

Debit Card Interface
Oracle FLEXCUBE Universal Banking
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1. About this Manual

1.1 Introduction

This manual is designed to help acquaint you with the interface between Oracle FLEXCUBE and the other systems within your bank.

This manual provides you extensive explanations about the various maintenances required for the smooth exchange of data between Oracle FLEXCUBE and the applicable systems through the interface. It also gives you an insight into the processes involved in the actual exchange of data.

1.2 Audience

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

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

1.3 Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEXCUBE system
EOD	End Of Day
CMS	Card Management System
BIN	Bank Identification Number

1.4 Conventions Used in this Manual

Important information is preceded with the  symbol.

1.5 Glossary of Icons

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

Icons	Function
	New

Icons	Function
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row

Refer the Procedures User Manual for further details about the icons.

2. Debit Card Interface

2.1 Introduction

Oracle FLEXCUBE facilitates the processing of debit card transactions originating from Automatic Teller Machines (ATM) and POS terminals attached to different branches of your bank.

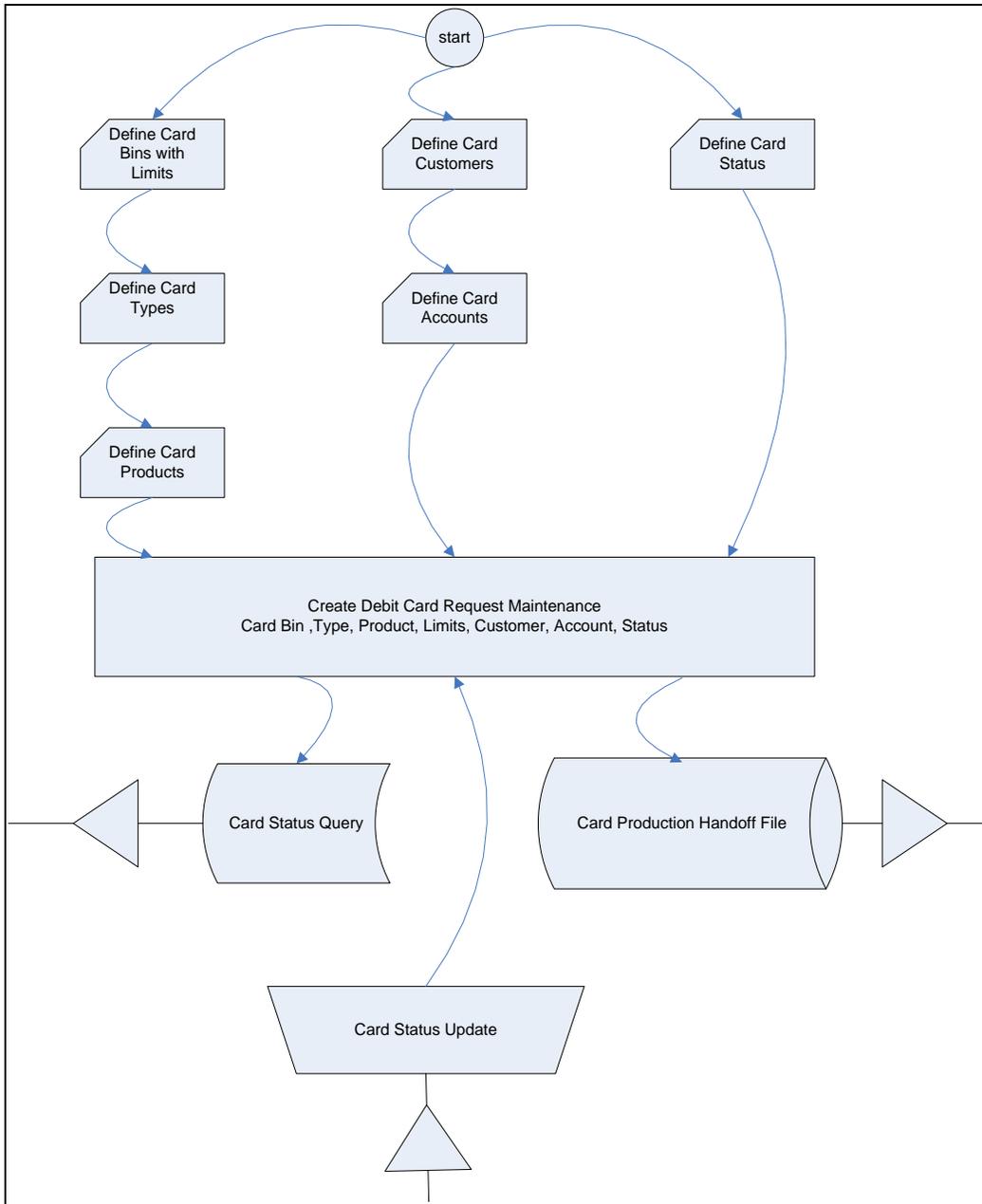
You will be allowed to capture different types of debit cards in Oracle FLEXCUBE. The cards are linked to individual customer accounts.

You need to do the following maintenance in Oracle FLEXCUBE for the debit card interface to work:

- **Card BIN Maintenance:** Card BIN maintenance should be created for every issuer product that the bank wishes to provide to customers. These BINs would be provided to bank typically by networks like VISA/MasterCard or by ISO organization. ATM and POS transaction count and amount limits are maintained for every BIN in this maintenance
- **Card Type Maintenance:** Card Types should be created to uniquely identify the set of Issuer BINs maintained. For example Visa might issue 433333 and 422222 under 'Classic' type and 455555 and 466666 under 'Gold type' etc.
- **Card Product Maintenance:** Card product maintenance is to link a given card type to a card product. You are not able to link multiple card types to same card products. Card products are linked in Debit Card Product Maintenance to uniquely identify the card nature that is requested.
- **Card Status Maintenance:** Card status has to be defined as card applied, closed, card issued, activated, and blocked.
- **Card Customers Maintenance:** Card customer should be maintained.
- **Card Accounts Maintenance:** This maintenance is required for creating the customer account who wishes to avail the card.
- **Card Requests Maintenance:** This is the master table which stores the card request and further life cycle details.

2.2 Process Flow

The following flow diagram depicts the working of the Debit Card Interface:



2.3 Maintaining Card BIN

You have to create Card BIN maintenance for every issuer product that the bank wishes to provide to customers. You can maintain the details of the card BIN in the 'Card BIN Maintenance' screen. You can invoke the 'Card BIN Maintenance' screen by typing 'STDBINMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Card BIN Maintenance". The window contains several input fields and dropdown menus. The fields are organized into sections: "Card BIN *" (text), "Description" (text), "Bank Institution Id" (text), "Default Renewal Unit" (Year dropdown), "Default Renewal Cycle" (text), "ATM Limit" (ATM Limit Unit: Year dropdown, ATM Count Limit, ATM Amount Limit, Remote ATM Limit Unit: Year dropdown, Remote ATM Count Limit, Remote ATM Amount Limit), and "POS Limit" (POS Limit Unit: Year dropdown, POS Count Limit, POS Amount Limit, Remote POS Limit Unit: Year dropdown, Remote POS Count Limit, Remote POS Amount Limit). At the bottom, there is a "Fields" section with "Input By Date Time", "Authorized By Date Time", "Modification Number", and checkboxes for "Authorized" and "Open". An "Exit" button is also present.

Specify the following details in this screen:

Card BIN

Specify the Bank Identification Number (BIN).

Description

Specify the description of the BIN.

Bank Institution Id

Specify the bank institution code.

Default Renewal Unit

Select the default renewal unit of the cards issued under the card BIN from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

Default Renewal Cycle

Specify the default renewal unit value of the cards issued under the card BIN. You cannot use zero or a negative value as the default renewal cycle.

Example

To indicate that the card should be renewed after every 2 Years when the Default Renewal Unit is Yearly, you have to specify the Default Renewal Cycle as 2.

ATM Limit

Specify the following details pertaining to ATM limit:

ATM Limit Unit

Select the unit of ATM Limit count for transactions control from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

ATM Count Limit

Specify the number of ATM transactions allowed for the unit defined for ATM.

ATM Amount Limit

Specify the maximum permissible amount for the unit defined for ATM.

Example

Specify 1000 to indicate 1000 account currency per unit.

Remote ATM Limit Unit

Select the unit of ATM Limit count for transactions control, for transactions done from ATMs outside the bank network, from the adjoining drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

Remote transaction means transactions done outside the bank network. For example, an ATM transaction done in ICICI ATM using CITIBANK debit card.

Remote ATM Count Limit

Specify the number of ATM transactions allowed for the unit defined for remote ATM.

Remote ATM Amount Limit

Specify maximum permissible amount for the unit defined for remote ATM.

Example

Specify 1000 to indicate 1000 account currency per unit.

POS Limit

Specify the following details pertaining to POS limit:

POS Limit Unit

Select the unit of POS Limit count for transactions control from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

POS Count Limit

Specify the number of POS transactions allowed for the unit defined for POS.

POS Amount Limit

Specify the maximum permissible amount for the unit defined for POS.

Example

Specify 1000 to indicate 1000 account currency per unit.

Remote POS Limit Unit

Select the unit of POS Limit count for transactions control from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

Remote POS Count Limit

Specify the number of transactions allowed from a remote POS.

Remote POS Amount Limit

Specify maximum permissible amount for the unit defined for remote POS.

Example

Specify 1000 to indicate 1000 account currency per unit.

2.4 Maintaining Card Type

You can maintain the card type in the 'Card Type Maintenance' screen. You can invoke the 'Card Type Maintenance' screen by typing 'STDTYMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Card Type Maintenance". At the top, there are two input fields: "Card Type *" and "Description". Below this is a section titled "BIN Details" which contains a table with two columns: "Brand *" and "Card BIN *". The table is currently empty. At the bottom of the window, there is a "Fields" section with several labels and input fields: "Input By" and "Authorized By" both have "Date Time" fields below them. To the right, there are two checkboxes labeled "Authorized" and "Open". An "Exit" button is located in the bottom right corner of the Fields section.

Specify the following details in this screen:

Card Type

Specify the type of the card.

Description

Specify the description of the Card type.

BIN Details

Specify the BIN details here:

Brand

Specify the brand name of the card.

Card BIN

Select the BIN for the card issued from the option list. You can associate multiple BINs to the same card type.

2.4.1 Maintaining Brand Details

A brand represents the bank from which the debit card is issued. You can maintain card issuing banks in the 'Brand Maintenance' screen. You can invoke this screen by typing 'STDDCBRD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields		
Maker	Date Time:	Mod No
Checker	Date Time:	Record Status
		Authorization Status

In this screen you can maintain the following details:

Brand Name

You can capture the name of the brand or the bank issuing the debit card.

Description

You can state a brief description of the brand in this field.

 Whenever you select a brand in any other function, its corresponding description will be displayed automatically alongside.

2.4.2 Maintaining External Services Details

You can also maintain details of an external service that represents the channels where the debit card can be used. Oracle FLEXCUBE allows you to do so through the 'External Service Maintenance' screen. You can invoke this screen by typing 'STDEXTSY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

External Service Maintenance

External Service * _____
 Description _____

Fields

Maker Checker	Date Time:	Mod No
	Date Time:	Record Status
		Authorization Status

Exit

In this screen you can maintain the following details:

External Service

You can capture the external service name in this field.

Description

Here you can capture a brief description of the external service so that whenever the external service name is specified, its corresponding description is automatically displayed alongside.

2.5 Maintaining Debit Card Products

You can maintain debit card product in the 'Debit Card Product Maintenance' screen. This screen links a given card type to a card product (one to one). You are not allowed to link multiple card types to same card products. Card products are linked to uniquely identify the card nature that is requested.

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

Specify the following details in this screen:

Card Product

Specify the Product Code.

Description

Specify the description of the specified Card product.

Card Type

Specify the type of Card allowed for the card product.

Expiry Date

Specify the date after which the card product cannot be used.

Debit/Credit Card

Select the type of the card.

GL Account

Specify the GL account for the card from the adjoining option list. The option list displays all the GL accounts maintained in the system. Choose the appropriate one.

Offset Account

Specify the offset account for the card from the adjoining option list. The option list displays all the offset accounts maintained in the system. Choose the appropriate one.

Transaction Code

Specify the transaction code for the card from the adjoining option list. The option list displays all the transaction codes maintained in the system. Choose the appropriate one.

Other Transaction Code

Specify the other transaction code for the card from the adjoining option list. The option list displays all the transaction codes maintained in the system. Choose the appropriate one.

2.5.1 Setting Account Class Restrictions

You can set the account class restrictions applicable to a debit card product using 'Account Class Restrictions' screen. To invoke this screen, click 'Account Class Restrictions' button from the 'Debit Card Product Maintenance' screen.

Account Class	Primary Card Yes/No	Secondary Card Yes/No
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Account Class

Specify the account class to be attached with the card product to indicate the eligibility of issuing the card product.

Primary Card Yes/No

Check this box to indicate whether this account class is applicable for issuing the primary debit card.

Secondary Card Yes/No

Check this box to indicate whether this account class is applicable for issuing the secondary debit card.

2.5.2 Setting Preferences for Debit Card Product

You can set the preferences applicable to a debit card product using 'Preferences' screen. To invoke the screen, click 'Preferences' button from the 'Debit Card Product Maintenance' screen.

Specify the following details:

Type Number

You can capture the card type number which is used to arrive at the card number. This is an optional field.

Auto Renewal of Cards

System defaults the value of this check box based on the 'Bank Parameters Maintenance' screen. However you can modify this and decide and choose whether or not to renew the card automatically.

Invalid PIN Login Limit

Specify the maximum number of invalid PIN login allowed for the card. If the number of wrong tries on the card reaches this limit, the system automatically block the card. However, this will be a temporary block and the system unlocks the card at the end of day.

 However, if any debit card transaction is received with correct PIN, before Invalid PIN Count becomes equal to Invalid PIN login Limit, then the system will reset the Invalid PIN Count to zero.

Validate Terminal ID

Check this box to indicate whether the debit card requires terminal id validation during transaction or not.

If you check this option, during any card transaction, the system will validate the terminal ID coming from the external system against the terminal ID maintained at the card level.

Validity Period

Specify the validity period of the card in months.

 When a card is renewed or created, the system always calculates the expiry date of the debit card on the basis of the parameters maintained in the debit card type maintenance. The expiry date is arrived by considering the month end date of the expiring month and year.

For example, assume that a card is created on November 25, 2009 and will expire after five years. The card will be valid till November 2014 and the expiry date will be November 30, 2014.

Card Type

Indicate the type of card maintained. You can select one of the following options:

- Regular Card
- Dummy Card

Intended Customer

Choose the type of customer from the following options:

- All
- Individual
- Corporate

Card Renewal Period

Specify the card renewal period, in terms of months. If you specify '2' as the card renewal period, the system will renew the card two months before its expiry date.

Renewal Status

Specify the status of card renewal.

Number of Cards

Number of Primary Cards

Specify the number of primary cards allowed for the customer.

Number of Add-on Cards

Specify the number of add-on cards allowed for the customer.

2.5.3 Setting Status Movement

You can set the status movement applicable to a debit card product using 'Status Movement' screen. To invoke this screen, click 'Status Movement' button from the 'Debit Card Product Maintenance' screen.

Card Product

System displays the card product name from the main screen.

Status

Select the debit card status from the adjoining option list. The list shows all the status codes maintained in the Status Codes Maintenance screen.

Next Status

Specify the next status to which the card can move. The option list shows all the status codes maintained in the Status Codes Maintenance screen.

Movement Mode

Select the status movement mode from the specific status to the next status. This can have the following values:

- Manual: Indicates the status change from the current status to the next status can be done manually. This is the default value which you can change.
- Automatic: Indicates the status change from the current status to the next status is automatic.

Movement Days

Specify the number of days for which a card will have the current status for being eligible for the automatic status movement.



This field will be disabled if the status 'Movement Mode' is manual.

Action

Specify the debit card operation which will change the card status from the current status to the next status. This can have the following values:

- Approve
- Reject

- Cancel
- Block
- Activate
- Destroy
- Renew with cancellation
- Renew with cancellation on activation
- Renew
- Deactivate

Renew

Check this box to specify whether the card needs to be renewed or not. If you check this box, a new card will be issued for this status change.

Renewal Status

Specify the status of the new card. This field will be enabled only if the check box 'Renew' has been checked.



For a specific status, the system ensures that the value of movement days is unique for the all next statuses which have Movement Mode as automatic. This further ensures that for a specific status, based on the number of days that the card has been lying in the status, there is only one destination status for automatic movement.

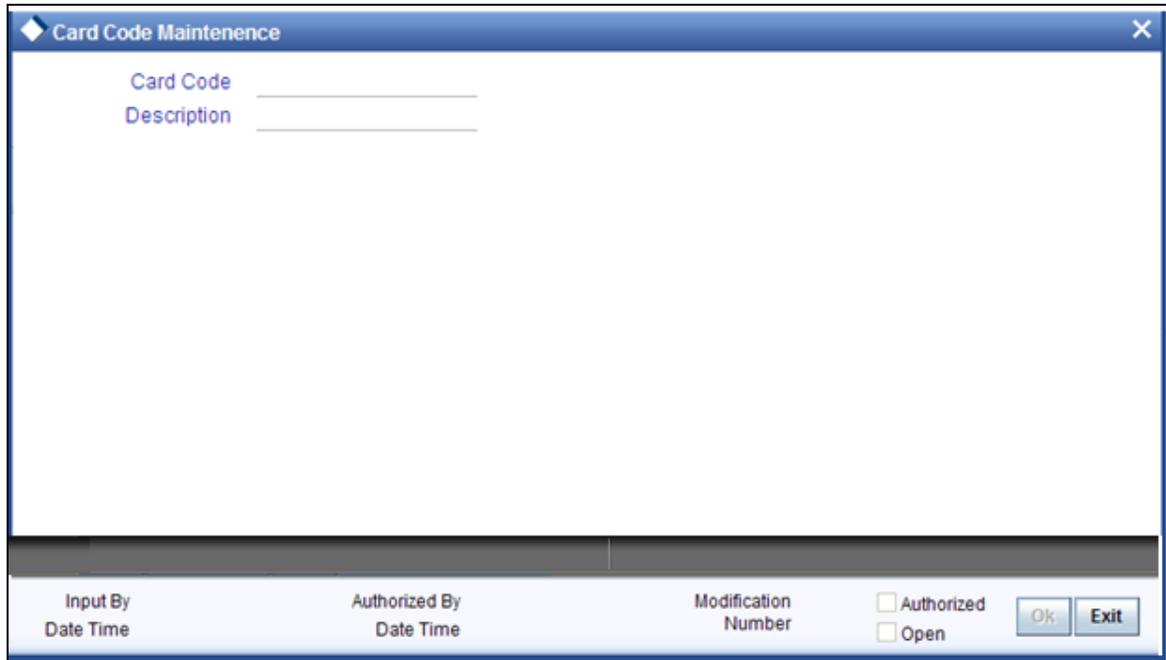
Example

The status maintenance for a debit card can be done as per the following table

Status	Previous Status	Mode of Movement	Movement Days	Action
Requested				
Rejected	Requested	Manual		Reject
Under Creation	Requested	Manual		Approve
Inactive	Under Creation	Manual		Dispatch
Blocked	Inactive	Automatic	X	
Active	Inactive	Manual		Activate
Cancelled	Blocked	Automatic	Y	
Cancelled	Active	Manual		Cancel
Destroyed	Cancelled	Manual		Destroy
Active	Active	Manual		Renew with Cancellation on Activation
Cancel	Active	Manual		Renew with Cancellation

2.6 Maintaining Card Code

You can maintain card code details using 'Card Code Maintenance' screen. You can invoke this screen by typing 'STDDCMNT' 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 "Card Code Maintenance". Inside the window, there are two input fields: "Card Code" and "Description". Below the input fields, there is a footer area containing several fields: "Input By Date Time", "Authorized By Date Time", "Modification Number", and two checkboxes labeled "Authorized" and "Open". There are also "Ok" and "Exit" buttons.

You can specify the following details:

Card Code

Specify the debit card code. The adjoining option list displays all the valid card codes maintained in the 'Debit Card Limit Maintenance' screen. You can select the appropriate one. The values present in the option list are derived from the user defined maintenance.

Description

You can specify the debit card code description here.

2.7 Maintaining Card Status Details

You can maintain the card status in line with the Card Management System in the 'Card Status' screen. You can invoke the 'Card Status' screen by typing 'STDSTATM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details in this screen:

Card Status

Specify the status of the card. Initially, when the request for the card is initiated, the card status will be 'Card applied'. Later you can change this to any status depending upon the need.

The card status can be of the following:

- R – Specify 'R' to indicate the status as Requested
- A- Specify 'A' to indicate the status as Activated
- C- Specify 'C' to indicate the status as Closed
- Card Issued when the card is sent with PIN and physical card
- B - Specify 'B' to indicate the status as Blocked

These codes are factory-shipped codes and can be modified at the time of implementation based on the Card Management System used by your bank.

Description

Specify a description for the status.

2.8 Maintaining Card Customer

You can maintain the card customer in the 'Card Customer Maintenance' screen. You can invoke the 'Card Customer Maintenance'screen by typing ' STDCUSTM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Card Customer Maintenance". The main area is labeled "Customer Detail" and contains three input fields: "Branch Code" with the value "000", "Customer Id *" which is a dropdown menu, and "Customer Name" which is an empty text box. Below this is a "Fields" section containing a table of fields: "DOC004" (Date Time), "Authorized By" (Date Time), "Modification Number", "Authorized" (checkbox), and "Open" (checkbox). A "Cancel" button is positioned at the bottom right of the window.

Specify the following details in this screen:

Branch Code

The branch code gets defaulted here.

Customer ID

Select the customer ID from the adjoining option list. The option list displays all the customers maintained in the system.

Customer Name

The customer name gets displayed, on selecting the customer id. However, you are allowed to change the customer name. Based on this the customer name will appear in the card master screen.

If Card Management System needs extra fields, the same can be maintained as UDFs using this screen. Click the 'UDF' button to maintain User Defined Fields for the CMS.

System validates the following:

- if any card customer is open at customer closure level – if any card customer is open that card customer needs to be closed before customer closure.
- if any card customer is closed during customer reopen – if the customer is closed, system will not allow the card customer to be reopened.

2.9 Maintaining Card Accounts

You can maintain the customer accounts which can be linked to cards in the 'Card Accounts Detail' screen. Also you can view the various cards attached to the same account using this screen. You can invoke the 'Card Accounts Detail' screen by typing 'STDCARDA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Card Account Detail' window. It has a title bar with a diamond icon and the text 'Card Account Detail'. The main area contains the following fields:

- Branch Code * (text input with dropdown arrow)
- Customer Id * (text input with dropdown arrow)
- Customer Account Number * (text input with dropdown arrow)
- DR_CR Indicator: Debit, Credit

At the bottom, there are two tabs: 'Fields' and 'Cards'. The 'Fields' tab is selected. Below the tabs is a summary table with the following columns:

Input By	Authorized By	Modification Number	Authorized
Date Time	Date Time		<input type="checkbox"/> Open

An 'Exit' button is located on the right side of the summary table.

Specify the following details in this screen:

Branch Code

Specify the branch code.

Customer ID

Select the Customer ID from the option list.

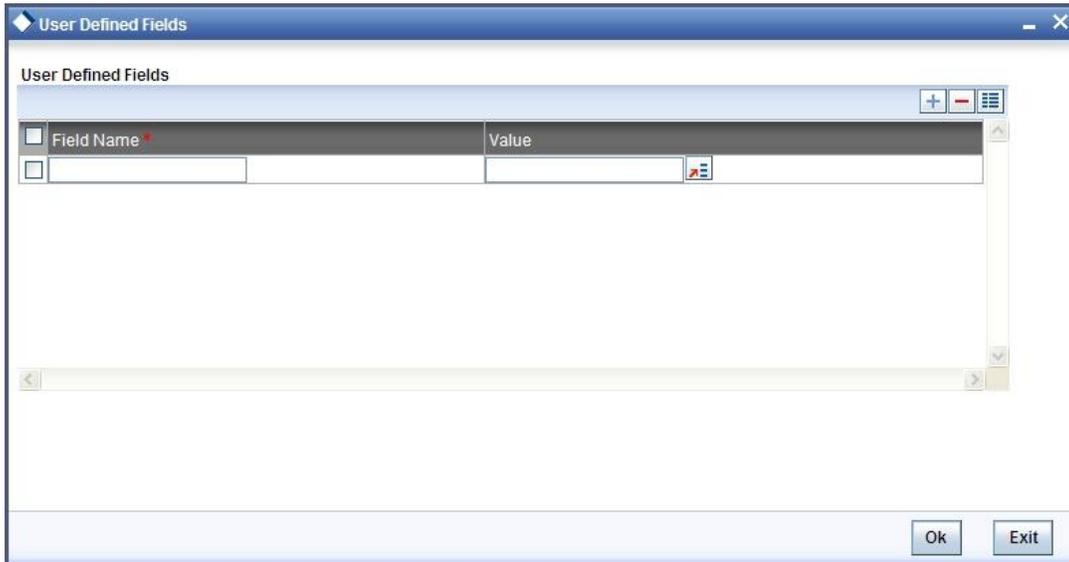
Customer Account Number

Select the customer account number from the option list.

2.9.1 Viewing Cards Summary

In query mode, you can click 'Cards' button to see the summary of the cards related to the account.

If Card Management System needs extra fields, the same can be maintained as UDFs using the 'Fields' screen. Click 'Fields' Button to invoke the 'Fields' screen.



System validates the following:

- if any card customer is open at customer closure level – if any card customer is open that card customer needs to be closed before customer closure.
- if any card customer is closed during customer reopen – if the customer is closed, system will not allow the card customer to be reopened.

2.10 Maintaining Card Master Details

The life-cycle of the card is maintained using the 'Card Master Maintenance' screen, right from raising card request to the card expiry/renewal. You can invoke the 'Card Master Maintenance' screen by typing 'STDCRDMS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

This is the master table which stores the card request and further life cycle details. This screen is used for the following:

- To create new card requests
- To amend the card status manually(or through online upload)
- To query the Card to accounts / Account to Cards linkages by Oracle FLEXCUBE
- To generate the handoff file (new card requests)
- To generate the renewal file

Specify the following details:

Branch Code

Branch code gets defaulted to current branch.

Card Product

Specify the product code of the card.

Request Reference Number

This is a system generated number. This reference number is used while doing updates based on response from CMS.

Customer No

Specify the customer number in case of request/renewal.

Account No

Specify the Customer Account Number. It is validated against the customer account marked with 'ATM Facility'.

Card BIN

Select the Card BIN from the option list.

Customer

As part of specifying the details pertaining to customer, you can specify the following:

Name on Card

Customer name gets displayed as maintained in 'Card Customer Maintenance' screen. However, you are allowed to modify it.

Owner ID Type

Specify the type of ID produced.

For example, PAN, Passport, DL etc.

Owner ID Number

Specify the identification number of the applicant.

Additional Holder ID Type

Specify the type of ID produced by additional holder.

For example, PAN, Passport, DL etc.

Additional Holder ID Number

Specify the Identification Number of the additional holder.

Recovery Account

Specify the recovery account here.

Additional Holder Date of Birth

Specify the date of birth of the additional holder from the adjoining calendar.

Additional Holder Relation

Specify the relation of the additional holder with the card holder.

Card

As part of specifying the card details, you can specify the following:

Primary Card No

In case of Secondary Cards, system displays the Primary Card Number here.

Card Number

It is generated by CMS when the mode is Request/renewal. However, you are allowed to specify the card number.

Card Sequence Number

Card Sequence Number is generated and displayed by the system. It is the running number 1.2.3....

Primary Card

By default, system considers the first Debit Card issued for an account as the primary card and hence checks this box. You are not allowed to change the same. System unchecks this box on subsequent card issued for the same customer account.

Card Application Date

Specify the date of card application.

Card Issued Date

Specify the date of issue of the card.

Card Renewal Date

The date of renewal of the card gets defaulted from the BIN level.

Card Expiry Date

Specify the expiry date of the card.

Card Activation Date

Specify the date of activation of the card.

Issuer

Specify the name of the issuer.

Plastic Type

Specify the card type here.

Credit Card Limit

Specify the credit limit for the customer.

Status

As part of the specifying the status, you can specify the following:

Card Dispatch Status

Select the Dispatch Status from the drop-down list to indicate whether the card has been dispatched or not.

Pin Mailed Status

Select the PIN Mailed Status from the drop-down list to indicate whether PIN has been mailed to the cardholder or not.

Card Status

Specify the status of the card e.g. Active/Blocked etc.

Last Status Change Date

Specify the date of last status change.

Last Operation

Specify the last operation done on card.

Delivery Channel for Card

Specify the delivery channel for the card dispatch.

Delivery Channel for PIN

Specify the delivery channel for the PIN.



Delivery channel for Card and PIN should be different.

Renewal

As part of the details pertaining to renewal, you can specify the following:

Remarks

Specify comments, if any.

Renewal Unit

Renewal unit gets defaulted here.

Renewal Cycle

Renewal cycle gets defaulted here.

Bill Cycle

ATM

The following details are displayed:

ATM Limit Unit

ATM Limit Unit gets defaulted from BIN.

ATM Count Limit

ATM Count Unit gets defaulted from BIN.

AMT Amount Limit

AMT Amount Unit gets defaulted from BIN.

Remote ATM Limit Unit

Remote transactions allowed through ATM unit gets defaulted.

Remote ATM Count Limit

Remote transactions unit allowed through ATM gets defaulted.

Remote ATM Amount Limit

Remote transactions allowed amount through ATM gets defaulted.

POS

The following details are displayed:

POS Limit Unit

POS Limit Unit gets defaulted from BIN

POS Count Limit

POS Count Unit gets defaulted from BIN

POS Amount Limit

POS Amount Unit gets defaulted from BIN

Remote POS Limit Unit

Remote transactions allowed through POS unit gets defaulted.

Remote POS Count Limit

Remote transactions unit allowed through POS gets defaulted.

Remote POS Amount Limit

Remote transactions allowed amount through POS gets defaulted.

2.10.1 Specifying Additional Details

You can capture the additional details pertaining to the debit card using 'Additional Details' screen. To invoke the screen, click 'Additional Details' button on the 'Card Master Maintenance' screen.

Specify the following details:

Debit Card Details

Brand

Specify the brand of the card. The option list displays all brands applicable. Choose the appropriate one.

Alternate Customer Number

The system displays the alternate customer number. The debit card will be linked to the account of this customer.

Additional Account Number

Specify the additional account number for the customer.

Additional CIF Number

Similar to assigning identification numbers for the primary cardholders, you can have numbers to identify the secondary cardholders as well. This will be applicable only if the add-on/secondary cardholder is a Oracle FLEXCUBE customer.

External Service

Select the external service name. The adjoining option list displays all the valid external services maintained in the system. You can select the appropriate one.

FC Customer

Check this box to indicate that the additional card holder is an FC customer.

Status Change Date

This field will capture the date of the last status change for the debit card. Whenever the status of the card is changed manually or by the debit card batch, the system will update this field value with the system date.

Other Details

Card Creation Type

Select the card creation type from the drop-down list. You have the following options:

- Normal
- Express mode

Status Since Date

At any given point of time, the screen will display the latest status of the card. The date entered in this field will indicate the period/day when the card moved into the current status.

Member Since

Here, you have to specify the date since when the customer has become a cardholder.

Status Reason

Enter a valid reason for the status of the card.

First Transaction Date

Specify the date on which the first transaction occurred using the debit card.

Last Transaction Date

Specify the date on which the last transaction occurred using the debit card.

UID Type

Specify the unique ID of the debit card.

UID Value

Specify the value of the unique ID.

Terminal Identification

Specify the identification number of the terminal at which the card is used.

Delivery Instructions

Print Status

Check this box to indicate whether the card is already printed or not.

Printing Required

Check this box to indicate whether this card is to be printed online or not.

Dispatch Value

Specify the dispatch value. It will contain the branch code, if the 'Dispatch By' selected is 'Branch' else it will contain a courier value used by the bank.

Card Code

Specify the debit card code. The adjoining option list displays all the valid card codes maintained in the 'Debit Card Limit Maintenance' screen. You can select the appropriate one. The values present in the option list are derived from the user defined maintenance.

Secondary Account Details

Branch

Specify the branch where the secondary account of the debit card is maintained.

Account Number

Specify the account number of the secondary account that the debit card is linked to.

Delink

Check this box to indicate that the secondary account is linked to the card

2.10.1.1 Specifying Personal Details

To specify the personal details, click on the 'Personal' tab in the 'Additional Details' screen'.

You can specify the following details here:

Holder Name

Specify the name of the debit card holder.

Address

Specify the address of the debit card holder.

City

Specify the name of the city.

Municipality Code

Specify the municipality code of the city.

Post Code

Specify the post code of the city.

PO Box

Specify the PO box number.

Telephone Number

Specify the telephone number of the debit card holder.

Fax Number

Specify the fax number of the debit card holder.

Telex Number

Specify the telex number of the debit card holder.

PIN

Specify the PIN of the city.

PIN Change Date

System displays the last PIN change date here.

2.10.1.2 Specifying Limit Details

To specify the limit details, click on the 'Limits' tab in the additional details screen.

The screenshot shows a window titled "Additional Details" with a close button (X) in the top right corner. The window has three tabs: "Additional Details", "Personal Details", and "Limit Details", with "Limit Details" being the active tab. The content is organized into three sections, each with a minus sign and a horizontal line above it:

- Internal Limits Utilized**:
 - ATM Count Utilized _____
 - ATM Amount Utilized _____
 - POS Count Utilized _____
 - POS Amount Utilized _____
- Remote Limits Utilized**:
 - ATM Count Utilized _____
 - ATM Amount Utilized _____
 - POS Count Utilized _____
 - POS Amount Utilized _____
- Transaction Date Details**:
 - First Transaction Date ATM _____
 - First Transaction Date POS _____
 - Last Transaction Date ATM _____
 - Last Transaction Date POS _____

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

System displays the following details:

Internal Limit Utilized

ATM Count Utilized

System displays the internal count for the total number of transactions made in ATM

ATM Amount Utilized

System displays the internal count for the total number of amount withdrawn from ATM.

POS Count Utilized

System displays the internal count for the total number of transactions made in POS.

POS Amount Utilized

System displays the internal count for the total number of amount withdrawn from POS.

Remote Limits Utilized

ATM Count Utilized

System displays the remote count for the total number of transactions made in ATM

ATM Amount Utilized

System displays the remote count for the total number of amount withdrawn from ATM.

POS Count Utilized

System displays the remote count for the total number of transactions made in POS.

POS Amount Utilized

System displays the remote count for the total number of amount withdrawn from POS.

Transaction Date Details

First Transaction Date in ATM

System displays the first transaction carried out in ATM except the PIN change. The field will not be updated for the further ATM transactions.

Last Transaction Date in ATM

System displays the date of the last transaction carried out in ATM. The field will update the dates of the further transactions.

First Transaction Date in POS

System displays the date of the first transaction carried out in POS. The field will not be updated for the further POS transactions.

Last Transaction Date in POS

System displays the date of the last transaction carried out in POS. The field will update the dates of the further transactions.

2.11 Embossing Debit Card Details

You can generate debit card details using 'Debit Card File Embossing' screen. To invoke this screen, type 'STDDEMBS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a software window titled "Debit Card File Embossing". At the top, there are two input fields: "File Reference Number *" and "File Type". To the right of these fields is a checkbox labeled "File Generated". Below the input fields is a table with three columns: "Card Issue Reference *", "Debit card Number", and "Account No". The table is currently empty. Below the table is a button labeled "Generate File". At the bottom of the window, there are several labels: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

Specify the following details:

File Reference Number

The system displays the file reference number.

File Type

The system displays the file type as 'Adhoc' or 'Regular'.

File Generated

If this box is checked, it implies that the ASCII file has been generated for embossing.

Debit Card Details

Card Issue Reference

Specify the card issue reference. The adjoining option list displays a list of reference numbers maintained in the system. Choose the appropriate one.

Debit Card Number

Specify the debit card number. The adjoining option list displays a list of all file formats maintained in the system. Choose the appropriate one.

Account Number

Specify the account number.

Click 'Generate File' button to generate the details of the debit card.

2.11.1 Initiating a Status Change

Oracle FLEXCUBE allows you to manually change the status for a single debit card or a group of cards lying in the same status, through the 'Debit Card Status Change' screen. You can invoke this screen by typing 'STDCSTCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Debit Card Status Change' application window. It features a title bar with a diamond icon and the text 'Debit Card Status Change'. The window is divided into several sections: 'Query Parameters' with fields for 'Status' and 'Card Number', each with a dropdown arrow icon, and a 'Query' button; 'Debit Card Details' with a table header containing 'Card Number', 'Card Status', and 'Status Change', and a 'Go' button; 'New Status Details' with fields for 'Next Status' and 'Reason Code', each with a dropdown arrow icon, and a 'Status Change' button; and a 'Status Change Log' section at the bottom. An 'Exit' button is located in the bottom right corner of the window.

This screen has the following fields:

Card Status

The status of the card for which you want to initiate a status change is displayed in this field.

Card Number

System displays the debit card number in this field however; you can select the card number from the adjoining option list.

Card Status

System displays the current status of the card.

Status Change

Check this box to indicate whether the status of the specific card have to be changed or not during bulk status change.

New Status

The new status allowed for the specific card status is displayed in this field. The value gets defaulted from the corresponding values maintained in the 'Debit Card Status Movement' screen.

Reason Code

Specify the reason code for the status change from the adjoining option list.

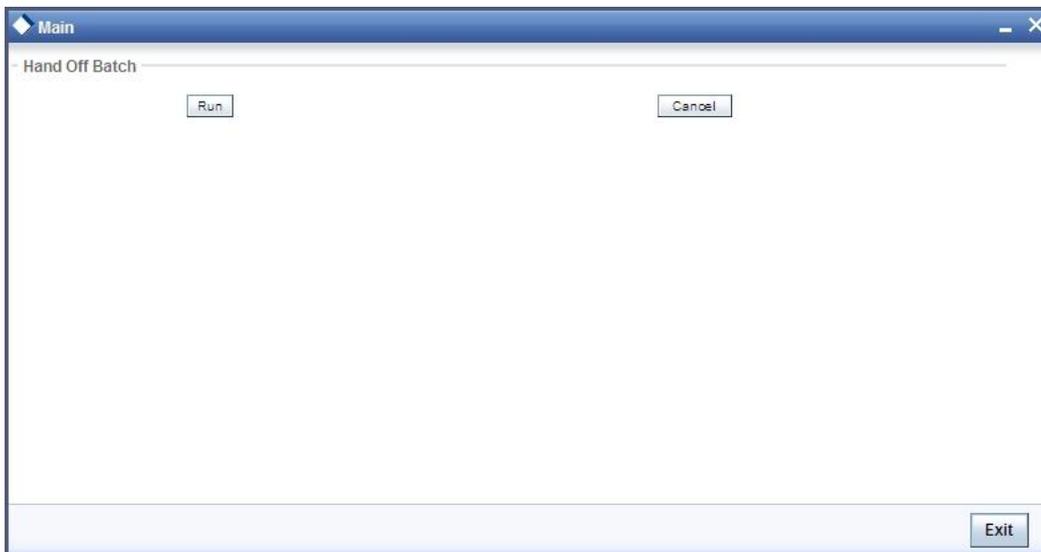
Click 'Status Change' button to change a status for the chosen debit card.

You can query for cards lying in a specific status by selecting the status and clicking on the 'Fetch' button. Similarly, you can also query for a specific card.

After querying, you can opt to change the card status by checking the 'Status Change' option. You can choose the status change action from the option list. The system will change the status of the selected cards to the new status. The status change log will also be updated with the details.

2.12 Generating Card Handoff Files

You can generate handoff files in Card Info handoff file format using the 'Card Handoff Batch' screen. You can invoke the 'Card Handoff Batch' screen by typing 'DCDBATCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. This batch can be configured as either ad-hoc run or EOD run. It generates the 'Oracle FLEXCUBE Specific CMS Handoff Format'.



Click 'Run' button in this screen to run the handoff batch. This helps you to generate the ASCII files online for the debit cards.

File Format

The format of the handoff file generated is broadly structured as given below:

- Request 1
 - <Customer record >CRLF
 - <Account record>CRLF
 - <Card record>CRLF
- Request 2
 - <Customer record>CRLF
 - <Account record>CRL
 - <Card record>CRLF

Seq#	Field Name	Size	Remarks
Customer Record (Source STTM_CUSTOMER)			
1	Bank code	10	DCTM_CARD_ISS_BIN..BANK_INST_ID
2	Branch code	3	Customer local branch
3	customer code	9	
4	customer type	1	0 - bank, 1 -individual, 2 - corporate
5	Last name	FC size	
6	First name	FC size	
7	Short name	FC size	
8	Sex	1	0 - male, 1-female,
9	Married	1	0 -single, 1 - married, 2 - divorced, 3- seperatd
10	Address 1	FC size	
11	Address 2	FC size	
12	Address 3	FC size	
13	Address 4	FC size	
14	City	FC size	
15	Pin Code	FC size	
16	work Phone	FC size	
17	Home Telephone	FC size	
Account Record(Source STTM_CUST_ACCOUNT)			

Seq#	Field Name	Size	Remarks
1	Bank code	10	DCTM_CARD_ISS_BIN..BANK_INST_ID
2	Branch code	FC size	Account branch
3	Customer code	FC size	
4	Account number	FC size	
5	Account currency	FC size	
6	Account currency numeric	FC size	
7	Account type	2	10 -current, 20- savings
Card Record(Source DCTM_CARD_MASTER)			
1	bank code	10	
2	FC_reference_no		This need to be used by CMS when sending card status change
3	Branch code	FC size	
4	customer code	FC size	
5	Account number	FC size	
6	Card Product code	4	DCTM_CARD_MASTER.CARD_PRODUCT
7	Primary/secondary card	1	0 - primary, 1 - secondary
8	Card status	1	1 - request
9	PAN		Not used

You can define the required format for the handoff file through the Generic Interface module, in case a different format is required.

2.12.1 Uploading Card Status details

You can upload the new card details into Card Master Maintenance through Incoming Generic Interface module. Similarly, you can upload card status details or any amendments through Generic Interface module.

3. Screen Glossary

3.1 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
DCDBATCH	Card Handoff Batch
STDBINMT	Card BIN Maintenance
STDCARDA	Card Accounts Detail
STDCPROD	Debit Card Product Maintenance
STDCRDMS	Card Master Maintenance
STDCUSTM	Card Customer Maintenance
STDSTATM	Card Status
STDTYMNT	Card Type Maintenance
STDDCBRD	Brand Maintenance
STDEXTSY	External Service Maintenance
STDDEMBS	Debit Card File Embossing
STDCSTCH	Debit Card Status Change



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