

Cash Transaction
Oracle FLEXCUBE Universal Banking
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FINANCIAL SERVICES

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1. Two Step Process for Cash Transactions

1.1 Introduction

Oracle FLEXCUBE provides the facility for the depositing and withdrawing cash in two steps. The teller will post the accounting entries in the system and cashier accepts the cash and confirms the transaction. Then, the authorizer checks and authorizes the transactions.

1.2 Stages in Customer Creation

The cash depositing process comprises the following stages:

- Input Customer Details by Teller
- Post Accounting Entries by Teller
- Advice Generation
- Query Customer Details by Cashier
- Dispense the Cash by cashier
- Advice Generation

1.3 Stages of Withdrawing Cash

The cash depositing process comprises the following stages:

- Input Customer Details by Teller
- Advice Generation
- Query Customer Details
- Post Accounting Entries
- Deposit Cash in Till
- Advice Generation

1.4 Cash Withdrawal

Step 1. Input Customer Details

You can maintain the cash withdrawal transaction details using 'Cash Withdrawal-Teller' screen. You can invoke this screen by typing 'CSW1' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details here:

External Reference

System displays the external reference number generated for the current transaction.

Alternate Reference Number

System generates an alternate reference number to track the teller transaction.

Account Branch

Specify the branch code from which transaction account needs to be taken.

Account Number

Specify the customer account number from the adjoining option list for the cash withdrawal.

Account Description

System displays the customer account description for the teller transaction.

Product

System displays the retail teller product code.

Transaction Currency

Specify the currency for the transaction from the adjoining option list.

Transaction Amount


Specify the amount customer wants to withdraw from the account.

Narrative

You can describe the transaction here.

Token Number

Specify the token number issued to the customer for the teller transaction.

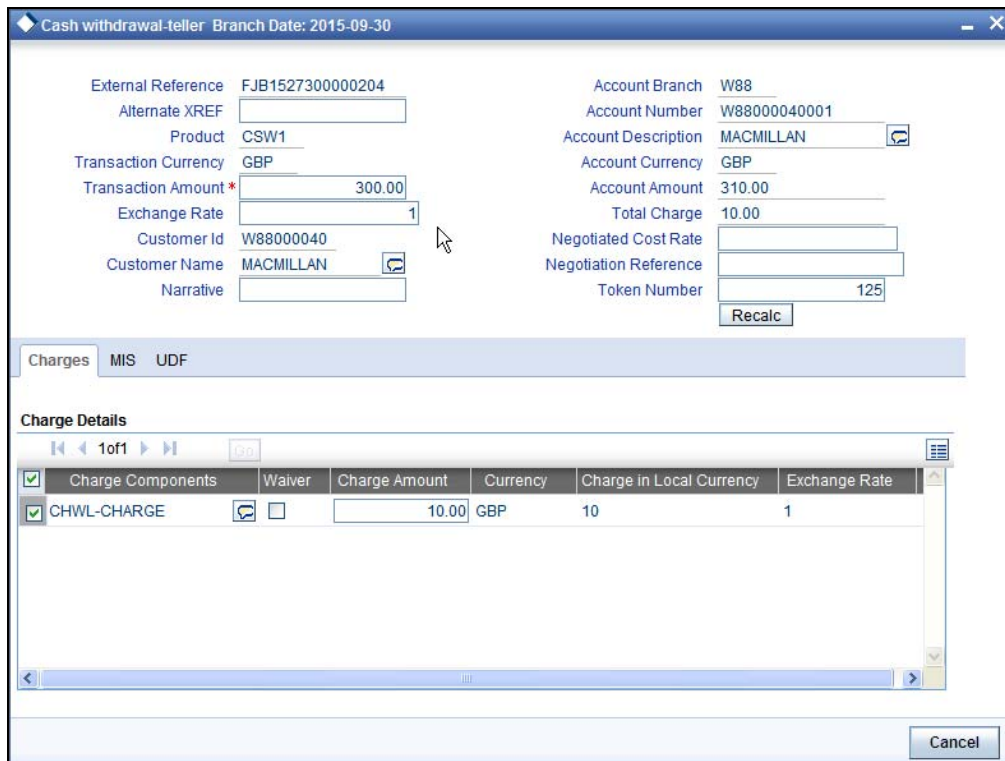
 If you input the token number for which the process of cash deposit is not complete, system displays the following error message:

The Token Number entered is already in use

Step 2. Post Accounting Entries

Click 'Save' button to save the record. If the auto authorize option is enabled, then on save, the transaction is authorized and the advice will be generated with the token number. System generates following accounting entries:

- Debit customer account
- Credit misc Credit GL



Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
CHWL-CHARGE	<input type="checkbox"/>	10.00	GBP	10	1

System displays the maintained information as well as the charges here.

Exchange Rate

Specify the exchange rate between the local currency and the transaction currency.

Customer ID

System displays the customer account number for the transaction.

Customer Name

System displays the name of the account holder.

Account Amount

System displays the total amount inclusive of changes.

Total Charge

System displays the total charge for the cash withdrawal.

Negotiated Cost Rate

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

Negotiation Reference

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. You need to specify the negotiated reference number, only if the negotiated cost rate is given.

Charge Components

System displays the component associate with the charge

Waiver

Check this box to indicate that the charges for the cash transaction needs to be waived

Charge Amount

Specify the charge amount for the cash transaction.

Currency

System displays the charge currency here.

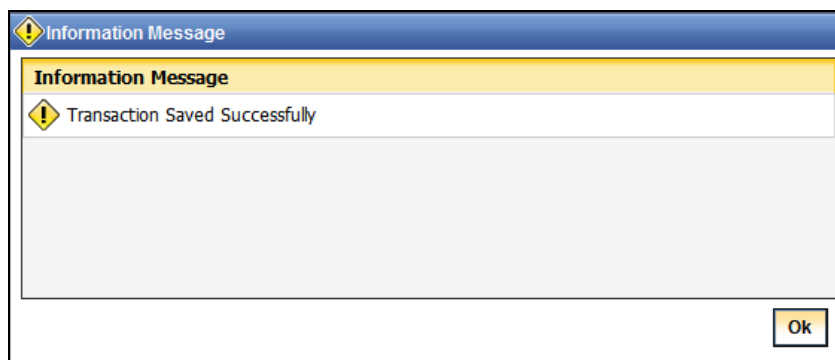
Charge in Local Currency

System displays the charge in local currency here.

Exchange Rate

System displays the rate of exchange between the transaction currency and account currency.

You can modify the charges if required and save the transaction for the cash withdrawal.



Step 3. Advice Generation

If the auto authorize option is enabled, then on save, the transaction is authorized and the advice will be generated with the token number.

Advice DEBIT ADVICE

Print Close

Branch Transaction Date 2015-09-30

Beneficiary Name

Beneficiary Address

Dear Sir(s),

Our Reference : FJB1527300000204

We have debited your account as follows :

Transaction Currency GBP

Transaction Amount 300

Transaction Account W88000040001

Exchange Rate 1

Alternate Reference :

Token Number 125

Yours faithfully,

Step 4. Query Customer Details

You can query the cash withdrawal transaction using 'Cash Withdrawal-Cashier' screen. You can invoke this screen by typing 'CSW2' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Cash withdrawal-officer Branch Date: 2015-09-30

External Reference FJB1527300000210

Alternate XREF FJB1527300000204

Reference Number W88CSW11527300

Token Number 125

Cancel

You can base your query on the search criteria in the reference number.

External Reference

System displays external reference number generated for the current transaction.

Alternate Reference Number

System generates an alternate reference number to track the teller transaction; however you can modify this field if required.

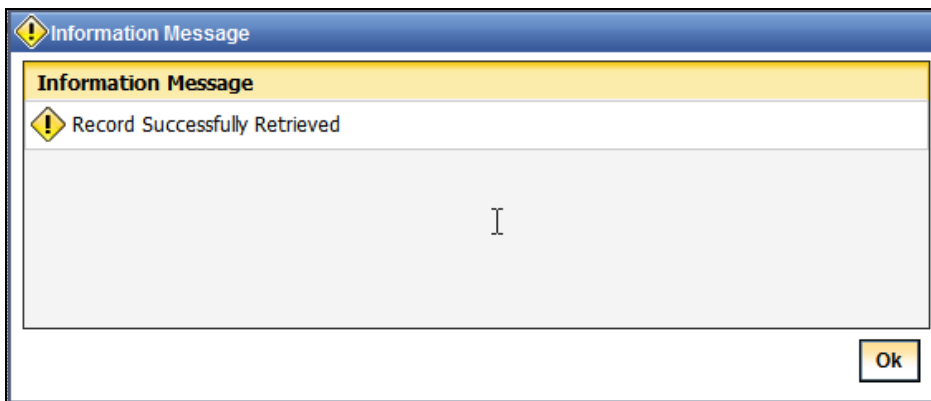
Reference Number

System generates reference number to track the accounting entries passed; however you can modify this field if required.

Token Number

Specify the token number issued to the customer for the teller transaction.

Click 'Save' to move on to the next stage. System displays the information maintained in the 'Cash Withdrawal-Teller' screen.



Step 5. Dispense the Cash

Cash withdrawal-officer Branch Date: 2015-09-30	
External Reference	FJB1527300000210
Alternate XREF	FJB1527300000204
Account Branch *	W88
Account Number *	W88000040001
Account Description	MACMILLAN
Product	CSW2
Transaction Currency *	GBP
Transaction Amount *	300.00
Narrative	
Token Number	125

Cancel

System displays the queried information here. Specify the denomination details and save the record. Till gets updated at this time. System generates following accounting entries:

- Debit misc Credit GL
- Credit cash account

Step 6. Advice Generation

System provides an option to generate another advice at this time.

Advice DEBIT ADVICE

Print Close

Branch Transaction Date 2015-09-30

Beneficiary Name -----

Beneficiary Address -----

Dear Sir(s),

Our Reference : FJB152730000210

We have debited your account as follows :

Transaction Currency GBP

Transaction Amount 300

Transaction Account W88000040001

Exchange Rate 1

Alternate Reference : FJB152730000204

Token Number 125

Yours faithfully,

Authorised Signature

1.5 Cash Deposit

Step 1. Input Customer Details

You can maintain the cash deposit transaction details using 'Cash Deposit-Teller' screen. You can invoke this screen by typing 'CSD1' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

External Reference

System generates external reference number for the cash deposit.

Alternate Reference Number

System generates an alternate reference number to track the teller transaction.

Account Branch

Specify the branch code from which the transaction account needs to be taken.

Account Number

Specify the customer account number from the adjoining option list for the cash deposit.

Account Description

System displays the customer account description for the teller transaction.

Product

System displays the retail teller product code.

Transaction Currency

System displays the currency for the transaction here; however you can specify the transaction currency from the adjoining option list.

Transaction Amount

Specify the amount customer wants to withdraw from the account.

Narrative

You can describe the transaction here.

Token Number

Specify the token number issued to the customer for the teller transaction.

If you input the token number for which the process of cash deposit is not complete, system displays the following error message:

The Token Number entered is already in use

Click 'Save' button to save the transaction and denomination details.

The screenshot shows a software window titled "Cash Deposit-teller Branch Date: 2015-09-30". The window is divided into several sections:

- Transaction Details:** External Reference (FJB1527300000197), Alternate XREF, Product (CHDP), Transaction Currency (GBP), Transaction Amount (9,999.00), Exchange Rate (1), Related Customer (W88000040), Customer Name (MACMILLAN), and Narrative.
- Account Information:** Account Branch (W88), Account Number (W88000040001), Account Description (MACMILLAN), Account Currency (GBP), Account Amount (9,499.05), Total Charge (499.95), Negotiated Cost Rate, Negotiation Reference, and Token Number (120). A "Recalc" button is located below the Token Number field.
- Navigation Tabs:** Currency Denominations, Charge Details, MIS, UDF, Projects Details.
- Denomination Section:** Currency Code, Preferred Denomination, Total, and a "Clear" button. A "Populate" button is also present.
- Denomination Details Table:** A table with columns: Denomination Code, Denomination Value, Units, Total Amount. The table is currently empty.
- Buttons:** "Recalc" and "Cancel" buttons are visible at the bottom of the window.

System displays the charges based on ARC maintenance. You can modify the charges if required. Click on 'Save' to complete the transaction.

Exchange Rate

Specify the exchange rate between the local currency and the transaction currency.

Related Customer

System displays the customer account number for the transaction.

Customer Name

System displays the name of the account holder.

Account Amount

System displays the total amount inclusive of charges.

Total Charge

System displays the total charge for the cash withdrawal.

Negotiated Cost Rate

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

Negotiation Reference

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. You need to specify the negotiated reference number, only if the negotiated cost rate is given.

Currency Code

System displays the transaction currency here

Preferred Denomination

Specify preferred denomination.

Denomination Code

System displays the denomination code based on the details maintained at 'Denomination Maintenance' level.

Units

Specify the units of the denomination that need to be balanced.

Total Amount

Total amount gained by multiplying the denomination value of the unit.

Step 2. Advice Generation

If the auto authorize option is enabled, then on save, the transaction is authorized and the advice will be generated with the token number.

Advice CREDIT ADVICE

Print Close

Branch W88 Transaction Date 2015-09-30

Beneficiary Name

Beneficiary Address

I

Dear Sir(s),

Our Reference : FJB1527300000199

We have credited your account as follows :

Transaction Currency GBP

Transaction Amount 9999

Transaction Account W88000040001


Exchange Rate 1

Alternate Reference : FJB1527300000197

Token Number 120

Yours faithfully,

Authorised Signature

 Accounting entries will not be generated and the till will not be updated at this stage.

Step 3. Step-2- Query Customer Details

You can query the cash deposit transaction details using 'Cash Deposit-Cashier' screen. You can invoke this screen by typing 'CSD2' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Cash Deposit-officer Branch Date: 2015-09-30

Reference Number W88CHDP1527300

External Reference FJB1527300000199

Token Number 120

Alternate XREF FJB1527300000197

Cancel

You can base your query on the search criteria in the reference number.

Reference Number

System generates reference number to track the accounting entries passed; however you can modify this field if required.

External Reference

System generates external reference number generated for the current transaction.

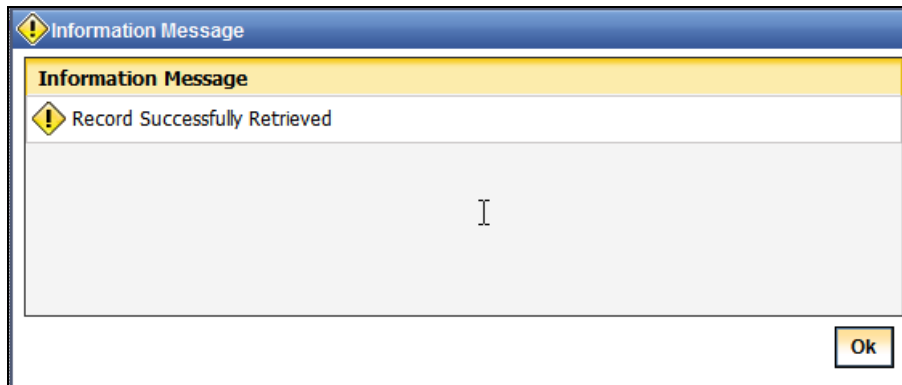
Alternate Reference Number

System generates an alternate reference number to track the teller transaction.

Token Number

Specify the token number issued to the customer for the teller transaction.

Click 'Save' to move on to the next stage. System displays the information maintained in the 'Cash Withdrawal-Cashier' screen.



Step 4. Step-3 Collect the Cash

Cash Deposit-officer Branch Date: 2015-09-30

Alternate XREF	FJB1527300000197	Account Branch	W88
External Reference	FJB1527300000199	Account Number	W88000040001
Product	CHDP	Account Description	MACMILLAN
Transaction Currency	GBP	Account Currency	GBP
Transaction Amount *	9,999.00	Account Amount	9,499.05
Exchange Rate	1	Total Charge	499.95
Related Customer	W88000040	Negotiated Cost Rate	
Customer Name	MACMILLAN	Negotiation Reference	
Narrative		Token Number	120

Currency Denominations Charge Details MIS UDF Projects Details

Currency Code: GBP Total: 9,999.00
 Preferred Denomination:


Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> GP1	1.0	0	0.00
<input type="checkbox"/> GP2	2.0	2	4.00
<input type="checkbox"/> GP5	5.0	1	5.00
<input type="checkbox"/> GP10	10.0	0	0.00
<input type="checkbox"/> GP20	20.0	2	40.00
<input type="checkbox"/> GP50	50.0	1	50.00

System displays the queried information here. You can verify the transaction details and save the record.

Information Message

Information Message

 Transaction Saved Successfully

Till gets updated at this time. System generates following accounting entries:

- Credit customer account
- Debit cash account

Step 5. Advice Generation

System provides an option to generate another advice at this time.

Advice X

CREDIT ADVICE

Branch	W88	Transaction Date	2015-09-30
--------	-----	------------------	------------

Beneficiary Name
Beneficiary Address

I

Dear Sir(s),

Our Reference : FJB1527300000199
We have credited your account as follows :

Transaction Currency	GBP
Transaction Amount	9999
Transaction Account	W88000040001
Exchange Rate	1
Alternate Reference :	FJB1527300000197
Token Number	120

Yours faithfully,

Authorised Signature



Corporate Customer Creation
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