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1. About this Manual

1.1 Introduction

This User Manual is prepared to familiarize you with the Savings module of Oracle FLEXCUBE. The manual gives you an overview of the module and explains all the maintenances required for its smooth functioning. It also takes you through the different types of transactions that may be handled through this module.

1.1.1 Audience

This manual is intended for your Branch Tellers, Vault Operators and Branch Supervisors to provide quick and efficient service to customers and prospects of your bank.

1.1.2 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Savings</i> - An Overview provides a snapshot of the features of the entire module.
Chapter 3	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.
Chapter 4	<i>Common Operations</i> - Details the common operations that you can perform when processing transactions in this module.
Chapter 4	<i>Data Replication</i> – Details replicating host data in the branch.
Chapter 6	<i>Maintenances for Savings</i> - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
Chapter 7	<i>Cash Transactions</i> - explains all the cash-based transactions that can be performed through this module.
Chapter 8	<i>Instrument Transactions</i> - Describes the various instrument-based transactions that can be performed in this module.
Chapter 9	<i>General Ledger Transaction</i> - Explains miscellaneous debit and credit transactions GL transactions.
Chapter 10	<i>Time Deposit Transactions</i> - Explains the various types of transactions in this category.
Chapter 11	<i>Vault Operations</i> - Explains the different types of Vault operations available in branch.
Chapter 12	<i>Balancing Operations</i> - Explains the balancing operations available in this module.
Chapter 13	<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
	Re-open

	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add
	Delete

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

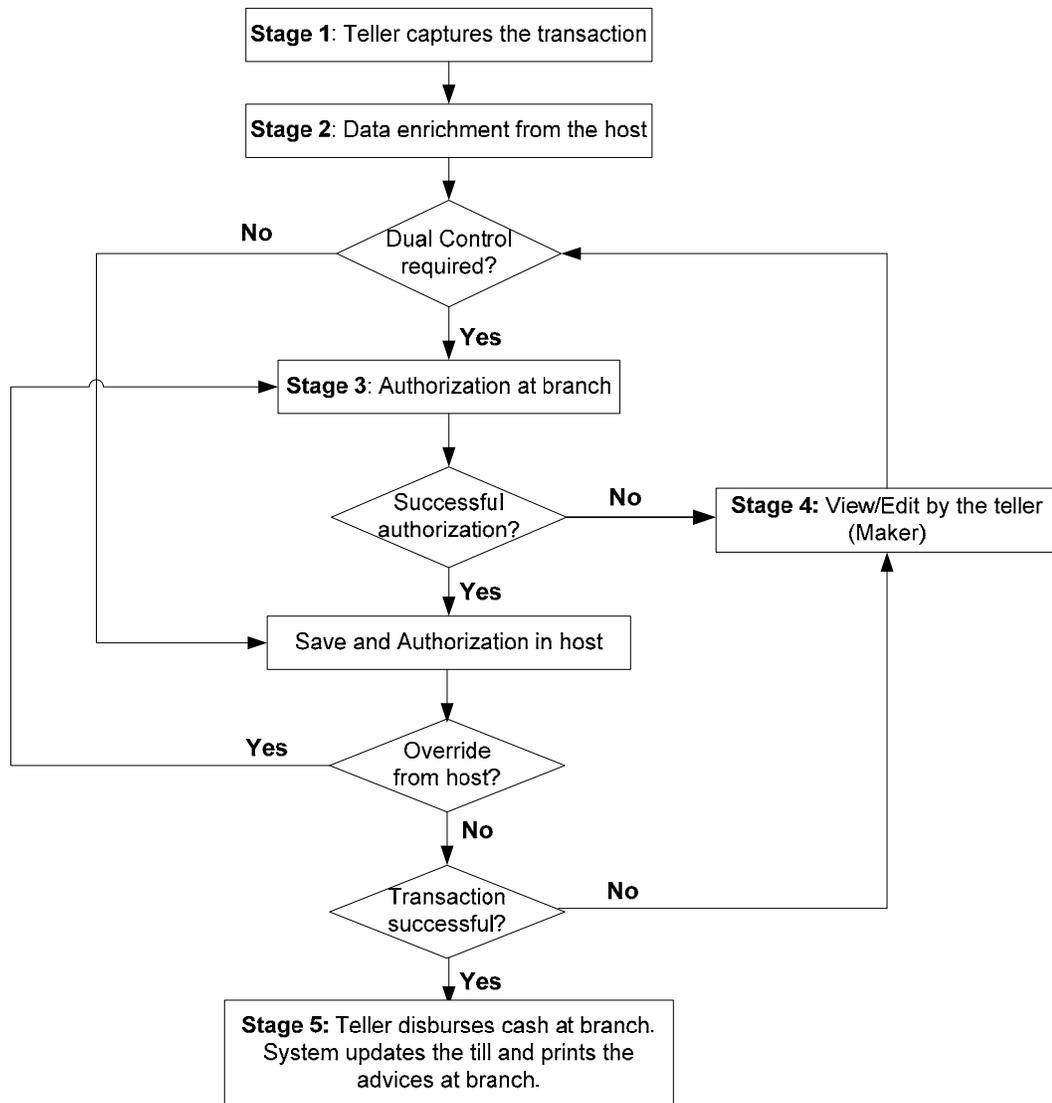
A one step process will typically involve the following steps:

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:



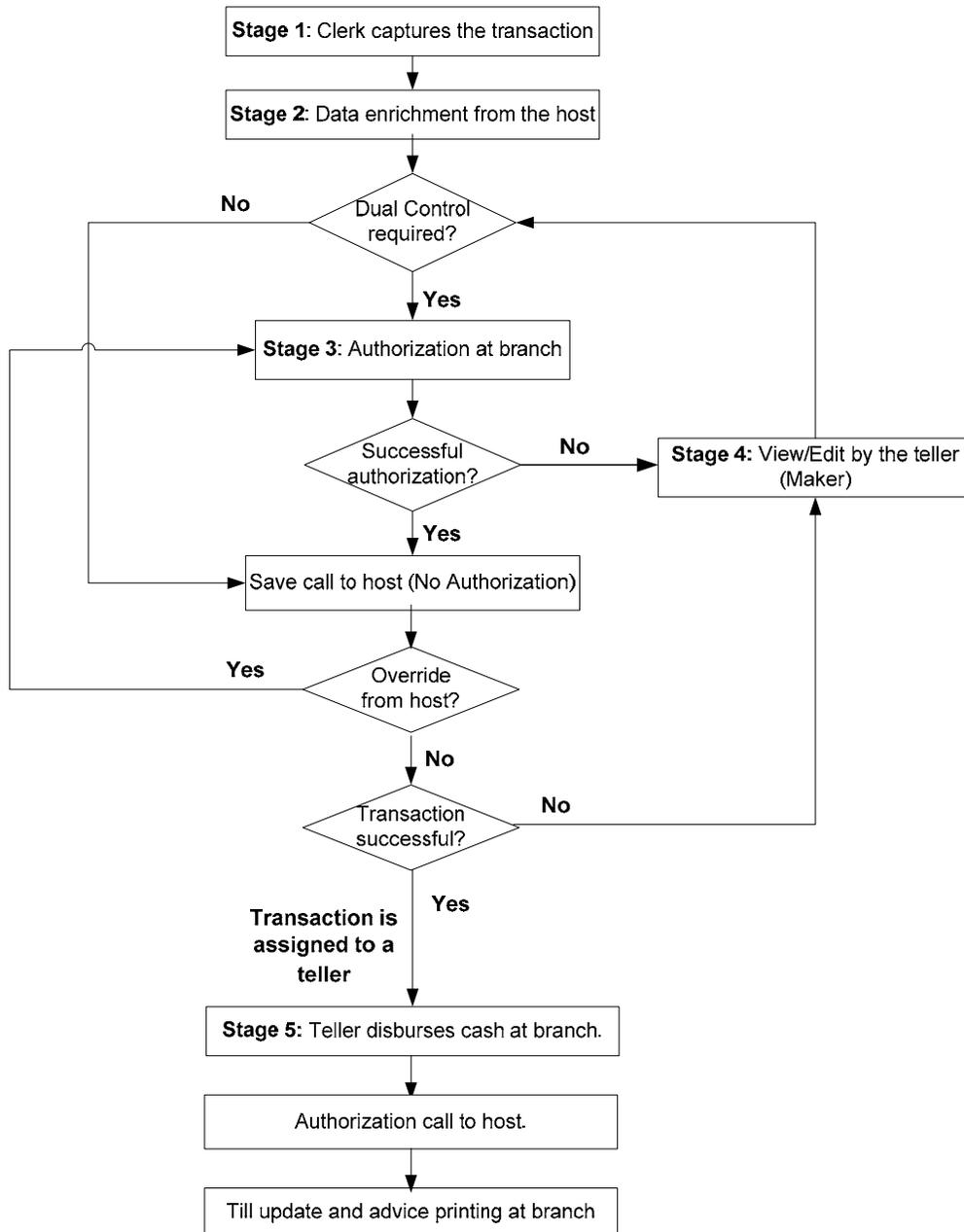
Two step processing

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 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.

The screenshot shows a web-based application window titled "Function Group Detail -- Web Page Dialog". At the top, there are two input fields: "Function Group *" and "Group Description". Below these is a table with the heading "Function IDs in Group" and one column labeled "Function ID". The table is currently empty. At the bottom of the window, there are several fields: "Input By", "Authorized By", "Date Time", "Date Time", "Modification Number", "Open" (checkbox), and "Authorized" (checkbox). An "Exit" button is located in the bottom right corner.

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.

Branch Code * ALL
Function ID/Group * 1006

User Preferences

- MIS Amendable
- UDF Amendable
- Charges Amendable
- Exchange Rate Amendable
- Till Required
- Denomination Tracking Required
- Auto Authorization

Validation Preferences

- Inter Branch Check
- Authorization Limit Check

Authorization Preferences

- Authorization On Charge Amendment
- Authorization On Exchange Rate Amendment

Assignment Mode: Manual
Assignment Role * BRNOFF

Populate Stage

Sequence No	Stage Description	Override Handling
1	Input	Immediate
2	Enrich	Immediate

Authorization Limit Check

Input By BRNUSR Date Time 10/1/2008 17:24:33 Modification Number 1 Open
Authorized By BRNUSR Date Time 10/1/2008 17:24:33 Authorized

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

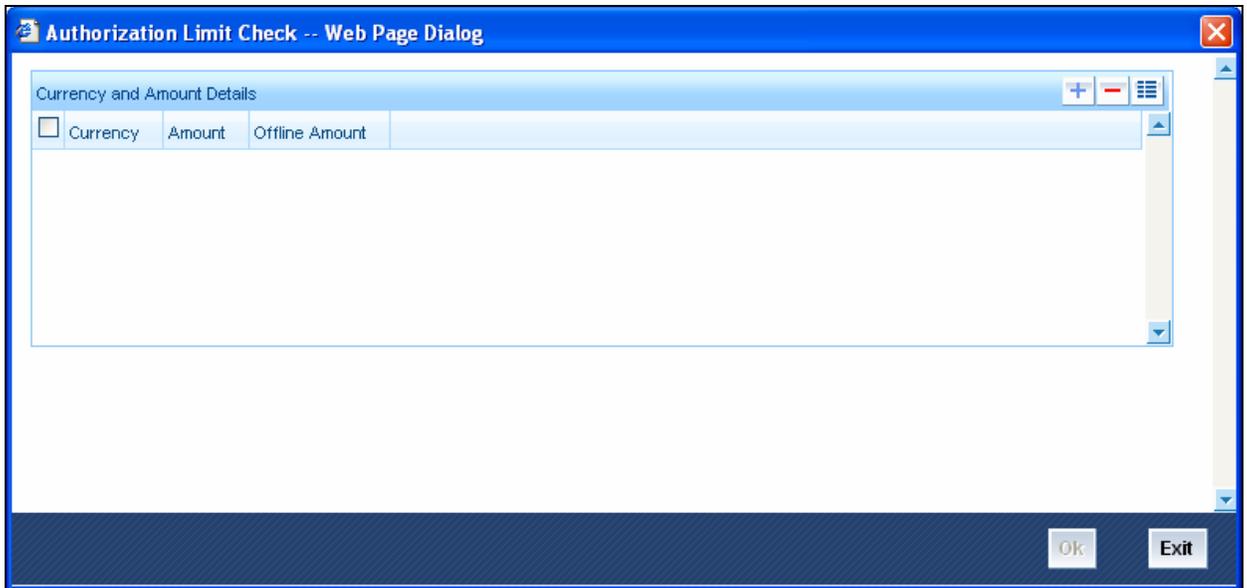
The system displays the stage description.

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.



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.

The screenshot shows a web-based dialog box titled "Branch Limit -- Web Page Dialog". It features a blue header bar with a close button (X) in the top right corner. The main content area includes:

- Two text input fields: "Role Identification *" and "Role Description".
- Two checkboxes on the right side: "Authoriser Role" and "Vault Role".
- A "Limits" table with a header row containing "Limit Currency *" and "User Limit". The table body is currently empty.
- Navigation controls: "1 of 1" and "Go to Page" with arrows.
- Buttons: "+", "-", and a list icon.
- Bottom right corner: "Ok" and "Cancel" buttons.

Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

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

3.4.3 Maintaining Denomination tracking

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

3.4.4 Maintaining Savings Function Definition

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

Branch Function Definition Detail -- Web Page Dialog

Function ID * _____
Description _____

Preferences

Offline Support
 Next Date Transaction Allowed
 Reversal Allowed
 Authorisation for Reversal
 Advice Required

Online Advice Name _____
Offline Advice Name _____

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

Exit

Here you need to enter the following details:

Function Id

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

Function Description

The system displays the function description.

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:

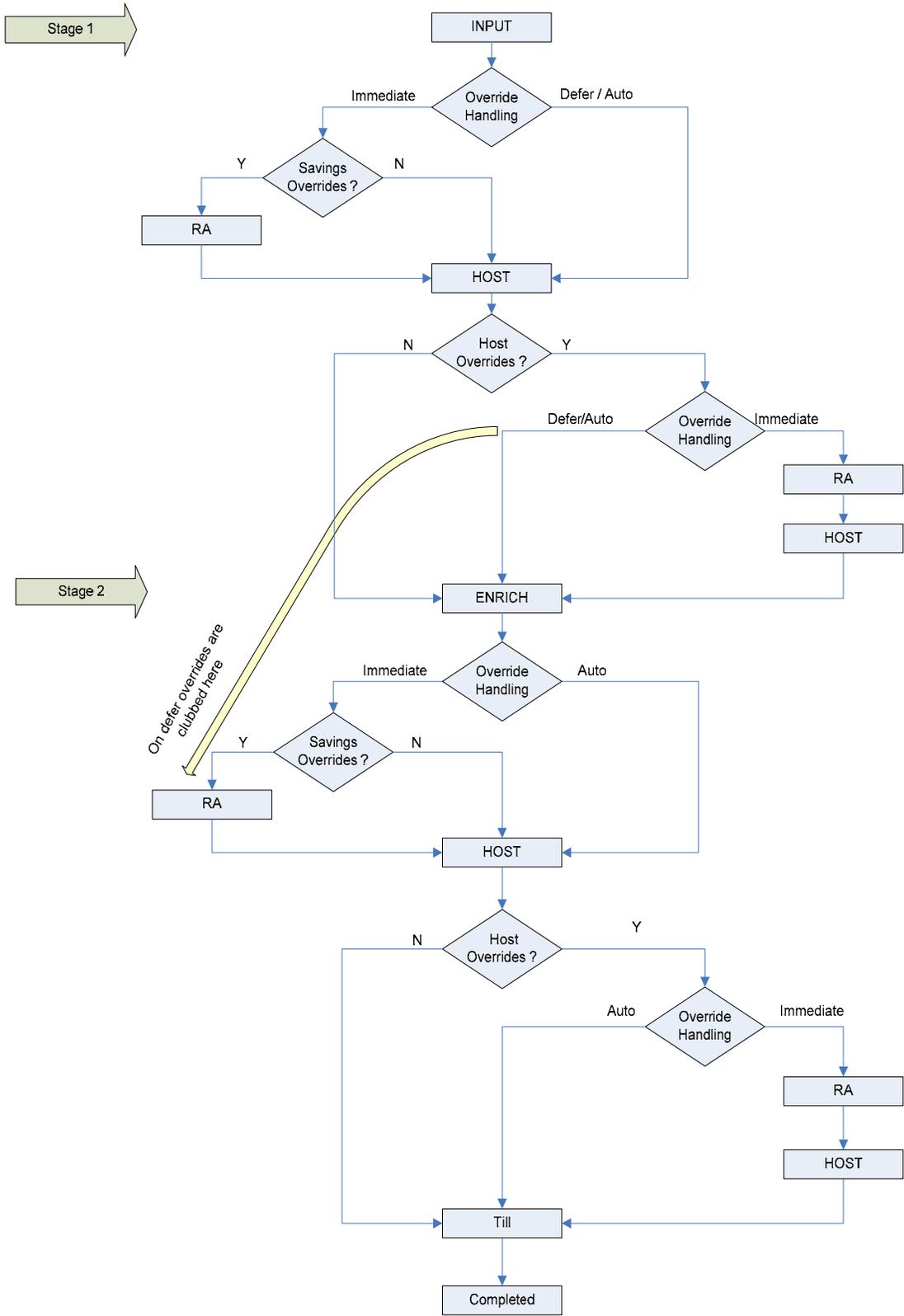
- The system raises the inter-branch override if the transaction account does not belong to the current branch.
- The system raises an override if the transaction amount is greater than transaction level limit or role level limit.
- The system raises an override if you amend the exchange rate that is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

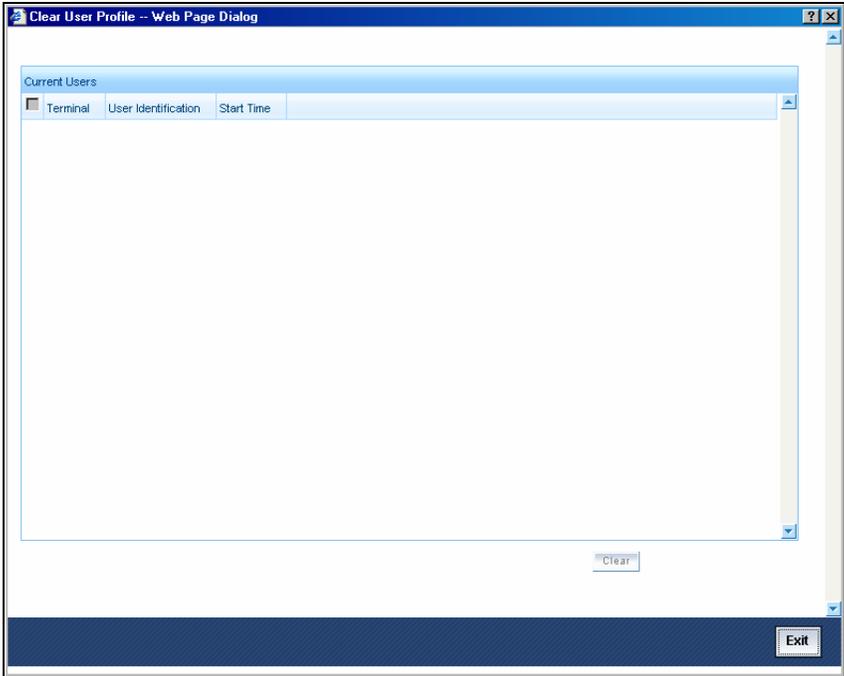
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- 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 'SMDCLUSR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The following screen will be displayed:



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

- Branch Code
- User ID

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

4.4 Authorizing a Transaction

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

4.4.1 Manual Assignment

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

Local Authorization

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



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

Userid

Specify the user ID of the authorizer.

Password

Enter the password to authorize or reject the transaction.

Remarks

Specify some remarks pertaining to the transaction.

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

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



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

Remote Auth

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



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

Successfully assigned to OFFICER

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

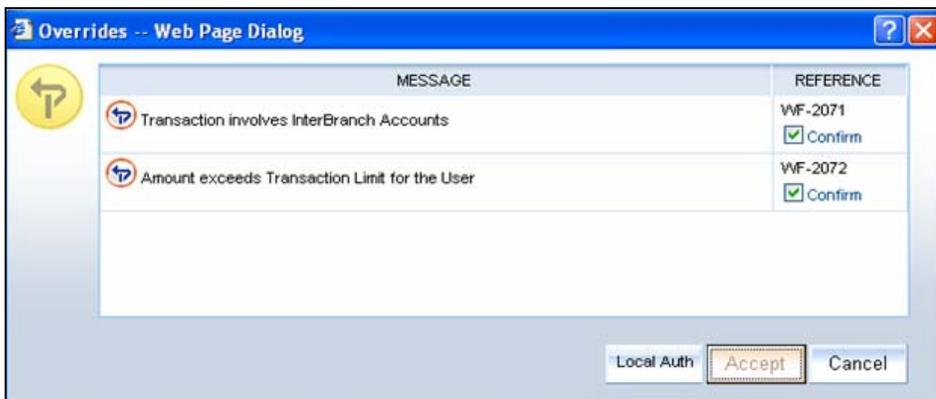
Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

4.4.2 Auto Assignment

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

4.4.3 Displaying Overrides and Errors

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



You have to click button to close the message box displaying the override. 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.

4.5 Initiating a Customer Session

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

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

Customer

Customer Name

CIF ID

Identifier Value

Search Results

Customer Number	Customer Name
AM1000181	RAGHAVENDRA K

In this screen, you have to enter any search criteria for whom multiple transactions have to be processed and then click on the 'Search' button. The system will display the details of the selected customer in a format as shown above.

When you click on the hyperlink provided for 'Customer Name' in the screen above, the account details of the customer will be displayed in a separate screen, as shown below also the following customer details are displayed:

- Customer Number
- Branch Code
- Customer Name
- Customer Address
- Birth Date
- Unique Value, if any

Customer

Customer Name

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

Customer Search

Customer Name

CIF ID

Identifier Value

Julia Allison Roberts

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

Account Number	Branch Code
100000001	009
100000002	009
100000006	009

DMP003INDTIMP03IND0K 009

10000001 (Personal Savings Account)

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

Signatory Details

Name

x Customer Photo

x Customer Signature

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

On selecting a loan account, the following summary details of the loan account will be displayed:

- Loan Product
- Loan Account Currency
- Loan Account status
- Total Amount Financed
- Total Amount Disbursed

Customer

Customer Name:

CF ID: WB1000661

Identifier Value:

Melita

CIF ID: WB1000661

Birth Date:

Unique ID:

Address: 15 new street...

Account Number	Branch Code
000045	WB1
000046	WB1

000045 (WB1)

Loan Product: CLVAN

Account Ccy: GBP

Status: ACTIVE

Total Amount Financed: 11,008.50

Total Amount Disbursed: 8,999.50

Signatory Details

Name: Signatory Detail Not Available

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

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

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

Customer session is opened for Account Number 10000001,
Customer Number: DMP003IND

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

Signatory Details

Name: Rachel

Customer Photo

Customer Signature

Prev Next Prev Next

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

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

4.5.1 **Ending a Customer Session**

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

4.6 **Opening the Branch**

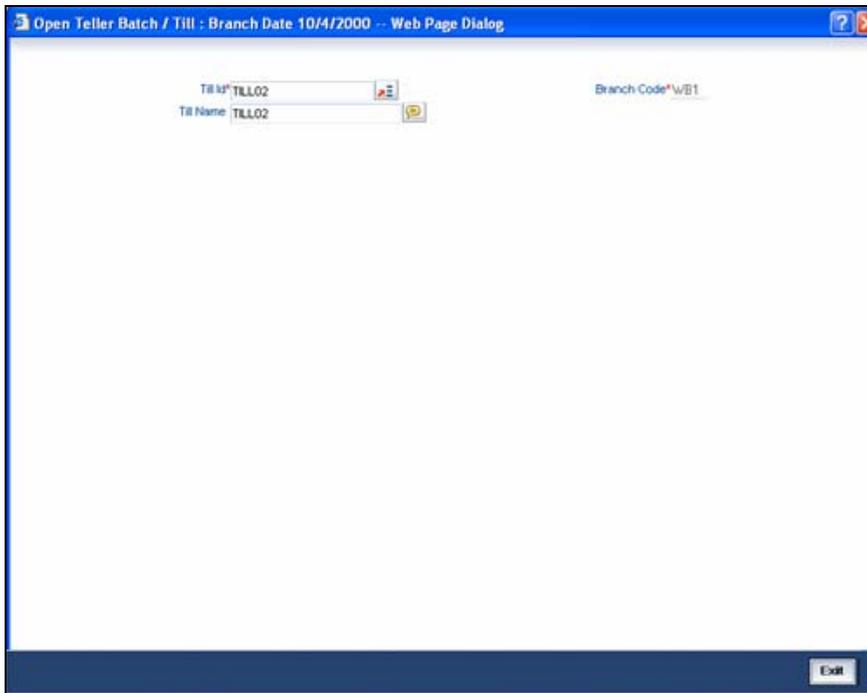
As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).



Opening of Branch will have no processing or operational implications.

4.7 **Opening a Vault/Till**

You can open a Vault or a Till through the 'Open Teller Batch/Till' screen. You can invoke this screen by typing '9001' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



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 shows a web browser window titled "Till Balancing And Closure : Branch Date 10/4/2000 -- Web Page Dialog". The interface includes input fields for "External Reference Number", "Branch Code", and "Till Id". Below these are two data tables. The first table, "Denomination Details", has columns: Currency Code, Denom Code, Denom Value, Units, System Count, Denom Total, and System. The second table, "TC Denomination Details", has columns: Issuer Code, Currency Code, TCDenom Description, System Count, TC Count, and Series. Both tables have a scroll bar at the bottom. An "EXIT" button is located at the bottom right of the dialog.

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.

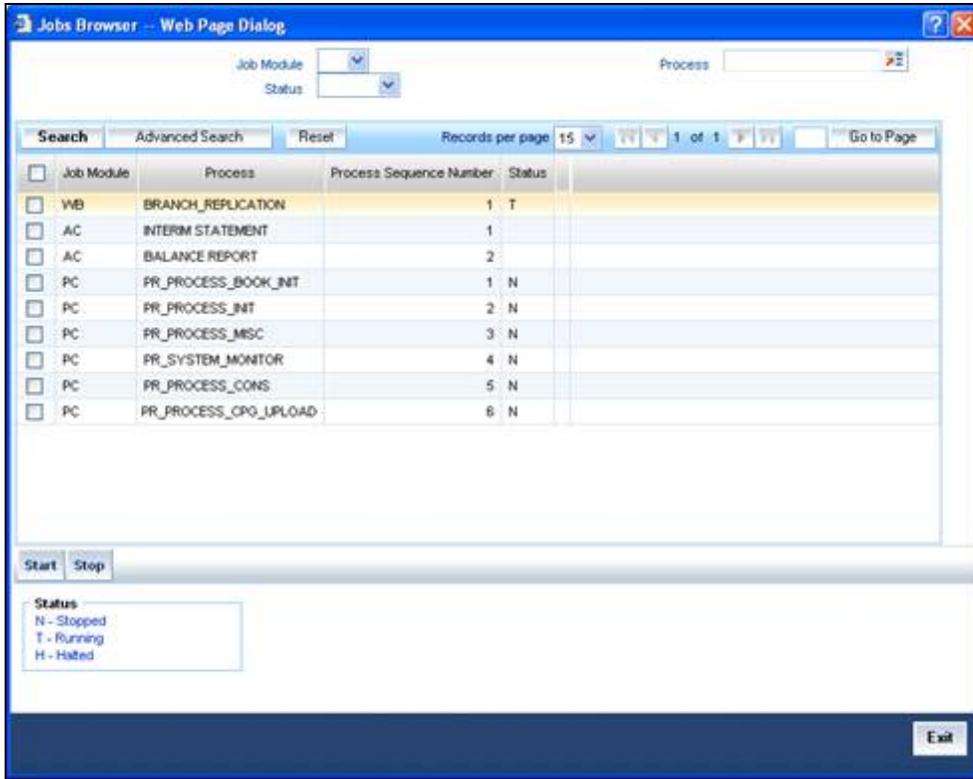
The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

- 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.

Select	Branch Code	Branch Name	Function ID	Function Description
<input checked="" type="checkbox"/>	WB2	WEB BRANCH-DECENTRALISED	STDWFDEF	Function Workflow Definition Detail

Select	Key Description	Host Key
<input checked="" type="checkbox"/>	Branch Function ID/Group	WB2RRTL

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.

Function Id	Branch	Host Primary Key	Mod No	Status	Time In	Time Out
SMDUSHOL	CHO	YASJ09/01/08 09/10/08	3	S	2009-10-29 15:18:35	2008-09-01 00:00:00
SMDUSHOL	CHO	AAAAJ09/01/08 09/05/08	1	S	2009-10-29 17:29:33	2008-09-01 00:00:00
SMDUSHOL	CHO	AAAAJ09/01/08 09/04/08	2	S	2009-10-29 17:37:24	2008-09-01 00:00:00
SMDUSHOL	CHO	YASJ09/01/08 09/10/08	2	C	2009-10-29 15:08:37	2008-09-01 00:00:00
SMDUSHOL	CHO	YASJ09/01/08 09/02/08	1	S	2009-10-29 15:01:19	2008-09-01 00:00:00
SMDUSHOL	MINJ	Z777 09/02/08 09/10/08	1	C	2009-11-03 12:59:52	2008-09-01 00:00:00
SMDUSHOL	MINJ	Z777 09/02/08 09/10/08	2	S	2009-11-03 13:04:28	2008-09-01 00:00:00
SMDUSHOL	MINJ	Z777 09/23/08 09/24/08	2	S	2009-11-03 13:10:53	2008-09-01 00:00:00
SMDUSHOL	MINJ	Z777 09/23/08 09/24/08	1	C	2009-11-03 13:09:33	

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

TC Denominations Maintenance

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.

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

External Reference Number FJB0734900001249 Transaction Branch WB1
Issuer Code * [dropdown] Currency Code * [dropdown]
Issuer Description _____

TC Denominations Maintenance

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



For few teller screens, you can specify the account number in short form, if required. Instead of specifying zeroes, you can specify dots (.) in between the numbers. The system will prefix zeroes based on the account mask maintained. You can specify the account number in short term for the following teller screens:

- Account Pay In
- Account Pay Out
- Account Closure
- Cheque screen

The examples given below illustrate the short form input for account numbers:

Example: 1

Suppose, one CASA account number is 1011010000029

101 = branch code

101 = product code

000002 = sequence number

9 = check digit

User Input will be as: 101.101.29

Example: 2

Suppose, one CASA account number is 0010100000215

001 = branch code

010 = account class

0000215 = sequence number

User Input: 1.10.215

7.2 Depositing Cash

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

Cash Deposit : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002356	Product	CHDP
Account Branch *	001	Transaction Currency *	INR
Account Number *		Transaction Amount *	
Tax ID		Narrative	Cash Deposit
Tax Detail 1			

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.

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.

Tax ID

Specify a valid tax ID for which cash is deposited.

Tax Detail 1

Specify details of the tax for which cash is deposited. You can specify details of source funds or the reason for the deposit.

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.



Note the following:

- Based on the preference set at product either tax id or tax details or both are mandatory.
- The validation is done only based on the product level parameters & it is operationally controlled.
- This “Tax details” limit is restricted to a set of screens and it operationally ensured that this limit is maintained only for products where cash deposit is involved and products that are supported in the below screens
 - 1000 - Retail Teller Transaction Input
 - 1401 - Cash Deposit
 - 5401 - Loan Repayment By Cash
 - TDMM - TD Account Opening by Multi Mode
 - 8204 - TC Sale (Walk-In)
 - 8301 - BC Issue Walk-In
 - 8305 - DD Issue Walk-In

For TDMM, the cash pay-in option triggers a cash deposit transaction, which enforces the validation.

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 : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number: FJB0804600002363
Product: CHDP
Transaction Currency: INR
Transaction Amount*: 1,000.00
Exchange Rate: 1
Related Customer: 001001097
Customer Name: []
Tax ID: []
Tax Detail 1: []

Account Branch: 001
Account Number: 001001E
Account Title: []
Account Currency: INR
Account Amount: 1,000.00
Total Charge: 0.00
Narrative: Cash Deposit []
Recalc

Currency Denominations | Charge Details | MIS | UDF

Currency Code: INR | Total: []

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	D1000	1000		
<input type="checkbox"/>	D100	100		
<input type="checkbox"/>	D10	10		
<input type="checkbox"/>	D20	20		
<input type="checkbox"/>	D1	1		
<input type="checkbox"/>	C5	.05		

Cancel

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.

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.

Cash Deposit : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number FJB080460002363
Product CHDP
Transaction Currency INR
Transaction Amount* 1,000.00
Exchange Rate 1
Related Customer 001001097
Customer Name
Tax ID
Tax Detail 1

Account Branch 001
Account Number 001001E
Account Title
Account Currency INR
Account Amount 1,000.00
Total Charge 0.00
Narrative Cash Deposit
Recalc

Currency Denominations Charge Details MIS UDF

Charge Details

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

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:

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.

Cash Deposit : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002363	Account Branch	001
Product	CHDP	Account Number	001001E
Transaction Currency	INR	Account Title	
Transaction Amount *	1,000.00	Account Currency	INR
Exchange Rate	1	Account Amount	1,000.00
Related Customer	001001097	Total Charge	0.00
Customer Name		Narrative	Cash Deposit
Tax ID			
Tax Detail 1			

Recalc

Currency Denominations | Charge Details | MIS | UDF

1 of 1 | Go to Page

UDF Details

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

Cancel

Field Name

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

Field Value

Specify the value for the each UDF that is displayed.

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.

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

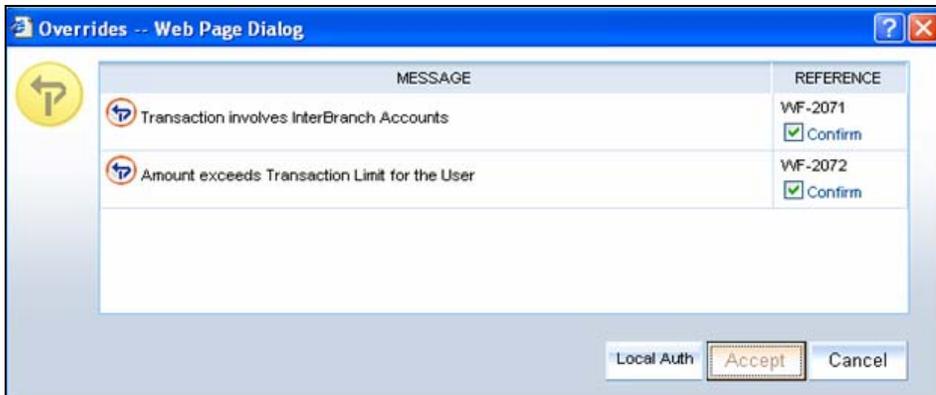
You can fetch and see the response from your task list.

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.

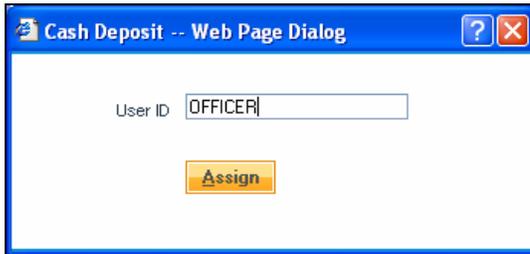
Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However,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

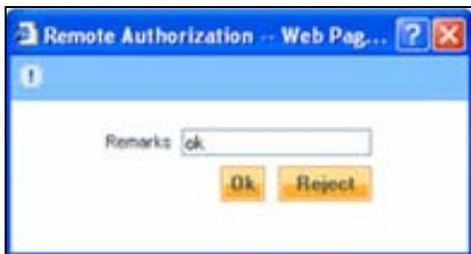
In case of remote authorization, you need to assign the transaction to an authorizer through the following screen:



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:



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.

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

In case of any errors or overrides, the same will be displayed on the main screen as a separate display section. You need to click on 'OK' to close the box and then take appropriate action on the main screen.

You can also visit these errors and overrides by clicking on the 'Errors/Overrides' link on the main screen which will fetch the same again. In case of remote or auto authorization, authorizers can review the override messages (for the assigned transaction which they want to approve or reject) by clicking on the 'Overrides' link on the main transaction 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.

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

External Reference Number	FJB0800200000434	Product	CHWL
Account Branch *	WB1	Transaction Currency *	USD
Account Number *	100000F	Transaction Amount *	10.00
		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.

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:

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

External Reference Number	FJB0800200000461	Account Branch	WB1
Product	CHWL	Account Number	100003I
Transaction Currency	USD	Account Title	
Transaction Amount*	10.00	Account Currency	USD
Exchange Rate	1	Account Amount	50.75
Customer ID	010000263	Total Charge	40.75
Customer Name	SHANE GOULD	Narrative	

Buttons: Recalc

Tabbed interface: Currency Denominations (selected), 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		

Page: 1 of 1, Go to Page: _____

Buttons: Cancel

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

Exchange Rate

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

Customer ID

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

Total Charge

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

Account Title

The system displays a brief title for the chosen account.

Account Amount

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

7.3.1 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.

7.3.2 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 details:

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

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 '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

Tabbed interface: Currency Denominations | Charges | MIS | UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	JAMES

Buttons: Cancel

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 web application window titled "Cash Withdrawal : Branch Date 12/15/2007 -- Webpage Dialog". The interface is divided into two main sections: a top section for transaction details and a bottom section for UDF details.

Transaction Details:

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

Navigation Tabs: Currency Denominations | Charges | MIS | UDF

UDF Details Table:

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

Buttons: +, -, List Icon

Page Navigation: 1 of 1, GO TO Page

Cancel

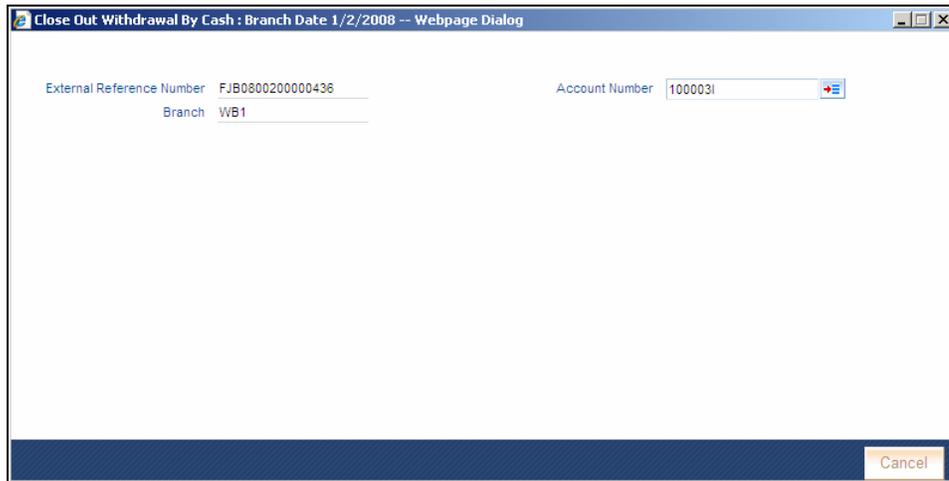
Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

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:

Close Out Withdrawal By Cash -- Web Page Dialog

External Reference Number FJB0800200000631 Account Title _____

Account Number _____

Customer ID _____

Account Currency _____

Account Amount _____

Cancel

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.

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 _____

Go to Page

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". The form contains the following fields:

- External Reference Number: FJB0800200000632
- Account Number: [dropdown menu]
- Customer ID: [text field]
- Account Currency: [text field]
- Account Amount: [text field]
- Account Title: [text field]
- Transaction Amount: [text field]
- SC Charge: [text field]

Buttons: "Recalc" and "Cancel".

Navigation tabs: Denomination, **Charges**, MIS, UDF.

Charge Details table:

<input type="checkbox"/> 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 web page dialog as above, but with the "MIS" tab selected. The form contains the following fields:

- External Reference Number: FJB0800200000632
- Account Number: [dropdown menu]
- Customer ID: [text field]
- Account Currency: [text field]
- Account Amount: [text field]
- Account Title: [text field]
- Transaction Amount: [text field]
- SC Charge: [text field]

Buttons: "Recalc" and "Cancel".

Navigation tabs: Denomination, Charges, **MIS**, UDF.

Transaction MIS table:

Transaction MIS	
	[dropdown menu]

Composite MIS table:

Composite MIS	
	[dropdown menu]
	[dropdown menu]
	[dropdown menu]

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 1/22/2008 -- Web Page Dialog". The dialog contains several input fields for transaction details:

- External Reference Number: FJB0800200000632
- Account Number: [input field]
- Customer ID: [input field]
- Account Currency: [input field]
- Account Amount: [input field]
- Account Title: [input field]
- Transaction Amount: [input field]
- SC Charge: [input field]

A "Recalc" button is located below the input fields. Below the input fields, there are four tabs: "Denomination", "Charges", "MS", and "UDF". The "UDF" tab is selected, and it displays a table with the following structure:

Field Name	Field Value

At the bottom right of the dialog, there 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 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.

External Reference Number FJB0800200000437 Branch Code WB1

Transaction Currency * [dropdown]

Currency Code [dropdown] Total [dropdown]

Denomination Code	Denomination Value	Units	Total Amount
<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	<input type="text"/>	Bill Number *	12345
Bill Date *	1/11/2008 <input type="button" value="E2"/>	Bill Currency *	USD <input type="button" value="E"/>
Transaction Currency *	USD <input type="button" value="E"/>	Bill Amount *	10.00
Institution Id *	UPC01 <input type="button" value="E"/>	Narrative	<input type="text" value=""/>

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.

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 is divided into several sections. At the top, there are input fields for "External Reference Number" (FJB0800200000634), "Consumer Number", "Bill Date", "Transaction Currency", "Institution Id", and "Narrative". To the right, there are fields for "Product" (BPCH), "Bill Number", "Bill Currency", "Bill Amount", "Total Amount", and "Exchange Rate", along with a "Recalculate" button. Below these fields are four tabs: "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is selected, and it displays a "Charge Details" section with a table header containing "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table body is currently empty. 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.

7.6.3 Specifying the MIS details

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

The screenshot shows the same web page dialog as in the previous image, but with the "MIS" tab selected. The "Transaction MIS" section contains a table with multiple rows, each having several input fields with dropdown arrows. Below this is the "Composite MIS" section, which also has input fields with dropdown arrows. The "Denomination", "Charges", "MIS", and "UDF" tabs are visible at the top of the dialog, with "MIS" being the active tab. A "Cancel" button is at the bottom right.

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.

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: [Empty]
 - Bill Date: [Empty]
 - Transaction Currency: [Empty]
 - Institution Id: [Empty]
 - Narrative: [Empty]
- Right Column:
 - Product: BPCH
 - Bill Number: [Empty]
 - Bill Currency: [Empty]
 - Bill Amount: [Empty]
 - Total Amount: [Empty]
 - Exchange Rate: [Empty]

Below the input fields, there are tabs for "Denomination", "Charges", "MS", and "UDF". The "UDF" tab is selected, and it displays a table with the following structure:

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

At the bottom right of the dialog, there 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 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:

Bill Payment (Against Account) : Branch Date 7/6/2000 -- Web Page Dialog

External Reference Number FJ80827300000314
 Consumer Number _____
 Bill Date 7/6/2000
 Bill Amount 100.00
 Account Number 001004
 Account Branch _____
 Exchange Rate _____
 Total Amount _____
 Narrative _____

Product Code BPAT
 Bill Number 99887755
 Bill Currency USD
 Institution Id BSNL
 Account Currency USD
 Account Title _____
 Total Charge _____
 Customer ID _____

Charges: MSAUDF

<input type="checkbox"/>	Charge Component	Waiver	Charge Amount	Charge Currency	Type	Charge in Local Currency
<input type="checkbox"/>	_____	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	_____	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	_____	<input type="checkbox"/>	_____	_____	_____	_____

USR1 7/6/2000 8:35:02 PM

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.

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-based dialog box for creating a funds transfer request. The title bar indicates the branch date is 12/15/2007. The form is divided into two columns of fields. The left column includes the External Reference Number (pre-filled with FJB0734900001308), From Account Branch (WB1), From Account Number, From Account Currency, and From Account Amount. The right column includes the Product (FTRQ), To Account Branch, To Account Number, and a Narrative field. Each field has a small icon to its right, likely for opening a selection list. A 'Cancel' button is positioned 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 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:

Funds Transfer Request : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number	FJB0734900001308	Product	FTRQ
From Account Branch	WB1	To Account Branch	WB1
Customer ID	WB1000054	To Account Number	1010050
Customer Name	Dalmia	To Account Currency	GBP
From Account Number	100001G	To Account Amount	200.00
Account Title	DALMIA SB	Exchange Rate	1
From Account Currency	GBP	Narrative	
From Account Amount *	200.00	Total Charge	5.00
Total From Account Amount	205.00		

Charges MIS UDF

Charge Details

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

Cancel

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.

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:

The screenshot shows a 'Funds Transfer Request' dialog box with the following fields and values:

External Reference Number	FJB0734900001308	Product	FTRQ
From Account Branch	WB1	To Account Branch	WB1
Customer ID	WB1000054	To Account Number	1010050
Customer Name	Dalmia	To Account Currency	GBP
From Account Number	100001G	To Account Amount	200.00
Account Title	DALMIA SB	Exchange Rate	1
From Account Currency	GBP	Narrative	
From Account Amount *	200.00	Total Charge	5.00
Total From Account Amount	205.00		

Buttons: Recalc

Charges | MIS | UDF

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	CHRIS
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Cancel

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

7.8.3 Specifying UDF Details

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

External Reference Number: FJB0734900001308
From Account Branch: WB1
Customer ID: WB1000054
Customer Name: Dalmia
From Account Number: 100001G
Account Title: DALMIA SB
From Account Currency: GBP
From Account Amount: 200.00
Total From Account Amount: 205.00

Product: FTRQ
To Account Branch: WB1
To Account Number: 1010050
To Account Currency: GBP
To Account Amount: 200.00
Exchange Rate: 1
Narrative:
Total Charge: 5.00

Charges MIS UDF

UDF Details

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

Recalc

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.

7.9 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.

External Reference Number FJB0827300000236

Account Number*

Branch WB1

Account Currency

Stop Payment Type Amount

Amount

Start Cheque Number

End Cheque Number

Effective Date 10/2

Expiry Date

Remarks

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:

Stop Payment : Branch Date 7/6/2000 -- Web Page Dialog

External Reference Number	FJB0827300000318	Branch	WBZ
Account Number	001004	Account Currency	USD
Stop Payment Type	Cheque	Amount	100.00
Start Cheque Number	26	End Cheque Number	26
Effective Date	7/6/2000	Expiry Date	7/6/2000
Remarks			

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.

External Reference Number FJB0734900001313

Currency Sold *

Amount Sold *

Beneficiary Name

Beneficiary Address

Product FXSW

Currency Recieved *

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 Sold

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

Amount Sold

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

Currency Received

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

Narrative

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

Beneficiary Name

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

Passport/IC No

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

Beneficiary Address

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

Click save icon to go to the next stage.

Enrichment stage

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

The screenshot shows a web application window titled "FX Sale (Walk-in) : Branch Date 12/4/2007 -- Webpage Dialog". The form contains the following fields and values:

External Reference	FJB073380000360	Product	FXSW
Currency Sold	USD	Amount Sold *	10.00
Currency Received	GBP	Charges	5.00
Currency Received Rate	1.63	Passport/IC Number	
Beneficiary Name		Narrative	
Beneficiary Address		Amount Received	11.13

Below the form, there are tabs for "Denomination", "FX Denomination", "Charges", "MIS", and "UDF". The "Denomination" tab is active, showing a table with the following data:

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, there 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.

FX Sale (Walk-in) : Branch Date 12/15/2007 -- Webpage Dialog

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

Charge Details

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

Cancel

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:

FX Purchase (Walk-in) : Branch Date 12/4/2007 -- Webpage Dialog

External Reference: FJB0733800000358
Currency Bought: USD
Currency Paid: GBP
Transaction Currency Rate: 1.63
Beneficiary Name: [Text Field]
Beneficiary Address: [Text Field]

Product: FXPW
Amount Bought*: 10.00
Charges: 5.00
Narrative: [Text Field]
Amount Paid: 1.13
Passport/IC Number: [Text Field]
Recalculate

Denomination: FX Denomination | Charges | MIS | UDF

Currency Code: USD | Total

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"/>			

Cancel

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

Transaction Currency Rate

The system displays the exchange rate to be used for the foreign exchange purchase.

Charges

The system displays the charge to be levied on the customer for the transaction.

Amount Paid

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be paid to the customer in the paid currency.

7.11.1 Specifying denomination details

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

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

7.11.2 Specifying charge details

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

FX Purchase (Walk-in) : Branch Date 12/15/2007 -- Webpage Dialog

External Reference Number: FJB0734900001314
Currency Bought: USD
Currency Paid: GBP
Transaction Currency Rate: 1.63
Beneficiary Name: aaa
Beneficiary Address:
Passport/IC No:
Product: FXPIV
Amount Bought: 200.00
Charges: 5.00
Amount Paid: 122.70
Narrative:
Recalculate

Denomination | **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 Foreign exchange	<input type="checkbox"/>	5.00	GBP	5	1

Cancel

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**

Go to Page

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.

External Reference Number FJB0827300000246

Bank Code*

Payable Branch*

Transaction Branch* WB1

TT Amount*

Serial Number

Narrative

Beneficiary Name*

Beneficiary Address

Instrument Type TTA

Instrument Currency*

Account Currency*

Account Number*

Bankers Cheque Date 10/4/2000

Passport / IC Number

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

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

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

Account Currency

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

Payable Branch

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

Account Number

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

TT Amount

Specify the transfer amount.

Banker's Cheque Date

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

Serial Number

Specify the serial number printed on the TT.

Passport/IC Number

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

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

Click save icon to go to the next stage.

Enrichment Stage

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

TT Issue Against Account : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number	FJ8080020000606	Issuing Branch	WB1
TT Currency	GBP	Instrument Type	TTA
TT Amount *	100.00	Instrument Status	INT
Instrument Number	2342545	Bank Code	CHO
Telegraphic Transfer Date	2008-01-02	Transaction Branch	WB1
Payable Branch	WB1	Account Number	100002H
Serial Number	2342545	Customer Name	SHANE GOULD
Beneficiary Name *	RAVI	Account Currency	GBP
Beneficiary Address	DD	Account Amount	200.00
	BLORE	Exchange Rate	1
	INDIA	Charges	100.00
Passport / IC Number	7685760FH	Narrative	TEST

Charges MIS UDF

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 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.

TT Issue Against Account : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number	FJ8080020000606	Issuing Branch	WB1
TT Currency	GBP	Instrument Type	TTA
TT Amount *	100.00	Instrument Status	INT
Instrument Number	2342545	Bank Code	CHO
Telegraphic Transfer Date	2008-01-02	Transaction Branch	WB1
Payable Branch	WB1	Account Number	100002H
Serial Number	2342545	Customer Name	SHANE GOULD
Beneficiary Name *	RAVI	Account Currency	GBP
Beneficiary Address	DD	Account Amount	200.00
	BLORE	Exchange Rate	1
	INDIA	Charges	100.00
Passport / IC Number	7685760FH	Narrative	TEST

Charges MIS UDF

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

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.

The screenshot shows a web-based dialog box titled "TT Issue Against Account : Branch Date 1/2/2008 -- Web Page Dialog". The dialog is divided into several sections for data entry. On the left, there are fields for External Reference Number (FJB0800200000606), TT Currency (GBP), TT Amount (100.00), Instrument Number (2342545), and Telegraphic Transfer Date (2008-01-02). Below these are fields for Payable Branch (WB1), Serial Number (2342545), Beneficiary Name (RAVI), Beneficiary Address (DD, BLORE, INDIA), and Passport / IC Number (7685760FH). On the right side, there are fields for Issuing Branch (WB1), Instrument Type (TTA), Instrument Status (INIT), 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), and Narrative (TEST). At the bottom left, there are tabs for "Charges", "MIS", and "UDF", with "MIS" currently selected. Below the tabs is a table for "Transaction MIS" with several empty rows and a "Recalc" button. A "Cancel" button is located at the bottom right of the dialog.

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..

This screenshot shows the same "TT Issue Against Account" dialog box, but with the "UDF" tab selected. The top section of the dialog, containing all the fields from the previous screenshot, remains visible. Below the "Charges", "MIS", and "UDF" tabs, there is a section titled "UDF Details" which contains a table with two columns: "Field Name" and "Field Value". The table has one row with a checked checkbox in the first column, the field name "DDFAVQF", and an empty field for the value. Above the table, there is a pagination indicator showing "1 of 1". A "Recalc" button is also visible in this section. The "Cancel" button is at the bottom right.

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.

On invoking this screen, the External Reference Number and the Instrument Type of the transaction are displayed.

You need to specify the following details:

Bank Code

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

Instrument Currency

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

Payable Branch

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

General Ledger Number

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

Account Title

The system displays a brief title for the chosen account.

Banker's Cheque Date

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

TT Amount

Specify the transfer amount.

Serial Number

Specify the Serial number printed on the TT.

Passport/IC No

Specify the customer's passport number or identification number.

Narrative

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

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

Click save icon to move to the next stage.

Enrichment Stage

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

TT Issue Against GL : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number	FJB080020000613	Instrument Type	TTG
TT Currency	GBP	Bank Code	CHO
TT Amount *	100.00	General Ledger Number	111010000
Instrument Number	565646	General Ledger Currency	GBP
Telegraphic Transfer Date	2008-01-02	General Ledger Title	Cash In Hand
Payable Branch	WB1	Exchange Rate	1
Serial Number	565646	Charges	100.00
Beneficiary Name *	RAVI	General Ledger Amount	200.00
Beneficiary Address	DO	Narrative	TEST
	BLORE		Recalc
	INDIA		
Passport / IC Number	JD987686		

Charges MIS UDF

1 of 1

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

Cancel

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 interface is divided into two main columns of input fields. The left column 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 column 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", with "MIS" currently selected. The "Transaction MIS" section below the tabs is empty. A "Recalc" button is located below the Narrative field. A "Cancel" button is at the bottom right.

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 two columns: "Field Name" and "Field Value". The table contains one row with the field name "DDGFAVOF" and an empty field value. The "Charges", "MIS", and "UDF" tabs are visible at the top, with "UDF" selected. A "Cancel" button is at the bottom right.

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.

TT Issue(Walk In) : Branch Date 10/4/2000 -- Web Page Dialog

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.

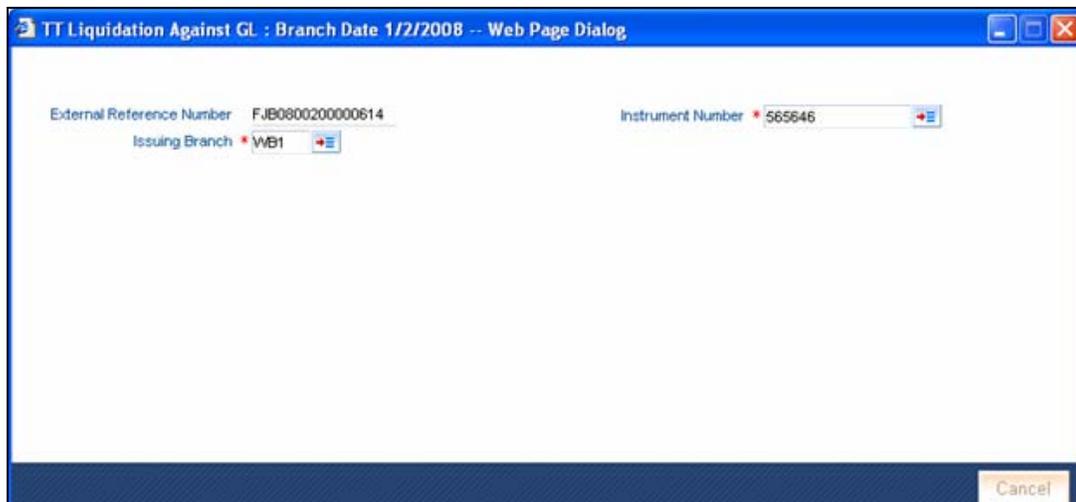
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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.

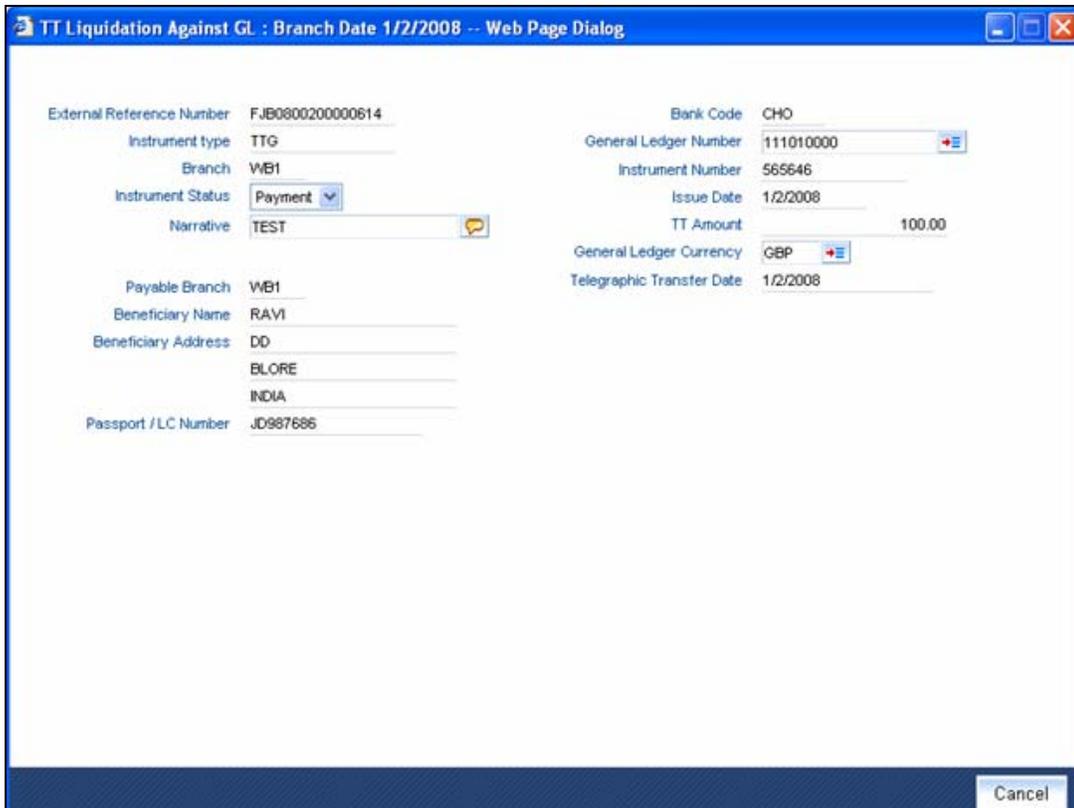
Issue Branch

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:



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

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.

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

Buttons: Recalc, Cancel

Charges: MIS UDF

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' in this manual.

7.15.2 Specifying MIS details

This block allows you to capture details pertaining to MIS.

The screenshot shows the same web page dialog as above, but with the "MIS" tab selected. The "Transaction MIS" section is visible, showing a table with empty rows and a "Recalc" button.

Buttons: Recalc, Cancel

Charges: MIS UDF

Transaction MIS

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	585646
Narrative	TEST	Issue Date	1/2/2008
		TT Amount	100.00
Payable Branch	WB1	Exchange Rate	1
Beneficiary Name	RAVI	General Ledger Currency	GBP
Beneficiary Address	DD	Telegraphic Transfer Date	1/2/2008
	BLORE	Account Amount	0.00
	INDIA	Charges	100.00
Passport / LC Number	JD987686		

Buttons: Recalc

Navigation: Charges MIS UDF

UDF Details Table:

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

Buttons: + - [List Icon]

Cancel

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	FJB0927300000337	Bank Code	CHQ
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.

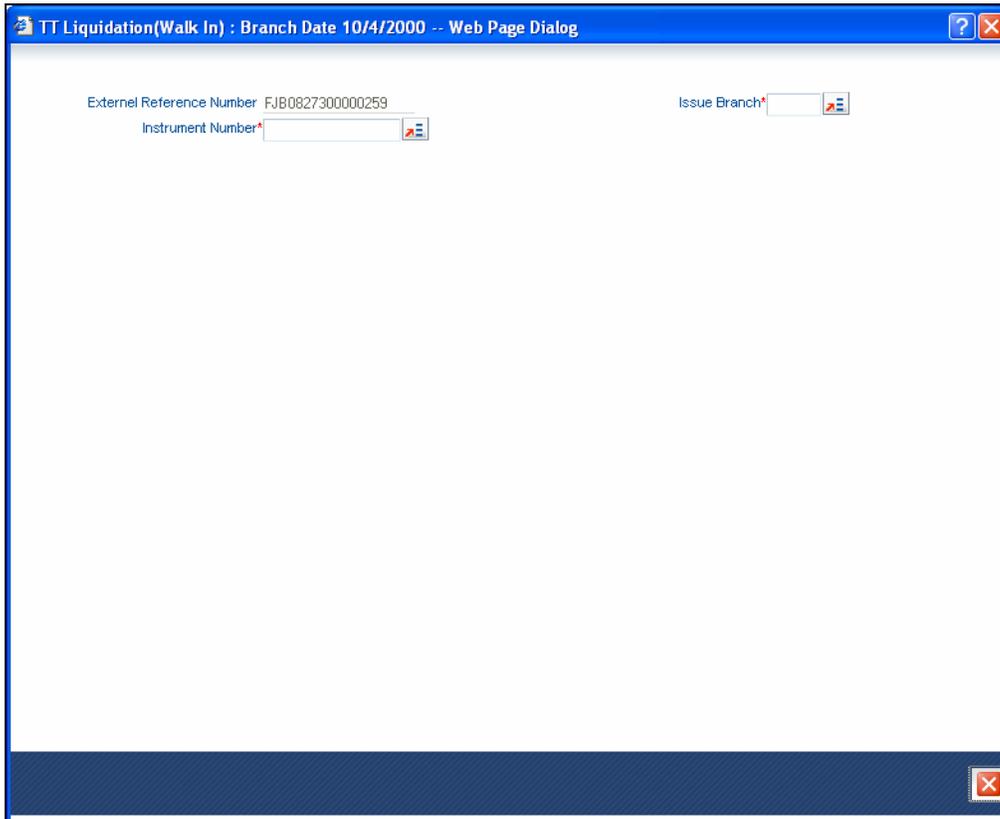
Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..

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-based dialog box titled "TT Inquiry -- Web Page Dialog". At the top, there are two input fields: "Instrument Number*" and "Issue Branch*", each with a small icon to its right. Below these fields are three buttons: "Ok", "Cancel", and "Reset". A "Results" tab is active, showing a list of fields with corresponding input boxes: "Transaction Amount", "Instrument Status", "Issue Mode", "Beneficiary Name", "Beneficiary Address", "TT Currency", "Issue Account Number", and "Passport / IC Number". A small icon is visible in the bottom right corner of the dialog 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.

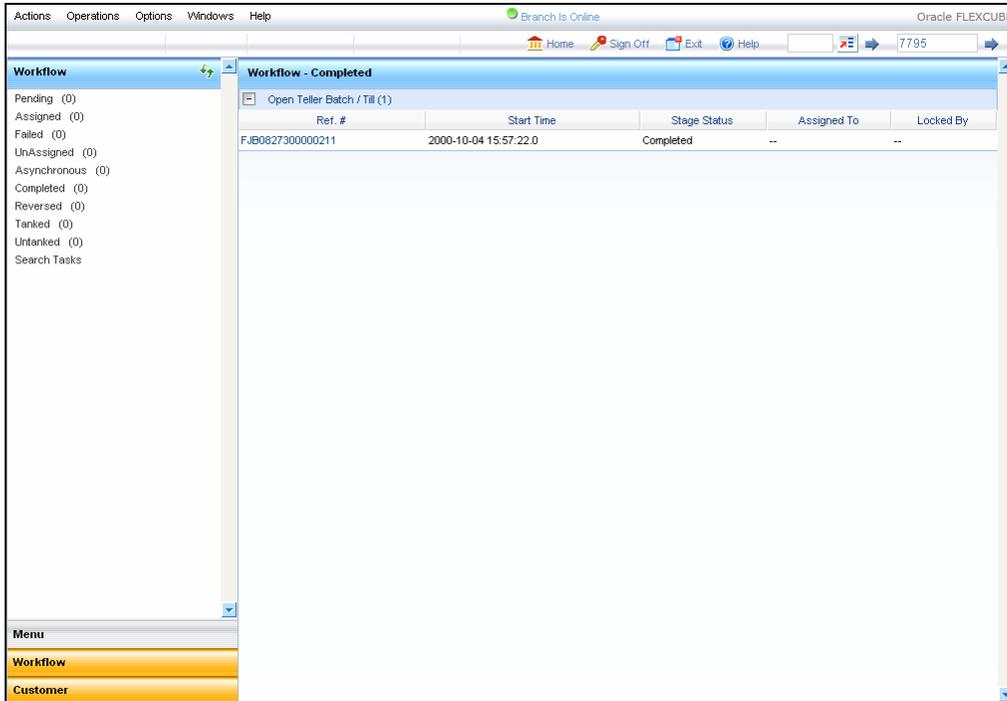
The system will display the following details based on the instrument number:

- 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 page dialog titled "Loan Disbursement By Cash : Branch Date 12/3/2007 -- Webpage Dialog". The dialog contains the following fields and values:

- External Reference: FJB0733700000295
- Product: LDCH
- Loan Account Branch: GB2
- Disbursement Currency: (empty)
- Disbursement Amount: (empty)
- Narrative: (empty)

There are dropdown arrows next to the Loan Account Branch, Disbursement Currency, and Disbursement Amount fields. A "Cancel" button is located at the bottom right of the dialog.

Specify the following details:

External Reference Number

The system displays a unique number.

Product

The retail teller product code 'LDCH' is displayed in this field.

Loan Account Branch

Specify the loan account branch from which the amount is to be disbursed. You can also select the appropriate branch from the adjacent option list. The list displays all the branches maintained in the system.

Loan Account

Specify the loan account number from which the amount is to be disbursed. You can also select the appropriate account number from the adjacent option list. The list displays all the valid loan accounts maintained in the system.

Disbursement Currency

Specify the currency of the disbursement amount. You can also select the appropriate currency from the adjacent option list. The list displays all the currencies maintained in the system. The denomination tracking will be against this currency.

Disbursement Amount

Specify the disbursement amount.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

External Reference Number FJB073370000298
Product LDCH
Disbursement Currency GBP
Disbursement Amount * 5,000.00
Total Cash Disbursed 4,960.00
Exchange Rate 1
Customer ID GB2000046
Customer Name GB2WALKIN

Loan Account Branch GB2
Loan Account GB2TEL1073340001
Loan Account Title
Loan Account Currency GBP
Loan Account Amount 5,000.00
Total Charge 40.00
Narrative
Recalc

Currency Code GBP Total 0.00

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.

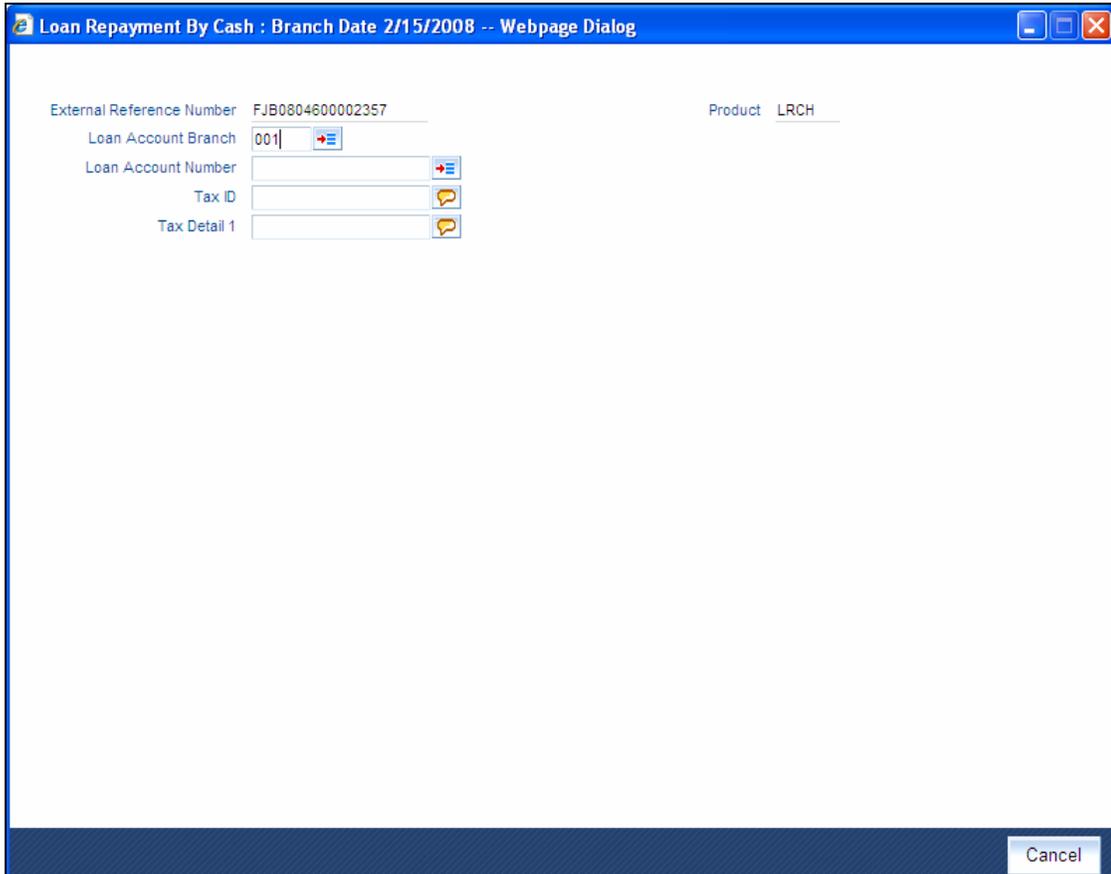


Note the following:

- 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 Number FJB0804600002357 Product LRCH

Loan Account Branch 001

Loan Account Number

Tax ID

Tax Detail 1

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.

Tax ID

Specify a valid tax ID for which loan repayment is by card.

Tax Detail 1

Specify details of the tax for which loan repayment is by card.

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 FJB0804600002365

Loan Account Branch * 001

Loan Account Number * 001BIL1080450001

Amount Financed

Amount Disbursed

Tax ID

Tax Detail 1

Product LRCH

Repayment Currency * INR

Repayment Amount *

Narrative

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

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	GB2WALKN	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:

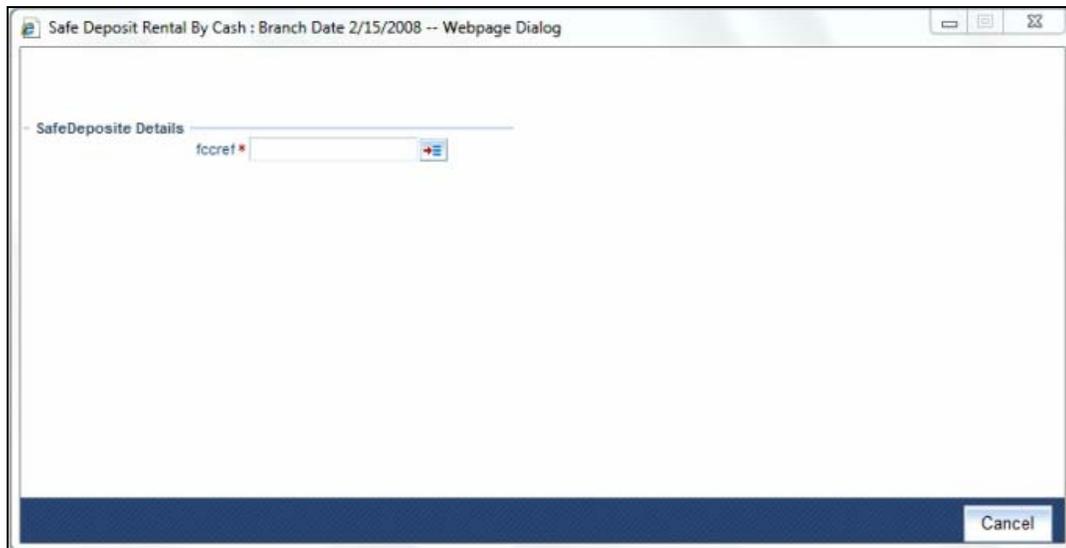
- The total amount of all the denominations must be equal to the total cash amount being paid.
- You cannot reverse these transactions from Savings module.

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:



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:

External Reference Number	FJB0804600002098	Product	SDRC
- SafeDeposit Details -		Narrative	
fccref	001SDL1080460002	Value Date	2/15/2008
Settlement Currency	INR	Due Date	2/15/2008
Settlement Account	15151ST	Next Due Date	3/15/2008
Settlement Branch	001	Payment Currency	INR
		Payment Amount	50.00

Cancel

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

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/> D1000	1000		
<input type="checkbox"/> D100	100		
<input type="checkbox"/> D10	10		
<input checked="" type="checkbox"/> D20	20	2	40.00
<input type="checkbox"/> D1	1	9	9.00
<input type="checkbox"/> C5	.05	20	1.00

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.

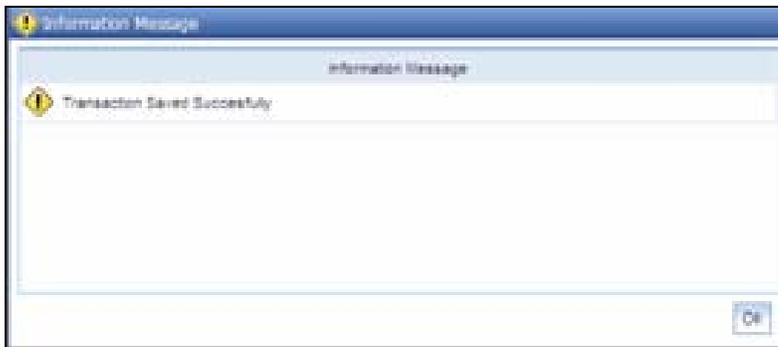
After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

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:



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
- 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

8.2 Withdrawing Cash against a Cheque

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

Cheque Withdrawal : Branch Date 10/4/2000 -- Web Page Dialog

External Reference	FJB0827300000267	Product	CQwL
Account Branch*	WB1	Account Number*	
Transaction Currency*		Transaction Amount*	
Cheque No*		Cheque Date	10/4/2000
Narrative			

Here you can capture the following details:

External Reference Number

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

Product

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.

External Reference Number FJB073380000362 Product CQWL

Account Branch WCN Cheque Number 123

Customer ID WCN000501 Cheque Date 12/4/2007

Customer Name WCN-REVATHY Transaction Currency GBP

Account Number 6666660 Transaction Amount * 10.00

Account Title WCN-REVATHY GBP Exchange Rate 1

Account Currency GBP Narrative

Account Amount 10.00 Total Charge 0.00

Recalc

Denomination Charges MIS UDF

Currency Code GBP Total

1 of 1

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

Cancel

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.

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 dialog titled "Cheque Withdrawal -- Web Page Dialog". It features two columns of input fields. The left column contains: External Reference Number (FJB0600200000638), Account Branch (WB1), Customer ID, Customer Name, Account Number, Account Title, Account Currency, and Account Amount. The right column contains: Product (CGML), Cheque Number, Cheque Date (1/2/2008), Transaction Currency, Transaction Amount, Exchange Rate, Narrative, and Total Charge. A "Recalc" button is positioned below the Total Charge field. Below the input fields are four tabs: Denomination, Charges, MIS, and UDF. The "Charges" tab is selected. Below the tabs is a "Charge Details" table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The "Charge Components" column has a checkbox. A "Cancel" button is located 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:

The screenshot shows a web application window titled "Cheque Withdrawal -- Web Page Dialog". It contains several input fields and buttons. On the left, there are fields for "External Reference Number" (FJB0800200000638), "Account Branch" (WB1), "Customer ID", "Customer Name", "Account Number", "Account Title", "Account Currency", and "Account Amount". On the right, there are fields for "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. At the bottom, there are tabs for "Denomination", "Charges", "MIS", and "UDF". The "MIS" tab is active, showing a table with two columns: "Transaction MIS" and "Composite MIS". The table has several rows, each with a text input field and a numeric input field with a dropdown arrow. A "Cancel" button is at the bottom right of the window.

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.

External Reference Number: FJB0800200000638
Account Branch: WB1
Customer ID: _____
Customer Name: _____
Account Number: _____
Account Title: _____
Account Currency: _____
Account Amount: _____

Product: CGML
Cheque Number: _____
Cheque Date: 1/2/2008
Transaction Currency: _____
Transaction Amount: _____
Exchange Rate: _____
Narrative: _____
Total Charge: _____

Denomination | Charges | MIS | UDF

UDF Details

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

Recalc

Cancel

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.

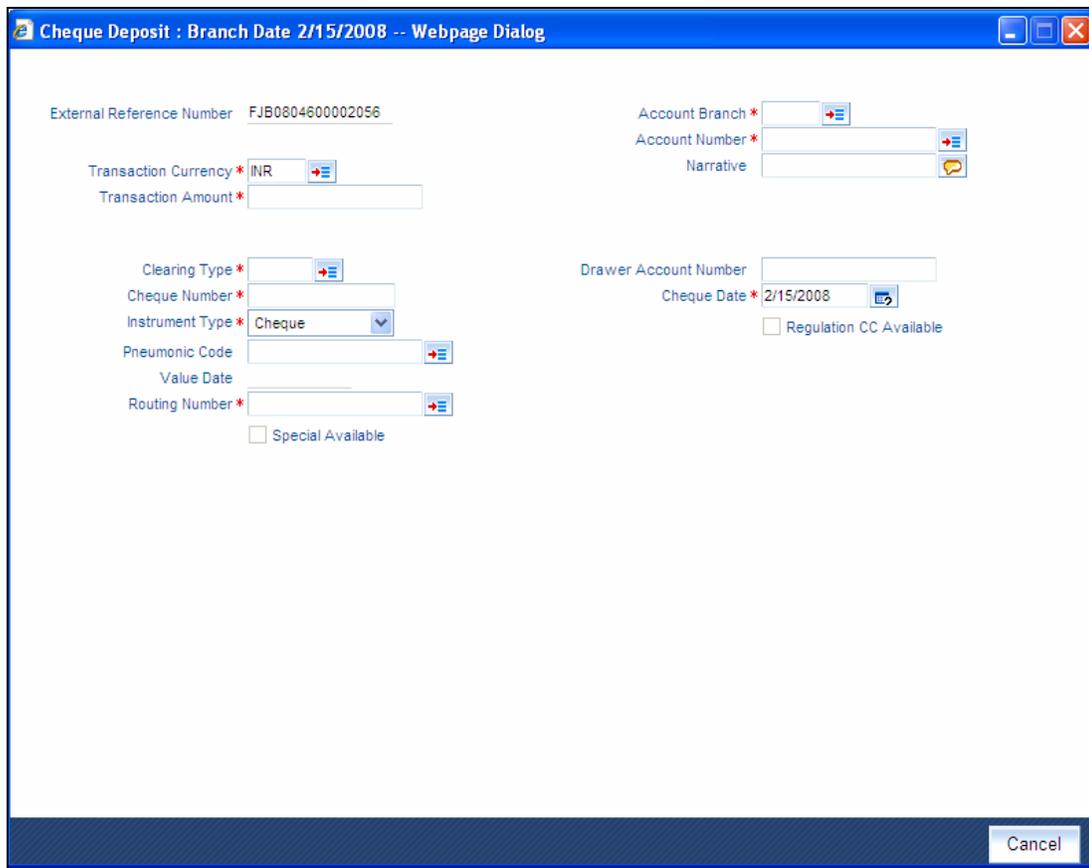
The authorization process is similar to that of cash deposit.

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.



External Reference Number FJB0804600002056

Transaction Currency * INR

Transaction Amount *

Account Branch *

Account Number *

Narrative

Clearing Type *

Cheque Number *

Instrument Type * Cheque

Pneumonic Code

Value Date

Routing Number *

Special Available

Drawer Account Number

Cheque Date * 2/15/2008

Regulation CC Available

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.

Instrument Type

Select the instrument type from the adjoining drop-down list. This list displays the following values:

- CHQ
- DD
- BC

Pneumonic Code

Specify the transaction pneumonic code for the instrument type. The adjoining option list displays all the valid pneumonic codes maintained in the system. You can select the appropriate one.

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:

External Reference Number	FJB073370000897	Transaction Currency	GBP
Account Branch	ZCD	Transaction Amount	1,000.00
Account Number	000018	Exchange rate	1
Account Currency	GBP	Total Charges	10.00
Customer ID	WB1000054	Narrative	CHD DPT
Customer Name	Dalmia	Account Title	gbp acc

Recalc

Clearing Type	CGON	Drawee Account Number	DAN42
Cheque Number	20042	Cheque Date	03-Dec-07
Value Date	03-Dec-07	<input type="checkbox"/> Late Clearing	
Routing Number	SEC02CHOWB41	<input type="checkbox"/> Regulation CC Available	
<input type="checkbox"/> Special Available		Bank Code	CHO
Branch Code	WB41	Sector Code	SEC02
Bank Name	BANK FUTURA - HEAD OF	Branch Name	COMMON BRN2
Sector Description	SECTOR TWO		

Cancel

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.

8.3.1 Capturing instrument details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.

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

External Reference Number	FJB0733700000897	Transaction Currency	GBP
Account Branch	ZCD	Transaction Amount	1,000,00
Account Number	000018	Exchange rate	1
Account Currency	GBP	Total Charges	10,00
Customer ID	WB1000054	Narrative	CHD DPT
Customer Name	Dalmia	Account Title	gbp acc
			<input type="button" value="Recalc"/>

Instrument Details | Charge | MIS | UDF

Clearing Type	CGON	Drawee Account Number	DAN42
Cheque Number	20042	Cheque Date	03-Dec-07
Value Date	03-Dec-07	<input type="checkbox"/> Late Clearing	
Routing Number	SEC02CHOWB41	<input type="checkbox"/> Regulation CC Available	
<input type="checkbox"/> Special Available		Bank Code	CHO
Branch Code	WB41	Sector Code	SEC02
Bank Name	BANK FUTURA - HEAD OF	Branch Name	COMMON BRN2
Sector Description	SECTOR TWO		

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.

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:

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

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.

The screenshot shows a web page dialog titled "Cheque Deposit to GL : Branch Date 2/15/2008 -- Webpage Dialog". The dialog contains the following fields and controls:

- External Reference Number: FJB0804600002057
- Transaction Currency: INR
- Transaction Amount: [Empty]
- Narrative: [Empty]
- Clearing Type: [Empty]
- Cheque Number: [Empty]
- Routing Number: [Empty]
- Instrument Type: Cheque
- Pneumonic Code: [Empty]
- General Ledger Number: [Empty]
- General Ledger Currency: [Empty]
- Account Title: [Empty]
- Drawer Account Number: [Empty]
- Cheque Date: 2/15/2008

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.

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.

Instrument Type

Select the instrument type from the adjoining drop-down list. This list displays the following values:

- CHQ
- DD
- BC

Pneumonic Code

Specify the transaction pneumonic code for the instrument type. The adjoining option list displays all the valid pneumonic codes maintained in the system. You can select the appropriate one.

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:

Cheque Deposit to GL : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002057	Transaction Amount	100.00
Transaction Currency	INR	General Ledger Amount	100.00
General Ledger Number	111200001	Total Charges	0.00
General Ledger Currency*	INR	Account Title	Cash at ATM - LCY
Exchange rate	1	<input type="button" value="Recalculate"/>	
Narrative			
Instrument Type	CHQ		
Pneumonic Code	10		

Instrument Details | Charge | MIS | UDF

Clearing Type	CGON	Drawer Account Number	6562562
Cheque Number	661614	Cheque Date	2/15/2008
Value Date	2/18/2008	<input type="checkbox"/> Late Clearing	
Routing Number	601000001	<input type="checkbox"/> Regulation CC Available	
<input type="checkbox"/> Special Available		Bank Code	000
Bank Name	CANBAN CLG BK CC	Sector Code	601
Sector Description	SECTOR1-CHENNAI	Branch Code	001
Branch Name	NGM CHENNAI		

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.

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 2/15/2008 -- Webpage Dialog

External Reference Number: FJB0804600002057

Transaction Amount: 100.00

General Ledger Amount: 100.00

Total Charges: 0.00

Account Title: Cash at ATM - LCY

Transaction Currency: INR

General Ledger Number: 111200001

General Ledger Currency: INR

Exchange rate: 1

Narrative:

Instrument Type: CHQ

Pneumonic Code: 10

Recalculate

Instrument Details | **Charge** | 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	<input type="checkbox"/>	0.00	INR	0	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-based dialog box titled "In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog". The dialog contains two columns of input fields. The left column includes: External Reference Number (FJB0733800001036), From Account Branch (WB1), From Account Number (9999904), From Account Currency (GBP), Amount (10,00), and Narrative (INTERNAL CHQ DP). The right column includes: Product (LOCH), To Account Branch (WB1), To Account Number (9999926), To Account Currency (GBP), Cheque Number (20029), and 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	Product	LOCH
From Account Branch	WB1	To Account Branch	WB1
Customer ID	WB1000059	To Account Number	9999926
From Account Number	9999904	To Account Currency	GBP
From Account Currency	GBP	To Amount	10,00
Exchange Rate	1	Cheque Number	20029
From Amount *	10,00	Check Date	
		Narrative	INTERNAL CHQ DP

Charges MIS UDF

Charge Details

<input type="checkbox"/>	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 browser window titled "In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog". The form is divided into several sections:

- 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:** (empty)
- Narrative:** INTERNAL CHQ DP
- Buttons:** Recalc

Below the form, there are three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing the following details:

- Transaction MIS:**
 - COS_CENTR: 104
 - LOAN_TYPE: MOR
 - LOAN_TERM: THREE
- Composite MIS:**
 - A_OFFICER: JAMES

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

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 page dialog titled "In-House cheque Deposit : Branch Date 04-Dec-07 -- Webpage Dialog". The dialog is divided into several sections. The top section contains fields for account and transaction details. Below this, there are three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is currently selected. Below the tabs is a table titled "UDF Details" with columns for "Field Name" and "Field Value". The table is currently empty. At the bottom right of the dialog is a "Cancel" button.

External Reference Number	FJB0733800001036	Product	LOCH
From Account Branch	WB1	To Account Branch	WB1
Customer ID	WB1000059	To Account Number	9999926
From Account Number	9999904	To Account Currency	GBP
From Account Currency	GBP	To Amount	10,00
Exchange Rate	1	Cheque Number	20029
From Amount *	10,00	Check Date	
		Narrative	INTERNAL CHQ DP

Charges MIS UDF

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

Cancel

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

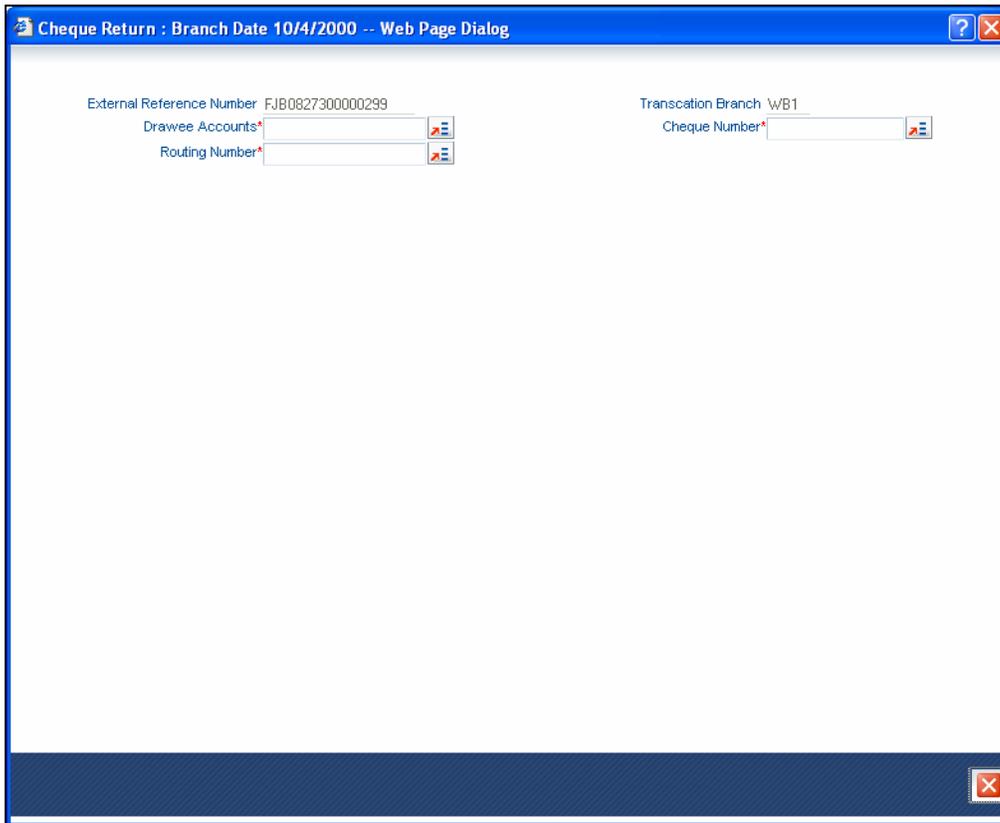
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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, by specifying the bank or branch code, 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 a search form with the following fields and values:

- Account Branch: WBZ
- Account Number: 001004
- Cheque Number: 2

Below the search fields are three buttons: "Ok", "Cancel", and "Reset".

A "Results" section is visible, displaying the following information:

- Cheque Status: Used
- Customer Number: 0001000
- Account Title: (empty)
- Account Currency: 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.

External Reference Number	FJB0733700001267	Issuing Branch	TCD
Instrument Type	TCA	Instrument Status	INIT
Issuer Code *	<input type="text"/>	TC Currency *	<input type="text"/>
Account Branch *	TCD	TC Amount *	<input type="text"/>
Account *	<input type="text"/>	Narrative	<input type="text"/>
Account Currency *	<input type="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.

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.

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.

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

Here, you can capture the following details:

External Reference Number

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

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 dialog window 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), Issuer Code (CHO), TC Currency (GBP), TC Amount (10.00), Exchange Rate (1), and Narrative. To the right, there are fields for Instrument Type (TCG), Instrument Status (INIT), Customer Number (TCD000002), Transaction Branch (TCD), General Ledger Number (256012010), and General Ledger Currency (GBP). Below these are fields for Beneficiary Name and Beneficiary Address. At the bottom right, there are fields for Total Charge (0.00) and Total Amount (10.00), along with a "Recalc" button. The "Charges" tab is selected, and a table titled "Charge Details" is displayed. The table has columns for Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty. At the bottom right of the window, there is a "Cancel" button.

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 web dialog window as above, but with the "MIS" tab selected. The "Transaction MIS" section contains fields for COS_CENTR (104), LOAN_TYPE (MOR), and LOAN_TERM (THREE). The "Composite MIS" section contains a field for A_OFFICER. The "Charges" and "UDF" tabs are also visible. The "Recalc" button and "Cancel" button are still present.

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 Safe (Against GL) : Branch Date 12/03/2007 -- Webpage Dialog". The interface is divided into several sections:

- Transaction Details:** External Reference Number (FJB0733700001276), Issuer Code (CHO), TC Currency (GBP), TC Amount (10.00), Exchange Rate (1), Narrative (empty), Beneficiary Name (empty), and Beneficiary Address (empty).
- Instrument and Ledger Information:** Instrument Type (TCG), Instrument Status (INT), Customer Number (TCD000002), Transaction Branch (TCD), General Ledger Number (256012010), and General Ledger Currency (GBP).
- Summary:** Total Charge (0.00) and Total Amount (10.00), with a "Recalc" button.
- Navigation and Tabs:** Tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is active, showing a table with columns "Field Name" and "Field Value".

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	FJB0804600002358	Instrument Type	TCW
Branch	001	Instrument Status	INT
Issuer Code *		Transaction currency *	INR
TC Currency *	INR	Transaction Date	2/15/2008
TC Amount *		Narrative	
Tax ID			
Tax Detail 1			

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.

Tax ID

Specify a valid tax ID for TC.

Tax Detail 1

Specify details of the tax for tax ID for TC.

Click save icon to go to the next stage.

Enrichment stage

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

The following screen will be displayed:

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

Exchange Rate

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

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Total Charge

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

Actual Amount

The system adds the charge amount to the TC amount and displays the total transaction amount.

Recalc

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

8.10.1 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.

TC Sale (Walk-In) : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number: FJB0804600002368
Instrument Type: TCW
TC Currency: INR
TC Amount*: 1,000.00
Narrative:
Tax ID:
Tax Detail 1:
Beneficiary Name:
Beneficiary Address:
Issuing Branch: 001
Instrument Status: INIT
Issuer Code: 000
Transaction currency: INR
TC Amount in A/C Currency: 1,000.00
Transaction Date: 2/15/2008
Exchange Rate: 1
Total Charge: 0.00
Actual Amount: 1,000.00
Recalc

Currency Code: INR
Total:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D1000	1000		
<input type="checkbox"/> D100	100		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D20	20		

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 2/15/2008 -- Webpage Dialog

External Reference Number FJB0804600002368
Instrument Type TCW
TC Currency INR
TC Amount * 1,000.00
Narrative
Tax ID
Tax Detail 1
Beneficiary Name
Beneficiary Address

Issuing Branch 001
Instrument Status INIT
Issuer Code 000
Transaction currency INR
TC Amount in A/C Currency 1,000.00
Transaction Date 2/15/2008
Exchange Rate 1
Total Charge 0.00
Actual Amount 1,000.00
Recalc

Currency Denominations TC Denominations **Charges** 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.

8.10.4 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 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002368	Issuing Branch	001
Instrument Type	TCW	Instrument Status	INIT
TC Currency	INR	Issuer Code	000
TC Amount *	1,000.00	Transaction currency	INR
Narrative		TC Amount in A/C Currency	1,000.00
Tax ID		Transaction Date	2/15/2008
Tax Detail 1		Exchange Rate	1
Beneficiary Name		Total Charge	0.00
Beneficiary Address		Actual Amount	1,000.00
			<input type="button" value="Recalc"/>

Transaction MIS

	<input type="button" value="+"/>

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 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002368	Issuing Branch	001
Instrument Type	TCW	Instrument Status	INIT
TC Currency	INR	Issuer Code	000
TC Amount *	1,000.00	Transaction currency	INR
Narrative		TC Amount in A/C Currency	1,000.00
Tax ID		Transaction Date	2/15/2008
Tax Detail 1		Exchange Rate	1
Beneficiary Name		Total Charge	0.00
Beneficiary Address		Actual Amount	1,000.00
		<input type="button" value="Recalc"/>	

1 of 1

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

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
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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 dialog is divided into two main sections: input fields and a summary table.

Input Fields:

- External Reference Number: FJB0733700001269
- Instrument Type: TCA
- Issuer Code: CSK
- TC Currency: GBP
- Account Branch: TCD
- Exchange Rate: 1
- Related Customer ID: AC1000053
- Customer Name: john
- 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
- Total Amount: 10.00

Summary Table:

Field	Value
TC Amount	10.00
TC Amount in A/C Currency	10.00
Total Charge	0.00
Total Amount	10.00

Buttons: ReCalc, Cancel

UDF Details Section:

Navigation: TC Denomination, Charge, MIS, UDF (selected)

Page: 1 of 1

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

Buttons: +, -, list icon

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.

TC Purchase (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog

External Reference Number	FJB0733700001270	Issuing Branch	TCD
Instrument Type	TCIW	Issuer Code *	[dropdown]
Instrument Status	LIQD	Account Currency *	[dropdown]
TC Currency *	[dropdown]	Narrative	[text]
TC Amount *	[text]		
Beneficiary Name	[text]		
Beneficiary Address	[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.

Issuing Branch

The current logged – in branch is displayed.

Issuer Code

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

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

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

TC Currency

Specify the currency of the TC.

Account Currency

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

TC Amount

Specify as indicated on the TC instrument being purchased.

Narrative

Here, you can enter remarks about the transaction.

Beneficiary Name

Specify the name of the beneficiary of the transaction.

Beneficiary Address

Specify the address of the beneficiary of the transaction.

Click save icon to go to the next stage.

Enrichment stage

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

TC Purchase (Walk-In) : Branch Date 12/03/2007 -- Webpage Dialog

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			

Recalc

Currency Denominations | **TC Denominations** | Charges | MIS | UDF

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count	Start Number
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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'.

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 "Charges" tab is selected. A table titled "Charge Details" 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 the 'TC Purchase (Walk-In)' dialog box with the 'MIS' tab selected. The dialog box contains the following fields and values:

- External Reference Number: FJ80733700001270
- Issuer Code: CSK
- TC Currency: GBP
- TC Amount: 10.00
- Exchange Rate: 1
- Issuing Branch: TCD
- Related Customer ID: TCD000002
- Account Currency: GBP
- Narrative: (empty)
- Total Charge: 0.00
- Total Amount: 10.00
- Beneficiary Name: (empty)
- Beneficiary Address: (empty)
- Passport/IC No: (empty)

The 'Transaction MIS' section contains the following fields:

- COS_CENTR: 102
- LOAN_TYPE: AGR
- LOAN_TERM: FOUR

The 'Composite MIS' section contains the following field:

- A_OFFICER: (empty)

The dialog box also has a 'Recalc' button and a 'Cancel' button.

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 'TC Purchase (Walk-In)' dialog box with the 'UDF' tab selected. The dialog box contains the following fields and values:

- External Reference Number: FJ80733700001270
- Issuer Code: CSK
- TC Currency: GBP
- TC Amount: 10.00
- Exchange Rate: 1
- Issuing Branch: TCD
- Related Customer ID: TCD000002
- Account Currency: GBP
- Narrative: (empty)
- Total Charge: 0.00
- Total Amount: 10.00
- Beneficiary Name: (empty)
- Beneficiary Address: (empty)
- Passport/IC No: (empty)

The 'UDF Details' section contains the following table:

Field Name	Field Value

The dialog box also has a 'Recalc' button and 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.

8.13 **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	ARLFTRGUP01	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 1/2/2008 -- Web Page Dialog

External Reference Number	FJB0800200000639	Instrument Type	DDA
Bank Code *	<input type="text"/>	Instrument Status	INIT
Demand Draft Currency *	<input type="text"/>	Account Branch *	VIB1
Demand Draft Amount *	<input type="text"/>	Account *	<input type="text"/>
Demand Draft Date *	<input type="text"/>	Account Currency *	<input type="text"/>
Payable Branch *	<input type="text"/>	Narrative	<input type="text"/>
MICR Number	<input type="text"/>		
Beneficiary Name *	<input type="text"/>		
Beneficiary Address	<input type="text"/>		
Passport / IC Number	<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.

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 Account -- Web Page Dialog

External Reference Number: FJB0800200000642

Instrument type: DDA

Instrument Status: INIT

Customer Number: _____

Account Branch: WB1

Account: _____

Customer Name: _____

Account Title: _____

Account Currency: _____

Exchange Rate: _____

Charges: _____

Account Amount: _____

Narrative: _____

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

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 web page dialog as above, but with the "UDF" tab selected. The "Transaction MIS" section is now empty. Below the tabs, there 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.

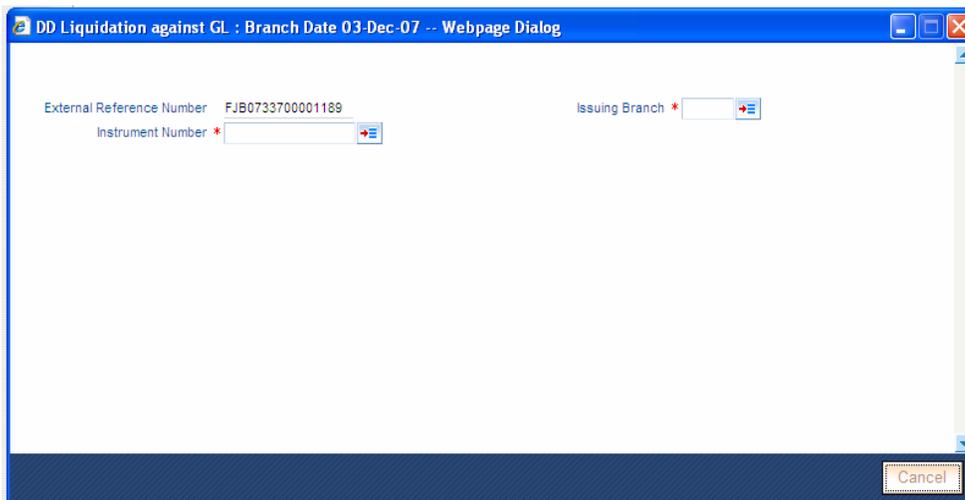
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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 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.

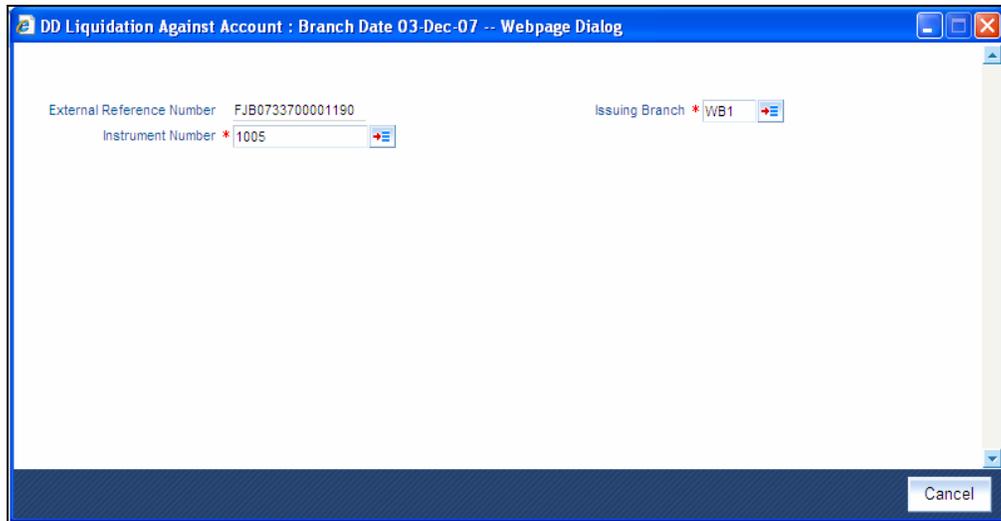
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

8.16 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	Instrument type	DDA
Payable Bank	CHO	Liquidation Mode	Payment
Account Branch	TCD	Liquidation Date	03-Dec-07
Account Number *	[Dropdown]	Instrument Number	1005
Account Currency *	[Dropdown]	Issue Branch	WB1
Demand Draft Currency	GBP	Issue Date	04-Dec-07
Demand Draft Amount	10,00		
Beneficiary Name	karhtik	Demand Draft Number	micr123456
Beneficiary Address	11 22 33	Payment Branch	WB2
Passport / IC Number	kpy1223456	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.

8.16.1 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.

8.16.2 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 Name" and "Field Value".

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

8.16.3 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.

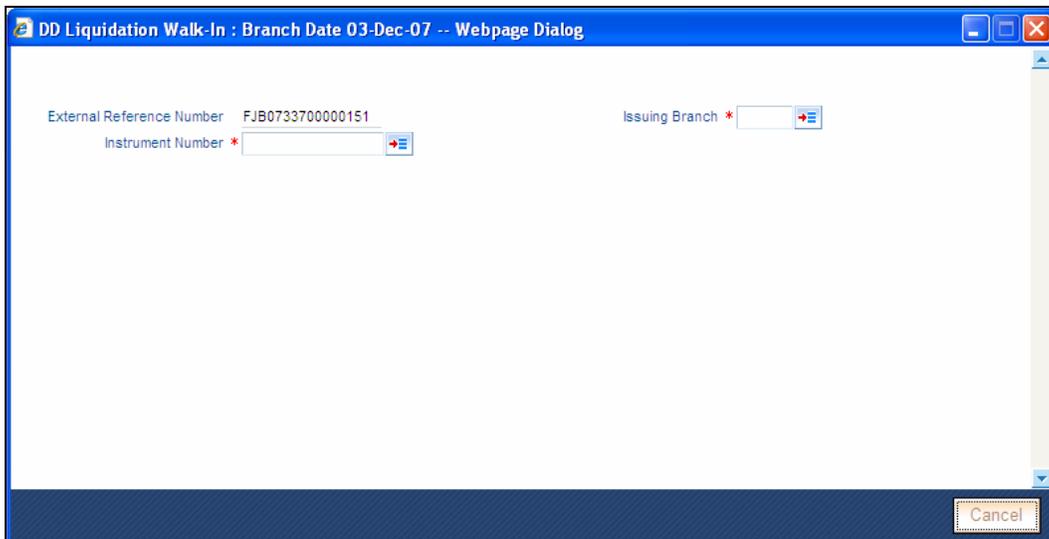
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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.

8.17 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

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

Issue Branch

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

Instrument Number

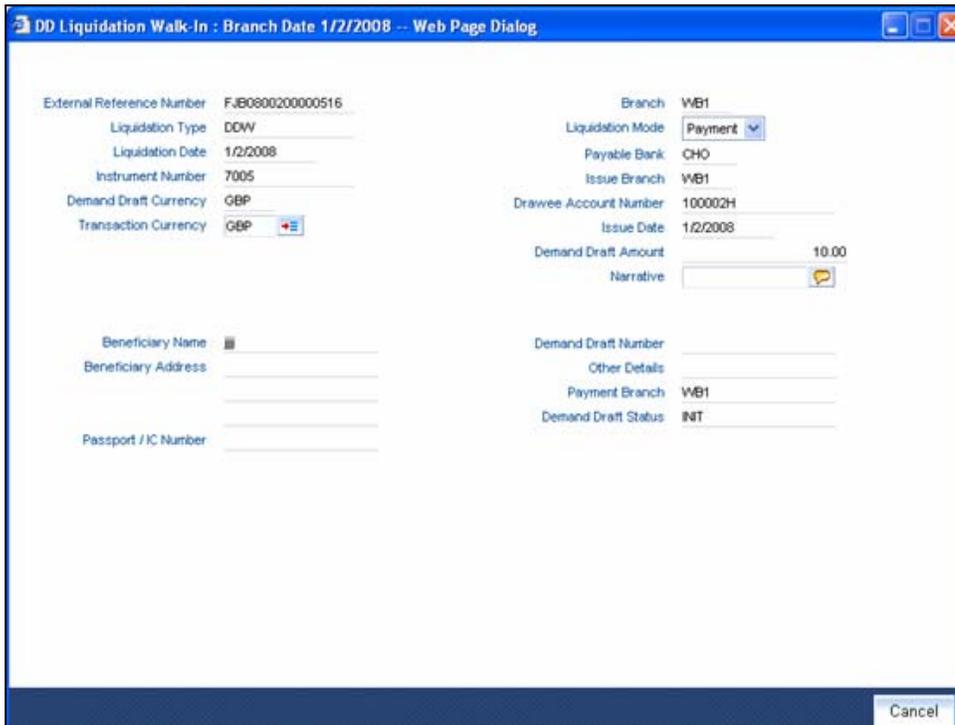
Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.

Click save icon to go to the next stage.

Input stage - 2

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

The following screen will be displayed:



The screenshot shows a web page dialog titled "DD Liquidation Walk-In : Branch Date 1/2/2008 -- Web Page Dialog". The form contains the following fields and values:

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

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

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:

External Reference Number FJB0733800000391
Liquidation Type DDW
Liquidation Date 12/4/2007
Instrument Number 8501
Exchange Rate 1.63
Transaction Currency GBP
Net Amount 513.50
Narrative

Branch WCN
Liquidation Mode Payment
Payable Bank CHO
Issue Branch WCN
Drawee Account Number 111010000
Issue Date 12/4/2007
Demand Draft Currency USD
Demand Draft Amount 1,000.00
Total Charges 100.00

Beneficiary Name GOPI
Beneficiary Address
Demand Draft Number
Other Details
Payment Branch WB1
Demand Draft Status LIQD

Recalc

Denomination Charges MIS UDF

Currency Code GBP Total

Go to Page 1 of 1

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

Cancel

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.

8.17.1 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.

8.17.2 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.

8.17.3 Specifying MIS Details

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

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

External Reference Number: FJB0734900001210
Liquidation Type: DDG
Liquidation Date: 04-Dec-07
Instrument Number: 1724
Demand Draft Currency: GBP
Exchange Rate: 1
Net Amount: 0,00
Total Charges: 100,00
Transaction Currency: GBP

Branch: WB1
Liquidation Mode: Payment
Payable Bank: CHO
Issue Branch: WB1
Drawee Account Number: 256050010
Issue Date: 04-Dec-07
Demand Draft Amount: 100,00
Narrative: REEJECTION

Beneficiary Name: PRATHBAK
Beneficiary Address: 111111
2222222
3333333
Passport / IC Number: KP/654

Demand Draft Number: REJECTION DDIG
Other Details:
Payment Branch: WB2
Demand Draft Status: LIQD

Recalc

Denomination Charges MIS UDF

Transaction MIS

Field Name	Field 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.

8.17.4 Specifying UDF Details

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

DD Liquidation Walk-In -- Web Page Dialog

External Reference Number: FJB0800200000652
Liquidation Type: DDW
Liquidation Date: 1/2/2008
Instrument Number:
Exchange Rate:
Transaction Currency:
Net Amount:
Narrative:

Branch: WB1
Liquidation Mode: Payment
Payable Bank:
Issue Branch: WB1
Drawee Account Number:
Issue Date:
Demand Draft Currency:
Demand Draft Amount:
Total Charges:

Beneficiary Name:
Beneficiary Address:
Passport / IC Number:

Demand Draft Number:
Other Details:
Payment Branch:
Demand Draft Status:

Recalc

Denomination Charges MIS UDF

UDF Details

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

Cancel

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

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

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

8.18 **Issuing a DD to a Walk-in Customer**

You can issue a DD to any walk-in customer through the 'DD Issue Walk-In' screen. You can invoke this screen by typing '8305' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number FJB0804600002359

Instrument Type DDW

Bank Code *

Demand Draft Currency * INR

Demand Draft Amount *

Demand Draft Date * 2/15/2008

Transaction Currency * INR

Narrative

Tax ID

Tax Detail 1

Payable Branch *

MICR Number

Passport/C Number

Beneficiary Name *

Beneficiary Address

Cancel

Here you can capture the following details:

External Reference Number

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

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.

Tax ID

Specify a valid tax ID for which customer is creating a draft.

Tax Detail 1

Specify details of the tax for which customer is creating a draft.

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.

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 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002369	Payable Branch	001
Instrument Type	DDW	MICR Number	
Bank Code	000	Passport/IC Number	
Demand Draft Currency	INR	Beneficiary Name*	OFSS
Demand Draft Amount*	1,000.00	Beneficiary Address	
Demand Draft Date	2008-02-15		
Transaction Currency Rate	1		
Transaction Currency	INR		
Charges	0.00		
Total Amount	1,000.00		
Instrument Number	000007		
Narrative			
Tax ID			
Tax Detail 1			

Recalc

Currency Denominations | Charges | MIS | UDF

Currency Code INR Total

1 of 1

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	D1000	1000		
<input type="checkbox"/>	D100	100		
<input type="checkbox"/>	D10	10		

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.

8.18.1 Specifying denomination details

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

The screenshot displays the 'DD Issue Walk-In' web application interface. The title bar reads 'DD Issue Walk-In : Branch Date 2/15/2008 -- Webpage Dialog'. The main form contains the following fields:

- External Reference Number: FJB0804600002369
- Instrument Type: DDW
- Bank Code: 000
- Demand Draft Currency: INR
- Demand Draft Amount*: 1,000.00
- Demand Draft Date: 2008-02-15
- Transaction Currency Rate: 1
- Transaction Currency: INR
- Charges: 0.00
- Total Amount: 1,000.00
- Instrument Number: 000007
- Narrative, Tax ID, and Tax Detail 1 fields with help icons.
- Payable Branch: 001
- MICR Number, Passport/IC Number, Beneficiary Name* (OFSS), and Beneficiary Address fields with help icons.
- A 'Recalc' button.

Below the main form are tabs for 'Currency Denominations', 'Charges', 'MIS', and 'UDF'. The 'Currency Denominations' tab is active, showing 'Currency Code: INR' and 'Total:'. A table titled 'Denomination Details' is displayed with the following data:

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D1000	1000		
<input type="checkbox"/> D100	100		
<input type="checkbox"/> D10	10		

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

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

8.18.2 Specifying charge details

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

DD Issue Walk-In : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002369	Payable Branch	001
Instrument Type	DDW	MICR Number	
Bank Code	000	Passport/IC Number	
Demand Draft Currency	INR	Beneficiary Name *	OFSS
Demand Draft Amount *	1,000.00	Beneficiary Address	
Demand Draft Date	2008-02-15		
Transaction Currency Rate	1		
Transaction Currency	INR		
Charges	0.00		
Total Amount	1,000.00		
Instrument Number	000007		
Narrative			
Tax ID			
Tax Detail 1			

Currency Denominations

1 of 1

Charge Details

<input checked="" type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	DD Issuance charge	<input type="checkbox"/>	0.00	INR	0	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.

8.18.3 Specifying MIS Details

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

DD Issue Walk-In : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002369	Payable Branch	001
Instrument Type	DDW	MICR Number	
Bank Code	000	Passport/IC Number	
Demand Draft Currency	INR	Beneficiary Name*	OFSS
Demand Draft Amount*	1,000.00	Beneficiary Address	
Demand Draft Date	2008-02-15		
Transaction Currency Rate	1		
Transaction Currency	INR		
Charges	0.00		
Total Amount	1,000.00		
Instrument Number	000007		
Narrative			
Tax ID			
Tax Detail 1			

Currency Denominations Charges **MIS** UDF

Transaction MIS

	<input type="button" value="Add"/>

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

8.19 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.

External Reference Number	FJB0734900001217	Payable Branch *	WB2
Instrument Type	DDG	MICR Number	KLJKL907896
Instrument Status	INIT	Passport/IC Number	KPV12345
Bank Code *	CHO	Beneficiary Name *	PRATHBAK
Demand Draft Currency *	GBP	Beneficiary Address	11111
Demand Draft Amount *	100.00		22222
Demand Draft Date *	01-Jan-08		33333
General Ledger No *	258050010		
General Ledger Currency *	GBP		
Narrative	GFGHFH		

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.

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.

8.19.1 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.

8.19.2 Specifying MIS Details

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

The screenshot shows a web 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	Recalc	
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.

8.19.3 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 "DD Issue against GL" 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		Recalc	
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.

8.20 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 'DD Inquiry' dialog box with the following fields and values:

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

8.21 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.

The screenshot shows a web-based dialog box titled "Bankers Cheque Sale (Against Account) -- Web Page Dialog". The form contains the following fields:

- External Reference Number: FJB0800200000666
- Bank Code: [Dropdown]
- Instrument type: BCA
- Account Branch: WB1
- Account: [Dropdown]
- Account Currency: [Dropdown]
- BC Currency: [Dropdown]
- BC Amount: [Text]
- BC Date: [Text]
- Payable Branch: [Dropdown]
- MICR Number: [Text]
- Beneficiary Name: [Text]
- Beneficiary Address: [Text]
- Passport/IC Number: [Text]
- Narrative: [Text]

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

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.

Click save icon to go to the next stage.

Enrichment stage

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

The 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.

8.21.1 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.

8.21.2 Specifying MIS Details

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

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

External Reference Number: FJB0800200000668

Instrument type: BCA

Bank Code: _____

Customer Id: _____

BC Currency: _____

Customer Name: _____

BC Amount: _____

Account Branch: WB1

Instrument Number: _____

Account: _____

BC Date: _____

Account Title: _____

Payable Branch: _____

Account Currency: _____

MICR Number: _____

Exchange Rate: _____

Beneficiary Name: _____

Total Charge: _____

Beneficiary Address: _____

Account Amount: _____

Passport/AC Number: _____

Narrative: _____

Recalc

Charges MIS UDF

Transaction MIS

Cancel

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.

8.21.3 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: FJB0800200000668

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: _____

Total Charge: _____

MICR Number: _____

Account Amount: _____

Beneficiary Name: _____

Narrative: _____

Beneficiary Address: _____

Passport/AC Number: _____

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.

8.22 Closing a TD Account by Multiple Modes of Pay-out

You can choose multiple modes of Pay-out for TD Account Closure in the 'Close Out Withdrawal by Multimode' screen. To invoke this screen type '1350' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Close Out Withdrawal by Multimode : Branch Date 10/1/2008 -- Webpage Dialog

External Reference Number: FJB0827500001053 Customer ID: VH100002
Account Number: 450325 Account Amount: 38000.00
Account Title: _____
Branch Code: VH1
Currency: USD

Account Pay Out Details

<input checked="" type="checkbox"/>	Pay-Out Option	Percentage	Amount	Offset Branch	Offset Account
<input checked="" type="checkbox"/>	Bankers Cheque				
	Payments				
	Cash				
	FT				

Payout Details

Cancel

You can maintain the following details:

External Reference Number

External Reference Number is displayed.

Account Number

Specify the TD account number which needs to be closed. The adjoining option list displays all the valid TD account number maintained in the system. You can choose the appropriate one.

Account Title

System displays a title for the account.

Branch Code

Branch code is displayed.

Currency

System displays the currency code.

Customer ID

System displays the customer ID.

Account Amount

System displays the account amount.

Account Pay Out Details

You can specify the following payout details:

Pay-Out Option

Select the pay out option from the drop-down list. You have the following options:

- Bankers Cheque
- FT
- Payments
- Cash

You can choose multiple modes during Account Closure. You can select any combination of the above payout modes,

Percentage

Specify the amount of redemption in percentage.

Amount

Specify the amount of pay out in either Percentage or Amount.

Offset Branch

Specify a valid Branch Code of the account for redemption. The adjoining option list displays all valid branch code maintained in the system. You can choose the appropriate one.

Offset Account

Specify a valid account number for redemption. The adjoining option list displays all valid account number maintained in the system. You can choose the appropriate one.

Narrative

Specify a description for redemption.

8.22.1 Specifying Pay Out Details

Click 'Pay Out Details' button to invoke 'Pay Out Details' screen. In this screen, you can capture details for the different pay out parameters chosen.

In this screen, you can maintain the Bankers Cheque and PC payout details.

8.22.1.1 **Bankers Cheque Pay Out Details**

You can specify the Bankers Cheque details here.

Cheque Details

Specify the following details

Bank Code

Specify the Bank code. The adjoining option list displays all the valid bank code maintained in the system. You can choose the appropriate one.

Country Code

Specify the Country code. The adjoining option list displays all the valid country code maintained in the system. You can choose the appropriate one.

Cheque Date

Specify the Value Date of the Cheque.

Beneficiary Details

Specify the following details

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

Passport/TC Number

Specify the passport number.

Narrative

Specify a description.

8.22.1.2 PC Pay Out Details

Click 'PC' tab to invoke the following screen:

The screenshot shows a web dialog titled "Payout Details -- Webpage Dialog" with a blue header and a close button in the top right corner. Below the header, there are two tabs: "Bankers Cheque" and "PC", with "PC" being the active tab. The dialog is divided into two main sections by horizontal lines:

- Counterparty Details:** This section contains five input fields:
 - Counter Party Bank Code (with a dropdown icon)
 - Counter Party Account (with a dropdown icon)
 - PC Product (with a dropdown icon)
 - Account Class (with a dropdown icon)
 - Mandatory Clearing Network * (with a dropdown icon)
- Beneficiary Details:** This section contains four input fields:
 - Beneficiary Name
 - Address (with a dropdown icon)
 - Passport / IC Number
 - Narrative (with a dropdown icon)

At the bottom right of the dialog, there are two buttons: "Ok" and "Cancel".

Specify the following details:

Counterparty Details

Specify the following counterparty details:

Counter Party Bank Code

Specify Bank code of the counterparty. The adjoining option list displays all the valid bank code maintained in the system. You can choose the appropriate one.

Counter Party Account

Specify the account number of the counterparty. The adjoining option list displays all the valid account numbers of the counterparty maintained in the system. You can choose the appropriate one.

PC Product

Specify the PC payments. The adjoining option list displays all the valid PC product code maintained in the system. You can choose the appropriate one.

Account Class

Specify the account class of the corresponding account selected to close.

Mandatory Clearing Network

Specify the Clearing Network. The adjoining option list displays all the valid Clearing Networks maintained in the system. You can choose the appropriate one.

Beneficiary Details

Specify the following counterparty details:

Beneficiary Name

Specify the name of the Beneficiary.

Address

Specify the address of the Beneficiary.

Passport/TC Number

Specify the Passport Number.

Narrative

Specify a description.

If the payout option is chosen as transfer to other bank account, then the system will capture the above details for creating a PC Contract which will include the Clearing Network which is mandatory and the optional PC Product. If the PC Product is given then that will be used. If the PC Product is not given, then it will be derived based on the Clearing Network.

A Bridge GL, Product Category and Transaction Code specified in the Account Class Screen is used while creating the PC Contract. During account closure, this Bridge GL is used as the intermediary GL before creating the PC Contract. Hence, you can close the account even if PC fails somewhere in the workflow process.

8.22.1.3 Payout Details by FT

If the pay out option is selected as FT, then you have to maintain Offset Branch and Offset Account details in the 'Close Out Withdrawal by Multimode' screen.

Please refer the 'Closing an Account by Multiple Modes of Pay-out' section in this User Manual.

8.23 Closing Withdrawal by Multimode

Click Denomination Tab to invoke the following screen;

Close Out Withdrawal by Multimode : Branch Date 10/1/2008 -- Webpage Dialog

External Reference Number: FJB0827500001053
Account Number: 450325
Account Title:
Branch Code: VH1
Currency: USD

Customer ID: VH100002
Account Amount: 38000.00
Charges:
Transaction Amount: 38000.00

ReCalc

Account Pay Out Details | Denomination | Charges | MIS | UDF

Denomination Details

<input checked="" type="checkbox"/>	Currency	Denomination Code	Value	Units	In/Out	Denomination Value
<input checked="" type="checkbox"/>	USD	D100	100.00	380	OUT	38000.00

Payout Details

Cancel

In the Enrich Stage specify Denominations details, if the Payout Details is CASH.

Currency

Specify the currency to be obtained in the cash mode.

Denomination Code

Specify the denomination code of the currency. The adjoining option list displays all the valid denomination code maintained in the system. You can choose the appropriate one.

Value

Specify the value of the denomination code.

Units

Specify the units of the denominations.

In/Out

Select the cash flow from the teller from the drop-down list. You have the following options:

- In
- Out

Denomination Value

Specify the value of the denominations.

8.24 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.

8.24.1.1 Enrichment stage

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

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: 258020000
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

Recalc

Charges MIS UDF

Charge Details

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

Cancel

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.

8.24.2 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.

8.24.3 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.

8.24.4 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..

8.25 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.

External Reference Number FJB080460002360

Instrument Type BCW

Tax ID

Tax Detail 1

Instrument Status INIT

Bank Code *

BC Currency * INR

BC Amount *

BC Date * 2/15/2008

Transaction Currency * INR

Narrative

Payable Branch *

MICR Number

Passport/IC Number

Beneficiary Name *

Beneficiary Address

Cancel

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

You need to specify the following details:

Tax ID

Specify a valid tax ID for BC.

Tax Detail 1

Specify details of the tax for BC.

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.

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: FJB0804600002370
 Instrument Type: BCW
 Tax ID:
 Tax Detail 1:
 Instrument Status: INIT
 Bank Code: 000
 BC Currency: INR
 BC Amount*: 100.00
 BC Date: 2008-02-15
 Transaction Currency: INR
 Transaction Currency Rate: 1
 Charges: 0.00
 Total Amount: 100.00
 Narrative:
 Instrument Number: 000004

Payable Branch: 001
 MICR Number:
 Passport/IC Number:
 Beneficiary Name*: OFSS
 Beneficiary Address:

Recalc

Currency Denominations | Charges | MIS | UDF

Currency Code: INR | Total:

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D1000	1000		
<input type="checkbox"/> D100	100		

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.

8.25.1 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.

8.25.2 Specifying charge details

Click on the Charges tab to capture charge related details.

The screenshot shows a web-based form titled "BC Issue Walk-In : Branch Date 2/15/2008 -- Webpage Dialog". The form is divided into several sections for data entry:

- External Reference Number:** FJB0804600002370
- Instrument Type:** BCW
- Tax ID:** (empty)
- Tax Detail 1:** (empty)
- Instrument Status:** INIT
- Bank Code:** 000
- BC Currency:** INR
- BC Amount*:** 100.00
- BC Date:** 2008-02-15
- Transaction Currency:** INR
- Transaction Currency Rate:** 1
- Charges:** 0.00
- Total Amount:** 100.00
- Narrative:** (empty)
- Instrument Number:** 000004
- Payable Branch:** 001
- MICR Number:** (empty)
- Passport/IC Number:** (empty)
- Beneficiary Name*:** OFSS
- Beneficiary Address:** (empty)

At the bottom of the form, there are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected. Below the tabs is a table titled "Charge Details" with the following data:

<input checked="" type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	BC Issuance charge	<input type="checkbox"/>	0.00	INR	0	1

Buttons for "Recalc" and "Cancel" are also visible.

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

8.25.3 Specifying MIS Details

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

BC Issue Walk-In : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002370	Payable Branch	001
Instrument Type	BCW	MICR Number	
Tax ID		Passport/IC Number	
Tax Detail 1		Beneficiary Name*	OFSS
Instrument Status	INIT	Beneficiary Address	
Bank Code	000		
BC Currency	INR		
BC Amount*	100.00		
BC Date	2008-02-15		
Transaction Currency	INR		
Transaction Currency Rate	1		
Charges	0.00		
Total Amount	100.00		
Narrative			
Instrument Number	000004		

Recalc

Currency Denominations Charges MIS UDF

Transaction MIS

Cancel

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

8.25.4 Specifying the UDF details

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

BC Issue Walk-In : Branch Date 2/15/2008 -- Webpage Dialog

External Reference Number	FJB0804600002370	Payable Branch	001
Instrument Type	BCW	MICR Number	
Tax ID		Passport/IC Number	
Tax Detail 1		Beneficiary Name*	OFSS
Instrument Status	INIT	Beneficiary Address	
Bank Code	000		
BC Currency	INR		
BC Amount*	100.00		
BC Date	2008-02-15		
Transaction Currency	INR		
Transaction Currency Rate	1		
Charges	0.00		
Total Amount	100.00		
Narrative			
Instrument Number	000004		

Recalc

Currency Denominations Charges MIS UDF

1 of 1

Go to Page

UDF Details

Field Name	Field Value

Cancel

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

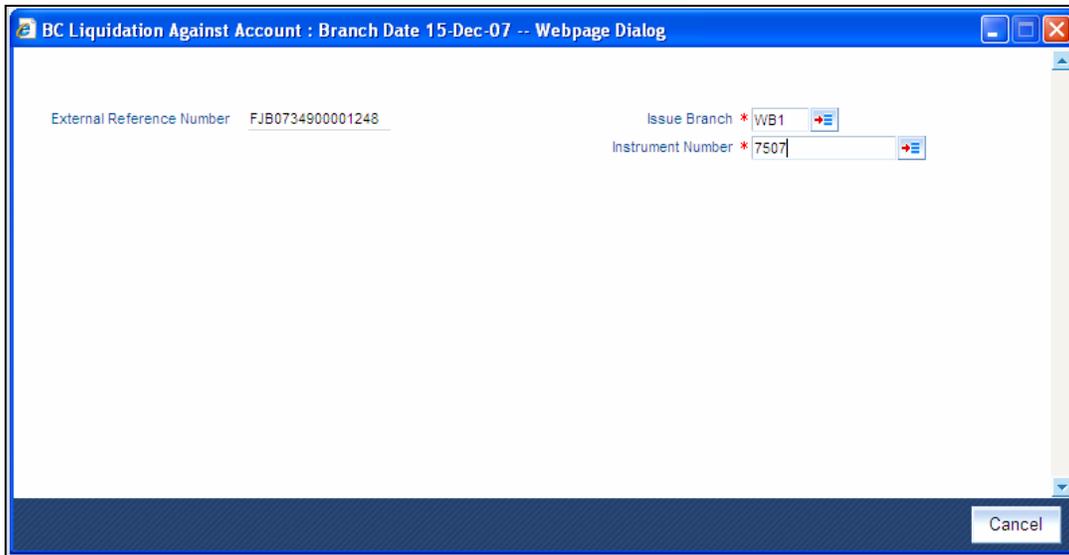
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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

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

8.26 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.



The screenshot shows a web-based dialog box titled "BC Liquidation Against Account : Branch Date 15-Dec-07 -- Webpage Dialog". The dialog contains three input fields: "External Reference Number" with the value "FJB0734900001248", "Issue Branch" with the value "WB1", and "Instrument Number" with the value "7507". Each field has a small icon to its right. 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

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	MICRNO23
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**Payable Branch**

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

Passport/ IC Number

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

Click save icon to go to the next stage.

Enrichment stage – 2

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

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

External Reference Number	FJB0734900001248	Issue Branch	WB1
Clearing Bank Code	CHO	Instrument Number	7507
Liquidation Mode	Payment	Account Branch	WB1
Cheque Currency	GBP	Cheque Amount	100,00
Account Number	111010000	Instrument Type	BCW
Customer Name	WALKIN BANK	Narrative	NARRATION
Transaction Currency	GBP	Total Charges	100,00
Amount in Account Currency	100,00	Issue Date	01-Jan-08
LiquidationDate	2007-12-15	Total Amount	0,00

Beneficiary Name	PRATHI	Payable Branch	WB2
Beneficiary Address	1111	Cheque Number	MICRNO23
	2222	Passport/IC Number	KPV12345
	3333		

Recalc

Charges MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
chg 2	<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:

- Txn Amount
- Total Charges
- Total Amount

8.26.1 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.

8.26.2 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.

8.26.3 Specifying the UDF details

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

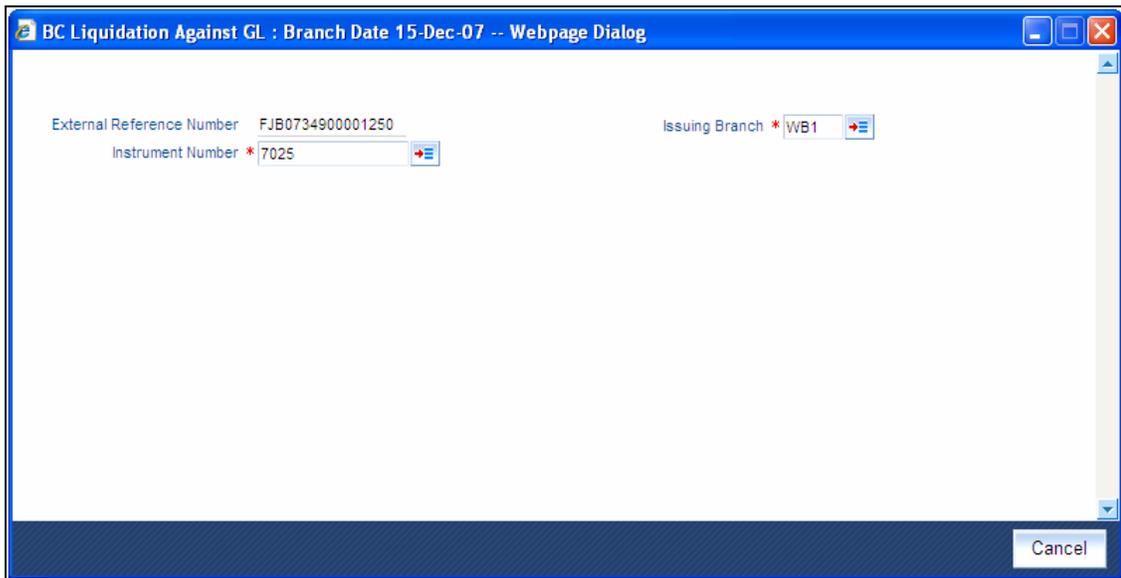
Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

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.

8.27 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.



The screenshot shows a web-based dialog box titled "BC Liquidation Against GL : Branch Date 15-Dec-07 -- Webpage Dialog". The dialog contains three input fields: "External Reference Number" with the value "FJB0734900001250", "Instrument Number" with the value "7025", and "Issuing Branch" with the value "WB1". A "Cancel" button is located at the bottom right of the dialog.

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:

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	256020000
Cheque Amount	100,00	Narrative	NARRATION
General Ledger Currency	GBP	Liquidation Date	15-Dec-07
Payable Branch	WB2	Cheque Number	MICRNUMBER12
Beneficiary Name	PRATHIBAK	Cheque Status	INIT
Beneficiary Address	FIRST SECOND THIRD	Passport/IC Number	KPV1245

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

Clearing Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

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

Liquidation Mode

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

Cheque Currency

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Cheque Status

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

Beneficiary Name

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

Passport/ IC No

The passport/IC number of the beneficiary of the transaction is displayed here.

Beneficiary Address

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

Liquidation Date

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

GL Currency

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Account Number

The amount that should be liquidated into the GL is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

Click save icon to go to the next stage.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type.

The following screen will be displayed:

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

External Reference Number	FJB0734900001250	Instrument Number	7025
Instrument Type	BCG	Clearing Bank Code	CHO
Branch	WB1	Cheque Currency	GBP
Liquidation Mode	Payment	Cheque Amount	100,00
Liquidation Date	2007-12-15	Narrative	NARRATION
Issue Branch	WB1	Total Charges	60,74
Transaction Currency	GBP	Issue Date	01-Jan-08
Amount in Account Currency	100,00	Total Amount	39,26
Account Number	256020000		

Beneficiary Name	PRATHIBAK	Payable Branch	WB2
Beneficiary Address	FIRST	Cheque Number	MICRNUMBER12
	SECOND	Cheque Status	LIQD
	THRD	Passport/IC Number	KPV1245

Recalc

Charges MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> chg 2	<input type="checkbox"/>	100,00	USD	60,74	1,6463

Cancel

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

- Txn Amount
- Total Charges
- Total Amount

8.27.1 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.

8.27.2 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.

8.27.3 Specifying the UDF details

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

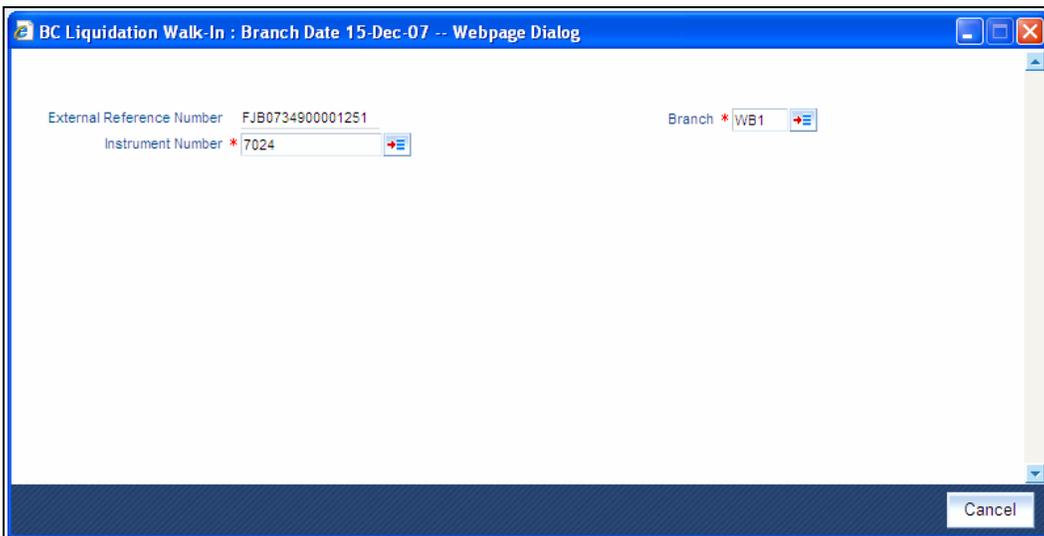
Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

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.

8.28 **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.

8.28.1 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.

8.28.2 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.

8.28.3 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.

8.28.4 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.

8.29 Inquiring on a BC Transaction

You can query a BC transaction for a specified branch and Instrument Number. This can be done using the 'BC Inquiry' screen. You can invoke this screen by typing '7790' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web browser window titled "BC Inquiry : Branch Date 12/4/2007 -- Webpage Dialog". The interface includes two dropdown menus at the top: "Issue Branch *" and "Instrument Number *". Below these are "OK" and "Reset" buttons. The main area contains two columns of text input fields: "Payable Bank", "Payable Branch", "BC Date", "Issue Account Number", and "Beneficiary Name" on the left; and "BC Status", "BC Currency", "BC Amount", "BC Number", and "Beneficiary Address" on the right. A "Cancel" button is located in the bottom right corner.

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.

9. General Ledger Transactions

9.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).

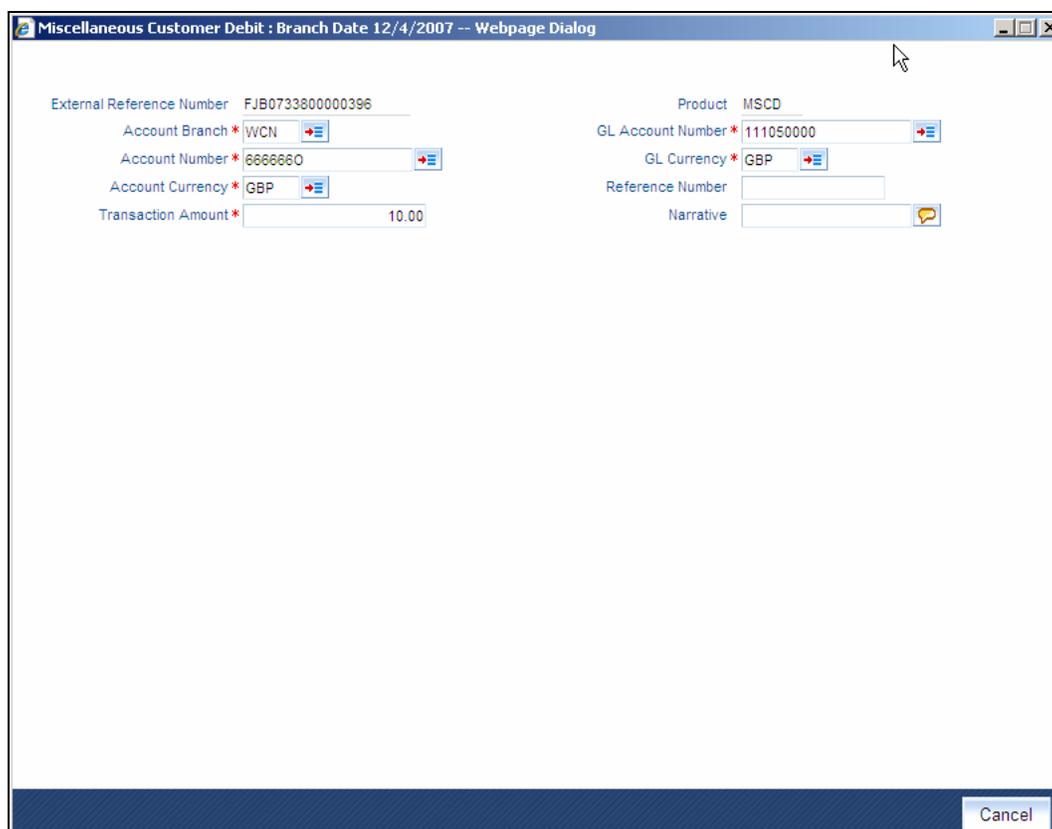
Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

9.2 Miscellaneous Debits to a Customer's Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the 'Miscellaneous Customer Debit' screen to carry out this transaction.

You can invoke this screen by typing '1008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a web browser window titled "Miscellaneous Customer Debit : Branch Date 12/4/2007 -- Webpage Dialog". The form contains the following fields:

External Reference Number	FJB073380000396	Product	MSCD
Account Branch *	WCN	GL Account Number *	111050000
Account Number *	6666660	GL Currency *	GBP
Account Currency *	GBP	Reference Number	
Transaction Amount *	10.00	Narrative	

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

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:

External Reference FJB073380000396
 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
 Narrative

Charges MIS UDF

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

Cancel

The following details are defaulted from the account and displayed:

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

Exchange Rate

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.

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" (selected), and "UDF". A "Recalculate" button is also present.
- 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 application window titled "Miscellaneous Customer Debit : Branch Date 12/4/2007 -- Webpage Dialog". The main area contains transaction details:

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

Below the details is a "UDF" tab. The "UDF Details" section contains a table with two columns: "Field Name" and "Field Value". Both columns have a checkmark in the first row, indicating that the UDFs are active. The table is currently empty of data rows.

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.

The screenshot shows a web dialog window titled "Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog". The form contains the following fields:

External Reference Number	FJB0734900001297	Product	MSCC
Account Branch *	WB1	GL Account Number *	
Account Number *		GL Currency *	
Account Currency *		Reference Number	
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 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 : 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		

Charges MIS UDF

Charge Details

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

The following details are defaulted from the account and displayed:

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

Exchange Rate

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.

9.3.1 Specifying the charge details

In this block, you can specify the charge related details.

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

9.3.2 Specifying the MIS details

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

The screenshot shows a web application window titled "Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog". The window contains several input fields and a "Recalculate" button. Below the input fields are three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing two sections: "Transaction MIS" and "Composite MIS".

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		

Buttons: Recalculate

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	CHRIS

Buttons: Exit

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

9.3.3 Specifying UDF Details

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

The screenshot shows a web dialog titled "Miscellaneous Customer Credit : Branch Date 12/15/2007 -- Webpage Dialog". It contains two columns of data:

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		

Below the data is a "Recalculate" button. At the bottom, there are tabs for "Charges", "MIS", and "UDF". The "UDF" tab is active, showing a table with columns "Field Name" and "Field Value". The table is currently empty. There are also navigation icons and a "Go to Page" field above the table. An "Exit" button is located at the bottom right of the dialog.

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

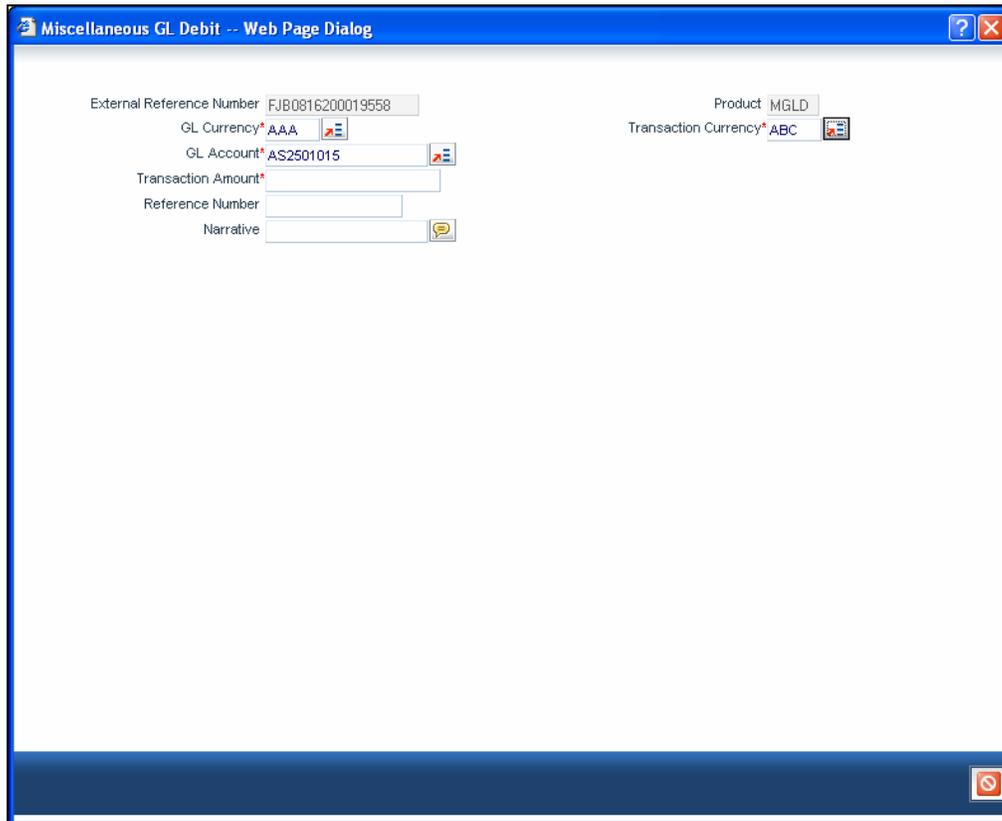
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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:

The screenshot shows a web dialog titled "Miscellaneous GL Debit : Branch Date 12/4/2007 -- Webpage Dialog". It contains several input fields and a table. The fields are: External Reference (FJB073380000397), GL Currency (GBP), GL Account (111010000), GL Description (Cash In Hand), Transaction Currency (GBP), Reference Number, and Narrative. On the right, there are fields for 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. Below the fields are tabs for "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 five rows: G100 (checked), G50, G20, G10, and G5. A "Go to Page" field shows "1 of 1". A "Cancel" button is at the bottom right.

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

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.

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 Information:**
 - External Reference: FJB0733800000397
 - GL Currency: GBP
 - GL Account: 111010000
 - GL Description: Cash In Hand
 - Transaction Currency: GBP
 - Reference Number: [empty]
 - Narrative: [empty]
 - Product: MGLD
 - Exchange Rate: 1
 - Transaction Amount: 10.00
 - SC Charges: 5.00
 - GL Amount: 15.00
- Buttons:** A "Recalculate" button is located below the transaction details.
- Navigation:** Tabs for "Denomination", "Charges", "MIS", and "UDF" are visible. The "Charges" tab is selected.
- Charge Details Table:** A table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charges for Misc GL Debit	<input type="checkbox"/>	5.00	GBP	5	1
- Footer:** A "Cancel" button is located at the bottom right of the dialog.

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 sections for "Transaction MIS" and "Composite MIS", each containing a table with multiple rows and columns, and a "Cancel" button at the bottom right.

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 with a table and a "Cancel" button at the bottom right.

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

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 *	[Empty]
GL Currency *	[Empty]
Reference Number	[Empty]
Product	MSGC
Transaction Currency *	[Empty]
Transaction Amount *	[Empty]
Narrative	[Empty]

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:

Miscellaneous GL Credit : Branch Date 12/4/2007 -- Webpage Dialog

External Reference FJB073380000398
 GL Account 100000020
 GL Description normal aset
 Transaction Currency GBP
 Transaction Amount* 10.00
 Reference Number

Product MSGC
 GL Currency GBP
 Exchange Rate 1
 SC Charges 5.00
 GL Amount 5.00
 Narrative

Recalculate

Currency Denominations Charges MIS UDF

Currency Code GBP Total

Denomination Details

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

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 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.

9.5.1 Specifying the denomination details

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

Refer the section titled 'Specifying Denomination Details' under 'Miscellaneous Debit to a General Ledger Account' for further details.

9.5.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot shows a web-based dialog box titled "Miscellaneous GL Credit : Branch Date 12/15/2007 -- Webpage Dialog". It contains several input fields for transaction details and a table for charge details.

Transaction Details:

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	

Buttons: Recalculate

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

Page: 1 of 1 | Go to Page

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

Buttons: 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:

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

Transaction MIS

COS_CENTR	102
LOAN_TYPE	HOU
LOAN_TERM	FOUR

Composite MIS

A_OFFICER	PAUL

Cancel

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

9.5.4 Specifying UDF Details

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

Miscellaneous GL Credit : 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

UDF Details

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

Cancel

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.

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

Field	Value
External Reference Number	FJB0734900001300
From Account Currency *	[Empty]
To Account Currency *	[Empty]
From Amount *	[Empty]
Reference Number	[Empty]
Product	MCGT
From GL Account Number *	[Empty]
To GL Account Number *	[Empty]
Narrative	[Empty]

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 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

Charges MIS UDF

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:

The screenshot shows a web browser window titled "Miscellaneous GL Transfer : Branch Date 12/15/2007 - Webpage Dialog". The form contains the following fields and values:

External Reference Number	FJB0734900001300	Product	MCGT
From Account Currency	USD	From GL Account Number	324010002
To Account Currency	GBP	To GL Account Number	324010002
From Amount	200.00	To Amount	122.70
Exchange Rate	1.63	<input type="button" value="Recalculate"/>	
Reference Number	7891		
Narrative			

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

- Transaction MIS**: A table with columns for labels and values. The values are: COS_CENTR (102), LOAN_TTYPE (HOU), LOAN_TERM (FOUR).
- Composite MIS**: A table with columns for labels and values. The value is: A_OFFICER (PAUL).

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

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

9.6.3 Specifying UDF Details

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

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

External Reference Number	FJB0734900001300	Product	MCGT
From Account Currency	USD	From GL Account Number	324010002
To Account Currency	GBP	To GL Account Number	324010002
From Amount	200.00	To Amount	122.70
Exchange Rate	1.63	<input type="button" value="Recalculate"/>	
Reference Number	7891		
Narrative			

Charges MIS UDF

UDF Details

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

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.

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 2/15/2008 -- Webpage Dialog

External Reference Number: FJB0804600002371
Branch Code: 001
Customer ID: 001001058
Currency: AUD
Account Open Date: 2/15/2008

Account Number: 0010010
Account Class: BACG
Account Description: P

Term Deposit Details | Interest | Joint Holders | Dual Currency Deposit

Term Deposit Currency: AUD
Term Deposit Amount: 100.00
Tax ID:
Tax Detail 1:
Rollover Type: Principal
Rollover Amount:
 Auto Rollover
 Close on Maturity
 Move Interest to Unclaimed
 Move Principal to Unclaimed
 Rate Chart Allowed

Interest Liquidation Branch: 001
Interest Liquidation Account: 0010010
Tenor: 366
Maturity Date: 2/15/2009
Next Maturity Date: 2/16/2010
Computed Amount:
Compute

Term Deposit Pay-In Option

Payin Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instr
<input checked="" type="checkbox"/> Account	10.00	1,000.00	002	0000009	

FX Linkage | TD Payout Details

Cancel

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.

Payin Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instr
Account	10.00	1,000.00	002	0000009	

You need to capture the following details here:

Term Deposit Currency

Specify the term deposit currency. Alternatively, you can also choose the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

Term Deposit Amount

Specify the amount paid for the time deposit account, in the account currency.



The system will validate for the following:

- The deposit amount should be equal to or greater than the minimum booking amount maintained at the 'Deposit Cluster Maintenance' level, else the system will display the following error message:

The deposit amount is less than the minimum booking amount

- The deposit amount should be a multiple of the booking unit maintained at the 'Deposit Cluster Maintenance' level, else the system will display the following error message:

The deposit amount must be in multiples of booking unit

Tax ID

Specify a valid tax ID for term deposit account.

Tax Detail 1

Specify details of the tax for term deposit account.

Rollover Type

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- If rollover type is principal, then principal is rolled over and interest is pay-out as per the pay-out maintenance.
- If rollover type is Principal+Interest, then both principal and interest rollover takes place. If you select this option, the principal liquidation account has to be the term deposit account.
- If rollover type is special, then special amount is rolled over and the remaining amount is pay-out as per the pay-out maintenance.
- If rollover type is interest then interest amount is rolled over and principal amount is pay-out as per the pay-out maintenance.



Note the following:

- This field is applicable only if you have opted for auto rollover.
- System will validate for the deposit amount if the 'Rollover Type' is 'Special'.

Tenor (In Days)

Specify the tenor of the deposit account.

Rollover Amount

If a special amount is to be rolled over, specify the amount (less than the original deposit amount). The amount specified here will be reckoned in the account currency.

Computed TD Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.



While saving, the system validates the 'Computed TD Amount' against the 'TD Amount' keyed in.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining.

Move interest to Unclaimed

Check this box to move the interest to an Unclaimed Interest GL maintained at your bank, if the deposit remains unclaimed on maturity.



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 to an Unclaimed Principal GL maintained at your bank, if the deposit remains unclaimed on maturity. If you have selected auto rollover or close on maturity, then this field will not be applicable.

Rate Chart Allowed

Check this box if you do not want to allow floating rate code during Term Deposit account creation. Checking this box ensures the maintenance of the LD/MM rate for the Term Deposit.

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
- Demand Draft – DD
- Payout to Loan



This option is enabled only when Account Number generation is manual.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

The system populates the branch code of the account for redemption.

Account Number

Specify the account number/ GL for redemption.

Narrative

Specify the description for redemption.

10.2.2 Specifying Interest details

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

The screenshot shows a web application window titled "TD Account Opening by Multi Mode : Branch Date 2/15/2008 -- Webpage Dialog". The window contains several input fields and tabs. The "Interest" tab is selected. The input fields are:

- External Reference Number: FJB0804600002371
- Branch Code: 001
- Customer ID: 001001058
- Currency: AUD
- Account Open Date: 2/15/2008
- Account Number: 0010010
- Account Class: BACG
- Account Description: P

The "Interest" tab contains three data tables:

Product	Waiver	Open
---------	--------	------

Date	Open
------	------

Element	UDE Value	Rate Code	TD Rate Code
---------	-----------	-----------	--------------

At the bottom of the dialog, there are tabs for "FX Linkage" and "TD Payout Details", and a "Cancel" button.

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

Joint Holders

<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/DD Details

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque/DD tab.

Bank Code

Specify the bank code of the Bankers cheque.

Instrument Type

The instrument type is displayed based on the payout type selected in the Term Deposit Account Maintenance screen.

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 page dialog titled "Term Deposit -- Web Page Dialog". It features a blue header bar with a close button. Below the header, there are three tabs: "Term Deposit", "Bankers Cheque/DD", and "PC". The main content area is divided into several sections:

- Counter Party Details:** Includes input fields for "Counter Party Bank Code" and "Counter Party Account".
- PC Details:** Includes input fields for "PC Product", "Account Class", and "Clearing Network".
- Beneficiary Details:** Includes input fields for "Beneficiary Name", "Address Line 1", "Passport/Mc Number", "Address Line 2", and "Narrative".
- Beneficiary Account Type:** A dropdown menu currently set to "Savings Bank".
- Interest:** A section at the bottom left of the main content area.

At the bottom right of the dialog, there are "Ok" and "Exit" 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 page dialog titled "Term Deposit -- Web Page Dialog". It features a tabbed interface with three tabs: "Term Deposit", "Bankers Cheque/DD", and "PC". The "Term Deposit" tab is active. The form contains the following fields and controls:

- Branch Code: _____
- Account No: _____
- Customer Number: _____
- Currency: _____
- Account Class: _____ (dropdown menu)
- Account Class options: Account, Account Class

At the bottom left, there is an "Interest" tab. At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

STOP If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

10.2.5.4 Linking FX Transactions

In the 'TD Account Opening by Multi Mode' screen, click 'FX Linkages' button to invoke the 'FX Linkages' screen. In this screen, you can link FX transactions.

FX Linkage Details -- Webpage Dialog

Term Deposit Account Number * 000254 Module CO

Seq No	To Mod ID	FX Reference Number *	Currency	Outstanding Amount
<input checked="" type="checkbox"/>	FX	+		

Total Amount _____ Calculate

Ok Cancel

For more information, refer 'Linking FX Transactions' section in the 'Maintaining Customer Accounts' chapter in the 'Core Entities' User Manual.

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.

The screenshot shows a web-based dialog box titled "Term Deposit Interest - Web Page Dialog". It has a blue header bar with a close button. The main area is divided into sections: "Account Details" with tabs for "Interest" and "Deposit"; "Product Details"; and "Payout Parameters" at the bottom. The "Account Details" section includes fields for "Calculation Account", "Interest Booking Account", "Charge Booking Account", "Interest Start Date", "Charge Start Date", "Interest Booking Branch", and "Charge Booking Branch". There are also checkboxes for "Interest Statement" and "Dr Cr Advices". The "Product Details" section includes fields for "Product Code", "UDE Currency", and "Product Type", along with checkboxes for "Integrated LM Product", "Waive Charges", "Generate UDE Change Advice", and "Open". The "Payout Parameters" section is currently empty. The dialog box has "Ok" and "Cancel" buttons at the bottom right.

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

Term Deposit Interest -- Web Page Dialog

Account Details

Interest Deposit

Maturity Date

Next Maturity Date

Deposit Tenor

Auto Rollover

Close on Maturity

Move Interest to Unclaimed

Move Principal to Unclaimed

Rollover Type

Principal

Principal+Interest

Special Amount

Interest

Rollover Amount

Compute

1 of 1

Go to Page

Payout Type	Percentage	Offset Branch	Account	Narrative
-------------	------------	---------------	---------	-----------

Payout Parameters

Ok Cancel

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 roles on maturity date of the term deposit account. If you select this option, the principal liquidation account should be the term deposit account.

Move Principal to Unclaimed

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on maturity date of the term deposit account. is moved and is liquidated. If you select this option, the principal liquidation account should be the term deposit account

Rollover Type

You can indicate rollover type as hereunder:

- If rollover type is principal, then principal is rolled over and interest is pay-out as per the pay-out maintenance.
- If rollover type is Principal+Interest, then both principal and interest rollover takes place. If you select this option, the principal liquidation account has to be the term deposit account.
- If rollover type is special, then special mount is rolled over and the remaining amount is pay-out as per the pay-out maintenance.
- If rollover type is interest then interest mount is rolled over and principal amount is pay-out as per the pay-out maintenance.

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.

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 Redeeming a TD by Multi Mode

You can redeem a term deposit by multi mode payout using 'Redemption by Multi Mode' screen. To invoke this screen '1317' in the field at the top right corner of the **Application** toolbar and click the adjoining arrow button.

The screenshot shows a software interface for redeeming a term deposit. At the top, there are input fields for 'External Reference Number', 'Branch Code', 'Customer ID', 'Account Currency', 'Redemption Amount', and 'Denomination Amount'. To the right, there are fields for 'Account Number', 'Account Title', and 'Redemption Mode' (set to 'Full Redemption'), along with a 'Waiver Penalty' checkbox. A 'ReCalc' button is located below these fields. Below the input fields is a tabbed interface with 'TD Payout Details' selected. The 'Term Deposit Pay Out Details' table has columns for 'Pay-Out Option', 'Percentage', 'Redemption Amount', 'Offset Branch', 'Offset Account', and 'Narrati'. The table is currently empty. At the bottom of the window, there are tabs for 'TD Payout Details' and 'FX Linkage', and an 'Exit' button.

The following details are displayed:

External Reference 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 Number

Specify the account number of the TD that you wish to redeem. You can select the appropriate one from the adjoining look-up.

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:

Transaction Currency

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.

Term Deposit Pay Out Details

You can capture the following payout details:

Pay-Out Option

Select the payout option from the drop-down list. You have the following options:

- Bankers Cheque - BC
- Transfer to Other Bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Cash
- Creation of new Term Deposit – TD

Percentage

Specify the amount of redemption in percentage.

Redemption Amount

Specify the redemption amount.

Offset Branch

Specify the branch code of the account for redemption. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

Offset Account

Specify the account number for redemption. The adjoining option list displays all the account numbers maintained in the system. You can choose the appropriate one.

Narrative

Specify a description for redemption.

Applicable for Interest Payouts

Check this box to indicate that the payout details are also applicable for interest payouts that will happen either through manual/online liquidation of interest or through automatic liquidation of interest.

10.3.1 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Pay Out Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a web dialog window titled "Term Deposit -- Web Page Dialog". It features three tabs at the top: "Term Deposit", "Bankers Cheque/DD", and "PC". The "Term Deposit" tab is active. Below the tabs, there are several input fields: "Branch Code", "Account No", "Customer Number", and "Currency" on the left; "Account Class" on the right with a dropdown menu showing "TP". Below the "Account Class" dropdown, there are two radio buttons: "Account" (selected) and "Account Class". At the bottom left, there is a tab labeled "Interest". At the bottom right, there are "Ok" and "Exit" buttons.

10.3.1.1 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

Term Deposit Pay Out Details -- Webpage Dialog

Branch Code CHO Currency USD
 Account 355039

Bankers Cheque PC Term Deposit

Branch Code CHO Default From Account
 Currency USD Account Class
 Customer No Account Class

TD PayOut Details

Ok Cancel

The following details are captured here:

Branch Code

The system defaults the branch code.

Account Number

System defaults 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 it is mandatory to specify the Account Class. Else you can leave it blank.

STOP If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

10.3.1.2 Specifying Bankers Cheque/DD Details

To capture the details for opening a new TD as a part of pay-out, click on the Bankers Cheque/DD tab.

The screenshot shows a web page dialog titled "Term Deposit -- Web Page Dialog". It features three tabs: "Term Deposit", "Bankers Cheque/DD", and "PC". The "Bankers Cheque/DD" tab is selected. The form is divided into two main sections: "Cheque/DD Details" and "Beneficiary Details".

Cheque/DD Details:

- Bank Code: _____
- Instrument Type: _____
- Cheque Date: _____

Beneficiary Details:

- Beneficiary Name: _____
- Passport/Id Number: _____
- Narrative: _____
- Country Code: _____
- Address Line 1: _____
- Address Line 2: _____
- Address Line 3: _____

At the bottom of the dialog, there is an "Interest" tab and "OK" and "Exit" buttons.

The following details are captured here:

Bank Code

Specify the bank code of the Bankers cheque.

Instrument Type

The instrument type is displayed based on the payout type selected in the Term Deposit Account Maintenance screen.

Currency

System defaults the TD Account currency as the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Address Line 1 to 3

Specify the address of the beneficiary for the pay-out.

Passport/IC Number

Specify the Passport or IC Number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Country Code

Specify the country code of the country where the DD or cheque is payable.

10.3.1.3 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.

Counterparty Currency

System defaults the TD Account currency as 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 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.

10.3.1.4 Linking FX Transactions

In the 'Term Deposits Redemption Input' screen, click 'FX Linkages' button to invoke the 'FX Linkages' screen. In this screen, you can link FX transactions.

Seq No	To Mod ID	FX Reference Number	Currency	Outstanding Amount
<input checked="" type="checkbox"/>	FX	*		

Penalty is applied for the premature withdrawals of the NRI TD.

For more information, refer 'Linking FX Transactions' section in the 'Maintaining Customer Accounts' chapter in the 'Core Entities' User Manual.

10.4 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

10.5 **Manual Pay-Out TD Redemption**

You can redeem a Term Deposit for multi mode pay out 'Redemption in Multimode' screen. You can invoke this screen by typing '1317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Redemption in Multimode : Branch Date 1/31/2008 -- Web Page Dialog

External Reference Number	FJB0803100000018	Account Number *	<input type="text"/>
Branch Code	TAG	Account Title	<input type="text"/>

Cancel

The following details are displayed:

External Ref No

The system generates a unique reference number for the transaction and displays it here. The host identifies the transaction with the external reference number.

Branch Code

The system displays the code of the current logged-in branch.

You need to specify the following:

Account No

Specify the account number of the TD that you wish to redeem. You can select the appropriate one from the adjoining look-up.

Click 'Save' button to proceed to the next stage. The following screen is displayed:

The following details are defaulted from the account and displayed:

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

You need to specify the following:

Txn Ccy

Select the transaction currency from the option list.

Redemption Mode

Select the mode of redemption. Redemption can be either in part or in full.

Redemption Amount

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.



The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Deposit Cluster Maintenance' level, else the system will display the following error message:

Withdrawal amount must be multiples of withdrawal unit

- Withdrawal amount should be greater than minimum booking amount maintained at the 'Deposit Cluster Maintenance' level, else the system will display the following error message:

Withdrawal exceeds minimum balance level

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

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

The following details are displayed:

Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

Exchange Rate

This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

10.5.1 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.

10.5.2 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.

10.5.2.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Cheque Date

Select the cheque date for the pay-out.

Country Code

Select the country code for the pay-out.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.5.2.2 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 "Term Deposit Payout Details -- Web Page Dialog". It has three tabs: "Term deposit", "Bankers Cheque", and "PC", with "PC" being the active tab. The dialog is divided into two main sections: "Counterparty Details" and "Beneficiary Details".

Counterparty Details:

- Counterparty Bank Code:
- Counterparty Account:
- Currency:

Beneficiary Details:

- Name:
- Other Details:
- Narrative:
- Address:

At the bottom of the dialog, there is a "Term Deposit Interest" field and "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.

Counterparty Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

10.5.2.3 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 page dialog titled "Term Deposit Payout Details -- Web Page Dialog". It features three tabs: "Term deposit", "Bankers Cheque", and "PC". The "Term deposit" tab is selected. The form contains the following fields and options:

- Branch Code:** TAG (dropdown menu)
- Customer Number:** 565656 (dropdown menu)
- Currency:** GBP (dropdown menu)
- Account No:** (dropdown menu)
- Account Class:** (dropdown menu)
- Default From:** Account Number, Account Class

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.

10.5.3 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.

10.5.3.1 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.

10.5.3.2 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 roles on maturity date of the term deposit account. If you select this option, the principal liquidation account should be the term deposit account.

Move Principal to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on maturity date of the term deposit account. is moved and is liquidated. If you select this option, the principal liquidation account should be the term deposit account

Rollover Type

You can indicate rollover type as hereunder:

- If rollover type is principal, then principal is rolled over and interest is pay-out as per the pay-out maintenance.
- If rollover type is Principal+Interest, then both principal and interest rollover takes place. If you select this option, the principal liquidation account has to be the term deposit account.
- If rollover type is special, then special mount is rolled over and the remaining amount is pay-out as per the pay-out maintenance.
- If rollover type is interest then interest mount is rolled over and principal amount is pay-out as per the pay-out maintenance.

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

10.5.3.3 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.

10.5.4 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 web dialog titled "Payout Parameters -- Web Page Dialog". It features two tabs: "Bankers Cheque" (active) and "PC". Under the "Bankers Cheque" tab, there are two main sections: "Cheque Details" and "Beneficiary Details".

- Cheque Details:** Includes a "Bank Code" field with a dropdown arrow and a "Currency" field.
- Beneficiary Details:** Includes a "Beneficiary Name" field, a "Passport/IC Number" field, and a "Narrative" field with a speech bubble icon.
- Beneficiary Address:** Located to the right of the Beneficiary Details, it consists of three stacked text input fields, each with a speech bubble icon.

At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

The following details are captured here:

10.5.4.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Cheque Date

Specify the date of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/ IC Number

Specify the passport or IC number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

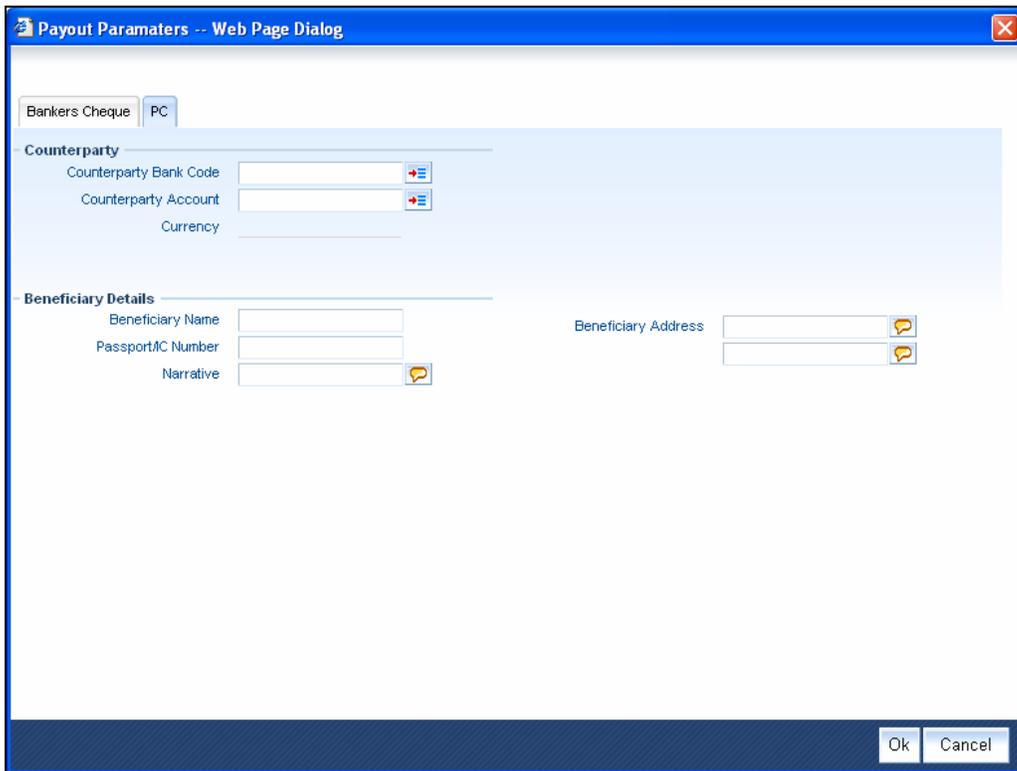
Specify the description for the pay-out.

Country Code

Specify the country code for the pay-out.

10.5.4.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.



The screenshot shows a dialog box titled "Payout Parameters -- Web Page Dialog" with a blue header and a close button in the top right corner. At the top, there are two tabs: "Bankers Cheque" and "PC", with "PC" being the active tab. 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 on the right.
- Counterparty Account: A text input field with a dropdown arrow icon on the right.
- 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 on the right.
- Beneficiary Address: A text input field with a speech bubble icon on the right.

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"/>			
<input 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'.

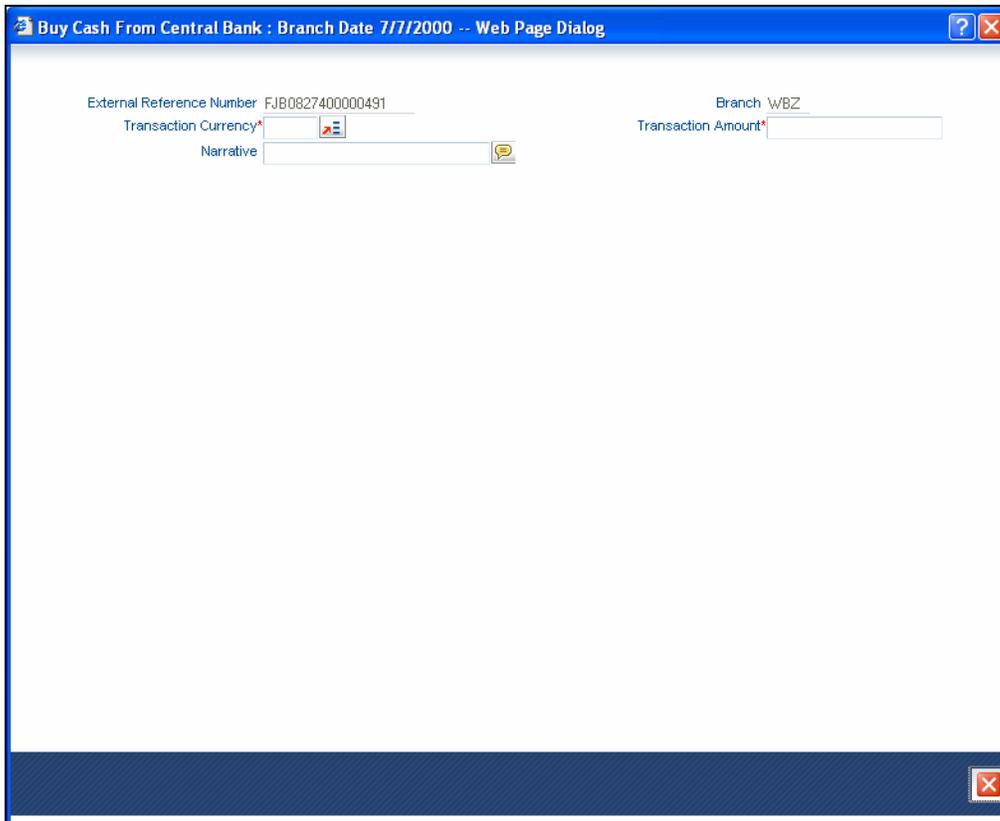
After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

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 application window titled "Buy Cash From Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The interface includes several input fields and tabs. At the top, there are fields for "External Reference Number" (FJB0734900001290), "Narrative", "Branch Code" (WB1), "Transaction Currency" (USD), and "Transaction Amount" (200.00). Below these are tabs for "Denomination", "MIS", and "UDF", with "MIS" currently selected. The "MIS" section is divided into "Transaction MIS" and "Composite MIS". Under "Transaction MIS", there are three rows of fields: "COS_CENTR" with value "102", "LOAN_TYPE" with value "HOU", and "LOAN_TERM" with value "FOUR". Each field has a small icon to its right. Below "Transaction MIS" are several empty rows. Under "Composite MIS", there is one row with the field "A_OFFICER" and value "PAUL", also with a small icon to its right. Below "Composite MIS" are several empty rows. A "Cancel" button is located at the bottom right of the window.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE Host User manual for details.

As an example, the following details may be captured in this 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

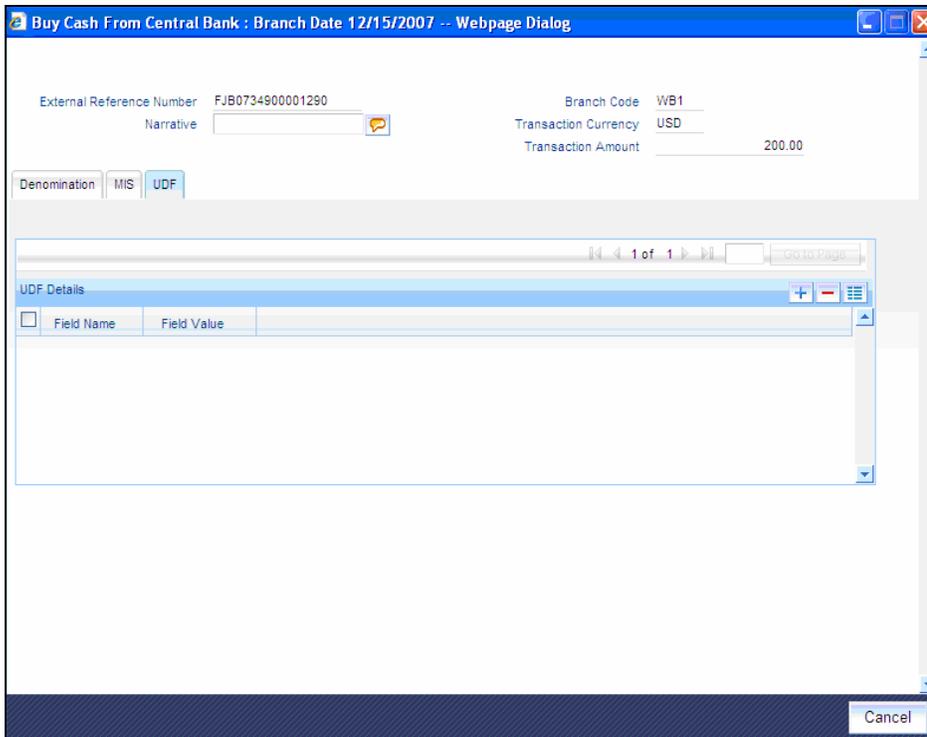
Explanation required from Dev/testing team.

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:

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

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 interface includes 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)
- Composite MIS section:
 - A_OFFICER: (dropdown menu)
 - PAUL: (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 are three tabs: "Denomination", "MIS" (selected), and "UDF". The "MIS" tab is divided into two sections: "Transaction MIS" and "Composite MIS". Under "Transaction MIS", there are three rows of fields: "COS_CENTR" with value "102", "LOAN_TYPE" with value "HOU", and "LOAN_TERM" with value "FOUR". Below these are several empty rows, each with a small icon to its right. Under "Composite MIS", there is one row with "A_OFFICER" and value "PAUL", followed by several empty rows, each with a small icon to its right. A "Cancel" button is located at the bottom right of the window.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

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 application window titled "Sell Cash to Central Bank : Branch Date 12/15/2007 -- Webpage Dialog". The window 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, and it displays a table with the following structure:

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

The table is currently empty. At the bottom right of the window, 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.

Buy TCs from Agent : Branch Date 12/04/2007 -- Webpage Dialog

External Reference Number FJB0733800001025 Branch Code WB1

Transaction Currency * [dropdown] Transaction Amount * [text]

Issuer Code * [dropdown] Narrative [text]

TC Details

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

Cancel

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

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.

External Reference Number FJB073380001032

Branch Code WB1

Transaction Currency * [dropdown]

Transaction Amount * [text]

Issuer Code * [dropdown]

Narrative [text]

TC Details

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

Cancel

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction, if any.

Branch Code

The current branch is defaulted.

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 * [text input]
Issuer Code * [dropdown]
Narrative [text area]

TC Details

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

Cancel

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

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 * [text box]
Narrative [text box] [help icon]

TC Details

<input type="checkbox"/>	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.

Book Shortage : Branch Date 1/2/2008 -- Web Page Dialog

External Reference Number FJB0800200000512 Branch WB1
Transaction Currency USD Transaction Amount 100.00
Narrative

Denomination MIS UDF

Currency Code USD Total

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 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 and sections:

- External Reference Number: FJB0800200000512
- Transaction Currency: USD
- Narrative: (empty text box with a speech bubble icon)
- Branch: WB1
- Transaction Amount: 100.00
- Denomination: MIS (selected), UDF
- Transaction MIS: A section with multiple rows of input fields and a dropdown menu on the right.
- Composite MIS: A section with multiple rows of input fields and a dropdown menu on the right.
- Cancel button: 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

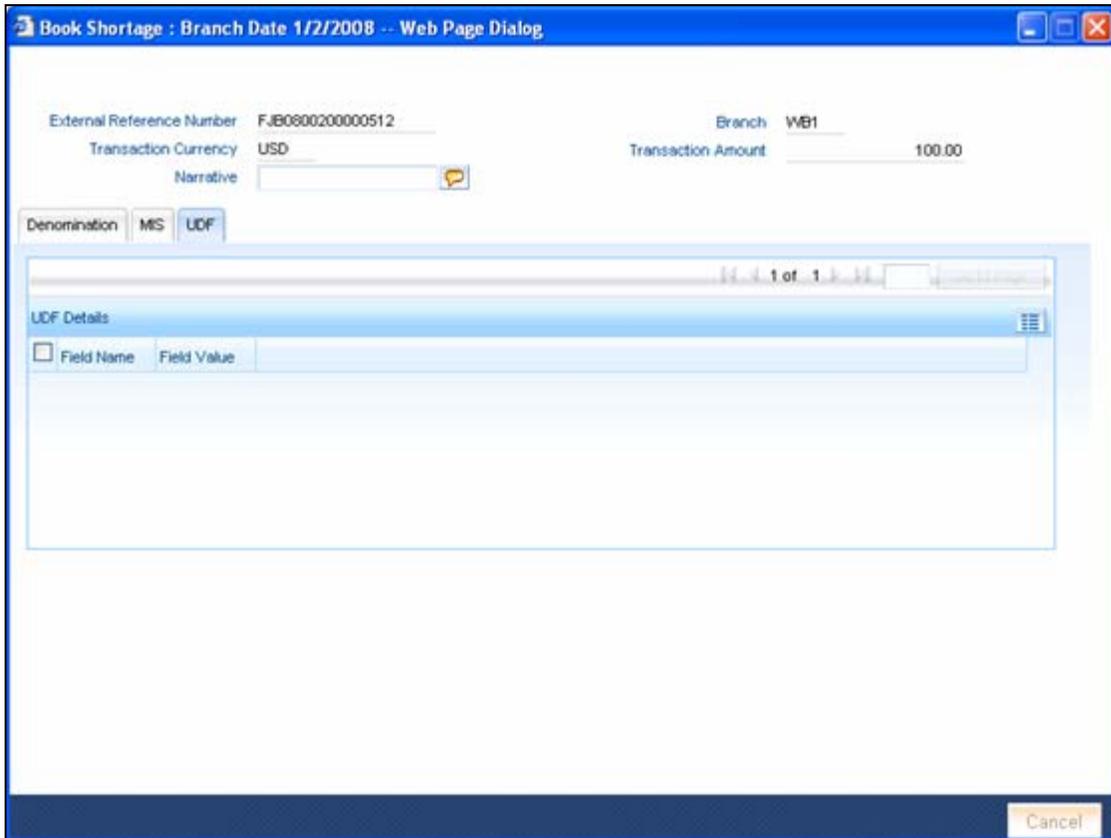
Specify the MIS code assigned to the industry to which your customer.

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 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 three tabs: "Denomination", "MIS", and "UDF". The "UDF" tab is selected. The "UDF Details" section contains a table with the following header:

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

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

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.

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 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.

The screenshot shows a web page dialog titled 'Book Overage : Branch Date 1/2/2008 -- Web Page Dialog'. It contains the following fields and sections:

- External Reference Number: FJB0800200000511
- Transaction Currency: USD
- Narrative: TEST
- Branch: WB1
- Transaction Amount: 100.00
- Denomination tabs: MIS, UDF
- Currency Code: USD
- Total: (empty field)
- 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		

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

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

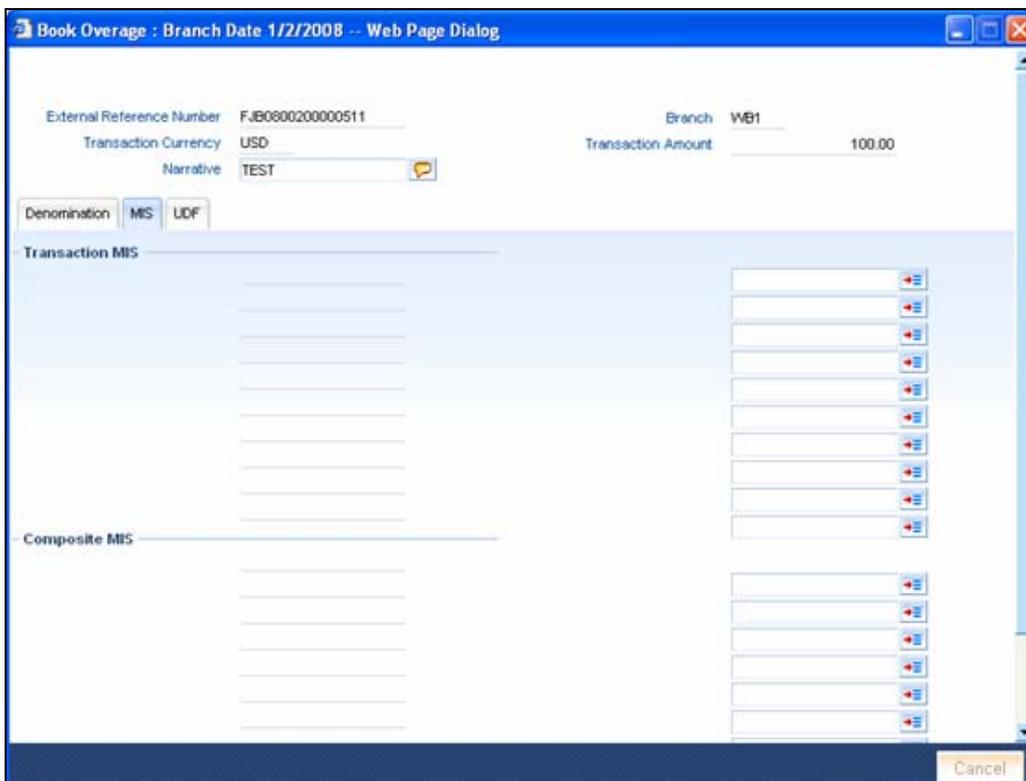
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

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". The form contains the following fields and sections:

- External Reference Number: FJB0800200000511
- Transaction Currency: USD
- Narrative: TEST
- Branch: WB1
- Transaction Amount: 100.00
- Denomination: MIS (selected), UDF
- Transaction MIS: A table with 10 rows and 2 columns. The right column contains dropdown menus.
- Composite MIS: A table with 10 rows and 2 columns. The right column contains dropdown menus.
- Cancel button at the bottom right.

MIS is user definable and is configured at the host.

Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

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: FJB0900200000511
- Transaction Currency: USD
- Narrative: TEST
- Branch: WB1
- Transaction Amount: 100.00

Below these fields are two tabs: "Denomination" and "UDF". The "UDF" tab is selected, showing a table with the following structure:

<input type="checkbox"/>	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.

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 Maintaining Consolidated Outward Clearing Data Entry Details

You can do a consolidated outward clearing data entry using the 'Consolidated Inward Clearing 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 Outward Clearing Data Entry : Branch Date 2/15/2008 -- Webpage Dialog

Batch Reference No FJB0804600002384 Branch Code 001

Account Number * Entries

Transaction Currency * Add row

Clearing Type

Go to Page

Entry Number	Clearing Type	Drawee Account Number	Cheque Number *	Amount *	Cheque Date	Routing Number *	Pneumonic Coc
--------------	---------------	-----------------------	-----------------	----------	-------------	------------------	---------------

Cancel

Here, you can capture the following details:

Batch 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 from the option list available.

Branch Code

The system displays the branch code.

Entries

Specify the number of transactions for the bulk operation.

Once you specify the required number of entries, click the 'Add row' button. Once you click the 'Add row' button, it is disabled. You can click the '+' or '-' buttons to add or delete any additional rows later. However, the 'Add rows' button is disabled when you click the '+' or '-' buttons.

Clearing Type

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one. The clearing type selected here is defaulted for each entry.

Click the 'Add row' button to populate the transaction details with default values.

Pneumonic Code

Specify the transaction pneumonic code for the instrument type. The adjoining option list displays all the valid pneumonic codes maintained in the system. You can select the appropriate one.

13.3.1 Specifying the Outward Clearing Details

The following details have to be captured here:

Entry Number

This is a non-editable, 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. Alternately, you can choose a routing number by clicking on the adjoining option list. The screen given below is displayed:

Routing Number % Branch Code ANK%

Bank Code CHO%

FETCH

Routing Number	Branch Code	Bank Code
55555CHO0001	ANK	CHO

You can select the routing number by specifying the bank or branch code.

Cheque Date

Specify the date of the cheque.

Drawee Account Number

Specify the account from which money is drawn.

Clearing Type

System displays the 'Clearing Type' maintained in this screen. However, you can edit 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.

System validates the following parameter values to identify the duplication of the transaction:

- Account Number
- Routing Number (Bank Code or Branch Code)
- Instrument Number

During validation, if system identifies duplication of the transaction, it is marked with an override in the clearing log. However, if the transaction is valid, you can force-post the transaction from the 'Interface Clearing Summary' screen

13.4 Maintaining Consolidated Inward Clearing Data Entry Details

You can do a consolidated inward clearing data entry using the 'Inward Clearing Data Entry' screen. You can invoke this screen by typing '5555' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled "Inward Clearing Data Entry : Branch Date 2/15/2008 -- Webpage Dialog". The interface includes several input fields and a table. The "Batch Reference No" field contains the value "FJB0804600002383". Other fields include "End point", "Clearing Type", "Currency" (set to "INR"), and "Entries". There is an "Add row" button. Below these fields is a table with the following columns: "Entry Number", "Clearing Type", "Instrument Number", "Issuing Bank", "Instrument Type", "Pneumonic Code", "Instrument Amount", and "Instrument". The table is currently empty. At the bottom of the window, there are "Total Amount" and "Outstanding Amount" fields, and a "Cancel" button.

Here, you can capture the following details:

Batch Reference Number

The system generated reference number is displayed here.

End Point

Specify the clearing house for the transaction. This adjoining option list displays all the clearing house codes maintained in the system. You can choose the appropriate one.

Clearing Type

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one. Based on the clearing type selected here, system defaults the clearing type and instrument type for each entry.

Entries

Specify the number of transactions for the bulk operation.

Once you specify the required number of entries, click the 'Add row' button. Once you click the 'Add row' button, it is disabled. You can click the '+' or '-' buttons to add or delete any additional rows later. However, the 'Add rows' button is disabled when you click the '+' or '-' buttons.

Currency

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

13.4.1 Specifying the Inward Clearing Details

Specify the following:

Entry Number

Entry Number is displayed.

Clearing Type

Specify the clearing type. This adjoining option list displays all the clearing types maintained in the system. You can choose the appropriate one.

Instrument Number

Specify the instrument number.

Issuing Bank

Specify the issuing bank. This adjoining option list displays all the issuing banks maintained in the system. You can choose the appropriate one.

Instrument Type

Select the Instrument Type from the drop-down list. You have the following options:

- Cheque
- BC
- DD

Account/GL Number

Specify the account/ GL number for the transaction from the adjoining option list.

Drawee Account Number

Specify the account number of the drawee.

Branch Code

Specify the Branch Code.

Routing Number

Specify routing number for cheque clearing. Alternately, you can choose a routing number from the adjoining list, by specifying the bank or branch code.

Instrument Status

System will display the status on Enrich and save.

Account Number

Select the account number from the option list available.

Narrative

Specify a description.

Status

Specify the status.

Pneumonic Code

Specify the transaction pneumonic code for the instrument type. The adjoining option list displays all the valid pneumonic codes maintained in the system. You can select the appropriate one.

13.4.1.1 Processing Inward Clearing Transactions

The processing of inward clearing transactions is as follows:

- If the transaction pneumonic code represents a cheque, then, you should create an incoming clearing contract for each record. System selects the product used for creating the incoming clearing contract based on the static maintenance of the clearing house, clearing type and incoming clearing product. For incoming speed clearing products, system selects the product based on the clearing house and clearing type of the incoming file.
- If the source and destination clearing sector is different, then the speed clearing product is used to create the transaction. Else, the incoming clearing product is used.
- If the transaction pneumonic code represents a DD or BC, then you should create an instrument contract of the record. The transaction pneumonic codes are resolved based on the clearing transaction code maintenance.

The routing number of the presenting bank is updated for the inward clearing transaction, which is then used to send the reject file.

13.5 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.

13.6 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	Ttl 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



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