

Savings  
Oracle FLEXCUBE Universal Banking  
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**ORACLE**  

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**FINANCIAL SERVICES**

**ORACLE**

## Table of Contents

<b>1. ABOUT THIS MANUAL.....</b>	<b>1-1</b>
1.1 INTRODUCTION.....	1-1
1.1.1 Audience.....	1-1
1.1.2 Organization.....	1-1
1.1.3 Related documents.....	1-2
1.1.4 Glossary of Icons.....	1-2
<b>2. SAVINGS - AN OVERVIEW.....</b>	<b>2-1</b>
2.1 INTRODUCTION.....	2-1
2.1.1 User Roles.....	2-1
2.1.2 Salient features.....	2-1
<b>3. TRANSACTION WORKFLOW.....</b>	<b>3-1</b>
3.1 INTRODUCTION.....	3-1
3.1.1 Features of Savings Workflow.....	3-1
3.2 WORKFLOW INTERFACES.....	3-1
3.2.1 Locking a Workflow stage.....	3-2
3.2.2 Tracking and Auditing.....	3-2
3.2.3 Defining a Workflow stage.....	3-3
3.3 MAINTAINING FUNCTION GROUP.....	3-3
3.4 MAINTAINING WORKFLOW DEFINITION.....	3-4
3.4.2 Maintaining Auto Assignment of Authorizer.....	3-8
3.4.3 Maintaining Denomination tracking.....	3-10
3.4.4 Maintaining Savings Function Definition.....	3-10
3.5 STAGES IN WORKFLOW TRANSACTION FLOW.....	3-11
3.5.1 Input Stage.....	3-14
3.5.2 Enrich Stage.....	3-14
3.5.3 Running Savings EOD Mandatory.....	3-14
<b>4. COMMON OPERATIONS.....</b>	<b>4-1</b>
4.1 INTRODUCTION.....	4-1
4.2 WORKFLOW TASK LIST.....	4-1
4.3 CLEARING A USER.....	4-1
4.4 AUTHORIZING A TRANSACTION.....	4-2
4.4.1 Manual Assignment.....	4-2
4.4.2 Auto Assignment.....	4-3
4.4.3 Displaying Overrides and Errors.....	4-4
4.4.4 Reversing a Transaction.....	4-4
4.5 INITIATING A CUSTOMER SESSION.....	4-5
4.5.1 Ending a Customer Session.....	4-9
4.6 OPENING THE BRANCH.....	4-9
4.7 OPENING A VAULT/TILL.....	4-9
4.8 BALANCING AND CLOSING A TILL.....	4-10
<b>5. DATA REPLICATION.....</b>	<b>5-1</b>
5.1 INTRODUCTION.....	5-1
5.1.1 Maintaining Replication Parameters.....	5-1
5.1.2 Data Replication Process.....	5-2
5.1.3 Replicating data from Host – Automatic Refresh.....	5-3
5.1.4 Replicating data Using Script.....	5-3

5.1.5	<i>Replicating data from Branch - Ad-hoc basis</i> .....	5-4
5.2	QUERYING ON REPLICATED RECORDS .....	5-6
<b>6.</b>	<b>MAINTENANCES FOR SAVINGS .....</b>	<b>6-1</b>
6.1	INTRODUCTION.....	6-1
6.2	MAINTAINING TC DENOMINATION DETAILS .....	6-1
6.3	MAINTAINING CASH SYMBOLS.....	6-2
6.4	MAINTAINING DICTIONARY.....	6-3
6.5	UPLOADING THE FILE .....	6-4
6.6	PRODUCT MAPPING FOR CASH SYMBOL.....	6-5
<b>7.</b>	<b>CASH TRANSACTIONS .....</b>	<b>7-1</b>
7.1	INTRODUCTION.....	7-1
7.2	DEPOSITING CASH.....	7-2
7.2.1	<i>Specifying Denomination Details</i> .....	7-4
7.2.2	<i>Specifying Charge Details</i> .....	7-5
7.2.3	<i>Specifying MIS Details</i> .....	7-6
7.2.4	<i>Specifying UDF Details</i> .....	7-7
7.2.5	<i>Specifying Project Details</i> .....	7-7
7.2.6	<i>Specifying Cash Symbol Details</i> .....	7-9
7.2.7	<i>Specifying NBU Code Details</i> .....	7-11
7.2.8	<i>Specifying Customer Details</i> .....	7-12
7.2.9	<i>Specifying Additional Information (Tab – 1)</i> .....	7-15
7.2.10	<i>Specifying Additional Information (Tab – 2)</i> .....	7-16
7.2.11	<i>Authorization Stage</i> .....	7-17
7.2.12	<i>Viewing errors and overrides</i> .....	7-20
7.3	WITHDRAWING CASH.....	7-21
7.3.1	<i>Specifying Denomination Details</i> .....	7-23
7.3.2	<i>Specifying Charge Details</i> .....	7-24
7.3.3	<i>Specifying MIS Details</i> .....	7-25
7.3.4	<i>Specifying UDF Details</i> .....	7-26
7.3.5	<i>Specifying Cash Symbol Details</i> .....	7-26
7.3.6	<i>Specifying NBU Code Details</i> .....	7-28
7.3.7	<i>Specifying Customer Details</i> .....	7-28
7.3.8	<i>Specifying Additional Information (Tab – 1)</i> .....	7-31
7.3.9	<i>Specifying Additional Information (Tab – 2)</i> .....	7-32
7.4	TRANSFERRING CASH.....	7-34
7.4.1	<i>Specifying PC Details</i> .....	7-34
7.5	CLOSING OUT AN ACCOUNT WITH WITHDRAWAL.....	7-36
7.5.2	7.1.1 <i>Specifying Charge Details</i> .....	7-39
7.5.3	<i>Specifying the MIS Details</i> .....	7-39
7.5.4	<i>Specifying the UDF details</i> .....	7-41
7.5.5	<i>Specifying Customer Details</i> .....	7-41
7.5.6	<i>Specifying Additional Information (Tab – 1)</i> .....	7-42
7.5.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-43
7.6	EXCHANGING DENOMINATIONS .....	7-44
7.6.1	<i>Specifying Denomination Details</i> .....	7-45
7.7	PAYING A BILL BY CASH .....	7-46
7.7.1	<i>Specifying denomination details</i> .....	7-49
7.7.2	<i>Specifying charge details</i> .....	7-49
7.7.3	<i>Specifying the MIS details</i> .....	7-49
7.7.4	<i>Specifying the UDF Details</i> .....	7-50
7.8	PAYING A BILL AGAINST ACCOUNT.....	7-51
7.8.1	<i>Specifying charge details</i> .....	7-54
7.8.2	<i>Specifying the MIS details</i> .....	7-54
7.8.3	<i>Specifying the UDF details</i> .....	7-54

7.9	REQUESTING FOR FUNDS TRANSFER .....	7-55
7.9.1	<i>Specifying charge details</i> .....	7-58
7.9.2	<i>Specifying MIS details</i> .....	7-59
7.9.3	<i>Specifying UDF Details</i> .....	7-60
7.9.4	<i>Specifying Project Details</i> .....	7-61
7.10	MAKING A STOP PAYMENT.....	7-62
7.11	SELLING FOREIGN EXCHANGE TO A WALK-IN CUSTOMER .....	7-65
7.11.1	<i>Specifying Denomination Details</i> .....	7-67
7.11.2	<i>Specifying Charge Details</i> .....	7-67
7.11.3	<i>Specifying the MIS details</i> .....	7-68
7.11.4	<i>Specifying UDF Details</i> .....	7-68
7.11.5	<i>Specifying NBU Code Details</i> .....	7-69
7.11.6	<i>Specifying Customer Details</i> .....	7-70
7.11.7	<i>Specifying Additional Information (Tab – 1)</i> .....	7-71
7.11.8	<i>Specifying Additional Information (Tab – 2)</i> .....	7-72
7.12	PURCHASING FOREIGN EXCHANGE FROM A WALK-IN CUSTOMER .....	7-73
7.12.1	<i>Specifying Denomination Details</i> .....	7-76
7.12.2	<i>Specifying Charge Details</i> .....	7-76
7.12.3	<i>Specifying MIS Details</i> .....	7-77
7.12.4	<i>Specifying UDF Details</i> .....	7-77
7.12.5	<i>Specifying Cash Symbol Details</i> .....	7-78
7.12.6	<i>Specifying NBU Code Details</i> .....	7-79
7.12.7	<i>Specifying Customer Details</i> .....	7-80
7.12.8	<i>Specifying Additional Information (Tab – 1)</i> .....	7-81
7.12.9	<i>Specifying Additional Information (Tab – 2)</i> .....	7-82
7.13	ISSUING A TT AGAINST ACCOUNT .....	7-83
7.13.1	<i>Specifying charge details</i> .....	7-86
7.13.2	<i>Specifying MIS Details</i> .....	7-86
7.13.3	<i>Specifying the UDF details</i> .....	7-87
7.14	ISSUING A TT AGAINST GL.....	7-89
7.14.1	<i>Specifying Charge Details</i> .....	7-91
7.14.2	<i>Specifying MIS Details</i> .....	7-93
7.14.3	<i>Specifying the UDF details</i> .....	7-93
7.15	ISSUING A TT TO A WALK-IN CUSTOMER .....	7-94
7.15.1	<i>Specifying denomination details</i> .....	7-96
7.15.2	<i>Specifying charge details</i> .....	7-96
7.15.3	<i>Specifying MIS Details</i> .....	7-97
7.15.4	<i>Specifying the UDF details</i> .....	7-97
7.16	LIQUIDATING A TT AGAINST GL .....	7-97
7.16.1	<i>Specifying charge details</i> .....	7-100
7.16.2	<i>Specifying MIS details</i> .....	7-100
7.16.3	<i>Specifying the UDF details</i> .....	7-101
7.17	LIQUIDATING A TT AGAINST ACCOUNT.....	7-103
7.18	LIQUIDATING A TT FOR A WALK-IN CUSTOMER.....	7-106
7.19	INQUIRING ON A TT TRANSACTION .....	7-109
7.20	TRANSACTION REVERSAL .....	7-110
7.21	DISBURSING LOAN MANUALLY BY CASH .....	7-111
7.22	REPAYING LOAN MANUALLY BY CASH .....	7-114
7.23	PROCESSING SAFE DEPOSIT BOX RENTALS .....	7-117
7.23.1	<i>Input Stage</i> .....	7-117
7.23.2	<i>Enrichment Stage</i> .....	7-118
7.24	VIEWING AVAILABILITY OF DENOMINATION IN TILL .....	7-120
7.25	QUERYING TILL VAULT POSITION .....	7-120
<b>8.</b>	<b>INSTRUMENT TRANSACTIONS.....</b>	<b>7-1</b>
8.1	INTRODUCTION.....	7-1

8.2	WITHDRAWING CASH AGAINST A CHEQUE.....	7-2
8.2.1	<i>Viewing Partial Payment Details</i> .....	7-3
8.2.2	<i>Specifying Denomination Details</i> .....	7-6
8.2.3	<i>Specifying Charge Details</i> .....	7-7
8.2.4	<i>Specifying the MIS Details</i> .....	7-9
8.2.5	<i>Specifying the UDF Details</i> .....	7-10
8.2.6	<i>Specifying Cash Symbol Details</i> .....	7-11
8.2.7	<i>Specifying Customer Details</i> .....	7-12
8.2.8	<i>Specifying Additional Information (Tab – 1)</i> .....	7-13
8.2.9	<i>Specifying Additional Information (Tab – 2)</i> .....	7-14
8.3	DEPOSITING A CHEQUE.....	7-16
8.3.1	<i>Capturing Instrument Details</i> .....	7-21
8.3.2	<i>Specifying Project Details</i> .....	7-23
8.3.3	<i>Specifying Charge Details</i> .....	7-25
8.3.4	<i>Specifying MIS Details</i> .....	7-26
8.3.5	<i>Specifying UDF Details</i> .....	7-26
8.3.6	<i>Specifying Additional Information (Tab – 1)</i> .....	7-26
8.3.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-27
8.4	DEPOSITING A CHEQUE INTO A GL.....	7-29
8.4.1	<i>Specifying Instrument Details</i> .....	7-31
8.4.2	<i>Specifying Instrument Details</i> .....	7-34
8.4.3	<i>Specifying Charge Details</i> .....	7-36
8.4.4	<i>Specifying MIS Details</i> .....	7-37
8.4.5	<i>Specifying UDF Details</i> .....	7-37
8.4.6	<i>Specifying Additional Information (Tab – 1)</i> .....	7-37
8.4.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-38
8.5	DEPOSITING AN IN-HOUSE CHEQUE .....	7-40
8.5.1	<i>Specifying Charge Details</i> .....	7-44
8.5.2	<i>Specifying MIS details</i> .....	7-44
8.5.3	<i>Specifying UDF Details</i> .....	7-45
8.6	TRACKING A CHEQUE RETURN.....	7-46
8.7	DEPOSITING BULK CHEQUES.....	7-48
8.8	QUERYING CHEQUE STATUS .....	7-51
8.9	SELLING A TC AGAINST AN ACCOUNT.....	7-52
8.9.1	<i>Specifying TC Denomination Details</i> .....	7-54
8.9.2	<i>Specifying Charge Details</i> .....	7-55
8.9.3	<i>Specifying MIS Details</i> .....	7-56
8.9.4	<i>Specifying UDF Details</i> .....	7-58
8.9.5	<i>Specifying Cash Symbol</i> .....	7-58
8.9.6	<i>Specifying Customer Details</i> .....	7-59
8.9.7	<i>Specifying Additional Information (Tab – 1)</i> .....	7-60
8.9.8	<i>Specifying Additional Information (Tab – 2)</i> .....	7-61
8.10	SELLING A TC AGAINST A GL.....	7-63
8.10.1	<i>Specifying TC Denomination Details</i> .....	7-65
8.10.2	<i>Specifying Charge Details</i> .....	7-66
8.10.3	<i>Specifying MIS Details</i> .....	7-67
8.10.4	<i>Specifying UDF Details</i> .....	7-68
8.10.5	<i>Specifying Additional Information (Tab – 1)</i> .....	7-68
8.10.6	<i>Specifying Additional Information (Tab – 2)</i> .....	7-69
8.11	SELLING A TC TO A WALK-IN CUSTOMER.....	7-71
8.11.1	<i>Specifying TC Denomination Details</i> .....	7-73
8.11.2	<i>Specifying Currency Denomination Details</i> .....	7-74
8.11.3	<i>Specifying Charge Details</i> .....	7-75
8.11.4	<i>Specifying MIS Details</i> .....	7-77
8.11.5	<i>Specifying UDF Details</i> .....	7-78
8.11.6	<i>Specifying NBU Code Details</i> .....	7-78

8.11.7	<i>Specifying Customer Details</i> .....	7-79
8.11.8	<i>Specifying Additional Information (Tab – 1)</i> .....	7-80
8.11.9	<i>Specifying Additional Information (Tab – 2)</i> .....	7-81
8.12	PURCHASING A TC AGAINST AN ACCOUNT.....	7-83
8.12.1	<i>Specifying TC Denomination Details</i> .....	7-85
8.12.2	<i>Specifying Charge Details</i> .....	7-86
8.12.3	<i>Specifying MIS Details</i> .....	7-87
8.12.4	<i>Specifying UDF Details</i> .....	7-88
8.12.5	<i>Specifying Customer Details</i> .....	7-88
8.12.6	<i>Specifying Additional Information (Tab – 1)</i> .....	7-89
8.12.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-90
8.13	PURCHASING A TC FROM A WALK-IN CUSTOMER .....	7-92
8.13.1	<i>Specifying TC Denomination Details</i> .....	7-95
8.13.2	<i>Specifying Currency Denomination Details</i> .....	7-96
8.13.3	<i>Specifying Charge Details</i> .....	7-97
8.13.4	<i>Specifying MIS Details</i> .....	7-98
8.13.5	<i>Specifying UDF Details</i> .....	7-99
8.13.6	<i>Specifying NBU Code Details</i> .....	7-99
8.13.7	<i>Specifying Customer Details</i> .....	7-100
8.13.8	<i>Specifying Additional Information (Tab – 1)</i> .....	7-101
8.13.9	<i>Specifying Additional Information (Tab – 2)</i> .....	7-102
8.14	MAKING CROSS BORDER PAYMENTS .....	7-104
8.14.1	<i>Specifying the Transfer Details</i> .....	7-106
8.14.2	<i>Specifying the Messaging Information</i> .....	7-107
8.14.3	<i>Specifying the Customer Transfer Details</i> .....	7-107
8.15	SELLING A DD AGAINST AN ACCOUNT .....	7-108
8.15.1	<i>Specifying Charge Details</i> .....	7-112
8.15.2	<i>Specifying MIS Details</i> .....	7-113
8.15.3	<i>Specifying the UDF details</i> .....	7-114
8.16	VIEWING OFAC CHECK RESPONSE.....	7-114
8.17	ISSUING DD AGAINST CHEQUE.....	7-116
8.17.1	<i>Specifying Charge Details</i> .....	7-119
8.17.2	<i>Specifying MIS Details</i> .....	7-119
8.17.3	<i>Specifying the UDF details</i> .....	7-120
8.18	LIQUIDATING A DD AGAINST A GL .....	7-121
8.19	LIQUIDATING A DD AGAINST AN ACCOUNT .....	7-125
8.19.1	<i>Specifying Charge Details</i> .....	7-128
8.19.2	<i>Specifying MIS Details</i> .....	7-129
8.19.3	<i>Specifying the UDF details</i> .....	7-129
8.20	LIQUIDATING A DD FOR A WALK-IN CUSTOMER.....	7-130
8.20.1	<i>Specifying denomination details</i> .....	7-134
8.20.2	<i>Specifying charge details</i> .....	7-134
8.20.3	<i>Specifying MIS Details</i> .....	7-135
8.20.4	<i>Specifying UDF Details</i> .....	7-135
8.21	ISSUING A DD TO A WALK-IN CUSTOMER .....	7-136
8.21.1	<i>Specifying denomination details</i> .....	7-139
8.21.2	<i>Specifying charge details</i> .....	7-139
8.21.3	<i>Specifying MIS Details</i> .....	7-140
8.21.4	<i>Specifying UDF Details</i> .....	7-142
8.21.5	<i>Invoking OFAC Check</i> .....	7-142
8.22	ISSUING A DD AGAINST A GL.....	7-143
8.22.1	<i>Specifying charge details</i> .....	7-146
8.22.2	<i>Specifying MIS Details</i> .....	7-146
8.22.3	<i>Specifying UDF Details</i> .....	7-147
8.22.4	<i>Invoking OFAC Check</i> .....	7-147
8.23	INQUIRING ON A DD TRANSACTION .....	7-148

8.24	REPRINTING OF DD .....	7-149
8.25	VIEWING INSTRUMENT REPRINT SUMMARY .....	7-151
8.26	SELLING A BC AGAINST AN ACCOUNT .....	7-152
8.26.1	<i>Specifying Charge Details</i> .....	7-155
8.26.2	<i>Specifying MIS Details</i> .....	7-156
8.26.3	<i>Specifying the UDF details</i> .....	7-157
8.26.4	<i>Specifying Additional Information (Tab – 1)</i> .....	7-158
8.26.5	<i>Specifying Additional Information (Tab – 2)</i> .....	7-163
8.26.6	<i>Specifying Additional Information (Tab – 3)</i> .....	7-166
8.26.7	<i>Specifying Additional Information (Tab – 4)</i> .....	7-168
8.26.8	<i>Invoking OFAC Check</i> .....	7-170
8.27	SELLING BC AGAINST CHEQUE .....	7-171
8.27.1	<i>Specifying Charge Details</i> .....	7-174
8.27.2	<i>Specifying MIS Details</i> .....	7-174
8.27.3	<i>Specifying the UDF Details</i> .....	7-175
8.27.4	<i>Specifying Additional Information (Tab – 1)</i> .....	7-176
8.27.5	<i>Specifying Additional Information (Tab – 2)</i> .....	7-176
8.27.6	<i>Specifying Additional Information (Tab – 3)</i> .....	7-177
8.27.7	<i>Specifying Additional Information (Tab – 4)</i> .....	7-177
8.28	CLOSE OUT WITHDRAWAL BY BC.....	7-177
8.28.1	<i>Specifying Charge Details</i> .....	7-179
8.28.2	<i>Specifying MIS Details</i> .....	7-179
8.28.3	<i>Specifying the UDF details</i> .....	7-180
8.29	ISSUING A BC AGAINST A GL .....	7-181
8.29.2	<i>Specifying Charge Details</i> .....	7-184
8.29.3	<i>Specifying MIS Details</i> .....	7-184
8.29.4	<i>Specifying the UDF details</i> .....	7-184
8.29.5	<i>Specifying Additional Information (Tab – 1)</i> .....	7-184
8.29.6	<i>Specifying Additional Information (Tab – 2)</i> .....	7-184
8.29.7	<i>Specifying Additional Information (Tab – 3)</i> .....	7-185
8.29.8	<i>Specifying Additional Information (Tab – 4)</i> .....	7-185
8.29.9	<i>Invoking OFAC Check</i> .....	7-185
8.30	ISSUING A BC TO A WALK-IN CUSTOMER .....	7-186
8.30.1	<i>Invoking OFAC Check</i> .....	7-189
8.30.2	<i>Specifying Denomination Details</i> .....	7-190
8.30.3	<i>Specifying Charge Details</i> .....	7-190
8.30.4	<i>Specifying MIS Details</i> .....	7-192
8.30.5	<i>Specifying the UDF Details</i> .....	7-193
8.30.6	<i>Specifying Additional Information (Tab-1)</i> .....	7-193
8.30.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-194
8.30.8	<i>Specifying Additional Information (Tab – 3)</i> .....	7-195
8.30.9	<i>Specifying Additional Information (Tab – 4)</i> .....	7-196
8.31	LIQUIDATING A BC AGAINST AN ACCOUNT .....	7-198
8.31.1	<i>Specifying charge Details</i> .....	7-202
8.31.2	<i>Specifying MIS Details</i> .....	7-202
8.31.3	<i>Specifying the UDF Details</i> .....	7-203
8.31.4	<i>Specifying Additional Information (Tab-1)</i> .....	7-203
8.31.5	<i>Specifying Additional Information (Tab – 2)</i> .....	7-203
8.31.6	<i>Specifying Additional Information (Tab – 3)</i> .....	7-203
8.31.7	<i>Specifying Additional Information (Tab – 4)</i> .....	7-203
8.32	LIQUIDATING A BC AGAINST A GL.....	7-204
8.32.1	<i>Specifying charge details</i> .....	7-207
8.32.2	<i>Specifying MIS Details</i> .....	7-207
8.32.3	<i>Specifying the UDF details</i> .....	7-207
8.32.4	<i>Specifying Additional Information (Tab-1)</i> .....	7-208
8.32.5	<i>Specifying Additional Information (Tab – 2)</i> .....	7-208

8.32.6	<i>Specifying Additional Information (Tab – 3)</i> .....	7-208
8.32.7	<i>Specifying Additional Information (Tab – 4)</i> .....	7-208
8.33	LIQUIDATING A BC FOR A WALK-IN CUSTOMER .....	7-208
8.33.1	<i>Specifying denomination details</i> .....	7-213
8.33.2	<i>Specifying charge details</i> .....	7-213
8.33.3	<i>Specifying MIS details</i> .....	7-213
8.33.4	<i>Specifying the UDF Details</i> .....	7-213
8.33.5	<i>Specifying Additional Information (Tab-1)</i> .....	7-213
8.33.6	<i>Specifying Additional Information (Tab – 2)</i> .....	7-213
8.33.7	<i>Specifying Additional Information (Tab – 3)</i> .....	7-213
8.33.8	<i>Specifying Additional Information (Tab – 4)</i> .....	7-213
8.34	INQUIRING ON A BC TRANSACTION.....	7-214
8.35	REPRINTING BANKER’S CHEQUE .....	7-215
8.36	REVERSING BC/DD LIQUIDATION.....	7-217
8.37	DEPOSITING A BILL .....	7-218
8.37.1	<i>Capturing Instrument Details</i> .....	7-221
8.37.2	<i>Specifying Charge Details</i> .....	7-222
8.37.3	<i>Specifying MIS Details</i> .....	7-224
8.37.4	<i>Specifying UDF Details</i> .....	7-224
8.38	DEPOSITING AN IN-HOUSE BILL .....	7-225
8.38.1	<i>Specifying Charge Details</i> .....	7-228
8.38.2	<i>Specifying MIS details</i> .....	7-228
8.38.3	<i>Specifying UDF Details</i> .....	7-229
8.39	TRACKING A BILL RETURN.....	7-229
8.40	DEPOSITING A BILL BY CASH .....	7-231
8.40.1	<i>Specifying Denomination Details</i> .....	7-235
8.40.2	<i>Specifying Charge Details</i> .....	7-236
8.40.3	<i>Specifying MIS Details</i> .....	7-237
8.40.4	<i>Specifying UDF Details</i> .....	7-238
<b>9.</b>	<b>GENERAL LEDGER TRANSACTIONS .....</b>	<b>7-1</b>
9.1	INTRODUCTION.....	7-1
9.2	MISCELLANEOUS DEBITS TO A CUSTOMER’S ACCOUNT .....	7-1
9.2.1	<i>Specifying the Charge Details</i> .....	7-4
9.2.2	<i>Specifying the MIS Details</i> .....	7-5
9.2.3	<i>Specifying UDF Details</i> .....	7-7
9.2.4	<i>Specifying NBU Code Details</i> .....	7-7
9.2.5	<i>Specifying Customer Details</i> .....	7-8
9.2.6	<i>Specifying Additional Information (Tab – 1)</i> .....	7-9
9.2.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-10
9.3	MISCELLANEOUS CREDITS TO A CUSTOMER’S ACCOUNT .....	7-12
9.3.1	<i>Specifying the Charge Details</i> .....	7-15
9.3.2	<i>Specifying the MIS Details</i> .....	7-16
9.3.3	<i>Specifying UDF Details</i> .....	7-17
9.3.4	<i>Specifying NBU Code Details</i> .....	7-17
9.3.5	<i>Specifying Customer Details</i> .....	7-18
9.3.6	<i>Specifying Additional Information (Tab – 1)</i> .....	7-19
9.3.7	<i>Specifying Additional Information (Tab – 2)</i> .....	7-20
9.4	MISCELLANEOUS DEBIT TO A GENERAL LEDGER ACCOUNT .....	7-22
9.4.1	<i>Specifying the Denomination Details</i> .....	7-24
9.4.2	<i>Specifying the Charge Details</i> .....	7-25
9.4.3	<i>Specifying MIS Details</i> .....	7-26
9.4.4	<i>Specifying UDF Details</i> .....	7-27
9.4.5	<i>Specifying Cash Symbol Details</i> .....	7-27
9.4.6	<i>Specifying NBU Code Details</i> .....	7-29
9.5	MISCELLANEOUS CREDIT TO A GENERAL LEDGER ACCOUNT .....	7-30

9.5.1	<i>Specifying the Denomination Details</i> .....	7-32
9.5.2	<i>Specifying the Charge Details</i> .....	7-33
9.5.3	<i>Specifying the MIS Details</i> .....	7-34
9.5.4	<i>Specifying UDF Details</i> .....	7-35
9.5.5	<i>Specifying Cash Symbol Details</i> .....	7-35
9.5.6	<i>Specifying NBU Code Details</i> .....	7-37
9.6	MISCELLANEOUS GL TRANSFER .....	7-38
9.6.1	<i>Specifying the Charge Details</i> .....	7-40
9.6.2	<i>Specifying the MIS Details</i> .....	7-40
9.6.3	<i>Specifying UDF Details</i> .....	7-41
9.6.4	<i>Specifying Cash Symbol Details</i> .....	7-41
<b>10.</b>	<b>TIME DEPOSIT TRANSACTIONS</b> .....	<b>10-1</b>
10.1	INTRODUCTION.....	10-1
10.2	OPENING A TD ACCOUNT FOR MULTI MODE PAY IN .....	10-1
10.2.1	<i>Specifying Term Deposit Details</i> .....	10-5
10.2.2	<i>Specifying Interest details</i> .....	10-9
10.2.3	<i>Specifying joint account holder details</i> .....	10-10
10.2.4	<i>Specifying the dual currency deposit details</i> .....	10-11
10.2.5	<i>Specifying the Check List details</i> .....	10-12
10.2.6	<i>Capturing the Pay-Out Parameters</i> .....	10-13
10.2.7	<i>Specifying Child TD Details</i> .....	10-17
10.2.8	<i>Capturing Pay-Out Parameters</i> .....	10-22
10.3	OPENING A TD ACCOUNT FOR MULTI MODE PAY OUT.....	10-24
10.4	MANUAL PAY-OUT TD REDEMPTION.....	10-24
10.4.1	<i>Specifying the Term Deposit Payout Details</i> .....	10-27
10.4.2	<i>Capturing the Pay-Out Parameters</i> .....	10-28
10.4.3	<i>Specifying Child TD Details</i> .....	10-32
10.4.4	<i>Capturing Pay-Out Parameters Details</i> .....	10-37
10.5	PROCESSING CLOSE OUT WITHDRAWAL BY MULTI MODE.....	10-39
10.5.1	<i>Maintaining Pay-out Parameters</i> .....	10-41
<b>11.</b>	<b>CREDIT CARD PAYMENTS</b> .....	<b>11-1</b>
11.1	INTRODUCTION.....	11-1
11.2	PROCESSING PAYMENTS BY IN-HOUSE BANK CHEQUES .....	11-1
11.3	PROCESSING PAYMENTS BY OTHER BANK CHEQUES .....	11-4
11.4	PROCESSING PAYMENTS BY CASH.....	11-7
11.4.1	<i>Currency Denomination Tab</i> .....	11-9
11.4.2	<i>Charge Details Tab</i> .....	11-9
11.5	PROCESSING PAYMENTS BY ACCOUNT.....	11-10
11.5.1	<i>Charge Details Tab</i> .....	11-12
11.6	PROCESSING CREDIT CARD PAYMENT REVERSALS .....	11-13
11.7	VIEWING CREDIT CARD REVERSAL PAYMENTS.....	11-14
<b>12.</b>	<b>VAULT OPERATIONS</b> .....	<b>12-1</b>
12.1	INTRODUCTION.....	12-1
12.2	TRANSFERRING CASH FROM VAULT .....	12-1
12.2.1	<i>Capturing denomination details</i> .....	12-2
12.3	TRANSFERRING CASH TO VAULT.....	12-3
12.3.1	<i>Capturing denomination details</i> .....	12-3
12.4	BUYING CASH FROM CENTRAL BANK .....	12-5
12.4.1	<i>Specifying Denomination Details</i> .....	12-6
12.4.2	<i>Specifying the MIS Details</i> .....	12-7
12.4.3	<i>Specifying UDF Details</i> .....	12-7
12.4.4	<i>Specifying Cash Symbol Details</i> .....	12-8
12.5	SELLING CASH TO CENTRAL BANK .....	12-11

12.5.1	<i>Specifying Denomination Details</i> .....	12-12
12.5.2	<i>Specifying MIS Details</i> .....	12-13
12.5.3	<i>Specifying UDF Details</i> .....	12-14
12.5.4	<i>Specifying Cash Symbol Details</i> .....	12-14
12.6	BUYING TCs FROM AGENT.....	12-16
12.6.1	<i>Specifying TC Details</i> .....	12-17
12.7	BUYING TCs FROM HEAD OFFICE .....	12-18
12.7.1	<i>Capturing TC Details</i> .....	12-19
12.8	SELLING TCs TO HEAD OFFICE .....	12-19
12.8.1	<i>Capturing TC Details</i> .....	12-21
12.9	BUYING TCs FROM VAULT.....	12-22
12.9.1	<i>Capturing TC Details</i> .....	12-23
12.10	RETURNING TCs TO VAULT .....	12-24
12.11	CAPTURING TC DETAILS .....	12-25
12.12	VIEWING TCs AVAILABLE WITH VAULT .....	12-26
<b>13.</b>	<b>BALANCING OPERATIONS.....</b>	<b>13-1</b>
13.1	INTRODUCTION .....	13-1
13.2	BOOK SHORTAGE .....	13-1
13.2.1	<i>Specifying denomination details</i> .....	13-2
13.2.2	<i>Specifying the MIS details</i> .....	13-3
13.2.3	<i>Specifying the UDF details</i> .....	13-4
13.2.4	<i>Specifying NBU Code Details</i> .....	13-4
13.3	BOOKING OVERAGE .....	13-5
13.3.1	<i>Specifying Denomination Details</i> .....	13-6
13.3.2	<i>Specifying the MIS details</i> .....	13-7
13.3.3	<i>Specifying the UDF details</i> .....	13-8
13.3.4	<i>Specifying NBU Code Details</i> .....	13-9
13.4	TRANSFER CASH FROM TELLER.....	13-9
<b>14.</b>	<b>BATCHES .....</b>	<b>14-11</b>
14.1	INTRODUCTION .....	14-11
14.2	CLEARING INWARD CHEQUE DATA ENTRY .....	14-11
14.3	CLEARING INWARD DATA ENTRY .....	14-13
14.3.1	<i>Partial Payment Details</i> .....	14-16
14.4	CONSOLIDATED CHEQUES DATA ENTRY .....	14-17
14.5	CLEARING OUTWARD DATA ENTRY .....	14-20
14.6	RUNNING EOD .....	14-24
14.7	QUERYING TELLERS STATUS.....	14-25
<b>15.</b>	<b>REPORTS .....</b>	<b>15-26</b>
15.1	INTRODUCTION .....	15-26
15.2	SAVINGS INSIGNIFICANT BALANCE ACCOUNTS REPORT .....	15-2
15.2.1	<i>Contents of the Report</i> .....	15-3
15.3	BLOCKED ACCOUNTS REPORT.....	15-4
15.3.1	<i>Contents of the Report</i> .....	15-4
15.4	CASA BALANCE LISTING REPORT .....	15-5
15.4.1	<i>Contents of the Report</i> .....	15-5
15.5	SAVING ACCOUNTS OPENED TODAY REPORT .....	15-6
15.5.1	<i>Contents of the Report</i> .....	15-6
15.6	SAVING ACCOUNTS CLOSED TODAY REPORT.....	15-7
15.6.1	<i>Contents of the Report</i> .....	15-7
15.7	FLAT FILE - CHEQUE BOOK REQUESTED REPORT.....	15-7
15.7.1	<i>Contents of the Report</i> .....	15-7
15.8	SAVINGS LARGE BALANCE MOVEMENTS REPORT.....	15-8
15.8.1	<i>Contents of the Report</i> .....	15-8

15.9	ACCOUNTS DORMANT NEXT MONTH REPORT .....	15-9
15.9.1	<i>Contents of the Report</i> .....	15-9
15.10	SAVINGS ACCOUNT DORMANT TODAY REPORT .....	15-9
15.10.1	<i>Contents of the Report</i> .....	15-9
<b>16.</b>	<b>SCREEN GLOSSARY .....</b>	<b>16-1</b>
16.1	FUNCTION ID LIST.....	16-1

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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.

### 1.1.1 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.

### 1.1.2 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>About this Manual</i> - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
<b>Chapter 2</b>	<i>Savings</i> - An Overview provides a snapshot of the features of the entire module.
<b>Chapter 3</b>	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.
<b>Chapter 4</b>	<i>Common Operations</i> - Details the common operations that you can perform when processing transactions in this module.
<b>Chapter 4</b>	<i>Data Replication</i> – Details replicating host data in the branch.
<b>Chapter 6</b>	<i>Maintenances for Savings</i> - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
<b>Chapter 7</b>	<i>Cash Transactions</i> - explains all the cash-based transactions that can be performed through this module.
<b>Chapter 8</b>	<i>Instrument Transactions</i> - Describes the various instrument-based transactions that can be performed in this module.
<b>Chapter 9</b>	<i>General Ledger Transaction</i> - Explains miscellaneous debit and credit transactions GL transactions.
<b>Chapter 10</b>	<i>Time Deposit Transactions</i> - Explains the various types of transactions in this category.
<b>Chapter 11</b>	<i>Credit Card Payments</i> – Explains the various types of payments in this category
<b>Chapter 12</b>	<i>Vault Operations</i> - Explains the different types of Vault operations available in branch.

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

### 1.1.2.1 Abbreviations used

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

Abbreviation	Description
GL	General Ledger
CCY	Currency
FCY	Foreign Currency
LCY	Local Currency
WF	Workflow
RT	Retail Teller
DE	Data Entry

### 1.1.2.2 Conventions used

The following conventions are used in this User Manual:

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

**This is a system message**

### 1.1.3 Related documents

You may have to refer the other Oracle FLEXCUBE User Manuals as and when required.

### 1.1.4 Glossary of Icons

Icons	Function
	New
	Copy
	Save
	Delete

Icons	Function
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row
	Option List
	Confirm
	Enter Query
	Execute Query

---

## 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**

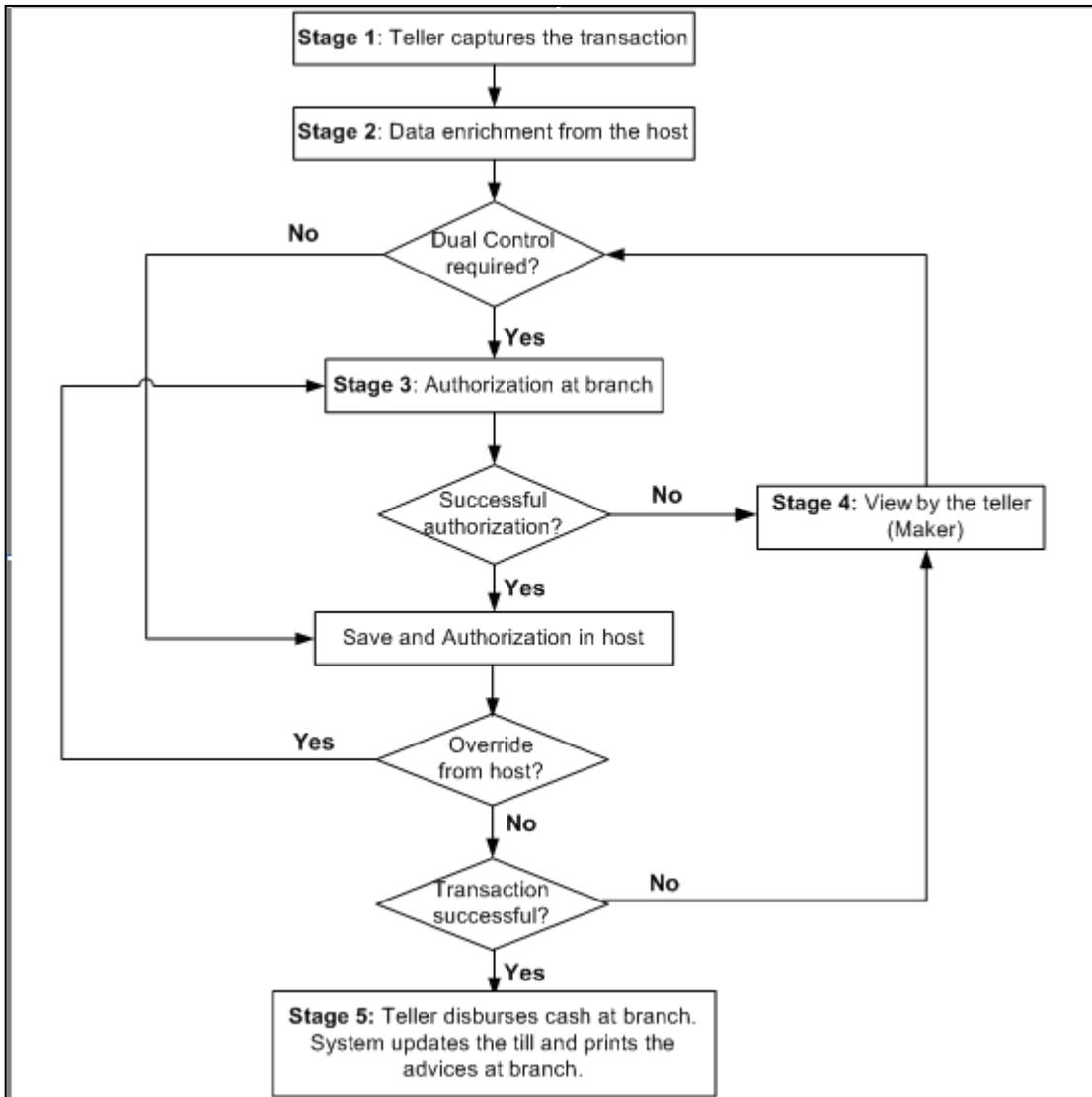
A one step process will typically involve the following steps:

1. The teller captures the transaction at branch
2. 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.
3. 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).
4. During the basic check, if the authorizer rejects the transaction, it is sent back to the teller's failed queue.
5. 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:



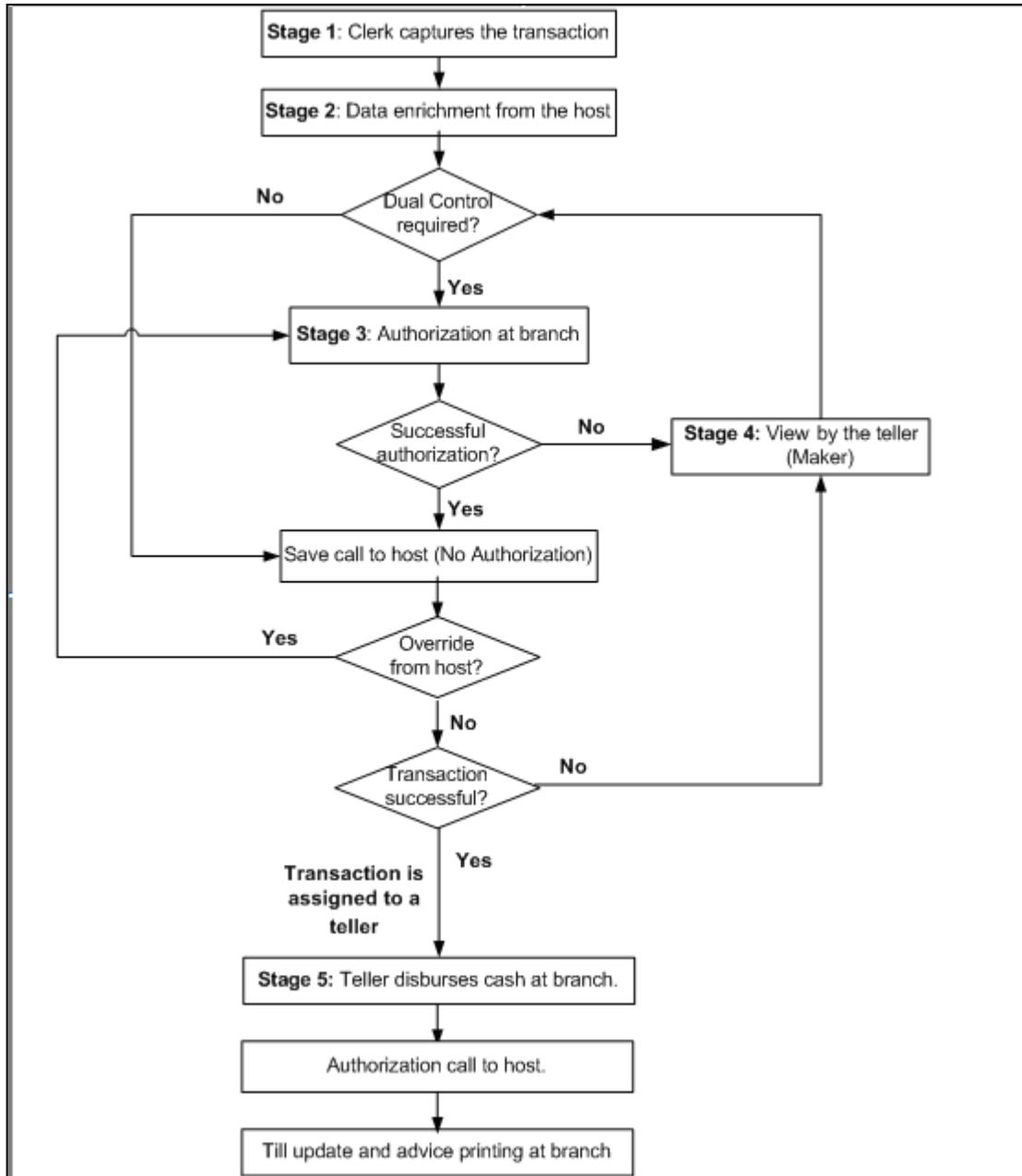
### Two step processing

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

6. The clerk captures the transaction at branch
7. The transaction is enriched (as in one step processing)
8. Authorization/validation by the supervisor (as in one step processing)
9. The transaction is saved upon successful validation by the supervisor at branch, the transaction is sent to the host where it has 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 it will be 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.
10. 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.

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

The process flow is depicted in the diagram below:



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

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

#### **2.1.2.4 Denomination tracking**

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

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

#### **2.1.2.5 Offline and Online behavior**

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

#### **2.1.2.6 Transaction reversals**

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

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

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

#### **2.1.2.7 Deletion of incomplete transactions**

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

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

### **2.1.2.8 Auto Reversals, Roll Forward and Timeout Handling**

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

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

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

### **2.1.2.9 Tanking and Untanking process**

The following section explains the process in branch and host:

#### **In Branch**

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

The following transaction will be tanked:

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

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

#### **In Host**

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

## **Transaction reconciliation with host**

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

Count of transactions in branch and host: This query will display the list of transactions based on the type for a user for the day. In case of discrepancies it will drill down to individual transactions.

Inflow/Outflow totals of Cash Till and Debit/Credit totals in Cash GL: The total will be displayed currency-wise for a user. This will also be a drill down, wherein, in case of any discrepancy in a currency, you can view all the transactions in that currency.

Transactions in branch minus transactions in host: List of all transactions that are 'Complete' and 'Authorized' in the branch, but have no corresponding entries in the host.

Transactions in host minus transactions in branch: List of all transactions which are 'Complete' and 'Authorized' in the host, but have no entries in the branch (or are still Incomplete).

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

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

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

---

## 3. Transaction Workflow

### 3.1 Introduction

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

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

#### 3.1.1 Features of Savings Workflow

The following are the features of savings workflow:

The workflow can be defined for each function.

For functions which consist of similar workflow, the definition is defined at a generic level.

Once a stage for a transaction is completed, the workflow engine moves the transaction to the next logical stage automatically.

The number of stages and workflow using front end maintenance can be configured.

Any change in workflow does not result in re-deployment.

It minimizes the number of host trips.

The workflow is supported in offline scenario.

For Savings, you can have a default authorizer. If default authorizer is defined, then the transaction gets assigned to that authorizer automatically.

For cash transactions, you can configure the denomination tracking, whether it is required or not.

### 3.2 Workflow Interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

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

Execute a workflow stage

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

#### Load a Workflow stage

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

#### Hold a Workflow stage

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

#### Cancel a Workflow

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

#### Assign a Workflow stage

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

#### Discard a Workflow

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

### **3.2.1 Locking a Workflow stage**

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

### **3.2.2 Tracking and Auditing**

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

The transaction stage that was invoked

The name of the user who invoked the stage

The time when it was invoked

The data captured for the transaction

The result of the action performed

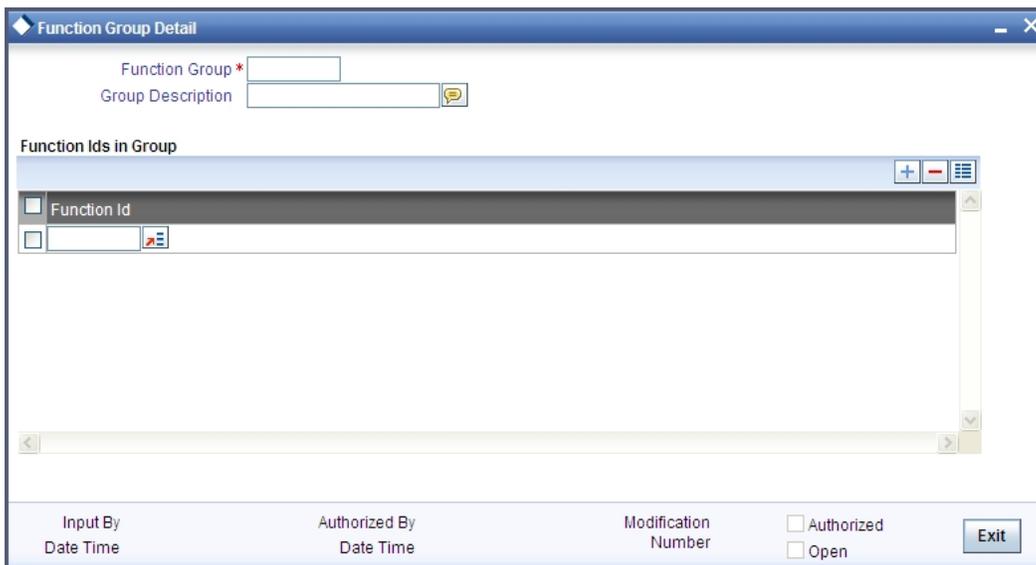
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn\_LogDetails holds the details of every stage of the transaction including the input and output data.

### 3.2.3 Defining a Workflow stage

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

## 3.3 Maintaining Function Group

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



Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

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

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

The function ID should be unique. Same function ID should not be mapped to multiple function groups.

The function group code should not be a function id.

At least one function ID should be defined for a function group.

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

### 3.4 **Maintaining Workflow Definition**

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

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

The screenshot shows the 'Function Workflow Definition Detail' window. At the top, there are input fields for 'Branch Code \*' and 'Function Id/Group \*', each with a dropdown arrow. Below these are 'Branch Description' and 'Function Description' fields. The window is divided into several sections:

- User Preferences:** Includes checkboxes for MIS Amendable, UDF Amendable, Charges Amendable, Exchange Rate Amendable, Till Required, Denomination Tracking Required, and Auto Authorization.
- Validation Preferences:** Includes checkboxes for Inter Branch Check, Authorization Limit Check, and Default Authorization.
- Authorization Preferences:** Includes checkboxes for Authorization on Charge Amendment and Authorization on Exchange Rate Amendment.

There is a 'Populate Stages' button. Below the preferences is the 'Branch Workflow Details' section, which contains a table:

Sequence No	Stage Description	Override Handling
<input type="checkbox"/>		Immediate

At the bottom of the window, there are fields for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are also checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

#### **3.4.1.1 Specifying User Preferences Details**

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

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

Till Required

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

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
<input type="text"/>	<input type="text"/>	<input type="text"/>

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.

The screenshot shows a window titled "Default Authorizer Detail". It contains the following fields and controls:

- User Id \* (with a dropdown arrow icon)
- User Name
- Branch Code \* (with a dropdown arrow icon)
- Branch Name
- Default Authorizer \* (with a dropdown arrow icon)
- Description

At the bottom of the window, there are four labels and two checkboxes:

- Input By Date Time
- Authorized By Date Time
- Modification Number
- Authorized
- Open
- Exit button

Here you need to enter the following details:

User ID

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

### User Name

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

### Branch Code

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

### Branch Name

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

### Default Authorizer

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

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

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

Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

### Description

The system displays the description.

## 3.4.2.2 Maintaining User Role Definition

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

Limit Currency *	User Limit
------------------	------------

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

Function Id\*

Description

Preferences

Offline Support

Allow Next Day Transactions

Reversal Allowed

Reversal Authorization Required

Advice Required

Online Advice Name

Offline Advice Name

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

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.

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.

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.

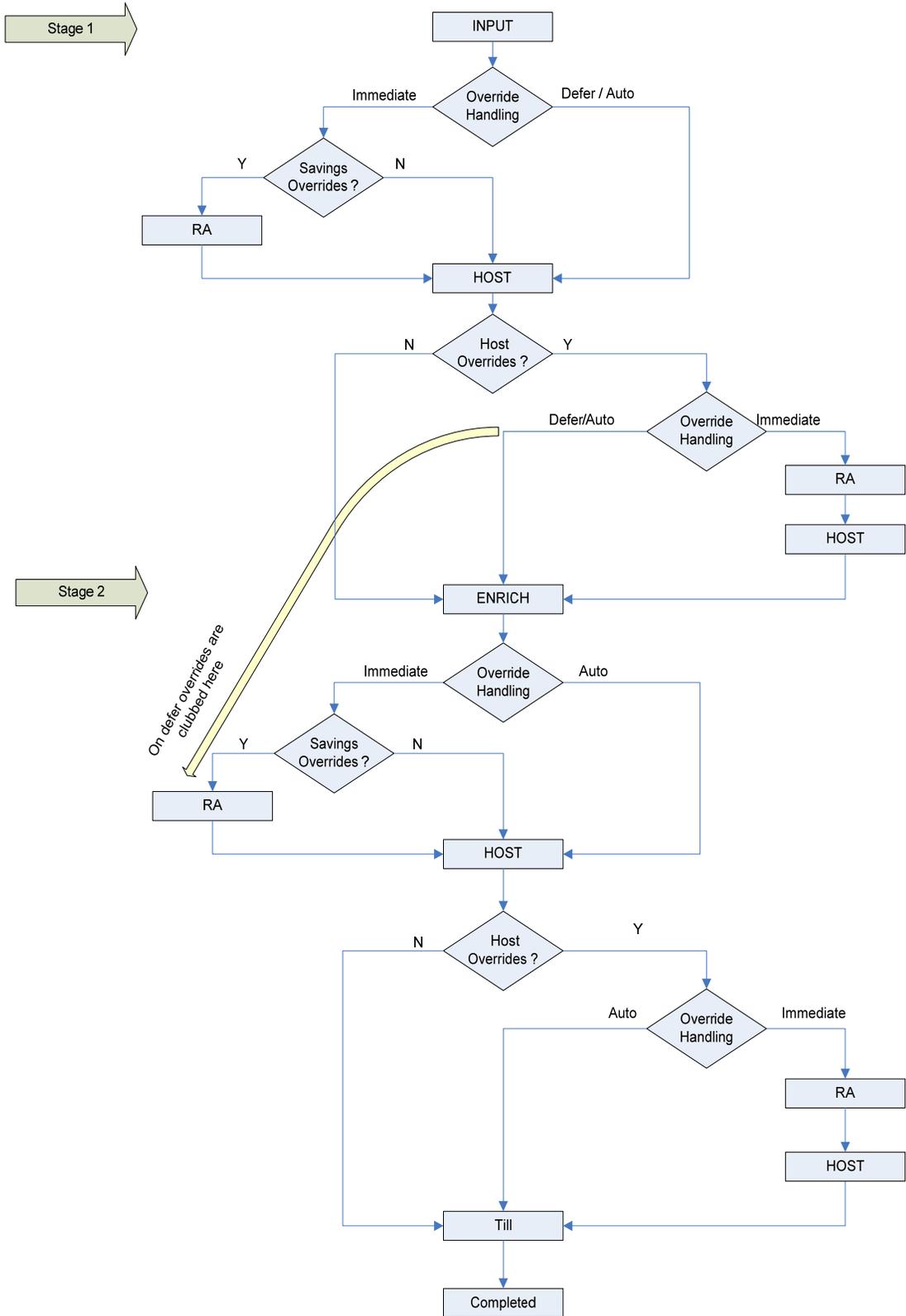
The system raises an override if you amend the exchange rate that is defaulted by the system.

The system raises an override if you amend the charges that is defaulted by the system.

If validation raises any override then transaction will require Remote Authorization. On successful Remote Authorization, transaction will proceed with Work Flow i.e. to HOST. If validation does not return overrides, 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 overrides, 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 Immediate, 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 overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

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

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

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



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

### **3.5.3 Running Savings EOD Mandatory**

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

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

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

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

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

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## 4. Common Operations

### 4.1 Introduction

This chapter details the common procedures and operations that should be followed while processing transactions in Savings. This chapter is divided into the following sections:

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

The following operations are also discussed:

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

### 4.2 Workflow Task List

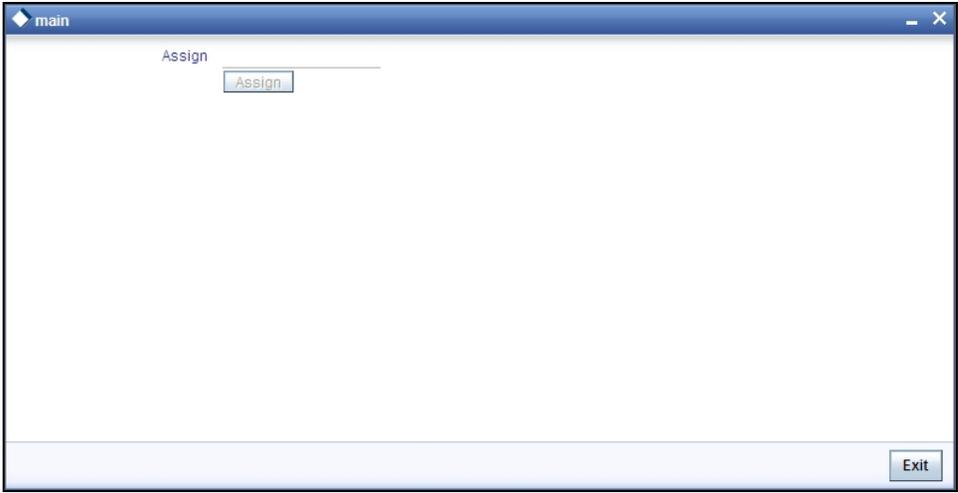
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

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

### 4.3 Clearing a User

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

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



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

- Branch Code
- User ID

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

**4.4 Authorizing a Transaction**

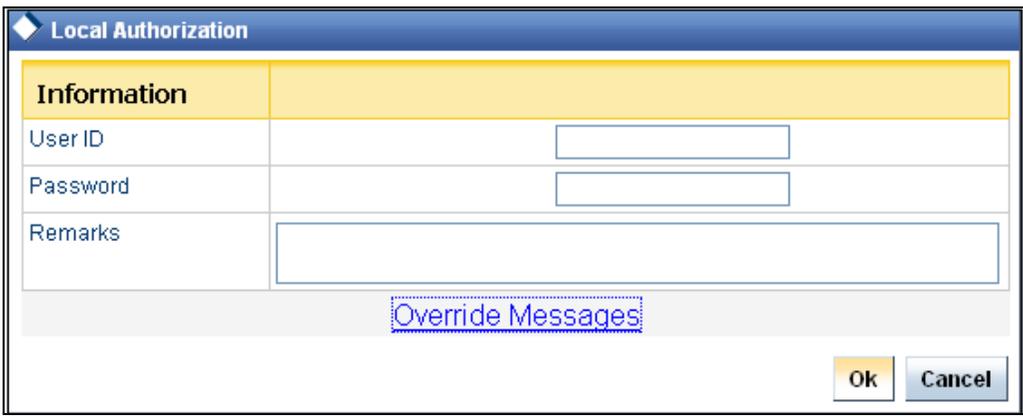
Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

**4.4.1 Manual Assignment**

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

**Local Authorization**

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



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

### Userid

Specify the user ID of the authorizer.

### Password

Enter the password to authorize or reject the transaction.

### Remarks

Specify some remarks pertaining to the transaction.

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

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

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

### Remote Auth

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



In this screen, the Maker has to specify the name of the authorizer and then click the 'Assign' button. Upon successful assignment, a confirmation message with the name of the assignee is displayed, as shown below:

**Successfully assigned to OFFICER**

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

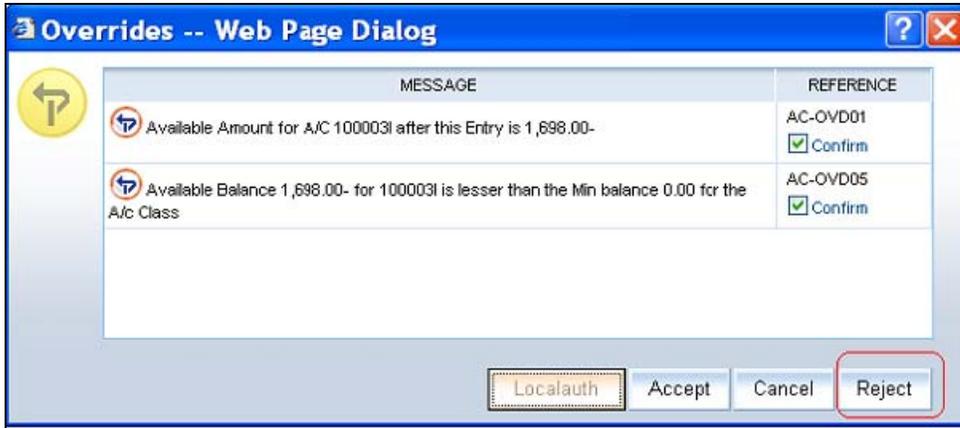
Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

## 4.4.2 Auto Assignment

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

### 4.4.3 Displaying Overrides and Errors

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



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

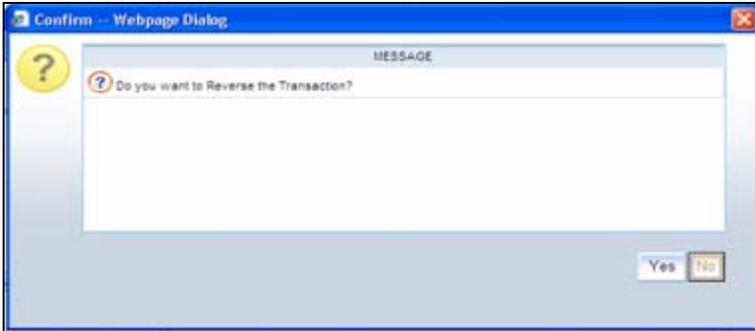
You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction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

**STOP** 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.

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

### 4.4.4 Reversing a Transaction

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



## 4.5 Initiating a Customer Session

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

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

Customer	
Customer Name	raghav
CIF ID	
Identifier Value	
<input type="button" value="Search"/>	
Search Results	
Customer Number	Customer Name
AM1000181	RAGHAVENDRA K

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	
Customer Name	raghav
CIF ID	
Identifier Value	
Search	
<b>RAGHAVENDRA K</b>	
CIF ID:	AM1000181
Birth Date:	
Unique ID:	8777888
Address:	RAGHAVENDRA K,RAGHAVENDRA K,RAGHAVENDRA K,RAGHAVENDRA K
Account Number	Branch Code

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 Search

Customer Name:

CIF ID:

Identifier Value:

---

**Julia Allison Roberts**

CIF ID: DMP003IND  
 Birth Date: 06-NOV-76  
 Unique ID: AFVRY4459J  
 Address: #13, Baker Street, London, UK

Account Number	Branch Code
100000001	009
100000002	009
100000006	009

DMP003INDTIM0031 ISDNK. 009

**100000001 (Personal Savings Account)**

Product: Individual Savings-LCY  
 Account Ccy: USD  
 Status: ACTIVE  
 Uncollected Funds: 1,100.00  
 Current Balance: 87,665.12  
 Available Balance: 86,565.12

---

### Signatory Details

Name:

✘ Customer Photo

✘ Customer Signature

[Prev](#) [Next](#)
[Prev](#) [Next](#)

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:

CF ID: WB1000661

Identifier Value:

**Mehta**

CIF ID: WB1000661

Birth Date:

Unique ID:

Address: 15 new street...

Account Number	Branch Code
000045	WB1
000046	WB1

**000045 (WB1)**

Loan Product: CLVAN

Account Ccy: GBP

Status: ACTIVE

Total Amount Financed: 11,008.50

Total Amount Disbursed: 8,999.50

**Signatory Details**

Name:

Signatory Detail Not Available

To set a customer for a session, click 'Start Session' button .The following message is displayed:

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

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

Customer session is opened for Account Number 100000001,  
Customer Number: DMP003IND

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

**Signatory Details**

Name: Rachel

Customer Photo

Customer Signature

[Prev](#) [Next](#)      [Prev](#) [Next](#)

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 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.

A screenshot of a software window titled "Open Teller Batch / Till Branch Date: 2007-11-27". The window contains several input fields: "Branch Code" with the value "000", "Narrative" with an empty text box and a help icon, and "Till Id \*" with an empty text box and a close icon. A "Cancel" button is located at the bottom right of the window.

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 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.

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

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

The following information will be available in this screen:

- Sequence Number
- Code of the logged in branch
- Till Id that is marked for the user
- Current system date
- Currency Code
- Denomination used for the transaction
- Denomination Value (based on the Denomination Code)
- System Count (number of denomination at end of day)
- System Total (denomination code wise total transaction amount)
- Shortage/Overage Units (difference between the System Count and Units)

- Shortage/Overage Amount (difference between the System Total and Denom Total)

You (Teller) have to specify the following details in this screen:

- Units – the total number of units at the end of the day
- Denom Total – Automatically populated when you specify the 'Units' (Denom Value \* Units)

The following TC details (if any are present in the Till) will be displayed:

- Issuer Code
- Currency Code
- TC Denomination Description
- System Count
- Series
- Start and End Numbers
- TC Amount
- Shortage/Overage Count

You have to specify the following:

- User Count

After capturing the required details, click the 'Close' 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.*

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## 5. Data Replication

### 5.1 Introduction

Savings is an interface provider for processing cash transactions. Business logic is not built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Push' based replication methodology is used for reproducing host data in branch. This ensures that only necessary and critical information is available in the branch. This is achieved by a job invoked at host which sends the data to the branch in the form of an XML file. The branch then updates its internal tables with this data. This ensures that all branches have the most up to date data at all times. Note that not all data in host is replicated. Certain tables like static masters, user information and customer/accounts information are replicated.

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

- Centralized FCUBS deployment - In 'Centralized' deployment, replication is a seamless process. During authorization process of any host function id whose data has to be replicated, that data is immediately moved to corresponding branch tables. There is no need for manual or automated process to initiate such replication.
- De-Centralized FCUBS deployment – In a 'De-centralized' deployment, data can be replicated on an ad-hoc basis or in bulk. You can query on the data to be replicated and initiate replication onto branch tables.
- Hybrid FCUBS deployment – In 'Hybrid' deployment, certain branches may have a centralized deployment while some others may have a decentralized deployment. In this mode, you can replicate data in bulk.

#### 5.1.1 Maintaining Replication Parameters

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

- STTM\_FLEXBRANCH\_LOC

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

- STTM\_BRANCHLOC\_MAP

BRANCH_CODE	LOC_CODE	MAIN_BRANCH	GEN_SCR
WB1	Refer below	Refer below	Refer below



Note the following:

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

- LOC\_CODE - CN
- MAIN\_BRANCH - NULL
- GEN\_SCR - Y
- You need to maintain the following values for de-centralized and hybrid set-up:
  - LOC\_CODE - <Branch\_Code>
  - MAIN\_BRANCH - If multiple branches use same schema then, for one branch keep Y for rest N.
  - GEN\_SCR - Y
- CSTB\_PARAM

BRANCH_INSTALLED	DEPLOYMENT_MODE
Refer below	Refer below



Note the following:

- You need to maintain the following values for centralized set-up:
  - BRANCH\_INSTALLED - Y
  - DEPLOYMENT\_MODE - C
- You need to maintain the following values for de-centralized and hybrid set-up:
  - BRANCH\_INSTALLED - Y
  - DEPLOYMENT\_MODE - D or H
- STTB\_BRN\_REFRESH\_FUNC  
Here function id wise replication is enabled 'Y' or disabled 'N'.

FUNCTION_ID	REFRESH_REQD
STDWFDEF	Y
SMDUSRDF	Y

### 5.1.2 Data Replication Process

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

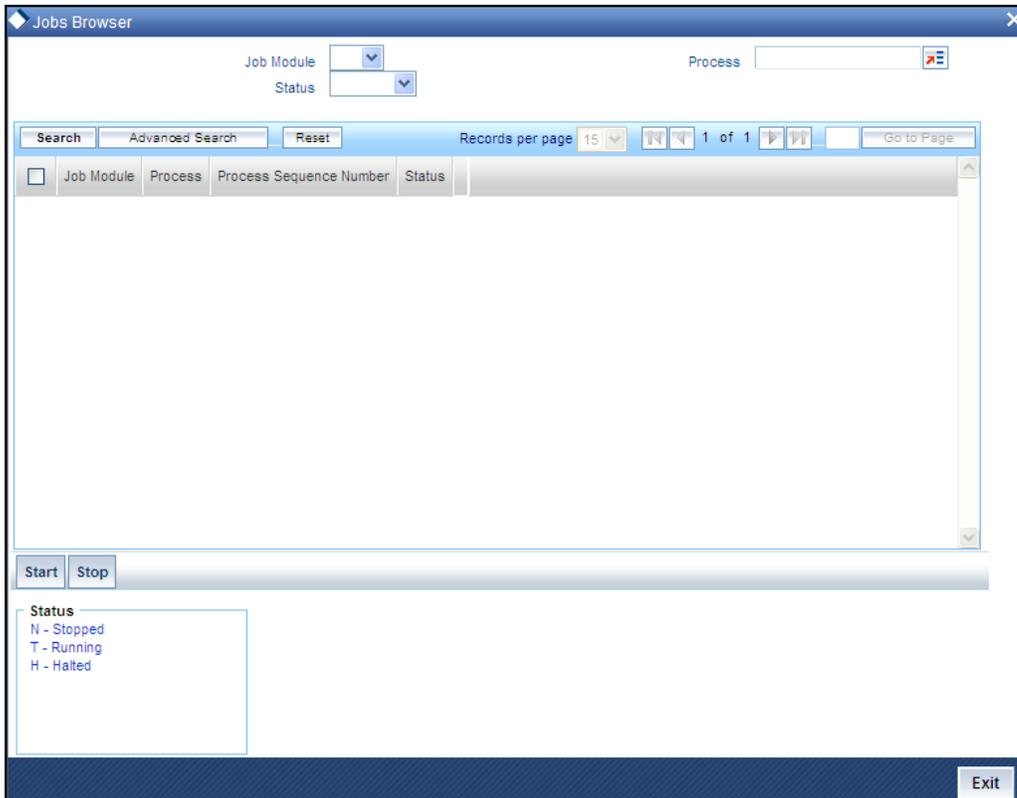
The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

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

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

### 5.1.3 Replicating data from Host – Automatic Refresh

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



Here you have to select BRANCH\_REPLICATION process and click 'Run' Button.

### 5.1.4 Replicating data Using Script

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

- You need to compile the Branch Installation Package in Host schema. The package specification and body names are:
  - MAIN\Branch\SQL\DIPKS\_BRANCH\_INSTALLATION.spc
  - MAIN\Branch\SQL\DIPKS\_BRANCH\_INSTALLATION.sql from base line
- After compiling dipks\_branch\_installation package, you have to execute the procedure pr\_start on the same package.
- On successful execution of the procedure will create the branch installation script in work area folder as defined in cstb param.

- Finally you need to run the Installation scripts in required branch schema.

### 5.1.5 Replicating data from Branch - Ad-hoc basis

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

The screenshot shows the 'Manual Refresh' application window. At the top, there are input fields for 'Branch Code', 'Branch Name', 'Function Id', and 'Description', along with 'Query' and 'Reset' buttons. Below this are three data blocks:

- Function Block:** Contains a table with columns: Select, Branch Code, Branch Name, Function Id, Function Description. Below the table are buttons for 'Fetch Records' and 'Replicate Functions'.
- Record Block:** Contains a table with columns: Select, Key Description, Host Key. Below the table are buttons for 'Fetch Versions' and 'Replicate Records'.
- Version Block:** Contains a table with columns: Select, Mod Number, Time In, Time Out, Replication Status. Below the table are buttons for 'View Changes' and 'Replicate Versions'.

An 'Exit' button is located at the bottom right of the window.

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 '|'.

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

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

### **Version Block**

You can view the following details.

#### **Mod No**

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

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

#### **Time In**

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

#### **Time Out**

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

#### **Replication Status**

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

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

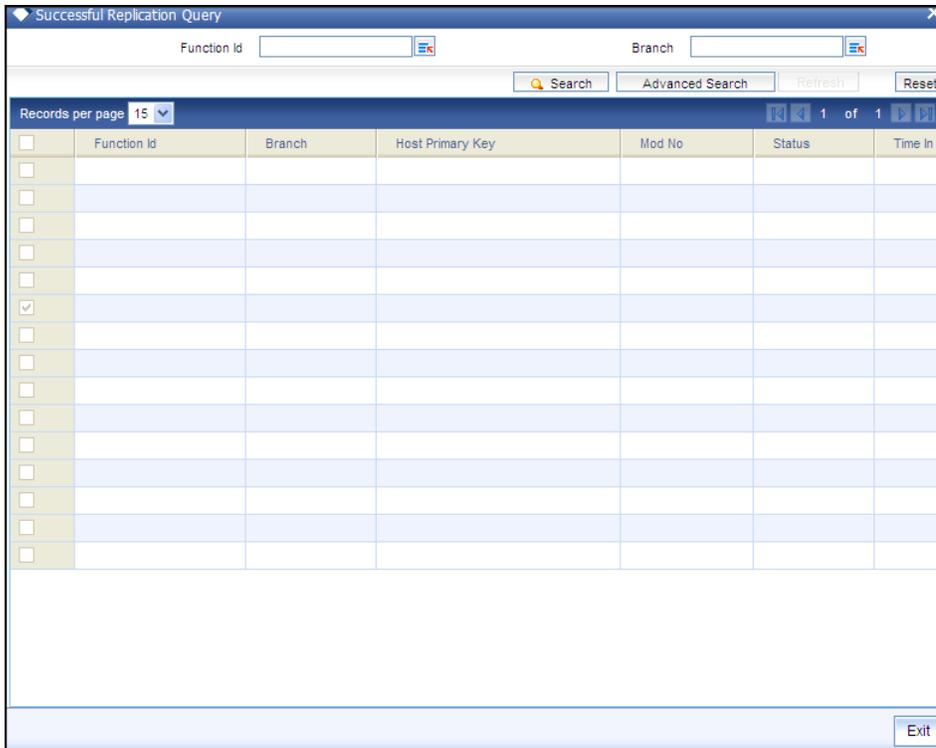
Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for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

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

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

## **5.2 Querying on replicated records**

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



Here you can query based on the following details.

### Function Id

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

### Branch

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

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

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

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

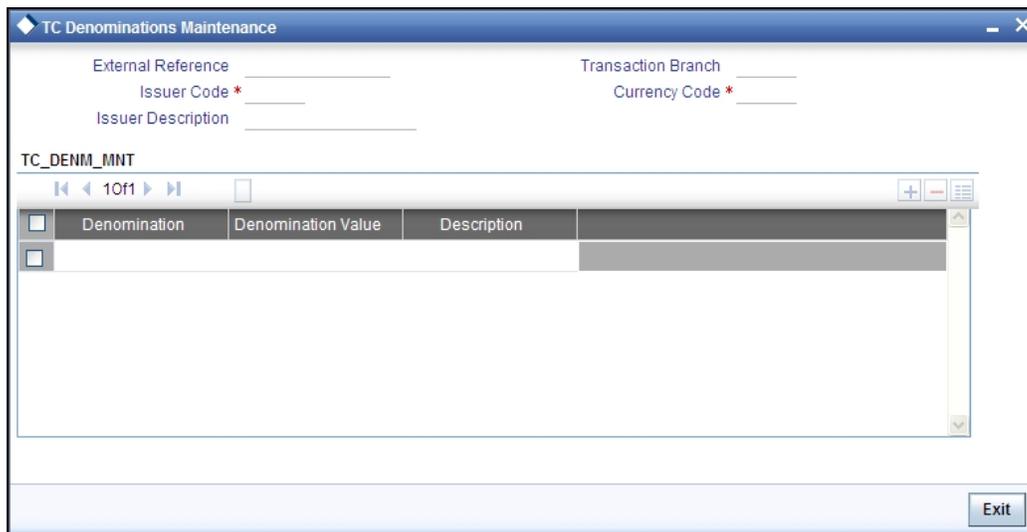
## 6. Maintenances for Savings

### 6.1 Introduction

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

### 6.2 Maintaining TC Denomination Details

You can maintain the denomination details for a TC using the 'TC Denominations Maintenance' screen. You can invoke this screen by typing '417' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows the 'TC Denominations Maintenance' window. At the top, there are input fields for 'External Reference', 'Transaction Branch', 'Issuer Code \*', 'Currency Code \*', and 'Issuer Description'. Below these is a table titled 'TC\_DENM\_MNT' with columns 'Denomination', 'Denomination Value', and 'Description'. The table is currently empty. There are navigation buttons (back, forward, search) and an 'Exit' button at the bottom right.

The following details can be captured here:

#### **External Reference Number**

This is an auto generated sequence number.

#### **Transaction Branch**

The transaction branch code is displayed here.

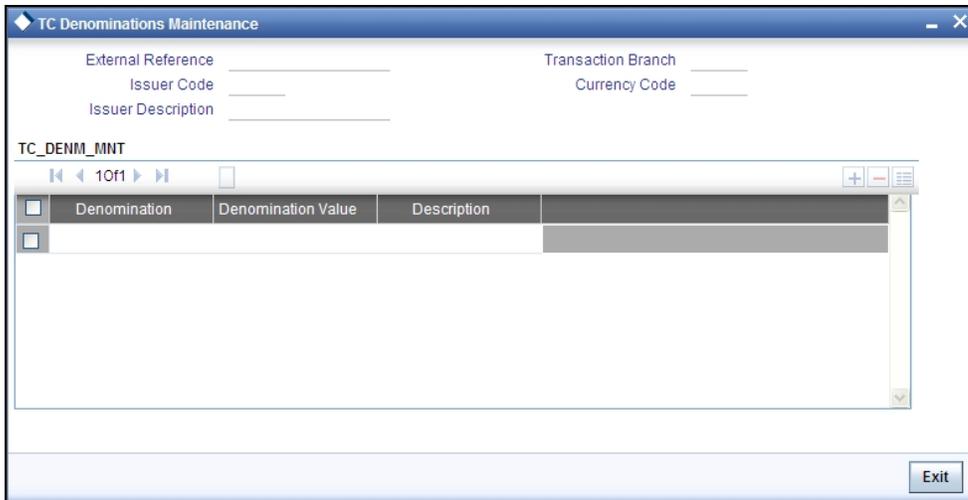
#### **Issuer Code**

Select the Issuer code of the TC.

#### **Currency Code**

Select the transaction currency code.

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



You can capture the following details specific to TC denomination:

**Denomination**

Specify the id for the TC.

**Denomination Value**

Specify the amount of the TC.

**Description**

Give a small description for the TC.

After entering the details click save button to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it.

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

### 6.3 Maintaining Cash Symbols

The symbols of the cash chart decoding the target purposes of money amount has to be mandatorily specified while performing operations in local currency

Cash symbols have to be specified at withdrawal-acceptance or movement of cash facilities in local currency in the following documents:

- Money cheques
- Application for cash transfer
- Application for cash withdrawal
- Receipt 377-K
- Receipts and payments cash orders

You can maintain the cash symbols and their descriptions in the 'Cash Symbol Maintenance' screen. You can invoke this screen by typing 'DEDCSMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are captured in this screen:

**Cash Symbol**

Specify the cash symbol here.

**Description**

Specify the description of the cash symbol here.

**Type**

Select the type of transaction from the drop-down list. The list displays the following values:

- Credit
- Debit

## 6.4 Maintaining Dictionary

You need to maintain the dictionary details before uploading DBF file. You can invoke this screen by typing 'STDDICMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The Dictionary maintenance screen is modified to add 2 new fields:

- Cash Symbol Flag
- NBU Code Flag

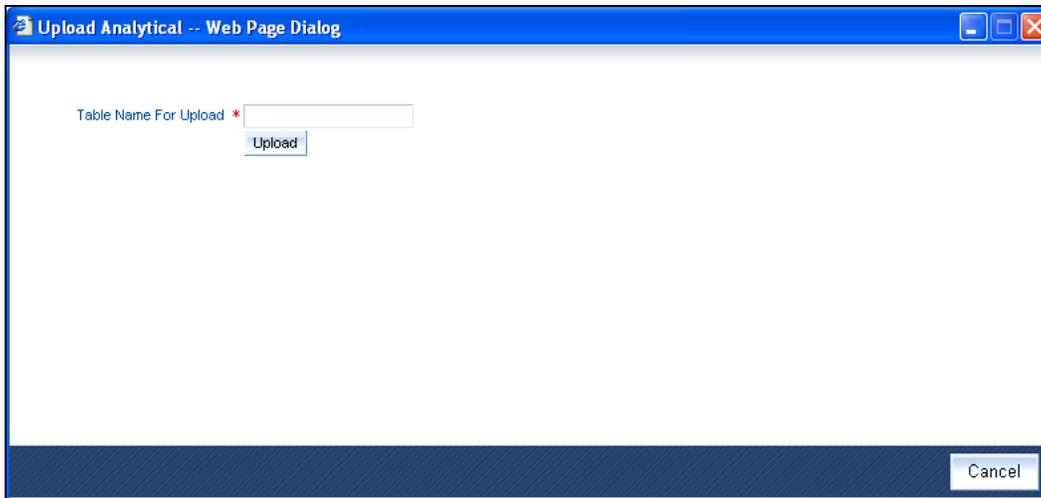
For a particular Dictionary maintenance record, user will choose which column of the DBF file will contribute to the LOV for the NBU Code Value by checking the check box NBU Code.

Similarly user will choose which column of the DBF file will contribute to the LOV for the Cash Symbol Value by checking the check box Cash Symbol.

The above will be the maintenance to specify and store which columns will be used from a particular file. Each check box can ticked as Yes for only one column.

## 6.5 Uploading the File

You can upload the file using 'Upload Analytical' screen. You can invoke this screen by typing 'CVDUPLAN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The DBF file name must be maintained as Cash Symbol code in the Cash Symbol Maintenance Screen

User can upload the DBF file through the existing DBF upload screen (existing functionality). (CVDUPLAN)

Upload operations-->operations-->customer analytical screen.

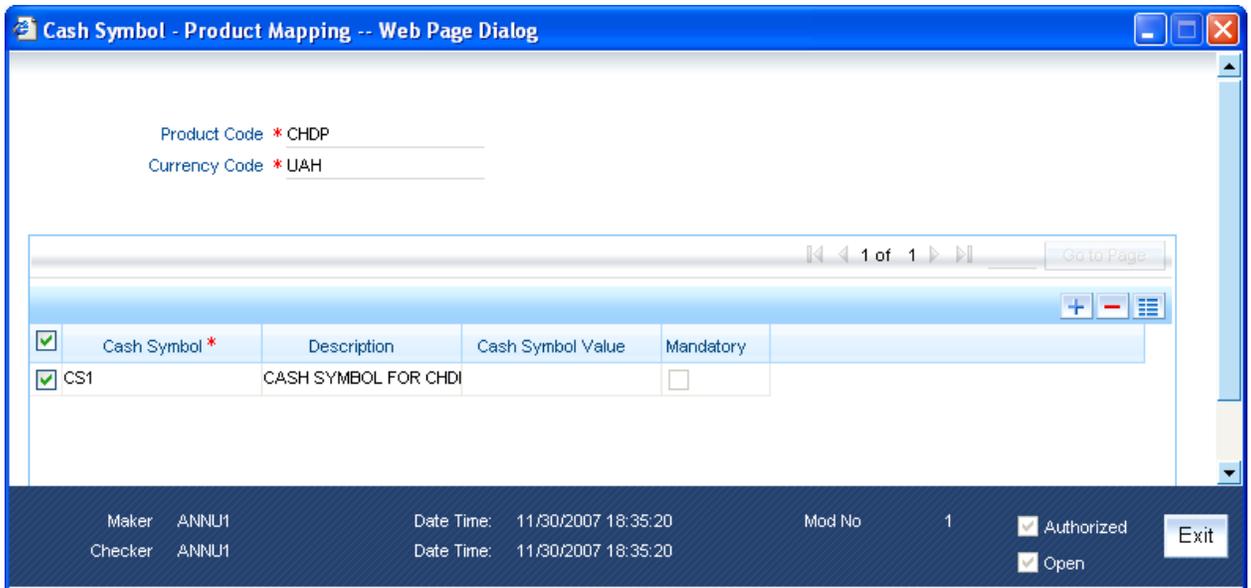
When the user uploads the file, system will check which column will contribute to the NBU Code value and Cash Symbol value depending on the maintenance as stated above and store the values of the column in a new table.

This table will be used for LOVs for Cash Symbol value and NBU Code value in the maintenance and transaction screens.

If the user changes the maintenance after the upload of the file, the new table will not reflect changes in the values till the file is uploaded again

## 6.6 **Product Mapping for Cash Symbol**

You can map the product for the cash symbol using 'Cash Symbol – Product Mapping' You can invoke this screen by typing 'DEDCASYM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are captured in this screen:

**Product Code**

Specify the product code here.

**Currency**

Specify the currency of the transaction from the adjoining option list. You can maintain single currency transactions by selecting one currency. Select 'All' to maintain multiple currencies.

**Cash Symbol**

Select the cash symbol. The adjoining option list displays the list of all the updated cash symbols. Select the appropriate one.

**Description**

Specify the description of the cash symbol here.

**Cash Symbol Value**

Specify the cash symbol value. The adjoining option list displays the list of cash symbol value updated with the cash symbol. Select the appropriate one.

**Mandatory**

Check this box to indicate whether you want the selected cash symbol to be mandatory or non-mandatory.

*For further details refer the section titled 'Specifying Cash Symbol Details' under chapter 'Cash Transactions.doc' in this User Manual.*

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## 7. Cash Transactions

### 7.1 Introduction

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

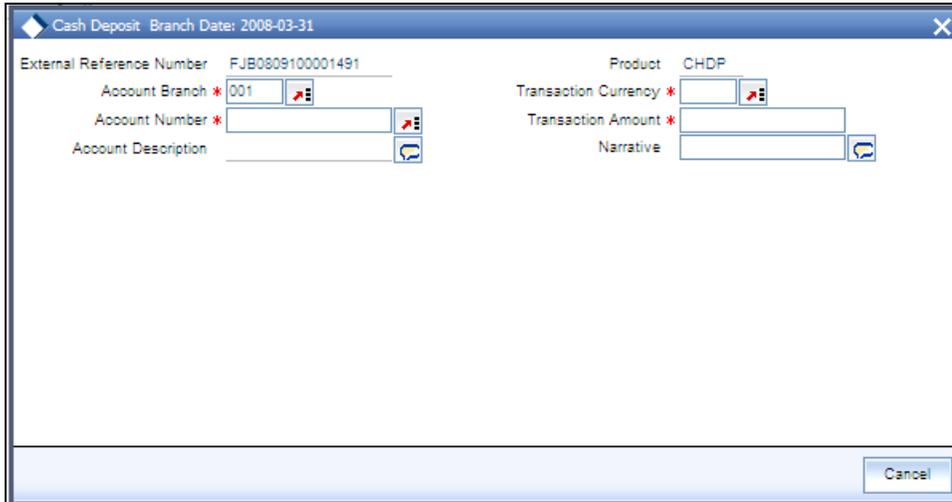
- Cash transactions
- Instrument transactions
- Term Deposits transactions
- General Ledger transactions

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.



The screenshot shows a window titled "Cash Deposit Branch Date: 2008-03-31". The window contains several input fields and a "Cancel" button at the bottom right. The fields are arranged in two columns:

Field Name	Value / Description
External Reference Number	FJB0809100001491
Account Branch *	001
Account Number *	[Empty]
Account Description	[Empty]
Product	CHDP
Transaction Currency *	[Empty]
Transaction Amount *	[Empty]
Narrative	[Empty]

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 maintained in the system that will be used for processing the transaction.

### **Branch**

The branch code of the current logged-in branch is displayed here. However, you can modify it. Specify the branch where the customer account into which cash is being deposited resides.

### **Account Number**

Specify the customer account into which cash needs to be deposited. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number. If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

### **Transaction Currency**

Specify the currency in which the cash is being deposited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

If you have specified the account number, the system will automatically display the account currency here. However, you can change it.

## Transaction Amount

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

## 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:

The screenshot shows a 'Cash Deposit' form with the following fields and values:

External Reference Number	FJB1200200004438	Account Branch	011
Product	CHDP	Account Number	000010114000000000
Transaction Currency	EUR	Account Description	CUSTOMER 13
Transaction Amount *	100.00	Account Currency	EUR
Exchange Rate	1	Account Amount	100.00
Related Customer	011000859	Total Charge	0.00
Customer Name		Negotiated Cost Rate	
Narrative	Cash Deposit	Negotiation Reference	

Buttons: Recalculate

Navigation: Currency Denominations | Charge Details | MIS | UDF | Projects Details | Cash symbol | NBU Code | Customer Details

Buttons: Addl Info | Addl Info

Fields: Currency Code: EUR, Preferred Denomination: [ ], Total: [ ], Clear: [ ], Populate: [ ]

Denomination Details Table:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500	[ ]	[ ]
<input type="checkbox"/> 200	200	[ ]	[ ]
<input type="checkbox"/> 100	100	[ ]	[ ]
<input type="checkbox"/> 50	50	[ ]	[ ]
<input type="checkbox"/> 20	20	[ ]	[ ]
<input type="checkbox"/> 10	10	[ ]	[ ]

Buttons: Cancel

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.

## **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. If the transaction is in a foreign currency or local currency, you need to capture at least one NBU code.

*Refer the section 'Specifying NBU Code Details' for further details.*

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

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

#### **Total Amount**

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

## 7.2.2 Specifying Charge Details

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

The screenshot shows a software window titled "Cash Deposit Branch Date: 2012-01-02". It contains several input fields for transaction details:

- External Reference Number: FJB1200200004438
- Product: CHDP
- Transaction Currency: EUR
- Transaction Amount: 100.00
- Exchange Rate: 1
- Related Customer: 011000859
- Customer Name: [empty]
- Narrative: Cash Deposit
- Account Branch: 011
- Account Number: 0000101140000000000
- Account Description: CUSTOMER 13
- Account Currency: EUR
- Account Amount: 100.00
- Total Charge: 0.00
- Negotiated Cost Rate: [empty]
- Negotiation Reference: [empty]

Below the input fields is a tabbed interface with "Charge Details" selected. The "Charge Details" section contains a table with the following data:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

At the bottom right of the window is a "Cancel" button.

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:

The screenshot shows a software window titled "Cash Deposit" with a branch date of "2011-11-14". The form is divided into several sections. On the left, there are fields for "External Reference", "Product", "Transaction Currency", "Transaction Amount \*", "Exchange Rate", "Related Customer", "Customer Name", and "Narrative". On the right, there are fields for "Account Branch", "Account Number", "Account Description", "Account Currency", "Account Amount", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located below the "Negotiation Reference" field. Below these fields is a navigation bar with tabs for "Currency Denominations", "Charge Details", "MIS", "UDF", and "Projects Details". The "MIS" tab is currently selected. Underneath the navigation bar, there are two main sections: "Transaction MIS" and "Composite MIS". Each section contains a list of rows with input fields and a small icon to the right of each row. At the bottom right of the window, there is a "Cancel" button.

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.

Cash Deposit Branch Date: 2012-01-02

External Reference Number: FJB1200200004438  
Product: CHDP  
Transaction Currency: EUR  
Transaction Amount\*: 100.00  
Exchange Rate: 1  
Related Customer: 011000859  
Customer Name: [icon]  
Narrative: Cash Deposit

Account Branch: 011  
Account Number: 000010114000000000:  
Account Description: CUSTOMER 13 [icon]  
Account Currency: EUR  
Account Amount: 100.00  
Total Charge: 0.00  
Negotiated Cost Rate: [input]  
Negotiation Reference: [input]  
[Recalculate]

Currency Denominations Charge Details MIS **UDF** Projects Details Cash symbol NBU Code Customer Details

Addl Info Addl Info

UDF Details

Field Name	Field Value
DEPOSIT_PRODUCT	[input]

[Cancel]

### Field Name

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

### Field Value

Specify the value for the each UDF that is displayed.

## 7.2.5 Specifying Project Details

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

Specify the following details:

### Project Name

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

### Unit Payment

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

- Yes
- No

### Unit ID

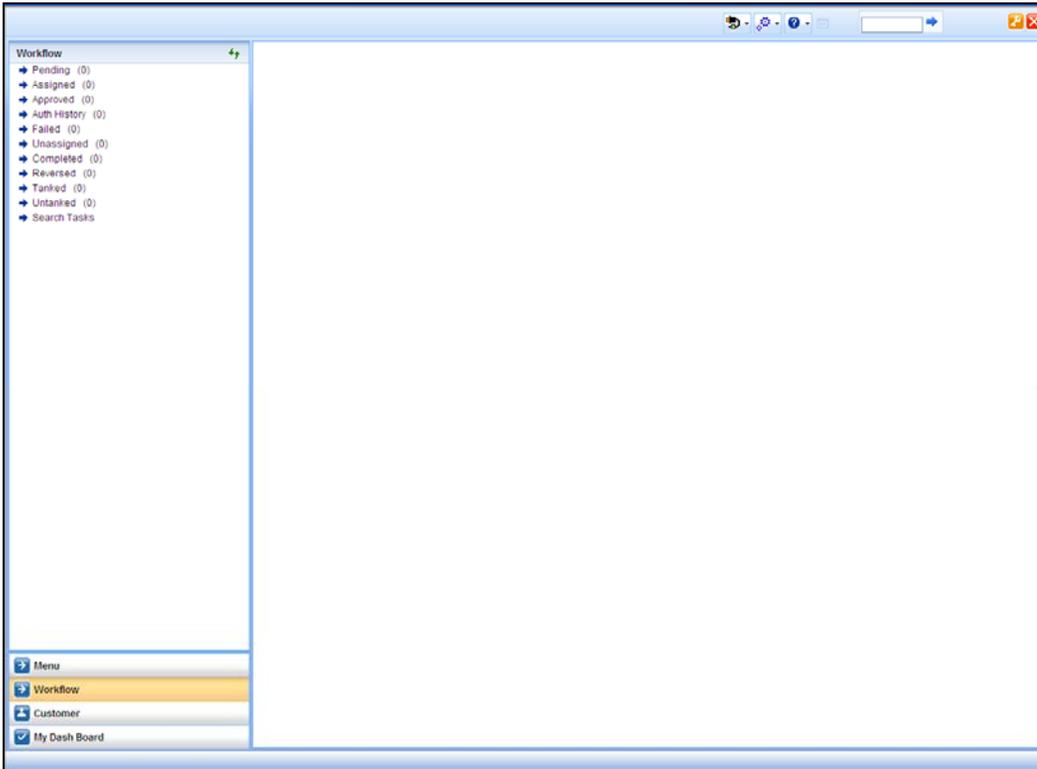
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

### Deposit Slip Number

Specify the deposit slip number for the payment.

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

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



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

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

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

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

### 7.2.6 **Specifying Cash Symbol Details**

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen:

On saving the input stage, system defaults the cash symbol details at the transaction level for the product and currency combination.

On save, system validates the following:

- The cash symbol is specified.
- Transaction currency is local currency.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

### Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

**STOP** During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

### Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same which is not maintained at the maintenance screen as mandatory. Validation will also be provided for the same. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.

**STOP** Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

*For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.*

## 7.2.7 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen:

The screenshot shows a software window titled "Cash Deposit Branch Date: 2012-01-02". It contains several input fields for transaction details:

- External Reference Number: FJB1200200004438
- Product: CHDP
- Transaction Currency: EUR
- Transaction Amount: 100.00
- Exchange Rate: 1
- Related Customer: 011000859
- Customer Name: [empty]
- Narrative: Cash Deposit
- Account Branch: 011
- Account Number: 000010114000000000
- Account Description: CUSTOMER 13
- Account Currency: EUR
- Account Amount: 100.00
- Total Charge: 0.00
- Negotiated Cost Rate: [empty]
- Negotiation Reference: [empty]

Below these fields is a tabbed interface with tabs for "Currency Denominations", "Charge Details", "MIS", "UDF", "Projects Details", "Cash symbol", "NBU Code", and "Customer Details". The "NBU Code" tab is selected, showing a table with the following columns: "NBU Code", "Description", and "NBU Value". The table contains one row with a checkmark in the first column and empty cells in the others. A "Recalculate" button is located below the table, and a "Cancel" button is at the bottom right of the window.

Here the NBU details maintained for the Teller product are defaulted:

## **NBU Code**

On clicking save icon in the first stage, the NBU Codes are defaulted based on the product and currency combination. You can add more codes or delete the defaulted NBU codes which are not maintained as mandatory at the maintenance screen.



This field cannot be left blank. And the same NBU code cannot be maintained multiple times for a transaction. You must enter at least one NBU code for a FCY transaction otherwise system will display an error message.

### **Description**

The description of the NBU code is displayed.

### **NBU Value**

The NBU values are defaulted for the corresponding NBU codes.

Note that if any of the mandatory records are deleted or the value is changed, the system will display an override. It will also default the values from the product and currency combination thereby overwriting the changes for NBU Codes at the transaction level.

For more details on NBU Code refer the section titled 'Maintaining Reporting Codes' in the chapter 'Maintaining Retail Teller Products' in the 'Retail Teller' User Manual.

## **7.2.8 Specifying Customer Details**

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen:

The following details are captured in this screen:

### Customer Name

This option is defaulted from the Customer Maintenance screen. You can specify the name of the customer in this option.

### Customer Sur Name

This option is defaulted from the Customer Maintenance screen. You can specify the sur name of the customer, if any.

### Family Name

This option is defaulted from the Customer Maintenance screen. You can specify the family name of the customer.

If the equivalent exceeds 50000, 00 UAH in addition to the above mentioned data the following details are captured:

For Residents:

### Date of Birth

This option is defaulted from the Customer Maintenance screen. You can specify the customer's date of birth.

## **Document Type**

This option is defaulted from the Customer Maintenance screen. You can specify the type of document the customer has provided for his identification, for example birth certificate, passport

## **Document No**

This option is defaulted from the Customer Maintenance screen. You can specify the passport number and serial number (or other ID document)

## **Issue Date**

This option is defaulted from the Customer Maintenance screen. You can specify the date when the document/passport was issued.

## **Issued By**

This option is defaulted from the Customer Maintenance screen. You can specify the authority who issued the document/passport.

## **Place of Residence**

This option is defaulted from the Customer Maintenance screen. You can specify the place of residence.

## **Identity No**

This option is defaulted from the Customer Maintenance screen. You can specify the identity number according to the State register of individual persons

For Non-Residents:

- Date of Birth
- Passport number and serial number (or other ID document)
- Issue Date
- Issued By
- Nationality
- Place of Residence of Temporary Location

During save, at first, system will by default available data from customer information maintenance into the required fields.

On save the system makes the following validations to the transaction

- The available data is defaulted from customer information maintenance into the required fields.
- If the UAH equivalent of the transaction amount exceeds the validation limit slab 1 maintained at the product level, the system validates if following details has been provided
  - Customer Name
  - Surname
  - Family Name



If the above data has not been filled in, the system throws an error message

- If the UAH equivalent of the transaction amount exceeds the validation limit slab 2 maintained at the product level, the system validates if following details has been provided:

For Residents customers:

- Date of Birth
- Document Type
- Passport number and serial number (or other ID document)
- Issue Date
- Issued By
- Place of Residence
- Identity number according to the State register of individual persons – payers and other obligatory payments

For Non-Residents customers:

- Date of Birth
- Passport number and serial number (or other ID document)
- Issue Date
- Issued By
- Nationality
- Place of Residence of Temporary Location



The validation is performed only for customers of type 'Individual'.

*For more details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' for further details.*

### **7.2.9 Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

Cash Deposit Branch Date: 2012-01-02

Currency Denominations Charge Details MIS UDF Projects Details Cash symbol NBU Code Customer Details

Add Info Add Info

Declarant data(Bearer of Means of Payment) Owner of Means of Payment(If different to Bearer)

Document ID Type   Natural Person  
Document ID Number   Legal Person  
Name   
Middle Name/Family Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Issue Date    
Issued By   
Place of Residence   
Identity Number   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others

Document ID Type   
Document ID Number   
Name   
Middle Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others   
NRC

Signature Declaration

Name   
Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 7.2.10 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

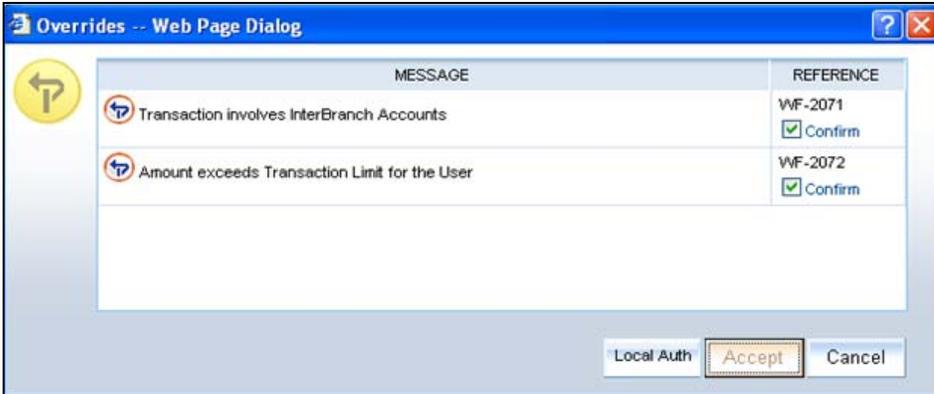
Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

### 7.2.11 Authorization Stage

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

- Local
- Remote

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



### 7.2.11.1 Local Authorization

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



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

#### **User ID**

Specify the user ID of the authorizer.

#### **Password**

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

#### **Remarks**

The authorizer can specify some remarks pertaining to the transaction.

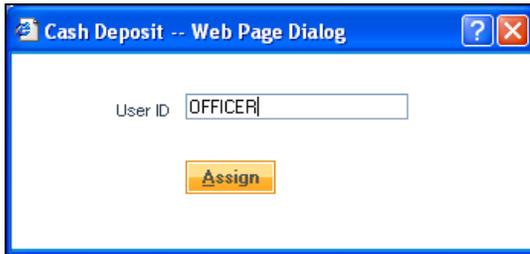
Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However,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

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

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

### 7.2.11.2 Remote Authorization

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

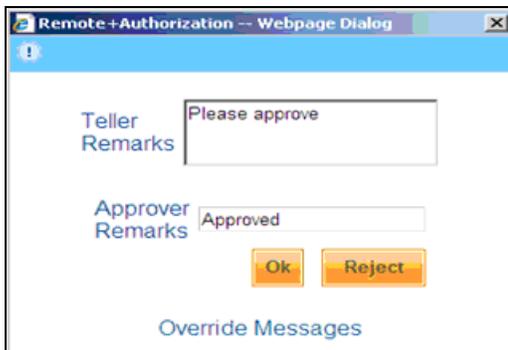


The screenshot shows a web browser window titled "Cash Deposit -- Web Page Dialog". Inside the window, there is a text input field labeled "User ID" containing the text "OFFICER". Below the input field is a yellow button with the text "Assign".

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. The person needs to click on the transaction and invoke the corresponding screen as under:



The screenshot shows a web browser window titled "Remote + Authorization -- Webpage Dialog". It contains two text input fields: "Teller Remarks" with the text "Please approve" and "Approver Remarks" with the text "Approved". Below these fields are two yellow buttons labeled "Ok" and "Reject". At the bottom of the window, there is a blue link labeled "Override Messages".

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

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



You can fetch and see the response from your task list. Click on the transaction to see the following screen:



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

## **7.2.12 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.

### **7.2.12.1 Submission stage**

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

- Single-step save – wherein the transaction is saved 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.

The screenshot shows a window titled "Cash Withdrawal Branch Date: 2008-03-31". The window contains the following fields and values:

Field	Value
External Reference Number	FJB0809100001492
Account Branch *	001
Account Number *	
Account Description	
Product	CHWL
Transaction Currency *	
Transaction Amount *	
Narrative	

A "Cancel" button is located at the bottom right of the window.

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 maintained in the system that will be used for processing the transaction.

### **Branch**

The current logged-in branch code is displayed here. However, you can modify it. Specify the branch where the customer account from which cash is being withdrawn resides.

### **Account Number**

Specify the customer account from which cash needs to be withdrawn. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number.

### **Transaction Currency**

Specify the currency in which the cash is being withdrawn. 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 account in the specified currency.

## 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:

**Cash Withdrawal** Branch Date: 2012-01-02

External Reference	FJB120020004467	Account Branch	011
Product	CHWL	Account Number	000010114000000001
Transaction Currency	EUR	Account Description	Reliance
Transaction Amount *	100.00	Account Currency	EUR
Exchange Rate	1	Account Amount	100.00
Customer Id	011000243	Total Charge	0.00
Customer Name	HADDIN	Negotiated Cost Rate	
Narrative	Cash Withdrawal	Negotiation Reference	

Buttons: Recalculate

Navigation: Currency Denominations | Charges | MIS | UDF | Cash symbol | NBU Code | Customer Details | Addl Info | Addl Info

Currency Code: EUR  
Preferred Denomination: [ ]  
Total: [ ]  
Buttons: Clear, Populate

**Denomination Details**

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500	[ ]	[ ]
<input type="checkbox"/> 200	200	[ ]	[ ]
<input type="checkbox"/> 100	100	[ ]	[ ]
<input type="checkbox"/> 50	50	[ ]	[ ]
<input type="checkbox"/> 20	20	[ ]	[ ]
<input type="checkbox"/> 10	10	[ ]	[ ]

Buttons: Cancel

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.

## **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.

Cash Withdrawal Branch Date: 2012-01-02

External Reference: FJB1200200004467  
Product: CHWL  
Transaction Currency: EUR  
Transaction Amount: 100.00  
Exchange Rate: 1  
Customer Id: 011000243  
Customer Name: HADDIN  
Narrative: Cash Withdrawal

Account Branch: 011  
Account Number: 000010114000000001  
Account Description: Reliance  
Account Currency: EUR  
Account Amount: 100.00  
Total Charge: 0.00  
Negotiated Cost Rate:  
Negotiation Reference:

Recalculate

Currency Denominations | **Charges** | MIS | UDF | Cash symbol | NBU Code | Customer Details | Addl Info | Addl Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Cancel

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:

The screenshot shows a software window titled "Cash Withdrawal Branch Date: 2011-11-14". The window is divided into several sections:

- Top Left:** Fields for External Reference, Product, Transaction Currency, Transaction Amount (with an asterisk), Exchange Rate (set to 1), Customer Id, Customer Name, and Narrative.
- Top Right:** Fields for Account Branch, Account Number, Account Description, Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields.
- Bottom Left:** A tabbed interface with "Currency Denominations", "Charges", "MIS" (selected), and "UDF". Below the tabs are sections for "Transaction MIS" and "Composite MIS", each with multiple horizontal lines for data entry.
- Bottom Right:** A vertical list of small icons or buttons, each with a red arrow icon.
- Bottom Center:** A "Cancel" button.

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

### 7.3.4 Specifying UDF Details

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

The screenshot shows a 'Cash Withdrawal' form with the following fields and values:

External Reference	FJB1200200004476	Account Branch	011
Product	CHWL	Account Number	000010114100000000!
Transaction Currency	EUR	Account Description	rabi Account2
Transaction Amount	100.00	Account Currency	EUR
Exchange Rate	1	Account Amount	100.00
Customer Id	011000352	Total Charge	0.00
Customer Name	Rabi Tolani	Negotiated Cost Rate	
Narrative	Cash Withdrawal	Negotiation Reference	

Buttons: Recalculate, Cancel

Navigation tabs: Currency Denominations, Charges, MIS, UDF, Cash symbol, NBU Code, Customer Details, Addl Info, Addl Info

UDF Details Table:

Field Name	Field Value
WITHDRAW_PRODUCT	

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.

### 7.3.5 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen:

On saving the input stage, system defaults the cash symbol details at the transaction level if it is checked as mandatory for the product and currency combination.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

### Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

 During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

## Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same which is not maintained as mandatory in the maintenance screen. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.



Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.

### 7.3.6 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

The screenshot shows a 'Cash Withdrawal' window with the following fields:

External Reference	FJB1200200004476	Account Branch	011
Product	CHWL	Account Number	000010114100000000
Transaction Currency	EUR	Account Description	rabi Account2
Transaction Amount *	100.00	Account Currency	EUR
Exchange Rate	1	Account Amount	100.00
Customer Id	011000352	Total Charge	0.00
Customer Name	Rabi Tolani	Negotiated Cost Rate	
Narrative	Cash Withdrawal	Negotiation Reference	

Buttons: Recalculate

Navigation: Currency Denominations, Charges, MIS, UDF, Cash symbol, **NBU Code**, Customer Details, Addl Info, Addl Info

**NBU Code Details**

NBU Code	Description	NBU Value

Buttons: Cancel

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

### 7.3.7 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. The data is captured when the validation limit specified during transaction exceeds 15000, 00 or 50000, 00 UAH in case the customer has no open accounts with the bank. The customer details are captured based on the validation limit specified at the product level.

Click on the 'Customer Details' tab to invoke the following screen

The screenshot shows a window titled "Cash Withdrawal Branch Date: 2012-01-02". It is divided into two main sections. The top section contains transaction details: External Reference (FJB1200200004476), Product (CHWL), Transaction Currency (EUR), Transaction Amount (100.00), Exchange Rate (1), Customer Id (011000352), Customer Name (Rabi Tolani), and Narrative (Cash Withdrawal). The right section contains account details: Account Branch (011), Account Number (000010114100000000), Account Description (rabi Account2), Account Currency (EUR), Account Amount (100.00), Total Charge (0.00), Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields. Below the transaction details is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", "UDF", "Cash symbol", "NBU Code", "Customer Details", "Addl Info", and "Addl Info". The "Customer Details" tab is active, showing fields for Customer Name (Rabi Tolani), Customer Surname (Kumar), Family Name (Tolani), Date of Birth (1985-12-30), Document Type, Document Number, Issue Date, Issued By, Nationality (ES), Place of Residence, and Type of Document. A "Cancel" button is at the bottom right.

If the transaction amount equivalent in UAH exceeds 15000, 00, the system captures the following customer details:

**Customer Name**

This option is defaulted from the Customer Maintenance screen. You can specify the name of the customer in this option.

**Customer Sur Name**

This option is defaulted from the Customer Maintenance screen. You can specify the sur name of the customer, if any.

**Family Name**

This option is defaulted from the Customer Maintenance screen. You can specify the family name of the customer.

If the equivalent exceeds 50000, 00 UAH in addition to the above mentioned data the following details are captured:

For Residents:

**Date of Birth**

This option is defaulted from the Customer Maintenance screen. You can specify the customer's date of birth.

**Document Type**

This option is defaulted from the Customer Maintenance screen. You can specify the type of document the customer has provided for his identification, for example birth certificate, passport

**Document No**

This option is defaulted from the Customer Maintenance screen. You can specify the passport number and serial number (or other ID document)

**Issue Date**

This option is defaulted from the Customer Maintenance screen. You can specify the date when the document/passport was issued.

**Issued By**

This option is defaulted from the Customer Maintenance screen. You can specify the authority who issued the document/passport.

**Place of Residence**

This option is defaulted from the Customer Maintenance screen. You can specify the place of residence.

**Identity No**

This option is defaulted from the Customer Maintenance screen. You can specify the identity number according to the State register of individual persons

For Non-Residents:

- Date of Birth
- Passport number and serial number (or other ID document)
- Issue Date
- Issued By
- Nationality
- Place of Residence of Temporary Location

During save, at first, system will by default available data from customer information maintenance into the required fields.

On save the system makes the following validations to the transaction

- The available data is defaulted from customer information maintenance into the required fields.
- If the UAH equivalent of the transaction amount exceeds the validation limit slab 1 maintained at the product level, the system validates if following details has been provided

- Customer Name
- Surname
- Family Name



If the above data has not been filled in, the system throws an error message

- If the UAH equivalent of the transaction amount exceeds the validation limit slab 2 maintained at the product level, the system validates if following details has been provided:

For Residents customers:

- Date of Birth
- Document Type
- Passport number and serial number (or other ID document)
- Issue Date
- Issued By
- Place of Residence
- Identity number according to the State register of individual persons – payers and other obligatory payments

For Non-Residents customers:

- Date of Birth
- Passport number and serial number (or other ID document)
- Issue Date
- Issued By
- Nationality
- Place of Residence of Temporary Location



The validation is performed only for customers of type 'Individual'.

*Refer the section titled 'Validation Limit' under 'Specifying Preferences' in the Retail Teller module for further details.*

### **7.3.8 Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

Cash Withdrawal Branch Date: 2012-01-02

Currency Denominations Charges MIS UDF Cash symbol NBU Code Customer Details **Addl Info** Addl Info

**Declarant data(Bearer of Means of Payment)** - **Owner of Means of Payment(If different to Bearer)**

Document ID Type   Natural Person  
Document ID Number   Legal Person  
Name   
Middle Name/Family Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Issue Date    
Issued By   
Place of Residence   
Identity Number   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others

Document ID Type   
Document ID Number   
Name   
Middle Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others   
NRC

**Signature Declaration**

Name   
Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 7.3.9 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

**Cash Withdrawal Branch Date: 2012-01-02**

Exchange Rate	<input type="text" value="1"/>	Account Amount	100.00
Customer Id	011000352	Total Charge	0.00
Customer Name	Rabi Tolani	Negotiated Cost Rate	<input type="text"/>
Narrative	Cash Withdrawal	Negotiation Reference	<input type="text"/>
		<input type="button" value="Recalculate"/>	

---

Currency Denominations    Charges    MIS    UDF    Cash symbol    NBU Code    Customer Details    Addl Info    **Add Info**

---

**Date Of Movements Of The Means Of Payment**

Movement Date	<input type="text"/>	Origin Country	<input type="text"/>
Movement Type	<input type="text"/>	Origin Town	<input type="text"/>
Concept	Tourism	Destination Country	<input type="text"/>
<input type="checkbox"/> Input In Current Country		Destination Town	<input type="text"/>
<input type="checkbox"/> Output Of Current Country		Means Of Transport	<input type="text"/>
<input type="checkbox"/> Movement Inside Current Country		Custom	<input type="text"/>

---

**Date Of Means Of Payment**      **Origin And Destination Of Means Of Payment**

Means	<input type="text"/>	Origin	<input type="text"/>
Currency	<input type="text"/>	Destination(USE)	<input type="text"/>
Payment Amount	<input type="text"/>	Description	<input type="text"/>
Total Amount (Letters)	<input type="text"/>	Balance Of Payment Code	<input type="text"/>
Total Amount (Number)	<input type="text"/>		

---

**Process Of Registered Entity**      **Process Of Custom Service**

Registered Entity	<input type="text"/>	Custom Of Prevention/Control	<input type="text"/>
Amount in Account	<input type="text"/>	Date	<input type="text"/>
Date	<input type="text"/>	Name	<input type="text"/>
Name	<input type="text"/>	Declared Amount Verified	YES

*Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' 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.

The screenshot shows the 'Cash Transfer' application window. The title bar reads 'Cash Transfer Branch Date:2008-03-31'. The window is divided into two main sections. The top section contains various input fields for transaction details, including 'External Reference Number', 'Product', 'Transaction Currency', 'Transaction Amount', 'Exchange Rate', 'Related Customer', 'Customer Name', 'Tax ID', 'Tax Detail 1', 'Account Branch', 'Account Number', 'Account Title', 'Account Currency', 'Account Amount', 'Total Charge', and 'Narrative'. A 'Recalc' button is located below the 'Narrative' field. Below these fields are tabs for 'Currency Denomination', 'Charge Details', 'MIS', 'UDF', and 'PC Details'. The bottom section is titled 'Counterparty Details' and contains fields for 'Counterparty Name', 'Counterparty Address 1', 'Counterparty Address 2', 'Counterparty Address 3', 'Counterparty Bank Code', 'Counterparty Account Number', 'Counterparty Account Type', 'Sender To Receiver Information1', 'Sender To Receiver Information2', 'Sender To Receiver Information3', 'Clearing Network', 'Customer Name', 'Customer Address 1', 'Customer Address 2', 'Customer Address 3', 'Communication Mode' (with radio buttons for 'Mobile' and 'E-mail'), 'Mobile Number /', and 'Email ID'. A 'Cancel' button is located at the bottom right of the window.

### 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.

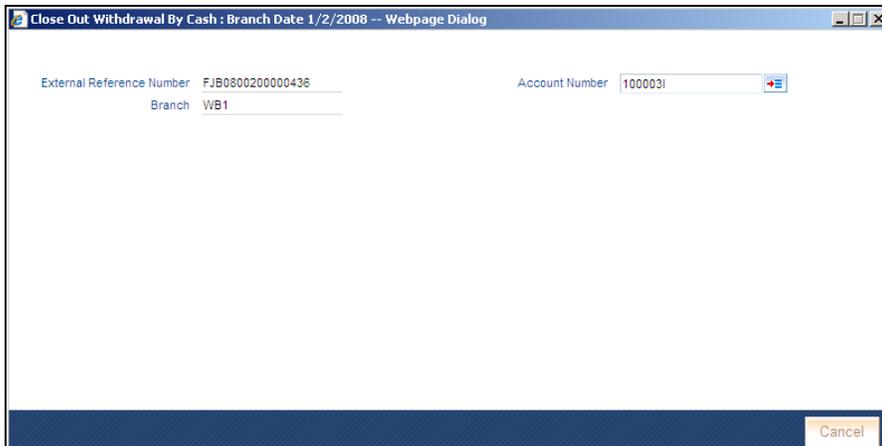
If transaction account has been entered then system will default the corresponding customer's mobile number or e-mail ID.

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 By Cash : Branch Date 1/2/2008 -- Webpage Dialog

External Reference Number FJB0800200000436      Account Number 1000031

Branch WB1

Cancel

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

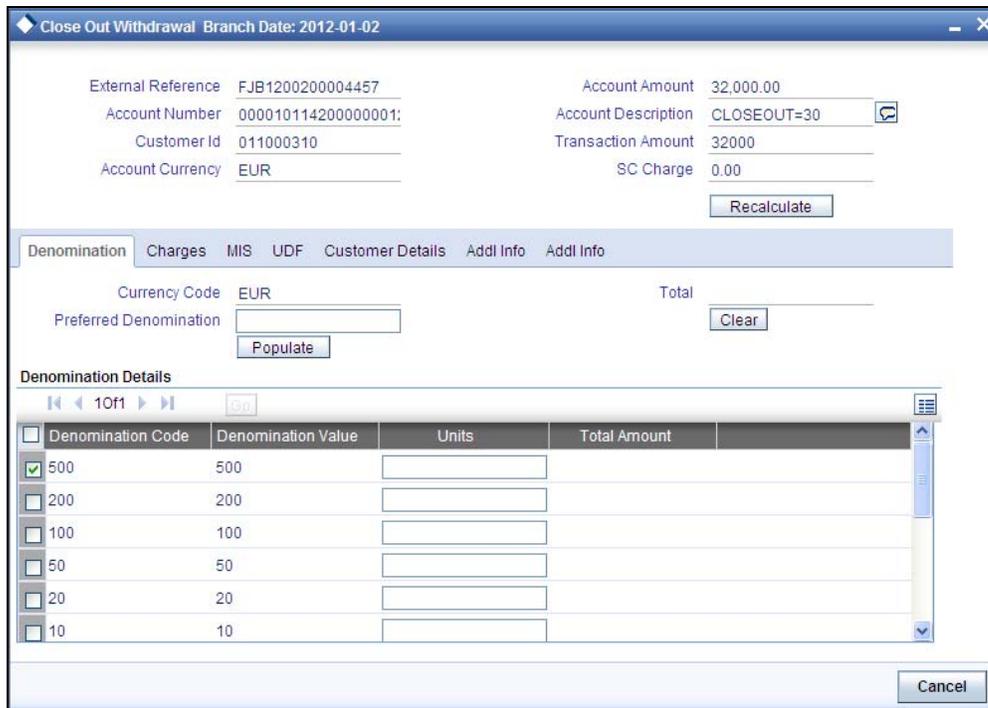
Specify the account number that needs to be closed. The adjoining option list displays all the accounts maintained in the Host. You can select the appropriate account number.

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:



The screenshot shows a software window titled "Close Out Withdrawal Branch Date: 2012-01-02". It contains several input fields and buttons. The fields are organized into two columns:

External Reference	FJB1200200004457	Account Amount	32,000.00
Account Number	000010114200000001	Account Description	CLOSEOUT=30
Customer Id	011000310	Transaction Amount	32000
Account Currency	EUR	SC Charge	0.00

Below these fields are buttons for "Recalculate" and "Clear". There are also tabs for "Denomination", "Charges", "MIS", "UDF", "Customer Details", "Addl Info", and "Addl Info". The "Denomination" tab is active, showing a "Currency Code" of EUR and a "Preferred Denomination" field with a "Populate" button. Below this is a "Denomination Details" section with a table:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500		
<input type="checkbox"/> 200	200		
<input type="checkbox"/> 100	100		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		

At the bottom right of the window is a "Cancel" button.

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.

Click save icon to go to the next stage.

## Enrichment stage - 2

The system displays the following screen on clicking the 'Proceed' button.

The screenshot shows a software interface for a 'Close Out Withdrawal' transaction. The window title is 'Close Out Withdrawal Branch Date: 2012-01-02'. The form contains several input fields and buttons:

- External Reference: FJB1200200004457
- Account Number: 000010114200000001
- Customer Id: 011000310
- Account Currency: EUR
- Account Amount: 32,000.00
- Account Description: CLOSEOUT=30
- Transaction Amount: 32000
- SC Charge: 0.00

Buttons include 'Recalculate' and 'Clear'. Below the form is a 'Denomination Details' section with a table:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500		
<input type="checkbox"/> 200	200		
<input type="checkbox"/> 100	100		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		

At the bottom right of the window is a 'Cancel' 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 7.1.1 Specifying Charge Details

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

The screenshot shows a software window titled "Close Out Withdrawal" with a branch date of "2012-01-02". The window contains several input fields for account and transaction information, a "Recalculate" button, and a "Charge Details" table. The "Charges" tab is selected.

External Reference	FJB1200200004457	Account Amount	32,000.00
Account Number	000010114200000001	Account Description	CLOSEOUT=30
Customer Id	011000310	Transaction Amount	32000
Account Currency	EUR	SC Charge	0.00

Buttons: Recalculate

Tabs: Denomination, **Charges**, MIS, UDF, Customer Details, Addl Info, Addl Info

Charge Details Table:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR		

Buttons: Cancel

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

### 7.5.3 Specifying the MIS Details

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



## 7.5.4 Specifying the UDF details

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

The screenshot shows a software window titled "Close Out Withdrawal Branch Date: 2012-01-02". The window contains several input fields for transaction details:

- External Reference: FJB1200200004457
- Account Number: 000010114200000001
- Customer Id: 011000310
- Account Currency: EUR
- Account Amount: 32,000.00
- Account Description: CLOSEOUT=30
- Transaction Amount: 32000
- SC Charge: 0.00

There is a "Recalculate" button below the account details. Below this is a tabbed interface with tabs for "Denomination", "Charges", "MIS", "UDF", "Customer Details", "Addl Info", and "Addl Info". The "UDF" tab is selected, showing a "UDF Details" section with a table header:

<input type="checkbox"/>	Field Name	Field Value
--------------------------	------------	-------------

At the bottom right of the window is a "Cancel" button.

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.

## 7.5.5 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. The data is captured when the validation limit specified during transaction exceeds 15000, 00 or 50000, 00 UAH in case the customer has no open accounts with the bank. The customer details are captured based on the validation limit specified at the product level.

Click on the 'Customer Details' tab to invoke the following screen

The screenshot shows a software window titled "Close Out Withdrawal Branch Date: 2012-01-02". The window contains several input fields for account and transaction details. Below these fields is a tabbed interface with the following tabs: "Denomination", "Charges", "MIS", "UDF", "Customer Details", "Addl Info", and "Addl Info". The "Customer Details" tab is currently selected and displays a list of customer information fields, including name, surname, family name, date of birth, document type, document number, issue date, issued by, nationality, place of residence, and type of document. A "Recalculate" button is located below the account details, and a "Cancel" button is at the bottom right of the window.

External Reference	FJB1200200004457	Account Amount	32,000.00
Account Number	000010114200000001:	Account Description	CLOSEOUT=30
Customer Id	011000310	Transaction Amount	32000
Account Currency	EUR	SC Charge	0.00

Recalculate

Denomination Charges MIS UDF **Customer Details** Addl Info Addl Info

Customer Name  
Customer Surname  
Family Name  
Date of Birth: 1985-12-02  
Document Type  
Document Number  
Issue Date  
Issued By  
Nationality  
Place of Residence  
Type of Document

Cancel

Refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' for further details.

### 7.5.6 **Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

Close Out Withdrawal Branch Date: 2012-01-02

Denomination Charges MIS UDF Customer Details Add Info Add Info

Declarant data(Bearer of Means of Payment) Owner of Means of Payment(If different to Bearer)

Natural Person  
 Legal Person

Document ID Type   
 Document ID Number   
 Name   
 Middle Name/Family Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Issue Date    
 Issued By   
 Place of Residence   
 Identity Number   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others

Document ID Type   
 Document ID Number   
 Name   
 Middle Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others   
 NRC

Signature Declaration

Name   
 Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 7.5.7 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' 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.

## 7.6 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.

The screenshot shows a software window titled "Denomination Exchange". At the top, there are several input fields: "External Reference", "Transaction Currency \*", "Currency Code", "Preferred Denomination", "Branch Code", and "Total". Below these fields are buttons for "Populate", "Default Denomination", and "Clear". The "Denomination Details" section contains a table with the following columns: "Denomination Code", "Denomination Value", "Units", and "Total Amount". The table is currently empty. At the bottom right of the window is an "Exit" button.

Here you can capture the following details:

### **External Reference Number**

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

### **Branch Code**

The system displays the current logged-in branch code.

### **Transaction Currency**

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

## **7.6.1 Specifying Denomination Details**

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

### **Currency Code**

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

### **Denomination Code**

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

### **Value**

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

## Units

Indicate the number of units of the specified denomination.

## In/Out

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

## Total Amount

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

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

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

## 7.7 Paying a Bill by Cash

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

External Reference Number	FJB0800200000438	Product	BPCH
Consumer Number		Bill Number *	12345
Bill Date *	1/11/2008	Bill Currency *	USD
Transaction Currency *	USD	Bill Amount *	10.00
Institution Id *	UPC01	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:

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.

### 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.

**STOP** 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.

The screenshot shows a software window titled "Bill Payment by Cash". It has two main sections: a top section with various input fields and a bottom section with a table.

**Input Fields:**

- External Reference
- Consumer Number
- Bill Date \*
- Transaction Currency \*
- Institution Id \*
- Total Charge
- Narrative
- Product: BPCH
- Bill Number \*
- Bill Currency \*
- Bill Amount \*
- Exchange Rate
- Total Amount

**Denomination Charges**

**Charge Details**

Navigation: << 10f1 >>

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.*

### 7.7.3 Specifying the MIS details

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

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

#### 7.7.4 Specifying the UDF Details

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

Specify the following details.

## Field Description

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

## Field Value

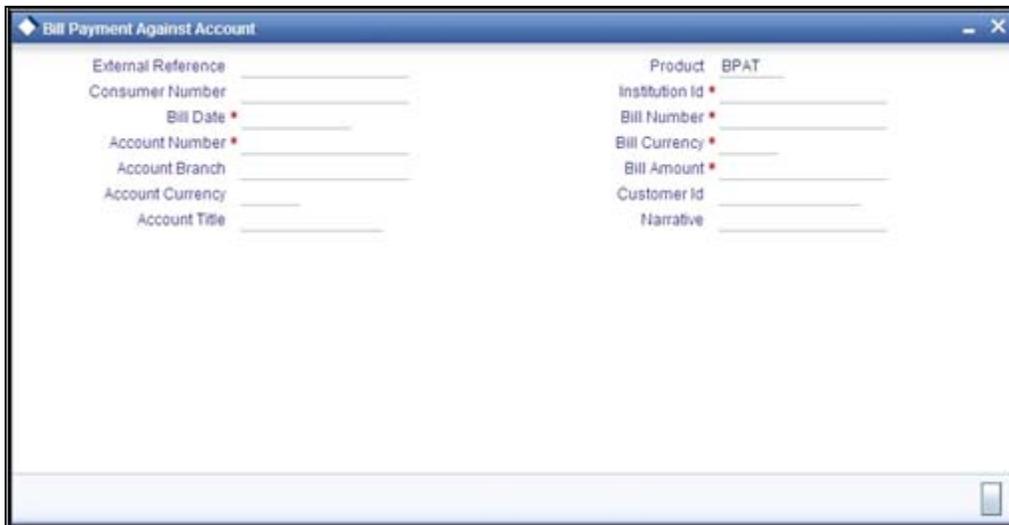
Specify the value for the required UDFs.

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

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

## 7.8 Paying a Bill against Account

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



Here you can capture the following details:

### External Reference Number

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

### Product Code

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

### Bill Number

Specify the bill number here.

### Consumer Number

Specify the consumer number for the transaction.

**Bill Date**

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

**Institution Id**

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

**Bill Currency**

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

**Bill Amount**

Specify the amount that should be paid towards the bill.

**Account Number**

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

**Account Branch**

The branch where the chosen account resides is displayed here.

**Narrative**

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

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "Bill Payment Against Account". It contains two columns of input fields. The left column includes: External Reference, Consumer Number, Bill Date (with a red asterisk), Bill Currency (with a red asterisk), Account Number (with a red asterisk), Account Branch, Account Currency, Exchange Rate, and Narrative. The right column includes: Product (with a dropdown arrow), BPAT (with a dropdown arrow), Institution Id (with a red asterisk), Bill Number (with a red asterisk), Bill Amount (with a red asterisk), Total Charge, Total Amount, Account Title, Customer Id, and Customer Name. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" section with a table. The table has a header row with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table body is currently empty.

In addition to the details defaulted from the previous stage, the system displays the following:

### Account Currency

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

### Customer ID

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

### Account Title

The system displays a brief title for the chosen account.

### Exchange Rate

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

### Total Charge

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

## **Total Amount**

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

## **Negotiated Cost Rate**

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

## **Negotiation Reference Number**

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



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

### **7.8.1 Specifying charge details**

This block allows you to capture charge related details.

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

### **7.8.2 Specifying the MIS details**

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

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

### **7.8.3 Specifying the UDF details**

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

#### **Field Description**

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

#### **Field Value**

Specify the value for the required UDFs.

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

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

## 7.9 Requesting for Funds Transfer

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

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

The screenshot shows a software window titled "Account to Account Transfer: Branch Date: 2012-03-01". The window contains a form with the following fields and sections:

- External Reference:** FJB1206100002089
- From Account Branch:** 000
- From Account Number:** [Empty field]
- Account Description:** [Empty field]
- From Account Currency:** [Empty field]
- From Account Amount:** [Empty field]
- Product:** FTRQ
- Narrative:** [Empty field]
- To Account Branch:** [Empty field]
- To Account Number:** [Empty field]
- Account Description:** [Empty field]
- Ordering Customer Details:**
  - Ordering Customer: [Empty field]
  - Customer Name: [Empty field]
  - Last Name: [Empty field]
  - Document ID Type: [Empty field]
  - Document ID Number: [Empty field]
  - Relationship: [Empty field]
- Beneficiary Customer Details:**
  - Beneficiary Customer: [Empty field]
  - Customer Name: [Empty field]
  - Last Name: [Empty field]
  - Document ID Type: [Empty field]
  - Document ID Number: [Empty field]
  - Relationship: [Empty field]

A "Cancel" button is located at the bottom right of the window.

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 maintained in the system that will be used for processing the transaction.

### From Account Branch

The branch where the chosen 'From Account' resides is displayed here. Alternatively, you can choose the account branch from the adjoining option list.

### To Account Branch

The branch where the chosen 'To Account' resides is displayed here.

### From Account Number

Specify the account that should be debited for the funds transfer. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

### **To Account Number**

Specify the account that should be credited for the funds transfer. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system. If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

### **Account Currency**

The currency in which the account is maintained is displayed.

### **Amount**

Specify the amount that should be credited from the account.

### **Narrative**

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

## **Ordering Customer Details**

### **Ordering Customer**

Select the ordering customer identification from the adjoining option list. Based on the selection following details are displayed

- Customer Name
- Last Name
- Document ID Type
- Document ID Number
- Relationship

## **Beneficiary Customer Details**

### **Beneficiary Customer**

Select the beneficiary customer identification from the adjoining option list. Based on the selection following details are displayed

- Customer Name
- Last name
- Document ID Type
- Document ID Number
- Relationship

Click save icon to go to the next stage.

### **Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the information defaulted from the previous stage, 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:

The screenshot shows a software window titled "Account to Account Transfer Branch Date: 2011-11-14". The window is divided into several sections. At the top, there are two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, Customer Name, From Account Number, Account Description, From Account Currency, Transaction Amount\*, Total From Account Amount, and Narrative. The right column includes: Product, To Account Branch, To Account Number, Account Description, To Account Currency, To Account Amount, Exchange Rate, and Total Charge. Below these fields are buttons for "Recalculate" and "Cancel". A tabbed interface is located below the input fields, with tabs for "Charges", "MIS", "UDF", and "Project Details". The "MIS" tab is currently selected. Below the tabs is a section titled "Transaction MIS" which contains a table with multiple rows and columns, and a vertical toolbar on the right side of the table with several icons. At the bottom right of the window is a "Cancel" button.

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.

The screenshot shows a software window titled "Account to Account Transfer Branch Date: 2011-11-14". The window is divided into two main sections. The top section contains various input fields for transaction details, organized into two columns. The left column includes fields for External Reference, From Account Branch, Customer Id, Customer Name, From Account Number, Account Description, From Account Currency, Transaction Amount (marked with an asterisk), Total From Account Amount, and Narrative. The right column includes fields for Product, To Account Branch, To Account Number, Account Description, To Account Currency, To Account Amount, Exchange Rate, and Total Charge. A "Recalculate" button is located below the Total Charge field. Below these input fields is a tabbed interface with four tabs: "Charges", "MIS", "UDF" (which is currently selected and highlighted in blue), and "Project Details". The bottom section of the window is a table titled "UDF Details". The table has a header row with "Field Name" and "Field Value" columns. The table body is currently empty. Navigation controls for the table, including "Go To Page" and "1 of 1", are visible above the table. A "Cancel" button is located at the bottom right corner of the window.

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.

The screenshot shows a software window titled "Account to Account Transfer" with a branch date of "2011-11-14". The window is divided into two main sections. The top section contains various input fields for account and transaction details, including "External Reference", "From Account Branch", "Customer Id", "Customer Name", "From Account Number", "Account Description", "From Account Currency", "Transaction Amount", "Total From Account Amount", "Narrative", "Product", "To Account Branch", "To Account Number", "Account Description", "To Account Currency", "To Account Amount", "Exchange Rate", and "Total Charge". A "Recalculate" button is located below the "Total Charge" field. The bottom section is a tabbed interface with tabs for "Charges", "MIS", "UDF", and "Project Details". The "Project Details" tab is active and contains fields for "Project Name", "Unit Payment" (a dropdown menu currently set to "Yes"), "Unit Id", and "Deposit Slip Number". A "Cancel" button is located at the bottom right of the window.

Specify the following details:

### Project Name

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

### Unit Payment

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

- Yes
- No

### Unit ID

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

### Deposit Slip Number

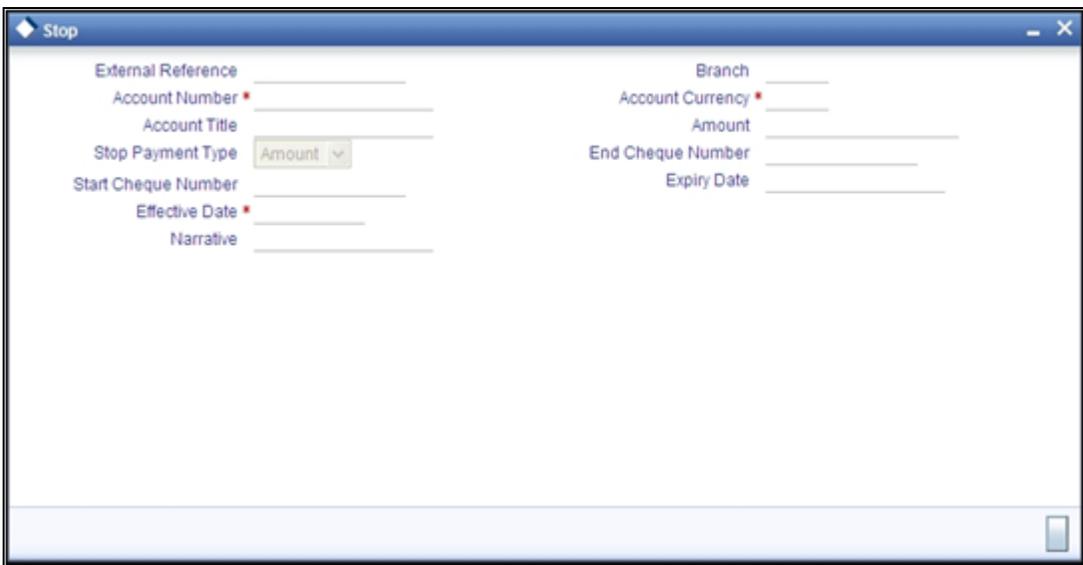
Specify the deposit slip number for the payment.

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

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

## 7.10 **Making a Stop Payment**

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



Here you can capture the following details:

### **External Reference Number**

The system generates and displays a reference number for the transaction as soon as the screen is invoked.

### **Branch**

The system displays the branch code where the chosen account resides.

### **Account Number**

Specify the account on which the stop payment needs to be imposed. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

### **Stop Payment Type**

Specify whether the stop payment is on the amount of a cheque or a cheque drawn on an account. The drop-down list displays the following values:

- Amount
- Cheque

Select the appropriate one.

### **Start Cheque Number**

In case of a stop payment on a cheque, you need to specify the cheque number of the first leaf.

### **End Cheque Number**

In case of a stop payment on a cheque, you need to specify the cheque number of the last leaf.



The above two fields are applicable in cases wherein the customer has lost a cheque book. So in order to prevent misuse, you can capture the cheque numbers of the lost cheque book and impose a stop payment on all cheques in that book.

### **Effective Date**

Specify the date from which you wish to impose the stop payment. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

### **Expiry Date**

Specify the date until which the stop payment needs to be active. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

### **Amount**

Specify the amount based on which you wish to impose a stop payment. This field is applicable only if the 'Stop Payment Type' is specified as 'Amount'.

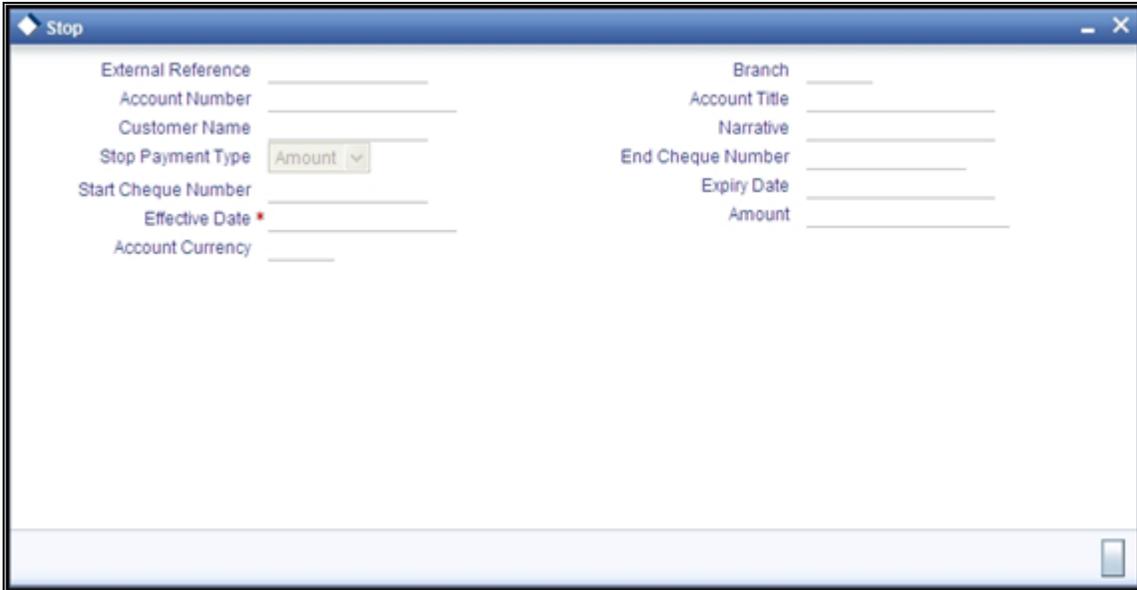
### **Narrative**

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

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



The screenshot shows a window titled "Stop" with a standard Windows-style title bar (minimize, maximize, close buttons). The window contains a form with two columns of input fields. The left column includes: External Reference, Account Number, Customer Name, Stop Payment Type (with a dropdown menu showing "Amount"), Start Cheque Number, Effective Date (with a red asterisk indicating it is mandatory), and Account Currency. The right column includes: Branch, Account Title, Narrative, End Cheque Number, Expiry Date, and Amount. All fields are currently empty.

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.

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

## 7.11 Selling Foreign Exchange to a Walk-in Customer

You can sell a foreign currency to a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Sale (Walk-in)' screen by typing '8203' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **Product**

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

### **External Reference Number**

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

### **Currency Sold**

Specify the currency that you are selling to the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

### **Amount Sold**

Specify the amount that is being sold in the sold currency.

### **Currency Received**

Specify the currency that you have received from the customer in return for the currency sold. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

## Narrative

Here, you can enter your remarks pertaining to the transaction.

## Beneficiary Name

Here, you can capture the beneficiary customer's name.

## Passport/IC No

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

## Beneficiary Address

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

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows the 'FX Sale (Walk-in)' application window with the following details:

- External Reference: FJB1200200004478
- Currency Sold: EUR
- Currency Received: EUR
- Currency Received Rate: 1
- Beneficiary Name: aks
- Beneficiary Address: (empty)
- Product: FXSW
- Amount Sold: 100.00
- Charges: 0.00
- Amount Received: 100.00
- Passport/IC Number: (empty)
- Narrative: (empty)
- Net Amount: 100.00

Buttons: Recalculate, Clear, Populate, Cancel

Navigation: Denomination, FX Denomination Details, Charges, MIS, UDF, NBU Code Details, Customer Details, Addl Info, Addl Info

Denomination Details:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500		
<input type="checkbox"/> 200	200		
<input type="checkbox"/> 100	100		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		

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.

FX Sale (Walk-in) Branch Date: 2012-01-02

External Reference	FJB1200200004478	Product	FXSW
Currency Sold	EUR	Amount Sold *	100.00
Currency Received	EUR	Charges	0.00
Currency Received Rate	1	Amount Received	100.00
Beneficiary Name	aks	Passport/IC Number	
Beneficiary Address		Narrative	
		Net Amount	100.00

Recalculate

Denomination FX Denomination Details **Charges** MIS UDF NBU Code Details Customer Details Add Info Add Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Cancel

*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:

The screenshot shows a software window titled "FX Sale (Walk-in)". The window contains several input fields for transaction details. On the left side, there are fields for "External Reference", "Currency Sold", "Currency Received", "Currency Received Rate", "Beneficiary Name", and "Beneficiary Address". On the right side, there are fields for "Product" (with "FXSW" entered), "Amount Sold", "Charges", "Amount Received", "Passport/IC Number", "Narrative", and "Net Amount". A "Recalculate" button is located below the "Net Amount" field. Below the input fields is a horizontal tab bar with five tabs: "Denomination", "FX Denomination Details", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tab bar, the window is divided into two sections: "Composite MIS" on the left and "Transaction MIS" on the right. Each section contains a vertical list of empty input lines for data entry.

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

### 7.11.4 Specifying UDF Details

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

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

### 7.11.5 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

FX Sale (Walk-in) Branch Date: 2012-01-02

External Reference	FJB1200200004478	Product	FXSW
Currency Sold	EUR	Amount Sold *	100.00
Currency Received	EUR	Charges	0.00
Currency Received Rate	1	Amount Received	100.00
Beneficiary Name	aks	Passport/IC Number	
Beneficiary Address		Narrative	
		Net Amount	100.00
			<input type="button" value="Recalculate"/>

Denomination FX Denomination Details Charges MIS UDF **NBU Code Details** Customer Details Addl Info Addl Info

**NBU Code Details**

<input checked="" type="checkbox"/>	NBU Code	Description	NBU Value
<input checked="" type="checkbox"/>			

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

### 7.11.6 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. The data is captured when the validation limit specified during transaction exceeds 15000, 00 or 50000, 00 UAH in case the customer has no open accounts with the bank. The customer details are captured based on the validation limit specified at the product level.

Click on the 'Customer Details' tab to invoke the following screen

FX Sale (Walk-in) Branch Date: 2012-01-02

External Reference	FJB1200200004478	Product	FXSW
Currency Sold	EUR	Amount Sold *	100.00
Currency Received	EUR	Charges	0.00
Currency Received Rate	1	Amount Received	100.00
Beneficiary Name	aks	Passport/IC Number	
Beneficiary Address		Narrative	
		Net Amount	100.00
			Recalculate

Denomination FX Denomination Details Charges MIS UDF NBU Code Details **Customer Details** Addl Info Addl Info

Customer Name	
Customer Surname	
Family Name	
Date of Birth	
Document Type	
Document Number	
Issue Date	
Issued By	
Nationality	
Place of Residence	
Type of Document	

Cancel

Refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' for further details.

### 7.11.7 Specifying Additional Information (Tab – 1)

Click on 'Add Info' tab – 1 to specify the additional details.

FX Sale (Walk-in) Branch Date: 2012-01-02

Denomination FX Denomination Details Charges MIS UDF NBU Code Details Customer Details **Addl Info** Addl Info

**Declarant data(Bearer of Means of Payment)**      **Owner of Means of Payment(If different to Bearer)**

Document ID Type        Natural Person

Document ID Number        Legal Person

Name       Document ID Type

Middle Name/Family Name       Document ID Number

Surname       Name

Birth Date       Middle Name

Birth Place       Surname

Nationality       Birth Date

Profession       Birth Place

Issue Date       Nationality

Issued By       Profession

Place of Residence       Type of Road

Identity Number       Road Name

Type of Road       Road Number

Road Name       Postal Code

Road Number       Town

Postal Code       Country

Town       Others

Country       NRC

Others       Date

**Signature Declaration**

Name

Place

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 7.11.8 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 1 to specify the additional details.

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' 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.

The screenshot shows a software window titled "FX Purchase (Walk-in)". Inside the window, there are two columns of input fields. The left column includes: "External Reference", "Currency Bought \*", "Amount Bought \*", "Beneficiary Name", and "Beneficiary Address". The right column includes: "Product" (with "FXPW" entered), "Currency Paid \*", "Passport/IC Number", and "Narrative". Each field is represented by a horizontal line indicating an input area.

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:

The screenshot shows the 'FX Purchase (Walk-in)' application window with the following details:

- External Reference: FJB1200200004483
- Currency Bought: EUR
- Currency Paid: EUR
- Transaction Currency Rate: 1
- Beneficiary Name: ask
- Beneficiary Address: (empty fields)
- Product: FXPW
- Amount Bought: 100.00
- Charges: 0.00
- Narrative: (empty field)
- Amount Paid: 100.00
- Passport/IC Number: (empty field)

Buttons: Recalculate

Navigation tabs: Denomination, FX Denomination Details, Charges, MIS, UDF, Cash symbol, NBU Code, Customer Details, Addl Info

Current tab: Addl Info

Fields: Currency Code (EUR), Preferred Denomination (empty), Total (empty), Clear button, Populate button

Denomination Details table:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500		
<input type="checkbox"/> 200	200		
<input type="checkbox"/> 100	100		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		

Buttons: Cancel

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: FJB1200200004483  
Currency Bought: EUR  
Currency Paid: EUR  
Transaction Currency Rate: 1  
Beneficiary Name: ask  
Beneficiary Address:   
  
Product: FXPW  
Amount Bought \*: 100.00  
Charges: 0.00  
Narrative:   
Amount Paid: 100.00  
Passport/IC Number:   
Recalculate

Denomination | FX Denomination Details | **Charges** | MIS | UDF | Cash symbol | NBU Code | Customer Details | Addl Info

Addl Info

Charge Details

<input checked="" type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Cancel

*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:

The screenshot shows a software window titled "FX Purchase (Walk-in)". The window contains two columns of input fields. The left column includes: External Reference, Currency Bought, Currency Paid, Transaction Currency Rate, Beneficiary Name, and Beneficiary Address. The right column includes: Product (set to FXPW), Amount Bought, Charges, Narrative, Amount Paid, and Passport/IC Number. A "Recalculate" button is located below the right column. Below the input fields is a horizontal tab bar with five tabs: "Denomination", "FX Denomination Details", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tab bar, the window is divided into two sections: "Composite MIS" on the left and "Transaction MIS" on the right. Each section contains a vertical list of empty input lines for data entry.

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.

FX Purchase (Walk-in) Branch Date: 2012-01-02

External Reference	FJB120020004483	Product	FXPW
Currency Bought	EUR	Amount Bought *	100.00
Currency Paid	EUR	Charges	0.00
Transaction Currency Rate	1	Narrative	
Beneficiary Name	ask	Amount Paid	100.00
Beneficiary Address		Passport/IC Number	

---

Denomination    FX Denomination Details    Charges    MIS    **UDF**    Cash symbol    NBU Code    Customer Details    Addl Info

Addl Info

**UDF Details**

10f1

<input type="checkbox"/>	Field Name	Field Value

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

### 7.12.5 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

FX Purchase (Walk-in) Branch Date: 2012-01-02

External Reference	FJB1200200004483	Product	FXPW
Currency Bought	EUR	Amount Bought *	100.00
Currency Paid	EUR	Charges	0.00
Transaction Currency Rate	1	Narrative	
Beneficiary Name	ask	Amount Paid	100.00
Beneficiary Address		Passport/IC Number	

---

Denomination    FX Denomination Details    Charges    MIS    UDF    **Cash symbol**    NBU Code    Customer Details    Addl Info

Addl Info

<input checked="" type="checkbox"/>	Cash symbol	Description	Cash Symbol Value	Amount	Interpreting
<input checked="" type="checkbox"/>					

Refer the section titled 'Specifying Cash Symbol Details' under 'Withdrawing Cash' for further details.

### 7.12.6 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

FX Purchase (Walk-in) Branch Date: 2012-01-02

External Reference	FJB1200200004483	Product	FXPW
Currency Bought	EUR	Amount Bought *	100.00
Currency Paid	EUR	Charges	0.00
Transaction Currency Rate	1	Narrative	
Beneficiary Name	ask	Amount Paid	100.00
Beneficiary Address		Passport/IC Number	
			Recalculate

Denomination FX Denomination Details Charges MIS UDF Cash symbol NBU Code Customer Details Addl Info

Addl Info

NBU Code Details

NBU Code	Description	NBU Value

Cancel

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

### 7.12.7 Specifying Customer Details

The data is captured when the validation limit specified during transaction exceeds 15000, 00 or 50000, 00 UAH in case the customer has no open accounts with the bank. The customer details are captured based on the validation limit specified at the product level.

Click on the 'Customer Details' tab to invoke the following screen

The screenshot shows a software window titled "FX Purchase (Walk-in) Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains transaction details with the following fields:

External Reference	FJB1200200004483	Product	FXPW
Currency Bought	EUR	Amount Bought*	100.00
Currency Paid	EUR	Charges	0.00
Transaction Currency Rate	1	Narrative	
Beneficiary Name	ask	Amount Paid	100.00
Beneficiary Address		Passport/IC Number	

Below these fields is a "Recalculate" button. The bottom section of the window features a tabbed interface with the following tabs: "Denomination", "FX Denomination Details", "Charges", "MIS", "UDF", "Cash symbol", "NBU Code", "Customer Details", and "Addl Info". The "Addl Info" tab is currently selected, displaying the following fields:

Customer Name	
Customer Surname	
Family Name	
Date of Birth	
Document Type	
Document Number	
Issue Date	
Issued By	
Nationality	
Place of Residence	
Type of Document	

A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' for further details.

### 7.12.8 **Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

FX Purchase (Walk-in) Branch Date: 2012-01-02

Denomination FX Denomination Details Charges MIS UDF Cash symbol NBU Code Customer Details **Add Info**

Add Info

**Declarant data(Bearer of Means of Payment)**      **Owner of Means of Payment(If different to Bearer)**

Document ID Type   Natural Person

Document ID Number   Legal Person

Name

Middle Name/Family Name

Surname

Birth Date

Birth Place

Nationality

Profession

Issue Date

Issued By

Place of Residence

Identity Number

Type of Road

Road Name

Road Number

Postal Code

Town

Country

Others

Document ID Type

Document ID Number

Name

Middle Name

Surname

Birth Date

Birth Place

Nationality

Profession

Type of Road

Road Name

Road Number

Postal Code

Town

Country

Others

NRC

Date

**Signature Declaration**

Name

Place

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 7.12.9 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

**FX Purchase (Walk-in) Branch Date: 2012-01-02**

Beneficiary Address

Passport/IC Number

Denomination FX Denomination Details Charges MIS UDF Cash symbol NBU Code Customer Details Addl Info

Addl Info

**- Date Of Movements Of The Means Of Paymant**

Movement Date

Movement Type

Concept **Tourism**

Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country

Origin Town

Destination Country

Destination Town

Means Of Transport

**- Date Of Means Of Payment**

Means

Currency

Payment Amount

Total Amount (Letters)

Total Amount (Number)

**- Origin And Destinaiton Of Means Of Payment**

Origin

Destination(USE)

Description

Balance Of Payment Code

**- Process Of Registered Entity**

Registered Entity

Amount in Account

Date

Name

**- Process Of Custom Service**

Custom Of Prevention/Control

Date

Name

Declared Amount Verified **YES**

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' 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 Issuing a TT against Account

You can issue a Telegraphic Transfer drawn on your branch against an account through the 'TT Issue Against Account' screen. You can invoke this screen by typing '8318' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number is displayed.

You need to specify the following details:

**Bank Code**

Specify the clearing bank code for the transaction.

**Instrument Currency**

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

**Account Currency**

Specify the currency of the account or select the account currency from the list of values.

**Payable Branch**

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

**Account Number**

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

**TT Amount**

Specify the transfer amount.

**Banker's Cheque Date**

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

**Serial Number**

Specify the serial number printed on the TT.

**Passport/IC Number**

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

## Narrative

Here, you can enter remarks pertaining to the transaction.

## Beneficiary Name

Specify the name of the beneficiary of the TT.

## Beneficiary Address

Specify the address of the beneficiary.

Click save icon to go to the next stage.

## Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot displays a software window titled "TT Issue against Account". The window contains two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount (with a red asterisk), Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name (with a red asterisk), Beneficiary Address, and Passport / IC Number. The right column includes: Issuing Branch, Instrument Type, Instrument Status, Bank code, Transaction Branch, Account Number, Customer Name, Account Currency, Account Amount, Exchange Rate, Charges, and Narrative. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a section for "Charges" with tabs for "Charges", "MIS", and "UDF". Under the "Charges" tab, there is a "Charge Details" table with a header row containing: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table body is currently empty.

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.

### 7.13.1 Specifying charge details

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

The screenshot displays a software window titled "TT Issue against Account". The window is divided into two main sections. The upper section contains a grid of input fields for various details, including:

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

A "Recalc" button is located at the bottom right of this section. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "Charges" tab is currently selected and active. Underneath the "Charges" tab, there is a "Charge Details" section. This section features a table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty, showing only the header row. Navigation icons (back, forward, search) are visible above the table.

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

### 7.13.2 Specifying MIS Details

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

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

### 7.13.3 Specifying the UDF details

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

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

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

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

## 7.14 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.

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

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:

The screenshot shows a window titled "TT Issue against GL". It contains two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount (with a red asterisk), Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name (with a red asterisk), Beneficiary Address, and Passport / IC Number. The right column includes: Instrument Type, Bank code, General Ledger Number, General Ledger Currency, General Ledger Title, Exchange Rate, Charges, General Ledger Amount, and Narrative. A "Recalc" button is located below the Narrative field. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

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.

## **7.14.1 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.*

## 7.14.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

The screenshot shows a window titled "TT Issue against GL" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount (with an asterisk), Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name (with an asterisk), Beneficiary Address, and Passport / IC Number. The right column includes: Instrument Type, Bank code, General Ledger Number, General Ledger Currency, General Ledger Title, Exchange Rate, Charges, General Ledger Amount, and Narrative. A "Recalc" button is located below the Narrative field. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sub-sections: "Composite MIS" and "Transaction MIS", each followed by a vertical list of empty input lines.

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

## 7.14.3 Specifying the UDF details

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

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

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

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

## 7.15 Issuing a TT to a Walk-in Customer

You can issue a Telegraphic Transfer to any walk-in customer through the 'TT Issue (Walk-In)' screen. You can invoke this screen by typing '8316' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number and instrument type of the transaction are displayed.

You need to specify the following details:

**Bank Code**

Specify the clearing bank code for the transaction.

**Instrument Currency**

Specify the currency in which the TT is being issued.

**Payable Branch**

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

**Transaction Currency**

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

**Demand Draft Amount**

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

**Banker's Cheque Date**

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

**MICR Number**

Specify the MICR number of the instrument.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

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

**Passport/IC Number**

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

**Beneficiary Address**

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

Click save icon to go to the next stage.

**Enrichment Stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

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

### **Transaction Currency Rate**

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

### **Charges**

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

### **Total Amount**

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the TT amount.

## **7.15.1 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.*

## **7.15.2 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.

### 7.15.3 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.

### 7.15.4 Specifying the UDF details

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

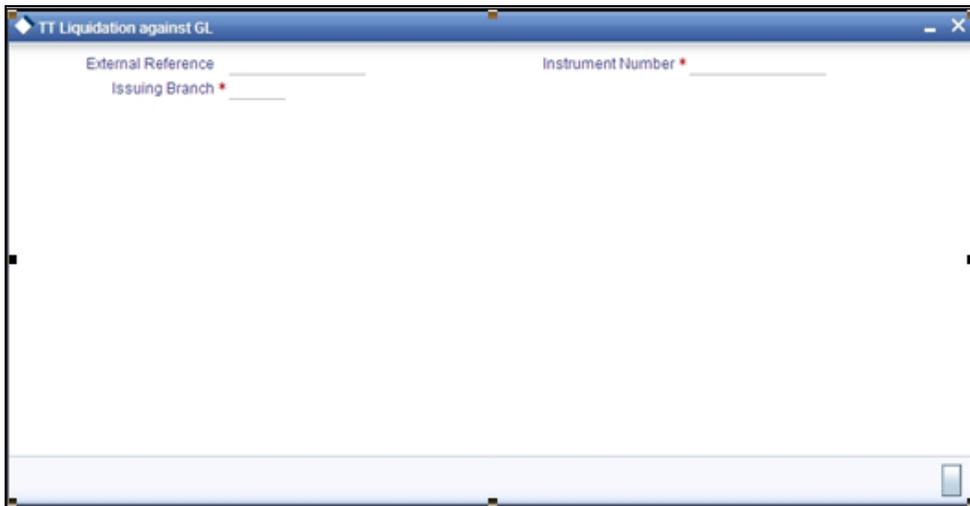
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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.

## 7.16 Liquidating a TT against GL

You can liquidate a telegraphic transfer drawn on your branch against a GL through the 'TT Liquidation Against GL' screen. You can invoke this screen by typing '8320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

#### **Instrument Number**

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

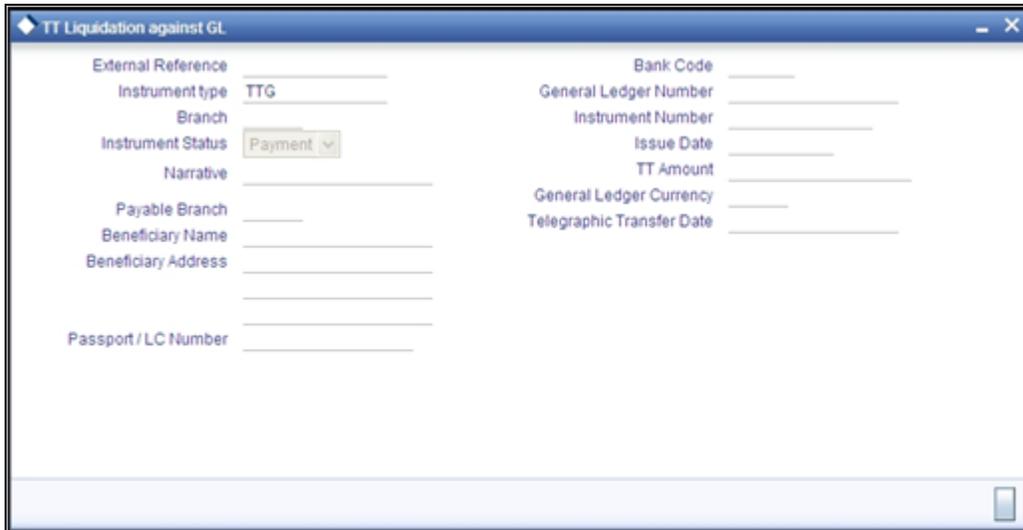
#### **Issue Branch**

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

Click save icon to go to the next stage.

### Enrichment Stage

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



You can capture the following information:

#### Bank Code

The bank code of the clearing bank is displayed here.

#### Payable Branch

The system displays the current branch code (where the transaction is being captured).

#### Liquidation Type

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

#### Liquidation Mode

This indicates the mode of liquidation of the TT transaction. You can select the mode of liquidation to any of the values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

#### GL Currency

The GL currency is defaulted to the instrument currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

#### Liquidation Date

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

**GL account no**

Specify the GL into which the amount should be liquidated.

**Instrument Currency**

Displays the currency in which the instrument was issued.

**TT Status**

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

**Issue Date**

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

**Beneficiary Name**

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

**Beneficiary Address**

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

**Passport/IC No**

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

**Narrative**

The remarks associated with the transaction are displayed here.

### 7.16.1 Specifying charge details

This block allows you to capture charge related details.

The screenshot shows a software window titled "TT Liquidation against GL". The form is divided into two main sections. The top section contains various input fields for instrument and bank details. The bottom section is a table for "Charge Details".

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	_____
_____	_____	Telegraphic Transfer Date	_____
Passport / LC Number	_____	Account Amount	_____
		Charges	_____

Recalc

Charges MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>	<input type="checkbox"/>				

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

### 7.16.2 Specifying MIS details

This block allows you to capture details pertaining to MIS.

The screenshot shows a window titled "TT Liquidation against GL". It contains two columns of input fields. The left column includes: External Reference, Instrument type (TTG), Branch, Instrument Status (Payment), Narrative, Payable Branch, Beneficiary Name, Beneficiary Address, and Passport / LC Number. The right column includes: Bank Code, Transaction Branch, General Ledger Number, Instrument Number, Issue Date, TT Amount, Exchange Rate, General Ledger Currency, Telegraphic Transfer Date, Account Amount, and Charges. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "MIS" tab is currently selected, showing two sections: "Composite MIS" and "Transaction MIS", each with several empty rows for data entry.

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

### 7.16.3 Specifying the UDF details

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

This screenshot shows the same "TT Liquidation against GL" window, but with the "UDF" tab selected. The "UDF Details" section is expanded, showing a table with two columns: "Field Name" and "Field Value". The table is currently empty. Above the table, there are navigation controls including a back arrow, a "10f1" label, and a forward arrow. The rest of the window, including the input fields and the "MIS" tab, remains visible in the background.

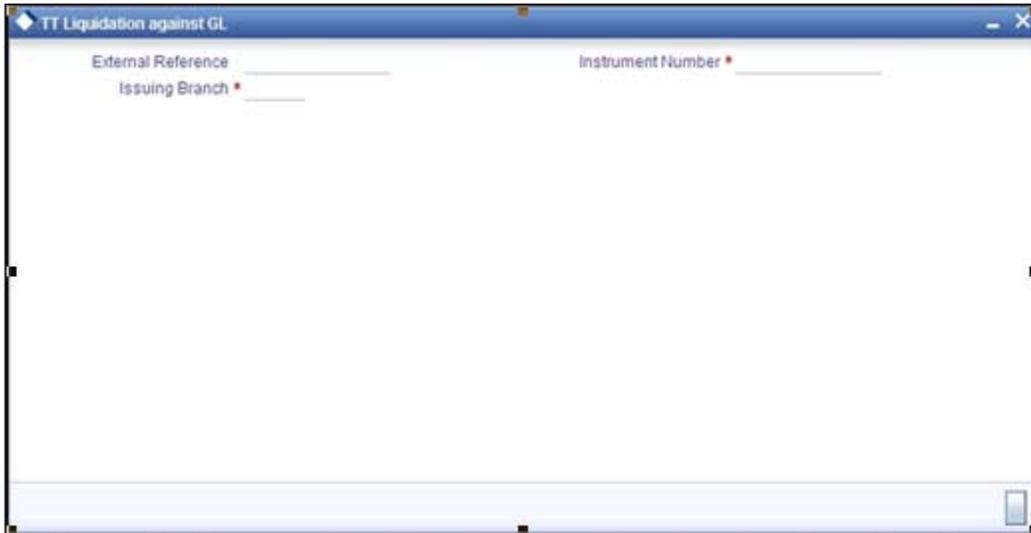
*Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.*

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 Account

You can liquidate a TT against an account through the 'TT Liquidation Against Account' screen. You can invoke this screen by typing '8321' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

### **Issue Branch**

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

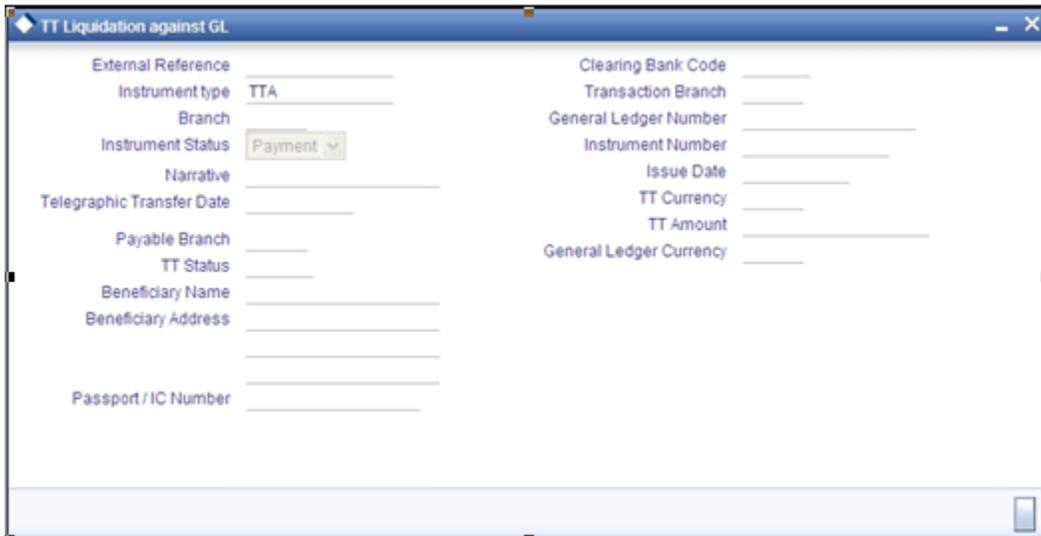
### **Instrument Number**

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

Click save icon to go to the next stage.

## Enrichment Stage

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



### Bank Code

The clearing bank code is displayed here.

### Payable Branch

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

### Liquidation Mode

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

- Payment
- Refund
- Cancel

### TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

### Liquidation Type

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

### Account Currency

The currency of the chosen account is displayed here.

### TT Currency

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

**TT Amount**

The system displays the TT amount.

**Liquidation Date**

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

**Issue Date**

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

**Account Number**

Specify the account into which the TT should be liquidated.

**Account Branch**

The branch to which the account belongs is displayed here.

**Beneficiary Name**

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

**Beneficiary Address**

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

**Passport / IC No**

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

**Narrative**

You can enter remarks for the transaction.

Specifying charge details

This block allows you to capture charge related details.

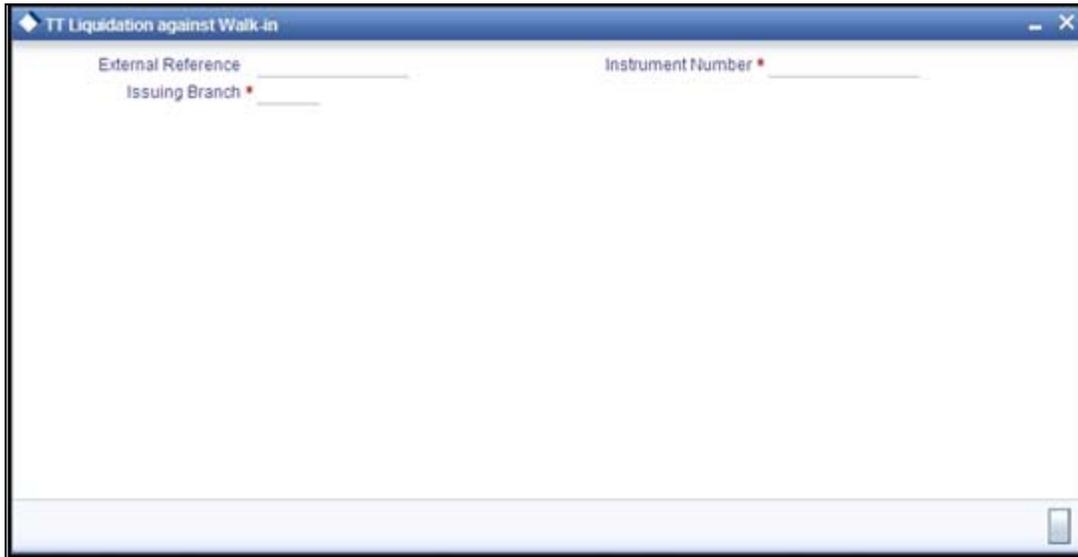
*Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..*

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

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

## 7.18 Liquidating a TT for a Walk-in Customer

You can liquidate a Telegraphic Transfer for a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'TT Liquidation (Walk-In)' screen. You can invoke this screen by typing '8319' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

### **Instrument Number**

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

### **Issue Branch**

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

Click save icon to go to the next stage.

### **Enrichment Stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The following details will be displayed on invoking this screen:

### Liquidation Mode

The system displays the liquidation mode of the TT. However, you can change it.

The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

### Bank Code

The clearing bank code is displayed here.

### TT Currency

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

### Instrument Amount

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

### Issue Date

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

### Liquidation Date

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

### Payable Branch

The branch where the transfer amount is being paid out (current branch) is displayed here.

### TT Status

The status of the transaction is displayed here.

**Beneficiary Name**

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

**Beneficiary Address**

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

**Passport/IC Number**

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

**Liquidation Type**

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

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Txn Currency**

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

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

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

## 7.19 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.

The screenshot shows a web-based dialog box titled "TT Inquiry -- Web Page Dialog". At the top, there are two input fields: "Instrument Number\*" and "Issue Branch\*", each with a search icon. Below these fields are three buttons: "Ok", "Cancel", and "Reset". A "Results" section is visible, containing a table of fields: Transaction Amount, Instrument Status, Issue Mode, Beneficiary Name, Beneficiary Address, TT Currency, Issue Account Number, and Passport / IC Number. Each field has a corresponding input box.

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.

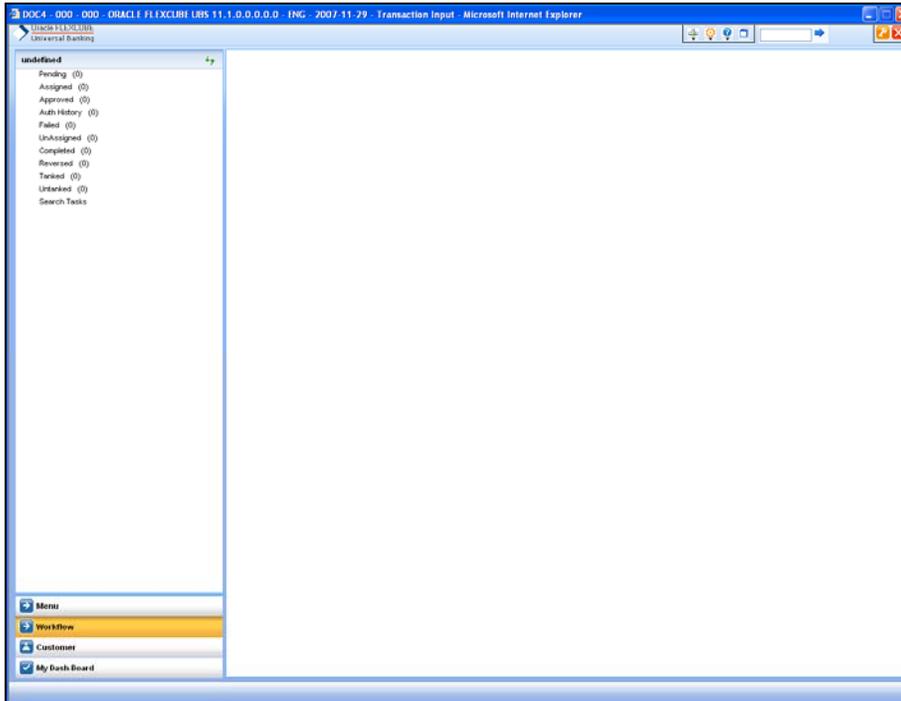
The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number

- Beneficiary Address

## 7.20 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**

## 7.21 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:

The screenshot shows a web dialog window titled "Loan Disbursement By Cash : Branch Date 12/3/2007 -- Webpage Dialog". The form contains the following fields and values:

Field	Value
External Reference	FJB0733700000295
Loan Account Branch *	GB2
Loan Account *	
Product	LDCH
Disbursement Currency *	
Disbursement Amount *	
Narrative	

A "Cancel" button is located at the bottom right of the dialog.

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:

External Reference Number FJB0733700000298      Loan Account Branch GB2  
Product LDCH      Loan Account GB2TEL1073340001  
Disbursement Currency GBP      Loan Account Title  
Disbursement Amount\* 5,000.00      Loan Account Currency GBP  
Total Cash Disbursed 4,980.00      Loan Account Amount 5,000.00  
Exchange Rate 1      Total Charge 40.00  
Customer ID GB2000046      Narrative  
Customer Name GB2WALKIN      Recalc

Currency Denominations    Charges    MIS    UDF

Currency Code GBP      Total 0.00

Go to Page

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>				0.00
<input type="checkbox"/>				

Cancel

The details specified in the first screen are displayed here. However, you can capture the following details:

## Disbursement Amount

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount and click 'Recalculate' button to calculate the total cash being disbursed.

## Total Cash Disbursed

The total cash disbursed, after deducting the charges is displayed.

**Exchange Rate**

Specify the rate of exchange.

**Loan Account Title**

You can specify any title or remarks for the loan account.

**Narrative**

Specify any remarks for the transaction.

**Currency Denominations**

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

**Units**

Specify the number of units for each denomination.

**Total Amount**

The total amount for each denomination is displayed.

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

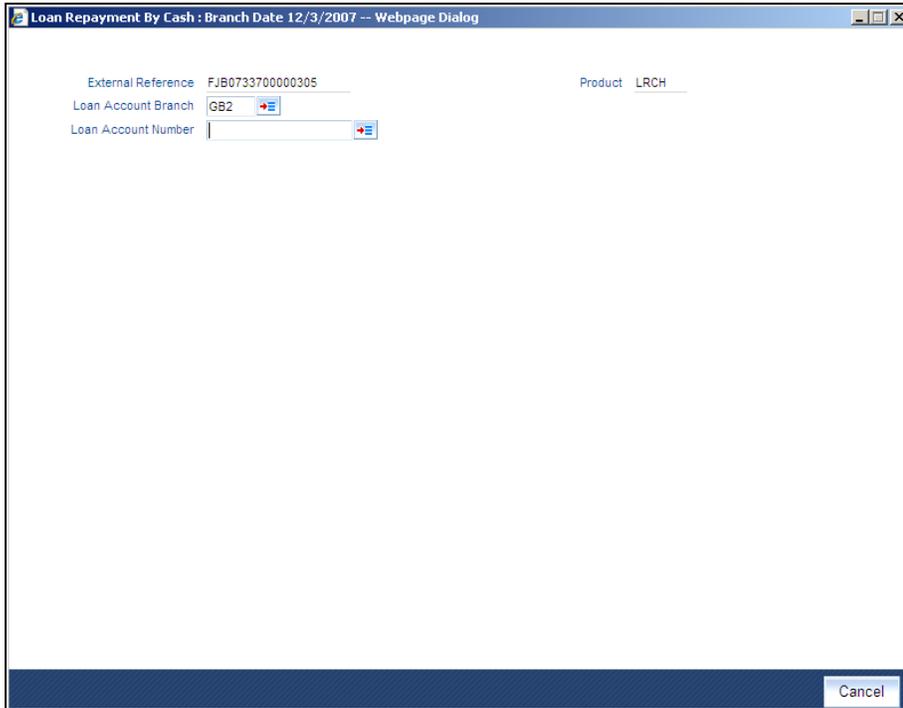


Note the following:

- The total amount of all the denominations must be equal to the total cash being disbursed.
- You cannot reverse these transactions from Savings module
- Manual disbursement through Savings module can be done only for manual disbursement loan accounts

## 7.22 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:



External Reference FJB0733700000305 Product LRCH

Loan Account Branch GB2

Loan Account Number

Cancel

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 Reference Number FJB0733700000305  
Loan Account Branch \* GB2  
Loan Account Number \* GB2TEL1073340001  
Amount Financed 10000  
Amount Disbursed 1000

Product LRCH  
Repayment Currency \* GBP  
Repayment Amount \* 5,000.00  
Narrative

Component Name	Component Currency	Outstanding Amount
PRINCIPAL	GBP	100

Cancel

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:

The screenshot shows a 'Loan Repayment By Cash' dialog box with the following data:

Field	Value
External Reference Number	FJB0733700000305
Product	LRCH
Repayment Currency	GBP
Repayment Amount	100.00
Total Cash Amount	150.00
Exchange Rate	1
Related Customer	GB2000046
Customer Name	GB2WALKN
Amount Disbursed	
Loan Account Branch	GB2
Loan Account Number	GB2TEL1073340001
Loan Account Title	
Loan Account Currency	GBP
Loan Account Amount	100.00
Total Charge	50.00
Narrative	
Amount Financed	

Component Name	Component Currency	Outstanding Amount
<input checked="" type="checkbox"/> PRINCIPAL	GBP	100

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> G100		100	0.00
<input type="checkbox"/> G50		50	
<input type="checkbox"/> G20		20	

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.

## **Currency Denominations**

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

### **Units**

Specify the number of units for each denomination.

### **Total Amount**

The total amount for each denomination is displayed.

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



Note the following:

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

## **7.23 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:

### **7.23.1 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:

A screenshot of a software application window titled "Safe Deposit Rental By Cash Branch Date: 2008-03-31". The window contains a section titled "SafeDeposit Details" with a text input field labeled "Contract Reference Number" containing the value "E01CDD073320001". To the right of the input field is a small icon with a red arrow pointing right. At the bottom right corner of the window is a "Cancel" button.

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.

## 7.23.2 Enrichment Stage

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

The screenshot shows a window titled "Safe Deposit Rental By Cash Branch Date: 2008-03-31". The form contains the following fields:

External Reference Number	FJB0809100004026	Product	SDRC
SafeDeposit Details		Narrative	<input type="text"/>
Contract Reference Number	E01CDCD073320001	Value Date	2008-03-31
Settlement Currency	GBP	Due Date	2007-12-01
Settlement Account	E0110005701	Next Due Date	2008-01-01
Settlement Branch	E01	Payment Currency	GBP
		Payment Amount	50.00

A "Cancel" button is located at the bottom right of the window.

In this screen, the system will display the following details:

- External Reference Number
- Product
- Contract Reference Number
- Value Date
- Due Date
- Next Due Date
- Payment Currency
- Payment Amount

You can enter the following details:

### **Narrative**

Enter additional information for the transaction.

### **Settlement Account**

The system will display the account selected at the contract level. You can modify this, if required.

### **Settlement Branch**

The system will display the branch selected at the contract level. You can modify this, if required.

### **Settlement Currency**

The system will display the currency selected at the contract level. You can modify this, if required.

You can save the transaction by clicking the save icon. The following screen will be displayed

Safe Deposit Rental By Cash Branch Date: 2007-11-30

External Reference Number: FJB0733400000728  
Product: SDRC  
Transaction Currency: GBP  
Transaction Amount: 50.00  
Exchange Rate: 1

Related Customer: E01100051  
Customer Name: SEMANTI  
Narrative: rental payment  
Recalc

Value Date: 2007-11-30  
Next Due Date: 2008-01-28  
Payment Currency: GBP  
Payment Amount: 50.00

**SafeDeposit Details**  
Contract Reference Number: E01SDL1073320003  
Settlement Currency: GBP  
Settlement Account: E0110005101  
Settlement Branch: E01

**Denomination Details** MIS UDF

Currency Code: GBP  
Preferred Denomination:   
Populate

Total:  Clear

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> GP1		1	
<input type="checkbox"/> GP2		2	
<input type="checkbox"/> GP5		5	
<input type="checkbox"/> GP10		10	
<input type="checkbox"/> GP20		20	
<input type="checkbox"/> GP50		50	

Cancel

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

### 7.23.2.1 **Denomination Details**

Enter the following detail:

#### **Preferred Denomination**

Specify the denomination in which the cash should be paid.

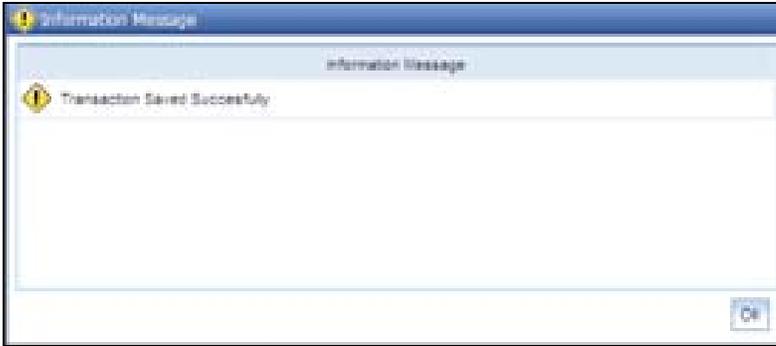
After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish to modify these details, you may do so by clicking 'Clear', specifying the preferred currency and then clicking the 'Populate' button.

*Refer the corresponding section under 'Depositing Cash' for details on MIS and UDF*

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

Click the save icon. The following screen is displayed:



## 7.24 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.

 A screenshot of a web browser dialog window titled 'Denomination Count for Currency USD -- Webpage Dialog'. The window displays a table with three columns: 'Denomination Code', 'Denomination Value', and 'Units available'. The table contains the following data:
 

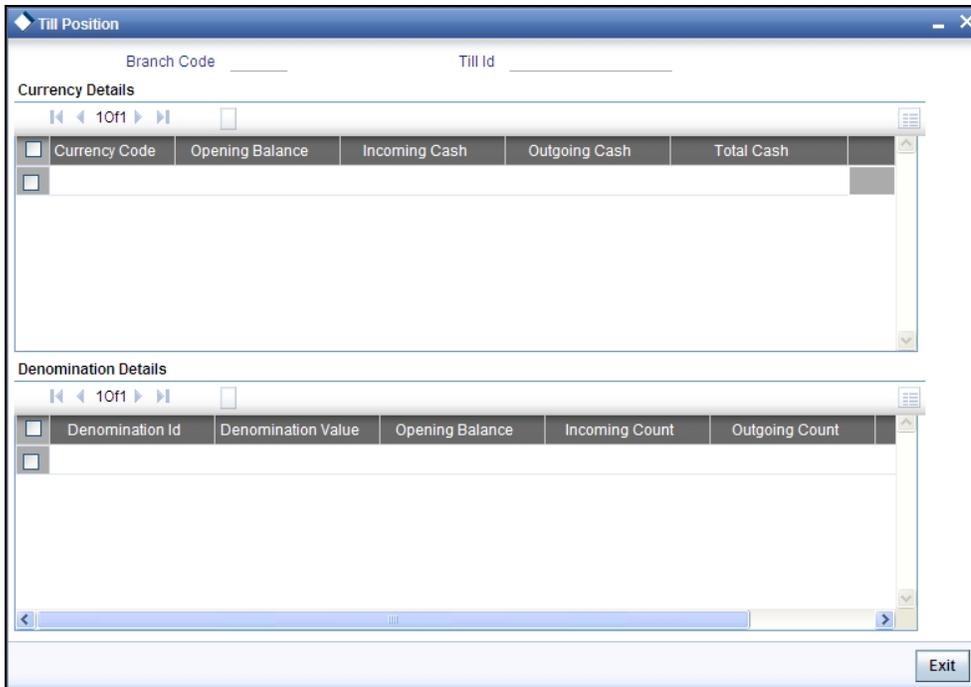
Denomination Code	Denomination Value	Units available
D100	100.0	431
D50	50.0	118
D20	20.0	33
D10	10.0	67
D5	5.0	329
D1C	1.0	10
D1N	1.0	57
C25	0.25	42
C10	0.1	99
C5	0.05	200
C1	0.01	1000

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.

## 7.25 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day in the 'Till Vault Position Query' screen. You can invoke this screen by typing 'TVQR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow.



Here you can view the following details:

**Branch Code**

The system displays the current branch code.

**Till ID**

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

**Currency Code**

The system displays the code of the currency available in the Till.

**Opening Balance**

The system displays the opening balance in the Till for the day.

**Incoming Cash**

The system displays the incoming cash in the Till for the day.

**Outgoing Cash**

The system displays the outgoing cash in the Till for the day.

**Total Cash**

The system displays the total cash currently available in the Till.

Check one of the Till details record to view the following currency details:

**Denomination ID**

The system displays the denomination code for the currency in the selected till details record.

**Denomination Value**

The system displays the value of the corresponding denomination ID.

**Opening Balance**

The system displays the opening balance in the till for the day in terms of denominations.

**Incoming Cash**

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

**Outgoing Cash**

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

**Total Cash**

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

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## 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
  - In-house multiple 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
- Bill Transactions
  - Bill Deposit
  - In-House Bill Deposit
  - Bill Return
  - Bill cash Deposit

## 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.

External Reference	FJB1200200004431	Product	CQWL
Account Branch *	011	Cheque Number *	
Account Number *		Cheque Issue Date	2012-01-02
Account Description		Transaction date	
Narrative	Cheque Withdrawal	Transaction Currency *	
Instrument Type		Transaction Amount *	
<input type="checkbox"/> Partial Payment		Beneficiary Customer	
Initial Cheque Amount		Document ID 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.

### **Product**

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

### **Account Branch**

The system displays the logged in branch code. However you can change it to the branch where the account on which the cheque is drawn resides.

### **Account Number**

Specify the account number of your customer on which the cheque is drawn. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number.

### **Transaction Currency**

The system defaults the currency of the account as the transaction currency. However, you can modify it..You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system. You can choose the appropriate one.

**Transaction Amount**

Specify the amount that should be debited from the account in the specified currency.

**Cheque No**

Specify the MICR number displayed on the cheque leaf.

**Cheque Date**

Specify the date displayed on the cheque leaf.

**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.

**Instrument Type**

Select the type of instrument from the adjoining list. The available options are:

- Normal Cheques
- Certified Cheques
- Payroll Cheque
- Promissory Note

**Narrative**

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

**Partial Payment**

Check this box if partial payment is being made for a cheque.

**Initial Cheque Amount**

Specify the actual cheque amount.

**Beneficiary Customer**

Specify the name of the beneficiary customer.

**Document ID Number**

Specify the document ID number.

**8.2.1 Viewing Partial Payment Details**

You can view all the partial payment details concerning the selected cheque number in 'Partial Payment Details' screen. Click on Partial Payment button in 'Cheque Withdrawal' screen to invoke the following screen.

Cheque Withdrawal - Branch Date: 2012-02-03

Actual Cheque Amount  Cheque Value Date

Balance Cheque Amount

Beneficiary Name	Beneficiary Identification	Amount Paid	Date of payment	Serial Number
123654	365	1,000.00	2011-12-30	1
5689	2589	1,000.00	2011-12-30	2
1111	222	1,000.00	2011-12-30	3
1485	2563	1,000.00	2011-12-30	4
11111	2222	1,000.00	2011-12-30	5

Cancel

The following partial payment details are displayed:

- Actual Cheque amount
- Balance Cheque Amount
- Cheque date,
- Beneficiary name
- Beneficiary identification
- Amount paid
- Date of payment
- Serial Number

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.

**Cheque Withdrawal Branch Date: 2011-12-30**

External Reference	FJB1136400002541	Product	CQWL
Account Branch	011	Cheque Number	4200020000164
Customer ID	011000245	Check Date	2011-12-30
Customer Name	CLARK	Transaction Currency	EUR
Account Number	0000101140000000000:	Transaction Amount	2,500.00
Account Description	CLARK	Exchange Rate	1
Account Currency	EUR	Total Charge	0.00
Account Amount	2,500.00	Negotiated Cost Rate	
Instrument Type	CHQ	Negotiation Reference	
Narrative	Cheque Withdrawal	Beneficiary Customer	145
Reject Code		Document ID Number	145
Cheque Issue Date	2011-12-30	<input type="button" value="Recalculate"/>	
<input checked="" type="checkbox"/> Partial Payment			
Initial Cheque Amount	10,000.00		

Denomination Charges MIS UDF Cash symbol Customer Details Addl Info Addl Info

Currency Code EUR Total  
Preferred Denomination

**Denomination Details**

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500	<input type="text"/>	
<input type="checkbox"/> 200	200	<input type="text"/>	
<input type="checkbox"/> 100	100	<input type="text"/>	
<input type="checkbox"/> 50	50	<input type="text"/>	
<input type="checkbox"/> 20	20	<input type="text"/>	
<input type="checkbox"/> 10	10	<input type="text"/>	

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.

## **8.2.2 Specifying Denomination Details**

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

### **Currency Code**

The system displays the currency of the account.

### **Denomination Code**

The system defaults the denomination code as maintained in the 'Denomination Maintenance' screen. For every currency, the various denominations are assigned separate denomination codes.

### **Denomination Value**

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

## Units

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

## Total Amount

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

### 8.2.3 Specifying Charge Details

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

The screenshot shows a 'Cheque Withdrawal' form with the following fields:

External Reference	FJB120020004711	Product	CQWL
Account Branch	011	Cheque Number	4200020001321
Customer ID	011000310	Check Date	2012-01-02
Customer Name	FLEMING_ES_RES	Transaction Currency	EUR
Account Number	000010114700000000	Transaction Amount*	500.00
Account Description	FLEMING_ES_RES	Exchange Rate	1
Account Currency	EUR	Total Charge	0.00
Account Amount	500.00	Negotiated Cost Rate	
Instrument Type	CHQ	Negotiation Reference	
Narrative	Cheque Withdrawal	Beneficiary Customer	SAD
Reject Code		Document ID Number	ASDF
Cheque Issue Date	2012-01-02	<input type="button" value="Recalculate"/>	
<input type="checkbox"/> Partial Payment			
Initial Cheque Amount			

Below the form is a 'Charge Details' table:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

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.

## 8.2.4 Specifying the MIS Details

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

The screenshot shows a software window titled "Cheque Withdrawal - Branch Date: 2011-11-14". The window is divided into several sections. At the top, there are input fields for "Customer Name", "Account Number", "Account Description", "Account Currency", "Account Amount", "Narrative", "Reject Code", and "Cheque Issue Date". To the right of these fields are fields for "Transaction Currency", "Transaction Amount \*", "Exchange Rate", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located below the "Negotiation Reference" field. Below the input fields, there are four tabs: "Denomination", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sections: "Transaction MIS" and "Composite MIS". Each section contains a list of input fields, each with a small icon to its right. At the bottom right of the window, there is a "Cancel" button.

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.

## 8.2.5 Specifying the UDF Details

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

The screenshot shows a window titled "Cheque Withdrawal Branch Date: 2012-01-02". The main area contains two columns of fields:

- Left Column:** External Reference (FJB1200200004711), Account Branch (011), Customer ID (011000310), Customer Name (FLEMING\_ES\_RES), Account Number (000010114700000000), Account Description (FLEMING\_ES\_RES), Account Currency (EUR), Account Amount (500.00), Instrument Type (CHQ), Narrative (Cheque Withdrawal), Reject Code, Cheque Issue Date (2012-01-02), and Initial Cheque Amount.
- Right Column:** Product (CQWL), Cheque Number (4200020001321), Check Date (2012-01-02), Transaction Currency (EUR), Transaction Amount\* (500.00), Exchange Rate (1), Total Charge (0.00), Negotiated Cost Rate, Negotiation Reference, Beneficiary Customer (SAD), and Document ID Number (ASDF).

Below the fields is a tabbed interface with tabs for Denomination, Charges, MIS, UDF (selected), Cash symbol, Customer Details, Addl Info, and Addl Info. The "UDF Details" section is active and shows a table with columns "Field Name" and "Field Value". The table is currently empty. A "Recalculate" button is located below the right column of fields, and a "Cancel" button is at the bottom right of the window.

### 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.

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.

## 8.2.6 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

The screenshot shows a 'Cheque Withdrawal' form with the following fields and values:

- External Reference: FJB1200200004711
- Account Branch: 011
- Customer ID: 011000310
- Customer Name: FLEMING\_ES\_RES
- Account Number: 000010114700000000
- Account Description: FLEMING\_ES\_RES
- Account Currency: EUR
- Account Amount: 500.00
- Instrument Type: CHQ
- Narrative: Cheque Withdrawal
- Reject Code: (empty)
- Cheque Issue Date: 2012-01-02
- Initial Cheque Amount: (empty)
- Product: CQWL
- Cheque Number: 4200020001321
- Check Date: 2012-01-02
- Transaction Currency: EUR
- Transaction Amount: 500.00
- Exchange Rate: 1
- Total Charge: 0.00
- Negotiated Cost Rate: (empty)
- Negotiation Reference: (empty)
- Beneficiary Customer: SAD
- Document ID Number: ASDF

The 'Cash symbol' tab is selected, showing a table with the following columns: Cash symbol, Description, Cash Symbol Value, Amount, and Interpreting. The table is currently empty.

On saving the input stage, system defaults the cash symbol details at the transaction level if it is checked as mandatory for the product and currency combination.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

## Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

 During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

### Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same. Validation will also be provided for the same. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.

 Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

*For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.*

## 8.2.7 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen

**Cheque Withdrawal Branch Date: 2012-01-02**

External Reference	FJB1200200004711	Product	CQWL
Account Branch	011	Cheque Number	4200020001321
Customer ID	011000310	Check Date	2012-01-02
Customer Name	FLEMING_ES_RES	Transaction Currency	EUR
Account Number	0000101147000000000	Transaction Amount *	500.00
Account Description	FLEMING_ES_RES	Exchange Rate	1
Account Currency	EUR	Total Charge	0.00
Account Amount	500.00	Negotiated Cost Rate	
Instrument Type	CHQ	Negotiation Reference	
Narrative	Cheque Withdrawal	Beneficiary Customer	SAD
Reject Code		Document ID Number	ASDF
Cheque Issue Date	2012-01-02	<input type="button" value="Recalculate"/>	
<input type="checkbox"/> Partial Payment			
Initial Cheque Amount			

---

Denomination    Charges    MIS    UDF    Cash symbol    **Customer Details**    Addl Info    Addl Info

Customer Name	FLEMING_ES_RES
Customer Surname	
Family Name	
Date of Birth	1985-12-02
Document Type	
Document Number	
Issue Date	
Issued By	
Nationality	ES
Place of Residence	
Type of Document	

The following details are captured in this screen:

**Additional Details**

Specify additional details in this option.

**Beneficiary**

Specify the name of the beneficiary here.

 During save if the option 'Transaction by bearer' is selected and if the option Beneficiary is not specified, then system throws the following error message

**Beneficiary details should be entered**

*For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual.*

**8.2.8 Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

**Cheque Withdrawal Branch Date: 2012-01-02**

Narrative:  Beneficiary Customer:   
 Reject Code:  Document ID Number:   
 Cheque Issue Date:    
 Partial Payment  
 Initial Cheque Amount:

Denomination Charges MIS UDF Cash symbol Customer Details **Add Info** Add Info

**Declarant data(Bearer of Means of Payment)** **Owner of Means of Payment(If different to Bearer)**

Document ID Type   Natural Person  
 Document ID Number   Legal Person  
 Name  Document ID Type   
 Middle Name/Family Name  Document ID Number   
 Surname  Name   
 Birth Date  Middle Name   
 Birth Place  Surname   
 Nationality  Birth Date   
 Profession  Birth Place   
 Issue Date  Nationality   
 Issued By  Profession   
 Place of Residence  Type of Road   
 Identity Number  Road Name   
 Type of Road  Road Number   
 Road Name  Postal Code   
 Road Number  Town   
 Postal Code  Country   
 Town  Others   
 Country   
 Others

**Signature Declaration** Date

Name   
 Place

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.2.9 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

**Cheque Withdrawal Branch Date: 2012-01-02**

Account Number	000010114700000000.	Transaction Amount *	500.00
Account Description	FLEMING_ES_RES	Exchange Rate	1
Account Currency	EUR	Total Charge	0.00
Account Amount	500.00	Negotiated Cost Rate	
Instrument Type	CHQ	Negotiation Reference	
Narrative	Cheque Withdrawal	Beneficiary Customer	SAD
Reject Code		Document ID Number	ASDF
Cheque Issue Date	2012-01-02	<input type="button" value="Recalculate"/>	
<input type="checkbox"/> Partial Payment			
Initial Cheque Amount			

---

Denomination Charges MIS UDF Cash symbol Customer Details Add Info **Add Info**

**Date Of Movements Of The Means Of Payment**

Movement Date		Origin Country	
Movement Type		Origin Town	
Concept	Tourism	Destination Country	
<input type="checkbox"/> Input In Current Country		Destination Town	
<input type="checkbox"/> Output Of Current Country		Means Of Transport	
<input type="checkbox"/> Movement Inside Current Country		Custom	

**Date Of Means Of Payment**

Means		<b>Origin And Destinaiton Of Means Of Payment</b>
Currency		Origin
Payment Amount		Destination(USE)
Total Amount (Letters)		Description
Total Amount (Number)		Balance Of Payment Code

**Process Of Registered Entity**

Registered Entity		<b>Process Of Custom Service</b>
Amount in Account		Custom Of Prevention/Control
Date		Date
Name		Name
		Declared Amount Verified

YES

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

## 8.3 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.

The screenshot shows the 'Cheque Deposit' application window with the following fields and values:

- External Reference Number: FJB11365000277?
- Transaction Currency: EUR
- Transaction Amount: [Empty]
- Clearing Type: [Empty]
- Instrument Number: [Empty]
- Routing Number: [Empty]
- COR Text: [Empty]
- Instrument type: [Empty]
- Image Required:
- Credit Account Type: [Dropdown]
- Re-Presentation Type: [Dropdown]
- Initial Cheque Amount: [Empty]
- Original Reference Number: [Empty]
- Due Date: [Empty]
- Commission Code: [Empty]
- Commission Amount: [Empty]
- Truncated:
- Partially Paid:
- Account Branch: [Empty]
- Account Number: [Empty]
- Account Title: [Empty]
- Narrative: [Empty]
- Beneficiary Customer: [Empty]
- Customer Name: [Empty]
- Document ID Type: [Empty]
- Document ID Number: [Empty]
- Relationship: [Empty]
- Last Name: [Empty]
- Drawer Account Number: [Empty]
- Cheque Date: 2011-12-31
- Cheque Issue Date: [Empty]

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 Currency**

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the transaction currency maintained in the system. You can choose the appropriate one.

### **Transaction Amount**

Add the applicable charges to the amount that has to be deposited and specify the total amount, in the currency of the cheque.

### **Account Branch**

Specify the branch. The adjoining option list displays all the branch numbers maintained in the system. Select the appropriate one.

**Account Number**

Specify the customer's account number. The adjoining option list displays all the customer accounts maintained in the account branch selected. You can choose the appropriate one. . If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

**Account Title**

Specify the account title.

**Narrative**

Here, you can capture remarks pertaining to the transaction.

**Beneficiary Customer**

Select the Beneficiary Customer Identification from the adjoining option list. Based on the selection the following details will be displayed:

- Customer Name
- Customer Last Name
- Document ID Type (Unique Identification Type)
- Document ID Number (Unique Identification Number)
- Account Relation (Main holder or Joint Holder)

**Customer Name**

The system displays the customer name.

**Document ID Type**

The Document ID Type is displayed here.

**Document ID Number**

The system displays the Document ID Number.

**Last name**

The Last name is defaulted here.

**Drawer Account Number**

Specify the drawer account number.

**Cheque Issue Date**

Specify the cheque issue date from the adjoining calendar.

**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. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

### **Instrument Type**

Select the instrument type from the adjoining option list.



Note the following:

- If Payroll Cheque is selected, then the clearing date should be less than 45 days from cheque date.
- If Promissory Notes is selected, then the clearing date should be less than 3 years from due date.
- If Normal Cheque, Banker's Cheque or Certified cheque is selected then the clearing date should be less than 3 years from Cheque date.

### **Credit Account Type**

Select the Credit Account type from the adjoining drop down list. The options are:

- 1
- 2
- 3
- Blank

### **Re-Presentation Type**

Select the Re-presentation type from the adjoining drop down list. The options are:

- Re-Instate
- New Presentation
- Blank

### **Initial Cheque Amount**

Specify the total cheque amount here. Transaction amount will be always less than Initial Cheque Amount.

### **Original Reference Number**

Specify the reference number of the transaction.

Original Reference Number is mandatory if a re-presentation type is selected.

### **Due Date**

Specify the date from which instrument can be paid. Due date has to be past dated or application date. Due date is mandatory if the instrument type is Promissory Note.

### **Commission Code**

Select the commission code from the adjoining option list.

### **Commission Amount**

System defaults commission amount for commission code from the Commission Amount Maintenance screen. However commission amount can be modified at transaction level.

### **Truncated**

Check truncated to indicate whether the image is required.

### **Partially Paid**

Check partial payment to indicate whether partial payment is made for any cheque.

### **Drawer Account Number**

Specify the account on which the cheque is drawn.

### **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.



On save, the system maintains the end point for cheque and end point for partial cheque for one bank-branch only. For all normal and partial outward cheque transaction, the routing number of the bank has to be selected.

### **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 Branch Date: 2011-12-31**

External Reference Number	FJB113650000316	Transaction Currency	EUR
Account Branch	011	Transaction Amount	500.00
Account Number	000010114700000000	Exchange rate	1
Account Currency	EUR	Total Charges	11.88
Customer Id	011000310	Narrative	
Customer Name	FLEMING_ES_RES	Account Title	FLEMING_ES_RES
Direction	Outward	Negotiated Cost Rate	
COR Text		Negotiation Reference	
Inter Bank Zone		Beneficiary Customer *	011000310
Instrument type	CHQ	Customer Name	
Drawer Account Number	000010114700000000	Last Name	
Cheque Number	4200020001085	Document ID Type	DNI
Cheque Type		Document ID Number	00023461R
<input type="checkbox"/> Image Required		Relationship	PRI
Credit Account Type		<input type="button" value="Recalculate"/>	
Re-Presentation Type		<input type="button" value="Cheque Image Front"/>	
Initial Cheque Amount		<input type="button" value="Cheque Image Back"/>	
Original Reference Number			
<input type="checkbox"/> Truncated			
<input type="checkbox"/> Partially Paid			

---

**Instrument Details** | Charge | MIS | UDF | Project Details | Addl Info | Addl Info

Clearing Type	CGON	Cheque Date	2011-12-31
Value Date	2012-01-31	<input type="checkbox"/> Late Clearing	
Routing Number	SEC0100000011	<input type="checkbox"/> Regulation CC Available	
<input type="checkbox"/> Special Available		Bank Code	0000
Branch Code	0011	Sector Code	SEC01
Bank Name	0000 Bank Code	Branch Name	Bank Code1
Sector Description	Sector Code1	Transaction date	2011-12-31
		Interchange Date	2011-12-31
		Clearing Date	2012-01-02
		Availability Date	2012-02-29
		Due Date	
		Promissory Note	

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.

### **Image Required**

The system defaults Image required based on the product code and cheque 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 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.

## **8.3.1 Capturing Instrument Details**

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.

**Cheque Deposit Branch Date: 2011-12-31**

External Reference Number	FJB113650000316:	Transaction Currency	EUR
Account Branch	011	Transaction Amount	500.00
Account Number	000010114700000000.	Exchange rate	1
Account Currency	EUR	Total Charges	11.88
Customer Id	011000310	Narrative	
Customer Name	FLEMING_ES_RES	Account Title	FLEMING_ES_RES
Direction	Outward	Negotiated Cost Rate	
COR Text		Negotiation Reference	
Inter Bank Zone		Beneficiary Customer *	011000310
Instrument type	CHQ	Customer Name	
Drawer Account Number	000010114700000000.	Last Name	
Cheque Number	4200020001085	Document ID Type	DNI
Cheque Type		Document ID Number	00023461R
<input type="checkbox"/> Image Required		Relationship	PRI
Credit Account Type		<input type="button" value="Recalculate"/>	
Re-Presentation Type		<input type="button" value="Cheque Image Front"/>	
Initial Cheque Amount		<input type="button" value="Cheque Image Back"/>	
Original Reference Number			
<input type="checkbox"/> Truncated			
<input type="checkbox"/> Partially Paid			

---

<b>Instrument Details</b>	Charge	MIS	UDF	Project Details	Addl Info	Addl Info
Clearing Type	CGON	Cheque Date	2011-12-31	<input type="checkbox"/> Late Clearing		
Value Date	2012-01-31	<input type="checkbox"/> Regulation CC Available		Bank Code	0000	
Routing Number	SEC0100000011	Bank Code	0000	Sector Code	SEC01	
<input type="checkbox"/> Special Available		Branch Name	Bank Code1	Transaction date	2011-12-31	
Branch Code	0011	Interchange Date	2011-12-31	Clearing Date	2012-01-02	
Bank Name	0000 Bank Code	Availability Date	2012-02-29	Due Date		
Sector Description	Sector Code1	Promissory Note				

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.

**Transaction Date**

The system displays the transaction date.

**Interchange Date**

System defaults the interchange date.

**Clearing Date**

The system displays the clearing date.

**Availability Date**

Availability Date is displayed here.

**Due Date**

The system defaults the due date

**Promissory Note Liquidation Date**

The system displays the promissory note liquidation date.

**8.3.2 Specifying Project Details**

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

Specify the following details:

### Project Name

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

### Unit Payment

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

- Yes
- No

### Unit ID

Specify the unit ID of the project. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

If you specify the Project Name, the system will display the Unit Ids in the list of values here.

### Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to go to the next stage.

Refer the sections titled 'Authorization stage' and 'Submission stage' under 'Withdrawing Cash against a Cheque' for details on the authorization and submission.

### 8.3.3 Specifying Charge Details

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

**Charge Details**

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge	<input type="checkbox"/>	10.00	GBP	11.88	1.188

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:

The screenshot shows a 'Cheque Deposit' dialog box with the following fields and values:

External Reference Number	FJB0733700000950	Transaction Currency	JPY
Account Branch	ZCD	Transaction Amount	75
Account Number	000014	Exchange rate	1
Account Currency	JPY	Total Charges	11
Customer ID	WB1000054	Narrative	
Customer Name	Dalmia	Account Title	dalmi

Buttons: Recalc, Cancel

Instrument Details: Charge, MIS (selected), UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	CHRIS
-----------	-------

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

### 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:

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.

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.

### 8.3.6 Specifying Additional Information (Tab – 1)

Click on 'Add Info' tab – 1 to specify the additional details.

Cheque Deposit Branch Date: 2012-01-02

Re-Presentation Type

Initial Cheque Amount

Original Reference Number

Truncated  
 Partially Paid

Instrument Details Charge MIS UDF Project Details **Addl Info** Addl Info

Declarant data(Bearer of Means of Payment) — Owner of Means of Payment(If different to Bearer) —

Natural Person  
 Legal Person

Document ID Type  Document ID Type

Document ID Number  Document ID Number

Name  Name

Middle Name/Family Name  Middle Name

Surname  Surname

Birth Date  Birth Date

Birth Place  Birth Place

Nationality  Nationality

Profession  Profession

Issue Date  Issue Date

Issued By  Issued By

Place of Residence  Type of Road

Identity Number  Road Name

Type of Road  Road Number

Road Name  Road Number

Road Number  Postal Code

Postal Code  Town

Town  Country

Country  Others

Others  NRC

Signature Declaration  Date

Name

Place

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.3.7 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

**Cheque Deposit Branch Date: 2012-01-02**

Drawer Account Number: 000010114700000000 Document ID Type: DNI  
 Cheque Number: 4200020001321 Document ID Number: 00023461R  
 Cheque Type: Relationship: PRI  
 Image Required Recalculate  
 Credit Account Type:   
 Re-Presentation Type:   
 Initial Cheque Amount:   
 Original Reference Number:   
 Truncated   
 Partially Paid

Cheque Image Front  
 Cheque Image Back

Instrument Details Charge MIS UDF Project Details Add Info **Add Info**

**Date Of Movements Of The Means Of Payment**  
 Movement Date:   
 Movement Type:   
 Concept: Tourism  
 Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country:   
 Origin Town:   
 Destination Country:   
 Destination Town:   
 Means Of Transport:   
 Custom:

**Date Of Means Of Payment**  
 Means:   
 Currency:   
 Payment Amount:   
 Total Amount (Letters):   
 Total Amount (Number):

**Origin And Destination Of Means Of Payment**  
 Origin:   
 Destination(USE):   
 Description:   
 Balance Of Payment Code:

**Process Of Registered Entity**  
 Registered Entity:   
 Amount in Account:   
 Date:   
 Name:

**Process Of Custom Service**  
 Custom Of Prevention/Control:   
 Date:   
 Name:   
 Declared Amount Verified: YES

Cancel

*Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.*

## 8.4 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 Branch Date: 2011-12-31

External Reference Number FJB113650000277

Transaction Currency \* EUR

Transaction Amount \*

Narrative

Clearing Type \*

Instrument Number \*

Routing Number \*

Credit Account Type

Re-Presentation Type

Initial Cheque Amount

Instrument type \*

Image Required

Due Date

Truncated

Partially Paid

General Ledger Number \*

General Ledger Currency \*

Account Title

Drawer Account Number

Cheque Date \* 2011-12-31

Cheque Issue Date

Original Reference Number

Commission Code

Commission Amount

Cancel

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.

### **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.

### **Instrument Number**

Specify the instrument number.

### **Routing Number**

Select the routing number from the adjoining option list.

### **Instrument Type**

Select the instrument type from the adjoining option list.



Note the following:

- If Payroll Cheque is selected, then the clearing date should be less than 45 days from cheque date.
- If Promissory Notes is selected, then the clearing date should be less than 3 years from due date.
- If Normal Cheque, Banker's Cheque or Certified cheque is selected then the clearing date should be less than 3 years from Cheque date.

### **Image Required**

The system defaults Image required based on the product code and cheque amount.

### **Credit Account Type**

Select the Credit Account type from the adjoining drop down list. The options are:

- 1
- 2
- 3
- Blank

### **Re-Presentation Type**

Select the Re-presentation type from the adjoining drop down list. The options are:

- Re-Instate
- New Presentation
- Blank

### **Partially Paid**

Check partial payment to indicate whether partial payment is made for any cheque.

### **Initial Cheque Amount**

Specify the total cheque amount here. Transaction amount will be always less than Initial Cheque Amount.

### **Original Reference Number**

Specify the reference number of the transaction.

Original Reference Number is mandatory if a re-presentation type is selected.

### **Commission Code**

Select the commission code from the adjoining option list.

### **Commission Amount**

System defaults commission amount for commission code from the Commission Amount Maintenance screen. However commission amount can be modified at transaction level.

### **Truncated**

Check truncated to indicate whether the image is required.

### **Due Date**

Specify the date from which instrument can be paid. Due date has to be past dated or application date. Due date is mandatory if the instrument type is Promissory Note.

## **8.4.1 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.



On save, the system maintains the end point for cheque and end point for partial cheque for one bank-branch only. For all normal and partial outward cheque transaction, the routing number of the bank has to be selected.

### **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 Branch Date: 2011-12-31**

External Reference Number	FJB113650000316!	Transaction Amount	500.00
Transaction Currency	EUR	General Ledger Amount	500.00
General Ledger Number	111100001	Total Charges	11.88
General Ledger Currency *	EUR	Account Title	Cash in Hand - LCY
Exchange rate	1	Negotiated Cost Rate	
Narrative		Negotiation Reference	
		Initial Cheque Amount	
		Original Reference Number	
		Commission Code	
		Commission Amount	
		Instrument type	CHQ
		<input type="checkbox"/> Image Required	
		<input type="checkbox"/> Partially Paid	
		<input type="button" value="Recalculate"/>	

---

**Instrument Details** | Charge | MIS | UDF | Addl Info | Addl Info

Clearing Type	CGON	Drawer Account Number	000010114700000000.
Instrument Number	4200020001100	Cheque Date	2011-12-31
Value Date	2012-01-31	<input type="checkbox"/> Late Clearing	
Routing Number	SEC0100000011	<input type="checkbox"/> Regulation CC Available	
Credit Account Type		Bank Code	0000
Re-Presentation Type		Sector Code	SEC01
<input type="checkbox"/> Special Available		Branch Code	0011
Bank Name	0000 Bank Code	Transaction date	2011-12-31
Sector Description	Sector Code1	Interchange Date	2011-12-31
Branch Name	Bank Code1	Clearing Date	2012-01-02
<input type="checkbox"/> Truncated		Availability Date	2012-02-29
		Due Date	
		Promissory Note Liquidation Date	

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.

### **Image Required**

The system defaults Image required based on the product code and cheque amount.

### **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.

## **8.4.2 Specifying Instrument Details**

This section allows you to capture specific details about the cheque that needs to be deposited.

### **Clearing Type**

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Select the appropriate one.

### **Instrument Number**

Specify the instrument number.

### **Value Date**

The system displays the value date.

### **Routing Number**

The system displays the routing number.

### **Bank Name**

The system displays the name of the clearing bank based on the routing number.

### **Bank Code**

The system displays the bank code.

### **Drawer Account Number**

The system displays the drawer account number.

### **Cheque Date**

Cheque date is defaulted here.

### **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.

**Branch Code****Transaction Date**

The system displays the transaction date.

**Interchange Date**

System defaults the interchange date.

**Clearing Date**

The system displays the clearing date.

**Availability Date**

Availability Date is displayed here.

**Due Date**

The system defaults the due date

**Promissory Note Liquidation Date**

The system displays the promissory note liquidation date.

*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..*

### 8.4.3 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:

The screenshot shows a software window titled "Cheque Deposit to GL Branch Date: 2012-01-02". The window is divided into several sections. The top section contains various input fields for transaction details. The middle section has a tabbed interface with "Charge" selected. The bottom section is a table for "Charge Details".

**Transaction Details:**

- External Reference Number: FJB120020000471
- Transaction Currency: EUR
- General Ledger Number: 111100001
- General Ledger Currency: EUR
- Exchange rate: 1
- Narrative: (empty)
- Transaction Amount: 500.00
- General Ledger Amount: 500.00
- Total Charges: 11.88
- Account Title: Cash in Hand - LCY
- Negotiated Cost Rate: (empty)
- Negotiation Reference: (empty)
- Initial Cheque Amount: (empty)
- Original Reference Number: (empty)
- Commission Code: (empty)
- Commission Amount: (empty)
- Instrument type: CHQ
- Image Required
- Partially Paid
- Recalculate button

**Charge Details Table:**

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge	<input type="checkbox"/>	10.00	GBP	11.88	1.188

Buttons: Instrument Details, Charge, MIS, UDF, Addl Info, Addl Info, Cancel

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



Cheque Deposit to GL Branch Date: 2012-01-02

Instrument type CHQ  
 Image Required  
 Partially Paid  
 Recalculate

Instrument Details Charge MIS UDF **Addl Info** Addl Info

**Declarant data(Bearer of Means of Payment)** **Owner of Means of Payment(if different to Bearer)**

Document ID Type   
 Document ID Number   
 Name   
 Middle Name/Family Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Issue Date    
 Issued By   
 Place of Residence   
 Identity Number   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others

Natural Person  
 Legal Person

Document ID Type   
 Document ID Number   
 Name   
 Middle Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others   
 NRC

**Signature Declaration**

Name   
 Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

#### 8.4.7 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

**Cheque Deposit to GL Branch Date: 2012-01-02**

Exchange rate       Negotiated Cost Rate

Narrative       Negotiation Reference

Initial Cheque Amount

Original Reference Number

Commission Code

Commission Amount

Instrument type CHQ

Image Required

Partially Paid

---

Instrument Details   Charge   MIS   UDF   Add Info   **Add Info**

**Date Of Movements Of The Means Of Paymanet**

Movement Date

Movement Type

Concept

Input In Current Country

Output Of Current Country

Movement Inside Current Country

Origin Country

Origin Town

Destination Country

Destination Town

Means Of Transport

Custom

---

**Date Of Means Of Payment**

Means

Currency

Payment Amount

Total Amount (Letters)

Total Amount (Number)

**Origin And Destinaiton Of Means Of Payment**

Origin

Destination(USE)

Description

Balance Of Payment Code

---

**Process Of Registered Entity**

Registered Entity

Amount in Account

Date

Name

**Process Of Custom Service**

Custom Of Prevention/Control

Date

Name

Declared Amount Verified

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

## 8.5 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.

The screenshot shows the 'In-House Chq Deposit' application window. The title bar indicates the branch date is 2012-02-03. The form is divided into two main sections. The left section contains fields for 'From Account' details: External Reference (FJB1203400006162), From Account Branch (011), From Account Number, Account Description, From Account Currency, Amount, Instrument Type, Cheque Number, Check Date (2012-02-03), Cheque Issue Date, Narrative, a checkbox for 'Partial Payment', and Initial Cheque Amount. The right section contains fields for 'To Account' and beneficiary details: Product (LOCH), To Account Branch, To Account Number, Account Description, To Account Currency, Beneficiary Customer, Customer Name, Last Name, Document ID Type, Document Reference Number, and Relationship. A 'Partial Payment' button is located at the bottom left, and a 'Cancel' button is at the bottom right.

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.

**Instrument Type**

Select the type of instrument from the adjoining list. The available options are:

- Normal Cheques
- Certified Cheques
- Payroll Cheque
- Promissory Note

**Narrative**

Here, you can enter remarks for the transaction.

**Partial Payment**

Check this box if partial payment is being made for a cheque.

**Initial Cheque Amount**

Specify the actual cheque amount.

**Beneficiary Customer**

Select the Beneficiary Customer Identification from the adjoining option list. Based on the selection the following details will be displayed:

- Customer Name
- Customer Last Name
- Document ID Type (Unique Identification Type)
- Document ID Number (Unique Identification Number)
- Account Relation (Main holder or Joint Holder)

### **Cheque Number**

Specify the number on the cheque that has been drawn.

### **Cheque Date**

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

### **Cheque Issue Date**

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



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

### **Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details. The following screen will be displayed:

**In-House Chq Deposit Branch Date: 2011-12-30**

External Reference: FJB1136400001863  
 From Account Branch: 011  
 Customer ID: 011000859  
 From Account Number: 000010114000000000:  
 From Account Currency: EUR  
 Exchange Rate: 1  
 From Amount: 2,500.00  
 Instrument Type: CHQ  
 Cheque Number: 4200020000282  
 Check Date: 2011-12-30  
 Cheque Issue Date: 2011-12-30  
 Reject Code:   
 Partial Payment  
 Initial Cheque Amount:   
 Product: LOCH  
 To Account Branch: 011  
 To Account Number: 000010114000000000:  
 To Account Currency: EUR  
 To Amount: 2,500.00  
 Narrative:   
 Beneficiary Customer: 011000859  
 Customer Name:   
 Last Name:   
 Document ID Type: DNI  
 Document Reference Number: 00001231N  
 Relationship:   
 Recalculate

Charges MIS UDF Addl Info Addl Info

**Charge Details**

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge1	<input type="checkbox"/>	0.00	EUR	0	1

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.

### 8.5.1 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.*

### 8.5.2 Specifying MIS details

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

The screenshot shows a software window titled "In House cheque Deposit". The window contains two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, From Account Number, From Account Currency, Exchange Rate, From Amount, Cheque Issue Date, and Reject Code. The right column includes: Product (with the value "LOCH" entered), To Account Branch, To Account Number, To Account Currency, To Amount, Cheque Number, Check Date, and Narrative. A "Recalculate" button is located below the Narrative field. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two columns of horizontal lines for data entry, labeled "Composite MIS" and "Transaction MIS". An "Exit" button is located in the bottom right corner of the window.

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

### 8.5.3 Specifying UDF Details

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

The screenshot shows a window titled "In House cheque Deposit" with a blue header. Below the header, there are two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, From Account Number, From Account Currency, Exchange Rate, From Amount, Cheque Issue Date, and Reject Code. The right column includes: Product (LOCH), To Account Branch, To Account Number, To Account Currency, To Amount, Cheque Number, Check Date, and Narrative. A "Recalculate" button is located below the Narrative field. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". There are two rows in the table, both of which are currently empty. At the bottom right of the window is an "Exit" button.

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

## 8.6 Tracking a Cheque Return

A cheque transaction may not be successfully completed for want of funds in the drawer account or if the drawer account is invalid. You can cancel a cheque issued on such an account through the 'Cheque Return' screen. You can invoke this screen by typing '6560' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a dialog box titled "Cheque return" with a subtitle "Branch Date: 2011-11-14". The dialog is divided into two main sections. The left section, labeled "External Reference", contains three fields: "Drawee Accounts \*" (with a dropdown arrow), "Routing No \*" (with a dropdown arrow), and "External Reference" (disabled). The right section, labeled "Transaction Branch", contains two fields: "Transaction Branch" (disabled) and "Cheque Number \*" (with a dropdown arrow). A "Cancel" button is located at the bottom right of the dialog.

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.

### **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:

Field	Value
External Reference	FJB113640000076
Remitter Account	000010114700000000
Beneficiary Account	000010114700000000
Customer Name	FLEMING_ES_RES
Routing No	SEC0100000011
Instrument Currency	EUR
Value Date	2011-12-31
Transaction Branch	011
Instrument Number	4200020001026
Reason Code	04
Reject Reason	Error in identification
Instrument Amount	30,000.00
Notary Remarks	
Commission Code	
Commission Amount	

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
- Notary Remarks

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.

### Commission Code

Select the commission code from the adjoining option list.

### Commission Amount

System defaults commission amount for commission code from the Commission Amount Maintenance screen. However commission amount can be modified at transaction level.



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.

## 8.7 Depositing Bulk Cheques

You can capture deposit transactions for more than one cheque in single transaction through the 'In- house Multiple Cheque deposit' screen. You can invoke this screen by typing 'LOCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'In-House Multiple Chq Deposit' application window. The title bar indicates the branch date as 2012-02-03. The form includes the following fields and controls:

- External Reference Number: FJB1203400006163
- Exchange Rate: [Empty]
- From Account Branch: [Empty]
- From Account Number: [Empty]
- From Account Currency: [Empty]
- Product Code: LOCM
- To Account Branch: [Empty]
- To Account Number: [Empty]
- To Account Currency: [Empty]
- No of Entries: [Empty]
- Add Rows: [Button]

Below the input fields is a 'Cheque Details' section containing a table with the following headers: From Account Branch, From Account Number, From Account Currency, Amount, To Account Branch, and To Account Number. The table is currently empty. At the bottom of the window, there is a 'Partial Payment' section.

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.

**Instrument Type**

Select the type of instrument from the adjoining list. The available options are:

- Normal Cheques
- Certified Cheques
- Payroll Cheque
- Promissory Note

**Narrative**

Here, you can enter remarks for the transaction.

**Document ID Number**

Select the document ID number from the adjoining option list.

**Beneficiary Customer**

System defaults the name of beneficiary customer based on the selected document ID number.

**Cheque Number**

Specify the number on the cheque that has been drawn.



Instrument Number selected/ Entered will be validated against the Cheque Mask maintained.

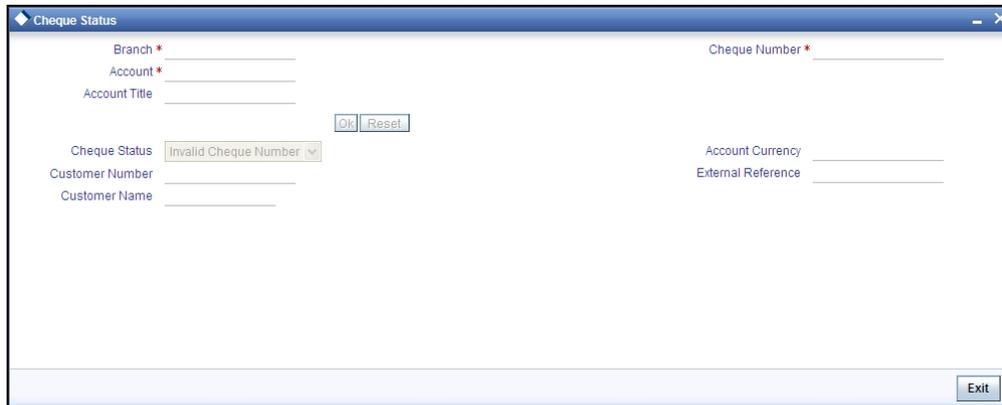
**Cheque Date**

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.



## 8.8 Querying Cheque Status

You can query the details of a cheque by specifying the customer's account number and cheque number in the 'Cheque Status' screen. You can invoke this screen by typing 'CQIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **Account Branch**

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

### **Account Number**

Specify the account number. The adjoining option list displays all the valid account numbers maintained in the account branch selected. You can choose the appropriate one.

### **Cheque Number**

Specify the cheque number. The adjoining option list displays all the valid cheque numbers maintained in the account number selected. You can choose the appropriate one.

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

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



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

## 8.9 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.

External Reference Number	FJB140310000353-	Issuing Branch	011
Instrument Type	TCA	Instrument Status	INIT
Issuer Code *		TC Currency *	EUR
Account Branch *	011	TC Amount *	
Account *		Narrative	
Account Title			
Account Currency *			

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 Branch Date: 2012-01-02

External Reference Number	FJB120020000438;	Issuing Branch	011
Issuer Code	0000	Account Branch	011
Instrument type	TCA	Account	000010114000000000:
Instrument Status	INIT	Account Currency	EUR
TC Currency	EUR	Related Customer Id	011000245
TC Amount *	100.00	Customer Name	CLARK
Narrative		Exchange Rate	1
Beneficiary Name		Total Charge	10.00
Beneficiary Address		Account Amount	110.00

Recalculate

TC Denominations Charges MIS UDF Cash symbol Customer Details Addl Info Addl Info

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count
<input checked="" type="checkbox"/>		EUR			

Cancel

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.

**Recalculate**

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

**8.9.1 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.

**8.9.2 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 Branch Date: 2012-01-02

External Reference Number	FJB120020000438;	Issuing Branch	011
Issuer Code	0000	Account Branch	011
Instrument type	TCA	Account	000010114000000000;
Instrument Status	INIT	Account Currency	EUR
TC Currency	EUR	Related Customer Id	011000245
TC Amount *	100.00	Customer Name	CLARK
Narrative		Exchange Rate	1
Beneficiary Name		Total Charge	10.00
Beneficiary Address		Account Amount	110.00
		Recalculate	

TC Denominations Charges MIS UDF Cash symbol Customer Details Addl Info Addl Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	10.00	EUR	10	1

Cancel

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

### 8.9.3 Specifying MIS Details

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



## 8.9.4 Specifying UDF Details

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

The screenshot shows a window titled "TC Sale against Account Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, and the bottom section contains a tabbed interface with the "UDF" tab selected.

**Transaction Details:**

External Reference Number	FJB120020000438;	Issuing Branch	011
Issuer Code	0000	Account Branch	011
Instrument type	TCA	Account	000010114000000000;
Instrument Status	INIT	Account Currency	EUR
TC Currency	EUR	Related Customer Id	011000245
TC Amount *	100.00	Customer Name	CLARK
Narrative		Exchange Rate	1
Beneficiary Name		Total Charge	10.00
Beneficiary Address		Account Amount	110.00

Buttons: Recalculate

**UDF Details:**

TC Denominations Charges MIS **UDF** Cash symbol Customer Details Addl Info Addl Info

UDF Details

Navigation: << 10f1 >> Go

Field Name	Field Value
------------	-------------

Buttons: Cancel

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

## 8.9.5 Specifying Cash Symbol

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

TC Sale against Account Branch Date: 2012-01-02

External Reference Number	FJB120020000438;	Issuing Branch	011
Issuer Code	0000	Account Branch	011
Instrument type	TCA	Account	000010114000000000;
Instrument Status	INIT	Account Currency	EUR
TC Currency	EUR	Related Customer Id	011000245
TC Amount *	100.00	Customer Name	CLARK
Narrative		Exchange Rate	1
Beneficiary Name		Total Charge	10.00
Beneficiary Address		Account Amount	110.00
			<input type="button" value="Recalculate"/>

TC Denominations Charges MIS UDF **Cash symbol** Customer Details Add Info Add Info

Cash symbol	Description	Cash Symbol Value	Amount	Interpreting
<input checked="" type="checkbox"/>				

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

### 8.9.6 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen:

TC Sale against Account Branch Date: 2012-01-02

External Reference Number	FJB120020000438;	Issuing Branch	011
Issuer Code	0000	Account Branch	011
Instrument type	TCA	Account	000010114000000000;
Instrument Status	INIT	Account Currency	EUR
TC Currency	EUR	Related Customer Id	011000245
TC Amount*	100.00	Customer Name	CLARK
Narrative		Exchange Rate	1
Beneficiary Name		Total Charge	10.00
Beneficiary Address		Account Amount	110.00
		Recalculate	

TC Denominations   Charges   MIS   UDF   Cash symbol   **Customer Details**   Add Info   Add Info

Customer Name	
Customer Surname	
Family Name	
Date of Birth	1987-12-31
Document Type	
Document Number	
Issue Date	
Issued By	
Nationality	
Place of Residence	
Type of Document	

Cancel

For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual.

### 8.9.7 **Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

TC Sale against Account Branch Date: 2012-01-02

TC Denominations Charges MIS UDF Cash symbol Customer Details **Add Info** Add Info

Declarant data(Bearer of Means of Payment) Owner of Means of Payment(If different to Bearer)

Document ID Type   Natural Person  
Document ID Number   Legal Person  
Name   
Middle Name/Family Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Issue Date    
Issued By   
Place of Residence   
Identity Number   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others

Document ID Type   
Document ID Number   
Name   
Middle Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others   
NRC

Signature Declaration

Name   
Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.9.8 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

TC Sale against Account Branch Date: 2012-01-02

Beneficiary Name   
Beneficiary Address

Total Charge 10.00  
Account Amount 110.00

TC Denominations Charges MIS UDF Cash symbol Customer Details Add Info **Add Info**

**Date Of Movements Of The Means Of Paymant**

Movement Date    
Movement Type   
Concept **Tourism**   
 Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country    
Origin Town   
Destination Country    
Destination Town   
Means Of Transport   
Custom

**Date Of Means Of Payment**

Means   
Currency    
Payment Amount   
Total Amount (Letters)   
Total Amount (Number)

**Origin And Destinaiton Of Means Of Payment**

Origin   
Destination(USE)   
Description   
Balance Of Payment Code

**Process Of Registered Entity**

Registered Entity   
Amount in Account   
Date    
Name

**Process Of Custom Service**

Custom Of Prevention/Control   
Date    
Name   
Declared Amount Verified **YES**

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an 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.

## 8.10 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.

The screenshot shows a software window titled "TC Sale (Against GL) Branch Date: 2008-03-31". The window contains a form with the following fields and controls:

- External Reference Number (text input)
- Issuer Code \* (text input with a dropdown arrow icon)
- TC Currency \* (text input with a dropdown arrow icon)
- TC Amount \* (text input)
- Narrative (text input with a speech bubble icon)
- Instrument Type (text input)
- Instrument Status (text input)
- Branch (text input)
- General Ledger Number \* (text input with a dropdown arrow icon)
- GL Description (text input with a speech bubble icon)
- General Ledger Currency \* (text input with a dropdown arrow icon)

A "Cancel" button is located at the bottom right of the window.

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) Branch Date: 2012-01-02

External Reference Number FJB1200200004345  
Issuer Code 0000  
TC Currency \* EUR  
TC Amount \* 100.00  
Exchange Rate 1  
Narrative  
Beneficiary Name  
Beneficiary Address

Instrument Type TCG  
Instrument Status INIT  
Customer Number 011000436  
Transaction Branch 011  
General Ledger Number 131120006  
General Ledger Description  
General Ledger Currency \* EUR  
Total Charge 10.00  
Total Amount 110.00  
Recalculate

TC Denominations Charges MIS UDF Addl Info Addl Info

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count
<input checked="" type="checkbox"/>		EUR			

Cancel

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.

**8.10.1 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 Sale (Against GL) Branch Date: 2012-01-02

External Reference Number: FJB120020000434!

Issuer Code: 0000

TC Currency\*: EUR

TC Amount\*: 100.00

Exchange Rate: 1

Narrative:

Beneficiary Name:

Beneficiary Address:

Instrument Type: TCG

Instrument Status: INIT

Customer Number: 011000436

Transaction Branch: 011

General Ledger Number: 131120006

General Ledger Description:

General Ledger Currency\*: EUR

Total Charge: 10.00

Total Amount: 110.00

Recalculate

TC Denominations | **Charges** | MIS | UDF | Addl Info | Addl Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	10.00	EUR	10	1

Cancel

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:

The screenshot shows a web-based dialog box titled "TC Sale (Against GL) : Branch Date 12/03/2007 -- Webpage Dialog". The interface is divided into several sections:

- Header Information:** External Reference Number (FJB0733700001276), Issuer Code (CHO), TC Currency (GBP), TC Amount (10.00), Exchange Rate (1), and Narrative.
- Instrument Details:** Instrument Type (TCG), Instrument Status (INIT), Customer Number (TCD000002), Transaction Branch (TCD), General Ledger Number (256012010), and General Ledger Currency (GBP).
- Summary:** Total Charge (0.00) and Total Amount (10.00), with a "Recalc" button.
- Navigation:** Tabs for "TC Denominations", "Charges", "MIS", and "UDF".
- Transaction MIS Section:** Includes fields for COS\_CENTR, LOAN\_TYPE, and LOAN\_TERM, along with a list of dropdown menus for selection.
- Composite MIS Section:** Includes a field for A\_OFFICER.

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 UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "TC Sale (Against GL) Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, including External Reference Number, Issuer Code, TC Currency (set to EUR), TC Amount (100.00), Exchange Rate (1), and Beneficiary Name/Address. The right side of this section contains fields for Instrument Type (TCG), Instrument Status (INIT), Customer Number (011000436), Transaction Branch (011), General Ledger Number (131120006), and General Ledger Description. Summary fields at the bottom right show Total Charge (10.00) and Total Amount (110.00), with a "Recalculate" button. Below this is a tabbed interface with tabs for "TC Denominations", "Charges", "MIS", "UDF", "Addl Info", and "Addl Info". The "UDF" tab is selected, displaying a "UDF Details" section with a table header containing "Field Name" and "Field Value". A "Go" button and a list icon are also present. A "Cancel" button is located at the bottom right of the window.

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

## 8.10.5 Specifying Additional Information (Tab – 1)

Click on 'Add Info' tab – 1 to specify the additional details.

TC Sale (Against GL) Branch Date: 2012-01-02

TC Denominations Charges MIS UDF Addl Info Addl Info

Declarant data(Bearer of Means of Payment)      Owner of Means of Payment(If different to Bearer)

Natural Person  
 Legal Person

Document ID Type   
 Document ID Number   
 Name   
 Middle Name/Family Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Issue Date    
 Issued By   
 Place of Residence   
 Identity Number   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others

Document ID Type   
 Document ID Number   
 Name   
 Middle Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others   
 NRC

Signature Declaration

Name   
 Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.10.6 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

The screenshot shows a software window titled "TC Sale (Against GL) Branch Date: 2012-01-02". The window contains a form with several sections:

- Top Section:** A "Recalculate" button is located in the top right corner.
- Navigation Bar:** A menu bar with options: "TC Denominations", "Charges", "MIS", "UDF", "Add Info", and "Add Info".
- Date Of Movements Of The Means Of Paymanet:**
  - Movement Date: [Text Field]
  - Movement Type: [Text Field]
  - Concept: [Dropdown Menu] (set to "Tourism")
  - Input In Current Country
  - Output Of Current Country
  - Movement Inside Current Country
- Origin And Destinaiton Of Means Of Payment:**
  - Origin Country: [Text Field]
  - Origin Town: [Text Field]
  - Destination Country: [Text Field]
  - Destination Town: [Text Field]
  - Means Of Transport: [Text Field]
  - Custom: [Text Field]
- Date Of Means Of Payment:**
  - Means: [Text Field]
  - Currency: [Text Field]
  - Payment Amount: [Text Field]
  - Total Amount (Letters): [Text Field]
  - Total Amount (Number): [Text Field]
- Origin And Destinaiton Of Means Of Payment (continued):**
  - Origin: [Text Field]
  - Destination(USE): [Text Field]
  - Description: [Text Field]
  - Balance Of Payment Code: [Text Field]
- Process Of Registered Entity:**
  - Registered Entity: [Text Field]
  - Amount in Account: [Text Field]
  - Date: [Text Field]
  - Name: [Text Field]
- Process Of Custom Service:**
  - Custom Of Prevention/Control: [Text Field]
  - Date: [Text Field]
  - Name: [Text Field]
  - Declared Amount Verified: [Dropdown Menu] (set to "YES")
- Bottom Section:** A "Cancel" button is located in the bottom right corner.

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an 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.

## 8.11 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.

External Reference Number	FJB0733700001273	Instrument Type	TCW
Branch	TCD	Instrument Status	INIT
Issuer Code *	[dropdown arrow]	Account Currency *	[dropdown arrow]
TC Currency *	[dropdown arrow]	Transaction Date	12/03/2007 [calendar icon]
TC Amount *	[input field]	Narrative	[input field] [speech bubble icon]

Cancel

Here, you can capture the following details:

### **External Reference Number**

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

### **Branch**

The current logged – in branch is displayed.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Instrument Type**

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

### **Instrument Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

**Transaction Date**

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

**TC Currency**

Specify the currency in which the TC is being issued.

**Account Currency**

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

**TC Amount**

Specify the amount for which the TC is being issued.

**Narrative**

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

**Enrichment stage**

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

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

### **Exchange Rate**

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

### **TC Amount in A/C Currency**

Specify the TC amount in the TC currency.

### **Total Charge**

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

### **Actual Amount**

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

### **Recalc**

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

## **8.11.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details.

TC Sale (Walk-in) Branch Date: 2012-01-02

External Reference Number	FJB120020000438	Issuing Branch	011
Instrument Type	TCW	Instrument Status	INIT
TC Currency	EUR	Issuer Code	0000
TC Amount*	100.00	Transaction currency	EUR
Narrative		TC Amount in Account	100.00
Beneficiary Name		Currency	
Beneficiary Address		Transaction Date	2012-01-02
		Exchange Rate	1
		Total Charge	10.00
		Actual Amount	110.00
		<input type="button" value="Recalculate"/>	

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count
		EUR			

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

### 8.11.2 Specifying Currency Denomination Details

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

TC Sale (Walk-In) Branch Date: 2012-01-02

External Reference Number	FJB120020000438	Issuing Branch	011
Instrument Type	TCW	Instrument Status	INIT
TC Currency	EUR	Issuer Code	0000
TC Amount *	100.00	Transaction currency	EUR
Narrative		TC Amount in Account Currency	100.00
Beneficiary Name		Transaction Date	2012-01-02
Beneficiary Address		Exchange Rate	1
		Total Charge	10.00
		Actual Amount	110.00
		<input type="button" value="Recalculate"/>	

Currency Code	EUR	Total	
Preferred Denomination		<input type="button" value="Clear"/>	
	<input type="button" value="Populate"/>		

Denomination Details

10 of 1

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	500	500		
<input type="checkbox"/>	200	200		
<input type="checkbox"/>	100	100		
<input type="checkbox"/>	50	50		
<input type="checkbox"/>	20	20		
<input type="checkbox"/>	10	10		

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 Sale (Walk-in) Branch Date: 2012-01-02

External Reference Number	FJB120020000438	Issuing Branch	011
Instrument Type	TCW	Instrument Status	INIT
TC Currency	EUR	Issuer Code	0000
TC Amount *	100.00	Transaction currency	EUR
Narrative		TC Amount in Account	100.00
Beneficiary Name		Currency	
Beneficiary Address		Transaction Date	2012-01-02
		Exchange Rate	1
		Total Charge	10.00
		Actual Amount	110.00
		Recalculate	

Currency Denominations TC Denominations **Charges** MIS UDF NBU Code Customer Details Addl Info Addl Info

**Charge Details**

10 of 1

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	10.00	EUR	10	1

Cancel

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 Sale (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number	FJB0733700001273	Issuing Branch	TCD
Instrument Type	TCW	Instrument Status	INIT
TC Currency	GBP	Issuer Code	CSK
TC Amount *	10.00	Account Currency	GBP
Narrative		TC Amount in A/C Currency	10.000
Beneficiary Name		Transaction Date	12/03/2007
Beneficiary Address		Exchange Rate	1
		Total Charge	0.00
		Actual Amount	10

Recalc

Currency Denominations | TC Denominations | Charges | MIS | UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	
LOAN_TERM	

Composite MIS

A_OFFICER	
-----------	--

Cancel

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:

The screenshot shows a software window titled "TC Sale (Walk-In) Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, organized into two columns. The left column includes: External Reference Number (FJB120020000438), Instrument Type (TCW), TC Currency (EUR), TC Amount\* (100.00), Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch (011), Instrument Status (INIT), Issuer Code (0000), Transaction currency (EUR), TC Amount in Account Currency (100.00), Transaction Date (2012-01-02), Exchange Rate (1), Total Charge (10.00), and Actual Amount (110.00). A "Recalculate" button is located below the right column. Below these fields is a horizontal menu with tabs: Currency Denominations, TC Denominations, Charges, MIS, UDF (selected), NBU Code, Customer Details, Addl Info, and Addl Info. The bottom section of the window is titled "UDF Details" and contains a table with two columns: "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is located at the bottom right of the window.

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

Click save icon to save the transaction.

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

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

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

### 8.11.6 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen:

TC Sale (Walk-in) Branch Date: 2012-01-02

External Reference Number	FJB120020000438:	Issuing Branch	011
Instrument Type	TCW	Instrument Status	INIT
TC Currency	EUR	Issuer Code	0000
TC Amount*	100.00	Transaction currency	EUR
Narrative		TC Amount in Account Currency	100.00
Beneficiary Name		Transaction Date	2012-01-02
Beneficiary Address		Exchange Rate	1
		Total Charge	10.00
		Actual Amount	110.00
		Recalculate	

**NBU Code Details**

10f1

<input checked="" type="checkbox"/>	NBU Code	Description	NBU Value
<input checked="" type="checkbox"/>	KL_R013		A

*For more details on NBU Code refer the section titled 'Maintaining Reporting Codes' in the chapter 'Maintaining Retail Teller Products' in the 'Retail Teller' module*

### 8.11.7 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen:

TC Sale (Walk-In) Branch Date: 2012-01-02

External Reference Number	FJB120020000438	Issuing Branch	011
Instrument Type	TCW	Instrument Status	INIT
TC Currency	EUR	Issuer Code	0000
TC Amount*	100.00	Transaction currency	EUR
Narrative		TC Amount in Account Currency	100.00
Beneficiary Name		Transaction Date	2012-01-02
Beneficiary Address		Exchange Rate	1
		Total Charge	10.00
		Actual Amount	110.00
		<input type="button" value="Recalculate"/>	

Customer Name	
Customer Surname	
Family Name	
Date of Birth	1985-12-02 <input type="button" value="Calendar"/>
Document Type	
Document Number	
Issue Date	<input type="button" value="Calendar"/>
Issued By	
Nationality	<input type="button" value="Flag"/>
Place of Residence	
Type of Document	

For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual.

### 8.11.8 Specifying Additional Information (Tab – 1)

Click on 'Add Info' tab – 1 to specify the additional details.

TC Sale (Walk-In) Branch Date: 2012-01-02

Currency Denominations TC Denominations Charges MIS UDF NBU Code Customer Details **Add Info** Add Info

**Declarant data(Bearer of Means of Payment)** **Owner of Means of Payment(If different to Bearer)**

Document ID Type   Natural Person  
Document ID Number   Legal Person  
Name   
Middle Name/Family Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Issue Date    
Issued By   
Place of Residence   
Identity Number   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others

Document ID Type   
Document ID Number   
Name   
Middle Name   
Surname   
Birth Date    
Birth Place   
Nationality    
Profession   
Type of Road   
Road Name   
Road Number   
Postal Code   
Town   
Country    
Others   
NRC

**Signature Declaration**

Name   
Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.11.9 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

TC Sale (Walk-In) Branch Date: 2012-01-02

Beneficiary Name	<input type="text"/>	Transaction Date	2012-01-02
Beneficiary Address	<input type="text"/>	Exchange Rate	<input type="text" value="1"/>
	<input type="text"/>	Total Charge	10.00
	<input type="text"/>	Actual Amount	110.00
	<input type="text"/>	<input type="button" value="Recalculate"/>	

**Date Of Movements Of The Means Of Paymanet**

Movement Date	<input type="text"/>	Origin Country	<input type="text"/>
Movement Type	<input type="text"/>	Origin Town	<input type="text"/>
Concept	Tourism	Destination Country	<input type="text"/>
	<input type="checkbox"/> Input In Current Country	Destination Town	<input type="text"/>
	<input type="checkbox"/> Output Of Current Country	Means Of Transport	<input type="text"/>
	<input type="checkbox"/> Movement Inside Current Country	Custom	<input type="text"/>

**Date Of Means Of Payment**

Means	<input type="text"/>	Origin	<input type="text"/>
Currency	<input type="text"/>	Destination(USE)	<input type="text"/>
Payment Amount	<input type="text"/>	Description	<input type="text"/>
Total Amount (Letters)	<input type="text"/>	Balance Of Payment Code	<input type="text"/>
Total Amount (Number)	<input type="text"/>		

**Process Of Registered Entity**

Registered Entity	<input type="text"/>	Custom Of Prevention/Control	<input type="text"/>
Amount in Account	<input type="text"/>	Date	<input type="text"/>
Date	<input type="text"/>	Name	<input type="text"/>
Name	<input type="text"/>	Declared Amount Verified	YES

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

## 8.12 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.

The screenshot shows a window titled "TC Purchase against Account Branch Date: 2014-01-31". The window contains the following fields:

External Reference	FJB1403100003530	Issuing Branch	011
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code *	<input type="text"/>	Account Branch *	011
TC Currency *	EUR	Account Number *	<input type="text"/>
TC Amount *	<input type="text"/>	Account Title	<input type="text"/>
		Account Currency *	<input type="text"/>
		Narrative	<input type="text"/>

A "Cancel" button is located at the bottom right of the window.

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:

The screenshot shows a software window titled "TC Purchase against Account Branch Date: 2012-01-02". The window contains two columns of input fields for transaction details. The left column includes fields for External Reference (FJB120020000434), Instrument Type (TCA), Issuer Code (0000), TC Currency (EUR), Account Branch (011), Exchange Rate (1), Related Customer Id (011000243), and Customer Name (HADDIN). The right column includes Issuing Branch (011), Instrument Status (LIQD), Narrative, TC Amount \* (100.00), Account (000010114100000000), Account Currency (EUR), TC Amount in Account Currency (100.00), Total Charge (10.00), and Total Amount (90.00). A "Recalculate" button is located below these fields. Below the input fields is a tabbed interface with "TC Denomination" selected. The "TC Denomination Details" section shows a table with columns: Description, Denomination, Currency, Count, Series, and Sys Count. The table has one row with a checkmark in the first column, a description field, "EUR" in the Currency column, and empty fields for Count, Series, and Sys Count. A "Cancel" button is at the bottom right of the window.

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.

## **8.12.1 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.*

## 8.12.2 Specifying Charge Details

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

The screenshot displays a software window titled "TC Purchase against Account Branch Date: 2012-01-02". The window is divided into two main sections: a top section for general account and instrument details, and a bottom section for "Charge Details".

**General Details:**

- External Reference: FJB120020000434
- Instrument Type: TCA
- Issuer Code: 0000
- TC Currency: EUR
- Account Branch: 011
- Exchange Rate: 1
- Related Customer Id: 011000243
- Customer Name: HADDIN
- Issuing Branch: 011
- Instrument Status: LIQD
- Narrative: (empty field)
- TC Amount\*: 100.00
- Account: 000010114100000000
- Account Currency: EUR
- TC Amount in Account Currency: 100.00
- Total Charge: 10.00
- Total Amount: 90.00

A "Recalculate" button is located at the bottom right of the general details section.

**Charge Details Section:**

The "Charge Details" section has a tabbed interface with "Charge" selected. Below the tabs is a table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	10.00	EUR	10	1

At the bottom right of the "Charge Details" section is a "Cancel" button.

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

### 8.12.3 Specifying MIS Details

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

TC Purchase (Against A/C) : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number	FJB0733700001269	Issuing Branch	TCD
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code	CSK	Narrative	
TC Currency	GBP	TC Amount *	10.00
Account Branch	TCD	Account	000022
Exchange Rate	1	Account Currency	GBP
Related Customer ID	AC1000053	TC Amount in A/C Currency	10.00
Customer Name	John	Total Charge	0.00
		Total Amount	10.00

ReCalc

TC Denomination | Charge | MIS | UDF

- Transaction MIS

COS_CENTR	102
LOAN_TYPE	AGR
LOAN_TERM	FOUR

- Composite MIS

A_OFFICER	

Cancel

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

### 8.12.4 Specifying UDF Details

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

The screenshot shows a window titled "TC Purchase against Account Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, and the bottom section is a tabbed interface with the "UDF" tab selected.

**Transaction Details:**

External Reference	FJB120020000434	Issuing Branch	011
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code	0000	Narrative	
TC Currency	EUR	TC Amount *	100.00
Account Branch	011	Account	000010114100000000
Exchange Rate	1	Account Currency	EUR
Related Customer Id	011000243	TC Amount in Account Currency	100.00
Customer Name	HADDIN	Total Charge	10.00
		Total Amount	90.00

**UDF Details:**

The UDF Details section is currently empty, showing a table with headers "Field Name" and "Field Value".

Buttons: "Recalculate" and "Cancel".

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

### 8.12.5 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen

TC Purchase against Account Branch Date: 2012-01-02

External Reference	FJB120020000439	Issuing Branch	011
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code	0000	Narrative	<input type="text"/>
TC Currency	EUR	TC Amount *	100.00
Account Branch	011	Account	000010114000000001
Exchange Rate	<input type="text" value="1"/>	Account Currency	EUR
Related Customer Id	011000243	TC Amount in Account	100.00
Customer Name	HADDIN	Currency	<input type="text"/>
		Total Charge	10.00
		Total Amount	90.00

---

TC Denomination    Charge    MIS    UDF    **Customer Details**    Addl Info    Addl Info

Customer Name	<input type="text"/>
Customer Surname	<input type="text"/>
Family Name	<input type="text"/>
Date of Birth	1987-12-31
Document Type	<input type="text"/>
Document Number	<input type="text"/>
Issue Date	<input type="text"/>
Issued By	<input type="text"/>
Nationality	<input type="text"/>
Place of Residence	<input type="text"/>
Type of Document	<input type="text"/>

*For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual*

### 8.12.6 **Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

TC Purchase against Account Branch Date: 2012-01-02

Document ID Type	<input type="text"/>	<input type="checkbox"/> Natural Person
Document ID Number	<input type="text"/>	<input type="checkbox"/> Legal Person
Name	<input type="text"/>	Document ID Type
Middle Name/Family Name	<input type="text"/>	Document ID Number
Surname	<input type="text"/>	Name
Birth Date	<input type="text"/>	Middle Name
Birth Place	<input type="text"/>	Surname
Nationality	<input type="text"/>	Birth Date
Profession	<input type="text"/>	Birth Place
Issue Date	<input type="text"/>	Nationality
Issued By	<input type="text"/>	Profession
Place of Residence	<input type="text"/>	Type of Road
Identity Number	<input type="text"/>	Road Name
Type of Road	<input type="text"/>	Road Number
Road Name	<input type="text"/>	Postal Code
Road Number	<input type="text"/>	Town
Postal Code	<input type="text"/>	Country
Town	<input type="text"/>	Others
Country	<input type="text"/>	NRC
Others	<input type="text"/>	Date
Signature Declaration		<input type="text"/>
Name	<input type="text"/>	
Place	<input type="text"/>	

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.12.7 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

TC Purchase against Account Branch Date: 2012-01-02

Total Amount: 90.00 Recalculate

TC Denomination Charge MIS UDF Customer Details Addl Info **Addl Info**

**Date Of Movements Of The Means Of Paymanet**

Movement Date

Movement Type

Concept **Tourism**

Input In Current Country

Output Of Current Country

Movement Inside Current Country

Origin Country

Origin Town

Destination Country

Destination Town

Means Of Transport

Custom

**Date Of Means Of Payment**

Means

Currency

Payment Amount

Total Amount (Letters)

Total Amount (Number)

**Origin And Destinaiton Of Means Of Payment**

Origin

Destination(USE)

Description

Balance Of Payment Code

**Process Of Registered Entity**

Registered Entity

Amount in Account

Date

Name

**Process Of Custom Service**

Custom Of Prevention/Control

Date

Name

Declared Amount Verified **YES**

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an 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.

## 8.13 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) Branch Date: 2012-01-02

External Reference Number	FJB120020000439	Issuing Branch	011
Instrument Type	TCW	Issuer Code *	
Instrument Status	LIQD	Transaction currency *	
TC Currency *	EUR	Narrative	
TC Amount *			
Beneficiary Name			
Beneficiary Address			

Cancel

Here, you can capture the following details:

### **External Reference Number**

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

### **Issuing Branch**

The current logged – in branch is displayed.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Instrument Type**

The instrument type corresponding to a TC issued against GL account is displayed here.

### **Instrument Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### **TC Currency**

Specify the currency of the TC.

**Account Currency**

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

**TC Amount**

Specify as indicated on the TC instrument being purchased.

**Narrative**

Here, you can enter remarks about the transaction.

**Beneficiary Name**

Specify the name of the beneficiary of the transaction.

**Beneficiary Address**

Specify the address of the beneficiary of the transaction.

Click save icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

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

### **Exchange Rate**

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

### **Related Customer ID**

System displays the customer ID applicable to walk-in customers.

### **Total Charge**

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

### **Total Amount**

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

### **Beneficiary Name**

Specify the beneficiary name.

## Beneficiary Address

Specify the beneficiary address.

## Passport/IC Number

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

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

### 8.13.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

The screenshot shows a software window titled "TC Purchase (Walk-In) Branch Date: 2012-01-02". The window is divided into several sections:

- Header Information:** External Reference Number (FJB120020000439), Issuing Branch (011), Issuer Code (0000), Related Customer Id (011000436), TC Currency (EUR), Transaction currency (EUR), TC Amount\* (100.00), Exchange Rate (1), Total Charge (10.00), Total Amount (90.00), and a "Recalculate" button.
- Beneficiary Information:** Beneficiary Name, Beneficiary Address (multiple lines), and Passport/IC Number.
- Navigation Tabs:** Currency Denominations, TC Denominations (selected), Charges, MIS, UDF, NBU Code Details, Customer Details, Addl Info.
- TC Denomination Details Table:** A table with columns: Description, Denomination, Currency, Count, Series, and Sys Count. The first row is checked and shows "EUR" in the Currency column.
- Footer:** A "Cancel" button.

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

### 8.13.2 Specifying Currency Denomination Details

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

The screenshot shows a software window titled "TC Purchase (Walk-in) Branch Date: 2012-01-02". The form is divided into several sections:

- Header Information:**
  - External Reference Number: FJB120020000439
  - Issuing Branch: 011
  - Issuer Code: 0000
  - Related Customer Id: 011000436
  - TC Currency: EUR
  - Transaction currency: EUR
  - TC Amount: 100.00
  - Exchange Rate: 1
  - Narrative: (empty field)
  - Total Charge: 10.00
  - Total Amount: 90.00
  - Buttons: Recalculate
- Beneficiary Information:**
  - Beneficiary Name: (empty field)
  - Beneficiary Address: (empty field)
  - Passport/IC Number: (empty field)
- Navigation Tabs:** Currency Denominations (selected), TC Denominations, Charges, MIS, UDF, NBU Code Details, Customer Details, Addl Info
- Addl Info Section:**
  - Currency Code: EUR
  - Preferred Denomination: (empty field)
  - Total: (empty field)
  - Buttons: Clear, Populate
- Denomination Details Table:**

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500	(empty)	(empty)
<input type="checkbox"/> 200	200	(empty)	(empty)
<input type="checkbox"/> 100	100	(empty)	(empty)
<input type="checkbox"/> 50	50	(empty)	(empty)
<input type="checkbox"/> 20	20	(empty)	(empty)
<input type="checkbox"/> 10	10	(empty)	(empty)
- Footer:** Cancel button

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

### 8.13.3 Specifying Charge Details

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

The screenshot shows a software window titled "TC Purchase (Walk-in) Branch Date: 2012-01-02". The window is divided into several sections:

- Header Information:** External Reference Number (FJB120020000439), Issuer Code (0000), TC Currency (EUR), Exchange Rate (1), Issuing Branch (011), Related Customer Id (011000436), Transaction currency (EUR), Narrative, Total Charge (10.00), and Total Amount (90.00). A "Recalculate" button is located below the Total Amount field.
- Beneficiary Information:** Beneficiary Name, Beneficiary Address, and Passport/IC Number fields.
- Navigation Tabs:** Currency Denominations, TC Denominations, **Charges**, MIS, UDF, NBU Code Details, Customer Details, Addl Info.
- Charge Details Table:** A table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table contains one row: Charge1, with a checked checkbox in the Waiver column, a Charge Amount of 10.00, Currency of EUR, Charge in Local Currency of 10, and Exchange Rate of 1.
- Buttons:** "Cancel" button at the bottom right.

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

### 8.13.4 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) : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number: FJB0733700001270  
Issuer Code: CSK  
TC Currency: GBP  
TC Amount: 10.00  
Exchange Rate: 1

Issuing Branch: TCD  
Related Customer ID: TCD000002  
Account Currency: GBP  
Narrative:   
Total Charge: 0.00  
Total Amount: 10.00

Beneficiary Name:   
Beneficiary Address:   
Passport/IC No:

Buttons: Currency Denominations, TC Denominations, Charges, MIS, UDF

Transaction MIS  
COS\_CENTR  
LOAN\_TYPE  
LOAN\_TERM

Composite MIS  
A\_OFFICER

Buttons: Recalc, Cancel

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

### 8.13.5 Specifying UDF Details

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

The screenshot shows a software window titled "TC Purchase (Walk-In) Branch Date: 2012-01-02". The window is divided into several sections:

- Transaction Details:** Fields for External Reference Number (FJB120020000439), Issuer Code (0000), TC Currency (EUR), TC Amount (100.00), Exchange Rate (1), Issuing Branch (011), Related Customer Id (011000436), Transaction currency (EUR), Narrative, Total Charge (10.00), and Total Amount (90.00). A "Recalculate" button is located below these fields.
- Beneficiary Information:** Fields for Beneficiary Name, Beneficiary Address, and Passport/IC Number.
- Navigation Tabs:** Currency Denominations, TC Denominations, Charges, MIS, UDF (selected), NBU Code Details, Customer Details, Addl Info.
- UDF Details:** A table with columns "Field Name" and "Field Value". The table is currently empty.
- Buttons:** "Cancel" button at the bottom right.

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

### 8.13.6 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

TC Purchase (Walk-In) Branch Date: 2012-01-02

External Reference Number	FJB120020000439	Issuing Branch	011
Issuer Code	0000	Related Customer Id	011000436
TC Currency	EUR	Transaction currency	EUR
TC Amount *	100.00	Narrative	
Exchange Rate	1	Total Charge	10.00
Beneficiary Name		Total Amount	90.00
Beneficiary Address		<input type="button" value="Recalculate"/>	
Passport/IC Number			

Add Info

**NBU Code Details**

10 of 1

<input checked="" type="checkbox"/>	NBU Code	Description	NBU Value
<input checked="" type="checkbox"/>	KL_R013		2

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details

### 8.13.7 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen:

TC Purchase (Walk-In) Branch Date: 2012-01-02

External Reference Number	FJB120020000439	Issuing Branch	011
Issuer Code	0000	Related Customer Id	011000436
TC Currency	EUR	Transaction currency	EUR
TC Amount *	100.00	Narrative	
Exchange Rate	1	Total Charge	10.00
Beneficiary Name		Total Amount	90.00
Beneficiary Address		<input type="button" value="Recalculate"/>	
Passport/IC Number			

Add Info

Customer Name	
Customer Surname	
Family Name	
Date of Birth	1985-12-02 <input type="button" value="Calendar"/>
Document Type	
Document Number	
Issue Date	<input type="button" value="Calendar"/>
Issued By	
Nationality	<input type="button" value="Dropdown"/>
Place of Residence	
Type of Document	

For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual.

### 8.13.8 Specifying Additional Information (Tab – 1)

Click on 'Add Info' tab – 1 to specify the additional details.

TC Purchase (Walk-In) Branch Date: 2012-01-02

Currency Denominations TC Denominations Charges MIS UDF NBU Code Details Customer Details **Add Info**

Add Info

**Declarant data(Bearer of Means of Payment)**

Document ID Type   
 Document ID Number   
 Name   
 Middle Name/Family Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Issue Date    
 Issued By   
 Place of Residence   
 Identity Number   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others

**Owner of Means of Payment(If different to Bearer)**

Natural Person  
 Legal Person

Document ID Type   
 Document ID Number   
 Name   
 Middle Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others   
 NRC

**Signature Declaration**

Name   
 Place

Date  

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.13.9 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

TC Purchase (Walk-In) Branch Date: 2012-01-02

Beneficiary Name   
 Beneficiary Address   
  
 Passport/IC Number

Recalculate

Currency Denominations TC Denominations Charges MIS UDF NBU Code Details Customer Details Addl Info

Addl Info

**Date Of Movements Of The Means Of Paymanet**

Movement Date   
 Movement Type   
 Concept **Tourism**   
 Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country   
 Origin Town   
 Destination Country   
 Destination Town   
 Means Of Transport   
 Custom

**Date Of Means Of Payment**

Means   
 Currency   
 Payment Amount   
 Total Amount (Letters)   
 Total Amount (Number)

**Origin And Destinaiton Of Means Of Payment**

Origin   
 Destination(USE)   
 Description   
 Balance Of Payment Code

**Process Of Registered Entity**

Registered Entity   
 Amount in Account   
 Date   
 Name

**Process Of Custom Service**

Custom Of Prevention/Control   
 Date   
 Name   
 Declared Amount Verified **YES**

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

Click save icon to save the transaction.

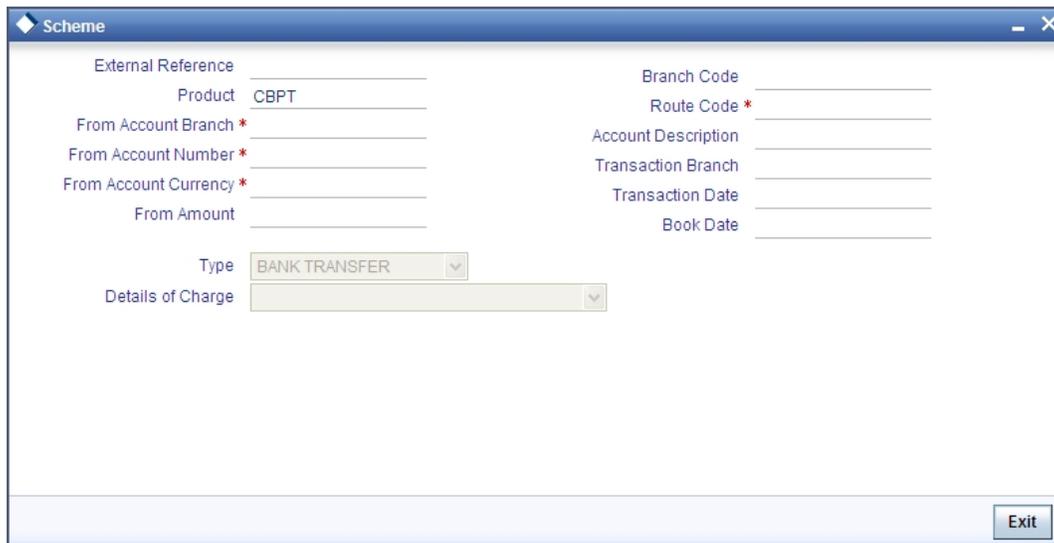
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

## 8.14 Making Cross Border Payments

You can make cross border payment using the 'Cross-Border Payment By AC' screen. You can also invoke this screen by typing 'ODC1' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **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:

External Referenc Number FJ80827400000432  
Product Code CBPT  
Transaction Branch WBZ  
Book Date 7/7/2000  
From Amount 100.00  
Customer ID 0001001  
From Account Branch WBZ  
Beneficiary Account Number  
Agent Bank address  
Country of Agent Bank  
Correspondent Account 001005  
Transfer Type CUSTOMER TRANSFER  
Receiver

Branch WBZ  
Transaction Date 7/7/2000  
Transfer Currency USD  
From Account Currency USD  
From Account Number 001004  
Narrative  
Route Code ARLFTRQUP01  
Beneficiary Details  
Agent Bank BENEF01  
Account Title  
Credit Value Date  
Debit Value Date

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

### 8.14.1 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.

**8.14.2 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.

**8.14.3 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.

*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.*

## **8.15 Selling a DD against an Account**

You can issue a Demand Draft (DD) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'DD Sale Against Account' screen by typing '1014' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

**External Reference Number**

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

**Account Branch**

Select the branch code from the adjoining option list.

**Bank Code**

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

**Instrument Status**

Specify the status of the instrument.

**Account**

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

**MICR Number**

Specify the MICR number of the cheques.

**Demand Draft Currency**

Specify the currency of the DD.

**Instrument Type**

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

**Demand Draft Date**

The date of DD issue is displayed here.

**Payable Branch**

Specify the branch at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

**Demand Draft Amount**

Specify the amount for which the DD is being drawn.

**Beneficiary Name**

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

**Beneficiary Address**

Specify the address of the beneficiary.

**Passport/IC Number**

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

**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:

DD Sale Against Account -- Web Page Dialog

External Reference Number: FJB0800200000642

Instrument type: DDA

Instrument Status: INIT

Issuing Branch: \_\_\_\_\_

Bank Code: \_\_\_\_\_

Customer Number: \_\_\_\_\_

Demand Draft Currency: \_\_\_\_\_

Demand Draft Amount: \* \_\_\_\_\_

Account Branch: WB1

Instrument Number: \_\_\_\_\_

Demand Draft Date: \* \_\_\_\_\_

Account: \_\_\_\_\_

Payable Branch: \_\_\_\_\_

MICR Number: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Beneficiary Name: \* \_\_\_\_\_

Account Title: \_\_\_\_\_

Beneficiary Address: \_\_\_\_\_

Account Currency: \_\_\_\_\_

Exchange Rate: \_\_\_\_\_

Charges: \_\_\_\_\_

Account Amount: \_\_\_\_\_

Passport / IC Number: \_\_\_\_\_

Narrative: \_\_\_\_\_

Recalc

Charges: MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

Cancel

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

### Issuing Branch

The branch code of the issuing branch is displayed here.

### Instrument Number

The instrument number is displayed here.

### Customer Number

The customer number is displayed here.

### Account Branch

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

### Customer Name

Specify the name of the customer.

**Exchange Rate**

The exchange rate is displayed here.

**Account Currency**

The currency of the chosen account is displayed here.

**Account Title**

The title of the account is displayed here.

**Customer ID**

The customer ID is displayed here.

**Charges**

The total charges applicable are displayed here.

**Account Amount**

The amount to be credited to the account is displayed here.

**MICR Number**

Specify the MICR number displayed on the DD being issued.

**Charge Amount**

Specify the charge amount.



Note the following:

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

**8.15.1 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:

The screenshot displays a web application window titled "DD Sale Against Account -- Web Page Dialog". The window contains two columns of input fields for transaction details. The left column includes fields for External Reference Number (FJB0800200000642), Issuing Branch, Bank Code, Demand Draft Currency, Demand Draft Amount, Instrument Number, Demand Draft Date, Payable Branch, MICR Number, Beneficiary Name, Beneficiary Address, and Passport / IC Number. The right column includes Instrument type (DDA), Instrument Status (INIT), Customer Number, Account Branch (WB1), Account, Customer Name, Account Title, Account Currency, Exchange Rate, Charges, Account Amount, and Narrative. A "Recalc" button is located below the Narrative field. At the bottom left, there are three tabs: "Charges", "MIS" (which is selected), and "UDF". Below the tabs is a "Transaction MIS" section with a table of five rows, each containing a text input field and a small icon. A "Cancel" button is located at the bottom right of the window.

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.

The screenshot shows a web page dialog titled "DD Sale Against Account -- Web Page Dialog". It contains two columns of input fields. The left column includes: External Reference Number (FJB0800200000642), Issuing Branch, Bank Code, Demand Draft Currency, Demand Draft Amount, Instrument Number, Demand Draft Date, Payable Branch, MCR Number, Beneficiary Name, Beneficiary Address, and Passport / IC Number. The right column includes: Instrument type (DDA), Instrument Status (INIT), Customer Number, Account Branch (WB1), Account, Customer Name, Account Title, Account Currency, Exchange Rate, Charges, Account Amount, and Narrative. A "Recalc" button is located below the Narrative field. At the bottom, there are tabs for "Charges", "MIS", and "UDF". Below the tabs is a "UDF Details" section with a table header: "Field Name" and "Field Value". A "Cancel" button is at the bottom right.

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.

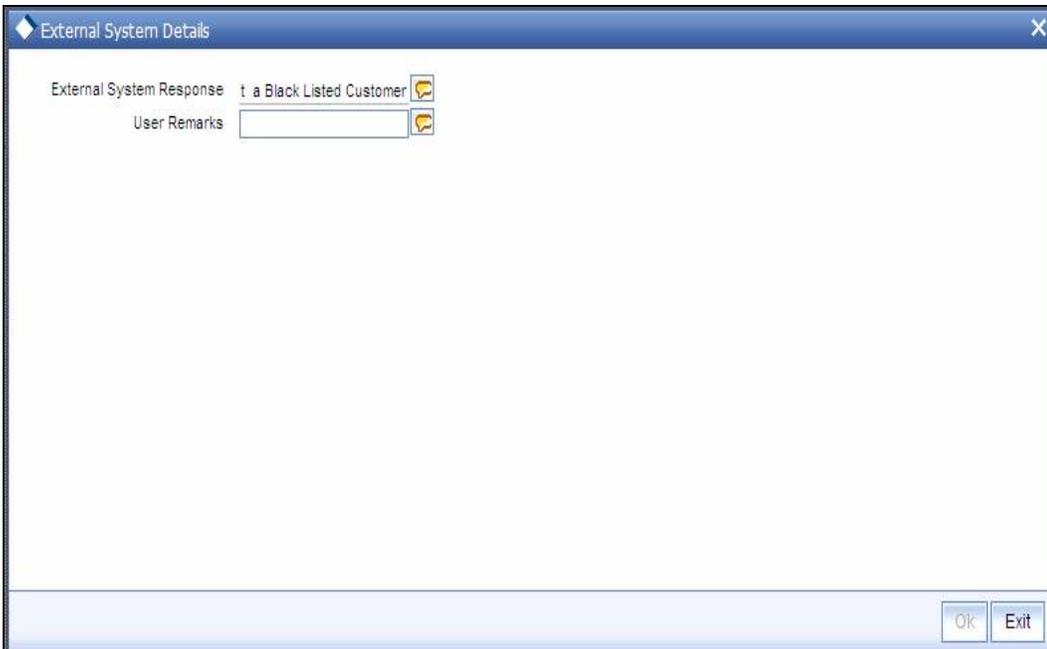
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

### 8.16 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click 'OFAC Check' button in 'Bills and Collections - Contract Input - Detailed' screen to view the OFAC check response in the 'External System Detail' screen. On clicking 'OFAC Check' button, system will build the request XML and call the web service. The 'External System details' screen displays the response is received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this.



Here, you can view /capture the following details:

**External System Response**

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

**User Remarks**

Specify your remarks regarding the black listed customer here.

## 8.17 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.

Field	Value
External Reference Number	FJB0733400000798
Instrument Type	DDC
Bank Code *	
Instrument Status	INIT
Demand Draft Currency *	
Account Branch *	E01
Demand Draft Amount *	
Account *	
Demand Draft Date *	
Account Title	
Payable Branch *	
Account Currency *	
MICR Number	
Cheque Number *	
Beneficiary Name *	
Narrative	
Beneficiary Address	
Passport / IC 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.

**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.

**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:

DD Sale against Cheque Branch Date: 2007-11-30

External Reference Number	FJB0733400000817	Instrument type	DDC
Issuing Branch	E01	Instrument Status	INIT
Bank Code	E01	Customer Number	E01100064
Demand Draft Currency	GBP	Account Branch	E01
Demand Draft Amount *	1,000.00	Account	E0110006401
Instrument Number	10003	Cheque Number	138
Demand Draft Date *	2007-11-30	Customer Name	RAM KUMAR
Payable Branch	000E01	Account Title	E0110006401 E01100064
MICR Number		Account Currency	GBP
Beneficiary Name *	RAMMOHAN	Exchange Rate	1
Beneficiary Address		Charges	15.00
Passport / IC Number		Account Amount	1,015.00
		Narrative	Recalc

Charges MIS UDF

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> DD SALE AGAINSTCHEQUE	<input type="checkbox"/>	15.00	GBP	15	1

Cancel

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.

**8.17.1 Specifying Charge Details**

This block allows you to capture charge related details.

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

**8.17.2 Specifying MIS Details**

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



DD Sale against Cheque Branch Date: 2007-11-30

External Reference Number	FJB0733400000817	Instrument type	DDC
Issuing Branch	E01	Instrument Status	INIT
Bank Code	IE01	Customer Number	E01100064
Demand Draft Currency	GBP	Account Branch	E01
Demand Draft Amount *	1,000.00	Account	E0110006401
Instrument Number	10003	Cheque Number	138
Demand Draft Date *	2007-11-30	Customer Name	RAM KUMAR
Payable Branch	000E01	Account Title	E0110006401 E01100064
MICR Number		Account Currency	GBP
Beneficiary Name *	RAMMOHAN	Exchange Rate	1
Beneficiary Address		Charges	15.00
Passport / IC Number		Account Amount	1,015.00
		Narrative	Recalc

Charges MIS UDF

UDF Details

Field Name	Field Value

Cancel

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

Click save icon to save the transaction.

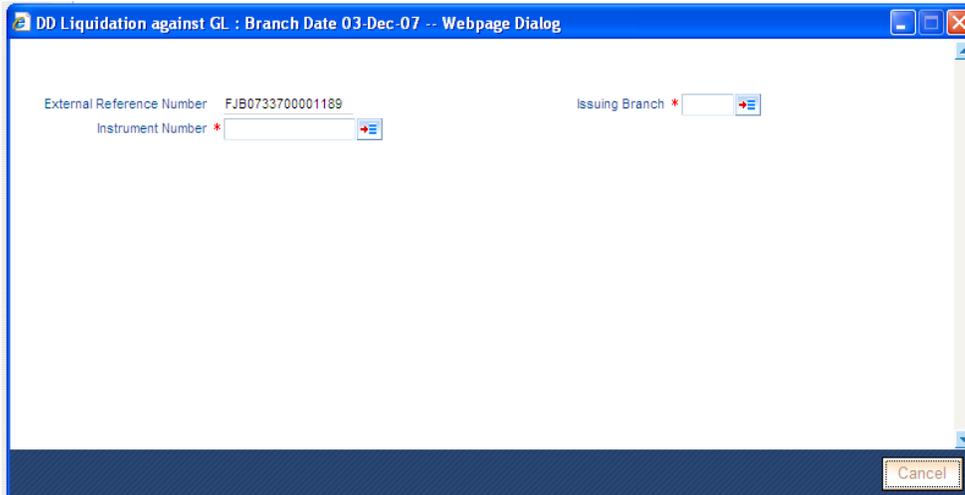
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

## 8.18 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the 'DD Liquidation against GL' screen. You can invoke this screen by typing '8311' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

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

## Instrument Number

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

External Reference Number	FJB0733700001189	Branch	TCD
Instrument type	DDG	Issue Branch	WB1
Liquidation Date	03-Dec-07	Liquidation Mode	Payment
General Ledger Number *	[Selection Icon]	Instrument Number	1001
General Ledger Currency	USD	Demand Draft Currency	GBP
Payable Bank	CHO	Narrative	cross ccy
Demand Draft Amount	150,00	Issue Date	04-Dec-07
Beneficiary Name	Prathibak	Payable Branch	WB2
Beneficiary Address	First Second Third	Demand Draft Number	micr12345
		Passport / IC Number	kpv123456

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.

**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.

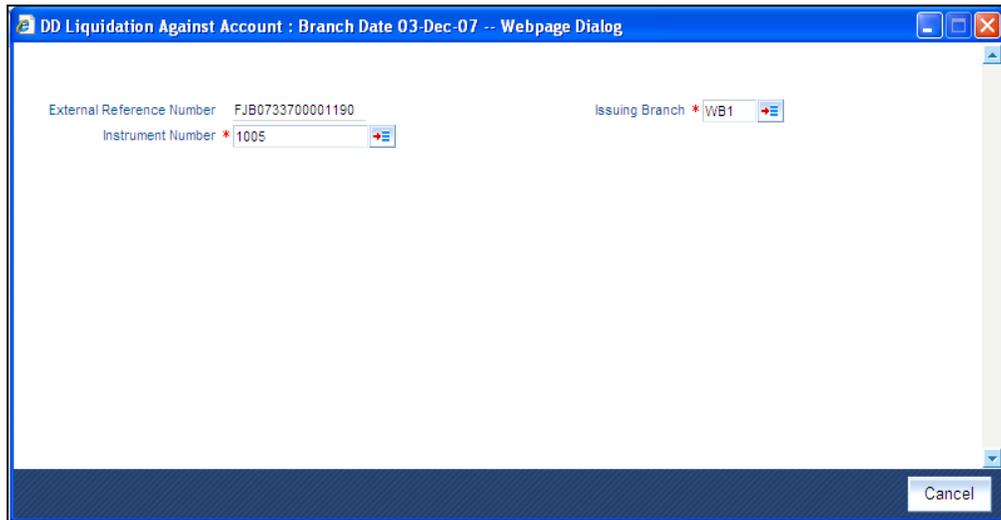
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*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 Liquidating a DD against an Account

You can liquidate a DD drawn on your branch against an account through the 'DD Liquidation Against Account' screen. You can invoke this screen by typing '8312' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

### **External Reference Number**

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

### **Issue Branch**

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

### **Instrument Number**

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

Click save icon to go to the next stage.

### **Input stage – 2**

On clicking save icon, the system fetches the details of the chosen instrument and displays them in the following screen:

Here you can capture the following additional details:

### **Instrument Type**

The instrument type is displayed here.

### **Liquidation Mode**

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

### **Liquidation Date**

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

### **Account Currency**

The currency of the chosen account is displayed here.

### **Account Number**

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

### **Instrument Number**

The instrument number of the DD that needs to be liquidated is displayed here.

**Payable Bank**

The clearing bank code is displayed here.

**DD Currency**

The currency of the DD instrument is displayed here.

**DD Amount**

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

**Narrative**

You can enter remarks for the transaction.

**Issue Date**

The system displays the date of issue of the DD.

**Payable Branch**

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

**DD Number**

The issue number of the DD is displayed here.

**DD Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

**Beneficiary Name**

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

**Beneficiary Address**

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

**Passport / IC No**

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

Click save icon to go to the next stage.

**Enrichment stage**

On clicking save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

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

**Total Charges**

The system displays the total charges applicable to the transaction.

**Total Amount**

The system displays the total amount that will be credited to the account.

**8.19.1 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.*

### 8.19.2 Specifying MIS Details

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

The screenshot shows a web page dialog titled "DD Liquidation Against Account -- Web Page Dialog". The form contains various input fields and buttons. The "MIS" tab is selected, and the "Transaction MIS" section is visible at the bottom. The fields are organized into two columns. The left column includes: External Reference Number (FJB0800200000646), Instrument type (DDA), Liquidation Date (1/2/2008), Account Currency, Account Number, Customer Name, Payable Bank, Demand Draft Currency, Demand Draft Amount, Total Amount, Total Charge, Beneficiary Name, and Beneficiary Address. The right column includes: Issue Branch, Liquidation Mode (Payment), Account Branch (WB1), Transaction Amount, Instrument Number, Narrative, Issue Date, Exchange Rate, Demand Draft Number, Passport / IC Number, and Payment Branch. A "Recalc" button is located below the right column. At the bottom left, there are tabs for "Charges", "MIS", and "UDF". The "Transaction MIS" section at the bottom has three rows of input fields with arrows on the right. A "Cancel" button is at the bottom right.

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

### 8.19.3 Specifying the UDF details

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

The screenshot shows the same web page dialog as above, but with the "UDF" tab selected. The "UDF Details" section is visible at the bottom, showing a table with columns for "Field Name" and "Field Value". The table is currently empty. The "Transaction MIS" section is no longer visible. The "Recalc" button is still present. The "Cancel" button is at the bottom right.

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

Click save icon to save the transaction.

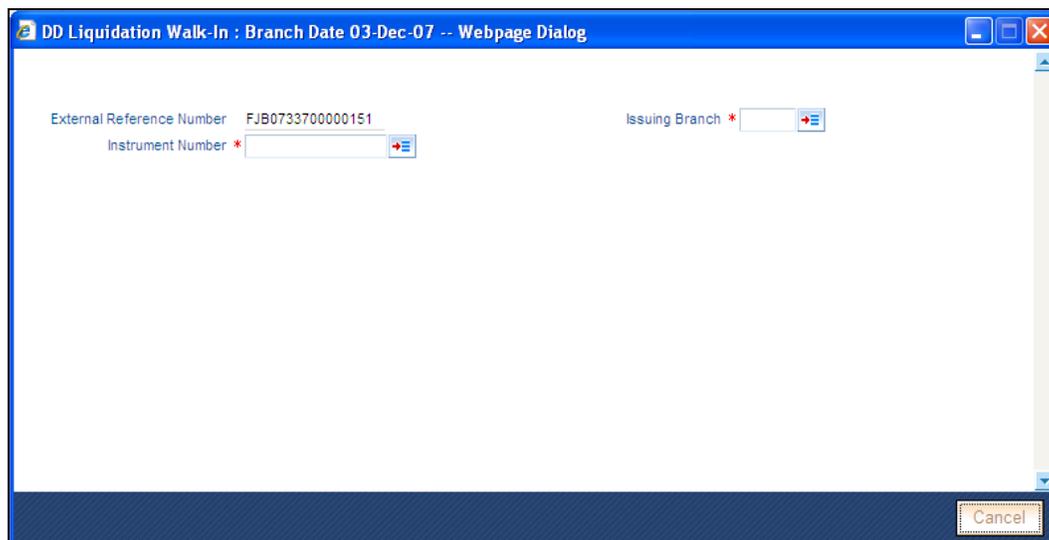
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

## 8.20 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

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

## Instrument Number

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

Click save icon to go to the next stage.

## Input stage - 2

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

External Reference Number	FJB0800200000516	Branch	WB1
Liquidation Type	DDW	Liquidation Mode	Payment
Liquidation Date	1/2/2008	Payable Bank	CHO
Instrument Number	7005	Issue Branch	WB1
Demand Draft Currency	GBP	Drawee Account Number	100002H
Transaction Currency	GBP	Issue Date	1/2/2008
		Demand Draft Amount	10.00
		Narrative	
Beneficiary Name		Demand Draft Number	
Beneficiary Address		Other Details	
		Payment Branch	WB1
Passport / IC Number		Demand Draft Status	INT

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.

## 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:

The screenshot shows a web-based form titled "DD Liquidation Walk-In : Branch Date 12/4/2007 -- Webpage Dialog". The form is divided into several sections:

- External Reference Number:** FJB0733800000391
- Liquidation Type:** DDW
- Liquidation Date:** 12/4/2007
- Instrument Number:** 8501
- Exchange Rate:** 1.63
- Transaction Currency:** GBP
- Net Amount:** 513.50
- Narrative:** (empty field with a speech bubble icon)
- Branch:** WCN
- Liquidation Mode:** Payment
- Payable Bank:** CHO
- Issue Branch:** WCN
- Drawee Account Number:** 111010000
- Issue Date:** 12/4/2007
- Demand Draft Currency:** USD
- Demand Draft Amount:** 1,000.00
- Total Charges:** 100.00
- Beneficiary Name:** GOPI
- Beneficiary Address:** (empty field)
- Passport / IC Number:** (empty field)
- Demand Draft Number:** (empty field)
- Other Details:** (empty field)
- Payment Branch:** WB1
- Demand Draft Status:** LIQD

At the bottom of the form, there is a "Recalc" button and a "Denomination" section with tabs for "Charges", "MIS", and "UDF". The "Denomination" section shows a table with the following data:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> G100	100		
<input checked="" type="checkbox"/> G50	50		

There is also a "Currency Code" field set to "GBP" and a "Total" field. At the bottom right, there is a "Cancel" button.

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.

## 8.20.1 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.*

## 8.20.2 Specifying charge details

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

The screenshot shows a web application window titled "DD Liquidation Waik In : Branch Date 15-Dec-07 - Webpage Dialog". The interface is divided into several sections for data entry:

- External Reference Number:** FJB0734900001210
- Liquidation Type:** DDG
- Liquidation Date:** 04-Dec-07
- Instrument Number:** 1724
- Demand Draft Currency:** GBP
- Exchange Rate:** 1
- Net Amount:** 0.00
- Total Charges:** 100.00
- Transaction Currency:** GBP
- Branch:** WB1
- Liquidation Mode:** Payment
- Payable Bank:** CHO
- Issue Branch:** WB1
- Drawee Account Number:** 256050010
- Issue Date:** 04-Dec-07
- Demand Draft Amount:** 100.00
- Narrative:** REJECTION
- Beneficiary Name:** PRATHBAK
- Beneficiary Address:** 111111, 222222, 333333
- Passport / IC Number:** KPV854
- Demand Draft Number:** REJECTION DDG
- Other Details:**
- Payment Branch:** WB2
- Demand Draft Status:** LIQD

At the bottom, there are tabs for "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is active, displaying a table with the following data:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> CHARGE 1	<input type="checkbox"/>	100.00	GBP	100	1

A "Recalc" button is located below the table, and a "Cancel" button is at the bottom right of the window.

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.*

### 8.20.3 Specifying MIS Details

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

DD Liquidation Walk-In : Branch Date 15-Dec-07 -- Webpage Dialog

External Reference Number: FJB0734900001210  
Liquidation Type: DDG  
Liquidation Date: 04-Dec-07  
Instrument Number: 1724  
Demand Draft Currency: GBP  
Exchange Rate: 1  
Net Amount: 0,00  
Total Charges: 100,00  
Transaction Currency: GBP

Branch: WB1  
Liquidation Mode: Payment  
Payable Bank: CHO  
Issue Branch: WB1  
Drawee Account Number: 256050010  
Issue Date: 04-Dec-07  
Demand Draft Amount: 100,00  
Narrative: REJECTION

Beneficiary Name: PRATHBAK  
Beneficiary Address: 111111  
2222222  
3333333  
Passport / IC Number: KPV654

Demand Draft Number: REJECTION DDIG  
Other Details:  
Payment Branch: WB2  
Demand Draft Status: LIQD

Recalc

Denomination Charges MIS UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	AGR
LOAN_TERM	FOUR

Cancel

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

### 8.20.4 Specifying UDF Details

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

DD Liquidation Walk-In -- Web Page Dialog

External Reference Number: FJB0800200000652  
Liquidation Type: DDW  
Liquidation Date: 1/2/2008  
Instrument Number:  
Exchange Rate:  
Transaction Currency:  
Net Amount:  
Narrative:

Branch: WB1  
Liquidation Mode: Payment  
Payable Bank:  
Issue Branch: WB1  
Drawee Account Number:  
Issue Date:  
Demand Draft Currency:  
Demand Draft Amount:  
Total Charges:

Beneficiary Name:  
Beneficiary Address:  
Passport / IC Number:

Demand Draft Number:  
Other Details:  
Payment Branch:  
Demand Draft Status:

Recalc

Denomination Charges MIS UDF

UDF Details

Field Name	Field Value

Cancel

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.*

## 8.21 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.

The screenshot shows a software window titled "DD Issue Walk-In Branch Date: 2008-06-30". The window contains a form with two columns of input fields. The left column includes: "External Reference Number" (FJB0818200001457), "Instrument Type" (DDW), "Bank Code \*" (with a dropdown icon), "Demand Draft Currency \*" (with a dropdown icon), "Demand Draft Amount \*" (text input), "Demand Draft Date \*" (with a calendar icon), "Transaction Currency \*" (with a dropdown icon), and "Narrative" (with a speech bubble icon). The right column includes: "Payable Branch \*" (with a dropdown icon), "MICR Number", "Passport/IC Number", "Beneficiary Name \*" (with a dropdown icon), and "Beneficiary Address" (with a dropdown icon). A "Cancel" button is located at the bottom right of the window.

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.

**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:

The screenshot shows a web-based form titled "DD Issue Walk-In : Branch Date 12/4/2007 -- Webpage Dialog". The form is divided into several sections:

- Transaction Details:** External Reference Number (FJB0733800000392), Instrument Type (DDW), Bank Code (CHO), Demand Draft Currency (USD), Demand Draft Amount (10.00), Demand Draft Date (2007-12-05), Transaction Currency Rate (1), Transaction Currency (USD), Charges (163.00), Total Amount (173.00), and Instrument Number (8604).
- Beneficiary Information:** Payable Branch (WB1), MICR Number, Passport/IC Number, Beneficiary Name (asd), and Beneficiary Address.
- Buttons:** Recalc and Cancel.
- Denomination Details:** A table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table lists denominations D1C, C25, C10, C5, and C1, with their respective values and units.

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/> D1C		1	
<input type="checkbox"/> C25		.25	
<input type="checkbox"/> C10		.1	
<input type="checkbox"/> C5		.05	
<input type="checkbox"/> C1		.01	
<input checked="" type="checkbox"/>			

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.

## 8.21.1 Specifying denomination details

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

The screenshot shows a web-based dialog box titled "DD Issue Walk-In : Branch Date 12/4/2007 -- Webpage Dialog". It contains several input fields for transaction details:

- External Reference Number: FJB073380000392
- Instrument Type: DDW
- Bank Code: CHO
- Demand Draft Currency: USD
- Demand Draft Amount: 10.00
- Demand Draft Date: 2007-12-05
- Transaction Currency Rate: 1
- Transaction Currency: USD
- Charges: 163.00
- Total Amount: 173.00
- Instrument Number: 8604
- Narrative: (empty)
- Payable Branch: WB1
- MICR Number: (empty)
- Passport/IC Number: (empty)
- Beneficiary Name: asd
- Beneficiary Address: (empty)

Below these fields are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "Currency Denominations" tab is active, showing a table with the following data:

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/> D1C	1		
<input type="checkbox"/> C25	.25		
<input type="checkbox"/> C10	.1		
<input type="checkbox"/> C5	.05		
<input type="checkbox"/> C1	.01		
<input checked="" type="checkbox"/>			

At the bottom right of the dialog box is a "Cancel" button.

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

## 8.21.2 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.

DD Issue Walk-In : Branch Date 15-Dec-07 -- Webpage Dialog

External Reference Number	FJB073490001211	Payable Branch	WB2
Instrument Type	DDW	MICR Number	MNBUIGI
Bank Code	CHO	Passport/IC Number	KPV65456
Demand Draft Currency	GBP	Beneficiary Name *	PRATHBAK
Demand Draft Amount *	200.00	Beneficiary Address	111
Demand Draft Date	2008-01-01		222
Transaction Currency Rate	1		3333
Transaction Currency	GBP		
Charges	100.00		
Total Amount	300.00		
Instrument Number	1508		
Narrative	SADFDS		

Currency Denominations | **Charges** | MIS | UDF

Charge Details

<input checked="" type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	CHARGE1	<input type="checkbox"/>	100.00	GBP	100	1

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.*

### 8.21.3 Specifying MIS Details

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

DD Issue Walk-In : Branch Date 15-Dec-07 -- Webpage Dialog

External Reference Number	FJB0734900001211	Payable Branch	WB2
Instrument Type	DDW	MICR Number	MNBUIGI
Bank Code	CHO	Passport/IC Number	KPV65456
Demand Draft Currency	GBP	Beneficiary Name *	PRATHIBAK
Demand Draft Amount *	200,00	Beneficiary Address	111
Demand Draft Date	2008-01-01		222
Transaction Currency Rate	1		3333
Transaction Currency	GBP		
Charges	100,00		
Total Amount	300,00		
Instrument Number	1508		
Narrative	SADFDS		

Currency Denominations | Charges | MIS | UDF

Transaction MIS

COS_CENTR	102	<input type="button" value="→"/>
LOAN_TYPE	AGR	<input type="button" value="→"/>
LOAN_TERM	FOUR	<input type="button" value="→"/>
		<input type="button" value="→"/>

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

## 8.21.4 Specifying UDF Details

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

The screenshot shows a web application window titled "DD Issue Walk-In -- Web Page Dialog". The window contains a form with the following fields:

- External Reference Number: FJB0800200000655
- Instrument Type: DDW
- Bank Code: [empty]
- Demand Draft Currency: [empty]
- Demand Draft Amount: [empty]
- Demand Draft Date: [empty]
- Transaction Currency Rate: [empty]
- Transaction Currency: [empty]
- Charges: [empty]
- Total Amount: [empty]
- Instrument Number: [empty]
- Narrative: [empty]
- Payable Branch: [empty]
- MICR Number: [empty]
- Passport/AC Number: [empty]
- Beneficiary Name: [empty]
- Beneficiary Address: [empty]

Below the form is a "Recalc" button. At the bottom of the window, there are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected. Below the tabs is a table titled "UDF Details" with columns for "Field Name" and "Field Value".

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.

## 8.21.5 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.

## 8.22 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.

DD Issue against GL. Branch Date: 2008-06-30	
External Reference Number	FJB0818200001460
Instrument Type	DDG
Instrument Status	INIT
Bank Code *	
Demand Draft Currency *	
Demand Draft Amount *	
Demand Draft Date *	
General Ledger No *	
General Ledger Currency *	
Narrative	
Payable Branch *	
MICR Number	
Passport/IC Number	
Beneficiary Name *	
Beneficiary Address	

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.

**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.

**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:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> CHARGE 1	<input type="checkbox"/>	100,00	GBP	100	1

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.

### 8.22.1 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.*

### 8.22.2 Specifying MIS Details

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

The screenshot shows a web-based dialog box titled "DD Issue against GL : Branch Date 15-Dec-07 -- Webpage Dialog". It contains two main sections: "Charges" and "MIS".

**Charges Section:**

External Reference Number	FJB0734900001217
Instrument Type	DDG
Bank Code	CHO
Demand Draft Currency	GBP
Demand Draft Amount	100.00
Demand Draft Date	2008-01-01
General Ledger No	256050010
General Ledger Currency	GBP
Transaction Currency Rate	1
Charges	100.00
Total Amount	200.00
Instrument Number	1726
Narrative	GFGHFH

**MIS Section:**

COS_CENTR	102
LOAN_TYPE	AGR
LOAN_TERM	FOUR

Buttons: "Recalc" (located below the Beneficiary Address field), "Charges", "MIS", "UDF" (located below the Narrative field), and "Cancel" (located at the bottom right).

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

### 8.22.3 Specifying UDF Details

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

The screenshot shows a web application window titled "DD Issue against GL : Branch Date 1/2/2008 -- Web Page Dialog". The window contains a form with the following fields and values:

External Reference Number	FJB0800200000657	Payable Branch	
Instrument Type	DDG	MCR Number	
Bank Code		Passport/AC Number	
Demand Draft Currency		Beneficiary Name *	
Demand Draft Amount		Beneficiary Address	
Demand Draft Date			
General Ledger No			
General Ledger Currency			
Transaction Currency Rate			
Charges			
Total Amount			
Instrument Number			
Narrative			

At the bottom of the window, there are tabs for "Charges", "MIS", and "UDF". Below the tabs is a "UDF Details" table with the following structure:

Field Name	Field Value

Buttons for "Recalc" and "Cancel" are also visible.

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.

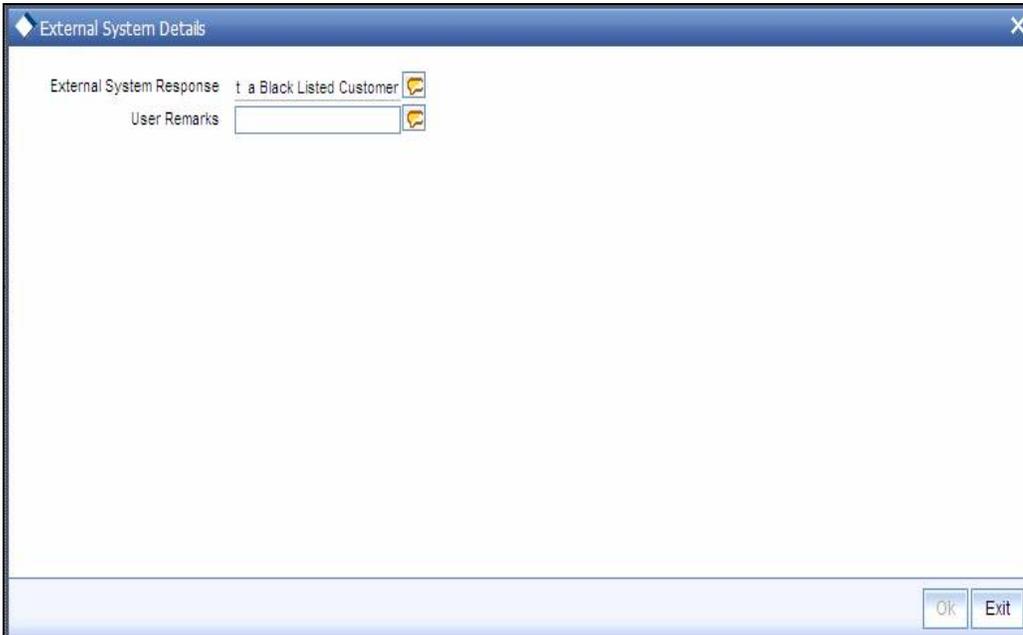
### 8.22.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

**External System Response**

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

**User Remarks**

You can specify your remarks here.

## 8.23 Inquiring on a DD Transaction

You can query on the details of a DD transaction based on the issue branch and the instrument number of the DD transaction. You can achieve this through the 'DD Inquiry' screen. You can invoke this screen by typing '7789' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can query on the details of a DD based on the following fields:

### **Instrument Number**

Specify the instrument number for which you wish to see the details.

### **Issue Branch**

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

Click 'OK' button.

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

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

Click 'Cancel' button to exit.

## **8.24 Reprinting of DD**

Oracle FLEXCUBE reprints the DD due to one of the following reasons:

- Stationery got stuck in the printer
- Improper printing
- Issue of duplicate instruments

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.

The system allows reprinting of DD in the 'DD Reprint' screen. You can invoke this screen by typing 'DDRP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can specify the following fields:

### **Reprint Reason**

Specify the reason that should be verified during the auditing of DD reprint. This is a mandatory field.

### **Reprint Count**

The system displays the count of the current reprint operation.

Click 'Save' to retain the incremented reprint count and audit details.

## 8.25 Viewing Instrument Reprint Summary

You can view the summary of instrument reprint in the 'Instrument Reprint Summary' screen. You can invoke this screen by typing 'ISSRPDET

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

Issuing Branch	Instrument Type	Instrument Number	Print Count	Reprint Reason	Maker ID	Maker Date Stamp	Che
WEB	DDA	805	2	Damaged During Printing	OFSSWEBTEL1	12/04/2007 12:35:17	OFSSW
WEB	DDA	805	3	Damaged By Customer	OFSSWEBTEL1	12/04/2007 12:34:17	OFSSW
WB2	DDA	1301	2	Damaged While Transfer	OFSSWB2TEL2	11/30/2007 16:38:43	OFSSW
WEB	DDG	904	4	Damaged While Generation	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	6	Damaged By Manager	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	10	Damaged Due to Power Cut	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	3	Damaged Due while printing	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	8	Printer Not Working	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	12	Printer Not Working	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
MIN1	DDA	7004	3	Damaged Coz of Machine Shut Down	OFSSFTMAK5	12/06/2007 11:14:30	OFSSW
WEB	DDA	805	8	Damaged Coz of Machine Shut Down	OFSSWEBTEL1	12/04/2007 12:33:17	OFSSW
WEB	DDG	904	5	Damaged By the Customer	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	11	Damaged While In Transit	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSW
WEB	DDG	904	2	Damaged Due To Printer Jam	TANMAY	12/06/2007 11:14:30	TOMZ
WEB	DDA	805	4	Paper Jammed In Printer	OFSSWEBTEL1	12/04/2007 12:32:17	OFSSW

Here you can query the reprint summary details based on the following details:

### Issuing Branch

Specify the branch assigned to issue the instrument reprint. The adjoining option list displays all valid branches maintained in the system. You can choose the appropriate one.

### Instrument Number

Specify the number of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

### Instrument Type

Specify the type of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

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

- Issuing Branch
- Instrument Type
- Instrument Number
- Contract Reference Number

- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

## 8.26 Selling a BC against an Account

You can sell Bankers cheque (BC) against a customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '1010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

### **External Reference Number**

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

### **Account Branch**

Select the branch code from the adjoining option list.

### **Bank Code**

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

### **Account**

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

### **Account Currency**

The currency of the account is displayed here.

**BC Currency**

Specify the currency of the banker's cheque.

**BC Amount**

Specify the amount for which the BC is being sold.

**BC Date**

Specify the BC date from the adjoining calendar.

**OFAC Check**

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

**Narrative**

Enter remarks about the transaction.

**MICR Number**

Specify the MICR number displayed on the BC being sold.

**Beneficiary Name**

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

**Beneficiary Address**

Specify the address of the beneficiary.

**Passport/IC Number**

Specify the passport/IC Number.

**Delivery Mode**

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

- Post/Courier
- Branch



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

**Delivery Address 1**

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

**Delivery Address 2- 4**

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

**Instrument Type**

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

## Payable Branch

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

Click save icon to go to the next stage.

## Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "BC Sale against Account Branch Date: 2012-01-02". The form is divided into several sections:

- Instrument Details:** External Reference Number (FJB120020000430), Bank Code (0000), BC Currency (EUR), BC Amount (100.00), Instrument Number (7500320008916), BC Date (2012-01-02), Beneficiary Country (ES), Payable Branch (011), MICR Number, Beneficiary Name, Beneficiary Address, and Passport/IC Number.
- Account Details:** Instrument type (BCA), Customer Id (011000261), Customer Name (DEEPAKIUT2), Account Branch (011), Account (000010114000000000), Account Title (Deepak CA 1), Account Currency (EUR), Exchange Rate (1), Total Charge (0.00), and Account Amount (100.00).
- Delivery Information:** Narrative, Delivery Mode, and Delivery Address 1 through 4.
- Charges:** A tabbed interface with "Charges" selected, showing a table of charge details.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Buttons: Recalculate, Cancel.

The following details will get defaulted in this stage:

### Instrument Number

Specify the instrument number.

### Customer Id

Specify the customer Id.

**Customer Name**

Specify the customer name.

**Exchange Rate**

The exchange rate is displayed here.

**Total Charge**

System displays the total charge.

**Account Title**

The system displays a brief title for the chosen account.

**Customer ID**

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

**Charges**

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

**Account Amount**

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



Note the following:

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

**8.26.1 Specifying Charge Details**

This block allows you to capture charge related details such as the following:

**Charge Component**

The system defaults the charge components applicable to the transaction.

**Type**

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate

- 'P' for Percentage
- 'I' for Interest
- Charge Currency

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

**Waiver**

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

**Charge Amount**

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

**Charge in LCY**

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

**Exchange Rate**

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

**8.26.2 Specifying MIS Details**

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

**Cost Center**

Select a cost center from the list of values. The MIS code assigned to the cost center related to the account is displayed here.

**LOAN\_TYPE**

Select the type of the loan from the adjoining option list.

**LOAN TERM**

Select the term of the loan from the adjoining option list.

**Contracts in Various Currencies**

Select the currency to which the contract belongs.

**Account Officer**

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

**Standard Industrial Code**

Select the industry to which the customer belongs.

**8.26.3 Specifying the UDF details**

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

Specify the following details.

**Field Name**

All UDFs specified for the account class is displayed here.

**Field Value**

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction.

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

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

**8.26.4 Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

BC Sale against Account Branch Date: 2012-01-02

Passport Number

Delivery Address 3

Delivery Address 4

Recalculate

Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

**Declarant data(Bearer of Means of Payment)**

Document ID Type

Document ID Number

Name

Middle Name/Family Name

Surname

Birth Date

Birth Place

Nationality

Profession

Issue Date

Issued By

Place of Residence

Identity Number

Type of Road

Road Name

Road Number

Postal Code

Town

Country

Others

**Owner of Means of Payment(If different to Bearer)**

Natural Person

Legal Person

Document ID Type

Document ID Number

Name

Middle Name

Surname

Birth Date

Birth Place

Nationality

Profession

Type of Road

Road Name

Road Number

Postal Code

Town

Country

Others

NRC

Date

**Signature Declaration**

Name

Place

Cancel

You can specify the following details:

### **Declarant Data (Bearer of Means of Payment)**

You need to specify the following details of the declarant:

#### **Document ID Type**

Specify the type of document submitted.

#### **Document ID Number**

Specify the document ID number of the submitted document.

#### **Name**

Specify the name of the declarant.

#### **Middle Name/Family Name**

Specify the middle name or a family name of the declarant.

#### **Surname**

Specify the surname of the declarant.

**Birth Date**

Specify the Birth date of the declarant from the adjoining calendar.

**Birth Place**

Specify the birth place of the declarant.

**Nationality**

Specify the nationality of the declarant from the adjoining option list.

**Profession**

Specify the profession of the declarant.

**Issue Date**

Specify the issue date of the submitted document from the adjoining calendar.

**Issued By**

Specify the issuer name of the document.

**Place of Residence**

Specify the place of residence of the declarant.

**Identity Number**

Specify the identity number of the declarant.

**Type of Road**

Specify the type of road where the declarant resides.

**Road Name**

Specify the road name where the declarant resides.

**Road Number**

Specify the road number where the declarant resides.

**Postal Code**

Specify the postal code where the declarant resides.

**Town**

Specify the town where the declarant resides.

**Country**

Specify the country where the declarant resides from the adjoining option list.

**Others**

Specify if the declarant has submitted any other documents.



You need to specify the above details in the section 'Declarant Data (Bearer of Means of Payment)' in case of the following transactions:

- BC Liquidation Against GL
- BC Liquidation Against Account
- BC Liquidation Walk-In

### **Owner of Means of Payment (If different to Bearer)**

If the declarant is other than the account holder, you need to specify the following details:

#### **Natural Person**

Check this box if the declarant is natural person.

#### **Legal Person**

Check this box if the declarant is legal person.

#### **Document ID Type**

Specify the type of document to be declared.

#### **Document ID Number**

Specify the document ID number to be declared.

#### **Name**

Specify the name of the declarant.

#### **Middle Name**

Specify the middle name of the declarant.

#### **Surname**

Specify the surname of the declarant.

#### **Birth Date**

Specify the Birth date of the declarant from the adjoining calendar.

#### **Birth Place**

Specify the birth place of the declarant.

#### **Nationality**

Specify the nationality of the declarant from the adjoining option list.

#### **Profession**

Specify the profession of the declarant.

#### **Type of Road**

Specify the type of road where the declarant resides.

**Road Name**

Specify the road name where the declarant resides.

**Road Number**

Specify the road number where the declarant resides.

**Postal Code**

Specify the postal code where the declarant resides.

**Town**

Specify the town where the declarant resides.

**Country**

Specify the country where the declarant resides from the adjoining option list.

**Others**

Specify if the declarant has submitted any other documents.

**NRC**

Specify the complete reference number.



You need to specify the above details in the section 'Owner of Means of Payment (If different to Bearer)' in case of the following transactions:

- Cash Withdrawal
- Cash Deposit
- FX Sale (Walk-in)
- FX Purchase (Walk-in)
- Close Out Withdrawal by Cash
- Cheque withdrawal
- TC Sale (Walk-In)
- TC Sale (Against A/C)
- Misc Customer Cr
- Misc Customer Dr
- Cheque Deposit
- Cheque Deposit to GL
- TC Sale (Against GL)
- TC Purchase (Against A/C)
- TC Purchase (Walk-In)
- Bills and Collection Contract Detailed
- BC Issue Walk-In
- BC Issue Against GL
- BC issue against account
- BC issue against check

- BC Liquidation Walk-In
- BC Liquidation Against GL
- BC Liquidation Against Account

**Signature Declaration**

**Name**

Specify the name of the signature holder.

**Place**

Specify the name of the place where the signature is taken.

**Date**

Specify the date on which the signature is taken.

**8.26.5 Specifying Additional Information (Tab – 2)**

Click on ‘Add Info’ tab – 2 to specify the additional details.

The screenshot shows a software window titled "BC Sale against Account Branch Date: 2012-01-02". The window contains several sections of input fields:

- Beneficiary Information:** Includes fields for Beneficiary Name, Beneficiary Address, and Passport/IC Number.
- Account Information:** Includes Account Amount (100.00), Narrative, Delivery Mode (dropdown), and four Delivery Address fields.
- Charges, MIS, UDF, Add Info:** A horizontal tab bar with "Add Info" selected.
- Date Of Movements Of The Means Of Paymanet:** Includes Movement Date, Movement Type, Concept (dropdown), and checkboxes for "Input In Current Country", "Output Of Current Country", and "Movement Inside Current Country".
- Origin And Destinaiton Of Means Of Payment:** Includes Origin Country, Origin Town, Destination Country, Destination Town, Means Of Transport, and Custom.
- Date Of Means Of Payment:** Includes Means, Currency, Payment Amount, Total Amount (Letters), and Total Amount (Number).
- Origin And Destinaiton Of Means Of Payment:** Includes Origin, Destination(USE), Description, and Balance Of Payment Code.
- Process Of Registered Entity:** Includes Registered Entity, Amount in Account, Date, and Name.
- Process Of Custom Service:** Includes Custom Of Prevention/Control, Date, Name, and Declared Amount Verified (dropdown).

A "Recalculate" button is located below the delivery address fields, and a "Cancel" button is at the bottom right.

## **Date of Movement of the Means of Payment**

### **Movement Date**

Specify the date of movement from the adjoining calendar.

### **Movement Type**

Specify the type of movement of the means of payment.

### **Concept**

Specify the concept from the adjoining drop-down list. The options are:

- Tourism
- Business

### **Input in Current Country**

Check this box to indicate that the transaction is an input in the current country

### **Output of Current Country**

Check this box to indicate that the transaction is an output of the current country.

### **Movement inside Current Country**

Check this box to indicate that the transaction is only a movement inside the current country.

### **Origin Country**

Specify the origin country from the adjoining option list.

### **Origin Town**

Specify the origin town.

### **Destination Country**

Specify the destination country from the adjoining option list.

### **Destination Town**

Specify the destination town.

### **Means of Transport**

Specify the means of transport.

### **Custom**

Specify the custom.

## **Date of Means of Payment**

### **Means**

Specify the means of payment.

**Currency**

Specify the currency of the payment.

**Payment Amount**

Specify the payment amount.

**Total Amount (Letters)**

Specify the total amount in words.

**Total Amount (Number)**

Specify the total amount in number.

**Origin and Destination of Means of Payment****Origin**

Specify the origin of means of payment.

**Destination (USE)**

Specify destination of means of payment.

**Description**

Specify brief description for the destination of means of payment.

**Balance of Payment Code**

Specify balance of payment code.

**Process of Registered Entity****Registered Entity**

Specify name of the registered entity involved in the process.

**Amount in Account**

Specify amount available in the account.

**Date**

Specify date from the adjoining calendar.

**Name**

Specify the name.

**Process of Custom Service****Custom of Prevention/Control**

Specify the custom of prevention/control.

## Date

Specify the date from the adjoining calendar.

## Name

Specify the name.

## Declared Amount Verified

Select whether the declared amount is verified or not from the adjoining drop-down list. This list displays the following values:

- Yes
- No

### 8.26.6 Specifying Additional Information (Tab – 3)

Click on 'Add Info' tab – 3 to specify the additional details.

BC Sale against Account Branch Date: 2012-01-02

Payable Branch 011 Exchange Rate 1  
MICR Number Total Charge 0.00  
Beneficiary Name \* Account Amount 100.00  
Beneficiary Address Narrative  
Passport/IC Number Delivery Mode  
Delivery Address 1  
Delivery Address 2  
Delivery Address 3  
Delivery Address 4  
Recalculate

Charges MIS UDF Addl Info Addl Info **Addl Info** Addl Info

Collection or Payment Declaration date to Bank of Spain  
 Collection Date  
 Payment

Resident Information Document Reference Number  
Name CNAE Code  
Address  
Economic Activity

Non-Resident Information  
Name  Document Reference Number  
Address  N Degree Passport  
Country  Equivalent Document

Concept & Collection & Payment Description Description  
Concept/Collection/Payment Good Code  
Description

Declarant Signature Contact Person  
Date

Cancel

You can specify the following details:

## **Collection or Payment**

### **Collection**

Check this box if it is a collection.

### **Payment**

Check this box if it is a payment.

## **Declaration Date to Book of Spain**

### **Date**

Specify the declaration date from the adjoining calendar.

## **Resident Information**

If the customer is the resident of the same country, you need to specify the following details:

### **Name**

Specify the name of the customer.

### **Address**

Specify the address of the customer.

### **Economic Activity**

Specify customer's economic activity.

### **Document Reference Number**

Specify the document reference number.

### **CNAE Code**

Specify the CNAE code from the adjoining option list.

## **Non-Resident Information**

If the customer is non-resident of the country, you need to specify the following details:

### **Name**

Specify the name if the customer.

### **Address**

Specify the address if the customer.

### **Country**

Specify the country name from the adjoining option list.

### **Document Reference Number**

Check this box if you have specified the document reference number.

**N Degree Passport**

Check this box if the customer has submitted the N degree passport details.

**Equivalent Document**

Check this box if the customer has submitted the equivalent document.

**Concept & Collection & Payment Description****Concept/Collection/Payment Description**

Specify the concept/collection/payment description from the adjoining drop-down list. The options are:

- Good
- Not Good

**Description**

You can describe the concept/collection/payment here.

**Code**

Specify the concept/collection/payment description code.

**Declarant Signature****Date**

Specify the date on which the declarant has signed the document.

**Contact Person**

Specify the name of the person to be contacted when required.

**8.26.7 Specifying Additional Information (Tab – 4)**

Click on 'Add Info' tab – 4 to specify the additional details.

BC Sale against Account Branch Date: 2012-01-02

Beneficiary Name \*

Beneficiary Address

Passport/IC Number

Account Amount 100.00

Narrative

Delivery Mode

Delivery Address 1

Delivery Address 2

Delivery Address 3

Delivery Address 4

Recalculate

Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

Means of Payment Used(Currency/Bill)

Code	Currency	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>

Means of Payment Used(Bankers Cheque)

Code	Currency	Amount	Entity Issuer Of The Cheque
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Cancel

### **Means of Payment Used (Currency/Bill)**

If the means of payment is a bill, then you need to specify the following details:

#### **Code**

Specify the code of means of payment.

#### **Currency**

Specify the currency in which the payment is made. The adjoining option list displays the list of all the valid currencies maintained in the system. Select the appropriate one.

#### **Amount**

Specify the amount paid.

### **Means of Payment Used (Bankers Cheque)**

If the means of payment is a banker's cheque, then you need to specify the following details:

#### **Code**

Specify the code of means of payment.

## Currency

Specify the currency in which the payment is made. The adjoining option list displays the list of all the valid currencies maintained in the system. Select the appropriate one.

## Amount

Specify the amount paid.

## Entity Issuer of the Cheque

Specify the name of the entity that issued the cheque.

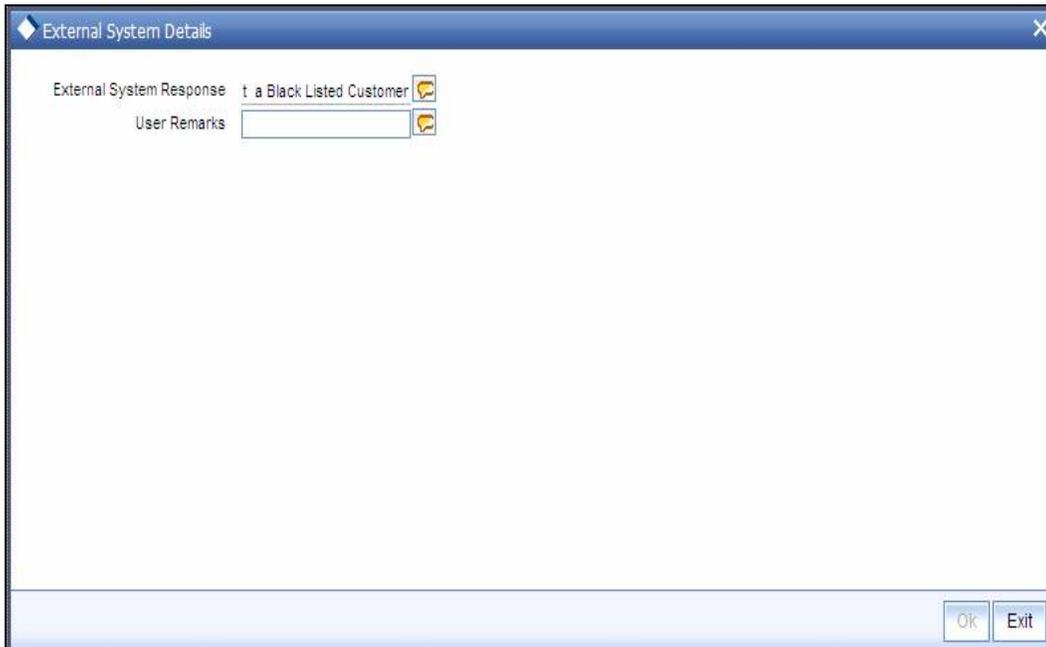
### 8.26.8 Invoking OFAC Check

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: t a Black Listed Customer

User Remarks: [Empty text box]

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.

## 8.27 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.

BC Sale against Cheque Branch Date: 2007-11-30

External Reference Number	FJB0733400000799	Payable Branch *	<input type="text"/>
Bank Code *	<input type="text"/>	MICR Number	<input type="text"/>
Instrument type	BCC	Beneficiary Name *	<input type="text"/>
Account Branch *	E01	Beneficiary Address	<input type="text"/>
Account *	<input type="text"/>	Passport/IC Number	<input type="text"/>
Account Title	<input type="text"/>	Narrative	<input type="text"/>
Account Currency *	<input type="text"/>		
Cheque Number *	<input type="text"/>		
BC Currency *	<input type="text"/>		
BC Amount *	<input type="text"/>		
BC Date *	<input type="text"/>		

Cancel

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.

**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 Branch Date: 2012-02-01

External Reference Number FJB120320000560  
Bank Code 0000  
BC Currency EUR  
BC Amount \* 5,000.00  
Instrument Number 7500320009281  
BC Date 2012-02-01  
Beneficiary Country ES  
Payable Branch 0011  
MICR Number  
Beneficiary Name \* asf  
Beneficiary Address  
Passport/IC Number

Instrument type BCC  
Customer Id 011000310  
Customer Name FLEMING\_ES\_RES  
Account Branch 011  
Account 000010114700000000  
Account Title FLEMING\_ES\_RES  
Account Currency EUR  
Cheque Number 4200020001144  
Exchange Rate 1  
Total Charge 0.00  
Account Amount 5,000.00  
Narrative  
Recalculate

Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Cancel

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:



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.

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

## 8.27.4 Specifying Additional Information (Tab – 1)

Click on 'Add Info' tab – 1 to specify the additional Details.

*Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.*

## 8.27.5 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional Details.

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

### **8.27.6 Specifying Additional Information (Tab – 3)**

Click on 'Add Info' tab – 3 to specify the additional Details.

Refer the section titled 'Specifying Additional Information (Tab – 3)' under 'Selling a BC against an Account' for further details.

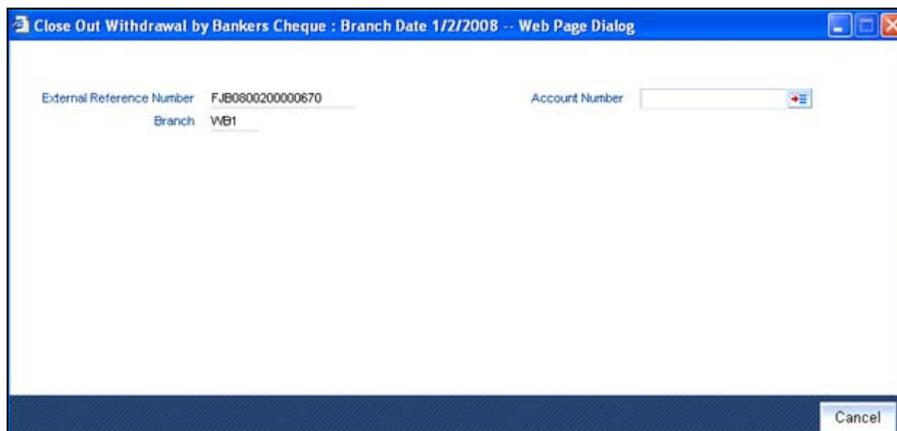
### **8.27.7 Specifying Additional Information (Tab – 4)**

Click on 'Add Info' tab – 4 to specify the additional Details.

Refer the section titled 'Specifying Additional Information (Tab – 4)' under 'Selling a BC against an Account' for further details.

## **8.28 Close Out Withdrawal by BC**

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

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

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

### **Enrichment stage**

In the Enrich Stage, the following screen is displayed:

Close Out Withdrawal by Bankers Cheque -- Web Page Dialog

External Reference Number	FJB0800200000671	Account Title	
Branch	WB1	Serial Number	
Account Number		MCR Number	
Account Currency		Beneficiary Name *	
Account Amount		Beneficiary Address	
Bank Code			
Check Date			

Cancel

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

### 8.28.1 Specifying Charge Details

This block allows you to capture charge related details.

Close Out Withdrawal by Bankers Cheque : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number: FJB0800200000672  
Branch: WB1  
Account Number: \_\_\_\_\_  
Account Currency: \_\_\_\_\_  
Account Amount: \_\_\_\_\_  
Serial Number: \_\_\_\_\_  
Beneficiary Name: \_\_\_\_\_  
Beneficiary Address: \_\_\_\_\_

Account Title: \_\_\_\_\_  
MICR Number: \_\_\_\_\_  
Check Date: \_\_\_\_\_  
SC Charges: \_\_\_\_\_  
Clearing Bank Code: \_\_\_\_\_

ReCalc

Charges: MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

Cancel

*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.



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

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.



Note the following:

- The contract is saved only when there are no overrides or when all overrides have been authorized by a supervisor.
- Once the transaction is successfully authorized the customer's account balance is set to zero and a BC is issued for the net amount.

For more information on 'Authorization' and 'Submission', refer the section 'Withdrawing Cash against a Cheque' in this manual.

Once a transaction is complete you can reverse this transaction, if required.

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.

External Reference Number	FJB140310000370	Payable Branch *	011
Instrument Type	BCG	MICR Number	
Bank Code *		Passport/IC Number	
BC Currency *	EUR	Beneficiary Name *	
BC Amount *		Beneficiary Address	
BC Date *	2014-01-31		
General Ledger Number *			
GL Description			
General Ledger Currency *			
Residence Status	Resident		
Narrative			
Beneficiary Country			

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.

**Resident Status**

Select the status of the resident. Options available are:

- Resident Customer
- Non- Resident Customer

**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.

**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

The screenshot shows a software window titled "BC Issue against GL Branch Date: 2012-01-02". The form is divided into several sections:

- Instrument Details:** External Reference Number (FJB1200200004298), Instrument Type (BCG), Bank Code (0000), BC Currency (EUR), BC Amount (100.00), BC Date (2012-01-02), Instrument Number (7500320008916).
- General Ledger Information:** General Ledger Number (131120002), General Ledger Currency (EUR), Transaction Currency Rate (1), Charges (5.00), Total Amount (105.00).
- Beneficiary Information:** Payable Branch (011), MICR Number, Passport/C Number, Beneficiary Name, Beneficiary Address.
- Other Fields:** GL Description, Residence Status (Resident), Narrative, Beneficiary Country.

At the bottom, there is a "Charges" section with a table of "Charge Details". The table has columns for Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. One row is visible for "Charge1" with a charge amount of 5.00 EUR and an exchange rate of 1.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge1	<input type="checkbox"/>	5.00	EUR	5	1

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 Specifying Additional Information (Tab – 1)**

You can specify additional details in 'Add Info' tab – 1.

*Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.*

### **8.29.6 Specifying Additional Information (Tab – 2)**

You can specify additional details in 'Add Info' tab – 2.

*Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.*

### **8.29.7 Specifying Additional Information (Tab – 3)**

You can specify additional details in 'Add Info' tab – 3.

*Refer the section titled 'Specifying Additional Information (Tab – 3)' under 'Selling a BC against an Account' for further details.*

### **8.29.8 Specifying Additional Information (Tab – 4)**

You can specify additional details in 'Add Info' tab – 4.

*Refer the section titled 'Specifying Additional Information (Tab – 4)' under 'Selling a BC against an Account' for further details.*

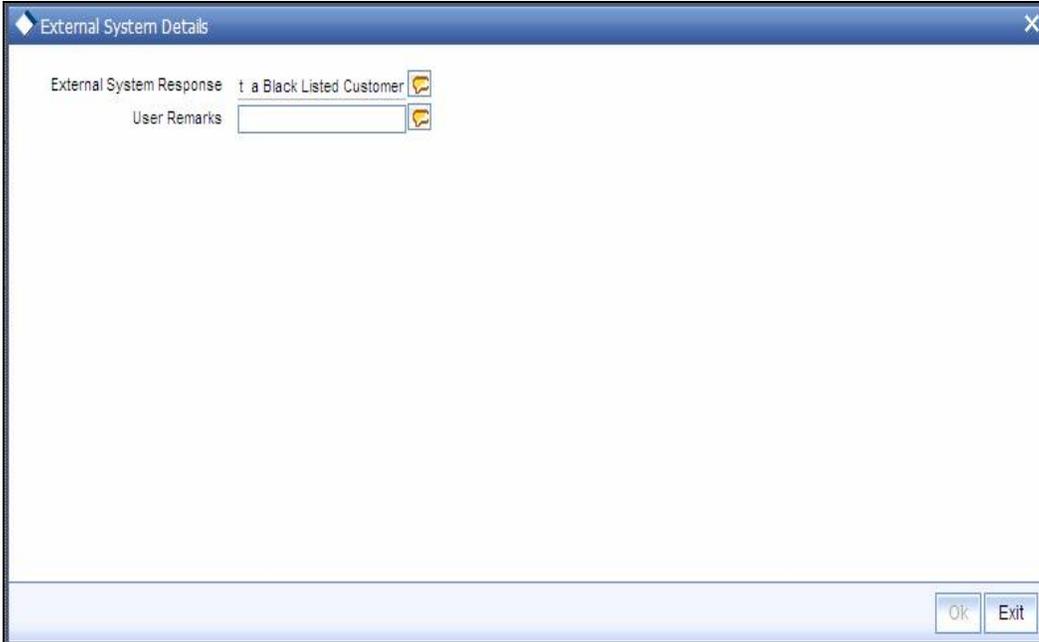
### **8.29.9 Invoking OFAC Check**

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.



The screenshot shows a dialog box titled "External System Details". It contains two input fields. The first field, labeled "External System Response", contains the text "t a Black Listed Customer" and has a speech bubble icon to its right. The second field, labeled "User Remarks", is an empty text box with a speech bubble icon to its right. At the bottom right of the dialog, there are two buttons: "Ok" and "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.

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.\

**Resident Status**

Select the status of the resident. Options available are:

- Resident Customer
- Non- Resident Customer

**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.

**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 Branch Date: 2012-01-02

External Reference Number	FJB1200200004249	Payable Branch	0011
Instrument Type	BCW	MICR Number	
Instrument Status	INIT	Passport/IC Number	
Bank Code	0000	Beneficiary Name	FGH
BC Currency	EUR	Beneficiary Address	
BC Amount *	100.00		
BC Date	2012-01-02		
Transaction Currency	EUR	<input type="button" value="Recalculate"/>	
Transaction Currency Rate	1		
Charges	10.00		
Total Amount	110.00		
Instrument Number	7500320000590		
Residence Status	Resident		
Narrative			
Beneficiary Country	ES		

---

Currency Denominations    Charges    MIS    UDF    Addl Info    Addl Info    Addl Info    Addl Info

Currency Code: EUR    Total: \_\_\_\_\_

Preferred Denomination: \_\_\_\_\_   

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	500	500		
<input type="checkbox"/>	200	200		
<input type="checkbox"/>	100	100		
<input type="checkbox"/>	50	50		
<input type="checkbox"/>	20	20		
<input type="checkbox"/>	10	10		

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

### Transaction Currency Rate

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

### Charges

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

### Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the BC amount.

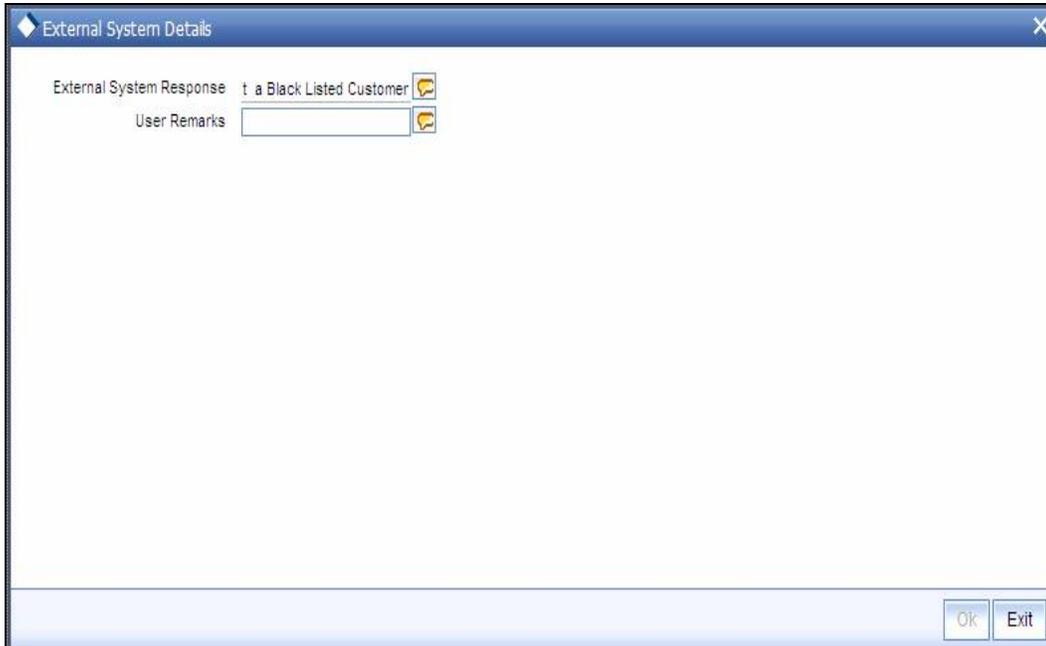
## 8.30.1 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

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

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

#### **External System Response**

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

#### **User Remarks**

You can specify your remarks here.

### **8.30.2 Specifying Denomination Details**

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

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

### **8.30.3 Specifying Charge Details**

Click on the Charges tab to capture charge related details.

BC Issue against Walk-in Branch Date: 2012-01-02

External Reference Number	FJB1200200004249	Payable Branch	0011
Instrument Type	BCW	MICR Number	
Instrument Status	INIT	Passport/IC Number	
Bank Code	0000	Beneficiary Name	FGH
BC Currency	EUR	Beneficiary Address	
BC Amount *	100.00		
BC Date	2012-01-02		
Transaction Currency	EUR		
Transaction Currency Rate	1		
Charges	10.00		
Total Amount	110.00		
Instrument Number	7500320000590		
Residence Status	Resident		
Narrative			
Beneficiary Country	ES		

Recalculate

Currency Denominations Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> BC ISSUE-CHARGE	<input type="checkbox"/>	10.00	EUR	10	1

Cancel

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.

The screenshot shows a web-based dialog box titled "BC Issue Walk-In : Branch Date 01-Jan-08 -- Webpage Dialog". The form is divided into several sections:

- External Reference Number:** FJ0800100001347
- Instrument Type:** BCW
- Instrument Status:** RIT
- Bank Code:** CHO
- BC Currency:** GBP
- BC Amount:** 100.00
- BC Date:** 2008-01-01
- Transaction Currency:** GBP
- Transaction Currency Rate:** 1
- Charges:** 100.00
- Total Amount:** 200.00
- Narrative:** narration
- Instrument Number:** 7509
- Payable Branch:** WB2
- MICR Number:** m7Ehghg
- Passport/IC Number:** kpv12345
- Beneficiary Name:** prathibak
- Beneficiary Address:** 1111, 222, 333

Below the main form, there are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing a table for "Transaction MIS" with the following data:

Field	Value	Action
COS_CENTR	102	+E
LOAN_TYPE	AGR	+E
LOAN_TERM	FOUR	+E
		+E

At the bottom right of the dialog box is a "Cancel" button.

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

### 8.30.5 Specifying the UDF Details

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

BC Issue against Walk-in Branch Date: 2012-01-02

External Reference Number	FJB1200200004249	Payable Branch	0011
Instrument Type	BCW	MICR Number	
Instrument Status	INIT	Passport/IC Number	
Bank Code	0000	Beneficiary Name	FGH
BC Currency	EUR	Beneficiary Address	
BC Amount *	100.00		
BC Date	2012-01-02		
Transaction Currency	EUR		
Transaction Currency Rate	1		
Charges	10.00		
Total Amount	110.00		
Instrument Number	7500320000590		
Residence Status	Resident		
Narrative			
Beneficiary Country	ES		

Currency Denominations Charges MIS **UDF** Addl Info Addl Info Addl Info Addl Info

UDF Details

Field Name	Field Value
------------	-------------

Recalculate

Cancel

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

Click save icon to save the transaction.

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

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

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

### 8.30.6 Specifying Additional Information (Tab-1)

Click on 'Add Info' tab – 1 to specify the additional details.

BC Issue against Walk-in Branch Date: 2012-01-02

Total Amount 110.00  
Instrument Number 7500320008916  
Residence Status Resident  
Narrative  
Beneficiary Country ES

Currency Denominations Charges MIS UDF Add Info Add Info Add Info Add Info

Declarant data(Bearer of Means of Payment) Owner of Means of Payment(If different to Bearer)

Document ID Type  
Document ID Number  
Name  
Middle Name/Family Name  
Surname  
Birth Date  
Birth Place  
Nationality  
Profession  
Issue Date  
Issued By  
Place of Residence  
Identity Number  
Type of Road  
Road Name  
Road Number  
Postal Code  
Town  
Country  
Others

Natural Person  
 Legal Person

Document ID Type  
Document ID Number  
Name  
Middle Name  
Surname  
Birth Date  
Birth Place  
Nationality  
Profession  
Type of Road  
Road Name  
Road Number  
Postal Code  
Town  
Country  
Others  
NRC

Signature Declaration  
Name  
Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 8.30.7 Specifying Additional Information (Tab – 2)

Click on 'Add Info' tab – 2 to specify the additional details.

BC Issue against Walk-in Branch Date: 2012-01-02

BC Date: 2012-01-02  
Transaction Currency: EUR  
Transaction Currency Rate: 1  
Charges: 10.00  
Total Amount: 110.00  
Instrument Number: 7500320008916  
Residence Status: Resident  
Narrative:  
Beneficiary Country: ES

Recalculate

Currency Denominations Charges MIS UDF Add Info Add Info Add Info

**Date Of Movements Of The Means Of Paymant**

Movement Date:  
Movement Type:  
Concept: Tourism  
 Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country:  
Origin Town:  
Destination Country:  
Destination Town:  
Means Of Transport:  
Custom:

**Date Of Means Of Payment**

Means:  
Currency:  
Payment Amount:  
Total Amount (Letters):  
Total Amount (Number):

**Origin And Destinaion Of Means Of Payment**

Origin:  
Destination(USE):  
Description:  
Balance Of Payment Code:

**Process Of Registered Entity**

Registered Entity:  
Amount in Account:  
Date:  
Name:

**Process Of Custom Service**

Custom Of Prevention/Control:  
Date:  
Name:  
Declared Amount Verified: YES

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

### 8.30.8 Specifying Additional Information (Tab – 3)

Click on 'Add Info' tab – 3 to specify the additional details.

BC Issue against Walk-in Branch Date: 2012-01-02

BC Currency	EUR	Beneficiary Address	
BC Amount *	100.00		
BC Date	2012-01-02		
Transaction Currency	EUR		
Transaction Currency Rate	1		Recalculate
Charges	10.00		
Total Amount	110.00		
Instrument Number	7500320008916		
Residence Status	Resident		
Narrative			
Beneficiary Country	ES		

Currency Denominations Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

Collection or Payment Declaration date to Bank of Spain

Collection Date

Payment

Resident Information Document Reference Number

Name Address Economic Activity CNAE Code

Non-Resident Information

Name Address Country  Document Reference Number  N Degree Passport  Equivalent Document

Concept & Collection & Payment Description Description

Concept/Collection/Payment Description Good Code

Declarant Signature Contact Person

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 3)' under 'Selling a BC against an Account' for further details.

### 8.30.9 Specifying Additional Information (Tab – 4)

Click on 'Add Info' tab – 4 to specify the additional details.

BC Issue against Walk-in Branch Date: 2012-01-02

BC Date: 2012-01-02

Transaction Currency: EUR

Transaction Currency Rate: 1

Charges: 10.00

Total Amount: 110.00

Instrument Number: 7500320008916

Residence Status: Resident

Narrative:

Beneficiary Country: ES

Recalculate

Currency Denominations Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

Means of Payment Used(Currency/Bill)

Code	Currency	Amount

Means of Payment Used(Bankers Cheque)

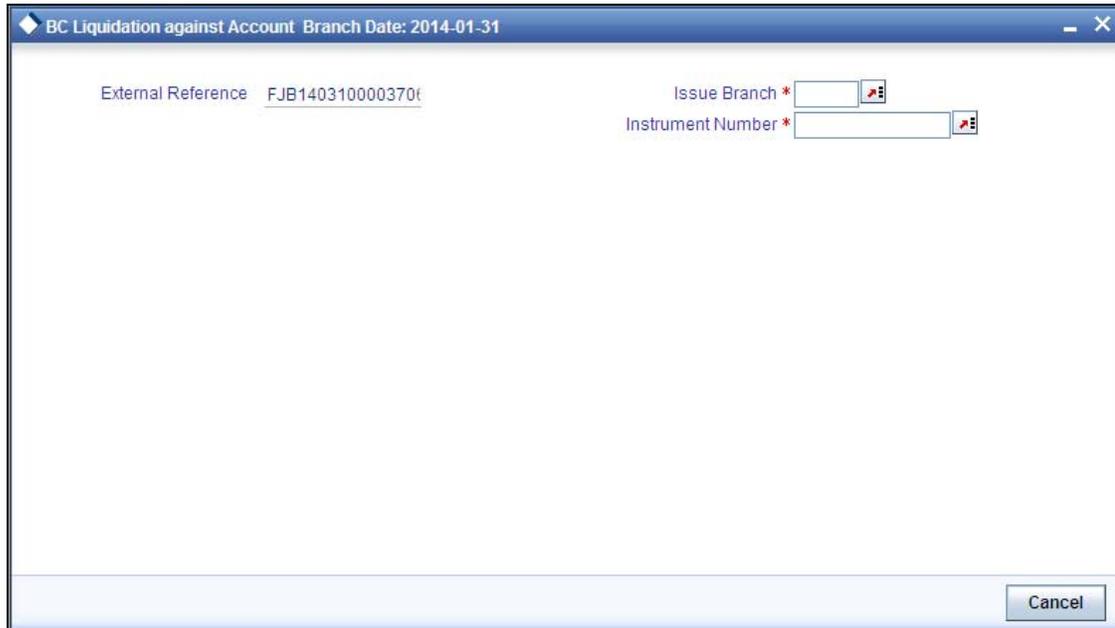
Code	Currency	Amount	Entity Issuer Of The Cheque

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 4)' under 'Selling a BC against an Account' for further details.

## 8.31 Liquidating a BC against an account

You can liquidate a BC against an account through the 'BC Liquidation Against Account' screen. You can invoke this screen by typing '8309' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

Specify the branch where the BC is payable.

### **Beneficiary Customer**

Select the Beneficiary Customer Identification from the adjoining option list. Based on the selection the following details will be displayed:

- Customer Name
- Customer Last Name
- Document ID Type (Unique Identification Type)
- Document ID Number (Unique Identification Number)
- Account Relation (Main holder or Joint Holder)

**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:

The screenshot shows a window titled "BC Liquidation against Account Branch Date: 2014-01-31". The form is divided into two columns of fields. The left column includes: External Reference (FJB140310000368), Issue Branch (011), Payable Bank (0000), Account Number (000010114100000002), Account Title (Cust Account 2), Issue Date (2013-12-31), Narrative (empty), Liquidation Date (2013-12-31), Beneficiary Name (Rabi Tolani), Beneficiary Address (sdjkdfdf, djsjkdffjkkf, qdskldfl,dfkl;), Payable Branch (011), MICR number (7778564545), and Passport/IC Number (empty). The right column includes: Instrument Type (BCA), Liquidation Mode (Payment), Instrument Number (7500310003654), Transaction Currency (EUR), Account Branch (011), BC Currency (EUR), BC Amount (200.00), Beneficiary Customer (empty), Customer Name (empty), Last Name (empty), Document ID Type (empty), Document ID Number (empty), Relationship (empty), Residence Status (R), and Beneficiary Country (ES). A "Cancel" button is located at the bottom right of the window.

### Instrument Type

The type of the instrument is displayed here.

### Clearing Bank Code

The clearing bank code is displayed here.

### Instrument Number

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

### Account Number

Select the account number from the adjoining option list.

### Transaction Currency

Specify the transaction currency.

### Issue Date

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

### Liquidation Mode

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

- Payment
- Refund
- Cancel

**Cheque Currency**

Specify the currency of the BC instrument.

**Cheque Amount**

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

**Narrative**

You can enter remarks for the transaction.

**Account Branch**

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

**Liquidation Date**

Specify the liquidation date.

**Beneficiary Name**

The name of the beneficiary is displayed here.

**Beneficiary Address**

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

**Cheque Number**

The system displays the cheque number.

**Payable Branch**

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

**Passport/ IC Number**

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

Click save icon to go to the next stage.

**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 Account Branch Date: 2014-01-31**

External Reference	FJB140310000368!	Issue Branch	011
Payable Bank	0000	Instrument Number	7500310003654
Liquidation Mode	Payment	Account Branch	011
BC Currency	EUR	BC Amount	200.00
Account Number	000010114100000002!	Instrument Type	BCA
Customer Name	001RABI	Narrative	
Transaction Currency	EUR	Total Charges	0.00
Amount in Account Currency	200.00	Issue Date	2013-12-31
Liquidation Date	2014-01-31	Total Amount	200.00
Beneficiary Name	Rabi Tolani	Beneficiary Customer	011000167
Beneficiary Address	sdjkdfdf	Customer Name	
	djsjkdfjkl	Last Name	
	qdsklfd;dfkl;	Document ID Type	DNI
Payable Branch	011	Document ID Number	00041242A
MICR number	7778564545	Relationship	PRI
Passport/IC Number		Residence Status	R
		Beneficiary Country	ES

---

Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

**Charge Details**

1 Of 1

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

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.*

### **8.31.4 Specifying Additional Information (Tab-1)**

You can specify additional details in 'Add Info' tab – 1.

*Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.*

### **8.31.5 Specifying Additional Information (Tab – 2)**

You can specify additional details in 'Add Info' tab – 2.

*Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.*

### **8.31.6 Specifying Additional Information (Tab – 3)**

You can specify additional details in 'Add Info' tab – 3.

*Refer the section titled 'Specifying Additional Information (Tab – 3)' under 'Selling a BC against an Account' for further details.*

### **8.31.7 Specifying Additional Information (Tab – 4)**

You can specify additional details in 'Add Info' tab – 4.

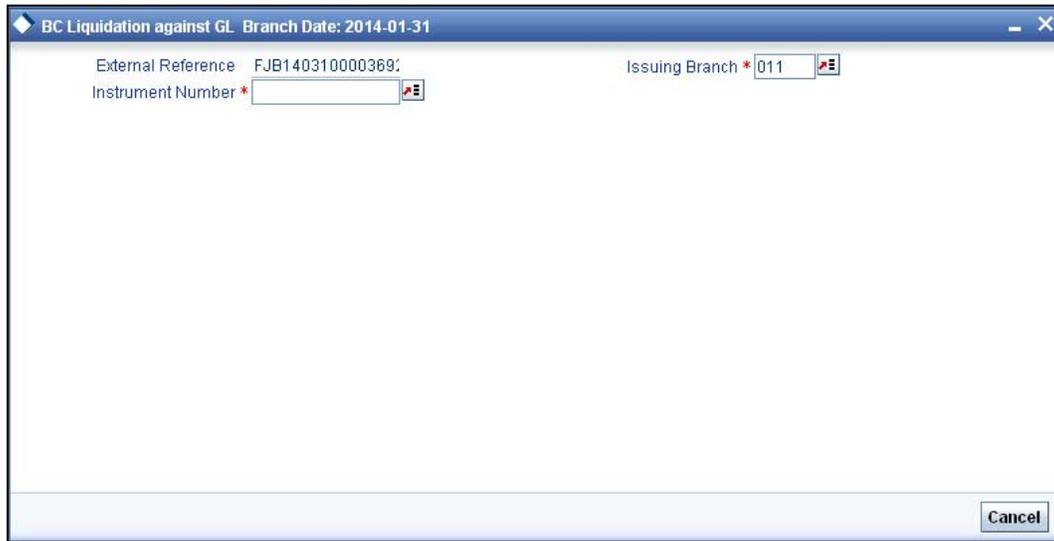
*Refer the section titled 'Specifying Additional Information (Tab – 4)' under 'Selling a BC against an Account' for further details.*

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.*

## 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 Branch Date: 2014-01-31

External Reference FJB140310000369; Issuing Branch \* 011

Instrument Number \*  Save

Cancel

You can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

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

### **Instrument Number**

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

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

### **Enrichment stage 1**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

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

### Clearing Bank Code

The bank code of the clearing bank is displayed here.

### Payable Branch

The system displays the current branch code (where the transaction is being captured).

### Liquidation Mode

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

### Cheque Currency

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

### Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### Beneficiary Name

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

**Passport/ IC No**

The passport/IC number of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

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

**Liquidation Date**

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

**GL Currency**

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

**GL Account Number**

The amount that should be liquidated into the GL is displayed here.

**Narrative**

The remarks associated with the transaction are displayed here.

Click save icon to go to the next stage.

**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 GL Branch Date: 2014-01-31**

External Reference	FJB140310000369;	Instrument Number	7500310003654
Instrument Type	BCG	Clearing Bank Code	0000
Branch	011	BC Currency	EUR
Liquidation Mode	Payment	BC Amount	200.00
Liquidation Date	2014-01-31	Narrative	
Issue Branch	011	Total Charges	0.00
Transaction Currency	EUR	Issue Date	2013-12-31
Amount in Account Currency	200.00	Total Amount	200.00
Account Number	000010114100000002;	Exchange Rate	1
		Residence Status	R
Beneficiary Name	Rabi Tolani	Beneficiary Country	ES
Beneficiary Address	sdjkdfdf	Payable Branch	011
	djsjkdfjkkf	BC Number	7778564545
	qdsklkdfj;dfkl;	BC Status	LIQD
		Passport/IC Number	

Charges MIS UDF Addl Info Addl Info Addl Info Addl Info

**Charge Details**

1 Of 1

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge1	<input type="checkbox"/>	0.00	EUR	0	1

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.*

#### **8.32.4 Specifying Additional Information (Tab-1)**

You can specify additional details in 'Add Info' tab – 1.

*Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.*

#### **8.32.5 Specifying Additional Information (Tab – 2)**

You can specify additional details in 'Add Info' tab – 2.

*Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.*

#### **8.32.6 Specifying Additional Information (Tab – 3)**

You can specify additional details in 'Add Info' tab – 3.

*Refer the section titled 'Specifying Additional Information (Tab – 3)' under 'Selling a BC against an Account' for further details.*

#### **8.32.7 Specifying Additional Information (Tab – 4)**

You can specify additional details in 'Add Info' tab – 4.

*Refer the section titled 'Specifying Additional Information (Tab – 4)' under 'Selling a BC against an 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.*

### **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 Branch Date: 2014-01-31

External Reference FJB140310000368; Branch \*

Instrument Number \*

Cancel

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 Walk-in Branch Date: 2014-01-31	
External Reference	FJB140310000368;
Liquidation Type	BCW
Instrument Number	7500310003654
Bank Code	0000
BC Currency	EUR
BC Amount	200.00
Transaction Currency	EUR
Liquidation Date	2013-12-31
Beneficiary Address	sdjkdtdf djsjkdffjkkf qdskltdf,dfkl;
Branch	011
Liquidation Mode	Payment
Issue Branch	011
BC Date	2013-12-31
Account Number	000010114100000002!
Narrative	
Beneficiary Name	
Document ID Number	
Residence Status	R
Beneficiary Country	ES
Payable Branch	011
MICR Number	7778564545
BC Status	INIT
Passport/IC Number	

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 Customer**

Specify the beneficiary customer.

**Document Id Number**

Specify the unique identification number of the document.

Based on the selected customer and Document ID number the following details are displayed:

**Customer Last Name**

The last name of the customer is displayed here.

**Document ID Type**

The Unique Identification Type of the document is displayed here,.

**Account Relation**

The Account relation is displayed as Main holder or Joint Holder.

**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.

## 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:

The screenshot shows a software window titled "BC Liquidation against Walk-in Branch Date: 2014-01-31". The form is divided into several sections:

- Transaction Details:** External Reference (FJB140310000368;), Branch (011), Instrument Type (BCW), Liquidation Mode (Payment), Liquidation Date (2014-01-31), Issue Branch (011), Transaction Currency (EUR), Account Number (000010114100000002;), Instrument Number (7500310003654).
- Bank and Amounts:** Bank Code (0000), BC Currency (EUR), BC Amount (200.00), Exchange Rate (1), Total Charges (0.00), BC Date (2013-12-31), Total Amount (200.00).
- Beneficiary Information:** Beneficiary Name (4344343), Document ID Number (rerr3rrer), Residence Status (R), Beneficiary Country (ES), Payable Branch (011), MICR Number (7778564545), BC Status (LIQD), Passport/IC Number (empty).
- Beneficiary Address:** sdjkdfdf, djsjkdfjkkf, qdskldf;dfkl;
- Buttons:** Recalculate, Clear, Populate, Cancel.
- Denomination Details:** A table with columns: Denomination Code, Denomination Value, Units, Total Amount. The table shows a list of denominations (500, 200, 100, 50, 20, 10) with checkboxes and input fields for units and total amounts.

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.*

### **8.33.5 Specifying Additional Information (Tab-1)**

You can specify additional details in 'Add Info' tab – 1.

*Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.*

### **8.33.6 Specifying Additional Information (Tab – 2)**

You can specify additional details in 'Add Info' tab – 2.

*Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.*

### **8.33.7 Specifying Additional Information (Tab – 3)**

You can specify additional details in 'Add Info' tab – 3.

*Refer the section titled 'Specifying Additional Information (Tab – 3)' under 'Selling a BC against an Account' for further details.*

### **8.33.8 Specifying Additional Information (Tab – 4)**

You can specify additional details in 'Add Info' tab – 4.

Refer the section titled 'Specifying Additional Information (Tab – 4)' under 'Selling a BC against an Account' for further details.

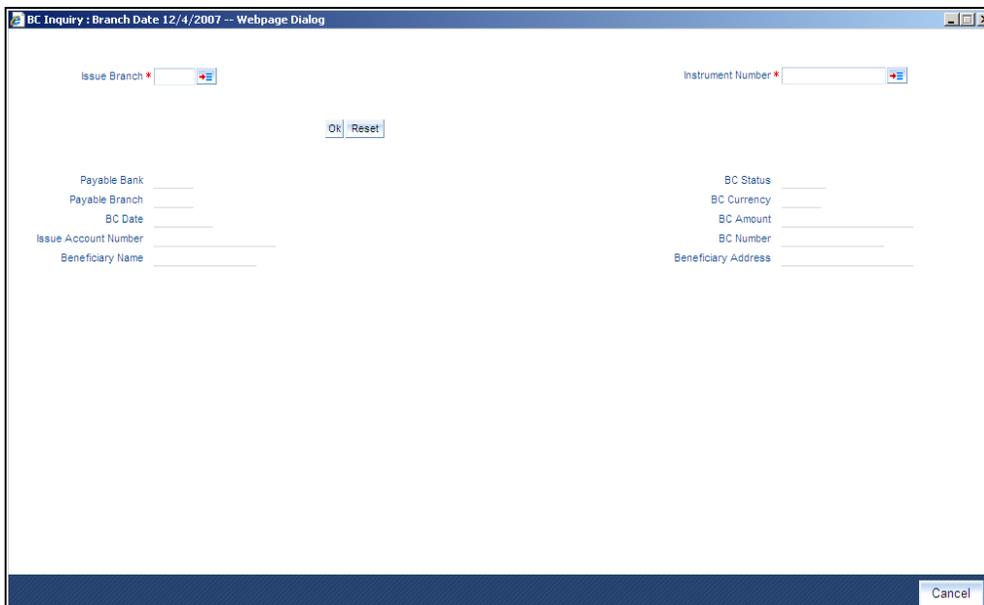
Click save icon to save the transaction.

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.

## 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.

The screenshot shows a web browser window titled "BC Inquiry: Branch Date 12/4/2007 -- Webpage Dialog". The interface includes two dropdown menus at the top: "Issue Branch" and "Instrument Number". Below these are "Ok" and "Reset" buttons. The main area contains two columns of input fields. The left column includes "Payable Bank", "Payable Branch", "BC Date", "Issue Account Number", and "Beneficiary Name". The right column includes "BC Status", "BC Currency", "BC Amount", "BC Number", and "Beneficiary Address". A "Cancel" button is located at the bottom right of the dialog box.

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 Reprinting 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.

To invoke 'BC Reprint' screen, type 'BCRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a window titled "BC Reprint" with a blue header bar. Inside the window, there are three input fields: "External Reference" on the left, "Issue Branch" on the right, and "Instrument Number \*" on the right below "Issue Branch". An "Exit" button is located in the bottom right corner of the window.

You need to specify the following details on this screen.

**External Reference Number**

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

**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 'BC Reprint' screen.

The screenshot shows a more detailed "BC Reprint" window. It contains two columns of input fields. The left column includes: External Reference, Issue Branch, Instrument Number, Issue Account Number, Expiry Date, MICR Number, Reprint Reason \*, and Reprint Count. The right column includes: Instrument Status, Instrument Currency, Instrument Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address. An "Exit" button is located in the bottom right corner.

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

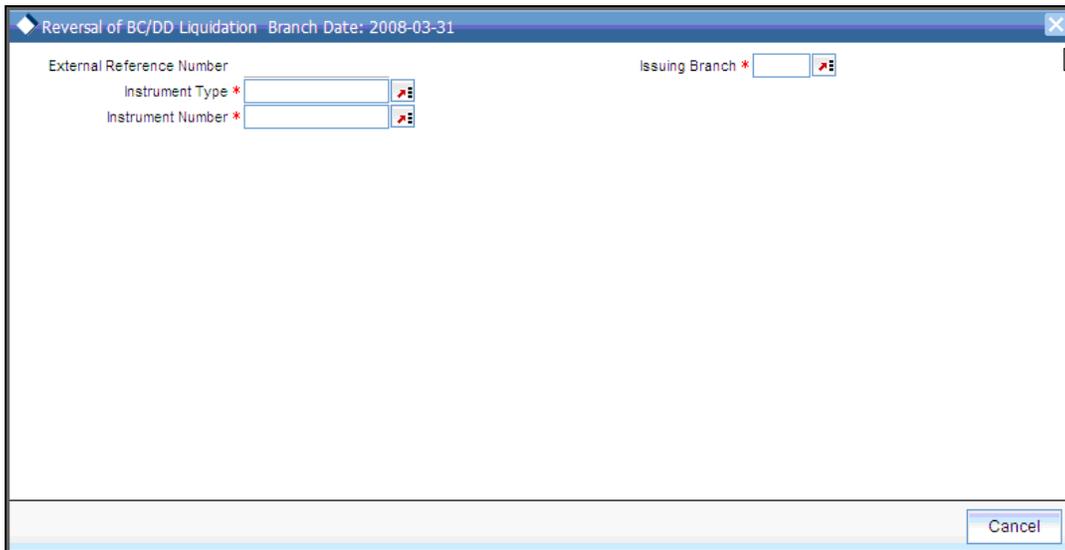
The system displays the count of the current reprint operation. You cannot modify this.

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 Reversing BC/DD Liquidation

You can reverse the liquidated BC/DD instruments through the 'Reversal of BC/DD Liquidation' screen. You can invoke this screen by typing '8304' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### External Reference Number

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

### Issue Branch

Specify the branch where the instrument is issued. The adjoining option list displays all the branches that are maintained in the system. You can select the appropriate one.

### Instrument Type

Specify the instrument type which is to be reversed. The adjoining option list displays all the DD and BCs based on the branch selected. You can select the appropriate one.

## Instrument Number

Specify the instrument number which is to be reversed. The adjoining option list displays the valid instrument numbers based on the instrument type selected. You can select the appropriate one.

## 8.37 Depositing a Bill

You can deposit a Bill into your customer's account through the 'Bill Deposit' screen. You can invoke this screen by typing '6570' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a window titled "Bill Deposit Branch Date: 2012-02-29". The window contains the following fields and values:

External Reference Number	FJB1206000006212	Branch	007
Bill Currency	EUR	Customer	007000294
Bill Amount	500.00	Account Number	0070002940192
Bill Date	2012-02-29	Narrative	
Bill Number	0001654121600110111		
Product Code	BDOC	Operation Type	National Bills
Bill Type	Domiciliary	Country Code	PT
Value Date	2012-02-29	Maturity Date	2012-02-29
Routing Number	SEC0300000007	Drawee National Bank Account Number	0001654121600110111
		Remitting Customer	6200016541

A "Cancel" button is visible at the bottom right of the window.

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.

### Bill Currency

Specify the bill currency. The adjoining option displays all the currencies maintained in the system.

### Bill Amount

Specify the Amount on the Bill.

### Bill Date

Specify the Date on the Bill.

### Bill Number

Specify the Bill Number.

**Branch**

Specify the branch. The adjoining option list displays all the branch numbers maintained in the system. Select the appropriate one.

**Customer**

Specify the Beneficiary Customer Id. The adjoining option list displays all the customer maintained in the account branch selected. You can choose the appropriate one.

**Account Number**

Specify the customer's account number. The adjoining option list displays all the customer accounts maintained in the account branch selected. You can choose the appropriate one.

**Narrative**

Here, you can capture remarks pertaining to the transaction.

**Product Code**

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward Bill products

**Bill Type**

Bill Type defaults from the Product selected. Valid values are Domiciliary and Non Domiciliary

**Value Date**

Specify the Value date on the Bill.

**Routing Number**

Specify the routing number for Bill clearance. .The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

**Operation Type**

Select whether the transaction is of National Bills or Foreign Bills. Select the appropriate value from the drop down field.

**Country Code**

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

**Maturity Date**

Specify the Maturity Date of the Bill.

**Drawee National Bank Account Number**

Specify the Drawee account Number.

**Remitting Customer**

Specify the Customer Number of the Remitter Account

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:

The screenshot shows a 'Bill Deposit' form with the following fields and values:

External Reference Number	FJB120600006212	Bill Currency	EUR
Beneficiary	007000294	Bill Amount	500.00
Branch	007	Exchange Rate	1
Account	0070002940192	Total Charges	11.88
Transaction Currency	EUR	Narrative	
Instrument type	Domiciliary		

**Drawee Details**

Address	
City	
Drawee Postal Code	
Postal Location	
National Bank Account Number	6200016541216001101
Drawee Tax Detail	

**Instrument**

Product Code	BDOC	Bill Date	2012-02-29
Bill Number	6200016541216001101	<input type="checkbox"/> Late Clearing	
Value Date	2012-03-02	<input type="checkbox"/> Regulation CC Available	
Routing Number	SEC0300000007	Bank Code	0000
<input type="checkbox"/> Special Available		Bank Name	0000 Bank Code
Branch Code	0007	Sector Code	SEC03
Branch Name	Branch Code-Portugal	Sector Description	Sector Code 03
Foreign Type Operation	National Bills		
Maturity Date	2012-02-29		
Remitting Country	PT		
Portfolio Type			
Discounted			
Protest Code Type	Without Protest		
Bill Value Type	Accepted		

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 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.

### **Instrument type**

System displays the Instrument Type as Domiciliary or Non Domiciliary as per the Product selected in the Input stage.

### **Drawee's Address**

User can specify the Drawee's address in this field.

### Drawee's City

You can specify the Drawee's City in this field.

### Drawee Postal Code

You can specify the Drawee Postal Code.

### Drawee's Postal location

You can specify the Drawee's Postal Location.

### Drawee Tax Details

You can specify the Tax details of the drawee.

## 8.37.1 Capturing Instrument Details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.

The screenshot shows a 'Bill Deposit' form window with the following fields and values:

Field	Value
External Reference Number	FJB1206000006212
Beneficiary	007000294
Branch	007
Account	0070002940192
Transaction Currency	EUR
Instrument type	Domiciliary
Bill Currency	EUR
Bill Amount	500.00
Exchange Rate	1
Total Charges	11.88
Narrative	

**Drawee Details**

Address	
City	
Drawee Postal Code	
Postal Location	
National Bank Account Number	6200016541216001101
Drawee Tax Detail	

**Instrument** | Charges | MIS | UDF

Product Code	BDOC	Bill Date	2012-02-29
Bill Number	6200016541216001101	<input type="checkbox"/> Late Clearing	
Value Date	2012-03-02	<input type="checkbox"/> Regulation CC Available	
Routing Number	SEC030000007	Bank Code	0000
<input type="checkbox"/> Special Available		Bank Name	0000 Bank Code
Branch Code	0007	Sector Code	SEC03
Branch Name	Branch Code-Portugal	Sector Description	Sector Code 03
Foreign Type Operation	National Bills		
Maturity Date	2012-02-29		
Remitting Country	PT		
Portfolio Type			
Discounted			
Protest Code Type	Without Protest		
Bill Value Type	Accepted		

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 Bill 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.

**Portfolio Type**

Portfolio Type will be defaulted from the product selected in the input stage. However, the user can modify the Portfolio type at the transaction level.

**Protest Type**

Protest Type will be defaulted from the product selected in the input stage. However, the user can modify the Protest type at the transaction level.

**Bill value Type**

Bill value Type will be defaulted from the product selected in the input stage. However, the user can modify the Bill value Type at the transaction level.

**8.37.2 Specifying Charge Details**

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

Bill Deposit Branch Date: 2012-02-29

External Reference Number FJB1206000006212

Beneficiary 007000294

Branch 007

Account 0070002940192

Transaction Currency EUR

Instrument type Domiciliary

Bill Currency EUR

Bill Amount 500.00

Exchange Rate 1

Total Charges 11.88

Narrative

Recalculate

**Drawee Details**

Address

City

Drawee Postal Code

Postal Location

National Bank Account Number 6200016541216001101

Drawee Tax Detail

Instrument Charges MIS UDF

**Charge Details**

1 of 1

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge	<input type="checkbox"/>	10.00	GBP	11.88	1.188

Cancel

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

### 8.37.3 Specifying MIS Details

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

The screenshot shows a software window titled "Bill Deposit Branch Date: 2012-02-29". It contains several input fields and a "Recalculate" button. The fields are organized into sections: External Reference Number, Beneficiary, Branch, Account, Transaction Currency, Instrument type, Bill Currency, Bill Amount, Exchange Rate, Total Charges, and Narrative. Below these is a "Drawee Details" section with fields for Address, City, Drawee Postal Code, Postal Location, National Bank Account Number, and Drawee Tax Detail. A tabbed interface at the bottom shows "Instrument", "Charges", "MIS", and "UDF" tabs. The "MIS" tab is active, displaying two columns of fields: "Composite MIS" (with ACC\_OFFCR) and "Transaction MIS" (with COS\_CENTR, LOAN\_TYPE, and LOAN\_TERM). Each field has a small red icon to its right. A "Cancel" button is located at the bottom right of the window.

External Reference Number	FJB1206000006212	Bill Currency	EUR
Beneficiary	007000294	Bill Amount	500.00
Branch	007	Exchange Rate	1
Account	0070002940192	Total Charges	11.88
Transaction Currency	EUR	Narrative	
Instrument type	Domiciliary	<input type="button" value="Recalculate"/>	

**Drawee Details**

Address	
City	
Drawee Postal Code	
Postal Location	
National Bank Account Number	6200016541216001101
Drawee Tax Detail	

**MIS Tab**

ACC_OFFCR		COS_CENTR	
		LOAN_TYPE	
		LOAN_TERM	

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

### 8.37.4 Specifying UDF Details

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

Bill Deposit Branch Date: 2012-02-29

External Reference Number: FJB1206000006212

Beneficiary: 007000294

Branch: 007

Account: 0070002940192

Transaction Currency: EUR

Instrument type: Domiciliary

Bill Currency: EUR

Bill Amount: 500.00

Exchange Rate: 1

Total Charges: 11.88

Narrative:

Recalculate

**Drawee Details**

Address:

City:

Drawee Postal Code:

Postal Location:

National Bank Account Number: 6200016541216001101

Drawee Tax Detail:

Instrument Charges MIS UDF

**UDF Details**

Go

Field Name	Field Value

Cancel

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.

*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.*

## 8.38 Depositing an In-House Bill

You can capture deposit transactions for Bills issued by your bank to your customers through the 'In-House Bill Deposit' screen. You can invoke this screen by typing 'LOCB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "In-House Bill Deposit Branch Date: 2012-02-29". The form contains the following fields and values:

External Reference	FJB120600006214	Product	LOCB
From Account Branch *	007	To Account Branch *	007
From Account Number *	0070002940192	To Account Number *	00700118516
From Account Currency *	EUR	To Account Currency *	EUR
Amount *	500.00	Bill Number *	4064984650640404094
Narrative		Bill Date	2012-02-29

A "Cancel" button is visible at the bottom right of the window.

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.

### Product

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

### From Account Branch

The system displays the current logged in branch. This means that you will be able to specify an account that resides in the current branch only.

### From Account 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.

### From Account Currency

The system displays the currency of the drawer account.

### To Account Branch

Specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

### To Account Number

Specify the beneficiary account that needs to be credited with the Bill amount. The adjoining option list displays all the accounts that belong to the chosen branch.

### To Account Currency

The system displays the currency of the beneficiary account.

## Amount

Specify the amount for which the Bill has been drawn.

## Narrative

Here, you can enter remarks for the transaction.

## Bill Number

Specify the number on the Bill that has been drawn.

## Bill Date

The system defaults the Bill date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

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:

The screenshot shows a window titled "In-House Bill Deposit Branch Date: 2012-02-29". The form contains the following fields:

External Reference	FJB1206000006214	Product	LOCB
From Account Branch	007	To Account Branch	007
Customer ID	007001185	To Account Number	00700118516
From Account Number	0070002940192	To Account Currency	EUR
From Account Currency	EUR	To Amount	500.00
Exchange Rate	1	Bill Date	2012-02-29
From Amount *	500.00	Narrative	
		Bill Number *	6540649846506404040

Buttons: Recalculate

Charges: MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Buttons: Cancel

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 Bill currency and the transaction currency are not the same.

## 8.38.1 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.*

## 8.38.2 Specifying MIS details

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

The screenshot shows a window titled "In-House Bill Deposit Branch Date: 2012-02-29". It contains several input fields for transaction details. On the left, fields include External Reference (FJB1206000006214), From Account Branch (007), Customer ID (007001185), From Account Number (0070002940192), From Account Currency (EUR), Exchange Rate (1), and From Amount (500.00). On the right, fields include Product (LOCB), To Account Branch (007), To Account Number (00700118516), To Account Currency (EUR), To Amount (500.00), Bill Date (2012-02-29), Narrative, and Bill Number (65406498465064040). A "Recalculate" button is located below the Bill Number field. Below these fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "MIS" tab is active, showing two sections: "Composite MIS" with an "ACC\_OFFCR" field and "Transaction MIS" with "COS\_CENTR", "LOAN\_TYPE", and "LOAN\_TERM" fields. Each field has a small icon to its right. A "Cancel" button is at the bottom right of the window.

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

### 8.38.3 Specifying UDF Details

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

The screenshot shows a software window titled "In-House Bill Deposit Branch Date: 2012-02-29". The form is divided into two columns of input fields. The left column contains: External Reference (FJB1206000006214), From Account Branch (007), Customer ID (007001185), From Account Number (0070002940192), From Account Currency (EUR), Exchange Rate (1), and From Amount (500.00). The right column contains: Product (LOCB), To Account Branch (007), To Account Number (00700118516), To Account Currency (EUR), To Amount (500.00), Bill Date (2012-02-29), Narrative, and Bill Number (65406498465064040). A "Recalculate" button is located below the Bill Number field. Below the main form is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "UDF" tab is selected, and the "UDF Details" section is visible, showing a table with columns "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is located at the bottom right of the window.

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.

### 8.39 Tracking a Bill Return

A Bill 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 Bill issued on such an account through the 'Bill Return' screen. You can invoke this screen by typing '6580' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Bill Return Branch Date: 2012-02-29

External Reference : JB1206000006213

Transaction Branch 007

Routing No \* SEC0300000007

Instrument Number \* 1010202040405050808

National Bank Account Number \* 1010202040405050808

Cancel

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.

**National Bank Account Number**

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

**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 Bill number and account number.

**Instrument Number**

Specify the Bill number that needs to be tracked for return. The adjoining option list displays all the Bills 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:

Bill Return Branch Date: 2012-02-29	
External Reference	FJB120320000525
Beneficiary Account	0070002940192
Customer Name	charu
Routing No	SEC0300000007
Instrument Currency	EUR
Value Date	2012-02-03
National Bank Account Number	1010202040405050808
Transaction Branch	007
Instrument Number	101020204040505050808
Reason Code *	
Reject Reason	
Instrument Amount	400.00

Cancel

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

- Beneficiary Account
- Customer Name
- Value Date
- Instrument Currency
- 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.

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.*

## **8.40 Depositing a Bill by Cash**

You can capture a bill cash deposit transaction through the 'Bills Cash Deposit' screen. You can invoke this screen by typing '1501' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

### External Reference Number

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

### Product

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

### Branch

The branch code of the current logged-in branch is displayed here. However, you can modify it. Specify the branch where the customer account into which cash is being deposited resides.

### Account Number

Specify the customer account into which cash needs to be deposited. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number. If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

### Transaction Currency

Specify the currency in which the cash is being deposited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

If you have specified the account number, the system will automatically display the account currency here. However, you can change it.

### Transaction Amount

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

**Bill Number**

Specify the Bill Number against which the cash has to be credited.

**Bill Currency**

Specify the Currency of the Bill. User can choose the Currency from the adjoining optional list.

**Bill Date**

Specify the Bill date or Maturity date.

**Payment By**

Specify who from the following has made the payment.

- Drawee – If the debtor pays the bill.
- Payer – If third party pays the bill on behalf of the debtor.

**Drawee National Bank Account Number**

Specify the Drawee's NIB ID which is of 21 digits

**Remitter Country**

Specify the Country of the Remitter Account. User can choose the Country from the adjoining option list.

**Foreign Operation**

You can specify whether the transaction is a foreign operation or not. User can input upto 3 characters in this field.

**Narrative**

You can specify remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

**Enrichment Stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details, 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.

### Offset Currency

The System displays the Bill Currency

### Offset Amount

The System displays the Currency which the drawee pays. If the Transaction Currency and Offset Currency are different, then the system calculates the offset amount as per the exchange rate

### **Related Customer**

System displays the Customer of the Transaction Account

### **Customer Name**

System displays the Name of the Related Customer.

In addition, you can Input the Payer details in the Payer Preference if the Payment by is Payer

### **Payer Name**

You can specify Name of the Payer here.

### **Payer Postal Address**

You can specify Address of the Payer here.

### **Payer Postal Code**

You can specify the Postal Code of the Payer.

### **Drawee Postal Code**

You can specify the Postal Code of the Drawee.

## **8.40.1 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. If the transaction is in a foreign currency, you need to capture at least one NBU code.

*Refer the section 'Specifying NBU Code Details' for further details.*

### **Denomination Code**

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

### **Denomination Value**

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

### **Units**

Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default 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'.

## 8.40.2 Specifying Charge Details

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

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge1	<input type="checkbox"/>	0.00	EUR	0	1

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.

### 8.40.2.1 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.

### 8.40.3 Specifying MIS Details

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

The screenshot shows a software interface for entering transaction details. The top section contains fields for External Reference Number, Transaction Account, Transaction Currency, Transaction Branch, Transaction Amount, Narrative, Account Description, Account Amount, Total Charge, Payment By, and Drawee National Bank Account Number. Below this is a 'Payer Preferences' section with fields for Payer Name, Payer Postal Address, Payer Postal Code, Drawee Postal Code, Remitter Country, and Foreign Operation. A navigation bar at the bottom includes tabs for 'Currency Denominations', 'Charge Details', 'MIS', and 'UDF'. The 'MIS' tab is selected, displaying 'Composite MIS' and 'Transaction MIS' sections, each with a list of fields and dropdown menus. A 'Recalculate' button is located at the bottom right of the 'MIS' section.

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.*

## 8.40.4 Specifying UDF Details

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

The screenshot shows a software window titled "Bills Cash Deposit Branch Date: 2012-02-29". The form is divided into several sections:

- External Reference Number:** FJB120600006211
- Product:** BCDP
- Offset Currency:** EUR
- Offset Amount:** 150.00
- Exchange Rate:** 1
- Related Customer:** 007000294
- Customer Name:** charu
- Bill Number:** 1478965412301010145
- Bill Date:** 29-FEB-12
- Transaction Account:** 0070002940192
- Transaction Currency:** EUR
- Transaction Branch:** 007
- Transaction Amount:** 150.00
- Narrative:** Bill Cash Deposit
- Account Description:** 150.00
- Account Amount:** 150.00
- Total Charge:** 0
- Payment By:** Drawee
- Drawee National Bank Account Number:** 1478965412301010145

There is a "Recalculate" button. Below the main form is a "Payer Preferences" section with fields for Payer Name, Payer Postal Address, Payer Postal Code, Drawee Postal Code, Remitter Country (PT), and Foreign Operation (No).

At the bottom, there are tabs for "Currency Denominations", "Charge Details", "MIS", and "UDF". The "UDF" tab is selected, showing a "UDF Details" section with a table:

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.

---

## 9. General Ledger Transactions

### 9.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).

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

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

### 9.2 Miscellaneous Debits to a Customer's Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the 'Miscellaneous Customer Debit' screen to carry out this transaction.

You can invoke this screen by typing '1008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Miscellaneous Customer Debit - Branch Date: 2008-03-31". The window contains two columns of input fields. The left column is labeled "E-ternal Reference Number" and includes fields for "Account Branch", "Account Number", "Account Title", "Account Currency", and "Transaction Amount". The right column is labeled "Product" and includes fields for "GL Account Number", "GL Description", "GL Currency", "Reference Number", and "Narrative". Each field has a small icon to its right, likely for data selection. A "Cancel" button is located at the bottom right of the window.

The following details can be entered 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 customer debit transactions.

**Account Branch**

The current logged-in branch is displayed here. However you can change it by choosing the appropriate one from the adjoining option list.

**Account Number**

Select the account number from which funds are to be transferred to a GL account from the option list.

**GL Account Number**

Select the GL account number to which the funds are to be transferred from the option list provided alongside.

**Account Title**

The system displays the title of the account number chosen.

**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 Amount**

Enter the amount to be transferred in the account currency.

**GL Account Amount**

The system displays the amount in GL 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:

The screenshot shows a software window titled "Miscellaneous Customer Credit Branch Date: 2012-01-02". The form is divided into two main sections. The top section contains various input fields for account and transaction information. The bottom section, titled "Charge Details", contains a table with columns for Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. A "Recalculate" button is located below the form fields, and a "Cancel" button is at the bottom right.

External Reference	FJB1200200004498	Product	MSCC
Account Branch	011	GL Account Number	131110002
Customer ID	011001210	GL Description	Discounted Interest Re
Customer Name		GL Currency	EUR
Account Number	000010114000000001	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount*	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

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 system displays the exchange rate for the transaction if the account currency is not the same as the GL currency.

## GL Account 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:

The screenshot shows a window titled 'Miscellaneous Customer Credit Branch Date: 2012-01-02'. The form is divided into two columns of input fields. The left column includes: External Reference (FJB1200200004498), Account Branch (011), Customer ID (011001210), Customer Name, Account Number (000010114000000001), Account Description (CUSTOMER 15), Account Currency (EUR), Transaction Amount\* (100.00), Total Amount (100.00), and Narrative. The right column includes: Product (MSCC), GL Account Number (131110002), GL Description (Discounted Interest Re), GL Currency (EUR), Exchange Rate (1), GL Account Amount (100.00), Reference Number, Total Charge (0.00), Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is located below the right column. Below the form is a 'Charges' tabbed interface with sub-tabs: MIS, UDF, NBU Code, Customer Details, Addl Info, and Addl Info. The 'Charge Details' sub-tab is active, showing a table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table contains one row: Charge1, with a checked checkbox, a waiver checkbox, a charge amount of 0.00, currency of EUR, charge in local currency of 0, and an exchange rate of 1. A 'Cancel' button is at the bottom right of the window.

### Charge Component

The system defaults the charge components applicable to the transaction.

### Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

**Waiver**

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

**Charge Amount**

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

**Charge in LCY**

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

**Exchange Rate**

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

**Charge Currency**

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

**9.2.2 Specifying the MIS Details**

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

You can capture the following details here:

**MIS Class**

The system displays all the MIS classes maintained in the Host. You can to select the appropriate MIS code for each of these classes from the adjoining option list and link it to the transaction.

### 9.2.3 Specifying UDF Details

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

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference	FJB1200200004498	Product	MSCC
Account Branch	011	GL Account Number	131110002
Customer ID	011001210	GL Description	Discounted Interest Rel
Customer Name		GL Currency	EUR
Account Number	000010114000000001	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount *	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	

Charges MIS **UDF** NBU Code Customer Details Addl Info Addl Info

UDF Details

Field Name	Field Value
------------	-------------

Recalculate

Cancel

#### 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.

### 9.2.4 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference	FJB1200200004498	Product	MSCC
Account Branch	011	GL Account Number	131110002
Customer ID	011001210	GL Description	Discounted Interest Re
Customer Name		GL Currency	EUR
Account Number	000010114000000001	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount *	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	

Charges MIS UDF **NBU Code** Customer Details Addl Info Addl Info

NBU Code Details

<input checked="" type="checkbox"/>	NBU Code	Description	NBU Value
<input checked="" type="checkbox"/>			

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

### 9.2.5 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference	FJB1200200004498	Product	MSCC
Account Branch	011	GL Account Number	131110002
Customer ID	011001210	GL Description	Discounted Interest Re
Customer Name		GL Currency	EUR
Account Number	000010114000000001:	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount *	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	
			Recalculate

Charges MIS UDF NBU Code Customer Details Addl Info Addl Info

Customer Name	
Customer Surname	
Family Name	
Date of Birth	1984-12-08
Document Type	
Document Number	
Issue Date	
Issued By	
Nationality	ES
Place of Residence	
Type of Document	

Cancel

For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual.

## 9.2.6 **Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

Miscellaneous Customer Credit Branch Date: 2012-01-02

Charges MIS UDF NBU Code Customer Details **Addl Info** Addl Info

Natural Person  
 Legal Person

Document ID Type   
 Document ID Number   
 Name   
 Middle Name/Family Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Issue Date    
 Issued By   
 Place of Residence   
 Identity Number   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others

Document ID Type   
 Document ID Number   
 Name   
 Middle Name   
 Surname   
 Birth Date    
 Birth Place   
 Nationality    
 Profession   
 Type of Road   
 Road Name   
 Road Number   
 Postal Code   
 Town   
 Country    
 Others   
 NRC

Signature Declaration \_\_\_\_\_  
 Name   
 Place

Date

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 9.2.7 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 2 to specify the additional details.

Miscellaneous Customer Credit Branch Date: 2012-01-02

Total Amount 100.00  
Narrative

Negotiated Cost Rate   
Negotiation Reference   
Recalculate

Charges MIS UDF NBU Code Customer Details Addl Info **Addl Info**

**Date Of Movements Of The Means Of Paymanet**

Movement Date    
Movement Type   
Concept Tourism   
 Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country    
Origin Town   
Destination Country    
Destination Town   
Means Of Transport   
Custom

**Date Of Means Of Payment**

Means   
Currency    
Payment Amount   
Total Amount (Letters)   
Total Amount (Number)

**Origin And Destinaiton Of Means Of Payment**

Origin   
Destination(USE)   
Description   
Balance Of Payment Code

**Process Of Registered Entity**

Registered Entity   
Amount in Account   
Date    
Name

**Process Of Custom Service**

Custom Of Prevention/Control   
Date    
Name   
Declared Amount Verified YES

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an 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.

## 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.

Miscellaneous Customer Credit: Branch Date: 2008-03-31

External Reference Number	Product
Account Branch *	GL Account Number *
Account Number *	GL Description
Account Title	GL Currency *
Account Currency *	Reference Number
Transaction Amount *	Narrative

Cancel

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 customer account credit transactions.

### **Account Branch**

The current logged-in branch is displayed here. However, you can change it.

### **Account Number**

Select the account number to which funds are to be transferred from the option list.

### **GL Account Number**

Select the GL account number from which the funds are to be transferred to a customer account from the option list.

### **Account Title**

The system displays the title of the account number chosen.

### **GL Description**

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

**GL Currency**

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

**Transaction Currency**

Specify the currency of the transaction. You can choose the appropriate one from the adjoining option list.

**Transaction Amount**

Enter the amount to be transferred in the account currency.

**GL Account Amount**

Specify the transaction amount in the GL 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:

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference: FJB1200200004507  
 Account Branch: 011  
 Customer ID: 011001210  
 Customer Name: \_\_\_\_\_  
 Account Number: 000010114000000001:  
 Account Description: CUSTOMER 15  
 Account Currency: EUR  
 Transaction Amount\*: 100.00  
 Total Amount: 100.00  
 Narrative: \_\_\_\_\_

Product: MSCC  
 GL Account Number: 131120009  
 GL Description: Retail OD Interest recei  
 GL Currency: EUR  
 Exchange Rate: 1  
 GL Account Amount: 100.00  
 Reference Number: \_\_\_\_\_  
 Total Charge: 0.00  
 Negotiated Cost Rate: \_\_\_\_\_  
 Negotiation Reference: \_\_\_\_\_  
 Recalculate

Charges MIS UDF NBU Code Customer Details Addl Info Addl Info

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

Cancel

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

System displays the exchange rate for the transaction if the account currency is not the same as the GL currency.

### GL Account 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:

The screenshot shows a web-based dialog box titled "Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog". The dialog contains two columns of input fields. The left column includes: External Reference Number, Account Branch, Customer ID, Customer Name, Account Number, Account Title, Account Currency, Transaction Amount (with a red asterisk), and Total Amount. The right column includes: Product, GL Account Number, GL Currency, Exchange Rate, GL Account Amount, Reference Number, Narrative, and Total Charge. A "Recalculate" button is located below the right column. Below the input fields are three tabs: "Charges", "MIS" (which is selected), and "UDF". Under the "MIS" tab, there are two sections: "Transaction MIS" and "Composite MIS", each followed by several horizontal lines for data entry. An "Exit" button is located in the bottom right corner of the dialog.

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.

The screenshot shows a software window titled "Miscellaneous Customer Credit Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, including External Reference (FJB1200200004507), Account Branch (011), Customer ID (011001210), Customer Name, Account Number (000010114000000001), Account Description (CUSTOMER 15), Account Currency (EUR), Transaction Amount (100.00), Total Amount (100.00), and Narrative. The right side of this section includes Product (MSCC), GL Account Number (131120009), GL Description (Retail OD Interest receiv), GL Currency (EUR), Exchange Rate (1), GL Account Amount (100.00), Reference Number, Total Charge (0.00), Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located at the bottom right of this section. Below the input fields is a tabbed interface with tabs for "Charges", "MIS", "UDF", "NBU Code", "Customer Details", "Addl Info", and "Addl Info". The "UDF" tab is currently selected. Underneath the tabs is a section titled "UDF Details" which contains a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window is a "Cancel" button.

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

### 9.3.4 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference	FJB1200200004507	Product	MSCC
Account Branch	011	GL Account Number	131120009
Customer ID	011001210	GL Description	Retail OD Interest recei
Customer Name		GL Currency	EUR
Account Number	000010114000000001	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount *	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	

Charges MIS UDF **NBU Code** Customer Details Addl Info Addl Info

**NBU Code Details**

1 of 1

<input checked="" type="checkbox"/>	NBU Code	Description	NBU Value
<input checked="" type="checkbox"/>			

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

### 9.3.5 Specifying Customer Details

This block allows you to capture the customer identification details level for Individual customers performing FX or Conversion transactions through the teller module. Click on the 'Customer Details' tab to invoke the following screen:

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference	FJB1200200004684	Product	MSCC
Account Branch	011	GL Account Number	131120003
Customer ID	011001210	GL Description	Retail Interest Receptat
Customer Name		GL Currency	EUR
Account Number	000010114000000001	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount*	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	

---

Charges MIS UDF NBU Code **Customer Details** Addl Info Addl Info

Customer Name	
Customer Surname	
Family Name	
Date of Birth	1984-12-08
Document Type	
Document Number	
Issue Date	
Issued By	
Nationality	ES
Place of Residence	
Type of Document	

For further details refer the section titled 'Specifying Customer Details' under 'Withdrawing Cash' in chapter 'Cash Transaction' in this User Manual.

### 9.3.6 **Specifying Additional Information (Tab – 1)**

Click on 'Add Info' tab – 1 to specify the additional details.

Miscellaneous Customer Credit Branch Date: 2012-01-02

External Reference	FJB1200200004507	Product	MSCC
Account Branch	011	GL Account Number	131120009
Customer ID	011001210	GL Description	Retail OD Interest recei
Customer Name		GL Currency	EUR
Account Number	000010114000000001:	Exchange Rate	1
Account Description	CUSTOMER 15	GL Account Amount	100.00
Account Currency	EUR	Reference Number	
Transaction Amount *	100.00	Total Charge	0.00
Total Amount	100.00	Negotiated Cost Rate	
Narrative		Negotiation Reference	
		<input type="button" value="Recalculate"/>	

Charges MIS UDF NBU Code Customer Details **Add Info** Add Info

**Declarant data(Bearer of Means of Payment)**      **Owner of Means of Payment(If different to Bearer)**

Document ID Type		<input type="checkbox"/> Natural Person	
Document ID Number		<input type="checkbox"/> Legal Person	
Name		Document ID Type	
Middle Name/Family Name		Document ID Number	
Surname		Name	
Birth Date		Middle Name	
Birth Place		Surname	
Nationality		Birth Date	
Profession		Birth Place	
Issue Date		Nationality	
		Profession	

Refer the section titled 'Specifying Additional Information (Tab – 1)' under 'Selling a BC against an Account' for further details.

### 9.3.7 **Specifying Additional Information (Tab – 2)**

Click on 'Add Info' tab – 1 to specify the additional details.

Miscellaneous Customer Credit Branch Date: 2012-01-02

Total Amount 100.00  
Narrative

Negotiated Cost Rate   
Negotiation Reference   
Recalculate

Charges MIS UDF NBU Code Customer Details Addl Info **Addl Info**

**Date Of Movements Of The Means Of Payment**

Movement Date

Movement Type

Concept Tourism   
 Input In Current Country  
 Output Of Current Country  
 Movement Inside Current Country

Origin Country

Origin Town

Destination Country

Destination Town

Means Of Transport   
Custom

**Date Of Means Of Payment**

Means

Currency

Payment Amount

Total Amount (Letters)

Total Amount (Number)

**Origin And Destination Of Means Of Payment**

Origin

Destination(USE)

Description

Balance Of Payment Code

**Process Of Registered Entity**

Registered Entity

Amount in Account

Date

Name

**Process Of Custom Service**

Custom Of Prevention/Control

Date

Name

Declared Amount Verified YES

Cancel

Refer the section titled 'Specifying Additional Information (Tab – 2)' under 'Selling a BC against an Account' for further details.

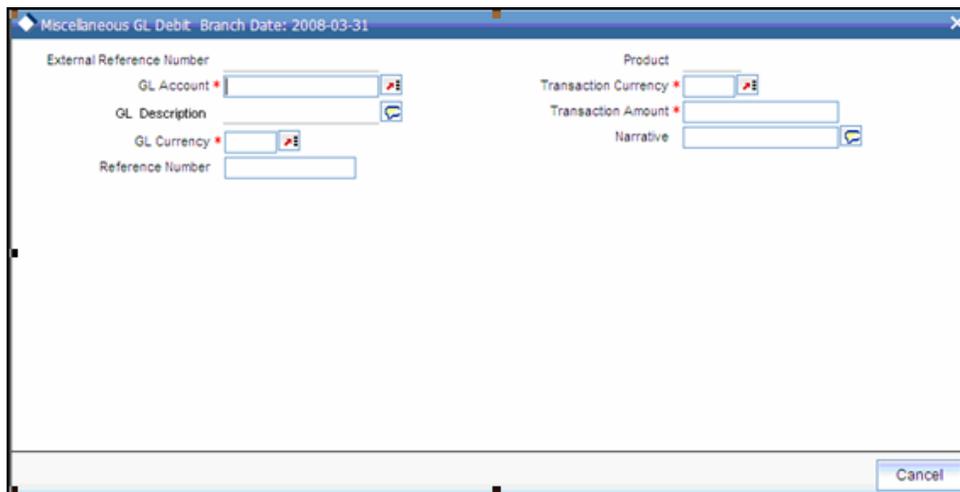
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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

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

## 9.4 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing '1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

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

### **GL Account**

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

### **GL Currency**

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

### **Transaction Currency**

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

### **GL Description**

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

## Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

## Reference Number

Enter a reference number for the transaction.

## Narrative

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

Click save icon to go to the next stage.

## Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "Miscellaneous GL Debit Branch Date: 2012-01-02". The form is divided into several sections:

- Transaction Details:** External Reference (FJB1200200004888), GL Currency (EUR), GL Account (131110002), GL Description (Cash in Till), Transaction Currency (EUR), Reference Number, and Narrative.
- Product and Rates:** Product (MGLD), Exchange Rate (1), Transaction Amount\* (100.00), SC Charges (0.00), GL Amount (100.00), Negotiated Cost Rate, and Negotiation Reference.
- Denomination Section:** Includes tabs for Denomination, Charges, MIS, UDF, Cash symbol, and NBU Code. It shows Currency Code (EUR), Preferred Denomination, and a Total field.
- Denomination Details Table:** A table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table lists codes 500, 200, 100, 50, 20, and 10, with the 500 code selected.

Buttons for "Recalculate", "Populate", "Clear", and "Cancel" are visible.

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:

The screenshot shows a software window titled "Miscellaneous GL Debit Branch Date: 2012-01-02". The window is divided into several sections:

- Header Fields:** External Reference (FJB1200200004688), GL Currency (EUR), GL Account (131110002), GL Description (Cash in Till), Transaction Currency (EUR), Reference Number, Narrative, Product (MGLD), Exchange Rate (1), Transaction Amount\* (100.00), SC Charges (0.00), GL Amount (100.00), Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields.
- Navigation Tabs:** Denomination, Charges (selected), MIS, UDF, Cash symbol, NBU Code.
- Charge Details Table:** A table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table contains one row: Charge1, with a checked checkbox in the Waiver column, a Charge Amount of 0.00, Currency of EUR, Charge in Local Currency of 0, and Exchange Rate of 1.
- Footer:** A "Cancel" button is located at the bottom right of the window.

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:

The screenshot shows a web-based dialog box titled "Miscellaneous GL Debit : Branch Date 12/4/2007 -- Webpage Dialog". The interface is divided into several sections:

- Header Fields:** External Reference (FJB0733800000397), GL Currency (GBP), GL Account (111010000), GL Description (Cash In Hand), Transaction Currency (GBP), Reference Number, and Narrative.
- Product and Amounts:** Product (MGLD), Exchange Rate (1), Transaction Amount\* (10.00), SC Charges (5.00), and GL Amount (15.00). A "Recalculate" button is located below these fields.
- Navigation Tabs:** Denomination, Charges, MIS (selected), and UDF.
- Transaction MIS Section:** A table with multiple rows, each containing a text input field and a small icon with a red arrow and a list symbol.
- Composite MIS Section:** A section below the Transaction MIS table, also containing text input fields and icons.
- Footer:** A "Cancel" button is located at the bottom right of the dialog box.

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:

The screenshot shows a software window titled "Miscellaneous GL Debit Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, including External Reference (FJB1200200004688), GL Currency (EUR), GL Account (131110002), GL Description (Cash in Till), Transaction Currency (EUR), Reference Number, Narrative, Product (MGLD), Exchange Rate (1), Transaction Amount\* (100.00), SC Charges (0.00), GL Amount (100.00), Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields. The bottom section is a tabbed interface with tabs for "Denomination", "Charges", "MIS", "UDF", "Cash symbol", and "NBU Code". The "UDF" tab is currently selected, displaying a "UDF Details" table with columns for "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is located at the bottom right of the window.

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.

#### 9.4.5 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

On saving the input stage, system defaults the cash symbol details at the transaction level if it is checked as mandatory for the product and currency combination.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

### Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

 During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

### Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same. Validation will also be provided for the same. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.



Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

*For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.*

### 9.4.6 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

The screenshot shows a window titled "Miscellaneous GL Debit Branch Date: 2012-01-02". The window is divided into several sections:

- Transaction Details:**
  - External Reference: FJB1200200004688
  - GL Currency: EUR
  - GL Account: 131110002
  - GL Description: Cash in Till
  - Transaction Currency: EUR
  - Reference Number: [Empty]
  - Narrative: [Empty]
  - Product: MGLD
  - Exchange Rate: [Empty]
  - Transaction Amount: 100.00
  - SC Charges: 0.00
  - GL Amount: 100.00
  - Negotiated Cost Rate: [Empty]
  - Negotiation Reference: [Empty]
- Buttons:** Recalculate
- Navigation Tabs:** Denomination, Charges, MIS, UDF, Cash symbol, **NBU Code**
- NBU Code Details Table:**

NBU Code	Description	NBU Value
[Empty]	[Empty]	[Empty]
- Bottom Button:** Cancel

*Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.*

## 9.5 Miscellaneous Credit to a General Ledger Account

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing '1460' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Miscellaneous GL Credit: Branch Date: 2008-03-31". The window contains two columns of input fields. The left column includes: "External Reference Number" (with a dropdown arrow), "GL Account \*" (with a dropdown arrow), "GL Description" (with a dropdown arrow), "GL Currency \*" (with a dropdown arrow), and "Reference Number" (text field). The right column includes: "Product" (with a dropdown arrow), "Transaction Currency \*" (with a dropdown arrow), "Transaction Amount \*" (text field), and "Narrative" (with a dropdown arrow). A "Cancel" button is located at the bottom right of the window.

The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

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

### **GL Account**

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

### **GL Description**

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

### **GL Currency**

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

### **Transaction Currency**

Specify the currency in which the cash account is being debited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

### Transaction Amount

Specify the amount that should be debited from the cash account.

### Reference Number

Enter a reference number for the transaction.

### Narrative

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

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

### Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

The screenshot shows a software window titled "Miscellaneous GL Credit Branch Date: 2012-01-02". The form contains the following fields and values:

- External Reference: FJB1200200004691
- GL Account: 131120002
- GL Description: Retail Interest Receivab
- Transaction Currency: EUR
- Transaction Amount: 100.00
- Reference Number: (empty)
- Narrative: asfd
- Product: MSGC
- GL Currency: EUR
- Exchange Rate: 1
- SC Charges: 0.00
- GL Amount: 100.00
- Negotiated Cost Rate: (empty)
- Negotiation Reference: (empty)

Below these fields is a "Recalculate" button. A tabbed interface shows "Currency Denominations" selected, with sub-tabs for "Charges", "MIS", "UDF", "Cash symbol", and "NBU Code".

The "Currency Denominations" section includes:

- Currency Code: EUR
- Preferred Denomination: (empty)
- Total: (empty)
- Buttons: "Populate" and "Clear"

The "Denomination Details" section features a table with the following columns: Denomination Code, Denomination Value, Units, and Total Amount. The table contains the following rows:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500		
<input type="checkbox"/> 200	200		
<input type="checkbox"/> 100	100		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		

A "Cancel" button is located at the bottom right of the window.

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:

The screenshot shows a window titled "Miscellaneous GL Credit Branch Date: 2012-01-02". It contains several input fields for transaction details:

- External Reference: FJB1200200004691
- GL Account: 131120002
- GL Description: Retail Interest Receptiv
- Transaction Currency: EUR
- Transaction Amount: 100.00
- Reference Number: (empty)
- Narrative: asfd
- Product: MSGC
- GL Currency: EUR
- Exchange Rate: 1
- SC Charges: 0.00
- GL Amount: 100.00
- Negotiated Cost Rate: (empty)
- Negotiation Reference: (empty)

There is a "Recalculate" button at the bottom right of the input fields. Below this is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", "UDF", "Cash symbol", and "NBU Code". The "Charges" tab is selected, showing a "Charge Details" section with a table:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	0.00	EUR	0	1

A "Cancel" button is located at the bottom right of the window.

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:

The screenshot shows a web-based dialog box titled "Miscellaneous GL Credit : Branch Date 12/15/2007 -- Webpage Dialog". It contains several input fields for transaction details. On the left, there are fields for External Reference Number (FJB0734900001177), GL Account (324010003), Transaction Currency (GBP), Transaction Amount (600.00), and Reference Number. On the right, there are fields for Product (MSGC), GL Currency (USD), Exchange Rate (1.64), SC Charges (5.00), GL Amount (975.85), and Narrative. A "Recalculate" button is located below the Narrative field. Below these fields are four tabs: "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing two sections: "Transaction MIS" and "Composite MIS". The "Transaction MIS" section has fields for COS\_CENTR (102), LOAN\_TYPE (HOU), and LOAN\_TERM (FOUR). The "Composite MIS" section has a field for A\_OFFICER (PAUL). A "Cancel" button is located at the bottom right of the dialog box.

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.

The screenshot shows a software window titled "Miscellaneous GL Credit Branch Date: 2012-01-02". The window is divided into two main sections. The top section contains various input fields for transaction details, including External Reference (FJB1200200004691), GL Account (131120002), GL Description (Retail Interest Receptat), Transaction Currency (EUR), Transaction Amount (100.00), Reference Number, Narrative (asfd), Product (MSGC), GL Currency (EUR), Exchange Rate (1), SC Charges (0.00), GL Amount (100.00), Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields. The bottom section is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", "UDF", "Cash symbol", and "NBU Code". The "UDF" tab is currently selected, displaying a "UDF Details" table with columns for "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is located at the bottom right of the window.

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.*

## 9.5.5 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

On saving the input stage, system defaults the cash symbol details at the transaction level if it is checked as mandatory for the product and currency combination.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

### Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

 During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

### Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same. Validation will also be provided for the same. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.



Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.

### 9.5.6 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

The screenshot shows a software window titled "Miscellaneous GL Credit Branch Date: 2012-01-02". The window is divided into several sections:

- Transaction Details:**
  - External Reference: FJB1200200004691
  - GL Account: 131120002
  - GL Description: Retail Interest Receptat
  - Transaction Currency: EUR
  - Transaction Amount: 100.00
  - Reference Number: (empty)
  - Narrative: asfd
- Product and Exchange Information:**
  - Product: MSGC
  - GL Currency: EUR
  - Exchange Rate: 1
  - SC Charges: 0.00
  - GL Amount: 100.00
  - Negotiated Cost Rate: (empty)
  - Negotiation Reference: (empty)
- Buttons:** A "Recalculate" button is located below the exchange information fields.
- Navigation Tabs:** Currency Denominations, Charges, MIS, UDF, Cash symbol, and NBU Code (selected).
- NBU Code Details Table:**

NBU Code	Description	NBU Value
(empty)	(empty)	(empty)
- Other Elements:** A "Cancel" button is at the bottom right. The table has a toolbar with navigation arrows and a "10f1" label.

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

## 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 Branch Date: 2008-03-31

External Reference Number

From Account Currency \*

To Account Currency \*

From Amount \*

Reference Number

Product

From GL Account Number \*

From GL Description

To GL Account Number \*

To GL Description

Narrative

Cancel

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 transfer transactions.

### **From Account Currency**

Select the currency of the account from which the funds are to be transferred from the option list.

### **From GL Account Number**

Select the GL account number from which the funds are to be transferred from the option list provided alongside.

### **To Account Currency**

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

### **From GL Description**

The system displays the description from which the GL account number chosen.

### To GL Account Number

Select the GL account number to which the funds are to be transferred from the option list provided alongside.

### From Amount

Enter the amount to be transferred.

### To Amount

The system displays the amount that will be credited to the 'To Account'.

### Reference Number

Enter a reference number for the transaction.

### To GL Description

The system displays the description to which the GL account number chosen.

### 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:

The screenshot shows a window titled 'Miscellaneous GL Transfer Branch Date: 2012-01-02'. The window contains several input fields and a table. The fields are:

- External Reference: FJB120020004701
- Product: MCGT
- From Account Currency: EUR
- From GL Account Number: 131120005
- To Account Currency: EUR
- GL Description: Commitment Fee Rece
- From Amount: 100.00
- To GL Account Number: 131120017
- Exchange Rate: 1
- GL Description: Retail Interest Receivable
- Reference Number: (empty)
- To Amount: 100.00
- Narrative: (empty)

There is a 'Recalculate' button below the 'To Amount' field. Below the fields is a tabbed interface with 'Charges' selected. Under 'Charges', there are tabs for 'MIS', 'UDF', and 'Cash symbol'. Below the tabs is a 'Charge Details' table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table contains one row:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
Charge1	<input type="checkbox"/>	0.00	EUR	0	1

At the bottom right of the window is a 'Cancel' button.

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:

The screenshot shows a web-based dialog box titled "Miscellaneous GL Transfer : Branch Date 12/15/2007 -- Webpage Dialog". The form is divided into several sections:

- Header Information:** External Reference Number (FJB0734900001300), From Account Currency (USD), To Account Currency (GBP), From Amount (200.00), Exchange Rate (1.63), Reference Number (7891), and Narrative.
- Accounting Details:** Product (MCGT), From GL Account Number (324010002), To GL Account Number (324010002), and To Amount (122.70). A "Recalculate" button is present.
- Navigation:** Tabs for "Charges", "MIS", and "UDF". The "MIS" tab is selected.
- Transaction MIS:** A list of fields for transaction details: COS\_CENTR, LOAN\_TYPE, LOAN\_TERM, and several empty rows.
- Composite MIS:** A list of fields for composite details: A\_OFFICER and PAUL, followed by several empty rows.
- Buttons:** A "Cancel" button is located at the bottom right.

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.

The screenshot shows a window titled "Miscellaneous GL Transfer Branch Date: 2012-01-02". It contains several input fields for transaction details:

- External Reference: FJB1200200004701
- From Account Currency: EUR
- To Account Currency: EUR
- From Amount\*: 100.00
- Exchange Rate: 1
- Reference Number: (empty)
- Narrative: (empty)
- Product: MCGT
- From GL Account Number: 131120005
- GL Description: Commitment Fee Receivable
- To GL Account Number: 131120017
- GL Description: Retail Interest Receivable
- To Amount: 100.00

At the bottom right of the form area is a "Recalculate" button. Below the form is a tabbed interface with tabs for "Charges", "MIS", "UDF", and "Cash symbol". The "UDF" tab is selected, and the "UDF Details" section is visible. It features a table with columns "Field Name" and "Field Value", and a "Cancel" button at the bottom right.

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.

### 9.6.4 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

On saving the input stage, system defaults the cash symbol details at the transaction level if it is checked as mandatory for the product and currency combination.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

### Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

 During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

### Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same. Validation will also be provided for the same. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.



Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

*For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.*

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## 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

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

### 10.2 Opening a TD Account for Multi Mode Pay In

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

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



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

You are allowed to fund the TD using multiple pay-in modes. Any combination of the 3 pay-in modes is possible. You can specify the TD funding amount percentage-wise or in absolute.

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

The screenshot shows a software interface for opening a Term Deposit (TD) account. The main window is titled "TD Account Opening by Multi Mode Branch Date: 2011-09-05". It features a top section with various input fields: External Reference, Branch Code, Customer ID, Customer Name, Currency, Account Open Date, Account Number, Product Code, Account Description, Pay-in by, Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No. Below this is a tabbed interface with "Term Deposit Details" selected. This tab includes fields for Term Deposit Currency, Term Deposit Amount, Rollover Type, Rollover Amount, and several checkboxes for options like Auto Rollover, Close on Maturity, Move Interest to Unclaimed, Move Principal to Unclaimed, and Rate Chart Allowed. It also has fields for Interest Liquidation Branch, Interest Liquidation Account, Account Description, Tenor, Maturity Date, Next Maturity Date, and Computed Amount, with a "Compute" button. Below the tabs are two data tables. The first, "Term Deposit Pay In Option", has columns for Pay In Option (checkbox), Percentage, Amount, Offset Branch, Offset Account, and Cheque I. The second, "Term Deposit Payout Details", has columns for Payout Type (checkbox), Percentage, Offset Branch, Account, Account Title, and Narra. A "Cancel" button is located at the bottom right of the window.

The following details can be entered in this screen:

**External Reference Number**

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

**Branch Code**

The current logged in branch is defaulted here.

**Customer ID**

Select the customer for whom the TD account is to be opened.

**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 Open Date**

The system displays the value date of opening the deposit account This will be the term deposit interest start date.

### **Account Number**

Specify the account number of the deposit account.

### **Product Code**

Select the product name under which the deposit account is to be opened. These are the various account classes maintained in the Host. You can select the appropriate account class from the list of all the valid account classes maintained in the system.

### **Account Description**

Specify an appropriate account description for the term deposit account.

### **Pay-In Option**

#### **Pay-in By**

Select the pay-in option from the adjoining option list. The list displays the following value:

- Cheque
- Others

If you want to create TD through cheque, you must specify the pay-in option as 'Cheque'.

If the pay-in option 'Cheque' is selected, you need to pay the total TD amount only by cheque.



Note the following:

- If the pay-in option once selected from the main tab 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' of the 'Deposit' tab. You cannot modify it.

If the pay-in option 'Cheque' is selected, you must specify the following details:

#### **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.

## 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:

The screenshot displays the 'TD Account Opening by Multi Mode' interface. The window title is 'TD Account Opening by Multi Mode Branch Date: 2011-09-05'. The interface is divided into several sections:

- Account Information:** Fields for External Reference, Branch Code, Customer Id, Customer Name, Currency, Account Open Date, Account Number, Product Code, Account Description, Pay-in by, Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No.
- Term Deposit Details:** Includes tabs for Interest, Joint Holders, Dual Currency Deposit, and Check List. Fields include Term Deposit Currency, Term Deposit Amount, Rollover Type, Rollover Amount, Interest Liquidation Branch, Interest Liquidation Account, Account Description, Tenor, Maturity Date, Next Maturity Date, and Computed Amount. There are also checkboxes for Auto Rollover, Close on Maturity, Move Interest to Unclaimed, Move Principal to Unclaimed, and Rate Chart Allowed.
- Term Deposit Pay In Option:** A table with columns: Pay In Option, Percentage, Amount, Offset Branch, Offset Account, and Cheque. The first row is checked.
- Term Deposit Payout Details:** A table with columns: Payout Type, Percentage, Offset Branch, Account, Account Title, and Narra. The first row is checked.
- TD Payout Details:** A section at the bottom with a 'Cancel' button.

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.

The screenshot displays the 'TD Account Opening by Multi Mode' application window. The window is divided into several sections for data entry:

- Account Information:** Fields for External Reference, Branch Code, Customer Id, Customer Name, Currency, Account Open Date, Account Number, Product Code, Account Description, Pay-in by (dropdown), Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No.
- Term Deposit Details:** A tabbed section with 'Term Deposit Details' selected. It includes fields for Term Deposit Currency, Term Deposit Amount, Rollover Type (dropdown), Rollover Amount, and checkboxes for Auto Rollover, Close on Maturity, Move Interest to Unclaimed, Move Principal to Unclaimed, and Rate Chart Allowed. It also has fields for Interest Booking Branch, Interest Booking Account, Account Description, Tenor, Maturity Date, Next Maturity Date, and Computed Amount, with a 'Compute' button.
- Term Deposit Pay In Option:** A table with columns: Pay In Option, Percentage, Amount, Offset Branch, Offset Account, and Cheque. A dropdown menu is visible above the table.
- Term Deposit Payout Details:** A table with columns: Payout Type, Percentage, Offset Branch, Account, and Account Title. A dropdown menu is visible above the table.
- Footer:** A 'TD Payout Details' label and an 'Exit' button.

You need to capture the following details here:

### **Term Deposit Currency**

Specify the term deposit currency. Alternatively, you can also choose the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

### **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**

### **Rollover Type**

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option



Note the following:

- This field is applicable only if you have opted for auto rollover.
- System will validate for the deposit amount if the 'Rollover Type' is 'Special'.

### **Tenor (In Days)**

Specify the tenor of the deposit account.

### **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.

## Computed TD 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.

## Auto Rollover

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

## Move interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.



Note the following:

- If you have selected auto rollover or close on maturity, 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).

## 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.

## Interest Liquidation Branch

Specify the interest liquidation branch for the customer.

## Interest Liquidation Account

Specify the interest liquidation account for the customer.

## Close on Maturity

Deposit accounts can be closed automatically on the Maturity Date of the deposit. Check this box to indicate that the account must be closed on maturity. If you have selected auto rollover, then this field will not be applicable.

When you click 'Compute' button, if percentage is specified in the Pay-In options then it computes the amount. It sums the amounts of all Pay-In options and populates the 'Computed TD Amount' field.

### **10.2.1.1 Specifying Term Deposit Pay In 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.

#### **Offset Currency**

The system populates the currency code of the account from which fund is transferred to TD account.

### **10.2.1.2 Specifying Term Deposit Pay Out Details**

#### **Pay-Out Option**

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 Number**

Specify the account number/ GL for redemption.

### **Narrative**

Specify the description for redemption.

## **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.

The screenshot shows the 'TD Account Opening by Multi Mode' application window. It features a top section with various input fields for account information, including External Reference, Branch Code, Customer Id, Currency, Account Open Date, Cash Amount, Account Number, Product Code, Account Description, Pay-in by (set to 'Others'), Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No. Below this is a menu bar with options: Denomination, Term Deposit Details, Interest, Joint Holders, Dual Currency Deposit, Check List, and UDF. The main area contains three data grids: 'Product Details' with columns for Product, Waiver, and Open; 'Effective Date' with columns for Date and Open; and 'UDE Values' with columns for Element, User Defined Element Value, Rate Code, and TD Rate Code. An 'Exit' button is located at the bottom right of the window.

## 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 Opening by Multi Mode

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
 Branch Code \_\_\_\_\_ Product Code \_\_\_\_\_  
 Customer Id \_\_\_\_\_ Account Description \_\_\_\_\_  
 Currency \_\_\_\_\_ Pay-in by Others ▾  
 Account Open Date \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Cash Amount \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Denomination Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List UDF

**Joint Holders**

10 of 1

<input type="checkbox"/>	Customer Id	Short Name	Relationship
<input type="checkbox"/>			Authorized Signatory ▾

TD Payout Details

Exit

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 by Multi Mode

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
 Branch Code \_\_\_\_\_ Product Code \_\_\_\_\_  
 Customer Id \_\_\_\_\_ Account Description \_\_\_\_\_  
 Currency \_\_\_\_\_ Pay-in by Others ▾  
 Account Open Date \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Cash Amount \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Denomination Term Deposit Details Interest 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 \_\_\_\_\_

TD Payout Details

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 CCY's Settlement A/c**

Specify the account of the linked currency's settlement.

#### **Linked CCY's GL A/c**

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

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
 Branch Code \_\_\_\_\_ Product Code \_\_\_\_\_  
 Customer Id \_\_\_\_\_ Account Description \_\_\_\_\_  
 Currency \_\_\_\_\_ Pay-in by Others ▾  
 Account Open Date \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Cash Amount \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Denomination Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List UDF

Document List

<input type="checkbox"/>	Document Type	Mandatory	Checked
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Remarks

1	_____	6	_____
2	_____	7	_____
3	_____	8	_____
4	_____	9	_____
5	_____	10	_____

TD Payout Details

Exit

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.

### Checked

Check this box to indicate that the received documents are acknowledged.

### Mandatory

Check this box to indicate that the document specified here is mandatory.

### Remarks 1 to 10

Specify the additional information, if required.

## 10.2.6 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button.

The following details are captured here:

**Branch Code**

The system defaults the branch code.

**Account Number**

Specify the account number.

**Currency**

Specify the currency.

**10.2.6.1 Specifying Bankers Cheque Details**

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

**Bank Code**

Specify the bank code of the Bankers cheque.

**Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

**Cheque Currency**

Specify the currency of the cheque for the pay-out.

**Beneficiary Name**

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

**Passport/IC Number**

Specify the passport number of the beneficiary for the pay-out.

## Beneficiary Address

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

## Narrative

Specify the description for the pay-out.

### 10.2.6.2 Specifying PC Details

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

The screenshot shows a software window titled "Term Deposit Payout Details". It contains several input fields for account and currency information, a tabbed interface with "PC" selected, and sections for "Counterparty" and "Beneficiary Details" with their respective fields. "Ok" and "Exit" buttons are at the bottom right.

The following details are captured here:

## Counter Party Bank Code

Specify the bank code of the counter party for the pay-out.

## Counter Party Account

Specify the account number of the counter party for the pay-out.

## Currency

Specify the currency of the counter party for the pay-out.

## Beneficiary Name

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

## Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

## Narrative

Specify the description for the pay-out.

## Beneficiary Address

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

### 10.2.6.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a dialog box titled "Term Deposit Payout Details". It contains the following fields and options:

- Branch Code (text input)
- Account (text input)
- Currency (text input)
- Term deposit: Bankers Cheque / DD PC (highlighted tab)
- Branch Code (text input)
- Currency (text input)
- Customer No (text input)
- Default From:  Parent Account,  Account Class
- Account Class: [P] (dropdown menu)
- Interest (tab)
- Ok, Exit (buttons)

The following details are captured here:

#### **Branch Code**

The system defaults the branch code.

#### **Currency**

The system defaults the currency.

#### **Customer Number**

The system defaults the customer number.

#### **Default From**

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

#### **Account Class**

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.



If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

## 10.2.7 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Interest' button.

You need to capture the following details here:

### Account Details

Specify the account number of the Child TD.

#### 10.2.7.1 Capturing Interest Details

##### Calculation Account

Select the calculation amount of the Child TD from the option list.

**Interest Statement**

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

**Charge Booking Account**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Interest Start Date**

Select the interest start date from the option list.

**Charge Start Date**

Select the charge start date from the option list.

**Interest Booking Branch**

Select the interest booking branch from the option list.

**Dr/Cr Advices**

Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

**Charge Booking Branch**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Product Code**

Specify the product code.

**UDE Currency**

Specify the UDE Currency defined for the product.

**Integrated LM Product**

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

**IL Product Type**

Specify the IL product type.

**Waive Charges**

Check this box to waive of a particular interest or charges that has been specified.

**Generate UDE Change Advice**

Check this box to generate the UDE change advice.

**Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

**Effective Date**

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

**Open**

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

**UDE ID**

Specify the UDE ID for the account.

**UDE Value**

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

**Rate Code**

Specify the rate code for the account.

## 10.2.7.2 Capturing Details for Deposit

The screenshot shows a software window titled "Term Deposit Interest". It has a tabbed interface with "Account Details" selected. The "Interest" tab is active, showing fields for "Maturity Date", "Next Maturity Date", "Deposit Tenor", and "Rollover Type". There are four checkboxes: "Auto Rollover", "Close on Maturity", "Move Interest to Unclaimed", and "Move Principal to Unclaimed". The "Rollover Type" has three radio buttons: "Principal" (selected), "Principal + Interest", and "Special Amount". There is also an "Interest" radio button and a "Rollover Amount" field with a "Compute" button. Below this is a table with columns: "Payout Type", "Percentage", "Offset Branch", "Account", and "Narrative". The table has a dropdown menu for "Account Number" and is currently empty. At the bottom, there is a "Payout Parameters" tab and "Ok" and "Exit" buttons.

You need to capture the following details here:

### **Maturity Date**

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

### **Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

### **Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

### **Auto Rollover**

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

### **Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

### **Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

### **Move Principal to Unclaimed**

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

### **Rollover Type**

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

### **Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

## **10.2.7.3 Specifying Term Deposit Pay-Out Details**

### **Payout Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC



Note the following:

- This option will be available only when account number generation is 'Auto'.
- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

### **Percentage**

Specify the amount of redemption in percentage.

### **Offset Branch**

Specify the branch code of the account for redemption.

### **Account Number**

Specify the account number/ GL for redemption.

### **Narrative**

Specify the description for the redemption.

## **10.2.8 Capturing Pay-Out Parameters**

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a window titled "Payout Parameters" with a tabbed interface. The "Bankers Cheque" tab is active, showing fields for "Bank Code", "Payment Branch", "Currency", "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". There are "Ok" and "Exit" buttons at the bottom right.

The following details are captured here:

### **10.2.8.1 Specifying Bankers Cheque Details**

#### **Bank Code**

Specify the bank code of the Bankers cheque.

#### **Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

#### **Cheque Currency**

Specify the currency of the cheque for the pay-out.

### **Beneficiary Name**

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

### **Passport/IC Number**

Specify the passport number of the beneficiary for the pay-out.

### **Beneficiary Address**

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

### **Narrative**

Specify the description for the pay-out.

## **10.2.8.2 Specifying PC Details**

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

The screenshot shows a window titled "Payout Parameters" with a tab labeled "PC" selected. The window is divided into two main sections: "Counterparty" and "Beneficiary Details".

- Counterparty Section:**
  - Counterparty Bank Code: \_\_\_\_\_
  - Counterparty Account: \_\_\_\_\_
  - Currency: \_\_\_\_\_
- Beneficiary Details Section:**
  - Beneficiary Name: \_\_\_\_\_
  - Passport/IC Number: \_\_\_\_\_
  - Narrative: \_\_\_\_\_
  - Beneficiary Address: \_\_\_\_\_

At the bottom right of the window, there are "Ok" and "Exit" buttons.

The following details are captured here:

### **Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

### **Counterparty Account**

Specify the account number of the counter party for the pay-out.

### **Currency**

Specify the currency of the counter party for the pay-out.

### **Beneficiary Name**

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

### **Passport/IC Number**

Specify the account number of the beneficiary for the pay-out.

### **Narrative**

Specify the description for the pay-out.

### **Beneficiary Address**

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

## **10.3 Opening a TD Account for Multi Mode Pay Out**

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

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



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

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

### **Examples**

#### **Case 1**

- TD Amount - 15,000.00 USD

#### **Pay-In/ Pay-Out options**

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

#### **Case 2:**

- TD Amount - 15,000.00 USD

#### **Pay-In/ Pay-Out options**

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

## **10.4 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.

Payout Type	Percentage	Redemption Amount	Offset Branch	Offset Account
-------------	------------	-------------------	---------------	----------------

The following details are displayed:

### External Ref No

The system generates a unique reference number for the transaction and displays it here. The host identifies the transaction with the external reference number.

### Branch Code

The system displays the code of the current logged-in branch.

You need to specify the following:

### Account No

Specify the account number of the TD that you wish to redeem. You can select the appropriate one from the adjoining look-up.

Click 'Save' button to proceed to the next stage. The following screen is displayed:

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

You need to specify the following:

### **Txn Ccy**

Select the transaction currency from the option list.

### **Redemption Mode**

Select the mode of redemption. Redemption can be either in part or in full.

### **Redemption Amount**

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.



The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the following error message:  

**Withdrawal amount must be multiples of withdrawal unit**
- Withdrawal amount should be greater than minimum booking amount maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the following error message:

Withdrawal exceeds minimum balance level

### Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

On clicking 'Save' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The following details are displayed:

### Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

### Exchange Rate

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

### Charges

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

## 10.4.1 Specifying the Term Deposit Payout Details

### **Payout Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Check
- Payments
- Accounts
- General Ledger
- Term Deposit
- Demand Draft
- Loan Payment

### **Percentage**

Specify the amount of redemption in percentage.

### **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.

## **10.4.2 Capturing the Pay-Out Parameters**

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are fields for "Branch Code" (008), "Account" (00125369), and "Currency" (AED). Below this, there are tabs for "Term deposit", "Bankers Cheque / DD", and "PC". The "Bankers Cheque / DD" tab is active. Under "Cheque / DD Details", there are fields for "Bank Code", "Payment Branch", "Instrument Type", and "Currency" (AED). Under "Beneficiary Details", there are fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom, there is an "Interest" section and "Ok" and "Cancel" buttons.

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

**10.4.2.1 Specifying Bankers Cheque Details**

**Bank Code**

Specify the bank code of the Bankers cheque.

**Cheque Date**

Select the cheque date for the pay-out.

**Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

**Country Code**

Select the country code for the pay-out.

**Cheque Currency**

Specify the currency of the cheque for the pay-out.

### **Beneficiary Name**

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

### **Other Details**

Specify any other details (if any) of the beneficiary.

### **Beneficiary Address**

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

### **Narrative**

Specify the description for the pay-out.

## **10.4.2.2 Specifying PC Details**

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

Term Deposit Payout Details

Term deposit Bankers Cheque / DD PC

Counterparty

Counterparty Bank Code \_\_\_\_\_

Counterparty Account \_\_\_\_\_

Currency \_\_\_\_\_

Beneficiary Details

Name \_\_\_\_\_

Other Details \_\_\_\_\_

Narrative \_\_\_\_\_

Address \_\_\_\_\_

Term Deposit Interest \_\_\_\_\_

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.

### **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.

## 10.4.2.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a software window titled "Term Deposit Payout Details". It features a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "Term deposit" tab is currently selected. The main area of the window contains several input fields and options:

- Branch Code: \_\_\_\_\_
- Customer No: \_\_\_\_\_
- Currency: \_\_\_\_\_
- Account No: \_\_\_\_\_
- Account Class: \_\_\_\_\_
- Default From:  Account  Account Class

Below the "Default From" options, there is a small icon labeled "P". At the bottom of the window, there is a section labeled "Term Deposit Interest" and two buttons: "Ok" and "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

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.

**STOP** 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.

### 10.4.3 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Term Deposit Interest' button.

The screenshot shows the 'Interest' form with the following sections and fields:

- Branch Code** and **Account** (input fields)
- Account Class** and **Currency** (input fields)
- Interest** and **Deposit** (tabs)
- Calculation Account**, **Calculation Account Description**, **Interest Start Date**, **Interest Booking Branch**, **Charge Booking Account**, **Charge Booking Account Description**, **Charge Booking Branch**, and **Charge Start Date** (input fields)
- Interest Statement**,  **Dr Cr Advices**,  **Waive**,  **Generate UDE Change Advice**,  **Open** (checkboxes)
- Product** (dropdown menu, value: 10f1)
- User Data Elements Currency** (input field)
- Effective Date** table:

Effective Date	Open
	<input type="checkbox"/>
- UDE Values** table:

User Data Elements Id	Value	Rate Code
- TD Payout Details** (section)
- Ok** and **Exit** (buttons)

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.

**10.4.3.1 Capturing Interest Details**

**Calculation Account**

Select the calculation amount of the Child TD from the option list.

**Interest Statement**

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

**Charge Booking Account**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Interest Start Date**

Select the interest start date from the option list.

**Charge Start Date**

Select the charge start date from the option list.

**Interest 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.

**10.4.3.2 Capturing Details for Deposit**

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

### **Maturity Date**

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

### **Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

### **Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

### **Auto Rollover**

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

### **Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

### **Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

### **Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

### **Rollover Type**

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

### **Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

## **10.4.3.3 Specifying Term Deposit Pay-Out Details**

### **Payout Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Creation of new Term Deposit – TD



Note 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.

**10.4.4 Capturing Pay-Out Parameters Details**

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The following details are captured here:

**10.4.4.1 Specifying Bankers Cheque Details**

**Bank Code**

Specify the bank code of the Bankers cheque.

**Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

**Cheque Date**

Specify the date of the cheque for the pay-out.

**Beneficiary Name**

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

**Passport/ IC Number**

Specify the passport or IC number of the beneficiary for the pay-out.

**Beneficiary Address**

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

**Narrative**

Specify the description for the pay-out.

**Country Code**

Specify the country code for the pay-out.

**10.4.4.2 Specifying PC Details**

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

The screenshot shows a window titled "Payout Parameters" with a tabbed interface. The "PC" tab is selected. The window contains the following fields:

- Counterparty**
  - Counterparty Bank Code
  - Counterparty Account
  - Currency
- Beneficiary Details**
  - Beneficiary Name
  - Passport/IC Number
  - Narrative
  - Beneficiary Address

Buttons for "Ok" and "Exit" are located at the bottom right of the dialog.

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

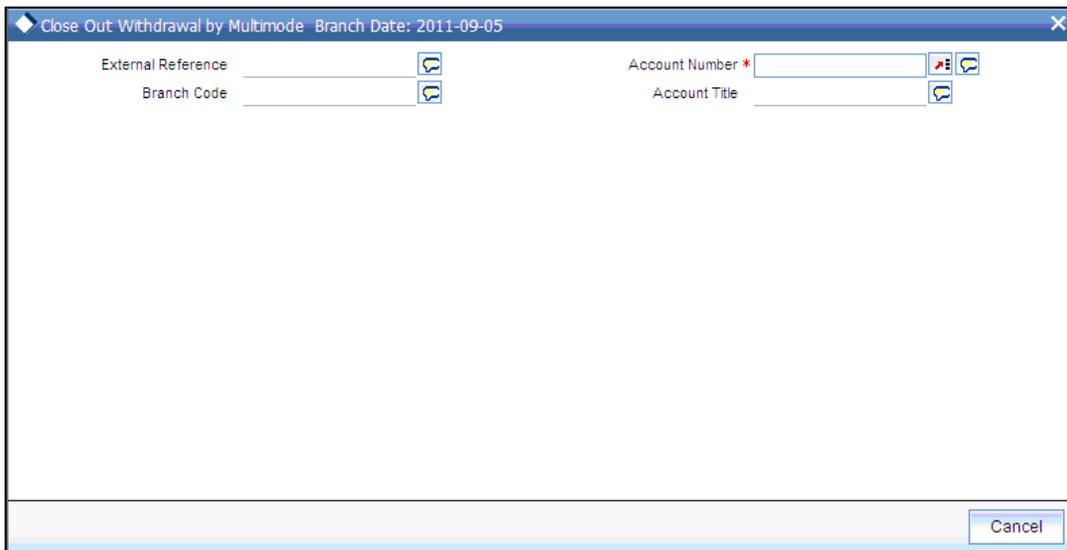
Specify the description for the pay-out.

### Beneficiary Address

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

## 10.5 Processing Close Out Withdrawal by Multi Mode

You can close an account and pay the account balance to the customer using the 'Close out Withdrawal by Multi Mode' screen. You can invoke this screen by typing '1350' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following parameters here:

### External Reference Number

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

### Branch Code

Branch code of the current branch is defaulted here.

### Account Number

Specify a valid account number you need to close, from the adjoining option list.

### Account Title

Title of the specified account number is defaulted here.

Click 'Save' icon to go to the next stage.

### Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows a software window titled "Close Out Withdrawal by Multimode Branch Date: 2011-09-05". The window contains several input fields for data entry: "External Reference", "Account Number", "Account Title", "Branch Code", "Currency", "Customer ID", and "Account Amount". Each field has a small icon to its right. Below the input fields is a table titled "Account Pay Out Details" with columns for "Payout Type", "Percentage", "Amount", "Offset Branch", "Offset Account", and "Narrative". The table is currently empty. At the bottom right of the window is a "Cancel" button.

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.

## Offset Branch

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

## Offset Account

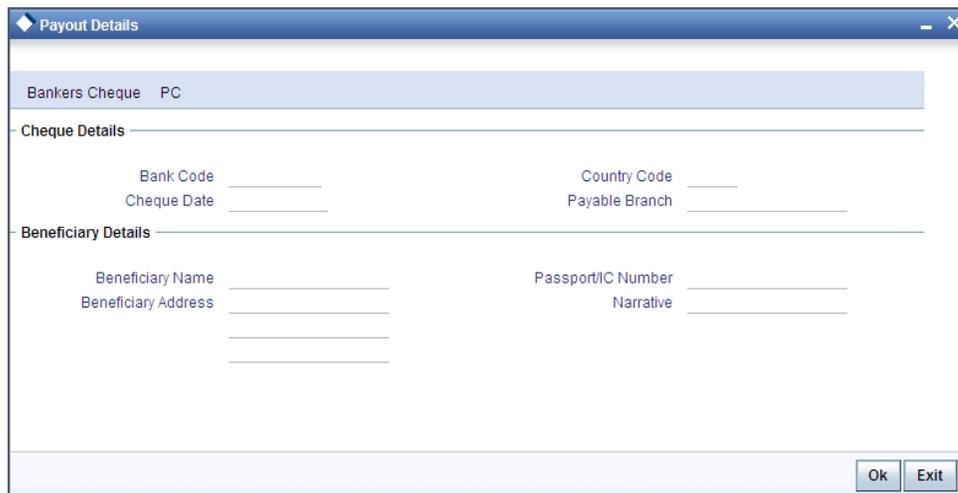
Specify account number you need for redemption from the adjoining option list.

## Narrative

Specify description for redemption.

### 10.5.1 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.



The screenshot shows a window titled "Payout Details" with a blue header bar. Below the header, there is a dropdown menu currently showing "Bankers Cheque" and "PC". The window is divided into three sections by horizontal lines:

- Cheque Details:** Contains fields for "Bank Code", "Cheque Date", "Country Code", and "Payable Branch".
- Beneficiary Details:** Contains fields for "Beneficiary Name", "Beneficiary Address", "Passport/IC Number", and "Narrative".

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You can maintain the following parameters here:

#### **10.5.1.1 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.

#### **10.5.1.2 PC Tab**

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.

You can maintain the following parameters here:

### **Counterparty Details**

You can maintain the following counterparty details here:

#### **Counterparty Bank Code**

Specify the Bank code of the counterparty from the adjoining option list.

#### **Counterparty Account**

Specify account number of the counterparty from the adjoining option list.

#### **PC Product Category**

Specify PC product category from the adjoining option list.



This is an optional field. If a value is not defined for this field, then the system books PC contract based on the PC 'Product Category' details maintained at 'Account Class' level.

### **Beneficiary Details**

You can maintain the following beneficiary details here:

#### **Beneficiary Name**

Specify name of the beneficiary for the PC product.

#### **Beneficiary Address**

Specify address of the beneficiary for the PC product.

#### **Passport/IC Number**

Specify Passport number of the beneficiary for the PC product.

## Narrative

Specify description for the beneficiary of the PC product.

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

---

# 11. Credit Card Payments

## 11.1 Introduction

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

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

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

## 11.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "Credit Card Payment By Account". The window contains the following fields:

External Reference	Product	CRAC
Credit Card No *	Credit Card Holder Name	
Value Date *	Transaction Currency *	
Recovery Account *	Amount *	
Account Title	Narrative	
Account Branch		

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:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

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

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

### Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

### Authorization Stage

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

For authorization process details, refer 'Depositing an In-house Cheque' section in 'Instrument Transactions' chapter of this User Manual.

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



Note the following:

- When an amount is paid, the system accepts the amount with out validating payment against due amount.
- You can also configure auto-authorization with few user limits.

## 11.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using 'Credit Card Payment By Cheque' screen. You can invoke this screen by typing 'CRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

A screenshot of a software application window titled "Credit Card Payment By Cheque". The window contains several input fields for transaction details. On the left side, there are fields for "External Reference", "Transaction Currency \*", "Transaction Amount \*", "Clearing Type \*", "Cheque Number \*", and "Routing Number \*". On the right side, there are fields for "Account Branch \*", "Narrative", "Credit Card No \*", "Credit Card Holder Name", "Drawer Account Number", "Cheque Date \*", and "Cheque Issue Date". An "Exit" button is located in the bottom right corner of the window.

You can maintain the following details here:

### **External Reference Number**

Unique reference number is defaulted based on the branch.

### **Account Branch**

Specify branch code of the Credit Card from the adjoining option list.

### **Narrative**

Specify remarks for the credit card payments, if any.

### **Transaction Currency**

Currency of the transaction is defaulted here; however, you can modify if needed.

**Transaction Amount**

Specify amount of the cheque drawn.

**Clearing Type**

Specify clearing type you need for the cheque drawn from the adjoining option list.

**Credit Card No**

Specify a valid Credit Card number from the adjoining option list.

**Credit Card Holder Name**

Name of the Credit Card holder is defaulted here.

**Cheque Number**

Specify a valid cheque number for payment.



Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

**Routing Number**

Specify routing number you need for the cheque drawn from the adjoining option list

**Drawer Account Number**

Specify Account number on which the cheque is drawn.

**Cheque Date**

Cheque date is defaulted here.

**Cheque Issue Date**

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



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click 'Save' icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

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

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

### Recalculate

Click this button to recalculate charges for the cheque deposited.

*For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.*

After validating for the availability of the data, click 'Save' icon to go to the next stage.

### Authorization Stage

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

For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

## 11.4 Processing Payments by Cash

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cash. You can maintain these details using 'Credit Card Payment By Cash' screen. You can invoke this screen by typing 'CRCP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "Credit Card Payment By Cash". Inside the window, there are two columns of input fields. The left column contains: "External Reference", "Credit Card No", "Credit Card Holder Name", and "Account Branch \*". The right column contains: "Product" (with "CRCA" entered), "Transaction Currency \*", "Transaction Amount \*", and "Narrative". An "Exit" button is located in the bottom right corner of the window.

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:

Denomination Code	Denomination Value	Units	Total Amount

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.

External Reference	Product	CRAC
Credit Card No *	Credit Card Holder Name	
Value Date *	Transaction Currency *	
Recovery Account *	Amount *	
Account Title	Narrative	
Account Branch		

You can maintain the following details here:

#### External Reference Number

Unique reference number is defaulted based on the branch.

#### Product

Retail teller product is defaulted as CRAC.

#### Credit Card No

Specify a valid Credit Card number from the adjoining option list.

**Credit Card Holder Name**

Name of the Credit Card holder is defaulted here.

**Value Date**

Current date of the system is defaulted here.

**Transaction Currency**

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

**Recovery Account**

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

**Account Title**

Title of the recovery account is defaulted here.

**Account Branch**

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.



If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

**Amount**

Specify the payment amount for credit card transaction.



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

**Narrative**

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

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

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

### **Exchange Rate**

Exchange rate value is defaulted here to convert the transaction currency to account currency.

### **Recalculate**

Click this button to recalculate charges for the cheque deposited.

## **11.5.1 Charge Details Tab**

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display 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.

Maker Id	Date Time	Authorization Status
Checker Id	Date Time	

You can maintain the following parameters here:

### **Credit Card No**

Specify number of the Credit Card for which you need to reverse payments.

### **Transaction Ref No**

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency

- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

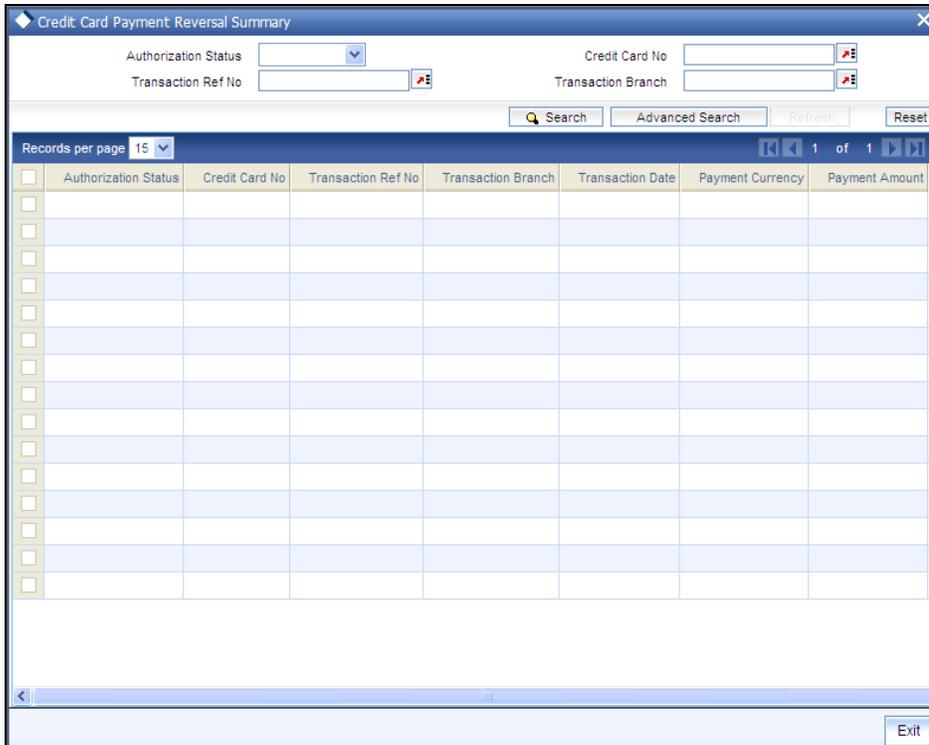
**Remarks**

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on 'Save' icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

## 11.7 Viewing Credit Card Reversal Payments

You can view a summary of Credit Card reversal payments maintained at the 'Credit Card Payment Reversal' level using 'Credit Card payment Reversal Summary' screen. You can invoke the 'Credit Card payment Reversal Summary' screen by typing 'STSCCREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view records based on any or all of the following criteria:

**Authorization Status**

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

- Authorised–Select this option if the Credit Card payment is authorised.
- Unauthorised–Select this option if the Credit Card payment is unauthorised.

**Credit Card No**

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

**Transaction Ref No**

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

**Transaction Branch**

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Credit Card No
- Transaction Ref No
- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By

## 12. Vault Operations

### 12.1 Introduction

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

### 12.2 Transferring Cash from Vault

You can transfer cash from vault using the 'Transfer cash from Vault' screen. You can invoke this screen by typing '9007' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transfer Cash from Vault : Branch Date 12/4/2007 -- Webpage Dialog

External Reference Number FJB073380000399  
Transaction Currency \* GBP  
Branch Code WCN  
Transaction Amount \* 10.00  
Default Denomination

Currency Code \_\_\_\_\_ Total \_\_\_\_\_

1 of 1 Go to Page

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>			

Cancel

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.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>			

Here, you can capture the following details:

### **External Reference Number**

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

### **Branch Code**

The current branch is defaulted here.

### **Transaction Currency**

Select the currency to be transferred to Vault.

### **Transaction Amount**

Specify the total amount to be transferred.

### 12.3.1 Capturing denomination details

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

#### **Currency Code**

The system displays the currency of the account

**Denomination Code**

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

**Denomination Value**

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

**Units**

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

**Total Amount**

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

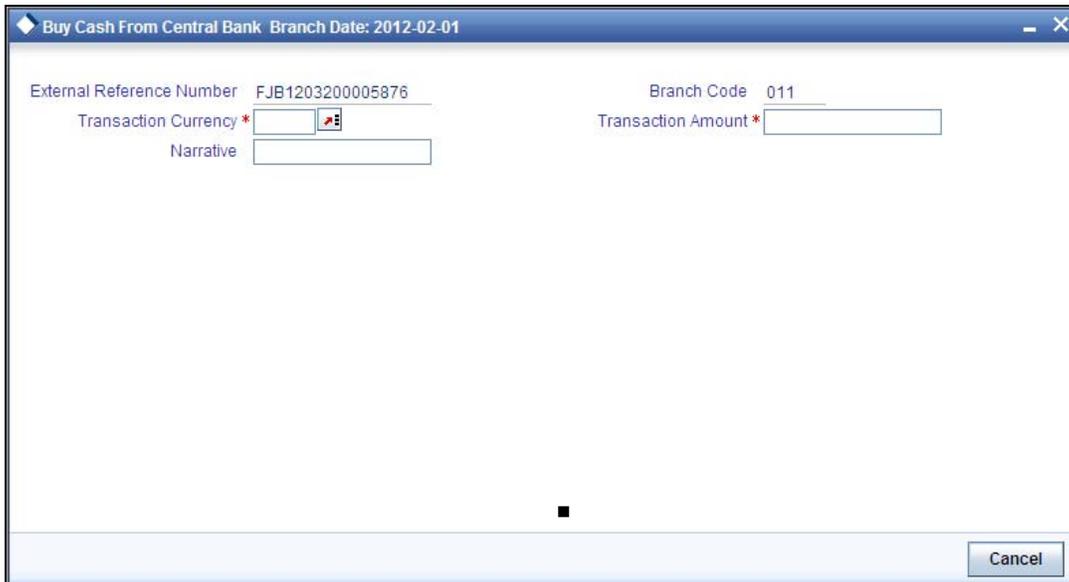
After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

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

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

## 12.4 Buying Cash from Central Bank

You can buy cash from central bank using the 'Buy Cash from Central Bank' screen. You can invoke this screen by typing '9009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

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

### **Branch**

The current branch is defaulted here.

### **Transaction Currency**

Select the currency to be bought from the Central bank.

### **Transaction Amount**

Specify the total amount to be transferred.

### **Narrative**

Enter remarks about the transaction.

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

### **Enrichment Stage**

In this stage some additional details need to be captured on the screen. The screen displayed is as below:

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

### 12.4.1 Specifying Denomination Details

The following details have to be captured in this section:

#### **Currency Code**

The system displays the currency of the account.

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

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

#### **Denom Amount**

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

## 12.4.2 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.

Buy Cash From Central Bank : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number FJB0734900001290  
Narrative

Branch Code WB1  
Transaction Currency USD  
Transaction Amount 200.00

Denomination MIS UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	PAUL

Cancel

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.

Buy Cash From Central Bank Branch Date: 2012-02-03

External Reference Number: FJB1203400006215  
 Narrative: hb

Branch Code: 011  
 Transaction Currency: EUR  
 Transaction Amount: 500.00

Denomination: MIS UDF Cash symbol

UDF Details

Field Name	Field Value

Cancel

**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.*

**12.4.4 Specifying Cash Symbol Details**

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

On saving the input stage, system defaults the cast symbol details at the transaction level if it is checked as mandatory for the product and currency combination.

If not defaulted, you need to specify the following details:

### Cash Symbol

Specify the cash symbol from the option list provided. It will display only the list with values of D when there is a debit to Cash GL and will list values for C if there is a Credit to Cash GL.

On save there is a check if the cash symbol is entered and if the Transaction Currency is LCY, then specifying cash symbol detail is mandatory

### Description

The description of the cash symbol chosen is defaulted from the maintenance.

### Cash Symbol Value

Specify the cash symbol value here. System will default the cash symbol value for the mandatory cash symbol from the maintenance screen.

### Amount

Specify the amount against each cash symbol.

 During the saving of the transaction, system will validate that the sum of the amounts entered is equal to the deposit amount.

### Interpreting

Specify the purpose of the cash symbol transaction.

You can add and delete cash symbols and change values for the same. Validation will also be provided for the same. If any of the mandatory records have been deleted or the value has been changed, you will get an override message and the default from the product and currency combination will be performed again thus overwriting the user changes for Cash Symbols. In case you have added any new records, the same has to be maintained again.



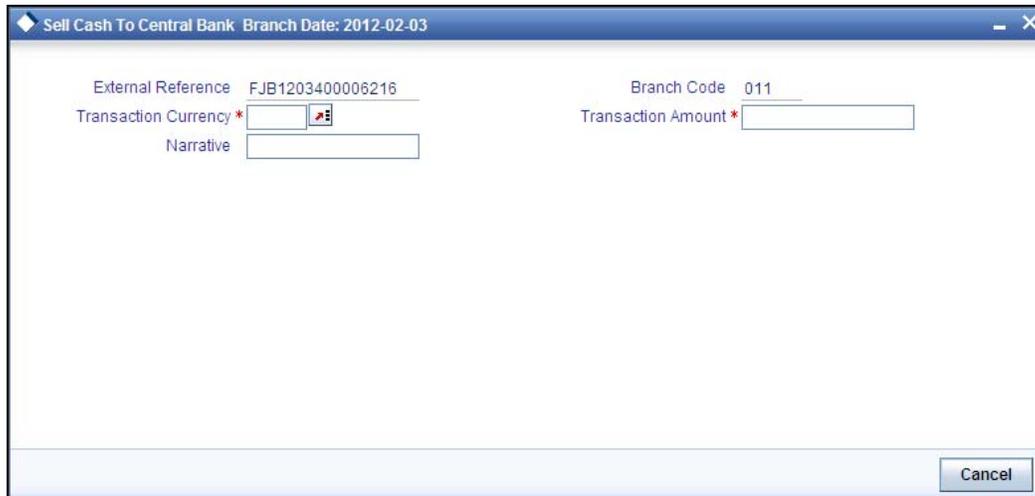
Note the following:

- No Accounting entries will be generated according to the symbols. New cash symbols maintained in the cash symbol maintenance screen is added only at the transaction level.
- System will check that no cash symbol has been maintained twice in the transaction.

*For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.*

## 12.5 Selling Cash to Central Bank

You can sell cash to central bank using the 'Sell Cash to Central Bank' screen. You can invoke this screen by typing '9010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

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

### **Branch**

The current branch is defaulted here.

### **Transaction Currency**

Select the currency to be sold to Central bank.

### **Transaction Amount**

Specify the total amount to be sold.

### **Narrative**

Enter description of the transaction.

After entering these details you need to click save icon.

## Enrichment stage

Screenshot of the 'Sell Cash To Central Bank' form. The window title is 'Sell Cash To Central Bank Branch Date: 2012-02-03'. The form contains the following fields and controls:

- External Reference: FJB1203400006217
- Narrative:
- Branch Code: 011
- Transaction Currency: EUR
- Transaction Amount: 100.00

Below these fields are tabs for 'Denomination', 'MIS', 'UDF', and 'Cash symbol'. The 'Denomination' tab is selected. Under this tab, there are:

- Currency Code:
- Preferred Denomination:  with a 'Populate' button below it.
- Total:  with a 'Clear' button below it.

A 'Denomination Details' table is located below the tabs. It has a header row with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table body is currently empty. Navigation controls (back, forward, search) are visible above the table. A 'Cancel' button is located at the bottom right of the form.

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

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

### 12.5.1 Specifying Denomination Details

The following details have to be captured in this section:

#### **Currency Code**

The system displays the currency of the account.

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

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

## Total Amount

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

### 12.5.2 Specifying MIS Details

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

The screenshot shows a web page dialog titled "Sell Cash to Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The form contains the following fields and sections:

- External Reference Number: FJB0734900001291
- Narrative: (empty text box)
- Branch Code: WB1
- Transaction Currency: USD
- Transaction Amount: 200.00
- Denomination tabs: Denomination, MIS (selected), UDF
- Transaction MIS section:
  - COS\_CENTR: 102
  - LOAN\_TYPE: HOU
  - LOAN\_TERM: FOUR
  - (Empty rows with dropdown arrows)
- Composite MIS section:
  - A\_OFFICER: PAUL
  - (Empty rows with dropdown arrows)
- Cancel button at the bottom right.

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.

The screenshot shows a window titled "Sell Cash To Central Bank Branch Date: 2012-02-03". The form contains the following fields:

External Reference	FJB1203400006217	Branch Code	011
Narrative	hj	Transaction Currency	EUR
		Transaction Amount	100.00

Below these fields are three tabs: "Denomination", "MIS", "UDF", and "Cash symbol". The "UDF" tab is selected. Underneath, there is a section titled "UDF Details" with a table header:

Field Name	Field Value
------------	-------------

At the bottom right of the window is a "Cancel" button.

#### **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.*

### 12.5.4 Specifying Cash Symbol Details

This block allows you to capture the cash symbol details. Click on the 'Cash Symbol Details' tab to invoke the following screen

◆ Sell Cash To Central Bank Branch Date: 2012-02-03

External Reference FJB1203400006217  
 Narrative hj

Branch Code 011  
 Transaction Currency EUR  
 Transaction Amount 100.00

Denomination MIS UDF Cash symbol

10f1 00

<input checked="" type="checkbox"/>	Cash symbol	Description	Cash Symbol Value	Amount	Interpreting
<input checked="" type="checkbox"/>					

Cancel

*For further details refer the section titled 'Maintaining Cash Symbols' under chapter 'Maintenance' in this User Manual.*

## 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 TCs from Agent : Branch Date 12/04/2007 -- Webpage Dialog

External Reference Number FJB0733800001025      Branch Code WB1

Transaction Currency \* [dropdown]      Transaction Amount \* [text]

Issuer Code \* [dropdown]      Narrative [text]

TC Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount
-------------	--------------	----------	-------	--------	-----------	--------------	------------	--------

Cancel

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.

The screenshot shows a web application window titled "Buy TCs From HO : Branch Date 12/03/2007 -- Webpage Dialog". The window contains several input fields and a table. The fields are: "External Reference Number" (FJB0733700000115), "Branch Code" (WB2), "Transaction Currency" (dropdown), "Transaction Amount" (text), "Issuer Code" (dropdown), and "Narrative" (text). Below these fields is a table titled "TC Details" with columns: Description, Denomination, Currency, Count, Series, Sys Count, Start Number, End Number, Amount. The table is currently empty. At the bottom right of the window is a "Cancel" button.

Here, you can capture the following details:

### **External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

### **Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

### **Transaction Amount**

Specify the total amount of transaction.

### **Issuer Code**

Select the code of the issuer from the option list available.

### **Narrative**

Enter remarks about the transaction if any.

## **Branch Code**

The current branch is defaulted.

### **12.7.1 Capturing TC Details**

The following details have to be captured:

#### **Description**

Select the description for the denomination of the TC from the adjoining option list.

#### **Denomination**

The system displays the denomination for the specified description.

#### **Currency**

The system displays the currency.

#### **Count**

Specify the count of the TC which you have selected.

#### **Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

#### **System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

#### **Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

#### **End Number**

The system defaults the end number, which is the sum of start number and the count.

#### **TC Amount**

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

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

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

## **12.8 Selling TCs to Head Office**

You can sell TCs from Head office using the 'Sell TCs to HO' screen. You can invoke this screen by typing '9016' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Screenshot of the 'Sell TCs To HO' application window. The window title is 'Sell TCs To HO : Branch Date 12/04/2007 -- Webpage Dialog'. It contains several input fields: 'External Reference Number' (FJB0733800001032), 'Branch Code' (WB1), 'Transaction Currency' (with a dropdown arrow), 'Transaction Amount' (with a red asterisk), 'Issuer Code' (with a dropdown arrow), and 'Narrative' (with a speech bubble icon). Below these fields is a 'TC Details' table with columns: Description, Denomination, Currency, Count, Series, Sys Count, Start Number, End Number, and Amount. The table is currently empty. At the bottom right of the window is a 'Cancel' button.

Here, you can capture the following details:

**External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

**Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

**Transaction Amount**

Specify the total amount of transaction.

**Issuer Code**

Select the code of the issuer from the option list available.

**Narrative**

Enter remarks about the transaction, if any.

**Branch Code**

The current branch is defaulted.

## 12.8.1 Capturing TC Details

You have to maintain the following information in this section:

### **Description**

Select the description for the denomination of the TC from the adjoining option list.

### **Denomination**

The system displays the denomination for the specified description.

### **Currency**

The system displays the currency.

### **Count**

Specify the count of the TC which you have selected.

### **Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

### **System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

### **Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

### **End Number**

The system defaults the end number, which is the sum of start number and the count.

### **TC Amount**

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

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

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

## 12.9 Buying TCs from Vault

You can buy TCs from Vault using the 'Buy TCs from Vault' screen. You can invoke this screen by typing '9017' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Buy TCs from Vault : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number: FJB0733700000117

Branch Code: WB2

Transaction Currency \* [dropdown]

Transaction Amount \* [text input]

Issuer Code \* [dropdown]

Narrative [text area]

TC Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount
-------------	--------------	----------	-------	--------	-----------	--------------	------------	--------

Cancel

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.

Return TCs to Vault : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number FJB0733700000116  
Branch Code WB2  
Transaction Currency \* [dropdown]  
Transaction Amount \* [input]  
Issuer Code \* [dropdown]  
Narrative [input]

TC Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount
-------------	--------------	----------	-------	--------	-----------	--------------	------------	--------

Cancel

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.

Description	Sys Count	Series	Start Number	End Number	Amount	Denomination
-------------	-----------	--------	--------------	------------	--------	--------------

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.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 500	500		
<input type="checkbox"/> 200	200		
<input type="checkbox"/> 100	100		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		

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**

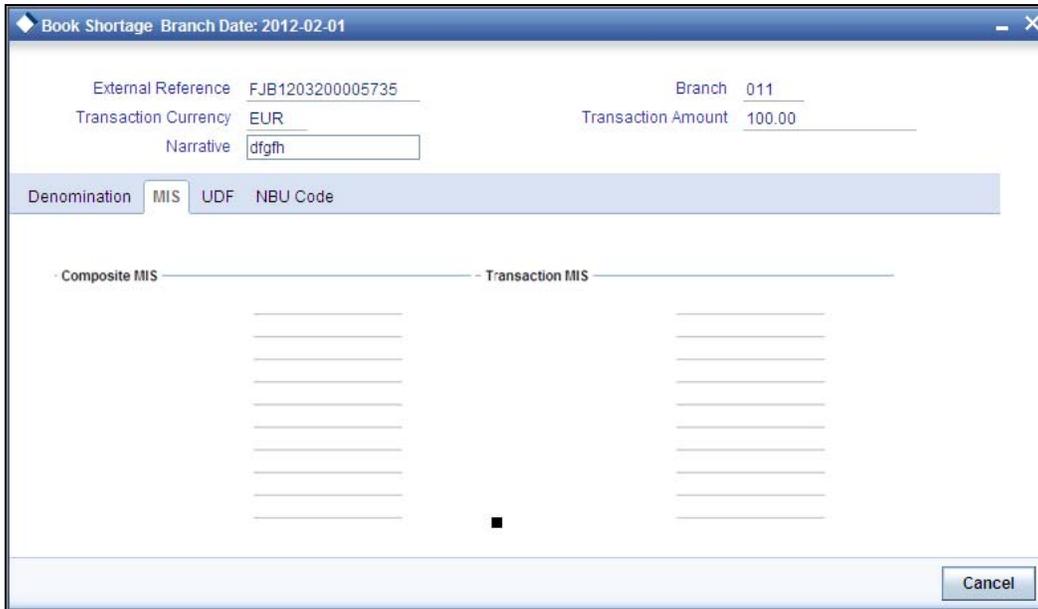
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for transactions outflows. To reverse this default behaviour, you can specify units in negative.

#### **Total Amount**

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

## 13.2.2 Specifying the MIS details

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



The screenshot shows a window titled "Book Shortage Branch Date: 2012-02-01". The window contains several input fields and a table. The fields are: External Reference (FJB1203200005735), Branch (011), Transaction Currency (EUR), Transaction Amount (100.00), and Narrative (dfgfh). Below these fields is a tabbed interface with three tabs: "MIS", "UDF", and "NBU Code". The "MIS" tab is selected. Below the tabs is a table with two columns: "Composite MIS" and "Transaction MIS". The table has several rows of horizontal lines for data entry. A "Cancel" button is located in the bottom right corner of the window.

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.

The screenshot shows a software window titled "Book Shortage Branch Date: 2012-02-01". At the top, there are several input fields: "External Reference" with value "FJB1203200005735", "Branch" with value "011", "Transaction Currency" with value "EUR", "Transaction Amount" with value "100.00", and "Narrative" with value "dfgfh". Below these fields is a horizontal tabbed menu with three tabs: "Denomination", "MIS", and "UDF" (which is selected), and "NBU Code". Under the "UDF" tab, there is a section titled "UDF Details". This section contains a table with two columns: "Field Name" and "Field Value". The table is currently empty. To the right of the table is a "Go" button. At the bottom right of the window is a "Cancel" button.

#### **UDF Name**

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

#### **UDF Value**

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

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

### 13.2.4 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

Book Shortage Branch Date: 2012-02-01

External Reference FJB1203200005735 Branch 011  
 Transaction Currency EUR Transaction Amount 100.00  
 Narrative dfgfh

Denomination MIS UDF NBU Code

**NBU Code Details**

10f1

<input type="checkbox"/>	NBU Code	Description	NBU Value

Cancel

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

### 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.

Book Overage Branch Date: 2012-02-01

External Reference FJB1203200005737 Branch 011  
 Transaction Currency EUR Transaction Amount 100.00  
 Narrative

Denomination MIS UDF NBU Code

Currency Code EUR Total  
 Preferred Denomination Clear  
 Populate

**Denomination Details**

10f1

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	500	500		
<input type="checkbox"/>	200	200		
<input type="checkbox"/>	100	100		
<input type="checkbox"/>	50	50		
<input type="checkbox"/>	20	20		
<input type="checkbox"/>	10	10		

Cancel

Here, you can capture the following details:

### External Reference Number

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

### Branch

The current branch is defaulted here.

### Transaction Currency

Select the currency to be booked for overage.

### Transaction Amount

Specify the total amount to be booked for overage.

### Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

## 13.3.1 Specifying Denomination Details

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

Book Overage Branch Date: 2012-02-01

External Reference: FJB1203200005737 Branch: 011  
Transaction Currency: EUR Transaction Amount: 100.00  
Narrative:

Denomination: MIS UDF NBU Code

Currency Code: EUR Total:   
Preferred Denomination:  Clear  
Populate

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	500	500	<input type="text"/>	
<input type="checkbox"/>	200	200	<input type="text"/>	
<input type="checkbox"/>	100	100	<input type="text"/>	
<input type="checkbox"/>	50	50	<input type="text"/>	
<input type="checkbox"/>	20	20	<input type="text"/>	
<input type="checkbox"/>	10	10	<input type="text"/>	

Cancel

The following details have to be captured in this section:

### Currency Code

The system displays the currency of the account.

### Denomination Code

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

### Denomination Value

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

### Units

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

### Total Amount

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

## 13.3.2 Specifying the MIS details

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

The screenshot shows a window titled "Book Overage Branch Date: 2012-02-01". It contains several input fields: "External Reference" with value "FJB1203200005737", "Branch" with value "011", "Transaction Currency" with value "EUR", and "Transaction Amount" with value "100.00". There is also a "Narrative" text box. Below these fields is a tabbed interface with three tabs: "Denomination", "MIS", and "UDF". The "MIS" tab is selected. Under the "MIS" tab, there are two columns: "Composite MIS" and "Transaction MIS". Each column has a series of horizontal lines for data entry. A "Cancel" button is located at the bottom right of the window.

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**

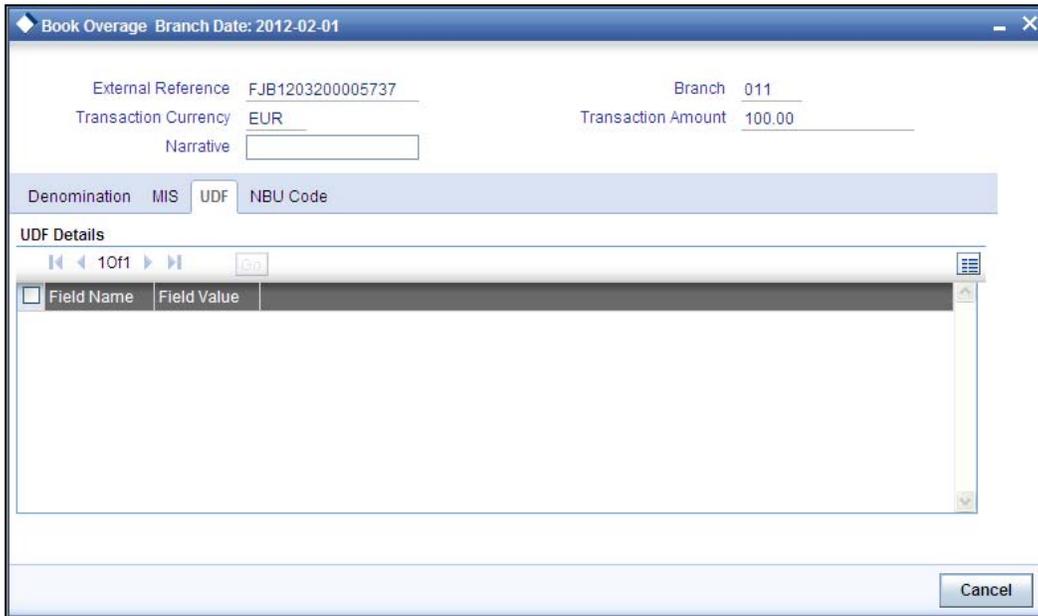
Specify the MIS code assigned to the account officer in-charge of executing this transaction.

### **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.



The screenshot shows a window titled "Book Overage" with a branch date of "2012-02-01". It contains several input fields: "External Reference" (FJB1203200005737), "Branch" (011), "Transaction Currency" (EUR), "Transaction Amount" (100.00), and a "Narrative" field. Below these is a tabbed interface with "UDF" selected. The "UDF Details" section shows a table with columns "Field Name" and "Field Value". A "Go" button is visible above the table, and a "Cancel" button is at the bottom right.

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.

### 13.3.4 Specifying NBU Code Details

This block allows you to capture the details of National Bank of Ukraine (NBU) codes and its descriptions. Click on the 'NBU Code' tab to invoke the following screen

Refer the section 'Specifying NBU Code Details' under 'Depositing Cash' in this User Manual for further details.

## 13.4 Transfer Cash from Teller

You can transfer cash from teller using the 'Transfer cash from Teller screen. You can invoke this screen by typing 'BCFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

**External Reference Number**

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

**Branch Code**

The current branch is defaulted here.

**Till ID**

Select the till from which the cash has to be transferred.

**Transaction Currency**

Select the currency to be transferred from teller.

**Transaction Amount**

Specify the total amount to be transferred.

**Narrative**

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

**Denomination Details**

Specify the following details.

**Currency Code**

The system displays the currency of the account.

**Denomination Code**

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

**Denomination Value**

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

**Units**

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

**Total Amount**

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

The completed transaction can be viewed in the 'Completed Transaction' list. Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

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

## 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.

Entry Number	Clearing Type *	Remitter Branch *	Account Number *	Account Title	Drawee Account
<input checked="" type="checkbox"/>		014			

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.

#### **Currency**

Select the currency from the option list available.

#### **Entry Number**

The cheque entry number is displayed 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.

### **Remitter Branch**

The branch where the remitter account is maintained is displayed here. However you can modify it.

### **Account Number**

Select the account number from the option list available.

### **Account Title**

Specify the account title.

### **Drawee Account Number**

Specify the drawee account number.

### **Cheque Number**

Specify the number of the cheque for inward clearing.

### **Amount**

Specify the amount for inward clearing.

### **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.

### **Instrument Issue Date**

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



If the difference between the 'Instrument Issue date' and the 'Instrument Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

After entering these details click save icon move to the enrichment stage.

### **Enrichment Stage**

In this stage you can also modify the details you have entered in the input stage if required.

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

**Transaction Completed Successfully.**

## 14.3 Clearing Inward Data Entry

You can do an Inward clearing data entry using the 'Inward Clearing Data Entry' screen. You can invoke this screen by typing '5555' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Inward Clearing Data Entry' application window. The title bar indicates the branch date as 2011-12-31. The form is divided into two columns of input fields. The left column includes 'Batch Reference' (pre-filled with FJB1136500002901), 'End Point', 'Clearing Type', 'Routing Number', 'Instrument Type', and 'Presenting Bank'. The right column includes 'Currency' (pre-filled with EUR), 'Branch Code', 'Account Number', and 'Entries'. An 'Add Rows' button is positioned below the 'Entries' field. Below the form is a table with the following columns: 'Entry Number', 'Instrument Type', 'Clearing Type', 'Branch Code', 'Account Or General Ledger Number', and 'Instrument Cur'. The table is currently empty. At the bottom of the table area are 'Total Amount' and 'Outstanding Amount' fields. A 'Partial Payment' button is located at the bottom left, and a 'Cancel' button is at the bottom right.

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.

### Instrument Type

Select the instrument type from the adjoining option list.

### **Presenting Bank**

Select the presenting bank from the adjoining option list.

The end point selected should be maintained as end point for cheque in Clearing Bank Code Maintenance screen.

### **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**

Select the Instrument type from the adjoining option list.

### **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.

### **Account or General Ledger Number**

Select the account number from the option list available.

### **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 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.

**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.

**Transaction Date**

The system displays the transaction date.

**Interchange Date**

Specify the interchange date on which bank will extract the clearing transactions and generate the file and sent to Representing bank.

**Clearing Date**

Specify the date on which clearing is done. The clearing date should be after the due date.

**Commission Code**

Select the commission code from the adjoining option list.

**Commission Amount**

System defaults commission amount for commission code from the Commission Amount Maintenance screen.

**End Point**

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

**Branch code**

The system displays the branch code here.

**Drawee Account Number**

Specify the account from which money is drawn.

**Narrative**

Enter remarks about the transaction.

**Credit Account Type**

Select the Credit Account type from the adjoining drop down list. The options are:

- 1
- 2
- 3

- Blank

### **Re-Presentation Type**

Select the Re-presentation type from the adjoining drop down list. The options are:

- Re-Instate
- New Presentation
- Blank

### **Partially Paid**

Check partially paid to indicate whether partial payment is made for the cheque.

### **Initial Cheque Amount**

Specify the actual cheque amount for partially paid cheques. Transaction amount will be always less than Initial Cheque Amount.

### **Original Reference Number**

Specify the reference number of the original transaction.

Original Reference Number is mandatory if a re-presentation type is selected.

### **Truncated**

Check truncated if image is not sent.

### **Due Date**

Specify the date from which instrument can be paid. Due date has to be past dated or application date. Due date is mandatory if the instrument type is Promissory Note.

### **Total Amount**

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

## **14.3.1 Partial Payment Details**

All the partial payments for the cheque number is displayed in the Partial Payment Details screen. Click on 'Partial payments' to invoke the screen.

The system displays the following here:

- Actual Cheque Amount
- Balance Cheque Amount
- Cheque Value Date
- Beneficiary Name
- Beneficiary Identification
- Amount Paid
- Date of Payment
- Serial Number

#### **Enrichment stage**

In this stage you are allowed to modify any data that you have entered in the Input stage.

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

**Transaction Completed Successfully**

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

## **14.4 Consolidated Cheques Data Entry**

You can do a consolidated cheque data entry using the 'Consolidated Cheque Data Entry' screen. You can invoke this screen by typing '6512' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

**External Reference Number**

The system generated reference number is displayed here.

**Account Number**

Select the account number from the option list available.

**Transaction Currency**

Select the currency for the transaction the option list available.

**Branch Code**

The system displays the branch code.

**Account Description**

The system displays the account description here.

**Entry Number**

This is a system generated sequence number.

**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 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.

**Cheque Date**

Specify the date of 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.

**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.

**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 are allowed to modify any data that you have entered in the Input stage.

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

## Transaction Completed Successfully

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

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

## 14.5 Clearing Outward Data Entry

You can do an Outward clearing data entry using the 'Outward Clearing Data Entry' screen. You can invoke this screen by typing '6514' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number	Instrument type	Clearing Type	Drawer Account Number	Drawee Account Number	Account Title
--------------	-----------------	---------------	-----------------------	-----------------------	---------------

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 adjoining option list.



Note the following:

- If Payroll Cheque is selected, then the clearing date should be less than 45 days from cheque date.
- If Promissory Notes is selected, then the clearing date should be less than 3 years from due date.
- If Normal Cheque, Banker's Cheque or Certified cheque is selected then the clearing date should be less than 3 years from Cheque date.

### **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.

### **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.

### **Drawer Account Number**

Specify the drawer account number.

**Drawee Account Number**

Specify the account from which money is drawn.

**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 Number**

Specify the instrument number for outward clearing.

**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.

**Amount**

Specify the amount mentioned in the instrument.

**Cheque Date**

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

**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.

**Transaction Date**

The system defaults the transaction date.

**Interchange Date**

The interchange date is defaulted here.

**Clearing Date**

Clearing date is defaulted here.

**Value Date**

The system displays the value date.

**Availability Date**

The system displays the availability 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.

**Document ID Number**

Select the document ID number from the adjoining option list.

**Beneficiary Name**

System defaults the beneficiary name based on the selected document ID number .

**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.

**Credit Account Type**

Select the Credit Account type from the adjoining drop down list. The options are:

- 1
- 2
- 3
- Blank

**Re-Presentation Type**

Select the Re-presentation type from the adjoining drop down list. The options are:

- Re-Instate
- New Presentation
- Blank

**Partially Paid**

Check partially paid to indicate whether partial payment is made for the cheque.

### **Initial Cheque Amount**

Specify the actual cheque amount here for partially paid cheques. Transaction amount will be always less than Initial Cheque Amount.

### **Commission Code**

Select the commission code from the adjoining option list.

### **Commission Amount**

System defaults commission amount for commission code from the Commission Amount Maintenance screen.

### **Original Reference Number**

Specify the reference number of the original transaction.

Original Reference Number is mandatory if a re-presentation type is selected.

### **Image Required**

The system defaults Image required based on the product code and cheque amount.

### **Truncated**

Check truncated if the image is not sent.

### **Due Date**

Specify the date from which instrument can be paid. Due date has to be past dated or application date. Due date is mandatory if the instrument type is Promissory Note.

### **Enrichment stage**

In this stage you are allowed to modify any data that you have entered in the Input stage.

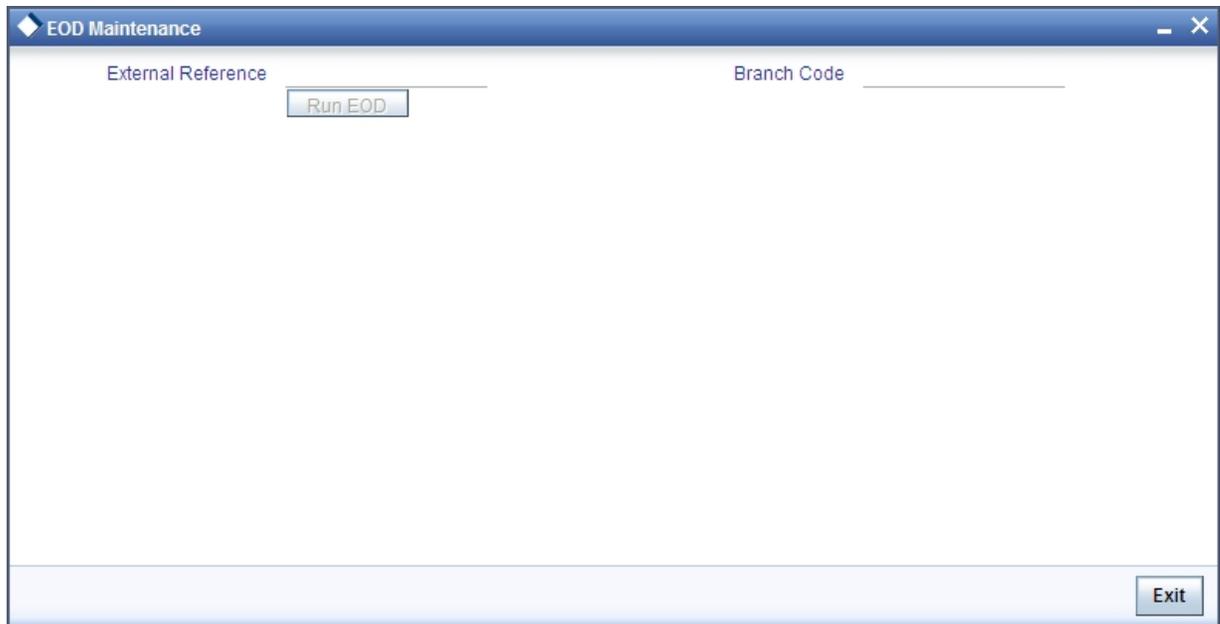
Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

**Transaction Completed Successfully**

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

## **14.6 Running EOD**

You can run the branch EOD using the EOD Maintenance screen. You can invoke this screen by typing 'EODM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The system displays the following details:

- External reference number
- Branch code

Click 'Run EOD' button to run the EOD for the branch.

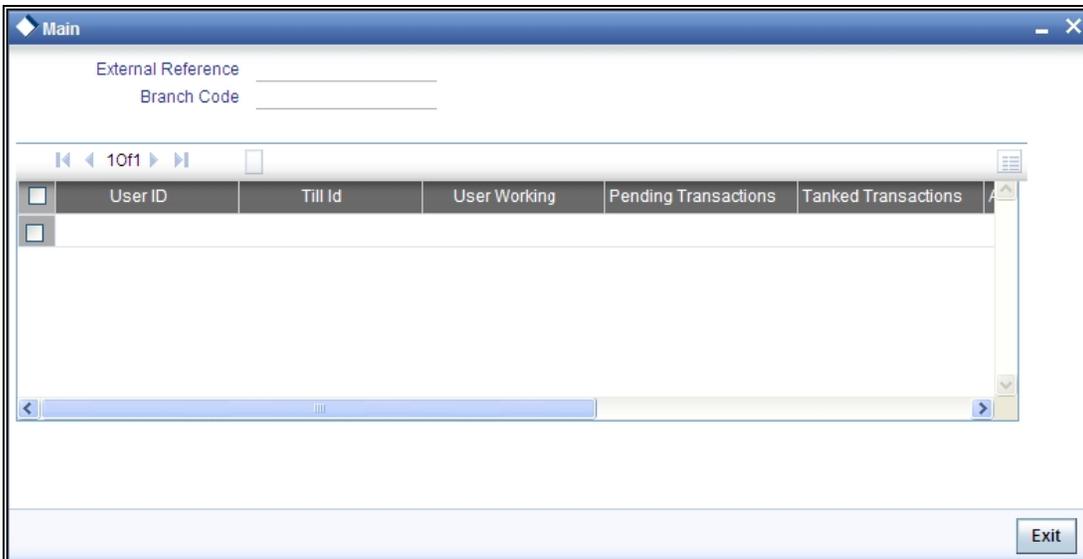
The following validations are done before running EOD:

- Only the user who runs the EOD should be logged into the branch.
- There must be Holiday maintenance to get the Next working day.
- Balancing and closure processes for Till and Vault should be completed. There should not be any transaction in 'Pending' or 'Assigned' stage for a user

Once these have been successfully validated, EOD proceeds with the system date change by moving the Branch posting date to the next date. The Branch transaction sequence will also get reset as a consequence of the execution of Branch EOD. This signifies the Beginning of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

## 14.7 Querying Tellers Status

You can view the current operational status and other details of the tellers in a branch using the 'Teller Platform Status Query Screen' screen. This screen will display all the details that will be validated during EODM (End of Day of Savings module) You can invoke this screen by typing '9012' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:



### External Reference Number

The system displays a unique number.

### Branch Code

The system defaults the current logged in branch code.

The following details of the current branch are displayed for all the tellers:

- User ID – the teller user ID
- User Working – current log in status of the user
- Pending Transactions - number of transactions in the Pending Queue for the user
- Tanked Transactions - number of transactions in the Tanked Queue for the user
- Assigned Transactions - number of transactions in the Assigned Queue for the user
- Unassigned Transactions - number of transactions in the Unassigned Queue for the user
- Auto Reversal Pending - number of transaction pending to be auto reversed for the user

## 15. Reports

### 15.1 Introduction

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

- Savings Insignificant Balance Accounts report
- Blocked Accounts report
- CASA Balance Listing Report
- Saving Accounts Opened Today report
- Savings Accounts Closed Today report
- Flat File - Cheque Book Requested report
- Savings Large Balance Movements report
- Accounts Dormant Next Month report

- Savings Account Dormant Today report

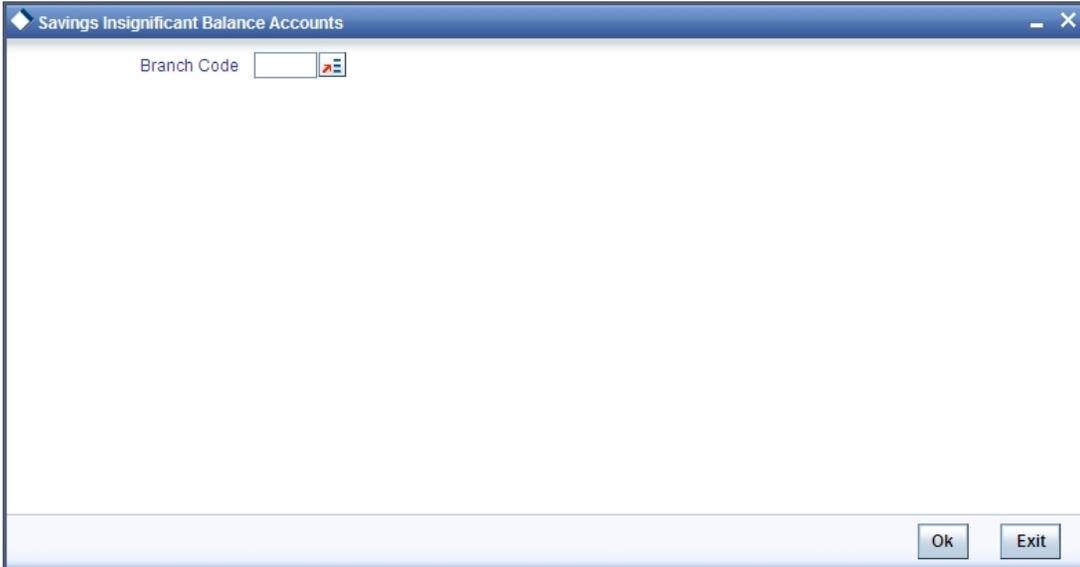
To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

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

## **15.2 Savings Insignificant Balance Accounts Report**

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

You can invoke 'Savings Insignificant Balance Accounts' screen by typing 'SVRIBACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

**Branch Code**

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**15.2.1 Contents of the Report**

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

**Header**

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

**Body of the report**

The generated report will have the following information:

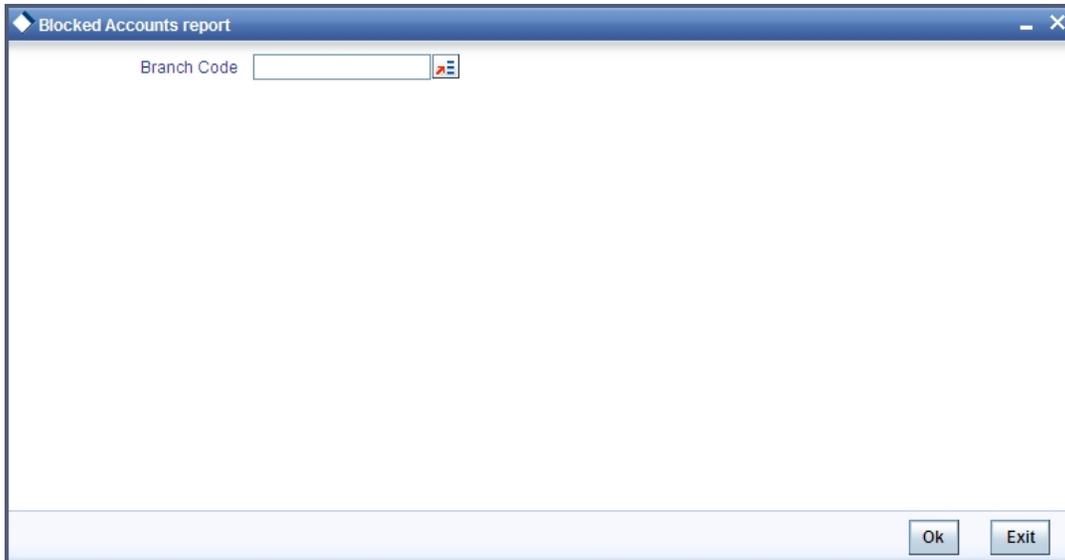
<b>Account Class</b>	<b>This indicates the account class</b>
Account Number	This indicates the account number
Currency Name	This indicates the currency
Last Credit Details	This indicates the Credit Details
Last Debit Details	This indicates the Debit Details
Account Balance	This indicates the balance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

## 15.3 Blocked Accounts Report

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

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



Specify the following details here:

### **Branch Code**

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 15.3.1 Contents of the Report

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

#### **Header**

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

#### **Body of the report**

The generated report will have the following information:

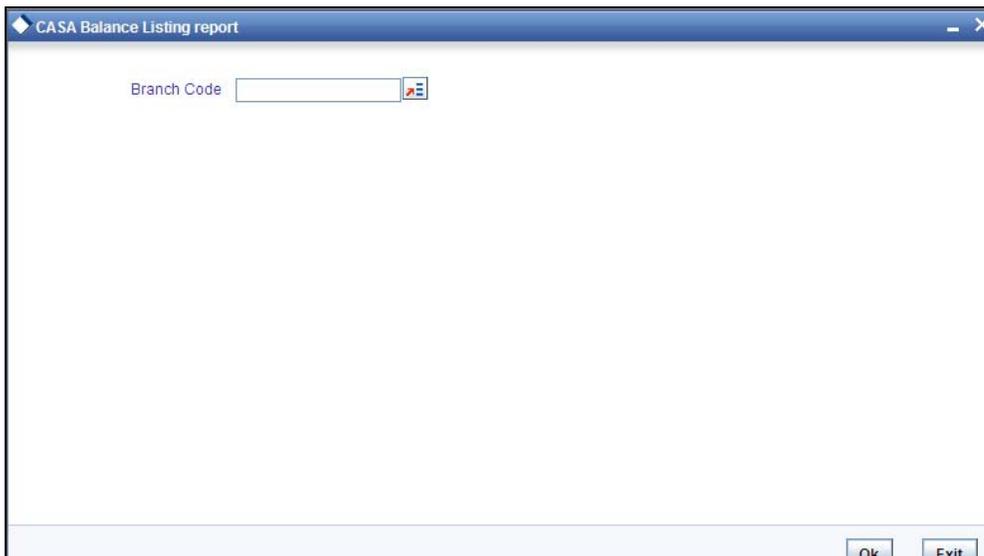
<b>Account Number</b>	<b>This indicates the account number</b>
Customer ID	This indicates the customer ID

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

## 15.4 **CASA Balance Listing Report**

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

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



Specify the following details here:

### **Branch Code**

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 15.4.1 **Contents of the Report**

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

#### **Header**

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

### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number</b>
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Balance Amount	This indicates the Balance Amount
Available Balance	This indicates the Balance Available
Uncleared Amount	This indicates the Uncleared Amount
Hold Amount	This indicates the Hold Amount
Accrued Interest	This indicates the Accrued Interest
Accrued Till	This indicates the Accrued Till
Last Interest	This indicates the Last Interest

## **15.5 Saving Accounts Opened Today Report**

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis.

### **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:

<b>Account Number</b>	<b>This indicates the account number</b>
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

<b>Account Number</b>	<b>This indicates the account number</b>
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.

### **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:

<b>Account No</b>	<b>This indicates the account number of the customer</b>
Customer Name	This indicates the name of the customer
Closing Bal	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

## **15.7 Flat File - Cheque Book Requested Report**

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

### **15.7.1 Contents of the Report**

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

### Header

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

### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number of the customer</b>
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

## **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.

### **15.8.1 Contents of the Report**

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

#### Header

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

#### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number of the customer</b>
Officer ID	This indicates the id of the Officer
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.

### **15.9.1 Contents of the Report**

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

#### **Header**

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

#### **Body of the report**

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the Account Number</b>
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.

### **15.10.1 Contents of the Report**

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

#### **Header**

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

### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the Customer Account Number</b>
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.

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## 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
CSSJOBBER	Jobs Browser
EODM	EOD Maintenance
ISSRPDET	Instrument Reprint Summary
ODC1	Schema
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
TVCL	Till Balancing & Closure
9001	Open Teller Batch/Till
1317	Redemption in Multimode
1350	Close out Withdrawal by Multi Mode
LOCM	In- house Multiple Cheque deposit' screen

<b>Function ID</b>	<b>Function Description</b>
RTSIHLOG	Multiple Cheque Error Log
6570	Bill Deposit
LOCB	In-House Bill Deposit
6580	Bill Return' screen
1501	Bills Cash Deposit
DEDCSMNT	Cash Symbol Maintenance
STDDICMN	Dictionary Maintenance
CVDUPLAN	Upload Analytical screen
DEDCASYM	Cash Symbol – Product Mapping



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