before running EOD:

- 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.

14.7 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

15. Reports

15.1 Introduction

The following are the reports that you can generate in Savings module:

- Savings Insignificant Balance Accounts report
- Blocked Accounts report
- CASA Balance Listing Report
- Saving Accounts Opened Today report
- Savings Accounts Closed Today report
- Flat File - Cheque Book Requested report
- Savings Large Balance Movements report
- Accounts Dormant Next Month report
- Savings Account Dormant Today report
- Re-validated Instruments Report
- Reissued Instrument Report
- Duplicate Instrument Issued Report
- Savings Overline/TOD Report
- Daily Overline/TOD Txn Report
- Large Debit Balance Report
- Intra Bank Transfer Report

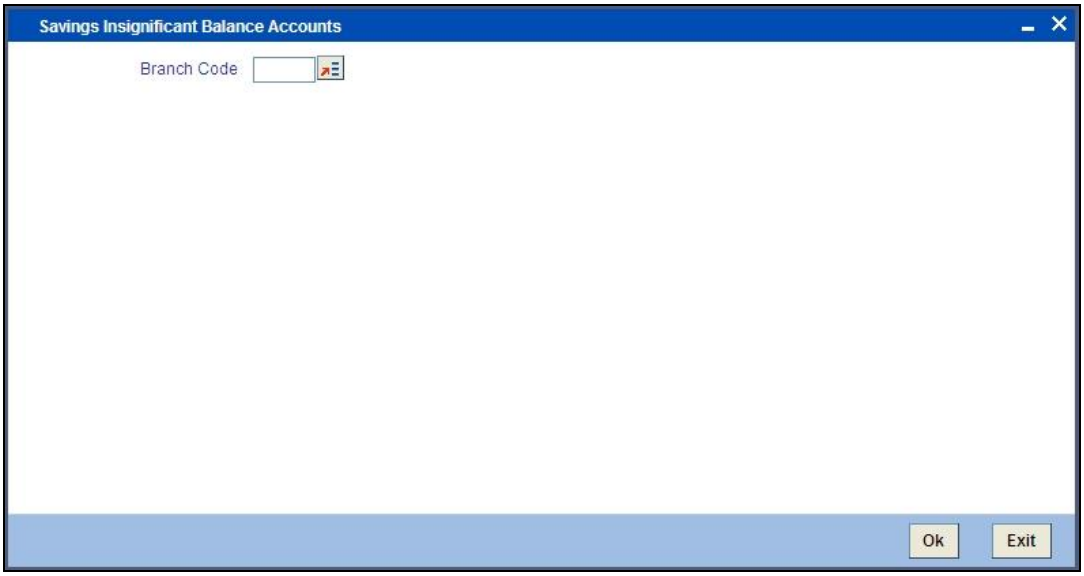
To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

15.2 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.

15.2.1 Contents of the Report

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

Header

The Header carries the Branch, Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

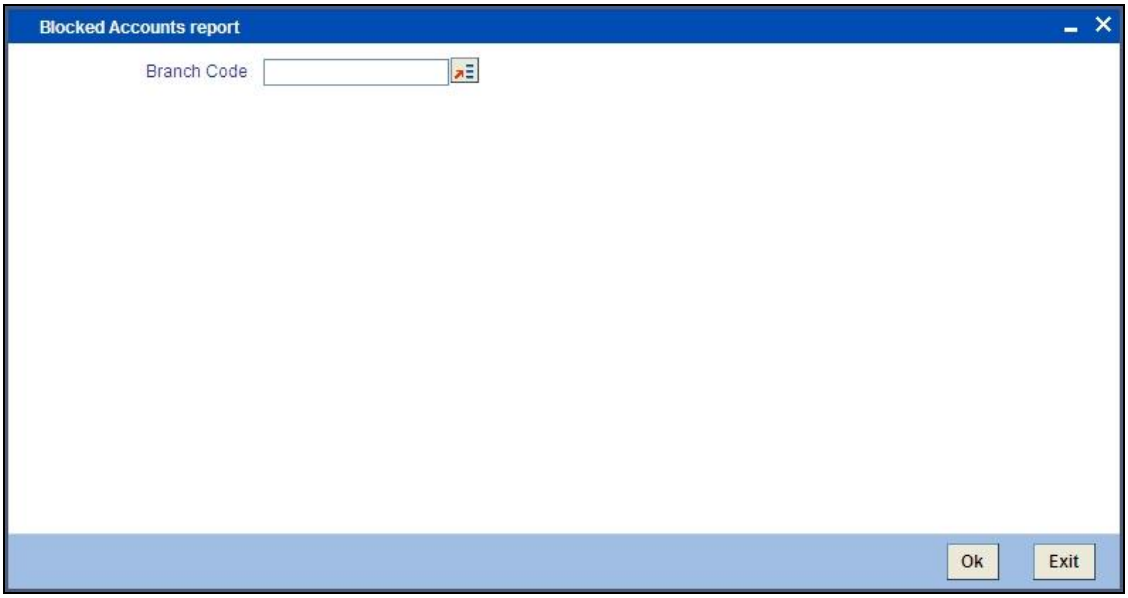
Account Class	**This indicates the account class**
Account Number	This indicates the account number
Currency Name	This indicates the currency
Last Credit Details	This indicates the Credit Details
Last Debit Details	This indicates the Debit Details
Account Balance	This indicates the balance amount in the account

15.3 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.

15.3.1 Contents of the Report

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

Header

The Header carries the Branch, Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

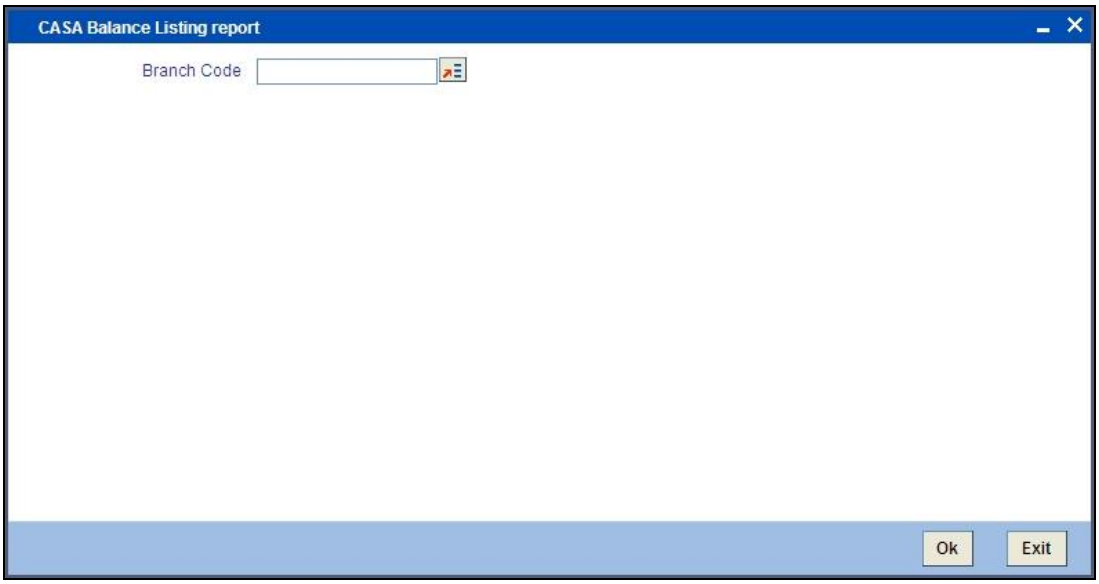
Account Number	This indicates the account number
Customer ID	This indicates the customer ID

Account Number	This indicates the account number
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

15.4 CASA 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.

15.4.1 Contents of the Report

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

Header

The Header carries the Bank name, Branch, Run Date, User ID and the Period for which the report is generated.

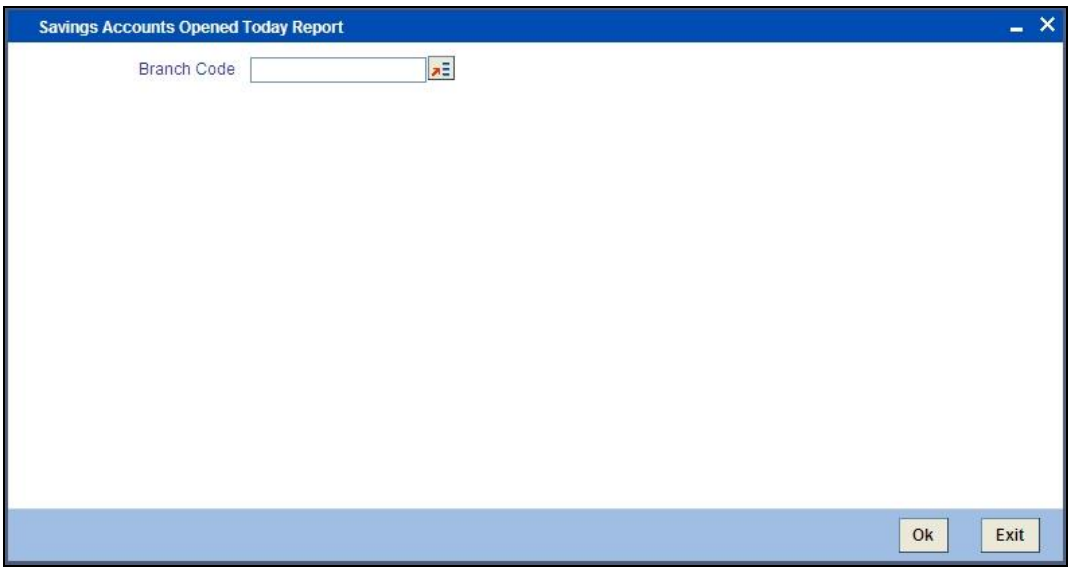
Body of the report

The generated report will have the following information:

Account Number	This indicates the account 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
Balance Amount	This indicates the Balance Amount
Available Balance	This indicates the Balance Available
Uncleared Amount	This indicates the Uncleared Amount
Hold Amount	This indicates the Hold Amount
Accrued Interest	This indicates the Accrued Interest
Accrued Till	This indicates the Accrued Till
Last Interest	This indicates the Last Interest

15.5 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.



15.5.1 Contents of the Report

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

Header

The Header carries the Branch, Date and User ID for which the report is generated.

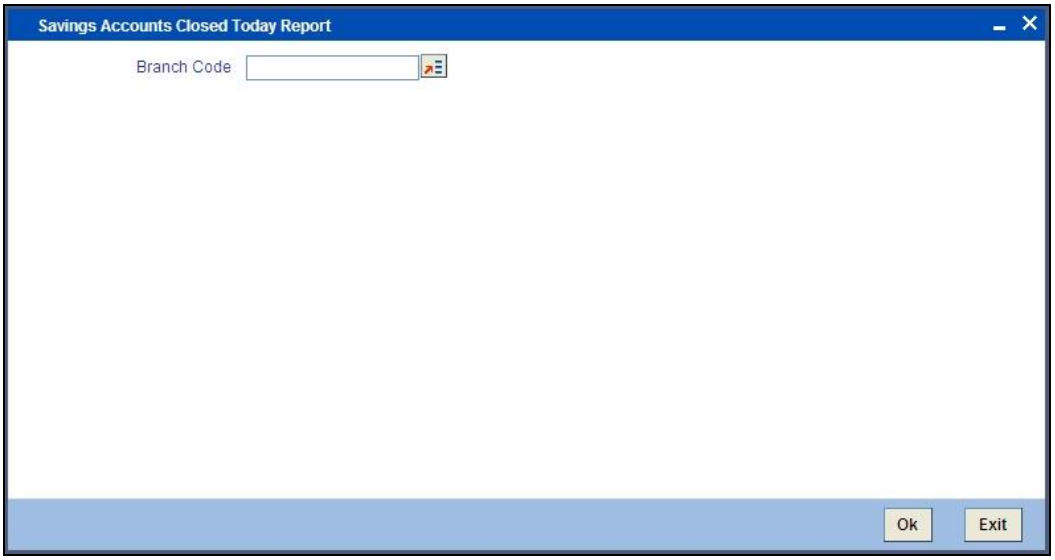
Body of the report

The generated report will have the following information:

Account Number	This indicates the account number
Customer Number	This indicates the Customer Number
Customer Name	This indicates the name of the customer
Acy Opening Bal	This indicates the Opening Balance in Account currency
Teller	This indicates the Teller id
Supervisor	This indicates the Supervisor name

15.6 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



15.6.1 Contents of the Report

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

Header

The Header carries the Bank name, Branch, Run Date, User ID and the Period for which the report is generated.

Body of the report

The generated report will have the following information:

Account No	**This indicates the account number of the customer**
Customer Name	This indicates the name of the customer
Closing Bal	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

15.7 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.

15.7.1 Contents of the Report

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

Header

The Header carries the Bank name, Branch, Date, User ID and the Module for which the report is generated.

Body of the report

The generated report will have the following information:

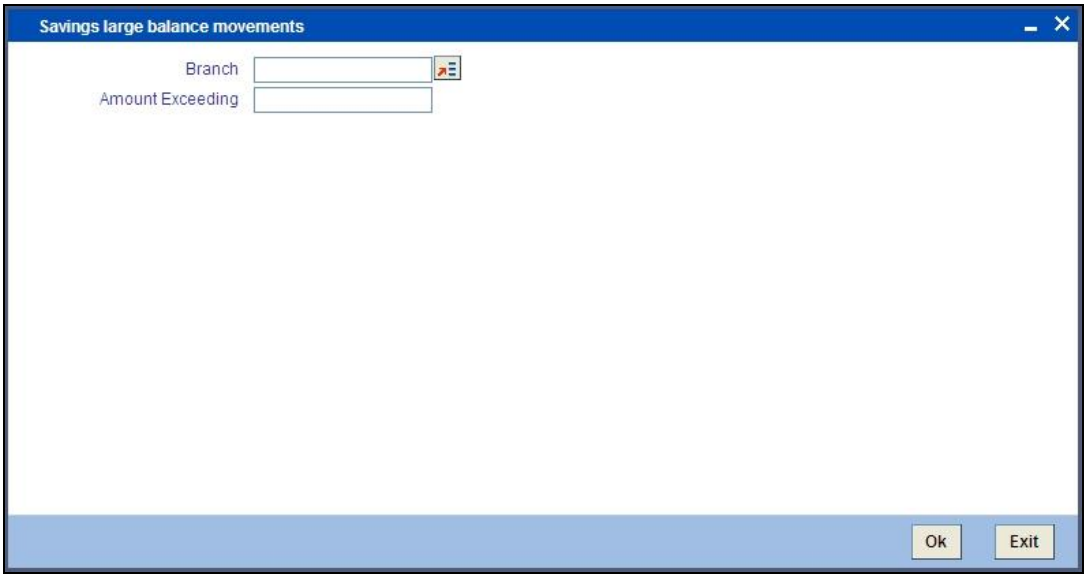
Account Number	**This indicates the account number of the customer**
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number

Account Number	**This indicates the account number of the customer**
No. of Cheques	This indicates the number of cheques

15.8 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.



15.8.1 Contents of the Report

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

Header

The Header carries the Bank name, Branch, Run Date, and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

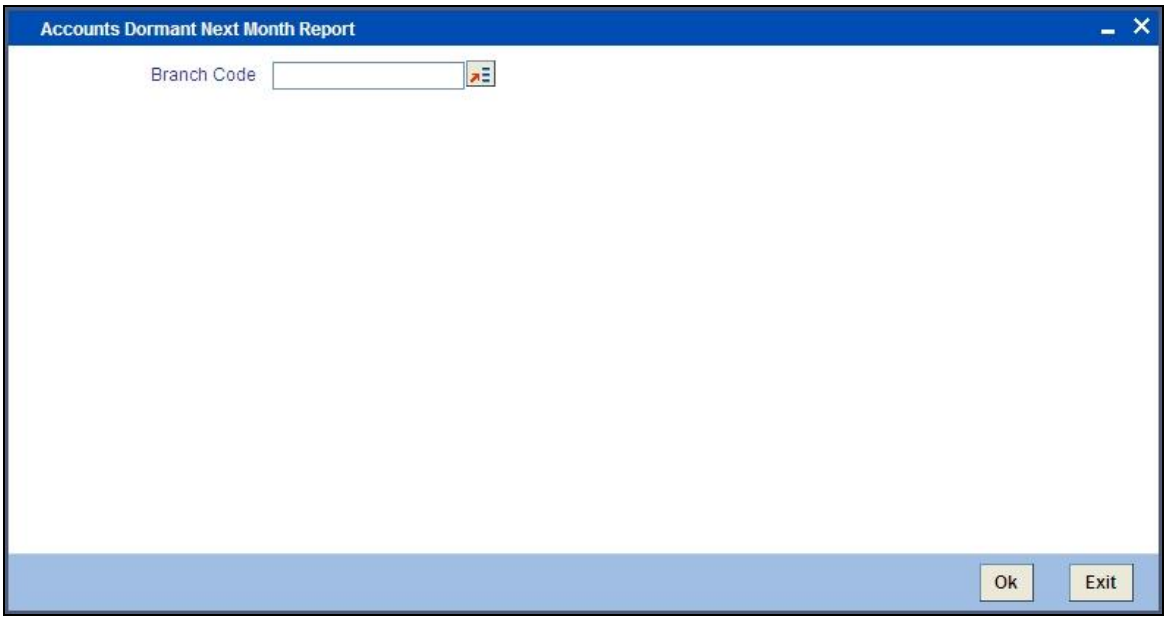
Account Number	**This indicates the account number of the customer**
Officer ID	This indicates the id of the Officer

Account Number	**This indicates the account number of the customer**
DR/CR	This indicates whether the transaction is a debit or a credit
Balance Movement	This indicates the Balance Movement in CASA
Available Balance	Balance Available

15.9 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.



15.9.1 Contents of the Report

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

Header

The Header carries the Bank name, Branch, Run Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	**This indicates the Account Number**

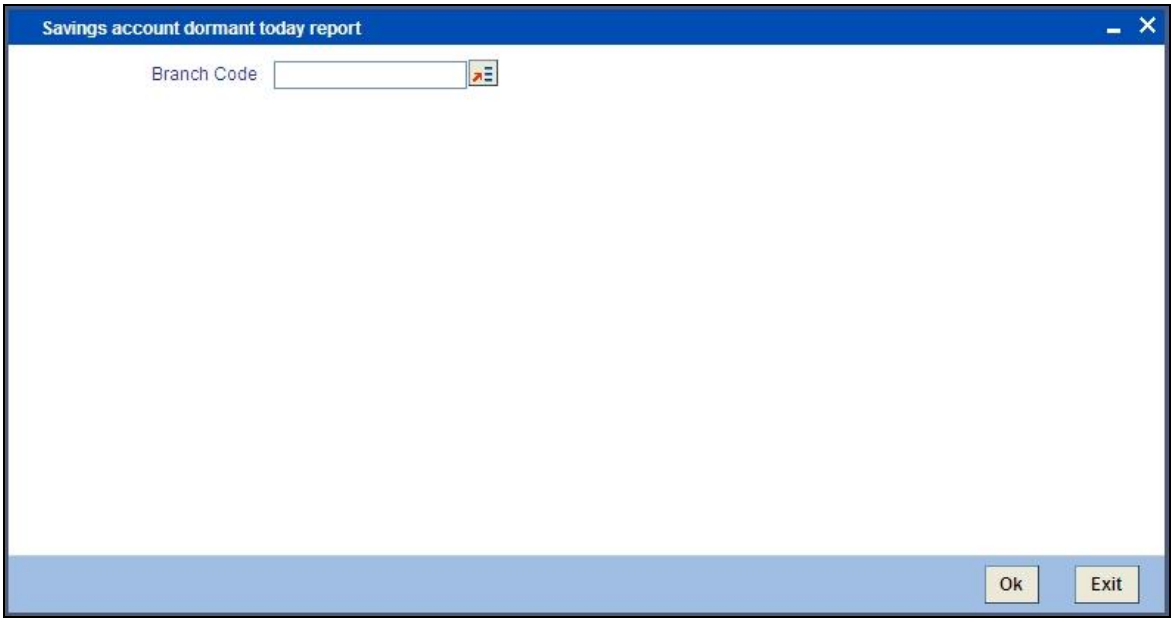
Account Number	This indicates the Account Number
Customer ID	This indicates the id of the Customer
Account Title	This indicates the title of the customer account
Date of Transaction	This indicates the date on which the transaction was carried out
Book Balance	This indicates the Book Balance

15.10 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.



15.10.1 Contents of the Report

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

Header

The Header carries the Bank name, Branch, Run Date and Operator ID for which the report is generated.

Body of the report

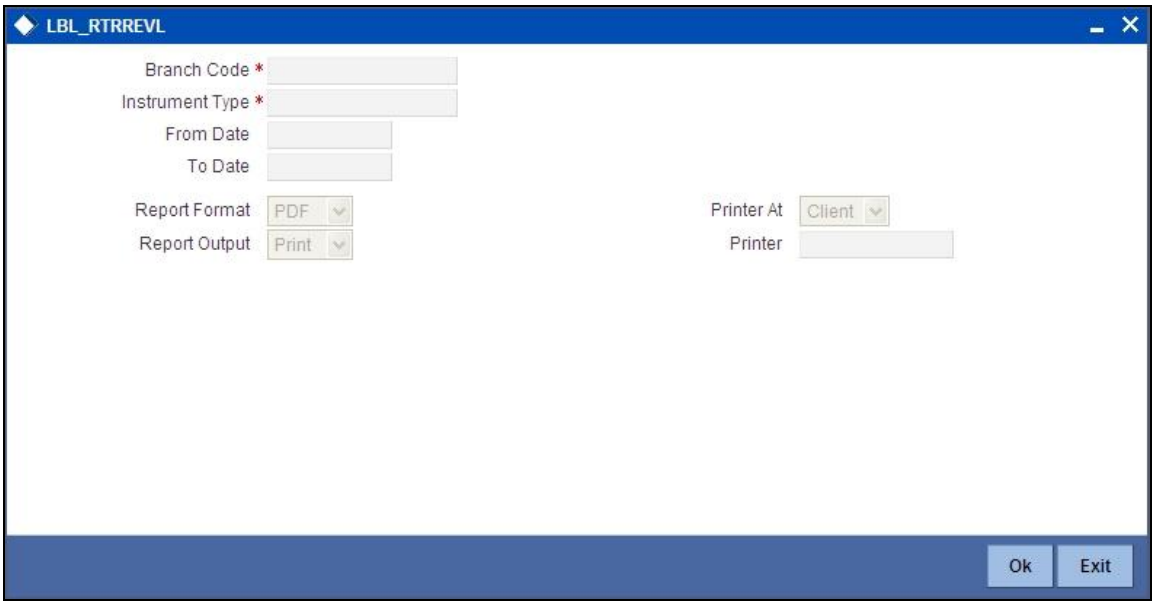
The generated report will have the following information:

Account Number	This indicates the Customer Account Number
Account Name	This indicates the Customer Account Name
Date of Transaction	This indicates the last date on which there was a transaction in the account.
Current Balance	This indicates the current balance in the customer account.

15.11 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:

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.

Also, following details will be displayed in an editable mode:

- Branch Code
- Report Format
- Report Output
- Printer At

Depending on the details provided in the above screen, system generates the report when you click 'Ok' button.

15.11.1 Contents of the Report

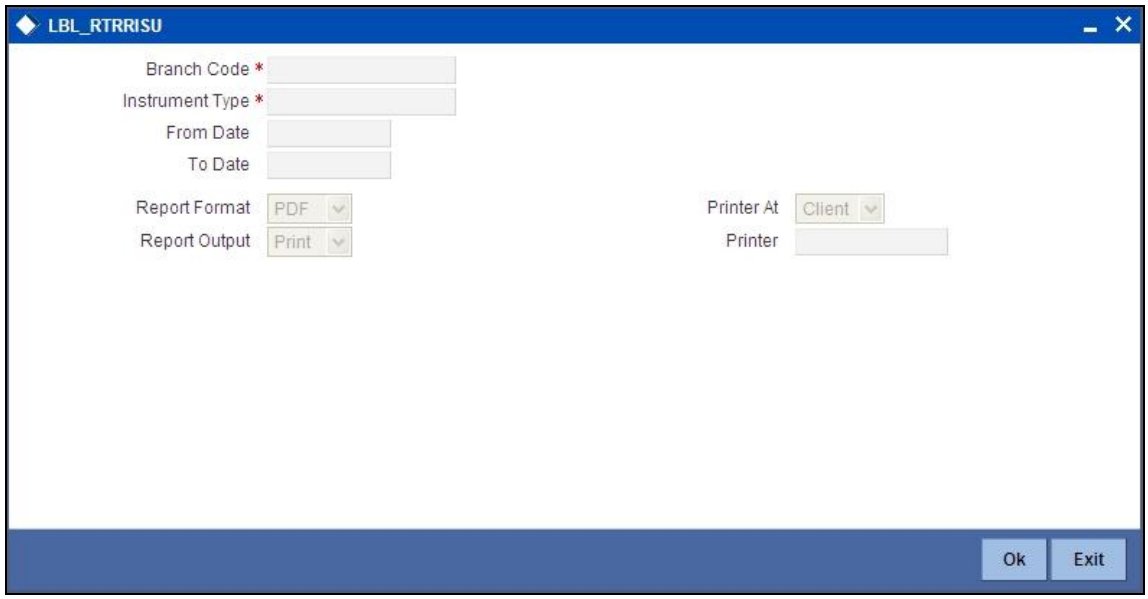
The generated report will have the following information:

Issuing branch	Issuing branch of the instrument
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
Maker Date Stamp	Date on which the transaction is created
Checker-Id	Authorizer of the re-validated transaction
Checker Date Stamp	Date on which the re-validation transaction is authorized
Payment Mode	Payment mode selected for charge.
Beneficiary Name	Name of the Beneficiary.

15.12 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.12



You need to specify the following details:

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.

Also, following details will be displayed in an editable mode:

- Branch Code
- Report Format
- Report Output
- Printer At

Depending on the details provided in the above screen, system generates the report when you click ‘Ok’ button.

15.12.1 Contents of the Report

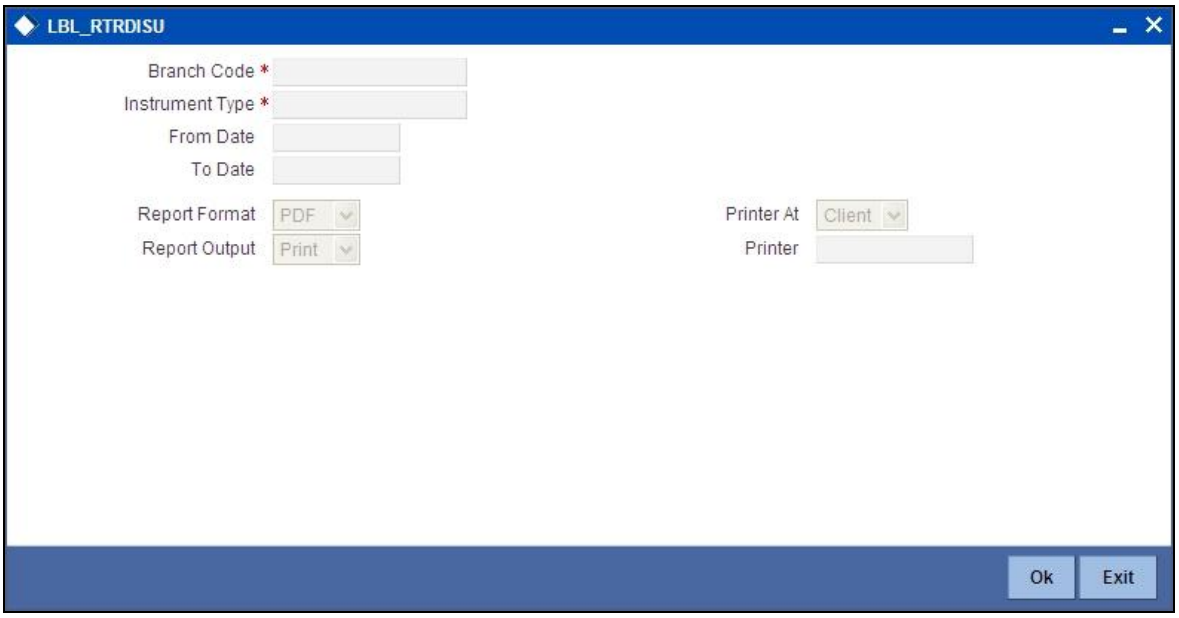
The generated report will have the following information:

Issuing Branch	Issuing branch of the instrument
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

15.13 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:

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.

Also, following details will be displayed in an editable mode:

- Branch Code
- Report Format
- Report Output
- Printer At

Depending on the details provided in the above screen, system generates the report.

15.13.1 Contents of the Report

The generated report will have the following information:

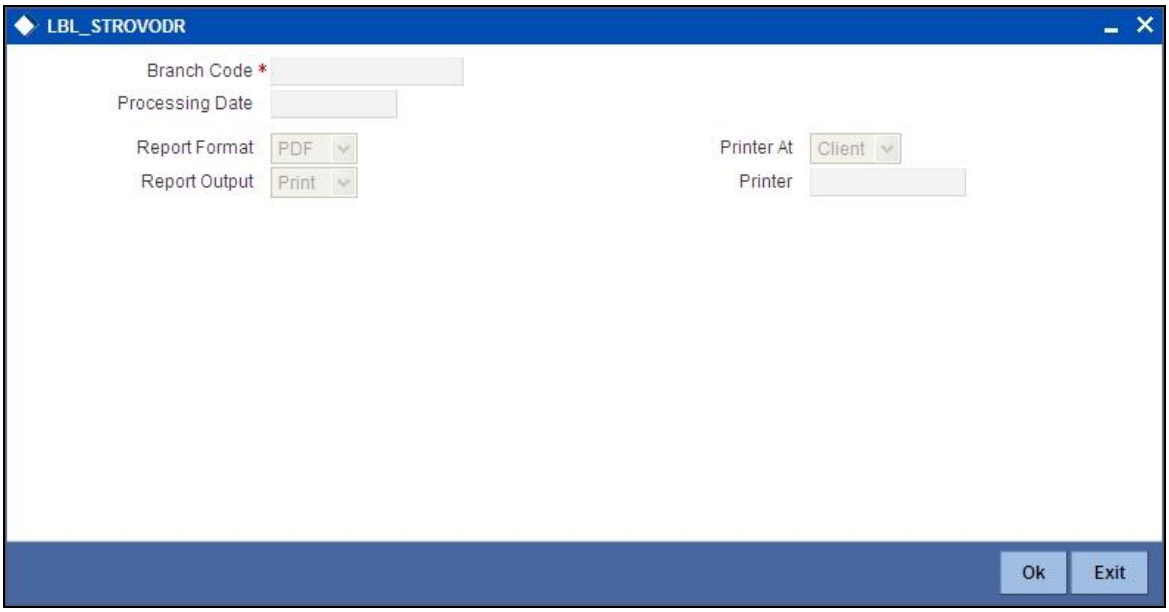
Issuing Branch	Issuing branch of the instrument
Issue Date	Issue date of the instrument

Issued Date	Revalidated date of the instrument
Issue Reason	Reason for re-issue of the 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
Maker Id	Maker id of the revalidated transaction
Maker Date Stamp	Date on which the transaction is created
Checker Id	Authorizer of the re-issue transaction
Checker Date Stamp	Date on which the re-issue transaction is authorized
Old Instrument Number	This will be original instrument number, which has been cancelled.
New Instrument Number	This will be new instrument number generated.
Payment Mode	Payment mode selected for charge.
Beneficiary Name	Name of the beneficiary
Payable Bank/Branch	At which Bank/Branch it is payable

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

Printer At

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

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

Printer

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

15.14.1 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 following details are displayed in the header section:

Sr. No.	Field Name	Field Description
1	Bank	Indicates Bank code and Bank Name
2	Branch	Indicates Branch Code and Branch Name
3	Run Date	Indicates Date on which report is generated
4	User ID	Indicates User ID
5	For Period	Indicates Period for which report is generated
6	Run Time	Indicate the time on which the report is generated

Body of the Report

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

Sr. No.	Field Name	Field Description
1	Account Number	Indicates Customer Account Number
2	Maker ID	Indicates Maker ID
3	Account Title	Indicates Account Description
4	Balance	Indicates Account Current Balance
5	Current Overline Days	Indicates Current Overline Days
6	Month-to-Date (MTD) Days	Indicates Month-to-Date (MTD) Days
7	Year-to-Date Days	Indicates Year-to-Date Days
8	Acc. Ccy	Indicates Account Currency
9	Limit Ccy	Indicates Limit Currency

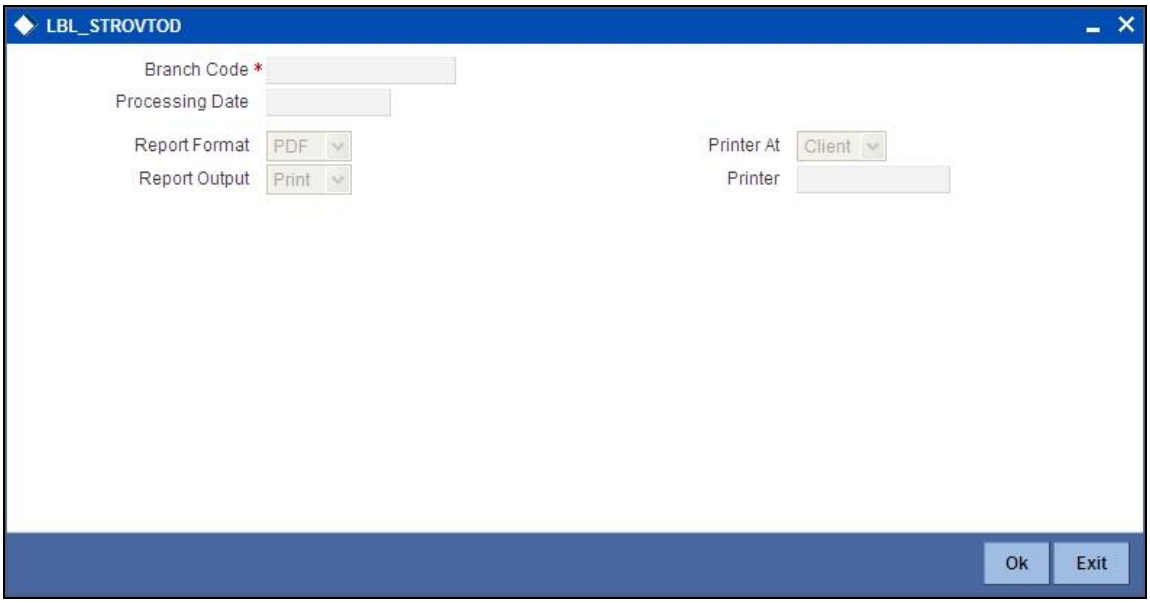
10	Overline Amount	Indicates Overline Amount
11	Last Debit Date	Indicates Last Debit Date
12	Last Debit Amount	Indicates Last Debit Amount
13	Last Credit Date	Indicates Last Credit Date
14	Last Credit Amount	Indicates Last Credit Amount
15	Temp OD Limit	Indicates Temp OD Limit
16	Unclear Funds Limit	Indicates Uncleared Funds Limit

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.

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

Printer At

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

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

Printer

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

15.15.1 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 following details are displayed in the header section:

Sr. No.	Field Name	Field Description
1	Bank	Indicates Bank code and Bank Name
2	Branch	Indicates Branch Code and Branch Name
3	Run Date	Indicates Date on which report is generated

4	User ID	Indicates User ID
5	For Period	Indicates Period for which report is generated
6	Run Time	Indicate the time on which the report is generated

Body of the Report

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

Sr. No.	Field Name	Field Description
1	Account Number	Indicates Customer Account Number
2	Account Description	Indicates Account Description
3	Branch Code	Indicates Branch Code
4	Branch Name	Indicates Branch Name
5	Balance	Indicates Account Opening Balance
6	Last Credit Date	Indicates Last Credit Date
7	Overdraft Limit	Indicates Overdraft Limit
8	DrCr	Indicates Debit Credit Indicator
9	Customer Short Name	Indicates Customer Short Name
10	Limit Ccy	Indicates Limit Currency
11	Txn CCY	Indicates Txn CCY
12	Txn Date	Indicates Txn Date
13	Txn Amount	Indicates Txn Amount
14	Book Amount	Indicates Book Amount

Note the following:

- 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.
- Atleast a single line should be mapped with 100% customer_account_linkages.

15.16 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.

15.16.1 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 following details are displayed in the header section:

Sr. No.	Field Name	Field Description
1	Report Name	Indicates Report Name
2	Bank Code / Bank Name	Indicates Bank code and Bank Name
3	Branch Code / Branch Name	Indicates Current Branch code and Branch Name
4	Report Run Date	Indicates Current Branch Date
5	Report Run Time	Indicates Current Branch Time
6	User Id	Indicates Logged in user

Body of the Report

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

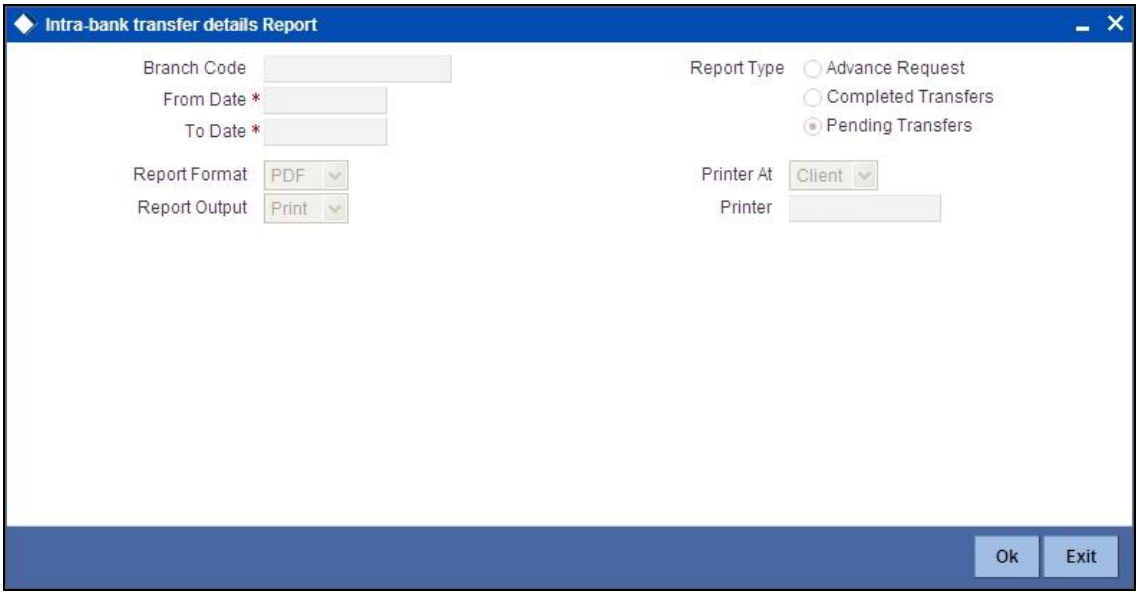
Sr. No.	Field Name	Field Description
1	Account Class	Indicates Account Class
2	Currency	Indicates Currency
3	Threshold Amount	Indicates Threshold Limit maintained at product and currency level
4	Account Number	Indicates Account Number whose balance has reached threshold limit
5	Account Name	Indicates Account description
6	Customer Id	Indicates Customer ID
7	Customer Name	Indicates Customer Name
7	Customer Telephone No	Indicates Customer Mobile Number
8	Available Balance	Indicates Account available balance

15.17 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

15.17.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the intra bank transfer report is as follows:

Header

The following details are displayed in the header section:

Sr.No.	Field Name	Field Description
1	Bank	Bank code and Bank Name
2	Branch	Branch Code and Branch Name
3	Run Date	Date on which report is generated
4	User ID	User ID
5	For Period	Period for which report is generated. i.e From date & To Date
6	Report type	Advance request/Pending request/Completed request.

First Level Header

Sr.No.	Field Name	Field Description
1	From Branch	Bank code and Bank Name
2	From Vault	Branch Code and Branch Name
3	To branch	Date on which report is generated
4	To Vault	User ID
5	Transit GL	Period for which report is generated. i.e From date & To Date

Body of the Report

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

Sr.No.	Field Name	Field Description
1	Reference no	Account Class

Sr.No.	Field Name	Field Description
2	Denomination code	Currency of the Account
3	Denomination value	Customer Account
4	Units	Account Description
5	Total Amount	Sum of Transaction Credit Amount for today in Account Currency
6	From Branch	Bank code and Bank Name
7	From Vault	Branch Code and Branch Name
8	To branch	Date on which report is generated
9	To Vault	User ID
10	Transit GL	Period for which report is generated. i.e From date & To Date
11	Sender user	User(Teller) who initiated send operation
12	Receiver user	User(Teller) who initiated receive operation

16. Screen Glossary

16.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
BRNRECON	End Of Transaction Input
CFDFLTRT	LD MM Floating Rate Input
CSSJOBBR	Jobs Browser
EODM	EOD Maintenance
ISSRPDET	Instrument Reprint Summary
SMDROLDF	Role Maintenance
STDBRREF	Manual Refresh Detail
STDCCREV	Credit Card Payment Reversal
STDDEFAU	Default Authorizer Detail
STDFNGRP	Function Group Detail
STDWFDEF	Function Workflow Definition Detail
STSCCREV	Credit Card Payment Reversal Summary
STSREPQY	Successful Replication Query
SVRBACCL	Blocked Accounts report
SVRCABLI	CASA Balance Listing report
SVRIBACC	Savings Insignificant Balance Accounts
TLTT	Teller Totals
TVCL	Till Balancing & Closure
9016	Sell TCs to HO
9001	Open Teller Batch/Till
417	TC Denominations Maintenance
1401	Cash Deposit

Function ID	Function Description
1001	Cash Withdrawal
1405	Cash Transfer
1301	Close Out Account Withdrawal
1025	Bill Payment by Cash
1075	Bill Payment (Against Account)
1006	Account to Account Transfer
1056	Stop Payment
8203	FX Sale (Walk-in)
8004	FX Purchase (Walk-in)
8318	TT Issue Against Account
8317	TT Issue against GL
8316	TT Issue (Walk-In)
8320	TT Liquidation Against GL
8321	TT Liquidation Against Account
7795	TT Inquiry
5001	Loan Disbursement by Cash
5401	Repayment towards Loan
3401	Safe Deposit Rental By Cash
1013	Cheque Withdrawal
6501	Cheque Deposit
6520	Cheque Deposit to GL
6560	Cheque Return
1009	TC Sale (Against Account)
8205	TC Sale (Against GL)
8204	TC Sale (Walk-In)
1409	TC Purchase (Against A/C)

Function ID	Function Description
8204	TC Purchase (Walk - In)
1014	DD Sale Against Account
8330	DD Sale Against Cheque
8311	DD Liquidation against GL
8312	DD Liquidation Against Account
8310	DD Liquidation Walk-In
8305	DD Issue Walk-In
8311	DD Issue against GL
7789	DD Inquiry
1010	Bankers Cheque Sale Against Account
8335	Bankers Cheque Sale Against Account
1300	Close out Withdrawal by Bankers Cheque
8302	BC Issue against GL
8301	BC Issue Walk-In
8309	BC Liquidation Against Account
8308	BC Liquidation Against GL
8307	BC Liquidation Walk-In
7790	BC Inquiry
8304	Reversal of BC/DD Liquidation
1008	Miscellaneous Customer Debit
1408	Miscellaneous Customer Credit
1060	Miscellaneous GL Debit
1460	Miscellaneous GL Credit
1005	Miscellaneous GL Transfer
1317	Redemption in Multimode
1350	Close out Withdrawal by Multi Mode

Function ID	Function Description
9007	Transfer cash from Vault
9009	Buy Cash from Central Bank
9010	Sell Cash to Central Bank
9011	Buy TCs from Agent
9015	Buy TCs from HO
9017	Buy TCs from Vault
9018	Return TCs to Vault
9020	Display TCs available with Vault
7551	Book Shortage
7552	Book Overage
5521	Inward Cheque Clearing Data Entry
5555	Inward Clearing Data Entry
6512	Consolidated Cheque Data Entry
6514	Outward Clearing Data Entry
9012	Teller Platform Status Query Screen

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