

**Oracle FLEXCUBE  
Service Charge User Manual  
Release 5.0.1.0.0  
Part No E52128-01**



## Table of Contents (index)

<b>1. Service Charge Details Screen.....</b>	<b>3</b>
1.1. SCM02 - SC Package for Customer* .....	4
1.2. SCM03 - SC Package Changes at Account .....	12
1.3. SCM05 - SC History for Account Inquiry.....	18
1.4. SCM06 - SC Package Linkage to Code Task* .....	32

## 1. Service Charge Details Screen

The Service Charges Details is a common screen, which is linked to all the transactions and events maintenance's, for which a bank may levy charges. This screen enables a user to view the details of the charges levied for the particular transaction or an event. Examples of such transactions would be purchasing a TC, selling a banker's cheque or DD, etc. This option allows the user to only change the SC Amount. The user may increase or decrease or even waive it, as required. This screen attached to transactions and events maintenance's, can be navigated to by clicking the 'Service Charges Details' button, provided at the bottom-right corner of all charged transactions and events maintenances.

The details of the service charges will be displayed in this screen along with the collection mode details. SC Collection Mode: 'Cash' and 'Transfer' will be provided on the SC details Screen which gets enabled if the SC is applicable for that transaction code. The teller can select the either of the two modes for SC collection.

When multiple SCs are listed for the transaction, user can select different pay mode for the individual SC. In such case the system will debit the individual SC based on the mode selected for the collection.

For more information refer to Service Charge Details in **Common Screens** option in **Oracle FLEXCUBE Introduction User Manual**.

## 1.1. SCM02 - SC Package for Customer\*

Using this option you can link a SC package to a customer. Following activities can be performed using this maintenance:

- Link SC Package to the customer
- Specify the customer's existing accounts to which the package should be linked
- Specify an effective date from when the SC package linked at customer should get affected at customer's accounts.

### Definition Prerequisites

- SCM01 - SC Package Definition
- 8053 - Customer Addition

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To add a service charge package for customer

1. Type the fast path **SCM02** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Customer Transactions > SC Package Link at Customer**.
2. The system displays the **SC Package for Customer** screen.

SC Package for Customer

**SC Package for Customer**

Search Criteria :  Search String :

Full Name : David J Paul

ID :  IC : ABC

Service Charge Package:

Customer SC Waiver Flag :

**Package Details** | **Account Details**

Code Ccy	Description	Type	Priority	Cap Type	Cap Freq.	Anniv. Day	Anniv. Month
1	AED Low Bal Charges Current Acct	Periodic	1	Calendar	Monthly	0	0
2	AED Semi Annual Handling Charges	Periodic	2	Calendar	Half-Yearly	0	6
10	AED TC Sale Charges	Others	3	Calendar	Daily	0	0
11	AED TC Encashment Charges	Others	4	Anniversary	Daily	0	0
12	AED Cheque Discounting Charges	Others	5	Anniversary	Daily	0	0
13	AED PDC Handling Charges	Others	6	Anniversary	Daily	0	0
14	AED PDC Cancellation Charges	Others	7	Anniversary	Daily	0	0
15	AED Standing Order Set Up Charges	Others	8	Anniversary	Daily	0	0
16	AED Standing Order Failure Charges	Others	9	Anniversary	Daily	0	0
17	AED Standing Order Amendment Charges	Others	10	Anniversary	Daily	0	0
18	AED Stop Payment Charges	Others	11	Anniversary	Daily	0	0
19	AED Inward Cheque Return Charges	Others	12	Anniversary	Daily	0	0
20	AED Outward Cheque Return Charges	Others	13	Anniversary	Daily	0	0
21	AED Dormancy Charges	Periodic	14	Anniversary	Daily	0	0
22	AED Account Closure Charges	Others	15	Anniversary	Daily	0	0
23	AED Duplicate Statement Charges	Others	16	Anniversary	Daily	0	0

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized:

Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>The search criteria to search for the customer.</p> <p>The search criteria are as follows:</p> <ul style="list-style-type: none"> <li>• Customer short name</li> <li>• Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> <li>• Customer ID- Unique <b>FLEXCUBE Retail</b> identification given by the bank</li> </ul>

Field Name	Description
<b>Search String</b>	<p>[Mandatory]</p> <p>The search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.</p> <p>If the search criterion is specified as customer's short name or IC, then the beginning letter of the short name or IC can be entered. The system displays the pick list containing customers who match the criteria. Choose the appropriate customer from the pick list.</p> <p>For example, the customer's short name is John S Winter. In this case, you can specify the short name as JSW.</p>
<b>Full Name</b>	<p>[Display]</p> <p>The full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> option.</p>
<b>ID</b>	<p>[Display]</p> <p>The ID of the selected customer.</p> <p>A customer ID is an unique identification number, generated by the system after customer addition is completed successfully. This is the number that the system uses to track the customer.</p>
<b>IC</b>	<p>[Display]</p> <p>The identification code of the selected customer.</p> <p>A customer IC with customer type is a unique method of customer identification across the bank (covering all branches). A social security number, passport number, birth certificate or corporate registration can be used as Customer IC.</p>
<b>Service Charge Package</b>	<p>[Mandatory]</p> <p>The name of the service charge package that is attached to the account.</p>
<b>Customer SC Waiver Flag</b>	<p>[Check Box]</p> <p>Select the check box if you want to waive all the service charges in the package.</p> <p>It indicates whether the SC package attached to the account is marked for SC waiver or not.</p>

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string, press the **<Tab>** key and select it from the pick list.

SC Package for Customer

**SC Package for Customer**

Search Criteria :  Search String :

Full Name : David J Paul

ID :  IC : ABC

Service Charge Package:

Customer SC Waiver Flag :

**Package Details** **Account Details**

Code Ccy	Description	Type	Priority	Cap Type	Cap Freq.	Anniv. Day	Anniv. Month
1	AED Low Bal Charges Current Acct	Periodic	1	Calendar	Monthly	0	0
2	AED Semi Annual Handling Charges	Periodic	2	Calendar	Half-Yearly	0	6
10	AED TC Sale Charges	Others	3	Calendar	Daily	0	0
11	AED TC Encashment Charges	Others	4	Anniversary	Daily	0	0
12	AED Cheque Discounting Charges	Others	5	Anniversary	Daily	0	0
13	AED PDC Handling Charges	Others	6	Anniversary	Daily	0	0
14	AED PDC Cancellation Charges	Others	7	Anniversary	Daily	0	0
15	AED Standing Order Set Up Charges	Others	8	Anniversary	Daily	0	0
16	AED Standing Order Failure Charges	Others	9	Anniversary	Daily	0	0
17	AED Standing Order Amendment Charges	Others	10	Anniversary	Daily	0	0
18	AED Stop Payment Charges	Others	11	Anniversary	Daily	0	0
19	AED Inward Cheque Return Charges	Others	12	Anniversary	Daily	0	0
20	AED Outward Cheque Return Charges	Others	13	Anniversary	Daily	0	0
21	AED Dormancy Charges	Periodic	14	Anniversary	Daily	0	0
22	AED Account Closure Charges	Others	15	Anniversary	Daily	0	0
23	AED Duplicate Statement Charges	Others	16	Anniversary	Daily	0	0

**Record Details**

Input By  Authorized By  Last Mnt. Date  Last Mnt. Action  Authorized

Add  Modify  Delete  Cancel  Amend  Authorize  Inquiry

6. The system displays the package details and the account details.

## Package Details

Package Details tab displays brief information of the service charges linked to the Service Charge package.

**SC Package for Customer**

Search Criteria :  Search String :

Full Name :

ID :  IC :

Service Charge Package:

Customer SC Waiver Flag :

**Package Details** | [Account Details](#)

Code	Ccy	Description	Type	Priority	Cap Type	Cap Freq.	Anniv. Day	Anniv. Month
1	AED	Low Bal Charges Current Acct	Periodic	1	Calendar	Monthly	0	0
2	AED	Semi Annual Handling Charges	Periodic	2	Calendar	Half-Yearly	0	6
10	AED	TC Sale Charges	Others	3	Calendar	Daily	0	0
11	AED	TC Encashment Charges	Others	4	Anniversary	Daily	0	0
12	AED	Cheque Discounting Charges	Others	5	Anniversary	Daily	0	0
13	AED	PDC Handling Charges	Others	6	Anniversary	Daily	0	0
14	AED	PDC Cancellation Charges	Others	7	Anniversary	Daily	0	0
15	AED	Standing Order Set Up Charges	Others	8	Anniversary	Daily	0	0
16	AED	Standing Order Failure Charges	Others	9	Anniversary	Daily	0	0
17	AED	Standing Order Amendment Charges	Others	10	Anniversary	Daily	0	0
18	AED	Stop Payment Charges	Others	11	Anniversary	Daily	0	0
19	AED	Inward Cheque Return Charges	Others	12	Anniversary	Daily	0	0
20	AED	Outward Cheque Return Charges	Others	13	Anniversary	Daily	0	0
21	AED	Dormancy Charges	Periodic	14	Anniversary	Daily	0	0
22	AED	Account Closure Charges	Others	15	Anniversary	Daily	0	0
23	AED	Duplicate Statement Charges	Others	16	Anniversary	Daily	0	0

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized:

Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

## Field Description

Column Name	Description
<b>Code</b>	[Display] The SC code. This column is non-editable.
<b>Ccy</b>	[Display] The currency in which the service charge is levied.
<b>Description</b>	[Display] The SC name as the description for the service charge code.
<b>Type</b>	[Display] The service charge linkage type. <ul style="list-style-type: none"> <li>• Periodic – SC applied in a frequency</li> <li>• Others – SC applied adhoc without a frequency</li> </ul>



Column Name	Description
<b>Priority</b>	<p>[Display]</p> <p>The order in which the service charges shall be applied. SC will be applied in the ascending order of priority at the time of application.</p>
<b>Cap Type</b>	<p>The SC capitalisation type. The options are:</p> <ul style="list-style-type: none"> <li>• Calendar – SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month</li> <li>• Anniversary - SC application date depends on capitalisation frequency and anniversary day / anniversary month</li> </ul>
<b>Cap Freq.</b>	<p>[Display]</p> <p>The service charge capitalisation frequency i.e. the time intervals at which, the bank will levy the service charge.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Monthly</li> <li>• Bi-monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>
<b>Anniv. Day</b>	<p>[Display]</p> <p>The anniversary day of the SC package.</p>
<b>Anniv. Month</b>	<p>[Display]</p> <p>The anniversary month the SC package.</p>

## Account Details

The Account Detail tab lists all the existing accounts for which the selected customer is a primary customer. In this section, the user can link the new SC package to specific existing account/s. An 'Effective Date' can be mentioned, for the package to be effective from a future period for the existing accounts.

**SC Package for Customer**

Search Criteria :  Search String :

Full Name :

ID :  IC :

Service Charge Package:

Customer SC Waiver Flag :

**Package Details** | **Account Details**

Date Effective:

Account Number	Service Charge Package	Change
600075001001		N
600075151001		N
600075151002		N

**Record Details**

Input By:  Authorized By:  Last Mnt. Date:  Last Mnt. Action:  Authorized:

Add 
  Modify 
  Delete 
  Cancel 
  Amend 
  Authorize 
  Inquiry

## Field Description

Field Name	Description
<b>Date Effective</b>	[Mandatory, dd/mm/yyyy] The date or select it from the calendar from which the new linked service charge package should be effective for the existing accounts.
Column Name	Description
<b>Account Number</b>	[Display] The account number of the customer.
<b>Service Charge Package</b>	[Display] The service charge package code and name.

Column Name	Description
<b>Change</b>	<p>[Toggle Status]</p> <p>Click the toggle status and select the <b>Y</b> value to attach the new selected package to the account.</p> <p>By default, this field displays the value <b>N</b>.</p> <p>The new package will be effective for the selected accounts, from the effective date specified.</p>

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.

**Note:** When a SC Package is attached to a customer, this new SC package functions as the default package, instead of the default product package. The waivers specified in the linkage will be defaulted to the account.

## 1.2. SCM03 - SC Package Changes at Account

A SC package can be attached at a customer level or at the product level. The SC package linked either at the customer level or product level is defaulted at the CASA level. Hence for an account, the SC package depends on the SC package linked either at the customer level or product level.

If there is a SC package attached at customer level the same is defaulted to the account when it's opened. If not, the SC package linked at the product level is attached to the account.

Using this option you can modify or customise an SC package for a CASA. The following changes can be made to the SC package attached to the account:

- Waiver of specific/all Service Charges for an account
- Changes to SC capitalisation parameters
- Modification of SC priority that will be effective in case NSF situation is encounter when charging periodic charges.

### Definition Prerequisites

- SCM01 - SC Package Definition

### Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

### To modify service charge package for an account

1. Type the fast path **SCM03** and click **Go** or navigate through the menus to **Transaction Processing>Account Transactions>CASA Account Transactions>Other Transactions>SC Package Changes at Account**.
2. The system displays the **SC Package Changes at Account** screen.

## SC Package Changes at Account

### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 16] Type the account number of the customer for which you want to perform the SC package changes inquiry.
<b>Name</b>	[Display] This field displays the short name of the primary customer linked to the account.
<b>Customer ID</b>	[Display] This field displays the ID of the selected customer.  Customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

## SCM03 - SC Package Changes at Account

Field Name	Description
<b>Status</b>	[Display] This field displays the account status.
<b>Currency</b>	[Display] This field displays the currency in which the account is maintained.
<b>Product</b>	[Display] This field displays the name of the product under which the CASA is opened.
<b>Branch</b>	[Display] This field displays the home branch to which the customer belongs.
<b>Package Details</b>	
<b>Service Charge Package</b>	[Display] This field displays the name of the service charge package that is attached to the account.
<b>Account Level SC Waiver Flag</b>	[Optional, Check Box] Select the <b>Account Level SC Waiver Flag</b> check box to waive SC on the SC package attached to the account.  The check box is selected if SC waiver is applicable to the account. If this check box is selected, all service charges in the package will be waived for the account.
Column Name	Description
<b>Srl.No.</b>	[Display] This column displays the running serial number.
<b>Code</b>	[Display] This column displays the service charge code.
<b>Ccy</b>	[Display] This column displays the currency code in which the service charge is levied.
<b>Description</b>	[Display] This column displays the service charge name as the description for the service charge code.

Column Name	Description
<b>Linkage Type</b>	<p>[Display]</p> <p>This column displays the type of trigger, on which the SC is to be charged.</p> <ul style="list-style-type: none"> <li>• Periodic: SC applied in a frequency</li> <li>• Others: SC applied adhoc without a frequency</li> </ul>
<b>Linkage Code</b>	<p>[Display]</p> <p>This column displays the linkage code.</p> <p>Depending on the linkage type, this code is an exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.</p>
<b>Priority</b>	<p>[Mandatory, Numeric, Five]</p> <p>Type the priority of the service charge in the package.</p> <p>This is the order in which the service charges shall be applied. SC will applied in the ascending order of priority at the time of application</p>
<b>Cap Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the SC capitalisation type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Calendar: SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month.</li> <li>• Anniversary: SC application date depends on capitalisation frequency and anniversary day / anniversary month.</li> </ul>
<b>Cap Freq.</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the SC capitalisation frequency from the drop-down list.</p> <p>It is the time interval at which, the bank will levy the service charges.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half -Yearly</li> <li>• Yearly</li> </ul>

Column Name	Description
<b>Anniv. Day</b>	<p>[Conditional, Numeric, Two]</p> <p>Type the anniversary day of SC.</p> <p>The number of days will be zero if the Calendar option is selected in the <b>Cap Type</b> field.</p>
<b>Anniv. Month</b>	<p>[Conditional, Numeric, Two]</p> <p>Type the anniversary month of SC.</p> <p>The number of months will be zero if the Calendar option is selected in the <b>Cap Type</b> field.</p>
<b>Waiver Flag</b>	<p>[Toggle]</p> <p>If the SC is waived for the account, then this field displays the value <b>Y</b>. By default, displays the value <b>N</b>.</p> <p>To waive a single service charge from the package, click the toggle status to change the value to <b>Y</b>.</p>
<b>Waive Uncharged</b>	<p>[Toggle]</p> <p>By default the value is N. If Waiver Flag has been changed to Y then:</p> <ul style="list-style-type: none"> <li>• N: Denotes that uncollected SC should be charged on the account.</li> <li>• Y: Denotes that uncollected SC should be waived on the account.</li> </ul> <p>As package change activity, if a service charge is waived in the middle of the capitalisation period, Waiver Uncharged flag determines the treatment of uncollected service charge.</p>

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.



## SC Package Changes at Account

SC Package Changes at Account

**Account Details**

Account No: 000000010927    Name: MBABUMHARI  
 Customer ID: 600733    Status: ACCOUNT OPEN REGULAR  
 Currency: INR    Product: 10 - PGS9 CURRENT ACCOUNT  
 Branch: HO

**Package Details**

Service Charge Package: 101 - SC PASSBOOK ISSUE  
 Account Level SC Waiver Flag:

Srl.No.	Code	Ccy	Description	Linkage Type	Linkage Code	Priority	Cap Type	Cap Freq.	Anniv. Day	Anniv. Month	Waiver Flag	Waive Uncharged
1	1002	INR	PASSBOOK ISSUE	SCPERIODIC	NOLINK	1	Anniversary	Monthly	1	0	N	N
2	1	INR	-	-	-	-	-	-	-	-	N	N
3	11	0	-	-	-	-	-	-	-	-	N	N
4	122	INR	-	-	-	-	-	-	-	-	N	N
5	651	0	-	-	-	-	-	-	-	-	N	N
6	651	INR	-	-	-	-	-	-	-	-	N	N
7	801	INR	-	-	-	-	-	-	-	-	N	N
8	803	INR	-	-	-	-	-	-	-	-	N	N
9	814	INR	-	-	-	-	-	-	-	-	N	N
10	1000	INR	-	-	-	-	-	-	-	-	N	N
11	1001	0	-	-	-	-	-	-	-	-	N	N
12	1001	INR	-	-	-	-	-	-	-	-	N	N
13	1011	INR	-	-	-	-	-	-	-	-	N	N
14	1016	GBP	-	-	-	-	-	-	-	-	N	N
15	1036	INR	-	-	-	-	-	-	-	-	N	N
16	2020	USD	-	-	-	-	-	-	-	-	N	N
17	2134	INR	-	-	-	-	-	-	-	-	N	N
18	2151	INR	-	-	-	-	-	-	-	-	N	N
19	2501	0	-	-	-	-	-	-	-	-	N	N
20	3203	INR	-	-	-	-	-	-	-	-	N	N
21	4202	INR	-	-	-	-	-	-	-	-	N	N
22	6001	INR	-	-	-	-	-	-	-	-	N	N
23	6005	0	-	-	-	-	-	-	-	-	N	N
24	6005	INR	-	-	-	-	-	-	-	-	N	N
25	6010	0	-	-	-	-	-	-	-	-	N	N
26	6010	INR	-	-	-	-	-	-	-	-	N	N
27	6020	INR	-	-	-	-	-	-	-	-	N	N
28	6101	INR	-	-	-	-	-	-	-	-	N	N
29	7000	INR	-	-	-	-	-	-	-	-	N	N
30	7002	0	-	-	-	-	-	-	-	-	N	N
31	7500	0	-	-	-	-	-	-	-	-	N	N
32	8001	0	-	-	-	-	-	-	-	-	N	N
33	8002	0	-	-	-	-	-	-	-	-	N	N

**Record Details**

Input By: \_\_\_\_\_ Authorized By: \_\_\_\_\_ Last Mnt. Date: \_\_\_\_\_ Last Mnt. Action: \_\_\_\_\_ Authorized:

Add     Modify     Delete     Cancel     Amend     Authorize     Inquiry           

5. Modify the relevant information and click the **Ok** button.
6. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
7. The service charge package details for an account are modified.

**Note:** To change the sequence/order of the Service Charge Code, select the code and click the **Up** or **Down** button.  
 Double-click the toggle status in the **Waiver Flag/Waive Uncharged** column, corresponding to the SC code you want to waive.

### 1.3. SCM05 - SC History for Account Inquiry

Using this option you can view all the service charge details charged or overdue on an account, over a period of time.

The inquiry is used to view:

- Detailed information of all the Service Charges levied for the account up to the current date
- Complete details of all the Service Charges waived for the account till the current date.
- Service Charge amount earmarked due to non-availability of funds.
- Service Charge history details like transaction counts for Service Charge.
- Additional Service Charge history details like counts, amounts for current period, month, year, rolling year and since inception.

#### Definition Prerequisites

Not Applicable

#### Modes Available

Not Applicable

#### To view the service charge details for an account

1. Type the fast path **SCM05** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > SC History For Account Inquiry**.
2. The system displays the **SC History for Account Inquiry** screen.

## SC History for Account Inquiry

### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account No</b>	[Mandatory, Numeric, 16] Type the CASA number of the customer for which you want to perform the SC history account inquiry.
<b>Name</b>	[Display] This field displays the short name of the primary customer linked to the account.
<b>Customer ID</b>	[Display] This field displays the customer ID.
<b>Status</b>	[Display] This field displays the CASA status.
<b>Currency</b>	[Display] This field displays the currency in which the account is maintained.

Field Name	Description
<b>Product</b>	[Display] This field displays the name of the product to which the CASA belongs.
<b>Branch</b>	[Display] This field displays the branch in which the account is opened and maintained.
<b>SC Details</b>	
<b>Current Package</b>	[Mandatory, Radio Button] Select this radio button
<b>Expired Packages</b>	[Mandatory, Radio Button] Select this radio button
<b>Filter Criteria</b>	[Mandatory, Radio Button] Select the filter criteria by clicking the appropriate radio button. The options: <ul style="list-style-type: none"> <li>• All</li> <li>• RP</li> <li>• Account Level</li> <li>• Product Level</li> </ul> This field is enabled only if the <b>Expired Package</b> option is selected.
<b>From Date</b>	[Conditional, Pick List, mm/dd/yyyy] Select the from date from the pick list. This field is enabled only if the <b>Expired Package</b> option is selected.
<b>To Date</b>	[Conditional, Pick List, mm/dd/yyyy] This field is enabled only if the <b>Expired Package</b> option is selected.

3. Enter the account number and press the <Tab> key.
4. The system enables the **Charges Applied** tab..

SC History for Account Inquiry

**SC History for Account Inquiry**

**Account Details**  
 Account No: 6000000006124 Name: SURVACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Product: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: Centras

**SC Details**  
 Current Package  Expired Packages  
 Filter Criteria:  
 All  RP  Account Level  Product Level  
 From Date: To Date:

Charges Applied | Charges Applied Summary | Charges Applied Details | Charges Due | Rule Details | SC History

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date	End Date	Level
91	1221	SCTXN		Service Charge	LTL	CASH WITHDRAWAL		NA	

Inquire Close Clear

- View the information in the various tab screens.

## Charges Applied

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Branch: Centras Product: 4 - BS FIZINIAMS ASMENIMS CAD

**SC Details**

Current Package  Expired Packages  
 Filter Criteria:  All  RP  Account Level  Product Level  
 From Date: To Date:

Charges Applied | Charges Applied Summary | Charges Applied Details | Charges Due | Rule Details | SC History

SC Package	Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date	End Date	Level
91	1221	SCTXN	Service Charge	LTL	CASH WITHDRAWAL	NA			

Inquire Close Clear

## Field Description

Column Name	Description
<b>SC Package</b>	[Display] This column displays the SC package code.
<b>Code</b>	[Display] This column displays the service charge code, of all the service charges levied on the account.
<b>Linkage Code</b>	[Display] This column displays the linkage code.
<b>Linkage Type</b>	[Display] This column displays the linkage type.
<b>SC Nature Type</b>	[Display] This column displays the nature of charge i.e. the category of the service charge.

Column Name	Description
<b>Ccy</b>	[Display] This column displays the currency code in which the applicable service charges are payable.
<b>Description</b>	[Display] This column displays the service charge description.
<b>Start Date</b>	[Display] This column displays the start date.
<b>End Date</b>	[Display] This column displays the end date.
<b>Level</b>	[Display] This column displays the service charge level.

6. Double-click a record to enable the **Charges Applied Summary** tab.

### Charges Applied Summary

The screenshot shows the 'SC History for Account Inquiry' application window. The 'Charges Applied Summary' tab is active. The interface includes the following elements:

- Account Details:** Account No: 5000000006124, Name: SURYACHANDRATARE, Customer ID: 503889, Status: ACCOUNT OPEN REGULAR, Currency: CAD, Products: 4 - BS FIZINIAMS ASMENIMS CAD, Branch: Centias.
- SC Details:** Filter Criteria:  All,  RP,  Account Level,  Product Level. From Date and To Date fields are present.
- Charges Applied Summary Table:**

Description	Current	MTD	RYTD	CYTD	YTD	IID
Cumulative Count of Transactions	1	1	0	1	1	1
Cumulative Amount of Transactions	5	5	0	5	5	5
SC Charged	5	5	0	5	5	5
Differential SC Charged	0	0	0	0	0	0
SC Amount Waived	0	0	0	0	0	0
SC Amount Earmarked	0	0	0	0	0	0
- Buttons:** Inquire, Close, Clear.

**Field Description**

Field Name	Description
<b>SC Code</b>	[Display] This field displays the service charge code for which the user can view the summary.

Column Name	Description
<b>Description</b>	[Mandatory, Pick List] Select the description of the service charges applied from the pick list. The options are: <ul style="list-style-type: none"> <li>• Cumulative Count of Transactions: It denotes the total count of transactions which triggers the selected SC, including free transactions.</li> <li>• Cumulative Amount of Transactions: It denotes the total transaction amount which triggers the selected SC, including free amounts.</li> <li>• SC Charged: It indicates the actual amount of selected SC levied on the account.</li> <li>• Differential SC Charged: It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.</li> <li>• SC Amount Waived: It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.</li> <li>• SC Amount Earmarked: It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.</li> </ul>

**Current** [Display]  
This column displays the SC information pertaining to the current anniversary period.  
For example, if the anniversary period for the service charge starts from January 25th and the current date is January 30th, then this field displays the SC information between January 25th and January 30th.

**MTD** [Display]  
This column displays the SC information for the current month.  
It displays the total number of transactions for the running month.  
For example, if the current date is January 30th, this field displays the SC information from start of the month i.e. from January 1st to January 30th.



Column Name	Description
<b>RYTD</b>	<p>[Display]</p> <p>This column displays the information of the service charges for the past 12 completed calendar months.</p> <p>For example, if the current date is May 31, 2002, then this field displays the SC information from May 1, 2001 to April 31, 2002.</p>
<b>CYTD</b>	<p>[Display]</p> <p>This column displays the information of the service charges for the current year till date.</p> <p>For example, if the current date is June 23, 2003, then this field displays the SC information from January 1, 2003 to June 22, 2003.</p>
<b>YTD</b>	<p>[Display]</p> <p>This column displays the history of the service charge for the current year till date.</p> <p>The year beginning for this calculation is the financial beginning of year.</p> <p>For example, if the current date is 23 June 2003, this field will display the number of transactions for an account for a period from 1 April 2003 – 22 June 2003, where April 1 is the beginning of the financial year.</p>
<b>ITD</b>	<p>[Display]</p> <p>This column displays the number of transactions for an account since the account was opened.</p> <p>The inceptions to date field, provides the details of a service charge levied on an account since it was opened.</p>

7. Double-click the service charge amount in the **Charges Applied Summary** tab to enable the **Charges Applied Details** tab.

## Charges Applied Details

**Account Details**

Account No: 6000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Branch: Centras Product: 4 - BS FIZINIAMS ASMENIMS CAD

**SC Details**

Current Package  Expired Packages  
 Filter Criteria:  All  RP  Account Level  Product Level  
 From Date: [ ] To Date: [ ]

Charges Applied | Charges Applied Summary | **Charges Applied Details** | Charges Due | Rule Details | SC History

SC Code: LTL - FXD - 91 - CASH WITHDRAWAL - Others  
 History Type: SC Amount Waived  
 Period Type: Current - Current

Date	Amount	Rule Applied ?
29/02/2008	0.00	N

Inquire Close Clear

## Field Description

Field Name	Description
<b>SC Code</b>	[Display] This field displays the service charge code for which the charges summary is viewed.
<b>History Type</b>	[Display] This field displays the information of applied service charge. For example, Cumulative Amount of Transactions or SC Amount Earmarked.
<b>Period Type</b>	[Display] This field displays the period for the SC levied for the current month, or financial year, or calendar year.

Column Name	Description
<b>Date</b>	[Display] This column displays the date on which the SC is applied.
<b>Amount</b>	[Display] This column displays the SC amount debited from the account.
<b>Rule Applied ?</b>	[Toggle] The status is <b>Y</b> if the rule is applied to the SC code it is applicable for SC of Periodic type and non-branch based SC transactions. The <b>Rule Details</b> tab is enabled if the user double-clicks the column.

### Charges Due

The screenshot shows the 'SC History for Account Inquiry' application window. The 'Charges Due' tab is active, displaying a table with the following data:

Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Due On
91	1221	SCTXN	Service Charge	LTL	CASH WITHDRAWAL	2008-02-29 00:00:00.0

The window also features a 'Fetch' button and a bottom bar with 'Inquire', 'Close', and 'Clear' buttons.

**Field Description**

<b>Column Name</b>	<b>Description</b>
<b>Code</b>	[Display] This column displays the SC code of all the service charges payable on the account.
<b>Linkage Code</b>	[Display] This column displays the linkage code.
<b>Linkage Type</b>	[Display] This column displays the linkage type.
<b>SC Nature Type</b>	[Display] This column displays the nature of charge i.e. the category of the service charge. The options are: <ul style="list-style-type: none"> <li>• Commission</li> <li>• Service Charge</li> <li>• Fees</li> <li>• Taxes</li> </ul> Commission and Service Charge are income/profit made by a bank in return for the services offered by them. Fees and Taxes are amount levied on public by the Government or other agencies.
<b>Ccy</b>	[Display] This column displays the currency code in which the applicable service charges are payable.
<b>Description</b>	[Display] This column displays the service charge description.
<b>Due On</b>	[Display] This column displays the date on which the service charge will be debited from the account. In case of service charge of type <b>Online</b> , the due date will be same as the date of transaction.

8. Double-click the **Rule Applied** column in the **Charges Applied Details** tab to enable the **Rule Details** tab.

## Rule Details

## Field Description

Column Name	Description
<b>Rule Eval Seq</b>	[Display] This column displays the sequence of evaluation of rule.
<b>Rule</b>	[Display] This column displays the description of the rule.
<b>Condition No</b>	[Display] This column displays the condition number.
<b>Reason Text</b>	[Display] This column displays the reason for attaching the rule to the service charge.
<b>Original Val</b>	[Display] This column displays the original value of the service charge.
<b>Rule Effect</b>	[Display] This column displays the description of the rule effect.

Column Name	Description
<b>Final Val</b>	[Display] This column displays the final value of the service charge after the rule has been applied. <i>Final Value = Original SC Value +/- Rule Returned Value.</i>

## SC History

**Account Details**

Account No: 60000000006124 Name: SURYACHANDRATARE  
 Customer ID: 603883 Status: ACCOUNT OPEN REGULAR  
 Currency: CAD Product: 4 - BS FIZINIAMS ASMENIMS CAD  
 Branch: Centras

**SC Details**

Current Package  Expired Packages  
 Filter Criteria:  All  RP  Account Level  Product Level  
 From Date: To Date:

Charges Applied | Charges Applied Summary | Charges Applied Details | Charges Due | Rule Details | **SC History**

SC Code: LTL - FXD - 91 - CASH WITHDRAWAL - Others  
 Financial Year: 2008

Description	FYTD
Cumulative Count of Transactions	0.0
Cumulative Amount of Transactions	0.0
SC Charged	0.0
Differential SC Charged	0.0
SC Amount Waived	0.0
SC Amount Earmarked	0.0

Inquire Close Clear

## Field Description

Field Name	Description
<b>SC Code</b>	[Display] This field displays the service charge code for which the user can view the summary.
<b>Financial Year</b>	[Mandatory, Drop-Down] Select the year for which the data is saved from the drop-down list.

Column Name	Description
<b>Description</b>	<p>[Display]</p> <p>This column displays the description of the service charges applied.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Cumulative Count of Transactions – It denotes the total count of transactions which triggers the selected SC, including free transactions.</li> <li>• Cumulative Amount of Transactions - It denotes the total transaction amount which triggers the selected SC, including free amounts.</li> <li>• SC Charged – It indicates the actual amount of selected SC levied on the account.</li> <li>• Differential SC Charged – It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.</li> <li>• SC Amount Waived – It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.</li> <li>• SC Amount Earmarked – It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.</li> </ul>
<b>FYTD</b>	<p>[Display]</p> <p>This column displays the history of the service charge for the previous years.</p> <p>The year beginning for this calculation is the financial beginning of year.</p> <p>For example, if the current date is 23 June 2004, this field will display the number of transactions for an account for a period from 1 April 2003 – 31 March 2004, where April 1 is the beginning of the financial year, if 2003 option is selected in the Financial Year drop-down list.</p>

9. Click the **Close** button.

## 1.4. SCM06 - SC Package Linkage to Code Task\*

Using this option you can link Service Charge Package code to a particular maintenance or Task Code.

### Definition Prerequisites

- SCM01 - SC Package Definition

### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

### To add a template task cross reference

1. Type the fast path **SCM06** and click **Go** or navigate through the menus to **Global Definitions > Service Charge > SC Package Linkage to Code Task**.
2. The system displays the **SC Package Linkage to Code Task** screen.

### SC Package Linkage to Code Task

**SC Package Linkage to Code Task**

Task Code : CH001

Package Code : CL118 - CLOSE\_OUT WITHDRAWAL

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
  Modify
  Delete
  Cancel
  Amend
  Authorize
  Inquiry



**Field Description**

Field Name	Description
<b>Task Code</b>	[Mandatory, Pick List] Select the task code from the pick list.
<b>Package Code</b>	[Mandatory, Pick List] Select the SC package code that will be attached to the task code from the pick list.

3. Click the **Add** button.
4. Type the task code and press the <Tab> key
5. Enter the relevant information.

**SC Package Linkage to Code Task**

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.



**Service Charge User Manual**

**July 2013**

**Version : 5.0.1.0.0**

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