Savings Oracle FLEXCUBE Universal Banking Release 12.0 [May] [2012] Oracle Part Number E51527-01





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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	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.	
Chapter 4	<i>Common Operations</i> - 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	<i>Maintenances for Savings</i> - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.	
Chapter 7	<i>Cash Transactions</i> - 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	<i>Time Deposit Transactions</i> - Explains the various types of transactions in this category.	
Chapter 11	<i>Credit Card Payments</i> – 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	<i>Balancing Operations</i> - Explains the balancing operations available in this module.	
Chapter 14	<i>Batches</i> - Details the various automatic processes applicable for the module.	
Chapter 15	<i>Reports</i> - 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:

Description
General Ledger
Currency
Foreign Currency
Local Currency
Workflow
Retail Teller
Data Entry
Traveler's Cheque

1.5 Conventions used

The following conventions are used in this User Manual:

- Important information is preceded with the ¹⁰⁰ 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

lcons	Function
×	Exit
+	Add row
-	Delete row



lcons	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

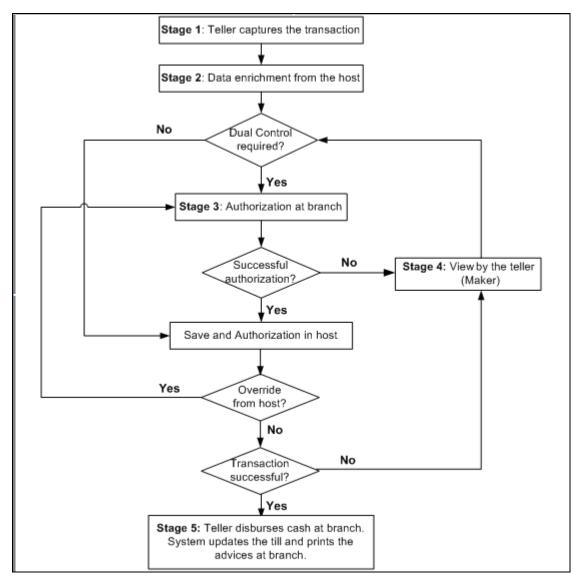
A one step process will typically involve the following steps:

- 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

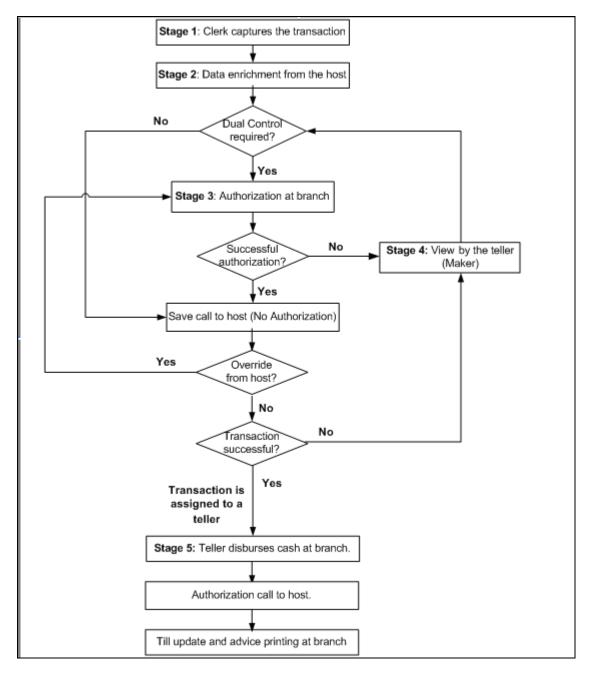
The following steps are involved in a typical two step processing:

- 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, . The 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 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.

Function Group Detail			_ ×
🗋 New			
Function Grou Group Descriptio			
Function Group Details			
			+ - =
Function Id			
			~
<u><</u>			2
Input By	Authorized By	Modification Number	
Date Time	Date Time	Authorized	Exit
		Open	

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.

Function Workflow De	finition Detail		-
New			
Branch C Branch Descrip		Function Id/Group * 2	P
Jser Preferences		- Validation Preferences Inter Branch Check Authorization Limit Chece Default Authorization - Authorization Preferences Authorization on Charge Amendment Authorization on Exchar Rate Amendment Assignment Mode Authorization Role *	9
ranch Workflow Details	Stage Description	Cverride Handling	
uthorization Limit Check			×
Input By Date Time	Authorized By Date Time	Modification Number Authorized Open	Exit

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.



			+ - =
Currency	Amount	Offline Amount	~
×Ξ			
			>

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.

Default Authorizer Detail			_ ×
🗋 New			
User Id * User Name Branch Code * Branch Name Default Authorizer * Description	<u>×</u>		
Input By Date Time	Authorized By Date Time	Modification Number Authorized Open	Exit

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.

◆ Role Maintenance	- ×
Save	
Role Id * Role Description	
Maintenance Reports Batch Online Process Stage Rights Acc Class Restriction Branch Restriction Rights	
Password Restriction Web Branch Branch Limit Fields	
Maker Date Time:	
Checker Date Time:	Cancel
Mod No Record Status Authorization Status	



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.

Branch Function Definition	Detail		_ × _
Preferences Online Advice Name Offline Advice Name	Offline Support Allow Next Day Transactions Reversal Allowed Reversal Authorization Required Advice Required	Online Input Stage Slip Name Offline Input Stage Slip Name Confirmation Message Code Confirmation Error Type	Input Stage Slip Required Confirmation Required Frror
Input By Date Time	Authorized By Date Time	Modification Number Authorized Open	Exit

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.
- SI. 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:

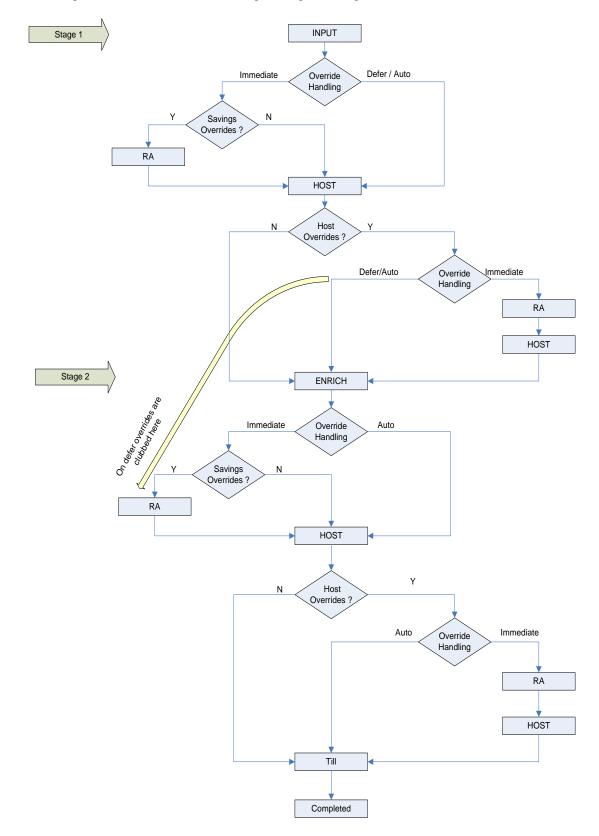
- The system raises the inter-branch override if the transaction account does not belong to the current branch.
- The system raises an override if the transaction amount is greater than transaction level limit or role level limit.
- The system raises an override if you amend the exchane rate that is 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 <u>Running Savings EOD Mandatory</u>

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:



🛯 🖣 🖣 10f1 🕨	Go		
Branch Code	User Id	User Name	
v 000	GUSER7	GOPI	
029	31590A01	Lalit1	
WB1	34185T2	Subrat	
000	GUSER2	Gopi	
029	29460M11	PREETHI MANIVANNAM	
000	PMG010	PMG user 2	
000	INFRA1	INFRA	
000	32847APPN	Sushmitha	
PRA	34330A01	Prahlad	
004	15259A01	Kumar	

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:



Local Authorization	
Information	
User ID	
Password	
Remarks	
	Override Messages
	Ok Cancel

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.

User ID	USR2	
	Anim	
	Assign	



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.

🗿 Over	rides Web Page Dialog	?	×
t.	MESSAGE	REFERENCE	
r	The Available Amount for A/C 100003I after this Entry is 1,698.00-	AC-OVD01 Confirm	
	Available Balance 1,698.00- for 100003I is lesser than the Min balance 0.00 for the A/c Class	AC-OVD05	
	Localauth Accept Ca	ancel Reject	

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.

<	Confirmation Message
	Confirmation Message
	O you want to cancel the operation ?
	Ok Cancel

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.



Customer		+
Customer Name	%	
Customer No	%	2
Linked Customers		
Identifier Value	%	
Branch	%	×1
Account Number	%	×:
		Search Reset
Search Results		
Customer Numbe	r	Customer Name
00000024		
00000062		
00000103		PAVIT
00000168		Jason Landless
00000330		Deepak

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

Customer		+		Change Branch O	otions window Help S
Customer Name	raghav	- Customer Details -		- Account Details	
Customer No	%	Custom	er No 034002662	Account No	03400266201
Linked Customers		Customer 1	lame RAGHAV	Account Type	Active
Identifier Value	%	Customer	Type Individual	Currency	GBP
Branch	%	Ad	fress H. NO. 662STREET 006	6 Account Status	ACTIVE
Account Number	%		London	Account Current Balance	0.00
		Telep	hone	Available Balance	0.00
	Search	Reset	Email	Joint Account Details	View
		Mobile Nu	mber	Linked Customer Details	View
Search Results		Passport Nu	mber	Customer Session	Start
Customer Numbe	r Customer Nam	e			
034002662	RAGHAV				

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

Customer	+						puons window	Theip Sign Off	<> +9
Customer Name Customer No Linked Customers Identifier Value Branch Account Number	96 AI 96 AI 96 AI	Telephone	JASON			Account Type Currency Account Status Account Current Balance Available Balance	GBP DORMANT 687,827.71 687,827.71	3	
	search Reset	Email Mobile Number				Joint Account Details Linked Customer Details			
Search Results		Passport Number				Customer Session			
Customer Number	r Customer Name	,							
000000168	Jason Landless				< ► 🔂 more				
		Instruction ID		Instruction Descri	iption	Customer Ph	oto	Customer \$	Bignature
	Previous Next					No Image 🖌		No Signature V	
List of Accounts									
Account Number 003777777778	r Branch Code 003								
0037777777779	003								
0037777777998	003					< >		♦ ►	
0037777777889	003								
003666666888	003								
	Previous Next	<	Ш		>				< 🕨 좌 more
		Contract Referen	ICB AC C	urrency	LCY Amount	Dr/Cr Trar	saction Date	Valu	e Date

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



Customer					+
Customer Name Customer No Linked Customers Identifier Value Branch Account Number	% 0000 % %	0418	36	▶ ▶ Search	Reset
Customer Numbe	r	С	ustor	ner Nam	e
000004186		fgfg			
				Previous	Next
List of Accounts					
Account Numb	er		Br	anch Co	de
IAD04GBP0004186	01		019		
				Previous	Next

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 10000001,

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:

Customer Photo	Customer Signature
No Image 💌	No Signature 💌
×	×
▲ ►	< ▶

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.

♦ Open Teller Batch : Branch Date 2011-09-02	_ ×
🔚 Save 🌗 Hold	
I	
✓ Branch Code Till Id	<u>~</u>
V 002	
	~
	Cancel

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.

Save Hold Literanch Code 002 Centres Summary Currency Code System Total Cash Available Shortage/Overage Amount Denomination Details Fig 1011 Fig 101 Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Total System Total Currency Code Denomination Value System Count Denomination Total System Total Currency Code Denomination Value System Count Denomination Total System Total Currency Code Denomination Value System Count Denomination Total System Total Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Total Currency Code Denomination Value System Count Denomination Total System Total Currency Code Denomination Value System Count Denomination Total System Total Currency Code Denomination Value System Count Denomination Total System Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Currency Code Denomination Code Units Denomination Value System Currency Code Denomination Code Units Denomination Value System Currency Code Denomination Code Units Denomination Value System Currency Code Denomination Code Units Currency Currency Code Denomination Code Units Currency Cur	Till Balancing and Closure : Branch Date 2011-09-02	_ × _
Edemai Reference EJB1124500007818 Branch Code 002 Summary If 1011 If 1011 <td></td> <td></td>		
Branch Code 002 Cent Lettaling Summary If 1 Off IF IF Cash Available Shortage/Overage Amount Book Overage/Shortage Book Overage/Shortage Bury Sell Denomination Details If 1 Off IF IF Code Units Denomination Value System Count Denomination Total System Source State S	🔚 Save 🖑 Hold	
Summary Currency Code System Total Cash Available Shortage/Overage Amount		
If 1011 If 1011 Currency Code System Total Cash Available Shortage/Overage Amount Book Overage/Shortage Buy Second Overage System Total System Total System Total <tr< td=""><td>Cash Details TC Details</td><td></td></tr<>	Cash Details TC Details	
Currency Code System Total Cash Available Shortage/Overage Amount Book Overage/Shortace Buy Self Denomination Details Image: Currency Code Denomination Code Units Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Total System Total Image: Currency Code Denomination Code Units Denomination Value System Count Denomination Total System Total Update Overall Position Image: Currency Code Image: Currency Code <td>Summary</td> <td></td>	Summary	
Book Overage/Shortage Buy Sell Denomination Details Currency Code Denomination Code Units Denomination Value System Count Denomination Total System T Update Overall Position		
Denomination Details	Currency Code System Total Cash Available Shortage/Overage Amount	
Update Overall Position		×.
Currency Code Denomination Code Units Denomination Value System Count Denomination Total System T		III
Update Overall Position		(com)
	Update Overall Position	Cancel



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.

♦ Till Balancing and Closure : Branch Date 2011-09-02	_ ×
🔚 Save 🍈 Hold	
External Reference FJB1124500007818 Till Id	
Branch Code 002	
Cash Details	
TC Denomination Details	
Issuer Code TC Currency TC Description System Count Series Start Number End Number TC Amount	
	>
	Cancel
	. ann as

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.

Branch Code * 002 All Till Id	
Currency Details	ļ
Currency Till Id Opening Balance Incoming Cash Outgoing Cash Total Cash Cash In # Cash Out #	
Local Currency Transfer Count: Transfer Amount:	1
	Fxit

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/FCJNeoW eb/ReplicationBranchServlet

STTM_BRANCHLOC_MAP

BRANCH_CODE	LOC_CODE	MAIN_BRANCH	GEN_SCR
WB1	Refer below	Refer below	Refer below

PNote 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.

Summary			_ ×
Job Module Status	Process [×E
Records per page 15 V E 1 Of 1 E Go Job Module Process Process Sequence Number Status	Search	Advanced Search	Reset
Start Stop			
Status N - Stopped T - Running H - Halted			
			Exit

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.



	ery							
	Branch Code				Function Id			
	Branch Name				Description			
						Querv		
						Reset		
Function Blo								
	f1 □ ▶ ▶I	60					+ -	
	Branch Code	Branch Name	F	unction Id	Function	Description		
]								
								~
Fetch Re	cords Rei	olicate Functions						
Record Blog	:k							
◀ ◀ 10	f1 🛛 🕨 🕨						+ -	-
Select		Key Description			Hos	t Key		~
		1927 - 22 - 110 - 120			Vilian			
<							>	8
		eplicate Records						
Fetch Ver								
Version Blo	ck							
Version Blo	ck If1⊡ ▶ ▶I	<u></u>					+ -	
Version Blo	ck	Co Time In	Time Out	Repli	cation Status		+ -	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+ -	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+ -	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+ -	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+ -	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+ -	
Version Blo	ck If1⊡ ▶ ▶I		Time Out	Repli	cation Status		+ -	
Version Blo	ck ff1 > > > > > > > > > > > > > > > > > >	Time In	Time Out	Repli	cation Status		+ -	
Version Blo	ck ff1 > > > > > > > > > > > > > > > > > >		Time Out	Repli	cation Status		+-	
Version Blo	ck ff1 > > > > > > > > > > > > > > > > > >	Time In	Time Out	Repli	cation Status		+-	

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 'l'.

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.



		Function Id		×=	Branch		1	
			QODBOOSea	rch 🗌 Advand	ced Search	DDRefresh		Reset
Record	ds per	pageo 15 💌 📊 🛓	1 00f0 1 🕟	00				
		Function Id	Branch	Host Primary Key	Mod Number	Status	Time In	Time O
		D	B		0 0	0		
		D	۵		0 0	٥		
	Ū.	٥	۵		0 0	٥		
		۵	۵		0 0			
			٥		0 0	٥		
					0 0			
		0	۵		00	٥		
<				Ш				>

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.

External Refer Issuer (Issuer Descri	Code *		Transaction Branch Currency Code *	
C_DENM_MNT				+ - 11
] Denomination	Denomination Value	Description		
			D	

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.



External Refere Issuer C Issuer Descrip	Code		Transaction Branch Currency Code	
_DENM_MNT I4	60			+ - 11
Denomination	Denomination Value	Description		
1				

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.

♦ Cash Deposit		_ ×
A and we have been w	Accord Density #	
Account Number *	Account Branch *	
Account Description		
Transaction Currency *	Account Currency *	
Transaction Amount *	Account Amount	
Narrative		
External Reference		
		_
	Ok	Exit

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:



Cash Deposit						144
Cush Doposit						
Account Numb	er		Account Branch			
Account Descripti						
Transaction Curren			Account Currency			
Transaction Amou	int *		Account Amount			
Narrati	ve					
External Referen	се		Product	CHDP		
Exchange Ra	ite		Total Charge			
Negotiated Cost Ra	ite	N	egotiation Reference			
Related Custom	ier			Recalcul	ate	
Customer Nan	ne					
mency Denominations	Charge Details MIS UDF	Projects Details				
Currency Co	de		Total			
Preferred Denominatio				Clear		
	Populate					
nomination Details						
4 4 10f1 □ ▶ ▶	Ga					
Denomination Code	Denomination Value	Units	Total Amount			~
						4
						Oh Evit
						Ok Exit

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

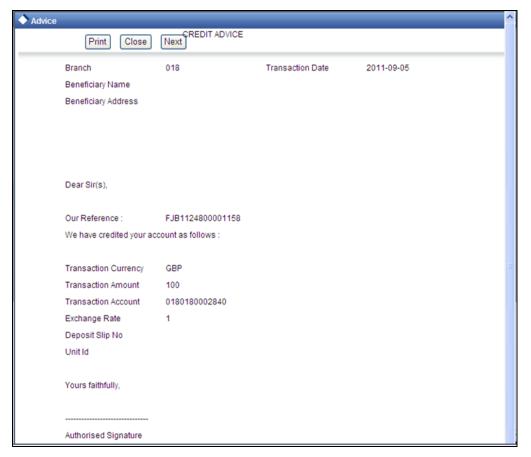
The system computes the charges applicable for the transaction and displays it here.

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.

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.

Account Number Account Branch Account Description Account Currency Account Currency Account Currency Account Amount Account Account Amount Ac									-
Transaction Currency Transaction Amount Account Currency Transaction Amount Narrative External Reference Exchange Rate Negotiated Cost Rate Negotiated Cost Rate Related Customer Customer Customer Name rrency Denominations Charge DataM MIS UDF Projects Details rrency Denominations Charge DataM MIS UDF Projects Details rrency Denominations Charge Charge Amount Currency Charge in Local Currency Exchange Rate	Account Number			A	Account Branch				
Transaction Amount * Account Amount Narrative External Reference Exchange Rate Negotiated Cost Rate Negotiated Cost Rate Related Customer Customer Name rency Denominations Charge Details MIS_UDF_Projects Details rge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	Account Description								
Transaction Amount * Account Amount Narrative External Reference Exchange Rate Negotiated Cost Rate Negotiated Cost Rate Related Customer Customer Name rency Denominations Charge Dotails MIS UDF Projects Details rge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	Transaction Currency			Ac	count Currency				
External Reference Exchange Rate Total Charge Negotiated Cost Rate Related Customer Customer Name rency Denominations Charge Outable MIS UDF Projects Details rge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate									
Exchange Rate Total Charge Negotiated Cost Rate Negotiated Cost Rate Negotiated Customer Related Customer Customer Name rency Denominations Charge Dutate MIS UDF Projects Details rge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	Narrative								
Exchange Rate Total Charge Negotiated Cost Rate Negotiated Cost Rate Negotiated Customer Related Customer Recalculate Customer Name rency Denominations Charge Dutate MIS UDF Projects Details rge Details f 10f1	External Reference				Product	CHDP			
Negotiated Cost Rate Related Customer Customer Name ency Denominations Grange Details MIS UDF Projects Details ge Details I 10f1 I I I C Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate I I I I I I I I I I I I I I I I I I I						Units			
Customer Name ency Denominations Charge Details MIS UDF Projects Details ge Details 10f1 I Of1 Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate				Negotia					
rency Denominations Charge Dettalls MIS UDF Projects Details rge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate						Description	100 M		
rency Denominations Charge Dettalls MIS UDF Projects Details rge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	Related Customer					Recalcula	16		
	Customer Name					Recalcula			
	Customer Name rency Denominations Charge rge Details		S UDF Projects Det	ails		Recaloura	119		
	Customer Name rency Denominations Charge rge Details]			Charge in Loo				
	Customer Name rency Denominations Charge rge Details]			Charge in Loo				
	Customer Name rency Denominations Charge rge Details]	Charge Amount		Charge in Loo			Rate	

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:



Account Number	Account Branch		
Account Description			
Transaction Currency	Account Currency		
Transaction Amount *	Account Amount		
Narrative			
External Reference	Product	CHDP	
Exchange Rate	Total Charge		
Negotiated Cost Rate	Negotiation Reference		
Related Customer		Recalculate	
Customer Name			

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.



Account Number		Account Branch		
Account Description				
Transaction Currency		Account Currency		
Transaction Amount *		Account Amount		
Narrative				
External Reference		Product	CHDP	
Exchange Rate		Total Charge		
Negotiated Cost Rate		Negotiation Reference		
Related Customer			Recalculate	
			riccarculate	
Customer Name			Recalculate	
Customer Name	Details MIS LIDE Pro	nierts Details	Recarculate	
Customer Name	Details MIS UDF Pro	ojects Details	Recarculate	
	Details MIS UDF Pro	ojects Details	ristalculate	
Customer Name	Details MIS UDF Pro	ojects Details	recorcarate	
Customer Name			Recordinate	1.000
Customer Name				1.000
Customer Name				1.000
Customer Name				1.000
Customer Name				1.000

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.



ash Deposit			
Account Number	Account Branch		
Account Description			
Transaction Currency	Account Currency		
Transaction Amount *	Account Amount		
Narrative			
External Reference	Product	CHDP	
Exchange Rate	Total Charge		
Negotiated Cost Rate	Negotiation Reference		
Related Customer		Recalculate	
Customer Name			
rency Denominations Charge Details MIS UDF	Projects Details		
ect Details			
Project Name			
Unit Payment 🛛 Yes 👻			
Unit Id			
Deposit Slip Number			
			Ok Ex

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.

								Change Branch	Options Window H	lein Sign off	1
Home Interaction: Vorkflow	s Customer	Workflow Tasks	Preferences					Change branch	opaona mindon i	telp olgiton	
Related Reference			Miscellaneous C	ustomer Credit							A D 49 mon
Account Number			Reference	Transaction Branch	Account		CCY	Transaction Amount	Makerld	TxnStage Id	Transactio
Branch			FJB12130000650		0000000000022	GBP	001	10.00	34185T1	-1	COM
Function Id	%		FJB121300000587		0000000000022	GBP		100.00	34185T3	-1	COM
	96										
Sequence Number From Date	2012-05-09	12									
	2012-05-09	1									
		Search Reset									
Search Results											
Action Type	Ac	tion Count									
Assigned	2		<								()
Completed	58		Cheque Withdra	wal							4) 5 more
Failed	2		Reference	Transaction Branch	Account		CCY	Transaction Amount	Makerld	TxnStage Id	Transactio
			FJB121300000586		0000000000022	GBP		200.00	34185T1	-1	COM
			FJB121300000585		0000000000022	GBP		500.00	34185T1	-1	COM
			FJB121300000583	WB1	0000000000022	USD		150.00	34185T1	-1	COM
Transaction Details			FJB121300000575	2 WB1	000000000022	GBP		200.00	34185T1	-1	COM
Transaction Type	Trans	saction Count									
RT(Retail Teller)	34										
DD(Demand Draft)	1										
D(Terms & Deposit)) 23										
			<								2
			Cash Deposit								4) 43 mor
			Reference	Transaction Branch	Account		CCY	Transaction Amount	Makerid	TxnStage Id	Transaction
			FJB121300000615	4 WB1	000000000022	GBP		9000.00	34185T2	-1	COM
			FJB121300000611	WB1	000000000021	USD		500.00	34185T1	-1	COM
			FJB12130000605	3 WB1	000000000021	GBP		500.00	34185T3	-1	COM
			FJB12130000604	4 WB1	000000000022	GBP		5999.00	34185T3	-1	COM
			FJB12130000600	9 WB1	000000000021	GBP		500.00	34185T1	-1	COM

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.



Override Description	Override Code
Transaction amount greater than maximum cash Deposit. Want to proceed?	WF-2180
Transaction Amount exceeds User Input Limit amount	WF-3011
low Amount exceeds Transaction Limit for the Function id/ group maintained	WF-2072
Authorization is mandatory	WF-2111

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:

Local Authorization	
User ID Password Remarks	
	Override Messages
	Ok Cancel

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:

Cash Deposit : Branch Date	2011-12-06		_ ×
External Reference Branch Code Roles	FJB1134000002009		_ ×
		Ok	Exit

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:

Information Message		
	Information Message	
Successfully assigned 316	190FF135	
		Ok

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.

🔶 Cash Withdrawal			_ ×
Account Number *	Account Branch *		
Account Description			
Transaction Currency *	Account Currency		
Transaction Amount *	Account Amount		
Narrative			
External Reference			
		Ok	Exit

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:



🔶 Cash Withdrawal	_ ×
Account Number	Account Branch
Account Description	
Transaction Currency	Account Currency
Transaction Amount *	Account Amount
Narrative	
External Reference	Product CHWL
Total Charge	Exchange Rate
Negotiated Cost Rate	Negotiation Reference
Customer	Recalculate
Customer Name	
Currency Denominations Charges MIS UDF	
Currency Code	Total
Preferred Denomination	Clear
Populate	
Denomination Details	
IOf1 ▶ ► Go Denomination Code Denomination Value	Units Total Amount
	Ok Exit

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.

🔶 Advice				× 个
	Print Close	DEBIT ADVICE		
		WB1	Transaction Date	2012-05-09
		Michael Pattinson		
В	Beneficiary Address			
D	Dear Sir(s),			
0	Our Reference :	FJB1213000006147		
W	Ve have debited your acco	unt as follows :		
т	ransaction Currency	GBP		
т	ransaction Amount	1000		
	ransaction Account			
E	Exchange Rate	1.00		
				N
				2
v	ours faithfully.			
	ours latentity,			
A	uthorised Signature			
1				

Negotiated Cost Rate

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

Negotiation Reference Number

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



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.



Account Number			,	Account Branch			
Account Description							
Transaction Currency			Ac	count Currency			
Transaction Amount *			A	ccount Amount			
Narrative							
External Reference				Product	CHWL		
Total Charge				Exchange Rate			
Negotiated Cost Rate			Negotia	ation Reference			
Queterner					Recalcula	efic	
Customer					110031031		
Customer Name		-					
		2					
Customer Name		: Charge Amount	Currency	Charge in Lo		Exchange Rate	
Customer Name ency Denominations Charge ge Details]		Currency	Charge in Lo			
Customer Name ency Denominations Charge ge Details]		Currency	Charge in Lo			
Customer Name ency Denominations Charge ge Details]		Currency	Charge in Lo			
Customer Name ency Denominations Charge ge Details]		Currency	Charge in Lo			
Customer Name ency Denominations Charge ge Details]		Currency	Charge in Lo			

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:

Account Number	Account Branch		
Account Description			
Transaction Currency	Account Currency		
Transaction Amount *	Account Amount		
Narrative			
External Reference	Product	CHWL	
Total Charge	Exchange Rate		
Negotiated Cost Rate	Negotiation Reference		
Customer		Recalculate	
Customer Name			
ency Denominations Charges MIS UDF			

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



7.3.4 Specifying UDF Details

You can capture t	the UDF details	under 'UDF' tab.
-------------------	-----------------	------------------

Cash Withdrawal				_ >
Account Number		Account Branch		
Account Description				
Transaction Currency		Account Currency		
Transaction Amount *		Account Amount		
Narrative				
External Reference		Product	CHWL	
Total Charge		Exchange Rate		
Negotiated Cost Rate		Negotiation Reference		
Customer			Recalculate	
Customer Name				
Currency Denominations Charg	ges MIS UDF			
DF Details				
] Field Name	Field Value			1
]				
				~
				Oh Frit
				Ok Exit

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.

🔥 Cash Transfer Branch Da	ate:2008:03-31					>	<
External Reference Number			Account Branch			^	
Product			Account Number				
Transaction Currency			Account Title		9		
Transaction Amount *			Account Currency				
Exchange Rate			Account Amount				
Related Customer			Total Charge				
Customer Name			Narrative		\sim		
Tax ID				Recalc			
Tax Detail 1							
Currency Denomination	harge Details MIS UDF	PC Details				=	
			14.4	1 of 1 🕨 🔰	Go to Page		
Counterparty Details							
Counterparty Name			Customer Name		<u>A</u>		
Counterparty Address 1			Customer Address 1				
Counterparty Address 2			Customer Address 2				
Counterparty Address 3			Customer Address 3				
Counterparty Bank Code			Communication Mode	 Mobile 			
Counterparty Account Number				C E-mail			
Counterparty Account Type	*		Mobile Number ,	, Č			
Sender To Receiver Information1			Email ID				
Sender To Receiver Information2							
Sender To Receiver Information3							
Clearing Network		→Ξ					
2							
					.1	~	
<		m			î		
					Ok	Exit	

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.

Close Out Withdrawal		_ ×
External Reference Branch	Account Number *	
		Exit

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:

Close Out Withdrawal		_ ×
External Reference	Account Description	
Customer	Account Number	
Account Currency Account Amount		

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

External Referer			Account Amount		
Account Num			Account Description		
Custon			Transaction Amount		
Account Curre	ncy		SC Charge		
				Recalculate	
nomination Charges	MIS UDF				
Currency Co	ide		Total		
Preferred Denominat			0.00.100.1	Clear	
	ion		0.00.100.1	Clear	
Preferred Denominat	Populate	Units	0.00.100.1	Clear	
Preferred Denominat	Populate	Units			
Preferred Denominat	Populate	Units			
Preferred Denominat	Populate	Units			
Preferred Denominat	Populate	Units			
Preferred Denominat	Populate	Units			

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.

External Reference Account Number Customer				Account Amount ount Description nsaction Amount	
Account Currency			114	SC Charge Recalcu	late
nomination Charges MIS	UDF				
We are seen as a set of the set o					
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate 📥

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:

lose Out Withdrawal		
External Reference	Account Amount	
Account Number	Account Description	
Customer	Transaction Amount	
Account Currency	SC Charge	
	Recalculate	
omination Charges MIS UDF		
		E

7.5.4 Specifying the UDF details

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

Close Out Withdrawal				_ × _
External Reference Account Number Customer Account Currency		Account Amount Account Description Transaction Amount SC Charge		
Denomination Charges MIS UD UDF Details			Recalculate	
Field Name	Field Value			
				v.
				Exit



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.

Denomination Exchanged	je				_ ×
External Referen	се		Branch Code		
Transaction Currer	icy *			Default Denomin	ation
Currency Co	de		Total		
Preferred Denominati				Clear	
Denomination Details	Populate				
I4 4 10f1⊡ ▶ ▶I	Gal				
Denomination Code	Denomination Value	Units	Total Amount		~
					14.0
					Exit

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.



II Payment by Cash	
External Reference	Product BPCH
Consumer Number	Bill Number *
Bill Date *	Bill Currency *
Transaction Currency *	Bill Amount *
Institution Id *	Narrative

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:

Populate nation Details	Bill Payment by Cash					-	
Bill Date * Bill Currency * Institution Id * Bill Amount * Institution Id * Total Amount * Institution Id * Negotiated Cost Rate Narrative Negotiation Reference Exchange Rate Negotiation Reference Recalculate Recalculate	External Referen	ce		Product BPCH			
Transaction Currency * Bill Amount * Institution Id * Total Amount * Institution Id * Negotiated Cost Rate Exchange Rate Negotiation Reference Exchanges MIS UDF Recalculate Currency Code Total ferred Denomination Total Amount Pooutate Clear 10f1 Image 10f1 Image Institution Code Denomination Value Units Total Amount	Consumer Numb	er					
Transaction Currency * Bill Amount * Institution Id * Total Amount * Institution Id * Negotiated Cost Rate Exchange Rate Negotiation Reference Exchanges MIS UDF Recalculate Currency Code Total ferred Denomination Total Amount Pooutate Clear 10f1 Image 10f1 Image Institution Code Denomination Value Units Total Amount	Bill Da	ite *		Bill Currency *			
Narrative Negotiated Cost Rate Exchange Rate Negotiation Reference Recalculate Recalculate Currency Code Currency Code Populate Total Clear 10f1 Institution Code Denomination Value Units Total Amount	Transaction Curren	cy *					
Exchange Rate Negotiation Reference Recalculate Recalculate Recalculate Currency Code ferred Denomination Value Negotiation Reference Recalculate Currency Code Total Clear Populate 10f1 Image: Comparison of Code Denomination Value Units Total Amount				Total Amount			
Exchange Rate Negotiation Reference Recalculate Recalculate Recalculate Currency Code ferred Denomination Value Negotiation Reference Recalculate Currency Code Total Clear Populate 10f1 Image: Comparison of Code Denomination Value Units Total Amount	Narrati	ve		Negotiated Cost Rate			
Recalculate nation Charges MIS UDF Currency Code Total ferred Denomination Clear Pooutate Clear	Exchange Ra	ite					
Currency Code Total ferred Denomination Clear					alculate		
Currency Code Total ferred Denomination Clear	enomination Charges I	MIS UDF					
ferred Denomination Populate Populate IOf1 I Ior Iormination Code Denomination Value Units Total Amount I				Total			
Anation Details	Preferred Denominatio				3		
anation Details		Populate					
10f1 Image: Constraint of the second secon	enomination Details	6					
omination Code Denomination Value Units Total Amount							
	Denomination Code		Units	Total Amount			
	1						
			Units		٥		
						~	
~						Ex	it

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.



External Reference				Product BPCH		
Consumer Number				Bill Number *		
Bill Date				Bill Currency		
Transaction Currency				Bill Amount *		
Institution Id *				Total Amount		
Narrative						
Exchange Rate						
▲ 10f1 → ► ■ Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	
chargo componente		Charge Antount	Currents		Exonoligo rato	
					>	~

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.

External Reference	Product BPAT
Consumer Number	Institution Id *
Bill Date *	Bill Number *
Account Number *	Bill Currency *
Account Branch	Customer
Account Currency	Bill Amount *
Account Title	Narrative



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:

External Reference				Product BPAT		
Consumer Number				Institution Id *		
Bill Date *				Bill Number *		
Bill Currency *				Bill Amount *		
Account Number *				Total Charge		
Account Branch				Total Amount		
Account Currency				Account Title		
Exchange Rate				Customer		
Narrative				Customer Name Recald	culate	
Inges MIS UDF					ulate	
rges MIS UDF rge Details	Waiver	Charge Amount	Currency			-
rges MIS UDF rge Details I ▲ 10f1] ▶ ▶ I	Waiver	Charge Amount		Recald		-
rges MIS UDF rge Details ◀ 10f1 ► ► ►	Waiver	Charge Amount		Recald		-
rges MIS UDF rge Details ◀ 10f1 ► ► ►	Waiver	Charge Amount		Recald		-
rges MIS UDF rge Details ◀ 10f1 ► ► ►	Waiver	Charge Amount		Recald		-
rges MIS UDF rge Details I ▲ 10f1] ▶ ▶ I	Waiver	Charge Amount		Recald		-

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 <u>Requesting for Funds Transfer</u>

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.



Funds Transfer Request			_ ×
From Account Number *	From Account Branch *		
From Account Description			
To Account Number *	To Account Branch *		
To Account Description			
From Account Currency *	To Account Currency *		
From Account Amount *	To Account Amount		
Narrative			
External Reference			
		_	
		Ok	Exit

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::



							-
From Account Number			From A	ccount Branch			
From Account Description							
To Account Number			To A	ccount Branch			
To Account Description							
From Account Currency			To Ac	count Currency			
Transaction Amount *			To A	ccount Amount			
Narrative							
External Reference			1	Exchange Rate			
otal From Account Amount				Total Charge			
Product F Customer ID	TRQ				Recalcula	ite	
e de territer re							
Customer Name							
arges MIS UDF Project Def	tails						
arges MIS UDF Project Def							
arges MIS UDF Project Def		Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	
arges MIS UDF Project Def arge Details		Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	
arges MIS UDF Project Det arge Details		Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	
arges MIS UDF Project Def arge Details		Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	

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:

Funds Transfer Request					_ ×
From Account Number		From Account Branch			
From Account Description					
To Account Number		To Account Branch			
To Account Description					
From Account Currency		To Account Currency			
Transaction Amount *		To Account Amount			
Narrative					
External Reference		Exchange Rate			
Total From Account Amount		Total Charge			
Product	FTRQ		Recalculate		
Customer ID					
Customer Name					
Charges MIS UDF Project D	etails				
				Ok	Exit

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.

From Account Number From Account Description To Account Description To Account Currency To Account Currency Transaction Amount Narrative External Reference External Reference Product FIRQ Customer ID Customer ID Field Name Field Value	Funds Transfer Request				_ ×
To Account Number To Account Description From Account Currency Transaction Amount * Narrative External Reference Exchange Rate Total From Account Amount Narrative Product FTRQ Customer ID Customer Name Project Details UDF Details Field Name Field Value Customer ID Customer	From Account Number		From Account Branch		
To Account Description From Account Currency Transaction Amount Narrative External Reference External Reference Product FTRQ Product FTRQ Customer ID Customer Name UDF Details UDF Details Field Name Field Value	From Account Description				
From Account Currency Transaction Amount Narrative External Reference Product FTRQ Product FTRQ Customer ID Customer Name UDF Details UF Details Field Name Field Value	To Account Number		To Account Branch		
Transaction Amount	To Account Description				
Transaction Amount	From Account Currency		To Account Currency		
External Reference Total From Account Amount Product FTRQ Customer ID Customer Name UDF Details Field Name Field Value					
Total From Account Amount Product FTRQ Customer ID Customer Name	Narrative				
Product FTRQ Customer ID Customer Name Charges IMIS CDE Project Details UDF Details I Field Name Field Value	External Reference		Exchange Rate		
Customer ID Customer Name	Total From Account Amount		Total Charge		
Charges MIS UDF Project Details UDF Details Field Name Field Value	Product FT	RQ		Recalculate	
Charges MIS UDE Project Details UDF Details Field Name Field Value	Customer ID				
UDF Details	Customer Name				
UDF Details					
Field Name	Charges MIS UDF Project Deta	ils			
Field Name Field Value	UDF Details				
	I				
	Field Name	Field Value	Ö		<u>~</u>
Ok Exit					
Ok Exit					
Ok Exit					
Ok Exit					
Ok Exit					~
					Ok Exit

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.

♦ Funds Transfer Request		_ ×
From Account Number	From Account Branch	
From Account Description		
To Account Number	To Account Branch	
To Account Description		
From Account Currency	To Account Currency	
Transaction Amount *	To Account Amount	
Narrative		
External Reference	Exchange Rate	
Total From Account Amount	Total Charge	
Product FTRQ	Recalculate	
Customer ID		
Customer Name		
Charges MIS UDF Project Details		
Project Details		
Project Name		
Unit Payment Yes 😒		
Unit Id		
Deposit Slip Number		
		Ok Exit

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.

top Payment		
External Reference	Branch	
Account Number *	End Cheque Number	
Stop Payment Type Amount 🗸	Amount	
Start Cheque Number	Expiry Date	
Effective Date *	Account Currency *	
Narrative		
Account Title		
		_

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:

op Payment						
External Reference				Branch Code		
Account				Account Title		
Customer Name				Remarks		
Stop Payment Type	mount 👻		End	cheque Number		
Start Cheque Number				Expiry Date		
Effective Date				Amount		
Currency						
ge Details						
< 10f1 → ▶I 300						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Current	y Exchange Rate	~
						2
					>	

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.

External Reference Currency Sold * Beneficiary Name Beneficiary Address Amount Sold *		
Beneficiary Name Narrative Beneficiary Address Currency Received *	External Reference	Product FXSW
Beneficiary Address Currency Received *	Currency Sold *	Passport/IC Number
	Beneficiary Name	Narrative
Amount Sold *	Beneficiary Address	Currency Received *
Amount Sold *		
Amount Sold *		
	Amount Sold *	

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:

FX Sale (Walk in)					-
External Referenc	e		Product FXSW		
Currency Sol	d		Amount Sold *		
Currency Receive	d		Charges		
Currency Received Rat	e		Amount Received		
Beneficiary Nam	e		Passport/IC Number		
Beneficiary Addres	S		Narrative		
			Net Amount		
			Re	calculate	
Currency Cod	nation Details Charges M	IIS UDF	Total		
Preferred Denominatio	n Populate		Cles	ir .	
enomination Details					
	130				
Denomination Code	Denomination Value	Units	Total Amount		~
					2
					Exit

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.

						-
External Reference				Product FXSW		
Currency Sold				Amount Sold *		
Currency Received				Charges		
Currency Received Rate			Α	mount Received		
Beneficiary Name			Pas	sport/IC Number		
Beneficiary Address				Narrative		
				Net Amount		
arge Details I						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	~
12.332 L	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	~
1.512 L	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	×
1.512 L	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	X

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:

FX Sale (Walk in)	-
External Reference	Product FXSW
Currency Sold	Amount Sold *
Currency Received	Charges
Currency Received Rate	Amount Received
Beneficiary Name	Passport/IC Number
Beneficiary Address	Narrative
	Net Amount
	Recalculate
Penomination FX Denomination Details Charges	MIS UDF
	Exit

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.



External Reference		Product FXSW	
Currency Sold		Amount Sold *	
Currency Received		Charges	
Currency Received Rate		Amount Received	
Beneficiary Name		Passport/IC Number	
Beneficiary Address		Narrative	
		Net Amount	
	Dataile Charges MIS LUBE		
mination FX Denomination	Details Charges MIS UDF		
etails			
etails ◀ 10f1 ► ► ►			1001

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.



Purchase (Walk in)	
External Reference	Product FXPW
Currency Bought *	Passport/IC Number
Beneficiary Name	Narrative
Beneficiary Address	Currency Paid *
Amount Bought *	

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:

FX Purchase (Walk in)						-
External Reference	e		Product	FXPW		
Currency Bougl	nt		Amount Bought *			
Currency Pai	d		Charges			
Transaction Currency Rat	e		Narrative			
Beneficiary Nam	e		Amount Paid			
Beneficiary Addres	S		Passport/IC Number			
				Recald	culate	
	nation Details Charges I	IIS UDF				
Currency Cod			Total			
Preferred Denominatio	Populate			Clear		
nomination Details	Pobulate					
	low					
Denomination Code	Denomination Value	Units	Total Amount			~
						2

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.

External Reference Currency Bought				Product FXPW Amount Bought *		
Currency Paid				Charges		
ransaction Currency Rate				Narrative		
Beneficiary Name				Amount Paid		
Beneficiary Address			Pas	sport/IC Number Recalcu		
				Recalco	13(8	
rge Details ↓ ◀ 10f1 □ ▶ ▶ ┃]	NGES MIS UDF	0			
nomination FX Denomination arge Details	_11	rges MIS UDF Charge Amount	Currency	Charge in Local Currency	Exchange Rate	1
irge Details ◀ ◀ 10f1 ☐ ▶ ▶ ┃]	Proceeds I management	Currency			1

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:

		-
External Reference	Product FXPW	
Currency Bought	Amount Bought *	
Currency Paid	Charges	
ansaction Currency Rate	Narrative	
Beneficiary Name	Amount Paid	
Beneficiary Address	Passport/IC Number	
nomination EX Denomination Details Charge	S MUS UDF	
nomination FX Denomination Details Charge	S MIS UDF	
nomination FX Denomination Details Charge	S WS UDF	
nomination FX Denomination Details Charge	S UDF	
nomination FX Denomination Details Charge	S UDF	

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.



External Reference Currency Bought Currency Paid Currency Paid Currency Rate Beneficiary Name Beneficiary Address Product FXPW Amount Bought Amount Bought Amount Bought Recalculate Recalculate	- 3			FX Purchase (Walk in)
DF Details I		Amount Bought * Charges Narrative Amount Paid Passport/IC Number		Currency Bought Currency Paid Transaction Currency Rate Beneficiary Name
		_		F Details I
		ų	Field Value	
	×			

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.



External Reference	Product FXPA
FX Currency *	Branch Code
Beneficiary Name	Account Branch
Beneficiary Address	Passport/IC Number
	Narrative
	Account *
FX Amount *	Account Description
	Account Currency

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.



2					-
External Referen	се		Product F	XPA	
FX Curren	icy *		FX Amount		
Currency Ra	ite		Charges		
Beneficiary Nar	ne		Amount *		
Accou	int *		Passport/IC Number		
Account Descripti	on		Narrative		
Account Currer	су		Net Amount		
Account Bran	ch			Recalculate	
Beneficiary Addre	SS				
Currency Co Preferred Denominati nomination Details	on Populate		Total	Clear	
I∢ ∢ 10f1⊡ ▶ ▶I	(50)				
Denomination Code	Denomination Value	Units	Total Amount		<u>~</u>
				-	
					~

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.



External Reference	Instrument Type TTA
TT Currency *	Instrument Status INIT
TT Amount *	Account Branch *
Felegraphic Transfer Date *	Account Number *
Payable Branch *	Bank code *
Serial Number	Narrative
Beneficiary Name *	Account Title
Beneficiary Address	Account Currency *
Passport/IC Number	

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:

External Reference				Issuing Branch		
TT Currency				Instrument Type		
TT Amount *				istrument Status		
Instrument Number				Bank code		
elegraphic Transfer Date			Tra	nsaction Branch		
Payable Branch				Account Number		
Serial Number				Customer Name		
Beneficiary Name *			A	ccount Currency		
Beneficiary Address				Account Amount		
Denendary Address				Exchange Rate		
				Charges		
Passport/IC Number				Narrative		
rges MIS UDF rge Details						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Curren	cy Exchange Rate	
					>	2

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.



							_ × _
External Reference				Issuing Branch			
TT Currency				Instrument Type			
TT Amount *			In	strument Status			
Instrument Number				Bank code			
Telegraphic Transfer Date			Trai	nsaction Branch			
Payable Branch			A	Account Number			
Serial Number			C	Customer Name			
Beneficiary Name *			A	ccount Currency			
Beneficiary Address			1	Account Amount			
				Exchange Rate			
				Charges			
Passport/IC Number				Narrative			
				F	Recalcul	ate	
Charges MIS UDF							
Charge Details							
	14/-1	Objective Amount	0	Observation I and Out		Fuch and Date	
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Cur	rency	Exchange Rate	
							_
<						>	×
• J.							
							Exit

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.



External Reference	Issuing Branch
TT Currency	Instrument Type
TT Amount *	Instrument Status
Instrument Number	Bank code
praphic Transfer Date	Transaction Branch
Payable Branch	Account Number
Serial Number	Customer Name
Beneficiary Name *	Account Currency
Beneficiary Address	Account Amount
Denencially Address	Exchange Rate
	Charges
Passport/IC Number	Narrative
	Recalculate
	Recarculate

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..



External Reference		Issuing Branch	
TT Currency		Instrument Type	
TT Amount *		Instrument Status	
Instrument Number		Bank code	
elegraphic Transfer Date		Transaction Branch	
		Account Number	
Payable Branch		Customer Name	
Serial Number		Account Currency	
Beneficiary Name * Beneficiary Address		Account Amount	
Beneficiary Address		Exchange Rate	
		Charges	
Passport/IC Number		Narrative	
raes MIS LIDE			
Details			
Details ◀ 10f1 : ► ► ■	ic.		
Details	G Field Value		
Details ◀ 10f1 ► ► ►		0	1
Details ◀ 10f1 ► ► ►			1
Details ◀ 10f1 ► ► ►			1

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.

♦ TT Issue against GL	_ ×
External Reference	Instrument Type TTG
TT Currency *	General Ledger Number *
TT Amount *	General Ledger Title
Bank code *	General Ledger Currency *
Telegraphic Transfer Date *	
Narrative	
Payable Branch *	
Serial Number	
Beneficiary Name *	
Beneficiary Address	
Passport/IC Number	
	Exit

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:

TT Issue against GL						12
External Reference				Instrument Type		
TT Currency				Bank code		
TT Amount *			General	Ledger Number		
Instrument Number			General	Ledger Currency		
Telegraphic Transfer Date			Gen	eral Ledger Title		
Payable Branch				Exchange Rate		
Serial Number				Charges		
Beneficiary Name *			Genera	I Ledger Amount		
Beneficiary Address				Narrative		
targes MIS UDF arge Details I4 ▲ 10f1 → M						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	-
1						
					3	2
		- 100			/	

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.

External Reference	Instrument Type	
TT Currency	Bank code	
TT Amount *	General Ledger Number	
Instrument Number	General Ledger Currency	
elegraphic Transfer Date	General Ledger Title	
Payable Branch	Exchange Rate	
Serial Number	Charges	
Beneficiary Name *	General Ledger Amount	
Beneficiary Address	Narrative	
	R	ecalculate
Passport/IC Number		
rges MIS UDF		
Iges with ODF		

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.



Field Name	Field Value			
narges MIS <mark>UDF</mark> IF Details	7			
Beneficiary Address			Recalculate	
Beneficiary Name *		Narrative		
Serial Number		General Ledger Amount		
Payable Branch		Charges		
Telegraphic Transfer Date		General Ledger Title Exchange Rate		
Instrument Number		General Ledger Currency		
TT Amount *		General Ledger Number		
TT Currency		Bank code		
		Instrument Type		

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.



External Reference	Instrument Type TTW
TT Currency *	Bank code *
TT Amount *	Transaction Currency *
elegraphic Transfer Date *	Narrative
Payable Branch *	
MICR Number	
Beneficiary Name *	
Beneficiary Address	
Passport/IC Number	

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:

🔶 TT Issue against Walk	in				_ ×
External Referen	се		Instrument Type	TTW	
TT Curren	icy		Bank code		
TT Amou	ınt *		Transaction currency		
Telegraphic Transfer Da	ate		Exchange Rate		
Instrument Numb	er		Charges		
Payable Bran	ch		Total Amount		
MICR Numb			Narrative		
Beneficiary Nan	ne *			Recalculate	
Beneficiary Addres	SS				
Passport/IC Numb	er				
Currency Denominations	Charges MIS UDF				
Currency Co	de		Total		
Preferred Denomination	on			Clear	
	Populate				
Denomination Details					
I∢ ∢ 10f1 D ► FI	100				
Denomination Code	Denomination Value	Units	Total Amount		~
					~
					Exit

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.



TT Liquidation against GL	_ ×
External Reference Issuing Branch *	Instrument Number *
	Exit

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:



External Reference		Bank Code	
Instrument type	TTG	General Ledger Number	
Branch		Instrument Number	
Instrument Status	Payment 😒	Issue Date	
Narrative		TT Amount	
Payable Branch		General Ledger Currency	
Beneficiary Name		Telegraphic Transfer Date	
Beneficiary Address			
Passport/LC Number			

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.



External Referenc				Bank Code		
Instrument typ			Tre	insaction Branch		
Branc				Ledger Number		
Instrument Statu				trument Number		
Narrativ	1 africant		1113	Issue Date		
				TT Amount		
Payable Branc				Exchange Rate		
Beneficiary Nam			General	Ledger Currency		
Beneficiary Addres	5			nic Transfer Date		
				Account Amount		
Passport/LC Numbe	r			Account Amount Charges Recald	culate	
rges MIS UDF rge Details				Charges		
		Charge Amount		Charges		
rges MIS UDF rge Details ◀ 10f1 [▶ ▶]		r Charge Amount	Currency	Charges Recald		
rges MIS UDF rge Details ◀ 10f1 [▶ ▶]		r Charge Amount		Charges Recald		
rges MIS UDF rge Details ◀ 10f1 [] ▶ ▶		Charge Amount		Charges Recald		
rges MIS UDF rge Details ◀ 10f1 [] ▶ ▶		Charge Amount		Charges Recald		
rges MIS UDF rge Details ◀ 10f1 [] ▶ ▶		r Charge Amount		Charges Recald		

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.

External Reference		Bank Code	
Instrument type	TTG	Transaction Branch	
Branch		General Ledger Number	
Instrument Status	Payment 🐱	Instrument Number	
Narrative		Issue Date	
Payable Branch		TT Amount	
Beneficiary Name		Exchange Rate	
Beneficiary Address		General Ledger Currency	
Domoniality / Manager		Telegraphic Transfer Date	
		Account Amount	
assport/LC Number		Charges	
		Re	calculate
MIS UDF			



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

7.17.3 Specifying the UDF details

TT Liquidation against GL				- ×
External Reference		Bank Code		
Instrument type	TTG	Transaction Branch		
Branch		General Ledger Number		
Instrument Status	Payment 🐱	Instrument Number		
Narrative		Issue Date		
Payable Branch		TT Amount		
Beneficiary Name		Exchange Rate		
Beneficiary Address		General Ledger Currency		
Denonolary Address		Telegraphic Transfer Date		
		Account Amount		
Passport/LC Number		Charges		
			Recalculate	
Charges MIS UDF				
UDF Details				
I				
Field Name	Field Value			~
				*
				Exit

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.

TT Liquidation against GL		- ×
External Reference	Instrument Number *	
Issuing Branch *		
		Exit

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:

External Reference		Clearing Bank Code	
Instrument type	TTA	Transaction Branch	
Branch		Account Number	
Instrument Status	Payment 🐱	Instrument Number	
Narrative		Issue Date	
elegraphic Transfer Date		TT Currency	
Payable Branch		TT Amount	
TT Status		Account Currency	
Beneficiary Name			
Beneficiary Address			
Passport/IC Number			

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 dropdown 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.

TT Liquidation against Walk i	n			_ ×
External Reference Issuing Branch *		Instrume	ent Number *	
				Exit

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:



Instrument type TTW Transaction Branch Branch Instrument Number Instrument Status Payment Narrative Instrument Currency Payable Branch TT Amount TT Status General Ledger Currency * Beneficiary Name Telegraphic Transfer Date Passport/IC Number Instrument	External Reference		Bank Code	
Instrument Status Payment Issue Date Narrative Instrument Currency Payable Branch TT Amount TT Status General Ledger Currency* Beneficiary Name Telegraphic Transfer Date	Instrument type	TTW	Transaction Branch	
Narrative Instrument Currency Payable Branch TT Amount TT Status General Ledger Currency * Beneficiary Name Telegraphic Transfer Date	Branch		Instrument Number	
Payable Branch TT Amount TT Status General Ledger Currency * Beneficiary Name Telegraphic Transfer Date Beneficiary Address Image: Contract of the state of the stat	Instrument Status	Payment ~	Issue Date	
Payable Branch General Ledger Currency * TT Status Telegraphic Transfer Date Beneficiary Address Image: Constraint of the state	Narrative		Instrument Currency	
TT Status General Ledger Currency * Beneficiary Name Telegraphic Transfer Date Beneficiary Address Image: Comparison of the state of the sta	Payable Branch		TT Amount	
Beneficiary Name Beneficiary Address	all constant protocols		General Ledger Currency *	
Beneficiary Address			Telegraphic Transfer Date	
Passport/IC Number				
	Passport/IC Number			

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.

TT Transactions			_ ×
Issue Branch *		Instrument Number *	
	Ok Reset		
TT Currency		Issue Account Number	
Transaction Amount		Passport/IC Number	
Instrument Status			
Beneficiary Name			
Beneficiary Address			
			Exit
			chaelle c

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:

🔶 Cash Withdrawal		_ ×
External Reference	Product LDCH	
Loan Account Branch *	Loan Currency *	
Loan Account *	Disbursement Amount *	
	Narrative	
		Exit
		EXIL

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:

Ca	sh Withdrawal						
	External Reference			Loar	Account Branch		
	Product L	сн			Loan Account		
	Loan Currency				Account Title		
	Disbursement Amount *			P	ccount Currency		
	Exchange Rate				Loan Amount		
	Customer				Total Charge		
	Customer Name				Narrative		
14.5]	IOf1 ► ► Components	Waiver	Charge Amount	Currency	Charge in Local Currenc	y Exchange Rate	
_							
							2
			1. III			>	
							Exit

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.

PNote 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:

🔶 Cash Deposit		_ × _
External Reference Loan Account Branch Financing Account	Product LRCH	
		+ - =
		<u>^</u>
		Exit

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:

External Referen Loan Account Bran Financing Accou Amount Financ Amount Disburs	nch * unt * Ced		Product LRCH epayment Currency *	
4 10f1 □ ▶ ▶ ■	160			+
Component Name	Component Currency	Outstanding Amount		^
]]	

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:



🔶 Cash Deposit					-
External Referen	се		Loan Account Branch		
Produ	ICT LRCH		Financing Account		
Repayment Curren	cy		Account Title		
Repayment Amou	int *		Account Currency		
Total Cash Amou	int		Loan Amount		
Exchange Ra	ite		Total Charge		
Related Custom	er		Narrative		
Customer Nan	ne		Amount Financed		
Amount Disburs	ed			Recalculat	ê
					+ - =
Component Name	Component Currency	Outstanding Amount			
Currency Co		F	Total		
Preferred Denomination	on Populate			Clear	
enomination Details					
I 10f1	38				
Denomination Code	Denomination Value	Units	Total Amount		
					8
					Exit

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.

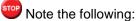
Units

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.



- 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:



	_ ×
Safe Deposit Details	
Contract Reference *	
	Exit

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

♦			_ ×
External Reference	Narrative		
	Product	SDRC	
Safe Deposit Details	Value Date		
Contract Reference	Due Date		
Settlement Currency	Next Due Date		
Settlement Account	Payment Currency		
Settlement Branch	Payment Amount		
			Exit

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.

					- >
External Reference	ce		Related Customer		
Produ	ict SDRC		Customer Name		
Transaction Curren	су		Narrative		
Transaction Amou	int *			Recalculate	
Exchange Ra	ite		Value Date		
Safe Deposit Details			Next Due Date		
Contract Reference	ce		Payment Currency		
Settlement Curren			Payment Amount		
Settlement Accou					
Settlement Brand	ch				
Preferred Denominatio	on Pooulate			Clear	
I	1981				
	Denomination Value	Units	Total Amount		~
Denomination Code					
Denomination Code					
Denomination Code					
Denomination Code					
Denomination Code					
Denomination Code					8

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:

<	🕕 Information Message
	Information Message
	Information saved successfully
	Ok

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.



Denomination Details				_ ×
Denomination Details				
I∢ ∢ 10f1 ▶ ▶I	Go			+ - =
Denomination Code	Denomination Value	Units	Total Amount	
				~
Curre	ncy		Total Amount	
				Ok Exit

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.



Currency Code Opening Balance Incoming Cash Outgoing Cash Total Cash	Branch	Code	Till I	d		
Currency Code Opening Balance Incoming Cash Outgoing Cash Total Cash □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	urrency Details					
enomination Details						
enomination Details	Currency Code	Opening Balance	Incoming Cash	Outgoing Cash	Total Cash	12.27
Denomination Id Denomination Value Opening Balance Incoming Count Outgoing Count Image: Count <	nomination Details					×
	enomination Details I	100				
			alue Opening Bala	nce Incoming Cour	nt Outgoing Cour	
			alue Opening Bala	nce Incoming Cour	nt Outgoing Cour	
			alue Opening Bala	nce Incoming Cour	nt Outgoing Cour	
			alue Opening Bala	nce Incoming Cour	nt Outgoing Cour	
			alue Opening Bala	nce Incoming Cour	nt Outgoing Cour	

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.

External Reference	Product FXSA	
FX Currency *	Branch Code	
Beneficiary Name	Account Branch	
Beneficiary Address	Passport/IC Number	
	Narrative	
	Account *	
FX Amount *	Account Description	
	Account Currency	
		E

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.



•		_ ×
External Reference	Product FXSA	
FX Currency *	FX Amount	
Currency Rate	Charges	
Beneficiary Name	Amount *	
Account *	Passport/IC Number	
Account Description	Narrative	
Account Currency	Net Amount	
Account Branch	Recalculate	
Beneficiary Address		
Denomination Charges MIS UDF		
Currency Code	Total	
Preferred Denomination	Clear	
Populate		
Denomination Details		
🛯 🖣 10f1 🕨 🕅 📴		
Denomination Code Denomination Value	e Units Total Amount	~
		~
		Exit

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.



			Product FX:	24	
External Reference FX Currence			FX Amount	5A	
Currency Rat			Charges		
Beneficiary Nam			Amount *		
Accou					
			Passport/IC Number		
Account Descriptio			Net Amount		
Account Curren Account Branc				Described	
Account Brand Beneficiary Addres				Recalculate	
Demenciary Addres	2				
Preferred Denominatio	Populate			lear	
nomination Details					
noniniation betails	(30)				
		Units	Total Amount		~
	Denomination Value	Units			
I∢ ∢ 10f1 🛛 🕨 🕅 🗌	Denomination Value	Units		3	
 4 10f1 □ > >I 	Denomination Value	Units			
🔹 🔹 10f1 🗋 🕨 🕅 👘	Denomination Value	Units		1	
● ● 10f1 ▶ ▶ Denomination Code	Denomination Value	Units		3	
🔹 🔹 10f1 🗋 🕨 🕅 👘	Denomination Value	Units		3	
 4 10f1 □ > >I 	Denomination Value	Units		2	

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.



2							-
				_			
External Reference				Product	FXSA		
FX Currency *				FX Amount			
Currency Rate				Charges			
Beneficiary Name				Amount *			
Account *			Pas	sport/IC Number			
Account Description				Narrative			
Account Currency				Net Amount			
Account Branch Beneficiary Address					Recalcu	ulate	
nomination Charges MIS UD	F						
arge Details							
🖣 🖣 10f1 📄 🕨 🚺 🚺 📴]						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	~
							~
		×.000				>	
							Exit

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

7.27.2.1 <u>Recalculating Charges</u>

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:

♦	
External Reference FX Currency * Currency Rate Beneficiary Name Account * Account Description Account Currency Account Branch	Product FXSA FX Amount Charges Amount * Passport/IC Number Narrative Net Amount Recalculate
Beneficiary Address	
	Exit

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.



			-
External Reference		Product FXSA	
FX Currency *		FX Amount	
Currency Rate		Charges	
Beneficiary Name		Amount *	
Account *		Passport/IC Number	
Account Description		Narrative	
Account Currency		Net Amount	
Account Branch		Recalcula	ate
Beneficiary Address			
nomination Charges MIS UD			
Details	6		
Details	Field Value		
Details]		
Details]		
Details ↓ ◀ 10f1 _ ▶ ▶]		
Details ↓ ◀ 10f1 ▶ ▶]		1
Details]		
Details]		
Details]		

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.

PARC 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.

🔶 Cheque Withdrawal : Brand	ch Date 2012-06-05:::Trai	nsaction Branch Code WB1	\mathbf{k}	- ×
🔚 Save 🐠 Hold				
Account Number *	000000000021	Account Branch	WB1	
Account Description	Michael Pattinson TOD		\sim	
Cheque Number * Transaction Currency	508 GBP	Cheque Date Account Currency	2012-06-05 💼	
Transaction Amount *		Account Amount	1,500.00	
	Cheque Withdrawal FJB1215700007774			
				Ok Cancel

Here you can capture the following details:

Account Number

Specify the customer account 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

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:



🔶 Cheque Withdrawal : Br	anch Date 2012-06-05:::	Fransaction Brai	nch Code WB1				_ ×
🔚 Save 🐠 Hold							
Account Numbe	er 000000000021		Account Branch	WB1			^
Account Descriptio	n Michael Pattinson TO	D					
Cheque Numbe	er 508		Cheque Date	2012-06-05	2		
Transaction Currence	cy GBP		Account Currency	GBP			
Transaction Amou	nt * 1,50	0.00	Account Amount		1,510.00		
Narrativ	e Cheque Withdrawal				\bigtriangledown		
External Reference							
Customer I	D WB1004303		Product	CQWL			
Customer Nam	e Michael Pattinson				\sim		
Total Charg	ie 10.	00	Exchange Rate		1		
Negotiated Cost Rat			Reject Code				
			Negotiation Reference				
			Negotiation reference	Recalculate			
				recolculate	1		
Denomination Charges M	IIS UDF						
Currency Cod	le GBP		Tota		1,500.00		
Preferred Denominatio			\searrow	Clear			
	Populate		5				
Denomination Details	······						
						=	
Denomination Code	Denomination Value	Units	Total Amount				
GP1	1.0	0	C	.00		-	
GP2	2.0	0	C	.00		=	
GP5	5.0	0	C	.00			
GP10	10.0	0	C	.00			
GP20	20.0	0	C	.00			
GP50	50.0	0	C	.00			
	400.0	-	500	00		~	×
					Ok	Ca	ncel

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.

🔶 in i	House cheque Deposit							_ ×
	Account Number			Ad	ccount Branch			
	Account Description							
	Cheque Number				Cheque Date			
	Transaction Currency			Acc	ount Currency			
	Transaction Amount *			Ac	count Amount			
	Narrative							
	External Reference							
	Customer ID				Product	CQWL		
	Customer Name							
	Total Charge			E	xchange Rate			
	Negotiated Cost Rate				Reject Code			
				Negotiati	ion Reference			
						Recalcula	efi	
Denor	mination Charges MIS UDF							
Charg	e Details							
M	4 10f1 ▶ ▶ Go							
	Charge Components	Waiver	Charge Amount	Currency	Charge in Lo	cal Currency	Exchange Rate	<u>^</u>
								~
<							>	
							Ok	Exit
							•	

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:

🔶 In House cheque Deposit					_ ×
Account Number		Account Branch			
Account Description					
Cheque Number		Cheque Date			
Transaction Currency		Account Currency			
Transaction Amount *		Account Amount			
Narrative					
External Reference					
Customer ID		Product	CQWL		
Customer Name					
Total Charge		Exchange Rate			
Negotiated Cost Rate		Reject Code			
		Negotiation Reference			
			Recalculate		
Denomination Charges MIS	UDF				
				Ok	Exit

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

Account Number Account Description Cheque Number Transaction Currency Transaction Amount * Narrative		Account Branch Cheque Date		
Account Description Cheque Number Transaction Currency Transaction Amount * Narrative				
Cheque Number Transaction Currency Transaction Amount * Narrative		Choque Date		
Transaction Currency Transaction Amount * Narrative		Choque Date		
Transaction Amount *				
Narrative		Account Currency Account Amount		
		Account Amount		
External Reference				
Customer ID		Product	CQWL	
Customer Name				
Total Charge		Exchange Rate		
Negotiated Cost Rate		Reject Code		
		Negotiation Reference		
			Recalculate	
enomination Charges MIS U	DF			
shormhaton charges mic o				
)F Details				
🛯 🖣 10f1 🗋 🕨 🕅 🔤	2			
Field Name	Field Value			<u>~</u>
				~
				Ok E

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.

🔶 Cheque Deposit		_ × _
Account Number *	Account Branch	
Account Description		
Cheque Currency *	Account Currency *	
Cheque Amount *	Account Amount	
Clearing Type *	Drawer Account Number	
Cheque Number *	Cheque Issue Date	
Routing Number *		
Narrative		
External Reference		
		Ok Exit

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:

🔶 Cheque Deposit			_ ×
Account Number		Account Currency	
Account Description			
Cheque Currency		Cheque Amount	
Account Amount			
Narrative			
External Reference			
Customer Id		Exchange rate	
Customer Name		Total Charges	
Instrument type	Cheque 🗸	Negotiated Cost Rate	
		Negotiation Reference	
		1	Recalc
Instrument Details Charge M	IIS UDF Project Details		
Clearing Type		Drawer Account Number	
Cheque Number		Cheque Date	
Routing Number		Value Date	
	Special Available		Late Clearing
Branch Code			Regulation CC Available
Bank Name		Bank Code	
Sector Description		Sector Code	
		Branch Name	
			Ok Exit

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.



🔶 Cheque Deposit			_ ×
Account Number		Account Currency	
Account Description			
Cheque Currency		Cheque Amount	
Account Amount			
Narrative			
External Reference			
Customer Id		Exchange rate	
Customer Name		Total Charges	
Instrument type	Cheque 🗸	Negotiated Cost Rate	
		Negotiation Reference	
			Recalc
Instrument Details Charge M	IIS UDF Project Details		
Clearing Type		Drawer Account Number	
Cheque Number		Cheque Date	
Routing Number		Value Date	
	Special Available		Late Clearing
Branch Code			Regulation CC Available
Bank Name		Bank Code	
Sector Description		Sector Code	
		Branch Name	
			Ok Exit

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.

🔶 Cheque Deposit					_ ×
Account Number		Account Currency			
Account Description					
Cheque Currency		Cheque Amount			
Account Amount					
Narrative					
External Reference					
Customer Id		Exchange rate			
Customer Name		Total Charges			
Instrument type	Cheque 🗸	Negotiated Cost Rate			
		Negotiation Reference			
			Recalc		
			100010		
Instrument Details Charge M	IIS UDF Project Details				
- Project Details					
Project Name					
Unit Payment	Yes v				
Unit Id					
Deposit Slip Number					
				Ok	Exit

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.

🔶 Cheque Deposit							_ ×
Account Number			Acc	ount Currency			
Account Description							
Cheque Currency			Ch	eque Amount			
Account Amount							
Narrative							
External Reference							
Customer Id			E	Exchange rate			
Customer Name			1	Fotal Charges			
Instrument type Chi	eque	~	_	ted Cost Rate			
			Negotiati	on Reference			
					Recalc		
	IDF Projec	t Details					
Charge Details							
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	al Currency	Exchange Rate	
							~
<		111					
						Ok	Exit

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:

🔶 Cheque Deposit					- ×
Account Number		Account Currency			
Account Description					
Cheque Currency		Cheque Amount			
Account Amount					
Narrative					
External Reference					
Customer Id		Exchange rate			
Customer Name		Total Charges			
Instrument type	Cheque 🗸	Negotiated Cost Rate			
		Negotiation Reference			
			Recalc		
Instrument Details Charge M	IS UDF Project Details				
				Ok	Exit

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.

Cheque Deposit to GL		_ ×
External Reference Transaction Currency * Narrative	Account Title General Ledger Number * General Ledger Currency *	
Transaction Amount *		
Clearing Type *	Drawer Account Number *	
Cheque Number *	Cheque Date *	
Routing Number *	Cheque Issue Date	
		Exit

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:



Cheque Deposit to GL			- 3
External Reference Transaction Currency General Ledger Number General Ledger Currency * Exchange rate Narrative		Transaction Amount General Ledger Amount Total Charges Account Title Negotiated Cost Rate Negotiation Reference	Recalculate
Instrument Details Charge M	IIS UDF		
Clearing Type Cheque Number Value Date Routing Number Bank Name Sector Description Branch Name	Special Available	Drawer Account Number Cheque Date Bank Code Sector Code Branch Code	Late Clearing Regulation CC Available
			Exit

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:

Cheque Deposit to GL						_ ×
External Reference			Trans	saction Amount		
Transaction Currency			General	Ledger Amount		
General Ledger Number				Total Charges		
General Ledger Currency *			N	Account Title		
Exchange rate				iated Cost Rate		
Narrative			Negoua			
				Recald	ulate	
Instrument Details Charge MIS	UDF					
Charge Details						
I]					
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	<u>^</u>
						~
<					>	
						Exit
						LAIL

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:

🔶 Cheque Deposit to GL			_ × _
External Reference	Transaction Amount		
Transaction Currency General Ledger Number General Ledger Currency * Exchange rate Narrative	General Ledger Amount Total Charges Account Title Negotiated Cost Rate Negotiation Reference		
		Recalculate	
Instrument Details Charge MIS UDF			
Composite MIS	- Transaction MIS		
			Exit

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.

🔶 In House cheque Deposit	– ×
External Reference	Product LOCH
From Account Branch *	To Account Currency *
Amount *	To Account Branch *
From Account Number *	To Account Number *
Account Description	Account Description
From Account Currency *	Cheque Number *
Narrative	Check Date
	Cheque Issue Date
	Exit

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:



From	ernal Reference							<u> </u>
					Product	LOCH		
	Account Branch			To	Account Branch			
	Customer ID			To	Account Number			
From A	ccount Number		To Account Currency					
From Ac	count Currency		To Amount					
	Exchange Rate		Cheque Number					
	From Amount *				Check Date			
Che	que Issue Date				Narrative			
	Reject Code					Recalcu	late	
	f1 🕨 📔 🔤	9.11						
Char	ge Components	Waiver	Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	2

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:

External Reference	Product	LOCH	
From Account Branch	To Account Branch		
Customer ID	To Account Number		
From Account Number	To Account Currency		
From Account Currency	To Amount		
Exchange Rate	Cheque Number		
From Amount *	Check Date		
Cheque Issue Date	Narrative		
Reject Code		Recalculate	
ges MS UDF			

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:

External Reference		Product	LOCH	
From Account Branch		To Account Branch		
Customer ID		To Account Number		
From Account Number		To Account Currency		
From Account Currency		To Amount		
Exchange Rate		Cheque Number		
From Amount *		Check Date		
Cheque Issue Date		Narrative		
Reject Code			Recalculate	
es MIS UDF			Recarculate	
es MIS UDF			Recarculate	
es MIS UDF	Field Value		Recalculate	
es MIS UDF etails 4 10f1 I I Con	Field Value		Recalculate	Local L
es MIS UDF etails 4 10f1 I I Con	Field Value		Recalculate	Local L
es MIS UDF etails 4 10f1 I I Con	Field Value		Recalculate	Local L
es MIS UDF etails 4 10f1 I I Con	Field Value		Recalculate	Local L

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 <u>Tracking a Cheque Return</u>

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.

🔶 Main Screen	_ ×
External Reference	Transaction Branch
Drawee Accounts *	Cheque Number *
Routing No *	
	Exit

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:

🔶 Che	eque Return						_ >
	External Reference			Tran	saction Branch		
	Remitter Account			Instr	rument Number		
Draw	ver Account Description				Reason Code *		
	Beneficiary Account				Reject Reason		
	Account Description		Instrument Amount				
	Customer Name						
	Routing No						
	Instrument Currency						
	Value Date						
Charge	e Details						
_							
	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	<u>~</u>
) .	~
<							
							Exit
							Lan

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.

Cheque Status				- ×
Branch *			Cheque Number *	
Account *				
Account Title				
		Ok Reset		
Cheque Status	Invalid Cheque Number 😒		Account Currency	
Customer Number			External Reference	
Customer Name				
				Exit

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

Walidation 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.

♦ TC Sale against Account	_ ×
External Reference	Issuing Branch
Instrument Type TCA	Instrument Status INIT
Account Currency *	TC Currency *
Account *	TC Amount *
Issuer Code *	Narrative
Account Branch *	
Account Title	
	Exit

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:

TC Sale against Account						_ × _
External Reference			Iss	uing Branch		
Issuer Code			Acc	count Branch		
Instrument type				Account		
Instrument Status			Acco	unt Currency		
TC Currency			Related	Customer Id		
TC Amount	*		Cus	tomer Name		
Narrative			Ex	change Rate		
Beneficiary Name				Fotal Charge		
Beneficiary Address			Acc	ount Amount		
					Recalculate	
TC Denominations Charges	MIS UDF					
TC Denomination Details						
I 10f1	Go					+ - =
Description	Denomination	Currency	Count	Series	Sys Count	
5 - 16						~
<						
						Exit



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:



TC Sale against Account								_ ×
External Reference				Issuing Branch				
Issuer Code				Account Branch				
Instrument type				Account				
Instrument Status			Ac	count Currency				
TC Currency			Relat	ed Customer Id				
TC Amount *			C	ustomer Name				
Narrative				Exchange Rate				
Beneficiary Name				Total Charge				
Beneficiary Address			μ	Account Amount				
Denonolary risarooo				I	Recalcul	late		
TC Denominations Charges MIS	UDF							
Charge Details								
🚺 🖣 10f1 🕨 🕅 📴]							
Charge Components	Waiver	Charge Amount	Currency	Charge in Local	Currency	Exchange R	ate 🔼	
							~	
<							>	
							E	Exit

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:

♦ TC Sale against Account			_ ×
External Reference	Issuing Branch		
Issuer Code	Account Branch		
Instrument type	Account		
Instrument Status	Account Currency		
TC Currency	Related Customer Id		
TC Amount *	Customer Name		
Narrative	Exchange Rate		
Beneficiary Name	Total Charge		
Beneficiary Address	Account Amount		
Denendary Address		Recalculate	
TC Denominations Charges MIS UDF			
			E uit
			Exit



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:

External Reference Issuing Branch	
Issuer Code Account Branch	
Instrument type Account	
Instrument Status Account Currency	
TC Currency Related Customer Id	
TC Amount * Customer Name	
Narrative Exchange Rate	
Beneficiary Name Total Charge	
Beneficiary Address Account Amount	
Recalculate	
TC Denominations Charges MIS UDF	
UDF Details	
Field Name Field Value	<u>~</u>
	~
	Exit

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.

🔶 TC Sale (Against GL)	_ ×
External Reference	Instrument Type TCG
TC Currency *	Instrument Status INIT
TC Amount *	Branch
Narrative	General Ledger Number *
Issuer Code *	General Ledger Currency *
	General Ledger Description
	Exit

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:

🔶 TC Sale (Against GL)					- ×
External Reference	9	Instrum	nent Type		
Issuer Code	e	Instrume	nt Status		
TC Currency	y *	Customer	Number		
TC Amoun	t *	Transactio	n Branch		
Exchange Rate	e	General Ledger	Number		
Narrative	e	General Ledger De	scription		
Beneficiary Name	e	General Ledger	Currency *		
Beneficiary Address		Tota	I Charge		
		Tota	l Amount		
				Recalculate	
TC Denominations Charge	s MIS UDF				
TC Denomination Details					
I∢ ∢ 10f1 ▶ ▶I	Go				+ - =
Description	Denomination Currence	y Count	Series	Sys Count	<u>~</u>
					~
<	1111				>
					Exit
					EXIL



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:

TC Sale (Against GL)						_ ×
External Reference			I	nstrument Type		
Issuer Code			Ins	strument Status		
TC Currency *			Cus	stomer Number		
TC Amount *			Tran	isaction Branch		
Exchange Rate			General I	_edger Number		
Narrative			General Led	ger Description		
Beneficiary Name			General L	edger Currency *		
Beneficiary Address				Total Charge		
				Total Amount Recalc	ulate	
TC Denominations Charges MIS	UDF					
Charge Details						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	
		iiii			×	
					E	Exit

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:

🔶 TC Sale (Against GL)	_ ×
External Reference	Instrument Type
Issuer Code	Instrument Status
TC Currency *	Customer Number
TC Amount *	Transaction Branch
Exchange Rate	General Ledger Number
Narrative	General Ledger Description
Beneficiary Name	General Ledger Currency *
Beneficiary Address	Total Charge
Denencially Address	Total Amount
	Recalculate
TC Denominations Charges MIS UDF	
	Exit

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:

🔶 TC Sale (Against GL)			_ × _
External Reference		Instrument Type	
Issuer Code		Instrument Status	
TC Currency *		Customer Number	
TC Amount *		Transaction Branch	
Exchange Rate		General Ledger Number	
Narrative		General Ledger Description	
Beneficiary Name		General Ledger Currency *	
Beneficiary Address		Total Charge	
Denenary riserees		Total Amount	
		Reca	Iculate
TC Denominations Charges MIS	UDF		
UDF Details			
📢 🖣 10f1 🕨 🕅 🕜 🖓 🖓			
Field Name	Field Value		
			~
			Exit

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.

🔶 TC Sale (Walk in)		×
External Reference	Instrument Status INIT	
TC Currency *	Transaction currency *	
TC Amount *	Narrative	
Branch	Instrument Type TCW	
Issuer Code *	Transaction Date	
		_
	Exi	t

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:

🔷 TC Sale (Walk in)			_ ×
External Reference	Issuing Branch		
Instrument Type	Instrument Status		
TC Currency	Issuer Code		
TC Amount *	Transaction currency		
Narrative	TC Amount in Account Currency		
Beneficiary Name	Transaction Date		
Beneficiary Address	Exchange Rate		
	Total Charge		
	Actual Amount		
		Recalculate	
Currency Denominations TC Denominations Char	ges MIS UDF		
Currency Code	Total		
Preferred Denomination Clear			
Populate			
Denomination Details			
Denomination Code Denomination Value	Units Total Amount		<u>~</u>
			Exit

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.

🔶 TC Sale (Walk in)						- ×
External Reference	Issuing Branch					
Instrument Type		Instrument Status				
TC Currency			l:	ssuer Code		
TC Amount *	k		Transacti	on currency		
Narrative			TC Amoun	t in Account		
Beneficiary Name			Trans	Currency action Date		
Beneficiary Address			Exc	hange Rate		
				otal Charge		
			Act	tual Amount		
					Recalculate	
Currency Denominations TC	Denominations Chai	ges MIS UD	F			
TC Denomination Details						
I 10f1 ► I	Go					+ - =
Description	Denomination	Currency	Count	Series	Sys Count	
						~
<	1111					>
						Exit
						EXIL

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



TC Sale (Walk in)				-
External Referer	nce	Issuing Branch		
Instrument Ty	/pe	Instrument Status		
TC Currer	ncy	Issuer Code		
TC Amo	unt *	Transaction currency		
Narrat	tive	TC Amount in Account		
Beneficiary Nar	me	Currency Transaction Date		
Beneficiary Addre		Exchange Rate		
		Total Charge		
		Actual Amount		
			Recalculate	
irrency Denominations	TC Denominations Char	rges MIS UDF		
Currency Co	de	Total		
Preferred Denominati			Clear	
nomination Details	Populate			
I∢ ∢ 10f1 ▶ ▶I	Go			
Denomination Code	Denomination Value	Units Total Amount		<u>^</u>

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:



♦ TC Sale (Walk in)						_ ×
External Reference	Issuing Branch					
Instrument Type	Instrument Status					
TC Currency	Issuer Code					
TC Amount *			Trans	action currency		
Narrative	TC Amount in Account Currency					
Beneficiary Name			Tr	ansaction Date		
Beneficiary Address				Exchange Rate		
				Total Charge		
				Actual Amount		
				Rec	alculate	
Currency Denominations TC Denom	instians		1			
	inations	Charges MIS ODF				
Charge Details						
	Waiver	Charge Amount	Currency	Charge in Local Curren	cy Exchange Rate	
<					>	
						_
						Exit

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:

TC Sale (Walk in)		_ ×
External Reference	Issuing Branch	
Instrument Type	Instrument Status	
TC Currency	Issuer Code	
TC Amount *	Transaction currency	
Narrative	TC Amount in Account Currency	
Beneficiary Name	Transaction Date	
Beneficiary Address	Exchange Rate	
	Total Charge	
	Actual Amount	
		Recalculate
Currency Denominations TC Denominations	Charges MIS UDF	
		Exit

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:

🔶 TC Sale (Walk in)				_ × _
External Reference		Issuing Branch		
Instrument Type		Instrument Status		
TC Currency		Issuer Code		
TC Amount *		Transaction currency		
Narrative		TC Amount in Account		
Beneficiary Name		Currency Transaction Date		
Beneficiary Address		Exchange Rate		
		Total Charge		
		Actual Amount		
			Recalculate	_
		-		
Currency Denominations TC De	nominations Charges MIS	UDF		
UDF Details				
🛯 🖣 10f1 🕨 🕅 📴	0			
Field Name	Field Value			<u>~</u>
				100
				Exit

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.

TC Purchase against Accord	unt			_ × _
External Reference		Issuing Branch		
TC Amount *		Narrative		
Instrument Type	TCA	Instrument Status	LIQD	
Issuer Code *		Account Branch *		
TC Currency *		Account Number *		
		Account Title		
		Account Currency *		
				Exit
				Exit

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:

TC Purchase against Acc	ount					_ × _
External Reference			Issui	ng Branch		
Instrument Type	TCA		Instrum	ent Status	LIQD	
Issuer Code				Narrative		
TC Currency			Т	C Amount *		
Account Branch				Account		
Exchange Rate			Account	t Currency		
Related Customer Id			TC Amount i			
Customer Name			Tot	Currency al Charge		
				al Amount		
				arranoant	Recalculate	
					1100210210	
TC Denomination Charge M	IIS UDF					
TC Denomination Details						
I	Go					+ - =
Description	Denomination Cur	rency	Count	Series	Sys Count	
						~
<	III					>
						Exit
						EAIt

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:

TC Purchase against According to the second seco	ount						_ ×
External Reference				Issuing Branch			
Instrument Type	TCA		Ins	strument Status	LIQD		
Issuer Code				Narrative			
TC Currency				TC Amount *			
Account Branch				Account			
Exchange Rate			Ac	count Currency			
Related Customer Id			TC Am	ount in Account			
Customer Name				Currency Total Charge			
				Total Amount			
					Recalcul	late	
TC Denomination Charge M	IS UDF						
Charge Details							
I∢ ∢ 10f1 ▶ ▶I	Go						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	~
							~
<		IIII				>	
							Exit
							EXIL

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:

TC Purchase against Acco	ount	-	×
External Reference		Issuing Branch	
Instrument Type	TCA	Instrument Status LIQD	
Issuer Code		Narrative	
TC Currency		TC Amount *	
Account Branch		Account	
Exchange Rate		Account Currency	
Related Customer Id		TC Amount in Account	
Customer Name		Currency Total Charge	
		Total Amount	
		Recalculate	
TC Denomination Charge			
		Exi	t

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:

TC Purchase against Accord	ount		_ × _
External Reference		Issuing Branch	
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code		Narrative	
TC Currency		TC Amount *	
Account Branch		Account	
Exchange Rate		Account Currency	
Related Customer Id		TC Amount in Account	
Customer Name		Currency Total Charge	
		Total Amount	
		Total Amount	Recalculate
			Recalculate
TC Denomination Charge MI	S UDF		
UDF Details			
I	Go		
Field Name	Field Value		
			~
			Exit

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.

🔶 TC Purchase (Walk in)			_ × _
External Reference		Issuing Branch	
Instrument Type	TCW	Transaction currency *	
Instrument Status	LIQD	Narrative	
TC Currency *		Issuer Code *	
TC Amount *			
Beneficiary Name			
Beneficiary Address			
Denencially Address			
			Exit

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:



🔶 TC Purchase (Walk in)			_ × _
External Reference	Issuing Branch		
Issuer Code	Related Customer Id		
TC Currency	Transaction currency		
TC Amount *	Narrative		
Exchange Rate	Total Charge		
Beneficiary Name	Total Amount		
Beneficiary Address		Recalculate	
Passport/IC Number			
Currency Denominations TC Denominations	Charges MIS UDF		
Currency Code	Total		
Preferred Denomination		Clear	
Populate			
Denomination Details			
l4 4 10f1 ▶ ▶lGo			
Denomination Code Denomination Va	lue Units Total Amount		<u>^</u>
L			
			Exit

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

Issuer Code Related C TC Currency Transacti TC Amount * Exchange Rate To	uing Branch Customer Id ion currency Narrative Fotal Charge Fotal Amount Recalculate
TC Currency Transaction TC Amount *	ion currency Narrative Fotal Charge Total Amount
TC Amount * Exchange Rate Beneficiary Name Passport/IC Number	Varrative Fotal Charge
Exchange Rate To Beneficiary Name To Beneficiary Address Passport/IC Number	Fotal Charge
Beneficiary Name Beneficiary Address Passport/IC Number	otal Amount
Beneficiary Address Passport/IC Number	
Beneficiary Address Passport/IC Number	Recalculate
Passport/IC Number	
Currency Denominations TC Denominations Charges MIS UDF	
Currency Code	Total
Preferred Denomination	Clear
Populate	
Denomination Details	
I 10f1 I I Ga	
Denomination Code Denomination Value Units Tota	al Amount 🔼

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:

🔶 TC Purchase (Walk in)						_ × _
External Reference				Issuing Branch		
Issuer Code			Relat	ed Customer Id		
TC Currency			Trans	saction currency		
TC Amount *				Narrative		
Exchange Rate				Total Charge		
Beneficiary Name				Total Amount		
Beneficiary Address				Reca	Iculate	
Passport/IC Number						
			1			
Currency Denominations TC I	Denominations	Charges MIS UDF				
Charge Details						
	Go					
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currenc	y Exchange Rate	
<					>	<u>~</u>
						Exit

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:

♦ TC Purchase (Walk in)		_ ×
External Reference	Issuing Branch	
Issuer Code	Related Customer Id	
TC Currency	Transaction currency	
TC Amount *	Narrative	
Exchange Rate	Total Charge	
Beneficiary Name	Total Amount	
Beneficiary Address		Recalculate
benelidary Adarobo		
Passport/IC Number		
Currency Denominations TC Denominations Charg	ges MIS UDF	
		Exit

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:

TC Purchase (Walk in)			-	- ×
External Reference		Issuing Branch		
Issuer Code		Related Customer Id		
TC Currency		Transaction currency		
TC Amount *		Narrative		
Exchange Rate		Total Charge		
Beneficiary Name		Total Amount		
Beneficiary Address			Recalculate	
Passport/IC Number				
-				
Currency Denominations TC De	enominations Charges MIS	UDF		
UDF Details				
📢 🖣 10f1 🕨 🕅 📑	0			
Field Name	Field Value			
			~	
			E	

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.

🔶 Scheme		_ × _
External Reference Product From Amount * From Account Branch * From Account Currency * From Account Number * Type Details Of Charge	Branch Code Route Code * Account Description Transaction Branch Transaction Date Book Date	
		Exit

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:

sfer Details Messaging In	nfo Customer Transfer Ir	nfo Charge Details		
External Reference		Ac	count with Institution	
Product				
Transaction Branch				
From Amount				
From Account Branch			Ultimate Beneficiary	
Customer ID				
Country of Agent Bank				
Correspondent Account				
Branch Code				
Transaction Date				
Transfer Currency				
From Account Currency				
From Account Number				
Narrative				
Route Code				
Account Description				
Receiver				
Credit Value Date				
Debit Value Date				
Type	BANK TRANSFER			

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.



Demand Draft Sale Against account	
External Reference	Instrument Type DDA
Bank Code *	Instrument Status INIT
Demand Draft Currency *	Account Branch *
Demand Draft Amount *	Account *
Demand Draft Date *	Account Currency *
Payable Branch *	Narrative
	Account Title
Beneficiary Name *	Delivery Mode
Beneficiary Address	Delivery Address 1
Denendary Address	Delivery Address 2
	Delivery Address 3
Passport/IC Number	Delivery Address 4
	Instrument Number

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:

Demand Draft Sale Against acc	ount						_
External Reference				Instrument type	DDA		
Issuing Branch			Ins	strument Status	INIT		
Bank Code			Cus	stomer Number			
Demand Draft Currency				Account Branch			
Demand Draft Amount *				Account			
Instrument Number			C	ustomer Name			
Demand Draft Date *				Account Title			
Payable Branch			Ac	count Currency			
MICR Number				Exchange Rate			
Beneficiary Name *				Charges			
Beneficiary Address			Ļ	Account Amount			
				Narrative			
				Delivery Mode		*	
Passport/IC Number			Del	ivery Address 1			
				ivery Address 2			
			Del	ivery Address 3			
			Del	ivery Address 4			
					Recalcu	late	
harges MIS UDF							
narge Details							
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	I Currency	Exchange Rate	~
							~

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.

Wote 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 captur	e details pertaining	to MIS. Clic	k on the 'N	/IS' tab to i	nvoke the
following screen:					

External Reference	Instrument type	DDA		
Issuing Branch	Instrument Status	INIT		
Bank Code	Customer Number			
Demand Draft Currency	Account Branch			
Demand Draft Amount *	Account			
Instrument Number	Customer Name			
Demand Draft Date *	Account Title			
Payable Branch	Account Currency			
MICR Number	Exchange Rate			
Beneficiary Name *	Charges			
Beneficiary Address	Account Amount			
	Narrative			
	Delivery Mode		~	
Passport/IC Number	Delivery Address 1			
	Delivery Address 2			
	Delivery Address 3			
	Delivery Address 4			
		Recal	culate	
es MIS UDF				

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



8.13.3 Specifying the UDF details

Demand Draft Sale Against a	ccount		_ ×
External Reference		Instrument type	DDA
Issuing Branch		Instrument Status	INIT
Bank Code		Customer Number	
Demand Draft Currency		Account Branch	
Demand Draft Amount *		Account	
Instrument Number		Customer Name	
Demand Draft Date *		Account Title	
Payable Branch		Account Currency	
MICR Number		Exchange Rate	
Beneficiary Name *		Charges	
Beneficiary Address		Account Amount	
		Narrative	
		Delivery Mode	~
Passport/IC Number		Delivery Address 1	
		Delivery Address 2	
		Delivery Address 3	
		Delivery Address 4	
			Recalculate
Charges MIS UDF			
UDF Details			
🛛 🖣 🕯 10f1 🕨 🕅 🔐	2		
Field Name	Field Value		
			Exit

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.

External System Details		_ × _
External System Details External System Response User Remarks		_ ×
	Ok	Exit

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.

🔶 Demand Draft Sale against	Cheque		-	×
External Reference Bank Code * Demand Draft Currency * Demand Draft Amount *				
Demand Draft Date * Payable Branch * MICR Number Beneficiary Name * Beneficiary Address		Account Currency * Narrative Account Title Cheque Number * Instrument Number		
Passport/IC Number			Exit	
			EXIL	

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:

External Reference				Instrument type	DDC		
Issuing Branch			In	nstrument Status	INIT		
Bank Code			Cu	ustomer Number			
Demand Draft Currency				Account Branch			
Demand Draft Amount *				Account			
Instrument Number			(Cheque Number			
Demand Draft Date *			(Customer Name			
Payable Branch				Account Title			
MICR Number		Account Currency					
Beneficiary Name *		Exchange Rate					
Beneficiary Address				Charges			
Definition of the second				Account Amount			
				Narrative			
Passport/IC Number					Recalcu	late	
ges MIS UDF							
ge Details							
📢 10f1 🕨 🕅 📷	1						
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	al Currency	Exchange Rate	~
							_
							100

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:



51 JB /		
External Reference	Instrument type	DDC
Issuing Branch	Instrument Status	INIT
Bank Code	Customer Number	
Demand Draft Currency	Account Branch	
Demand Draft Amount *	Account	
Instrument Number	Cheque Number	
Demand Draft Date *	Customer Name	
Payable Branch	Account Title	
MICR Number	Account Currency	
Beneficiary Name *	Exchange Rate	
Beneficiary Address	Charges	
Beneficially Address	Account Amount	
	Narrative	
Passport/IC Number		Recalculate
rges MIS UDF		

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.



Demand Draft Sale against Chemical Strength	eque			-
External Reference Issuing Branch Bank Code Demand Draft Currency Demand Draft Amount * Instrument Number Demand Draft Date * Payable Branch MICR Number Beneficiary Name * Beneficiary Address		Instrument type Instrument Status Customer Number Account Branch Account Cheque Number Customer Name Account Title Account Currency Exchange Rate Charges Account Amount Narrative	DDC INIT	
harges MIS UDF				
DF Details				
I				
Field Name	Field Value			
				Exit

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.

Demand Draft Liquidation against GL		_ >
External Reference	Issue Branch	
Instrument type DDG	Liquidation Mode	Payment 🗸
Liquidation Date	Branch	
General Ledger Number *	Instrument Number	
General Ledger Description	Demand Draft Currency	
General Ledger Currency *	Narrative	
Payable Bank	Issue Date	
	Demand Draft Amount	
Beneficiary Name	Payable Branch	
Beneficiary Address	Demand Draft Number	
	Passport/IC Number	
		Exit

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.

Demand Draft Liquidation	against GL						4
External Reference				Branch			
Instrument type	DDG			Issue Branch			
Liquidation Date			l	iquidation Mode.	Payment	~	
General Ledger Number			Tra	nsaction Amount			
General Ledger Currency			Ins	trument Number			
Payable Bank				Narrative			
Demand Draft Currency				Issue Date			
Demand Draft Amount				Exchange Rate			
Total Charge							
Total Amount							
Beneficiary Name				Payable Branch			
Beneficiary Address			Dema	nd Draft Number			
Deficitionary Address				sport/IC Number			
			1 45	sporate radiniber			
					Recalcu	late	
Charges MIS UDF							
Charge Details							
	Normal Sectors		N		1		
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency		Exchange Rate	-

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.

Demand Draft Liquidation aga	inst Account		_ ×
External Reference Instrument Number *		Issuing Branch *	
			Exit

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:

External Reference	Issue Branch	
Account Currency *	Liquidation Mode	Payment 🗸
Account Number *	Instrument Number	
Payable Bank	Issue Date	
Demand Draft Amount	Instrument type	DDA
Account Branch	Liquidation Date	
Account Title		
Demand Draft Currency		
Beneficiary Name	Demand Draft Number	
Beneficiary Address	Payment Branch	
	Narrative	
Passport/IC Number		

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:



	Tra	Liquidation Mode Account Branch Insaction Amount strument Number Narrative Issue Date Exchange Rate	Payment	V	
	Ins	nsaction Amount strument Number Narrative Issue Date			
	Ins	strument Number Narrative Issue Date			
		Narrative Issue Date			
	Dema	Issue Date			
	Dema				
	Dema	Exchange Rate			
	Dema				
	Denia	and Draft Number			
	Pac	sport/IC Number			
		Payment Branch			
		Payment Branch			
			Recalcu	late	
er Charge Amount	Currency	Charge in Loca	I Currency	Exchange Rat	e 🗠
	er Charge Amount	er Charge Amount Currency	er Charge Amount Currency Charge in Loca		

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 per	taining to	MIS.	Click or	n the	'MIS'	tab to	invoke t	he
following screen:										

External Reference		Issue Branch	
Instrument type	DDA	Liquidation Mode	Payment 💉
Liquidation Date		Account Branch	
Account Currency		Transaction Amount	
Account Number		Instrument Number	
Customer Name		Narrative	
Payable Bank		Issue Date	
mand Draft Currency		Exchange Rate	
emand Draft Amount			
Total Amount			
Total Charge			
Beneficiary Name		Demand Draft Number	
Beneficiary Address		Passport/IC Number	
		Payment Branch	
			Recalculate
S MIS UDF			

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.



External Reference		Issue Branch	
Instrument type	DDA	Liquidation Mode	Payment 🐱
Liquidation Date		Account Branch	
Account Currency		Transaction Amount	
Account Number		Instrument Number	
Customer Name		Narrative	
Payable Bank		Issue Date	
Demand Draft Currency		Exchange Rate	
Demand Draft Amount			
Total Amount			
Total Charge			
Beneficiary Name		Demand Draft Number	
Beneficiary Address		Passport/IC Number	
		Payment Branch	
			Recalculate
es MIS UDF			
etails			
◀ 10f1 ▶ ▶Ⅰ			
Field Name	Field Value		<u>~</u>

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.

Demand Draft Liquidation against Walk in	_ ×
External Reference	Issuing Branch *
Instrument Number *	
	Exit

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:



External Reference		Branch		
Liquidation Type	DDW	Liquidation Mode	Payment 🗸	
Liquidation Date		Payable Bank		
Instrument Number		Issue Branch		
Demand Draft Currency		Drawee Account Number		
Transaction Currency		Issue Date		
		Demand Draft Amount		
		Narrative		
Beneficiary Address		Demand Draft Number		
		Other Details		
		Payment Branch		
Passport/IC Number		Demand Draft Status		

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:

Demand Draft Liquidatio	n against Walk in				-
External Reference Liquidation Type Liquidation Date Instrument Numbe Exchange Rate Transaction Currency Net Amoun	DDW DDW	De	Branch Liquidation Mode Payable Bank Issue Branch vee Account Number Issue Date mand Draft Currency	Payment V	
Narrative Beneficiary Name Beneficiary Address Passport/IC Numbe		De	emand Draft Amount Total Charges emand Draft Number Other Details Payment Branch Demand Draft Status	Recalculate	
Charges Mi Currency Code Preferred Denomination	Populate		Total	Clear	
Denomination Code	Denomination Value	Units	Total Amount		
					Exit

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.

Liquidation Type	DDW		1	Branch Liquidation Mode	Payment	~	
Liquidation Date				Payable Bank			
Instrument Number				Issue Branch			
Exchange Rate			Drawee Account Number				
Transaction Currency				Issue Date			
Net Amount			Demar	and Draft Currency			
Narrative	Demand Draft Amou			and Draft Amount			
		Total Charges					
Beneficiary Name			Dema	ind Draft Number			
Beneficiary Address			Other Details				
				Payment Branch			
			Den	hand Draft Status			
Passport/IC Number					Recalcu	Inte	
	-				10000100		
omination Charges MIS	UDF						
ge Details							
4 4 10f1 🕨 🕅 👘	Go						
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	Currency	Exchange Rate	~

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:

External Reference		Branch		
Liquidation Type	DDW	Liquidation Mode	Payment 🖂	
Liquidation Date		Payable Bank		
Instrument Number		Issue Branch		
Exchange Rate		Drawee Account Number		
Transaction Currency		Issue Date		
Net Amount		Demand Draft Currency		
Narrative		Demand Draft Amount		
		Total Charges		
Beneficiary Name		Demand Draft Number		
Beneficiary Address		Other Details		
		Payment Branch		
		Demand Draft Status		
Passport/IC Number			Recalculate	
nination Charges MIS	UDF			
indigin ondigeo	001			

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:



External Reference		Branch	
Liquidation Type	DDW	Liquidation Mode	Payment v
Liquidation Date		Payable Bank	
Instrument Number		Issue Branch	
Exchange Rate		Drawee Account Number	
Transaction Currency		Issue Date	
Net Amount		Demand Draft Currency	
Narrative		Demand Draft Amount	
		Total Charges	
Beneficiary Name		Demand Draft Number	
Beneficiary Address		Other Details	
		Payment Branch	
		Demand Draft Status	
Passport/IC Number			Recalculate
omination Charges MIS Details			
4 10f1 🕨 🕅	135		
Field Name	Field Value		<u>^</u>

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.



External Reference		P	ayable Branch *	
Bank Code *			MICR Number	
Demand Draft Currency *		Passp	ort/IC Number	
Narrative		Ber	neficiary Name *	
Instrument Type	DDW	Benef	ficiary Address	
Demand Draft Amount *				
Transaction Currency *				
Demand Draft Date *				
Instrument Number				

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:

Demand Draft Issue agai	inst Walk in			÷
External Reference			Devela Devela	
			Payable Branch MICR Number	
Instrument Type Bank Code				
			Passport/IC Number	
Demand Draft Currency			Beneficiary Name *	
Demand Draft Amoun Demand Draft Date			Beneficiary Address	
Transaction Currency Rate				
Transaction Currency			Recal	culate
Charges				
Total Amoun				
Instrument Number				
Narrative				
Irrency Denominations	harges MIS UDF			
Currency Code	9.2		Total	
Preferred Denomination	1		Clear	
	Populate			
nomination Details				
H ◀ 10f1 ▶ H				
Denomination Code	Denomination Value	Units	Total Amount	<u></u>
1				
				V
				Exit

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

External Reference					
			Payable Branch		
Instrument Type	DDW		MICR Number		
Bank Code			Passport/IC Number		
Demand Draft Currency			Beneficiary Name *		
Demand Draft Amount *			Beneficiary Address		
Demand Draft Date					
Fransaction Currency Rate					
Transaction Currency				Recalculate	
Charges			2.1	recarculate	
Total Amount					
Instrument Number					
Narrative					
Currency Code Preferred Denomination	Populate		Total	Clear	
	66				
Denomination Code D	enomination Value	Units	Total Amount		

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.



Demand Draft Issue agains	t Walk in				_
External Reference				Payable Branch	
Instrument Type	DDW			MICR Number	
Bank Code			Pass	port/IC Number	
Demand Draft Currency			Be	eneficiary Name *	
Demand Draft Amount *			Ben	eficiary Address	
Demand Draft Date					
Transaction Currency Rate					
Transaction Currency				Recalc	ulaie
Charges				1150210	
Total Amount					
Instrument Number					
Narrative					
		1			
urrency Denominations Cha	rges MIS UDF				
arge Details					
	Ga				
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate 🗠
]					
10					~
<u> </u>					
					Exit
					EXIL

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:



External Reference		Payable Brand	h	
Instrument Type	DDW	MICR Numb	er	
Bank Code		Passport/IC Numb	er	
Demand Draft Currency		Beneficiary Nam	ie *	
Demand Draft Amount *		Beneficiary Addres	S	
Demand Draft Date				
ansaction Currency Rate				
Transaction Currency			Recalculate	
Charges			1/6/08/08/08/6	
Total Amount				
Instrument Number				
Narrative				
ency Denominations Cha	rges MIS UDF			
ency Denominations Cha	rges MIS UDF			

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:

Demand Draft Issue agains	st Walk in			_ × _
External Reference		Payable Branch		
Instrument Type	DDW	MICR Number		
Bank Code		Passport/IC Number		
Demand Draft Currency		Beneficiary Name *		
Demand Draft Amount *		Beneficiary Address		
Demand Draft Date				
Transaction Currency Rate				
Transaction Currency			Recalculate	
Charges			(Couronate	
Total Amount				
Instrument Number				
Narrative				
Currency Denominations Cha	rges MIS UDF			
UDF Details				==
	Go			
Field Name	Field Value			
				_
				Exit

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.

Demand Draft Issue Agains	st GL		_ ×
External Reference		Payable Branch *	
Bank Code *		MICR Number	
Demand Draft Currency *		Passport/IC Number	
Narrative		Beneficiary Name *	
Instrument Type	DDG	Beneficiary Address	
General Ledger Number *			
Demand Draft Amount *			
General Ledger Currency *			
Instrument Status	INIT		
Demand Draft Date *			
General Ledger Description			
Instrument Number			
			Exit

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:

🔶 Demand Draft Issue Again	ist GL					- ×
External Reference				Payable Branch		
Instrument Type	DDG			MICR Number		
Bank Code			Pass	sport/IC Number		
Demand Draft Currency			Be	eneficiary Name *		
Demand Draft Amount			Ben	eficiary Address		
Demand Draft Date						
General Ledger Number						
General Ledger Currency				Recald	ulaite	
Transaction Currency Rate				100010	01010	
Charges						
Total Amount						
Instrument Number						
Narrative						
Charges MIS UDF						
Charge Details						
I∢ ∢ 10f1 ▶ ▶I	Go					
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate 🛆	
<]		ш			×	
					E	xit

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:

🔶 Demand Draft Issue Again	st GL		_ ×
External Reference		Payable Branch	
Instrument Type	DDG	MICR Number	
Bank Code		Passport/IC Number	
Demand Draft Currency		Beneficiary Name *	
Demand Draft Amount		Beneficiary Address	
Demand Draft Date			
General Ledger Number			
General Ledger Currency		Recalculate	
Transaction Currency Rate			
Charges			
Total Amount			
Instrument Number			
Narrative			
Charges MIS UDF			
			Exit

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:

🔶 Demand Draft Issue Again	st GL		_ × _
External Reference		Payable Branch	
Instrument Type	DDG	MICR Number	
Bank Code		Passport/IC Number	
Demand Draft Currency		Beneficiary Name *	
Demand Draft Amount		Beneficiary Address	
Demand Draft Date			
General Ledger Number			
General Ledger Currency		Recalculate	
Transaction Currency Rate		170031031210	
Charges			
Total Amount			
Instrument Number			
Narrative			
Charges MIS UDF			
UDF Details			
Field Name	Field Value		
			*
			Exit

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.

External System Details		_ ×
External System Response		
User Remarks		
	Ok	Exit

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.



Issue Branch Instrument Number Ok Reset Payable Branch Demand Draft Status Beneficiary Name Beneficiary Address	Ok Reset Payable Bank	Demand Draft Status Demand Draft Currency Demand Draft Amount Demand Draft Number
Ok Reset Payable Bank Demand Draft Status Payable Branch Demand Draft Qurrency le Account Number Demand Draft Amount Issue Date Demand Draft Number	Ok Reset Payable Bank	Demand Draft Status Demand Draft Currency Demand Draft Amount Demand Draft Number
Payable Bank Demand Draft Status Payable Branch Demand Draft Currency Demand Draft Amount Demand Draft Amount Issue Date Demand Draft Number	Payable Bank Payable Branch Search Se	Demand Draft Currency Demand Draft Amount Demand Draft Number
Payable Branch Demand Draft Currency Demand Draft Amount Issue Date Demand Draft Number	Payable Branch ue Account Number Issue Date	Demand Draft Currency Demand Draft Amount Demand Draft Number
le Account Number Demand Draft Amount Issue Date Demand Draft Number	le Account Number	Demand Draft Amount Demand Draft Number
Issue Date Demand Draft Number	Issue Date	Demand Draft Number
Beneficiary Name Beneficiary Address	Beneficiary Name	Beneficiary Address
		Ex

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 <u>Re-validating DD Instrument</u>

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.

Revalidation of Demand D	raft Instrument		_ × _
External Reference Number Payment Mode	General Ledger 💉	Issue Branch Instrument Number	
			Exit

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:



Revalidation of Demand Dr	aft instrument		_ ×
External Reference Number		Demand Draft Status	
Issue Branch		Instrument type	
Instrument Number		Demand Draft Currency	
Issue Account Number		Demand Draft Amount	
Expiry Date		Payable Bank	
MICR Number		Issue Date	
Revalidation Reason *		Beneficiary Name	
Revalidation Date		Beneficiary Address	
- Revalidation Frequency		- Payment Details	
Days		Charge Account	
Months		Charge Currency	
Years			
New Expiry Date			
			Exit

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:

Revalidation of Demand	Draft Instrument				- ×
External Reference Numbe	91		Demand Draft Status		
Issue Branc	h		Instrument type		
Instrument Numbe	1	De	mand Draft Currency		
Issue Account Numbe	P	D	emand Draft Amount		
Expiry Dat	e		Payable Bank		
MICR Numbe	er		Issue Date		
Revalidation Reaso	n *		Beneficiary Name		
Revalidation Dat	e		Beneficiary Address		
Revalidation Frequency Day Month Year New Expiry Dat Currency Denominations Currency Cod Preferred Denomination	s s c harge e	Paymer	nt Details Charge Account Charge Currency Charges Total	Recalculate	
Preferred Denominatio	Populate			Clear	
Denomination Details					
I∢ ∢ 10f1 ▶ ▶I	Go				
Denomination Code	Denomination Value	Units	Total Amount		
					3
					Exit



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, ilf 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 <u>Reprinting / Reissuing of DD</u>

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.

Demand Draft Reprint/Reis	sue		_ × _
External Reference Issue Branch Old Instrument Number New Instrument Number Issue Account Number		Demand Draft Status Demand Draft Currency Demand Draft Amount Payable Bank Issue Date	
Account Description Expiry Date MICR Number New MICR Number		Beneficiary Name Beneficiary Address	
Reprint/Reissue Reason * Reprint/Reissue Count	○ Reissue ● Reprint		
			Exit

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.

External Reference	Demand Draft Status	
Issue Branch	Demand Draft Currency	
Old Instrument Number	Demand Draft Amount	
New Instrument Number	Payable Bank	
Issue Account Number	Issue Date	
Account Description	Beneficiary Name	
Expiry Date	Beneficiary Address	
MICR Number		
New MICR Number		
Reprint/Reissue Reason *		
Reprint/Reissue Count		
Reissue Reprint		

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.

Duplicate Issue of Demand	i Draft Instrument		_ × _
External Reference Number		Issue Branch	
Payment Mode	General Ledger 🐱	Instrument Number	
			Exit

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:

Duplicate Issue of Demand Draft Instrument		_ :
External Reference Number	Demand Draft Status	
Issue Branch	Instrument type	
Old Instrument Number	Demand Draft Currency	
New Instrument Number	Demand Draft Amount	
Issue Account Number	Payable Bank	
Expiry Date	Issue Date	
MICR Number	Beneficiary Name	
New MICR Number	Beneficiary Address	
Duplicate Issue Reason *		
Duplicate Issue Count		
Duplicate Issue Date		
	- Payment Details	
	Charge Account	
	Charge Currency	
		Exit

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:



External Reference Number Demand Draft Status Issue Branch Instrument type Old Instrument Number Demand Draft Currency New Instrument Number Demand Draft Amount Issue Account Number Demand Draft Status Issue Account Number Demand Draft Currency Issue Account Number Demand Draft Amount Issue Account Number Payable Bank MICR Number Beneficiary Name New MICR Number Beneficiary Address Duplicate Issue Reason * Issue Account	
Issue BranchInstrument typeOld Instrument NumberDemand Draft CurrencyNew Instrument NumberDemand Draft AmountIssue Account NumberPayable BankExpiry DateIssue DateMICR NumberBeneficiary NameNew MICR NumberBeneficiary Address	
Old Instrument Number Demand Draft Currency New Instrument Number Demand Draft Amount Issue Account Number Payable Bank Expiry Date Issue Date MICR Number Beneficiary Name New MICR Number Beneficiary Address	
New Instrument Number Demand Draft Amount Issue Account Number Payable Bank Expiry Date Issue Date MICR Number Beneficiary Name New MICR Number Beneficiary Address	
Issue Account Number Payable Bank Expiry Date Issue Date MICR Number Beneficiary Name New MICR Number Beneficiary Address	
Expiry Date Issue Date MICR Number Beneficiary Name New MICR Number Beneficiary Address	
MICR Number Beneficiary Name Beneficiary Address	
New MICR Number Beneficiary Address	
Duplicate Issue Reason *	
Duplicate Issue Count	
Duplicate Issue Date	
- Payment Details	
Charge Account	
Charge Currency	
Charges	
Recalculate	
Currency Denominations Charge	
Currency Code Total	
Preferred Denomination Clear	
Populate	
Denomination Details	
Denomination Code Denomination Value Units Total Amount	
	xit

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.



Duplicate Issue of Demand Dra	aft Instrume	nt				-
External Reference Number			Dema	and Draft Status		
Issue Branch				Instrument type		
Old Instrument Number			Deman	d Draft Currency		
New Instrument Number			Demai	nd Draft Amount		
Issue Account Number				Payable Bank		
Expiry Date				Issue Date		
MICR Number			Be	eneficiary Name		
New MICR Number			Ben	eficiary Address		
Duplicate Issue Reason *						
Duplicate Issue Count						
Duplicate Issue Date						
			- Payment Det	ails		
				Charge Account		
				harge Currency		
			-	Charges		
					Iculate	
urrency Denominations Charge						
arge Details						
📢 🖣 10f1 🕨 🕅 📴 🕞 🕞						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currenc	y Exchange Rate	^
]						
						~
					>	
						Exit

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

8.25 <u>Viewing Instrument Reprint Summary</u>

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.

🔶 Instrument Re	print Summary						_ ×
	ing Branch	<u>×:</u>	Inst	rument Type		25	
Instrume	nt Number	×:					
	Q Search	Advanced Searc	h		Ref	resh	Reset
Records per page	15 💌 📢 有 1 Of 1 🕟	Go					
Issuing B	ranch Instrument Type	Instrument Number	Print Count	Reprint Reason	Maker ID	Maker Da	te Stamp 📥
							~
<							>
							Exit

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.

Sale against Account		-
External Reference	Payable Branch *	
Bank Code *	MICR Number	
BC Currency *	Beneficiary Name *	
BC Amount *	Beneficiary Address	
Instrument type BCA		
Account Branch *		
Account *	Passport/IC Number	
Account Title	Narrative	
Account Currency *	Delivery Mode	
BC Date *	Delivery Address 1	
Instrument Number	Delivery Address 1	
	Delivery Address 2	
	Delivery Address 4	
		E

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:



BC Sale against Account							-
External Reference				Instrument type	BCA		
Bank Code				Customer Id			
BC Currency			C	ustomer Name			
BC Amount *				Account Branch			
Instrument Number				Account			
BC Date				Account Title			
Payable Branch			Ac	count Currency			
MICR Number				Exchange Rate			
Beneficiary Name *				Total Charge			
Beneficiary Address			Ļ	Account Amount			
				Narrative			
				Delivery Mode		~	
Passport/IC Number			Del	ivery Address 1			
			Del	ivery Address 2			
			Del	ivery Address 3			
			Del	ivery Address 4			
					Recalcu	late	
harges MIS UDF							
harge Details							
]						
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	Curronau	Exchange Rate	
	waiver	Charge Amount	Currency	Charge in Loca	rourrency	Exchange Rate	
							_
						>	~
1							

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.

PNote 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.

Туре

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
- 'l' 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:

♦ BC Sale against Account		_ ×
External Reference	Instrument type	BCA
Bank Code	Customer Id	
BC Currency	Customer Name	
BC Amount *	Account Branch	
Instrument Number	Account	
BC Date	Account Title	
Payable Branch	Account Currency	
MICR Number	Exchange Rate	
Beneficiary Name *	Total Charge	
Beneficiary Address	Account Amount	
	Narrative	
	Delivery Mode	~
Passport/IC Number	Delivery Address 1	
	Delivery Address 2	
	Delivery Address 3	
	Delivery Address 4	
		Recalculate
Charges MIS UDF		
		Exit

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.

I BC Sale against Account			_ ×
External Reference		Instrument type	BCA
Bank Code		Customer Id	
BC Currency		Customer Name	
BC Amount *		Account Branch	
Instrument Number		Account	
BC Date		Account Title	
Payable Branch		Account Currency	
MICR Number		Exchange Rate	
Beneficiary Name *		Total Charge	
Beneficiary Address		Account Amount	
bononisian, ridarooo		Narrative	
		Delivery Mode	~
Passport/IC Number		Delivery Address 1	
		Delivery Address 2	
		Delivery Address 3	
		Delivery Address 4	
			Recalculate
Charges MIS UDF			
UDF Details			
📢 🖣 10f1 🕨 🕅 📴			
Field Name	Field Value		
			V
			Exit
			EXIL

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.



External System Details				-
External System Response User Remarks				
			Ok	Exi

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.



External Reference	Payable Branch *
Bank Code *	MICR Number
BC Currency *	Beneficiary Name *
BC Amount *	Beneficiary Address
Instrument type BCC	
Account Branch *	
Account *	Passport/IC Number
Account Title	Narrative
Account Currency *	Nanauve
Cheque Number *	
BC Date *	
Instrument Number	

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:

BC Sale against Cheque							_ ×
External Reference				Instrument type	BCC		
Bank Code				Customer Id			
BC Currency			C	Customer Name			
BC Amount *				Account Branch			
Instrument Number				Account			
BC Date				Account Title			
Payable Branch			A	ccount Currency			
MICR Number			C	Cheque Number			
Beneficiary Name *				Exchange Rate			
Beneficiary Address				Total Charge			
			1	Account Amount			
				Narrative			
Passport/IC Number					Recalcu	late	
Charges MIS UDF							
Charge Details							
🛯 🖣 10f1 🕨 🕅 🕜							
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	I Currency	Exchange Rate	~
c • 10							~
<		1111				>	
							Exit

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:



External Reference	Instrument type BCC	
Bank Code	Customer Id	
BC Currency	Customer Name	
BC Amount *	Account Branch	
Instrument Number	Account	
BC Date	Account Title	
Payable Branch	Account Currency	
MICR Number	Cheque Number	
Beneficiary Name *	Exchange Rate	
Beneficiary Address	Total Charge	
	Account Amount	
	Narrative	
Passport/IC Number	Re	calculate
es MIS UDF		

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.



BC Sale against Cheque				_ × _
External Reference		Instrument type	BCC	
Bank Code		Customer Id		
BC Currency		Customer Name		
BC Amount *		Account Branch		
Instrument Number		Account		
BC Date		Account Title		
Payable Branch		Account Currency		
MICR Number		Cheque Number		
Beneficiary Name *		Exchange Rate		
Beneficiary Address		Total Charge		
		Account Amount		
		Narrative		
Passport/IC Number			Recalculate	
Charges MIS UDF				
UDF Details				
I I I I I I I I I I I I I I I I I I I	0			
Field Name	Field Value			
				~
				Exit

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.

🔶 Close Out Withdrawal			_ × _
External Reference Branch	Accoun Account D	nt Number *	
Dianon	Account D	cooption	
			Exit

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:

External Reference		MICR Number	
Branch		Check Date	
Account Number		Serial Number	
Account Currency		Beneficiary Name *	
Account Amount		Beneficiary Address	
Account Title			
Clearing Bank Code			
Instrument Number			
	Waive Issuance Charge		



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

Close Out Withdrawal							-
External Reference				Account Title			
Branch				MICR Number			
Account Number				Check Date			
Account Currency			Instr	ument Number			
Account Amount					Waive Is	suance Charge	
Serial Number				SC Charges			
Beneficiary Name *			Clear	ring Bank Code			
Beneficiary Address							
					-		
					Recalcu	llate	
harges MIS UDF							
harge Details							
I∢ ∢ 10f1 ▶ ▶IGo							
Charge Components	Waiver	Charge Amount	Currency	Charge in Local	Currency	Exchange Rate	<u>~</u>
							~
J						>	
							_
							Exit

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.



Account Title MICR Number	
MICR Number	
Check Date	
Instrument Number	
Vaive Vaive	Issuance Charge
SC Charges	
Clearing Bank Code	
Recal	culate
	Instrument Number

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

🔶 Close Out Withdrawal				_ >
External Reference		Account Title		
Branch		MICR Number		
Account Number		Check Date		
Account Currency		Instrument Number		
Account Amount			✓ Waive Issuance Charge	
Serial Number		SC Charges		
Beneficiary Name *		Clearing Bank Code		
Beneficiary Address				
			Recalculate	
Charges MIS UDF				
UDF Details				
I	30			
Field Name	Field Value			<u> </u>
				~
				Enit
				Exit

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.

Wote 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.



BC Issue against GL	-
External Reference	Payable Branch *
Bank Code *	MICR Number
BC Currency *	Passport/IC Number
Narrative	Beneficiary Name *
GL Description	Beneficiary Address
Instrument Type BCG	
General Ledger Number *	
BC Amount *	
General Ledger Currency *	
BC Date *	
Instrument Number	
	Exit
	EXIL

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

BC Issue against GL						_ ×
External Reference				Payable Branch		
Instrument Type				MICR Number		
Bank Code			Pass	port/IC Number		
BC Currency			Be	eneficiary Name *		
BC Amount *			Ben	eficiary Address		
BC Date						
General Ledger Number						
GL Description				Recalcu	atel	
General Ledger Currency				Trecareo	1010	
Transaction Currency Rate						
Charges						
Total Amount						
Instrument Number						
Narrative						
Charges MIS UDF						
Charge Details						
I∢ ∢ 10f1 ▶ ▶I Go						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate 🛆	
					~	
<						
						Exit

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.



External System Details			_ ×
External System Response User Remarks			
		Dk	Exit

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.

BC Issue against Walk in		-	×
External Reference		Payable Branch *	
Bank Code *		MICR Number	
BC Currency *		Passport/IC Number	
Narrative		Beneficiary Name *	
Instrument Type	BCW	Beneficiary Address	
BC Amount *			
Transaction Currency *			
Instrument Status	INIT		
BC Date *			
Instrument Number			
		Exit	
		LAB	



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:

◆ BC Issue against Walk in					_ × _
External Reference			Payable Branch		
Instrument Type			MICR Number		
Instrument Status	INIT		Passport/IC Number		
Bank Code			Beneficiary Name *		
BC Currency			Beneficiary Address		
BC Amount *					
BC Date					
Transaction Currency				Recalculate	
Transaction Currency Rate				110001001010	
Charges					
Total Amount					
Narrative					
Instrument Number					
Currency Denominations Cha	rges MIS UDF				
Currency Code			Total		
Preferred Denomination			I	Clear	
	Populate				
Denomination Details					
I	Go				
Denomination Code D	enomination Value	Units	Total Amount		
					Exit



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.

External System Details					I X
External System Response					
External System Response					
User Remarks					
External System Response User Remarks					
				01	E. M
				Ok	Exit

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.

External Reference Instrument Type Instrument Type Instrument Type Bank Code Bank Code <t< th=""><th>🔶 BC Issue against Walk in</th><th></th><th></th><th></th><th></th><th></th><th>_ ×</th></t<>	🔶 BC Issue against Walk in						_ ×
Instrument Type MICR Number Instrument Type MICR Number Bank Code Bac Currency Beneficiary Name Beneficiary Address Bac Amount Bac Date Beneficiary Address Bac Date Bac Date Beneficiary Address Bac Date Bac Date Bac							
Instrument States INIT Passport/IC Number Bank Code BC Currency BC Amount * BC Date Charges Total Amount Narrative Instrument Number Currency Denominations Charge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	External Reference			1	Payable Branch		
Bank Code BC Currency BC Amount * BC Date Transaction Currency Transaction Currency Rate Charges Total Amount Narrative Instrument Number Currency Denominations Currency Denominations Charge Details Charge Components Walver Charge Amount Currency Charge In Local Currency Exchange Rate Charge Rate Charge Components Walver Charge Amount Currency Charge In Local Currency Charge In Local Currency Currency Currency Currency Charge In Local Currency Charge In Local Currency Currency Currency Currency Charge In Local Currency Currency Currency Currency Charge In Local Currency Currency Currency Currency Charge In Local Currency Currency Currency Charge In Local Currency Currenc	Instrument Type	MICR Number					
BC Currency BC Amount * BC Date Transaction Currency Transaction Currency Rate Charges Total Amount Narrative Instrument Number Currency Denominations Charge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	Instrument Status	INIT		Pass	port/IC Number		
BC Amount * BC Date BC Date Transaction Currency Rate Charges Total Amount Narrative Instrument Number Currency Denominations Charge MIS_UDF Charge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate Charge Components Charge Components Currency Charge in Local Currency Exchange Rate Charge Components Currency Charge in Local Currency Exchange Rate Charge Components Currency Charge in Local Currency Exchange Rate Charge Components Currency Charge in Local Currency Currency Exchange Rate Charge Components Currency Charge in Local Currency Currency Exchange Rate Charge Components Currency Charge in Local Currency Currency Charge in Local Currency Currency Charge in Local Currency Currency Currency Charge in Local Currency Curre	Bank Code	Beneficiary Name *					
BC Date Transaction Currency Transaction Currency Rate Charges Total Amount Narrative Instrument Number Currency Denominations Charge Details I Off I I Off I I I I I I I I I I I I I	BC Currency			Bene	eficiary Address		
Transaction Currency Transaction Currency Rate Charges Total Amount Narrative Instrument Number	BC Amount *						
Transaction Currency Rate Charges Total Amount Narrative Instrument Number	BC Date						
Transaction Currency Rate Charges Total Amount Narrative Instrument Number Currency Denominations Charge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate Charge in Local Currency Exchange Rate Charge In Local Currency Exchange Rate Currency Exchange Rate Exchange Rate Exchan	Transaction Currency				Perair	aielu	
Total Amount Narrative Instrument Number	Transaction Currency Rate				1150010	11010	
Narrative Instrument Number	Charges						
Instrument Number	Total Amount						
Currency Denominations Charges MIS UDF Charge Details Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate	Narrative						
Charge Details	Instrument Number						
Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate		rges MIS UDF					
Charge Components Waiver Charge Amount Currency Charge in Local Currency Exchange Rate							
		00					
	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	
Exit							
							Exit

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.

BC Issue against Walk in			_ ×
External Reference		Payable Branch	
Instrument Type		MICR Number	
Instrument Status	INIT	Passport/IC Number	
Bank Code		Beneficiary Name *	
BC Currency		Beneficiary Address	
BC Amount *			
BC Date			
Transaction Currency		Rei	calculate
Transaction Currency Rate			
Charges			
Total Amount			
Narrative			
Instrument Number			
Currency Denominations Cha	arges MIS UDF		
			Exit

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



8.30.5 Specifying the UDF details

				-
External Reference		Payable Branch		
Instrument Type		MICR Number		
	IT	Passport/IC Number		
Bank Code		Beneficiary Name *		
BC Currency		Beneficiary Address		
BC Amount *				
BC Date				
Transaction Currency			Recalculate	
Transaction Currency Rate			1766difoliate	
Charges				
Total Amount				
Narrative				
Instrument Number				
urrency Denominations Charg	es MIS UDF			
urrency Denominations Charg				
urrency Denominations Charge DF Details				
urrency Denominations Charge DF Details I 4 1 Of1 I III Gr Field Name				
urrency Denominations Charge DF Details				
Urrency Denominations Charge OF Details I 4 4 10f1 I I I Go Field Name				
Urrency Denominations Charge OF Details I 4 4 10f1 I I Go Field Name				
Urrency Denominations Charge OF Details I 4 4 10f1 I I Go Field Name				
Urrency Denominations Charge OF Details I 4 4 10f1 I I Go Field Name				
urrency Denominations Charge OF Details I 4 4 10f1 I I Go Field Name				

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.

BC Liquidation against Acc	count	_ ×
External Reference	Issue Branch *	
	Instrument Number *	
		Exit

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:

BC Liquidation against Acc	ount			_ × _
External Reference		Liquidation Mode	Payment 👻	
Issue Branch		Account Branch		
Payable Bank		BC Amount		
Account Number		Instrument Type	BCA	
Account Title		Instrument Number		
Issue Date		Transaction Currency		
Narrative		BC Currency		
Liquidation Date				
Beneficiary Address		MICR number		
		Payable Branch		
		Passport/IC Number		
				Exit

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 dropdown 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:



BC Liquidation against Acc	count						
External Reference				Issue Branch			
Payable Bank			Inst	trument Number			
Liquidation Mode	Payment 🗸			Account Branch			
BC Currency				BC Amount			
Account Number				Instrument Type	BCA		
Customer Name				Narrative			
Transaction Currency				Total Charges			
Amount in Account Currency				Issue Date			
Liquidation Date				Total Amount			
Beneficiary Name				Payable Branch			
Beneficiary Address				MICR number			
			Pass	sport/IC Number			
					Recalcu	late	
Charges MIS UDF							
Charge Details							
	Go						
Charge Components	Waiver	Charge Amount	Currency	Charge in Loca	d Currency	Exchange Rate	~
		-				_	
							-
<						>	
							Exit

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.

BC Liquidation against GL		_ ×
External Reference	Issuing Branch *	
	 	Exit

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:

BC Liquidation against GL			
External Reference		Branch	
Liquidation Type	BCG	Instrument Type	Payment 🗸
Instrument Number		Issue Branch	
BC Currency		General Ledger Number	
General Ledger Currency		Issue Date	
Clearing Bank Code		Narrative	
BC Amount		GL Description	
		Liquidation Date	
Beneficiary Address		BC Number	
		BC Status	
		Passport/IC Number	
Payable Branch			

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:



Liquidation Mode Liquidation Date	Payment 🗸			BC Amount Narrative		
Issue Branch				Total Charges		
Transaction Currency nount in Account Currency				Total Amount		
Account Number				Exchange Rate		
Beneficiary Name				Payable Branch		
Beneficiary Address				BC Number		
				BC Status		
rge Details						
	Go					
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	^

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.

BC Liquidation against Walk-in		_ ×
External Reference	Branch *	
Instrument Number *		
	 	E.C.
		Exit

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:

BC Liquidation against Wa	lk-in		_ ×
External Reference		Branch	
Liquidation Type	BCW	Liquidation Mode	Payment 🗸
Instrument Number		Issue Branch	
BC Currency		Drawee Account Number	
Transaction Currency		BC Date	
Bank Code		Narrative	
BC Amount			
Liquidation Date			
Beneficiary Address		MICR Number	
		Payable Branch	
		BC Status	
		Passport/IC Number	
			Exit

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:

BC Liquidation against W	/alk-in				_ × _
External Reference			Bank Code		
Branch			BC Currency		
Instrument Type	BCW		BC Amount		
Liquidation Mode	Payment 🗸		Exchange Rate		
Liquidation Date			Narrative		
Issue Branch			Total Charges		
Transaction Currency			BC Date		
Account Number			Total Amount		
Instrument Number					
Beneficiary Name			Payable Branch		
Beneficiary Address			MICR Number		
			BC Status		
			Passport/IC Number		
				Recalculate	
				Recalculate	
Currency Denominations Ch	narges MIS UDF				
Currency Code			Total		
Preferred Denomination				Clear	
	Populate				
Denomination Details					
I∢ ∢ 10f1 ▶ ▶I	Go				
Denomination Code	Denomination Value	Units	Total Amount		<u>~</u>
					-
					×.
					Exit
					LAIL

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.

♦ BC Transaction		_ ×
Issue Branch *	Instrument Number *	
	Ok Reset	
Payable Bank	BC Status	
Payable Branch	BC Currency	
BC Date	BC Amount	
Issue Account Number	BC Number	
Beneficiary Name	Beneficiary Address	
		Exit
		Exit

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 <u>Re-validating BC Instrument</u>

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.

Revalidation of BC Instrum	ient		_ ×
External Reference Number		Issue Branch	
Payment Mode	General Ledger 💌	Instrument Number	
			Exit

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:



Revalidation of BC Instrum	ent		_ ×
External Reference Number		Bankers Cheque Status	
Issue Branch		Instrument type	
Instrument Number		Bankers Cheque Currency	
Issue Account Number		Bankers Cheque Amount	
Expiry Date		Payable Bank	
MICR Number		Issue Date	
Revalidation Reason *		Beneficiary Name	
Revalidation Date		Beneficiary Address	
- Revalidation Frequency		- Payment Details	
Days		Charge Account	
Months		Charge Currency	
Years			
New Expiry Date			
			Exit

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:



Revalidation of BC Instrum	nent				_ ×
External Reference Number		Bar	kers Cheque Status		
Issue Branch			Instrument type		
Instrument Number		Banke	rs Cheque Currency		
Issue Account Number		Bank	ers Cheque Amount		
Expiry Date			Payable Bank		
MICR Number			Issue Date		
Revalidation Reason	*		Beneficiary Name		
Revalidation Date			Beneficiary Address		
Develide/inc.		Davies and	D-4-il-		
- Revalidation Frequency		- Paymen			
Days			Charge Account		
Months			Charge Currency		
Years New Expiry Date			Charges	Recalculate	
				110001001010	
Currency Denominations Ch	arge				
Currency Code			Total		
Preferred Denomination				Clear	
Denomination Details	Populate				
	Go				
Denomination Code	Denomination Value	Units	Total Amount		
					Exit

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.



Revalidation of BC Instrument						_ ×	
External Reference Number			Bankers	Cheque Status			
Issue Branch				Instrument type			
Instrument Number			Bankers C	heque Currency			
Issue Account Number			Bankers	Cheque Amount			
Expiry Date				Payable Bank			
MICR Number				Issue Date			
Revalidation Reason *			B	eneficiary Name			
Revalidation Date			Ben	eficiary Address			
Revalidation Frequency			 Payment Det 	ails			
Days				Charge Account			
Months			Charge Currency				
Years			Charges				
New Expiry Date				Rec	alculate		
Currency Denominations Charge							
Charge Details							
l							
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Current	cy Exchange Rate		
<					>		
						Exit	

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.



Reprint/Reissue	
External Reference	Issue Branch
Print Type REPRINT V	Instrument Number *
	Exi
	EX

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.



External Reference		Instrument Status	
Issue Branch		Instrument Currency	
Old Instrument Number		Instrument Amount	
New Instrument Number		Payable Bank	
Issue Account Number		Issue Date	
Account Description		Beneficiary Name	
Expiry Date		Beneficiary Address	
MICR Number			
New MICR Number			
Reprint/Reissue Reason *	•		
Reprint/Reissue Count			
	OReissue		
	○ Reprint		

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

BC Reprint/Reissue		•	_ ×
External Reference		Instrument Status	
Issue Branch		Instrument Currency	
Old Instrument Number		Instrument Amount	
New Instrument Number		Payable Bank	
Issue Account Number		Issue Date	
Account Description		Beneficiary Name	
Expiry Date		Beneficiary Address	
MICR Number			
New MICR Number			
Reprint/Reissue Reason *			
Reprint/Reissue Count			
	Reissue		
	 Reprint 		
			Ente
			Exit

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

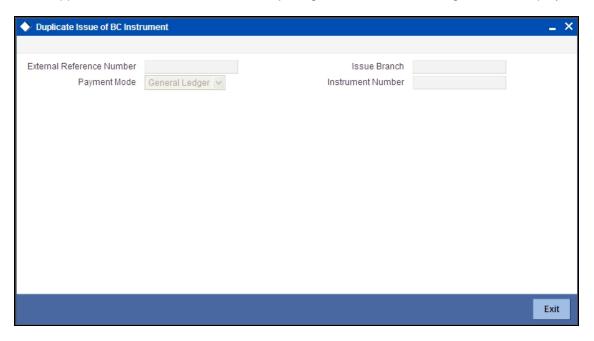
You can issue the duplicate BC instrument using 'Duplicate Issue of BC Instrument' screen.

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:

Duplicate Issue of BC Instrument		_ ×
External Reference Number	Bankers Cheque Status	
Issue Branch	Instrument type	
Old Instrument Number	Bankers Cheque Currency	
New Instrument Number	Bankers Cheque Amount	
Issue Account Number	Payable Bank	
Expiry Date	Issue Date	
MICR Number	Beneficiary Name	
New MICR Number	Beneficiary Address	
Duplicate Issue Reason *		
Duplicate Issue Count		
Duplicate Issue Date		
	- Payment Details	
	Charge Account	
	Charge Currency	
		Exit

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:

Duplicate Issue of BC Inst	trument				_ >
External Reference Number		Bar	nkers Cheque Status		
Issue Branch			Instrument type		
Old Instrument Number			ers Cheque Currency		
New Instrument Number		Bank	kers Cheque Amount		
Issue Account Number			Payable Bank		
Expiry Date			Issue Date		
MICR Number			Beneficiary Name		
New MICR Number			Beneficiary Address		
Duplicate Issue Reason	*				
Duplicate Issue Count					
Duplicate Issue Date					
		- Paymen	t Details		
			Charge Account		
			Charge Currency		
			Charges		
			onarges	Recalculate	
				Recalculate	
Currency Denominations Ch	harge				
Currency Code			Total		
Preferred Denomination				Clear	
	Populate				
Denomination Details					
I 10f1	Go				
Denomination Code	Denomination Value	Units	Total Amount		~
					~
					Exit

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.



	nent				
External Reference Number			Bankers	Cheque Status	
Issue Branch				Instrument type	
Old Instrument Number			Bankers Ch	heque Currency	
New Instrument Number			Bankers (Cheque Amount	
Issue Account Number				Payable Bank	
Expiry Date				Issue Date	
MICR Number			Be	eneficiary Name	
New MICR Number			Bene	eficiary Address	
Duplicate Issue Reason *					
Duplicate Issue Count					
Duplicate Issue Date					
			Payment Det	ails	
			(Charge Account	
			С	harge Currency	
				Charges	
				Recald	ulate
Currency Denominations Charg	е				
harge Details					
🚺 🖣 10f1 🕨 🕅 🕞	0				
		Charge Amount	Currency	Observation Langel Oversegue	Euchenne Data
Charge Components	Waiver	Charge Amount	currency	Charge in Local Currency	Exchange Rate 🖄

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.



Reversal of Instrument Liquescope Control C	idation		_ ×
External Reference Instrument Type * Instrument Number *		Issuing Branch *	
			Exit

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.

•		- ×
Account Number *	Account Branch *	
Account Description		
GL Branch *	GL Account Number *	
GL Description		
Account Currency *	GL Currency *	
Account Amount *	GL Amount	
Narrative		
Reference Number		
External Reference		
	OK E	xit
	OR E	XIL

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:

	cellaneous Customer Debi							
	Account Number			A	ccount Branch			
	Account Description							
	GL Branch			GL Ad	count Number			
	GL Description							
	Account Currency				GL Currency			
	Account Amount *				GL Amount			
	Narrative							
	Reference Number				Exchange Rate			
	External Reference			1	Product	MSCD		
	Customer ID			Negoti	ated Cost Rate			
	Customer Name				tion Reference			
	Total Charge					Recalcula	ate	
arde	MIS UDF							
	Details							
(10f1 ► ► ■							
	Charge Components	Waiver	Charge Amount	Currency	Charge in Lo	cal Currency	Exchange Rate	~

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.

Туре

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:

Account Number	Account Branch		
Account Description			
GL Branch	GL Account Number		
GL Description			
Account Currency	GL Currency		
Account Amount *	GL Amount		
Narrative			
Reference Number	Exchange Rate		
External Reference	Product	MSCD	
Customer ID	Negotiated Cost Rate		
Customer Name	Negotiation Reference		
Total Charge		Recalculate	

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.

Account Number Account Description GL Branch GL Description Account Currency Account Amount * Narrative Reference Number External Reference		Account Branch GL Account Number GL Currency GL Amount		
GL Branch GL Description Account Currency Account Amount * Narrative Reference Number		GL Currency		
GL Description Account Currency Account Amount * Narrative Reference Number		GL Currency		
Account Currency Account Amount * Narrative Reference Number				
Account Amount * Narrative Reference Number				
Narrative Reference Number		GL Amount		
Reference Number				
		Exchange Rate		
		Product	MSCD	
Customer ID		Negotiated Cost Rate		
Customer Name		Negotiation Reference		
Total Charge			Recalculate	
arges MIS UDF				
F Details				
I	60			
Field Name	Field Value			

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.

X	_ ×
Account Number *	Account Branch
Account Description	
GL Branch	GL Account Number *
GL Description	
Account Currency *	GL Currency *
Account Amount *	GL Amount
Narrative	
Reference Number	
External Reference	
	Ok Exit

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

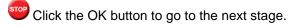
Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

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

Narrative

The system displays 'Miscellaneous Customer Credit'.



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:



	redit						
Account Number			A	ccount Branch			
Account Description							
GL Branch			GL Ac	count Number			
GL Description							
Account Currency				GL Currency			
Account Amount *				GL Amount			
Narrative							
External Reference				Product	MSCC		
Customer ID			Negoti	ated Cost Rate	Macc		
Customer Name				tion Reference			
					Recalcula	ate	
arges MIS UDF							
arge Details							
 4 10f1 □ ▶ ▶ 	60						
Charge Components	Waiver	Charge Amount	Currency	Charge in Loo	cal Currency	Exchange Rate	~

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:

Miscellaneous Customer Credit			_ >
Account Number	Account Branch		
Account Description			
GL Branch	GL Account Number		
GL Description			
Account Currency	GL Currency		
Account Amount *	GL Amount		
Narrative			
External Reference	Product	MSCC	
Customer ID	Negotiated Cost Rate		
Customer Name	Negotiation Reference		
		Recalculate	
Charges MIS UDF			
			Ok Exit

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.

Miscellaneous Customer Cred	īt			_ × _
Account Number		Account Branch		
		Account Branch		
Account Description				
GL Branch		GL Account Number		
GL Description				
Account Currency		GL Currency		
Account Amount *		GL Amount		
Narrative				
External Reference		Product	MSCC	
Customer ID		Negotiated Cost Rate		
Customer Name		Negotiation Reference		
			Recalculate	
Charges MIS UDF				
UDF Details				
I				
Field Name	Field Value			<u>~</u>
				~
				Ok Exit

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.

➢ Miscellaneous GL Debit		- 1
External Reference	Product MGLD	
GL Currency *	Narrative	
GL Account *	Transaction Currency *	
Reference Number	Transaction Amount *	
		Exit

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:

GL Currency Exchange Rate GL Account Transaction Amount * GL Description SC Charges Transaction Currency GL Amount Reference Number Negotiated Cost Rate Narrative Negotiation Reference Narrative Negotiation Reference Currency Code Total Preferred Denomination Clear Preferred Denomination Itel (Clear) Denomination Code Denomination Value Units Total Amount	External Referen	ICe		Product	MGLD		
GL Description SC Charges Transaction Currency GL Amount Reference Number Negotiated Cost Rate Narrative Negotiation Reference Narrative Negotiation Reference Recalculate Recalculate	GL Currer	ncy		Exchange Rate			
Transaction Currency GL Amount Reference Number Negotiated Cost Rate Narrative Negotiation Reference Narrative Recalculate Currency Code Total Preferred Denomination Clear Populate Iotal Amount	GL Acco	unt		Transaction Amount *			
Reference Number Negotiated Cost Rate Narrative Negotiation Reference Recalculate Recalculate Currency Code Currency Code Preferred Denomination Propulate Immination Details Denomination Code Denomination Value Units Total Amount	GL Descripti	ion		SC Charges			
Narrative Negotiation Reference Recalculate Contraction Currency Code Total Preferred Denomination Populate Immination Details Immination Code Denomination Value Units Total Amount	Transaction Currer	ncy		GL Amount			
Currency Code Total Preferred Denomination Clear Propulate Clear	Reference Num!	ber		Negotiated Cost Rate			
Currency Code Total Currency Code Total Preferred Denomination Clear Pooulate Clear momination Details Image: Clear Denomination Code Denomination Value Units Total Amount Image: Clear	Narrat	ive		Negotiation Reference			
Currency Code Total Preferred Denomination Clear Pooulate Clear momination Details Image: Clear 10f1 No Denomination Code Denomination Value Units Total Amount Image: Clear					Recalc	ulate	
Preferred Denomination Clear Pooulate Image: Clear nomination Details Image: Clear 1 10f1 Image: Ima	nomination Charges	MIS UDF					
Preferred Denomination Clear Pooulate Image: Clear nomination Details Image: Clear 1 10f1 Image: Ima	Currency Co	de		Total			
Denomination Code Denomination Value Units Total Amount					Clear		
Image: Constraint of the second se		Populate					
Denomination Code Denomination Value Units Total Amount	nomination Details						
	🛯 🖣 10f1 🗋 🕨 📕	150					
	Denomination Code	Denomination Value	Units	Total Amount			~

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:

♦ Miscellaneous GL Debit						_ ×
External Reference				Product MGLD		
GL Currency				Exchange Rate		
GL Account			Tra	nsaction Amount *		
GL Description				SC Charges		
Transaction Currency				GL Amount		
Reference Number			Nego	tiated Cost Rate		
Narrative			Negot	iation Reference		
				Recald	culate	
Denomination Charges MIS UD	F					
Charge Details						
Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	
						~
<					>	
						Exit

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:

External Reference	Product MGLD	
GL Currency	Exchange Rate	
GL Account	Transaction Amount *	
GL Description	SC Charges	
Transaction Currency	GL Amount	
Reference Number	Negotiated Cost Rate	
Narrative	Negotiation Reference	
	Recalculate	
ination Charges MIS UDF		

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:

Miscellaneous GL Debit			-
External Reference		Product MGLD	
GL Currency		Exchange Rate	
GL Account		Transaction Amount *	
GL Description		SC Charges	
Transaction Currency		GL Amount	
Reference Number		Negotiated Cost Rate	
Narrative		Negotiation Reference	
F Details	10		
Field Name	Field Value		
			Y

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.

Miscellaneous GL Credit		_ ×
External Reference	Product	MSGC
GL Currency *	Narrative	
GL Account *	Transaction Currency *	
Reference Number	Transaction Amount *	
GL Description		
		Exit
		LAILS

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 scree	en will be	displayed:
---------------------	------------	------------

Miscellaneous GL Cred	lit				-
E to a l D door			Destant		
External Reference			Product	MSGC	
GL Accou			GL Currency		
GL Descriptio			Exchange Rate		
Transaction Curren					
Transaction Amou					
Reference Numb					
Narrati	ve				
urrency Denominations	Charges				
Currency Coo	de		Total		
Preferred Denomination	on			Clear	
	Populate				
enomination Details					
I∢ ∢ 10f1 D ► ►					
] Denomination Code	Denomination Value	Units	Total Amount	0	~
]					
					~
					Exit

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:

Miscellane	ous GL Credit							_ ×
Exter	nal Reference				Product	MSGC		
	GL Account				GL Currency			
(GL Description				Exchange Rate			
Transa	ction Currency							
Trans	action Amount *							
Refe	rence Number							
	Narrative							
Charge Details		Waiver	Charge Amount	Currency	Charge in Loca	d Currency	Evchance Rate	
	e Components	Waiver	Charge Amount	Currency	Charge in Loca	al Currency	Exchange Rate	-
								M
<			300				>	
								Exit

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:

External Reference	Product MSGC	
GL Account	GL Currency	
GL Description	Exchange Rate	
Transaction Currency	SC Charges	
Transaction Amount *	GL Amount	
Reference Number	Negotiated Cost Rate	
Narrative	Negotiation Reference	
	Recalculate	
es MIS UDF		
es Mis ODF		

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.

Miscellaneous GL Credit				_ ×
External Reference		Product	MSGC	
GL Account		GL Currency		
GL Description		Exchange Rate		
Transaction Currency		SC Charges		
Transaction Amount	*	GL Amount		
Reference Number		Negotiated Cost Rate		
Narrative		Negotiation Reference		
			Recalculate	
Charges MIS UDF				
UDF Details				
I	Ge			
Field Name	Field Value			~
				~
				Exit
				EXIL

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.

Miscellaneous GL Transfer		_ ×
From GL Account Number *	From GL Currency *	
From GL Description		
To GL Account Number *	To GL Currency *	
To GL Description		
From GL Amount *	To GL Amount	
Narrative		
Reference Number		
External Reference		
		- I
	Ok	Exit

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:



From GL Currency To GL Currency To GL Amount			
To GL Amount	t		
To GL Amount	t		
Exchange Rate	Recalcula	te	
		Exchange Rate	~
ency Charge in Lo	ocal Currency	The sector of the sector secto	
ency Charge in Lo	ocal Currency		
r	rency Charge in L		

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:



From GL Account Number	From GL Currency			
From GL Description				
To GL Account Number	To GL Currency			
To GL Description				
From GL Amount *	To GL Amount			
Narrative				
Reference Number				
External Reference				
Product MCGT	Exchange Rate			
		Recalculate		
arges MIS UDF				
		1	Ok	Exit

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.

Miscellaneous GL Transfer				_ ×
From GL Account Number		From GL Currency		
From GL Description				
To GL Account Number		To GL Currency		
To GL Description				
From GL Amount *		To GL Amount		
Narrative				
Reference Number				
External Reference				
Product M(CGT	Exchange Rate	Recalculate	
Charges MIS UDF				
UDF Details				
I				
Field Name	Field Value			~
				~
				Ok Exit

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.

		ch Date 2011-09-02							-
Save 🔘 Confirm 🌗	Hold 7 Generate								
Customer Id Branch Code	002		Customer Name Currenc						
Account Class	* 🗾 Fei	tch							
External Reference	FJB112450000740	10	Account Number	r*					
rm Deposit Details	nterest Joint Holders	Dual Currency Dep	osit Check List						
rm Deposit Pay In Opt Pay in By									
I∢ ∢ 10f1 ▶ ▶I [Go							+ - 1	
Pay In Option Per	centage Amount	Offset Branch Of	ffset Account C	heque Instrument No	Cheque Date	Clearing Type	Drawee Account	Number	~
			Ш						4
Account Open Date		Terr	m Deposit Amoun					>	8
Tenor	Days			e				>	Y
	Days	Interest	m Deposit Amoun Maturity Date	e v				2	
Tenor Account Description	Days	Interest	m Deposit Amoun Maturity Date Payout Frequenc st Booking Accoun	e					
Tenor Account Description m Deposit Payout De	Days	Interest	m Deposit Amoun Maturity Date Payout Frequenc at Booking Accoun Rollover Type	e					
Tenor Account Description	Days	Interest	m Deposit Amoun Maturity Date Payout Frequenc at Booking Accoun Rollover Type Next Maturity Date	e	V				
Tenor Account Description m Deposit Payout De	Days	Interest Interest Unclaimed C	m Deposit Amoun Maturity Date Payout Frequenc at Booking Accoun Rollover Type	e				2	2
Tenor Account Description m Deposit Payout De	tails V Auto Rollover t Move Interest to Move Principal t Unclaimed	Interest Interest Unclaimed C	m Deposit Amoun Maturity Date Payout Frequenc st Booking Accoun Rollover Type Next Maturity Date computed Amount Maturity Amount	e					2
Tenor Account Description rm Deposit Payout De Rollover Amount	tails V Auto Rollover Move Interest to Move Principal tu Unclaimed Compute	Interest Interest Unclaimed C	m Deposit Amoun Maturity Date Payout Frequenc st Booking Accoun Rollover Type Next Maturity Date computed Amount Maturity Amount	e					

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:



m Deposit Pay In Option	Fetch Holders Dual Currency De	Customer Nam Currenc Account Numbe	cy *				
Account Class * External Reference Impossit Details Interest Join Impossit Details Interest							
External Reference		Account Numbe	r*				
rm Deposit Details Interest Join rm Deposit Pay In Option	Holders Dual Currency De	Account Numbe	r *				
rm Deposit Pay In Option	Holders Dual Currency De						
rm Deposit Pay In Option	Holders Dual Currency De						
		posit Check List					
Pay in By Others							
	~						
I						+ -	
Pay In Option Percen	tage Amount	Offse	et Branch	Offset Account	Cheque Instrument No	Cheque Date	~
Account							
Account Open Date *	Te	erm Deposit Amour	nt *			>	
Account Open Date *	Te		nt *				
Tenor	Days						
	Interes	Maturity Dat st Payout Frequenc	te				
Account Description		st Payout Frequenc	cy				
			cy				
erm Deposit Payout Details	Intere	st Payout Frequenc	te				
	Intere	st Payout Frequencest Booking Accour Rollover Type	e Principal				
erm Deposit Payout Details V Auto R Rollover Amount Nove In	lintere	st Payout Frequenc	e Principal	×			
erm Deposit Payout Details V Auto R Rollover Amount Move I Nove I Nove I	Intere ollover nterest to Unclaimed rrincipal to	st Payout Frequence ast Booking Accourt Rollover Type Next Maturity Date Computed Amoun Maturity Amoun	e Principal e t				
erm Deposit Payout Details	ollover Interest to Unclaimed	st Payout Frequencest Booking Accour Rollover Type Next Maturity Date Computed Amoun	e Principal e t				
erm Deposit Payout Details	ollover Interest to Unclaimed	st Payout Frequence ast Booking Accourt Rollover Type Next Maturity Date Computed Amoun Maturity Amoun	e Principal e t				
erm Deposit Payout Details Rollover Amount Move I Move I Unctai Comput I 10f1 I III	Intere ollover Iterest to Unclaimed med te	st Payout Frequence ast Booking Accour Rollover Type Next Maturity Date Computed Amoun Maturity Amoun Interest Rate	e Principal t			+-	
erm Deposit Payout Details	Intere ollover Iterest to Unclaimed med te	st Payout Frequence ast Booking Accour Rollover Type Next Maturity Date Computed Amoun Maturity Amoun Interest Rate	e Principal e t	Account Title	Narrative	Payout Componen Principal	

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.

TD Account Opening b	y Multi Mode					
Customer Id *		Customer	News			
Branch Code			irrency *			
Account Class *	Feich					
External Reference	Felon	Account Nu	mbor *			
External Reference		Accounting	Inibel *			
rm Deposit Details Inte	erest Joint Holders	Dual Currency Deposit Check	List			
rm Deposit Pay In Opti	on					
Pay in By	Others 🗸					
I≪ 10f1 ▶ H	Go					+
Pay In Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instrument No	Cheque Date
Account 🖌						
						0.02
Account Open Date *		Term Deposit A				
Account Open Date * Tenor	* Days	1985 2023 2021	y Date			
Account Open Date *		Term Deposit A Maturit	y Date juency			
Tenor	Days	Term Deposit A Maturit Interest Payout Free	y Date juency			8
Account Open Date * Tenor Account Description	Days	Term Deposit A Maturit Interest Payout Free	y Date juency ccount			8
Account Open Date * Tenor Account Description	Days	Term Deposit A Maturit Interest Payout Free Interest Booking A Rollover Next Maturity	y Date	×		8
Account Open Date * Tenor Account Description erm Deposit Payout Det	Days	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar	y Date unercy Principal Date nount			8
Account Open Date * Tenor Account Description erm Deposit Payout Det	Days ails ✓ Auto Rollover	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollover Next Maturit, Computed Ar	y Date juency Cccount Type Principal y Date nount nount Move Pri	ncipal to		8
Account Open Date * Tenor Account Description erm Deposit Payout Det	Days ails ✓ Auto Rollover	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar	y Date uency Principal Principal nount	ncipal to		8
Account Open Date * Tenor Account Description erm Deposit Payout Det	Days ails ✓ Auto Rollover	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar	y Date juency Cccount Type Principal y Date nount nount Move Pri	ncipal to		
Account Open Date 4 Tenor Account Description Im Deposit Payout Det Rollover Amount	Days ails ✓ Auto Rollover	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar	y Date juency Cccount Type Principal y Date nount nount Move Pri	ncipal to	Narrative	
Account Open Date 4 Tenor Account Description rm Deposit Payout Det Rollover Amount	Days ails Auto Rollover Cornoute Move Interest to U	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar Juclaimed Maturity Ar	y Date juency Ccount Pate nount nount Move Pri Unclaim	ncipal to ed	Narrative	
Account Open Date 4 Tenor Account Description erm Deposit Payout Det Rollover Amount	Days ails Auto Rollover Cornoute Move Interest to U	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar Juclaimed Maturity Ar	y Date juency Ccount Pate nount nount Move Pri Unclaim	ncipal to ed	Narrative	Payout Component
Account Open Date 4 Tenor Account Description erm Deposit Payout Det Rollover Amount	Days alls Auto Rollover Cornoute Move Interest to U	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar Juclaimed Maturity Ar	y Date juency Ccount Pate nount nount Move Pri Unclaim	ncipal to ed	Narrative	Payout Component
Account Open Date 4 Tenor Account Description erm Deposit Payout Det Rollover Amount	Days alls Auto Rollover Cornoute Move Interest to U	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar Juclaimed Maturity Ar	y Date juency Ccount Pate nount nount Move Pri Unclaim	ncipal to ed	Narrative	Payout Component
Account Open Date 4 Tenor Account Description rm Deposit Payout Det Rollover Amount	Days alls Auto Rollover Cornoute Move Interest to U	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar Juclaimed Maturity Ar	y Date juency Ccount Pate nount nount Move Pri Unclaim	ncipal to ed	Narrative	Payout Component
Account Open Date 4 Tenor Account Description rm Deposit Payout Det Rollover Amount	Days alls Auto Rollover Cornoute Move Interest to U	Term Deposit A Maturit Interest Payout Frec Interest Booking A Rollove Next Maturity Computed Ar Juclaimed Maturity Ar	y Date juency Ccount Pate nount nount Move Pri Unclaim Account	ncipal to ed	Narrative	Payout Component

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.

Wote 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.



To Account Opening by	y Multi Mode				
Customer Id		Custom	er Name		
Branch Code			Currency		
Account Class					
External Reference		Account	Number		
nomination Term Depr	osit Details Interest Joint H	olders Dual Curren	cy Deposit Check List	UDF	
Currency Code			Total		
eferred Denomination			Clear		
	Populate				
nomination Details					
	Denomination Value	Units	Total Amount		
		Units	Total Amount		(internet)
Denomination Code		Units	Total Amount		(internet)
Denomination Code		Units	Total Amount	0	(internet)
Denomination Code		Units	Total Amount		(marked and the second s
Denomination Code		Units	Total Amount		(
Denomination Code		Units	Total Amount		(internet)
nomination Details		Units	Total Amount		(internet)
4 10/1 by	Denomination Value	Units	Total Amount		(internet)
4 10/1 benomination Code		Units	Total Amount		(

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

PNote 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'.

PNote 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.



♦ Interest Payout Details				×
Branch Code Account	002	Currency		
Bankers Cheque / Demand D	raft PC			
- Instrument Details		Instrument Type		
Bank Code Payment Branch	×:	Currency		
- Beneficiary Details		Beneficiary Address	~	
Beneficiary Name			~]
Passport/IC Number Narrative				
			Ok	Cancel

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 <u>PC Tab</u>

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

🔶 Interest Payout Details				×
Branch Code Account	002	Currency		
Bankers Cheque / Demand Di	raft PC			
Counterparty				
Counterparty Bank Code Counterparty Account Currency				
Beneficiary Details		Beneficiary Address	Ģ	
Beneficiary Name				
Passport/IC Number Narrative		B		
			Ok Can	cel

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.

Place 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.

TD Account Openin	ng by Multi Mode											
Customer I Branch Cod Account Clas	de			Custo	omer Name Currency							
External Reference				Accou	int Number							
enomination Term D	Deposit Details		and a second	Dual Curr	ency Deposit	Check Lis	t UDF					
	L Rate Chart	Allowed			1_							
oduct Details								~				
							-					
Product Waiver	Open 🗌	<u>Ц</u>		1		~						
			~					×				
			~					8				
 ◀ 10f1 □ ▶ ▶ 		ement Value	Rate	Code	TD Rate (code		2		1		
I	User Defined Ele	ement Value	Rate	Code	TD Rate C	Code		×	Ē]		
I		ement Value	Rate	e Code	TD Rate C	ode		×]	1		10.1
DE Values I I I I I I I I I I I I I I I I I I I	User Defined Ele		Rate	e Code	TD Rate C	ode		×	[1		10.1

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.

TD Account Oper	ning by Multi Mode			
Custome Branch C		Customer Name Currency		
Account CI External Refere		Account Number		
nomination Term	n Deposit Details Inter	rest Joint Holders Dual Currency Deposit Check	List UDF	
	▶I Ga			
Customer ID	Short Name	Relationship		×
		Authorized Signatory		
				~
rest Payout Detail	Is TD Payout Details	1		×.

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:



TD Account Opening b	y Multi Mode			
Customer Id		Customer Name		
Branch Code		Currency		
Account Class				
External Reference		Account Number		
Denomination Term Dep	osit Details Interes	t Joint Holders Dual Currency Deposit	Check List UDF	
Linked Currency				
Currency Option Product				
Exchange Rate				
Linked Currency Settlement Account				
Linked Currency GL				
Fixing Days				
Yield Enhancement				
Inception Fair Value				
Option Contract Reference				
nterest Payout Details T	D Payout Details			
52				Exit

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:

TD Account Opening	by Multi Mode						
Customer Id		Customer Na					
Branch Code		Currei	ncy				
Account Class							
External Reference		Account Numb	per				
Denomination Term Dep	posit Details Interest J	pint Holders Dual Currency Dep	posit Check List UDF				
locument List							
	90					-	+ - =
		Document Type		Mandatory	Expiry Date	Expected Date o	f Subr 🔶
							~
t	Upload	m-	Delete			View	>
Document Notification D	etails	Int -	Delete		0	View	>
Document Notification D	Send Notification		Delete			View	>
Document Notification D	etails		Delete			View	
Document Notification D	Select (Notification		Delete			View	
Document Notification D	Select (Notification		Delete			View	
Document Notification D D Reminder Frequency Days	Send Notification		Delete			View	<u>×</u>
Document Notification D Reminder Frequency Days Remarks	Send Notification		Delete			View	×
Document Notification D Reminder Frequency Days Remarks	Send Notification		Detete			View	2
Document Notification D Reminder Frequency Days Remarks	Send Notification		Detete			View	× •
Document Notification D Reminder Frequency Days Remarks	Send Notification		Detete			View	
Document Notification D Reminder Frequency Days Remarks Remarks	Send Notification		Delete			View	

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.

Wote 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

Wote 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.

🔶 Term Deposit Payout Detai	ls			_ × _
🗋 New				
Branch Code Account		Currency		
Term deposit Bankers Chequ	e / Demand Draft PC			
- Instrument Details		Instrument Type		
Bank Code		Currency		
Payment Branch				
Beneficiary Details		Beneficiary Address		
Beneficiary Name				
Passport/IC Number				
Narrative				
Internet				
Interest			 _	
			Ok	Exit

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.

♦ Term Deposit Payout Details		_ ×
New 1		
Branch Code Account	Currency	
Term deposit Bankers Cheque / Demand Draft PC		
Counterparty		
Counterparty Bank Code		
Counterparty Account		
Currency		
Beneficiary Details	Beneficiary Address	
Beneficiary Name		
Passport/IC Number		
Narrative		
Interest		
		Ok Exit

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.

🔶 Term Deposit Payout Details			_ ×
🚹 New			
Branch Code Account	Currency		
Term deposit Bankers Cheque / Demar	d Draft PC		
Branch Code Currency Customer No	Account Class	Parent Account Account Class	
		C	k Exit

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.



erm Deposit Currency Profit Booking Branch Ferm Deposit Amount Rollover Type Rollover Amount Auto Rollover O Close on Maturity Close on Maturity Move Principal to Unclaimed m Deposit Pay In Option Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date	Branch Code Customer Id Customer Id Currency Account Den Date Cash Amount Cheque Instrument No Cheque Instrument No Cheque Date Drawee Account Number Routing No nomination Erem Deposit Currency Profit Booking Branch From Deposit Currency Profit Booking Branch Profit Booking Branch Profit Booking Branch Profit Booking Account Rollover Type Close on Maturity Close on Maturity Move Principal to Undamed Profit Duftion Howe Principal to Drawee Account Offset Account Profit Duftion Profit Duftion Profit Duftion Profit Duftion Rollover Amount Deposit Pay In Option Profit Duftion Pay In Option Profit Duftion Profit Duf	Branch Code Customer Id Currency Account Open Date		Pro Account [Cle Cheque Insi Ch Drawee Accou	oduct Code Description Pay in By Others earing Type trument No neque Date int Number			
Branch Code Product Code Customer Id Account Description Currency Pay in By Others Pay in By Account Open Date Clearing Type Cash Amount Cheque Instrument No Cheque Date Drawee Account Number Drawee Account Number Drawee Account Number Routing No Profit Booking Branch Profit Booking Account Profit Booking Account Rollover Type Profit Booking Account Rollover Type Next Maturity Date Close on Maturity Next Maturity Date Close on Maturity Commute Close on Maturity Commute Move Profit to Unclaimed Next Maturity Date Move Profit to Unclaimed Offset Account Cheque Date Commute	Branch Code Customer Id Customer Id Currency Account Den Date Cash Amount Cheque Instrument No Cheque Instrument No Cheque Date Drawee Account Number Routing No nomination Erem Deposit Currency Profit Booking Branch From Deposit Currency Profit Booking Branch Profit Booking Branch Profit Booking Branch Profit Booking Account Rollover Type Close on Maturity Close on Maturity Move Principal to Undamed Profit Duftion Howe Principal to Drawee Account Offset Account Profit Duftion Profit Duftion Profit Duftion Profit Duftion Rollover Amount Deposit Pay In Option Profit Duftion Pay In Option Profit Duftion Profit Duf	Branch Code Customer Id Currency Account Open Date		Pro Account [Cle Cheque Insi Ch Drawee Accou	oduct Code Description Pay in By Others earing Type trument No neque Date int Number			
Customer Id Account Description Currency Pay in By Account Open Date Clearing Type Cash Amount Cheque Instrument No Cash Amount Cheque Instrument No Cash Amount Cheque Date Drawee Account Number Drawee Account Number Rotting No Emotion Set Profit Profit Booking Branch Profit Booking Account Profit Booking Account Profit Booking Account Rollover Amount Maturity Date Close on Maturity Next Maturity Date Close on Maturity Compute Close on Maturity Compute Move Profit Dunclaimed Compute Close on Maturity Compute Move Profit Dunclaimed Compute Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Compute	Customer Id Account Description Currency Pay in By Cheque Date Cheque Instrument No Cheque Date Drawee Account Number Routing No nomination Term Deposit Currency Profit Booking Branch Rollover Type Principal Clear in Baccount Maturity Date Clear in Baccount Maturity Date Clear in Baccount Clear in Baccount Clear in Baccount Clear in Clear	Customer Id Currency Account Open Date		Account [Cle Cheque Inst Ch Drawee Accou	Description Pay in By earing Type trument No neque Date int Number			
Currency Pay in By Account Open Date Clearing Type Cash Amount Cheque Instrument No Cheque Date Cheque Date Drawee Account Number Drawee Account Number Rotting No Profit Joint Holders Profit Booking Branch Profit Booking Account Rotlover Type Principal Rotlover Amount Maturity Date Close on Maturity Tenor Auto Rollover Next Maturity Date Move Profit Unclaimed Cornoute Offset Branch Offset Account	Currency Pay In By Others Account Open Date Cheque Instrument No Cheque Date Cheque Date Cheque Date Drawee Account Number Routing No enomination Term Deposit Currency Profit Joint Holders Dual Currency Deposit Check List UDF Term Deposit Currency Profit Booking Account Profit Booking Account Auto Rollover Type Principal Term Or Maturity Date Compute Comp	Currency Account Open Date		Cle Cheque Insl Ch Drawee Accou	Pay in By Others earing Type trument No neque Date int Number			
Account Open Date Clearing Type Cash Amount Cheque Instrument No Cheque Date Cheque Date Drawee Account Number Routing No	Account Open Date Cash Amount Cheque Instrument No Cheque Date Drawee Account Number Routing No enomination Term Deposit Currency Profit Booking Branch Term Deposit Amount Rollover Type Rollover Type Principal Cose on Maturity Cose on Maturity Cose on Maturity Comoule Profit Booking Account Next Maturity Date Next Maturity Date Cosmoule Pay In Option Percentage Amount Offset Branch Offset Branch Offset Account Cheque Instrument No Cheque Date Comoule	Account Open Date		Cheque Inst Ch Drawee Accou	earing Type trument No neque Date int Number			
Cash Amount Cheque Instrument No Cheque Date Drawee Account Number Routing No	Cash Amount Cheque Instrument No Cheque Date Drawee Account Number Routing No enomination Embedded Profit Joint Holders Dual Currency Deposit Check List UDF Ferm Deposit Amount Rollover Type Principal Ferm Deposit Amount Auto Rollover Next Maturity Date Connoute Tm Deposit Pay In Option Percentage Amount Offset Branch Offset Branch Cheque Instrument No Cheque Date Cheque Instrument No Cheque Instrument No Cheque Date Cheque Instrument No Cheque I			Cheque Inst Ch Drawee Accou	trument No neque Date int Number			
Cheque Date Drawee Account Number Routing No	Cheque Date Drawee Account Number Routing No enomination Term Deposit Defaile Profit Booking Branch Term Deposit Amount Rollover Type Rollover Amount Auto Rollover Close on Maturity Close on M	Cash Amount		Ch Drawee Accou	neque Date			
Drawee Account Number Routing No	Drawee Account Number Routing No enomination Perofit Deposit Currency Profit Booking Branch Profit Booking Account Rollover Type Principal Profit Consoute Consoute Consoute Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account			Drawee Accou	int Number			
Routing No enomination enomination Term Deposit Currency Profit Booking Branch Term Deposit Currency Profit Booking Account Rollover Type Principal Ternor Rollover Amount Principal Vauto Rollover Next Maturity Date Cose on Maturity Next Maturity Date Move Principal to Unclaimed Image: Pay In Option Percentage Amount Offset Account Cheque Instrument No Cheque Date	Routing No enomination Term Deposit Currency Profit Booking Branch Term Deposit Amount Rollover Type Principal Auto Rollover Next Maturity Date Otose on Maturity Otose on Maturity Otose on Maturity Ourocaimed Torm Deposit Pay In Option Percentage Amount Offset Branch Offset Account Cheque Date							
enomination Term Deposit Details Profit Joint Holders Dual Currency Deposit Check List UDF Term Deposit Amount Term Deposit Amount Rollover Type Principal Auto Rollover Next Maturity Date Corrnoute Close on Maturity Corrnoute Corrnoute Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Corroot Cheque Instrument No Cheque Date Cheque Instrument No Cheque Instrument No Cheque Date Cheque Instrument No	enomination Term Deposit Detail Profit Joint Holders Dual Currency Deposit Check List UDF Ferm Deposit Currency Term Deposit Amount Rollover Type Rollover Amount Auto Rollover Rollover Amount Move Profit to Unclaimed Devoe Principal to Unclaimed Rem Deposit Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account			F				
Term Deposit Currency Profit Booking Branch Term Deposit Amount Profit Booking Account Rollover Type Principal Rollover Amount Tenor Maturity Date Next Maturity Date Close on Maturity Next Maturity Date Move Profit to Unclaimed Offset Pay In Option Pay In Option Percentage Amount Pay In Option Percentage Amount	Term Deposit Currency Term Deposit Amount Rollover Type Rollover Amount Auto Rollover Close on Maturity Compute Move Principal to Unclaimed Tenor Maturity Date Next Maturity D				Routing No			
Term Deposit Amount Principal Tenor Rollover Type Principal Tenor Rollover Amount Maturity Date Image: Compute State	Term Deposit Amount Rollover Type Principal Rollover Amount Auto Rollover Rollover Amount Rollover Type Rollover Type Rollover Amount Rollover Type Rollover Amount Rollover Type Rollover Amount Rollover Type Rollover T	enomination Term Depo	osit Details Profit Joint	Holders Dual Current	cy Deposit Check List	JDF		
Rollover Type Principal Tenor Rollover Amount Maturity Date Auto Rollover Next Maturity Date Close on Maturity Cornoute Move Profit to Unclaimed Cornoute Move Principal to Unclaimed Offset Pay In Option Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date	Rollover Type Rollover Amount	Ferm Deposit Currency		Profit Book	ing Branch			
Rollover Amount Maturity Date Close on Maturity Date Close on Maturity Date Move Profit to Unclaimed Move Principal to Unclaimed Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account V Cheque Instrument No Cheque Date	Rollover Amount Auto Rollover Auto Rollover Consoure Cose on Maturity Compute Comput	Term Deposit Amount		Profit Booki	ng Account			
Rollover Amount Maturity Date Image: Conserve of Maturity Date Image: Conserve of Maturity Date Image: Conserve of Co	Rollover Amount Maturity Date Image: Close on Maturity Next Maturity Date Image: Close on Maturity Comoute Image: Move Profit to Unclaimed Comoute Image: Move Principal to Unclaimed Image: Close on Maturity Image: Unclaimed Image: Close on Maturity	Rollover Type	Principal 🗸		Tenor			
 Auto Rollover Next Maturity Date Close on Maturity Move Profit to Unclaimed Move Principal to Unclaimed 	Auto Rollover Next Maturity Date Connoute Move Profit to Unclaimed Move Principal to Unclaimed Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account	Rollover Amount		Ma				
Cornoute Connoute Move Profit to Unclaimed Move Principal to Unclaimed Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account Connoute Connoute	Compute Compu	D	Auto Rollover					
Move Profit to Unclaimed Move Principal to Unclaimed Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account	Move Profit to Unclaimed Move Principal to Unclaimed Profit Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date Account	٥			12. C	e		
Unclaimed erm Deposit Pay In Option I 4 10f1 Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date	Unclaimed	D	Move Profit to Unclain	ned				
Account								
			lea l	Amount	Offset Branch	Offset Account	Cheque Instrument N	
		Pay In Option	lea l	Amount	Offset Branch	Offset Account	Cheque Instrument N	
erm Deposit Payout Details		Pay In Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instrument N	lo Cheque Date
erm Deposit Payout Details		Pay In Option Account Count Co	Percentage		Offset Branch		Cheque Instrument N	lo Cheque Date
Payout Details Image: Control of the second se		Pay In Option Account Count Co	Percentage					lo Cheque Date
			lea l	Amount	Offset Branch	Offset Account	Cheque Instrument N	
rm Deposit Payout Details		Pay In Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instrument N	lo Cheque Date
arm Deposit Payout Details	Payout Type Percentage Offset Branch Account Narrative	Pay In Option Account Count Co	Percentage				Cheque Instrument N	lo Cheque Date
arm Deposit Payout Details		Pay In Option Account Account Payout Deta Payout Deta Payout Type Payout Type	Percentage					lo Cheque Date

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.



Term Deposit Interest						<u> </u>
Account Details						
Interest Deposit						
Maturity Date			Next Maturity Date Deposit Tenor			
0	Auto Rollover	Unclaimed	Rollover Type	 Principal Principal + Interest Special Amount 		
0	Unclaimed)	Rollover Amount	Compute		
	98				+ -	
	Percentage	Offset Branch	Account	Narrative		~
Account Number 👻						
						8
Payout Parameters						
					Ok	Exit

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

PNote 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.

Payout Parameters	te de la companya de	×
Bankers Cheque PC		
Cheque Details	Currency	
Bank Code		
Payment Branch		
Beneficiary Details	Beneficiary Address	
Beneficiary Name		
Passport/IC Number		
Narrative		
	Ok Exi	it
		_

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.

Payout Parameters		_ ×
Bankers Cheque		
Counterparty		
Counterparty Bank Code		
Counterparty Account		
Currency		
Beneficiary Details	Beneficiary Address	
Beneficiary Name		
Passport/IC Number		
Narrative		
P.C		
		Ok Exit

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.

<u>Examples</u>

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

<u> Case 2:</u>

• 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

ORACLE

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.

◆ Islamic TD Account Opening by Multi Mode : Bra	nch Date 2011-09-02				- ×
🖫 Save 🌗 Hold					
External Reference FJB112450000794: Branch Code 002 Customer Id * Customer Name Currency * Account Open Date * 2011-09-02	Account Number * Product Code * Account Description Pay in By Clearing Type Cheque Instrument No Cheque Date Drawee Account Number Routing No	Dithers			~
Term Deposit Details Profit Joint Holders Dual Cu					
Term Deposit Currency Term Deposit Amount * Rollover Type Rollover Amount Auto Rollover Close on Maturity Nove Principal to Unclaimed Term Deposit Pay In Option Pay In Option Percentage Amount Offset		Compute ue Instrument No Cheque Dat	e Clearing Type	Drawee Account Number	μ
<.	Ш				
Term Deposit Payout Details					
I	ccount Account Title Narrative	a			>
TD Payout Details					

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:



Cheque Instrument No Cheque Date Drawee Account Number Routing No Concent Description Rollover Type Profit Booking Branch Profit Booking Branch Profit Booking Branch Rollover Type Profit Booking Branch Rollover Type Profit Booking Branch Tenor Chegosit Amount Chegosit Amount Chegosit Amount Computed Amount Computed Amount Computed Amount Pay In Option Percentage Amount Offset Branch Computed Amount Computed Amount Computed Amount Computed Amount Computed Amount Computed Amount Pay In Option Percentage Amount Offset Branch Computed Amount Computed Amount Compu		pening by Multi Mode						
Branch Code Customer Have Customer Have Customer Have Customer Have Currency Account Description Cheque Date Drawee Account Number Routing No Concentration Routing No Routing No Ro	External Reference		Accourt	t Number *				
Customer Id Account Description Customer Id Customer I								
Customer Name Currency Currency Currency Cheque Date Cheque Date Cheque Date Drawee Account Number Routing No Profit Booking Branch Rollover Profit Booking Branch Computed Amount Computed A								
Currency Pay in By Account Open Date Clearuin Type Chague Instrument No Cheque Date Cheque Date Drawee Account Number Drawee Account Number Rollover Type Profit Booking Account Rollover Type Matur Date Computed Amount Tenor Computed Amount Computed Amount Rollover Type Matur Date Computed Amount Computed Amount Pay in Option Percentage Account Account Computed Amount Offset Branch Offset Branch Offset Account Cheque Instrument No Cheque Date Cheque Instrument No Cheque Date Computed Amount Offset Branch Offset Branch Offset Account Cheque Instrument No Cheque Date Computed Amount Offset Branch Offset Branch Offset Account Computed Amount Offset Account Payout Type Precentage Payout Type Precentage Computed Account Account			Accounter					
Account Open Date				and a second sec	V			
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Cheque Date Drawee Account Number Routing No Indexed Otters Profit Booking Bacount Profit Booking Account Rollover Type Profit Booking Account Rollover Type Profit Booking Account Rollover Amount Account Description Rollover Amount Computed Amount Deposit Payout Detais Terrentage Amount Deposit Payout Detais Terrentage Tere	Account open Date							
Drawee Account Number Routing No								
Rauting No Profit Booking Branch Profit Booking Branch Profit Booking Account Rollover Amount * Profit Booking Account Rollover Amount * Profit Booking Account Rollover Amount * Tenor Console Computed Amount * Tenor Computed Amount * Tenor Tenor * Tenor * Offset Profit Dunclaimed Computed Amount * Tenor * Offset Profit Dunclaimed * Toring * Move Principal to Unclaimed * Toring * Move Principal & Tenor * To								
Term Deposit Amount Rollover Type Pincipal Account Description Rollover Type Pincipal Account Description Rollover Amount Account Maturity Date Computed Amount Computed Amount Computed Amount Rollover Amount Rollover Profits Define Rollover Amount Rollover Amount Account Rollover Amount Rollove								
Ferm Deposit Amount Rollover Type Protit Booking Account Account Description Tenor Close on Maturity Deposit Pay in Option Percentage Amount Offset Branch Account Type Percentage Offset Branch Account Account Title Narrative Offset Branch Account Account Title Narrative Offset Branch Account Account Title Narrative Offset Branch Account Y Account Y Of	m Deposit Details Pro	ofit Joint Holders Dual Curr	ency Deposit Chec	k List				
Rollover Type Principal Rollover Type Account Description Image: Construction Tenor Image: Construction Maturity Date Image: Construction Move Principal to Image: Construction Computed Amount Image: Construction Construction	erm Deposit Currency		Profit Bookir	ng Branch				
Rollover Amount Close on Maturity Cose on Maturity Next Maturity Date Computed Amount Move Principal to Unclaimed Computed Amount Computed Amount Computed Amount Maturity Date Computed Amount Unclaimed The Pay In Option Percentage Amount Offset Branch Offset Account Computed Amount Pay In Option Percentage Amount Offset Branch Offset Account Computed Amount Computed Amount Pay In Option Percentage Amount Offset Branch Offset Branch Account Payout Type Percentage Offset Branch Account	Term Deposit Amount *		Profit Bookin	ig Account				
Auto Rollover Maturity Date Offset Branch Account Title Payout Details Computed Branch Account Title Payout Type Percentage Offset Branch Account Title Narrative Offset Branch Account Computed Count Computed Count	Rollover Type	Principal 🗸	Account D	escription				
Auto Rollover Cose on Maturity Next Maturity Date Move Principal to Unclaimed Move Principal to Unclaimed Pay in Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date m Deposit Payout Details Payout Details Payout Type Percentage Offset Branch Account Xecount	Rollover Amount			Tenor				
Close on Habrity Move Profit to Unclaimed Move Principal to Unclaimed To Deposit Pay In Option Pay In Option Pay In Option Pay In Option Payout Details Percentage Offset Branch Account Account Title Narrative		Auto Rollover	Ма					
Computed Amount Communed Computed Amount Computed Amount Computed Amount Comp	0	Close on Maturity		20 B C C C C C C C C C C C C C C C C C C				
Owe Principal to Unclaimed Deposit Pay In Option Pay In Option Percentage Amount Offset Branch Offset Account Compute Pay out Details Payout Details Payout Type Percentage Offset Branch Account		Move Profit to Unclaimed	4					
m Deposit Pay In Option Percentage Amount Offset Branch Offset Account Cheque Instrument No Cheque Date	0		Compute	2	ute			
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Pay In Option Percentage Account Account Image: Content of the second o								
Tay in opacit Precentage Andula Conset Pland Onset Account Account Image: Announce of the second secon								- I LAND
m Deposit Payout Details Payout Type Percentage Offset Branch Account Account Title Narrative		Percentage	Amount	Offset Branch	Offset Account	Cheque Instrument No	Cheque Date	
m Deposit Payout Details	Account 🗸							
m Deposit Payout Details								
m Deposit Payout Details								
m Deposit Payout Details								
m Deposit Payout Details								
m Deposit Payout Details								V
Intiliant								>
Payout Type Percentage Offset Branch Account Account Title Narrative Account Image: Comparison of the second s			- 101					
Account	rm Deposit Payout Det							
	rm Deposit Payout Deta I			ī — m			Long of Long o	
Payout Details	rm Deposit Payout Deta I		Offset Branch	Account	Account Title	Narrative	0	
Payout Details	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
Payout Details	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
Payout Details	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
Payout Details	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
Payout Details	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
Payout Details	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
	rm Deposit Payout Deta I I I Of1 P II Payout Type		Offset Branch	Account	Account Title	Narrative	0	
	m Deposit Payout Det		Offset Branch	Account	Account Title	Narrative	0	
	Payout Type		Offset Branch	Account	Account Title	Narrative	0	

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.



Islamic TD Account	nt Opening by Multi Mode				_ >
External Reference	ce	Account Number *			
Branch Coo	de	Product Code *			
Customer	ld *	Account Description			
Customer Nam	ne		P		
Curren	icy *	Pay in By	Others 🗸		
Account Open Da	ite *	Clearing Type			
		Cheque Instrument No			
		Cheque Date			
		Drawee Account Number			
		Routing No			
Term Deposit Details	Profit Joint Holders Dual Currer	ncy Deposit Check List			
Product Details		Effective Date			
I			ion + - =		
Product Waiver		Date Open		~	
	~		5	2	
UDE Values					+ - =
Element	User Defined Element Value	Rate Code			
	USEI Denneu Element value				
					~
TD Payout Details					
					Exit

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.



√ew				
Branch Code	Currency			
Account				
m deposit Bankers Cheque / Demand Draft PC				
Branch Code	Default From	Parent Account		
Currency		 Account Class 		
Customer No	Account Class			
		P		
rest				
rest			Ok 1	Exi

10.4.1.2 Specifying Bankers Cheque Details

Currency
Instrument Type
Currency
Beneficiary Address
Ok Exit



10.4.1.3 Specifying PC Details

	_ × _
Currency	
Beneficiary Address	
Ok	Exit
	Beneficiary Address

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:



	rofit				
count Details					
Deposit					
Calculatio	n Account		Profit Start Date		
Calculatio Di Profit Bookin	escription		Charge Start Date Profit Booking Branch		
Profit Bookin de	g Account escription		Charge Booking Branch	Dr Cr Advices	
Charge Bookin					
Charge Bookin Di	g Account escription				
Product Details —				-	100f01
Proc	duct Code			Waive Charges	a statistica and a statist
	Currency	ILM Product		Generate UDE Chai Advice	nge
ILM Pro	duct Type			Open	
I	M				+-=
Effective Date	Open	Institution .			
Ellective Date	Open				
	1				
	1				×
					×
	N		Rate Code		
I 10f1 I Vser Defined E	N	60			
User Defined E	N	60	Rate Code		
I 10f1 I Vser Defined E	PI lement Id	60	Rate Code		

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.

🔶 Term Deposit Profit						_ >
Account Details						
Profit Deposit						
Maturity Date			Next Maturity Date Deposit Tenor			
	Auto Rollover		Rollover Type	 Principal Principal + Profit Special Amount 		
	Move Principal t Unclaimed		Rollover Amount	O Profit Compute		
I4 ◀ 10f1 [] ▶ ▶I	ion i				+ -	
Payout Type	Percentage	Offset Branch	Account	Narrative		~
Account Number						-
						8
Payout Parameters						
					Ok	Exit

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.



Multimode Deposit Redem	ption Branch Date: 20	11-11-14		-
External Reference	FJB1131800005630		Account Number	111111264
Branch Code	014		Account Title	SUHAS REKHU
Customer Id	00000001	F	Redemption Mode	Partial Redemption 🗸
Account Currency	GBP			
Redemption Amount	1,000.0	00		
	Waive Interest			
	Waiver Penalty			
		- Principal a	nd Interest Details	
			Principal Amount	
			Interest Rate	
			Maturity Amount	
				Compute
T				
Term Deposit Payout Details				
	<u>Go</u>			+-=
Payout Type	Percentage		Waive Charges	Offset Account
Bankers Cheque 💌	100.00	124		i 🔽 🚺
				<u>~</u>
<				>
Term Deposit Payout Detail:	e			
Term Deposit FayousDetails				
				Exit

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:

Multimode Deposit Redemption Brand	h Date: 2012-03-01	_ × _
External Reference Branch Code Customer Id Account Currency Redemption Amount Waive Internet Waive Pe	Account Number Account Title Redemption Mode - Principal and Inter principal netty Inter	
Term Deposit Payout Details		
		Exit

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:



A second block because		Breach Oada		
Account Number		Branch Code		
Account Title				
Redemption Mode	Full Redemption	Account Currency		
Redemption Amount		External Reference		
8	Waiver Penalty	٥	Waive Interest	
D	Default Maturity Instructions		Recalculate	
Customer Id				
Cash Amount				
tails				
Principal Amount		Interest Rate		
Interest Amount		Maturity Amount		
Tax Amount		Total Payout Amount		
rm Deposit Payout Details	Denomination Charges MIS UDF			
m Deposit Payout Details				

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.



🔶 Term Deposit Payout Deta	ils			×
Branch Code Account		Currency		
Term deposit Bankers Chequ	ie / Demand Draft PC			
- Instrument Details Bank Code Payment Branch	54 54	Instrument Type Currency		
Beneficiary Details Beneficiary Name Passport/IC Number Narrative		Beneficiary Address		
			Ok	Cancel

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.

🔶 Term Deposit Payout Details			_ × _
🗋 New			
Term deposit Bankers Cheque / Demand Dra			
Ferni deposit Bankers Cheque / Demand Dra			
- Counterparty			
Counterparty Bank Code			
Counterparty Account			
Currency			
- Beneficiary Details	Address		
Name			
Other Details			
Narrative			
Term Deposit Interest			
		Ok	Exit

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.

♦ Term Deposit Payout Details				_ × _
🚺 New				
Term deposit Bankers Cheque / Demand Draft PC				
Branch Code	Account No			
Customer No	Account Class			
Currency	Default From	 Account 		
		O Account Class		
		P		
Term Deposit Interest				
			Ok	Exit
			JA	- AL

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.



Interest				-
Branch Code		Account Cla	ass	
Account		Curre	ncy	
terest Deposit				
Calculation Account		Interest Start D	ate	
Calculation Account		Interest Booking Brai	nch	
Description	Interest Statement		Dr Cr Advices	
Charge Booking Account	Interest statement	Charge Booking Brai	nch	
Charge Booking Account Description		Charge Start D	ate	
Product				4 1⊡0f⊡1 ≽
er Data Elements Currency			D Waive	N. A.
			Generate UDE	Change
			Advice	
		Acco		
ffective Date		Sheed	Juni	
	90			+ - =
Effective Date Open				~
	1			
IDE Values				
	0a			+ - =
User Data Elements Id	Value	Rate Code		~
]				
D Pavout Details				
D Payout Details				

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.



Interest					178 178
Branch Code			Account Class		
Account			Currency		
erest Deposit					
Maturity Date			Next Maturity Date		
			Tenor		
	Auto Rollover		Rollover Type	Principal	
D	Close On Maturit	/		O Principal/Interest	
D	Move Interest to u	inclaimed		🔿 Special Amount	
٥	Move Principal to unclaimed		2004-00 - 1 0	 Interest 	
	unclaimed		Rollover Amount		
rm Deposit Payout Details					11111111111
I≪ ≪ 10f1 D ► ►I	130				
Payout Type	Percentage	Offset Branch	Offset Account	Narrative	
Account 😪					
					8
Payout Details					

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

PNote 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.

Payout Parameters	
Bankers Cheque PC	
Cheque Details	
Bank Code	
Payment Branch	
Currency	
Beneficiary Details	Beneficiary Address
Beneficiary Name	
Passport/IC Number	
Narrative	
	Ok Exit

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.

Payout Parameters	- >
Bankers Cheque PC	
Counterparty	
Counterparty Bank Code	
Counterparty Account	
Currency	
Beneficiary Details	Beneficiary Address
Beneficiary Name	
Passport/IC Number	
Narrative	
	Ok Exit

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.

Closeout Withdrawal by Mithdrawal by Mith	ulti Mode		_ ×
External Reference Branch Code		ount Number *	
			Exit

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:

de				
00				+-
Percentage	Amount	Instrument Number	Waive Charges	Offset 🙆
		1		2
	Percentage			

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.

♦ Payout Details		_ × _
Bankers Cheque PC		
Cheque Details		
Bank Code	Country Code	
Cheque Date	Payable Branch	
Beneficiary Details		
Beneficiary Name	Passport/IC Number	
Beneficiary Address	Narrative	
	Ok	Exit

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.

Payout Details		_ >
Bankers Cheque		
Counterparty Details	PC Product Category	
Counterparty Bank Code		
Counterparty Account		
Beneficiary Details Beneficiary Name	Passport/IC Number	
Beneficiary Name	Passport/IC Number	
Beneficiary Address	Narrative	
Beneficially Address	Nanaave	
	Nandavo	

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.

External Reference	Product CRCM
From Account Branch *	Credit Card Holder Name
Amount *	Cheque Number *
Credit Card No *	Check Date
From Account Number *	Cheque Issue Date
Account Title	
From Account Currency *	
Narrative	

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:

22 22 2				120 13 13			
External Reference				Product	CRCM		
Credit Card No				rd Holder Name			
From Account Branch			TOA	Account Number			
Customer ID				Account Title			
From Account Number		To Amount					
Account Title			(Cheque Number			
From Account Currency				Check Date			
Exchange Rate				Narrative			
From Amount					Recalcu	late	
ges MIS UDF ge Details	17						Parat
]						
je Details	Waiver	Charge Amount	Currency	Charge in Loca	al Currency	Exchange Rate	-
je Details ◀ 10f1 ► ► ►		Charge Amount	Currency	Charge in Loca	al Currency	Exchange Rate	
je Details ◀ 10f1 ► ► ►			Currency	Charge in Loca	al Currency		<
je Details ◀ 10f1 ► ► ►		Charge Amount	Currency	Charge in Loca	al Currency	Exchange Rate	2

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.

Wote 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.

Payment by Cheque		_ × _
External Reference	Account Branch *	
Transaction Currency *	Narrative	
Transaction Amount *		
Clearing Type *	Drawer Account Number	
Cheque Number *	Cheque Date *	
Routing Number *	Credit Card No *	
	Credit Card Holder Name	
	Cheque Issue Date	
		Exit

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:

External Reference		Transaction Currency	
Credit Card No		Transaction Amount	
edit Card Holder Name		Exchange rate	
Account Number		Total Charges	
Account Title		Negotiated Cost Rate	
Narrative		Negotiation Reference	
			Recalculate
ment Details Charge M	S UDF		
Children of the second s	S UDF	Drawer Account Number	
Clearing Type	S UDF		
	SUDF	Drawer Account Number Cheque Date	
Clearing Type Cheque Number Value Date	S UDF	Cheque Date	Late Clearing
Clearing Type Cheque Number		Cheque Date	
Clearing Type Cheque Number Value Date Routing Number	S UDF	Cheque Date	Late Clearing
Clearing Type Cheque Number Value Date Routing Number		Cheque Date □ □ Bank Code	Late Clearing

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.

Payment by Cash		_ × _
External Reference	Product CRCA	
Account Branch *	Transaction Currency *	
Credit Card No	Transaction Amount *	
Credit Card Holder Name	Narrative	
		Exit

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:



Payment by Cash					Ċ,
External Referen	ice		Account Branch		
Credit Card I	No		Account Number		
Credit Card Holder Nar	me		Account Description		
Prod	uct CRCA		Account Currency		
Transaction Currer	ncy		Account Amount		
Transaction Amou	unt *		Total Charge		
Exchange Ra	ate		Negotiated Cost Rate		
Narrat	ive		Negotiation Reference		
			R	ecalculate	
rrency Denominations	Charge Details MIS UDF				
Currency Co	de		Total		
Preferred Denominati	on		Cle	ear	
	Populate				
nomination Details					
< < 10f1 □ > >I	130				
Denomination Code	Denomination Value	Units	Total Amount		~
			0		1
					~
					1.1
					Exit

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.

Payment by Account		_ ×
External Reference	Product	CRAC
Account Branch	Credit Card Holder Name	
Recovery Account *	Transaction Currency *	
Credit Card No *	Amount *	
Value Date *	Narrative	
Account Title		
		Exit
		EXIL

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:



External Reference				Product	CRAC		
Credit Card No			Credit Ca	rd Holder Name			
Value Date			To	Account Number			
Recovery Account			Acc	ount Description			
Account Title			Trans	action Currency			
Account Branch				Amount			
Exchange Rate				Narrative			
Total Charge				Account Amount			
2000 P. (1992) P							
Inges MIS UDF					Recalcu	ulate	
rges MIS UDF]				Recalcu	Jiate	
rges MIS UDF	Waiver	Charge Amount	Currency	Charge in Loca		utate Exchange Rate	
rges MIS UDF rge Details		Charge Amount	Currency	Charge in Loca			
rges MIS UDF rge Details		Charge Amount	Currency	Charge in Loca			
rges MIS UDF rge Details		Charge Amount	Currency	Charge in Loca			
rges MIS UDF rge Details		Charge Amount	Currency	Charge in Loca			

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.

Credit Card Payment Reversal			_ ×
Credit Card No * Transaction Ref No * Transaction Branch Transaction Date Remarks		Payment Currency Payment Amount Payment Status Payment Input By External Ref No	
Maker ID	Date Time		
Checker Id	Date Time		Exit
Authorization Status			

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.

	Authorization Status	~		Credit Card I	No	25
	Transaction Ref No	2	•	Transaction Bran	ch	22
	0	Q0000000000000000000000000000000000000		Advanced Search	□□Refresh	Reset
Record	ls per page 🛛 15 🔽 📢 📢 1		.60			
	Authorization Status	Credit Card No		Transaction Ref No Tra	ansaction Branch	Transaction Date 🦛
	a a	1		0	٥	8
	0 0	1 1	٥	D	۵	1
	0 C	16 1	٥	٥	۵	A.
	o c	1	٥		۵	i
	o o	1 (1
	D D	1	٥		۵	ť
	o o	1	۵	۵	۵	
<						>

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.

Branch Code Transaction Currency	*		Product CHF Transaction Amount *	v Default Denomin	añoa
Currency Code Preferred Denomination	Populate		Total Cie		
omination Details	68				
	Denomination Value	Units	Total Amount		

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.

Transfer Cash to Vault					- ×
External Referen	се		Product C	HTV	
Branch Co	de		Transaction Amount *		10
Transaction Curren	icy *			Default Denomin	ation
Currency Co	de		Total		
Preferred Denominati				Clear	
	Populate				
Denomination Details					
	66				
Denomination Code	Denomination Value	Units	Total Amount		<u>_</u>
					~
Ĩ.					Exit

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.

Buy Cash From Central Bank		- ×
External Reference	Branch Code	
Transaction Currency *	Transaction Amount *	
		Exit

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:



Buy Cash From Central	Bank			_ >
External Reference			Branch Code	
Narrativ	/e		Transaction Currency Transaction Amount	
Denomination MIS UDF				
Currency Coo Preferred Denominatio			Total Clea	
Denomination Details	1000100			
Denomination Code	Denomination Value	Units	Total Amount	
				Exit

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.

Buy Cash From Central Bank		_ × _
External Reference	Branch Code	
Narrative	Transaction Currency	
	Transaction Amount	
Denomination MIS UDF		
		Exit

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.



Narrative		Branch Code Transaction Currency Transaction Amount	
omination MIS UDF			
Details			
< 10f1 → ▶I 00			
Field Name	Field Value	Ö	<u>~</u>

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.

Sell Cash to Central Ba	ık				_ × _
External Reference			Branch Code		
Narrativ	e		Transaction Currency		
			Transaction Amount		
Denomination MIS UDF					
Currency Cod	e		Total		
Preferred Denominatio				Clear	
	Populate				
Denomination Details					
I	Ga				
Denomination Code	Denomination Value	Units	Total Amount		
					~
					Exit

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

♦ Sell Cash to Central Banl	(_ >
External Reference Narrative			Branch Code Transaction Currency Transaction Amount		
Denomination MIS UDF Currency Code Preferred Denomination			Total	Clear	
Denomination Details	Go				
	Denomination Value	Units	Total Amount		
					×.
					Exit

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

Sell Cash to Central Bank

You can capture the details in the 'MIS' tab of the screen:

Sell Cash to Central Bank		_ ×
External Reference	Branch Code	
Narrative	Transaction Currency	
	Transaction Amount	
Denomination MIS UDF		
		—
		Exit

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.

Sell Cash to Central Bank			
External Reference Narrative		Branch Code Transaction Currency Transaction Amount	
enomination MIS UDF			
Field Name	Field Value		<u>×</u>
			×
			Ex

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.

Buy TC From Agent						_ >
External Referen Transaction Curre Issuer Co	ncy *			Branch Code ction Amount * Narrative		
TC Denomination Details						
I	Ga					+-
Description	Denomination	Currency	Count	Series	Sys Count	A
<						~
	. 101					Exit

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.



Transaction Currer				Branch Code		
Issuer Co				Narrative		
◆ 10f1 → ▶	Denomination	Currency	Count	Series	Sys Count	

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.



Transaction Curren Issuer Coo				Branch Code ction Amount *		
nomination Details						+ - =
Description	Denomination	Currency	Count	Series	Sys Count	
						~

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.

Transaction Curre	nce ncy *			Branch Code		
Issuer Co	ode *			Narrative		
omination Details	60.					+ - 11
Description	Denomination	Currency	Count	Series	Sys Count	~
						20

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.

	Transaction	nch Code n Amount * Narrative		
		Narrative		
nation Currency	Count	Series	Sys Count	
				>
				Exil

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.

	Display TC available wit	th Vault					-
Description Sys Count Series Start Number End Number Amount				ls			
		190					
	Description	Sys Count	Series	Start Number	End Number	Amount 🗠	4

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.

Book Shortage					_ ×
External Referen Transaction Currer Narrat	псу		Branch Transaction Amount		
Denomination MIS UDF Currency Co Preferred Denominati	de		Total	Clear	
Denomination Details	Populate	Units	Total Amount		
					*
					Exit

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

Book Shortage		-
External Reference Transaction Currency Narrative	Branch Transaction Amount	
enomination WIS UDF		

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.

Book Shortage			_ ×
External Reference Transaction Currency Narrative		Branch Transaction Amount	
Denomination MIS UDF			
UDF Details			
Field Name	Field Value		
			~
			Exit

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.



Nook Overage					_ ×
External Reference			Branch		
Transaction Currency			Transaction Amount		
Narrative					
Denomination MIS UDF					
Currency Code			Total		
Preferred Denomination				Clear	
	Populate				
Denomination Details					
	Go				
Denomination Code	Denomination Value	Units	Total Amount		
					~
					Exit

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

Book Overage					
External Reference Transaction Currence Narrativ	cy		Branch Transaction Amount		
enomination MIS UDF Currency Cod Preferred Denominatio enomination Details			Total	Clear	
Denomination Code	Denomination Value	Units	Total Amount		
					X
					Exit

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

Book Overage		-
External Reference Transaction Currency Narrative	Branch Transaction Amount	
nomination MIS UDF		

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.

Book Overage			- ×
External Reference Transaction Currency Narrative		Branch Transaction Amount	
Denomination MIS UDF			
UDF Details	a.		
Field Name	Field Value		-
			_
			~
			Exit

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.

Transfer Cash to Vault					_ ×
External Reference	ce		Product CHF	T	
Branch Coo	le		Transaction Currency *		
Till	ld *		Transaction Amount *		
Narrati	/e			Default Denomina	tion
Currency Coc	le		Total		
Preferred Denomination			Cle	ear	
Denomination Details	Populate				
I	00				III
Denomination Code	Denomination Value	Units	Total Amount		~
					×
					Exit

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.

		-
Sharel Bullering		
External Reference	Advance Request	
Description		
vance Request Reference No		
From Branch *	To Branch *	
From Vault *	To Vault *	
Transaction Currency *	Transaction Amount *	
Hansaction outlency	Hansaction Anount	

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:



External Reference	:e		0	Advance Req	uest
Descriptio	n				
dvance Request Referenc N	lo				
From Branc	:h		To Branch		
From Vau	ılt		To Vault		
Transaction Current	cy		Transaction Amount		
			Advance Amount		
				Default De	nomination
Currency Cod					
Currency Cou	10		Total		
Preferred Denominatio			Total	Clear	
			Total	Clear	
	on		Total	Clear	
Preferred Denominatio	on		Total	Clear	
Preferred Denominatio	Populate	Units	Total Total Amount	Clear	1
Preferred Denominatio	Populate	Units			1
Preferred Denominatio	Populate	Units			1
Preferred Denominatio	Populate	Units			L and
Preferred Denominatio	Populate	Units			L and
Preferred Denominatio	Populate	Units			L and
Preferred Denomination nomination Details	Populate	Units			1
Preferred Denominatio	Populate	Units			1

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.

◆	_ ×
External Reference	Description
Original Reference No. *	
	Exit



Input stage

External Reference	ce		Description		
Original Reference No	0.				
From Branc	h		To Branch		
From Vau	ılt		To Vault		
Transaction Current	Cy.		Transaction Amount		
Currency Cod	le		Total		
Preferred Denominatio	'n			Clear	
	Populate				
I4 4 10f1 □ ▶ ▶I	Denomination Value	Units	Total Amount		
Denomination Code		Units	Total Amount		A cost of
Denomination Code		Units	Total Amount		A cost of
Denomination Code		Units	Total Amount		A cost of
Denomination Code		Units	Total Amount		A cost of
		Units	Total Amount		A summer of
I		Units	Total Amount		A cost of

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.

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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.

External Reference End Point *			urrency * Entries				
Clearing Type			Add Rows				
< 10f1 ▶ ►						+ -	
Entry Number	Instrument Type	Account Number *	Cheque Number *	Amount *	Remitter Branch *	Account Title	-
	Cheque						
	Cheque						
							~

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.

External Reference End Point			Currency				
						+ -	
Entry Number	Instrument Type	Account Number	Cheque Number	Amount	Remitter Branch	Account Title	^
	Cheque						
							< N

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.

			Curren	CY				
End Point			Branch Coo	de				
Clearing Type			Account Numb	er				
Routing Number		Ac	count Descriptio	on				
Instrument Type	Bankers Chei	lue 🗸	Entrie	es				
	trument Type	Account Or General Led	ger Number	Instrument Number	Amount	Branch Code	Account Title	^
Bar	kers Cheque 😒							
							>	~



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.

Batch Reference End Poin Batch Numbe	nt er	Entr					
End Poin Batch Numbe	nt er						
Batch Numbe	er	Curre	ncy				
4 4 10f1⊡ ▶ ▶I							
I							
						+ -	
Entry Number In	nstrument Type	Account Or General Ledger Number	Instrument Number	Amount	Branch Code	Account Title	~
Ba	lankers Cheque 😽						
						3	
Total Amour	nt						
							Exi

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.

Consolidated Cheques	Data Entry					-
External Reference		Branch Co	de			
Account Number *		Account Descripti	ion			
Transaction Currency *		Clearing Ty	pe CGOD			
Routing Number		No of Entri	ies			
			Add Rows			
						+-
Entry Number	Instrument Type	Drawer Account Number *	Cheque Number *	Amount \star	Routing Number	Narrative
	Cheque					
						~
<	III]			>
						Exit

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.

External Reference		Transaction Curre				
Account Number		Batch Num				
Customer Id		Batch Total Amo				
Customer Name		Account Descript	tion			
Exchange Rate						
Jes UDF						
< 10f1 ► ► ►						+ - 1
Entry Number	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative
		Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative
	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative
	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative
	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative 🖄
	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative
	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative 🛆

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.

External Reference		Branch	Code				
Account Number *		Account Descr	iption				
Instrument Currency *		Transaction Cur	rrency *				
Instrument type	~	Clearing	Туре				
Routing Number		No of E	ntries				
I∢ ∢ 10f1 □ ▶ ▶I						+-	
Entry Number	Instrument type *	Drawee Account Number *	Instrument Number *	Amount *	Routing Number *	Branch Code	~
	4						
	~						
	~						
	¥						
	>						×
							~
Total Amount						2	~

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.

Consolidated Cheques	Data Entry					-
External Reference Transaction Currency Exchange Rate		Batch Nu Batch Total Ar				
Neques UDF						
I∢ ∢ 10f1 □ ► ₩	Ga					
Entry Number	Instrument type *	Drawee Account Number *	Cheque Number	Amount	Routing Number	Branch Code 🛆
1	~					
	1011					>
Total Amount						
						Ex

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.

EOD Maintenance		_ ×
External Reference	Run EOD	
		Exit

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:



Branch Coo	le				
4 10f1 ▶ ▶I	Ga				
User ID	Till Id	User Working	Pending Transactions	Tanked Transactions	A ^
					~
	jitt				>

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.

Savings Insignificant Balance Accounts		_ ×
Branch Code		
	Ok	Exit

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

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.

Blocked Accounts report	
Branch Code	Ξ
	Ok Exit

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

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

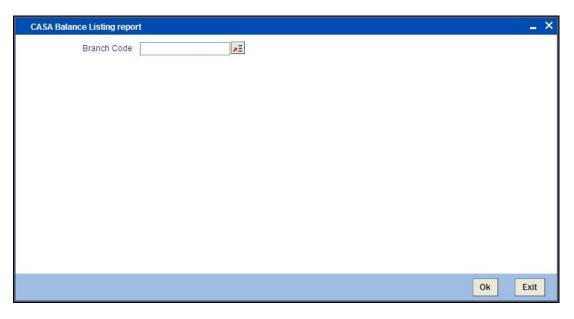


Account Number	This indicates the account number
Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

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

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

The generated report will have the following information:

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.

Savings Accounts Opened	Foday Report	_ × _
Branch Code		
		Ok Exit



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.

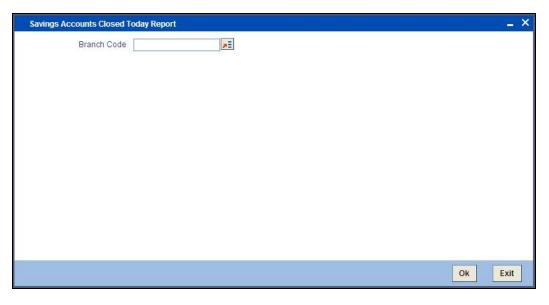
Body of the report

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

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.

Savings large balance move	ments	- ×
Branch Amount Exceeding		
	Ok	Exit

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

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.

Accounts Dormant Next Mo	nth Report	_ ×
Branch Code	E	
		E-it
	Ok	Exit

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

|--|



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.

Savings account dormant today repo	rt	_ ×
Branch Code	<u>_</u> =	
		100 M
		Ok Exit

15.10.1 <u>Contents of the Report</u>

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

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.	

The generated report will have the following information:

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.

◆ LBL_RTRREVL				_ ×
Branch Code * Instrument Type * From Date To Date Report Format	PDF V Print V	Printer At Printer	Client	
				Ok Exit

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

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 revalidation 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

LBL_RTRRISU				- ×
Branch Code * Instrument Type * From Date To Date Report Format		Printer At	Client v	
Report Output	Print 💌	Printer		
				Ok Exit

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 <u>Contents of the Report</u>

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

The generated report will have the following information:

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.



LBL_RTRDISU				_ ×
Branch Code *	•			
Instrument Type				
From Date				
To Date				
Report Format	PDF 🗸	Printer At	Client 👻	
Report Output		Printer	the second se	
				Ok Exit

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

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
Maker Date Stamp Checker Id Checker Date Stamp Old Instrument Number New Instrument Number Payment Mode Beneficiary Name	Date on which the transaction is created Authorizer of the re-issue transaction Date on which the re-issue transaction is authorized This will be original instrument number, which has been cancelled. This will be new instrument number generated. Payment mode selected for charge. Name of the beneficiary

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.



BL_STROVODR				1
Branch Code *	6			
Processing Date				
Report Format	PDF V	Printer At	Client 🛩	
Report Output	Print 🐱	Printer		
				Ok E

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 <u>Contents of the Report</u>

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

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	

The following details are displayed in the header section:

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.

LBL_STROVTOD			_ ×
Branch Code * Processing Date Report Format Report Output	PDF Printer At Client Printer At Printer		- ×
		Ok	Exit

You can specify the following parameters here:



Branch Code

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

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	ne 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

Wote 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

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		Indicates Logged in user
	User Id	

The following details are displayed in the header section:

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.

Intra-bank transfer details	Report				_ ×
Branch Code From Date * To Date *		Report Type	 Advance Request Completed Transference Pending Transference 		
Report Format Report Output	PDF v	Printer At Printer	Client 💌		
				Ok	Exit

You can specify the following parameters here:

Branch Code

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

From Date

Specify the date from 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 <u>Contents of the Report</u>

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

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.

The following details are displayed in the header section:

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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