

Savings  
Version-11.1  
9NT1368-ORACLE FCUBSV.UM 11.1.0.0.0.0.0  
[August] [2010]  
Oracle Part Number E51575-01



---

## Document Control

Author: Documentation Team	Group: UBPG	
Created on: October 01, 2008	Revision No: Final	
Updated by: Documentation Team	Reviewed by: Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on: August 13, 2010	Reviewed on: August 13, 2010	Approved on: August 13, 2010

## 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.....	3-2
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.....	3-13
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.....	4-4
4.4.3 Displaying Overrides and Errors.....	4-4
4.5 INITIATING A CUSTOMER SESSION.....	4-4
4.5.1 Ending a Customer Session.....	4-8
4.6 OPENING THE BRANCH.....	4-8
4.7 OPENING A VAULT/TILL.....	4-8
4.8 BALANCING AND CLOSING A TILL.....	4-9
<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 Replicating data from Branch - Ad-hoc basis.....	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
<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>	<i>7-4</i>
7.2.2	<i>Specifying charge details .....</i>	<i>7-5</i>
7.2.3	<i>Specifying MIS details .....</i>	<i>7-6</i>
7.2.4	<i>Specifying UDF Details .....</i>	<i>7-7</i>
7.2.5	<i>Authorization stage .....</i>	<i>7-8</i>
7.2.6	<i>Viewing errors and overrides .....</i>	<i>7-11</i>
7.3	WITHDRAWING CASH.....	7-12
7.3.1	<i>Specifying denomination details .....</i>	<i>7-14</i>
7.3.2	<i>Specifying charge details .....</i>	<i>7-14</i>
7.3.3	<i>Specifying MIS details .....</i>	<i>7-15</i>
7.3.4	<i>Specifying UDF Details .....</i>	<i>7-16</i>
7.4	CLOSING OUT AN ACCOUNT WITH WITHDRAWAL.....	7-17
7.4.2	<i>Specifying charge details .....</i>	<i>7-20</i>
7.4.3	<i>Specifying the MIS details.....</i>	<i>7-20</i>
7.4.4	<i>Specifying the UDF details .....</i>	<i>7-21</i>
7.5	EXCHANGING DENOMINATIONS .....	7-21
7.5.1	<i>Specifying Denomination Details .....</i>	<i>7-22</i>
7.6	PAYING A BILL BY CASH .....	7-23
7.6.1	<i>Specifying denomination details .....</i>	<i>7-25</i>
7.6.2	<i>Specifying charge details .....</i>	<i>7-26</i>
7.6.3	<i>Specifying the MIS details.....</i>	<i>7-26</i>
7.6.4	<i>Specifying the UDF details .....</i>	<i>7-27</i>
7.7	PAYING A BILL AGAINST ACCOUNT.....	7-28
7.7.1	<i>Specifying charge details .....</i>	<i>7-31</i>
7.7.2	<i>Specifying the MIS details.....</i>	<i>7-31</i>
7.7.3	<i>Specifying the UDF details .....</i>	<i>7-31</i>
7.8	REQUESTING FOR FUNDS TRANSFER .....	7-31
7.8.1	<i>Specifying charge details .....</i>	<i>7-34</i>
7.8.2	<i>Specifying MIS details .....</i>	<i>7-34</i>
7.8.3	<i>Specifying UDF Details .....</i>	<i>7-35</i>
7.9	MAKING A STOP PAYMENT.....	7-36
7.10	SELLING FOREIGN EXCHANGE TO A WALK-IN CUSTOMER .....	7-39
7.10.1	<i>Specifying denomination details .....</i>	<i>7-41</i>
7.10.2	<i>Specifying charge details .....</i>	<i>7-41</i>
7.10.3	<i>Specifying the MIS details.....</i>	<i>7-42</i>
7.10.4	<i>Specifying UDF Details .....</i>	<i>7-42</i>
7.11	PURCHASING FOREIGN EXCHANGE FROM A WALK-IN CUSTOMER .....	7-43
7.11.1	<i>Specifying denomination details .....</i>	<i>7-45</i>
7.11.2	<i>Specifying charge details .....</i>	<i>7-45</i>
7.11.3	<i>Specifying MIS details .....</i>	<i>7-46</i>
7.11.4	<i>Specifying UDF Details .....</i>	<i>7-46</i>
7.12	ISSUING A TT AGAINST ACCOUNT.....	7-47
7.12.1	<i>Specifying charge details .....</i>	<i>7-49</i>
7.12.2	<i>Specifying MIS Details.....</i>	<i>7-50</i>
7.12.3	<i>Specifying the UDF details .....</i>	<i>7-50</i>
7.13	ISSUING A TT AGAINST GL.....	7-51
7.13.1	<i>Specifying Charge Details .....</i>	<i>7-53</i>
7.13.2	<i>Specifying MIS Details.....</i>	<i>7-54</i>
7.13.3	<i>Specifying the UDF details .....</i>	<i>7-54</i>



7.14	ISSUING A TT TO A WALK-IN CUSTOMER .....	7-55
7.14.1	<i>Specifying denomination details</i> .....	7-57
7.14.2	<i>Specifying charge details</i> .....	7-57
7.14.3	<i>Specifying MIS Details</i> .....	7-58
7.14.4	<i>Specifying the UDF details</i> .....	7-58
7.15	LIQUIDATING A TT AGAINST GL .....	7-58
7.15.1	<i>Specifying charge details</i> .....	7-61
7.15.2	<i>Specifying MIS details</i> .....	7-61
7.15.3	<i>Specifying the UDF details</i> .....	7-62
7.16	LIQUIDATING A TT AGAINST ACCOUNT.....	7-63
7.17	LIQUIDATING A TT FOR A WALK-IN CUSTOMER.....	7-66
7.18	INQUIRING ON A TT TRANSACTION .....	7-69
7.19	TRANSACTION REVERSAL .....	7-70
7.20	DISBURSING LOAN MANUALLY BY CASH .....	7-71
7.21	REPAYING LOAN MANUALLY BY CASH .....	7-74
<b>8.</b>	<b>INSTRUMENT TRANSACTIONS.....</b>	<b>8-1</b>
8.1	INTRODUCTION .....	8-1
8.2	WITHDRAWING CASH AGAINST A CHEQUE.....	8-2
8.2.1	<i>Specifying denomination details</i> .....	8-4
8.2.2	<i>Specifying charge details</i> .....	8-5
8.2.3	<i>Specifying the MIS details</i> .....	8-6
8.2.4	<i>Specifying the UDF details</i> .....	8-7
8.3	DEPOSITING A CHEQUE.....	8-8
8.3.1	<i>Capturing instrument details</i> .....	8-11
8.3.2	<i>Specifying Charge Details</i> .....	8-13
8.3.3	<i>Specifying MIS details</i> .....	8-14
8.3.4	<i>Specifying UDF Details</i> .....	8-14
8.4	DEPOSITING A CHEQUE INTO A GL .....	8-15
8.4.1	<i>Specifying Instrument Details</i> .....	8-16
8.4.2	<i>Specifying Instrument Details</i> .....	8-17
8.4.3	<i>Specifying charge details</i> .....	8-18
8.4.4	<i>Specifying MIS details</i> .....	8-19
8.4.5	<i>Specifying UDF Details</i> .....	8-19
8.5	DEPOSITING AN IN-HOUSE CHEQUE .....	8-20
8.5.1	<i>Specifying Charge Details</i> .....	8-23
8.5.2	<i>Specifying MIS details</i> .....	8-23
8.5.3	<i>Specifying UDF Details</i> .....	8-24
8.6	TRACKING A CHEQUE RETURN.....	8-25
8.7	QUERYING CHEQUE STATUS .....	8-26
8.8	SELLING A TC AGAINST AN ACCOUNT.....	8-27
8.8.1	<i>Specifying TC Denomination Details</i> .....	8-30
8.8.2	<i>Specifying Charge Details</i> .....	8-31
8.8.3	<i>Specifying MIS Details</i> .....	8-31
8.8.4	<i>Specifying UDF Details</i> .....	8-32
8.9	SELLING A TC AGAINST A GL.....	8-33
8.9.1	<i>Specifying TC Denomination Details</i> .....	8-35
8.9.2	<i>Specifying Charge Details</i> .....	8-36
8.9.3	<i>Specifying MIS Details</i> .....	8-36
8.9.4	<i>Specifying UDF Details</i> .....	8-37
8.10	SELLING A TC TO A WALK-IN CUSTOMER.....	8-38
8.10.1	<i>Specifying TC Denomination Details</i> .....	8-40
8.10.2	<i>Specifying Currency Denomination Details</i> .....	8-40
8.10.3	<i>Specifying Charge Details</i> .....	8-41
8.10.4	<i>Specifying MIS Details</i> .....	8-41
8.10.5	<i>Specifying UDF Details</i> .....	8-42

8.11	PURCHASING A TC AGAINST AN ACCOUNT.....	8-43
8.11.1	<i>Specifying TC Denomination Details</i> .....	8-45
8.11.2	<i>Specifying Charge Details</i> .....	8-46
8.11.3	<i>Specifying MIS Details</i> .....	8-46
8.11.4	<i>Specifying UDF Details</i> .....	8-47
8.12	PURCHASING A TC FROM A WALK-IN CUSTOMER .....	8-48
8.12.1	<i>Specifying TC Denomination Details</i> .....	8-50
8.12.2	<i>Specifying Currency Denomination Details</i> .....	8-51
8.12.3	<i>Specifying Charge Details</i> .....	8-51
8.12.4	<i>Specifying MIS Details</i> .....	8-52
8.12.5	<i>Specifying UDF Details</i> .....	8-52
8.13	MAKING CROSS BORDER PAYMENTS .....	8-53
8.13.1	<i>Specifying the Transfer Details</i> .....	8-55
8.13.2	<i>Specifying the Messaging Information</i> .....	8-56
8.13.3	<i>Specifying the Customer Transfer Details</i> .....	8-56
8.14	SELLING A DD AGAINST AN ACCOUNT .....	8-57
8.14.1	<i>Specifying Charge Details</i> .....	8-60
8.14.2	<i>Specifying MIS Details</i> .....	8-61
8.14.3	<i>Specifying the UDF details</i> .....	8-61
8.15	LIQUIDATING A DD AGAINST A GL .....	8-62
8.16	LIQUIDATING A DD AGAINST AN ACCOUNT .....	8-65
8.16.1	<i>Specifying Charge Details</i> .....	8-68
8.16.2	<i>Specifying MIS Details</i> .....	8-69
8.16.3	<i>Specifying the UDF details</i> .....	8-69
8.17	LIQUIDATING A DD FOR A WALK-IN CUSTOMER .....	8-70
8.17.1	<i>Specifying denomination details</i> .....	8-74
8.17.2	<i>Specifying charge details</i> .....	8-74
8.17.3	<i>Specifying MIS Details</i> .....	8-75
8.17.4	<i>Specifying UDF Details</i> .....	8-75
8.18	ISSUING A DD TO A WALK-IN CUSTOMER .....	8-76
8.18.1	<i>Specifying denomination details</i> .....	8-79
8.18.2	<i>Specifying charge details</i> .....	8-79
8.18.3	<i>Specifying MIS Details</i> .....	8-80
8.18.4	<i>Specifying UDF Details</i> .....	8-81
8.19	ISSUING A DD AGAINST A GL.....	8-82
8.19.1	<i>Specifying charge details</i> .....	8-84
8.19.2	<i>Specifying MIS Details</i> .....	8-85
8.19.3	<i>Specifying UDF Details</i> .....	8-85
8.20	INQUIRING ON A DD TRANSACTION .....	8-86
8.21	SELLING A BC AGAINST AN ACCOUNT .....	8-87
8.21.1	<i>Specifying Charge Details</i> .....	8-90
8.21.2	<i>Specifying MIS Details</i> .....	8-91
8.21.3	<i>Specifying the UDF details</i> .....	8-92
8.22	CLOSE OUT WITHDRAWAL BY BC.....	8-93
8.22.1	<i>Specifying Charge Details</i> .....	8-94
8.22.2	<i>Specifying MIS Details</i> .....	8-95
8.22.3	<i>Specifying the UDF details</i> .....	8-95
8.23	ISSUING A BC AGAINST A GL .....	8-96
8.23.2	<i>Specifying Charge Details</i> .....	8-99
8.23.3	<i>Specifying MIS Details</i> .....	8-99
8.23.4	<i>Specifying the UDF details</i> .....	8-99
8.24	ISSUING A BC TO A WALK-IN CUSTOMER .....	8-99
8.24.1	<i>Specifying denomination details</i> .....	8-101
8.24.2	<i>Specifying charge details</i> .....	8-102
8.24.3	<i>Specifying MIS Details</i> .....	8-102
8.24.4	<i>Specifying the UDF details</i> .....	8-103

8.25	LIQUIDATING A BC AGAINST AN ACCOUNT .....	8-104
8.25.1	<i>Specifying charge details</i> .....	8-107
8.25.2	<i>Specifying MIS Details</i> .....	8-107
8.25.3	<i>Specifying the UDF details</i> .....	8-107
8.26	LIQUIDATING A BC AGAINST A GL.....	8-108
8.26.1	<i>Specifying charge details</i> .....	8-111
8.26.2	<i>Specifying MIS Details</i> .....	8-111
8.26.3	<i>Specifying the UDF details</i> .....	8-111
8.27	LIQUIDATING A BC FOR A WALK-IN CUSTOMER .....	8-112
8.27.1	<i>Specifying denomination details</i> .....	8-115
8.27.2	<i>Specifying charge details</i> .....	8-115
8.27.3	<i>Specifying MIS details</i> .....	8-116
8.27.4	<i>Specifying the UDF details</i> .....	8-116
8.28	INQUIRING ON A BC TRANSACTION.....	8-116
<b>9.</b>	<b>GENERAL LEDGER TRANSACTIONS .....</b>	<b>9-1</b>
9.1	INTRODUCTION .....	9-1
9.2	MISCELLANEOUS DEBITS TO A CUSTOMER'S ACCOUNT .....	9-1
9.2.1	<i>Specifying the charge details</i> .....	9-4
9.2.2	<i>Specifying the MIS Details</i> .....	9-5
9.2.3	<i>Specifying UDF Details</i> .....	9-6
9.3	MISCELLANEOUS CREDITS TO A CUSTOMER'S ACCOUNT .....	9-7
9.3.1	<i>Specifying the charge details</i> .....	9-10
9.3.2	<i>Specifying the MIS details</i> .....	9-10
9.3.3	<i>Specifying UDF Details</i> .....	9-11
9.4	MISCELLANEOUS DEBIT TO A GENERAL LEDGER ACCOUNT .....	9-12
9.4.1	<i>Specifying the denomination details</i> .....	9-14
9.4.2	<i>Specifying the charge details</i> .....	9-15
9.4.3	<i>Specifying MIS details</i> .....	9-16
9.4.4	<i>Specifying UDF details</i> .....	9-16
9.5	MISCELLANEOUS CREDIT TO A GENERAL LEDGER ACCOUNT .....	9-17
9.5.1	<i>Specifying the denomination details</i> .....	9-19
9.5.2	<i>Specifying the charge details</i> .....	9-20
9.5.3	<i>Specifying the MIS details</i> .....	9-21
9.5.4	<i>Specifying UDF Details</i> .....	9-21
9.6	MISCELLANEOUS GL TRANSFER .....	9-22
9.6.1	<i>Specifying the charge details</i> .....	9-24
9.6.2	<i>Specifying the MIS details</i> .....	9-25
9.6.3	<i>Specifying UDF Details</i> .....	9-25
<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> .....	10-4
10.2.2	<i>Specifying Interest details</i> .....	10-8
10.2.3	<i>Specifying joint account holder details</i> .....	10-8
10.2.4	<i>Specifying the dual currency deposit details</i> .....	10-9
10.2.5	<i>Capturing the Pay-Out Parameters</i> .....	10-10
10.2.6	<i>Specifying Child TD Details</i> .....	10-14
10.2.7	<i>Capturing Pay-Out Parameters</i> .....	10-19
10.3	OPENING A TD ACCOUNT FOR MULTI MODE PAY OUT .....	10-21
10.4	MANUAL PAY-OUT TD REDEMPTION.....	10-22
10.4.1	<i>Specifying the Term Deposit Payout Details</i> .....	10-24
10.4.2	<i>Capturing the Pay-Out Parameters</i> .....	10-25
10.4.3	<i>Specifying Child TD Details</i> .....	10-29
10.4.4	<i>Capturing Pay-Out Parameters Details</i> .....	10-34

<b>11. VAULT OPERATIONS.....</b>	<b>11-1</b>
11.1 INTRODUCTION.....	11-1
11.2 TRANSFERRING CASH FROM VAULT.....	11-1
11.2.1 Capturing denomination details.....	11-2
11.3 TRANSFERRING CASH TO VAULT.....	11-3
11.3.1 Capturing denomination details.....	11-3
11.4 BUYING CASH FROM CENTRAL BANK.....	11-5
11.4.1 Specifying Denomination Details.....	11-6
11.4.2 Specifying the MIS Details.....	11-7
11.4.3 Specifying UDF Details.....	11-8
11.5 SELLING CASH TO CENTRAL BANK.....	11-9
11.5.1 Specifying Denomination Details.....	11-10
11.5.2 Specifying MIS Details.....	11-11
11.5.3 Specifying UDF Details.....	11-12
11.6 BUYING TCs FROM AGENT.....	11-13
11.6.1 Specifying TC Details.....	11-14
11.7 BUYING TCs FROM HEAD OFFICE.....	11-15
11.7.1 Capturing TC Details.....	11-16
11.8 SELLING TCs TO HEAD OFFICE.....	11-17
11.8.1 Capturing TC Details.....	11-18
11.9 BUYING TCs FROM VAULT.....	11-19
11.9.1 Capturing TC Details.....	11-20
11.10 RETURNING TCs TO VAULT.....	11-21
11.11 CAPTURING TC DETAILS.....	11-22
11.12 VIEWING TCs AVAILABLE WITH VAULT.....	11-23
<b>12. BALANCING OPERATIONS.....</b>	<b>12-1</b>
12.1 INTRODUCTION.....	12-1
12.2 BOOK SHORTAGE.....	12-1
12.2.1 Specifying denomination details.....	12-2
12.2.2 Specifying the MIS details.....	12-3
12.2.3 Specifying the UDF details.....	12-4
12.3 BOOKING OVERAGE.....	12-5
12.3.1 Specifying Denomination Details.....	12-6
12.3.2 Specifying the MIS details.....	12-7
12.3.3 Specifying the UDF details.....	12-8
12.4 TRANSFER CASH FROM TELLER.....	12-9
<b>13. BATCHES.....</b>	<b>13-1</b>
13.1 INTRODUCTION.....	13-1
13.2 CLEARING INWARD CHEQUE DATA ENTRY.....	13-1
13.3 CONSOLIDATED CHEQUES DATA ENTRY.....	13-3
13.3.1 Specifying Cheque details.....	13-4
13.4 RUNNING EOD.....	13-5
13.5 QUERYING TELLERS STATUS.....	13-6



---

# 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>Vault Operations</i> - Explains the different types of Vault operations available in branch.
<b>Chapter 12</b>	<i>Balancing Operations</i> - Explains the balancing operations available in this module.

<b>Chapter 13</b>	<i>Batches</i> - Details the various automatic processes applicable for the module.
-------------------	---


### 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
	Unlock
	Print
	Close

Icons	Function
	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**

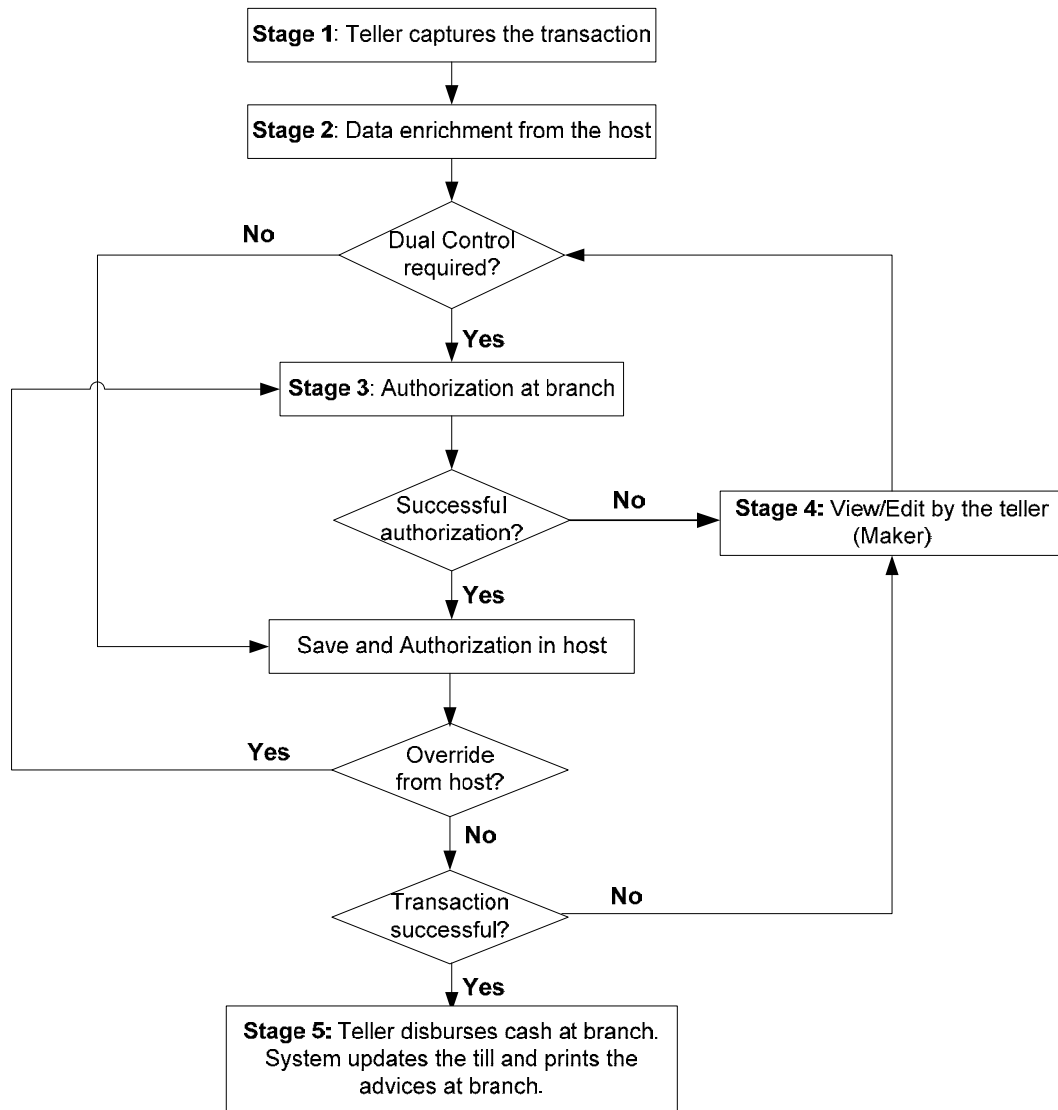
A one step process will typically involve the following steps:

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 who either clears/discards it or edits and resends it again for approval to proceed.
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:



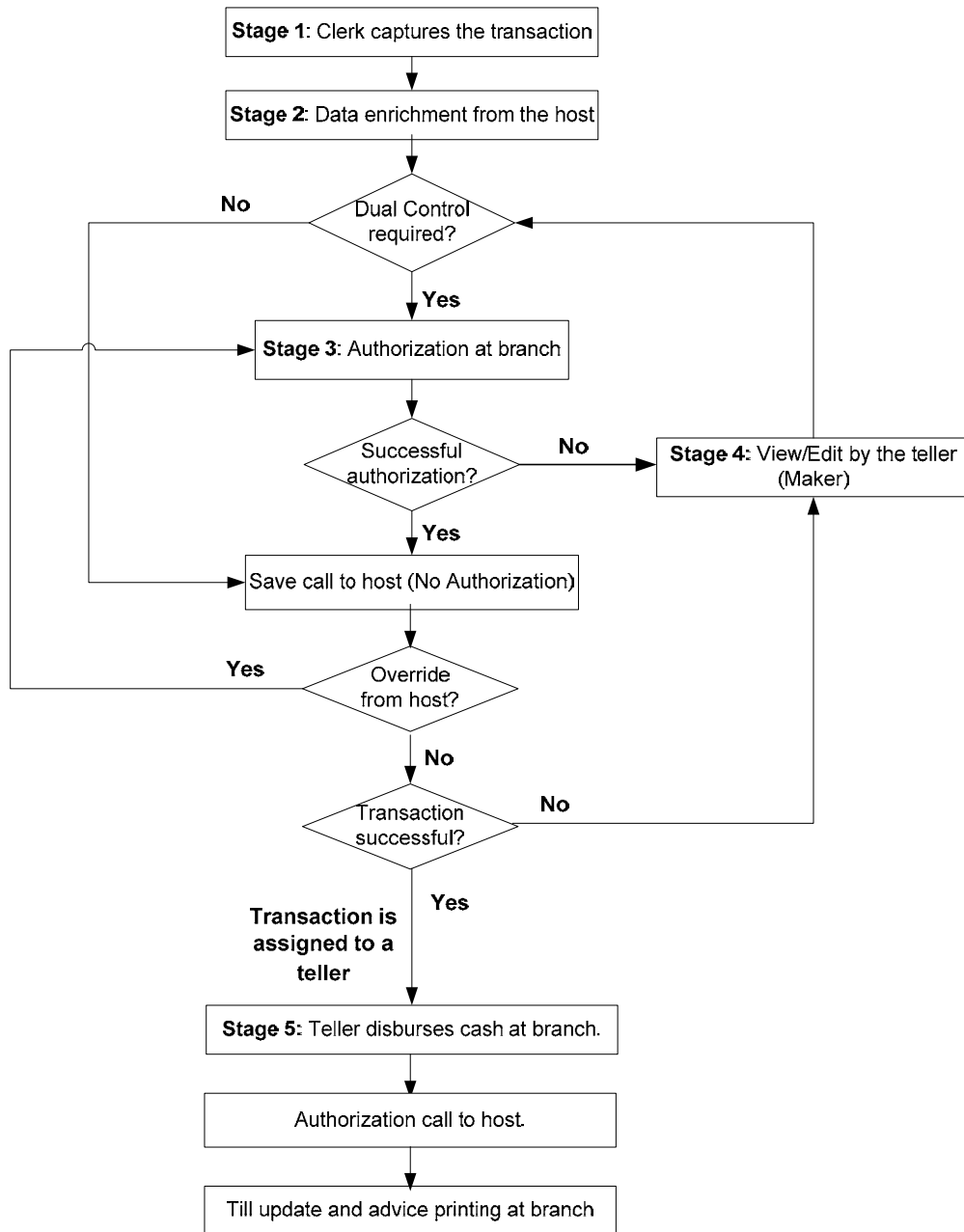
### Two step processing

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

1. The clerk captures the transaction at branch
2. The transaction is enriched (as in one step processing)
3. Authorization/validation by the supervisor (as in one step processing)
4. On rejection or approval, transaction is sent back to the teller for corrections or cancellation or for saving.
5. 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.

6. 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.
7. 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

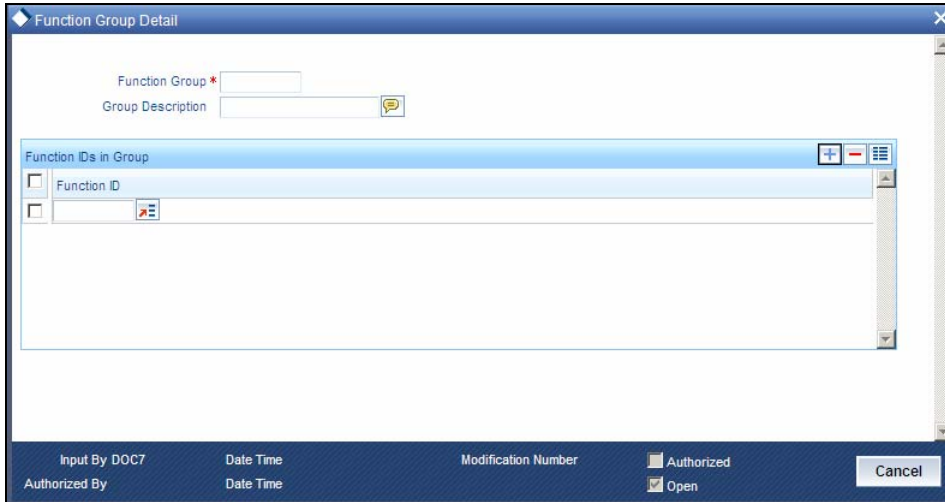
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn\_LogDetails holds the details of every stage of the transaction including the input and output data.

## **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.

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:

1. INPUT Stage

## 2. 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

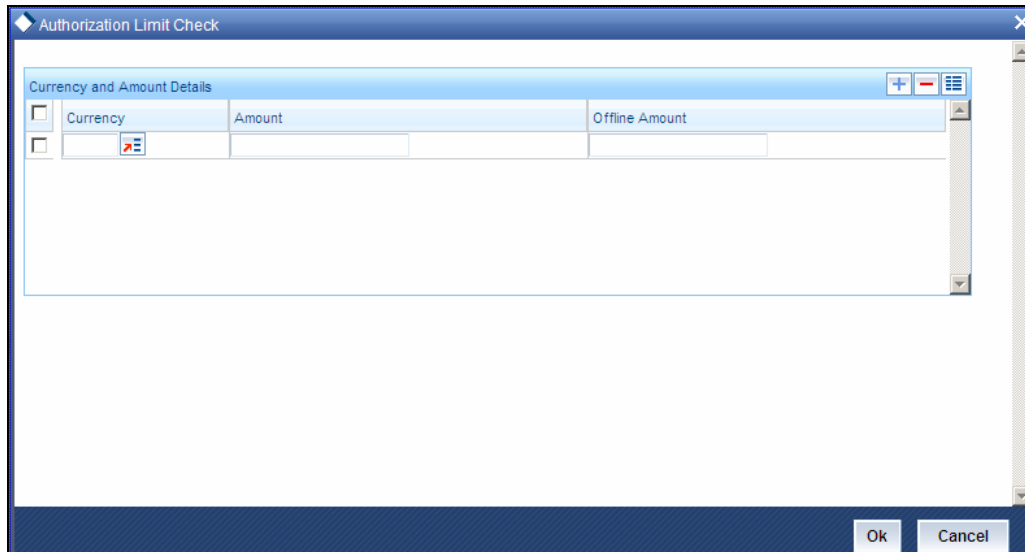
The system displays the stage description.

#### 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="checkbox"/>			
<input type="checkbox"/>			

Here you need to maintain currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then it is treated as authorization required.

#### Currency

Specify the currency for the authorization limit check.

### **Online Amount**

Specify the online amount for the authorization limit check.

### **Offline Amount**

Specify the offline amount for the authorization limit check.

The system performs the following validation while setting the preferences for Workflow definition:

- The denomination tracking check should be Y only if 'Till Required' is Y.
- Authorization Preference should be Y only if corresponding amendment preferences are Y.
- The override handling in last stage cannot be Defer.
- If you select 'Auto Authorize' option then the following options cannot be selected.
  - Auth limit check
  - IB check
  - Authorization on charge amendment
  - Authorization on exchange rate amendment
- You cannot select the override handling to 'Auto'.

#### **3.4.1.5 Handling of Local Transactions and Pure Query**

In Oracle FLEXCUBE, the workflow for local transactions and the query stage is pre-configured. You are allowed to amend the following options in work flow maintenance:

- Till Required
- Denomination Tracking Required
- Authorization Limit Check
- Assignment Mode
- Assignment Role
- Authorization Limit Check Button

#### **3.4.2 Maintaining Auto Assignment of Authorizer**

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

- Maintaining Default Authorizer
- Maintaining User Role Definition

##### **3.4.2.1 Maintaining Default Authorizer**

You can maintain the default authorizer by using 'Default Authorizer Detail' screen. To invoke this screen, type 'STDDEFAU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

### User ID

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

### User Name

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

### Branch Code

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

### Branch Name

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

### Default Authorizer

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

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

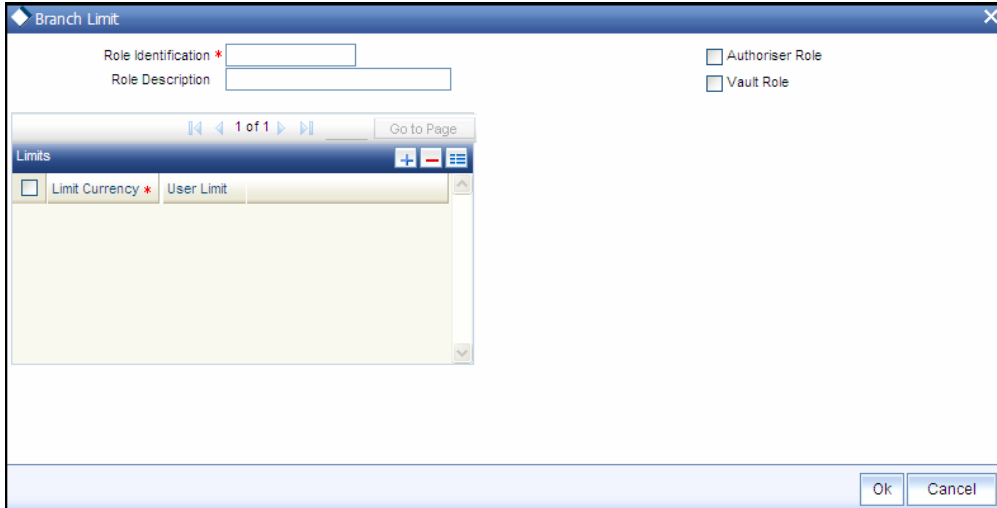
- Manual - If you assign the mode as 'Manual' then the system will display the default authorizer. You are allowed to change the authorizer.
- Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

### Description

The system displays the description.

### 3.4.2.2 Maintaining User Role Definition

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



Here you need to enter the following details:

#### **Authorizer Role**

Check this box to indicate the user role is defined.

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

### 3.4.3 Maintaining Denomination tracking

Oracle FLEXCUBE facilitates denomination tracking. For cash transactions, there is an internal stage called Till Update. The system will update the user till with the amount of cash transaction. If denomination tracking is checked in the 'Workflow Definition' screen then the system updates the denomination wise update of Till. If denomination tracking is not checked then you should not input the denomination details in the denomination block. If input, the same is ignored.

### 3.4.4 Maintaining Savings Function Definition

Oracle FLEXCUBE allows you to set preferences for function ID specific configuration using 'Branch Function Definition Detail' screen. The primary data are pre-shipped with an option to modify certain parameters. Here you are allowed only modify and authorize. To invoke this screen, type 'STDBRFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you need to enter the following details:

### **Function Id**

Specify the function Id for which preference is to be set.

### **Function Description**

The system displays the function description.

### **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:

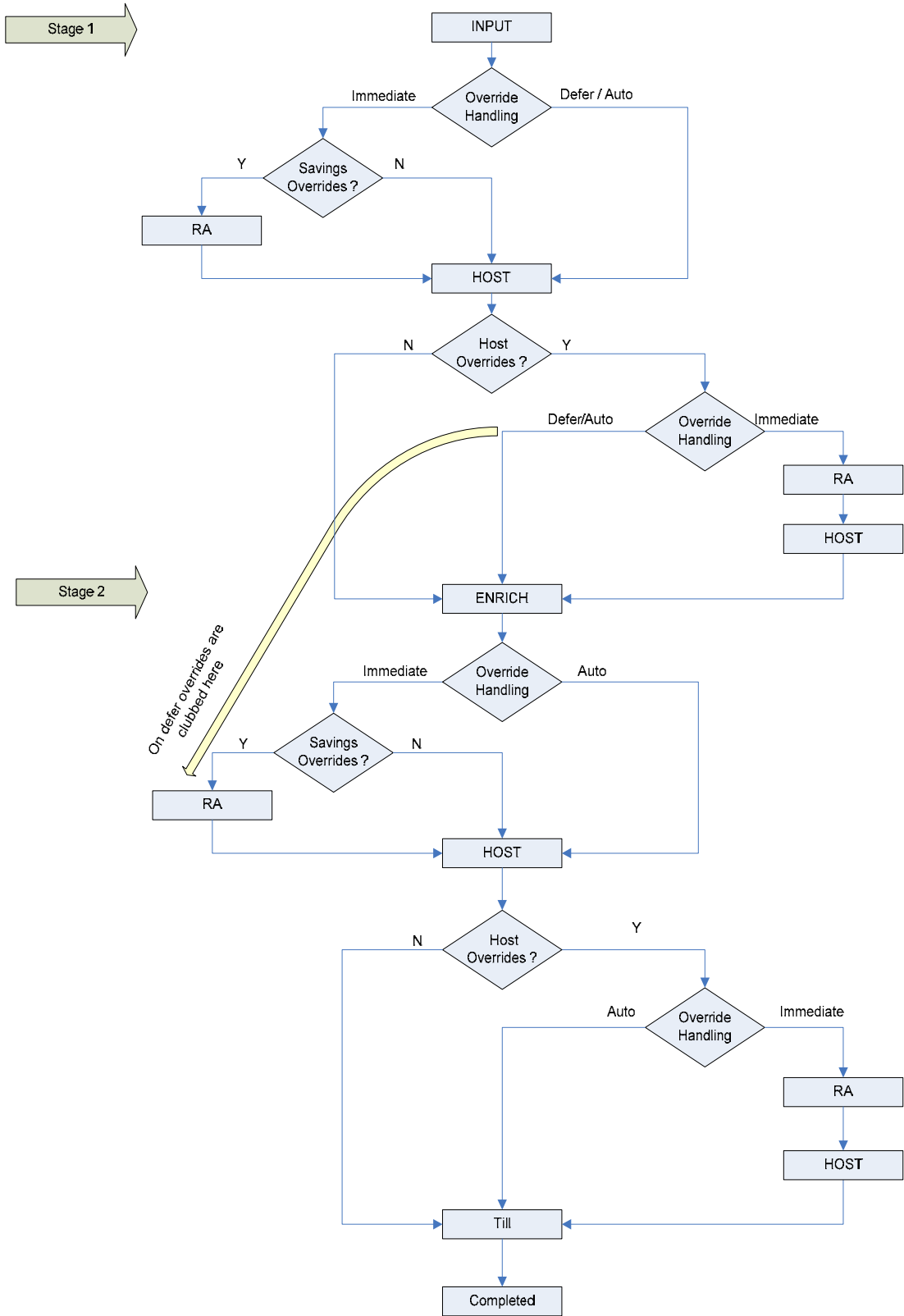
- The system raises the inter-branch override if the transaction account does not belong to the current branch.
- The system raises an override if the transaction amount is greater than transaction level limit or role level limit.
- The system raises an override if you amend the exchange rate that is 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.

---

## 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:

<input type="checkbox"/>	Branch Code	User Id	User Name	From Session
<input checked="" type="checkbox"/>	001	A15259A01	A15259A01	N
<input type="checkbox"/>	001	A15685M01	A15685M01	N
<input type="checkbox"/>	001	A15752M01	A15752M01	N
<input type="checkbox"/>	001	A17966A01	RAJKUMARD-AU	N
<input type="checkbox"/>	001	A17966M01	RAJKUMARD-MA	N
<input type="checkbox"/>	001	A18879A01	A18879A01	N
<input type="checkbox"/>	001	A19583A01	A19583A01	N
<input type="checkbox"/>	001	A19583M01	A19583M01	N
<input type="checkbox"/>	001	A19956M01	Sujith	N
<input type="checkbox"/>	001	A23692M01	A23692M01	N
<input type="checkbox"/>	001	A23697A01	A23697A01	N
<input type="checkbox"/>	000	A26459M01	A26459M01	N
<input type="checkbox"/>	001	A27382M01	OFSSMOMAKS	N
<input type="checkbox"/>	001	A27439M03	A27439M03	N
<input type="checkbox"/>	000	A27665M01	A27665M01	N

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

- Branch Code
- User ID

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

## 4.4 Authorizing a Transaction

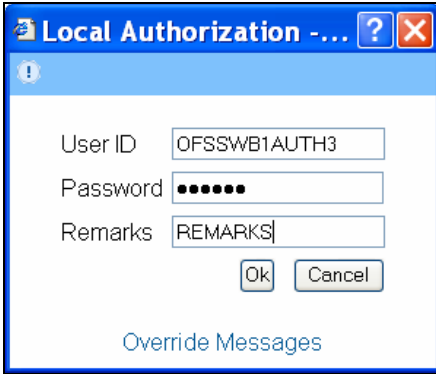
Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

### 4.4.1 Manual Assignment

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

#### **Local Authorization**

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



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

**Userid**

Specify the user ID of the authorizer.

**Password**

Enter the password to authorize or reject the transaction.

**Remarks**

Specify some remarks pertaining to the transaction.

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

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



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

**Remote Auth**

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





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

**Successfully assigned to OFFICER**

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

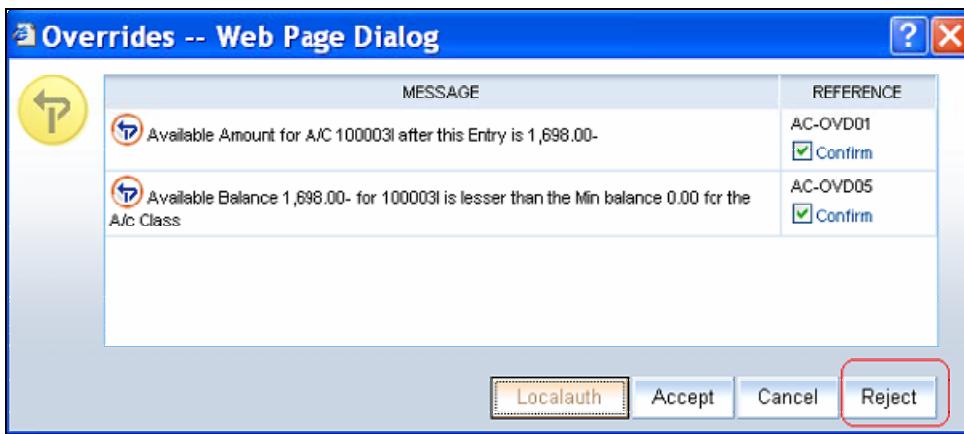
Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

#### 4.4.2 **Auto Assignment**

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


#### 4.4.3 **Displaying Overrides and Errors**


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



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

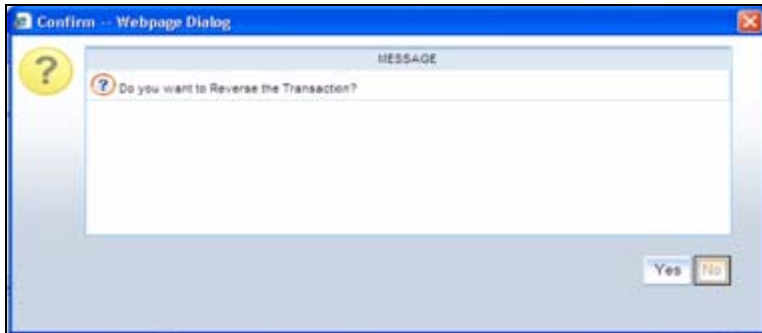
You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction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

 Reject option will be applicable only for functions 1013 (Cheque Withdrawal) and LOCH (In-House Cheque Deposit). If you reject an override, the process will remain in Enrich stage.

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

#### 4.4.4 Reversing a Transaction

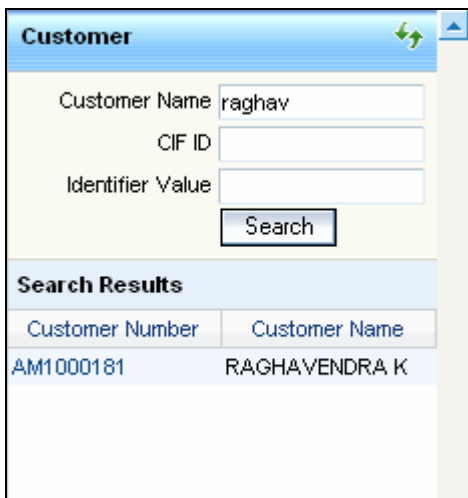
You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it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



#### 4.5 Initiating a Customer Session

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

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

A screenshot of a web application interface for searching customers. The title is 'Customer'. It has input fields for 'Customer Name' (with 'raghav' entered), 'CIF ID', and 'Identifier Value'. A 'Search' button is below these fields. Below the search fields is a 'Search Results' section with a table.

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:

**RAGHAVENDRA K**

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



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

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

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

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

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

You can go through the signatory details and view all customer Photos and customer signature images using the Links 'Prev'and 'Next'.

If you set an account number and customer details for a session, you need not enter the Customer ID, Account and related fields for any transaction processed during the session. However, you can override the defaulted details by selecting a different Customer ID and/or Account for any transaction, at any point of time.

#### 4.5.1 Ending a Customer Session

To end a customer session, click 'End Session' button in the customer search frame of the screen which will be displayed in place of 'Start Session' button. The system displays a message to confirm the action. Click on 'OK' to proceed or 'Cancel' to continue with the same session.

#### 4.6 Opening the Branch

As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).



Opening of Branch will have no processing or operational implications.

#### 4.7 Opening a Vault/Till

You can open a Vault or a Till 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 has a blue header bar. Below the header, there are three input fields: "Branch Code" with the value "000", "Narrative" with an empty text box and a small icon to its right, and "Till Id \*" with an empty dropdown menu and a small icon to its right. At the bottom right of the window, there is a "Cancel" button.

The option list will display the available Tills (i.e. the Tills that are yet to be used). When you select a Till, the same will be linked to your name and locked in the system.

After selecting the Till Id, click the close icon to continue. The system will display the following message to indicate that the Till has been marked against your user id:

**Transaction Completed Successfully**

The system will also update the Till status as 'Locked'. The entries for all the transactions that you initiate will be posted into the Till that is marked for you. Only the user who has opened the Till can use the Till.

The system will display an error message if you do not open a Till for transactions that require an open Till when an event is triggered.



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

Similarly, you can perform Vault related transactions ONLY after you have opened a Vault. The system does not perform any validations for opening a Vault. However, you can open a vault only if you have the requisite rights.

## 4.8 Balancing and Closing a Till

For closing a Till, you (Teller) should ensure that the Till has zero balance at end of day. The balance in the Till should be same as the system count. You will be allowed to close the Till only if both the values match.

You can balance and close a Till through the 'Till Balancing and Closure' screen. You can the 'Till Balancing and Closure' screen by typing 'TVCL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Till Balancing And Closure' application window. At the top, it shows the branch date as 2007-11-27. Below the title bar, there are input fields for 'External Reference Number' (FJB0733100001294) and 'Branch Code' (000). The main area contains two data grids. The first grid, 'Denomination Details', has columns for Currency Code, Denomination Code, Units, Denomination Value, System Count, Denomination Total, System Total, and Shortage/C. The second grid, 'TC Denomination Details', has columns for Issuer Code, TC Currency, TC Description, System Count, Series, Start Number, End Number, TC Amount, and TC Denominatio. A 'Cancel' button is located at the bottom right of the window.

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.*



# 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.

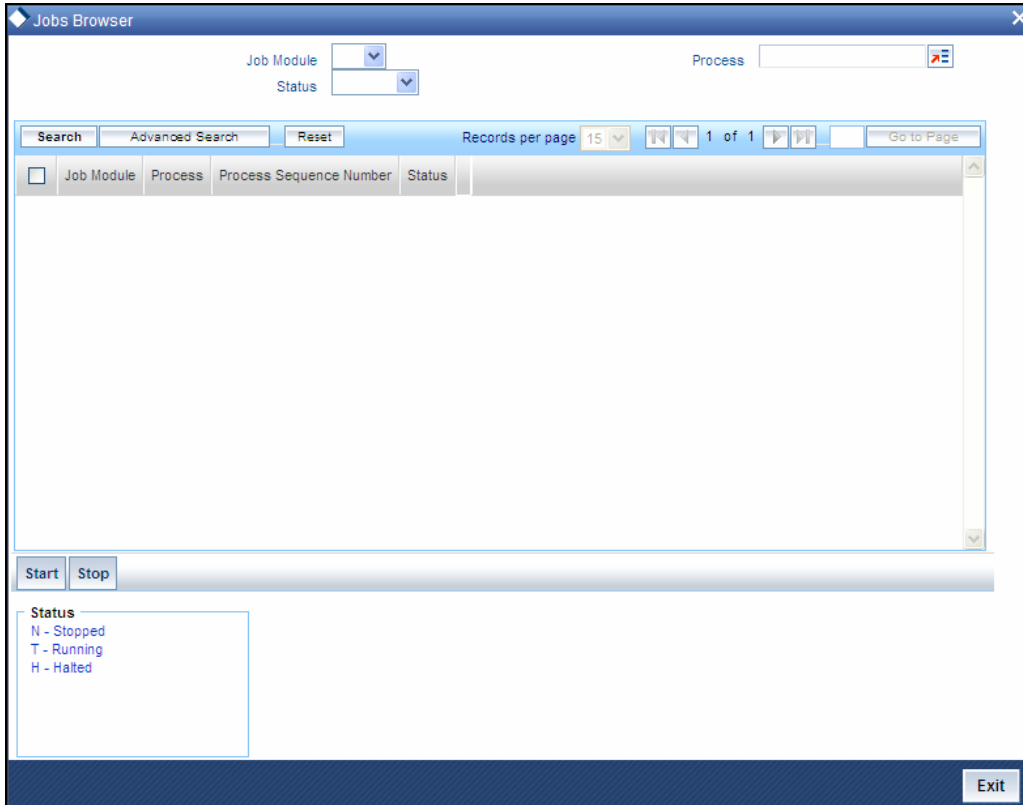
The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

- 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 (CSSJOBBER) available in the Application Browser. 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 Detail' window. At the top, there are input fields for 'Branch Code', 'Branch Name', 'Function ID', and 'Description'. Below these are 'Query' and 'Reset' buttons. The main area is divided into three sections: 'Function Block', 'Record Block', and 'Version Block'. Each section has a table header and a list of columns. The 'Function Block' table has columns: Select, Branch Code, Branch Name, Function ID, Function Description. The 'Record Block' table has columns: Select, Key Description, Host Key. The 'Version Block' table has columns: Select, Mod No, Time In, Time Out, Replication Status. Each section also has 'Fetch' and 'Replicate' buttons. At the bottom right, there is an 'Exit' button.

Specify the following details:

### **Branch Code**

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

### **Branch Name**

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

## **Function ID**

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

## **Description**

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

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

## **Function Block**

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

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

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

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

## **Record Block**

You can view the following details.

### **Key Description**

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

### **Host Key**

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

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

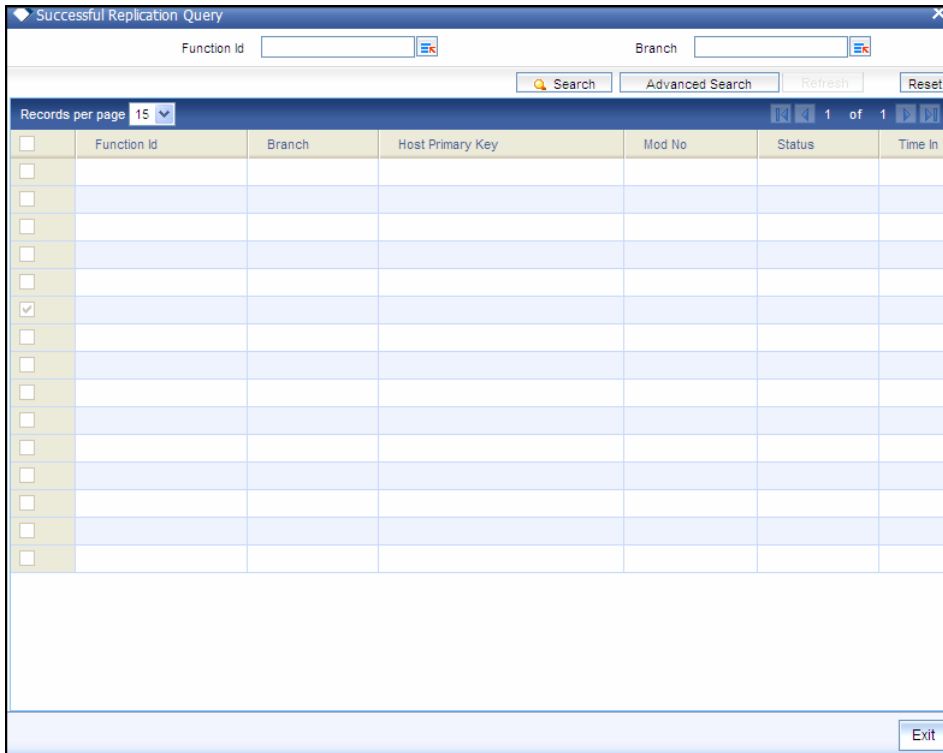
Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for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

TC Denominations Maintenance : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number FJB0734900001249      Transaction Branch WB1

Issuer Code \*      Currency Code \*

Issuer Description

Denomination	Denomination Value	Description
--------------	--------------------	-------------

Cancel

The following details can be captured here:

#### **External Reference Number**

This is an auto generated sequence number.

#### **Transaction Branch**

The transaction branch code is displayed here.

#### **Issuer Code**

Select the Issuer code of the TC.



## Currency Code

Select the transaction currency code.

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

External Reference Number: FJB0734900001249  
Transaction Branch: WB1  
Issuer Code: \*  
Currency Code: \*  
Issuer Description:

Denomination	Denomination Value	Description
--------------	--------------------	-------------

Cancel

You can capture the following details specific to TC denomination:

### Denomination

Specify the id for the TC.

### Denomination Value

Specify the amount of the TC.

### Description

Give a small description for the TC.

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

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

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

---

## 7. Cash Transactions

### 7.1 Introduction

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

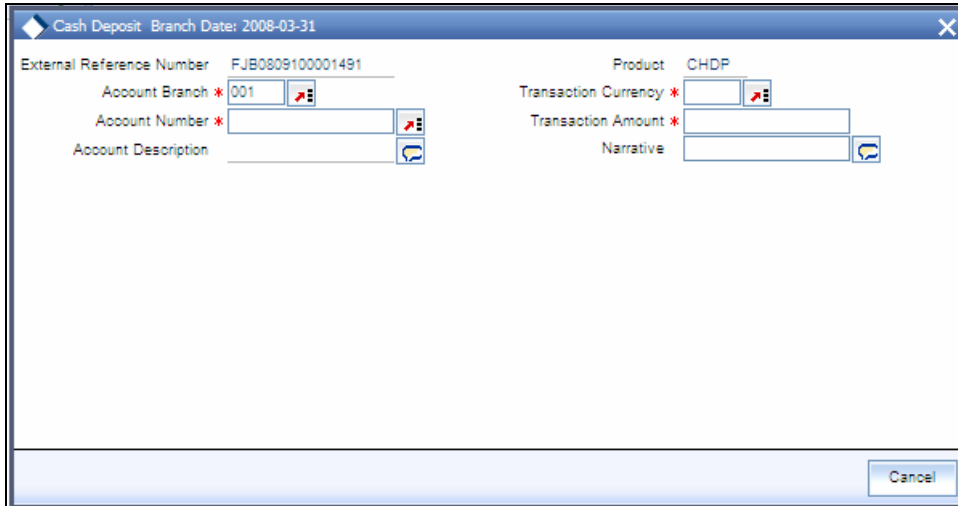
- Cash transactions
- Instrument transactions
- Term Deposits transactions
- General Ledger transactions

This chapter details all the cash-based transactions that can be performed through this module. You can perform the following types of cash-based transactions:

- Cash deposit and withdrawal
- Closing out an Account with Withdrawal
- Denomination exchange in the same currency
- Bill payments – by cash and against account
- Funds transfer request and stop payment
- Foreign exchange sale and purchase – for walk-in customer
- Telegraphic transfer (TT)
  - TT issue – against account, against GL and for walk-in customer
  - TT liquidation – against GL, against account and for walk-in customer
  - TT inquiry
- Transaction Reversal
- Rental Payments for Safe Deposit Box

## 7.2 Depositing Cash

You can capture a cash deposit transaction through the 'Cash Deposit' screen. You can invoke this screen by typing '1401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

External Reference Number	FJB0809100001491	Product	CHDP
Account Branch *	001	Transaction Currency *	
Account Number *		Transaction Amount *	
Account Description		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**

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.

### **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.

### **Transaction Amount**

Specify the amount that should be credited to 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 Deposit -- Webpage Dialog

External Reference Number	_____	Account Branch	_____
Product	_____	Account Number	_____
Transaction Currency	_____	Account Description	_____
Transaction Amount *	<input type="text"/>	Account Currency	_____
Exchange Rate	_____	Account Amount	_____
Related Customer	_____	Total Charge	_____
Customer Name	_____	Negotiated Cost Rate	_____
Narrative	_____	Negotiation Reference No	_____

Recalc

Currency Denominations | Charge Details | MIS | UDF

Exit

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

### 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 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.

#### **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 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.

External Reference Number: FJB0734900001282  
 Product: CHDP  
 Transaction Currency: GBP  
 Transaction Amount: 12,500.00  
 Exchange Rate: 1  
 Related Customer: LIM000032  
 Customer Name: Alexander

Account Branch: WB1  
 Account Number: 999988B  
 Account Title: SINGLE  
 Account Currency: GBP  
 Account Amount: 12,475.00  
 Total Charge: 25.00  
 Narrative:   
 Recalc

Currency Denominations | Charge Details | MIS | UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	<input type="checkbox"/>	25.00	GBP	25	1

Cancel

Here you can capture the following details:

### Charge Component

The system defaults the charge components applicable to the transaction.

### Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

### Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

### Charge 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 'Recalc' 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 web browser window titled "Cash Deposit : Branch Date 12/15/2007 -- Webpage Dialog". The page contains two columns of data entry fields. The left column includes: External Reference Number (FJB0734900001282), Product (CHDP), Transaction Currency (GBP), Transaction Amount (12,500.00), Exchange Rate (1), Related Customer (LIM000032), and Customer Name (Alexander). The right column includes: Account Branch (WB1), Account Number (999989B), Account Title (SINGLE), Account Currency (GBP), Account Amount (12,475.00), Total Charge (25.00), and Narrative. Below the fields are four tabs: "Currency Denominations", "Charge Details", "MIS", and "UDF". The "MIS" tab is selected, showing a section for "Transaction MIS" and "Composite MIS", each with multiple empty lines for data entry. A "Recalc" button is located below the right column of fields, and a "Cancel" button is at the bottom right of the dialog.

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

## 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.

*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.

The screenshot shows a 'Cash Deposit' transaction form with the following details:

External Reference Number	FJB0734900001282	Account Branch	WB1
Product	CHDP	Account Number	999989B
Transaction Currency	GBP	Account Title	SINGLE
Transaction Amount	12,500.00	Account Currency	GBP
Exchange Rate	1	Account Amount	12,475.00
Related Customer	LIM000032	Total Charge	25.00
Customer Name	Alexander	Narrative	

Buttons: Recalc, Cancel

Navigation: Currency Denominations | Charge Details | MIS | UDF

Page: 1 of 1

UDF Details 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.

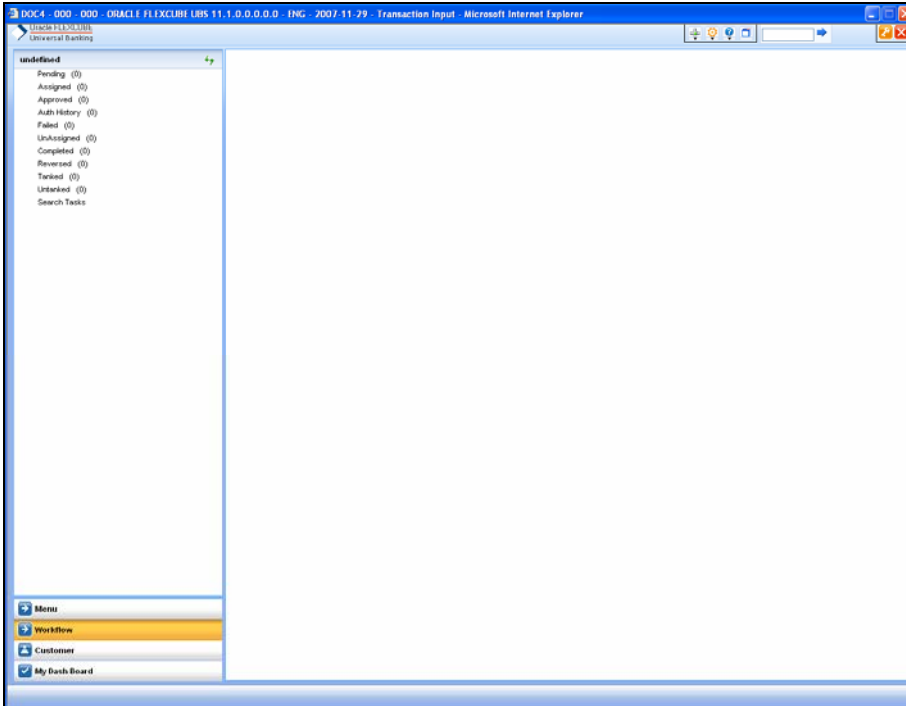
### Field Value

Specify the value for the each UDF that is displayed.

Click save icon to save the transaction.

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.

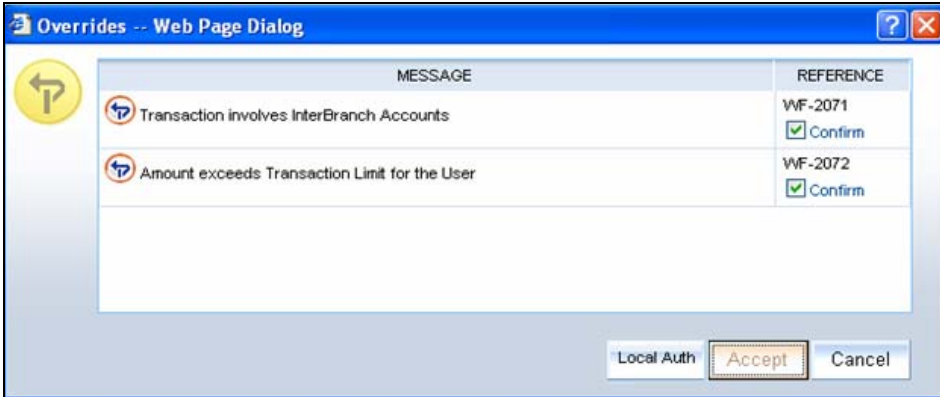
You can fetch and see the response from your task list.

## 7.2.5 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:

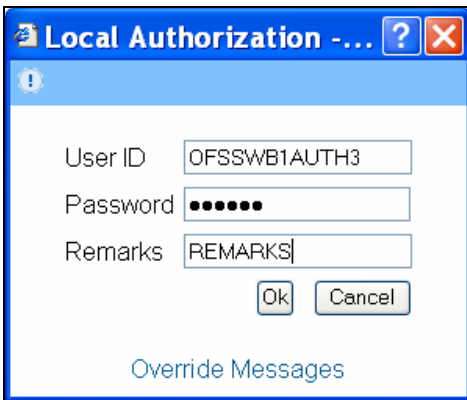
- Local
- Remote

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.



### 7.2.5.1 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:

#### **Userid**

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.

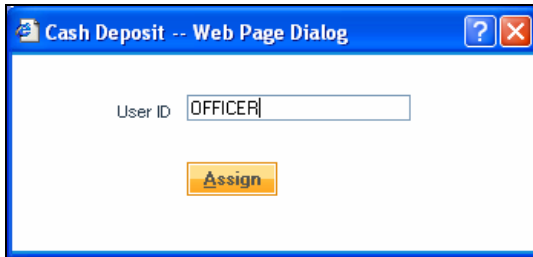
Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However,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

### 7.2.5.2 Remote Authorization

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

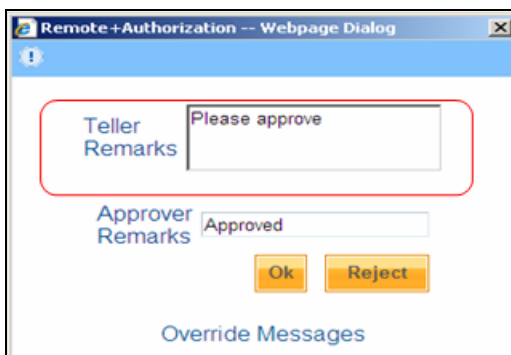


The screenshot shows a web browser window titled "Cash Deposit -- Web Page Dialog". Inside the window, there is a text input field labeled "User ID" containing the text "OFFICER". Below the input field is a yellow button with the text "Assign".

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 a "Teller Remarks" field with the text "Please approve" and an "Approver Remarks" field with the text "Approved". Below these fields are two buttons: "Ok" and "Reject". At the bottom of the window, there is a 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, you need to re-open the transaction screen, make the necessary changes and then click save icon to submit the same for authorization. You can also modify the denomination details for the transaction at this stage.

## 7.2.6 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.

### 7.2.6.1 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**

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 -- Web Page Dialog**

External Reference Number: FJB0800200001592  
Product: CHWL  
Transaction Currency: GBP  
Transaction Amount: 190.00  
Exchange Rate: 1  
Customer ID: 010000263  
Customer Name: Victor Keith

Account Branch: WB1  
Account Number: 100002H  
Account Title: [Message Icon]  
Account Currency: GBP  
Account Amount: 215.00  
Total Charge: 25.00  
Narrative: asdasd [Message Icon]  
Recalc

Currency Denominations | Charges | MIS | UDF

Currency Code: GBP  
Preferred Denomination: G100  
Total: 190.00  
Populate

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	G100	100.0	1	100.00
<input type="checkbox"/>	G50	50.0	1	50.00
<input type="checkbox"/>	G20	20.0	2	40.00
<input type="checkbox"/>	G10	10.0	0	

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.

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

External Reference Number	FJB0734900001305	Account Branch	WB1
Product	CHWL	Account Number	9999915
Transaction Currency	USD	Account Title	Mehta1
Transaction Amount *	200.00	Account Currency	GBP
Exchange Rate	1.63	Account Amount	147.70
Customer ID	WB1000059	Total Charge	40.75
Customer Name	Mehta	Narrative	

Buttons: Recalc, Cancel

Navigation: Currency Denominations | **Charges** | MIS | UDF

Charge Details Table:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charges for Cash dep	<input checked="" type="checkbox"/>	25.00	GBP	25	1

Buttons: 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 web browser window titled "Cash Withdrawal : Branch Date 12/15/2007 -- Webpage Dialog". The window contains a form with the following fields:

External Reference Number	FJB0734900001305	Account Branch	WB1
Product	CHWL	Account Number	9999915
Transaction Currency	USD	Account Title	Mehta1
Transaction Amount *	200.00	Account Currency	GBP
Exchange Rate	1.63	Account Amount	147.70
Customer ID	WB1000059	Total Charge	40.75
Customer Name	Mehta	Narrative	

Below the form, there are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing two sections:

- Transaction MIS**: A table with columns for field names and values. The values are: COS\_CENTR (102), LOAN\_TYPE (HOU), LOAN\_TERM (FOUR). There are several empty rows below.
- Composite MIS**: A table with columns for field names and values. The values are: A\_OFFICER (JAMES). There are several empty rows below.

A "Recalc" button is located below the Narrative field. A "Cancel" button is located at the bottom right of the dialog box.

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' dialog box with the following fields and values:

External Reference Number	FJB0734900001305	Account Branch	WB1
Product	CHWL	Account Number	9999915
Transaction Currency	USD	Account Title	Mehta1
Transaction Amount *	200.00	Account Currency	GBP
Exchange Rate	1.63	Account Amount	147.70
Customer ID	WB1000059	Total Charge	40.75
Customer Name	Mehta	Narrative	

Buttons: Recalc, Cancel

Navigation: Currency Denominations, Charges, MIS, UDF

UDF Details Table:

Field Name	Field Value
------------	-------------

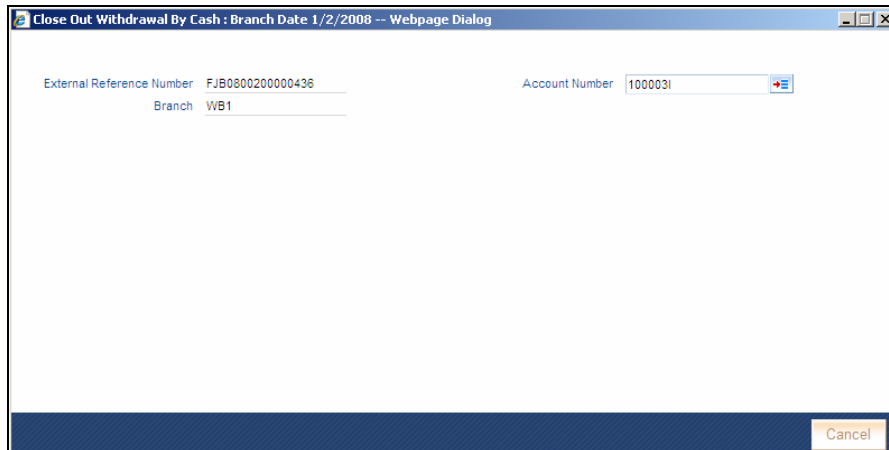
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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

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

## 7.4 Closing out an Account with Withdrawal

You can capture a close out withdrawal transaction through the 'Close Out Account Withdrawal' screen. You can invoke this screen by typing '1301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference**

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


### **Account Branch**

Specify the branch where the customer account which needs to be closed resides.

### **Account Number**

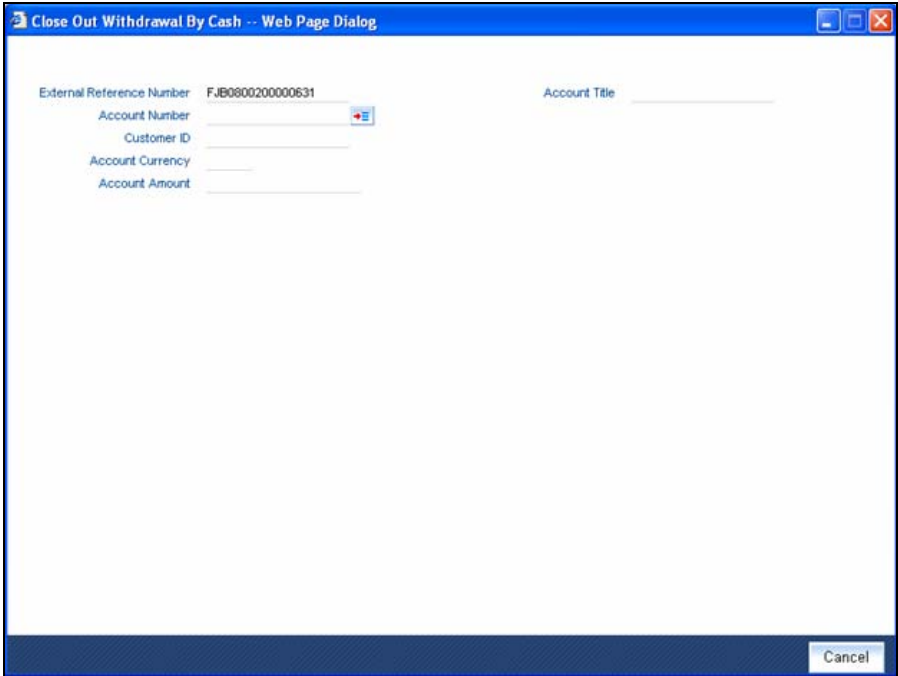
Specify the account number that needs to be closed. The adjoining option list displays all the accounts maintained in the Host. You can select the appropriate account number.

Click save icon to go to the next stage.

 The Close out Withdrawal of Account transactions are processed without any change till the 'Branch Available' status is marked as 'Yes'. If the branch available status is 'No' or branch date is ahead of host date, the transactions are not allowed.

### **Enrichment stage - 1**

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



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

**Account Title**

The system displays a brief title for the chosen account.

**Customer ID**

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

**Account Currency**

The system displays the account currency here.

**Account Amount**

The system displays the net cash to be disbursed to the customer after deducting the applicable charges.

**Transaction Amount**

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

**SC Charge**

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

Click save icon to go to the next stage.

## Enrichment stage - 2

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

Close Out Withdrawal By Cash : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number FJB0800200000632 Account Amount \_\_\_\_\_  
Account Number \_\_\_\_\_ Account Title \_\_\_\_\_  
Customer ID \_\_\_\_\_ Transaction Amount \_\_\_\_\_  
Account Currency \_\_\_\_\_ SC Charge \_\_\_\_\_

Recalc

Denomination Charges MIS UDF

Currency Code \_\_\_\_\_ Total \_\_\_\_\_

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

Cancel

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

### 7.4.1.1 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.*

## 7.4.2 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 web page dialog titled "Close Out Withdrawal By Cash : Branch Date 1/2/2008 -- Web Page Dialog". It contains several input fields for account and transaction details. The "Charges" tab is selected, and a table for "Charge Details" is visible but empty.

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.

## 7.4.3 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 the same dialog box with the "MIS" tab selected. It features sections for "Transaction MIS" and "Composite MIS", each with multiple rows of input fields for capturing MIS-related details.

#### 7.4.4 Specifying the UDF details

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

The screenshot shows a web page dialog titled "Close Out Withdrawal By Cash : Branch Date 1/2/2008 -- Web Page Dialog". The form contains several input fields for account and transaction details. Below these fields is a "Recalc" button. At the bottom, there are four tabs: "Denomination", "Charges", "MIS", and "UDF". The "UDF" tab is selected, displaying 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 dialog.

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.*

#### 7.5 Exchanging Denominations

A customer may approach your bank to exchange currency denomination. That person may or may not be an actual bank customer (with a valid CIF or customer account). He or she may give you two notes of USD 50 each and ask for 10 notes of USD 10 each. This transaction involves only denomination exchange from your till. The total value in the till will remain the same. Hence there won't be any accounting entries for this exchange. However, the denomination count in the till will change and hence it needs to be updated. You can capture such a transaction through the 'Denomination Exchange' screen. You can invoke this screen by typing 'DENM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Exchange : Branch Date 1/2/2008 -- Webpage Dialog

External Reference Number: FJB080020000437      Branch Code: WB1

Transaction Currency: [Dropdown]

Currency Code: \_\_\_\_\_      Total: \_\_\_\_\_

Denomination Details

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

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 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.

**7.5.1 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.*

## 7.6 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.

Bill Payment by Cash : Branch Date 1/2/2008 -- Webpage Dialog

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	

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.

**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.



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

### 7.6.1 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.*

### 7.6.2 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 page dialog titled "Bill Payment by Cash : Branch Date 1/2/2008 -- Web Page Dialog". The dialog contains several input fields and a "Recalculate" button. The fields are organized into two columns:

- Left column: External Reference Number (FJB0800200000634), Consumer Number, Bill Date, Transaction Currency, Institution Id, and Narrative.
- Right column: Product (BPCH), Bill Number, Bill Currency, Bill Amount, Total Amount, and Exchange Rate.

Below the input fields, there are four tabs: "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected. Below the tabs, there is a table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty. At the bottom right of the dialog, there is a "Cancel" button.

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

### 7.6.3 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.

#### 7.6.4 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

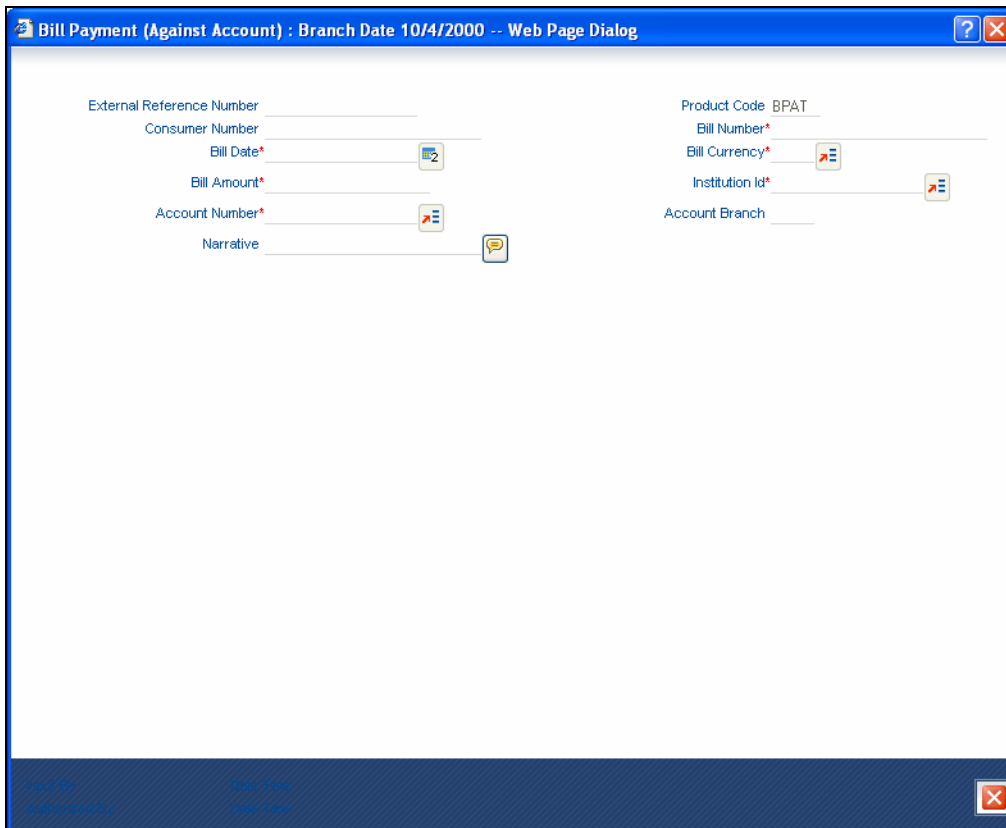
Specify the value for the required UDFs.

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.*

## 7.7 Paying a Bill against Account

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



Here you can capture the following details:

### External Reference Number

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

**Product Code**

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

**Bill Number**

Specify the bill number here.

**Consumer Number**

Specify the consumer number for the transaction.

**Bill Date**

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

**Institution Id**

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

**Bill Currency**

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

**Bill Amount**

Specify the amount that should be paid towards the bill.

**Account Number**

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

**Account Branch**

The branch where the chosen account resides is displayed here.

**Narrative**

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

Click save icon to go to the next stage.

**Enrichment stage**

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

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

**Account Currency**

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

**Customer ID**

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

**Account Title**

The system displays a brief title for the chosen account.

**Exchange Rate**

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

**Total Charge**

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

**Total Amount**

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



### **Negotiated Cost Rate**

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

### **Negotiation Reference Number**

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



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

### **7.7.1 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.*

### **7.7.2 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.*

### **7.7.3 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.*

## **7.8 Requesting for Funds Transfer**

You can transfer funds in a particular currency from one account to another using the 'Funds Transfer Request' 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 web dialog box titled "Funds Transfer Request : Branch Date 12/15/2007 -- Webpage Dialog". It contains the following fields:

- External Reference Number: FJB0734900001308
- From Account Branch: WB1
- From Account Number: (empty)
- From Account Currency: (empty)
- From Account Amount: (empty)
- Product: FTRQ
- To Account Branch: (empty)
- To Account Number: (empty)
- Narrative: (empty)

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

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.

## 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.

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 web dialog titled "Funds Transfer Request -- Webpage Dialog". It features two columns of input fields. The left column contains: External Reference Number, From Account Branch, Customer ID, Customer Name, From Account Number, Account Description, From Account Currency, Transaction Amount (marked with a red asterisk), Total From Account Amount, and Narrative. The right column contains: Product, To Account Branch, To Account Number, Account Description, To Account Currency, To Account Amount, Exchange Rate, Total Charge, Negotiated Cost Rate, and Negotiation Reference No. Below the fields are buttons for "Charges", "MIS", "UDF", and "Recalc". At the bottom right is an "Exit" button.

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.

## **7.8.1 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 MIS details**

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



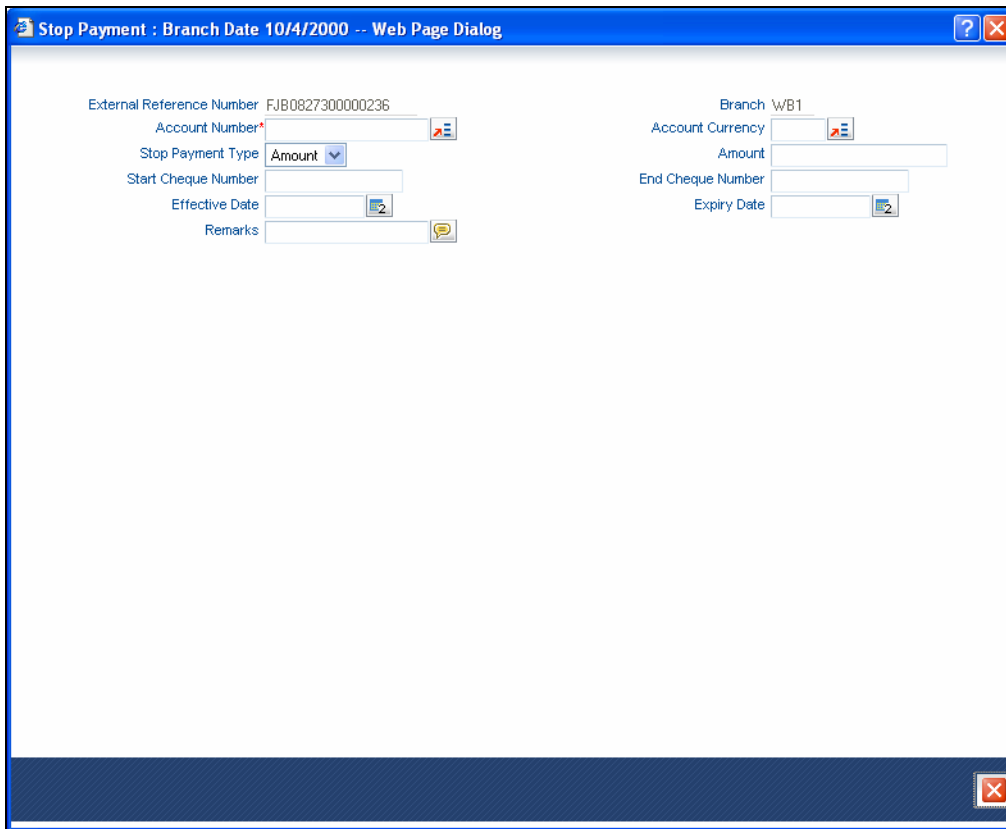
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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

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

## 7.9 Making a Stop Payment

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



Here you can capture the following details:

### **External Reference Number**

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

### **Branch**

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

### **Account Number**

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

## Stop Payment Type

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

- Amount
- Cheque

Select the appropriate one.

## Start Cheque Number

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

## End Cheque Number

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



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

## Effective Date

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

## Expiry Date

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

## Amount

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

## Narrative

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

Click save icon to go to the next stage.

## Enrichment stage

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



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

**Account Title**

The system displays a brief title for the chosen account.

**Account Currency**

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

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

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

**7.10 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 displays the 'FX Sale (Walk-in)' application window. The top section contains various input fields and calculated values:

- External Reference: FJB073380000360
- Currency Sold: USD
- Currency Received: GBP
- Currency Received Rate: 1.63
- Beneficiary Name: [Empty field]
- Beneficiary Address: [Empty field]
- Product: FXSW
- Amount Sold: 10.00
- Charges: 5.00
- Passport/IC Number: [Empty field]
- Narrative: [Empty field]
- Amount Received: 11.13

Below these fields are tabs for 'Denomination', 'FX Denomination', 'Charges', 'MIS', and 'UDF'. The 'Denomination' tab is active, showing a table of denomination details. The table has columns for Denomination Code, Denomination Value, Units, and Total Amount. The 'G5' denomination is selected with a checkmark.

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/> G100		100	
<input type="checkbox"/> G50		50	
<input type="checkbox"/> G20		20	
<input type="checkbox"/> G10		10	
<input type="checkbox"/> G5		5	
<input checked="" type="checkbox"/>			

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

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.

### 7.10.1 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.*

### 7.10.2 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 'Webpage Dialog' window titled 'FX Sale (Walk-in) : Branch Date 12/15/2007'. The dialog contains several input fields and a 'Recalculate' button. The fields are organized into two columns:

External Reference Number	FJB0734900001310	Product	FXSW
Currency Sold	USD	Amount Sold *	200.00
Currency Received	GBP	Charges	5.00
Currency Received Rate	1.63	Amount Received	122.70
Beneficiary Name	AAA	Passport/IC No	89654
Beneficiary Address	AAA	Narrative	

Below the input fields are tabs for 'Denomination', 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is selected, displaying a 'Charge Details' table:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charges for Foreign exchange	<input type="checkbox"/>	5.00	GBP	5	1

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

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

### 7.10.3 Specifying the MIS details

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

External Reference Number: FJB0734900001310  
Currency Sold: USD  
Currency Received: GBP  
Currency Received Rate: 1.63  
Beneficiary Name: AAA  
Beneficiary Address: AAA  
Product: FXSW  
Amount Sold: 200.00  
Charges: 5.00  
Amount Received: 122.70  
Passport/IC No: 89654  
Narrative:   
Recalculate

Denomination | Charges | MIS | UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	PAUL

Cancel

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

### 7.10.4 Specifying UDF Details

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

External Reference Number: FJB0734900001310  
Currency Sold: USD  
Currency Received: GBP  
Currency Received Rate: 1.63  
Beneficiary Name: AAA  
Beneficiary Address: AAA  
Product: FXSW  
Amount Sold: 200.00  
Charges: 5.00  
Amount Received: 122.70  
Passport/IC No: 89654  
Narrative:   
Recalculate

Denomination | Charges | MIS | UDF

UDF Details

Field Name	Field Value
------------	-------------

Cancel

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

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

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

## 7.11 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.

External Reference Number FJB0734900001314

Currency Bought \*

Amount Bought \*

Beneficiary Name

Beneficiary Address

Product FXPW

Currency Paid \*

Passport/IC No

Narrative

Cancel

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 displays the 'FX Purchase (Walk-in) : Branch Date 12/4/2007 --- Webpage Dialog' window. It contains several input fields and a table. The fields are:

- External Reference: FJB0733800000358
- Currency Bought: USD
- Currency Paid: GBP
- Transaction Currency Rate: 1.63
- Beneficiary Name: [Empty]
- Beneficiary Address: [Empty]
- Product: FXPW
- Amount Bought\*: 10.00
- Charges: 5.00
- Narrative: [Empty]
- Amount Paid: 1.13
- Passport/IC Number: [Empty]

Below the fields are tabs for 'Denomination', 'FX Denomination', 'Charges', 'MIS', and 'UDF'. The 'Denomination' tab is active, showing a table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table has a 'Total' label above it. The table content is as follows:

Denomination Code	Denomination Value	Units	Total Amount
<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 is a 'Cancel' button.

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.

### 7.11.1 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.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charges for Foreign exchange	<input type="checkbox"/>	5.00	GBP	5	1

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

### 7.11.3 Specifying MIS details

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



External Reference Number: FJB0734900001314  
 Currency Bought: USD  
 Currency Paid: GBP  
 Transaction Currency Rate: 1.63  
 Beneficiary Name: aaa  
 Beneficiary Address: [empty]  
 Passport/IC No: [empty]

Product: FXPW  
 Amount Bought: 200.00  
 Charges: 5.00  
 Amount Paid: 122.70  
 Narrative: [empty]

Denomination | Charges | MIS | UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	PAUL

Recalculate

Cancel

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

### 7.11.4 Specifying UDF Details

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

External Reference Number: FJB0734900001314  
 Currency Bought: USD  
 Currency Paid: GBP  
 Transaction Currency Rate: 1.63  
 Beneficiary Name: aaa  
 Beneficiary Address: [empty]  
 Passport/IC No: [empty]

Product: FXPW  
 Amount Bought: 200.00  
 Charges: 5.00  
 Amount Paid: 122.70  
 Narrative: [empty]

Denomination | Charges | MIS | UDF

UDF Details

Field Name	Field Value

Recalculate

Cancel

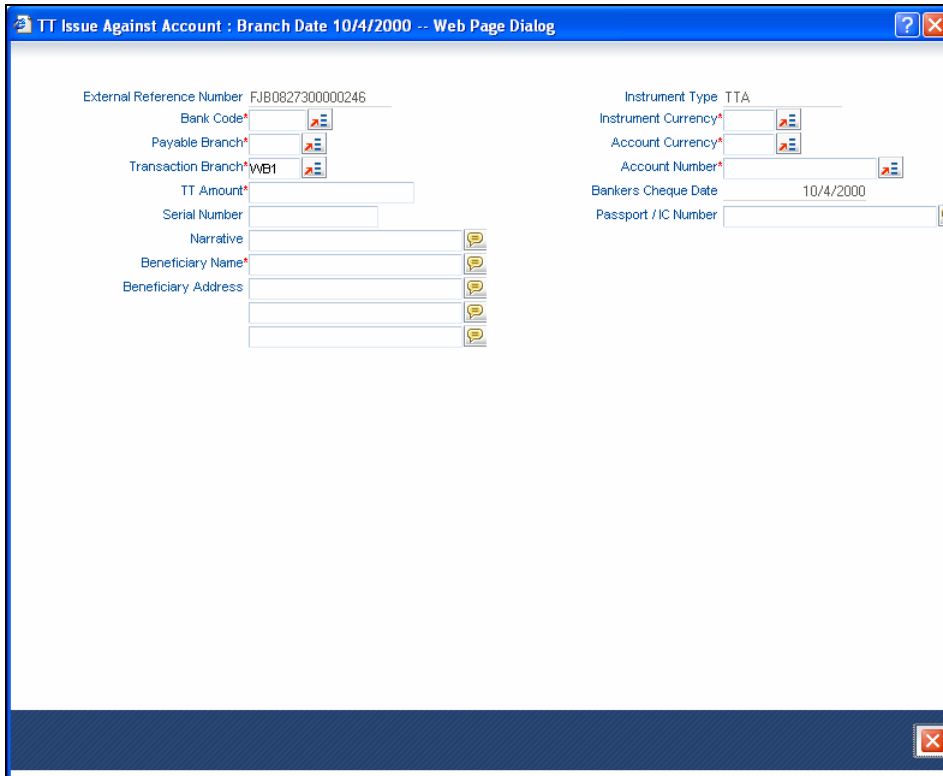
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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

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

## 7.12 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:

External Reference Number: FJ8080020000606  
TT Currency: GBP  
TT Amount: 100.00  
Instrument Number: 2342545  
Telegraphic Transfer Date: 2008-01-02  
Issuing Branch: WB1  
Instrument Type: TTA  
Instrument Status: INT  
Bank Code: CHO  
Transaction Branch: WB1  
Account Number: 100002H  
Customer Name: SHANE GOULD  
Account Currency: GBP  
Account Amount: 200.00  
Exchange Rate: 1  
Charges: 100.00  
Narrative: TEST  
Recalc

Payable Branch: WB1  
Serial Number: 2342545  
Beneficiary Name: RAVI  
Beneficiary Address: BLORE, INDIA  
Passport / IC Number: 7685760FH

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
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 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.

## 7.12.1 Specifying charge details

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

The screenshot shows a web page dialog titled "TT Issue Against Account : Branch Date 1/27/2008 -- Web Page Dialog". The form contains the following fields:

- External Reference Number: FJ0800200000606
- TT Currency: GBP
- TT Amount: 100.00
- Instrument Number: 2342545
- Telegraphic Transfer Date: 2008-01-02
- Issuing Branch: WB1
- Instrument Type: TTA
- Instrument Status: INT
- Bank Code: CHO
- Transaction Branch: WB1
- Account Number: 100002H
- Customer Name: SHANE GOULD
- Account Currency: GBP
- Account Amount: 200.00
- Exchange Rate: 1
- Charges: 100.00
- Narrative: TEST
- Payable Branch: WB1
- Serial Number: 2342545
- Beneficiary Name: RAVI
- Beneficiary Address: DO, BLORE, INDIA
- Passport / IC Number: 768576QFH

At the bottom, there are tabs for "Charges", "MIS", and "UDF". The "Charges" tab is active, showing 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

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

## 7.12.2 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.

### 7.12.3 Specifying the UDF details

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

Field Name	Field Value
DDAFAVOF	

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.

## 7.13 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 Number FJB0827300000253

Bank Code\*

General Ledger Number\*

TT Amount\*

Serial Number

Narrative

Beneficiary Name\*

Beneficiary Address

Instrument Type TTG

Instrument Currency\*

Account Title

Bankers Cheque Date 10/4/2000

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:

External Reference Number: FJB0800200000613  
 TT Currency: GBP  
 TT Amount: 100.00  
 Instrument Number: 565646  
 Telegraphic Transfer Date: 2008-01-02  
 Payable Branch: WB1  
 Serial Number: 565646  
 Beneficiary Name: RAVI  
 Beneficiary Address: DO, BLORE, INDIA  
 Passport / IC Number: JD987686

Instrument Type: TTG  
 Bank Code: CHO  
 General Ledger Number: 111010000  
 General Ledger Currency: GBP  
 General Ledger Title: Cash In Hand  
 Exchange Rate: 1  
 Charges: 100.00  
 General Ledger Amount: 200.00  
 Narrative: TEST

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

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.

**7.13.1 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.*



### 7.13.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

The screenshot shows a web page dialog titled "TT Issue Against GL : Branch Date 1/2/2008 -- Web Page Dialog". The form is divided into two main sections. The left section contains fields for External Reference Number (FJB0800200000613), TT Currency (GBP), TT Amount (100.00), Instrument Number (565646), Telegraphic Transfer Date (2008-01-02), Payable Branch (WB1), Serial Number (565646), Beneficiary Name (RAVI), Beneficiary Address (DO, BLORE, INDIA), and Passport / IC Number (JD987686). The right section contains fields for Instrument Type (TTG), Bank Code (CHO), General Ledger Number (111010000), General Ledger Currency (GBP), General Ledger Title (Cash In Hand), Exchange Rate (1), Charges (100.00), General Ledger Amount (200.00), and Narrative (TEST). Below these fields are tabs for "Charges", "MIS", and "UDF". The "MIS" tab is selected, and the "Transaction MIS" section is visible, showing a table with columns for description and amount, and a "Recalc" button.

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

### 7.13.3 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, showing a table with columns for "Field Name" and "Field Value". The table contains one row with the field name "DDGFAVOF" and an empty field value. The "Recalc" button is also visible.

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 to a Walk-in Customer

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

External Reference Number FJB0827300000255

Instrument Type TTW

Bank Code\*

Instrument Currency\*

Payable Branch\*

Transaction Currency\*

Demand Draft Amount\*

Bankers Cheque Date 10/4/2000

Narrative

MICR Number

Beneficiary Name\*

Passport / IC Number

Beneficiary Address

Beneficiary Address

Beneficiary Address

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.

## **7.14.1 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.*

## **7.14.2 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.*

### 7.14.3 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.*

### 7.14.4 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.*

## 7.15 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:

External Reference Number	FJB0800200000614	Bank Code	CHO
Instrument type	TTG	General Ledger Number	111010000
Branch	WB1	Instrument Number	565646
Instrument Status	Payment	Issue Date	1/2/2008
Narrative	TEST	TT Amount	100.00
Payable Branch	WB1	General Ledger Currency	GBP
Beneficiary Name	RAVI	Telegraphic Transfer Date	1/2/2008
Beneficiary Address	DD BLORE INDIA		
Passport / LC Number	JD987686		

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.

**7.15.1 Specifying charge details**

This block allows you to capture charge related details.





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

### 7.15.3 Specifying the UDF details

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

The screenshot shows a web page dialog titled "TT Liquidation Against GL : Branch Date 1/2/2008 -- Web Page Dialog". The form contains the following fields:

External Reference Number	FJB0800200000614	Bank Code	CHO
Instrument type	TTG	Transaction Branch	WB1
Branch	WB1	General Ledger Number	111010000
Instrument Status	Payment	Instrument Number	565646
Narrative	TEST	Issue Date	1/2/2008
Payable Branch	WB1	TT Amount	100.00
Beneficiary Name	RAVI	Exchange Rate	1
Beneficiary Address	DD	General Ledger Currency	GBP
	BLORE	Telegraphic Transfer Date	1/2/2008
	INDIA	Account Amount	0.00
Passport / LC Number	JD987686	Charges	100.00

Buttons: Recalc, Cancel

Navigation: Charges, MIS, UDF (selected)

UDF Details Table:

Field Name	Field Value
------------	-------------

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 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.

External Reference Number	FJ80927300000337	Bank Code	CH0
Branch	WBZ	Payable Branch	
Instrument Type	TTG	Instrument Status	Payment
Instrument Number	0009973	Transaction Currency	USD
Bankers Cheque Date	7/6/2000	Transaction Account Number	AA7000000
Instrument Currency	USD	TT Status	
Issue Date	7/6/2000	Beneficiary Name	
Beneficiary Address 1		Beneficiary Address 2	
Beneficiary Address 3		Passport / IC Number	
Narrative			

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.

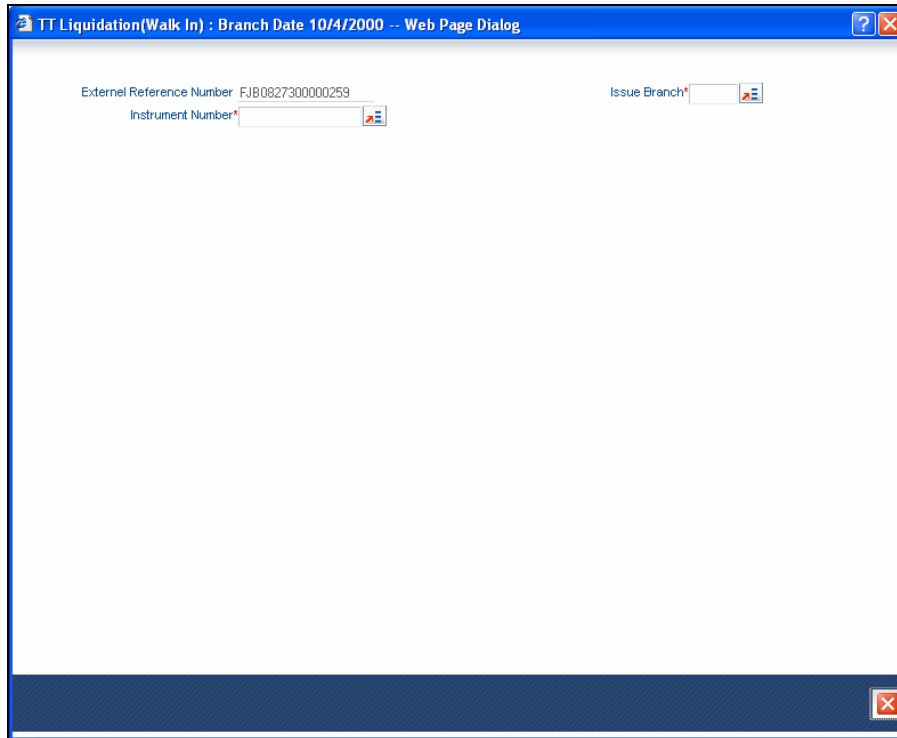
*Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..*

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.*

## 7.17 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.*

## 7.18 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 browser window 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:

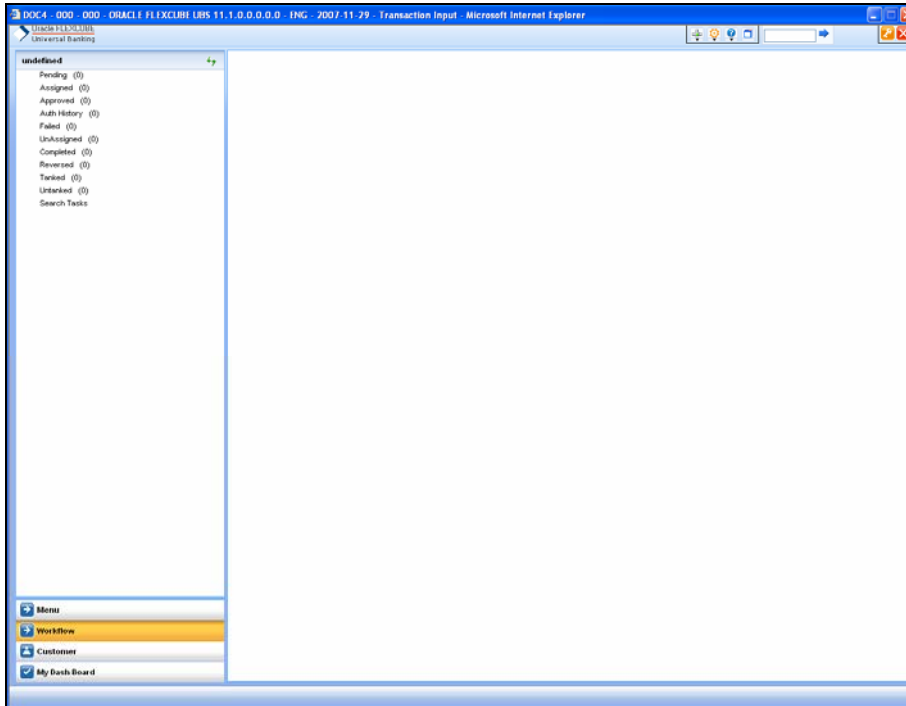
- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number



- Beneficiary Address

## 7.19 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**

## 7.20 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-based form titled "Loan Disbursement By Cash : Branch Date 12/3/2007 -- Webpage Dialog". The form is organized into two columns of fields. The left column includes: "External Reference" (text field with value "FJB0733700000295"), "Loan Account Branch" (dropdown menu with value "GB2"), and "Loan Account" (dropdown menu). The right column includes: "Product" (text field with value "LDCH"), "Disbursement Currency" (dropdown menu), "Disbursement Amount" (text field), and "Narrative" (text field with a help icon). A "Cancel" button is positioned at the bottom right of the dialog box.

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:

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

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 'Recalc' 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.

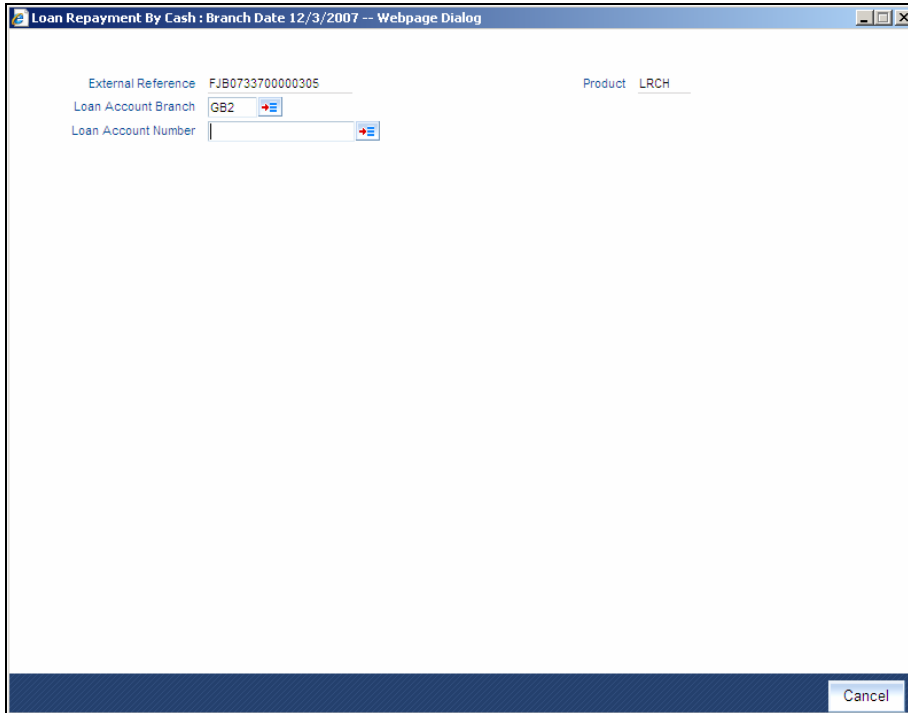


Note the following:

- 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

## 7.21 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

Go to Page 1 of 1

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:

Loan Repayment By Cash : Branch Date 12/3/2007 -- Webpage Dialog

External Reference Number	FJB0733700000305	Loan Account Branch	GB2
Product	LRCH	Loan Account Number	GB2TEL1073340001
Repayment Currency	GBP	Loan Account Title	
Repayment Amount *	100.00	Loan Account Currency	GBP
Total Cash Amount	150.00	Loan Account Amount	100.00
Exchange Rate	1	Total Charge	50.00
Related Customer	GB2000046	Narrative	
Customer Name	GB2VALKN	Amount Financed	
Amount Disbursed			

---

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

Currency Code: GBP      Total: 0.00

---

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 'Recalc' 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.

## 7.22 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:

### 7.22.1 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 for "Contract Reference Number" containing the value "E01CDD073320001". A "Cancel" button is located in the bottom right corner of the window.

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.

### 7.22.2 Enrichment Stage

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



Safe Deposit Rental By Cash Branch Date: 2008-03-31	
External Reference Number	FJB0809100004026
Product	SDRC
Narrative	
<b>SafeDeposit Details</b>	
Contract Reference Number	E01CDD073320001
Settlement Currency	GBP
Settlement Account	E0110005701
Settlement Branch	E01
Value Date	2008-03-31
Due Date	2007-12-01
Next Due Date	2008-01-01
Payment Currency	GBP
Payment Amount	50.00

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:   
 Total:  Clear  
 Populate

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:

### 7.22.2.1 **Denomination Details**

Enter the following detail:

#### **Preferred Denomination**

Specify the denomination in which the cash should be paid.

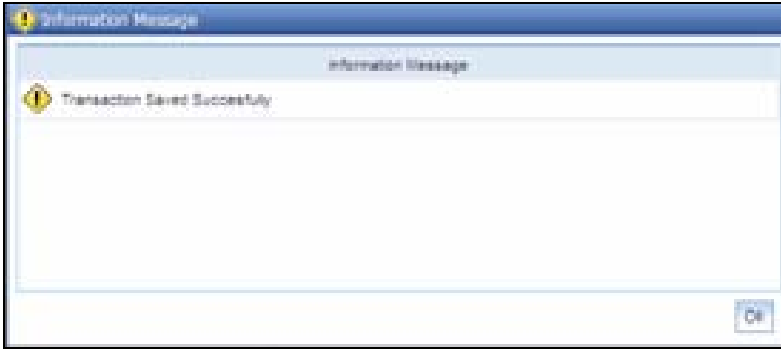
After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

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:



## 7.23 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.

## 7.24 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.

Till Vault Position Query -- Web Page Dialog

Branch Code WB1 Till Id B1T5

1 of 1

Till Details

<input type="checkbox"/>	Currency Code	Opening Balance	Incoming Cash	Outgoing Cash	Total Cash
<input checked="" type="checkbox"/>	USD	55224.25	2300.00	200.00	57324.25
<input type="checkbox"/>	GBP	6300.00	300.00	1000.00	5600.00

1 of 1

Currency Details

<input type="checkbox"/>	Denomination ID	Denomination Value	Opening Balance	Incoming Cash	Outgoing Cash	Total
<input checked="" type="checkbox"/>	D10	10.0	67.0	0.0	0.0	
<input type="checkbox"/>	D100	100.0	350.0	0.0	0.0	
<input type="checkbox"/>	D20	20.0	33.0	0.0	0.0	
<input type="checkbox"/>	D5	5.0	329.0	0.0	0.0	
<input type="checkbox"/>	D50	50.0	116.0	0.0	0.0	

Cancel

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.

---

## 8. Instrument Transactions

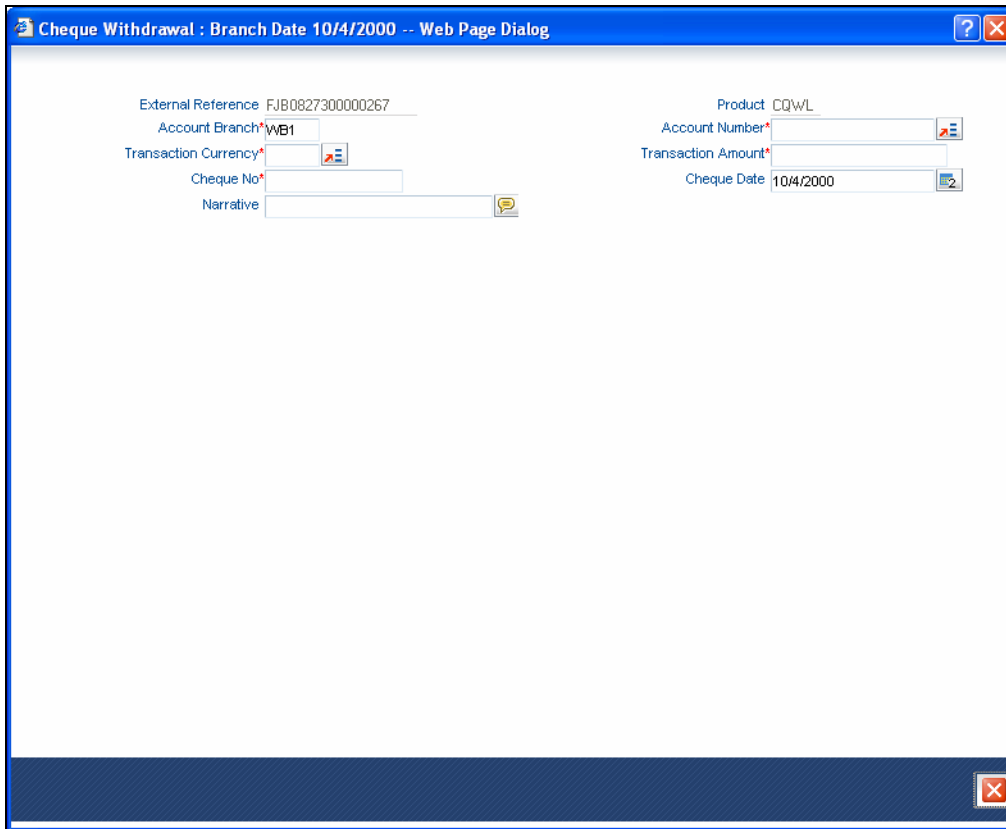
### 8.1 Introduction

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
  - Consolidated cheque deposit
  - Cheque deposit to GL
  - Cheque book request
  - In-house cheque deposit
  - Cheque return
- Traveller's Cheque (TC) transactions
  - TC sale and purchase - against account and for walk-in customer
  - TC sale against GL
- Demand Draft (DD) transactions
  - DD sale against account
  - DD liquidation – against GL, against account and for walk-in customer
  - DD issue – to walk-in customer and against GL
  - DD inquiry
  - DD reprint
- Banker's Cheque (BC) transaction
  - BC sale – against account and against clearing
  - BC issue – against GL and for walk-in customer
  - BC liquidation – against account and against GL
  - BC inquiry
  - BC reprint

## 8.2 Withdrawing Cash against a Cheque

Your customer can withdraw money from his/her account by issuing a cheque on the account. You can capture such a transaction through the 'Cheque Withdrawal' screen. You can invoke this screen by typing '1013' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details:

### **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

Specify the currency in which the cheque has been drawn. 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.

## Cheque No

Specify the MICR number displayed on the cheque leaf.

## Cheque Date

Specify the date displayed on the cheque leaf.

## 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 screenshot shows a web-based form titled "In-House cheque Deposit - Webpage Dialog". The form is organized into two columns of input fields. The left column includes: External Reference Number, Account Branch, Customer ID, Customer Name, Account Number, Account Description, Account Currency, Account Amount, and Narrative. The right column includes: Product, Cheque Number, Check Date, Transaction Currency, Transaction Amount (with a red asterisk), Exchange Rate, Total Charge, Negotiated Cost Rate, and Negotiation Reference No. Below the input fields is a "Recalc" button. At the bottom of the form, there is a dark blue bar containing four buttons: "Denomination", "Charges", "MIS", and "UDF". In the bottom right corner of the dialog box, there is an "Exit" button.



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

**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 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.

**8.2.1 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

**Currency Code**

The system displays the currency of the account.

## Denomination Code

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 cash withdrawal. To reverse this default behavior, you can specify units in negative.

## Total Amount

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

### 8.2.2 Specifying charge details

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

The screenshot shows a web-based dialog box titled "Cheque Withdrawal -- Web Page Dialog". It contains several input fields for transaction details. On the left side, fields include External Reference Number (FJB080020000638), Account Branch (WB1), Customer ID, Customer Name, Account Number, Account Title, Account Currency, and Account Amount. On the right side, fields include Product (CGML), Cheque Number, Cheque Date (1/2/2008), Transaction Currency, Transaction Amount, Exchange Rate, Narrative, and Total Charge. A "Recalc" button is located below the Total Charge field. Below the input fields are tabs for "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is selected. Below the tabs is a "Charge Details" section with a table header containing columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. A "Cancel" button is at the bottom right of the dialog.

Here you can capture the following details:

### **Charge Component**

The system displays the charge component that is levied on the transaction.

#### **Type**

The system displays the type of charge being levied. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

#### **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 'Recalc' button to re-compute the net amount to be credited to the account.

#### **Charge Currency**

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

#### **Charge Amount**

The system displays the charge amount in the charge currency. However you can change it. You will then have to recalculate the charge and net transaction amount.

#### **Charge in LCY**

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

#### **Exchange Rate**

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

#### **Charge Currency**

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

### **8.2.3 Specifying the MIS details**

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

You can capture the following details here:

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

#### **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.

### **8.2.4 Specifying the UDF details**

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

### UDF Name

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

### UDF Value

Specify the value for the each UDF that is displayed.



The MIS-related fields displayed here are based on the MIS configuration done at the Host.

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

Click save icon to save the transaction.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

The authorization process is similar to that of cash deposit.

*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.*

## 8.3 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.

**Cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog**

External Reference Number: FJB0733800001020

Transaction Currency: GBP

Transaction Amount: 125,00

Account Branch: WB1

Account Number: 9999904

Narrative: Cheque Deposit

Clearing Type: CGON

Cheque Number: 20048

Value Date: 2007-12-04

Routing Number: SEC01CHOWB11

Drawer Account Number: DAN48

Cheque Date: 04-Dec-07

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.

**Account Number**

Specify the customer's account number. The adjoining option list displays all the customer accounts maintained in the system. Select the appropriate one.

**Account Branch**

The system displays the branch where the chosen account resides. However, you can choose an appropriate code from the adjoining option list.

**Transaction Currency**

Specify the currency in which the cheque has been drawn.

**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.

**Narrative**

Here, you can capture remarks pertaining to 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.

**Cheque Number**

Specify the MICR number displayed on the cheque.

**Cheque Date**

Specify the date written on the cheque leaf. 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.

**Routing Number**

Specify the routing number for cheque clearance.

**Drawee Account Number**

Specify the account on which the cheque is drawn.

**Value Date**

Specify the date on which the credit should be reflected in the account balance.

Click save icon to go to the next stage.

**Enrichment stage**

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

The following screen will be displayed:

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

### **Customer ID**

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

### **Account Title**

The system displays a brief title for the chosen account.

### **Account Currency**

The system displays the currency of the customer account.

### **Exchange Rate**

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

### **Total Charges**

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

### **Account Amount**

The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. The system deducts the charge amount from the transaction amount and displays the net value.



## Negotiated Cost Rate

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

## Negotiation Reference Number

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



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

### 8.3.1 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 web application window titled "Cheque Deposit : Branch Date 03-Dec-07 -- Webpage Dialog". The form is divided into several sections. The top section contains fields for "External Reference Number" (FJB0733700000897), "Transaction Currency" (GBP), "Transaction Amount" (1,000.00), "Exchange rate" (1), "Total Charges" (10.00), "Narrative" (CHD DPT), and "Account Title" (gbp acc). Below these are fields for "Account Branch" (ZCD), "Account Number" (000018), "Account Currency" (GBP), "Customer ID" (WB1000054), and "Customer Name" (Dalmia). A "Recalc" button is located below the "Account Title" field. The middle section has tabs for "Instrument Details", "Charge", "MIS", and "UDF". The bottom section contains fields for "Clearing Type" (CGON), "Cheque Number" (20042), "Value Date" (03-Dec-07), "Routing Number" (SEC02CHOWB41), "Drawee Account Number" (DAN42), "Cheque Date" (03-Dec-07), "Bank Code" (CHO), "Sector Code" (SEC02), "Branch Name" (COMMON BRN2), and "Sector Description" (SECTOR TWO). There are also checkboxes for "Special Available", "Late Clearing", and "Regulation CC Available". A "Cancel" button is at the bottom right.

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.

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.*

### 8.3.2 Specifying Charge Details

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

Cheque Deposit : Branch Date 03-Dec-07 -- Webpage Dialog

External Reference Number: FJB0733700000897  
Transaction Currency: GBP  
Transaction Amount: 1,000.00  
Exchange rate: 1  
Total Charges: 10.00  
Narrative: CHD DPT  
Account Title: gbp acc

Account Branch: ZCD  
Account Number: 000018  
Account Currency: GBP  
Customer ID: WB1000054  
Customer Name: Dalmia

Instrument Details | Charge | MIS | UDF

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> CLG CHARGE	<input type="checkbox"/>	10	GBP	1536	153.57

Recalc

Cancel

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

### 8.3.3 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 web dialog box titled "Cheque Deposit : Branch Date 03-Dec-07 -- Webpage Dialog". It contains several input fields for transaction details. The "MIS" tab is selected, showing a table for "Transaction MIS" and "Composite MIS".

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** | 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.

### 8.3.4 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.

## 8.4 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 04 Dec-07 - Webpage Dialog

External Reference Number \* FJ80733800001035

General Ledger Number \* 324040002

General Ledger Currency \* GBP

Transaction Currency \* GBP

Transaction Amount \* 100.00

Narrative \* CHK DPTO GL

Account Title \* Locker Rent

Clearing Type \* CGON

Cheque Number \* 20049

Value Date \* 2007-12-04

Routing Number \* SE001CHOWB11

Drawer Account Number \* DAN49

Cheque Date \* 04-Dec-07

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**

Specify the currency in which the cheque has been drawn. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

### **Transaction Amount**

Specify the amount that needs to be deposited into the GL.

### **Narrative**

Here you can enter remarks for the transaction.

## **8.4.1 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**

Specify the date written on the cheque leaf. 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.

### **Routing Number**

Specify the routing number for cheque clearance.

### **Drawee Account Number**

Specify the account on which the cheque is drawn.

### **Value Date**

Specify the date on which the credit should be reflected in the account balance.

Click save icon to go to the next stage.

### **Enrichment stage**

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

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

### **Exchange Rate**

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

### **Total Charges**

The system displays the service charges applicable to the transaction.

### **General Ledger Amount**

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

### **Negotiated Cost Rate**

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

### **Negotiation Reference Number**

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



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

## 8.4.2 **Specifying Instrument Details**

This section allows you to capture specific details about the cheque that needs to be deposited.

### **Bank Name**

The system displays the name of the clearing bank based on the routing number.

### **Branch Name**

The system displays the branch in the clearing bank, based on the routing number.

### **Sector Code**

The system displays the sector code of the clearing bank, based on the routing number.

### **Regulation CC Available**

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

### **Special Available**

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

### **Late Clearing**

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

*Refer the section titled 'Specifying instrument details' and 'Capturing instrument details' under 'Depositing a Cheque' for further details about maintaining instrument details for this transaction..*

## 8.4.3 **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:



Cheque Deposit to GL : Branch Date 04-Dec-07 -- Webpage Dialog

External Reference Number: FJB0733800001035

Transaction Amount: 100,00

General Ledger Amount: 100,00

Total Charges: 10,00

Account Title: Locker Rent

Transaction Currency: GBP

General Ledger Number: 324040002

General Ledger Currency: GBP

Exchange rate: 1

Narrative: CHQ DP TO GL

Recalculate

Instrument Details | Charge | MIS | UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> CLG CHARGE	<input type="checkbox"/>	10,00	GBP	10	1

Cancel

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

#### 8.4.4 Specifying MIS details

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

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

Click save icon to save the transaction.

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

#### 8.4.5 **Specifying UDF Details**

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

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

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

## 8.5 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 a web dialog titled "In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog". The form contains the following fields and values:

External Reference Number	FJB0733800001036	Product	LOCH
From Account Branch *	WB1	To Account Branch *	WB1
From Account Number *	9999904	To Account Number *	9999926
From Account Currency *	GBP	To Account Currency *	GBP
Amount *	10.00	Cheque Number *	20029
Narrative	INTERNAL CHQ DP	Check Date	04-Dec-07

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.

### 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.

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**

If you have specified the beneficiary account in the 'To Account' field, the system displays the branch where the chosen beneficiary account resides. However, you can first specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

#### **From Account Currency**

The system displays the currency of the drawer account.

#### **To Account Currency**

The system displays the currency of the beneficiary account.

#### **Amount**

Specify the amount for which the cheque has been drawn.

#### **Narrative**

Here, you can enter remarks for the transaction.

#### **Cheque Number**

Specify the number on the cheque that has been drawn.

#### **Cheque Date**

Specify the cheque date. Click the adjoining button to choose 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:

**In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog**

External Reference Number: FJB0733800001036  
 From Account Branch: WB1  
 Customer ID: WB1000059  
 From Account Number: 9999904  
 From Account Currency: GBP  
 Exchange Rate: 1  
 From Amount: 10,00

Product: LOCH  
 To Account Branch: WB1  
 To Account Number: 9999926  
 To Account Currency: GBP  
 To Amount: 10,00  
 Cheque Number: 20029  
 Check Date:  
 Narrative: INTERNAL CHQ DP  
 Recalc

Charges: MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate

Cancel

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

**Account Title**

The system displays the title (description) of the drawer account, based on the chosen account.

**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.

### 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 web application window titled "In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog". The form is divided into several sections:

- Header Information:** External Reference Number (FJB0733800001036), From Account Branch (WB1), Customer ID (WB1000059), From Account Number (9999904), From Account Currency (GBP), Exchange Rate (1), From Amount (10.00), Product (LOCH), To Account Branch (WB1), To Account Number (9999926), To Account Currency (GBP), To Amount (10.00), Cheque Number (20029), Check Date, and Narrative (INTERNAL CHQ DP).
- Navigation:** Tabs for "Charges", "MIS", and "UDF".
- Transaction MIS:** A table with fields for COS\_CENTR (104), LOAN\_TYPE (MOR), and LOAN\_TERM (THREE). Each field has a dropdown arrow.
- Composite MIS:** A field for A\_OFFICER (JAMES) with a dropdown arrow.
- Buttons:** "Recalc" and "Cancel".

*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 web-based dialog box titled "In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog". It contains two columns of input fields. The left column includes: External Reference Number (FJB0733800001036), From Account Branch (WB1), Customer ID (WB1000059), From Account Number (9999904), From Account Currency (GBP), Exchange Rate (1), and From Amount (10,00). The right column includes: Product (LOCH), To Account Branch (WB1), To Account Number (9999926), To Account Currency (GBP), To Amount (10,00), Cheque Number (20029), Check Date, and Narrative (INTERNAL CHQ DP). Below these fields are tabs for "Charges", "MIS", and "UDF". The "UDF" tab is selected, and a "UDF Details" table is visible below it. The table has two columns: "Field Name" and "Field Value". At the bottom right of the dialog is a "Cancel" 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.

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

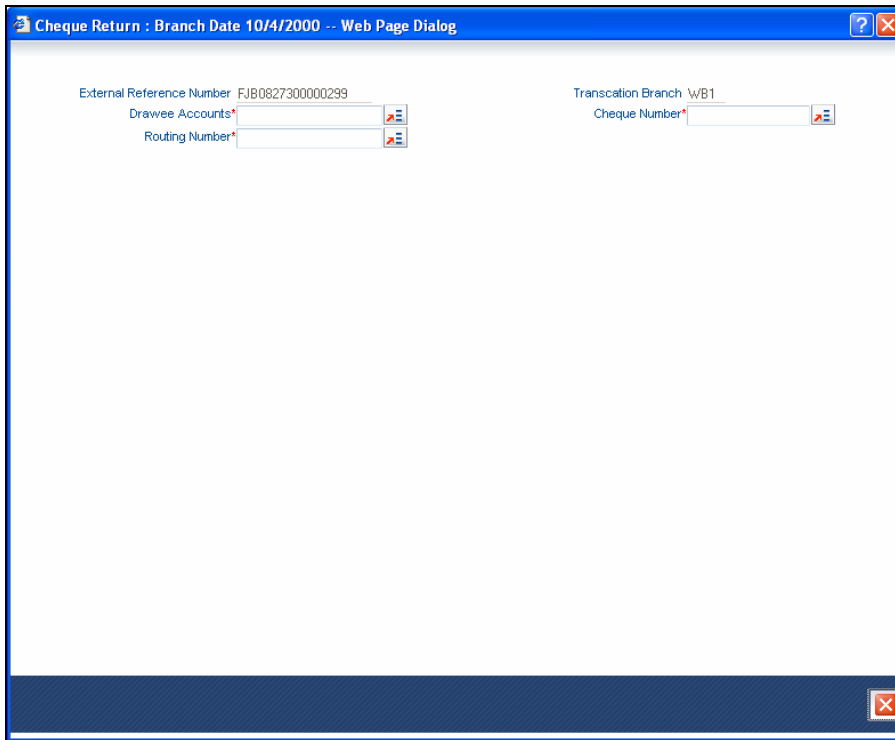
The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will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



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**

Once the cheque number is specified, the system displays the corresponding beneficiary customer ID who had presented the cheque for outward clearing.

### **Routing Number**

Once the cheque number is specified, the system displays the corresponding routing number. Alternately, you can choose a routing number 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.

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 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.

The screenshot shows a web page dialog titled "Cheque Status : Branch Date 7/7/2000 - Web Page Dialog". It features several input fields: "Account Branch" with the value "WBZ", "Cheque Number" with the value "2", and "Account Number" with the value "001004". Below these fields are three buttons: "OK", "Cancel", and "Reset". A "Results" section is visible at the bottom, displaying "Cheque Status" as "Used", "Customer Number" as "0001000", and "Account Currency" as "USD".

Here you can capture the following details:

### Account Number

Specify the Account Number for which you wish to view the cheque status. You can also select an account number from the option list. If you have specified a branch, this list will display all accounts maintained in that branch.

### Cheque Number

Specify the cheque number which you wish to query.

## Account Branch

If you specify the account number, the branch of the account will be displayed here. Alternatively, you can also specify the branch code.

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.

## 8.8 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.

A screenshot of a web-based dialog box titled "TC Sale (Against A/C) : Branch Date 12/03/2007 -- Webpage Dialog". The dialog contains several input fields and labels. On the left side, there are: "External Reference Number" with the value "FJB0733700001267"; "Instrument Type" with the value "TCA"; "Issuer Code" with a red asterisk and a dropdown arrow; "Account Branch" with a red asterisk, the value "TCD", and a dropdown arrow; "Account" with a red asterisk and a dropdown arrow; and "Account Currency" with a red asterisk and a dropdown arrow. On the right side, there are: "Issuing Branch" with the value "TCD"; "Instrument Status" with the value "INIT"; "TC Currency" with a red asterisk and a dropdown arrow; "TC Amount" with a red asterisk and an empty text field; and "Narrative" with an empty text field and a small icon. 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.

### Issuing Branch

The current logged – in branch is displayed.

**Instrument Type**

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

**Instrument Status**

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

**Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

**Account Branch**

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

**Account**

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

**Account Currency**

The transaction currency of the specified customer account is displayed here.

**TC Currency**

The transaction currency of the specified customer account is displayed here.

**TC Amount**

Specify the amount for which the TC is being issued.

**Narrative**

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

**Enrichment stage**

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

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

**Batch Number**

The teller entry batch number is displayed.

**Related Customer ID**

The customer identification number of the payment initiator is displayed here based on the chosen account number.

**Customer Name**

The customer name pertaining to the related customer ID is displayed here.

**Exchange Rate**

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

**Total Charge**

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

**Beneficiary Name**

Specify the beneficiary name.

**Beneficiary Address**

Specify the beneficiary address.

## **Account Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

## **Recalc**

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

### **8.8.1 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.

## 8.8.2 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 web application window titled "TC Sale (Against A/C) : Branch Date 12/03/2007 -- Webpage Dialog". The window is divided into several sections. At the top, there are two columns of input fields for transaction details. The left column includes: External Reference Number (FJB0733700001267), Issuer Code (CSK), Instrument type (TCA), Instrument Status (INIT), TC Currency (GBP), TC Amount (10.00), and Narrative (Narrations Here). The right column includes: Issuing Branch (TCD), Account Branch (TCD), Account (000021), Account Currency (GBP), Related Customer ID (AC1000053), Customer Name (John), Exchange Rate (1), Total Charge (0.00), and Account Amount (10.00). Below these fields are input fields for Beneficiary Name and Beneficiary Address. A "Recalc" button is located below the Account Amount field. At the bottom of the window, there are four tabs: "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected, and it displays a table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", and "Charge in Local Currency". The table is currently empty. A "Cancel" button is located at the bottom right of the window.

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

## 8.8.3 Specifying MIS Details

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

The screenshot shows the same web application window as in the previous image, but with the "MIS" tab selected. The top section of the window remains the same. The "MIS" tab displays a "Transaction MIS" section with several input fields and dropdown menus. The fields are: COS\_CENTR (102), LOAN\_TYPE (AGR), LOAN\_TERM (FOUR), and several empty fields with dropdown arrows. Below this is a "Composite MIS" section with a field for A\_OFFICER. A "Cancel" button is located at the bottom right of the window.

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

### 8.8.4 Specifying UDF Details

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

TC Sale (Against A/C) : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number	FJB0733700001267	Issuing Branch	TCD
Issuer Code	CSK	Account Branch	TCD
Instrument type	TCA	Account	000021
Instrument Status	INIT	Account Currency	GBP
TC Currency	GBP	Related Customer ID	AC1000053
TC Amount *	10.00	Customer Name	John
Narrative	Narrations Here	Exchange Rate	1
Beneficiary Name		Total Charge	0.00
Beneficiary Address		Account Amount	10.00

Recalc

TC Denominations | Charges | MIS | UDF

UDF Details

Field Name	Field Value
------------	-------------

Cancel

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

Click save icon to save the transaction.

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

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

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

## 8.9 Selling a TC 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 web page dialog titled "TC Sale (Against GL) : Branch Date 12/03/2007 -- Webpage Dialog". The dialog contains the following fields and values:

Field	Value
External Reference Number	FJB0733700001276
Instrument Type	TCG
Instrument Status	INIT
Branch	TCD
General Ledger Number	
General Ledger Currency	
Issuer Code	
TC Currency	
TC Amount	
Narrative	

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.

### **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.

## 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 12/03/2007 -- Webpage Dialog

External Reference Number: FJB0733700001276  
Issuer Code: CHO  
TC Currency: GBP  
TC Amount: 10.00  
Exchange Rate: 1  
Narrative:

Beneficiary Name:   
Beneficiary Address:

Instrument Type: TCG  
Instrument Status: INIT  
Customer Number: TCD000002  
Transaction Branch: TCD  
General Ledger Number: 256012010  
General Ledger Currency: GBP  
Total Charge: 0.00  
Total Amount: 10.00  
Recalc

TC Denominations | Charges | MIS | UDF

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount
-------------	--------------	----------	-------	--------	-----------	--------------	------------	--------

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.

**8.9.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details.

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

## 8.9.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' 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 window is divided into several sections. At the top, there are fields for "External Reference Number" (FJB0733700001276), "Instrument Type" (TCG), "Instrument Status" (INIT), "Issuer Code" (CHO), "Customer Number" (TCD000002), "TC Currency" (GBP), "Transaction Branch" (TCD), "TC Amount" (10.00), "General Ledger Number" (256012010), "Exchange Rate" (1), and "General Ledger Currency" (GBP). Below these are fields for "Beneficiary Name" and "Beneficiary Address". A summary section on the right shows "Total Charge" (0.00) and "Total Amount" (10.00) with a "Recalc" button. At the bottom, there are tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is active, displaying a table with columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty. A "Cancel" button is located at the bottom right of the dialog.

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:

The screenshot shows the same dialog box as above, but with the "MIS" tab selected. The "Transaction MIS" section contains several fields: "COS\_CENTR" (104), "LOAN\_TYPE" (MOR), and "LOAN\_TERM" (THREE). There are also several empty dropdown menus. The "Composite MIS" section contains a field for "A\_OFFICER". The "Recalc" button and "Cancel" button are still visible.

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

### 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 web-based dialog box titled "TC Sale (Against GL) : Branch Date 12/03/2007 -- Webpage Dialog". The interface is divided into several sections. On the left, there are input fields for "External Reference Number" (FJB0733700001276), "Issuer Code" (CHO), "TC Currency" (GBP), "TC Amount" (10.00), "Exchange Rate" (1), and "Narrative". Below these are fields for "Beneficiary Name" and "Beneficiary Address". On the right, there are fields for "Instrument Type" (TCG), "Instrument Status" (INIT), "Customer Number" (TCD000002), "Transaction Branch" (TCD), "General Ledger Number" (258012010), and "General Ledger Currency" (GBP). Summary fields show "Total Charge" as 0.00 and "Total Amount" as 10.00, with a "Recalc" button below them. At the bottom of the dialog, there are tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, displaying 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 dialog.

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

Click save icon to save the transaction.

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

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

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

## 8.10 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]	Account Currency *	[dropdown]
TC Currency *	[dropdown]	Transaction Date	12/03/2007 [calendar]
TC Amount *	[dropdown]	Narrative	[text]

Here, you can capture the following details:

### **External Reference Number**

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

### **Branch**

The current logged – in branch is displayed.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Instrument Type**

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

### **Instrument Status**

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

## Transaction Date

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

## TC Currency

Specify the currency in which the TC is being issued.

## Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

## TC Amount

Specify the amount for which the TC is being issued.

## Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

## Enrichment stage

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

The following screen will be displayed:

TC Sale (Walk-In) : 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

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount
-------------	--------------	----------	-------	--------	-----------	--------------	------------	--------

Cancel

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.

## 8.10.1 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 Currency Denomination Details

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

The screenshot shows a 'TC Sale (Walk-In)' dialog box with the following fields and values:

External Reference Number	FJB073380000363	Issuing Branch	WCN
Instrument Type	TCW	Instrument Status	INIT
TC Currency	USD	Issuer Code	CHO
TC Amount *	10.00	Transaction currency	USD
Narrative		TC Amount in A/C Currency	10.00
Beneficiary Name		Transaction Date	12/4/2007
Beneficiary Address		Exchange Rate	1
		Total Charge	0.00
		Actual Amount	10.00

Buttons: Recalc

Navigation: Currency Denominations | TC Denominations | Charges | MIS | UDF

Summary: Currency Code USD | Total

Denomination Details Table:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100		100	
<input type="checkbox"/> D50		50	
<input type="checkbox"/> D20		20	
<input type="checkbox"/> D10		10	
<input type="checkbox"/> D5		5	
<input type="checkbox"/> D1N		1	

Buttons: Cancel

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

### 8.10.3 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 12/03/2007 -- Webpage Dialog

External Reference Number: FJB0733700001273  
Instrument Type: TCW  
TC Currency: GBP  
TC Amount: 10.00  
Narrative: [ ]

Issuing Branch: TCD  
Instrument Status: INIT  
Issuer Code: CSK  
Account Currency: GBP  
TC Amount in A/C Currency: 10.000  
Transaction Date: 12/03/2007  
Exchange Rate: 1  
Total Charge: 0.00  
Actual Amount: 10

Recalc

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

Cancel

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

### 8.10.4 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  
Instrument Type: TCW  
TC Currency: GBP  
TC Amount: 10.00  
Narrative: [ ]

Issuing Branch: TCD  
Instrument Status: INIT  
Issuer Code: CSK  
Account Currency: GBP  
TC Amount in A/C Currency: 10.000  
Transaction Date: 12/03/2007  
Exchange Rate: 1  
Total Charge: 0.00  
Actual Amount: 10

Recalc

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.

### 8.10.5 Specifying UDF Details

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

TC Sale (Walk-In) : 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

UDF Details

Field Name	Field Value
------------	-------------

Cancel

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 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.

External Reference Number	FJB0733700001269	Issuing Branch	TCD
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code *	[Dropdown]	Account Branch *	TCD [Dropdown]
TC Currency *	[Dropdown]	Account Number *	[Dropdown]
TC Amount *	[Text]	Account Currency *	[Dropdown]
		Narrative	[Text]

Here, you can capture the following details:

### **External Reference Number**

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

### **Issuing Branch**

The current logged – in branch is displayed.

### **Account Number**

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

### **Account Branch**

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

## TC Currency

Specify the currency of the TC.

## TC Amount

Specify the amount as indicated on the TC instrument being purchased.

## Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

## Account Currency

The transaction currency of the chosen customer account is displayed here.

## Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

## Enrichment stage

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

TC Purchase (Against 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

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount
-------------	--------------	----------	-------	--------	-----------	--------------	------------	--------

Cancel

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.

**8.11.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details.

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

### 8.11.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' 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

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

Cancel

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

### 8.11.3 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.

### 8.11.4 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 web-based dialog box titled "TC Purchase (Against A/C) : Branch Date 12/03/2007 -- Webpage Dialog". The form is divided into two columns of input fields. The left column contains: External Reference Number (FJB0733700001269), Instrument Type (TCA), Issuer Code (CSK), TC Currency (GBP), Account Branch (TCD), Exchange Rate (1), Related Customer ID (AC1000053), and Customer Name (john). The right column contains: Issuing Branch (TCD), Instrument Status (LIQD), Narrative (empty), TC Amount (10.00), Account (000022), Account Currency (GBP), TC Amount in A/C Currency (10.00), Total Charge (0.00), and Total Amount (10.00). A "ReCalc" button is located below the right column. Below the form are four tabs: "TC Denomination", "Charge", "MIS", and "UDF". The "UDF" tab is selected, revealing a table with the following structure:

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

At the bottom right of the dialog box is a "Cancel" button.

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

Click save icon to save the transaction.

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

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

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

## 8.12 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.

The screenshot shows a web page dialog titled "TC Purchase (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog". The form contains the following fields and values:

- External Reference Number: FJB0733700001270
- Instrument Type: TCIW
- Instrument Status: LIQD
- TC Currency: (dropdown menu)
- TC Amount: (text input)
- Issuing Branch: TCD
- Issuer Code: (dropdown menu)
- Account Currency: (dropdown menu)
- Narrative: (text input)
- Beneficiary Name: (text input)
- Beneficiary Address: (three lines of text input)

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.

### **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:

The screenshot displays a web application window titled "TC Purchase (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog". The form contains the following fields and values:

External Reference Number	FJB0733700001270	Issuing Branch	TCD
Issuer Code	CSK	Related Customer ID	TCD000002
TC Currency	GBP	Account Currency	GBP
TC Amount *	10.00	Narrative	
Exchange Rate	1	Total Charge	0.00
Beneficiary Name		Total Amount	10.00
Beneficiary Address			
Passport/IC No			

Below the form, there are tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "TC Denominations" tab is active, showing a table with the following columns: Description, Denomination, Currency, Count, Series, Sys Count, and Start Number. The table is currently empty.

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



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.

## **8.12.1 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 Currency 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 "TC Purchase (Walk-In) : Branch Date 12/4/2007 -- Webpage Dialog". The form contains the following fields and values:

- External Reference Number: FJB073380000365
- Issuing Branch: WCN
- Issuer Code: CHO
- Related Customer ID: WCN000481
- TC Currency: USD
- Transaction currency: USD
- TC Amount: 10.00
- Exchange Rate: 1
- Narrative: (empty)
- Total Charge: 0.00
- Total Amount: 10.00

Below these fields are input boxes for Beneficiary Name, Beneficiary Address, and Passport/IC No. A "Recalc" button is located below the totals. At the bottom, there are tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "Currency Code" is set to "USD" and the "Total" is displayed. A table titled "Denomination Details" is shown below, with the following data:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100	100		
<input type="checkbox"/> D50	50		
<input type="checkbox"/> D20	20		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D5	5		
<input type="checkbox"/> D100	1		

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

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

## 8.12.3 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 web-based dialog box titled "TC Purchase (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog". The form contains the following fields and values:

- External Reference Number: FJB0733700001270
- Issuing Branch: TCD
- Issuer Code: CSK
- Related Customer ID: TCD000002
- TC Currency: GBP
- Account Currency: GBP
- TC Amount: 10.00
- Exchange Rate: 1
- Narrative: (empty)
- Total Charge: 0.00
- Total Amount: 10.00

Below these fields are input boxes for Beneficiary Name, Beneficiary Address, and Passport/IC No. A "Recalc" button is located below the totals. At the bottom, there are tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "Charge Details" table is shown below, with the following data:

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

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

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

### 8.12.4 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 web-based dialog box titled "TC Purchase (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog". The interface is divided into several sections. At the top, there are fields for "External Reference Number" (FJ80733700001270), "Issuing Branch" (TCD), "Issuer Code" (CSK), "Related Customer ID" (TCD000002), "TC Currency" (GBP), and "Account Currency" (GBP). Below these are fields for "TC Amount" (10.00), "Exchange Rate" (1), "Beneficiary Name", "Beneficiary Address", and "Passport/IC No". On the right side, there are fields for "Narrative", "Total Charge" (0.00), and "Total Amount" (10.00), along with a "Recalc" button. A tabbed interface at the bottom includes "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently active, displaying a table for "Transaction MIS" with columns for "COS\_CENTR", "LOAN\_TYPE", and "LOAN\_TERM", and a list of values including "102", "AGR", and "FOUR". Below this is a "Composite MIS" section with a value of "A\_OFFICER". A "Cancel" button is located at the bottom right.

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

### 8.12.5 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 the same "TC Purchase (Walk-In)" dialog box, but with the "UDF" tab selected. The top section with fields for reference numbers, currencies, and amounts remains the same. The "Charges" tab is now active, displaying a table titled "UDF Details". The table has two columns: "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is located at the bottom right.

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.

## 8.13 **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.

The screenshot shows a web page dialog titled "Cross-Border Payment By AC : Branch Date 7/7/2000 -- Web Page Dialog". The form contains the following fields and values:

External Reference Number	FJB0827400000432	Branch	WBZ
Product Code	CBPT	Transaction Date	7/7/2000
Transaction Branch	WBZ	Book Date	7/7/2000
From Account Currency	USD	From Amount	100.00
From Account Number	001004	From Account Branch	WBZ
Route Code	ARLFTRQUP01	Charge Whom	Charges Borne by Customer
Transfer Type	CUSTOMER TRANSFER		

Here you can capture the following details:

### **Transfer Type**

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

### **Charge Whom**

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

- Charges Borne by Ordering Customer

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

**External Reference Number**

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

**Product Code**

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

**Branch**

The system displays the logged-in branch code.

**Transaction Date**

Specify the date when the transaction was initiated.

**Transaction Branch**

Specify the branch where the transaction is carried out.

**Book Date**

Specify the booking date.

**From Account Currency**

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

**From Amount**

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

**From Account Number**

Specify the sender's account number.

**From Account Branch**

Specify the branch of the sender's account.

**Route Code**

Specify the route code of the transaction.

After you specify the above details, click save icon to go to the next stage.

**Enrichment stage**

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

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

**Customer ID**

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

**Account Title**

The system displays a brief title for the chosen account.

This screen provides following details:

- Transfer Details
- Messaging Info
- Customer Transfer Info

**8.13.1 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.

## **8.13.2 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.

## **8.13.3 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.*

## 8.14 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.

DD Sale Against Account Branch Date: 2008-06-30

External Reference Number	FJB0818200001490	Instrument Type	DDA
Bank Code *	<input type="text"/>	Instrument Status	INIT
Demand Draft Currency *	<input type="text"/>	Account Branch *	E01
Demand Draft Amount *	<input type="text"/>	Account *	<input type="text"/>
Demand Draft Date *	<input type="text"/>	Account Title	<input type="text"/>
Payable Branch *	<input type="text"/>	Account Currency *	<input type="text"/>
MICR Number	<input type="text"/>	Narrative	<input type="text"/>
Beneficiary Name *	<input type="text"/>	Delivery Mode	<input type="text"/>
Beneficiary Address	<input type="text"/>	Delivery Address1	<input type="text"/>
	<input type="text"/>	Delivery Address2	<input type="text"/>
	<input type="text"/>	Delivery Address3	<input type="text"/>
Passport / IC Number	<input type="text"/>	Delivery Address4	<input type="text"/>

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.

**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:

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.

**8.14.1 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.*

## 8.14.2 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 Sale Against Account -- Web Page Dialog". The form is divided into 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, 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. Below the input fields are three tabs: "Charges", "MIS" (which is selected), and "UDF". Below the tabs is a section labeled "Transaction MIS" with a table structure. At the bottom right is a "Cancel" button.

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

## 8.14.3 Specifying the UDF details

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

The screenshot shows the same "DD Sale Against Account -- Web Page Dialog" form, but with the "UDF" tab selected. The input fields and tabs are the same as in the previous screenshot. Below the "UDF" tab is a section labeled "UDF Details" with a table structure. The table has two columns: "Field Name" and "Field Value". At the bottom right is a "Cancel" button.

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.

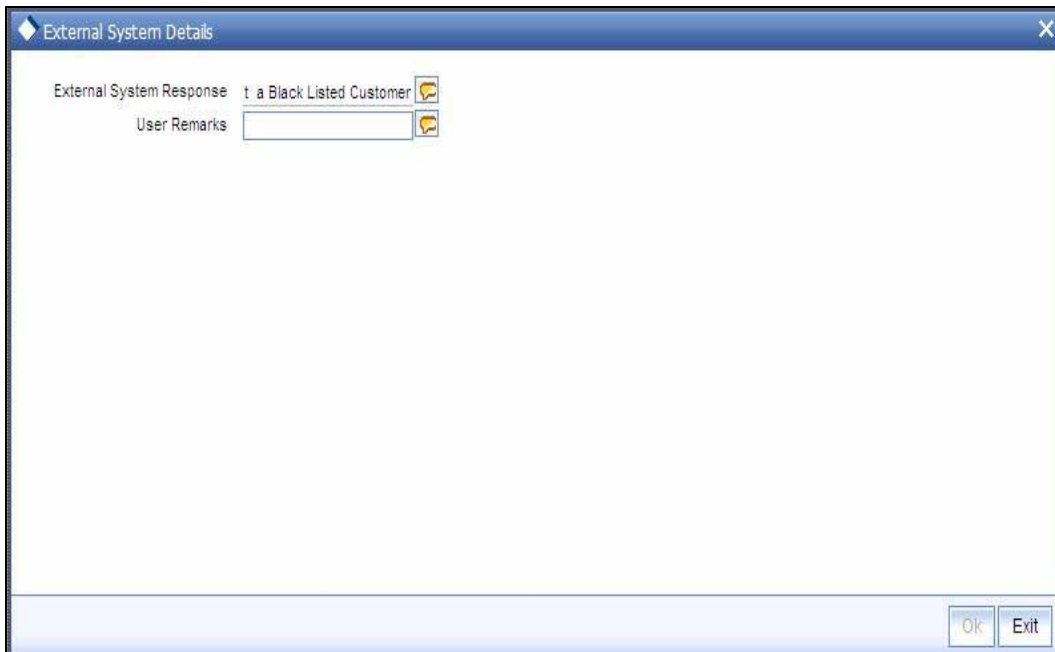
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

## 8.15 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.

## 8.16 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.

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.

**8.16.1 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.*



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.

## 8.17 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the 'DD Liquidation against GL' screen. You can invoke this screen by typing '8311' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

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

### **Instrument Number**

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

Here you can capture the following additional details:

### **Instrument Type**

The instrument type is displayed here.

### **Issue Branch**

### **Liquidation Date**

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

### **Liquidation Mode**

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

### **General Ledger Number**

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

### **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.

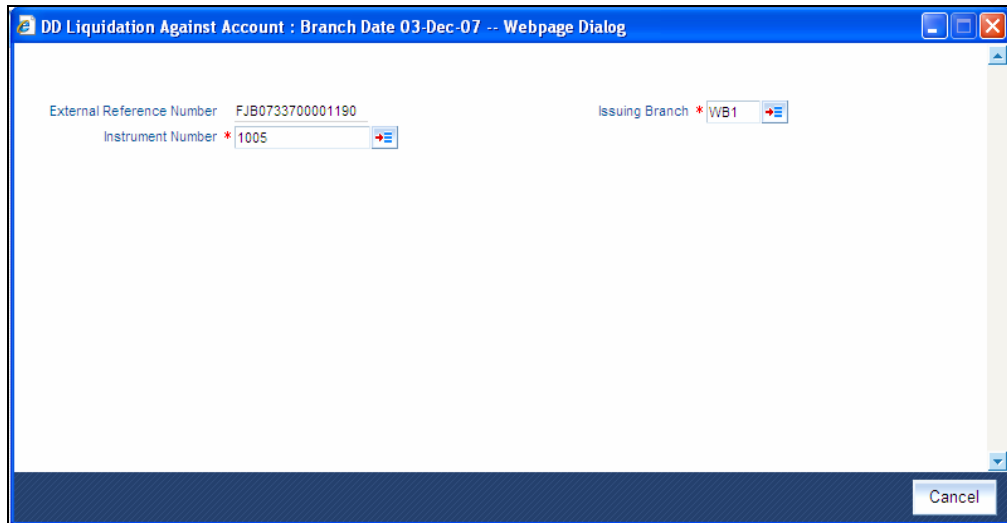
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*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.*

## 8.18 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:



DD Liquidation Against Account : Branch Date 03-Dec-07 -- Webpage Dialog

External Reference Number: FJB0733700001190  
 Payable Bank: CHO  
 Account Branch: TCD  
 Account Number \* [dropdown]  
 Account Currency \* [dropdown]  
 Demand Draft Currency: GBP  
 Demand Draft Amount: 10,00

Instrument type: DDA  
 Liquidation Mode: Payment  
 Liquidation Date: 03-Dec-07  
 Instrument Number: 1005  
 Issue Branch: WB1  
 Issue Date: 04-Dec-07

Beneficiary Name: karhtik  
 Beneficiary Address: 11  
 22  
 33  
 Passport / IC Number: kpy1223456

Demand Draft Number: micr123456  
 Payment Branch: WB2  
 Narrative: mis amended

Cancel

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.

**8.18.1 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.*

## 8.18.2 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 for transaction details. The "MIS" tab is selected, and the "Transaction MIS" section is visible at the bottom. The fields are organized into two columns:

- Left Column:** 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, Beneficiary Address.
- Right Column:** Issue Branch, Liquidation Mode (Payment), Account Branch (WB1), Transaction Amount, Instrument Number, Narrative, Issue Date, Exchange Rate, Demand Draft Number, Passport / IC Number, Payment Branch.

At the bottom, there are tabs for "Charges", "MIS", and "UDF". A "Recalc" button is located below the right column. The "Transaction MIS" section at the bottom has a table with columns for field names and values, and a "Cancel" button at the bottom right.

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

## 8.18.3 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 "MIS" tab is now inactive. The rest of the form fields and layout are identical to the previous screenshot.

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

Click save icon to save the transaction.

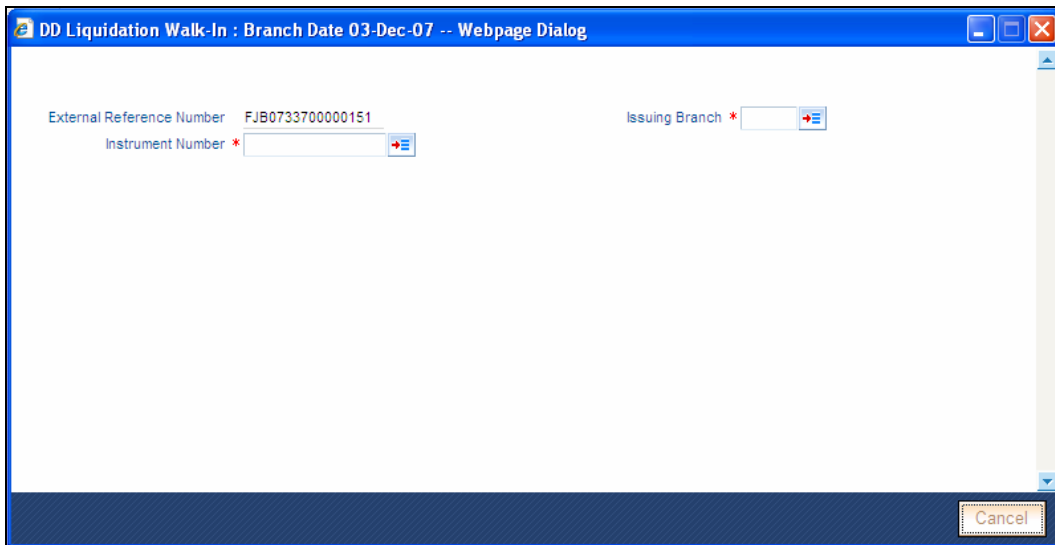
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

## 8.19 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.



The screenshot shows a web-based dialog box titled "DD Liquidation Walk-In : Branch Date 03-Dec-07 -- Webpage Dialog". The dialog contains three input fields: "External Reference Number" with the value "FJB0733700000151", "Instrument Number \*" which is empty, and "Issuing Branch \*" which is empty. 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.

### **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 application window titled "DD Liquidation Walk-In : Branch Date 12/4/2007 -- Webpage Dialog". The window is divided into several sections for data entry and display.

**Transaction Details:**

- External Reference Number: FJB073380000391
- Liquidation Type: DDW
- Liquidation Date: 12/4/2007
- Instrument Number: 8501
- Exchange Rate: 1.63
- Transaction Currency: GBP
- Net Amount: 513.50
- Narrative: (with a speech bubble icon)

**Banking and Account Details:**

- Branch: WCN
- Liquidation Mode: Payment (dropdown)
- 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 Information:**

- Beneficiary Name: GOPI
- Beneficiary Address: (empty field)
- Passport / IC Number: (empty field)

**Other Details:**

- Demand Draft Number: (empty field)
- Other Details: (empty field)
- Payment Branch: WB1
- Demand Draft Status: LIQD

**Buttons:** Recalc, Denomination, Charges, MIS, UDF, Cancel.

**Summary Section:**

Currency Code: GBP, Total: (empty field)

Navigation: 1 of 1, Go to Page: (empty field)

**Denomination Details Table:**

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

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.

### 8.19.1 Specifying denomination details

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

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

### 8.19.2 Specifying charge details

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

The screenshot shows a 'Webpage Dialog' window titled 'DD Liquidation Waik In : Branch Date 15-Dec-07'. The dialog 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
- Beneficiary Name:** PRATHBAK
- Beneficiary Address:** 111111, 222222, 333333
- Passport / IC Number:** KPV854
- 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
- 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
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 dialog.

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.*

### 8.19.3 Specifying MIS Details

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

DD Liquidation Walk-In : Branch Date 15-Dec-07 -- Webpage Dialog

External Reference Number	FJB0734900001210	Branch	WB1
Liquidation Type	DDG	Liquidation Mode	Payment
Liquidation Date	04-Dec-07	Payable Bank	CHO
Instrument Number	1724	Issue Branch	WB1
Demand Draft Currency	GBP	Drawee Account Number	256050010
Exchange Rate	1	Issue Date	04-Dec-07
Net Amount	0,00	Demand Draft Amount	100,00
Total Charges	100,00	Narrative	REJECTION
Transaction Currency	GBP		
Beneficiary Name	PRATHBAK	Demand Draft Number	REJECTION DDIG
Beneficiary Address	111111	Other Details	
	2222222	Payment Branch	WB2
	3333333	Demand Draft Status	LIQD
Passport / IC Number	KPV654		

Recalc

Denomination Charges MIS UDF

Transaction MIS

Field Name	Value
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.

### 8.19.4 Specifying UDF Details

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

DD Liquidation Walk-In -- Web Page Dialog

External Reference Number	FJB0800200000652	Branch	
Liquidation Type	DDW	Liquidation Mode	Payment
Liquidation Date	1/2/2008	Payable Bank	
Instrument Number		Issue Branch	WB1
Exchange Rate		Drawee Account Number	
Transaction Currency		Issue Date	
Net Amount		Demand Draft Currency	
Narrative		Demand Draft Amount	
		Total Charges	
Beneficiary Name		Demand Draft Number	
Beneficiary Address		Other Details	
		Payment Branch	
Passport / IC Number		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.*

## 8.20 **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.

DD Issue Walk-In Branch Date: 2008-06-30

External Reference Number	FJB0818200001457	Payable Branch *	
Instrument Type	DDW	MICR Number	
Bank Code *		Passport/IC Number	
Demand Draft Currency *		Beneficiary Name *	
Demand Draft Amount *		Beneficiary Address	
Demand Draft Date *			
Transaction Currency *			
Narrative			

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.

### **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:

DD Issue Walk-In : Branch Date 12/4/2007 -- Webpage Dialog

External Reference Number	FJB073380000392	Payable Branch	WB1
Instrument Type	DDW	MICR Number	
Bank Code	CHO	Passport/IC Number	
Demand Draft Currency	USD	Beneficiary Name *	asd
Demand Draft Amount *	10.00	Beneficiary Address	
Demand Draft Date	2007-12-05		
Transaction Currency Rate	1		
Transaction Currency	USD		
Charges	163.00	<a href="#">Recalc</a>	
Total Amount	173.00		
Instrument Number	8604		
Narrative			

Currency Denominations | Charges | MIS | UDF

Currency Code: USD      Total: \_\_\_\_\_

Denomination Details

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"/>			

[Cancel](#)

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.

## 8.20.1 Specifying denomination details

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

The screenshot shows the 'DD Issue Walk-In' dialog box with the following 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)

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"/>			

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 the 'DD Issue Walk-In' dialog box with the following details:

- External Reference Number: FJB0734900001211
- Instrument Type: DDW
- Bank Code: CHO
- Demand Draft Currency: GBP
- Demand Draft Amount: 200.00
- Demand Draft Date: 2008-01-01
- Transaction Currency Rate: 1
- Transaction Currency: GBP
- Charges: 100.00
- Total Amount: 300.00
- Instrument Number: 1508
- Narrative: SADFDS
- Payable Branch: WB2
- MICR Number: MNBUIGI
- Passport/IC Number: KPV65456
- Beneficiary Name: PRATHBAK
- Beneficiary Address: 111, 222, 3333

The 'Charges' tab is active, showing 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"/>	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.*

### 8.20.3 Specifying MIS Details

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

The screenshot shows a web-based dialog box titled "DD Issue Walk-In : Branch Date 15-Dec-07 -- Webpage Dialog". The form is divided into several sections:

- Transaction Details:** External Reference Number (FJB0734900001211), Instrument Type (DDW), Bank Code (CHO), Demand Draft Currency (GBP), Demand Draft Amount (200.00), Demand Draft Date (2008-01-01), Transaction Currency Rate (1), Transaction Currency (GBP), Charges (100.00), Total Amount (300.00), Instrument Number (1508), and Narrative (SADFDS).
- Beneficiary Information:** Payable Branch (WB2), MICR Number (MNBUIGI), Passport/IC Number (KPV65456), Beneficiary Name (PRATHIBAK), and Beneficiary Address (111, 222, 3333).
- Buttons:** A "Recalc" button is located below the beneficiary address fields.
- Navigation:** Tabs for "Currency Denominations", "Charges", "MIS", and "UDF" are visible at the bottom of the form.
- MIS Details Table:** The "MIS" tab is active, showing a table with columns for field names and values. The visible rows are:

Field Name	Value
COS_CENTR	102
LOAN_TYPE	AGR
LOAN_TERM	FOUR
- Footer:** A "Cancel" button is located at the bottom right of the dialog box.

*Refer the section titled 'Specifying the 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:

The screenshot shows a web application window titled "DD Issue Walk-In -- Web Page Dialog". The window is divided into several sections. On the left, there are input fields for "External Reference Number" (FJB0800200000655), "Instrument Type" (DDW), "Bank Code", "Demand Draft Currency", "Demand Draft Amount", "Demand Draft Date", "Transaction Currency Rate", "Transaction Currency", "Charges", "Total Amount", "Instrument Number", and "Narrative". On the right, there are fields for "Payable Branch", "MICR Number", "PassportAC Number", "Beneficiary Name", and "Beneficiary Address". A "Recalc" button is located below the beneficiary fields. At the bottom of the window, there are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a table with the following structure:

Field Name	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.

## 8.20.5 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.

## 8.21 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.

The screenshot shows a software window titled "DD Issue against GL Branch Date: 2008-06-30". The window contains a form with the following fields and values:

External Reference Number	FJB0818200001460	Payable Branch *	[Dropdown]
Instrument Type	DDG	MICR Number	[Text]
Instrument Status	INIT	Passport/IC Number	[Text]
Bank Code *	[Dropdown]	Beneficiary Name *	[Text]
Demand Draft Currency *	[Dropdown]	Beneficiary Address	[Text]
Demand Draft Amount *	[Text]		
Demand Draft Date *	[Date Picker]		
General Ledger No *	[Text]		
General Ledger Currency *	[Dropdown]		
Narrative	[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.

### **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:

DD Issue against GL : Branch Date 15-Dec-07 -- Webpage Dialog

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

Payable Branch: WB2  
MICR Number: KLJKL907896  
Passport/IC Number: KPV12345  
Beneficiary Name: \*PRATHIBAK  
Beneficiary Address: 11111  
22222  
33333

Recalc

Charges MIS UDF

Charge Details

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

Cancel

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.

## 8.21.1 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.*

## 8.21.2 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 dialog box titled "DD Issue against GL : Branch Date 15-Dec-07 -- Webpage Dialog". It contains various input fields for transaction details. The 'MIS' tab is selected, and the 'Transaction MIS' section is visible, showing fields for COS\_CENTR, LOAN\_TYPE, and LOAN\_TERM. A 'Recalc' button is present, and a 'Cancel' button is at the bottom right.

External Reference Number	FJB0734900001217	Payable Branch	WB2
Instrument Type	DDG	MICR Number	KLJL907896
Bank Code	CHO	Passport/IC Number	KPV12345
Demand Draft Currency	GBP	Beneficiary Name *	PRATHIBAK
Demand Draft Amount	100.00	Beneficiary Address	11111
Demand Draft Date	2008-01-01		22222
General Ledger No	256050010		33333
General Ledger Currency	GBP		
Transaction Currency Rate	1		
Charges	100.00		
Total Amount	200.00		
Instrument Number	1726		
Narrative	GFGHFH		

Transaction MIS

COS_CENTR	102
LOAN_TYPE	AGR
LOAN_TERM	FOUR

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

## 8.21.3 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 the same web dialog box, but with the 'UDF' tab selected. The 'UDF Details' section is visible, showing a table with columns for Field Name and Field Value. A 'Cancel' button is at the bottom right.

External Reference Number	FJB0800200000657	Payable Branch	
Instrument Type	DDG	MICR Number	
Bank Code		Passport/IC Number	
Demand Draft Currency		Beneficiary Name *	
Demand Draft Amount		Beneficiary Address	
Demand Draft Date			
General Ledger No			
General Ledger Currency			
Transaction Currency Rate			
Charges			
Total Amount			
Instrument Number			
Narrative			

UDF Details

Field Name	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.

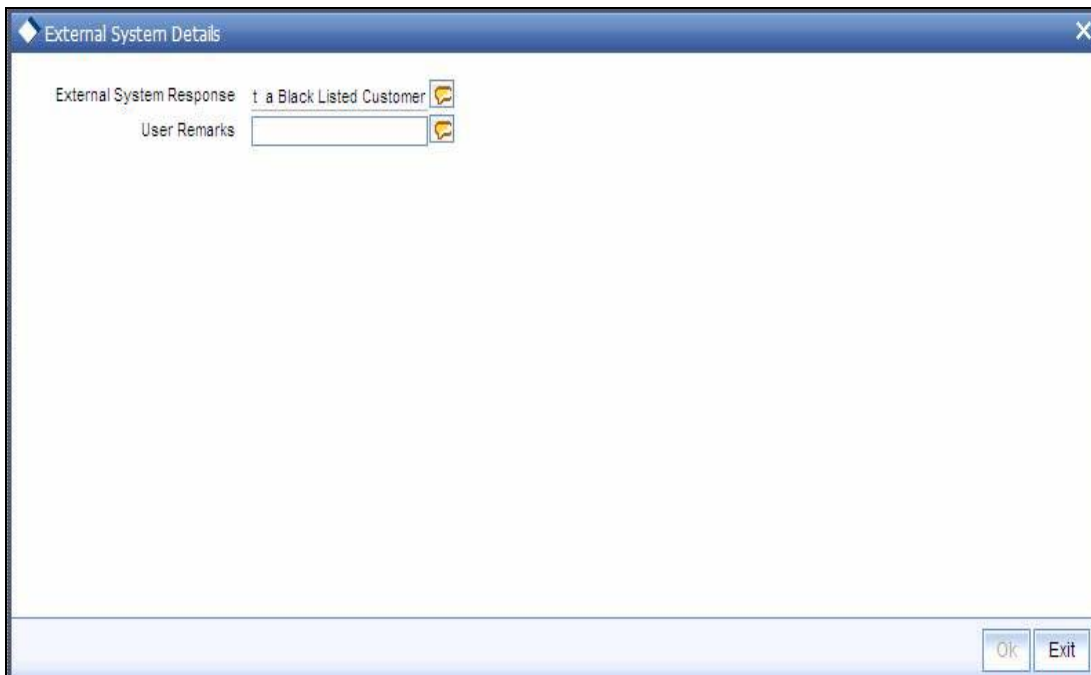
#### 8.21.4 **Invoking OFAC Check**

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

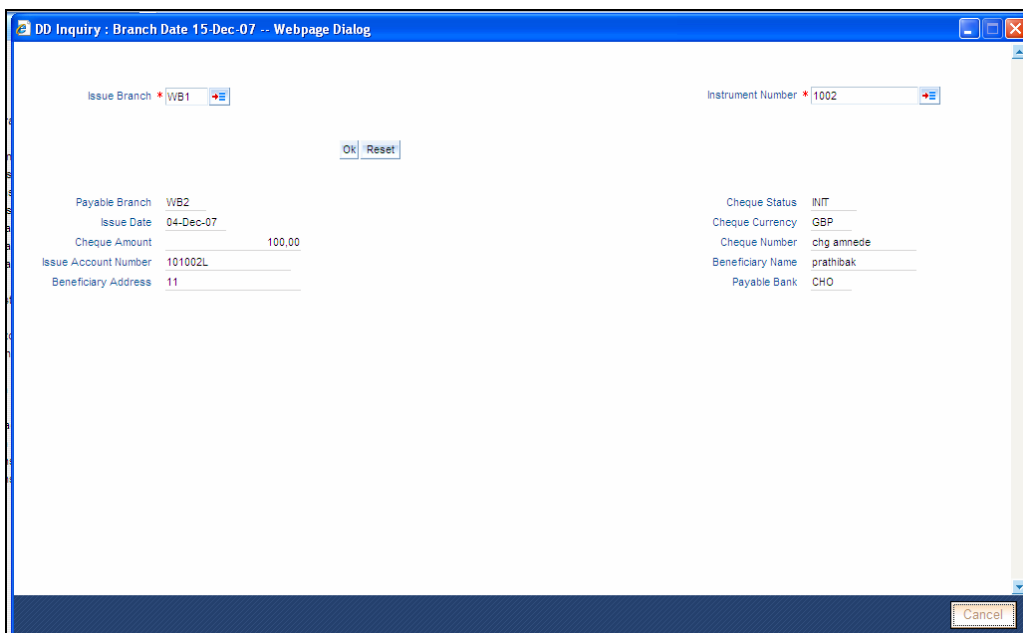
The response from the external system regarding the black listed customer will be defaulted here.

## User Remarks

You can specify your remarks here.

## 8.22 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.



The screenshot shows a web browser window titled "DD Inquiry : Branch Date 15-Dec-07 -- Webpage Dialog". The window contains a form with the following fields and values:

Field	Value
Issue Branch	WB1
Instrument Number	1002
Payable Branch	WB2
Issue Date	04-Dec-07
Cheque Amount	100.00
Issue Account Number	101002L
Beneficiary Address	11
Cheque Status	INIT
Cheque Currency	GBP
Cheque Number	chg amede
Beneficiary Name	prathibak
Payable Bank	CHO

Buttons: "Ok", "Reset", "Cancel".

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.

## 8.23 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.

External Reference Number	FJB0800109992503	Demand Draft Status	INIT
Issue Branch	WEB	Demand Draft Currency	GBP
Instrument Number	805	Demand Draft Amount	200.00
Issue Account Number	199995Z	Payable Bank	CHO
Expiry Date	03/04/2008	Issue Date	12/04/2007
MICR Number		Beneficiary Name	REV
Reprint Reason	* Damaged Due To Printer J...	Beneficiary Address	BANGALORE METRO
Reprint Count	8		A B C
			K A R N A T

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.

## 8.24 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	OFSSA
WEB	DDA	805	3	Damaged By Customer	OFSSWEBTEL1	12/04/2007 12:34:17	OFSSA
WB2	DDA	1301	2	Damaged While Transfer	OFSSWB2TEL2	11/30/2007 16:38:43	OFSSA
WEB	DDG	904	4	Damaged While Generation	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
WEB	DDG	904	6	Damaged By Manager	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
WEB	DDG	904	10	Damaged Due to Power Cut	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
WEB	DDG	904	3	Damaged Due while printing	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
WEB	DDG	904	8	Printer Not Working	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
WEB	DDG	904	12	Printer Not Working	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
MN1	DDA	7004	3	Damaged Coz of Machine Shut Down	OFSSFTMAK5	12/06/2007 11:14:30	OFSSA
WEB	DDA	805	8	Damaged Coz of Machine Shut Down	OFSSWEBTEL1	12/04/2007 12:33:17	OFSSA
WEB	DDG	904	5	Damaged By the Customer	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
WEB	DDG	904	11	Damaged While In Transit	OFSSWEBTEL1	12/03/2007 14:29:42	OFSSA
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	OFSSA

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

## 8.25 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:

Bankers Cheque Sale (Against Account) -- Web Page Dialog

External Reference Number: FJB080020000668

Instrument type: BCA

Bank Code: \_\_\_\_\_

Customer Id: \_\_\_\_\_

BC Currency: \_\_\_\_\_

Customer Name: \_\_\_\_\_

BC Amount: \* \_\_\_\_\_

Account Branch: WB1

Instrument Number: \_\_\_\_\_

Account: \_\_\_\_\_

BC Date: \_\_\_\_\_

Account Title: \_\_\_\_\_

Account Currency: \_\_\_\_\_

Payable Branch: \_\_\_\_\_

Exchange Rate: \_\_\_\_\_

MICR Number: \_\_\_\_\_

Total Charge: \_\_\_\_\_

Beneficiary Name: \* \_\_\_\_\_

Account Amount: \_\_\_\_\_

Beneficiary Address: \_\_\_\_\_

Narrative: \_\_\_\_\_

Passport/AC Number: \_\_\_\_\_

Recalc

Charges MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

Go to Page: 1 of 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.

**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.

**8.25.1 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.

### 8.25.2 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 "Bankers Cheque Sale (Against Account) -- Web Page Dialog". It features a form with various input fields and buttons. The form is organized into two main columns. The left column contains fields for External Reference Number (FJB0800200000668), Bank Code, BC Currency, BC Amount, Instrument Number, BC Date, Payable Branch, MICR Number, Beneficiary Name, Beneficiary Address, and Passport/IC Number. The right column contains fields for Instrument type (BCA), Customer Id, Customer Name, Account Branch (WB1), Account, Account Title, Account Currency, Exchange Rate, Total Charge, Account Amount, and Narrative. A "Recalc" button is located below the Narrative field. At the bottom of the dialog, there are three tabs: "Charges", "MIS", and "UDF". Below the tabs is a "Transaction MIS" section with a table of rows and columns, and a "Cancel" button at the bottom right.

## 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.

### 8.25.3 Specifying the UDF details

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

Bankers Cheque Sale (Against Account) -- Web Page Dialog

External Reference Number: FJB080020000668

Instrument type: BCA

Bank Code: \_\_\_\_\_

Customer Id: \_\_\_\_\_

BC Currency: \_\_\_\_\_

Customer Name: \_\_\_\_\_

BC Amount: \_\_\_\_\_

Account Branch: WB1

Instrument Number: \_\_\_\_\_

Account: \_\_\_\_\_

BC Date: \_\_\_\_\_

Account Title: \_\_\_\_\_

Account Currency: \_\_\_\_\_

Exchange Rate: \_\_\_\_\_

Payable Branch: \_\_\_\_\_

MCR Number: \_\_\_\_\_

Total Charge: \_\_\_\_\_

Beneficiary Name: \_\_\_\_\_

Beneficiary Address: \_\_\_\_\_

Account Amount: \_\_\_\_\_

Passport/AC Number: \_\_\_\_\_

Narrative: \_\_\_\_\_

Recalc

Charges MIS UDF

UDF Details

Field Name	Field Value
------------	-------------

Cancel

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.

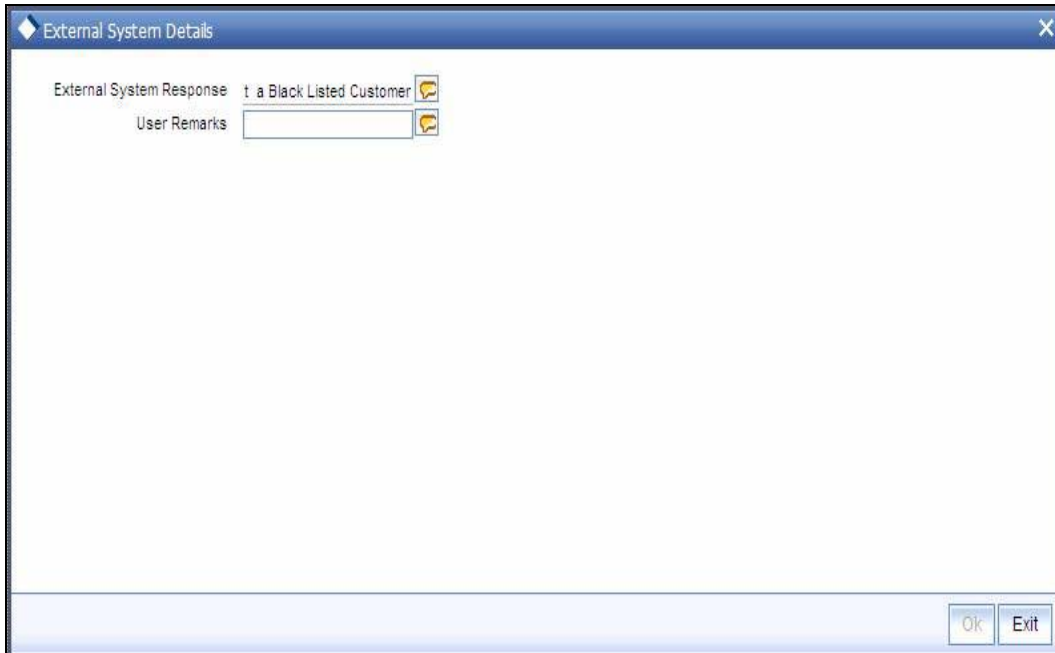
#### 8.25.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'Banker's Cheque Sale(Against Account)' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

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

User Remarks

You can specify your remarks here.

## 8.26 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

Bank Code \* [ ]

Instrument type BCC

Account Branch \* E01

Account \* [ ]

Account Title [ ]

Account Currency \* [ ]

Cheque Number \* [ ]

BC Currency \* [ ]

BC Amount \* [ ]

BC Date \* [ ]

Payable Branch \* [ ]

MICR Number [ ]

Beneficiary Name \* [ ]

Beneficiary Address [ ]

Passport/IC Number [ ]

Narrative [ ]

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: 2007-11-30

External Reference Number	FJB0733400000816	Instrument type	BCC
Bank Code	E01	Customer Id	E01100064
BC Currency	GBP	Customer Name	RAM KUMAR
BC Amount *	1,000.00	Account Branch	E01
Instrument Number	6	Account	E0110006401
BC Date	2007-11-30	Account Title	E0110006401 E01100064
Payable Branch	000E01	Account Currency	GBP
MICR Number		Cheque Number	137
Beneficiary Name *	RAMMOHAN	Exchange Rate	1
Beneficiary Address		Total Charge	15.00
Passport/IC Number		Account Amount	1,015.00
		Narrative	Recalc

Charges MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> BC ISSUANCE CHARGES	<input type="checkbox"/>	15.00	GBP	15	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.

## **8.26.1 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.

### **Charge Currency**

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

### **Waiver**

You can waive a certain charge for the customer by checking this box against the charge component.

### **Charge Amount**

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

### **Charge in LCY**

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

### **Exchange Rate**

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

## **8.26.2 Specifying MIS details**

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



◆ BC Sale against Cheque Branch Date: 2007-11-30

External Reference Number	FJB0733400000816	Instrument type	BCC
Bank Code	E01	Customer Id	E01100064
BC Currency	GBP	Customer Name	RAM KUMAR
BC Amount *	1,000.00	Account Branch	E01
Instrument Number	6	Account	E0110006401
BC Date	2007-11-30	Account Title	E0110006401 E01100064
Payable Branch	000E01	Account Currency	GBP
MICR Number		Cheque Number	137
Beneficiary Name *	RAMMOHAN	Exchange Rate	1
Beneficiary Address		Total Charge	15.00
Passport/IC Number		Account Amount	1,015.00
		Narrative	

Charges MIS **UDF**

UDF Details

Field Name	Field Value

Recalc

Cancel

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 Close Out Withdrawal by BC

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Close Out Withdrawal by Bankers Cheque : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number FJB0800200000670 Account Number [dropdown arrow]

Branch WB1

Cancel

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 MICR Number

Account Currency Beneficiary Name \*

Account Amount Beneficiary Address

Bank Code [dropdown arrow]

Check Date [calendar icon]

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

### 8.27.1 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

<input type="checkbox"/> 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.*

## 8.27.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

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

Transaction MIS


Cancel

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

## 8.27.3 Specifying the UDF details

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

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

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 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. In case of Rejection, you need to discard or clear 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.

## 8.28 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	FJB0734900001245	Payable Branch *	WB2
Instrument Type	BCG	MICR Number	MICRNUMBER12
Bank Code *	CHO	Passport/IC Number	KPV1245
B C Currency *	GBP	Beneficiary Name *	PRATHIBAK
B C Amount *	100.00	Beneficiary Address	FIRST
B C Date	01-Jan-08		SECOND
General Ledger No *	256020000		THIRD
General Ledger currency *	GBP		
Narrative	NARRATION		

On invoking this screen, the 'External Reference Number' and the 'Banker's Cheque Date' are displayed. You need to specify the following details:

**Bank Code**

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

**General Ledger Currency**

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

**BC Currency**

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

**General Ledger Number**

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

**BC Amount**

Specify the BC amount.

**BC Date**

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

**MICR Number**

Specify the MICR number of the cheque.

**Narrative**

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

**Passport/IC Number**

Specify the customer's passport number or identification number.

**Beneficiary Name**

Specify the name of the beneficiary.

**Beneficiary Address**

Specify the address of the beneficiary.

**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.

### 8.28.1.1 Enrichment stage

External Reference Number: FJB0734900001245  
Instrument Type: BCG  
Bank Code: CHO  
BC Currency: GBP  
BC Amount: 100.00  
BC Date: 2008-01-01  
General Ledger No: 256020000  
General Ledger Title: [empty]  
General Ledger Currency: GBP  
Transaction Currency Rate: 1  
Charges: 100.00  
Total Amount: 200.00  
Instrument Number: 7025  
Narrative: NARRATION

Payable Branch: WB2  
MICR Number: MICRNUMBER12  
Passport/IC Number: KPV1245  
Beneficiary Name: PRATHIBAK  
Beneficiary Address: FIRST, SECOND, THIRD

Buttons: Recalc, Cancel

Charge Details Table:

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 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.

### **8.28.2 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.*

### **8.28.3 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.*

### **8.28.4 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..*

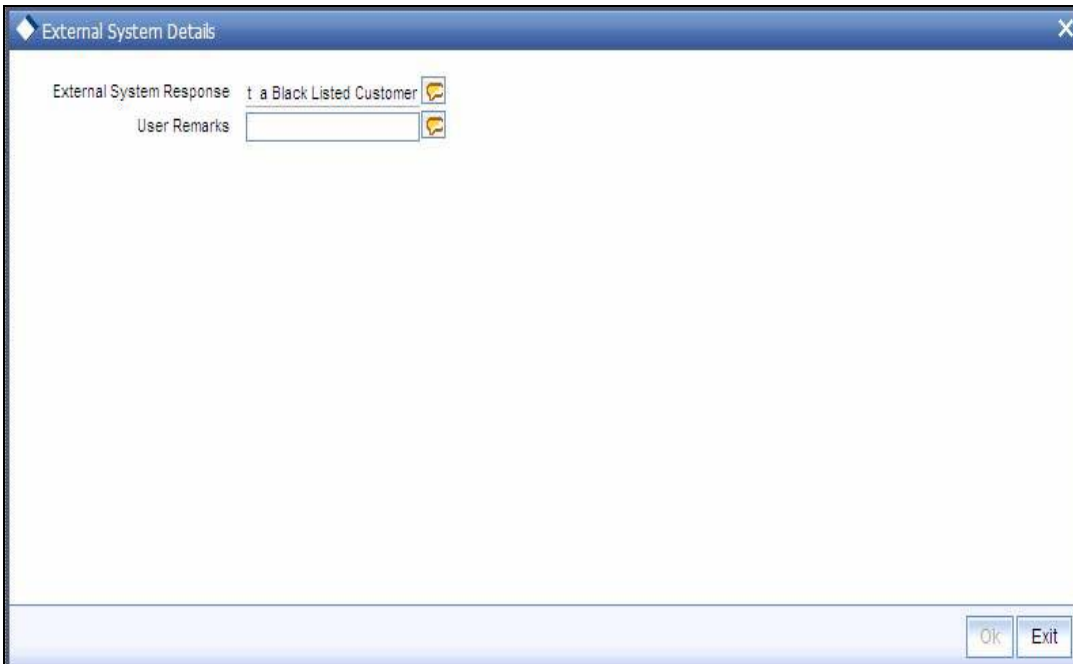
### **8.28.5 Invoking OFAC Check**

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

**External System Response**

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

**User Remarks**

You can specify your remarks here.

## 8.29 Issuing a BC to a walk-in customer

You can issue a BC to any walk-in customer through the 'BC Issue Walk-In' screen. You can invoke this screen by typing '8301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

You need to specify the following details:

**Instrument Status**

Specify the instrument status.

**Transaction Currency**

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

**BC Currency**

Specify the currency in which the BC is being issued.

**Bank Code**

Specify the clearing bank code for the transaction.

**BC Amount**

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

**BC Date**

Specify the BC date from the adjoining calendar.

**MICR Number**

Specify the MICR number printed on the BC.

**Narrative**

Here, you can enter remarks pertaining to the transaction.



## Beneficiary Name

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

## Beneficiary Address

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

## 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 Walk-In : Branch Date 12/4/2007 -- Webpage Dialog

External Reference Number FJB073380000367  
Instrument Type BCW  
Instrument Status INIT  
Bank Code CHO  
BC Currency USD  
BC Amount \* 10.00  
BC Date 2007-12-04  
Transaction Currency USD  
Transaction Currency Rate 1  
Charges 163.00  
Total Amount 173.00  
Narrative  
Instrument Number 2501

Payable Branch CHO  
MICR Number  
Passport/IC Number  
Beneficiary Name \* sfsdfgds  
Beneficiary Address

Recalc

Currency Denominations Charges MIS UDF

Currency Code USD Total

1 of 1

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	

Cancel

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

### Transaction Currency Rate

The system displays the exchange rate 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.

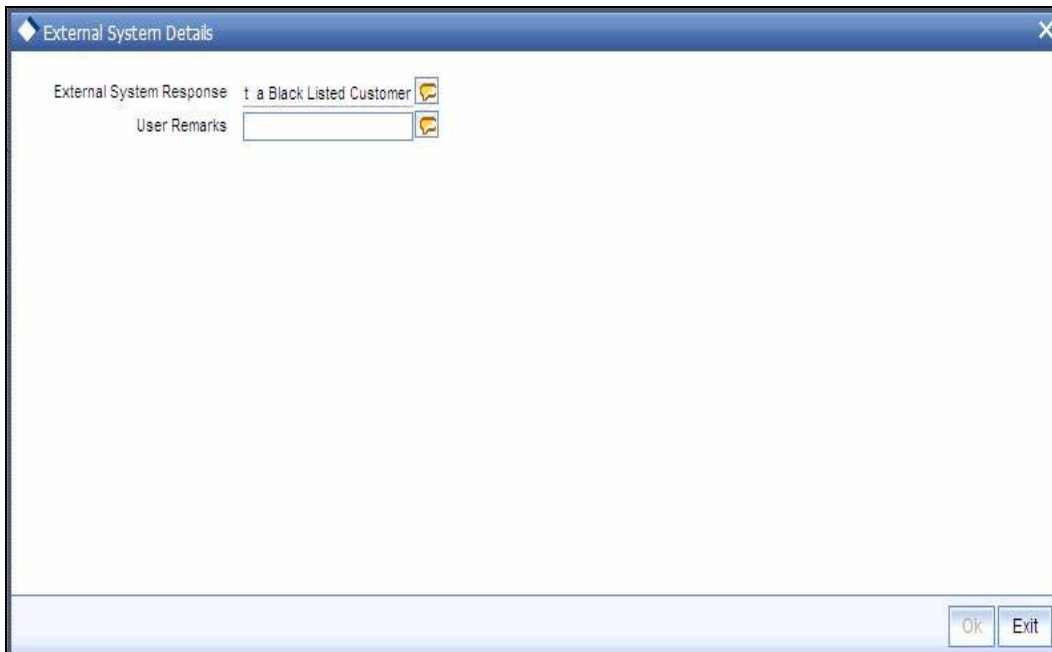
## 8.29.1 Invoking OFAC Check

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.

### 8.29.2 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.*

### 8.29.3 Specifying charge details

Click on the Charges tab to capture charge related details.

The screenshot shows a 'Webpage Dialog' window titled 'BC Issue Walk-In : Branch Date 01-Jan-08'. The dialog contains various input fields for transaction details. The 'Charges' tab is selected, displaying a table of charge components.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> chg 1	<input type="checkbox"/>	100.00	GBP	100	1

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

### 8.29.4 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 Waik-In : Branch Date 01-Jan-08 -- Webpage Dialog". It contains two main sections of data entry fields:

- Left Section:**
  - External Reference Number: FJB0800100001347
  - Instrument Type: BCW
  - Instrument Status: FIIT
  - 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
- Right Section:**
  - Payable Branch: WB2
  - MICR Number: m76hghg
  - Passport/IC Number: kv12345
  - Beneficiary Name: prathbak
  - Beneficiary Address: 1111, 222, 333

Below the main fields are three tabs: "Currency Denominations", "Charges", and "UDF". The "MIS" tab is currently selected, showing a table with the following data:

Transaction MIS	
COS_CENTR	102
LOAN_TYPE	AGR
LOAN_TERM	FOUR

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.

### 8.29.5 Specifying the UDF details

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

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

Click save icon to save the transaction.

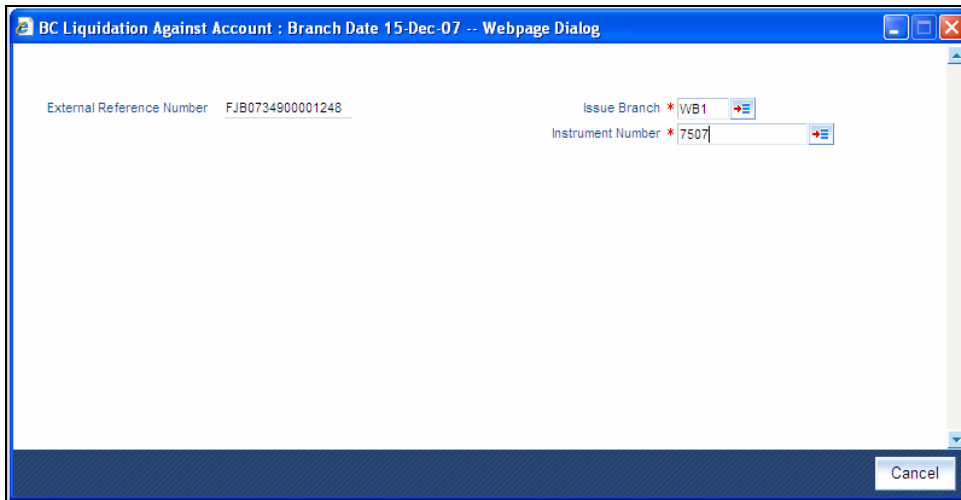
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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

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

## 8.30 Liquidating a BC against an account

You can liquidate a BC against an account through the 'BC Liquidation Against Account' screen. You can invoke this screen by typing '8309' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

Specify the branch where the BC is payable.

### **Instrument Number**

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

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

### **Enrichment stage - 1**

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

External Reference Number	FJB0734900001248	Instrument Type	BCW
Issue Branch	WB1	Liquidation Mode	Payment
Clearing Bank Code	CHO	Instrument Number	7507
Account Number	111010000	Transaction Currency	GBP
Issue Date	01-Jan-08	Cheque Amount	100.00
Cheque Currency	GBP	Account Branch	WB1
Narrative	NARRATION		
Liquidation Date	15-Dec-07		
Beneficiary Name	PRATHI	Cheque Number	MCRNO23
Beneficiary Address	1111 2222 3333	Payable Branch	WB2
		Passport / IC Number	KPV12345

### 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:



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

- Txn Amount
- Total Charges
- Total Amount

### 8.30.1 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.*

### 8.30.2 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.*

### 8.30.3 Specifying the UDF details

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

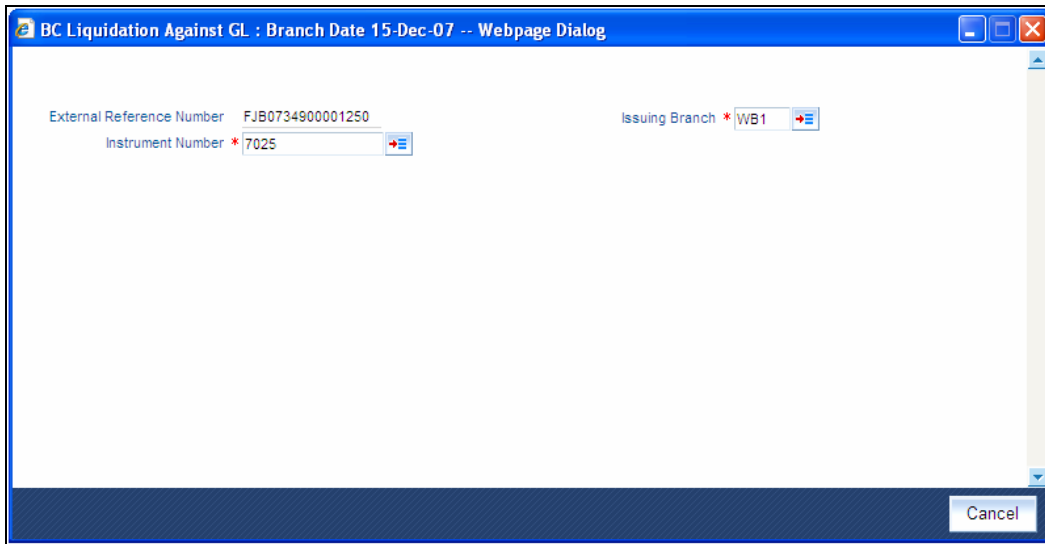
*Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.*

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

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

## 8.31 **Liquidating a BC against a GL**

You can liquidate a BC drawn on your branch against a GL through the 'BC Liquidation Against GL' screen. You can invoke this screen by typing '8308' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

### **External Reference Number**

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

### **Issue Branch**

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

### **Instrument Number**

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

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

### **Enrichment stage 1**

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

BC Liquidation Against GL : Branch Date 15-Dec-07 -- Webpage Dialog

External Reference Number	FJB0734900001250	Branch	WB1
Liquidation Type	BCG	Instrument Type	Payment
Instrument Number	7025	Issue Branch	WB1
Clearing Bank Code	CHO	Issue Date	01-Jan-08
Cheque Currency	GBP	General Ledger Number	258020000
Cheque Amount	100.00	Narrative	NARRATION
General Ledger Currency	GBP	Liquidation Date	15-Dec-07
Payable Branch	WB2	Cheque Number	MICRNUMBER12
Beneficiary Name	PRATHBAK	Cheque Status	INIT
Beneficiary Address	FIRST	Passport/IC Number	KPV1245
	SECOND		
	THIRD		

Cancel

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:

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

- Txn Amount
- Total Charges
- Total Amount

### 8.31.1 Specifying charge details

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

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

### 8.31.2 Specifying MIS Details

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

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

### 8.31.3 Specifying the UDF details

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

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

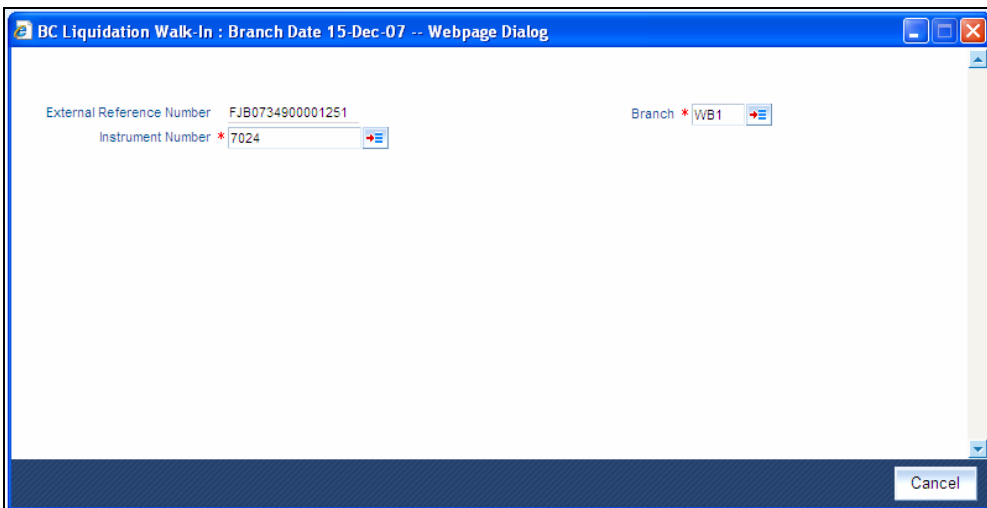
Click save icon to save the transaction.

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

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

## 8.32 Liquidating a BC for a walk-in customer

You can liquidate a DD or a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'BC Liquidation Walk-In' screen. You can invoke this screen by typing '8307' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

### **External Reference Number**

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

### **Instrument Number**

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

### **Issue Branch**

The branch where the BC has been issued is displayed.

Click save icon to go to the next stage.

### **Enrichment stage - 1**

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

External Reference Number	FJB0734900001251	Branch	WB1
Liquidation Type	BCG	Liquidation Mode	Payment
Instrument Number	7024	Issue Branch	WB1
Clearing Bank Code	CHO	Issue Date	04-Dec-07
Cheque Currency	GBP	Drawee Account Number	256050010
Cheque Amount	1,250.00	Narrative	REJECTION
Transaction Currency	GBP		
Liquidation Date	04-Dec-07		
Beneficiary Name	PRATHIBAK	Payable Branch	WB2
Beneficiary Address	1111111111 2222222222 333333333333	Cheque Number	REJECTION12
		Cheque Status	INIT
		Passport/IC Number	KPV12345

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

### Liquidation Type

The liquidation type of the BC is displayed here.

### Liquidation Mode

The system displays the liquidation mode of the BC. However, you can change it. The adjoining drop-down list displays the following values:

#### Payment

- Refund
- Cancel

### Bank Code

The clearing bank code is displayed here.

### Payable Branch

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

### Cheque Currency

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

### Issue Date

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

**Liquidation Date**

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

**Drawee Account Number**

The account on which the BC has been drawn is displayed here.

**Cheque Amount**

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

**Cheque Number**

The MICR number of the cheque is displayed here.

**Cheque Status**

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

**Transaction Currency**

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

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

**Beneficiary Address**

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

**Other Details**

Any other information captured for the transaction is displayed here.

**Passport/IC Number**

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

Click save icon to go to the next stage.

**Enrichment stage – 2**

In this stage, system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:



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

### **Exchange Rate**

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

### **Total Charge**

The system computes the charge applicable to the transaction and displays it.

### **Net Amount**

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

## **8.32.1 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.*

## **8.32.2 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.*

## **8.32.3 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.

### 8.32.4 **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.

## 8.33 **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 content area is divided into two columns of text input fields. The left column contains: "Payable Bank", "Payable Branch", "BC Date", "Issue Account Number", and "Beneficiary Name". The right column contains: "BC Status", "BC Currency", "BC Amount", "BC Number", and "Beneficiary Address". A "Cancel" button is located at the bottom right of the dialog.

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.

## **8.34 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 Branch Date: 2007-11-28". It contains three input fields: "External Reference Number" with the value "FJB0733200000067", "Issue Branch" with a dropdown arrow, and "Instrument Number" with a red asterisk and a dropdown arrow. A "Cancel" button is located at the bottom right 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 window titled "BC RePrint: Branch Date: 2008-03-31". The window contains two columns of fields. The left column includes: External Reference Number (FJB0809100004022), Issue Branch (E01), Instrument Number (1202), Issue Account Number (282000001), Expiry Date (2008-03-28), MICR Number, Reprint Reason \* (Printer Issue), and LBL\_REPRINT\_COUNT (2). The right column includes: Instrument Status (INIT), Instrument Currency (GBP), Instrument Amount (2,200.00), Payable Bank (000), Issue Date (2007-12-28), Beneficiary Name (BEN12), Beneficiary Address (EO112), and FAX (ABBCCHZZXXX). A "Cancel" button is located at the bottom right of the window.

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.*

## 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.

Miscellaneous Customer Debit : Branch Date 12/4/2007 -- Webpage Dialog

External Reference Number	FJB0733800000396	Product	MSCD
Account Branch *	WCN	GL Account Number *	111050000
Account Number *	8888880	GL Currency *	GBP
Account Currency *	GBP	Reference Number	
Transaction Amount *	10.00	Narrative	

Cancel

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.

**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 clicking the 'Proceed' 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 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:

#### 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:

The screenshot shows a web-based dialog box titled "Miscellaneous Customer Debit : Branch Date 12/4/2007 -- Webpage Dialog". The interface is divided into several sections:

- Header Information:** External Reference (FJB0733800000396), Account Branch (WCN), Customer Id (WCN000501), Account Number (6666660), Account Currency (GBP), Transaction Amount\* (10.00), Total Charge (5.00), Account Amount (15.00), and Customer Name (WCN-REVATHY).
- GL Account Information:** GL Account Number (111050000), GL Description (Atm Cash), Product (MSCD), GL Currency (GBP), GL Account Amount (10.00), Exchange Rate (1), Reference Number, and Narrative.
- Navigation:** Buttons for "Charges", "MIS", and "UDF". A "Recalculate" button is located below the Narrative field.
- Transaction MIS Table:** A table with multiple rows for capturing transaction details. Each row has a text input field on the left and a dropdown menu on the right.
- Composite MIS Table:** A table with multiple rows for capturing composite details. Each row has a text input field on the left and a dropdown menu on the right.
- Footer:** A "Cancel" button.

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.

The screenshot shows a web-based dialog box titled "Miscellaneous Customer Debit : Branch Date 12/4/2007 -- Webpage Dialog". It contains several input fields for transaction details:

- External Reference: FJB0733800000396
- Account Branch: WCN
- Customer Id: WCN000501
- Account Number: 6666660
- Account Currency: GBP
- Transaction Amount\*: 10.00
- Total Charge: 5.00
- Account Amount: 15.00
- Customer Name: WCN-REVATHY
- GL Account Number: 111050000
- GL Description: Atm Cash
- Product: MSCD
- GL Currency: GBP
- GL Account Amount: 10.00
- Exchange Rate: 1
- Reference Number: (empty)
- Narrative: (empty)

Below these fields are tabs for "Charges", "MIS", and "UDF". The "UDF" tab is active, showing a table titled "UDF Details" with the following structure:

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

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

#### Field Name

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

#### Field Value

Specify the value for the each UDF that is displayed.

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

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

## 9.3 Miscellaneous Credits to a Customer's Account

Similarly, you can perform miscellaneous credit to a customer account with the corresponding debit to a GL account. Use the 'Miscellaneous Customer Credit' screen to carry out this transaction. You can invoke this screen by typing '1408' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number	FJB0734900001297	Product	MSCC
Account Branch *	WB1	GL Account Number *	
Account Number *		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.

## 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 clicking the 'Proceed' 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:

Miscellaneous Customer Credit -- Webpage Dialog

External Reference Number	Product
Account Branch	GL Account Number
Customer ID	GL Description
Customer Name	GL Currency
Account Number	Exchange Rate
Account Description	GL Account Amount
Account Currency	Reference Number
Transaction Amount *	Total Charge
Total Amount	Negotiated Cost Rate
Narrative	Negotiation Reference No

Charges MIS UDF

Recalculate

Exit

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

### **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:

Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number	FJB0734900001297	Product	MSCC
Account Branch	WB1	GL Account Number	324010004
Customer ID	WB1000164	GL Currency	GBP
Customer Name		Exchange Rate	1
Account Number	101001K	GL Account Amount	200.00
Account Title	Pradheepa's GBP Accoun	Reference Number	9652
Account Currency	GBP	Narrative	
Transaction Amount *	200.00	Total Charge	5.00
Total Amount	205.00		

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 '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 web-based dialog box titled "Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog". It contains two columns of input fields for transaction details. Below these fields are tabs for "Charges", "MIS", and "UDF". The "UDF" tab is active, showing a table with columns "Field Name" and "Field Value".

External Reference Number	FJB0734900001297	Product	MSSC
Account Branch	WB1	GL Account Number	324010004
Customer ID	WB1000164	GL Currency	GBP
Customer Name		Exchange Rate	1
Account Number	101001K	GL Account Amount	200.00
Account Title	Pradheepa's GBP Accoun	Reference Number	9652
Account Currency	GBP	Narrative	
Transaction Amount *	200.00	Total Charge	5.00
Total Amount	205.00		

Buttons: Recalculate, Exit

UDF Details Table:

Field Name	Field Value
------------	-------------

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

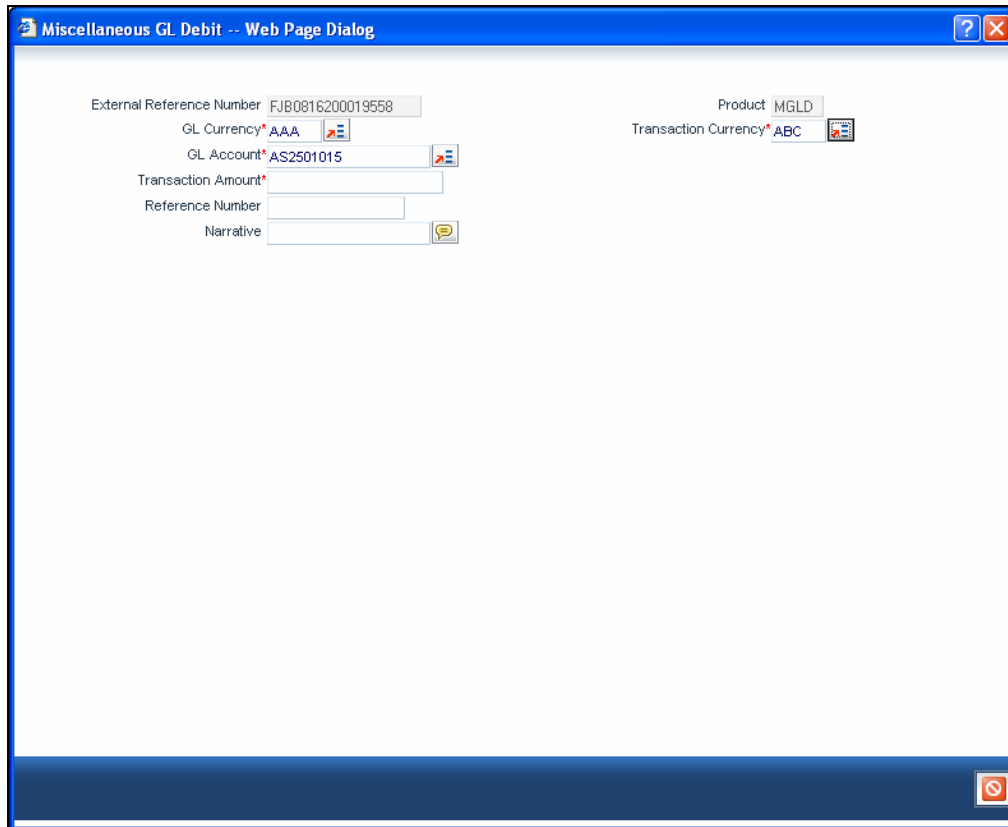
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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

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

## 9.4 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing '1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

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

### **GL Account**

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

### **GL Currency**

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



## Transaction Currency

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

## 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 clicking the 'Proceed' 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:

Miscellaneous GL Debit -- Webpage Dialog

External Reference Number	_____	Product	_____
GL Currency	_____	Exchange Rate	_____
GL Account	_____	Transaction Amount *	<input type="text"/>
GL Description	_____	SC Charges	_____
Transaction Currency	_____	GL Amount	_____
Reference Number	_____	Negotiated Cost Rate	_____
Narrative	_____	Negotiation Reference No	_____

Denomination | Charges | MIS | UDF

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 web-based dialog box titled "Miscellaneous GL Debit : Branch Date 12/4/2007 -- Webpage Dialog". The dialog 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 for "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is selected.
- 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: "Charges for Misc GL Debit" with a checked checkbox, a waiver checkbox, a charge amount of 5.00, currency of GBP, a local charge of 5, and an exchange rate of 1.
- Footer:** A "Cancel" button.

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 includes several input fields and a "Recalculate" button. The fields are organized into two columns:

External Reference	FJB0733800000397	Product	MGLD
GL Currency	GBP	Exchange Rate	1
GL Account	111010000	Transaction Amount *	10.00
GL Description	Cash In Hand	SC Charges	5.00
Transaction Currency	GBP	GL Amount	15.00
Reference Number		<input type="button" value="Recalculate"/>	
Narrative			

Below the input fields, there are four tabs: "Denomination", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath, there are two sections: "Transaction MIS" and "Composite MIS", each containing a table with multiple rows and columns, and a "Recalculate" button to the right of each table. 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 the same "Miscellaneous GL Debit" dialog box, but with the "UDF" tab selected. The input fields and "Recalculate" button are visible at the top. Below the tabs, there is a "UDF Details" section. This section contains a table with two columns: "Field Name" and "Field Value". The table has two rows, both with a checked checkbox in the first column. The table is empty for the rest of its content. A "Go to Page" field and navigation arrows are located above the table. A "Cancel" button is at the bottom right.

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

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

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

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

## 9.5 Miscellaneous Credit to a General Ledger Account

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing '1460' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web page dialog titled "Miscellaneous GL Credit : Branch Date 12/15/2007 -- Webpage Dialog". The dialog contains the following fields and values:

Field	Value
External Reference Number	FJB0734900001299
GL Account *	
GL Currency *	
Reference Number	
Product	MSGC
Transaction Currency *	
Transaction Amount *	
Narrative	

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

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 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 clicking the 'Proceed' 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, 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:

Miscellaneous GL Credit : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number: FJB0734900001177  
 GL Account: 324010003  
 Transaction Currency: GBP  
 Transaction Amount: \* 600.00  
 Reference Number: \_\_\_\_\_

Product: MSGC  
 GL Currency: USD  
 Exchange Rate: 1.64  
 SC Charges: 5.00  
 GL Amount: 975.85  
 Narrative: \_\_\_\_\_  
 Recalculate

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"/>	Charges for Misc GL Credit	<input type="checkbox"/>	5.00	GBP	5	1

Cancel

*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 browser window titled "Miscellaneous GL Credit : Branch Date 12/15/2007 -- Webpage Dialog". The form contains the following fields:

External Reference Number	FJB0734900001177	Product	MSGC
GL Account	324010003	GL Currency	USD
Transaction Currency	GBP	Exchange Rate	1.64
Transaction Amount *	600.00	SC Charges	5.00
Reference Number		GL Amount	975.85
		Narrative	

Below the fields are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing a table with the following data:

Transaction MIS	
COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Below the table is a section for "Composite MIS" with the following data:

A_OFFICER	PAUL

Buttons for "Recalculate" and "Cancel" are visible at the bottom right.

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 the same "Miscellaneous GL Credit" dialog box, but with the "UDF" tab selected. The top fields and "MIS" tab data are identical to the previous screenshot. The "UDF" tab shows a table with the following structure:

Field Name	Field Value
------------	-------------

Buttons for "Recalculate" and "Cancel" are visible at the bottom right.

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

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

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

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

## 9.6 Miscellaneous GL Transfer

You can transfer funds from one GL account to another using Miscellaneous GL. Use the 'Miscellaneous GL Transfer' screen to transfer funds. You can invoke this screen by typing '1005' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Miscellaneous GL Transfer : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number	FJB0734900001300	Product	MCGT
From Account Currency *	<input type="text"/>	From GL Account Number *	<input type="text"/>
To Account Currency *	<input type="text"/>	To GL Account Number *	<input type="text"/>
From Amount *	<input type="text"/>	Narrative	<input type="text"/>
Reference Number	<input type="text"/>		

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.

**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.

**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 clicking the 'Proceed' 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:

External Reference Number: FJB0734900001300  
 From Account Currency: USD  
 To Account Currency: GBP  
 From Amount: 200.00  
 Exchange Rate: 1.63  
 Reference Number: 7891  
 Narrative:   
 Product: MCGT  
 From GL Account Number: 324010002  
 To GL Account Number: 324010002  
 To Amount: 122.70  
 Recalculate  
 Charges MIS UDF  
 Charge Details  

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charges for Misc GL Transfer	<input type="checkbox"/>	5.00	GBP	5	1

 Cancel

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:



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

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

---

## 10. Time Deposit Transactions

### 10.1 Introduction

Any deposit with a fixed term or tenor is referred to as a time deposit. In Oracle FLEXCUBE, these kinds of deposits are also referred to as term deposits.

With the time deposits (TD) module of Oracle FLEXCUBE, accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff can remain focused on customer service.

Opening a time deposit account in Oracle FLEXCUBE is similar to opening a current or savings account (CASA). At the time of opening a TD account, payments can be made in one of three modes. The initial payment can be made by cash, account transfer or GL transfer.

Similarly, you can redeem a TD account in one or combination of the following:

- By Cash
- By Bankers Cheque
- By Account Transfer
- By GL Transfer
- By Transfer Other Bank's Account
- By Child TD

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.



TD Account Opening by Multi Mode Branch Date: 2008-07-28

External Reference Number: FJB0821000004037  
 Branch Code: 005  
 Customer ID: [Field]  
 Customer Name: [Field]  
 Currency: [Field]  
 Account Open Date: 2008-07-28

Account Number: [Field]  
 Product Code: [Field]  
 Account Description: [Field]

**Term Deposit Details** Interest Joint Holders Dual Currency Deposit

Term Deposit Currency: [Field]  
 Term Deposit Amount: [Field]  
 Rollover Type: Principal  
 Rollover Amount: [Field]

Auto Rollover  
 Close on Maturity  
 Move Interest to Unclaimed  
 Move Principal to Unclaimed  
 Rate Chart Allowed

Interest Liquidation Branch: [Field]  
 Interest Liquidation Account: [Field]  
 Account Description: [Field]

Tenor: [Field]  
 Maturity Date: [Field]  
 Next Maturity Date: [Field]  
 Computed Amount: [Field]

**Term Deposit Pay-In Option**

<input type="checkbox"/>	Payin Option	Percentage	Amount	Offset Branch	Offset Account

**Term Deposit Payout Details**

<input type="checkbox"/>	Payout Type	Percentage	Offset Branch	Account	ACCTITLE2	Narrative

**TD Payout Details**

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.

## 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:

TD Account Opening by Multi Mode Branch Date: 2008-07-28

External Reference Number: FJB0821000004037  
Branch Code: 005  
Customer ID:   
Customer Name:   
Currency:   
Account Open Date: 2008-07-28  
Account Number:   
Product Code:   
Account Description:

**Term Deposit Details** Interest Joint Holders Dual Currency Deposit

Term Deposit Currency:   
Term Deposit Amount:   
Rollover Type:   
Rollover Amount:   
 Auto Rollover  
 Close on Maturity  
 Move Interest to Unclaimed  
 Move Principal to Unclaimed  
 Rate Chart Allowed

Interest Liquidation Branch:   
Interest Liquidation Account:   
Account Description:   
Tenor:   
Maturity Date:   
Next Maturity Date:   
Computed Amount:

**Term Deposit Pay-In Option**

Payin Option	Percentage	Amount	Offset Branch	Offset Account
--------------	------------	--------	---------------	----------------

**Term Deposit Payout Details**

Payout Type	Percentage	Offset Branch	Account	ACCTITLE2	Narrative
-------------	------------	---------------	---------	-----------	-----------

TD Payout Details

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 shows a web application window titled "TD Account Opening by Multi Mode -- Webpage Dialog". The window contains several input fields for account details, including External Reference Number, Branch Code, Customer ID, Currency, Account Open Date, Cash Amount, Account Number, Product Code, and Account Description. Below these fields are five tabs: "Term Deposit Details", "Interest", "Joint Holders", "Denomination", and "Dual Currency Deposit". The "Term Deposit Details" tab is active and shows fields for Term Deposit Currency, Term Deposit Amount, Rollover Type (set to "Principal"), 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". To the right of these fields are fields for Interest Liquidation Branch, Interest Liquidation Account, Tenor, Maturity Date, and Next Maturity Date. At the bottom of the window, there is a table titled "Term Deposit Pay-In Option" with columns for "Payin Option", "Percentage", "Amount", "Offset Branch", and "Offset Account". The table has one row with a dropdown menu for "Account" and a checkbox for "Payin Option". An "Exit" button is located in the bottom right corner of the window.

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.

## 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



This field is applicable only if you have opted for auto rollover.

## 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
- Transfer to Other bank - PC
- Transfer to GL - GL
- Transfer to Savings Account - AC
- Creation of new Term Deposit - TD



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.

### 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.

External Reference Number: FJB0803100000011  
 Branch Code: TAG  
 Customer ID: \*  
 Currency: \*  
 Account Open Date: \* 1/31/2008  
 Account Number: \*  
 Product Code: \*  
 Account Description: p

Term Deposit Details | Interest | **Joint Holders** | Dual Currency Deposit

<input type="checkbox"/>	Customer ID	Short Name	Relationship

TD Payout Details

Cancel

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:

External Reference Number: FJB0803100000011  
 Branch Code: TAG  
 Customer ID: \*  
 Currency: \*  
 Account Open Date: \* 1/31/2008  
 Account Number: \*  
 Product Code: \*  
 Account Description: p

Term Deposit Details | Interest | Joint Holders | **Dual Currency Deposit**

Linked Currency: \*  
 Currency Option Product: \*  
 Exchange Rate:  
 Linked Currency Settlement A/c: \*  
 Linked Currency GL: \*  
 Fixing Days:  
 Yield Enhancement:  
 Inception Fair Value:  
 Option Contract Ref No.:

TD Payout Details

Cancel

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 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.

**10.2.5.1 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.

## 10.2.5.2 Specifying PC Details

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

The screenshot shows a web dialog titled "Term Deposit Payout Details -- Web Page Dialog". It features a tabbed interface with three tabs: "Term deposit", "Bankers Cheque", and "PC". The "PC" tab is currently selected. The dialog contains several input fields and sections:

- At the top, there are fields for "Branch Code" (containing "TAG"), "Account", and "Currency".
- Below the tabs, there is a "Counterparty" section with fields for "Counterparty Bank Code", "Counterparty Account", and "Currency".
- Below that is a "Beneficiary Details" section with fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address".
- At the bottom left, there is an "Interest" field.
- At the bottom right, there are "Ok" and "Cancel" buttons.

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.

## **10.2.5.3 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 web-based dialog box titled "Term Deposit Payout Details -- Web Page Dialog". The dialog contains the following fields and controls:

- Branch Code: TAG
- Account: [Empty]
- Currency: [Empty]
- Customer No: [Empty]
- Default From:  Parent Account,  Account Class
- Account Class: [Empty]
- Interest: [Empty]

At the bottom right, there are "Ok" and "Cancel" 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.

## 10.2.6 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.

#### **10.2.6.1 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.

### 10.2.6.2 Capturing Details for Deposit

The screenshot shows a web dialog box titled "Term Deposit Interest -- Web Page Dialog". It features a "Payout Parameters" section with two tabs: "Interest" and "Deposit". The "Deposit" tab is selected. The form includes the following fields and options:

- Maturity Date: [Text Field]
- Next Maturity Date: [Text Field]
- Deposit Tenor: [Text Field]
- Auto Rollover:
- Close on Maturity:
- Move Interest to Unclaimed:
- Move Principal to Unclaimed:
- Rollover Type:  Principal,  Principal+Interest,  Special Amount,  Interest
- Rollover Amount: [Text Field] with a "Compute" button below it.

At the bottom, there is a table with the following columns: Payout Type, Percentage, Offset Branch, Account, and Narrative. The table is currently empty. At the bottom right, there are "Ok" and "Cancel" 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.

### **10.2.6.3 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.

### **10.2.7 Capturing Pay-Out Parameters**

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The following details are captured here:

#### 10.2.7.1 **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.

#### 10.2.7.2 **Specifying PC Details**

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

The following details are captured here:

**Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

**Counterparty Account**

Specify the account number of the counter party for the pay-out.

**Currency**

Specify the currency of the counter party for the pay-out.

**Beneficiary Name**

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

**Passport/IC Number**

Specify the account number of the beneficiary for the pay-out.

**Narrative**

Specify the description for the pay-out.

**Beneficiary Address**

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

**10.3 Opening a TD Account for Multi Mode Pay Out**

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

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



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

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

#### **Examples**

##### **Case 1**

- TD Amount - 15,000.00 USD

##### **Pay-In/ Pay-Out options**

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

**Case 2:**

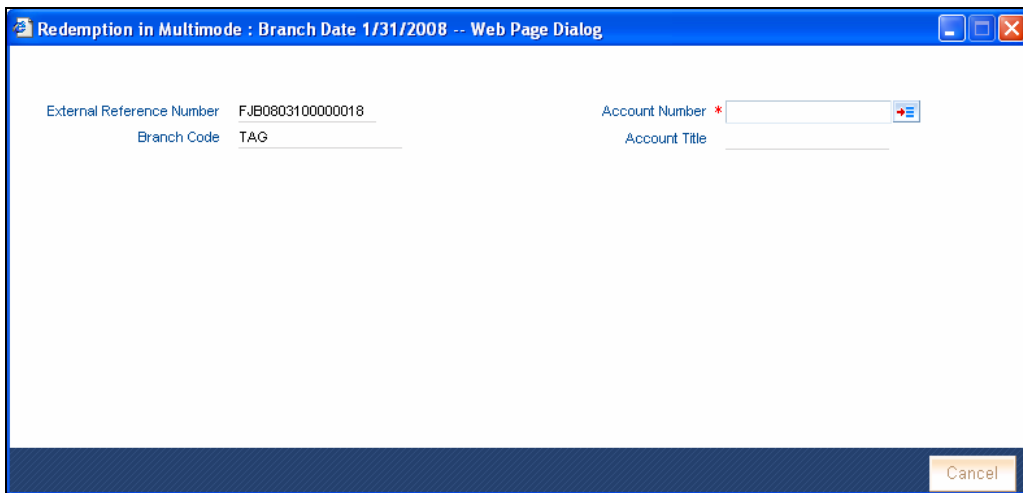
- TD Amount - 15,000.00 USD

**Pay-In/ Pay-Out options**

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

## 10.4 **Manual Pay-Out TD Redemption**

You can redeem a Term Deposit for multi mode pay out 'Redemption in Multimode' screen. You can invoke this screen by typing '1317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details are displayed:

**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.

### **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

### Pay- Out Option

Select the pay-out mode from the drop down list. The options available are:

- Bankers Check
- GL
- Saving Account
- Other bank Account
- Term Deposit
- Cash



### 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.

Term Deposit Payout Details

Term deposit Bankers Cheque PC

**Cheque Details**

Bank code

Cheque Date

Payment Branch

Country Code

Currency GBP

Address

**Beneficiary Details**

Name

Other Details

Narrative

Term Deposit Interest

Ok Cancel

### 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 -- Web Page Dialog

Term deposit Bankers Cheque PC

Counterparty Details

Counterparty Bank Code

Counterparty Account

Currency

Beneficiary Details

Name

Other Details

Narrative

Address

Term Deposit Interest

Ok Cancel

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 web dialog titled "Term Deposit Payout Details -- Web Page Dialog". It features three tabs: "Term deposit", "Bankers Cheque", and "PC". The "Term deposit" tab is active and contains the following fields:

- Branch Code: TAG
- Customer Number: 565656
- Currency: GBP
- Account No: [empty]
- Account Class: [dropdown menu]
- Default From:  Account Number,  Account Class
- A small box containing the letter "P" below the radio buttons.

At the bottom of the dialog, there is a "Term Deposit Interest" field and "Ok" and "Cancel" buttons.

The following details are captured here:

### **Branch Code**

The system defaults the branch code.

### **Account Number**

Specify the account number.

### **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:

- 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.

## **10.4.3 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.

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 screenshot shows a dialog box titled "Payout Parameters" with a close button (X) in the top right corner. The "Bankers Cheque" tab is selected, and a "PC" button is visible next to it. The dialog is divided into two main sections: "Cheque Details" and "Beneficiary Details".

**Cheque Details:**

- Bank Code: Text input field with a dropdown arrow icon.
- Payment Branch: Text input field with a dropdown arrow icon.
- Currency: Text input field containing "GBP".

**Beneficiary Details:**

- Beneficiary Name: Text input field.
- Passport/IC Number: Text input field.
- Narrative: Text input field with a speech bubble icon.
- Beneficiary Address: Three stacked text input fields, each with a dropdown arrow icon.

At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

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**

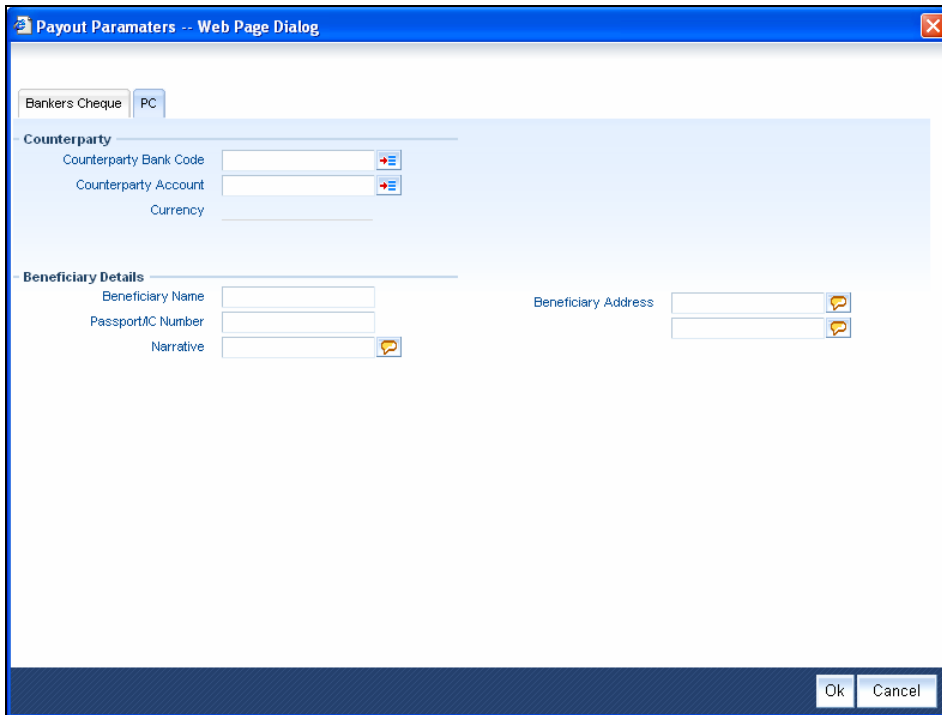
Specify the description for the pay-out.

### **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 web page dialog titled "Payout Parameters -- Web Page Dialog". It has two tabs: "Bankers Cheque" and "PC", with "PC" selected. The dialog is divided into two main sections: "Counterparty" and "Beneficiary Details".

**Counterparty Section:**

- Counterparty Bank Code: A text input field with a dropdown arrow icon.
- Counterparty Account: A text input field with a dropdown arrow icon.
- Currency: A text input field.

**Beneficiary Details Section:**

- Beneficiary Name: A text input field.
- Passport/IC Number: A text input field.
- Narrative: A text input field with a speech bubble icon.
- Beneficiary Address: A text input field with a speech bubble icon.

At the bottom right of the dialog, there are "Ok" and "Cancel" 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 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.

# 11. Vault Operations

## 11.1 Introduction

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

## 11.2 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.

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 from Vault.

### **Transaction Amount**

Specify the total amount to be transferred.

## 11.2.1 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.*

## 11.3 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.

### 11.3.1 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.

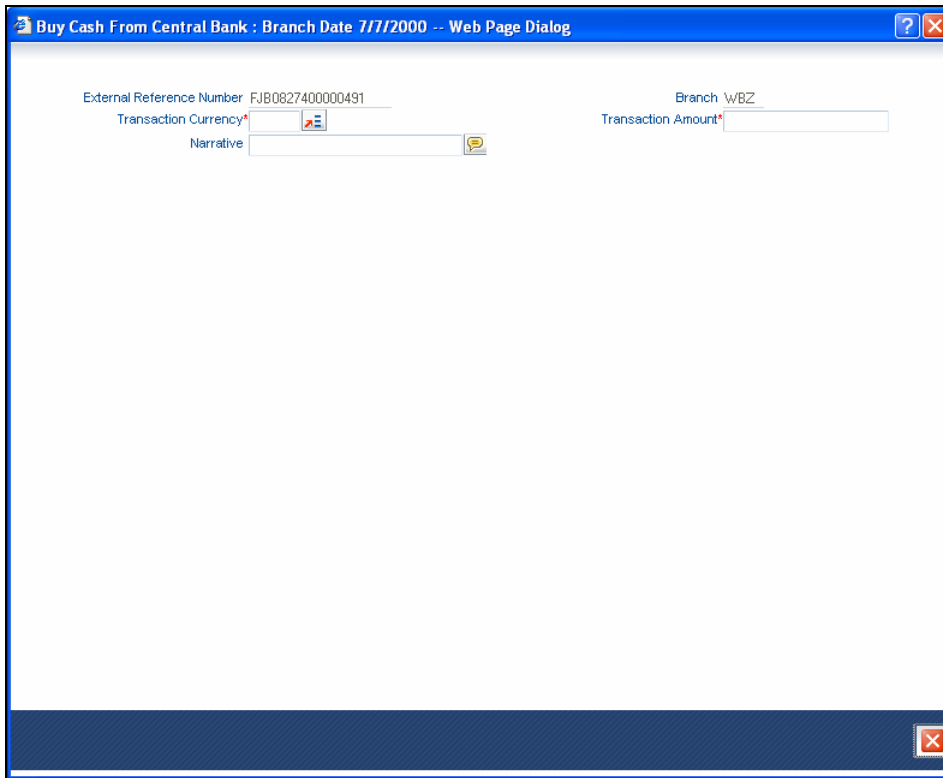
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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



## 11.4 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:

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"/>			

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

### 11.4.1 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'.

### 11.4.2 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.

The screenshot shows a web browser window titled "Buy Cash From Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The interface includes the following elements:

- External Reference Number: FJB0734900001290
- Narrative: (empty field)
- Branch Code: WB1
- Transaction Currency: USD
- Transaction Amount: 200.00
- Denomination tabs: Denomination, **MIS**, UDF
- Transaction MIS section:
  - COS\_CENTR: 102
  - LOAN\_TYPE: HOU
  - LOAN\_TERM: FOUR
- Composite MIS section:
  - A\_OFFICER: PAUL
- Buttons: 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

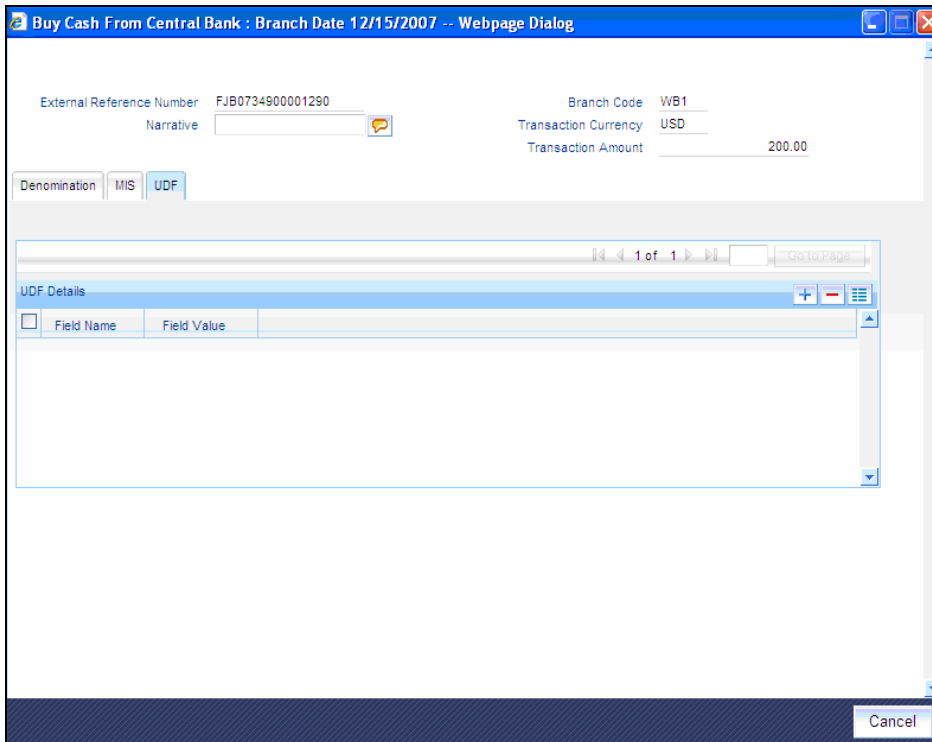
Explanation required from Dev/testing team.

## Standard Industrial Code

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

### 11.4.3 Specifying UDF Details

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



The screenshot shows a web browser window titled "Buy Cash From Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The page contains several input fields and a table. The fields are: External Reference Number (FJB0734900001290), Narrative (empty), Branch Code (WB1), Transaction Currency (USD), and Transaction Amount (200.00). Below these fields are three tabs: Denomination, MIS, and UDF. The UDF tab is selected, and it displays a table with the following structure:

Field Name	Field Value
------------	-------------

The table is currently empty. At the bottom right of the dialog, there 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.*

## 11.5 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.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100	100		
<input type="checkbox"/> D50	50		
<input type="checkbox"/> D20	20		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D5	5		
<input type="checkbox"/> D1N	1		

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

The screenshot shows a web browser window 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: (selected tab)
- MIS: (selected sub-tab)
- UDF: (unselected sub-tab)
- Transaction MIS section:
  - COS\_CENTR: (dropdown menu)
  - LOAN\_TYPE: (dropdown menu)
  - LOAN\_TERM: (dropdown menu)
  - 102: (dropdown menu)
  - HOU: (dropdown menu)
  - FOUR: (dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
- Composite MIS section:
  - A\_OFFICER: (dropdown menu)
  - PAUL: (dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
  - (empty dropdown menu)
- Cancel button at the bottom right.

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

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

### 11.5.1 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'.

### 11.5.2 Specifying MIS Details

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

The screenshot shows a web browser window titled "Sell Cash to Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The main content area has several input fields: "External Reference Number" with value "FJB0734900001291", "Branch Code" with value "WB1", "Transaction Currency" with value "USD", and "Transaction Amount" with value "200.00". Below these fields are three tabs: "Denomination", "MIS", and "UDF". The "MIS" tab is active, displaying two sections: "Transaction MIS" and "Composite MIS".

Transaction MIS	
COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS	
A_OFFICER	PAUL

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

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

### Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

### Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

## Standard Industrial Code

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

## Contract in Various Currencies

### 11.5.3 Specifying UDF Details

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

The screenshot shows a web browser window titled "Sell Cash to Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The page contains several input fields and a table. At the top, there are fields for "External Reference Number" (FJB0734900001291), "Narrative", "Branch Code" (WB1), "Transaction Currency" (USD), and "Transaction Amount" (200.00). Below these are three tabs: "Denomination", "MIS", and "UDF". The "UDF" tab is selected. Underneath the tabs is a table with the following structure:

Field Name	Field Value
------------	-------------

The table is currently empty. At the bottom right of the dialog, there 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.*



## 11.6 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.

The screenshot shows a web application window titled "Buy TCs from Agent : Branch Date 12/04/2007 -- Webpage Dialog". The window contains several input fields and a table. The fields are: "External Reference Number" (FJB0733800001025), "Branch Code" (WB1), "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.

**11.6.1 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.*

## 11.7 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.

TC Details								
Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount

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.

### **11.7.1 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.*

## **11.8 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.

TC Details								
Description	Denomination	Currency	Count	Series	Sys Count	Start Number	End Number	Amount

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.

## 11.8.1 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.*

## 11.9 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 \* [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.

## 11.9.1 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.*

## 11.10 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

Transaction Currency \* [dropdown]

Issuer Code \* [dropdown]

Branch Code WB2

Transaction Amount \* [input]

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.

## 11.11 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.*

## 11.12 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.

## 12. Balancing Operations

### 12.1 Introduction

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

### 12.2 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"/> D100	100		
<input type="checkbox"/> D50	50		
<input type="checkbox"/> D20	20		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D5	5		
<input type="checkbox"/> D1N	1		

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

## **12.2.1 Specifying denomination details**

The following details have to be captured in this section:

### **Currency Code**

The currency in which the transaction is being performed is displayed here.

### **Denomination Code**

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

### **Denomination Value**

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

### **Units**

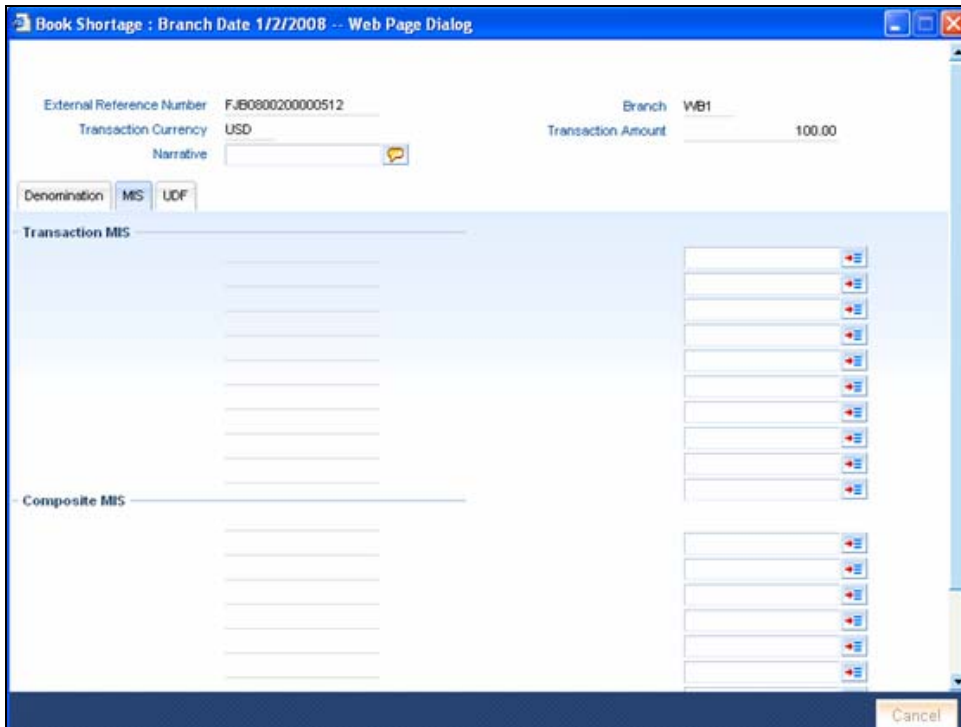
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

### **Total Amount**

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

## 12.2.2 Specifying the MIS details

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



The screenshot shows a web page dialog titled "Book Shortage : Branch Date 1/2/2008 -- Web Page Dialog". The form contains the following fields:

- External Reference Number: FJB0800200000512
- Transaction Currency: USD
- Narrative: (empty text box with a speech bubble icon)
- Branch: WB1
- Transaction Amount: 100.00

Below these fields are two tabs: "Denomination" and "MIS". The "MIS" tab is selected. Under the "MIS" tab, there are two sections: "Transaction MIS" and "Composite MIS". Each section contains a list of empty text boxes for data entry, with a small icon to the right of each box. A "Cancel" button is located at the bottom right of the dialog.

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**

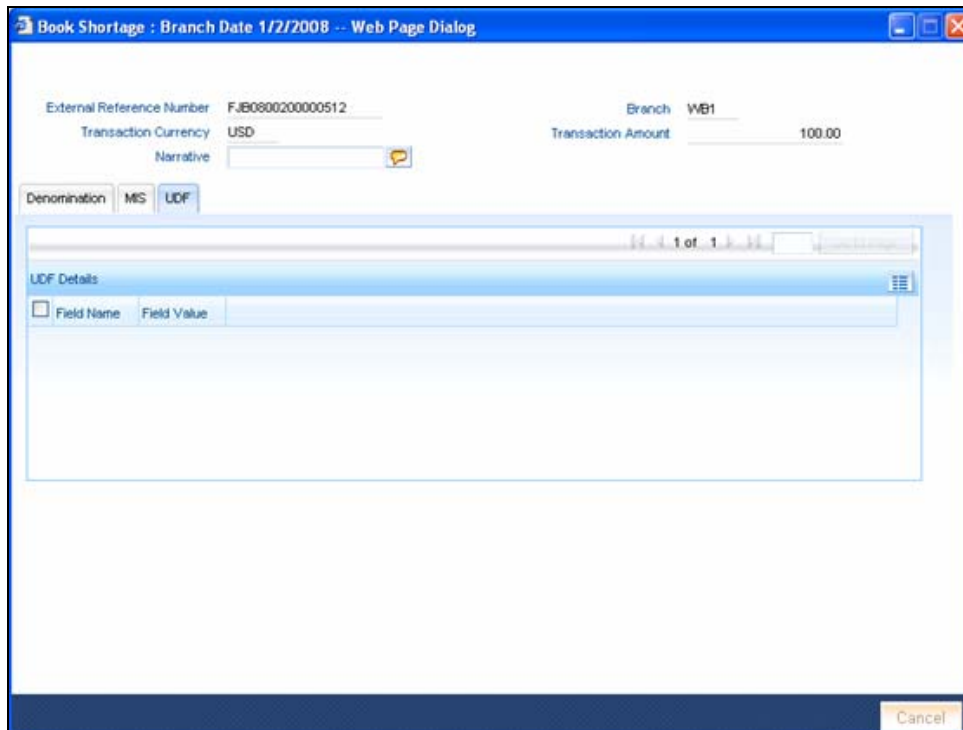
Specify the MIS code assigned to the industry to which your customer.

### **Contracts In Various Currencies**

Specify the MIS code assigned to contracts in various currencies.

### 12.2.3 Specifying the UDF details

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



The screenshot shows a web page dialog titled "Book Shortage : Branch Date 1/2/2008 -- Web Page Dialog". The dialog contains several input fields: "External Reference Number" with value "FJB0800200000512", "Transaction Currency" with value "USD", "Branch" with value "WB1", and "Transaction Amount" with value "100.00". There is also a "Narrative" field with a speech bubble icon. Below these fields are three tabs: "Denomination", "MIS", and "UDF". The "UDF" tab is selected, showing a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the dialog 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.*

## 12.3 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.

External Reference Number FJB0800200000511 Branch WB1

Transaction Currency USD Transaction Amount 100.00

Narrative TEST

Denomination MIS UDF

Currency Code USD Total

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100		100	
<input type="checkbox"/> D50		50	
<input type="checkbox"/> D20		20	
<input type="checkbox"/> D10		10	
<input type="checkbox"/> D5		5	
<input type="checkbox"/> D1N		1	

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



### 12.3.1 Specifying Denomination Details

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

Book Overage : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number FJB0800200000511 Branch WB1  
Transaction Currency USD Transaction Amount 100.00  
Narrative TEST

Denomination MIS UDF

Currency Code USD Total

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	D100	100		
<input type="checkbox"/>	D50	50		
<input type="checkbox"/>	D20	20		
<input type="checkbox"/>	D10	10		
<input type="checkbox"/>	D5	5		
<input type="checkbox"/>	D1N	1		

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'.

### 12.3.2 Specifying the MIS details

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

The screenshot shows a web page dialog titled "Book Overage : Branch Date 1/7/2008 -- Web Page Dialog". It contains several input fields: "External Reference Number" (FJB0800200000511), "Transaction Currency" (USD), "Branch" (WB1), "Transaction Amount" (100.00), and "Narrative" (TEST). Below these are two tabs: "Denomination" (selected) and "UDF". Under "Denomination", there are two sections: "Transaction MIS" and "Composite MIS". Each section has a table with multiple rows of input fields and dropdown menus. A "Cancel" button is located at the bottom right of the dialog.

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.

### 12.3.3 Specifying the UDF details

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

The screenshot shows a web page dialog titled "Book Overage : Branch Date 1/2/2008 -- Web Page Dialog". The form contains the following fields:

- External Reference Number: FJB0800200000511
- Transaction Currency: USD
- Narrative: TEST
- Branch: WB1
- Transaction Amount: 100.00

Below these fields are three tabs: "Denomination", "MS", and "UDF". The "UDF" tab is selected, showing a table with the following structure:

Field Name	Field Value

At the bottom right of the dialog 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.

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.*

## 12.4 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.

External Reference Number FJ0800200000515  
 Branch Code WB1  
 Till Id B1T3  
 Transaction Currency USD  
 Narrative TEST  
 Transaction Amount 100.00  
 Currency Code USD  
 Total 100.00

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100	100	1	100.00
<input type="checkbox"/> D50	50		
<input type="checkbox"/> D20	20		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D5	5		
<input type="checkbox"/> D1N	1		

Here, you can capture the following details:

**External Reference Number**

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

**Branch Code**

The current branch is defaulted here.

**Till ID**

Select the till from which the cash has to be transferred.

**Transaction Currency**

Select the currency to be transferred from teller.

**Transaction Amount**

Specify the total amount to be transferred.

**Narrative**

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

**Denomination Details**

Specify the following details.

**Currency Code**

The system displays the currency of the account.

**Denomination Code**

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

**Denomination Value**

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

**Units**

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

**Total Amount**

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

The completed transaction can be viewed in the 'Completed Transaction' list. Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

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

## 13. Batches

### 13.1 Introduction

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

### 13.2 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 *	Drawee Account Number	Cheque
--------------	-----------------	-------------------	------------------	-----------------------	--------

Here, you can capture the following details:

#### **External Reference Number**

The system generated reference number is displayed here.

#### **End Point**

Select the end point from the option list available.

#### **Currency**

Select the currency from the option list available.

#### **Entry Number**

The cheque entry number is displayed here.

**Remitter Branch**

The branch where the remitter account is maintained is displayed here.

**Account Number**

Select the account number from the option list available.

**Clearing Type**

Select the clearing type from the option list available.

**Routing Number**

Specify the routing number for cheque clearing.

**Cheque Number**

Specify the number of the cheque for inward clearing.

**Amount**

Specify the amount for inward clearing.

**Drawee Account Number**

Specify the drawee account number.

**Payee**

Specify the details of the payee.

**Instrument Date**

Specify the instrument date.

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.**

## 13.3 Consolidated Cheques Data Entry

You can do a consolidated cheque data entry using the 'Consolidated Cheque Data Entry' screen. You can invoke this screen by typing '6512' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Consolidated Cheques Data Entry : Branch Date 04-Dec-07 -- Webpage Dialog

External Reference Number FJB0733800001012 Branch Code WB1

Account Number \* [ ] [E]

Transaction Currency \* [ ] [E]

Entry Number	Clearing Type	Drawee Account Number	Cheque Number	Amount	Cheque Date	Rou
--------------	---------------	-----------------------	---------------	--------	-------------	-----

Cancel

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.

### 13.3.1 Specifying Cheque details



The following details have to be captured here:

**Entry Number**

This is a system generated sequence number.

**Cheque Number**

Specify the number of the cheque for data entry.

**Amount**

Specify the amount mentioned in the cheque.

**Routing Number**

Specify the routing number for cheque clearing.

**Cheque Date**

Specify the date of the cheque.

**Drawee Account Number**

Specify the account from which money is drawn.

**Clearing Type**

Select the clearing type from the option list available.

Click save icon to go to the next stage.

**Enrichment stage**

In this stage you are allowed to modify any data that you have entered in the Input stage.

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

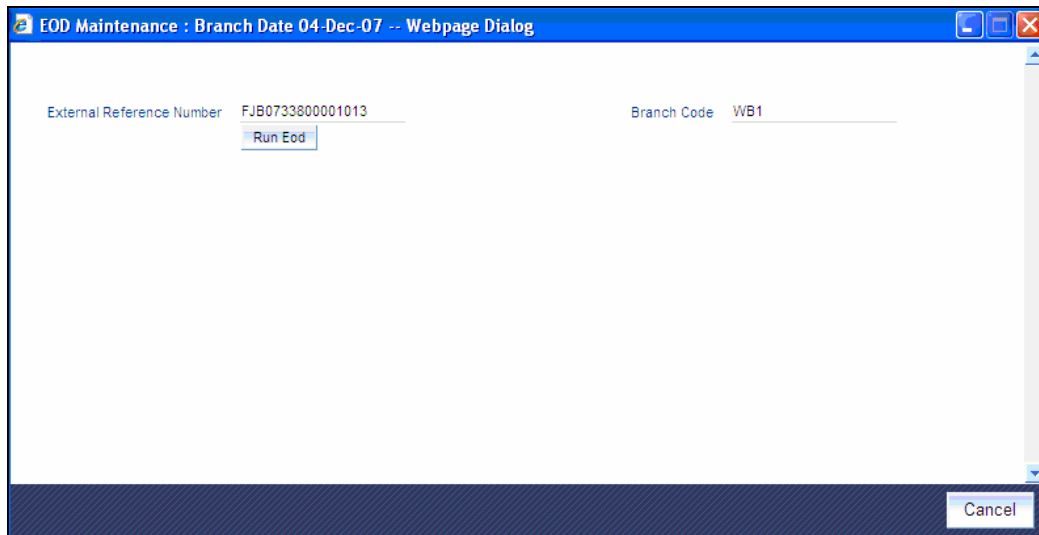
**Transaction Completed Successfully**

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

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

## 13.4 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.

## 13.5 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:

<input type="checkbox"/>	User ID	Till Identification	User Working	Pending Transactions	Tanked Transactions	Assigned Transactions
<input type="checkbox"/>	PARAMITA	B1T6	N	0	0	0
<input type="checkbox"/>	OFSSWB1TEL7	B1T10	N	96	0	3
<input type="checkbox"/>	OFSSWB1TEL2	B1T2	N	53	0	0
<input type="checkbox"/>	OFSSWB1TEL5	B1T5	N	134	0	15
<input type="checkbox"/>	OFSSWB1AUTH4		N	0	0	1

### **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



Savings  
[August] [2010]  
Version 11.1

Oracle Corporation  
World Headquarters  
500 Oracle Parkway  
Redwood Shores, CA 94065  
U.S.A.

Worldwide Inquiries:  
Phone: +1.650.506.7000  
Fax: +1.650.506.7200  
[www.oracle.com/financial\\_services/](http://www.oracle.com/financial_services/)

Copyright © [2010] Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this document and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.