Oracle FLEXCUBE Settlement and Clearing User Manual Release 5.0.1.0.0 Part No E52128-01



FINANCIAL SERVICES



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# **1. Data Entry Options for Outward Instruments**



# 1.1. 6501 - Cheques Deposited On Savings Account

A cheque can be deposited into the customer's CASA account using the **Cheques Deposited On Savings Account** option. In this option, the user can enter the details of only one cheque deposited by the customer at a time. The uncleared balance of the customer's CASA is updated after this transaction is successful.

In the **Instrument Details** screen, the user has to enter clearing types, cheque number, routing number, etc. The system validates the entered cheque number, calculates the float days based on the routing number and processes the cheques based on the chosen clearing types.

#### **Definition Prerequisites**

- 8051 CASA Account Opening
- BAM14 Rewards and Service Charges definition
- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM41 Sector MasterThe exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To deposit cheque in savings account

- Type the fast path 6501 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Cheques Deposited On Savings Account.
- 2. The system displays the Cheques Deposited On Savings Account screen.



neques Deposited	l On Savings A	Account*								🦓 😼
ccount No :										
ccount Ccy :		~		Txn Ccy :		~				
ccount Ccy Rate :				Txn Ccy Rate :						
kn Amount :										
ccount Amt :										
harges (Lcy) :										
et Amount(Acy) :										
ser Reference No :										
arrative :	Cheques Dep	osited On CA	SA Account							
Card Char	nge Pin G	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

# Cheques Deposited On Savings Account

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the CASA number of the customer. The adjacent field displays the short name of the primary customer to the account.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. It is defaulted from the account details maintained.
	All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list.



Field Name	Description
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two]
	Type the transaction amount in the local currency of the bank.
Account Amt	[Display]
	This field displays the amount which will be reflected on the CASA account.
	If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the <b>Txn Amount</b> field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field.
	The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate
Charges (Lcy)	[Display] This field displays the charges, if any, applicable for the transaction in the local currency.
Net Amount (Acv)	[Display]
	This field displays the net amount in account currency after deducting the charges.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to identify the transaction.



Field Name	Description
Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration if required.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the transaction currency from the drop-down list and type the transaction amount.

#### **Cheques Deposited On Savings Account**

Account No :         Southactory:         In Coy :         It I I I           Account Acy :         Southactory:         In Coy :         It I I           Account Acy :         Southactory:         It I I I I         It I I I           Account Acy :         Southactory:         It I I I I         It I I I           Account Ant :         Southactory:         It I I I I I I I I I I I I I I I I I I	Cheques Deposite	d On Savings Account	*							🚳 😰 🗵
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Ton Amourk 1:         525,000,00           Account Ant 1:         5,263,18           Charges (c.) 1:         0,00           Net Amount(Acv) 1:         5,263,18           User Reference No 1:         70955342           User Reference No 1:         70955342           Narrabite 1:         Charges (c.) 1:           Oragination 1:         70955342	Account Ccy Rate :	4.7500	0 T:	xn Ccy Rate :		1.00000				
Account Arr ::         5,263.16           Charge (Lo;) ::         0.00           Net Amount(Ac);         5,263.16           User Reference No:         70965532           Narrative ::         Chergues Deposited On CASA Account	Txn Amount :	25,000.0	0							
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Net Amount/(Acy):     5,263 16       User Reference No:     72965532       Narrative:     Cheques Deposited On CASA Account	Charges (Lcy) :	0.0	0							
User Reference No :         29985342           Narrative :         Cheques Deposited On CASA Account             Card         Charge Fin         Cheque S Deposited On CASA Account             Card         Charge Fin         Cheque S Deposited On CASA Account	Net Amount(Acy) :	5,263.1	6							
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	Card Ci	ange Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
	1	1	E					UDE	OK	Close Clear

- 5. Click **Instrument** tab button.
- 6. The system displays the **Instrument Details** screen. For more information on instrument details refer to *FLEXCUBE Retail Introduction Guide*.
- 7. Enter the relevant instrument details and click the **Ok** button. The system returns back to **Cheques Deposited On Savings Account** screen.
- 8. Click the **Ok** button.
- 9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 10. The system displays the **Document Receipt** screen.



If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the Yes button.
 OR
 Click the Cancel button.

**Note:** The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Ceques Deposited On Savings Account** screen.



# 1.2. 5505 - Batch Consolidated Cheque Data Entry

For multiple cheque deposits the you have to enter header details followed by the individual cheque details.

Using this option, you can enter details of cheques that are to be consolidated after maintaining the header transaction to consolidate the check deposit thorugh **Consolidated Cheque Deposit** (Fast Path: 6511) option

All the cheques should belong to the same currency, as entered in the batch header, while entering the details of the cheques in a batch. The system verifies the total number of instruments and the total amount with the header information.

#### **Definition Prerequisites**

- 6511 Consolidated Check Deposit
- STM64 Clearing Type Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar For End Point
- The exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To open consolidated cheque data entry batch

- Type the fast path 5505 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Batch Consolidated Cheque Data Entry.
- 2. The system displays the Batch Consolidated Cheque Data Entry screen.



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		-						
ument Number :		Batch Number :						
al Amount :		No of Cheques :						
to Cheque No	Chq LiteralAmou	nt Clg Type		Routing No Cheque	DateDrawer Acct No	Late Clear	ing	
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1								
		1						
1					1			
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			1	·				
	Total :							

# Batch Consolidated Cheque Data Entry

Field Name	Description
Document Number	[Mandatory, Drop-Down]
	Select the document number from the drop-down list.
	This is a serial number generated by the system to track the header batch with the batch number generated at the time of data entry.
Batch Number	[Display]
	This field displays the batch number.
	Batch number is a running serial number generated automatically while opening a new batch. This batch number needs to be noted down for future reference.
Total Amount	[Display]
	This field displays the total amount in cheque currency, for all the cheques being deposited into the account.
No of Cheques	[Display] This field displays the total number of cheques entered during the header creation.



Column Name	Description					
Srl No	[Mandatory, Numeric, 3]					
	Type the serial number.					
Cheque No	[Mandatory, Numeric, 12]					
	Enter the cheque number of the instrument being deposited.					
Chq Literal	[Display]					
	This field displays the description of the cheque from a standard set of definitions.					
	The options are:					
	<ul> <li>Drawing voucher deposit</li> <li>Guaranteed cheque deposit</li> <li>House cheque deposit</li> <li>Local cheque deposit</li> <li>MO/ PO deposit</li> <li>Outstation cheque deposit</li> </ul>					
Amount	[Mandatory, Numeric, 13, Two]					
	Type the cheque amount in the transaction currency.					
Clg Type	[Mandatory, Drop Down]					
	Select the clearing type from the drop-down list.					
	The options are:					
	Regular Clearing					
	High Value Clearing					
	Regular 2 Day					
	Inward Returns					
	Regular 3 day					
	Outward Returns					
Routing No	[Mandatory, Numeric, Nine]					
	Type the routing number against which the cheque has been drawn.					
	The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn.					
	The combination can be obtained from the <b>Routing Branch</b> <b>Maintenance</b> (Fast Path: STM54) option.					
	This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.) = Sector Code / Bank Code + Branch Code.					
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the					



Column Name	Description
	instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Cheque Date	[Mandatory, dd/mm/yyyy]
	Type the cheque date, which is present on the instrument.
	This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument.
	Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Drawer Acct No	[Mandatory, Numeric, 16]
	Type the account number of the customer who has drawn the cheques.
	The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf ,is the account from where the funds will come into the beneficiary account.
	If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Late Clearing	[Display]
	This field displays the values Y or N for late clearing.
	The options are:
	Y - If the late clearing is marked
	N - If the late clearing is not marked
	This field displays Y when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type.
	The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
3. Select the docume	ent number from the drop down list.
4. Enter the cheque	number and amount.
5. Select the clearing	g type from the drop-down list.

6. Enter the routing number, cheque date, drawer account number.



Batch (	Consolidated	Cheque	Data Entry									🚳 🖬
		3		22								
Docum	ent Number :	04900057	0022 🔽 Batch N	umber :								
Total A	mount :		No of Cl	heques :								
Srl No	Cheque No	Chq Litera	alAmount	Clg Type	FTURNO	12.2	Routing No	Cheque Dat	eDrawer Acct No	Late Cle	earing	
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		Total :										

#### Batch Consolidated Cheque Data Entry

- 7. Click the **Ok** button.
- 8. The system displays the message "Batch Validated Successfully. Authorization Pending". Click the **OK** button.
- 9. The details of the cheques are consolidated successfully once the record is authorized.



# 1.3. 5506 - Batch Data Entry Outward Clearing

Using this option, a number of cheques belonging to different account holders can be deposited, rather than the individual cheque deposits or consolidated batch entry. You can also enter details of outward clearing cheques for another branch if it is designated as the clearing branch.

Before using this option, you should open the data entry batch, and select the outward clearing batch type.

You can enter all cheque details manually, as well as upload cheque information from a file provided the file is in a specific format.Bank specific pre-processing routines can be written to convert files in different formats to the expected format in this data entry option. When data is uploaded from a file in this data entry screen, it is retrieved from the file and displayed on the screen. You have to initiate the entire processing like he would otherwise do after entering all the data himself.

#### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance

#### Modes Available

Not Applicable

#### To open the outward clearing data entry batch

- Type the fast path 5506 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Batch Data Entry Outward Clearing.
- 2. The system displays the **Batch Data Entry Outward Clearing** screen.



		-		•								
atch Data I	Entry Outwar	rd Clearing*									i.	\delta 🛿 🕨
Batch Type :	Batch Data I	Entry Outward Clearin	ig .	Action :		~						
Batch Numbe	r :	Batch Status :		Deposit Branch :		*						
Currency :	~	No of Instrs :										
Serial No. F	ayee A/⊂ No	Customer Name	Cheque No	Amount	Туре	Routing No	Date	Drawee A	/C No Currer	ACLCY Rate	TCLCY Rate	Trans
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Tabala												
Total A	Amount :							Add	i i	Delete		
	Tribalas	As the suites										
Dane	validate	Muthonize										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Valida	ation	Service Charge	Signature	Travelle	rs Cheque
	1	and the second	1	the second s								

#### **Batch Data Entry Outward Clearing**

Field Name	Description					
Batch Type	[Display]					
	This field displays the batch type.					
Action	[Mandatory, Drop-Down]					
	Select the action to be performed from the drop-down list.					
	The options are:					
	Open Data Entry Batch - Teller can perform the data entry					
	<ul> <li>Reverse Data Entry Batch – The data entry batch will be reversed completely. The batch can be reversed only before authorization.</li> </ul>					
	<ul> <li>Modify Data Entry Batch – Modify is used for modifying the details entered. Modification can be used only before authorization.</li> </ul>					
	Authorize Data Entry Batch - Supervisor can authorize					
	<ul> <li>Inquire Data Entry Batch – Teller and supervisor can perform the inquiry.</li> </ul>					



Field Name	Description
Batch Number	[Display]
	This field displays the batch number.
	The branch generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.
Batch Status	[Display]
	This field displays the batch status.
	After opening a batch for data entry the status of the batch will always be <b>Unauthorised</b> , and the status will move from this status to Validated status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
Deposit Branch	[Mandatory, Drop-Down]
	Select the branch where the cheque is deposited from the drop- down list.
	If centralised data entry is being done, then the branch for which the cheques are being entered can be any branch from the drop- down list provided. The branches belong to the same sector.
Currency	[Mandatory, Drop-Down]
	Select the currency of the cheque from the drop-down list.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.
No of Instrs	[Mandatory, Numeric, Three]
	Type the number of instruments being deposited.
	Up to 100 cheques can be accommodated in one data entry batch. This indicates the number of cheques that are being deposited for the same branch.
Column Name	Description
Srl No	[Display] This column displays the serial number within the batch.
Payee A/C No	[Mandatory, Numeric, 16]
-	Type the account number to which each cheque will be credited.
Customer Name	[Display] This column displays the name of the account holder.



Column Name	Description
Cheque No	[Mandatory, Numeric, 12]
	Type the cheque number, which is present on the MICR line of the instrument.
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as <b>Returned</b> .
Amount	[Mandatory, Numeric, 15, Two]
	Type the cheque amount in the transaction currency.
Туре	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	Multiple clearing types can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type.
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code and sector code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.
Date	[Mandatory, dd/mm/yyyy]
	Type the date written on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the <b>Settlement Bank Parameters</b> option). If cheque date is greater than the current posting date, then the



Column Name	Description
	cheque has to be treated as a post-dated cheque.
Drawee A/C No	[Mandatory, Alphanumeric, 12]
	Type the account number of the customer who has drawn the cheques. This account number is validated if the routing number entered indicates that the drawer is your own customer.
A/C Currency	[Display]
	This field displays the account currency.
ACLCY Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values need to be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values need to be defined and downloaded.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Transaction	[Mandatory, Alphanumeric, 40]
Narration	Type the narration.
	This field displays the default narration, based on the transaction.
Delete	[Optional, Check Box]
	Select the <b>Delete</b> check box (es) to delete the rows.
Field Name	Description
Total Amount	[Display]
	This field displays the total amount in the transaction.

- 3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
- 4. Select the deposit branch and the currency from the drop-down list.
- 5. Enter the number of instruments.
- 6. Click the **Ok** button.



- 7. The system displays the data entry section.
- 8. Enter the relevant information in the data entry section.

#### OR

Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

#### **Batch Data Entry Outward Clearing**

Batch	Data En	try Outw	ard Clearing*											🚳 🔯 🗵
Batch Batch Curre	h Type : h Number : ency :	Batch Dat	a Entry Outward Clearing Batch Status : No of Instrs : 2	InAuthorized	Action : Deposit Branc	Open Data	e Entry Batch		>					
1	Payee 0604941	A/C No 0000019	Customer Name EDWARD MATHEW	Cheque No 0000000001	Amount 100.00	Type MICR ZE	RO 4	Routing No	Date 30/01/200	Drawee A/C No 8 0604942000001	A/C Currency 2 INR	ACLCY Rate	TCLCY Rate	Transa Batch Data
2	0604942	0000012	KEVIN MATHEW	0000000005	10,000.00	MICR CL	LG	400335016	30/01/2008	06049410000019	INR	0.00	0.00	Batch Data E
•														Þ
	Total Am	ount : 10,	100.00							Add	<b>E</b>	elete		
	Save	Validate	Authorize											
Ca	ard	Change Pi	n Cheque	Cost Rate	Denomi	nation Ir	nstrument	Inventory	/ Pin \	/alidation Service	Charge	Signature	Trav	ellers Cheque
											UDF	OK	⊂lose	⊂lear

- 9. Click the Save button.
- 10. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
- 11. Click the **Validate** button.
- 12. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **Ok** button.
- 13. The outward clearing data entry batch is added successfully once the record is authorized.

**Note**: Outward clearing of cheques does not require a header transaction. To change the number of instruments, modify the **No of Instrs** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.



#### To reverse the outward clearing data entry batch

- 1. Select the Reverse Data Entry Batch option from the Action drop-down list.
- 2. Enter the batch number in the **Batch Number** field and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the message "Batch Reversed Successfully".

#### To modify the outward clearing data entry batch

- 1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
- 2. Enter the batch number in the **Batch Number** field and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. Modify the relevant information and click the **Save** button.
- 5. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
- 6. Click the **Validate** button.
- 7. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **Ok** button.
- 8. The outward clearing data entry batch is modified successfully once the record is authorized.

#### To authorize the outward clearing data entry batch

- 1. Select the Authorize Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number in the **Batch Number** field and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".

#### To view the outward clearing data entry batch

- 1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
- 2. Enter the batch number in the **Batch Number** field and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.



# 1.4. 6511 - Consolidated Cheque Deposit

**FLEXCUBE** allows the entry of a single cheque deposit, multiple cheque deposit and file upload for bulk cheque deposits.

When multiple cheques are to be deposited into the same account, you have to open a header for the account that indicates the total number and total value of the cheques that are deposited by the customer. The header transaction generates a document number that can be subsequently used to enter the cheque details for that account. All cheques deposited in one consolidated batch, should belong to the same currency. This transaction has to be followed by Consolidated Cheque Batch Data Entry transaction for posting the individual details of cheque.

#### **Definition Prerequisites**

- BAM14 Rewards and Service Charges definition
- BAM09 Issuer Maintenance
- BAM56 Currency Codes Maintenance
- STM64 Clearing Type MaintenanceThe exchange rate values must be defined and downloaded.

#### Modes Available

Not Applicable

#### To deposit the consolidated cheques

- 1. Type the fast path 6511 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Consolidated Cheque Deposit.
- 2. The system displays the Consolidated Cheque Deposit screen.



## **Consolidated Cheque Deposit**

Consolidated Ch	neque Depo	sit*								alian 🕹 🚺 🗵
	_									
Modify Header :				-						
Account No :										
Account Ccy :	~			Txn Ccy :	*					
Acct Ccy Rate :				Txn Ccy Rate :						
Total Amount :										
Account Amt :										
Cheque Literal:			*							
Clearing Type :		~		Late Clearing :						
No of Cheques :				Document Numb	ier:		]			
User Reference N	o :									
Narrative :	Consolidate	ed Cheque Deposit								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
			·			·		UDF	ОК	Close Clear

Field Name	Description					
Modify Header	[Optional, Check Box]					
	Select the <b>Modify Header</b> check box to rectify any error in the header transaction posted earlier.					
	This field is enabled only when the document header has been reversed from the <b>Search Electronic Journal</b> screen.					
	If you select the check box, the system displays the <b>Old</b> <b>Document Number</b> field and all the other fields will be disabled.					
Old Document	[Conditional, Pick List]					
Number	Select the old document number from the pick list.					
Modify Header Old Document Number Account No	This field is enabled only if the <b>Modify Header</b> check box is selected.					
Account No	[Mandatory, Numeric, 16]					
	Type the CASA account number on which consolidated cheque deposit is to be done.					



Field Name	Description					
Account Ccy	[Display]					
	This field displays the currency assigned to the product, under which the account is opened.					
	All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.					
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Txn Ccy	[Mandatory, Drop-Down]					
	Select the cheque currency from the drop-down list.					
	This field, by default, displays the account currency as the transaction currency.					
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.					
Acct Ccy Rate	[Display]					
	This field displays the rate at which the account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Txn Ccy Rate	[Display]					
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.					
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Total Amount	[Mandatory, Numeric, 15]					
	Type the total amount of all the cheques being deposited to the account in the transaction currency.					
	This is the amount by which the account's unclear balance is updated. You have to ensure that the correct amount is entered; else the system will not allow the user to complete data entry in the consolidated batch data entry mode, if the total of the individual cheques amounts is not equal to this amount.					



Field Name	Description					
Account Amt	[Display]					
	This field displays the amount in account currency.					
	Account Amount = Total Amount / Account Currency Rate * Transaction Currency Rate					
Cheque Literal	[Mandatory, Drop-Down]					
	Select the cheque literal from the drop-down list.					
	This field is not used in any processing.					
Clearing Type	[Mandatory, Drop-Down]					
	Select the clearing type from the drop-down list.					
	The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type.					
	For more information on clearing refer to Clearing Type Maintenance option.					
	<b>Note:</b> In a decentralized clearing set up a particular Clearing type will be restricted or available to a branch depending upon the maintenance carried out in the options.					
Late Clearing	[Display]					
-	This field displays the values <b>Y</b> or <b>N</b> for late clearing.					
	The options are:					
	• Y - If the late clearing is marked.					
	N - If the late clearing is not marked					
	This field displays <b>Y</b> when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type.					
	The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.					
No of Cheques	[Mandatory, Numeric, Three]					
	Type the total number of cheques being deposited into the account. It should be more than one. Number of cheques per batch can not be more than 200.					



Field Name	Description					
Document Number	[Display]					
	This field displays the serial number.					
	A serial number generated by the system to track the header batch with the actual branch batch number generated at the time of data entry. This number needs to be noted down and linked correctly to the batch opened for posting the instruments.					
User Reference No	[Optional, Alphanumeric, 40]					
	Type the user reference number assigned to identify the transaction.					
Narrative	[Mandatory, Alphanumeric, 120]					
	Type the narration.					
	This field displays the default narration, based on the transaction. The user can change the narration if required.					
2 Soloot the Modify	<b>Header</b> shock boy if the account is having desument number					

3. Select the **Modify Header** check box if the account is having document number. OR

Enter the account number and the total value of the cheques deposited by the user.

- 4. Select the cheque literal and clearing type from the drop-down list.
- 5. Enter the number of cheques.

### **Consolidated Cheque Deposit**

Consolidated (	Cheque Depo	sit*									🚳 🔽 🗵
Modify Header :											
Account No :	060494000	00016 EDW	ARD CULLENS	]							
Account Coy :	INR 🗸			Txn Ccy :	INR 🔽						
Acct Ccy Rate :		1.00000		Txn Ccy Rate :	1.0	0000					
Total Amount :	1	,000.00									
Account Amt :	1	,000.00									
Cheque Literal:	Local Cheo	ue Deposit	*								
Clearing Type :	3 DAYS FL	DAT 🔽		Late Clearing :	N						
No of Cheques :	10			Document Numbe	r: 6008651		]				
User Reference	No : 1										
Narrative :	Consolidate	ed Cheque Deposit									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDF	ОК	⊂lose	⊂lear



- 6. Click the **Ok** button.
- 7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 8. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the Yes button.
   OR
   Click the Cancel button.
- 10. The system displays the document number. The document number or the header number associated with the consolidated batch. This number is used while performing the consolidated check batch data entry. Click the **OK** button.



# 1.5. 6512 - Consolidated Cheque Batch Data Entry

For multiple cheque deposits, you have to first enter the header details followed by the individual cheque details.

Using this option, you can enter details of cheques that are to be consolidated after maintaining the header transaction to consolidate the cheque deposit through **Consolidated Cheque Deposit** (Fast Path: 6511) option. All the cheques should belong to the same currency, as entered in the Batch header, while entering the details of the cheques in a batch. You can also upload files, as against manual data entry, once the header is created.

The system verifies the total number of instruments and the total amount with the header information.

#### **Definition Prerequisites**

- STM64 Clearing Type Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End PointThe exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To open consolidated cheque data entry batch

- Type the fast path 6512 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Consolidated Cheque Batch Data Entry.
- 2. The system displays the **Consolidated Cheque Batch Data Entry** screen.



onsolidated	Cheque Batcl	· butu Liter,											
Batch Type : Batch Number : Batch Status :	Consolidated	No of Instrs :	Entry Au Du	ction : ocument No : eller Number :									
-Header Deta Account No : Total Amount :			Ac T>	ccount Ccy : kn Ccy :	<b>•</b>		Acct Ccy Rate : [ Txn Ccy Rate : [						
Cheque Literal : Narrative :	Consolidated	Cheque Batch Data	a Entry	learing Type :			Ŧ	Late Clearing :					
Serial No. Cher	que No	Instrument Sub T	уре	Amount	Routing No	Cheque Date	Drawer A/C No	o Tr	ansaction Nat	rration	Delete	e	
Total Am Save	rount :	Authorize						_	Add	Delet	te		
Total Am	validate	Authorize							Add	Delet	te		

### **Field Description**

Field Name	Description				
Batch Type	[Display]				
	This field displays the batch type.				
Action	[Mandatory, Drop-Down]				
	Select the action performed by the teller / supervisor from the drop-down list.				
	The options are:				
	Open Data Entry Batch - Open a new batch for data entry				
	<ul> <li>Reverse Data Entry Batch – Reverse/Cancel a posted data entry batch, before Supervisor authorisation</li> </ul>				
	<ul> <li>Modify Data Entry Batch – Reopen a entry batch for modification, before Supervisor authorisation</li> </ul>				
	<ul> <li>Authorise Data Entry Batch - Authorisation of batch by Supervisor</li> </ul>				
	<ul> <li>Inquire Data Entry Batch – Inquire on a batch</li> </ul>				
Batch Number	[Display]				

# Consolidated Cheque Batch Data Entry



Field Name	Description					
	This field displays the batch number.					
	Batch number is a running serial number generated automatically while opening a new batch. This batch number needs to be noted down for future reference.					
Document No	[Mandatory, Pick List]					
	Select the document number from the pick list.					
	This is a serial number generated by the system to track the header batch with the batch number generated at the time of data entry.					
Batch Status	[Display]					
	This field displays the batch status.					
	After opening a batch for data entry, the status of the batch will always be <b>Unauthorised</b> and the status will move from this status to <b>Validated</b> status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.					
No of Instrs	[Mandatory, Alphanumeric, Five]					
	Type the number of instruments.					
	This field, by default, displays the number of instruments Up to 100 cheques can be accommodated in one data entry batch.					
	This indicates the number of cheques that are being deposited for the same branch.					
	The number of instruments is defaulted based on the Document No entered. This number can be changed depending upon the actual number of cheques present in the batch.					
Teller Number	[Display]					
	This field displays the teller number who owns the batch.					
HEADER DETAILS						
Account No	[Display]					
	This field displays the account number of the customer.					
	This is the customer account (also termed as the beneficiary account) number.					
	You can identify the type of account and the branch in which the account was opened using the account number.					
	It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. Shifting of account branch is also not possible. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.					
Account Ccy	[Display]					



Field Name	Description					
	This field displays the currency assigned to the product, under which the account is opened.					
	All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.					
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Txn Ccy	[Display]					
	This field displays the cheque currency. By default, this field displays the account currency as the transaction currency.					
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.					
Acct Ccy Rate	[Display]					
	This field displays the rate at which the account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Txn Ccy Rate	[Display]					
	This field displays the rate at which the cheque currency is converted to the local currency of the bank.					
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Total Amount	[Display]					
	This field displays the total amount in cheque currency, for all the cheques being deposited into the account.					
	This is the amount by which the account's unclear balance is updated. You have to ensure that the correct amount is entered; else the system will not allow the user to complete data entry in the consolidated batch data entry mode, if the total of the individual cheques amounts is not equal to this amount.					
Account Amount	[Display]					
	This field displays the amount by which the beneficiary account will be credited.					
	Account Amount = Total Amount / Account Currency Rate *					



Field Name	Description					
	Transaction Currency Rate					
Cheque Literal	[Display]					
	This field displays the description of the cheque from a standard set of definitions.					
	The options are:					
	Cash Deposit					
	Drawing voucher deposit					
	Guaranteed cheque deposit					
	House cheque deposit					
	Local cheque deposit					
	MO/ PO deposit					
	Outstation cheque deposit					
Clearing Type	[Display]					
	This field displays the clearing type.					
	The clearing type can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type.					
	For more information on clearing refer to <b>Clearing Type</b> Maintenance option.					
Late Clearing	[Display]					
	This field displays the values ${f Y}$ or ${f N}$ for late clearing.					
	The options are:					
	<ul> <li>Y - If the late clearing is marked</li> </ul>					
	<ul> <li>N - If the late clearing is not marked</li> </ul>					
	This field displays <b>Y</b> when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type.					
	The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.					
Narrative	[Display]					

4. Select the document number to which the batch is to be linked.



#### Consolidated Cheque Batch Data Entry\* 🊳 😰 🗵 Batch Type : Consolidated Cheque Batch Data Entry Open Data Entry Batch 💽 Action : Batch Number : 156 Document No : 622448 .... Batch Status : No of Instrs : 3 Teller Number : 48 -Header Details -Account No : 06049420000012 KEVIN MATHEW Account Ccy : 🛛 📃 Acct Ccy Rate : 1.00 Total Amount : 1,000.00 Txn Ccy : Txn Ccy Rate : 1.00 INR 💌 Account Amount : 1,000.00 Clearing Type : 3 DAYS FLOAT Cheque Literal : Local Cheque Deposit Y. Late Clearing : N Narrative : Consolidated Cheque Batch Data Entry Serial No. Cheque No Instrument Sub Type Amount Routing No Cheque Date Drawer A/C No Transaction Narration Delete Total Amount : Add Delete Save Validate Authorize Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque Card UDF OK Close Clear

#### **Consolidated Cheque Batch Data Entry**

- 5. Click the **Ok** button.
- 6. The system displays the message "The document number has been linked to the Batch Number. Batch Linked Successfully With The Document Number". Click the **OK** button.
- 7. The system displays the consolidated cheque batch data entry details. Enter the relevant information.



## Consolidated Cheque Batch Data Entry

Consolida	ated Cheque	e Batch Data Entry*										췒 📔 🗵
Batch Type :         Consolidated Cheque Batch Data Entry           Batch Number :         160           Batch Status :         UnAuthorized           No of Instrs :         2			Entry Act Doc 2 Tell	ion : ( cument No : (e ler Number : (e)	Open Data E 525448 18	intry Batch						
Header Details           Account No :         06049420000012         KEVIN MATHEW           Total Amount :         100.00         Account Amount :         100.00           Account Amount :         100.00         Image: Consolidated Cheque Deposit         Image: Consolidated Cheque Batch Data Entry		IEW Acc Txn Clea a Entry	ount Ccy : 1 n Ccy : 1 aring Type : F	INR 💌 INR 💌 HIGH VALUE	CLG	Acct Ccy Rate : 1.0 Txn Ccy Rate : 1.0	0 0 te Clearing :	Y				
Serial No.	Cheque No.	Instrument Sub T	vna 0	mount P	outing No.	Cheque Date	Drawer A/C No.	Tra	ocaction Narration	r	Pelete	
1	122222	01 - REGULAR CHE	QUE S	50.00 40	00229001	30/04/2008	06049410000019	Consolidate	d Cheque Batch Da	ata Entry	N	
2	122223	01 - REGULAR CH	EQUE	17.00 40	0229001	30/04/2008	06049410000019	Consolidate	ed Cheque Batch	n Data En	N	
То <u>5</u>	tal Amount : ave Valid	67.00 Re Authorize						_	Add	Delete	1	
Card	Chang	e Pin Cheque	Cost Rate	Denomination	n Inst	rument	Inventory Pin	Validation	Service Charge	Signatu	re	Travellers Cheque
									UDF	OK	⊂los	e Clear

Field Name	Description
Serial No	[Display] This column displays the serial number within the batch.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number of the instrument being deposited.
Instrument Sub Type	[Mandatory, Drop-Down] Select the instrument sub type from the drop-down list. The drop-down list displays the Site Instrument Type values maintained in the <b>Instrument Type Xref</b> (Fast Path: STM58) option.
Amount	[Mandatory, Numeric, 15, Two] Type the cheque amount in the transaction currency.
Routing No	[Mandatory, Numeric,12] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code, the branch code



Field Name	Description					
	and the sector code from where the instrument was drawn.					
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.					
	Routing Number = Sector Code / Bank Code + Branch Code					
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.					
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.					
Cheque Date	[Mandatory, dd/mm/yyyy]					
	Type the cheque date, which is present on the instrument.					
	This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option).					
Drawer A/C	[Mandatory, Numeric, 16]					
Νο	Type the account number of the customer on whom the cheques have been drawn.					
	The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.					
Transaction	[Mandatory, Alphanumeric, 40]					
Narration	Type the narration.					
	This field displays the default narration, based on the transaction. The user can change the narration if required.					
Delete	[Toggle] Click the toggle status to Y to delete the record. This field displays the default narration, based on the transaction. The user can change the narration if required.					



- 8. Click the **Save** button.
- 9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 10. Click the **Validate** button.
- 11. The system displays the message "Data Validated Successfully Batch Validated Successfully. Authorization Pending". Click the **OK** button.
- 12. The details of the cheques are consolidated successfully once the record is authorized.

**Note**: Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.


# 1.6. 6520 - Cheque Deposited To GL

Using this option you can deposit clearing cheques directly into a GL account.

This option can be used when the bank has purchased the cheque from a non-customer of the bank or a customer who does not have a CASA account with the bank.

It can also be used when bulk salary payments are to be made. The company deposits a single cheque into the gl account and the collected proceeds are used for disbursing salaries to employees having CASA accounts with the bank.

Direct GL credits by cheque deposits are also commonly used by banks to offset its settlement clearing payable differences.

## **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- GL should be defined and downloaded to the branches.
- Currency Codes should be maintained and downloaded to branches.
- Currency rates should be maintained and downloaded to branches

## **Modes Available**

Not Applicable

### To deposit a cheque in a GL account

- 1. Type the fast path 6520 and click Go or navigate through the menus to Transaction Processing > GL Transactions > Clearing > Cheque Deposited to GL.
- 2. The system displays the Cheque Deposited To GL screen.



Cheque Deposited	To GL*							a 🛛 🕹
GL Ccy :	~	Txn Ccy :	*					
GL Branch :	Head Office	9999	]					
GL Acct No :								
GL Ccy Rate :		Txn Ccy Rate :						
Txn Amount :								
GL Amt :								
Reference No :								
User Reference No :								
Narrative :	GL. Cheque Deposit							
Card Cha	nge Pin Cheque	Cost Rate Denominatio	n Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
						UDE	ОК	Close Clear

# **Cheque Deposited To GL**

Field Name	Description
GL Ccy	[Mandatory, Drop-Down]
	Select the GL account currency from the drop-down list.
	Whenever any transaction is posted to the account, it is converted into the account currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form.
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.
	The system displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
GL Branch	[Mandatory, Picklist]
	Select from the picklist the branch where GL account has to be transacted through. By default the system selects the login branch .



Field Name	Description
GL Acct No	[Mandatory, Pick List]
	Select the GL account number from the pick list. The adjacent field displays the GL code based on the account number.
	This is the GL account maintained in FLEXCUBE Retail.
GL Ccy	[Mandatory, Numeric, 10, Five]
Rate	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy	[Mandatory, Numeric, 10, Five]
Rate	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn	[Mandatory, Numeric, 13, Two]
Amount	Type the cheque amount.
GL Amt	[Display]
	This field displays the transaction amount after converting it into the currency of the GL. If the transaction currency is same as the GL currency, the transaction amount will be equal to the GL amount. If the GL currency is different from the transaction currency, the transaction currency is converted to GL currency at the exchange rate defined, and then gets populated in the GL Amount field.
Reference	[Display]
Νο	This field displays the Reference Number for a transaction. This reference number is used for reconciliation
User	[Optional, Alphanumeric, 40]
Reference No	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	The system displays the default narration, based on the transaction. The user can change the narration, if required.

3. Select the GL currency from the drop-down list.



4. Select the GL account from the pick list and enter the transaction amount.

Cheque Deposited	To GL*									🍪 👔 🗵
GL Ccy :	RMB 💌	Txn Ccy :	RMB	*						
GL Branch :	Head Office	9999								
GL Acct No :	1223445 1111									
GL Ccy Rate :	1.00000	Txn Ccy Rate	e:	1.00000						
Txn Amount :	5,000.00									
GL Amt :	5,000.00									
Reference No :	25									
User Reference No :	256									
Narrative :	GL. Cheque Deposit		]							
Card Char	nge Pin Cheque	Cost Rate De	enomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
							UDF	ОК	Close	Clear

## **Cheque Deposited To GL**

- 5. Click the **Ok** button.
- 6. The system displays the **Instrument Details** screen.
- 7. Enter the relevant information and click the **Ok** button.
- 8. The system displays the **Cheque Deposited To GL** screen. Click the **Ok** button.
- 9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

**Note**: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Cheque Deposited To GL** screen.



# 1.7. 6601 - Postdated Cheque Deposit

A postdated cheque can be accepted from a customer to be deposited in CASA account using the **Postdated Cheque Deposit** option. A cheque is defined as post-dated when the cheque date is greater than the branch batch date. **Cheque Deposit** (Fast Path: 6501) option cannot be used when the cheque date is greater than the branch batch date.

After the account number and amount are entered, the user has to enter the clearing type, cheque details, drawer account number, etc. in the subsequent **Instrument Details** screen.

No financial entries are passed when this transaction is posted.

## **Definition Prerequisites**

- 8051 CASA Account Opening
- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM41 Sector Master: The exchange rate values must be defined and downloaded.

## **Modes Available**

Not Applicable

### To deposit a postdated cheque

- Type the fast path 6601 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Postdated Cheque Deposit.
- 2. The system displays the **Postdated Cheque Deposit** screen.



# **Postdated Cheque Deposit**

Postdated Che	eque Deposit	*								🇞 😼 🗷
Account No :				]						
Amount :		~								
Narrative :	Postdated C	heques Deposit								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ок	Close Clear

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the CASA account number for which the post-dated cheque deposit is to be done.
	The adjacent field displays the short name of the primary customer linked to the CASA account
Account Ccy	[Display]
	This field displays the currency assigned to the product, under which the account is opened.
	All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13, Two]
	Type the amount of the cheque which is deposited.



Field Name	Description
Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the transaction if required.

3. Enter the account number and the amount to be deposited as a postdated cheque.

## Postdated Cheque Deposit

Postdated Ch	eque Deposit*	•								🇞 🖬 🗵
Account No :	0000000078	31 TEST :	5QA P							
Acct Ccy :	INR	*								
Amount :		1,000.00								
Narrative :	Postdated Ch	neques Deposit		1						
Card	Change Pip	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Chame	Signature	Travellers Chegre
and the second sec	surgest of	1 verselaar.	CONTRACTOR		J	and allow y	[	Line		Class Class
								ODF		Close

- 4. Click the Instrument tab button.
- 5. The system displays the **Instrument Details** screen. For more information on instrument details refer to *FLEXCUBE Retail Introduction Guide*.
- 6. Enter the relevant information and click the **Ok** button.
- 7. The system displays the **Postdated Cheque Deposit** screen. Click the **Ok** button.
- 8. The system displays the message "Authorization Required. Do You Want to Continue?". Click the **Ok** button.
- 9. The system displays the Authorization Reason screen.
- 10. Enter the relevant information and click the Grant button.
- 11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.



- 12. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   OR

Click the **Cancel** button.

Note 1: For more information on Instrument Details and Document Receipt, refer to the Common Screens option available in the Oracle FLEXCUBE Introduction User Manual. Note 2: For more information on Authorization, refer to the FLEXCUBE Introduction User Manual.



# 1.8. 6602 - Post Dated Cheques Batch Data Entry

Customers may want the banks to accept post dated cheques to be credited to their accounts.

Using this option you can make a bulk data entry of all the post dated cheques in one account in a batch mode under a batch number. The cheque date of all the cheques has to be greater than the current posting date.

Depending on the clearing type and the routing number, the float days for the cheque is determined from the cheque date. This is predominantly used in case of EMI payments towards loan installments of the customers.

This transaction is preceded by a header transaction which specifies the account number into which the postdated cheques are being deposited, the total amount and number of cheques, and the postdated cheque batch number.

## **Definition Prerequisites**

- BAM14 Rewards and Service Charges Definition
- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for Endpoint
- BAM97 Currency Codes Cross Reference
- Customer accounts for the PDC credits.

### Modes Available

Not Applicable

### To open the post dated cheque data entry batch

- Type the fast path 6602 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Post Dated Cheques Batch Data Entry.
- 2. The system displays the **Postdated Cheques Batch Data Entry** screen.



# Postdated Cheques Batch Data Entry

Post Dated Cheques Batch Data Entry		🧠 😰 🗵
Batch Type : PostDated Cheque Batch Data Entry		
Action :		
Batch Number :	Deposit Branch :	
No of Instrs :	Batch Status :	
		Ok Modify Cancel

Field Name	Description
Batch Type	[Display]
	This field displays the default batch type when the user invokes the screen.
Action	[Mandatory, Drop-Down]
	Select the action to be performed from the drop-down list.
	The options are:
	Authorise Data Entry Batch - Supervisor can authorize
	<ul> <li>Inquire Data Entry Batch – Teller and supervisor can inquire the batch details entered.</li> </ul>
	<ul> <li>Modify Data Entry Batch – Teller can modify the data entry</li> </ul>
	Open Data Entry Batch - Teller can perform the data entry
	<ul> <li>Reverse Data Entry Batch – Teller and supervisor can reverse the data entry</li> </ul>



Field Name	Description
Batch Number	[Display]
	This field displays the system generated batch number, which is a serial number. This batch number needs to be noted down for future reference.
Deposit Branch	[Mandatory, Drop-Down]
	Select the deposit branch from the drop-down list.
	In case of centralised data entry, the branch for which the cheques are being entered can be any branch from the drop- down list provided. The branches belong to the same sector.
No of Instrs	[Mandatory, Numeric, Three]
	Type the number of entries that are to be maintained for a batch.
	The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Batch Status	[Display]
	This field displays the batch status.
	After opening a batch for data entry the status of the batch will always be <b>Unauthorised</b> , and the status will move form this status to <b>Validated</b> status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.

Column Name	Description
Srl No	[Display] This column displays the serial number within the batch generated by the system.
A/C No	[Mandatory, Numeric, 16] Type the account number to which each instrument will be credited.
Customer Name	[Display] This column displays the name of the customer who is the borrower in case of a loan repayment transaction.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number of the PDC deposited.
Cheque Amount	[Mandatory, Numeric, 13, Two] Type the post dated cheque amount.
Clearing Type	[Mandatory, Drop-Down] Select the type of clearing in which PDC shall be lodged from the drop-down list.



Column Name	Description						
Cheque Literal	[Mandatory, Drop-Down]						
	Select the type of cheque literal from the drop-down list.						
	The options are:						
	Drawing Voucher Deposit						
	Guaranteed Cheque Deposit						
	House Cheque Deposit						
	Local Cheque Deposit						
	MO/PO Deposit						
	Outstation Cheque Deposit						
Routing No	[Mandatory, Numeric, 10]						
	Type the routing number.						
	The routing number is a combination of the bank code and the branch code.						
	The combination can be obtained from the <b>Routing Branch</b> Maintenance screen.						
	Routing Number = Sector Code / Bank Code + Branch Code						
Cheque Date	[Mandatory, dd/mm/yyyy]						
	Type the date on which the instrument is issued.						
Drawer A/C	[Mandatory, Numeric, 16]						
	Type the account number of the drawer/borrower in case the PDC is is issued for loan repayment.						
Acc Ccy	[Display]						
	This column displays the currency of the account.						
ACLCY Rate	[Display]						
	This column displays the rate for conversion of account currency to local currency of bank.						
Transaction	[Mandatory, Alphanumeric, 120]						
Narration	Type the narration.						
	This field displays the default narration, based on the transaction. The user can change the narration, if required.						
Total Amount	[Display]						
	This field displays the total amount.						

- 3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
- 4. Select the deposit branch from the drop-down list and enter the number of instruments.
- 5. Click the **Ok** button.



- 6. The system displays the data entry section in the screen.
- 7. Enter the relevant information.

## Postdated Cheques Batch Data Entry

ost Date	d Chequ	les Ba	atch Data Entry									🍋 🚺
								1				
atch Type	e: P	ostDate	ed. Cheque Batch Dat	ta Entry								
ction :		Open (	Data Entry Batch	1 m								
atch Num	nber : 📊	6			Dep	osit Branch : HO	4					
o of Inst	rs : 2		19 C		Bato	h Status : UnAuthorize	ed					
	258.8				1.20							
No A/I	C No		Customer Name	Cheque No	Cheque Amount	Clearing Type		Cheque Literal		Routing No	Cheque I Date I	
00	0000002	2220	JACK K JASON	22	100.00	Regular 1 day Float	~	Drawing Voucher Deposit	~	1001001	20/03/200	
00	0000002	2220	JACK K JASON	23	100.00	Regular 1 day Float	~	Drawing Voucher Deposit	~	1001001	20/03/200	
				Browse	J	Load						
tal Amou	unt				200.00							
Save	I	1	alidate	Auth								
											Ok M-Jic.	Cancel
											modity	Cancel

- 8. Click the Save button.
- 9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 10. Click the **Validate** button.
- 11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **OK** button.

#### Note:

To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

#### To modify the post dated cheque data entry batch

- 1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.



- 4. The system displays the data entry section in the screen.
- 5. Modify the relevant information and click the **Save** button.
- 6. The system displays the message "Data Saved Successfully In the Database".
- 7. Click the **OK** button.
- 8. Click the Validate button.
- 9. The system displays the message "Batch Validated Successful. Authorisation pending..".

## To authorize the post dated cheque data entry batch

- 1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list in the supervisor login.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".

### To reverse the post dated cheque data entry batch

- 1. Select the Reverse Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the message "Batch Reversed Successfully".

### To view the post dated cheque data entry batch

- 1. Select the Inquire Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the <Tab> key or select it from the pick list.
- 3. Click the Ok button.
- 4. The system displays the data entry section in the screen.



# 1.9. 6619 - Postdated Cheque Cancellation

Using this option you can cancel a deposited postdated cheque that has already been deposited.Cancellation is not allowed on the day of deposit but from the next day of the deposit of postdated cheque.

To reverse a postdated cheque on the day of its deposit; you can use the **Search Electronic Journal** option.

### **Definition Prerequisites**

- BAM14 Rewards and Service Charges Definition
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- 6601 Postdated Cheque Deposit
- 6602 Post Dated Cheques Batch Data Entry
- The exchange rate values must be defined and downloaded.

### **Modes Available**

Not Applicable

### To cancel a deposited postdated cheque

- Type the fast path 6619 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Postdated Cheque Cancellation.
- 2. The system displays the **Postdated Cheque Cancellation** screen.



# **Postdated Cheque Cancellation**

ostdated Cheque Cancellation*	a 🛛
ccount No :	
ccount Ccy :	
mount :	
arrative : Postdated Cheque Cancellation	
her Transactions	
nstrument Details	
	OK Close Clear

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the account number of the nominee. The adjacent field displays the name of the account holder based on the account number.
	It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description
Amount	[Mandatory, Numeric, 13]
	Type the cheque amount or the transaction amount. This amount is in the same currency as the account.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.

3. Enter the account number and press the **<Tab>** key and enter the amount of the cheque.

## Postdated Cheque Cancellation

istuated Cheque Cancenation*	
ccount No : 000000007260 JACK K JASON	
ccount Ccy : INR	
mount : 10.00	
arrative : Postdated Cheque Cancellation	
her Transactions 🦛	
instrument Details	

- 4. Click the **Ok** button.
- 5. The system displays the **Instrument Details** screen.
- 6. Enter the relevant information and click the **Ok** button.
- 7. The system displays the **Postdated Cheque Cancellation** screen. Click the **Ok** button.
- 8. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
- 9. The system displays the Authorization Reason screen.
- 10. Enter the relevant information and click the **Grant** button.



- 11. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 12. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR

Click the **Cancel** button.

**Note**: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Postdated Cheque Cancellation** screen.



# 1.10. ST077 - Postdated Cheque Discounting

Using this option you can view all the postdated cheques deposited, based on CASA account for a given range of posting date. This option gives the latest status of the postdated cheque.

Only those postdated cheques, which are not discounted earlier or returned/cancelled, will be made available for discounting. Apart from the purchase details the system also provides service charge details for the PDC purchases made.

## **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- Customer account should be opened.
- The exchange rate values must be defined and downloaded.

## **Modes Available**

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

## To modify postdated cheques deposited for discounting

- 1. Type the fast path **ST077** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Postdated Cheque Discounting**.
- 2. The system displays the **Postdated Cheque Discounting** screen.



# Postdated Cheque Discounting

Postdated Cheque Disc	ounting				a 🛛
account No : Nosting Date From : Cheque No :	01/01/180	Customer Name : Posting Date To : Routing No :	01/01/180	Drawee Account No :	
Summary Purchase Det	ails Settlement Details	(1984-530) - Charles III			
Record Details	Authorized By		ast Mnt. Date	Last Mnt. Action	Authorized
input by					

Field Name	Description					
Account No	[Mandatory, Numeric, 16]					
	Type the account number in which the cheque is to be purchased.					
Customer Name	[Display]					
	This field displays the name of the customer to which the account belongs.					
Posting Date From	[Mandatory, Pick List, dd/mm/yyyy]					
	Select the posting date from the pick list.					
	This field is used to fetch the cheques purchased from a particular date.					
Posting Date To	[Mandatory, Pick List, dd/mm/yyyy]					
	Select the posting date from the pick list.					
	This field is used to fetch the cheques purchased to a particular date.					



Field Name	Description						
Cheque No	[Mandatory, Numeric, 12]						
	Type the cheque number. The system displays the record corresponding to the particular cheque number.						
Routing No	[Mandatory, Numeric, Nine]						
	Type the routing number against which the cheque has been drawn.						
	The routing number is a combination of the bank code and the branch code.						
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.						
	Routing Number = Sector Code / Bank Code + Branch Code						
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.						
Drawee Account	[Mandatory, Numeric, 12]						
Νο	Type the account number of the drawee.						
	This is the account number of the cheque issuer. The issuer has his account with the drawer bank.						

- 3. Click the **Modify** button.
- 4. Enter the relevant search criteria.



## **Postdated Cheque Discounting**

Account No : Posting Date From : Cheque No : Summary Purchase Details	000000023093	Customer Name : Posting Date To : Routing No :	DEEPAKJAIN		
Summary Purchase Details	Settlement Details		Long and the lands	Drawee Account No :	
	a	100840400 - 2004800			
Record Details	Authorized By		ast Mnt. Date	Last Mnt. Action	Authorized

- 5. Click the **Fetch** button.
- 6. The system displays the **Summary** tab.



# Summary

ostdated Cheque Discour	iting							50 B
count No : osting Date From :	000000023093	Customer Name: Posting Date To:	DEEPAKJAII 01/01/180	N	]			
ieque No :		Routing No :			Dra	awee Account No :		
Acct No Chq No	Settlement Details	Date Txn I	Date Val	ilue Date Ro	uting No Drawe	e Acct Overdue Day	s Status Mo	dified
00000023093 00000002	478 111 2008-03-2	8 00:00:00 2008-03-2	9 00:00:00 2008-02	2-29 00:00:00	1001001 5545	378789	0 DEPOSIT	N N
Record Details							_	
nput By	Authorized By		Last Mnt. Date		Last	t Mnt. Action	,	Authorized
			1					

Column Name	Description					
Acct No	[Display] This column displays the account number in which the cheque purchase will be done.					
Chq No	[Display] This column displays the cheque number that will be purchased.					
Amount	[Display] This column displays the cheque amount.					
Instr Date	[Display] This column displays the instrument dates.					
Txn Date	[Display] This column displays the date on which transaction is performed.					
Value Date	[Display] This column displays the value date of the cheque.					



Column Name	Description
Routing No	[Display] This column displays the routing numbers.
Drawee Acct	[Display] This column displays the drawee account number.
Overdue Days	[Display] This column displays the number of overdue days.
Status	[Display] This column displays the status of the instrument.
Modified	[Display] This column displays the status, whether modified or not.

- 7. Double-click the appropriate record to view its details.
- 8. The system enables the corresponding tab.

# **Purchase Details**

Postdated Cheque Disc	ounting			🇞 🛿 🗵
Account No : Posting Date From : Cheque No :	01/01/180	Customer Name : DEEPAKJAIN Posting Date To : 01/01/180	Drawee Account No :	
Summery Purchase Det Account Details Account No : Acct Purchase Limit : Memo :	ails Settlement Datails	Customer Name : Amt Purchased To Date :		
Clearing Details     Clearing Type :     Instr Value Date :	Regular 1 day Float	Routing No : Cust Value Date :	1001001         Drawee Acct No :           20/03/200         Cheque Date :	554546546 20/03/2001
Purchase Details Purchase Srl No : Instr Amt : Purchase Int Rate : Int Days :	11.00 0,00000 0	Instr No:         00000002222           SC Amount :         0.00           Int Variance :         0.00000           Interest Amount :         0.00	Secure Margin Withheld(%) : Margin Amount Withheld : Net Int Rate : Net Amount :	0 0.00 0.00000 13.00
			Save	Cancel Next Previous
Record Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add 💿 Modify	Delete O Cancel	Amend O Authorize O Inquiry	Fetch	Ok Close Clear

Field Name	Description
Account Details	
Account No	[Display] This field displays the account number in which the cheque purchase will be done.
Customer Name	[Display] This field displays the name of the customer.
Acct Purchase Limit	[Display] This field displays the post dated cheque purchase limit for the account.
Amt Purchased To Date	[Display] This field displays the total amount of post dated cheques purchased to date.
Memo	[Display] This field displays the narration associated with the transaction.
Clearing Details	
Clearing Type	[Display] This field displays the clearing type. Multiple clearing types can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type.
Routing No	<ul> <li>[Display]</li> <li>This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code.</li> <li>The combination can be obtained from the Routing Branch Maintenance option.</li> <li>Routing Number = Sector Code / Bank Code + Branch Code</li> <li>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</li> </ul>
Drawee Acct No	[Display] This field displays the drawee account number.



Field Name	Description
Instr Value Date	[Display] This field displays the instrument value date.
Cust Value Date	[Display] This field displays the date on which the cleared funds will be available to the customer.
Cheque Date	[Display] This field displays the date specified on the cheque.
Purchase Details	
Purchase Srl No	[Display] This field displays the purchase serial number.
Instr Amt	[Display] This field displays the instrument amount.
Purchase Int Rate	[Display] This field displays the purchase interest rate.
Int Days	[Display] This field displays the interest days.
Instr No	[Display] This field displays the instrument number.
SC Amount	[Display] This field displays the service charge amount.
Int Variance	[Display] This field displays the interest variance.
Interest Amount	[Display] This field displays the interest amount.
Secure Margin Withheld (%)	[Display] This field displays the secure margin withheld in percentage.
Margin Amount Withheld	[Display] This field displays the amount of margin withheld.
Net Int Rate	[Display] This field displays the net interest rate.
Net Amount	[Display] This field displays the net amount.



## **Settlement Details**

This tab is for future use.

- 9. Modify the relevant details.
- 10. Click the Save button.
- 11. The system displays the **Summary** tab. Click the **Ok** button.
- 12. The system displays the message "Record Modified. Authorization Pending". Click the **Ok** button.
- 13. The details of the postdated cheques deposited for discounting are modified successfully once the record is authorized.



# 1.11. ST078 - Postdated Cheque Discounting - Cancel\*

Using this option, you can cancel the postdated checks which are discounted or credited to the account in case of any error in the account number. Postdated checks are discounted by using **Postdated Check Discounting** (Fast Path: ST077) option.

## **Definition Prerequisites**

- STM54 Routing Branch Maintenance
- ST077 Postdated Cheque Discounting
- The exchange rate values must be defined and downloaded.

## **Modes Available**

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

### To modify discounting details of a cancelled postdated cheque

- Type the fast path ST078 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Clearing > Postdated Cheque Discounting -Cancel.
- 2. The system displays the **Postdated Cheque Discounting Cancel** screen.

## **Postdated Cheque Discounting - Cancel**

stdated Cheque Di	scounting - Cancel								R 12
ount No : ting Date From : :que No :	01/01/180	Customer Name Posting Date To Routing No :	01/01/18	0	Dra	wee Account No			
nmary Purchase Det	tails Service Charges		L		1000				
cct No Chq No Amou	Int Instr Date Txn Dat	e Value Date Routing No	Drawee Acct Over	due Days Status	Modified				
cord Details									
rt By	Authorize	d By	Last Mnt. Date	1	Last	Mnt. Action		Authorize	ed.
			C Aughtenier	0.		Eatch	Ok	Close	cla



Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number.
Customer Name	[Display] This field displays the name of the customer.
Posting Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This field is used to fetch the cheques purchased from a particular date.
Posting Date To	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This field is used to fetch the cheques purchased to a particular date.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number. The system displays the record corresponding to the particular cheque number.
Routing No	<ul> <li>[Mandatory, Numeric, 10]</li> <li>Type the routing number against which the cheque has been drawn.</li> <li>The routing number is a combination of the bank code and the branch code.</li> <li>The combination can be obtained from the Routing Branch Maintenance option.</li> <li>Routing Number = Sector Code / Bank Code + Branch Code</li> <li>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</li> </ul>
Drawee Account No	[Mandatory, Alphanumeric, 16] Type the drawee account number. This is the number of the account of the cheque issuer. The issuer has his account with the drawer bank.

- 3. Click the **Modify** button.
- 4. Enter the account number and other criteria to search for postdated cancelled cheque.



ostdated Cheque Di	scounting - Cancel							80 1
ccount No :		Customer Name :						
osting Date From :	01/01/180	Posting Date To :	01/01/180	ö				
heque No :		Routing No :			Drawee Accour	it No :		
Summary Purchase De	tails Service Charges							
Acct No Chq No Amo	unt Instr Date Txn Date	Value Date Routing No Dr	awee Acct Overdue	Days Status Modified				
Record Details								
nput By	Authorize	d By	Last Mnt. Date		Last Mnt. Action		Authorize	rd

## **Postdated Check Discounting - Cancel**

- 5. Click the **Fetch** button.
- 6. The system displays the **Summary** tab.



# Summary

Account No:   Posting Date	600001010007	Customer Name : Posting Date	JOHN SMITH				
From : I Cheque No :		To : Routing No :	0170172004		Drawee Account No :		
Summary	Purchase Details	ervice Charges	1				
Acct No 6000010100 6000010100 6000010100 6000010100 6000010100	Chq No 07 896888779899 1 07 897878798799 1 07 890877899889 1 07 898667789798 1 07 00000002344 07 000000234234	Amount Instr 0,000.00 16/02, 0,000.00 16/02, 0,000.00 16/02, 0,000.00 16/02, 500.00 28/02, 200.00 28/02,	Date Txn Da /2004 31/12/21 /2004 31/12/21 /2004 31/12/21 /2004 31/12/21 /2004 31/12/21 /2004 31/12/21	te Value Date Ro 103 31/03/2004 50 103 31/03/2004 50 103 31/03/2004 50 103 31/03/2004 50 103 31/03/2004 50 103 31/03/2004 50	outing No Overdue 01301500 01301500 01301500 01301500 01301500 01301500	Days Status 0 PURCHASED 0 PURCHASED 0 PURCHASED 0 PURCHASED 0 PURCHASED 0 PURCHASED	Mo

Column Name	Description
Acct No	[Display] This column displays the account number in which the post dated cheque deposit is done.
Chq No	[Display] This column displays the instrument number of the post dated cheque.
Amount	[Display] This column displays the amount.
Instr Date	[Display] This column displays the instrument date.
Txn Date	[Display] This column displays the date on which the transaction is performed.



# ST078 - Postdated Cheque Discounting - Cancel\*

Column Name	Description
Value Date	[Display] This column displays the value date of the cheque.
Routing No	[Display] This column displays the routing number.
Overdue Days	[Display] This column displays the number of overdue days.
Status	[Display] This column displays the status of the cheque.
Modified	[Display] This column displays the status, whether modified or not.

- 7. Double-click the appropriate record to view its details.
- 8. The system enables the corresponding tab.

# **Purchase Details**

ccount No : 60	0001010007	Customer JOHN S	SMITH		
osting Date 📊	/01/1800	Posting Date 01/01/2			
rom: 🖻		To:		Drawee	
heque No :		Routing No :		Account No :	
Summary Purc	hase Details Se	vice Charges			
Account Detai	ils			-	
Account No :	600001010007	Custo	mer Name :	JOHN SMITH	
Acct Purchase L	imit: 10,00,000.00	Amt P Date	urchased To :	40,700.00	
Memo :			~ •		100
Clearing Deta	ils		-	Drawee Acct	lu.
Clearing Type :	Same Emirate		•: [501301500	No :	IM
Instr Value Date :	31/03/2004	Date :	31/03/2004	Cheque Date	16/02/2004
Purchase Det	ails		-		
No :	0100P0000000056	instr No :	896888779899	Withheld (%) :	20.00
Instr Amt :	10,000.00	SC Amount :	0.00	Margin Amount Withheld:	2,000.00
Purchase Int Rate :	5.00000	Int Variance :	0.00000	Net Int Rate :	5.00000
Int Days :	92	Interest Amount	: 125.69	Net Amount :	7,874.31
Earned Interest Amount :	0.00	Unearned Interest Amount	: 101.09	Interest Waive :	
			Γ	Save Cancel	Next Previous
Record Details					
nput By	Authorized	i By Last Mn	t. Date	Last Mnt. Action	Authorized
FELLER		06/01/20	004 17:16:46		

Field Name	Description
Account Details	
Account No	[Display] This field displays the account number in which the post dated cheque deposit is done.
Customer Name	[Display] This field displays the customer name.
Acct Purchase Limit	[Display] This field displays the account purchase limit.
Amt Purchased To Date	[Display] This field displays the total of the amounts purchased and outstanding till date.
Memo	[Display] This field displays the memo narration, if any.
Clearing Details	
Clearing Type	[Display] This field displays the clearing type of the cheque that is sent for clearing.
Routing No	[Display] This field displays the routing number of the branch of the drawer's bank.
Drawee Acct No	[Display] This field displays the drawee account number.
Instr Value Date	[Display] This field displays the instrument value date. The instrument value date is the value date maintained for the bank. The instrument date and the value date can be different, if different float days are maintained for the customer and the bank



Field Name	Description			
Cust Value Date	[Display]			
	This field displays the customer value date on depositing the cheque.			
	The customer value date is the value date maintained for the customer.			
	The instrument date and the value date can be different, if different float days are maintained for the customer and the bank in <b>End Point Master Maintenance</b> option.			
Cheque Date	[Display]			
	This field displays the cheque date.			
Purchase Details				
Purchase Srl No	[Display]			
	This field displays the purchase serial number.			
Instr Amt	[Display]			
	This field displays the instrument amount.			
Purchase Int Rate	[Display]			
	This field displays the purchase interest rate.			
Int Days	[Display]			
	This field displays the interest days.			
Instr No	[Display]			
	This field displays the instrument number.			
SC Amount	[Display]			
	This field displays the service charge amount.			
Int Variance	[Display]			
	This field displays the interest variance.			
Interest Amount	[Display]			
	This field displays the interest amount.			
Secure Margin Withheld (%)	[Display]			
	This field displays the secure margin withheld in percentage.			
	Margin % is collected on discounting the cheque, which is kept with the bank till the cheque is cleared and received by the bank.			



Field Name	Description         [Display]         This field displays the amount of margin withheld.         Margin amount is secured on discounting the cheque, which is kept with the bank till the cheque is cleared and received by the bank.			
Margin Amount Withheld				
Net Int Rate	[Display] This field displays the net interest rate arrived from the difference between the purchase interest rate filed and the interest variance. <i>Net Interest Rate = Purchase Interest Rate + Interest Variance</i>			
Net Amount	[Display] This field displays the net amount disbursed to the customer after discounting the postdated cheque. The net amount is calculated after considering the interest amount and the margin amount.			
Earned Interest Amount	[Display] This field displays the earned interest amount. This is the interest amount that has been credited to the bank's income GL. When the interest is collected, it will be credited to a liability GL. Based on the amortization frequency, income GL will be credited by debiting this liability GL.			
Unearned Interest Amount	[Display] This field displays the unearned interest amount. This is the difference between the actual discounted interest amount and the interest amount that is amortized.			
Interest Waive	[Display] This field displays whether the interest is waived.			



# Service Charges

osting Date	6000010100 01/01/1800	07	Customer Name : Posting Date To :	JOHN SMITH 01/01/2004		Drawee F	
Cheque No :			Routing No :	1		Account No :	
Summary F	Purchase Det	tails Serv	vice Charges				
Sr. No.	SC Code	Descriptio	n   SC Ccy	SC Amount	Amount(ACY)	Amount(TCY)	Amount(LCY)
							Back
							-
Record Det	ails —						
Record Det Input By	ails —	Authorized	1 By	Last Mnt. Dat	e L	ast Mnt. Action	Authorized

Column Name	Description
Sr. No.	[Display] This column displays the row number.
SC Code	[Display] This column displays the service charge code.
Description	[Display] This column displays the description of the service charge code.
SC Ccy	[Display] This column displays the currency in which the service charge will be charged.
SC Amount	[Display] This column displays the service charge amount.


## ST078 - Postdated Cheque Discounting - Cancel\*

Column Name	Description
Amount (ACY)	[Display]
	This column displays the service charge amount in account currency.
Amount (TCY)	[Display]
	This column displays the service charge amount in transaction currency.
Amount (LCY)	[Display]
	This column displays the amount in the local bank currency. The SC amount is converted as per conversion rate to the local bank currency.

- 9. Modify the relevant details.
- 10. Click the **Save** button.
- 11. The system displays the **Summary** tab. Click the **Ok** button.
- 12. The system displays the message "Record Modified. Authorization Pending". Click the **Ok** button.
- 13. The details of the postdated cheques deposited for discounting are modified successfully once the record is authorized.

### To authorize discounting details of a cancelled postdated cheque

- 1. Select the Authorize mode.
- 2. Type the account number and press the **<Tab>** key.
- 3. Click the Authorize button on the Purchase Details tab to authorize a record.
- 4. Click the Next button on the Purchase Details tab to move to the next record.
- 5. Click the **Previous** button on the **Purchase Details** tab to move to the previous record.
- 6. Click the **Back** button on the **Service Charges** tab, the system displays the **Summary** tab.
- 7. Click the **Ok** button.
- 8. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.



# 2. Outward Clearing Process

**Outward Clearing Process** section comprises the activities involved in the outward clearing process.

Deposit of cheques for clearing will be continuous during the day. Each branch has a cut-off time for depositing cheques or other financial instruments that are sent for clearing. In case of deposits that are made after the cut-off time, late clearing is marked for each branch for each clearing type under the respective sectors. The cheques deposited for clearing after such 'Late Clearing' mark will be taken as deposits for the next working day.

The system also facilitates granting of immediate credit to the customer before the value date, against the cheques deposited.

In this section, we also come across an option where the bank can delay crediting the account of a customer due to any reason, by extending the float days for a particular cheque or for all cheques.



## 2.1. ST061 - Float Extension

Float days are the number of working days after which credit will be given to the customer, which determines the value date.

Using this option you can extend the value date of the cheque, deposited by a customer. When a cheque is deposited, based on the routing number, the system checks the float days and calculates the value date. On the value date, when the **Value Date Clearing Process** option is run, the system gives credit to the customer, and updates the balances and statements accordingly.

In order to delay giving credit to a customer due to any reason, the bank may use this option to extend the float days for a particular cheque.

### **Definition Prerequisites**

- STM54 Routing Branch Maintenance
- STM59 Settlement Bank Parameters
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM33 Composite Calendar Generation

### **Other Prerequisites**

• The exchange rate values must be defined and downloaded.

### Modes Available

Not Applicable

### To extend the value date of a deposited cheque

- 1. Type the fast path **ST061** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Float Extension**.
- 2. The system displays the **Float Extension** screen.



## **Float Extension**

Carder Number :	Float Extension*	? ×
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Float Steinsion*     Routing Number :     Instrument Number :      Transit Value Date :   QUOYABOD ::    Ploat Days to be Extended :   Clearing Type :   Customer Value Date :   QUOYABOD ::   Hew Customer Value Date :   QUOYABOD ::	? ×
	Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Chequ	Je .
		_

Field Name	Description
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the Routing Branch Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.



Field Name	Description
Instrument No	[Mandatory, Numeric, 12]
	Type the cheque number, which is present on the MICR line of the instrument.
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system).
	On every cheque deposit, the cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as <b>Returned</b> .
Drawer Acct. No.	[Mandatory, Numeric, 12]
	Type the drawer account number.
	The drawer account number is the account of the person who has issued the cheque. The drawer account number is generally printed on the cheque leaf. The drawer account is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Transit Value Date	[Display]
	This field displays the transit value date from the pick list.
	This is the actual transit value date before the modification of the transit days.
Transit Days to	[Mandatory, Numeric, Two]
Extend	Type the number of days by which the transit days have to be increased.
	Transit days expire in the BOD of each day. Hence the user will not be able to modify the transit days for a batch, instrument or account for which the transit days have already expired.
New Transit Value	[Display]
Date	This field displays the new transit value date from the pick list.
	This is the actual transit value date after the modification of the transit days.
Float Days to be	[Mandatory, Numeric, Two]
Extended	Type the float days to be extended.
	The number of days by which the bank wants to extend the customer's value date.



Field Name	Description
Clearing Type	[Display]
	This field displays the clearing type entered while depositing the cheque.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Customer Value	[Display]
Date	This field displays the customer value date entered while depositing the cheque.
	It is the actual value date of the cheque based on the original cheque deposit.
	When a cheque is deposited on an account, the system uses the routing number to check the float days from the <b>Endpoint Float Maintenance</b> screen and the working days from the <b>Endpoint-Clearing Branch Composite Calendar</b> screen. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount.
	For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the Definitions User's Guide.
New Customer	[Display]
Value Date	This field displays the value date of the customer based on the float extension. This float date will be calculated excluding the holidays from the <b>Endpoint-Clearing Branch Composite Calendar</b> screen.
3. Enter the routing	g number, the instrument number and the drawee account number.

4. Enter the number of days by which the value date is to be extended.



Cad       Catape Pin       Chape Pin       Chape Ring       Examples       Examples <td< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>Ŕ</th><th>🐌 🛛 🔟</th></td<>									Ŕ	🐌 🛛 🔟
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Routing Number : Instrument Number : Drawer Act. No. : Transit Value Date : Iransit Value Date : Float Days to be Extended : Clearing Type : Customer Value Date : New Customer Value Date :	1001001         00000000001         1         91/12/2007         0         01/01/1800         2         PEGULAR CLEARING         31/01/2008         15/02/2006								
	Card Change Pin	Cheque Cost Rat	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers	Cheque

### **Float Extension**

- 5. Click the **Ok** button.
- 6. The system displays the message "Authorisation Required. Do you want to continue?". Click the **Ok** button.
- 7. Enter the relevant details and click the **Grant** button.
- 8. The system displays the message "Float Extension Done". Click the **OK** button.

Note: Float extension is not possible on the date of cheque deposit.

### Example

On April 1, 2004:

- Opening account balance: 0
- Two Special Area type cheques are deposited for 4600 and 7500.
- Value date for both cheques: April 4, 2004
- Unclear balance of Account: 12,100

On April 2, 2004:

- The float day of cheque for 7500 is extended by one day.
- The new value date of cheque for 7500: April 5, 2004

On April 4, 2004:

• Run the value date clearing for Special Area cheques.



- Account Balance: 4600
- Unclear balance of account: 7500

On April 5, 2004:

- Run the value date clearing for Special Area cheques.
- Account Balance: 12,100
- Unclear balance of account: 0



## 2.2. ST072 - Global Float Extension

Float days are the number of working days after which credit will be given to the customer, which determines the value date.

Using this option you can extend the value date of all instruments by your branch, bank and endpoint, or bank and branch code. This may be required when a sudden holiday has been declared by any of the internal or external entities.

Oracle FLEXCUBE follows the Clearing House norms for the participating banks that includes:

- Clearing instruments within a particular number of days called float days
- Sending back dishonored instruments within a particular number of days
- In case of return of an instrument by any paying/returning bank after such period is over, the payee/collecting bank receiving the return will assist the paying/returning bank as follows:
  - If funds are available in the account of the drawer-customer, the payee/collecting bank will condone the delay and accept the delayed return.
  - If there are no adequate funds available in the account of the payee customer, or the bank cannot debit the customer account due to any other reason, the payee/collecting bank can refuse to accept the delayed return of the clearing instrument by the paying/returning bank.

The Float extension can be done in the following combinations:

- The bank's own branch code
- Drawee bank and endpoint combination
- Endpoint code
- Drawee bank and its branch code
- Clearing Type

### **Definition Prerequisites**

- BAM20 Bank Codes Maintenance
- BAM28 Endpoint Float Maintenance

### **Modes Available**

Not Applicable

### To globally extend the value date for all deposited cheques

- 1. Type the fast path **ST072** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Global Float Extension**.
- 2. The system displays the Global Float Extension screen.



Global Float	Extension*										🚳 👔 🗵
Our Branch Co	ode :										
Drawee Bank	Code :										
Sector Code :						<u></u>					
Drawee Branc	h Code :										
Endpoint Code	е:			~							
Clearing Type	:		~								
Old Value Date	e:	01/01/1	.800								
Date Of Holida	ay:	01/01/1	800								
No. Of Days T	o Extend Transit Da	ays:	]								
No. Of Days T	o Extend Float :		1								
			-								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Chame	Signature	Trave	llers Cheque
000					I	Antochory	. In Consecution	Lorence onlinge	OK	Chan	
								UDF	UK	Close	Clear

### **Global Float Extension**

Field Name	Description
Our Branch Code	[Mandatory, Pick List]
	Select the code of the bank's own branch from the pick list. This contains a list of your bank's authorized branches.
	This is the code of the bank's own branch that has declared a sudden holiday, or faces problem in processing cheques for a particular date.
Drawee Bank Code	[Conditional, Pick List]
	Select the drawee bank code, to which the cheques have been deposited from the pick list.
	The drop-down list contains all authorized and valid drawee banks from the <b>Bank Codes Maintenance</b> (Fast Path: BAM20) option.
	This field is enabled if the <b>Our Branch Code</b> field is not selected.
Sector Code	[Display]
	This field displays the sector code based on the option selected in the <b>Drawee Bank Code</b> drop-down list.



Field Name	Description
Drawee Branch	[Conditional, Pick List]
Code	Select the drawee branch code, to which cheques have been deposited from the pick list.
	This field is enabled if the <b>Drawee Bank Code</b> field is selected.
Endpoint Code	[Conditional, Drop-Down]
	Select the endpoint code from the drop-down list.
	Endpoint code is a unique number representing the clearing house/correspondent bank code. The float days of an instrument is set up using the endpoint code. Each branch should have a clearing branch setup for the endpoint to send the cheques for clearing.
	This field is enabled, only if the <b>Drawee Bank Code</b> field is selected.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type for which float extension has to be made, from the drop-down list.
Old value date	[Mandatory, Pick List, dd/mm/yyyy]
	Type the initial value date for the cheque deposited or select it from the pick list.
Date Of Holiday	[Conditional, Pick List, dd/mm/yyyy]
	Type the holiday date or select it from the pick list.
	The date of holiday is the date on which a non-listed holiday occurred due to some contingency like strike or emergency. Accordingly the value date and the composite calendar will be modified.
	This field is enabled, only if the <b>Drawee Bank Code</b> field is selected.
No. Of Days To	[Mandatory, Numeric, Two]
Extend Transit Days	Type the number of days by which the transit days have to be increased.
	Transit days expire in the BOD of each day. Hence the user will not be able to modify the transit days for a batch, instrument or account for which the transit days have already expired.
No. Of Days To	[Mandatory, Numeric, Three]
Extend Float	Type the number of days by which float days has to be extended, for clearing the instrument.
	The value date for all the cheques will be extended by the number of days extended.

- 3. Select the our branch code or the drawee bank code from the drop-down list.
- 4. Enter the required details.



Global Float	Extension*									🍪 🚺 🗵
Global Float Our Branch Co Drawee Bank Sector Code : Drawee Branc Endpoint Code Clearing Type Old Value Date Old Value Date Old Value Date Old Value Date No. Of Days T No. Of Days T	Extension * ode : Code : : : : e : sy: o Extend Transit D. o Extend Float :	2 400 1 1100 DI HIGH V. 31/03/2 01/01/1 ays : 1 1	LHI CLEARING HOI	UTATE BAAK OF IND	IA HOUSE					(1)
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

### **Global Float Extension**

- 5. Click the **Ok** button.
- 6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
- 7. The system displays the Authorization Reason screen.
- 8. Enter the relevant information and click the **Ok** button.
- 9. The system displays the message "Float Extension Done". Click the **OK** button.

### Example

The following are the cheques deposited in various accounts of a branch as on September 4, 2004:

Account Number	Cheque Number	Value Date	Routing Number	Endpo int
Account 1	100	September 4, 2004	800651123	1000 E1
Account 2	200	September 5, 2004	800984121	1000 E1
Account 3	300	September 5, 2004	600502457	6000 E2



Endpoint 6000 has suddenly declared a strike and all instruments sent for clearing to the same will be delayed by 2 days.

In such situations, the global float extension is to be performed with the following particulars:

- Endpoint number: E2
- Bank: 502 Standard Chartered Bank
- Date of holiday: September 5, 2004
- Float days to be extended: 2

The system will check for all instruments posted to the 502 Standard Chartered Bank and going through Endpoint 6000.

- Instrument affected by value date extension: Cheque number 300
- New value date of instrument: September 7, 2004



## 2.3. ST060 - Immediate Credit

Using this option, once a cheque has been deposited, you can choose to give credit to the customer before the value date wherein the value date of the cheque is advanced to the current date. Immediate credit can be granted only to the cheques deposited on the posting date.

Immediate credit also can be used for outstation cheques which have the float days set up to a large number.

**Note**: Immediate credit is not allowed on salary cheques. Inter-branch cheques can be given immediate credit only after the outward clearing has run. The immediate credit must be authorised online by the supervisor.

### **Definition Prerequisites**

- STM54 Routing Branch Maintenance
- STM59 Settlement Bank Parameters
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM33 Composite Calendar Generation
- 7101 IC No Short Name Change
- The exchange rate values must be defined and downloaded.
- The accounts for the credit provided.

### Modes Available

Not Applicable

### To grant immediate credit for a deposited cheque

- 1. Type the fast path **ST060** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Immediate Credit**.
- 2. The system displays the Immediate Credit screen.



### **Immediate Credit**

Nouting Number :
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Name	Description				
Routing Number	[Mandatory, Numeric, Nine]				
	Type the routing number against which the cheque has been drawn.				
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.				
	Routing Number = Sector Code / Bank Code + Branch Code				
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.				
Cheque Number	[Mandatory, Numeric, 12]				
	Type the cheque number, which is present on the MICR line of the instrument.				
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are				



Field Name	Description
	used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as <b>Returned</b> .
Drawer Acct. No.	[Mandatory, Numeric, 16]
	Type the drawer account number.
	The drawer account number is the account number of the person who has issued the cheque. The drawer account number is generally printed on the cheque leaf. The drawer account is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.
Clearing Type	[Display]
	This field displays the clearing type entered while depositing the cheque.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes performed for a cheque, like outward clearing, running of value date, and marking late clearing, etc. take place on the basis of the clearing type.
Account No	[Display]
	This field displays the account number entered while depositing the cheque.
	It indicates the account number of the payee, i.e. the customer of the bank who will get credit.
Customer Name	[Display]
	This field displays the customer name entered while depositing the cheque.
	This is the short name of the customer as entered in the <b>Customer Addition</b> screen. This name can be changed using the <b>Change Customer Name / IC Number</b> option.
Cheque Amt	[Display]
	This field displays the cheque amount entered while depositing the cheque.
	It specifies the currency of the cheque and the amount of the cheque in that currency.
Original Value Date	[Display]
	This field displays the value date entered while depositing the cheque.
	It is the actual value date of the cheque, based on the original cheque deposit.
	When a cheque is deposited on an account, the system uses the



Field Name	Description			
	routing number to check the float days from the <b>Endpoint Float</b> <b>Maintenance</b> screen and the working days from the <b>Composite</b> <b>Calendar Generation</b> option. The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.			
	For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the Definitions User's Guide.			
SC Waiver Flag	[Optional, Check Box]			
	Select the <b>SC Waiver Flag</b> check box, if you want to waive the service charges.			
	This field indicates as to whether the service charges attached to immediate credit should be waived. If the check box is not selected, then the system, by default, charges the SC attached to the immediate credit transaction mnemonic.			

3. Enter the routing number, the cheque number and the drawee account number.

### **Immediate Credit**

Immediate Credit		2 ×
Routing Number :	1001001	
Cheque Number :	22	
Drawer Acct. No. :	4454	
Clearing Type :	REGULAR 3 DAY	
Account No :	00000000802	
Customer Name :	ASLAM	
Cheque Amt :	IDR 200.00	
Original Value Date :≥	15/02/2008	
SC Waiver Flag :		
	anna Din Chanua Carl Pata Decomposing Technology Tauratary Din Unidation Canada Alina Chanum Turus Ali	
Card C	ange nini Griegoe Goo Kake Denominationi Instrumenti Internory Pin Vanastoni Service Charge Signature inavelles Char	dag
	UDF OK Close Cle	ar

- 4. Click the **Ok** button.
- 5. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.



- 6. The system displays the Authorization Reason screen.
- 7. Enter the relevant information and click the **Ok** button.
- 8. The system displays the message "Immediate Credit Successful". Click the **OK** button.

### Example

Under Normal Clearing	On Immediate Credit
Opening balance of account as on February 14, 2004: 80,000	Opening balance of account as on February 14, 2004: 80,000
A cheque is deposited of 40,000. (Value Date: February 16, 2004)	A cheque is deposited of 40,000. (Value Date: February 14, 2004)
The unclear balance of account: 40,000	The unclear balance of account: 0
Available balance as on February 14, 2004: 80,000	Available balance as on February 14, 2004: 120,000

### Accounting Entries

The following accounting entries will be passed on granting immediate credit for a deposited cheque.

Date	Particulars		Amount (Dr)	Amount (Cr)
Transaction Posting	Endpoint GL Account	Dr	Cheque Amount	Cheque Amount
Date	To CASA			
	(By immediate credit being grante deposited cheque)	ed for a		



## 2.4. 7120 - Late Clearing Maintenance

Using this option ,you have to make sure that all cheque transactions are completed, authorized or reversed, and late clearing is marked for all clearing types for the posting date before outward clearing is run for a particular posting date.

After the late clearing is marked for a posting date, if any cheque is deposited on that posting date, it will be sent into clearing for the next posting date. This option is used only within decentralized branches, where the branch directly reports to the Clearing House.

### **Definition Prerequisites**

- BAM14 Service Charge Code Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM56 Currency Codes Maintenance
- STM64 Clearing Type Maintenance
- BA091 Currency Rate Maintenance
- All the batches and cheques should be authorised

### Modes Available

Not Applicable

### To mark late clearing at the host level

- 1. Type the fast path **7120** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Late Clearing Maintenance**.
- 2. The system displays the Late Clearing Maintenance screen.



Cad         Changa Pin         Changa Zin         Cata Rate         Desomination         Externert         Enventory         Pin Validation         Sentes Changa         Segnation	ate Clearing	Maintenance	*								🇞 🚺
Card         Charge Pre         Charge         Cast Rate         Denomination         Enternet         Divertory         Pin Validation         Sarvia: Charge         Signare         Traveller: Charge	Ilearing Type :		~								
Carl Charge Pin Chege: Cost Rate Descriticulos Instances Investory Pin Valdadon Service Charge Septatre Travellers: Chege	Posting Date :	31/01/2008									
Card       Changa Pin       -Changas       Cost Rates       Denomination       Internent       Internenty       Pin Validation       Sensite Changas       Segnature       Segnature											
Card     Charge Pin     Cheque:     Cost Rate:     Desomination     Intrument     Intrument     Service Charge     Segurure     Travellers Cheque											
Card Change Pin Cheque: Cost Rate. Denomination Instrument Inventory Pin Validation. Service Change Signature Travellers Cheque											
Card Change Pin Cheque: Cest Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque: Cest Rate: Denomination Instrument Inventory Pin Validation: Service Charge Signature Travellers Cheque											
Card     Change Pin     Cheque:     Cest Rate:     Denomination     Instrument     Inventory     Pin Validation:     Service: Charge     Signature     Travellers: Cheque											
Card         Change Pin         Cheque:         Cost Rate:         Denomination         Instrument         Inventory         Pin Validation:         Service Charge         Signature         Travellers Cheque											
Card     Change Pin     Cheque:     Cost Rate:     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Travellers: Cheque											
Card Change Pin Cheque: Cost Rate: Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers: Cheque											
Card Change Pin Cheque: Cost Rate: Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers: Cheque											
Card Change Pin Cheque: Cost Rate: Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque: Cost Rate: Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers: Cheque			4					1	1		1
	Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

### Late Clearing Maintenance

Field Name	Description
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type for which the late clearing should be marked from the drop-down list.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Posting Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the posting date for which the clearing should be marked from the pick list.
	The date should be the current or next posting date.
	By default this field displays the current posting date.

- 3. Select the clearing type from the drop-down list.
- 4. Enter the posting date.



Late Clearing	Maintenanc	e*										🚳 🔽 🗵
Clearing Type :	OUTWARD RE											
Posting Date :	31/01/2008											
Card	Change Pin	Che	que	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
									UDF	OK	Close	Clear

### Late Clearing Maintenance

- 5. Click the **Ok** button.
- 6. The system displays the message "Recovering unfinished transactions". Click the **Ok** button.

**Note**: Marking of late clearing is mandatory before outward clearing for that type can be run. The branch may receive cheques on that day, but the system will record them for the next working day.



## 2.5. STM63 - Late Clearing Marking Maintenance

Using this option, you have to make sure that all cheque transactions are completed; authorized and late clearing is marked for all clearing types for the posting date before Outward Clearing is run for a particular posting date.

After the late clearing is marked for a posting date, if any cheque is deposited on that posting date, it will be sent into clearing for the next posting date. The centralized clearing branch uses this maintenance.

### **Definition Prerequisites**

- BAM14 Rewards and Service Charges definition
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM56 Currency Codes Maintenance
- STM64 Clearing Type Maintenance
- BA091 Currency Rate Maintenance
- The exchange rate values must be defined and downloaded.
- All the Outward clearing and consolidated batches should be closed and the branch should be online and there should not be any tanked transactions

#### **Modes Available**

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

### To mark late clearing by a branch

- 1. Type the fast path **STM63** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Late Clearing Marking Maintenance**.
- 2. The system displays the Late Clearing Marking Maintenance screen.



Late Clearing Ma	rking Maintenance*				🇞 🚺 🗙
Date Process : Clearing Branch : Branch Code : Clearing Type :	31/12/2007				
- <b>Record Details</b> - Input By	Authoriz	red By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy	⊙ Add ◯ Modify ◯ Delete	Cancel C Amend O Authoriz	e 🔿 Inquiry	UDF Ok	Close Clear

### Late Clearing Marking Maintenance

Field Name	Description			
Date Process	[Mandatory, Pick List, dd/mm/yyyy]			
	Select the process date from the pick list.			
	This is the date for which the late clearing should be marked.			
	By default, this field displays the current posting date.			
<b>Clearing Branch</b>	[Mandatory, Pick List]			
	Select the clearing branch from the pick list.			
Branch Code	[Display]			
	This field displays the branch code based on the clearing branch selected.			



Field Name	Description				
Clearing Type	[Mandatory, Pick List]				
	Select the clearing type for which late clearing should be marked from the pick list.				
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.				

3. Select the date process, clearing branch and the clearing type from the pick list.

### Late Clearing Marking Maintenance

Late Clearing Ma	arking Maintenance*			췒 🔯 💌
Data Process :	10000			
Clearing Branch :	31/12/2007			
Branch Code :	9999			
Clearing Type :	7			
- Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy	⊙ Add ○ Modify ○ Delete ○ Cancel			
			UD OK	Ciose Ciear

- 4. Click the **Ok** button.
- 5. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
- 6. The batch is marked for late clearing by a branch after the record is authorised.

**Note**: Marking of late clearing by a branch is mandatory, before the outward clearing for that type can be run. The branch may receive checks on that day, but the system will record them for the next working day.



## 2.6. ST023 - Outward Clearing

Using this option you can execute the outward clearing process.Outward clearing can be run at any time of the day.

Late Clearing has to be marked for each branch for each clearing type under the sector since deposit of cheques for clearing will be continuous. Cheques deposited for clearing after such Late Clearing mark will be considered deposited for the next working day.

A cheque deposited on an account through the **Cheques Deposited On Savings Account** (Fast Path: 6501) option or **Consolidated Cheque Batch Data Entry** (Fast Path: 6512) option during the day, updates the unclear balance of the account. Once this is run, the cheques will be available for marking outward rejects and for float extension.

This process has to be run for each clearing type in the End Point. Once the Outward Clearing is run, all the relevant GLs get updated.

Note: The system automatically authorizes this transaction.

### **Definition Prerequisites**

- BAM14 Rewards and Service Charges Definition
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM56 Currency Codes Maintenance
- STM64 Clearing Type Maintenance
- BA091 Currency Rate Maintenance
- The exchange rate values must be defined and downloaded.
- Late clearing should be marked for all the branches that are reporting to this clearing branch from where Outward clearing is run.

### **Modes Available**

Not Applicable

### To run the outward clearing process

- 1. Type the fast path **ST023** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Outward Clearing**.
- 2. The system displays the **Outward Clearing** screen.



Outward Clea	aring*									Part 19 19 19 19 19 19 19 19 19 19 19 19 19
Clearing House Clearing Type: Clearing Date:	30/04/20	•	~							
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
			1	1	1		1	LIDE		

## **Outward Clearing**

Field Name	Description
Clearing House	[Mandatory, Drop-Down]
	Select the clearing house from the pick list.
	This is the name of the clearing house for which the outward clearing process is to be run.
	Endpoint code is a unique number representing the clearing house/correspondent bank code. The float days of an instrument is set up using the endpoint code. Each branch should have a clearing branch setup for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	This field indicates the clearing type for which the outward clearing process should be executed. Late clearing should be marked for this clearing type before outward clearing for the same can be initiated.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque



Field Name	Description
	from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Clearing Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the clearing date from the pick list.

3. Select the clearing house and clearing type from the drop-down list.

### **Outward Clearing**

Outward Cle	aring*									2	2 ×
Clearing House	: 1100 DE	LHI CLEARING HOU:	5E 💌								
Clearing Type:	3 DAYS F	FLOAT 🔽									
Clearing Date:	30/04/20	108									
				1			1	, I			
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Ch	eque
								UDF	ОК	Close Cl	iear

- 4. Click the **Ok** button.
- 5. The system displays the message "Outward Clearing Process Completed.". Click the **Ok** button.

### Example

A customer has deposited a cheque for a Hi value clearing type for 500 with one day of float, then according to the set up, this cheque will be presented for clearing to Endpoint 1.

- After the cheque deposit, the customer's unclear balance is 500.
- The Branch marks late clearing for the Hi value clearing type. There is no effect on the customer's account.
- On running the outward clearing process, the system passes the following entries:



Date	Particulars		Amount (Dr)	Amount (Cr)
Transaction Posting Date	Endpoint 1 Account	Dr	Cheque Amount	Cheque Amount
	To Cheque for Collection Ac	count		
	(Being cheque sent for clearing to 1)	o Endpoint		

### Accounting Entries

In the books of clearing branch, the following entries will be passed for the deposit of cheques of own branch accounts:

Date	Particulars		Amount (Dr)	Amount (Cr)
Transaction Posting Date	Transaction Clearing House Account		Cheque Amount	Cheque Amount
	To Cheque for Collection Accou	nt		
	To Outstation cheque for Collect Account	tion		
	To Customer/GL accounts			
	(Being cheques deposited for the own branch account)	า		

In the account of customer, to mark the value date against the cheques deposited for loans, the following entries will be passed:

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Cheque for Collection Account Dr Outstation cheque for Collection Account Dr	Cheque Amount	Cheque Amount
	To Customer Loan Account		
	(Being value date marked against the cheques deposited for loans)		



If the clearing is done for a cheque deposited for other branch account, the following entries will be passed:

• At the clearing branch

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Clearing House Account Dr	Cheque Amount	Cheque Amount
	To Inter-branch (Account branch) Account		
	(Being clearing done for a cheque deposited for other branch account)		

In the books of account branch

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Inter-branch (Clearing Branch) Account Dr	Cheque Amount	Cheque Amount
	To Customer Account/GL Account		
	(Being clearing done for a cheque deposited for other branch account)		



## 2.7. ST037 - Reverse Authorized Batches

Using this option, if the authorizer realizes that there is flaw in some of the details of the cheque entered in a batch, those particular cheques can be deleted before running the outward clearing.

The system provides information on cheque number, drawee account number, routing number, amount, payee account, and instrument date. The user has to select **Y** in the **Delete** column to delete the checks.

### **Definition Prerequisites**

• 6512 - Consolidated Cheque Batch Data Entry

### Modes Available

Not Applicable

### To reverse the authorized batch

- 1. Type the fast path **ST037** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Reverse Authorized Batches**.
- 2. The system displays the **Reverse Authorized Batches** screen.

### **Reverse Authorized Batches**

Reverse Author	rized Batches							Part 🕹 🚺
Batch Type : Batch No : Branch Code :	Outward Cle	aring Batches	No. Of Currer	Instruments : icy Code :		Total Amount : Authoriser :	0.00	
Batch Details								
Srl No.	Cheque No	Drawee Account	Routing No	TEY Amount	Payee Acco	unt Inst	rument Date	Delete ?
							Ok CI	ose Clear



Field Name	Description
Batch Type	[Display] This field displays the transaction screen description. At present the system displays only 'Outward Clearing Batches' as Batch Type.
Batch No	[Mandatory, Pick List] This field displays the batch number. The system generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.
No. Of Instruments	[Display] This field displays the number of instruments. This field, by default, displays the number of instruments that can be accommodated in one data entry batch.
Total Amount	[Display] This field displays the total amount of all the cheques being deposited into the account. This will be the amount by which the account unclear balance will be updated. This amount is in the transaction currency. The teller has to ensure that the correct amount is entered; else the system will not allow completion of data entry in the consolidated batch data entry mode.
Branch Code	[Display] This field displays the branch code of the branch where the cheque is lodged and the batch is reversed.
Currency Code	[Display] This field displays the currency code of the batch.
Authoriser	[Display] This field displays the name of the authorizer who authorized the transaction.

## **Field Description**

## Column Name Description

Batch Details	
Srl No.	[Display] This column displays the sequence number of cheques.
Cheque No	[Display] This column displays the cheque number.



	•
Drawee Account	[Display] This column displays the account number of the drawee.
Routing No	[Display] This column displays the routing number against which the cheque has been drawn.
TCY Amount	[Display] This column displays the amount of the instrument in the currency in which the transaction takes place.
Payee Account	[Display] This column displays the customer account (also termed as the beneficiary account) number.
Instrument Date	[Display] This column displays the date of instrument issue.
Delete?	[Toggle] Click the column to change the value to <b>Y</b> to delete the row.

Column Name Description

- 3. Enter the relevant information.
- 4. Click the toggle status in the delete column to change the value to  $\mathbf{Y}$ .



everse Authorize	ed Batches							i 🕹 🖬
Satch Type : Satch No :	Outward Clearing Batch	es 💉	No. Of I	nstruments :	2	Total Amour	nt i 15527.1	
sranch Code :	HOHousingDevlopment	finar 😒	Currency	Code :	INR	Authoriser :	SDEEPAKM	
Batch Details								
Srl No. Cheque	No Drawee Account	Routing No	TCY Amount	Payee	Account		Instrument Date	Delete ?
1 0000000	77633 77633	400229001	77635		0605	5500000152	2007-12-31 00:00:00	N
							Ok Cla	se Cleai

### **Reverse Authorized Batches**

- 5. Click the **Ok** button.
- 6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
- 7. The system displays the Authorization Reason screen.
- 8. Enter the relevant information and click the **Ok** button.
- 9. The system displays the message "Record Authorized .. Click Ok to Continue". Click the **OK** button.



## 2.8. ST001 - Value Date Clearing Process

Using this option you can give credit to the customers for those cheques that are due for the current date. This process has to be run for each of Outward Clearing Types defined in the **Clearing Types Master** (Fast Path: STM64) option.

This process can be run automatically as part of the Beginning of Day process if the bank desires to do so, by setting system internal parameters accordingly. In situations where the float days is zero, and there is a need to release funds to the customer on the same day, this process is setup to be run on invocation by the user.

You can use the **Value Date Clearing Inquiry** (Fast Path: ST002) option to find out whether the value date clearing process is run already or not.

**Note**: If there are no cheques to be processed, the system displays the message "No rows present to be processed in value date clearing".

### **Definition Prerequisites**

- BAM20 Bank Codes Maintenance
- BAM28 Endpoint Float Maintenance
- STM64 Clearing Types Master

### **Modes Available**

Not Applicable

To run the value date clearing process

- 1. Type the fast path **ST001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Value Date Clearing Process**.
- 2. The system displays the Value Date Clearing Process screen.



Value Date Clea	aring Process	s*									alia 🕹 🕹
Clearing House :			*								
Clearing Type :			~								
Clearing Date :	30/01/2008										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
								UDF	ОК	Close	Clear

### Value Date Clearing Process

Field Name	Description
Clearing House	[Mandatory, Drop-Down] Select the clearing house from the drop-down list.
	The endpoint for which the bank wishes to run value date clearing. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. Float days <sup>1</sup> of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

<sup>&</sup>lt;sup>1</sup>(Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



Field Name	Description					
Clearing Type	[Mandatory, Drop-Down]					
	Select the clearing type from the drop-down list.					
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.					
Clearing Date	[Mandatory, Pick List, dd/mm/yyyy]					
	Select the clearing date from the pick list.					
	This is the date for which value date processing should be run manually. It can run for any previous day as well.					

- 3. Select the clearing house and the clearing type from the drop-down list.
- 4. Select the clearing date from the pick list.

### Value Date Clearing Process



- 5. Click the **Ok** button.
- 6. The system displays the message "SUCCESS...Click Ok to continue". Click the Ok button.


# 2.9. ST066 - Cheque Status Inquiry

Using this option.you can view the status of all cheques deposited to CASA accounts, GL accounts or a list of cheques with a particular number. You can refine the inquiry by selecting the start date from which the information will be displayed.

The system provides details on cheque number, value date, amount and the status of the cheque etc.

#### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- 7101 IC No Short Name Change
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM33 Composite Calendar Generation
- Accounts to have cheque based transactions.

#### Modes Available

Not Applicable

#### To inquire the status of all deposited cheques

- 1. Type the fast path **ST066** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Cheque Status Inquiry**.
- 2. The system displays the Cheque Status Inquiry screen.



# **Cheque Status Inquiry**

Cheque Statu	s Inquiry				n 🔁 🚺
Account No.	Account Number:	1	Customer Name:	]	
C Cheque No.	Cheque Number:	]	Bank/Branch/Sector Code:		
O GL No.	GL Account No :		GL Name:	1	
Start Date:	01/01/1800				
	Drawer Acct. No:				
Cheque Summ	ary Cheque Detail				
Account No. Ch	eque No Amount Txn Date ¥a	alue Date Currency Sta	tus		
					Inquire Clear Close

Field Name	Description
Account No.	[Mandatory, Radio Button]
	Click <b>Account No</b> . to perform the inquiry based on the account number.
Account	[Conditional, Numeric, 16]
Number	Type the account number of the bank's customer. The adjacent field displays the name of the account holder based on the account number.
	This field is enabled only if the <b>Account No</b> . option is selected.
Customer	[Display]
Name	This field displays the customer name if the user performs the inquiry based on the account number.
	This is the short name of the customer as entered in the <b>Customer</b> Addition screen. This name can be changed using the <b>Customer</b> Name / IC Change option.
Cheque No.	[Mandatory, Radio Button]
	Click Cheque No. to perform the inquiry based on the cheque number.



Field Name	Description						
Cheque	[Conditional, Numeric, 12]						
Number	Type the cheque number, which is present on the MICR line of the instrument.						
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as <b>Returned</b> .						
	This field is enabled, only if the <b>Cheque No.</b> option is selected.						
Bank/Branch/	[Conditional, Numeric, Nine]						
Sector Code	Type the code against which the cheque has been drawn.						
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.						
	Routing Number = Sector Code / Bank Code + Branch Code						
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.						
	This field is enabled, only if the <b>Cheque No.</b> option is selected.						
GL No.	[Mandatory, Radio Button]						
	Click GL No. to perform the inquiry based on the GL number.						
GL Account	[Conditional, Pick List ]						
Νο	Select the GL account number to which the cheque is deposited from the pick list.						
	This field is enabled only if the <b>GL No.</b> option is selected.						
GL Name	[Display]						
	This field displays the GL name if the user performs the inquiry based on the GL account number.						
Start Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the start date from the pick list.						
	This is the date from which the search and display of cheques is to be made.						
Drawer Acct.	[Optional, Alphanumeric, 16]						
Νο	Type the drawer account number.						
	The drawer account number is the account number of the person who has issued the cheque. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.						



- 3. Select the criteria to perform the cheque inquiry.
- 4. Enter the appropriate data in the corresponding field.

### **Cheque Status Inquiry**

Cheque Status Inquiry		🕹 🖬 🕹 🖬
Account No. Account Number:	06055500000840 Customer Name:	RADHA 1
C Cheque No. Cheque Number:	Bank/Branch/Sector Code	ie:
GL No. GL Account No :	GL Name:	
Start Date: 01/01/1800	ž.	
Drawer Acct. No:		
Cheque Summary Cheque Detail		
Account No. Cheque No Amount Txn Dat	e Value Date Currency Status	
		Inquire Clear Close

- 5. Click the **Inquire** button.
- 6. The system displays the **Cheque Summary** tab.



# Cheque Summary

Cheque State	us Inquiry								n 🕹 🖬 🖉
C Account No.	Account Number:	1	0605550000084	0 0	ustomer N	ame:	RADHA 1	1	
Cal	Cheque Number			-	ank/Prand	Venter Coder			
Cheque No	, cheque number.	L.			anky branc	i) sector code:		_	
GL No.	GL Account No :	L		GI	L Name:				
Start Date:	01/01/1800	Co.							
	Drawer Act No.								
	brawer Accc. No.	-							
Charles Duran	Chaque Detai								
Cheque sumh	nary    cheque beca	e1							
Account	No. Cheque No A	mount	Txn Date Val	e Date	Currency	Status			
0605550000	10840 5566 5,	,566.00	15/01/2008 15/0	1/2008	INR	CLR CREDIT			
0605550000	0840 8990 8,	,992.00	15/01/2008 30/0	1/2008	INR	CLR CREDIT			
0605550000	10840 8989 8,	,989.00	15/01/2008 30/0	1/2008	INR	CLR CREDIT			
0605550000	10840 6677 6,	,677.00	15/01/2008 15/0	1/2008	INR	CLR CREDIT			
0605550000	1140 1,	,140.00	15/01/2008 30/0	1/2008	INR	CLR CREDIT			
0605550000	1139 1,	,139.00	15/01/2008 30/0	1/2008	INR	CLR CREDIT			
0605550000	10840 1134 1,	,134.00	31/12/2007 15/0	2/2008	INR	CLR CREDIT			
0605550000	10040 1132 1,	121.00	31/12/2007 31/	2/2007	TND	DETURNED			
0605550000	11311,	122.00	21/12/2007 15/	1/2009	TNP	CLP CPEDIT			
0605550000	1133 1	137.00	31/12/2007 30/	1/2008	INR	CLR CREDIT			
0605550000	11361	136.00	31/12/2007 15/	1/2009	INR	CLR CREDIT			
0605550000	0840 1135 1	135.00	31/12/2007 15/0	1/2008	INR	CLR CREDIT			
0605550000	0840 11381	138.00	31/12/2007 30/	1/2008	INR	CLR CREDIT			
									Inquire Clear Close

Column Name	Description
Account No.	[Display] This column displays the account number of the payee of the cheque.
Cheque No	[Display] This column displays the cheque number of the deposited cheque.
Amount	[Display] This column displays the cheque amount in transaction currency.
Txn Date	[Display] This column displays the transaction date of the cheque deposit.
Value Date	[Display] This column displays the value date of the cheque on which the customer should receive credit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the <b>Endpoint Float</b>



Column Name	Description
	Maintenance option and the working days from the Composite Calendar Generation option.
	The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount.
	For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the Definitions User's Guide.
Currency	[Display]
	This column displays the currency in which the instrument was drawn.
Status	[Display]
	This column displays the current status of the cheque.
	The status of the instrument is derived based on comparison of bank value date and customer value date. If the customer value date is greater than the bank value date and the current posting date is greater than the bank value date, then the status is interpreted as Clear_no_cr, i.e., cleared but not credited.
	The other values for this <b>Status</b> field are also derived accordingly, the possible values are:
	<ul> <li>Returned – if the cheque was rejected</li> </ul>
	<ul> <li>Clr_cr – if the cheque was cleared and credit given on value date</li> </ul>
	<ul> <li>Clear_no_cr – if the cheque has been cleared but credit has not been given to account</li> </ul>
	<ul> <li>Unclear_cr – if the cheque has not been cleared but credit has been provided to the customer</li> </ul>
	<ul> <li>Unclear_no_cr – if the cheque has only been deposited</li> </ul>
7. Double-click the	appropriate record to view the cheque details.

8. The system displays the **Cheque Detail** tab.



# Cheque Detail

Cheque Statu	s Inquiry					alia 🖸 🔁
C Account No.	Account Number:	06055500000840 Customer	r Name:	RADHA 1		
C Cheque No.	Cheque Number:	Bank/Bra	nch/Sector Code:	400229001		
GL No.	GL Account No :	0 GL Name	18			
Start Date:	01/01/1800					
	Drawer Acct. No:	8989				
Cheque Summ	ary Cheque Detail					
AccountNo	06055500000840	CustomerName	RADHA 1			
Cheque No:	8989	Amounti	8,989.00			
Currency:	INR	Status:	CLR CREDIT			
Late Clearing	: N	Reject Code:		~		
Routing no:	400229001	Clearing Type:	MICR 1 CLG	~		
Posting Date:	15/01/2008	Value Date:	30/01/2008	10		
Amt. Purchas	ed: 0.00	Drawer Acct. No :	8989			
Funds Availab	ale Dal 29/12/2009 00:00	00				
Next	Previous					
-						
					Inquire Clear	Close

Field Name	Description
AccountNo	[Display]
	This field displays the GL account number to which the cheque is deposited, if the inquiry is based on the GL account number.
CustomerName	[Display]
	This field displays the customer name based on the account number.
Cheque No	[Display]
	This field displays the cheque number.
Amount	[Display]
	This field displays the amount of the deposited cheque.
Currency	[Display]
	This field displays the currency in which the cheque was issued.



Field Name	Description
Status	[Display] This field displays the current status of the cheque.
Late Clearing	[Display] This field displays if the cheque went into late clearing when deposited.
Reject Code	[Display] This field displays the reject code if the cheque was rejected.
Routing no	[Display] This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Clearing Type	[Display]
	This field displays the clearing type.
	The user can set up multiple clearing types for the bank where in cheques required to be cleared at different times of the day, are deposited and treated differently. All processes for a cheque, from outward clearing, running of value date, marking late clearing etc take place on the basis of the clearing type.
Posting Date	[Display]
-	This field displays the date on which the cheque was deposited.
Value Date	[Display]
	This field displays the value date of the cheque.
	When a cheque is deposited on an account, the system uses the routing number to check the float days from the <b>Endpoint Float</b> <b>Maintenance</b> option and the working days from the <b>Composite</b> <b>Calendar Generation</b> option.
	The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount.
	For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the Definitions User's Guide.



Field Name	Description
Amt. Purchased	[Display] This field displays the amount for which the cheque was purchased by the bank.
Drawer Acct. No	[Display] This field displays the drawer account number. The drawer account number is the account number of the person who has issued the cheque. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Funds Available Date	[Optional, Numeric, Eight] Type the date on which the funds will be available.

9. Click the **Close** button.



# 2.10. STM62 - Late Clearing Inquiry

Using this option you can perform an inquiry for the late clearing marked for an outward clearing for a particular branch on a particular day.

Each branch has a cut-off time for depositing checks or other financial instruments that are sent for clearing. In case of deposits that are made after the cut-off time, late clearing is marked for each branch for each clearing type and under the respective sectors. The checks deposited for clearing after such late clearing mark will be taken as deposits for the next working day.

#### **Definition Prerequisites**

- 7120 Late Clearing Maintenance
- STM63- Late Clearing Marking Maintenance

#### Modes Available

Not Applicable

#### To inquire about the late clearing marked for outward clearing

- 1. Type the fast path **STM62** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Late Clearing Inquiry**.
- 2. The system displays the Late Clearing Inquiry screen.

#### Late Clearing Inquiry

ate Clearing In	iquiry*								-
Clearing Branch :		Da	te : 31/12/2007	ø					
First Previous			0	(0		Next Last			
Branch Name	Regular Clearing	BRANCH - TREASURY	BRANCH - SPECIAL CHECKS	BRANCH - ON US CHECKS CLG	BRANCH - LOCAL CHECKS CLG	HV LOCAL CLEARING - CASA BDI TEST			
		CHECKS CEG	CLU			CASA DUI ILSI			
							Inquire	Close	
							1.000		



Field Name	Description
Clearing Branch	[Mandatory, Pick List] Select the clearing branch from the pick list.
Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current posting date from the pick list for which you want to perform the late clearing inquiry.
Column Name	Description
Branch Name	[Display] This column displays the name of the clearing branch.
Regular Clearing	[Display] This column displays the state of regular clearing.
High Value Clearing	[Display] This column displays the state of high value clearing.
Regular 2 day	[Display] This column displays the state of second day.
Inward Returns	[Display] This column displays the state of inward returns clearing.
Regular 3 day	[Display] This column displays the state of third day.
Outward Returns	[Display] This column displays the state of outward returns clearing.

- 3. Select the clearing branch from the pick list and enter the date of the late clearing.
- 4. Click the **Inquire** button.
- 5. The system displays the late clearing details.



### Late Clearing Inquiry

Late Clearing In	quiry*						
Clearing Branch :	но	Da	te : 20/03/2008				
First Previous					1 14 1		
First Previous	Dogular 1 day	Dogular Local 2	Local 2 day	Local diday	Local E day	aswapp	Outurne
Branch Name	Float Not Marked	day float	Float Not Marked	Float Not Marked	Float Not Marked		Datume Not Mark
1.2		press to read	1	1.	L. S.	pression and	1100000000
							1
							F

6. Click the **Close** button.



# 2.11. ST002 - Value Date Clearing Inquiry

Using this option, you can give credit to the customers for those cheques that are due for the current date.

In case where value date clearing is run manually, the bank may wish to inquire upon the value date clearing of a particular day, endpoint and clearing type combination. This indicates whether you have omitted running value date clearing on a particular posting date, or run value date multiple times.

#### **Definition Prerequisites**

- BAM29 End Point Master Maintenance
- BAM27 Calendar for End Point
- BAM20 Bank Codes Maintenance
- BAM28 Endpoint Float Maintenance
- BAM33 Composite Calendar Generation
- ST001 Value dated Clearing Process

#### **Modes Available**

Not Applicable

#### To inquire about the value date clearing

- 1. Type the fast path **ST002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Value Date Clearing Inquiry**.
- 2. The system displays the Value Date Clearing Inquiry screen.



#### Value Date Clearing Inquiry

Value Date Clea	ring Inquiry									🇞 🖬
Value Date Clu End Point : Clearing Type : Value Date :	earing Inqui									
Clearing Type	End Point	Value Date	Run Date	Time						
0/0										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	OK	Close Clear

Field Name	Description
Value Date Clearing	Inquiry
End Point	[Mandatory, Drop-Down]
	Select the end point from the drop-down list.
	The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. Float days <sup>2</sup> of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	The bank can set up multiple clearing types, where cheques that

 $<sup>^{2}</sup>$ (Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



Field Name	Description
	should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date from the pick list.
	When a cheque is deposited on an account, the system uses the routing number to check the float days from the <b>Endpoint Float Maintenance</b> option and the working days from the <b>Composite Calendar Generation</b> option.
	The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount.
	For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the Definitions User's Guide.
Column Name	Description
Clearing Type	[Display]
	This column displays the clearing type.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
End Point	[Display]
	This column displays the end point.
	The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. Float days of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Value Date	[Display]
	This column displays the value date.
	When a cheque is deposited on an account, the system uses the routing number to check the float days from the Endpoint Float Maintenance option and the working days from the Composite Calendar Generation option.
	The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.



Column Name	Description
Run Date Time	[Display] This column displays the date on which the value date clearing is inquired.

- 3. Select the end point and the clearing type from the drop-down list.
- 4. Select the value date from the pick list.
- 5. Click the **Ok** button.
- 6. The system displays the value date clearing details.

#### Value Date Clearing Inquiry

Value Date Clea	aring Inquiry	. <b>1</b>									🚳 🔽 🗵
Value Date Cl	earing Inqui	ry -									
End Point :	2001 Alytus	CLEARING 💌									
Clearing Type :	INWARD RE	rurns 🔽									
Value Date :	31/01/2008	<b>O</b>									
Channes Trees	Cold Dates	Univer Date	Due Deb	Time							
Clearing Type	End Point	value Date	Run Date	e ime							
121 124											
lo lo											
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	ers Cheque
l.					1.	a (* 3	,	UDF	OK I	Close	Clear

7. Click the **Close** button.



# 2.12. STM73 - Return Cutoff Maintenance

Value date clearing is the final step after which the funds under clearing are available for use by the customers. Before running VDC, bank has to ensure that returned cheques of outward clearing are debited from respective accounts. In case VDC is executed before posting of return instruments, there is a risk that funds may be provided against instruments which are not collected in clearing.

You can mark returns by using the **Online Cheque Return Inquiry** (Fast Path: 6560) option or through upload for inward returns. A flag is set whenever a return is marked for the end point and clearing type combination. After marking returns, you can use this option to mark completion of return processing for a day. Return counters are maintained for each end-point code, clearing type and value date combination. Return cutoff is marked only for that clearing branch who is marking cutoff for itself in that particular end point and not for all clearing branches. For example, if clearing branch 1 and clearing branch 2 are reporting to Endpoint E1 and clearing branch 2.

#### **Definition Prerequisites**

- 6560 Online Cheque Return Inquiry
- Upload for inward Returns

#### Modes Available

Not Applicable

#### To execute return cutoff

- 1. Type the fast path **STM73** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Return Cutoff Maintenance**.
- 2. The system displays the **Return Cutoff Maintenance** screen.



### **Return Cutoff Maintenance**

alue Date : ISOII / 2008 ISOII
validate
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Name	Description
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Type the value date or select it from the pick list.
	By default it displays the current process date.
	You can set it to a date earlier than the process date. Future date is not allowed.
Endpoint Code	[Mandatory, Drop-Down]
	Select the endpoint code from the drop-down list.
	It is the code for which return-cutoff has to be marked before running value date clearing process.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	It is the clearing type for which return-cutoff has to be marked before running value date clearing process.



Field Name	Description
Return Cut Off Status	[Display] This field displays the return cut off status.
	If return cut-off is already marked for the Endpoint, clearing type and value date combination, then this field is selected by default and the <b>validate</b> button is disabled i.e. the screen acts an Inquiry screen.
	If return cut-off is not marked for the Endpoint, clearing type and value date combination, then this field is not selected by default and the <b>validate</b> button is enabled.

- 3. Enter the value date or select it from the pick list.
- 4. Select the endpoint code and clearing type from the drop-down list.

#### **Return Cutoff Maintenance**

Return Cutoff Mair	ntenance*	ĸ								🇞 🚺 🕹
Value Date :	15/01/200	8								
EndPoint Code :	4000 BOM	IBAY CLEARING H	DUSE 🔽							
Clearing Type :	MICR ZER	.0								
Return Cut Off Status :										
			(	validate						
Card Cha	nge Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

- 5. Click the Validate button.
- 6. The system displays the message "Returns Marked For Given Combination". Click the **Ok** button.
- 7. Click the **Ok** button.
- 8. The system displays the message "Return Cutoff Successfully Marked". Click the **Ok** button.



# 3. Data Entry Options for Inward Instruments



# 3.1. 5521 - Batch Inward - Clearing Cheque Data Entry

Using this option, the data entry operator and teller can input cheque/instrument details for inward clearing incase a suitable flat file is not received by the bank or the clearing branch is in a remote location from the Central Banks Clearing House.

**Note:** If the data entry is done by uploading a file, then on clicking the **Populate Account Numbers** button, the system displays the account details in the Data Entry screen. To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the **Data Entry** screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

#### **Definition Prerequisites**

- BAM29 End Point Master Maintenance
- BAM27 Calendar for End Point
- BAM28 Endpoint Float Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- Debit Account numbers for the inward clearing cheques.

#### Modes Available

#### Not Applicable

#### To open the inward clearing data entry batch

- Type the fast path 5521 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Batch Inward Clearing Cheque Data Entry.
- 2. The system displays the Batch Inward-Clearing Cheque Data Entry screen.



# Batch Inward-Clearing Cheque Data Entry Batch Inward-Clearing Cheque Data Entry\*

ch Inward-	Clearing Cheq	ue Data Entry	*							a a a a a a a a a a a a a a a a a a a
atch Type : atch Number : urrency :	Branch Inw. Clr.	Cheque Data Ent Batch Status : [ No of Instrs : [	ry Ad	tion:		>				
	Туре	A/C	I No Cu	ustomer Name	Routing No	Cheque No	Amount F	Vayee Name	Payee Routing No	Delete
Total Amo	ount :							Add	Delete	
Save	Validate	Authorize								

Field Name	Description
Batch Type	[Display] This field displays the batch type when the user invokes the screen.
Action	<ul> <li>[Mandatory, Drop-Down]</li> <li>Select the action from the drop-down list.</li> <li>The options are: <ul> <li>Authorize Data Entry Batch - Supervisor can authorize</li> <li>Inquire Data Entry Batch - Teller and supervisor can perform the inquiry</li> </ul> </li> </ul>
	<ul> <li>Modify Data Entry Batch – Teller can perform the data entry</li> <li>Open Data Entry Batch - Teller can perform the data entry</li> <li>Reverse Data Entry Batch – Teller and supervisor can perform the data entry</li> </ul>



Field Name	Description
Batch Number	[Display]
	This field displays the batch number.
	The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Batch Status	[Display]
	This field displays the batch status.
	After opening a batch for data entry the status of the batch will always be <b>Unauthorised</b> and the status will move from this status to <b>Validated</b> status after the teller completes data entry and submits for authorization.
	Only validated batches can be authorized by the supervisor.
End Point	[Mandatory, Drop-Down]
	Select the endpoint from the drop-down list.
	This endpoint has to be one for which inward clearing process is run from the particular branch, else the cheques will remain unprocessed.
	Endpoint literal is a maximum of four characters.
Currency	[Mandatory, Drop-Down]
	Select the currency in which the transaction is taking place from the drop-down list.
	For each endpoint and currency combination, a different batch has to be opened.
No of Instrs	[Mandatory, Numeric, Five]
	Type the number of entries that are to be maintained for a batch.
	The number of entries should be greater than one, and maximum 200. Accordingly, the system generates rows for data entry.
ІС Туре	[Mandatory, Drop-Down]
	Select the inward clearing type from the drop-down list.
	An IC type is internally linked to every customer category/customer type.
Column Name	Description
Srl No	[Display]
-	This column displays the serial number within the batch that is defaulted by the system.



Column Name	Description				
Туре	[Mandatory, Drop-Down]				
	Select the type from the drop-down list.				
	The system has some preset instrument types which it can handle through existing processes.				
	The main instrument types used by the system are:				
	Cheque				
	Managers cheque				
	Demand draft				
	Traveler cheque				
	• ldc				
	Guaranteed Cheques				
	Stock_invest				
	Dividend Warrants				
	Pension_warrant				
	Retcheque				
	Onparcheque				
A/C No	[Mandatory, Numeric, 16]				
	Type the account number.				
	This is the drawer account number.				
	If the routing number is of the same bank then this account number is validated by the system to be an existing account holder. If the cheque is a returned cheque and the routing number is of another bank, then the drawer account number is not validated.				
Customer Name	[Display]				
	This column displays the customer name based on the drawer account number.				



Column Name	Description				
Routing No	[Mandatory, Numeric, 10]				
	Type the routing number against which the cheque has been drawn.				
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.				
	Routing Number = Sector Code / Bank Code + Branch Code				
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.				
	Based on a branch level setup parameter the system may disallow banks own cheques being deposited. These intra bank transactions need to be done through funds transfer.				
Cheque No	[Mandatory, Numeric, 12]				
	Type the cheque number.				
	For an inward clearing cheque this cheque number will be validated against the list of cheque leaves delivered and authorized to a CASA holder (drawer of the instrument). The status should be <b>Unpaid</b> or else the cheque will be rejected.				
	In case of remittance instruments, this number would be the system-generated serial number consisting of the branch code and a running serial number.				
Amount	[Mandatory, Numeric, 15]				
	Type the cheque amount in transaction currency.				
Payee Name	[Mandatory, Alphanumeric, 30]				
	Type the payee name to whom the cheque is made.				
	The bank can choose at the time of set up to make this column as mandatory or non-mandatory as this field is for information purposes only.				
Payee Routing No	[Mandatory, Numeric, 10]				
	Type the routing number of the payee.				
Delete	[Optional, Check Box]				
	Select the check box to delete the corresponding row.				
Total Amount	[Display] This field displays the total amount.				



### **Opening the Inward Clearing Data Entry Batch**

A teller can open an inward clearing data entry batch.

- 3. Select the Open Data Entry Batch option from the Action drop-down list.
- 4. Select the end point and the currency from the drop-down list.
- 5. Enter the number of instruments.
- 6. Click the **Ok** button.
- 7. The system displays the data entry section in the screen.
- 8. Enter the relevant information.

#### OR

Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

#### **Batch Inward-Clearing Cheque Data Entry**

Batch In	ward-Clearing Chequ	ie Data Entry*								alia 🕹 👔 🗵
Batch Ty Batch Ni Currenc	ype: Branch Inw. Clr. umber: 151 y: INR V	Cheque Data Entry Batch Status : UnAuthorize No of Instrs : 2	Action : d End Point : IC Type :	ipen Data Entry Batch 100 DELHI CLEARING IICR 1 CLG	HOUSE S					
	Туре	A/C No	Customer Nam	e Routing No	Cheque No	Amount	Payee Name	Payee Routing	Delete	
1	REGULAR CHEQUE	06049410000019	EDWARD MATHE	W 400335016	0000000001	10,000.00	Joh	400335016	N	
2	REGULAR CHEQUE	06049420000012	KEVIN MATHE	W 400335016	000000153	50,000.00	Kate		N	
T. Card	otal Amount : 60,000.00 Save Validate	) Authorize Cheque Cost R	ate Denomin	ation	Invent	say Pin	Add	Delete	10	Traveller: Chegue
Card	Change Pin	Cheque Cost R	ate Denomina	ation Instrument	Inven	ory Pin S	Validation Service Chan	je Signatu	re 1	iravellers Cheque
							UDF	OK	Close	⊂lear

- 9. Click the **Save** button.
- 10. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 11. Click the Validate button.
- 12. The system displays the message "Batch Validated Successfully. Authorization pending". Click the **OK** button.



13. The inward clearing data entry batch is added successfully once the record is authorized.

#### To modify the inward clearing data entry batch

- 1. Select the Modify Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number in the **Batch Number** field and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Modify the relevant information and click the **Save** button.
- 6. The system displays the message "Data Saved Successfully In the Database".
- 7. Click the **OK** button.
- 8. Click the Validate button.
- 9. The system displays the message "Batch Validated Successfully. Authorization pending".

#### Authorizing the Inward Clearing Data Entry Batch

A supervisor can authorize a successfully validated inward clearing data entry batch.

#### To authorize the inward clearing data entry batch

- 1. Select the Authorize Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number in the **Batch Number** field and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".
- 7. Click the **OK** button.
- 8. The system displays the inward clearing batch number.



# 3.2. ST042 - Load Central Bank File

Using this option, you can upload the inward clearing flat file received from the central bank. **Oracle FLEXCUBE** will read the input file and create another flat file, which will be used in the **Load Inward MICR File** (Fast Path: ST031) option.

There is a specified format that can be used to directly load the data provided by the Central Bank. The file needs to be present in the **Oracle FLEXCUBE** branch data base area in the Host\rjsin area. The system will convert the small clearing account numbers to the account numbers used by the **Oracle FLEXCUBE** system and use the same for further processing.Outward return file can also be uploaded through this option.

#### **Definition Prerequisites**

• BAM29 - End Point Master Maintenance

#### Modes Available

Not Applicable

#### To load the central bank input file

- 1. Type the fast path **ST042** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Load Central Bank File**.
- 2. The system displays the Load Central Bank File screen.

#### Load Central Bank File

rivera I V V V V V V V V V V V V V V V V V V	Load Central Ba	nk File			\delta 🛛 🗵
Clearing Type:	Criteria :	V			
la king tipe: ils Rame : information: inf	Clearing House :	V			
Currency:       Image: Currency:         Sudrency:       Image: Currency:         Dutput File:       Image: Currency:	Clearing Type:	▼			
Surrary:                  Soly 04/2008             Expt:                Soly 04/2008             Expt:              Soly 04/2008             Expt:              Soly 04/2008             Expt:              Soly 04/2008	File Name :				
Satch Date: 300/4/2009 RC	Currency :				
Duput File :	Batch Date:	30/04/2008			
	Output File :				
Ok Clear			Ok	Close	Clear



Field Name	Description
Criteria	[Mandatory, Drop-Down]
	Select the type of file to be uploaded from the drop-down list.
	The options are:
	INWARD CLEARING
	PNB INWARD CLEARING
Clearing House	[Mandatory, Drop-Down]
	Select the clearing house from which the file or cheques have been received from the drop-down list.
	The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, where each endpoint needs to be set up along with details like the GL it is to be associated with. Float days <sup>3</sup> of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
File Name	[Mandatory, Alphanumeric, 20]
	Type the name of the file including the file extension.
	The location of the file is pre-specified. For example, the file may be located in the rjsin area of the branch server. The format of the file should be as per <b>FLEXCUBE Retail</b> specifications; or the system will reject the file. The system supports the comma separated flat file format.
	On successfully uploading the file, the system generates a new file name, which should be noted down for further processing.
Currency	[Mandatory, Drop-Down]
	Select the currency from the drop-down list.
	This is the currency of all the instruments on file. For each currency, a different file needs to be uploaded.

<sup>&</sup>lt;sup>3</sup>(Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



Field Name	Description
Batch Date	[Optional, Pick List]
	Select the batch date on which the upload file is created, from the pick list.
	By default, this field displays the current processing date.
Output File	[Display] This field displays the output file generated by the system.

- 3. Select the clearing house and the clearing type from the drop-down list.
- 4. Enter the name of the input file.
- 5. Select the currency from the drop-down list.

#### Load Central Bank File

Criteria : INWARD CLEARING V		
Clearing House: 4000 BOMBAY CLEARING HOUSE 🗸		
Clearing Type: MICR CLG		
File Name : Inward		
Currency : INR 💌		
Batch Date: 30/04/2008 🗱		
Output File :		
	Close	Clear
OK.	Close	Grean

- 6. Click the **Ok** button.
- 7. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.
- 8. The system generates an MICR file, which is stored in the pre-specified path. For example, the output file may be stored in the rjsin/mm/dd area on the branch server.

**Note**: The format of the file is implementation specific and the input file should be changed as per the required format.



# 3.3. ST031 - Load Inward MICR File

Using this option, you can complete the inward clearing data file upload process. Once the central bank floppy file has been uploaded, the system generates a file name which has to be selected from this screen to complete the upload of the file.

You can also directly load data for inward clearing of cheques from a flat file using this option. The file should be present in the appropriate area and in the correct format. Each flat file should have all cheques in the same currency and should be from the same endpoint.

#### **Definition Prerequisites**

• BAM29 - End Point Master Maintenance

#### **Modes Available**

Not Applicable

#### To load the MICR data file for inward clearing

- 1. Type the fast path **ST031** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Load Inward MICR File**.
- 2. The system displays the Load Inward MICR File screen.

#### Load Inward MICR File

Load Inward MICR File		🇞 🛛 🗵
File Name :		
Currency :		
	Ok Close	Clear



Field Name	Description
File Name	[Mandatory, Pick List]
	Select the file name from the pick list. This is the system generated file name.
	Usually, if a file has been uploaded from the central bank, the system attaches a standard prefix to the original file name.
Clearing House	[Display]
	This field displays the name of the clearing house.
	The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, where each endpoint needs to be set up along with details like the GL it has to be associated with. Float days <sup>4</sup> of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Currency	[Display] This field displays the currency of all the instruments in the file.

#### **Field Description**

3. Select the file name from the pick list.

<sup>&</sup>lt;sup>4</sup>(Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



#### Load Inward MICR File

oad Inward M	ICR File		1	🇞 🛛 🛛
File Name :	cf2001999900042			
Clearing House :	2001 Java Clearing 💉			
Currency :	INR V			
	r			
		Ok	Close	Clear

- 4. Click the **Ok** button.
- 5. The system displays the message "Inward MICR file loading successful, Batch No is ...". Click the **OK** button.

**Note**: After uploading the MICR file, the newly generated batch is to be authorized using the **Authorise Inward Clearing Batches** screen and then the Inward clearing is to be run.



# 3.4. 1511 - MICR Header Entry

Using this option you can allow the front-end teller to do MICR Header Data entry. After successful completion of the transaction, system will generate a document reference number. You can use this option if more than one cheques has been issued to credit a customer's CASA Account.

This document reference number along with the payee account number will be keyed in by the operator when the cheques are run on the sorter. The file generated from the sorter machine will contain the details of the document reference number, payee account number and the individual cheques deposited.

#### **Definition Prerequisites**

Not Applicable

#### Modes Available

Not Applicable

#### To enter MICR header details

- 1. Type the fast path **1511** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > MICR Header Entry**.
- 2. The system displays the **MICR Header Entry** screen.

#### **MICR Header Entry**

MICR Header	Entry*		1	ጜ 🖬 🐱
Modify Header	· 🗖			
Account No :				
Account Ccy :	2	T×n Ccy :		
Acct Ccy Rate :		T×n Ccy Rate :		
Total Amount :				
Account Amt :				
Header Type :	<b>V</b>			
Cheque Literal				
Clearing Type		Late Clearing :		
No of Cheques		Document Number :		
Narrative :	MICR. Header Entry			
	19 Balandolo Francisco de la construcción de la construcción			
			OK Close	Clear



Field Name	Description	
Modify Header	[Optional, Check Box] Select the <b>Modify Header</b> check box to enter the old document number and modify the amount.	
Old Document Number	[Conditional, Pick List] Select the old document number from the pick list. This field is enabled only if the <b>Modify Header</b> check box is selected.	
Account No	[Mandatory, Numeric, 16] Type the CASA account number. The name of the account holder is displayed in the adjacent field.	
Account Ccy	[Display] This field displays the CASA account number currency.	
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction will be executed.	
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.	
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is	
	<ul> <li>converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</li> <li>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</li> <li>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</li> </ul>	
Total Amount	[Mandatory, Numeric, 13, Two] Type the total amount.	
Account Amt	[Display] This field displays the amount in the account currency.	



Field Name	Description	
Header Type	[Mandatory, Drop-Down]	
	Select the header type of the entry from the drop-down list.	
	The options are:	
	• MICR	
	NON MICR	
Cheque Literal	[Mandatory, Drop-Down]	
	Select the cheque literal from the drop-down list. It is the description of the cheque from a standard set of definitions.	
	The options are:	
	Cash Deposit	
	Drawing voucher deposit.	
	Guaranteed cheque deposit	
	House cheque deposit	
	Local cheque deposit	
	MO/ PO deposit	
	Outstation cheque deposit.	
Clearing Type	[Mandatory, Drop-Down]	
	Select the clearing type from the drop-down list.	
	The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type.	
Late Clearing	[Display]	
	This field displays whether the cheque is to be presented in late clearing or not.	
No of Cheques	[Mandatory, Numeric, Three]	
	Type the number of cheques.	
Document Number	[Display]	
	This field displays the system generated unique document number.	
Narrative	[Mandatory, Alphanumeric, 120]	
	Type the narration.	
	This field displays the default narration, based on the transaction.	

3. Enter the account number and press the **<Tab>** key.


- 4. Enter the details like the transaction currency, total amount, and the number of cheques.
- 5. Select the header type, cheques literal, and the clearing type from the drop-down list.

### MICR Header Entry

MICR Header E	intry*						\delta 🛛 🛛
Modify Header :							
Account No :	00000002220	JACK K JASON					
Account Ccy :	INR V		Txn Ccy :	INR. V			
Acct Ccy Rate :	1.00000		Txn Ccy Rate :	1.00000			
Total Amount :	100.00						
Account Amt :	100.00						
Header Type :	MICR Y						
Cheque Literal :	MICR Y						
Clearing Type :	Local 3 day float	~	Late Clearing :	N			
No of Cheques :	12		Document Number :				
Narrative :	MICR. Header Entry						
	* Loss of the second seco						
					ок	Close	Clear

- 6. Click the **Ok** button.
- 7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 8. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.
- 9. The system displays the document number. It is auto-generated by the system. Click the **Ok** button.



## 3.5. ST036 - Reconcile Outward MICR File\*

Using this option, you can reconcile the data pertaining to the cheques of all the participating branches in the Clearing Center / Service Branch where it is uploaded through a common file generation.

It is used to find out errors / unreconciled entries that have occurred during the file upload. The system provides information on the instrument details, account number, reject reason, etc.

### **Definition Prerequisites**

Not Applicable

### Modes Available

Not Applicable

### To reconcile the outward MICR file

- 1. Type the fast path **ST036** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Reconcile Outward MICR File**.
- 2. The system displays the Reconcile Outward MICR File screen.

### **Reconcile Outward MICR File**

Reconcile Outward MICR File			🍪 🛿 🗵
Posting Date : 31/12/2007 🗱 File Name : Document Ref No :			
View All Txns : 📃			
Account Number   Bocument Number   Reject Reason   Instrument No   Currency   Instrument Amount   Routing Number   Coll Branch   Teller Id			
	OF	Close	Clear
	JK	Ciose	Ciear



## **Field Description**

Field Name	Description						
Posting Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the posting date from the pick list.						
File Name	[Mandatory, Pick List]						
	Select the outward MICR file from the pick list.						
Document Ref No	[Optional, Numeric, 36]						
	Type the document reference number generated while using the <b>MICR Header Entry</b> (Fast Path: 1511) option, to check the success of the file upload.						
View All Txns	[Optional, Check Box]						
	Select the <b>View All Txns</b> check box to check the success of all the entries in the selected file.						
Column Name	Description						
Account Number	[Display]						
	This column displays the account number.						
Document	[Display]						
Number	This column displays the document number.						
Reject Reason	[Display]						
	This column displays the reject reason.						
Instrument No	[Display]						
	This column displays the instrument number.						
Currency	[Display]						
	This column displays the account currency.						
Instrument	[Display]						
Amount	This column displays the instrument amount.						
Routing Number	[Display]						
	This column displays the routing number.						
Coll Branch	[Display]						
	This column displays the collecting branch to which the unreconciled entry pertains to.						
Teller Id	[Display]						
	This column displays the Teller ID.						

3. Select the posting date and the file name from the pick list.



### **Reconcile Outward MICR File**

log tang Data : ] 3/12/2007 [K] File Name : Document Ref No : fer All Tang : Accent Number   Document Number   Reject Reason   Instrument No  Currency   Instrument Amount   Reuting Number   Call Branch   Taller 3dl	Reconcile Outward MICR File			🍪 🖬 🛛
lorating Date:   31/12/2007   DF File Name :   wid Document Ref No : fier All Tronz : ] Recomment Number / Beignet Reason   Instrument No/Currency   Instrument Amount   Bauting Number  Call Branch   Teller 18  Beignet Reason   Instrument No/Currency   Instrument Amount   Bauting Number  Call Branch   Teller 18  Beignet Reason   Instrument No/Currency   Instrument Amount   Bauting Number  Call Branch   Teller 18  Beignet Reason   Instrument No/Currency   Instrument Amount   Bauting Number  Call Branch   Teller 18  Beignet Reason   Instrument No/Currency   Instrument Amount   Bauting Number  Call Branch   Teller 18  Beignet Reason   Instrument No/Currency   Instrument   Beignet Reason   Instrument   Bauting Number  Call Branch   Teller 18  Beignet Reason   Instrument   Beignet Reason   Instrument   Ins				
lee All Yon : [	Posting Date : 31/12/2007 😿 File Name :			
Accenut Number (Dacument Number (Reject Trasson) Trastrument Na (Euroexy (Trastrument Amennt) (Routing Number (Coll Branch) Teller Id)	View All Txns :			
	Account Number Document Number Reject Reason Instrument No Currency Instrument Amount Routing Number Coll Branch Teller Id			
OK Clase Clase				
Ok Close Clear				
Ok Close Clear				
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OK Close Clear				
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OK Close Clear				
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Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Clear				
		Ok	Close	Clear

- 4. Click the **Ok** button.
- 5. The system displays the message "Inward MICR file loading successful, Batch No is ...". Click the **Ok** button.



## 3.6. ST032 - Authorise Inward Clearing Batches

After the inward clearing data entry is performed, the system generates the host batch number for this inward clearing. Using this option the batch number is authorized .

The list of batches which need to be authorized is displayed. The system provides summary and details of batches. Complete processing of cheques will take place only after the batch has been authorized.

### **Definition Prerequisites**

• 5506 - Batch Data Entry Outward Clearing

#### Modes Available

Not Applicable

#### To authorise the batch for inward clearing

- Type the fast path ST032 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Authorisation > Authorise Inward Clearing Batches.
- 2. The system displays the **Summary of Batches** tab in the **Authorise Inward Clearing Batches** screen.

## Summary of Batches

Authorise	Inward Clear	ing Batches*								alia 🕹 🚺 🗾
Summary of I	Batches Detai	ls of Batches								
Serial No.	End Point	Clearing Type	Batch No	Currency	Total Credit	Amount	Total Debit Amount	Batch Date	Authorised	
1	4000	8:MICR 2 DAYS FLOAT	45493	INR	0.0	)	90,000,432.00	30/11/2007	N	
21										1
Card	Change P	n Cneque	Costrikate	Denomination	Instrument	inventory	Pin Validation	Service Unarge	Signature Tra	vellers cheque
								UDF	OK Close	Clear



Column Name	Description					
Serial No	[Display] This column displays the serial number.					
End Point	[Display] This column displays the end point.					
	The endpoint is a clearing house or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up; along with details like the GL it has to be associated with. Float days <sup>5</sup> of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.					
	This is for information and authorization only, and no changes can be made from this screen.					
Clearing Type	[Display]					
	This column displays the clearing type.					
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.					
Batch No	[Display]					
	This column displays the batch number generated when a batch data entry is done for inward clearing or an inward clearing file is uploaded. Processing of the cheques in a batch takes place simultaneously.					
	To track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the <b>Scan Pass</b> and <b>Scan Reject</b> enquiries can be performed using the batch number.					
Currency	[Display]					
	This column displays the currency in which all the instruments in the batch are drawn out. One batch can consist of instruments in one currency only.					
	Currency consists of a three-digit integer code that represents the currency or three letters that represent the short form of the currency name as set up.					

<sup>&</sup>lt;sup>5</sup>(Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



Column Name	Description						
Total Credit	[Display]						
Amount	This column displays the total credit amount.						
	For inward clearing batch files, the sum of the instrument amounts will be displayed as the credit amount.						
Total Debit Amount	[Display]						
	This column displays the total debit amount.						
	For inward clearing batch files, the sum of the instrument amounts will be displayed as the debit amount.						
Batch Date	[Display]						
	This column displays the clearing batch open date.						
Authorised	[Display]						
	This column displays the status of the batch.						
	If the particular batch has been authorized, then the status is displayed as ${f Y}$ , or else as ${f N}$ .						
	An authorized batch cannot be authorized again or unauthorized.						

- 3. Double-click the appropriate record to view details.
- 4. The system displays the **Details of Batches** tab.



## **Details of Batches**

Authorise Inward Clea	aring Batches*									🍪 🖬 🖬
Summary of Batches	ails of Batches									
End Point: Batch Number : Date Open (Logical):	4000 45493	User Id : Batch Currenc Date Open (Pl	y : [ nysical): [	SAMIT						
No of Credit Instruments : No of Debit Instruments :	2	Total Credit A	mount: [	90,000,432.00						
Authorised On Record :	Of	Clearing Type	(	8:MICR 2 DAYS FL	OAT					
Authorize Ne	xt Previous									
Card Change	Pin Cheque	Cost Rate De	nomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	lers Cheque
							UDF	OK	Close	Clear

Field Name	Description
End Point	[Display]
	This field displays the end point.
	This is for information and authorization only, and no changes can be made from this screen.
	The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up, along with details like the GL it has to be associated with. Float days of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
User Id	[Display] This field displays the ID of the user or teller who has performed the batch data entry.



Field Name	Description						
Batch Number	[Display] This field displays the batch number generated when a batch data entry is done for inward clearing, or an inward clearing file is uploaded. Processing of the cheques in a batch takes place simultaneously.						
	To track an instrument, the batch number is usually displayed as part of the cheque details. On the day of cheque processing, the <b>Scan Pass</b> and <b>Scan Reject</b> enquiries can be performed using the batch number.						
Batch Currency	[Display] This field displays the currency in which the batch is processed.						
Date Open (Logical)	[Display] This field displays the logical opening date. The logical opening date is the posting date when the batch was entered.						
Date Open (Physical)	[Display] This field displays the physical opening date. This is the transaction date. This would usually differ in case of split day processing.						
No of Credit Instruments	[Display] This field displays the number of credit instruments present in the batch.						
Total Credit Amount	[Display] This field displays the sum of the total credit amount based on the instruments present in the batch.						
No of Debit Instruments	[Display] This field displays the number of debit instruments present in the batch.						
Total Debit Amount	[Display] This field displays the sum of the total debit amount based on the instruments present in the batch.						
Authorised	[Display] This field displays the status of the batch. An authorized batch cannot be authorized again or unauthorized.						
Clearing Type	[Display] This field displays the type of clearing.						
On Record	[Display] This field displays the sequence of the records.						



- 5. Click the **Authorize** button to authorize the record.
- 6. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.
- 7. Click the **Close** button.



## 3.7. CHM41 - Inward Cheque Status Inquiry

Using this option you can track the status of the cheque issued to the customer. If the cheque is paid, the amount and the paid date are also displayed by the system. You can view the status of the cheque before accepting stop payment instructions from the customer.

The account details like available balance, uncollected balance, etc. are displayed in the **Details** tab.

### **Definition Prerequisites**

- 8051 CASA Account Opening
- 8053 Customer Addition
- 7101 IC No Short Name Change

### Modes Available

Not Applicable

### To perform inward cheque status inquiry

- Type the fast path CHM41 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Inward Cheque Status Inquiry.
- 2. The system displays the Inward Cheque Status Inquiry screen.

### **Inward Cheque Status Inquiry**

Inward Cheo	jue Status Inq	juiry*								alia 🕹 🚺
Cheque Start N	D.:	Che	eque End No.:		]					<u>^</u>
Account Numbe	r :									
-	hama Dahaila									
Summary	cory Decais	C antonio di anto	•••••		c much chu	and the second second	channe tran			
Account	umber	Customer Short	Ivame	Lineque Number	Current Che	eque status	Cheque Amo	unc		
										<b></b>
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	Inquire	Close Clear



### **Field Description**

Field Name	Description
Cheque Start No.	[Mandatory, Numeric, 12] Type the cheque start number for the range of cheques.
Cheque End No.	[Optional, Numeric, 12] Type the cheque end number for the range of cheques.
Account Number	[Mandatory, Numeric, 16] Type the account number. This is used as a filter to view details for the specified cheque that is issued to a particular account. This filter is useful if the same cheque exists for different accounts.

3. Enter the check number and the account number.

## Inward Cheque Status Inquiry

Inward Cheo	que Status Inq	uiry*									🚳 ।	2 🗙
Cheque Start N	o.: 1	Che	que End No.:		]							-
Account Numbe	r: 060491100001	80										
Summary His	story Details										1	
Account I	Number	Customer Short I	Vame C	Cheque Number	Current Che	que Status	Cheque Amo	unt				
-											-	
												-
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	e Signature	Trave	ellers Che	que
								UDF	Inquire	⊂lose	Cl	ar

- 4. Click the **Inquire** button.
- 5. The system displays the **Summary** tab.



## Summary

Inward Cheq Cheque Start No	ue Status Inq	Che	que End No.: 1		]							
Account Number	tory	180										
Accoun	t Number	Customer Sho	rt Name	Cheque Number	Current C	Iheque Status	Cheque Ar	nount				
060491	10000180	SANDEEP REDD	Y TEEGEL	1	F	PAID	861.0	0				
											L	-
						1	1	1				
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers C	heque	_
								UDF	Inquire	Close	⊂lear	

Column Name	Description
Account	[Display]
Number	This column displays the account number against which the specified cheque is issued.
Customer Short	[Display]
Name	This column displays the short name of the customer.
	The short name of the customer is defaulted from the <b>Customer</b> Addition option.
	The customer short name can be changed through the <b>Change</b> <b>Customer Name/IC Number</b> option.
Cheque Number	[Display]
	This field displays the cheque number.



Column Name	Description						
Current Cheque	[Display]						
Status	This column displays the current status of the cheque.						
	The options are:						
	<ul> <li>Unpaid – The system displays the status as unpaid if the cheque is unused by the customer</li> </ul>						
	<ul> <li>Paid - The system displays the status as paid if the cheque is cleared as a part of inward clearing.</li> </ul>						
	<ul> <li>Stopped - The system displays the status as stopped if the customer has issued a stop cheque instruction;</li> </ul>						
	<ul> <li>Rejected - The system displays the status as rejected if the cheque is dishonored as part of inward clearing.</li> </ul>						
Cheque Amount	[Display]						
	This column displays the cheque amount.						
	The cheque amount is the deposit value of the cheque.						
6. Double-click th	6. Double-click the appropriate record to view its history.						

7. The system displays the **History** tab.

## History

Inward Cheq	que Status In	quiry*								a 🕹 🖬	×
Cheque Start No	o.: 1	Che	que End No.: 1								-
Account Number	r: 06049110000	0180									
Summary His	story Details									-	
Account No.	. Custom	ner Short Name	Cheque Numi	per	Cheque Status	Cheque	Amount	Cheque Paid/Return Date	e Reject Re	as	
060491100	00180 SAND	EEP REDDY TEEGEL		1	I	AID	861.00	21/11/2009 15:3	80:42		
060491100	000180 SAN	IDEEP REDDY TEEGEL		1	REJE	CTED	800.00	21/11/2009 14:	39:46		
						_					
•											
											-
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature Tra	vellers Chequ	le
								UDF	Inquire Close	Clea	er 🔰



Field Name	Description
Account No.	[Display] This field displays the account number
Customer Short name	[Display] This field displays the short name of the customer.
Cheque Number	[Display] This field displays the cheque number.
Cheque Status	[Display] This field displays the cheque status.
Cheque Amount	[Display] This field displays the cheque amount.
Cheque Paid/ Return date	[Display] This field displays the date on which the instrument was paid or returned.
Reject Reason	[Display] This field displays the reason for rejection of cheque.
Balance Available	[Display] This field displays the balance available.
Amount OD Limit	[Display] This field displays the amount OD limit.
Amount HOLD	[Display] This field displays the amount marked on HOLD.
Amount Unclear	[Display] This field displays the uncleared amount.

- 8. Double-click the appropriate record to view its history.
- 9. The system displays the Details tab



## **Details**

Cheque Start No.: [ Cheque End Stance: [ 6,449.64 Cheque Start No.: [ Cheque End Start	Ir	ward Cheque S	Status Inquiry*				R		×
Account Numes : <u>BootPillo00018</u> Caccunt Details   Account Tie	Cł	neque Start No.: 1		Cheque End No.: 1					-
Yearry       Netron         Account Details       Available Belance:       0.00         Customer Neme:       SubCEEP REDOVITEGEL       Uncheared Belance:       0.00         Customer 18:       Original Details       Currency:       NR         Princh:       XSANT VIHAR       Cheque Book Status:       ELEVERD         Cheque Status:       ELEVERD       Cheque Book Status:       Status:         Cheque Status:       ELEVERD       Cheque Book Status:       Status:         Cheque Status:       ELEVERD       Cheque Book Status:       Status:       Status:         Cheque Status:       ELEVERD       Cheque Book Status:       Status:       Status:       Status:         Cheque Status:       ELEVERD       Cheque Currency:       Image: Currency:       Status:       Payee Name:       Status:       Payee Name:       Status:       Payee Name:       Status:	Ac	count Number : 06	049110000180						
Summary       Excell         Available Balance:       0.00         Customer Name:       VASABIT VIHAR       Image: Status:       Elegee Status:         Cheque Details       Cheque Book Status:       Elegee Status:       Cheque Ancust:         Cheque Status:       REECTED       Cheque Currency:       Image: Cheque Book Status:       Elegee Status:         Cheque Status:       Resect Reason:       MISSORT       Elegee Name:       Image: Cheque Name:<	172	l un i							
Account Details       Available Balance:       @6,49.64         Customer Mame:       SANDEEP REDOY TEEGEL       Undeered Balance:       @0.00         Cheque Details       Currency:       JRR		ummary   History	Details						
Customer Name:       SANDEEP REDOV TEEGEL       Undeared Balance:       0.00         Customer Id:       God911       Currency:       JRR         Brendr:       VASMT VEHAR		Account Deta	SANDEEP REDDY TEEGEL	Available Balance:	68,449.64	]			
Cuetomer Id:       G04911       Currency:       INR         Brench:       VASANT VIHAR		Customer Name:	SANDEEP REDDY TEEGEL	Uncleared Balance:	0.00				
Branch:       VASANT VIHAR         Cheque Bottalls       Cheque Book Status:       DELIVERED         Cheque Amount:       600.00       Cheque Paid/Reject Date:       3/1/2/2007         Cheque Statt No:       00000000001       Cheque Currency:       Image: Constant Mission T         Cheque End No:       00000000010       Reject Reason:       MISSORT         Payee Name:		Customer Id:	604911	Currency:	INR				
Cheque Details       Cheque Book Status:       DELIVERED         Cheque Status:       REJECTED       Cheque Paid/Reject Date:       31/12/2007         Cheque Status:       00000000001       Cheque Paid/Reject Date:       31/12/2007       Signature       No. 100000000001         Cheque Status:       000000000001       Cheque Currency:       INR		Branch:	VASANT VIHAR						
Cheque Status:       REJECTED       Cheque Book Status:       DELIVERED         Cheque Status:       800.00       Cheque Paid/Reject Date:       31/12/2007       1000         Cheque Statt No.:       00000000001       Cheque Currency:       INR       Image: Cheque End No.:       000000000010       Reject Reason:       MISSORT         Payee Name:       Payee Name:       Image: Cheque Status:       Image: Cheque St		- Cheque Detai	ls			-			
Cheque Amount:       000.00       Cheque Paid/Reject Date:       31/12/2007       10000       1000       100000		Cheque Status:	REJECTED	Cheque Book Status:	DELIVERED				
Cheque Start No.: 00000000001       Cheque Currency:       INR         Cheque End No.:       00000000010       Reject Resson:       MISSORT         Payee Name:		Cheque Amount:	800.00	Cheque Paid/Reject Date:	31/12/2007				
Cheque End No.:       00000000010       Reject Reason:       MISSORT         Payee Name:       Payee Name:       Payee Name:       Payee Name:         Card       Change Pin       Cost Rate       Denomination       Inventory       Pin Validation       Service Charge       Signature       Travelers Chegee		Cheque Start No.	00000000001	Cheque Currency:	INR				
Card       Change Pin       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cherge		Cheque End No.:	00000000010	Reject Reason:	MISSORT				
Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cheque				Payee Name:					
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque									
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque									
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelers Chegue									
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chege	L								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque									
Card         Change Pin         Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travellers Cheque									
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque									
Card         Change Pin         Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travellers Cheque									
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Cheque									
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque						while a call		n.l	•
		Card C	nange Pin Cheque	Cost Rate Denomination	Instrument Inventory	Pin Validation Service Charge Signature	Travellers	Clear	_

Field Name	Description
Account Details	
Account Title	[Display] This field displays the title of the account. This is defaulted from the <b>CASA Account Opening</b> option.
Available Balance	[Display] This field displays the balance available in the account. Available Balance = Current Book Balance – Uncleared Balance
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Uncleared Balance	[Display] This field displays the uncleared amount of the CASA account.



Field Name	Description			
Customer Id	[Display] This field displays the ID of the customer. A 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.			
Currency	[Display] This field displays the currency of the CASA account.			
Branch	[Display] This field displays the code of the branch where the CASA account is opened.			
Cheque Details				
Cheque Status	<ul> <li>[Display]</li> <li>This field displays the status of the cheque.</li> <li>The options are: <ul> <li>Unpaid – The system displays the status as unpaid if the cheque is unused by the customer.</li> <li>Paid - The system displays the status as paid if the cheque is cleared as a part of inward clearing.</li> <li>Stopped - The system displays the status as stopped if the customer has issued a stop cheque instruction;</li> <li>Rejected - The system displays the status as rejected if the cheque is dishonored as part of inward clearing.</li> </ul> </li> </ul>			
Cheque Book Status	[Display] This field displays the delivery status of the cheque book.			
Cheque Amount	[Display] This field displays the cheque amount.			
Cheque Paid/Reject Date	[Display] This field displays the date on which the cheque is cleared or rejected as a part of inward clearing.			
Cheque Start No.	[Display] This field displays the start number of the cheque. This is the number mentioned on the first leaf of a cheque book.			



Field Name	Description
Cheque Currency	[Display] This field displays the currency of the cheque. The cheque currency is the same as the account currency.
Cheque End No.	[Display] This field displays the end number of the cheque. This is the number mentioned on the last leaf of a cheque book.
Reject Reason	[[Display] This field displays the reason for rejection of cheque.
Payee Name	[Display] This field displays payee name for paid / returned cheque.

10. Click the **Close** button to close the screen.



# 4. Inward Clearing Process and Related Options



## 4.1. ST033 - Inward Clearing

Using this option the processing of a batch/batches of instruments received for inward clearing, can be completed after batches are uploaded and authorized. The inward clearing process for that endpoint / all endpoints should be run.

The authorized batches are processed by the system, and the primary updating of accounts takes place after the inward clearing process for the batch is run. Inward clearing can be run endpoint-wise or for all batches simultaneously. This process can be run any number of times in a day.

**Note**: The system automatically authorizes this transaction.

### **Definition Prerequisites**

- BAM29 End Point Master Maintenance
- ST032 -Authorise Inward Clearing Batches

### Modes Available

Not Applicable

### To run the inward clearing process

- 1. Type the fast path **ST033** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Inward Clearing**.
- 2. The system displays the **Inward Clearing** screen.



ard C	learing*										Part 10 10 10 10 10 10 10 10 10 10 10 10 10
Point	:		🖌 Clearii	ng Type :		✓ Batc	h Run Date:	30/04/2008			
nch	Batch	End Point	No Of Inst	rs. Ccy	Total Ar	nount	Dr / Cr				
Card	с	hange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Chequ
									LIDE	OK L	Close Close

### **Inward Clearing**

Field Name	Description
End Point	[Mandatory, Drop-Down]
	Select the end point from the drop-down list.
	This is the endpoint for which the inward clearing process is executed. This field can be left as None if the inward clearing should be run for all endpoints. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up; along with details like the GL it has to be associated with. <b>Float days</b> <sup>6</sup> of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.

<sup>&</sup>lt;sup>6</sup>(Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



Field Name	Description
Batch Run Date	[Mandatory, Pick List, dd/mm/yyyy] Select the batch run date from the pick list. By default it displays the current processing date. You can also access the batch created on previous and next date.
Column Name	Description
Branch	[Display] This column displays the branch code for which the inward clearing process has to be executed. This is for information and authorization purpose only.
Batch	[Display] This column displays the batch number for which the inward clearing process has to be executed. This is for information and authorization purpose only.
End Point	[Display] This column displays the end point code to which the branch belongs. This is for information and authorization purpose only.
No Of Instrs.	[Display] This column displays the number of instruments in each batch. This is for information and authorization purpose only.
Ссу	[Display] This column displays the batch currency. This is for information and authorization purpose only.
Total Amount	[Display] This column displays the total amount for all the instruments in a batch. This is for information and authorization purpose only.
Dr / Cr	<ul> <li>[Display]</li> <li>This column displays the type of instrument.</li> <li>The options are: <ul> <li>D – The instrument type is debit</li> <li>C – The instrument type is credit</li> </ul> </li> <li>The system displays D for common inward clearing instruments like cheques and remittance instruments.</li> </ul>



Signature

Travellers Chequ

\delta 🛛 🛛

3. Select the endpoint and the clearing type from the drop-down list and press the **<Tab>** key.

> Dr / Cr D

15/04/2008 ...

The system displays the inward clearing details. 4.

ward Clearing*	ĸ				
nd Point : 4000	BOMBAY CLEARING	Clearing Type :	INWAR	RD RETURNS	Batch Run Date:
			-		
und Datab	Card Daires	No Of Teaching	6-11	Tabal Assault	0.4
ranch bacch	End Politic	NO OF INSU'S.	CLY .	Total Amount	Urit
9999 45078	4000	1	INR	889	

## Inward Clearing

Close Clear OK 5. Click the **Ok** button. The system displays the message "Inward Clearing Process Completed". Click the Ok 6.

Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge

button.

Card



## 4.2. ST035 - Scanning of Passed Instruments

Once the inward clearing process has been run, the cheques processed under inward clearing is queued under passed or rejected. Through this option you can manually reject all the passed instruments. Such situation can arise in case of mutilated cheques, where banks use their discretion to pass a cheque,.

You can also view the passed items for the day by using the **Scanning of Passed Instruments** option. Different options are available for finding a particular instrument or generating a list of available instruments.

Using this option, you can decide whether to pass the instrument through inward clearing or to reject the instrument with an appropriate reason through outward clearing. This can be done for individual instruments.

For the cheques that have to be returned, the system generates a separate batch ID and processes it in outward clearing.

The instruments that are marked as Passed are moved from the scan reject table to the scan pass table. You can reject this instrument again from the scan pass table and mark the instrument to be processed in outward clearing.

The data in the scan pass / scan reject table is available for the next working day which depends on the value selected in the Scan pass/reject instruments – next working day check box in the **End Point Master Maintenance** (Fast Path: BAM29) option. You have to enter the previous working day date in order to process the batches of the previous working day. The accounting entries are passed with that value date i.e. previous working day.

#### Note: The system automatically authorizes this transaction.

#### **Definition Prerequisites**

- BAM29 End Point Master Maintenance
- STM59 Settlement Bank Parameters
- ST033 Inward Clearing

#### **Modes Available**

Not Applicable

#### To scan the cheques passed for inward clearing

- 1. Type the fast path **ST035** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Scanning of Passed Instruments**.
- 2. The system displays the Scanning of Passed Instruments screen.



Scanning of	Passed Instru	ments*									🚳 🔯 🗵
Branch Code:		<ul> <li>End Po</li> </ul>	int:		- Acco	unt Number :					
Routing Number	r :	Chequ	e Number :		Batch	Number :					
Value Date :	15/04/2008	••									
Summary of Pa	assed Instruments	Details of Passed	Instruments								
Serial No. B	atch No.	Currency	Drawee Account I	No. Routi	ng No.	Cheque Number	Amount in TCY	Authorised			
									•		
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
	1	1		1	1		,	UDF	ОК	Close	Clear

## **Scanning of Passed Instruments**

Field Name	Description						
To proceed further, at	To proceed further, at least one of the below fields should be entered.						
Branch Code	[Optional, Drop-Down] Select the branch code from the drop-down list.						
End Point	[Optional, Drop-Down] Select the end point to which the branch belongs from the drop- down list.						
Account Number	[Optional, Numeric, 16] Type the account number. You can input the customer account number and if this field is left blank, then the system will display the list of all the passed instruments for the bank branch selected.						



Field Name	Description
Routing Number	[Optional, Numeric, Nine]
	Type the routing number.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Cheque Number	[Optional, Numeric, 12]
	Type the cheque number of the passed instrument, which is present on the MICR line of the instrument.
Batch Number	[Optional, Numeric, Nine]
	Type the batch number.
	If left blank, the screen will show the passed cheques in all the batches for a particular bank branch.
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date of inward clearing from the pick list.
	This field will accept only the current process date and the previous working date. The current process date and the previous working date should be as per the endpoint calendar.

3. Enter the required search criteria for viewing the passed instruments. It is mandatory to enter data in atleast one of the fields.



	-								
Scanning of	Passed Instru	ments*							🚳 🚺 🗵
Branch Code:	BankHouse	End Po	int: 1100 DE	LHI CLEARING HOUSE 💽	Account Number :				
Routing Number	r :	Chequ	e Number :		Batch Number :				
Value Date :	15/04/2008								
Summary of Pa	assed Instruments	Details of Passed	Instruments						
Serial No.	Batch No.	Currency	Drawee Account	No. Routing No.	Cheque Number	Amount in TC	' Authorised		
								·	
Card	Change Pin	Cheque	Cost Rate	Denomination In:	trument Inventor	/ Pin Validation	Service Charge	Signature	Travellers Cheque
	1	1		i I	1	1	UDF	ОК	Close Clear

## Scanning of Passed Instruments

- 4. Click the **Ok** button.
- 5. The system displays the **Summary of Passed Instruments** tab.



Scanning of Pas	sed Instrun	nents*									🚳 🚺 🗵
Branch Code: Ba	ankHouse	End Poi	int: 1100 DELH	II CLEARING HOUSE	Accoun	t Number :					
Routing Number :		Cheque	e Number :		Batch M	lumber :					
Value Date : 15	5/04/2008	•									
Summary of Passed	Instruments	Details of Passed	Instruments								
Gaustina Batch	No.	Currency	Drawee Account No	. Routing	No. C	heaue Number	Amount in TCY	Authorised			
Serial No.		canone,		in those and		noquo numbor	in locate in the t	1 denotibed			
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
								UDF	ОК	Close	Clear

## Summary of Passed Instruments

Column Name	Description
Serial No.	[Display]
	This column displays the serial number of the passed instrument.
Batch No.	[Display]
	This column displays the batch number of the passed instrument.
	When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the <b>Scan Pass</b> and <b>Scan Reject</b> enquiries can be performed using the batch number.
Currency	[Display]
	This column displays the currency used in the cheque.



Column Name	Description
Drawee Account	[Display]
Νο	This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs.
	The drawer account number would be a <b>FLEXCUBE Retail</b> CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No.	[Display]
	This column displays the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.
Cheque Number	[Display]
	This column displays the cheque number of the passed instrument.
	For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing.
	A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Amount in TCY	[Display]
	This column displays the amount of the instrument in transaction currency in which the transaction took place.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.
Authorised	[Display]
	This column displays the status of the cheque.
	If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as <b>Y</b> , or else as <b>N</b> .

6. Double-click the appropriate record to view details.



7. The system displays the **Details of Passed Instrument** tab.

<b>Details of</b>	Passed	Instrum	nents							
Scanning of Passed I	instruments*									🚳 🚺 🗵
Branch Code: HO	End P	oint: 4000 BC	MBAY CLEARING H	OUS Account	Number :					
Routing Number :	Cheq	ue Number :		Batch Nu	mber:					
Value Date : 31/12/2	007									
Summary of Passed Instru	uments Details of Passe	d Instruments								
End Point:	4000 BOMBAY CLEARING	HOUS Batch M	lumber : 64	1						
Cheque no.:	000000000001	Cheque	Date : 31	/12/2007						
Drawee Account no.:	06049110000078	Curren	cy Name:	VR 💌						
Drawee Amount in TCY	429.0	Drawee	e Amount in LCY: 42	29.0						
Authorised Status:										
Payee Account No.:		Payee	Routing No.: 0							
Amount Net Of SC:	0.00	Outwar	d Clearing Type M	ICR CLG 📃						
Reject Reason :										
Payee Name :	SAI									
On Record :	1 Of 2									
	Au	thorize N	ext Pre	vious						
Card Chang	e Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
	,						UDF	ОК	Close	Clear

### **Field Description**

Field Name	Description
End Point	[Display] This field displays the endpoint to which the bank branch belongs.
Batch Number	[Display] This field displays the batch number of the rejected instrument.
Cheque No.	[Display] This field displays the cheque number. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial
	number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.

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Field Name	Description
Cheque Date	[Display] This field displays the cheque date, which is present on the instrument.
Drawee Account No	[Display] This field displays the account number of the drawee.
Currency Name	[Display] This field displays the currency code of the instrument currency.
Drawee Amount in TCY	[Display] This field displays the balance of the drawee account, in the transaction currency.
Drawee Amount in LCY	[Display] This field displays the balance of the drawee account, in the local currency.
Authorised Status	[Display] This field displays the status of the transaction.
Payee Account No	[Display] This field displays the account number of the payee.
Payee Routing No	[Display] This field displays the routing number of the payee.
Amount Net of SC	[Display] This field displays the net amount of the service charges, if any.
Outward Clearing Type	[Mandatory, Drop-Down] Select the outward clearing type from the drop-down list. This field is enabled, only if the <b>Process in Outward Clearing</b> option is selected.
Reject Reason	[Mandatory, Pick List] Select the reason of rejection from the pick list. This field, by default, displays the reason of rejection entered at the time of transaction. You can change the system assigned reject reason for a cheque that moves to scan reject before passing or rejecting the cheque from scan reject option.
Payee's Name	[Display] This field displays the name of the payee of the cheque.



Field Name	Description
On Record	[Display]
	This is the serial number of the details shown referring to the summary page.

- 8. In the **Details of Passed Instrument** tab, click the **Authorize** button.
- 9. The system displays the message "Record Authorized...Click Ok to continue". Click the **Ok** button.



## 4.3. ST034 - Scanning of Rejected Instruments

Once the inward clearing process has been run, the system divides the instruments between 'passed items' and 'rejected items'. The rejections can be due to various reasons, like - insufficient funds, cheque not issued, miss-sort, returned after clearing date, currency mismatch and so on.

Using this option you can authorize certain rejected items that you wish to pass for processing during the next run of inward clearing, the rejected items for the day can be queried upon, using the various options provided.

It is also possible to return the instrument in outward clearing. The system will generate it under a separate batch ID, and process it in outward clearing.

#### Note: The system automatically authorizes this transaction.

#### **Definition Prerequisites**

- BAM29 End Point Master Maintenance
- STM59 Settlement Bank Parameters
- ST033 Inward Clearing

#### **Modes Available**

Not Applicable

### To scan the cheques rejected for inward clearing

- 1. Type the fast path **ST034** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Scanning of Rejected Instruments**.
- 2. The system displays the Scanning of Rejected Instruments screen.



Scanning of	Rejected Instr	uments*									a 🕹
ranch Code:		<ul> <li>End P</li> </ul>	oint:		Clearin	ig Type:		•			
outing Number		Chequ	ue Number :		Accou	nt Number :					
atch Number :		Produ	ct Code :		Office	ID:	•				
alue Date :	15/04/2008	Reject	t Reason :		-						
5ummary of Re	jected Instruments	Details of Reje	ected Instruments								
Serial No. B	atch No.	Currency	Drawee Account	No. Routin	ng No. 🤇	Theque Number	Reject Reaso	n Amo	unt in TCY	Authorised	
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	llers Cheq
								UDF	ОК	Close	Clear

### Scanning of Rejected Instruments

Field Name	Description						
It is mandatory to enter value in one of the following fields.							
Branch Code	[Optional, Drop-Down]						
	Select the name of the branch for which the inward clearing process has been run from the drop-down list.						
End Point	[Optional, Drop-Down]						
	Select the end point to which the bank branch belongs from the drop-down list.						
Clearing Type	[Optional, Drop-Down]						
	Select the clearing type from the drop-down list.						
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.						



Field Name	Description
Routing Number	[Optional, Numeric, Nine]
	Type the Routing number.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Cheque Number	[Optional, Numeric, 12]
	Type the cheque number, which is present on the MICR line of the instrument.
Account Number	[Optional, Numeric, 16]
	Type the account number.
	This is for the drawer account number. If the field is left blank, then the screen will display the summary of rejected instruments of all the accounts in the branch for a particular batch.
Batch Number	[Optional, Numeric, 9]
	Type the batch number.
Product Code	[Optional, Pick List]
	Select the product code from the pick list.
Officer ID	[Optional, Drop-Down]
	Select the officer ID from the drop-down list.
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date of inward clearing from the pick list.
	This field will accept only the current process date and the previous working date. The current process date and the previous working date should be as per the endpoint calendar.
Reject Reason	[Optional, Drop-Down]
	Select the reject reason from the drop down list.

3. Enter the required search criteria for viewing the passed instruments. It is mandatory to enter data in atleast one of the fields.



canning of	Rejected Instr	uments*								Ř	0 12
anch Code:	MUMBAICLEARI	End Po	oint: 4000 BOM	1BAY CLEARING HOU	Clearing Type:	HIGH VALUE	CLG	•			
outing Number	r :	Chequ	e Number :		Account Numbe	r :					
atch Number :		Produc	t Code : 3		Officer ID :	API_SUPER	-				
alue Date :	15/04/2008	Reject	Reason :	•							
Summary of De	viected Instruments	Details of Page	cted Instruments								
Jammary of Ice	Joecca Inscraments	-									
Serial No. B	atch No.	Currency	Drawee Account No	. Routing No.	Cheque N	umber	Reject Reason	Amoun	tin TCY A	suthorised	
Card	Change Pin	Cheque	Cost Rate	Denomination Instr	ument Ir	ventory	Pin Validation	Service Charge	Signature	Travellers	Chequ
								UDF	ОК	Close	Clear

### **Scanning of Rejected Instruments**

- 4. Click the **Ok** button.
- 5. The system displays the **Summary of Rejected Instrument** tab.


Branch Code: End Point:     Routing Number:     Cheque Number:     Product Code:     Product Code:     Officer ID:     Value Date:     Is/04/2008     Reject Reason:     Summary of Rejected Instruments     Details of Rejected Instruments     Serial No.     Batch Number:     Currency:        Drawee Account No.           Serial No. <th></th>								
Routing Number :       Cheque Number :       Account Number :         Batch Number :       Product Code :       Officer ID :         Value Date :       Its/04/2008       Reject Reason :       Image: Cheque Number :         Summary of Rejected Instruments       Details of Rejected Instruments       Image: Cheque Number :       Reject Reason :         Serial No.       Batch No.       Currency       Drewee Account No.       Routing No.       Cheque Number :       Reject Reason :       Action In TCY								
Batch Number :       Product Code :       Officer ID :       Image: Control of Contro								
Value Date : [15/04/2008]								
Summary of Rejected Instruments       Details of Rejected Instruments         Serial No.       Routh No.       Currency       Drawee Account No.       Routing No.       Cheque Number       Reject Reason       Amount in TCY       Authout in TCY <td< td=""><td></td></td<>								
Summary of Rejected Instruments         Details of Rejected Instruments         Serial No.         Rauth No.         Cheque Number         Reject Reason         Amount in TCY         Auth           1         45616         INR         06050940000042         400335016         00000000350         NO_FUNDS AVAILABLE         248000.0         Image: Comparison of Comp								
Serial No.         Batch No.         Currency         Drawee Account No.         Routing No.         Cheque Number         Reject Reason         Amount In TCY         Author           1         45616         INR         06050940000042         400335016         000000000350         NO_FUNDS AVAILABLE         248000.0         Image: Constraint No.         Registration No.	Summary of Rejected Instruments Details of Rejected Instruments							
1         45616         INR         06050940000042         400335016         00000000350         NO_FUNDS AVAILABLE         248000.0	orised							
	N							
Card Change Pin Chaque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature	Travellers Cheque							

## Summary of Rejected Instruments

Column Name	Description
Serial No.	[Display]
	This column displays the serial number of the rejected instrument.
Batch No.	[Display]
	This column displays the batch number of the rejected instrument.
	When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the <b>Scan Pass</b> and <b>Scan Reject</b> enquiries can be performed using the batch number.
Currency	[Display]
	This column displays the currency used in the cheque.



Column Name	Description
Drawee Account No.	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a <b>FLEXCUBE Retail</b> CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No.	<ul> <li>[Display]</li> <li>This column displays the routing number against which the cheque has been drawn.</li> <li>The routing number is a combination of the bank code and the branch code.</li> <li>The combination can be obtained from the Routing Branch Maintenance option.</li> <li>Routing Number = Sector Code / Bank Code + Branch Code</li> <li>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters option.</li> </ul>
Cheque Number	<ul> <li>[Display]</li> <li>This column displays the cheque number of the rejected instrument.</li> <li>For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing.</li> <li>A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.</li> </ul>
Reject Reason	[Display] This column displays the reject reason for every rejected record.
Amount in TCY	<ul><li>[Display]</li><li>This column displays the amount of the instrument in transaction currency in which the transaction took place.</li><li>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.</li></ul>



Column Name	Description
Authorised	[Display] This column displays the status of the cheque.
	If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as <b>Y</b> , or else as <b>N</b> .

- 6. Double-click the appropriate record to view the details.
- 7. The system displays the **Details of Rejected Instruments** tab.

## **Details of Rejected Instrument**

Scanning of Re	jected Instru	ments*									🊳 📔 💌
Branch Code:	10	End Point:	4000 BOMBAY CLEAR	ING HOUS 💌	Clearing Ty	be:		*			
Routing Number :		Cheque Numb	er :		Account Nu	mber :					
Batch Number :		Product Code			Officer ID :		¥.				
Value Date :	1/12/2007	Reject Reason		*							
Summary of Reject	ed Instruments	Details of Rejected Ins	truments								
End Point:	4000 BOM	BAY CLEARING HOUS	Clearing Type:	MICR 2 DAY	'S FLOAT	<b>v</b>					
Batch Number :	58		Drawee Account no.	0604152000	00013						
Cheque no.:	0000000	0002	Cheque Date :	31/12/2007							
Amount TCY :			Txn Currency :	INR	Ŧ						
Amount LCY :			Account Currency :	INR	Ŧ						
Amount Net Of S	0.00		Authorised Status:								
Payee Name :	Nishank		Payee Routing No.:	0							
Outward Clearing	Type INWARD I	RETUR	Process in Inw.	ard clearing							
Reject Reason :	NO_FUND	S AVAILABLE	O Process in Out	ward clearing							
On Record :	1	Of 2	Debt Option :	Normal Debi	t 🖵						
		Authorize	Next	Previous	1						
and	olucu Die	ch				·	Photo Marketon	contra char	<b>C</b> 1		
Card	Change Pin	Cheque	Jost Kate Denomina	ion Ins	trument	Inventory	Pin Validation	Service Charge	Signature	Travel	ers Cheque
								UDH		CIOSE	crear

Field Name	Description
End Point	[Display] This field displays the end point from where the instruments are rejected.



Field Name	Description
Clearing Type	[Display] This field displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Batch Number	[Display] This field displays the batch number of the rejected instrument.
Drawee Account No	[Display] This field displays the account number of the drawee who has deposited the cheque.
Cheque No	[Display] This field displays the cheque number. This field is editable, only if the <b>Process in Inward Clearing</b> option is selected.
Cheque Date	[Display] This field displays the cheque date, which is present on the instrument.
Amount TCY	[Display] This field displays the amount in transaction currency.
Txn Currency	[Display] This field displays the transaction currency.
Amount LCY	[Display] This field displays the cheque amount in local currency.
Account Currency	[Display] This field displays the account currency.
Amount Net of SC	[Display] This field displays the net amount of the service charges, if any.
Authorised Status	[Display] This field displays the status of the transaction.
Payee's Name	[Display] This field displays the name of the payee.
Payee Routing No	[Display] This field displays the routing number of the payee.



Field Name	Description				
Outward Clearing	[Mandatory, Drop-Down]				
Туре	Select the outward clearing type from the drop-down list.				
	This field is enabled, only if the <b>Process in Outward Clearing</b> option is selected.				
Process in	[Optional, Radio Button]				
Outward Clearing	Click <b>Process in Outward Clearing</b> to process the instrument in outward clearing.				
Reject Reason	[Mandatory, Pick List]				
	Select the rejection reason from the pick list.				
	This field, by default, displays the reason for rejection entered at the time of transaction.				
	You can change the system assigned reject reason for a cheque that moves to scan reject before passing or rejecting the cheque from scan reject option.				
Process in Inward	[Optional, Radio Button]				
Clearing	Click <b>Process in Inward Clearing</b> to process the instrument in inward clearing.				
On Record	[Display]				
	This field displays the record number of the existing record.				
Debit Option	[Mandatory, Drop-Down]				
	Select the appropriate debit option from the drop-down list.				
	The options are:				
	Force Debit				
	Normal Debit				

- 8. Click the **Authorize** button.
- 9. The system displays the message "Record Authorized...Click Ok to continue". Click the **Ok** button.

### Example

A batch 8041 with two cheques was rejected.

Suppose one of the cheques belonged to an account with insufficient balance. Then the reason for rejecting the cheque will be shown as insufficient balance. The authorizer can choose to reject the cheque by selecting the **Process in Outward Clearing** option and indicating the outward clearing type in which the cheque should be processed.

Suppose the second cheque was rejected saying 'instrument not issued'. It may happen that even though the cheque book was delivered, the teller may not have updated the cheque book status correctly. The supervisor can get the correct status of the cheque book and pass the cheque by selecting the **Process in Outward Clearing** option. When the inward clearing process is run the next time, this cheque will be processed.



## 4.4. STM75 - Scan Reject Pass Disable Maintenance

After the inward clearing process is run you can override a system rejected cheque which is queued up and pass the same through scan reject and scan pass option. However, in a centralized clearing set up bank may prefer to have this option enabled only at clearing branch. Using this option you can disable the option of passing cheques queued under reject for non-clearing branches.

#### **Definition Prerequisites**

- STM64 Clearing Type Maintenance
- BAM28 Endpoint Float Maintenance

#### Modes Available

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

#### To disable the scan reject pass transactions for a particular branch

- 1. Type the fast path **STM75** and click **Go** or navigate through the menus to Transaction Processing > Internal Transactions > Clearing > Scan Reject Pass Disable Maintenance.
- 2. The system displays the Scan Reject Pass Disable Maintenance screen.

### Scan Reject Pass Disable Maintenance

Scan Reject Pass	Disable Maintenance*			췒 🚺 💌
Process Date : EndPoint Code : Clearing Type : Disable Scan Reject	15/01/2008			
•				
-Record Details - Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy	⊙ Add ⊙ Modify ⊙ Delete ⊙ Cancel ⊙ Ar	nend 🔿 Authorize 💿 Inquiry	UDF Ok	Close Clear



### **Field Description**

Field Name	Description
Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the process date from the pick list. By default, the system displays the current process date.
EndPoint Code	[Mandatory, Pick List] Select the appropriate endpoint code from the pick list.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list.
Disable Scan Reject Pass	[Optional, Check Box] Select the <b>Disable Scan Reject Pass</b> check box to disable the scan reject pass transaction for the selected branch.

- 3. Click the Add button.
- 4. Enter the process date.
- 5. Select the end point code from the pick list.
- 6. Select the clearing type from the drop-down list.

### Scan Reject Pass Disable Maintenance

Scan Reject Pass	s Disable Maintenance*			🇞 🚺 💌
Process Date : EndPoint Code : Clearing Type : Disable Scan Reject	15/04/2008			
Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy	● Add ● Modify ● Delete ● Cancel ● Ame	nd 🔿 Authorize 🔿 Inquiry	UDF Ok	Close Clear



- 7. Click the **Ok** button.
- 8. The system displays the message "Record Added. Authorization pending..". Click the **Ok** button.
- 9. The scan reject pass transaction for the selected branch is successfully disabled.



After uploading the ECS inward debit transactions, the uploaded records are split into passed and rejected records. However the bank can still opt to use its discretion to pass or reject the ECS transactions. Using this option you can pass the rejected record or reject the passed record.

### **Definition Prerequisites**

- BAM08 Bank Master Maintenance
- ECM01 ECS Company Details Maintenance
- ECS inward debit transaction file upload

#### Modes Available

Not Applicable

### To pass or reject the ECS records

- 1. Type the fast path EC004 and click Go or navigate through the menus to Transaction Processing > Customer Transactions > Scanning of ECS Passed/Rejected Records.
- 2. The system displays the Scanning of ECS Passed/Rejected Records screen.

### Scanning of ECS Passed/Rejected Records

Scanning of ECS Pa	ssed/Rejected Records*					🊳 🔽 💌
Search Criteria — Transaction Branch:		File Name:		Compa	any Code:	<b>^</b>
Account No:		From:	0.00 To: 999,999,	999,999.00 ECS R	ecord: Passed	•
Transaction Details						
Serial No.	File Name	Currency	Drawee Account No.	Amount in TCY	User Id	Status
		Contraction Contraction		and the statistical	Cardina Channa and	
Card Cha	nge Pin Cheque	Cost Rate Denomination	Instrument Invento	ry Pin Validation	Service Charge Sig	nature Travellers Cheque
					UDF	K Close Clear



### **Field Description**

Field Name	Description
Search Criteria	
Transaction Branch	[Optional, Numeric , Four, Pick List] Type the transaction branch code or select it from the pick list.
File Name	[Optional, Pick List] Select the file name from the pick list.
Company Code	[Optional, Pick List] Select the company code from the pick list. These codes are maintained in the <b>ECS Company Details</b> <b>Maintenance</b> (Fast Path: ECM01) option.
Account No	[Optional, Numeric, 16] Type the account number for which the ECS records need to be fetched.
Amount Range	
From	[Optional, Numeric, 13, Two ] Type the minimum amount from which the records need to be fetched.
То	[Mandatory, Numeric, 13, Two] Type the maximum amount up to which the records need to fetched.
ECS Record	[Optional, Drop-Down] Select the ECS record status from the drop-down list. The options are: Passed Rejected

3. Enter the relevant information in search criteria.



-		-					
Scanning of ECS Pa	assed/Rejected Records*						🚳 🚺 🗵
Search Criteria —							🔺
Transaction Branch:	9999	File Name:		Compa	any Code:		
Account No:		From:	0.00 To: 999,999,	.999,999.00 ECS R	ecord:	~	
Transaction Details							
Serial No.	File Name	Currency	Drawee Account No.	Amount in TCY	User Id	Status	
							-
Card Cha	inge Pin Cheque Ci	st Rate Denomination	Instrument Invent	pry Pin Validation	Service Charge	Signature Tra	vellers Cheque
					UDF	OK Close	Clear

### Scanning of ECS Passed/Rejected Records

4. Click the **Ok** button. The system displays the ECS passed / rejected records in the **Transaction** tab.



## Transaction

Scanning of	ECS Passed/R	ejected Record	s*								🚳 🚺 🗵
Search Crit	teria		Ele Nam				1				<b>^</b>
Transaction B	ranch: 9999		File Name	=;				Compa	ny Code:		
Account No:			From:	int Range	0.00 Te:	000 000 000 0	00.00	ECS Re	ecord:	~	
Account No.					0.00	555,555,555,5	55.00				
Transaction	Details										
Serial No.		File Name		Currency	Drawee Account	t No.	Amount in TC	ΞY	User Id	Statu	s
1	ECS Trans Debit	Upload_Cases 1	61209_retry.txt	INR	06045570000	218	2,002.00		TPANKAJ	Reject	ed
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validat	tion	Service Charge	Signature	Travellers Cheque
									UDF	OK	Close Clear

Column Name	Description
Serial No.	[Display] This column displays the serial number.
File Name	[Display] This column displays the uploaded file name.
Currency	[Display] This column displays the account currency.
Drawee Account No.	[Display] This column displays the account number for which the ECS is maintained .
Amount in TCY	[Display] This column displays the inward debit amount in transaction currency.



Column Name	Description
User Id	[Display] This column displays the user id.
Status	[Display] This column displays the status of the record.

5. Double-click on any transaction to enable the **Details** tab.

## **Details**

Scanning of E	CS Passed	Rejected Records	S*									🚳 👔 🗵
Cite Search Crite	ria											— 🔺
Transaction Bra	nch: 999	9	File Nam	e:				Compa	any Code:			
Account No:			From:	unt Range	0.00 To:	999,99	9,999,999.00	ECS R	ecord:	V		
Transaction	etails											_
ECS File Name:	EC	S Trans Debit Upload_	Cases 161209_retry	.txt								
Company Code	12				Company N	lame:	YOU telecom I	indus				
Branch Code:	99	99			Record Sta	tus:	Rejected					
Drawee Accourt	nt No: 06	045570000218			Drawee Acc	count Name:	SANDEEP EMM	IANUEL BOS				
Currency Name	: IN	R			Upload Acc	ount Name:	SANDEEP EMM	1ANUEL BOSC				
Drawee Amoun	it in TCY:	2,002.00			Drawee Am	ount in LCY:		2,002.00				
Reject Reason:	Mi	scellaneous			<u>ا</u> ]	Internal Re	ject Details -					
On Record :	-					Serial R	eject Code	R	eject Description		Overridable	
on Record .	1					1	1019	S	ystem Failure		N	
	Update	Pass Reject Pr	evious Next									
•												<u> </u>
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inver	ntory Pin	Validation	Service Charge	Signature	Travel	lers Cheque
									UDF	ОК	Close	Clear

Field Name	Description
ECS File Name	[Display] This field displays the ECS file name.
Company Code	[Display] This field displays the company code of the utility service provider.



Field Name	Description
Company Name	[Display] This field displays the name of the company.
Branch Code	[Display] This field display the branch code where the account is opened.
Record Status	[Display] This field displays the status of the ECS record.
Drawee Account No.	[Display] This field displays the account number of the customer for which the ECS mandate needs to be maintained.
Drawee Account Name	[Display] This field displays the name of the account holder.
Currency Name	[Display] This field displays the account currency.
Uploaded Account Name	[Display] This field displays the name of the account holder in the uploaded file.
Drawee Amount in TCY	[Display] This field displays the inward debit ECS amount in transaction currency.
Drawee Amount in LCY	[Display] This field displays the inward debit ECS amount in local currency.
Reject Reason	[Mandatory, Pick List]
	Select the reject reason from the pick list.
	By default it displays the reason updated at the time of transaction.
On Record	[Display]
	This field displays the serial number of the details referring to the summary page.
Internal Reject Detail	s
This section is enabl	ed only for the rejected records.
Serial	[Display] This column displays the serial number.
Reject Code	[Display] This column displays the reject code for the ECS transaction.



Field Name	Description				
Reject Description	[Display]				
	This column displays the description of the reject code.				
Overridable	[Optional, Check Box]				
	Select the <b>Overridable</b> check box if you want the transaction to be force authorized.				
6. To update the reje	cted record , click the <b>Update</b> button.				
<ol> <li>The system displa the <b>Ok</b> button.</li> </ol>	ys the message "External Reject Reason Successfully Updated". Click				
8. To pass the reject	To pass the rejected record, click the <b>Pass</b> button.				

- 9. The system displays the message "ECS Record Passed Successfully". Click the **Ok** button.
- 10. To reject the passed record, click the **Reject** button.
- 11. The system displays the message "ECS Record Rejected". Click the **Ok** button.
- 12. Click **Close** button.



## 4.6. ST038 - Bulk Scan Inward Rejects

Once the inward clearing process is run, the system divides the instruments between passed and rejected. The rejected items for the day can be queried upon, using the various options provided.

Using this option you can reject the inward cheques due to insufficient funds. However the system will re-post the cheque the next working day. Service charges are levied on the customer for re-posting of the cheques.

### **Definition Prerequisites**

- 8051 CASA Account Opening
- ST033 Inward Clearing

#### **Modes Available**

Not Applicable

#### To scan the bulk inward clearing rejected cheques

- 1. Type the fast path **ST038** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Bulk Scan Inward Rejects**.
- 2. The system displays the Bulk Scan Inward Rejects screen.

### Bulk Scan Inward Rejects

Bulk Scan Inward Rejects					
Branch Code :   Routing No :  Batch Number :  Summary of Rejected Instruments	End Point : Cheque No ; Product Code :	Clearing Type: Account Number : Officer ID :			
Processing Date : 31/12/2007	Duran Annua Anto	Posterator	Channe Ma		
Batch No Lumency	Drawee Account No	Kouting No	Uneque No	AMOUNTIN ITT	Autoonsea
				Inquire Authorize	Close Clear



Field Name	Description
To proceed further, at	least one of the below fields should be entered.
Branch Code	[Mandatory, Drop-Down]
	Select the name of the branch for which the inward clearing process has been run from the drop-down list.
End Point	[Mandatory, Drop-Down]
	Select the end point to which the bank branch belongs from the drop-down list.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Routing No	[Optional, Numeric, Nine]
	Type the Routing number.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Cheque No	[Optional, Numeric, 12]
	Type the cheque number, which is present on the MICR line of the instrument.
Account Number	[Optional, Numeric, 16]
	Type the account number.
	This is for the drawer account number. If the field is left blank, then the screen will display the summary of rejected instruments of all the accounts in the branch for a particular batch.
Batch Number	[Optional, Numeric, Nine]
	Type the batch number.
Product Code	[Optional, Pick List]
	Select the product code from the pick list.



Field Name	Description
Officer ID	[Optional, Drop-Down]
	Select the officer ID from the drop-down list.

- 3. Enter the relevant information.
- 4. Click the **Inquire** button.

## **Bulk Scan Inward Rejects**

Bulk Scan Inward Rejects					1
Branch Code : HD Southing No : Satch Number : Summary of Rejected Instruments	End Point : 1 AUTOMATION CLEAN Cheque No : . Product Code : 1	RING V Clearing Type: Account Number : Officer ID :	REGULAR CLEARING	v	
Processing Date : 31/08/2008	Drawee Account No	Routing No	Cheque No	Amount in TCY	Authorised

5. The system displays the details of the rejected inward clearing cheque.



## Summary of Rejected Instruments

lk Scan Inward Rejects					R 10
nch Code : H0  uting No : ch Number : mmary of Rejected Instruments	End Point : 1 AUTOMATION C Cheque No : Product Code : 1	LEARING V Clearing Type: Account Number	REGULAR CLEARING	v	
rocessing Date : 31/08/2008	Drawee Account No	Routing No	Cheque No	Amount in TCY	Authorised

Column Name	Description
Processing Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the next posting date from the pick list for the bulk inward reject.
	The user can re-post the rejected inward cheque on the next posting date.
Batch No	[Display]
	This column displays the batch number of the rejected instrument.
	When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the <b>Scan Pass</b> and <b>Scan Reject</b> enquiries can be performed using the batch number.



Column Name	Description					
Currency	[Display]					
	This column displays the currency used in the cheque.					
Drawee Account	[Display]					
Νο	This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a <b>FLEXCUBE Retail</b> CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.					
Routing No	[Display]					
	This column displays the routing number against which the cheque has been drawn.					
	The routing number is a combination of the bank code and the branch code.					
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.					
	Routing Number = Sector Code / Bank Code + Branch Code					
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.					
Cheque No	[Display]					
	This column displays the cheque number of the rejected instrument.					
	For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing.					
	A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.					
Amount in TCY	[Display]					
	This column displays the amount of the instrument in transaction currency in which the transaction took place.					
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.					



Column Name	Description
Authorised	[Display] This column displays the status of the cheque.
	If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as <b>Y</b> , or else as <b>N</b> .

6. Click the **Close** button.



## 4.7. ST062 - Clearing Account X-Reference Enquiry\*

Using this option, you can view the cross-reference between the **Oracle FLEXCUBE** generated account number, and the small clearing account number used for clearing purposes.

The **Oracle FLEXCUBE** generated account number has a maximum length of 16 digits, which may not be acceptable for clearing by some central banks. At the time of issuing cheque book, the system generates an alternate 10 digit account number for clearing purposes, which can be used in the file upload. (The inward clearing entries are received as a flat file from the central bank. This flat file is uploaded in the system.). When an inward clearing file with the small clearing account number is uploaded, the system uses the cross-reference with the **Oracle FLEXCUBE** account number to find the actual account for the transaction. The clearing account number is unique for a clearing sector.

### **Definition Prerequisites**

- BAM41 Sector Master
- BAM03 Branch Master Maintenance
- STM54 Routing Branch Maintenance
- 7101 IC No Short Name Change
- ST031- Load Inward MICR File

#### Modes Available

Not Applicable

#### To inquire about the small clearing account used for clearing purposes

- Type the fast path ST062 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Inquiries > Clearing Account X-Reference Enquiry.
- 2. The system displays the **Clearing Account X-Reference Enquiry** screen.



Clearing	Account	<b>X-Reference</b>	Enquiry
----------	---------	--------------------	---------

Clearing Account X-Re	ference Enquiry*									🊳 📔 🗵
Small Clearing A/C No ④ Small Clearing A/C No Clearing Sector		Ac C	ccount Number C ustomer A/C No							
ACH Branch Code		0	ustomer ID urrency Name							
Card Change F	Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	lers Cheque

### **Field Description**

Field Name	Description
Small	[Optional, Radio button]
A/C No	Click <b>Small Clearing A/C No</b> to perform the inquiry based on the small clearing account number.
Account	[Optional, Radio button]
Number	Click <b>Account Number</b> to perform the inquiry based on the CASA account number.
Small	[Conditional, Numeric, 16]
Clearing	Type the small clearing account number.
	The <b>FLEXCUBE Retail</b> generated account number has a maximum length of 16 digits, which may not be acceptable for clearing by some central banks. At the time of cheque book issue the system generates an alternate 10 digit account number for clearing purposes which can be used in file upload. The number is usually printed on the cheque leaves. When an inward clearing file with the small clearing account number is uploaded the system uses the cross-reference with the <b>FLEXCUBE</b> <b>Retail</b> account number to find the actual account for the transaction. The clearing account number is unique for a clearing sector.

This field is enabled, only if the **Small Clearing A/C No** option is



Field Name	Description
	selected.
Customer A/C No	[Conditional, Numeric, 16] Type the CASA account number of the customer. This field is enabled, only if the <b>Account Number</b> option is selected.
Clearing Sector	<ul> <li>[Display]</li> <li>This field displays the clearing sector.</li> <li>For clearing purpose, different sectors are defined which consist of a number of branches and an endpoint.</li> <li>The sector code is maintained in the Sector Master and attached to each branch of the bank in the Branch Master Maintenance screen and for other banks branches in the Routing Branch Maintenance option.</li> <li>This field displays clearing sector if the Small Clearing A/C No option is selected.</li> </ul>
ACH Branch Code	[Mandatory, Numeric, Three] Type the ACH branch code. The small clearing account number will be generated in sector and ACH branch wise.
Customer Name	<ul> <li>[Display]</li> <li>This field displays the customer name, based on the account number selected.</li> <li>It displays the short name of the customer as entered in the Customer Addition screen. This name can be changed using the Customer Name / IC Change option.</li> </ul>
Customer ID	[Display] This field displays the customer ID based on the account number selected.
Branch Code	[Display] This field displays the branch code in which the customer opened the account. The branch code is part of the account number itself. A customer's branch cannot be changed and the customer is treated across all branches.
Currency Name	[Display] This field displays the currency in which the account is held. The currency is based on the product under which the account was opened, and this currency cannot be changed later. Whenever any transaction is posted to the account it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.



- 3. Select the criteria for inquiry.
- 4. Enter the appropriate data in the corresponding field.

### **Clearing Account X-Reference Enquiry**

Clearing Account 3	K-Referer	nce Enquiry*								🚳 🚺 🗵
Small Clearing A/C No Small Clearing A/C No	0		Acc	ount Number 💿	A/C No o	040110000079				
Clearing Sector						049110000078				
ACH Branch Code										
Customer Name	SANDEE	P REDDY TEEGEL		Customer	ID 60	04911				
Branch Code	Bank Ho	ouse Branch name le	ngth increased for t	estir Currency	Name IN	IR				
Card Ch	ange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

- 5. Click the **Ok** button.
- 6. The system displays the small clearing account details.



## 4.8. ST076 - Check Inward Clearing Instrument

Using this option you can verify the instrument received in inward clearing. This option also facilitates the authorized user to inquire the status of the instruments received in inward clearing, and find the information of the user who verified the batch / record of instruments.

This process does not hold up any processing of the instrument that is to take place.

### **Definition Prerequisites**

- 5521- Batch-Inward-Clearing Check Data Entry
- STM59 Settlement Bank Parameters
- ST031- Load Inward MICR File
- STM58 Instrument Type Xref

### Modes Available

Not Applicable

#### To check the inward clearing instrument

- 1. Type the fast path **ST076** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Check Inward Clearing Instrument**.
- 2. The system displays the **Check Inward Clearing Instrument** screen.

### **Check Inward Clearing Instrument**

Check Inward Clearing Instrument			🇞 🚺 🔀
Dravee Account No : Routing No : Distrument No : AUDIT NO BATCH NO AMT IN LCY PAYEE NAME END POINT CHECK Y-	Instrument Code : Txn Mnemonic i Instrument Type i	· · · · · · · · · · · · · · · · · · ·	
			Dk Close Clear



Field Name	Description
Drawee Account	[Mandatory, Numeric, 16]
Νο	Type the drawer account number.
	The drawer account number is the account number of the person who has issued the cheque. The drawer account number is generally printed on the cheque leaf. The drawer account is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.
Instrument Code	[Mandatory, Drop-Down]
	Select the instrument code from the drop-down list.
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.
Txn Mnemonic	[Display]
	This field displays the transaction mnemonic of the instrument as set at the <b>Instrument Type Xref</b> definition level.
Instrument No	[Mandatory, Numeric, 12]
	Type the valid instrument number which has been deposited but not cleared.
	The system identifies it in conjunction with the instrument type and routing number. If the instrument type is cheque, the system validates that the cheque number is that of an unpaid cheque for the drawer account.
Instrument Type	[Display]
	This field displays the name of the instrument based on the instrument code selected.
	The system has some preset instruments that it can handle through existing processes. In case the bank has some additional instruments for processing using <b>FLEXCUBE Retail</b> , then an instrument type needs to be added, and the instrument can be passed through the system. The system will treat it similar to the



Field Name	Description			
	instrument type attached.			
	The main instrument types used by the system are:			
	Cheque			
	Manager's Cheques			
	Demand Draft			
	Traveler's Cheques			
	Inward Direct Debit			
	Guaranteed Cheques			
	Returned Cheques			
	On Par Cheques			
	Special Area Managers Cheques			
Column Name	Description			
AUDIT NO	[Display]			
	This column displays the audit number of the instrument.			
BATCH NO	[Display]			
	This column displays the batch number of the inward clearing instrument.			
AMT IN LCY	[Display]			
	This column displays the amount of instrument in the local currency.			
PAYEE NAME	[Display]			
	This column displays the name of the payee.			
END POINT	[Display]			
	This column displays the end point from where the inward clearing instrument is executed.			
CHECK Y-N	[Display]			
	This column displays $\mathbf{Y}$ , if the transaction is authorized or else it displays $\mathbf{N}$ .			
	Once the batch/record is verified by an authorized user, it cannot be modified by any other user, except the user who has verified the batch/record.			
MAKER ID	[Display]			
	This column displays the name of the user who has performed the transaction.			

3. Enter the drawee account number and press the **<Tab>** key.



- 4. Select the instrument code from the drop-down list.
- 5. Enter the details like the routing number, and the instrument number.

Check Inward Clearing	g Instrument			🍋 🖬 🗵
Drawee Account No 1	00000004697	Instrument Code :	0 - Crossed Check	
Deutlee Ne .	110000			
Kouting No :	113333	Txn Mnemonic :	6101	
Instrument No :	00000000703	Instrument Type :	Crossed Check	
AUDIT NO BATCH NO AM	IT IN LCY PAYEE NAME END POINT CHE	CK Y-N MAKER ID		
1 35041	2.77 2001	Y SMANISH		
-				
			Ok	Close Clear

#### **Check Inward Clearing Instruments**

- 6. Click the **Ok** button.
- 7. Double-click the toggle status in the **Check Y-N** column, to verify the inward clearing instrument. Click the **Ok** button.
- 8. The system displays the message "Update Successful...Click Ok to Continue". Click the **Ok** button.

**Note**: When a user logs in for the next time, the system displays the User ID of the supervisor who has verified the instrument, in the **MAKER ID** column. Once the batch/record is verified by an authorized user, it cannot be modified by any other user, except the user who has verified the batch/record.



## 4.9. ST075 - Unchecked Instrument Inquiry

Inward clearing instruments need to be verified for authenticity of signature, etc. This is done outside the system. However, the bank may wish to track the checker.

Using this option, you can view check instruments that are marked as verified, and those instruments that have not been marked as verified

This option does not hold up any processing of the instrument that is to take place.

#### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

Not Applicable

#### To inquire about the unchecked instruments

- 1. Type the fast path **ST075** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Unchecked Instrument Inquiry**.
- 2. The system displays the Unchecked Instrument Inquiry screen.

### Unchecked Instrument Inquiry

Unchecked Instrum	ent Inquiry*				🦓 😼 🔀
Drawee Account No	Instrument No	Routing No	Cheque Amount	Amount in LCY	
0.00					
0 /0					
					Inquire Close Clear



Column Name	Description
Drawee Account No	[Display] This column displays the drawee account number. The system displays the name of the drawee in case of cheques. In case of remittance instruments, it displays the GL account number.
Instrument No	[Display] This column displays the instrument number, which helps to identify the cheque uniquely.
Routing No	[Display] This column displays the routing number, which helps to identify the cheque uniquely, such as the routing number of the bank itself.
Cheque Amount	[Display] This column displays the cheque amount in transaction currency.
Amount in LCY	[Display] This column displays the cheque amount in local currency.

- 3. Click the **Inquire** button.
- 4. The system displays the unchecked instrument details.



### **Unchecked Instrument Inquiry**

awee Account No	Instrument no	it out ing i lo	cheque innoune	HINDONE IN LET		
00000023887	00000008051	259999	5000	5000		
00000009050	000000010050	259999	1000	1000		
00000009241	000000010051	259999	500	500		
000000000023929	00000009055	259999	1	1		
00000023846	00000006069	259999	8879	8879		
000000000023929	00000009056	259999	1	1		
000000000023929	00000009057	259999	1	1		
000000010124	00000000024	259999	50	50		
000000000023929	00000009055	259999	1	1		
000000000023929	00000009056	259999	1	1		
000000000023929	00000009057	259999	1	1		
10 1 2 3 4	5		960 			

5. Click the **Close** button.



## 4.10. ST099 - Payment Value Date Clearing

Using this option you can run the value date clearing for payments for the specified date. You can also choose to process normal transaction / expired transaction / reject transaction. The debit/credit entries of the payment transaction amount to the loan or CASA account takes place and the relevant transaction can be viewed in statement inquiries.

#### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

Not Applicable

#### To run the value date clearing

- 1. Type the fast path **ST099** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Payment Value Date Clearing**.
- 2. The system displays the Payment Value Date Clearing screen.

#### Payment Value Date Clearing





Field Name	Description
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date form the pick list.
	The system displays the current process date by default.
	The value date can be backdated but it cannot be a future date.
Process Normal	[Mandatory, Check Box]
Transaction	Select the <b>Process Normal Transaction</b> check box to process the normal payment transactions till the date specified in the Value Date field and to pass the GL entries.
<b>Process Expired</b>	[Mandatory, Check Box]
Transaction	Select the <b>Process Expired Transaction</b> check box to process all expired transactions till the date specified in the <b>Value Date</b> field and to reverse the relevant GL entries.
	Expired transactions are those transactions for which response has not been received by the bank from the third party within the specified time.
Process Reject	[Mandatory, Check Box]
Transaction	Select the <b>Process Reject Transaction</b> check box to process all the rejected payment transactions till the date specified in the <b>Value Date</b> field and to reverse the relevant GL entries.

### **Field Description**

3. Enter the value date and select the appropriate check box.



### Payment Value Date Clearing

va u ba u f i jou jou jou je	Payment Value Date Clearing			🍪 🖬 💌
Value Date :       2010/2000 [c]         Process Rumani Tananadio :       Process Rumani Tananadio :         Process Rumani Tananadio :       Process Rumani Tananadio :         Process Rumani Tananadio :       Process Rumani Tananadio :				
Process Normal Transaction :   Process Reject Transaction :     Process Reject Transaction :     Ot   Ot     Ot     Ot     Ot     Ot     Ot     Ot	Value Date : 20/03/2008			
Process Raject Transaction : Process Raject Transaction :	Process Normal Transaction : 🔽			
Process Riged Transaction :	Process Expired Transaction : 🔽			
	Process Reject Transaction : 🔽			
OK Clare Clar				
OK Clase Clase				
OK Class Class				
OK Close Clase				
Ok Close Clear				
Ok         Clasa         Cl				
Ok Close Clear				
OK Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
Ok Close Clear				
		Ok	Close	Clear

- 4. Click the **Ok** button.
- 5. The system displays the message "Payment Value Date clearing Successful". Click the **Ok** button.



# 5. OCC or ICC Operations


## 5.1. 6565 - ICC Batch Data Entry

Bulk data entry of collection cheques is required where the bank has high volumes of cheques being received for collection. Using this option, you can enter all the details pertaining to the instruments received for collection.

A unique batch number is generated by the system and you can specify a maximum of 100 instruments in a batch. The system also auto generates unique individual instrument wise ICC Serial numbers for ease of tracking at the time of realization/returns processing.

#### **Definition Prerequisites**

• STM59 - Settlement Bank Parameters

#### **Modes Available**

Not Applicable

#### To open the ICC data entry batch

- 1. Type the fast path 6565 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > ICC Batch Data Entry.
- 2. The system displays the ICC Batch Data Entry screen.

#### **ICC Batch Data Entry**

ICC Batch Data Entry				🍋 🖬 🗡
Batch Type :	ICC Data Entry			
Action :	×			
Batch Number :		Deposit Branch :	<b>v</b>	
No of Instrs :		Batch Status :		
			Ok Modify Dele	te Cancel



Field Name	Description	
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.	
Action	[Mandatory, Drop-Down]	
	Select the action to be performed from the drop-down list.	
	The options are:	
	Open Data Entry Batch - Teller can perform the data entry	
	<ul> <li>Reverse Data Entry Batch – Teller and supervisor can perform the data entry</li> </ul>	
	<ul> <li>Modify Data Entry Batch – Teller can perform the data entry</li> </ul>	
	Authorize Data Entry Batch - Supervisor can authorize	
	<ul> <li>Inquire Data Entry Batch – Teller and supervisor can perform the inquiry</li> </ul>	
Batch Number	[Display]	
	This field displays the batch number.	
	The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.	
Deposit Branch	[Mandatory, Drop-Down]	
	Select the deposit branch name from the drop-down list.	
	In case centralized data entry is being done, then the branch for which the cheques are being entered can be any branch. The branches belong to the same sector.	
No of Instrs	[Mandatory, Numeric, Three]	
	Type the number of entries that are to be maintained for a batch.	
	The number of entries should be greater than one, and maximum 999. Accordingly, the system generates rows for data entry.	
Batch Status	[Display]	
	This field displays the batch status.	
	After opening a batch for data entry, the status of the batch will always be <b>Unauthorized</b> and the status changes to <b>Validated</b> , after the teller completes data entry and submits for authorization.	
	Only validated batches can be authorized by the supervisor.	
Column Name	Description	

### **Field Description**

Srl No

[Display]



Column Name	Description
	This column displays the serial number within the batch that is defaulted by the system.
ICC Srl No	[Display]
	This column displays the system generated inward clearing serial or sequence number for a particular clearing instrument.
Instrument Ccy	[Mandatory, Drop-Down]
	Select the currency from the drop-down list.
	This is the currency in which the instrument is issued.
<b>Received From</b>	[Mandatory, Drop-Down]
Bank	Select the name of the bank from whom the instrument is received from the drop-down list.
<b>Received From</b>	[Mandatory, Drop-Down]
Branch	Select the branch of the bank from whom the instrument is received from the drop-down list.
GI Account No	[Display]
	This column displays the credit GL account number which is to be credited.
GL Name	[Display]
	This column displays the GL account name.
Instrument Amount	[Mandatory, Numeric, 13, Two]
	Type the amount for which the instrument is issued.
ACLCY Rate	[Mandatory, Numeric, Three, Four]
	Type the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Mandatory, Numeric, Five, Two]
	Type the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.



Column Name	Description	
SC Code	[Display]	
	This column displays the service charge code.	
	If a service charge is applicable, the system populates the service charge code attached to the transaction.	
SC Amount	[Display]	
	This column displays the service charge amount to be levied.	
	The user can modify the amount to waive or increase the service charge.	
Instr Date	[Mandatory, dd/mm/yyyy]	
	The cheque date from the calendar, which is present on the instrument.	
	This date has to be less than or equal to the current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period which is defined in the <b>Settlement Bank Parameters</b> option. If the cheque date is greater than the current posting date, then the cheque has to be treated as a postdated cheque.	
Instrument No	[Mandatory, Numeric, 12]	
	Type the cheque number, which is present on the MICR line of the instrument.	
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, the cheque number, the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instruments. If duplicate instruments are found, the deposited cheque will be rejected unless the earlier cheques are all marked as <b>Returned</b> .	
Instrument Type	[Mandatory, Drop-Down]	
	Select the instrument type from the drop-down list.	
	The options are:	
	CHEQUE	
	• DFT	
	• TC	
	DIV WARRANT	
	PENSION WARRANT	
	RETURN CHEQUE	
	ON PAR CHEQUE	
Clearing Type	[Mandatory, Drop-Down]	



Column Name	Description
	Select the clearing type from the drop-down list.
	Multiple clearing types can be setup by the bank where cheques, which should be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. takes place on the basis of the clearing type.
Routing No	[Mandatory, Numeric, 10]
	Type the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Drawer A/C	[Mandatory, Numeric, 16]
	Type the account number of the customer who has issued the instrument.
Remarks	[Mandatory, Alphanumeric, 40]
	Type the remarks in this column.
	This column displays the transaction specific remark.
Address1	[Optional, Alphanumeric, 35]
	Type the receiving bank's primary address.
Address2	[Optional, Alphanumeric, 35]
	Type the receiving bank's secondary address.
Delete	[Optional, Check Box] Select this check box to delete the corresponding row.
Total Amount	[Display]
	This field displays the total sum of all the inward clearing instruments within the branch.

- 3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
- 4. Select the deposit branch from the drop-down list and enter the number of instruments.
- 5. Click the **Ok** button.



- 6. The system displays the data entry section in the screen.
- 7. Enter the relevant information in the appropriate fields.

#### ICC Batch Data Entry

					🕹 🖬 📩
ICC Data Entry					
Open Data Entry Batch					
70		Deposit Branch	но	×	
2		Batch Status :	UnAu	horized	
ELCY Rate SC Code SC Amount	Instr Date Instrument	Instrument Type	Clearing Type		
46.40	10/04/2008 23	CHEQUE	Regular 1 day Float		
46.40	10/04/2008 24	CHEQUE	Regular 1 day Float		
Validate Auth	20.00 Cancel			e Ok Madify	Delete
	ICC Data Entry Open Data Entry Batch 70 2 2  LCY Rate SC Code SC Amount 40.40	ICC Data Entry         Open Data Entry Batch         70         70         2         ICY Rate       SC Code       SC Amount       Instr Date       Instrument No         40.40       1       1004/2008       23         40.40       1       1004/2008       24         40.40       1       1004/2008       24         Validate       Auth       Cancel	ICC Data Entry         Open Data Entry Batch         700         7000         7000         7000         7000	ICC Data Entry         Open Data Entry Batch         70      <	CC Data Entry     Open Data Entry Bath     70     70     70        70        70        70        70        70        70        70              70 <b>Open Data Entry Bath     <b>Deposit Branch : Deposit Branch :</b> <!--</b--></b>

- 8. Click the Save button.
- 9. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
- 10. Click the **Validate** button.
- 11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **Ok** button.

#### Note:

To change the number of instruments, modify the **No of Instr** field and click the Modify button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

#### To modify the ICC data entry batch

- 1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.



- 4. The system displays the data entry section in the screen.
- 5. Modify the relevant information and click the **Save** button.
- 6. The system displays the message "Data Saved Successfully In the Database".
- 7. Click the **OK** button.
- 8. Click the Validate button.
- 9. The system displays the message "Batch Validated Successful. Authorisation pending..".

#### To authorize the ICC data entry batch

- 1. Select the Authorize Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".

#### To reverse the ICC data entry batch

- 1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the message "Batch Reversed Successful".

#### To view the ICC data entry batch

- 1. Select the Inquire Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.



## 5.2. 6566 - OCC Batch Data Entry

Bulk data entry of collection cheques is required where the bank has high volumes of cheques to be sent for collection. Using this option, you can enter all the details pertaining to the instruments received for collection.

A unique batch number is generated by the system and you can specify a maximum of 100 instruments. The system also auto generates unique individual instrument wise OCC serial numbers for ease of tracking at the time of realization/returns processing.

This option is useful as bulk cheque deposits can be done in multiple CASA or GL accounts. After the data entry is completed the validation process is done to check the correctness of the data entered. After successful validation the batch is authorized. Finally the **Cheque Collection Processing** (Fast Path: 6806) option is used for onward processing of the instruments.

#### **Definition Prerequisites**

- STM97 Correspondent Bank Master Maintenance
- STM59 Settlement Bank Parameters
- STM58 Instrument Type Xref

#### Modes Available

Not Applicable

#### To open the OCC data entry batch

- 1. Type the fast path 6566 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > OCC Batch Data Entry.
- 2. The system displays the OCC Batch Data Entry screen.



#### **OCC Batch Data Entry**

OCC Batch Data Entry				💑 🔽 🗵
Batch Type :	OCC Data Entry			
Action :	×			
Batch Number :	[]	Deposit Branch :	×	
No of Instrs :		Batch Status :		
			OK Modify Delete	Cancel

Field Name	Description	
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.	
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are:	
	<ul> <li>Open Data Entry Batch - Teller can perform the data entry</li> <li>Reverse Data Entry Batch – Teller and supervisor can perform the data entry</li> </ul>	
	<ul> <li>Modify Data Entry Batch – Teller can perform the data entry</li> </ul>	
	<ul> <li>Authorize Data Entry Batch - Supervisor can authorize the data entered</li> </ul>	
	<ul> <li>Inquire Data Entry Batch – Teller and supervisor can perform the inquiry</li> </ul>	



Batch Number [Display]	
This field displays the batch number.	
The branch generates a batch number, which is a serial numbe This batch number needs to be noted down for future reference	-
Deposit Branch [Mandatory, Drop-Down]	
Select the deposit branch name from the drop-down list.	
In case centralized data entry is being done, then the branch for which the cheques are being entered can be any branch. The branches belong to the same sector.	
No of Instrs [Mandatory, Numeric, Three]	
Type the number of entries that are to be maintained for a batch	•
The number of entries should be greater than one, and maximu 999. Accordingly, the system generates rows for data entry.	n
Batch Status [Display]	
This field displays the batch status.	
After opening a batch for data entry, the status of the batch will always be <b>Unauthorized</b> and the status changes to <b>Validated</b> , after the teller completes data entry and submits for authorization	n.
Only validated batches can be authorized by the supervisor.	

Column Name	Description
Srl No	[Display] This column displays the serial number within the batch that is defaulted by the system.
OCC Srl No	[Display] This column displays the system generated outward clearing serial or sequence number for a particular clearing instrument.
Instrument Ccy	[Mandatory, Drop-Down] Select the instrument currency from the drop-down list. This is the currency in which the instrument is issued.
A/C TYPE	[Mandatory, Drop-Down] Select the account type from the drop-down list. It indicates whether the clearing instrument is deposited to a CASA account or GL account.
Account No	[Mandatory, Numeric, 16] Type the account number to which each instrument will be credited.



Column Name	Description
Instrument Amount	[Mandatory, Numeric, 13, Two]
	Type the instrument amount for which the instrument is issued.
ACLCY Rate	[Mandatory, Numeric, Three, Four]
	Type the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Mandatory, Numeric, Three, Four]
	Type the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
SC Code	[Display]
	This column displays the service charge code. If a service charge is applicable, the system populates the service charge code attached to the transaction.
SC Amount	[Display]
	This column displays the service charge amount to be levied.
	The user can modify the amount to waive or increase the service charge.
Instr Date	[Mandatory, dd/mm/yyyy]
	Type the cheque date, which is present on the instrument.
	This date has to be less than or equal to the current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period which is defined in the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option. If the cheque date is greater than the current posting date, then the cheque has to be treated as a postdated cheque.
Instrument No	[Mandatory, Numeric, 12]
	Type the cheque number, which is present on the MICR line of the instrument.
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not



Column Name	Description		
	deposited multiple times in the system. On every cheque deposit, the cheque number, the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instruments. If duplicate instruments are found, the deposited cheque will be rejected unless the earlier cheques are all marked as <b>Returned</b> .		
Instrument Type	[Mandatory, Drop-Down]		
	Select the instrument type from the drop-down list.		
	The options are:		
	Cheque		
	• DFT		
	• TC		
	DIV WARRANT		
	PENSION WARRANT		
	RETURN CHEQUE		
	ON PAR CHEQUE		
Instrument Sub	[Mandatory, Drop-Down]		
Туре	Select the sub-type of the instrument from the drop-down list.		
	The instrument sub type values are maintained in the <b>Instrument</b> <b>Type Xref</b> (Fast Path: STM58) option.		
Routing No	[Mandatory, Numeric, Nine]		
	Type the routing number against which the cheque has been drawn.		
	The routing number is a combination of the bank code and the branch code.		
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.		
	Routing Number = Sector Code/Bank Code + Branch Code		
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.		
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the setup using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.		
Drawer A/C	[Mandatory, Alphanumeric, 12]		
	Type the drawer account number of the customer who has drawn the cheque.		
Corr Bank Flag	[Optional, Check Box]		
	Select the Corr Bank Flag check box, if the correspondent bank		



Column Name	Description					
	will conduct the outward clearing.					
Corr Bank	[Conditional, Drop-Down]					
	Select the correspondent bank name from the drop-down list.					
	This column is enabled, if the <b>Corr Bank Flag</b> check box is selected.					
Corr Branch	[Conditional, Drop-Down]					
	Select the branch name of the correspondent bank from the drop- down list.					
	This field is enabled, if the Corr Bank Flag check box is selected.					
<b>Dispatch Branch</b>	[Mandatory, Drop-Down]					
	Select the dispatch branch from the drop-down list.					
	This is the bank branch, which is in charge of dispatching the outstation clearing instruments.					
<b>Destination Branch</b>	[Conditional, Drop-Down]					
	Select the destination branch from the drop-down list.					
	The destination branch is selected if the bank wants to conduct the outward clearing.					
	This is the branch of the bank which is located in the sector where the outward clearing needs to be conducted.					
	This column is disabled, if the <b>Corr Bank Flag</b> check box is selected.					
Cash Letter Ref No.	[Mandatory, Alphanumeric, 10]					
	Type the cash letter reference number under which all the foreign currency instruments are clubbed.					
GL/Customer	[Display]					
Name	This column displays the customer or GL name depending on the credit account number and account type.					
Remarks	[Mandatory, Alphanumeric, 40]					
	Type the remarks in this column.					
	This column displays the transaction specific remark.					
Address1	[Optional, Alphanumeric, 35]					
	Type the corresponding bank or destination branch primary address.					
Address2	[Optional, Alphanumeric, 35]					
	Type the corresponding bank or destination branch secondary address.					
Delete	[Optional, Check Box]					



Column Name	Description			
	Select the <b>Delete</b> check box to delete the data entry details.			
Total Amount	[Display] This field displays the total sum of the instruments for the selected batch type.			

- 3. Select the Open Data Entry Batch option from the Action drop-down list.
- 4. Select the deposit branch from the drop-down list and enter the number of instruments.
- 5. Click the **Ok** button.
- 6. The system displays the data entry section in the screen.
- 7. Enter the relevant information in the appropriate fields.

#### OCC Batch Data Entry

OCC Batch Data Entry			🧓 🚺 🔀
Batch Type :	OCC Data Entry		
Action :	Open Data Entry Batch		
Batch Number :	<u>61</u>	Deposit Branch :	Jakarta
No of Instrs :	2	Batch Status :	UnAuthorized
ACLCY Rate TCLCY Rate C	C SC Amount Instr Date No Instrument Type	Instrument Sub Type	
12 1.000000	6 20/03/2008 1365466 CHEQUE	00 Crossed Check	
50 1.000000	10 20/03/2008 1264684 RETURN CHEQUE	14 RETURNED CHEQUE	
4			
Total Amount Compute SC Save	Validate Auth Cancel		
			Ok Modify Delete Cancel

- 8. Click the Save button.
- 9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 10. Click the **Validate** button.
- 11. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **OK** button.
- 12. Click the **Compute SC** button.
- 13. The total amount of SC for all checks is calculated and displayed in the respective field.



14. The OCC batch data entry details are added once the record is authorised.

#### Note:

To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

#### To modify the OCC data entry batch

- 1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Modify the relevant information and click the **Save** button.
- 6. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 7. Click the **Validate** button.
- 8. The system displays the message "Batch Validated Successfully. Authorisation pending..".

#### To authorize the OCC data entry batch

- 1. Select the Authorize Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".

#### To reverse the OCC data entry batch

- 1. Select the Reverse Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the message "Batch Reversed Successful".

#### To view the OCC data entry batch

- 1. Select the Inquire Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.



## 5.3. 6806 - Cheque Collection Processing\*

Using this option, you can perform the Outstation Clearing process. The various processes involved are:

- **Mark Collection Items**: This option allows the branch to acknowledge the OCC booked on a particular branch for receipt at the respective destination branch, on receipt of the physical instruments.
- Realize OCC Correspondent bank Items: This option allows the branch to realize the entire OCC booked to correspondent banks/branches on receipt of funds from the correspondent bank.
- ICC Remittance: This option allows you to update the status of the ICC for remittance.
- **Reverse Dispatch Schedule**: This option allows you to reverse the status of the dispatched instruments.
- **Dishonor OCC Correspondent bank Item**: This option allows the branch to dishonor the entire OCC booked to a correspondent bank/branch on receipt of dishonor advice.
- **Reject Inquiry**: This option allows you to determine the reasons for rejecting the instruments.
- **Dispatch Schedule**: This option enables the dispatch branch to collect the entire OCC booked under a batch to be dispatched after authorization. Clearing instruments are dispatched either to the destination branch or to a correspondent bank.

#### **Definition Prerequisites**

- BAM03 Branch Master Maintenance
- 6565 ICC Batch Data Entry
- 6566 OCC Batch Data Entry

#### Modes Available

Not Applicable

#### To perform outstation cheque process

- 1. Type the fast path **6806** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Cheque Collection Processing**.
- 2. The system displays the **Cheque Collection Processing** screen.



### **Cheque Collection Processing**

Cheque Collection Process	ing	🖧 🖬 🗵
Cheque collection Option :		
Parameters		
Upto Batch Posting Date :	31/12/2007 Inquiry Option :	
Deposit Branch :		
Dispatch Branch :	HO	
Batch No :		
Corr bank :		
Cash Letter Reference Srl No		
		Ok Cancel

Field Description

Field Name	Description		
Check collection Option	[Mandatory, Drop-Down] Select the check collection option from the drop-down list. The options are:		
	Despatch Schedule		
	Dishonor OCC Corr Bank Items		
	ICC Remittance		
	Mark Collection Items		
	Realize OCC Corr Bank Items		
	Reject Inquiry		
	Reverse Despatch Schedule		
Parameters			
Upto Batch Posting Date	[Mandatory, dd/mm/yyyy] Type the date for display of collection items. By default, this field displays the posting date.		



Field Name	Description			
Inquiry Option	[Mandatory, Drop-Down] Select the inquiry option from the drop-down list. The options are: • Dispatch • Dishonor • Realise • Remittance • Reverse Dispatch • Mark This field is enabled only when the <b>Reject Inquiry</b> option is			
Deposit Branch	[Mandatory, Drop-Down] Select the deposit branch from the drop-down list. This is the branch from where the details have to be fetched.			
Dispatch Branch	[Display] This field displays the dispatch branch.			
Batch No	[Mandatory, Pick List] Select the batch number from the pick list. The batch number of OCC/ICC displays the instruments that have been entered.			
Corr bank	[Mandatory, Pick List] Select the correspondent bank, to which the instruments were sent or received for collection from the pick list.			
Cash Letter Reference Srl No	[Mandatory, Pick List] Select the cash letter reference serial number from the pick list. It is the cash letter reference key entered in the respective <b>OCC</b> <b>Batch Data Entry</b> screen.			

- 4. Enter the relevant information and click the **Fetch** button.
- 5. The system displays the relevant OCC details depending upon the option selected in the **Check collection Option** field.



## Despatch Schedule

collection Option : Despetch Schedule		Trocessing						i 🕹 🖬
eters         tch Posting Date ::       9107/2008         Branch :       Imquiry Option :         b Branch :       Imquiry Option :         n Branch :       Imquiry Option :         i Imquiry Option :       Imquiry Option :         n Branch :       Imquiry Option :         i Imquiry Option :       Impuiry Option :         Impuiry Option :       Impuiry Option : <td< th=""><th>eque collection O</th><th>ption : Despatch Sched</th><th>iule V</th><th></th><th></th><th></th><th></th><th></th></td<>	eque collection O	ption : Despatch Sched	iule V					
etters         ich Posting Date ::       9107/2008         Branch :       Inquiry Option :         i Branch :       III         i Branch :       IIII         i Branch :       IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII								
Branch :       H0         in Branch :       H0         in Branch :       H0         in Branch :       H0         int :       Image: Construction of the second	arameters oto Batch Posting	Date : 31/07/2008	Ingu	uiry Option :	~			
branch:       H0       W         o:       W       W         o:       W       W         nk:       W       W         itter Reference Srl No:       W         Petch       Petch         teta       W         0000000000070       1         0000000000011       1         0000000000011       1         000000000011       1         000000000011       1         000000000011       1         0000000000011       1         000000000011       1         000000000011       1         0000000000011       1         000000000011       1         000000000011       1         000000000011       1         000000000011       1         0000000000001       1         000000000001       1         000000000001       1         00000000000001       1         0000000000001       1         00000000000001       1         00000000000001       1         00000000000001       1         0000000000001       1         0000000000001       1 <td>posit Branch :</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	posit Branch :							
9 :	spatch Branch :	HO	~					
Image: Control of the second secon	tch No :							
Image: Construction of the second	rr bank i							
Fetch         stals         Process       OCC Srl no       Reference Instrument Number Instrument Type Beneficiary Account       Instrument Amount         9999000028001       000000000001       1       000000002848       555.00         9999000028001       000000000011       1       0000000003814       147.00         9999000028001       00000000001182       1       0000000003814       665.00         9999000028001       0000000001182       1       000000000314       777.00         9999000028001       0000000001182       1       000000000314       777.00         9999000028001       000000000012       1       000000000314       777.00         9999000028002       000000000012       1       000000000000000000000000000000000000								
Feth         etals       Instrument Number Instrument Type Beneficiary Account       Instrument Amount         999900018001       00000000070       1       000000022843       555.00         999900018001       000000000011       1       000000002843       555.00         999900018001       000000001162       1       00000000814       147.00         999900038001       000000001163       1       00000000814       655.00         999900038002       000000001163       1       00000000814       655.00         999900038001       0000000001163       1       00000000814       777.00         999900038002       000000000012       1       000000008007       14.20       1         999900038002       000000000013       1       000000008007       14.20       1	sh Letter Referer	nce Srl No :						
exists         Process       OCC Srl no       Reference Instrument Number Instrument Type Beneficiary Account       Instrument Amount         Image: Contract in the image of the ima			Fetch	1				
Uncess         OCC Srl no         Reference Instrument Number Instrument Type Beneficiary Account         Instrument Amount                ④96900018001              000000000070              1               0000000022848              555 00                 ④969000028001              00000000001182             1               000000000814               555 00                 ④969000038001              0000000001182             1               000000000814               555 00                 ④969000038001               000000000814               955 00                 ④969000038001               000000000814               777.00                 ④969000038002               0000000000012               1               000000000800                 ④969000038002               0000000000012               000000000800               122.20                 ●998000038002               000000000002               14.20               1				-				
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Image: constraint of the second of the se		9999.00018001	00000000070	1	00000022848	555.00		
9999070035001       000000001182       1       00000000814       565.00         9999070035002       0000000001183       1       00000000814       777.00         9999070035002       000000000012       1       000000008007       122.20         9999070035002       00000000023       1       000000008007       14.20	2	999900028001	00000000011	1	00000003814	147.00		
Image: coording of the coordination of the	3	999900035001	00000001182	1	00000003814	555.00		
99992000380021         000000000012         1         000000000007         122.20           99992000380021         0000000000023         11         000000000007         14.20         •	4	999900035002	00000001183	1	00000003814	777.00		
	5 🖌	9999.00036001	00000000012	1	00000006007	122.20	-	
		999900036002	00000000023	1	00000006007	14.20		
		999900036002	00000000023	111	00000006007	14.20		

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the <b>Process</b> check box to process the cheque.
OCC SrI no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display]



Column Name	Description
	This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.



Cheq	ue collection	Option : Disho	nour OCC Corr Bank Ite	ems 💌			
Para Jpto Date	ameters Batch Posting : sit Branch :	02/06/20	008 Ind Op	quiry otion :		×	
)epti	nation Branch	НО					
Batch	No :						
Corr I	pank :						
Cash	Letter Refere	nce Srl					
чU ,		1					
			Feto	h			
OCC Srl No	Details Process OCC S	rl no	Reference Instrument Number	Instrument Type	t Beneficiary Account	Instrument Amount	Beneficiary N:
OCC Srl No	Details Process OCC S	<b>rl no</b> 0100 <i>0</i> 0065001	Reference Instrument Number	Instrument Type	Beneficiary Account	Instrument Amount	Beneficiary N
OCC Srl No	Details Process OCC S	<b>ri no</b> 0100 <i>0</i> 0065001 0100 <i>0</i> 0100002	Fetc           Reference Instrument           Number           000000283301           000000125851	Instrument Type	<sup>b</sup> Beneficiary Account 600036330001 600006080001	Instrument Amount 12500.00 1000.00	Beneficiary N
OCC Srl No 1 2 3	Details Process OCC S	<b>tino</b> 010000065001 010000100002 0100001010001	Reference Instrument           Number           000000283301           0000000125851           000000000025	Instrument Type 1 1 1	Beneficiary Account 600036330001 600006080001 600006080001	Instrument Amount 12500.00 1000.00 25000.00	Beneficiary N JOHN SAM JANE
OCC Sr1 No 1 2 3	Details Process OCC S	<b>tí no</b> 010000065001 010000100002 010000101001 0100001010002	Fetc           Reference Instrument           Number           000000283301           000000125851           00000000025           000000000026	Instrument Type 1 1 1 1	Beneficiary Account 600036330001 600006080001 600006080001 600006080001	Instrument Amount 12500.00 1000.00 25000.00 25000.00	Beneficiary N JOHN SAM JANE TOM
OCC Sr1 No 1 2 3 4	Details Process OCC S	fl no 010000065001 010000100002 010000101001 010000101002 010000103001	Fetc           Reference Instrument Number           000000283301           000000125851           00000000025           000000000026           0000000001492	Instrument Type 1 1 1 1 1 1	Beneficiary Account 600036330001 600006080001 600006080001 600006080001 600005151001	Instrument Amount 12500.00 1000.00 25000.00 25000.00 5000.00	Beneficiary N JOHN SAM JANE TOM GEORGE

## **Dishonour OCC Corr Bank Items**

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the <b>Process</b> check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display]



Column Name	Description
	This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.



## **ICC Remittance**

Cheque Collection Pr	ocessing					
Cheque collection Opt	ion:ICC Remitta	ance 🔤	1			
Parameters Upto Batch Posting Date :	31/07/2005	Inquiry Option				
Deposit Branch :	HO	¥.				
Remitting Branch	НО	-				
Batch No :	6					
Corr bank :						
Cash Letter Reference No :	Srl					
		Fetch			1	
OCC Details						
Srl Process OCC	Srl no	Reference Instrument Number	Instrument Type	Clearing Status	Beneficiary Account	Instrument Amount
	999910006001	00000077552	1	Cleared 💌	99990116010000	7550.
1						Þ
						Ok Cancel

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Drop-Down] Select the appropriate option to process the cheque from the drop-down list.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.



Column Name	Description
Clearing Status	[Display] This column displays the clearing status of the instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remark.



## **Mark Collection Items**

Cheque collection Option :       Mark Collection Items         Parameters       Upto Batch Posting       D2/06/2008       Inqu         Date :       D2/06/2008       Option         Deposit Branch :       HO       Inqu         Destination Branch       HO       Inqu         Batch No :       Inqu       Inqu         Corr bank :       Inqu       Inqu         Cash Letter Reference Srl       Inqu       Inqu         No :       Inqu       Inqu         Fetch         OCC Details         Sid       Process OCC Srl no       Reference Instrument       In         1       Inductores Condition       Inductores Condition       Inductores Condition         1       Inductores Condition       Inductores Condition       Inductores Condition         3       Inductores Condition       Inductores Condition       Inductores Condition         3       Inductores Condition       Inductores Condition       Inductores Condition	ion :	Y	
Parameters       Inquicipation         Upto Batch Posting       02/06/2008       Inquicipation         Deposit Branch :       HO       Image: Constraint of the state of the st	uiry ion :	V	
Deposit Branch : HO Destination Branch HO Batch No : Corr bank : Cash Letter Reference Srl No : Cocc Details Srl Process OCC Srl no 1 If 010000065001 00000283301 7 2 If 010000100002 000000125851 7 3 If 010000100002 0000000025 7			
Destination Branch HO			
watch No :			
Corr bank :			
Cash Letter Reference Srl			1000
OCC Details         Fetch           Srl         Process OCC Srl no         Reference Instrument Number         Ir T           1         Image: Control of the second seco			Tana
Sid         Process OCC Srl no         Reference Instrument Number         Ir T           1         Image: Construment of the second s			Tanana
OCC Details         Reference Instrument         Ir           Srl         Process OCC Srl no         Reference Instrument         Ir           1         Image: Contract of the strument         Image: Contract of the strument <td< th=""><th></th><th></th><th>Trend</th></td<>			Trend
Srl No         Process         OCC Srl no         Reference Instrument Number         Ir T           1         Im         010000065001         000000283301         7           2         Im         010000100002         000000125851         7           3         Im         010000100001         000000000025         7			potoche
1         Image: Constraint of the second seco	instrument Fype	Instrument Amount	Beneficiary N
2         ☑         □10000100002         □00000125851         ?           3         ☑         □10000101001         □00000000025         ?	1 600036330001	1 12500.00	JOHN
	1 600006080001	r]1000.00]	SAM
	1 600006080001	1 25000.00	JANE
_4 №0000000026 [	1 600006080001	1 25000.00	ТОМ
5 🔽 010000103001 000000001492	1 600055151001	5000.00	GEORGE
(	0		•
	· · · · · · · · · · · · · · · · · · ·		

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the <b>Process</b> check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display]



Column Name	Description
	This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.



	ue collection (	Option : Realiz	e OCC Corr Bank Item	s 💌			
Para Upto Date	ameters Batch Posting :	02/06/20	005 Inc Op	quiry ption :			
Сера	sit Branch :	HO	*				
Dispa	itch Branch :	HO	<b>v</b>				
Batch	ı No :	24					
Corr	oank :						
Cash	Letter Refere	nce Srl					
No :							
			Ente	h 1			
			Fett	31			
oco	Details		Fett	<u></u>			
OCC Srl No	Details	rl no	Reference Instrument Number	Instrument Type	Beneficiary Account	Instrument Amount	Deposit SC Amo
OCC Sr1 No	Details Process OCC S:	<b>rl no</b> 999900024001]	Reference Instrument Number	Instrument Type	Beneficiary Account	Instrument Amount	Deposit SC Amo
осс Srl No	Process OCC S	<b>rl no</b> 999900024001] 999900024002]	Reference Instrument Number 0000000001111	Instrument Type 1 1	Beneficiary Account 600617621001 600617621001	Instrument Amount 2500.00 3000.00	Deposit SC Amo
осс Srl No 1 2 З	Process OCC S	fl no 999900024001 999900024002 999900024003	Reference Instrument Number 0000000001111 000000002222 000000003333	Instrument Type 1 1 1	Beneficiary Account 600617621001 600617621001 600617621001	Instrument Amount 2500.00 3000.00 2000.00	Deposit SC Amo
OCC Srl No 1 2 3 4	Details Process OCC S I I I	rl no 999900024001 999900024002 999900024003 999900024004	Description           Reference Instrument Number           0000000001111           00000000022222           0000000003333           00000000044444	Instrument Type 1 1 1 1	Beneficiary Account 600617621001 600617621001 600617621001 600617621001	Instrument Amount 2500.00 3000.00 2000.00 3500.00	Deposit SC Amo
OCC Srl No 2 3 4	Process OCC S	fl no 999900024001 999900024002 999900024003 999900024004	Reference Instrument Number           0000000001111           0000000002222           000000003333           000000004444	Instrument Type 1 1 1 1	Beneficiary Account 600617621001 600617621001 600617621001 600617621001	Instrument Amount 2500.00 3000.00 2000.00 3500.00	Deposit SC Amo

## **Realize OCC Corr Bank Items**

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the Process check box to process the cheque.
OCC SrI no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.



Column Name	Description
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.



## **Reject Inquiry**

	rocessing						
heque collection Op	otion : Reject Inquiry	Ŧ					
Parameters Jpto Batch Posting Jate :	02/06/2005	Inquiry Option :	Reverse Dispatch	v			
)eposit Branch :	HO						
nquiring Branch	HO	<u></u>					
latch No :		[					
Corr bank :		ſ					
		e H					
Cash Letter Referenc	e Srl 🔽 👘 🖉						
Cash Letter Referenc No :	e Srl						
Cash Letter Referenc Io :	e Srl	Fetch					
Cash Letter Referenc	e Srl	Fetch					
Cash Letter Referenc lo : OCC Details DCC Srl no	e Sri	Fetch Beneficiary Account	Instrument Amount	Posting date	Deposit Branch	Reference B No	*
Cash Letter Referenc lo : OCC Details DCC Srl no 999900020001	e Srl	Fetch Beneficiary Account 600617621001	Instrument Amount	Posting date	Deposit Branch	Reference B No	▲  2 - 21
Cash Letter Reference lo : OCC Details OCC Srl no 999900020001 999900020001	e Srl	Fetch Beneficiary Account 600617621001 600617621001	Instrument Amount 8899.00 8899.00	Posting date 02/06/2005 02/06/2005	Deposit Branch 9999 9989	Reference B No 10 2 10 2	
Cash Letter Reference lo : OCC Details DCC Srl no 999900020001 999900020001 999900021001	e Srl	Fetch           Beneficiary Account           600617621001           600617621001           600617621001	Instrument Amount 8899.00 8899.00 8899.00	Posting date 02/06/2005 02/06/2005 02/06/2005	Deposit Branch 9999 9999 9999	Reference No         B           10         2           10         2           11         2	
Cash Letter Reference Io : OCC Details DCC Srl no 999900020001 999900021001 999900021001	e Srl	Fetch           Beneficiary Account           600617621001           600617621001           600617621001           600617621001           600617621001	Instrument Amount 8899.00 8899.00 8877.00 8877.00	Posting date 02/06/2005 02/06/2005 02/06/2005 02/06/2005 02/06/2005	Deposit Branch 9999 9999 9999 9999	Reference         B           10         2           110         2           111         2           111         2	
Cash Letter Reference Io : OCC Details DCC Srl no 999900020001 999900021001 999900021001 999900021001 999900024001	e Srl	Fetch           Beneficiary Account           600617621001           600617621001           600617621001           600617621001           600617621001           600617621001           600617621001	Instrument Amount 8899.00 8899.00 8877.00 8877.00 2500.00	Posting date 02/06/2005 02/06/2005 02/06/2005 02/06/2005 02/06/2005	Deposit Branch 99999 99999 99999 99999 99999	Reference No         B           10         2           11         2           11         2           11         2           11         2           11         2	

Column Name	Description
OCC Details	
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Posting date	[Display] This column displays the posting date.



Column Name	Description
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Reference No	[Display] This column displays the reference number.
Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

## Reverse Despatch Schedule

Cheque Collection Processin	9				
Cheque collection Option : Re	verse Despatch Schedule	-			
Parameters Upto Batch Posting Date :	//2005 In Ol	quiry ption :		×	
Deposit Branch : HO	<b>Y</b>				
Dispatch Branch : HO	<b>T</b>				
Batch No :	area.				
Corr bank :	(a.e.				
Cash Letter Reference Srl					
	Fet	ch		.0	
- OCC Details					
Srl No Process OCC Srl no	Reference Instrument Number	Instrument Type	Beneficiary Account	Instrument Amount	Beneficiary Name
1 🗹 🦳 99990003500	00000000555	1	600617628001	112233.00	ЛОНИ
(195. A					
7. W					
					•
					Ok Cancel

ORACLE

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the Process check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display]



Column Name	Description
	This column displays the instrument currency.
Remarks	[Display]
	This column displays the remarks.
<ol> <li>Select the cheques to be process column.</li> </ol>	ocessed by selecting the corresponding check box in the

- 7. Click the **Ok** button.
- 8. The system displays the message "Cheques marked successful". Click the **Ok** button.

**Note**: The system displays a warning message to manually input the service charges of the correspondent bank, if the charges are not available in the screen.



# 6. Cheque Return Options



## 6.1. 6560 - Online Cheque Return Inquiry

Using this option, you can perform cheque return transactions.once the Outward Clearing is run for the cheque.

A cheque return can be done, before or after the value date clearing is run for the value date of the cheque. If the value date clearing has not been run for the cheque, the cheque is returned even before the funds are released to the beneficiary account. If value date clearing has been run, and the cheque is credited to the customer's account, the credit given to the customer for the cheque will be reversed. However, when a cheque is returned, only cheque amount is reversed and not the charges debited to the account while doing the cheque deposit.

#### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for End Point
- BAM03 Branch Master Maintenance
- BAM33 Composite Calendar Generation
- STM56 Site Reject Code Xref
- 7101 Change Customer Name/IC Number

#### Modes Available

Not Applicable

#### To view the cheque return transactions

- 1. Type the fast path 6560 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Clearing > Online Cheque Return.
- 2. The system displays the Online Cheque Return Inquiry screen.



inte cheque Recu								
eque Number:				Routing No:				
awee Acct No:								
eject Reason:		241						
neque Literal:			~					
yee Acct No:								
stomer Short Name:								
iginal Txn Desc:								
eque Amount:			Cheque	Ccy:	~			
count Amount:			Account	t Ccy:	~			
lue Date:		18	Clearing	g Branch:				
eady Credited:			Deposit	Branch:				
rrative:	Online Cheque B	eturn Ingu	irv					
								-

## **Online Cheque Return Inquiry**

Field Name	Description
Cheque Number	[Mandatory, Numeric, 12]
	Type the cheque number.
	This cheque number in conjunction with the routing number and the drawee account number, should be a valid cheque, deposited on a customer account.
Routing No	[Mandatory, Numeric, Nine]
	Type the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code/Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong



Field Name	Description					
	to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.					
Drawee Acct No	[Mandatory, Alphanumeric, 16]					
	Type the drawee account number.					
	This is the number of the account of the cheque issuer. The issuer has his account with the drawer bank.					
Reject Reason	[Mandatory, Pick List]					
	Select the reject reason from the pick list.					
	This option contains the reasons for reversing the cheques. These reasons are maintained in the host using the <b>Site Reject</b> <b>Code Xref</b> screen.					
Cheque Literal	[Mandatory, Drop-Down]					
	Select the description of the cheque from a standard set of definitions from the drop-down list.					
	The options are:					
	Local Inward Return Cheques					
	On-US Inward Return Cheques					
Payee Acct No	[Display]					
	This field displays the payee account number.					
	This is the customer account (also termed as the beneficiary account) number.					
	Account Number = Branch Code (maximum 4 digits) + Product Code (maximum 3 digits) + Serial Number (6 to 9 digits) + Cheque Digit					
	The user can identify the type of account and the branch in which the account was opened using the account number.					
	It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. Shifting of account branch is also not possible. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.					
Customer Short	[Display]					
name	This field displays the short name of the customer.					
	The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.					
	The customer short name can be changed through the <b>Change</b> <b>Customer Name/IC Number</b> option.					
Original Txn Desc	[Display]					
	I his field displays the narrative of the cheque deposit transaction					


Field Name	Description					
	that should be reversed.					
Cheque Amount	[Display]					
	This field displays the transaction amount. The amount will be in the currency of the account held by the drawee.					
Cheque Ccy	[Display]					
	This field displays the option of currencies, set up and permissible for the transaction. This is the currency in which the cheque is issued.					
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.					
Account Amount	[Display]					
	This field displays the amount that will get credited to the customer's account.					
	If the account currency is different from the transaction currency, the account amount will be arrived at from the transaction amount by using the exchange rate.					
Account Ccy	[Display]					
	This field displays the currency assigned to the product at the product level, under which the account is opened.					
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.					
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Value Date	[Display]					
	This field displays the value date of the cheque.					
	When a cheque is deposited on an account, the system uses the routing number to check the float days from the <b>Endpoint Float</b> <b>Maintenance</b> screen and the working days from the <b>Composite</b> <b>Calendar Generation</b> screen.					
	The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount.					
	For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the <b>Definitions User's Guide</b> .					
Clearing Branch	[Display]					
	This field displays the clearing branch.					
	For every branch where cheques are deposited, the clearing branch, through which the cheque will be cleared, needs to be					



Field Name	Description					
	setup. In a decentralised set up, each branch may clear its own cheques for different endpoints. In a centralised set up, there is a common branch acting as a clearing branch. The list of branches is maintained in the <b>Branch Master Maintenance</b> option.					
Already Credited	[Display]					
	This field displays the status of the cheque.					
	If the value date clearing is already run for the value date of the cheque, then the account of the beneficiary gets credited.					
	When a cheque return maintenance is being done, the system checks internally if the beneficiary account is credited and then populates the status of the cheque.					
Deposit Branch	[Display]					
	This field displays the branch of the bank where the cheque has been deposited.					
	It is the bank branch of the beneficiary of the cheque. The deposit branch may or may not be the same as the beneficiary account branch, depending on the setup.					
Narrative	[Mandatory, Alphanumeric, 40]					
	Type the narration.					
	By default the system displays the narration, based on the transaction.					
3. Enter the cheque number, routing number, and the drawee account number.						

- 4. Select the reject reason from the pick list and cheque literal from drop-down list.
- 5. Click the **Ok** button.
- 6. The system displays the message "Do You Want to Continue". Click the **OK** button.
- 7. The system displays the **Online Cheque Return** screen.



eque Number:	0000000000		Routing No:	100	001	-			
auge Act No.	000000001		i courig no.	1100	001	-			
onee Acctino.	11			ř					
eject Reason:	CAPS_ACCT_CLOS_T	ODAY							
reque Literal:	Local Inward Return	Cheques 💌							
iyee Acct No:	00000001107								
ustomer Short Name:	ABDIREZAALDIHARY	ADI							
riginal Txn Desc:	l	_							
neque Amount:	11	.00 Ch	eque Ccy:	IDR					
count Amount:	11	.00 Ac	count Ccy;	IDR 💌					
lue Date:	31/01/2008	Cle	earing Branch:	9999					
ready Credited:	N	De	posit Branch:	9999					
arrative:	Online Checule Return	n Inquiry							

### **Online Cheque Return Inquiry**

- 8. Click the **Ok** button.
- 9. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
- 10. The system displays the Authorisation Reason screen.
- 11. Enter the relevant information and click the **Grant** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 13. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   Click the Cancel button

Click the **Cancel** button.



# 7. Remittance Transactions



# 7.1. 8301 - Banker's Cheque Sale - Against Cash

Using this option, you can issue banker's cheques to a Walk-in customer. Since these customers do not have an account with the bank they can purchase BC from the bank against cash.

This transaction updates the teller's cash position by the transaction amount. The transaction also supports multi-currency. You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Inquiry** (Fast Path: 8307) option.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM56 Currency Code Maintenance
- BAM03 Branch Master Maintenance

#### **Modes Available**

Not Applicable

#### To issue banker's cheque against cash

- Type the fast path 8301 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions > Remittance > Banker's Cheque Sale - Against Cash.
- 2. The system displays the **Banker's Cheque Sale Against Cash** screen.



Banker's Cheque S	Sale - Agai	nst Cash*									\delta 🛛 🗵
Bank Code :			*								
Chq Ccy :		~	Txn Ccy	:	~						
Cheque Ccy Rate :			Txn Ccy	Rate :							
Cheque Amount :			Pan Cari	d No :							
Charges (Lcy) :											
Total Amount :											
BC Date :	15/01/20	08	Serial No	o :							
Micr No :			Routing	No :							
Beneficiary Name :			Passport	t / IC No :							
Beneficiary Addr :			7								
			Ī								
			Ī								
User Reference No :											
Narrative :	BC. Sale	Against Cash									
Print Remarks :											
Card Ch	ange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDF	OK	Close	⊂lear

## Banker's Cheque Sale - Against Cash

Field Name	Description
Bank Code	[Mandatory, Drop-Down]
	Select the bank code from the drop-down list.
	This is the bank on which the BC is drawn. The user can maintain the list of banks on which BCs can be issued in the <b>Issuer</b> <b>Maintenance</b> option and download it to the branch. Normally BCs are drawn on the issuing branch.
Chq Ccy	[Mandatory, Pick List]
	Select the cheque currency from the pick list.
	The BC will be issued in this currency. This is the currency in which the transaction takes place. While posting the transaction entries to the account, the transaction currency converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Txn Ccy	[Mandatory, Drop-Down]
	Select the currency of the cheque from the drop-down list.
	This field, by default, displays the account currency as the transaction currency.



Field Name	Description
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two]
	Type the cheque amount for which the BC is issued. This amount is in the cheque currency.
	The maximum cheque amount is Rs.50,000/- for issuance against cash.
Pan Card No	[Conditional, Alphanumeric,10]
	Type the PAN card number.
	This field is mandatory if the cheque amount is above Rs 10000/
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display]
	This field displays the amount the walk-in customer will pay in exchange for the BC. This amount is in the transaction currency.



Field Name	Description
BC Date	[Display] This field displays the date on which the BC is issued. This date gets defaulted to the posting date.
Serial No	[Display] This field displays the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely. When a BC/DD is issued the system generates this serial number automatically.
Micr No	[Mandatory, Numeric, 12]
	Type the MICR number of the remittance instrument.
	For every remittance instrument, it is necessary to maintain the MICR number that will be printed on the instrument, if the instrument is expected to come in for clearing through inward clearing.
	A cross reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or inquired upon by the MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.



Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the BC.
Passport / IC No	[Optional, Alphanumeric, 14] Type the passport or IC number. This is the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.

- 3. Select the bank code from the drop-down list and the cheque currency from the pick list.
- 4. Select the transaction currency from the drop-down list.
- 5. Enter the cheque amount, MICR number, beneficiary name and address.



Banker's Cheque Sa	le - Against Cash*									🇞 👔 🗵
Bank Code :	HDFC BANK	~								
Chq Ccy :	INR 🖌 🛄	Txn Ccy :	INR	v						
Cheque Ccy Rate :	1.00000	T×n Ccy Rat	e: 1.	00000						
Cheque Amount :	1,000.00	Pan Card No	: 56445							
Charges (Lcy) :	11.02									
Total Amount :	1,011.02									
BC Date :	15/01/2008	Serial No :								
Micr No :	54533	Routing No :	40033501	6						
Beneficiary Name :	John	Passport / IO	No: 87863							
Beneficiary Addr :	15 Park Avenue	]								
	Hill Road	]								
		]								
User Reference No :	564654									
Narrative :	BC. Sale Against Cash									
Print Remarks :	BC Sale - 1000									
Card Chan	ge Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque

### **Banker's Cheque Sale - Against Cash**

- 6. Click the **UDF** button. The system displays the **UDF Details** screen.
- 7. Click the **Validate** button. The system displays the message "Validation Procedure Completed".
- 8. Click the **Ok** button. The system displays the **Banker's Cheque Sale Against Cash** screen.
- 9. Click the Inventory and Service Charge details link. Click the Ok button.
- 10. Click the **Ok** button on the main screen.
- 11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 12. The system displays the **Document Receipt** screen.
- 13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 14. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 15. Click the **Cancel** button.
- 16. The system displays the serial number. Click the **Ok** button.

**Note :** For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.



# 7.2. 8302 - Banker's Cheque Sale - Against GL

Using this option, banks can issue banker's cheque against GL account to their customers. The transaction also supports multi-currency. This option can be used when the customer is not maintaining an account and wants to purchase BC.

You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Inquiry** (Fast Path: 8307) option.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL Codes Cross Ref Maintenance
- BAM56 Currency Code Maintenance
- BAM03 Branch Master Maintenance

### Modes Available

Not Applicable

#### To issue banker's cheque against GL account

- 1. Type the fast path 8302 and click Go or navigate through the menus to Transaction Processing > GL Transactions > Remittance > Banker's Cheque Sale - Against GL.
- 2. The system displays the Banker's Cheque Sale Against GL screen.



anker's Cheque S	ale - Again	st GL*								1	🇞 🖪 I
Bank Code :			~								
GL Ccy :		*	Cheque (	Ccy :							
GL Acct No. :					)						
aL Ccy Rate :			Cheque (	Cy Rate :							
Theque Amount :											
harges (Lcy) :											
iotal Amount :											
C Date :	31/12/200	7	Serial No	:							
1icr No :			Routing N	No:							
eneficiary Name :			Passport	/ IC No :							
eneficiary Addr :											
			Ξ.								
			Ξ.								
lser Reference No :											
arrative :	BC. Sale A	igainst GL.									
int Remarks :									_		
Card Ch	ange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travelle	rs Chequ
								LIDE	OK	Close	Char

### Banker's Cheque Sale - Against GL

Field Name	Description						
Bank Code	[Mandatory, Drop-Down]						
	Select the bank code from the drop-down list.						
	This is the bank on whom the BC is drawn. The user can maintain the list of banks on whom BC can be issued in the <b>Issuer Maintenance</b> screen, and downloaded to the branch. Normally, banks issue their own BC.						
GL Ccy	[Mandatory, Drop-Down]						
	Select the currency in which GL should be debited from the drop- down list.						
	Whenever any transaction is posted to the account, it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.						
Cheque Ccy	[Mandatory, Pick List]						
	Select the cheque currency from the pick list.						
	The list of currencies set up and permissible for the transaction						



Field Name	Description
	appears in a pick list.
	The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
GL Acct No	[Mandatory, Pick List]
	Select the GL account number from the pick list. The adjacent field displays the GL code.
	This is the GL account against which the BC is issued. This account will be debited for the BC issued.
GL Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the account currency to the local currency of your bank.
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction, and the user can change it up to a specified limit.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two]
	Type the cheque amount.
	This is the transaction amount. The BC will be issued for this amount.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> screen. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.



Field Name	Description
Total Amount	[Display]
	This field displays the amount that will finally be debited to the GL Account. This amount will be in the currency of the account and will include the charges as well as the BC amount.
BC Date	[Display]
	This field displays the date on which the BC is issued. This date gets defaulted to the posting date.
Serial No	[Display]
	This field displays the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Micr No	[Mandatory, Numeric, 12]
	Type the MICR number.
	For every remittance instrument, the user has to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through an inward clearing batch. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by MICR number or the serial number.
Routing No	[Display]
-	This field displays the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54)screen.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the



Field Name	Description
	Settlement Bank Parameters (Fast Path: STM59) option.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the beneficiary of the BC.
Passport / IC No	[Optional, Alphanumeric, 14]
	Type the passport or IC number.
	This is the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Mandatory, Alphanumeric, 35]
	Type the contact address of the beneficiary.
	This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.
Print Remarks	[Optional, Alphanumeric, 120]
	Type the remarks to be printed.
	It is used for instrument (BC/DD) printing purpose.

- 3. Select the bank code and the GL currency from the drop-down list.
- 4. Select the cheque currency and the GL account from the pick list.
- 5. Enter the cheque amount, MICR number, beneficiary name and address.



nk Code : C Cy : , C Cy : , C Cy Rate :	HDFC BANK INR I00020250 BC 1SSUE GL I.00000 I.0000.00 I.000.00 31/12/2007 EEE 5456466	Cheque Ccy : Cheque Ccy Rate :	INR  1.00000			
. Ccy : II A Acct No. : II . Ccy Rate :	INR         Image: Construction           100020250         BC ISSUE GL           1.00000         1.000.00           0.000         0.00           1.0000.00         31/12/2007           5456466         0	Cheque Ccy : - Cheque Ccy Rate : Serial No :	INR  1.00000			
Acct No. : II C. Cry Rate :	100020250 BC 155UE GL 1.00000 0.00 1.000.00 31/12/2007 5456466	Cheque Ccy Rate : Serial No :	1.00000			
- Ccy Rate :	1.00000 1,000.00 0.00 1,000.00 31/12/2007 5456466	Cheque Ccy Rate : Serial No :	1.00000			
reque Amount :	1,000.00 0.00 1,000.00 31/12/2007	Serial No :				
harges (Lcy) :	0.00 1,000.00 31/12/2007	Serial No :				
stal Amount :	1,000.00 31/12/2007 5456466	Serial No :				
E Date : S cr No : S seneficiary Addr : It in the seneric and the seneric a	31/12/2007 5456466	Serial No :				
Icr No :	5456466					
neficiary Name : 2 ineficiary Addr : 11 ser Reference No : 7 arrative : 8 nt Remarks : 86		Routing No :	400335016			
It is in the second sec	John	Passport / IC No :	87576543			
Hi ser Reference No : 7 arrative : Br nt Remarks : BC	15 Park Avenue					
ver Reference No : 7 arrative : 8 Int Remarks : 60	Hil Road					
ser Reference No : 72 arrative : 8 Int Remarks : 8C						
arrative : Br	765765					
nt Remarks : BC	BC. Sale Against GL.					
	BC Against GL				]	
Card Change F						

### Banker's Cheque Sale - Against GL

- 6. Click the Inventory and Service Charge details link. Click the Ok button
- 7. Click the **Ok** button on the main screen.
- 8. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 9. The system displays the **Document Receipt** screen.
- 10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 11. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 12. Click the **Cancel** button.
- 13. The system displays the serial number. Click the **Ok** button.

**Note :** For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.



# 7.3. 7782 - Bankers Cheque Inquiry

Using this option, you can inquire about the issued bankers cheque. This option can also be used for initiating duplicate issuance of the cheque by marking the earlier issued instrument as lost or can be reprinted if the original print is mutilated. You can issue a duplicate banker's cheque with a new cheque number (MICR number), using the **Duplicate BC Print** screen. The system keeps a track of the duplicate banker's cheque, based on the original serial number generated by the **Oracle FLEXCUBE** system at the time of issuance.

Note: If the status of the instrument is Stale it cannot be reprinted.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM20 Bank Codes Maintenance
- BAM56 Currency Codes Maintenance

#### **Modes Available**

Not Applicable

#### To print duplicate banker's cheque

- 1. Type the fast path **7782** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > Duplicate BC Print**.
- 2. The system displays the **Bankers Cheque Inquiry** screen.



## **Bankers Cheque Inquiry**

Bankers Cheque I	nquiry*									alia 🕹 🖬 🛛
Serial No :										
Bank Code :		~								
Issuer Branch :		~								
Cheque Ccy :		~		Cheque Amount :						
Cheque No :				Routing No :						
Cheque Status :										
Issue Date :	31/01/2	2008 800		Liquidation Date :	31/01/2008	1000				
Issue Mode :										
Issue A/C No. :										
Beneficiary Name :				Passport / IC No :						
Beneficiary Addr :										
	[									
Lost/Caution Details										
Narrative :	BC. Inq	uiry								
Card Ci	ange Pin	Cheque	Cost Rate	Depomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
Gaild I Ci	and the second	- served and	Source reserved.	1 Salostiniadoli	AGASSARTANCS	- and an or of the	Cont se discussion	Line	- or	a la
								UDF	ОК	Close Clear

Field Name	Description
Serial No	[Mandatory, Numeric, 12]
	Type the <b>FLEXCUBE Retail</b> serial number of the BC for which duplicate BC is to be printed.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank that has issued the BC.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the BC.



Field Name	Description
Cheque Ccy	[Display]
	This field displays the currency in which the BC was issued.
Cheque Amount	[Display]
	This field displays the amount for the BC. This amount is in the currency of the BC.
Cheque No	[Mandatory, Numeric, 12]
	Type the MICR number of the BC.
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the BC has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
Cheque Status	[Display]
	This field displays the status of the BC at the time of printing of duplicate BC.
	The options are:
	Issued
	Cancelled
	Paid Through Clearing
	Paid by Cash
	Paid to Customer account
	Suspense
	Reversed
	Paid by GL
	• Lost
	Unclaimed
	• Stale
	Except for BCs marked as lost, all other status are marked by the



Field Name	Description
	system itself.
Issue Date	[Display] This field displays the date on which the BC was issued.
Liquidation Date	[Display] This field displays the date on which BC was liquidated. This is blank if BC is unpaid till date.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Issue A/C No	[Display] This field displays the account number of the purchaser of BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the Identification details collected from purchaser of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Lost/Caution Details	[Display] This field displays the lost/ caution details.
Narrative	[Display] This field displays the default narration, based on the transaction.

- 3. Enter the serial number and press the **<Tab>** key.
- 4. Click the **Ok** button.
- 5. The system displays the message "Do You Want to continue?". Click the **Ok** button.
- 6. The system displays the **Duplicate BC Print** screen.
- 7. Enter the duplicate cheque number.



### **Duplicate BC Print**

Duplicate BC Print*										🚳 📔 🗵
Serial No :	999912000124									
Bank Code :	HDFC BANK	~								
Issuer Branch :	HO	1								
Cheque Ccy :	INR	1	Cheque Amount :	:	250.00					
Cheque No :	999912000124		Routing No :	400335016						
Cheque Status :	Issued									
Issue Date :	31/12/2007	101	Liquidation Date :	31/12/2007						
Issue Mode :	Savings Account									
Issue A/⊂ No. :	06049410000019									
Beneficiary Name :	John		Passport / IC No :	7857522						
Beneficiary Addr :	15 Park Avenue									
	Hill Road									
Lost/Caution Details :										
Narrative :	Duplicate BC. Print									
					1	1				
Card Char	nge Pin Che	que Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
							UDF	ОК	⊂lose	⊂lear

- 8. Click the **Ok** button.
- 9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 10. The system displays the Authorization Reason screen.
- 11. Enter the relevant information and click the **Grant** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- 14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 15. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 16. Click the **Cancel** button.
- 17. The system displays the serial number. Click the **Ok** button.



# 7.4. 8307 - BC Liquidation Inquiry

You can liquidate a banker's cheque, (which is issued from the **Oracle FLEXCUBE** system) by cancellation, payment or refund. The proceeds can be paid to a walk-in customer using the **BC Liquidation By Cash** option. The proceeds can also be credited the customer's account or to a GL account.

Using this option you can perform the inquiry by entering the serial number printed on the Banker's Cheque and proceed with the liquidation process. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM56 Currency Code Maintenance
- BAM20 Bank Codes Maintenance
- STM57 MICR Number Maintenance
- BAM14 Service Charge Code Maintenance
- 1010 Banker's Cheque Sale Against Account
- 8301 Banker's Cheque Sale Against Cash
- 8302 Banker's Cheque Sale against GL

### Modes Available

### Not Applicable

### To liquidate banker's cheque against cash

- 1. Type the fast path **8307** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > BC Liquidation**.
- 2. The system displays the **BC Liquidation Inquiry** screen.



### **BC Liquidation Inquiry**

<b>BC Liquidation Inqu</b>	iry*						🇞 🚺 🐱
Liq Mode :	*						
Serial No :							
Liq Type :	Cash 🖌						
Bank Code :		~					
Issue Branch :		*					
Cheque Ccy :	~	Cheque Amount :					
Cheque No :		Routing No :					
Cheque Status :							
Issue Date :	30/01/2008	Liquidation Date :	30/01/2008				
Issue Mode :							
Drawee Acct No :							
Beneficiary Name :		Passport/IC No :					
Beneficiary Address :		]					
		]					
		]					
Lost/Caution Details :							
Card Char	ce Din Chaque	Cast Rate Department	Instaument In	Dis Uslidation	Sandra Chaurr	Cignature	Travellar Charus
Caru Chan	An en cundon	Sourcave Denomination	anarument inventory	Pin Valluation	Dennice Charge	Signature	Clere Clere

Field Name	Description					
Liq Mode	[Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list.					
	The options are:					
	<ul> <li>Cancellation - Purchaser of BC wants payment against the instrument.</li> </ul>					
	<ul> <li>Payment – Beneficiary of BC wants payment against the instrument.</li> </ul>					
	<ul> <li>Refund – Purchaser has lost the instrument and wants the money refunded.</li> </ul>					
Serial No	[Mandatory, Numeric, 12]					
	Type the <b>FLEXCUBE Retail</b> serial number of the BC to be liquidated.					
	The BC should be a valid BC issued by your bank.					
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.					



Field Name	Description
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down]
	Select the BC type of liquidation from the drop-down list.
	The options are:
	• Cash
	Against GL
	Against Account
	Against TD Account
Bank Code	[Display]
	This field displays the issuer of the BC.
Issuer Branch	[Display]
	This field displays the branch of the bank that has issued the BC.
Cheque Ccy	[Display]
	This field displays the currency in which the BC is issued.
Cheque Amount	[Display]
	This field displays the amount for the BC. This amount is in the currency of the BC.
Cheque No	[Display]
	This field displays the cheque number of the BC.
	This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> <b>Maintenance</b> (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code



Field Name	Description
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option.
Cheque Status	[Display]
	This field displays the status of the BC.
	The options are:
	Issued
	Cancelled
	Paid Through Clearing
	Paid by Cash
	Paid to Customer account
	Suspense
	Reversed
	Paid by GL
	• Lost
	Unclaimed
	Stale
	Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display]
	This field displays the date on which the BC is issued.
Liquidation Date	[Display]
	This field displays the liquidation date.
	This field is blank while performing an inquiry.
Issue Mode	[Display]
	This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display]



Field Name	Description
	This field displays the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

- 3. Select the liquidation mode and the liquidation type from the drop-down list.
- 4. Enter the serial number.
- 5. Select the liquidation type from the drop-down list.
- 6. Click the **Ok** button.
- 7. The system displays the message "Do You Want to Continue".

### **BC Liquidation Inquiry**

<b>BC Liquidation Inq</b>	uiry*					🚳 🔽 💌
Liq Mode :	Payment 💌					
Serial No :	999912000124					
Liq Type :	Cash 🖌					
Bank Code :	HDFC BANK					
Issue Branch :	HO	~				
Cheque Ccy :	INR 😒	Cheque Amount :	250.00			
Cheque No :		Routing No :				
Cheque Status :	Issued					
Issue Date :	31/12/2007	Liquidation Date :	30/01/2008			
Issue Mode :	Savings Account					
Drawee Acct No :	06049410000019					
Beneficiary Name :	John	Passport/IC No :	7857522			
Beneficiary Address :	15 Park Avenue					
	Hill Road	Microsoft Inte	rnet Explorer 🛛 🔀			
Lost/Caution Details :		conto	: Do you want to continue?			
		ОК	Cancel			
Card Cha	nge Pin Cheque C	ost Rate Denomination	Instrument Inventory	Pin Validation Service	Charge Signature	Travellers Cheque
	inger in Shedde G	Denomination	And and an and a second	- In Consectorit Del Olde	upr ok	dia dia
					UDP	Close Clear

- 8. Click the **Ok** button.
- 9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
- 10. Enter the required information in the various screens.



# **BC Liquidation By Cash**

BC Liquidation*									ilio 🚺 🚺
Liq Mode :	Payment 🔽								
Serial No :	999912000124								
Liq Type :	Cash	~							
Bank Code :	HDFC BANK	~							
Issue Branch :	НО	~							
Cheque Ccy :	INR 🗸		Cheque Amount :		250.00				
Cheque No :			Routing No :		]				
Cheque Status :	Issued								
Issue Date :	31/12/2007		Liquidation Date :	30/01/2008					
Issue Mode :	Savings Account								
Drawee Acct No :	06049410000019								
Beneficiary Name :	John		Passport/IC No :	7857522					
Beneficiary Address :	15 Park Avenue								
	Hill Road								
Lost/Caution Details :									
Payable Branch :	HO	~							
Cheque Ccy :	INR		Txn Ccy :	INR	~				
Cheque Ccy Rate :	1.00	000	T×n Ccy Rate :		1.00000				
Cheque Amount :	250	1.00							
Charges (Lcy) :	C	0.00							
Net Amount :	250	1.00							
User Reference No :	54554								
Narrative :	BC. Liquidation By Ca	ash							
Card Ci	ange Pin Chequ	e Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	ОК	Close Clear

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the <b>BC Liquidation Inquiry</b> screen.
Cheque Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
Cheque Ccy Rate	<ul><li>[Display]</li><li>This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</li><li>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</li><li>If the cheque currency and the local currency are same, the field</li></ul>



Field Name	Description
	takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges associated with the liquidation of BC.
	These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display]
	This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	This field displays the default narration, based on the transaction.



# **BC Liquidation by GL**

BC Liquidation by G	GL* 🖧 📔	×
Liq Mode :	Payment v	
Serial No :	999912000124	
Liq Type :	Against GL	
Bank Code :	HDPC BANK	
Issue Branch :	OH NO OH	
Cheque Ccy :	INR Cheque Amount : 250.00	
Cheque No :	Routing No :	
Cheque Status :	Issued	
Issue Date :	31/12/2007	
Issue Mode :	Savings Account	
Drawee Acct No :	06049410000019	
Beneficiary Name :	John Passport/IC No: 7857522	
Beneficiary Address :	15 Park Avenue	
	Hill Road	
Lost/Caution Details :		
Payable Branch:	НО	
Gl Ccy:	INR 👻	
Cheque Ccy Rate:	1.00000 Gl Ccy Rate: 1.00000	
Cheque Amount:	250.00	
Charges(Lcy):	0.00	
GI Acct Amount:	250.00	
GI Account No:	100020250 BC ISSUE GL	
User Reference No:	655	
Narrative :	BC. Liquidation By GL.	
Card Char	inge Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	
	UDF OK Close Clear	

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the <b>BC Liquidation Inquiry</b> screen.
GL Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. GL will be credited in this currency.
Cheque Ccy Rate	<ul><li>[Display]</li><li>This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.</li><li>The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</li></ul>
	If the cheque currency and the local currency are same, the field



Field Name	Description
	takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Mandatory, Drop-Down]
	Select the rate of conversion to be used for converting the GL currency to the local currency of the bank from the drop-down list.
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges associated with the liquidation of BC.
	These are defined in Local currency. The user can modify the charges using the <b>Service Charge Detail</b> link.
GL Acct Amount	[Display]
	This field displays the total amount of the GL account.
GL Acct No	[Mandatory, Pick List]
	Select the GL account against which you want to issue BC from the pick list.
	The adjacent field displays the GL code.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	This field displays the default narration, based on the transaction.



# **BC Liquidation Against A/c**

Light is:       Parsing:         Strikt is:       Parsing:         Light is:       Parsing:         Chapte Chai:       Parsing:         Parsing:       Parsing:         Chapte Chai:       Parsing: <th>BC Liquidation Aga</th> <th>inst A/c*</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>🇞 🚺 🗾</th>	BC Liquidation Aga	inst A/c*								🇞 🚺 🗾
Year	Liq Mode :	Payment 🗸								
Lind Type:       Against Account         Bank Code:       Were Datale         Bank Code:       Were Datale         Cheque Coy:       Bank Code:         Cheque Coy:       Bank Code:         Cheque Coy:       Bank Code:         Descue Data:       Souting No:         Cheque Atomst:       Code:         State Data:       Souting No:         Construct:       Souting No:         Data/Souting No:       Souting No:         Data/Souting No:       Souting No:         Construct:       Souting No:         Charegue No:       Souting No:	Serial No :	999912000124								
Bark Code:       FDC: BARK         Bask Brant:       Ho         Cheque No:       Routing No:         Cheque No:       Routing No:         Sase Date:       State         Base Date:       Passport/// C No:         Base State:       State         Base State:       State         Cocurt Coy:       Date:         Accourt No:       State         Cocurt Coy:       Date:         Accourt Coy:       Date:         Cocurt Coy:       State         Charge Refore:       30000         Charge Refore:       State         State Accourt       State         State Accourt       State         State Refere:       State         State       State         State       State	Liq Type :	Against Account	~							
Issue Branch:       WO       WO       Branch / Cheque Anount :       250.00         Cheque Scatur:       Routing No:       Cheque Anount :       250.00         Cheque Scatur:       Issue Mode :       WO(1/2000 ICH       Issue Mode :       Issue Mode :         Davee Ackt No :       Downey Ackt No :       Issue Mode :       Iss	Bank Code :	HDFC BANK	~							
Cheque Cry:       Image:       Cheque Ansourt:       250.00         Cheque Rats:       Second       Second       Second         Essue Date:       Signings Account       Second       Second         Drawee Acct No ::       Sortings Account       Second       Second       Second         Beneficiary Addres:       IS Park Avenue       Second       Second       Second       Second         Beneficiary Addres:       IS Park Avenue       Second	Issue Branch :	HO	~							
Card       Carepto       Routing No :	Cheque Ccy :	INR 🗸		Cheque Amount :		250.00				
Card       Carage Pro       Carage Pro       Execute         Save Mode:       Save/day       Save/day         Dravee Act No :       God/day       Save/day         Benefridary Name :       Jain       Pessport/IC No :       7857522         Payable Branch :       Ho       Interver       Interver         Accourt Cory :       Jain       Jain       Interver         Cacourt Cory :       Jain       Jain       Interver         Cacourt Cory :       Jain       Jain       Jain       Jain         Ler Reference No :       Sester       Jain       Jain       Jain       Jain         Ler Reference No :       Sester       Jain	Cheque No :		1	Routing No :						
Issue Date :       Iff12/2007       Iffe       Lquidation Date :       Imp01/2000         Issue Mode :       Everga Account       Imp01/2000       Imp01/2000       Imp01/2000         Breneficiary Name :       Imp1       Passport/IC No :       7267522       Imp1       Imp1       Imp1         Beneficiary Name :       Imp1       Passport/IC No :       7267522       Imp1	Cheque Status :	Issued								
Issue Mode :       Servings Account         Drawee Acct No :       Ox00491000010*         Beneficiary Name :       Iss Park Avenue         Hill Road       Hill Road         Lost/Cauton Details :       Payable Branch :         Rozourk To :       Ox004910000012         Kaccourk To :       Ox000012         Kaccourk To :       Ox000012         Kaccourk To :       Ox000012         Kaccourk To :       Ox000012         Card Anount :       250.00         Luse Reference No :       Service Carge         Service To :       Service Charge         Narrative :       Bc. Liquidation Ageinst Account	Issue Date :	31/12/2007		iquidation Date :	30/01/2008					
Card       Change Pin       Congregation       Enstruction       Enstruction         Card       Change Pin       Congregation       Enstruction       Enstruction         Card       Change Pin       Congregation       Enstruction       Enstruction       Enstruction         Card       Change Pin       Congregation       Enstruction       Enstruction       Enstruction       Enstruction         Card       Change	Issue Mode :	Savings Account								
Beneficiary Name :       John       Passport/IC No :       7857522         Beneficiary Address :       IS Park Avenue       HI Road         Lost/Caution Details :	Drawee Acct No :	06049410000019								
Beneficiary Address :       15 Park Avenue         HIR Road	Beneficiary Name :	John		Passport/IC No :	7857522					
Lost/Caution Details:   Payable Branch :   Poyable Branch :   Poyable Branch ::   Decount No ::   Decount Ccv ::   INR   Account Ccv ::   INR   Cheque Ccy Rate :   1.00000   Card Mount :   250.00   User Reference No :   5645   Narrative :   BC. Liquidation Against Account     Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signates Travelers Cheque	Beneficiary Address :	15 Park Avenue								
Lost/Caution Details:         Payable Branch:         HO         Account NO:       06049420000012         KEVIN MATHEW         Account CCY:       JIR         Chaque CCY:       JIR         Acct CCY Rate:       1.00000         Chaque Amount:       250.00         Charges(Ly):       0.00         Acct Amount:       250.00         User Reference No:       5645         Narrative:       BC. Liquidation Against Account		Hill Road								
Lost/Caution Details : Peyable Branch : Ho Account No : 06049420000012 KEVIN MATHEW Account Ccy : JRR Cheque Ccy : JRR Act Cry Rate : 1.00000 Cheque Ccy Rate : 1.00000 Cheque Anount : 250.00 Charges (Lcy) : 0.00 Acct Anount : 250.00 User Reference No : 5645 Narrative : BC. Liquidation Against Account Narrative : BC. Liquidation Against Account User Cheque Cos Rate Denomination Instrument Inventery Pin Validation Service Charge Signature Travellers Cheque										
Payable Branch :       HO       W         Account No :       0604942000012       KEVIN MATHEW         Account Ccy :       INR       W         Acct Ccy Rate :       1.00000       Cheque Ccy Rate :       1.00000         Cheque Amount :       250.00       Cheque Scy Rate :       1.00000         Cheque Amount :       250.00       Cheque Scy Rate :       1.00000         Charge Signator :       250.00       Cheque Scy Rate :       1.00000         User Reference No :       5645       Service Scharge       Signator :         Narrative :       BC. Liquidation Against Account       Service Charge       Signator :         Card       Charge Pin       Cheque       Cost Rate       Instrument       Inventery       Pin Validation       Service Charge       Signator :       Travellers Cheque	Lost/Caution Details :									
Card       Change Pin       Cheque       Cost Rate       Instrument         Card       Change Pin       Cheque       Cost Rate       Instrument	Payable Branch :	НО	~							
Account Ccy :       INR       INR         Acct Ccy Rate :       1.00000       Cheque Ccy Rate :       1.00000         Cheque Amount :       250.00       Cheque Amount :       250.00         Cheque Amount :       250.00       Cheque Amount :       250.00         Loser Reference No :       5645       Service Charge       Signature         Narrative :       BC. Liquidation Against Account       Travellers Cheque       Travellers Cheque         Card       Charge Pin       Cheque       Cost Rate       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cheque	Account No :	06049420000012	KEVIN MATHEW							
Act Cty Rate :       1.00000       Cheque Ccy Rate :       1.00000         Cheque Amount :       250.00       250.00       250.00         Liser Reference No :       5645	Account Ccy :	INR	Cheque	Ccy: IN	2 🗸					
Cheque Amount :       250.00         Charges(Lcy) :       0.00         Acct Amount :       250.00         User Reference No :       5645         Narrative :       BC. Liquidation Against Account	Acct Ccy Rate :	1.00000	Cheque	Ccy Rate :	1.00000					
Charges(Lcy):       0.00         Acct Amount :       250.00         User Reference No :       5645         Narrative :       BC. Liquidation Against Account         BC.       Liquidation Against Account	Cheque Amount :	250.0	0							
Acct Amount : 250.00 User Reference No : 5645 Narrative : BC. Liquidation Against Account Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF OK Close Clear	Charges(Lcy) :	0.0	0							
User Reference No : 5645 Narrabive : BC. Liquidation Against Account Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF OK Close Clear	Acct Amount :	250.0	0							
Narrative : BC. Liquidation Against Account          Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cheque         UDP       OK       Close       Clear	User Reference No :	5645								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Narrative :	BC. Liquidation Again	nst Account							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
	Card Char	nge Pin Chequ	e Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
						1		UDF	ОК	Close Clear

Field Name	Description
Payable Branch	[Display]
	This field displays the branch of the bank where the BC is payable.
	This is defaulted from the <b>BC Liquidation Inquiry</b> screen.
Account No	[Mandatory, Numeric, 16]
	Type the CASA account number.
	The adjacent field displays the name of the customer.
Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description
Cheque Ccy	[Display]
	This field displays the currency in which the BC has been issued.
	The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges, in local currency that will be levied on liquidation of BC.
	The service charge codes are added and maintained in the Service Charge Code Maintenance option.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the <b>Service Charge Details</b> button.
Acct Amount	[Display]
	This field displays the amount that will be finally credited to the CASA account.
	This amount will be in the currency of the account and will include the charges as well as the BC amount.



Field Name	Description
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	This field displays the default narration, based on the transaction.

# Quick Payin By BC

Code Number:       999900000191       Code Not Without Not Without Not Not Not Not Not Not Not Not Not No	Account Number:         99993020001043         JACK JOHN MATHEW         Account Ccy:         INR           Principal Balance:         INR         0.00         Txn Ccy:         INR	
Value Date:       001/2008       1         Term:       1       00000         Product Variance:       0.00000         Maturity Date:       39/02/2008       0         Maturity Amount:       202.46         Deposit Number:       0.00000         User Ref No:       1         Txn. Narrative:       Payin By BC.         Business Acquire Id:       TRAII         # Maturity Amount is calculated without considering tax.	Acy Rate: 1.00000 Txn Rate: 1.00000 Txn Amount: 200.00 Payin Amount: 200.00 Compounding Frequency Quarterly Int Payout Frequency: At Maturity Reserves The Pather Path	
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chegue	Value Date:       30/01/2008       Interest Rate:       15.00000         Term:       1       Months       0       Days         Int. Start Date:       30/01/2008       0       Product Variance:       0.00000         Maturity Date:       29/02/2008       0       Deposit Variance:       0.00000         Next Int. Pay Date:       29/02/2008       0       Scheme Variance:       0.00000         Maturity Amount:       202.46       Scheme Rate:       0.00000         Deposit Number:       0       Annual Equivalent Rate:       15.06504         User Ref No:       1       Next Int. Comp. Date:       29/02/2008         Business Acquirer Id:       TRAJI	

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the TD account number in which you want to do the pay-in from CASA account.
	The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the



Field Name	Description
	product level under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display]
	This field displays the principal balance of the TD account.
	Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.
	The account currency is displayed in the adjacent field.
Txn Currency	[Display]
	This field displays the transaction currency.
Acy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display]
	This field displays the transaction amount.
Payin Amount	[Display]
	This field displays the payin amount based on the bankers cheque amount.
Compounding	[Mandatory, Drop-Down]
Frequency	Select the compounding frequency from the drop-down list.
	The options are:
	At Maturity
	Daily
	• Weekly
	Fortnightly
	Monthly
	Bi-Monthly
	Quarterly
	Half-Yearly
	Yearly

Field Name	Description
Int Payout Frequency	[Mandatory, Drop-Down]
	Select the time interval at which the pay out for TD will be made from the drop-down list.
	The options are:
	At Maturity
	• Daily
	• Weekly
	Fortnightly
	Monthly
	Bi-Monthly
	Quarterly
	Half-Yearly
	Yearly
Base for rate	[Mandatory, Drop-Down]
	Select the base amount from the drop-down list.
	The options are:
	<ul> <li>Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.</li> </ul>
	<ul> <li>Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.</li> </ul>
	• Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Mandatory, Radio Button]
	Click the appropriate option.
	The options are:
	• Term
	Maturity Date
Term	
Value Date	[Display]
	This field displays the value date of the TD.
	The value date signifies the date from which the life of the TD



Field Name	Description
	starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four]
	Type the term in months and days for which the TD is being initiated.
	The term should be within the maximum and minimum limits specified at the product level.
	This field is enabled if the <b>Term</b> option is selected in the <b>Maturity Date Factor</b> field.
Int. Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the payin start date from the pick list.
	By default, the current process date is displayed as the payin start date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the pick list.
	The interest start date determines the maturity date of the deposit.
	This field is enabled if the <b>Maturity Date</b> option is selected in the <b>Maturity Date Factor</b> field.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five]
	Type the deposit variance defined for the particular term deposit under the TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.


Field Name	Description						
Scheme Variance	[Display]						
	This field displays the scheme variance.						
Scheme Rate	[Display]						
	This field displays the scheme rate.						
Annual Equivalent	[Display]						
Rate	This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.						
	It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.						
	The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.						
Next Int. Pay Date	[Display]						
	This field displays the next interest pay date.						
	Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.						
	Consider the following example:						
	Interest Payout Frequency = Quarterly						
	Interest Compounding Frequency = Monthly						
	Deposit initiated date = 31/12/2003						
	Next Interest Payout Date = 31/03/2004.						
Next Int. Comp.	[Display]						
Date	This field displays the next interest compounding date.						
	Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.						
	Consider the following example:						
	Interest Payout Frequency = Quarterly						
	Interest Compounding Frequency = Monthly						
	Deposit initiated date = 31/12/2003						
	Next Interest Compounding Date = 31/01/2004.						
Maturity Amount	[Display]						
	This field displays the total amount to be received on the maturity of the deposit.						



Field Name	Description							
	This amount is inclusive of the TDS, if any.							
Deposit Number	[Display]							
	This field displays the deposit number of the customer.							
	The deposit number signifies the number of deposits opened in an account.							
	The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.							
User Ref No	[Optional, Alphanumeric, 40]							
	Type the user reference number.							
Txn. Narrative	[Mandatory, Alphanumeric, 40]							
	Type the narration for the transaction.							
	By default, the system displays <b>Payin By BC</b> .							
<b>Business Acquirer</b>	[Mandatory, Pick List]							
ld	Select the business acquirer id from the pick list.							
	By default, the system displays the teller id who has performed the transaction.							

- 11. Click the **Ok** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- 14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 15. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 16. Click the **Cancel** button.
- 17. The system displays the serial number. Click the **Ok** button.



# 7.5. 8324 - BC Status Inquiry

For remittance of instruments like banker's cheque, the bank can define a period after which the instrument will be marked as stale instrument. At the time of liquidation the system calculate the stale period and reject the instrument if it has crossed the stale period. The user has to revalidate the instrument for liquidation.

Using this option, you can revalidate the expired banker's cheque. Whenever the option is invoked, the system first performs an inquiry on the banker's cheque and then goes to the update screen.

#### Definition Prerequisites

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 outing Branch Maintenance
- Banker's Cheque Issue

#### Modes Available

Not Applicable

#### To revalidate the status of the bankers cheque

- 1. Type the fast path 8324 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Remittance > BC Revalidation.
- 2. The system displays the **BC Status Inquiry** screen.



## **BC Status Inquiry**

<b>BC Status Inquiry</b>	*				🚳 📔 🗵
Serial No :					
Bank Code :	~				
Issue Branch :	2				
Cheque Ccy :		Cheque Amount :			
Cheque No :		Routing No :			
Cheque Status :					
Issue Date :	15/01/2008	Liquidation Date :	15/01/2008		
Issue Mode :		Passport / IC No :			
Beneficiary Name :		Issue A/C No :			
Beneficiary Addr :					
Narrative :	BC. Lost Status Inquiry				
				ок	Close Clear

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the BC.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank code on which the BC is drawn.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the



Field Name	Description
	BC.
Cheque Ccy	[Display]
	This field displays the cheque currency in which the BC has been issued.
	The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Cheque No	[Display]
	This field displays the cheque number of the BC.
	This is the MICR number of the BC.
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> (Fast path: STM59) option.
Cheque Status	[Display]
	This field displays the status of the BC.
	The options are:
	Issued

Cancelled



Field Name	Description						
	Paid Through Clearing						
	Paid by Cash						
	Paid to Customer account						
	Suspense						
	Reversed						
	Paid by GL						
	• Lost						
	Unclaimed						
	Stale						
	Except for BCs marked as lost, all other status are marked by the system itself.						
Issue Date	[Display]						
	This field displays the date on which the BC is issued.						
Liquidation Date	[Display]						
	This field displays the date of liquidation of BC, if it is paid. It remains blank if unpaid.						
Issue Mode	[Display]						
	This field displays the mode of issue of the BC.						
	For example, Against Cash, Against GL, etc.						
Passport /IC No	[Display]						
	This field displays the identification collected from the beneficiary of the BC.						
Beneficiary Name	[Display]						
	This field displays the name of the beneficiary of the BC.						
Issue A/C No	[Display]						
	This field displays the account number of the issuer.						
Beneficiary Addr	[Display]						
	This field displays the contact address of the beneficiary.						
Narrative	[Display]						
	This field displays the default narration, based on the transaction.						

3. Enter the serial number.



<b>BC Status</b>	Inquiry
------------------	---------

BC Status Inq	uiry*										🍋 🔽 🗵
Serial No :	9999120	00177									
Bank Code :		~									
Issue Branch :		2									
Cheque Ccy :		~	c	heque Amount :							
Cheque No :			R	outing No :							
Cheque Status :											
Issue Date :	10/04/20	008 800	L	quidation Date :	10/04/2008	1100					
Issue Mode :			P	assport / IC No :							
Beneficiary Name	• •		Is	ssue A/C No :							
Beneficiary Addr	:										
	-										
Narrative :	BC. Rev	alidation									
	19	1	1	1			0.00				5/65 55
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature		Travellers Cheque
								UDF	OK	Close	e Clear

- 4. Click the **Ok** button.
- 5. The system displays the serial number. Click the **Ok** button.
- 6. The system displays the message "Do You Want to Continue". Click the **Ok** button.
- 7. The system displays the **BC Revalidation** screen.



## **BC Revalidation**

BC Revalidation*										🗞 🖬 🛛
Serial No :	999912000177									
Bank Code :	DANAMON									
Issue Branch :	НО									
Cheque Ccy :	INR	c	heque Amount :		100.00					
Cheque No :	00000089798	R	outing No :	259999						
Cheque Status :	Issued									
Issue Date :	10/04/2008	u	quidation Date :	10/04/2008	C.					
Issue Mode :	Savings Account	P	assport / IC No :	888						
Beneficiary Name :	ioyuio	Is	sue A/C No :	00000009894	HE L					
Beneficiary Addr :	ilgui									
Narrative :	BC. Revalidation									
Payable Branch :	9999									
Date Updated :	10/04/2008									
New Status :	Issued									
Card	Change Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
							LIDE		Chan 1	Chan

### **Field Description**

Field Name	Description							
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable.							
Date Updated	[Display] This field displays the default current posting date. This is the date on which the status of the DD is being updated.							
New Status	[Display] This field displays the status of the BC. The options are: • Lost • Caution • Issued							

8. Click the **Ok** button.



- 9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
- 10. The system displays the Authorization Reason screen.
- 11. Enter the relevant information and click the **Grant** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- 14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. OR

Click the **Cancel** button.

15. The system displays the serial number. Click the **Ok** button.



## 7.6. 8314 - BC Status Inquiry

Banks can issue banker's cheque by debit to cash, CASA/GL account etc. If the banker's cheque issued by the bank is lost, the customer reports the loss to the bank to ensure that the payment of the lost cheque is not made.

Using this option, you can mark the status of the instrument as lost. You can reverse the transaction on the same day, in which case the instrument will revert back to its original status.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- Banker's Cheque Issue

#### Modes Available

Not Applicable

#### To modify the status of bankers cheque

- 1. Type the fast path **8314** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > BC Lost Status Update**.
- 2. The system displays the **BC Status Inquiry** screen.

#### **BC Status Inquiry**

See Teach       Image:	BC Status Inqu	iry*										\delta 🛛 🛛
Bank Code :	Serial No :											
Lase Branch:	Bank Code :		~									
Change Routh :	Issue Branch :		-									
Charpe No :	Cheque Ccy :	1	~		Cheque Amount :							
Card       Charge Fig.       Carde Radies       Determination       Totarment       Totarment       Totarment       Totarment         Card       Charge Fig.       Charge Fig.       Carde Radies       Totarment	Cheque No :				Routing No :							
Lisse:         31/01/2000         Bit         Passport / IC No :           Breenficiary Addr :	Cheque Status :											
Issue Mode :       Parsport, /I.C.No :         Beneficiary Made :       Issue A/C.No :         Deneficiary Add: :	Issue Date :	31/01/2	2008		Liquidation Date :	31/01/2008	100					
Beneficiary Name :	Issue Mode :				Passport / IC No :							
Beneficiary Addr :           Baneficiary Addr :	Beneficiary Name				Issue A/C No :							
Narrative : BC. Lost Status Inquiry	Beneficiary Addr :											
Card       Charge Pin       Cost Rate       Descrination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Traveller: Charge												
Narrative : EC. Lost Status Inquiry												
Card Change Pri Chegas: Cost Rate: Denomination: Instrument: Inventory Privalidation Service Charge: Signature Traveller: Chegas	Narrative :	BC. Los	t Status Inquiry									
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers: Cheque												
Card Change Pin Cheque. Cest Rate. Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cest Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Charge												
Card Change Pin Cheque: Cest Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Charge												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque. Cost Rate. Denomination Instrument. Inventory. Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cest Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque. Cost Rate. Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Traveller: Cheque												
Card Change Pin Cheque: Cost Rate. Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque: Cost Rate: Denomination Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque. Cost Rate. Denomination Instrument. Inventory. Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque. Cost Rate. Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque. Cost Rate. Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque. Cost Rate. Denomination Instrument. Inventory Pin Validation Service Charge Signature Travellers Cheque												
	Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
			Contraction of Street,	C. C	1		1	1	UDE	OK	Close	Clear



Field Name	Description
Serial No	[Mandatory, Numeric, 12]
	Type the serial number of the BC.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Bank Code	[Display] This field displays the code of the bank on which the BC is drawn.
Issue Branch	[Display]
	This field displays the branch of the bank, which has issued the BC.
Cheque Ccy	[Display]
	This field displays the currency in which the BC has been issued.
	The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Cheque No	[Display]
	This field displays the MICR number of the BC.
	For every remittance instrument, you need to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the BC has been drawn.



Field Name	Description
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
Cheque Status	[Display]
	This field displays the status of the BC.
	The options are:
	Issued
	Cancelled
	Paid Through Clearing
	Paid by Cash
	Paid to Customer account
	Suspense
	Reversed
	Paid by GL
	• Lost
	Unclaimed
	• Stale
	Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display]
	This field displays the date on which the BC is issued.
Liquidation Date	[Display]
	This field displays the date of liquidation of BC, if it is paid. It remains blank if unpaid.
Issue Mode	[Display]
	This field displays the mode used for the issue of the BC.
	For example, Against Cash, Against GL, etc.
Passport /IC	[Display]
Number	This field displays the identification collected from the beneficiary of the BC.
Beneficiary Name	[Display]
	This field displays the name of the beneficiary of the BC.
Issue A/C No	[Display]
	This field displays the account number of the issuer of BC.



Field Name	Description
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number.

### **BC Status Inquiry**

BC Status Inquir	y*										🚳 🛛 🔛
Serial No :		99912000043									
Bank Code :	[	~									
Issue Branch :		2									
Cheque Ccy :		~	ć	Cheque Amount :							
Cheque No :			F	Routing No :		]					
Cheque Status :											
Issue Date :	20/03/2	008 800	Ļ	Liquidation Date :	20/03/2008						
Issue Mode :			1	Passport / IC No :							
Beneficiary Name :			1	Issue A/C No :							
Beneficiary Addr :											
Narrative :	BC. Lost	Status Inquiry									
		1		1 35 85 85	1	n s				1	
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
								UDF	ОК	Close	Clear

- 4. Click the **Ok** button.
- 5. The system displays the message "The serial number is..". Click the **Ok** button.
- 6. The system displays the message "Do You Want to Continue". Click the **Ok** button.
- 7. The system displays the **BC Lost Status Update** screen.



# **BC Lost Status Update**

Serial Cucie:       999922000013         Bank Cucie:       900000012124         Cheque Noi Cuci:       9000000012124         Cheque Noi Cuci:       900999         Cheque Noi Cuci:       900920000012124         Sue Mode:       90002000012124         Readors Noi Cucie:       90002000012124         Sue Mode:       90002000012124         Readors Noi Cucie:       90002000012124         Sue Mode:       90002000012124         Readors Noi Cucie:       90002000012124         Sue Mode:       90002000012124         Readors Noi Cucie:       9000100010000         Bendicery Add:       900010001000         Rendicery Add:       900010001000         Narrahve:       Poi O         Possibility:       Poi O         Narrahve:       Poi O         See Mode:       Poi O         Possibility:       Poi O         Possibility:       Possibility:         Narrahve:       Possibility:         Possibility:       Possibility:         Possibility:       Possibility:         Possibility:       Possibility:         Possibility:       Possibility:         Possibility:       Possibility:	BC Lost Status Upo	late*									🍪 🖬 🛛
Bank Code :       Doublehold :         Bank Ende :       Double Optimite :         Cheque Alor :       Double Optimite :         Bank Ende :       State II :         Bank Ende :       State Al/C No :         Bank Ende :       Bank Al/C No :         Bank Ende :       Bank Al/C No :         Bank Ender :       Bank Al/C No :         Davie Update II :       State Al/C No :         Davie Update II :       State II :         Davie Update II :       Sta	Serial No :	999912000043									
Sexe Brach:       HO       Cheque Anourt:       100.00         Cheque AO:       WR       Cheque Anourt:       100.00         Cheque AO:       WR       Cheque Anourt:       100.00         Cheque AD:       00000012124       Excuting No:       25999         Cheque AD:       100.00       2000/2000       Cheque Anourt:       2000/2000         Sexe Mode:       2000/2000       Cheque Anourt:       2000/2000       Cheque Anourt:       2000/2000         Sexe Mode:       2000/2000       Cheque Anourt:       Description       2000/2000       Cheque Anourt:       2000/2000 <td>Bank Code :</td> <td>DANAMON</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Bank Code :	DANAMON									
Ceque Cry:       Image: Image: Ceque Amount :       100000         Cheque Bauxi:       Essue Mr.         Ceque Status:       Essue Mr.         Sue Date :       20/03/2000 IM         Essue Date :       Essue Ar/C No :         Beneficiary Adde :       Image: Image	Issue Branch :	HO									
Carley No:       00000012124       Routing No:       259999         Sure Doke:       1500000000000       1000000000000000000000000000000000000	Cheque Ccy :	INR	c	heque Amount :	1	00.00					
Card       Carge Pin       Carge Rate       Support       Decomposition       Torument       Torument       Support         Card       Charge Pin       Carge Rate       Decomposition       Torument       <	Cheque No :	000000012124	R	outing No :	259999						
Issue Date :       29/12/2008       Bespect // C.N b:         Passpect // C.N b:       Passpect // C.N b:         Beneficiary Nadt :       Issue A/C.N b:         Passpect // C.N b:       99999110001003         Narrative :       BC: Lost Status Update         Passpect // C.N b:       99999110001003         Narrative :       BC: Lost Status Update         Passpect // C.N b:       99990110001003         Narrative :       BC: Lost Status Update         Passpect // C.N b:       99990110001003         Narrative :       BC: Lost Status Update         Passpect // Caution Details :       Bask Decision         Card       Change Pin       Change Pin       Cast Rate         Card       Change Pin       Cast Rate       Tourneation       Tourneation         Card       Change Pin       Cast Rate       Tourneation       Tourneation       Tourneation	Cheque Status :	Issued									
Issue Mode :         G. Account         Passport / IC No :         .           Beneficiary Name :         Issue A/C No :         99990110001003           Beneficiary Add :         .         .           Narrative :         BC. Lost Status Update         .           Payable Branch :         .         .           Date Updated :         .         .           New Status :         Coution         .           Lost/Caution Details :         Bark/Decision         .	Issue Date :	29/02/2008	Li	quidation Date :	20/03/2008	10					
Beneficiary Name :	Issue Mode :	GL Account	Pa	assport / IC No:							
Beneficiary Addr :     Narrative :     Bec. Lost Statue Update     Payable Branch :   Image: Date Updated :   Caubton   Lost // Caubton Details :   Benk Decision     Card   Change Brin   Change Brin     Card   Change Brin   Cast Caubton Tratument: T	Beneficiary Name :		Is	sue A/C No :	9999011000100	3					
Narrative : BC. Lost Status Update     Payable Branch : Po   Date Updated : Post   Date Updated : Post   New Status : Caution   Lost // Caution Details :: Bank Decision     Lost // Caution Details :: Bank Decision     Curd Charge Pin     Charge Pin Charge Rin     Curd Charge Pin     Charge Pin Charge Rin     Totarment: Totarment:     Totarment: Totarment:     Pin Validation Signature     Totarment: Totarment:	Beneficiary Addr :										
Narrative :       EC. Lost Status Update         Payable Branch :       HO         Date Updated :       Image: Caution         New Status :       Caution         Lost/Caution Details :       Bank Decision											
Narrative :       BC: Lost Status Update         Payable Branch :       Image: Cauton image: Ca											
Payable Branch :       Image: Caution ima	Narrative :	BC. Lost Status Update									
Payable Branch :											
Date Updated :   New Status :   Caution	Payable Branch :	HO	Y								
New Status :       Caution       Image: Caution Status :       Bank Decision         Lost/Caudion Details :       Bank Decision       Image: Caution Status :       Image: Caution Status :         Card       Change Pin       Cost Rate       Denomination:       Inventory       Pin Validation       Service Change       Signature       Travellers Change	Date Updated :										
Lost/Caution Details : Bank Decision	New Status :	Caution	~								
Card Change Pin Cheque Cost Rate Denomination: Instrument: Inventory Pin Validation Service Charge Signature Travellers Cheque	Lost/Caution Details :	Bank Decision	100.000								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
	Card Ck	anne Pin Chemie	Cost Rate	Departmention	Instrument	Incentony	Pin Validation	Senrice Charge	Signature	Travell	ers Cheque
	Caru Citi	ange enn Cheque	Costrictle	Denomination	Insudment	anventory	enr validation	Service Charge	Signature	Traven	ers oneque

### **Field Description**

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable.
Date Updated	[Display] This field displays the date on which the status of the DD is being updated and is defaulted to current date.
Issue Date	[Display] This field displays the date on which the BC was Issued.
New Status	[Mandatory, Drop-Down] Select the status of the BC from the drop-down list. The options are: • Lost • Caution

Issued



Field Name	Description
Lost/Caution Details	[Mandatory, Alphanumeric, 120]
Details	I ype the detailed description of the lost BC.

- 8. Click the **Ok** button.
- 9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 10. The system displays the Authorization Reason screen.
- 11. Enter the relevant information and click the **Grant** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   Click the Cancel button.
- 15. The system displays the serial number. Click the **Ok** button.



## 7.7. 1025 - Bill Payment

Using this option you can make credit card, electricity and other bill payment. All the companies, along with the bill type, maintained in the **Company Master Maintenance** (Fast Path: BAM81) option are available for payment in this option.

This option is used for making the credit card payment against cash or against account and is available to both the customers as well as the non customers of the bank.You can make payment by cheque using the **Bill Payment By Cheque** (Fast Path: 6575) option.

#### **Definition Prerequisites**

• BAM81 - Company Master Maintenance

#### **Modes Available**

Not Applicable

#### To pay the bill

- 1. Type the fast path **1025** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Bill Payment**.
- 2. The system displays the **Bill Payment** screen.

#### **Bill Payment**

Bill Payment*		2 ×
- Company Details		
Litility Company Id :		
Bill Type :		
Utility Company Account :		
Bill Details		
Bill Id :	Bill Date : 31/01/2008	
Credit Card Details Electicity Bil	I Details Other Bill Details	
Approval Code :		
Card Issuer :	~	
Consumer Name :		
Credit Card No. :		
Payment Details		
T dyniche Hode T	by Lash	
Bill Ccv. :	Txn Ccv. :	
Bill Ccy Rate :	Txn Ccv Rate :	
Bill Amount :		
Charges (LCY):		
Total Amount :		
User Reference No. :		
Narrative :	Bill Payment by Cash	
	OK Close	Clear



Field Name	Description
Utility Company Id	[Mandatory, Drop-Down]
	Select the utility company ID, for which the payment has to be made, from the drop-down list.
	The options in this field are defined using the <b>Company Master Maintenance</b> (Fast Path: BAM81) option.
Bill Type	[Display]
	This field displays the type of bill for which the payment has to be made.
	The bill type is displayed based on the selected utility company ID.
Utility Company	[Display]
Account	This field displays the account number of the company selected in the <b>Utility Company ID</b> field.
	This field displays the CASA/GL account number maintained for that company in the <b>Company Master Maintenance</b> (Fast Path: BAM81) option.
Bill Details	
Bill ID	[Mandatory, Numeric, 12]
	Type the ID of the bill for which the payment is being made.
Bill Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date on which bill was raised by the utility service provider from the pick list.
	By default, the system displays the current posting date as bill date.
Payment Details	
Payment Mode	[Mandatory, Drop-Down]
	Select the mode through which the payment is done from the drop-down list.
	The options are:
	By Cash
	By Account
Account No	[Conditional, Numeric, 16]
	Type the CASA account number from which the payment is to be done.
	The system checks for the valid status of the CASA account.
	The name of the account holder is displayed in the corresponding field.



Field Name	Description
	This field is enabled only if the <b>By Account</b> option is selected in the <b>Payment Mode</b> field.
Acct Ccy	[Display]
	This field displays the currency of the CASA account.
	It is the currency in which the bill will be paid.
	This field is displayed only if the <b>By Account</b> option is selected in the <b>Payment Mode</b> field.
Bill Ccy	[Mandatory, Drop-Down]
	Select the currency in which the bill is payable from the drop- down list.
Txn Ccy	[Conditional, Drop-Down]
	Select the currency of the cash deposited by a walk-in customer from the drop-down list.
	This field is displayed only if the <b>By Cash</b> option is selected in the <b>Payment Mode</b> field.
Acct Ccy. Rate	[Display]
	This field displays the rate at which account currency is converted into the local currency of the bank.
	By default the system displays the value as 1 in this field if the transaction currency and the local currency is same.
	This field is displayed only if the <b>By Account</b> option is selected in the <b>Payment Mode</b> field.
Bill Ccy Rate	[Display]
	This field displays the rate of conversion used for converting the bill currency to the local currency of the bank.
Txn Ccy Rate	[Conditional, Numeric, Three, Five]
	Type the rate at which transaction currency is converted into the local currency of the bank.
	By default the system displays the value as 1 in this field if the transaction currency and the local currency is same.
	This field is displayed only if the <b>By Cash</b> option is selected in the <b>Payment Mode</b> field.
Bill Amount	[Mandatory, Numeric, 13, Two]
	Type the amount of the bill to be paid.
Charges (Lcy)	[Display]
	This field displays the charges levied by the bank for the transaction.
	The charges will be denominated in the local currency of the bank.



Field Name	Description
Total Amount	[Display]
	This field displays the total amount levied by the bank for the payment of the utility bill.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	The system displays the default narration. The user can change it if required.

- 3. Select the utility company ID from the drop-down list and the bill type from the pick list.
- 4. Enter the bill details.

### **Bill Payment**

Bill Payment (against Accou	unt)*	🚳 🔽 💌
- Company Details		
Utility Company Id :	HDFC VISA	
Bill Type :	Credit Card	
Utility Company Account :	111100111 HDFC VISA GL	
Bill Details		
Bill Id :	1 Bill Date : 20/03/2008	
Credit Card Details Electicity B	III Details Other Bill Details	
Approval Code :		
Card Issuer :		
Consumer Name :		
Credit Card No. :		
Payment Details		
Payment Mode :	By Cash V	
Bill Cov	Typ Cry -	
Bill Cov Date -		
Bill Amount :		
Charges (LCV):		
Total Amount :		
User Reference No. :		
Narrative :	Bill Payment hy Cash	
	OK Close	Clear

- 5. Based on the selected utility company ID, the system enables the appropriate tab.
- 6. Enter the required information in the tabs.



# **Credit Cards Details**

Bill Payment*	an a	? ×
- Company Details		
Utility Company Id :		
Bill Type :		
Utility Company Account :		
- Bill Details		
Bill Id :	1 Bill Date : 20/03/2008	
Credit Card Details Electicity	y Bill Details Other Bill Details	
Approval Code :	12345678901234567890	
Card Issuer :	Master Card/Visa	
Consumer Name :	Ron	
Credit Card No. :	9998 7687 6546 6666 9998768765466666	
Payment Details		
Payment Mode :	By Cash 💌	
Bill Ccy. :	YEN VIX Ccy.: USD V	
Bill Ccy Rate :	90.10800 Txn Ccy Rate : 10,500.00000	
Bill Amount :	12,376,876.00	
Charges (LCY):	500.00	
Total Amount :	106,214.86	
User Reference No. :	56465	
Narrative :	Bill Payment by Cash	
	OK Close C	Clear

Field Name	Description
Approval Code	This field is for future use.
Card Issuer	[Mandatory, Drop-Down] Select the type of credit card from the drop-down list. The options are:
	<ul> <li>American Express</li> <li>Master Card/Visa</li> <li>Others</li> </ul>
Consumer Name	[Mandatory, Alphanumeric, 40] Type the consumer name.



Field Name	Description
Credit Card No	[Mandatory, Numeric, 16]
	Type the credit card number for which the payment is being made.
	The field length, for the various card selected in the Card Issuer field, are as follows:
	American Express: 15
	Master Card/Visa: 16
	Others: 16
	The system validates the accuracy of the credit card number based on the last digit of the credit card account number for the first two card types.

# **Electricity Bill Details**

Bill Payment*						🚳 🚺 🗙
- Company Details						
Utility Company Id :	IDR Elec Ltd	~				
Bill Type :	Electricity Bill					
Utility Company Account :	000000026294	HSBCBANK				
Bill Details	-	and as in	Sec	-		
Gredit Card Details	ill Detail Other Bill Detail:	s Bill Date :	20/03/2008			
Reference No. 1:	5647657	]				
Locality :	Jak	1				
Consumer Name :	Ron	1				
Consumer No. :	5466547					
Payment Details						
Payment Mode :	By Account 🛛 💌					
Account No. :	00000000430	AGNESLAURENSIA				
Acct Ccy. :	IDR	Bill Ccy. :	IDR	~		
Acct Ccy. Rate :	1.00000	Bill Ccy Rate :		1.00000		
Bill Amount :	2,500.00					
Charges (LCY):	500.00					
Total Amount :	3,000.00					
User Reference No. :	56465					
Narrative :	Bill Payment by Account					
						OK Close Clear

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## **Field Description**

Field Name	Description
Reference No.	[Mandatory, Alphanumeric, 120]
1	Type the primary reference number.
	The reference number can be used for several reasons such as generating reports, tracking records etc.
Locality	[Mandatory, Alphanumeric, 120]
	Type the locality name of the consumer.
Consumer	[Mandatory, Alphanumeric, 40]
Name	Type the consumer name.
Consumer No	[Mandatory, Alphanumeric, 120]
	Type the consumer number.
	Consumer number is an identification number provided to the customer by respective utility service provider.

## **Other Bill Details**

Bill Payment*				🇞 🛛 🛛
- Company Details				
Utility Company Id :	ACC			
Bill Type :	Others 🕑			
Utility Company Account :	000000016253 ADIWBOEDIMAN			
Bill Details				
Credit Card Details Electicity Bil	I Details Other Bill Details			
Reference No. 1 :	5647657			
Reference No. 2 :	Jak			
Consumer Name :	Ron			
Consumer No. :	765888			
Payment Details				
Payment Mode :	By Account			
Account No. :	00000000430 AGNESLAURENSIA			
Acct Ccy. :	IDR Bill Ccy. : IDR			
Acct Ccy. Rate :	1.00000 Bill Ccy Rate : 1.00000			
Bill Amount :	2,500.00			
Charges (LCY):	500.00			
Total Amount :	3,000.00			
User Reference No. :	56465			
Narrative :	Bill Payment by Account			
		ок	Close	Clear



#### **Field Description**

Field Name	Description
Reference No	[Mandatory, Alphanumeric, 120]
1	Type the primary reference number.
	The reference number can be used for several reasons such as generating reports, tracking records etc.
Reference No	[Mandatory, Alphanumeric, 120]
2	Type the secondary reference number.
	The reference number can be used for several reasons such as generating reports, tracking records etc.
Consumer	[Mandatory, Alphanumeric, 40]
Name	Type the consumer name.
Consumer No	[Mandatory, Alphanumeric, 120]
	Type the consumer number.
	Consumer number is an identification number provided to the customer by respective utility service provider.

- 7. Enter the payment details.
- 8. Click the **Ok** button.
- 9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 10. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   Click the Cancel button

Click the **Cancel** button.

12. The system displays the serial number. Click the **Ok** button.



# 7.8. 6575 - Bill Payment By Cheque\*

Using this option you can provide utility bill payment facility to all customers, who may or may not hold an account with the bank.

The bank accepts a cheque for the bill amount from the customer, to make payment of bill to the utility service provider. It allows them to pay their utility service bills (such as electricity, telephone, etc.) by cheques.

#### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM28 Endpoint Float Maintenance
- BAM27 Calendar for Endpoint

#### Modes Available

Not Applicable

#### To pay the bill against cheque

- 1. Type the fast path 6575 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions > Remittance > Bill Payment By Cheque.
- 2. The system displays the Bill Payment By Cheque screen.



## **Bill Payment By Cheque**

Bill Payment By Chee	que*			at 19 🕺 🕹
Initian Common and				
Unity Company Id :				
Utility Company Account	t			
Bill Number :		Consumer Numberi:		
Bill Date :	31/12/2007			
Bill Ccy :	~	Txn Ccy :	×	
Bill Ccy Rate :		Txn Ccy Rate :		
Bill Amount :				
Charges (Lcy) :				
Total Amount :				
Reference No 1 :				
Reference No 2 :				
User Reference No :				
Narrative :	Bill Payment By Cheque			
				OK Close Clear

Field Name	Description
Utility Company Id	[Mandatory, Drop-Down]
	Select the utility company id from the drop-down list.
	It is the ID and name of the utility service provider for which the payment is being made.
Utility Company	[Display]
Account	This field displays the account number of the utility service provider. All credits towards bill payments will be received in this account.
Bill Number	[Mandatory, Numeric, 12]
	Type the number of the bill for which payment is being made.
Consumer Number	[Mandatory, Numeric, 40]
	Type the consumer number.
	Consumer number is an identification number provided to the customer by respective utility service provider.



Field Name	Description
Bill Date	[Mandatory, dd/mm/yyyy] Type the bill date. By default, the system displays the current posting date as bill date. The user can change the date, if required. This is the date on which bill was raised by utility service provider.
Bill Ccy	[Display] This field displays the currency in which the bill is payable.
Txn Ccy	[Mandatory, Drop-Down] Select the currency for cheque deposited by the customer from the drop-down list.
Bill Ccy Rate	[Display] This field displays the rate of conversion used for converting the bill currency to the local currency of the bank. The teller's right to change the bill currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
Txn Ccy Rate	[Display]
	<ul> <li>the transaction currency to the local currency of the bank.</li> <li>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</li> <li>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</li> </ul>
Bill Amount	[Mandatory, Numeric, 13, Two] Type the amount of the bill raised by the service provided.
Charges (Lcy)	[Display] This field displays the charges levied by the bank for providing the walk-in customer with the bill payment facility. The charges will be denominated in the local currency of the bank. These charges can be modified by clicking the Service Charge Details tab.
Total Amount	[Display] This field displays the total amount of the cheque that needs to be deposited by a walk-in customer for the payment of the utility bill. <i>Total Amount = Bill amount + Charges</i>



Field Name	Description
Reference No 1	[Mandatory, Numeric, 36]
	Type the primary reference number.
	The reference number can be used for several reasons such as generating reports, tracking records, etc.
Reference No 2	[Mandatory, Numeric, 36]
	Type the secondary reference number.
	The reference number can be used for several reasons such as generating reports, tracking records etc.
User Reference No	[Mandatory, Alphanumeric, 40]
	Type the user reference number.
	This is the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.
3. Select the utility c	ompany ID from the drop-down list.

- 4. Enter the bill number, consumer number and bill date.
- 5. Select the transaction currency from the drop-down list.
- 6. Enter the bill amount and reference number 1 and 2.



#### **Bill Payment By Cheque**

Bill Payment By Cheque			
Utility Company Id :	Airtel		
Utility Company Account :	06000130000023 Ang		
Bill Number :	256	Consumer Number : 456987	
Bill Date :	15/12/2007		
Bill Ccy :	INR 🗹	Txn Ccy : INR 💌	
Bill Ccy Rate :	1.00000	Txn Ccy Rate : 1.00000	
Bill Amount :	200,000.00		
Charges (Lcy) :	0.00		
Total Amount :	200,000.00		
Reference No 1 :	17		
Reference No 2 :	17		
User Reference No :	126789		
Narrative :	Bill Payment By Cheque		
Elavada Batal	2		
Flexcube Retail	<b>₩</b>		
			Ok Cancel

- 7. Click the **Ok** button.
- 8. The system displays the Instrument Details screen.
- 9. Enter the relevant information and click the **Ok** button.
- 10. The system displays the **Bill Payment By Cheque** screen. Click the **Ok** button.
- 11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.



## 7.9. 5511 - Consolidated Remittance Batch Data Entry

Using this option bulk issuance of DD, BC and TT can be made against a customer's CASA account or a GL account. The instrument can be issued in any currency that the bank permits. All currencies in which the bank transacts are listed under Instrument Currency menu.

This option allows you to initiate the batch to make entries for bulk issuance of instruments. It is possible to modify the data entered and even undo a batch open process. Once the data entry batch for consolidated instrument issue is opened it has to be saved and validated by the teller and authorized by the supervisor.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM20 Bank Codes Maintenance
- BAM97 Currency Code Maintenance
- 8051 CASA Account Opening
- IV001 Stock Transaction
- CHM37 Cheque book Issue

#### **Modes Available**

Not Applicable

#### To open the consolidated remittance data entry batch

- Type the fast path 5511 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Data Entry > Consolidated Remittance Batch Data Entry.
- 2. The system displays the **Consolidated Remittance Batch Data Entry** screen.



Eatch Type : Consolidated DD./BC. Issue Action : Instr : Instr Type : In	<u> </u>						try	Batch Data Er	Remittance	insolicitude a l
Cheque No: Cheque Dete:   Accurt Ccy: Acct Ccy Rate:   Instr Coy: Cheque Ccy Rate		]	Type :	Instr Ty	Account :	<ul> <li>Against GL</li> </ul>	Action : [	d DD./BC. Issue	Consolidate	Batch Type : Batch Number
Account Coy : Acct Coy Rate : Instr Coy : Cheque Coy Rate : Instr Coy : Cheque Coy Rate : Instr Amount Acct Amount Micr No. Beneficiary Name Beneficiary Address  rial No. Bank Code Pay Branch Instr Amount Acct Amount Micr No. Routing No. Beneficiary Name Beneficiary Address  Total Amount : Acct Coy Rate : Authorize					No of Instrs :	2/2007	Cheque Date :			Cheque No :
nial No. Bank Code Pey Branch Instr Amount Acct Amount Micr No. Routing No. Beneficiary Name Beneficiary Address			ue Ccy Rate	Cheque	Instr Ccy :		Acct Ccy Rate :		~	Account Ccy :
Total Amount :	Delete	Beneficiary Address	Beneficiary Name	Routing No.	unt Micr No	ount Acct Ar	Branch Instr	Pay	Bank Code	erial No.
Total Amount :										
Total Amount : Add										
Total Amount :										
Total Amount :Add Delete										
Totel Amount :Add Delete										
Total Amount :Add Delete										
Total Amount :Add										
Total Amount :Add Delete										
Total Amount : Add Delete										
Total Amount :Add Delete										
Total Amount : Add Delete										
Save Validate Authorize										
Save Validate Authorize									mount :	Total Am
		Delete	Add						mount :	Total Am
		Dalete	Add					Authorize	mount :	Total Am
		Delete	Add					Authorize	mount :	Total Am
	_	Dalete	Add					Authorize	mount : Validate	Total Am
		Dalete	Add					Authorize	mount :	Total Am
		Delete	Add					Authorize	mount : Validate	Total Am Save
		Delete	Add					Authorize	mount : Validate	Total Am Save
		Delete	Add					Authorize	mount : Validate	Total Am
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Tra		Delete	Add					Authorize	Mount :	Total Am

#### **Consolidated Remittance Batch Data Entry**

Field Name	Description				
Batch Type	[Display]				
	This field displays the batch type.				
	The batch type is defaulted when the screen is invoked by the user.				
Action	[Mandatory, Drop-Down]				
	Select the action to be performed by the teller from the drop- down list.				
	The options are:				
	Authorise Data Entry Batch - Supervisor can authorize data entry batch opened				
	<ul> <li>Inquire Data Entry Batch – Teller and supervisor can perform the inquiry function</li> </ul>				
	<ul> <li>Modify Data Entry Batch – Teller can modify the data entered</li> </ul>				
	<ul> <li>Open Data Entry Batch - Teller can perform the data entry in batch</li> </ul>				



Field Name	Description				
	<ul> <li>Reverse Data Entry Batch – Teller and supervisor can reverse the data entry made in batch</li> </ul>				
Instr Type	[Mandatory, Drop-Down]				
	Select the instrument type from the drop-down list.				
	This is the type of instrument to be issued in batch.				
	The options are:				
	• DD				
	• BC				
	• TT				
Batch Number	[Display]				
	This field displays the batch number.				
	The system generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.				
Against Account	[Mandatory, Radio Button]				
	Click <b>Against Account</b> to issue the instruments against a CASA account.				
Against GL	[Mandatory, Radio Button]				
	Click Against GL to issue the instruments against a GL account.				
Account	[Mandatory, Numeric, 16]				
	Type the CASA number, if the <b>Against Account</b> option is selected or the GL account number, if the <b>Against GL</b> option is selected.				
	This account will be debited towards issue of DD/BC/TT.				
Cheque No	[Optional, Numeric, 12]				
	Type the number of cheques submitted by a customer for the transaction to debit the CASA account.				
Cheque Date	[Display]				
	This field displays the default current process date. It indicates the date on which the instruments are issued.				
No of Instrs	[Mandatory, Numeric, Three]				
	Type the number of entries that are to be made in a batch.				
	The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.				
Account Ccy	[Conditional, Drop-Down]				
	Select the appropriate account currency from the drop-down list				
	It is the currency assigned to the product at the product level, under which the account is opened.				



Field Name	Description					
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.					
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
	This field is mandatory, if the Against GL option is selected.					
	This field is non-editable, if the <b>Against Account</b> option is selected.					
Acct Ccy Rate	[Display]					
	This field displays the rate at which the account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Instr Ccy	[Mandatory, Drop-Down]					
	Select the instrument currency from the drop-down list.					
	This is the currency in which the transaction is taking place i.e. in which the instruments are issued.					
	The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.					
Cheque Ccy Rate	[Display]					
	This field displays the rate of conversion to be used for converting the transaction or the instrument currency to the local currency of the bank.					
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Column Name	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified. Description					
Column Name Serial No	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified. Description [Display]					
Column Name Serial No	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.           Description           [Display]           This column displays the serial number within the batch generated by system.					
Column Name Serial No Bank Code	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.          Description         [Display]         This column displays the serial number within the batch generated by system.         [Mandatory, Pick List]					
Column Name Serial No Bank Code	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified. <b>Description</b> [Display] This column displays the serial number within the batch generated by system. [Mandatory, Pick List] Select the name of bank on which the instruments shall be drawn from the pick list.					



# 5511 - Consolidated Remittance Batch Data Entry

Column Name	Description					
	the branch.					
Pay Branch	[Mandatory, Pick List]					
	Select the name of the branch where DD/BC/TT are payable from the pick list.					
Instr Amount	[Mandatory, Numeric, 22]					
	Type the amount for which the instrument is being issued. This is in terms of instrument currency.					
Acct Amount	[Display] This column displays the instrument amount after conversion of the same in account currency.					
Micr No	[Mandatory, Numeric, 12]					
	Type the MICR number.					
	For every remittance instrument it is necessary to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through inward clearing.					
	A cross reference is maintained with the system generated serial number so that the user can track the instrument for any liquidation or enquiry done for the MICR number or the serial number.					
Routing No	[Display]					
	This column displays the routing number when the user enters the MICR number.					
	The routing number is a combination of the bank code and the branch code.					
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.					
	Routing Number = Sector Code / Bank Code + Branch Code					
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.					
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.					
	Based on a branch level setup parameter the system may disallow banks own cheques being deposited.					
Beneficiary Name	[Mandatory, Alphanumeric, 40]					
	Type the name of beneficiary of the instrument.					
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the address of the beneficiary for record purpose.					



Column Name	Description				
Delete	[Display]				
	This field displays the total of the all instruments issued in a particular batch in the transaction currency as well as the account currency.				
Total Amount	[Display]				
	This field displays the total of the all instruments issued in a particular batch in the transaction currency as well as the account currency.				
3. Select the <b>Instr Type</b> from the drop-down list.					

- 4. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
- 5. Enter the number of instruments, cheque number and the account number.
- 6. Select the instrument currency from the drop-down list.
- 7. Click the **Ok** button.
- 8. The system displays the data entry section in the screen.
- 9. Enter the relevant information.

### **Consolidated Remittance Batch Data Entry**

<form></form>	Consolidat	onsolidated Remittance Batch Data Entry* 🚓 🖡								🚳 🔽 🗵
Bath Number: <ul> <li>Agent Account</li> <li>Agent Account</li> <li>Bergen Date:</li> <li>Bergen Date:<td>Batch Typ</td><td>pe : Consolidated DD</td><td>./BC. Issue Action :</td><td>Open Data</td><td>Entry Batch</td><td>~</td><td>Insl</td><td>r Type : Bankers Cheque</td><td>BC 🗸</td><td></td></li></ul>	Batch Typ	pe : Consolidated DD	./BC. Issue Action :	Open Data	Entry Batch	~	Insl	r Type : Bankers Cheque	BC 🗸	
	Batch Nu	mber : 52			Accor	unt: Osc	4942000074	VEVIN MOTHEW		
Creque No :       Cheque Cate : 30(04/2000)       No of Instrs : 2         Account Ccy :       INF IM       Act Ccy Rate : 1.00       Instr Ccy :       INF IM       Cheque Ccy Rate : 1.00         Serie No       Benét Code       Pay Branch       Instr Anount       Act Anount       No       No       Benét Code       Pay Branch       Instr Anount       Act Anount       No       Benét Code       Delete       No         1       335       9999       100.00       100.00       213       400335016       John       15 Park Avenue, Hill Rood       No         2       335       9999       1,000.00       1,000.00       213       400335016       Mark       Block 4, Park Street       No         Totel Anount :       [,100.00       1,000.00       213       400335016       Mark       Block 4, Park Street       No         Sine       Latorization       Add       Delete       Delete       Delete       Delete			Agains	t Account () Aga	ainst GL	000	799420000074	REVINIMATINEW		
Account Cry :       Im Cry Rate: 1.00       Instr. Cry :       Im Cr	Cheque N	No:	Cheque D	ate : 30/04/2008	3 No of	f Instrs : 2				
Seriel Maio       Bark Code       Pay Branch       Instr Amount       Actt Amount       Mor No.       Routing No.       Beneficiary Name       Beneficiary Address       Delete         1       335       9999       10.00       100.00       213       400335016       John       15 Park Avenue, Hill Road       N         2       335       9999       1,000.00       213       400335016       Mark       Block 4, Park Street       N	Account	Ccy: INR 🛩	Acct Coy F	Rate : 1.00	Instr	Ccy : INF	Che	que Ccy Rate 1.00		
Card         Card Row         Card Row <th< td=""><td>Serial No.</td><td>Bank Code</td><td>Pay Branch</td><td>Instr Amount</td><td>Acct Amount</td><td>Micr No.</td><td>Routing No.</td><td>Beneficiary Name</td><td>Beneficiary Address</td><td>Delete</td></th<>	Serial No.	Bank Code	Pay Branch	Instr Amount	Acct Amount	Micr No.	Routing No.	Beneficiary Name	Beneficiary Address	Delete
2         335         9999         1,000.00         1,000.00         213         400335015         Mark         Block 4, Park Street         N	1	335	9999	100.00	100.00	1	400335016	John	15 Park Avenue, Hill Road	N
Total Amount : 100.00     Add     Delete       Exe     Valdate     Authorize	2	335	9999	1,000.00	1,000.00	213	400335016	Mark	Block 4, Park Street	N
								U	OF OK Close	Clear

- 10. Click the **Save** button.
- 11. The system displays the message "Data Saved Successfully". Click the **OK** button.



- 12. Click the **Validate** button.
- 13. The system displays the message "Data Validated Successfully". Click the OK button.

**Note**: To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

#### To modify the consolidated remittance data entry batch

- 1. Select the Modify Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Modify the relevant information and click the **Save** button.
- 6. The system displays the message "Data Saved Successfully In the Database".
- 7. Click the **OK** button.
- 8. Click the Validate button.
- 9. The system displays the message "Batch Validated Successful. Authorisation pending..".

#### To authorize the consolidated remittance data entry batch

- 1. Select the Authorize Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".

#### To reverse the consolidated remittance data entry batch

- 1. Select the Reverse Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the message "Batch Reversed Successful".

#### To view the consolidated remittance data entry batch

- 1. Select the Inquire Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.



## 7.10. 8305 - DD Sale - Against Cash

Using this option, you can issue demand drafts to customers who do not have an account with the bank. Such customers can purchase DD against cash.

You can maintain the details of the instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Inquiry** (Fast Path: 8310) option.This transaction also supports multi-currency.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM56 Currency Code Maintenance
- BAM20 Bank Codes Maintenance
- 8051 CASA Account Opening
- IV001 Stock Transactions
- CHM37 Cheque book Issue Maintenance

#### **Modes Available**

Not Applicable

#### To issue a demand draft against cash

- 1. Type the fast path 8305 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions >Remittance > DD Sale - Against Cash.
- 2. The system displays the **DD Sale Against Cash** screen.


DD Sale - Agains	t Cash*									i 🕹 🖬
Bank Code :		~								
Payable Branch :										
Chq Ccy :			1	fxn Ccy :	~					
Cheque Ccy Rate :			T	Fxn Ccy Rate :						
Cheque Amount :			F	Pan Card No :						
Charges (Lcy) :										
Total Amount :										
DD Date :	31/12/2	:007	<u>-</u>	5erial No :						
Micr No :			F	Routing No :						
Beneficiary Name :			F	Passport / I⊂ No :						
Beneficiary Addr :										
User Reference No	·									
Narrative :	DD. Sal	e Against Cash								
Print Remarks :										
Card	Change Din	Cheque	Cost Rate	Denomination	Tostrument	Inventory	Pip Validation	Sensice Charmo	Signature	Travellars Chorn
Card	ononye eni	Siledae	Sourcard	2 enormination	ATTACIATION	Anothioty	. in vandadoll	sarvice charge	Signardire	Traveners Cilego

## DD Sale - Against Cash

Field Name	Description						
Bank Code	[Mandatory, Drop-Down]						
	Select the bank code from the drop-down list.						
	This is the bank on whom the DD is drawn. The user can maintain the list of banks on whom DDs can be issued, in the <b>Issuer Maintenance</b> option and download it to the branch.						
Payable Branch	[Mandatory, Pick List]						
	Select the branch where the DD will be paid from the pick list. This is chosen as per the client's request.						
Chq Ccy	[Mandatory, Pick List]						
	Select the cheque currency from the pick list.						
	The list of currencies set up and permissible for the transaction appears in the pick list.						
	The DD will be issued in this currency. The cheque currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries.						
Txn Ccy	[Mandatory, Drop-Down]						



Field Name	Description
	Select the transaction currency from the drop-down list.
	This is currency in which transaction takes place. This field, by default, displays the local currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two]
	Type the transaction amount.
	The DD will be issued for this amount.
Pan Card No	[Conditional, Alphanumeric,10]
	Type the PAN card number.
	This field is mandatory if the cheque amount is above Rs 10000/
Charges (Lcy)	[Display]
	This field displays the charges that will be levied for DD issue.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display]
	This field displays the amount that will be finally charged to the walk-in customer. This amount will be in the local currency of



Field Name	Description					
	bank and will include the charges and the DD amount.					
DD Date	[Display] This field displays the current posting date as demand draft date.					
Serial No	[Display]					
	This field displays the serial number.					
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.					
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.					
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.					
Micr No	[Mandatory, Numeric, 12]					
	Type the MICR number of the DD.					
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing.					
	A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.					
Routing No	[Display]					
	This field displays the routing number against which the cheque has been drawn.					
	The routing number is the combination of the bank code and the branch code.					
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.					
	Routing Number = Sector Code / Bank Code + Branch Code					
Beneficiary Name	[Mandatory, Alphanumeric, 40]					
	Type the name of the beneficiary of the DD.					
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport/IC number. It is the identification collected from the purchaser of the DD.					
Bonoficiary Addr	Mandatory Alphanumeric 351					
Denencialy Auur	[manualury, Alphanument, 50]					



Field Name	Description						
	Type the contact address of the beneficiary.						
	This is normally used for record purpose and provides additional information.						
	The address can be entered in three lines.						
User Reference No	[Optional, Alphanumeric, 40]						
	Type the user reference number assigned to the customer.						
Narrative	[Mandatory, Alphanumeric, 40]						
	Type the narration.						
Print Remarks	[Optional, Alphanumeric, 120]						
	Type the remarks to be printed.						
	It is used for instrument (BC/DD) printing purpose.						

- 3. Select the bank code from the drop-down list.
- 4. Select the payable branch and the cheque currency from the pick list.
- 5. Select the transaction currency from the drop-down list.
- 6. Enter the cheque amount, MICR number, beneficiary name and address.

#### DD Sale - Against Cash

DD Sale - Against	Cash*									🚳 🔽 🗵
Bank Code :	HDFC BANK	•								
Payable Branch :	2 VASANT V	/IHAR								
Chq Ccy :	INR		Txn Ccy :	INR 🔽						
Cheque Ccy Rate :	1.00000		Txn Ccy Rate :	1.00	000					
Cheque Amount :	100.00	1	Pan Card No :							
Charges (Lcy) :	27.55									
Total Amount :	127.55									
DD Date :	31/12/2007	:	5erial No :		]					
Micr No :	17676	1	Routing No :	400335016						
Beneficiary Name :	STEVE MATHEW		Passport / IC No :	8334256						
Beneficiary Addr :	Block 4 Sea View Apt									
	Hill Road									
User Reference No :	564764									
Narrative :	DD. Sale Against Cash									
Print Remarks :	DD Sale - Rs. 100/-									
Card Ch	ange Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
1	1	1		1	1	1	UDF	ОК	Close	Clear

7. Click the Inventory and Service Charge details link. Click the Ok button.



- 8. Click the **Ok** button on the main screen.
- 9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 10. The system displays the **Document Receipt** screen.
- 11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 12. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 13. Click the **Cancel** button.
- 14. The system displays the serial number. Click the **Ok** button.

**Note :** For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.



## 7.11. 8306 - DD Sale - Against GL

Using this option, a DD is issued against the balance in the GL account. You can maintain the details of the instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Inquiry** (Fast Path: 8310) option.

This transaction also supports multi-currency.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM25 Currency Definition
- BAM20 Bank Codes Maintenance
- IV001 Stock Transaction

#### Modes Available

Not Applicable

#### To issue a demand draft against GL

- Type the fast path 8306 and click Go or navigate through the menus to Transaction Processing > GL Transactions > Remittance > DD Sale - Against GL.
- 2. The system displays the DD Sale Against GL screen.



DD Sale - Agains	t GL*									🇞 🖡
Bank Code :		~								
Payable Branch :										
GL Ccy :		~		Cheque Ccy :						
GL Acct No :					)					
GL Ccy Rate :				Cheque Ccy Rate :						
Cheque Amount :										
Charges (Lcy) :										
Total Amount :										
DD Date :	31/12/2	007	5	5erial No :						
Micr No :			F	Routing No :						
Beneficiary Name :			F	Passport / I⊂ No :						
Beneficiary Addr :										
User Reference No										
Narrative :	DD. Sale	e Against GL.								
Print Remarks :										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Chequ
								LIDE	OK	Close Clear

## DD Sale - Against GL

Field Name	Description					
Bank Code	Mandatory, Drop-Down]					
	Select the bank code from the drop-down list.					
	This is the bank on which the DD is drawn. the user can maintain the list of banks on whom DDs can be issued, in the <b>Issuer</b> <b>Maintenance</b> (Fast Path : BAM09)option and download it to the branch.					
Payable Branch	[Mandatory, Pick List]					
	Select the payable branch from the pick list.					
	This is the branch where the DD will be paid. This is chosen as per request of customer.					
GL Ccy	[Mandatory, Drop-Down]					
	Select the GL currency from the drop-down list.					
	This is the currency in which GL is maintained and should be debited.					
	Whenever any transaction is posted to the GL, it is converted into the GL currency based on the exchange rate set up for the transaction.					



Field Name	Description						
Cheque Ccy	[Mandatory, Pick List]						
	Select the cheque currency from the pick list.						
	The DD should be issued in this currency. The cheque currency then gets converted into the GL currency.						
GL Acct No	[Mandatory, Pick List]						
	Select the GL account number from the pick list.						
	This is the GL number that needs to be debited towards issue of DD.						
	The adjacent field displays the GL details.						
GL Ccy Rate	[Display]						
	This field displays the rate of conversion to be used for converting the GL currency to the local currency of your bank.						
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.						
	If the local currency and the GL currency are the same, the field takes a default value as 1, which cannot be modified.						
Cheque Ccy Rate	[Display]						
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified at the bank level.						
	If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.						
Cheque Amount	[Mandatory, Numeric, 13, Two]						
	Type the cheque amount.						
	This is the transaction amount. The DD will be issued for this amount.						
Charges (Lcy)	[Display]						
	This field displays the charges that will be levied for DD issue.						
	The service charge codes are added and maintained in the <b>Rewards and Service Charges Definition</b> (Fast Path: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.						
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.						
Total Amount	[Display]						
	This field displays the amount that will be debited to the GL.						



Field Name	Description						
DD Date	[Mandatory, Pick List]						
	Select the DD date from the pick list.						
	By default this field displays the current posting date as demand draft date.						
Serial No	[Display]						
	This field displays the serial number.						
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.						
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.						
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.						
Micr No	[Mandatory, Numeric, 12]						
	Type the MICR number of the DD. This is a number pre-printed on the instrument.						
	For every remittance instrument, it is necessary to maintain an MICR number that is printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system whether it is liquidated or enquired upon by the MICR number or the serial number.						
Routing No	[Display]						
	This field displays the routing number against which the DD has been drawn.						
	The routing number is the combination of the bank code and the branch code.						
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.						
	Routing Number = Sector Code / Bank Code + Branch Code						
Beneficiary Name	[Mandatory, Alphanumeric, 40]						
	Type the name of the beneficiary of the DD.						
Passport / IC No	[Optional, Alphanumeric, 30]						
	Type the passport or IC number of purchaser of DD.						



[Mandatory, Alphanumeric, 40]					
Type the contact address of the beneficiary.					
This is normally used for record purpose and provides additional information.					
The address can be entered in three lines.					
[Optional, Alphanumeric, 40]					
Type the user reference number assigned to the customer.					
[Mandatory, Alphanumeric, 40]					
Type the narration.					
By default, the system displays <b>DD.Sale Against GL</b> .					
[Optional, Alphanumeric, 120]					
Type the remarks to be printed.					
It is only used for instrument (BC/DD) printing purpose.					

- 3. Select the bank code and the GL currency from the drop-down list.
- 4. Select the payable branch, cheque currency and the GL account from the pick list.
- 5. Enter the cheque amount, MICR number, DD date and beneficiary details.

### DD Sale - Against GL

Bank Code : HDFC BANK  Payable Branch : 2 VASANT VIHAR	
Payable Branch : 2 VASANT VIHAR	
Globbe CCV. INR	
GL Acct No : 100010001 DD ISSUE GL	
GL Ccy Rate : 1.00000 Cheque Ccy Rate : 1.00000	
Cheque Amount : 12,500.00	
Charges (Lcy) : 0.00	
Total Amount : 12,500.00	
DD Date : 31/12/2007 557 Serial No :	
Micr No : Routing No :	
Beneficiary Name : Mark Fleming Passport / IC No : 7587654	
Beneficiary Addr : 25 Valley Heights	
Hil Road	
User Reference No : 8896876	
Narrative : DD. Sale Against GL.	
Print Remarks : DD Sale - Rs, 12500/-	
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travel	ers Cheque
UDF OK Close	⊂lear



- 6. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
- 7. Click the **Ok** button on the main screen.
- 8. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 9. The system displays the **Document Receipt** screen.
- 10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 11. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 12. Click the Cancel button.
- 13. The system displays the serial number. Click the **Ok** button.



## 7.12. 7783 - Demand Draft Inquiry

You can issue a duplicate demand draft with a new cheque number (MICR number) using the **Duplicate DD Print** option. Duplicate demand draft can be issued only for those demand drafts that have been marked as Lost or if the original print is mutilated. **Oracle FLEXCUBE** keeps a track of the duplicate demand drafts, based on the original serial number generated at the time of issuance.

Note: If the status of the instrument is Stale it cannot be reprinted.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM20 Bank Codes Maintenance
- IV001 Stock Transactions
- BAM56 Currency Code Maintenance

#### **Modes Available**

Not Applicable

#### To issue duplicate demand draft

- 1. Type the fast path **7783** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > Duplicate DD Print**.
- 2. The system displays the **Demand Draft Inquiry** screen.



### **Demand Draft Inquiry**

Demand Draft Inq	luiry*									🊳 🖬 🖬
Serial No : Bank Code :			~							
Payable Branch :		*	I	ssuer Branch :		~				
Cheque Ccy :		~	C	Theque Amount :						
Cheque No :			F	Routing No :						
Cheque Status :			]							
Issue Date :	31/01	/2008	L	iquidation Date :		1101				
Issue Mode :			]							
Issue A / C No :			]							
Beneficiary Name :			F	Passport / IC No :						
Beneficiary Addr :					142					
Lost/Caution Details :										
Narrative :	DD. I	nguiry								
	5.500 × 1	2.00		The state of the state of the	1.000		1 10 10 10 10	1	3455	1
Card Ch.	ange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

Field Name	Description
Serial No	[Mandatory, Numeric, 12]
	Type the <b>FLEXCUBE Retail</b> serial number of the DD for which duplicate DD is to be printed.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Bank Code	[Display]
	This field displays the bank on which the DD is drawn.
	The list of banks on which DDs can be issued are maintained in the Issuer Maintenance screen and downloaded to the branch. Normally banks draw DDs on themselves.



Field Name	Description						
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.						
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.						
Cheque Ccy	[Display] This field displays the currency in which DD was issued.						
Cheque Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the cheque currency.						
Cheque No	[Mandatory, Numeric, 12] Type the MICR number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by MICR number or the serial number.						
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the <b>Routing Branch</b> <b>Maintenance</b> option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i>						
Cheque Status	[Display] This field displays the status of the DD at the time of printing the duplicate DD. The options are: Issued Cancelled Paid Through Clearing Paid by Cash Paid to Customer account Suspense Reversed						



Field Name	Description					
	Paid by GL					
	Lost					
	Unclaimed					
	Stale					
	Except for DDs marked as lost, all other status are marked by the system itself.					
Issue Date	[Display]					
	This field displays the date on which the DD was issued.					
Liquidation Date	[Display]					
	This field displays the date on which the DD was liquidated.					
	This field will be blank if the DD is not liquidated as yet.					
Issue Mode	[Display]					
	This field displays the mode of issue of the DD. For example, Against Cash, Against GL, etc.					
Issue A/C No	[Display]					
	This field displays the account number of the purchaser of DD.					
Beneficiary Name	[Display]					
	This field displays the name of beneficiary in whose favour the DD was drawn.					
Passport / IC No	[Display]					
	This field displays the identification details collected from the purchaser of the DD.					
Beneficiary Addr	[Display]					
	This field displays the address of beneficiary in whose favour the DD is drawn.					
Lost/Caution Details	[Display] This field displays the lost/caution details					
Namating						
Narrative	[UISPIBY]					
	mis new displays the default harration, based on the transaction.					

- 3. Enter the serial number and press the **<Tab>** key.
- 4. Click the **Ok** button.
- 5. The system displays the message "Do You Want to continue?". Click the **Ok** button.
- 6. Enter the duplicate cheque number.
- 7. The system displays the **Duplicate DD Print** screen.



#### **Duplicate DD Print**

Duplicate DD Print*								🇞 📔 🗵
Serial No :	999913000185							
Bank Code :	HDFC BANK							
Payable Branch :	KHARWESTMUMB	Issuer Branch :	HO					
Cheque Ccy :	INR	Cheque Amount :	100.00					
Cheque No :	999913000185	Routing No :						
Cheque Status :	Issued							
Issue Date :	31/12/2007	Liquidation Date :						
Issue Mode :	Savings Account							
Issue A / C No :	06049410000019							
Beneficiary Name :	John	Passport / IC No :	111					
Beneficiary Addr :	15 Park Avenue							
	Hill Road							
Lost/Caution Details :								
Narrative :	Duplicate DD. Print							
Card Chang	e Pin Cheque	Cost Rate Denomination	Instrument Invento	y Pin Validation Se	nvice Charge	Signature	Travel	lers Cheque
					UDF	ОК	⊂lose	Clear

- 8. Click the **Ok** button.
- 9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 10. The system displays the Authorization Reason screen.
- 11. Enter the relevant information and click the **Grant** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- 14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 15. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 16. Click the **Cancel** button.
- 17. The system displays the serial number. Click the **Ok** button.



## 7.13. 8310 - DD Liquidation Inquiry

Using this option you can liquidate a Demand Draft, (which is issued from the **Oracle FLEXCUBE** system), to pay by cash or credit a customer's CASA/TD account or credit the paying branch GL account. The payout can happen in any currency irrespective of the currency of the DD.

Each demand draft is tracked by means of a **FLEXCUBE** generated reference number assigned to it. The flow into or out of the inventory can be done using this reference number. During the online liquidation, the system enforces an inquiry on the DD to be liquidated using the reference number and depending on the status of the demand draft you can proceed with the liquidation.

#### **Definition Prerequisites**

• Demand Draft should be issued

#### **Modes Available**

Not Applicable

#### To liquidate a demand draft

- 1. Type the fast path 8310 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions > Remittance > DD Liquidation.
- 2. The system displays the DD Liquidation Inquiry screen.

#### **DD Liquidation Inquiry**

DD Liquidation Inq	uiry*								🚳 🔽 💌
Liquidation Mode :	*								
Serial No :		]							
Liq Type :		~							
Bank Code :		~							
Payable Branch :		~	Issuer Branch :			~			
Cheque Ccy :	~		Cheque Amount :						
Cheque No :			Routing No :						
Cheque Status :									
Issue Date :	30/01/2008	61	Liquidation Date :	30/01/2008					
Issue Mode :									
Drawee Acct No :									
Beneficiary Name :			Passport / IC No :						
Beneficiary Addr :									
Lost/Caution Details :									
					1	1			
Card Cha	nge Pin Cheq	jue Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	ОК	Close Clear



Field Name	Description							
Liquidation Mode	[Mandatory, Drop-Down]							
	Select the reason for liquidation mode from the drop-down list The options are:							
	<ul> <li>Cancellation - Purchaser of DD wants payment after cancellation of the instrument.</li> </ul>							
	<ul> <li>Payment – Beneficiary of DD wants payment of the instrument.</li> </ul>							
	<ul> <li>Refund – Purchaser has lost the instrument or does not need the same. Hence refund of money is desired.</li> </ul>							
Serial No	[Mandatory, Numeric, 12]							
	Type the <b>FLEXCUBE Retail</b> serial number of the DD to be liquidated.							
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.							
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.							
Liq Type	[Display]							
	This field displays the mode of payment of DD proceeds to beneficiary / purchaser.							
	The options are:							
	• Cash							
	Against GL							
	Against Account							
	Against TD Account							
Bank Code	[Display]							
	This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the <b>Issuer</b> <b>Maintenance</b> option and downloaded to the branch. Normally banks issue DDs drawn on them.							
Payable Branch	[Display]							
	This field displays the branch of the bank where the DD is payable.							



Field Name	Description
Issuer Branch	[Display]
	This field displays the branch of the bank that has issued the DD.
Cheque Ccy	[Display]
	This field displays the currency in which DD was issued.
Cheque Amount	[Display]
	This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
Cheque No	[Display]
	This field displays the MICR number of the DD.
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the DD has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
Cheque Status	[Display]
	This field displays the status of the DD at the time of liquidation.
	The options are:
	Issued
	Cancelled
	Paid Through Clearing
	Paid by Cash
	Paid to Customer account
	Suspense
	Reversed
	Paid by GL
	Lost
	Unclaimed



Field Name	Description
	Stale
	Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It should be blank if the DD is not liquidated as yet.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the account number of the drawee with DD issue branch.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favor the DD was drawn.
Passport / IC No	[Display] This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Addr	[Display] This field displays the address of beneficiary in whose favor the DD was drawn.
Lost/Caution Details	[Display] This field displays the details that are entered for lost/caution DD's.

- 3. Select the liquidation mode and the liquidation type from the drop-down list.
- 4. Enter the serial number.
- 5. Click the **Ok** button. The system displays the message "Do You Want to Continue".



#### **DD Liquidation Inquiry**

DD Liquidation Inq	uiry*							\delta 🛿 🗵
Liquidation Mode :	Payment 🗸							
Serial No :	999913000211							
Liq Type :	Cash 🖌							
Bank Code :	HDFC BANK							
Payable Branch :	KHARWESTMUMB	Issuer Branch :	HO	~				
Cheque Ccy :	INR 🗸	Cheque Amount :	12,500.00					
Cheque No :		Routing No :						
Cheque Status :	Issued							
Issue Date :	31/12/2007	Liquidation Date :	1121					
Issue Mode :	GL Account							
Drawee Acct No :	99990100010001							
Beneficiary Name :	Mark Fleming	Passport / IC No :	7587654					
Beneficiary Addr :	25 Valley Heights							
	Hill Road			-				
		Microsoft In	ternet Explorer					
Lost/Caution Details :		2	td : Do you want to continu	-7				
			Cancel					
Card Cha	nge Pin Cheque Cost Rate	Denomination	Instrument Inv	ntory Pin Validation	Service Charge	Signature	Travel	lers Cheque
					UDF	OK	⊂lose	Clear

- 6. Click the **Ok** button.
- 7. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
- 8. Enter the required information in the various screens.



# DD Liquidation By Cash

DD Liquidation*										\delta 🛿 🗵
Liquidation Mode :	Payment 🗸									
Serial No :	999913000211									
Liq Type :	Cash 🗸									
Bank Code :	HDFC BANK	~								
Payable Branch :	KHARWESTMUMB	~	Issuer Branch :	HO		~				
Cheque Ccy :	INR 😪		Cheque Amount :	12	2,500.00					
Cheque No :			Routing No :							
Cheque Status :	Issued									
Issue Date :	30/01/2008		Liquidation Date :	30/01/2008						
Issue Mode :	GL Account									
Drawee Acct No :	99990100010001									
Beneficiary Name :	Mark Fleming		Passport / IC No :	7587654						
Beneficiary Addr :	25 Valley Heights									
	Hill Road									
Lost/Caution Details :										
Cheque Ccy :	INR 🗸		Txn Ccy :	INR	*					
Cheque Ccy Rate :	1.00000		T×n Ccy Rate :	1.000	00					
Cheque Amount :	12,500.00									
Charges (Lcy) :	0.00									
Net Amount :	12,500.00									
User Reference No :	564654									
Narrative :	DD. Liquidation By Cash									
Card Cha	inge Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
							UDF	ОК	Close	⊂lear

Field Name	Description					
Cheque Ccy	[Display]					
	This field displays the currency in which the DD has been issued.					
Txn Ccy	[Mandatory, Alphanumeric, Three]					
	Type the transaction currency in this field.					
	This field displays the currency in which cash payment transaction is taking place.					
Cheque Ccy Rate	[Display]					
	This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified.					
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					



Field Name	Description
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Charges (LCY)	[Display]
	This field displays the charges that will be levied on the account for cash payment for DD liquidation.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Net Amount	[Display]
	This field displays the net amount of DD liquidation transaction, which is to be paid out to customer.
	This amount will be equal to DD amount net of charges involved in the liquidation transaction.
	This amount will be shown in the transaction currency
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Display]
	This field displays the default narration, based on the transaction.



Ludation Mode:       Paymet:         Send No:       Paymet:         Berl No:       Paymet:         Rock Code:       Paymet:         Rock Code:       Paymet:         Codeau Coy:       Paymet:         Paymet:       Paymet: <th>DD Liquidation</th> <th>Against A/c*</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>- 🚳 🔽 🛓</th>	DD Liquidation	Against A/c*										- 🚳 🔽 🛓
Serial No:       :	Liquidation Mode :	Payment	~									
Lin Type :	Serial No :	99991300039	7									
Bank Code :       Implementation in the second code of the second co	Liq Type :	Against Accou	unt 🔽									
Payable Bronch :       HARWESTMEARS       Sour Branch ::       HO         Cheque Go:       Dim C       Cheque Anount :       J.000.00         Cheque Road       Dim C       Bood Anount :       J.000.00         Cheque Road       Dim C       Dim C       Dim C         Stare Date :       1500/2000       Example Account       Uquidation Date :       1501/2000         Stare Date :       1501/2000       Example Account       Example Account       Example Account         Date Act No :       0004940000016       Example Account       Example Account       Example Account         Account No :       0064940000016       Example Cocy Rate :       1.00000       Example Account         Account No :       0064940000016       Example Cocy Rate :       1.00000         Cheque Cocy Rate :       1.00000       Cheque Cocy Rate :       1.00000         Cheque Cocy Rate :       1.00000       Example Account       Example Account         Narrative :       Do. Liguidation Ageinst Account       Example Account       Example Account	Bank Code :	HDEC BANK		~								
Caregue Cory:       INF W       Cheque Amount:       1,000.00         Cheque Adouts:       Discontronton       Routing No:       40035444         Caregue Satus:       Essue Mate:       Essue Mate:       Essue Mate:       Essue Mate:         Issue Date:       Essue Mate:       Essue Mate:       Essue Mate:       Essue Mate:       Essue Mate:         Drawee Ackt No:       Control Mate:       Essue Mate:       Essue Mate:       Essue Mate:       Essue Mate:         Beneficiary Mate:       Favorance	Payable Branch :	KHARWESTM	UMB	~	Issuer Branch :	HO		~				
Cheque Ne:       Introduction Date       Housing No:       Housing No:         State State:       Issue det       Housing No:       Housing No:         Issue Date:       Issue Gode       Issue Gode       Housing No:         Date State:       Issue Gode       Issue Gode       Issue Gode       Housing No:         Date State:       Issue Gode       Issue Gode       Issue Gode       Issue Gode       Issue Gode         Date State:       Issue Gode       Issue Gode       Issue Gode       Issue Gode       Issue Gode       Issue Gode         Date State:       Issue Gode       Persport / IC No:       Ito100010100       Issue Gode       I	Cheque Ccy :	INR 🗸			Cheque Amount :		,000.00					
Card       Change Pin       Card Rate       Isourd Account         Usue Wode :       Isourd Account         Drewee Acck No :       Execution Date :       Isourd Account         Beneficiary Name :       Even Acck No :       Isourd Account         Beneficiary Name :       Even Acck No :       Isourd Account         Loct/Caution Datails :	Cheque No :	01010010001	0	1	Routing No :	400335444						
Issue Date: Isj01/2008   Issue Mode: Savinga Account   Drawee Ack No :: GottedVe100000103   Beneficiary Add: Persport / IC No :   Ioonononono Ioonononono   Beneficiary Add: Persport / IC No :   Ioononono Ioononono   Account No :: GottedVe10000016   Edward Coy Rate: Ioonono   Acct Coy Rate: Ioonono   Acct Coy Rate: Ioonono   Cheque Coy Rate: Ioonono   User Reference No: I   Narrative: Do. Liquidation Against Account:	Cheque Status :	Issued										
Issue Mode ::       Savings Account         Drawee Act No ::       Opd9410000019         Beneficiary Name ::       Edward	Issue Date :	15/01/2008	1167	1	Liquidation Date :	15/01/2008	1102					
Drawee Ackt No: <u>General Loopools</u> Beneficiary Name: <u>General Loopools</u> Beneficiary Add:              Park averue          Lost/Caution Details:           Account No: <u>Geologonala CullENS</u> Account No: <u>Geologonala CullENS</u> Acct Ccy: <u>INR</u> <u>Graves</u> (Ccy Rate: <u>1.000.000</u> Charges (Loy): <u>0.000</u> Acct Amount : <u>1.000.000</u> Charges Rolo: <u>1.000.000</u> User Reference No: <u>1.000.000</u> User Reference No: <u>1.000.000</u> Narretive: <u>Do. Liquidation Against Account</u> Narretive: <u>Do. Liquidation Against Account</u>	Issue Mode :	Savings Accou	unt									
Beneficiary Name :       Edward :       Pessport / IC No :       100100010100         Beneficiary Addr :       Park-oversus	Drawee Acct No :	06049410000	019									
Beneficiary Add:       Park. avenue         Lost/Caution Details:         Lost/Caution Details:         Account No :       06099400000016         EDWARD CULLENS         Acct Ccy Rate :       1,000000         Cheque Anount :       1,000.00         Charges (Lcy) :       0.00         Acct Annount :       1,000.00         User Reference No :       1         Narrative :       DD. Liguidation Against Account	Beneficiary Name :	Edward			Passport / IC No :	10010001010	0					
Lost/Caution Details:         Account No :       06049400000016       EDWARD CULLENS         Acct Ccy:       INR C       Cheque Ccy:       INR C         Acct Ccy Rate :       1.00000       Cheque Ccy Rate :       1.00000         Cheque Amount :       1.000.00       Cheque Ccy Rate :       1.00000         Charges (Lcy) :       0.00       Cheque Ccy Rate :       1.00000         User Reference No:       1       Increment Maginet Account       Increment Maginet Account         Narrative :       DD. Liquidation Against Account       Traveller Cheque       Traveller Cheque Cost Rate       Inventory       Pin Validation       Sentic Charge       Signature       Traveller Cheque Charge Charge       Card       Traveller Cheque	Beneficiary Addr :	Park avenue										
Lost/Caution Details :         Account No ::        600990000016       EDWARD CULLENS          Acct Ccy:        INF        Cheque Ccy:         Acct Ccy Rate :        1.00000       Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         1.00000        Cheque Ccy Rate :         0        Cot Rate :        Denomination :         0        Cheque Ccy Rate :        Instrument :        Inventory :         0        Cheque Cheque Cheque Cheque Cheque Cheque Cheque Cheque Cheque Cheq												
Lest/Caution Details : Account No : 66049400000016 EDWARD CULLENS Act Ccy: INT Cheque Ccy : INT C Act Ccy Rate : 1,00000 Cheque Ccy Rate : 1,00000 Cheque Amount : 1,000.00 Act Amount : 1,000.00 Lesr Reference No : 1 Narrative : D. Liquidation Against Account Narrative : D. Liquidation Against Account												
Account No :       06049400000016       EDWARD CULLENS         Acct Ccy :       INR       Cheque Ccy :       INR         Act Ccy Rate :       1.00000       Cheque Ccy Rate :       1.00000         Cheque Amount :       1.000.00       Act Amount :       1.000.00         Act Amount :       1.000.00       Act Amount :       1.000.00         User Reference No :       1       Inventory       DD. Liquidation Against Account         Narrative :       DD. Liquidation Against Account       Inventory       Pin Validation       Sentice Charge       Signature       Travellers Check	Lost/Caution Detail	s :										
Account No ::       06099400000016       EDWARD CULLENS         Acct Cry Rate ::       INR C       Cheque Cry ::       INR C         Acct Cry Rate ::       1.00000       Cheque Cry Rate :       1.00000         Cheque Anount ::       1.00000       Cheque Anount :       1.00000         Cheque Anount ::       1.00000       Cheque Anount :       1.00000         View Reference No ::       1       Inventory       DD. Liquidation Against Account         Narrative :       DD. Liquidation Against Account       Inventory       Pin Validation       Service Charge       Signature       Traveller: Cherge												
Act Ccy:       INR       Cheque Ccy:       INR         Act Ccy:       INR       Cheque Ccy:       INR         Act Ccy:       1.00000       Cheque Ccy Rate:       1.00000         Charges (Lcy):       0.000       Charges (Lcy):       0.000         Act Amount:       1.000.00       User Reference No :       1         Narrative :       DD. Liquidation Against Account       Inventory       Pin Validation       Service Charge       Signature       Travellers Cherge	Account No :	06049400000	016 E	DWARD CULLENS								
Act: Ccy Rate :       1.00000         Cheque Amount :       1.00000         Charges (Lcy) :       0.00         Act: Amount :       1.000.00         User Reference No :       1         Narrative :       DD. Liquidation Against Account	Acct Ccy :	INR 🗸			Cheque Ccy :	INR 🗸						
Cerd Charge Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Senice Charge Signature Travellers Cher	Acct Ccy Rate :		1.00000		Cheque Ccy Rate :		1.00000					
Card Charge Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Cheque Amount :		1,000.00									
Actt Amount :       1,000.00         User Reference No :       1         Narrative :       DD. Liquidation Against Account         OD. Liquidation Against Account       Investory         Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Investory       Pin Validation       Service Charge       Signature       Travellers Cheque	Charges (Lcy) :		0.00									
User Reference No : 1 Narrative : DD. Liquidation Against Account Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheg	Acct Amount :		1,000.00									
Nerrative :     DD. Liquidation Against Account       Card     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Traveller: Cheque	User Reference No	1										
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Che	Narrative :	DD. Liquidatio	n Against Acc	ount	]							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Che												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chec												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chec												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cher												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cher												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Che												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Check												
	Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trav	rellers Cheque
ODI OK CIONE CIEN									UDF	ОК	Close	Clear

# DD Liquidation Against A/c

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the CASA account number which will be credited with DD liquidation proceeds.
	The adjacent field displays the name of the customer.
Acct Ccy	[Display]
	This field displays the currency assigned to the product under which the account is opened.
	All the entries are posted in the account in the account currency.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description
Cheque Ccy	[Display]
	This field displays the currency in which the DD has been issued.
	The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Amount	[Display]
-	This field displays the amount for which the DD is issued.
	This amount is in the currency of the DD.
Charges (Lcy)	[Display]
	This field displays the charges in local currency that will be levied for the liquidation of DD.
	The service charge codes are added and maintained in the <b>Service Charge Code</b> Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the <b>Service Charge Details</b> button.
Acct Amount	[Display]
	This field displays the amount that will be finally credited to the CASA account.
	This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.



Field Name	Description					
User Reference No	[Optional, Alphanumeric, 40]					
	Type the user reference number.					
	It is used to identify the transaction.					
Narrative	[Mandatory, Alphanumeric, 40]					
	Type the narration.					

# DD Liquidation By GL

DD Liquidation By	GL*									alia 👔 🔁
Liquidation Mode :	Payment 🗸									
Serial No :	999913000211									
Liq Type :	Against GL	r								
Bank Code :	HDFC BANK	~								
Payable Branch :	KHARWESTMUMB	~	Issuer Branch :	HO		~				
Cheque Ccy :	INR 😪		Cheque Amount :	12	2,500.00					
Cheque No :			Routing No :							
Cheque Status :	Issued									
Issue Date :	30/01/2008		Liquidation Date :	30/01/2008						
Issue Mode :	GL Account									
Drawee Acct No :	99990100010001									
Beneficiary Name :	Mark Fleming		Passport / IC No :	7587654						
Beneficiary Addr :	25 Valley Heights									
	Hill Road									
Lost/Caution Details :										
GL Ccy :	TNR 💉									
Cheque Ccy Rate :	1,0000	n	GL Ccy Rate :		1.00000					
Charges (Lcy) :	0.0	0								
GL Acct Amount :	12,500.0	0								
GL Acct No :	100010001	DD ISSUE GL								
User Reference No :	545	7								
Narrative :	DD. Liquidation By GL.		7							
Card Ch	ange Bin Chague	Cost Pata	Departination	Instaumont	Inventory	Din Validation	Sancica Charga	Signature	Trava	lor Chaqua
Card Cit	ange i m	- Coar ically	Denomination	Anatrament	Anventory	Pin Validation		or	Chan	Chan
							UDF	UK	Close	Clear

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. The teller's right to change the cheque currency rate is



Field Name	Description
	configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display]
-	This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank.
	The teller's right to change the GL currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Charges (Lcy)	[Display]
	This field displays the charges levied by the bank for liquidating the DD. The charges will be levied in the local currency of the bank.
GL Acct Amount	[Display]
	This field displays the amount that will be finally credited to the GL account.
	This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered.
GL Acct No	[Mandatory, Pick List]
	Select the GL account number which shall be credited with DD liquidation proceeds from the pick list.
	The adjacent field displays the description of GL.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	Mandatony Alabanimaria 401
Narrative	Type the narration.



# Quick Payin By DD

Quick Payin By DD*										🚳 📔 🗵
Account Number:	99993260000807	QI		Account Ccy:	INR	~				
Principal Balance:	INR	0.00		Txn Ccy:	INR	~				
Acy Rate:	1.00000	]		Txn Rate:		1.00000				
Txn Amount:	10,000.00	]								
Payin Amount:	10,000.00	]								
Compounding Frequency	Monthly 🔽			Int Payout Free	quency: Monthly	*				
Base for Rate:	Incremental Amount	~								
Maturity Date Factor:	<ul> <li>Term</li> </ul>	Maturity Date								
Term Value Date: Term: Int. Start Date: Maturity Date: Maturity Any Date: Maturity Amount: Deposit Number: User Ref No: Txm. Narrative: Business Acquirer Id: If Maturity Amount is ca	20/01/2008	Months	0 Days	Rate Interest Rati Product Varia Net Rate: Scheme Varia Scheme Rate Annual Equiv Next Int. Cor	2:	9.00000 0.00000 9.00000 0.00000 9.30069				
Card Ch	ange Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	lers Cheque
							UDF	ОК	Close	Clear

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Currency	[Display] This field displays the transaction currency.



Field Name	Description
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Txn Amount	[Display] This field displays the transaction amount.
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency from the drop-down list. The options are:
	At Maturity
	• Daily
	• Weekly
	Fortnightly
	Monthly
	Bi-Monthly
	Quarterly
	Half-Yearly
	Yearly
Int Payout Frequency	[Mandatory, Drop-Down] Select the time interval at which the pay out for TD will be made from the drop-down list. The options are:
	At Maturity
	Daily
	• Weekly
	Fortnightly
	Monthly
	Bimonthly
	Quarterly
	Half Yearly
	Yearly



Field Name	Description
Base for rate	[Mandatory, Drop-Down] Select the base amount from the drop-down list. The options are:
	<ul> <li>Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.</li> </ul>
	<ul> <li>Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.</li> </ul>
	<ul> <li>Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.</li> </ul>
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are:
	• Term
	Maturity Date
Term	
Value Date	[Display] This field displays the value date. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	<ul><li>[Conditional, Numeric, Four, Four]</li><li>Type the term in months and days for which the TD is being initiated.</li><li>The term should be within the maximum and minimum limits specified at the product level.</li><li>This field is enabled if theTerm option is selected in the Maturity Date Factor field.</li></ul>
Int Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the payin start date from the pick list. By default, the current process date is displayed as the payin start date.
Maturity Date	[Conditional, Pick List, dd/mm/yyyy] Select the date on which the new deposit will mature from the pick list. The interest start date determines the maturity date of the deposit. This field is enabled if the Maturity Date option is selected in the Maturity Date Factor field



Field Name	Description
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.



Field Name	Description
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	<ul> <li>[Display]</li> <li>This field displays the next interest compounding date.</li> <li>Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.</li> <li>Consider the following example:</li> <li>Interest Payout Frequency = Quarterly</li> <li>Interest Compounding Frequency = Monthly</li> <li>Deposit initiated date = 31/12/2003</li> <li>Next Interest Compounding Date = 31/01/2004.</li> </ul>
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Payin By DD".
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer id from the pick list. By default,the system displays the teller id who has performed the transaction.

- 9. Click the **UDF** button. The system displays the **UDF Details** screen.
- 10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
- 11. Click the **Ok** button. The system displays the main screen.
- 12. Click the **Ok** button.



- 13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 14. The system displays the **Document Receipt** screen.
- 15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
- 16. The system displays the message "Printed Successfully?". Click the **Ok** button.
- 17. Click the **Cancel** button.
- 18. The system displays the serial number. Click the **Ok** button.



## 7.14. 8325 - DD Revalidate

For remittance instruments like banker's cheque and demand draft the bank can define a period after which the instrument will be marked as a stale instrument.

At the time of liquidation the system calculates the stale period and rejects the instrument if it has crossed the stale period. The instrument must be revalidated for liquidation

Using this option you can revalidate the expired demand draft.

#### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- 8305 DD Sale Against Cash
- 8306-DD Sale Against GL

#### Modes Available

Not Applicable

#### To revalidate the demand draft

- 1. Type the fast path 8325 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Remittance > DD Revalidation.
- 2. The system displays the **DD Status Inquiry** screen.



## **DD Status Inquiry**

DD Status Inquiry	*					🇞 🛛 🔛
Serial No :						
Bank Code :						
Payee Branch :	~	Issue Branch :	V			
Cheque Ccy :	×	Cheque Amount :				
Cheque No :		Routing No :				
Cheque Status :						
Issue Date :	15/01/2008	Liquidation Date :	15/01/2008			
Issue Mode :		Passport / IC No :				
Beneficiary Name :		Issue A/C No :				
Beneficiary Addr :						
Narrative :		1				
				ОК	Close	Clear

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Bank Code	[Display]
	This field displays the name of the bank on which the DD is drawn.
Payee Branch	[Display]



Field Name	Description			
	This field displays the branch of the bank where DD is payable.			
Issue Branch	[Display]			
	This field displays the branch of the bank, which has issued the DD.			
Cheque Ccy	[Display]			
	This field displays the currency in which the DD has been issued.			
	The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction.			
Cheque Amount	[Display]			
	This field displays the amount of the DD issued in the currency of the DD.			
Cheque No	[Display]			
	This field displays the MICR number of the DD.			
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.			
Routing No	[Display]			
	This field displays the routing number against which the cheque has been drawn.			
	The routing number is the combination of the bank code and the branch code.			
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.			
	Routing Number = Sector Code / Bank Code + Branch Code			
Cheque Status	[Display]			
	This field displays the status of the DD at time of revalidation.			
	The options are:			
	Issued			
	Cancelled			
	Paid Through Clearing			
	Paid by Cash			
	Paid to Customer account			
	Suspense			
	Reversed			


Field Name	Description
	Paid by GL
	• Lost
	Unclaimed
	Stale
	Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display]
	This field displays the date on which the DD is issued.
Liquidation Date	[Display]
	This field displays the date on which the DD was liquidated. It remains blank if DD is unpaid till date.
Issue Mode	[Display]
	This field displays the mode of issue of the DD.
	For example, Against Cash, Against GL etc.
Passport /IC No	[Display]
	This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Name	[Display]
	This field displays the name of the beneficiary of the DD.
Issue A/C No	[Display]
	This field displays the account number of the issuer, if DD was issued against account of any customer.
Beneficiary Addr	[Display]
	This field displays the contact address of the beneficiary.
Narrative	[Display]
	This field displays the default narration, based on the transaction.

3. Enter the serial number and press the **<Tab>** key.



## **DD Status Inquiry**

DD Status Inquiry	R:									🍪 🛛 🛛
Serial No :	999913000141									
Bank Code :		~								
Payee Branch :		~	Issue Branch :		~					
Cheque Ccy :	~		Cheque Amount :							
Cheque No :			Routing No :							
Cheque Status :				19						
Issue Date :	20/03/2008		Liquidation Date :	20/03/2008						
Issue Mode :		1.1.1.1	Passport / IC No :							
Beneficiary Name :			Issue A/C No :							
Beneficiary Addr :				125						
Narrative :										
		22		22		12				
Card Ch	ange Pin Cl	heque Cost R	ate Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	lers Cheque
							UDF	ок	Close	Clear

- 4. Click the **Ok** button.
- 5. The system displays the message "Do You Want to continue?". Click the **Ok** button.
- 6. The system displays the **DD Revalidation** screen.



## **DD Revalidation**

DD Revalidatio	on*										🍪 🛛 🗡
Serial No :	9999130	00141									
Bank Code :	DANAMO	DN .	~								
Payee Branch :	DEL	~	I	ssue Branch :	HO	>					
Cheque Ccy :	USD	~	c	heque Amount :	-	100.00					
Cheque No :	0000009	87897	R	touting No :	259999						
Cheque Status :	Issued										
Issue Date :	20/03/20	008	L.	iquidation Date :	20/03/2008						
Issue Mode :	Savings .	Account	P	'assport / IC No :	8969786						
Beneficiary Name	: Tom Smit	h	I	ssue A/C No :							
Beneficiary Addr	: Redwood	ds									
	California	•									
Narrative :	DD Reva	lidation									
Date Updated :	20/03/20	800									
New Status :	Issued										
	- Manual Street	alaan					- Maria Maria	a subscription of the sub-		1	
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	ers Cheque
								UDF	ОК	Close	Clear

Field Name	Description
Date Updated	[Display] This field displays the default current posting date. This is the
	date on which the status of the DD is being updated.
New Status	[Display]
	This field displays the renewed status of the DD.
	The options are:
	• Lost
	Caution
	Issued
7. Click the <b>Ok</b> bu	tton.

- 8. The system displays the message serial number. Click the **OK** button.
- 9. The system displays the Authorization Reason screen.
- 10. Enter the relevant information and click the **Grant** button.



- 11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 12. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   Click the Cancel button

Click the Cancel button.

14. The system displays the serial number. Click the **Ok** button.



# 7.15. 8315 - DD Status Inquiry

Banks can issue DD by debit to cash, GL account, etc. If the DD issued by the bank is lost, the customer report the loss to the bank to ensure that the payment of the lost DD is not made.

Using this option, you can mark the status of the instrument as Lost if the demand draft issued by the bank is lost. The transaction can be reversed on the same day, thus reverting to the instrument's original status. Whenever the option is invoked, the system first performs an inquiry on the DD and then goes to the Update screen.

## **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM97 Currency Code Maintenance
- BAM20 Bank Codes Maintenance
- IV001 Stock Transaction
- CHM37 Cheque book Issue
- 8305 DD Sale Against Cash
- 8306 DD sale against GL

## Modes Available

Not Applicable

## To modify the status of a demand draft

- 1. Type the fast path 8315 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Remittance > DD Lost Status Update.
- 2. The system displays the DD Status Inquiry screen.



## **DD Status Inquiry**

DD Status Inquiry	*									🇞 🚺 🗵
Serial No : Bank Code : Payee Branch : Cheque Ccy :		>	Issue Branch : Cheque Amount :							
Cheque No : Cheque Status :			Routing No :		]					
Issue Date : Issue Mode : Beneficiary Name :	31/01/2008		Liquidation Date : Passport / IC No : Issue A/C No :	31/01/2008						
Beneficiary Addr :										
Narrative :		_	]							
		1	1		1	1	1			
Card Ch	ange Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Close	lers Cheque

Field Name	Description
Serial No	[Mandatory, Numeric, 12]
	l ype the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank on which the DD is drawn.
Payee Branch	[Display]



Field Name	Description
	This field displays the branch where the DD shall be payable.
Issue Branch	[Display]
	This field displays the branch of the bank, which has issued the DD.
Cheque Ccy	[Display]
	This field displays the currency in which the DD has been issued.
	The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction.
Cheque Amount	[Display]
	This field displays the amount for which the DD is issued.
	This amount is in the currency of the DD.
Cheque No	[Display]
	This field displays the cheque number.
	This is the MICR number of the DD.
	For every remittance instrument, you need to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the DD has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
Cheque Status	[Display]
	This field displays the status of the DD at the time of inquiry.
	The options are:
	Issued
	Cancelled
	Paid Through Clearing
	Paid by Cash
	Paid to Customer account

• Suspense



Field Name	Description
	Reversed
	Paid by GL
	Lost
	Unclaimed
	Stale
	Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display]
	This field displays the date on which the DD was issued.
Liquidation Date	[Display]
	This field displays the date on which DD was liquidated. It remains blank if DD is unpaid till date.
Issue Mode	[Display]
	This field displays the mode of issue of the DD.
	For example, Against Cash, Against GL etc.
Passport /IC No	[Display]
	This field displays the identification collected from the purchaser of the DD at time of issue of DD.
Beneficiary Name	[Display]
	This field displays the name of the beneficiary of the DD.
Issue A/C No	[Display]
	This field displays the account number of the purchaser of DD.
Beneficiary Addr	[Display]
	This field displays the contact address of the beneficiary.
Narrative	[Display]
	This field displays the default narration, based on the transaction.

3. Enter the serial number and press the **<Tab>** key.



## **DD Status Inquiry**

DD Status Inquiry	*										🚳 🖬 💌
Serial No. :	9999130	00097									
Bank Code :	[		*								
Payee Branch :		×	Is	sue Branch :							
Cheque Ccy :	[	~	C	heque Amount :							
Cheque No :	[		R	outing No. :							
Cheque Status :					da da						
Issue Date :	20/03/20	08	Li	quidation Date :	20/03/2008						
Issue Mode :			Pa	assport / I⊂ No :							
Beneficiary Name :			Is	sue A/C No :							
Beneficiary Addr :											
Address2 :											
Address3 :											
Narrative :	DD. Lost	Status Inquiry									
Card	hange Pin	Cheque	Cost Rate	Denomination	Instrument	Incentonc	Pin Validation	Service Charge	Signature	Trave	llers Cheque
1.000					1			UDF	ОК	Close	Clear

- 4. Click the **Ok** button.
- 5. The system displays the message "The serial number is..". Click the **Ok** button
- 6. The system displays the message "Do You Want to Continue". Click the **Ok** button.
- 7. The system displays the DD Lost Status Update screen.

## **DD Lost Status Update**

Serial No. :	999913000097									
Bank Code :	KV BANK	~								
Payee Branch :		Ŀ	issue Branch :	HO						
Cheque Ccy :	USD	c	Cheque Amount :	15.00						
Cheque No :	00000000131	F	Routing No. :	250123						
Cheque Status :	Issued									
Issue Date :	20/03/2008	L	iquidation Date :	20/03/2008						
Issue Mode :	Savings Accou	P	Passport / I⊂ No :	12						
Beneficiary Name :	Test1	Ŀ	Issue A/C No :	00000023150						
Beneficiary Addr :	Т									
Address2 :										
Address3 :										
Narrative :	DD. Lost Status Update									
2000000000000000		100								
New Status :	Caution	Lost/Ca	aution Details : [Ban	K Decision						
New Status :	Caulion	Lost/Ca	ution Details : <u> Ban</u>	CORCHOUT						
Vew Status :	Caulion	Lost/Ce	ution Details : <u> 94</u>							
lew Status :	Caulion	Lost/Ce	ution Details : <u> 94</u>							
Vew Status :	Caulion	Lost/Ca	ution Details : <u> 94</u>							
Card C	Caulion M	Lost/Ce	Denominătion	Instrument	Inventory	Pin Validation	Service Charge	Signature	Traveller	s Cheque

Field Name	Description						
New Status	[Mandatory, Drop-Down]						
	Select the status of the DD from the drop-down list.						
	The options are:						
	• Lost						
	Caution						
	Issued						
Lost/Caution	[Mandatory, Alphanumeric, 120]						
Details	Type the detailed description of the lost DD, if any.						

- 8. Click the **Ok** button.
- 9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 10. The system displays the Authorization Reason screen.
- 11. Enter the relevant information and click the **Grant** button.



- 12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- 14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR

Click the **Cancel** button.

15. The system displays the serial number. It is auto-generated. Click the **Ok** button.



# 7.16. 5525 - Remittance Printing

**Oracle FLEXCUBE** allows Centralized BC/DD Printing. Using this option you can view all the batch uploaded instruments having MICR number as blank. It also allows you to filter the data based on date and amount. You can print each instrument individually or select the **Check All** check box and select all the records for printing. The system generates the MICR number for the selected instruments (BC/DD) when the **Populate Inventory Number** button is clicked. You can view and print the instrument after the required details are updated.

## **Definition Prerequisites**

• Issued Instrument batch upload

## **Modes Available**

Not Applicable

### To initiate remittance printing

- 1. Type the fast path **5525** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Remittance Printing**.
- 2. The system displays the **Remittance Printing** screen.

## **Remittance Printing**

Remittance Pr	rinting*									a 🔁 🖬
Instr Type: Issue Branch: From Date: From Amount:	01/01/1800	¥	Cui Pay To To Pay Get	rrency Code: yable Bank: Date: Amount: yable Branch:	01/01/1800		<u></u>	Check A	M 🗖	
Serial No	Micr No	Routing No	Issue Date	Amount	Currency	Payable Branch	Beneficiary N	ame Pr	int	
0 /o Populate In	ventory Number									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
						<< >>>	Print V	liew UDF	ОК	Close Clear



Field Name	Description
Instr.Type	[Mandatory,Drop - Down] Select the instrument type from the drop-down list. The options are: Bankers Cheque Demand Draft
Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop-down list.
Issue Branch	[Mandatory, Drop-Down] Select the issuer branch code from the drop-down list .
Payable Bank	[Mandatory, Drop-Down] Select the payable bank of the instrument from the drop-down list.
From Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the instruments to be printed are to be viewed. This date should be less than or equal to surrent process date
To Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date till which the instruments to be printed are to be viewed.
From Amount	[Mandatory, Numeric, 13, Two] Type the from amount. It is the start range for the amount filter parameter.
To Amount	[Mandatory, Numeric, 13, Two] Type the to amount. It is the end point for the amount filter parameter.
Payable Branch	[Display] This field displays the payable branch.
Check All	[Optional, Check Box] Select the <b>Check All</b> check box to select all the instruments for printing. The instruments are printed in batches of 10 instruments.



Column Name	Description
Serial No	[Display] This column displays the serial number of the instrument
MICR No	[Display] This column displays the MICR number.
Routing No	[Display] This column displays the routing number.
Issue Date	[Display] This column displays the issue date.
Amount	[Display] This column displays the amount.
Currency	[Display] This column displays the currency.
Payable Branch	[Display] This column displays the payable branch.
Beneficiary Name	[Display] This column displays the beneficiary name.
Print	[Toggle] Click the toggle status to <b>Y</b> to print the instrument. The default value is <b>N</b> .

- 3. Select the Instrument type, Currency code, Issue branch and Payable bank from the dropdown list.
- 4. Select the start date and end date from the pick list.
- 5. Click the **Get** button. The system displays the records of BC/DD instruments issued through batch upload.
- Select a particular record for printing. OR
   Select the Check All check box to select all records for printing.



## **Remittance Printing**

Remittance Pri	nting*									ilia 🔁 🔽
Instr Type: Issue Branch: From Date: From Amount:	Bankers Cheque HOHousingDevk v 01/01/2001		Cur Pay To I To Pay Get	rency Code: vable Bank: Date: Amount: vable Branch:	INR HDFC BAN 01/01/2010 100000.00 9999	K V G SEE Head Office Housing Develo	pme	Che	sck All 🗖	
Serial No	Micr No	Routing No	Issue Date	Amount	Currency	Payable Branch	Beneficia	ry Name	Print	
Donarrio	1.001.00	riodding rio	10040 0400	Filliounc	contency	r dyddio branen	Donorica	a y ritanio		
999922000602	0 0	)	30/01/2008	1	INR	Head Office Housing Developm	TEST CASE 5.3		4	
999922000601	0 0	1	30/01/2008	1	INR	Head Office Housing Developm	TEST CASE 5.3		(	
999922000603	0 0		17/03/2008	1.13	INR	Head Office Housing Developm	TEST CASE 5.6			
999922000571	0	, ,	20/01/2000	1.457	INK	Head Office Housing Developm	TEST CASE 7.0		N	
999922000600	0		30/01/2000	410.00	INR	Head Office Housing Developm	KK DAO		v /	
999922000570	0 0	, ,	30/11/2007	1000	TND	Head Office Housing Developm			d d	
999922000514	0 0	, 1	15/01/2008	1000	INR	Head Office Housing Developm	K K RAO		4	
1/1_1	entory Number									
Card	Change Pin	Cheque	Cost Rate	Denomination	Ins	strument Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
						<< >>	Print	View	DF OK	Close Clear

- 7. Click the **Populate Inventory Number** to update the MICR number of the instrument selected.
- 8. The system displays the message "Please check the populated inventory with physical inventory". Click the **OK** button. You can then validate the physical inventory for the instruments issued .
- 9. Click the View button to view the records selected for printing.
- 10. Click the **Print** button to initiate the printing process for the records selected.
- 11. The system displays the message "Printed Successfully?". Click the **OK** button. The records are successfully printed.
- 12. Click the **Back** button to return to the main screen.
- 13. Click the **Close** button.



# 7.17. 8326 - Unclaimed BC/DD Status Inquiry

Instruments issued by the bank are categorized as stale if the payment is not claimed within a certain period of time. The issue amount of such instruments is then transferred from issue GL to unclaimed GL. Using this option you can revalidate unclaimed instruments in order to facilitate a payment for stale instruments. However if you make a payment by directly debiting the unclaimed GL for the issued instrument amount, system will not be able to validate the revalidation of such instruments later. Bank needs to handle such situations operationally.

#### **Definition Prerequisites**

• BC/ DD in Unclaimed Status

#### Modes Available

Not Applicable

#### To inquire the status of unclaimed bankers cheque or demand draft

- Type the fast path 8326 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Remittance > Unclaimed Instrument Revalidation.
- 2. The system displays the Unclaimed BC/DD Status Inquiry screen.

#### Unclaimed BC DD Status Inquiry

Unclaimed BC/DE	) Status Ir	iquiry*								🚳 🔯 💌
Serial No :										
Bank Code :			~							
Payee Branch :			~	Issue Branch :			~			
Cheque Ccy :		*		Cheque Amount :						
Cheque No :			F	Routing No :						
Cheque Status :										
Issue Date :	30/04/2	008 800	l	Liquidation Date :	30/04/2008	1161				
Issue Mode :			F	Passport / IC No :						
Beneficiary Name :			1	Issue A/C No :						
Beneficiary Addr :										
Narrative :	Unclaime	d Revalidation Inqu	ire							
Card	hange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
		1	1	1	1	1	1	LIDE		Class Class
								UDP		Close Clear



Field Name	Description
Serial No	[Mandatory, Numeric, 12]
	Type the serial number of the instrument which has to be revalidated.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
Bank Code	[Display]
	This field displays the code of the bank on which the instrument is drawn.
Payee	[Display]
Branch	This field displays the branch of the bank where instrument is payable.
Issue Branch	[[Display]
	This field displays the branch of the bank, which has issued the instrument.
Cheque Ccy	[Display]
	This field displays the currency in which the instrument has been issued.
Cheque	[Display]
Amount	This field displays the instrument amount in currency of the instrument.
Cheque No	[Display]
	This field displays the instrument number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Cheque	[Display]
Status	This field displays the status of the instrument at the time of revalidation.
	By default the status is displayed as Unclaimed in this field.
Issue Date	[Display]
	This field displays the date on which the instrument is issued.



Field Name	Description
Liquidation	[Display]
Date	This field displays the date on which the instrument was liquidated.
Issue Mode	[Display] This field displays the mode of issue of the instrument. For example: Against Cash, Against GL etc.
Passport /IC	[Display]
No	This field displays the passport / IC number of the customer.
Beneficiary	[Display]
Name	This field displays the name of the beneficiary.
Issue A/C No	[Display] This field displays the account number of the issuer, if instrument was issued against account of any customer.
Beneficiary	[Display]
Addr	This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration based on the transaction.

3. Enter the serial number.



Unclaimed BC/DI	D Status In	quiry*									alia 🔁 🔁
Serial No :	9999120	00124									
Bank Code :	HDEC BA	NK	~								
Payee Branch :	BankHou	se	~	Issue Branch :	BankHouse		~				
Cheque Ccy :	INR	~		Cheque Amount :		250.00					
Cheque No :				Routing No :							
Cheque Status :	Unclaime	d									
Issue Date :	31/12/20	07		Liquidation Date :							
Issue Mode :	Savings A	Account		Passport / I⊂ No :	7857522						
Beneficiary Name :	John			Issue A/⊂ No :	060494100000	19					
Beneficiary Addr :	15 Park A	venue									
	Hill Road										
Narrative :	0604941	0000019:BC. Sale /	Against Account								
				OK Cance	<del>и</del>						
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
								LIDE	OK	Clara	Clear

## **Unclaimed BC DD Status Inquiry**

- 4. Click the **Ok** button.
- 5. The system displays the message "Do You Want to Continue". Click the **Ok** button.
- 6. The system displays the **Unclaimed Instrument Revalidation** screen.



Unclaimed Inst	trument Reva	alidation*								1	🇞 🔽 🗷
Serial No :	9999120	00124									
Bank Code :	HDEC BA	ANK	~								
Payee Branch :	BankHou	JSB	~	Issue Branch :	BankHouse		~				
Cheque Ccy :	INR	~		Cheque Amount :		250.00					
Cheque No :				Routing No :							
Cheque Status :	Unclaime	:d									
Issue Date :	30/04/20	108		Liquidation Date :	30/04/2008						
Issue Mode :	Savings .	Account		Passport / IC No :	7857522						
Beneficiary Name	John			Issue A/C No :	06049410000	019					
Beneficiary Addr	15 Park /	Avenue									
	Hill Road										
Narrative :	Unclaime	d Revalidation									
Date Lindated :											
New Status :	[30]04]2										
	155060										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travelle	rs Cheque
								UDF	ОК	⊂lose	⊂lear

# **Unclaimed Instrument Revalidation**

## **Field Description**

Field Name	Description				
Payable Branch	[Display]				
	This field displays the branch of the bank where the instrument is payable.				
Date Updated	[Display]				
	This field displays the current posting date.				
	It is the date on which the status of the instrument is updated.				
New Status	[Display]				
	This field displays the status of the instrument.				
	The options are:				
	• Lost				
	Caution				
	Issued				

7. Click the **Ok** button.



- 8. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
- 9. The system displays the Authorization Reason screen.
- 10. Enter the relevant information and click the **Grant** button.
- 11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.



# 7.18. 8316 - TT Issue (Walkin)

Using this option you can transmit Telegraphic Transfer (TT) from any customer who does not have an account with the bank .

You have to enter the details of payable branch, beneficiary particulars, amount etc for issuance of TT. This transaction also supports multi-currency. You can also attach and recover service charge for this transaction.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL Code Definition
- BAM97 Currency Code Maintenance
- BAM20 Bank Codes Maintenance
- IV001 Stock Transaction
- CHM37 Cheque book Issue

#### **Modes Available**

Not Applicable

#### To sell traveller's cheque against an account

- 1. Type the fast path 8316 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions > Remittance > TT Issue (walk-in).
- 2. The system displays the TT Issue (Walkin) screen.



## TT Issue (walkin)

TT Issue(walkin)*	🦓 🚺 🔀
Bank Code :	
Payable Branch :	
Transfer Ccy :	
Cheque Ccy Rate :	
Transfer Amount :	
Charges (Lcy) :	
Total Amount :	
Transfer Date : 15/01/2008	
Beneficiary Name : Passport / IC No :	
Beneficiary Addr :	
User Reference No :	
Narrative : TT. Issue(Walk In)	
	OK Close Clear

Field Name	Description
Bank Code	[Mandatory, Drop-Down]
	Select the code of the bank from where the beneficiary can accept the funds from the drop-down list.
Payable Branch	[Mandatory, Pick List]
	select the bank branch, where the beneficiary account is maintained from the pick list.
Transfer Ccy	[Mandatory, Pick List]
	Select the transfer currency from the pick list.
	The list displays all the currencies that are set up and permissible for the transaction.
	This is the currency in which the funds are being transfer to beneficiary account. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries. Based on the Issuer and TC currency selected, the system will validate it for correct combination.



Field Name	Description
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.
	This is the currency in which the customer is issuing the TT.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the TT currency to the local currency of the bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Transfer Amount	[Mandatory, Numeric, 13, Two]
	Type the amount that the customer wants to transfer. This amount is in the currency of cheque.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> screen. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display]
	This field displays the total amount that will be debited to the customer's account.
	This amount will include the charges also.



Field Name	Description
Transfer Date	[Display] This field displays the date on which the transfer is issued. This date has to be the current posting date.
Serial No	[Display] This field displays the system generated serial number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the TT.
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the beneficiary passport or IC number. This is an identification collected from the beneficiary of the TT.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default this field displays the narration, based on the transaction. The user can change the narration, if required.

- 3. Select the bank code from the drop-down list.
- 4. Select the payable branch and the transfer currency from the pick list and the transaction currency from the drop-down list.
- 5. Enter the transfer amount, the beneficiary name and address, and the passport/IC number.

## TT Issue (walkin)

TT Issue(walkin)*				🇞 🛛 🗖
Bank Code :	ICICI BANK			
Payable Branch :	2 Mumbai			
Transfer Ccy :	USD V Txn Ccy : USD V			
Cheque Ccy Rate :	60.00000 Txn Ccy Rate : 60.00000			
Transfer Amount :	10.00			
Charges (Lcy) :	0.00			
Total Amount :	10.00			
Transfer Date :	20/03/2008 Serial No :			
Beneficiary Name :	TOM SMITH Passport / IC No : 78555			
Beneficiary Addr :	Redwoods			
	California			
User Reference No :	6			
Narrative :	TT. Issue(Walk In)			
		ок	Close	Clear

- 6. Click the **Ok** button.
- 7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 8. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR

Click the  $\ensuremath{\textbf{Cancel}}$  button.

10. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.



# 7.19. 8317 - TT Issue GL

You can transmit Telegraphic Transfer (TT) against GL accounts, using the **TT Issue GL** option. This transaction also supports multi-currency.

## **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL Code Definition
- BAM97 Currency Code Maintenance
- BAM20 Bank Codes Maintenance8051 CASA Account Opening
- IV001 Stock Transaction
- CHM37 Cheque book Issue

## Modes Available

Not Applicable

## To issue telegraphic transfer against a GL account

- 1. Type the fast path 8317 and click Go or navigate through the menus to Transaction Processing > GL Transactions > Remittance > TT Issue GL.
- 2. The system displays the **TT Issue GL** screen.



## TT Issue GL

TT Issue GL*			🚳 🛛 🔛
Bank Code :			
Payable Branch :			
GL Ccy : Cheque Ccy :			
GL Acct No :			
GL Ccy Rate : Cheque Ccy Rate :			
Transfer Amount :			
Charges (Lcy) :			
Total Amount 1			
Transfer Date : 15/01/2008			
Beneficiary Name : Passport / IC No :			
Beneficiary Addr :			
User Reference No :			
Narrative : TT. Issue GL.			
	ок	Close	Clear

Field Name	Description
Bank Code	[Mandatory, Drop-Down]
	Select the code of the bank, where the beneficiary GL account is maintained from the drop-down list.
Payable Branch	[Mandatory, Pick List]
	Select the bank branch, where the beneficiary account is maintained from the pick list.
GL Ccy	[Display]
	This field displays the GL account currency.
Cheque Ccy	[Display]
	This field displays the cheque currency.
	The list displays all the currencies that are set up and permissible for the transaction.
	This is the currency in which the funds are being transferred. The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries. Based on the Issuer and TC currency



Field Name	Description
	selected, system will validate it for correct combination.
GL Acct No	[Mandatory, Pick List]
	Select the GL account number from the pick list, that will be debited for issuing the TT.
	The adjacent field displays the GL code.
GL Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the GL account currency to the local currency of the bank.
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the TT currency to the local currency of the bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Transfer Amount	[Mandatory, Numeric, 13, Two]
	Type the transfer amount.
	This is the TT amount.
	This amount is in the currency of cheque.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for withdrawal of funds.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> screen. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display]
	This field displays the total amount that will be debited to the customer's account. This amount will include the charges also.



Field Name	Description
Transfer Date	[Display] This field displays the date on which the transfer is issued. This date has to be the current posting date.
Serial No	[Display] This field displays the system generated serial number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the TT.
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the passport or IC number. This identification information is collected from the beneficiary of the TT.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. The data is taken for record purposes and provided as additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

- 3. Select the bank code and the GL currency from the drop-down list.
- 4. Select the payable branch, check currency and the GL account from the pick list.
- 5. Enter the transfer amount, beneficiary name and address, and the passport/IC number.



ТΤ	Issue	GL
	10040	

TT Issue GL*			a 🛛 🕹
Bank Code :	ICICI BANK		
Payable Branch :	2 Mumbai		
GL Ccy :	USD V Cheque Ccy :	50 😒	
GL Acct No :	100099000 GL PARM		
GL Ccy Rate :	60.00000 Cheque Ccy Rate :	60.00000	
Transfer Amount :	100.00		
Charges (Lcy) :	0.00		
Total Amount :	100.00		
Transfer Date :	20/03/2008 Serial No :		
Beneficiary Name :	TOM SMITH Passport / IC No : 87	6876	
Beneficiary Addr :	Redwoods		
	California		
User Reference No :	8		
Narrative :	TT. Issue GL.		
			Clear Clear

- 6. Click the Ok button.
- 7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 8. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR

Click the  $\ensuremath{\textbf{Cancel}}$  button.

10. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.



# 7.20. 8322 - TT Lost Status Inquiry

Using this option you can perform an inquiry by entering the TT serial number generated at the time of performing TT issue. The system retrieves particulars like issue branch code, TT currency, TT amount, issue date, beneficiary details, etc.

You can mark the status of telegraphic transfer (TT) issued as lost, through this option. You can reverse the transaction on the same day, in which case the instrument will revert to its original status.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM56 Currency Code Maintenance
- BAM20 Bank Codes Maintenance
- The exchange rate values must be defined and downloaded.
- 8316 TT Issue(walkin)
- 8317 TT Issue GL

#### **Modes Available**

Not Applicable

#### To modify the status of telegraphic transfer

- 1. Type the fast path **8322** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > TT Status Update**.
- 2. The system displays the **TT Lost Status Inquiry** screen.



## **TT Lost Status Inquiry**

TT Lost Status	Inquiry*										🚳 🖬 🔳
Serial No :											
Bank Code :		2	1								
Issue Branch :		~									
TT Ccy :	1	$\sim$	TT	Amount:							
Issue Date :	31/01/2	800	Lic	quidation Date :	31/01/2008	諸					
Issue Mode :			Pa	ssport / IC No :							
Beneficiary Name	:		Ise	sue A/C No. :							
Beneficiary Addre	55 :										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDF	ОК	Close	Clear

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the telegraphic transfer to be marked as lost.
Bank Code	[Display] This field displays the code of the bank, to which the TT is transmitted.
Issue Branch	[Display] This field displays the branch of the bank that has made the TT.
ТТ Ссу	[Display] This field displays the fund transfer currency.
TT Amount	[Display] This field displays the TT fund amount. This amount is in the currency of the TT.
Issue Date	[Display] This field displays the date on which the TT was made.



Field Name	Description
Liquidation Date	[Display] This field displays the default current posting date as liquidation date. It remains blank during the inquiry option.
Issue Mode	[Display] This field displays the mode of issue of the TT. For example, Against Cash, Against GL etc.
Passport / IC No	[Display] This field displays the passport or IC number of the customer.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the TT.
Issue A/C No	[Display] This field displays the account number, if the TT is issued against a CASA.
Beneficiary Address	[Display] This field displays the beneficiary address.

3. Enter the serial number and press the **<Tab>** key.

## **TT Lost Status Inquiry**

TT Lost Status Inc	luiry*								🚳 🛿 🗵
Serial No :	999917000004	-							
Bank Code :	Danamon Bank								
Issue Branch :	НО								
TT Ccy :	IDR 💌	TT Amount:	5,000,045.00						
Issue Date :	15/01/2008	Liquidation Date :	1						
Issue Mode :	GL Account	Passport / IC No :	UTYG55557T						
Beneficiary Name :	NEHA	Issue A/C No. :	99990111001101						
Beneficiary Address :	IFLEX								
Card Ch	ange Pin Chèque	Cost Rate Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trav	ellers Cheque
						UDF	ОК	Close	Clear



- 4. Click the **Ok** button.
- 5. The system displays the message "The serial number is..". Click the **Ok** button.
- 6. The system displays a message "Do You Want to Continue?". Click the **Ok** button.
- 7. The system displays the **TT Status Update** screen.
- 8. Enter the required information in the **TT Status Update** screen.

## TT Status Update

Serial No:	TT Status Update	*									🚳 😰 🗵
Bank Code :         Damaten Bank           Bank Ench :         10           TC Co:         IER III Amuuri:         5.000,045.00           Issue Date :         Isj(11/2000 ::         Uquidaden Date :         10/06/2000 ::           Bank Mode :         R. Kacount :         Passport / K. No :         Invostoss57T           Beneficiary Maddes :         Retraining Marine :         Issue A/C. No :         Invostoss57T           Beneficiary Maddes ::         Retraining Marine :         Issue A/C. No :         Invostoss57T           Beneficiary Maddes ::         Retraining Marine :         Issue A/C. No :         Invostoss57T           Beneficiary Maddes ::         Invostoss :         Issue A/C. No :         Invostoss :           Passbe Branch :         IO ::         Issue Marine :         Invostoss :           Routing No :         Image: Invostoss :         Invostoss :         Invostoss :           Narrative:         IT. Status Update         Invostoss :         Invostoss :         Invostoss :	Serial No :	9999170	00004	-							
Save Dated:         Image: Source Date Source	Bank Code :	Danamo	n Bank 💌	1							
T Coy:       DR       T Amount:       \$,000,045.00         Issue Datei I       ISJ0/2008       Usudation Datei ISJ0/2008         Sue Modei I       Quadation Datei ISJ0/2008       Passeo T. No :         Beneficiary Name :       NertA       Issue A/C No. :       \$999011100100         Beneficiary Name :       NertA       Issue A/C No. :       \$999011100100         Payable Branch :       Image: Company Compa	Issue Branch :	HO									
Issue Date :         Isj01/2008         Baseport / IC No :         Desport / IC No :         Desport / IC No :           Beneficiery Madres :         FREAR         Issue A/C No :         Desport / IC No :         Desport / IC No :           Beneficiery Madres :         FREAR         Issue A/C No :         Desport / IC No :         Desport / IC No :           Beneficiery Madres :         FREAR         Issue A/C No :         Desport / IC No :         Desport / IC No :           Payable Branch :         IP I         Im I	TT Ccy :	IDR	·	TT	Amount:	5,000,045.0	00				
Lisue Mode :         Respont / IC No: :         Pressont / IC No: :         Presson / IC	Issue Date :	15/01/20	008	Liqu	uidation Date :	31/05/2008	El .				
Beneficiary Name :         NetA         Issue A/C No. :         \$99990111001101           Beneficiary Address :         IFLE8	Issue Mode :	GL Accou	unt	Pas	sport / IC No :	UTYG55557T					
Beneficiary Address:   Image: Descende is	Beneficiary Name :	NEHA		Iss	ue A/C No. :	99990111001101	3				
Bayable Branch :       HO         Cheque No :       Routing No ::         Way Status :       Undamed         Narrakive :       TT. Status Update	Beneficiary Address	IFLEX									
Payable Branch :   Bouling No: ::   Routing No: ::   Inclaimed   New Status ::   Inclaimed		Jan dani		_							
Card       Change Rin       Cost Rate       Denomination       Instrument       Traveletic Change											
Payable Branch:       Ho       Image: Change Print         Chouding No.:       Image: Change Print       Image: Change Print         Narrakive:       IT. Status Update											
Chaque No :	Payable Branch :	HO	¥.								
Routing No.:	Cheque No :										
New Status : Indaimed Narrative: TT. Status Update Card Charge Pin Chege Cost Rate Determination Instrument Inventory Pin Validation Service Charge Signature Travellers Chege	Routing No. :	[									
Narrative: TT. Status Update	New Status :	Unclaime	d								
Card Changa Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Cheque	Narrative:	TT. State	us Update								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card         Charge Pin         Cest Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travellers Charge											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Stignature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Gard         Change Pin         Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card Changa Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelets Cheque											
	Gard C	hange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
	1 1		100000						UDE		Close Clear

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the TT is payable.
Cheque No	[Display] This field displays the cheque number, if the MICR number is maintained while issuing the TT. This number can be verified.



Field Name	Description
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
New Status	[Mandatory, Alphanumeric, 120] Type the status of the TT.
Narrative	[Mandatory, Alphanumeric, 120] Type the detailed description of the lost TT.

- 9. Click the **Ok** button.
- 10. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 11. The system displays the Authorization Reason screen.
- 12. Enter the relevant information and click the **Grant** button.
- 13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 14. The system displays the **Document Receipt** screen.
- 15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. OR

Click the Cancel button.

16. The system displays the serial number. Click the **Ok** button.


# 7.21. 8319 - TT Liquidation Inquiry

Using this option, you can perform an inquiry by entering the TT Serial number, generated at the time of performing TT.

Depending on the liquidation mode selected i.e. Cash / against GL / against account you have to enter the particulars in the subsequent screen. You can also liquidate a telegraphic transfer (TT) to facilitate customers who do not have an account with the bank. This transaction also supports multi-currency.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM20 Bank Codes Maintenance
- BAM56 Currency Code Maintenance
- IV001 Stock Transactions
- 8316 TT Issue(walkin)
- 8317 TT Issue GL

### Modes Available

Not Applicable

### To liquidate a telegraphic transfer

- 1. Type the fast path **8319** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TT Liquidisation**.
- 2. The system displays the TT Liquidation Inquiry screen.



# **TT Liquidation Inquiry**

TT Liquidatio	n Inquiry*										🊳 🖬 🗷
Liquidation Mod	le:		~								
Serial No :											
Liq Type :			*								
Bank Code :			~								
Payable Branch	a 📄	~	Issuer Br	ranch :		5					
TT Ccy :		~	Instrume	ent Amount :							
TT Status :											
Issue Date :	31/01/:	2008 8002	Liquidatio	on Date :	31/01/2008						
Issue Mode :				1							
Drawee Acct N	o:										
Beneficiary Nar	ne:		Passport	: / IC No :							
Beneficiary Add	ir:										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
								UDF	ОК	Close	Clear

Field Name	Description					
Liquidation Mode	[Mandatory, Drop-Down]					
	Select the liquidation mode from the drop-down list.					
	The options are:					
	<ul> <li>Cancellation - Purchaser of TT wants payment against the instrument.</li> </ul>					
	<ul> <li>Payment – Beneficiary of TT wants payment against the instrument.</li> </ul>					
	<ul> <li>Refund – Purchaser has lost the instrument and wants the money refunded.</li> </ul>					
	This is the mode against which the TT will get liquidated.					
Serial No	[Mandatory, Numeric, 12]					
	Type the <b>FLEXCUBE Retail</b> serial number of the TT to be liquidated.					
	The TT should be a valid TT issued by your bank.					
	For a remittance such as a TT, at the time of issue, the system generates a serial number automatically comprising the branch					



Field Name	Description					
	code, instrument type and a running serial number.					
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.					
Liq Type	[Mandatory, Drop-Down] Select the TT type of liquidation from the drop-down list.					
Bank Code	[Display] This field displays the code of the bank, to which the TT is transmitted.					
Payable Branch	[Display] This field displays the branch of the bank where the TT is liquidated and the beneficiary account is credited.					
Issuer Branch	[Display] This field displays the branch of the bank that has made the TT.					
ТТ Ссу	[Display] This field displays the currency in which the funds should be credited in the beneficiary account.					
Instrument Amount	[Display] This field displays the TT fund amount. This amount is in the currency of the TT.					
TT Status	[Display] This field displays the status of the TT. For example, Issued, Cancelled etc.					
Issue Date	[Display] This field displays the date on which the TT was done.					
Liquidation Date	[Display] This field displays the default current posting date as liquidation date. It remains blank during the inquiry option.					
Issue Mode	[Display] This field displays the mode of issue of the TT. For example, Against Cash, Against GL, etc.					
Drawee Acct No	[Display] This field displays the account number against which the TT is done.					
Beneficiary Name	[Display]					



Field Name	Description
	This field displays the name of the beneficiary of the TT.
Passport / IC No	[Display] This field displays the passport or IC number of the beneficiary.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

- 3. Select the liquidation mode and the liquidation type from the drop-down list.
- 4. Enter the serial number.

### **TT Liquidation Inquiry**

Liquidation In	quiry*							🚳 🕼
quidation Mode :	Cancellation							
erial No :	999917000004							
q Type :	Cash 🔹							
ank Code :	Danamon Bank							
ayable Branch :	HO	Issuer Branch :	HO					
F Ccy :	IDR 💌	Instrument Amount	5,000,045.00					
f Status :	Stale							
sue Date :	15/01/2008	Liquidation Date :						
sue Mode :	GL Account							
rawee Acct No :	99990111001101							
eneficiary Name :	NEHA	Passport / IC No :	UTYG55557T					
neficiary Addr :	TELEX							
15								
Card	Shange Pin Cheque	Cost Rate Denon	nination Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheq
						LINE	C OK ]	

- 5. Click the **Ok** button.
- 6. The system displays the message "The serial number is..". Click the **Ok** button.
- 7. The system displays the message "Do You Want to Continue". Click the **Ok** button.
- 8. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
- 9. Enter the required information in the various screens.



Liquidation*	×								R 10
iquidation Mode :	Payment	*							
erial No :	999917000004								
iq Type :	Cash	-							
ank Code :	Danamon Bank	+							
ayable Branch :	HO	-	Issuer Branch :	HO	-				
T Ccy :	IDR 💌	1	Instrument Amou	nt:	5,000,045.00				
T Status :	Stale								
ssue Date :	31/05/2008	ġ.	Liquidation Date :	31/0	5/2008				
sue Mode :	GL Account			-					
rawee Acct No :	99990111001101	-							
eneficiary Name :	NEHA		Passport / IC No	UTYG	55557T				
eneficiary Addr :	IFLEX			-					
		-							
2121010				-					
f Ccy :	IDR 💌		Txn Ccy :	ID	۲. <u>با</u>				
T Ccy Rate :		_	Txn Ccy Rate :	1					
T Amount :	5,000,045.	.00							
harges (Lcy) :									
let Amount :		-50							
lser Reference No	): [								
arrative :	TT. Liquidation (Wa	lk In)							
					1	1	E	 12	

# TT Liquidation (walkin)

Field Name	Description
ТТ Ссу	[Display] This field displays the fund transfer currency.
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.
	This is the currency in which beneficiary of the TT would like to accept the funds.
TT Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]



Field Name	Description
	This field displays the rate of conversion to be used for converting the transaction currency to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TT Amount	[Display]
	This field displays the TT amount. This amount is in the currency of the TT.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> screen. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Net Amount	[Display]
	This field displays the amount that will be finally paid to the beneficiary.
	Net Amount = Transfer Amount - Charges
	This amount will be in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Display]
	This field displays the default narration, based on the transaction.



TT Liquidation Aga	inst Account*								🍪 🖬 🛽
Cheque Status :	Issued	Cheque No :							
Routing No :			3						
Account No :	00000003533	JACK K JASON							
Acct Ccy :	INR	TT Ccy :	Us	DV					
Acct Ccy Rate :	1.00000	TT Ccy Rate		45.60000					
TT Amount :	200.00	0							
Charges (Lcy) :	0.00	0							
Acct Amount :	9,120.00								
User Reference No :	3	-							
Narrative :	TT. Liquidation Agains	t Account							
program William	Tras ridainanon Adalus	A HOUSER							
Card Ch	ange Pin Chequ	e Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
1	The second se	1 1		1	1	1	LINE		Clara Class
							UDP		Ciose

# **TT Liquidation Against Account**

Field Name	Description					
Cheque Status	[Display] This field displays the status of the TT. The options are:					
	Issued					
	Cancelled					
	Paid Through Clearing					
	Paid by Cash					
	Paid to Customer account					
	Suspense					
	Reversed					
	Paid by GL					
	• Lost					
	Unclaimed					



Field Name	Description
	Stale
	Except for TTs marked as lost, all other status are marked by the system itself.
Cheque No	[Display]
	This field displays the cheque number of the TT.
	This is the MICR number of the TT, pre-printed on the instrument. For every remittance instrument, the user needs to maintain an MICR number. This number along with the Routing Number is used when the instrument is coming through an inward clearing.
	A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number. For more information refer to <b>MICR Number</b> <b>Maintenance</b> screen.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.
Account No	[Mandatory, Numeric, 16]
	Type the CASA account number.
	The adjacent field displays the name of the customer.
Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
ТТ Ссу	[Display]
	This field displays the currency in which the TT has been issued.



Field Name	Description
	The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
TT Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
TT Amount	[Display]
	This field displays the amount for which the TT is issued.
	This amount is in the currency of the TT.
Charges (Lcy)	[Display]
	This field displays the charges in local currency, that will be levied on liquidation of TT.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> screen. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.
	The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the <b>Service Charge Details</b> button.
Acct Amount	[Display]
	This field displays the amount that will be finally credited to the CASA account.
	This amount will be in the currency of the account, and will include the charges as well as the DD amount.



Field Name	Description
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Display] This field displays the default narration, based on the transaction.

# TT Liquidisation Against GL

Cherge Shari:         issued         Cherge No ::         issued           Roditing No ::         issued         issued         issued           Cherge Cry:         200.00         issued         issued           Cherge Cry:         200.00         issued         issued           Cherge Cry:         200.00         issued         issued           Cact Noi:         1000000         issue Pro IDE TEST GL LOANES           Issee Reference Noi:         3         issee         issee Reference Noi:           Nrrative :         TT: Liquidation Against GL         issee Reference Noi:         issee Reference Noi:	TT Liquidisation	Against GL	*									🇞 🖬 💌
Code         Color         GL Cay:         LOO         LOO	Cheque Status :	Issued		Cheque N	D:							
Cheque Coy:         Import         G. Coy:         Usp M           Cheque Arourk :         G. 00000         G. Coy Rate :         G. 00000           Cheque Arourk :         200.00         G. Coy Rate :         G. 00000           Cheque Arourk :         200.00         G. Coy Rate :         G. 00000           Cheque Arourk :         200.00         G. Coy Rate :         G. 00000           G. Act Nator :         200.00         Internet Not :         Status :           View Raffrence Not :         ::         Tr. Lugadddon Agarest G.         Status :	Routing No :				64							
Change Coy Rate :         60.00000         GL Coy Rate :         60.00000           Change Anonk :         200.00         GL Coy Rate :         60.00000           GL Act Amount :         200.00         GL Coy Rate :         60.00000           GL Act Amount :         200.00         GL Coy Rate :         60.00000           GL Act Amount :         200.00         GL Coy Rate :         60.00000           GL Act Amount :         200.00         GL Coy Rate :         60.00000           GL Act Amount :         200.00         GL Coy Rate :         60.00000           GL Act Amount :         1000.000 :	Cheque Ccy :	USD V		GL Ccy :	USC	> ~						
Charge Amount :         200.00           Charge Amount :         200.00           G. Ack Amount :         200.00           GL Ack Amount :         200.00           Start Reference No ::         3           Th: Upgdebion Against GL -         5           Narrskiv :         TT. Upgdebion Against GL -	Cheque Ccy Rate :	60	.00000	GL Ccy Ra	te:	60.00000						
Charges (Loy) :         0.00           G Act Mount :         200.00           Act Mount :         10001001           Ref Reference No :         3           Narrative :         TT. Liquidation Against GL.	Cheque Amount :		200.00									
GL ACX Amount :         200.00           GL ACX Moi :         11000100 ;;;           REP LINE TEST GL LOANS	Charges (Lcy) :		0.00									
GL ACK NO: IEDODODI, PEP LINE TEST GL LOANIS User Reference No: 3 TT. Luguidation Against GL.	GL Acct Amount :		200.00									
User Reference No : 3 Narrative : T1: Liquidation Against GL. Cad Charge Pin Chegos Cost Fate Descenance Inventory Pin Validation Service Charge Signature Travellers Chegos Card Charge Pin Chegos Cost Fate Descenance Inventory Pin Validation Service Charge Signature Travellers Chegos	GL Acct No :	1100010	01 F	REP LINE TEST GL LO	ANS							
Nerrative : TT. Liquidation Against GL.	User Reference No	3										
Card: Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Traveller: Cheque	Narrative :	TT. Liqui	dation Against GL									
Card Change Pin Cheque Cost Rate Denomination Instrument. Inventory Pin Validation Service Change Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Traveller: Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelles Cheque												
Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Traveller: Cheque         UDF       OK       Close       Clear												
Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Traveller: Cheque         UDF       OK       Close       Clear												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Stignature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card: Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card: Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque												
	Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travell	ers Cheque
									UDF	ОК	Close	Clear

Field Name	Description
Cheque Status	[Display] This field displays the status of the TT.
Cheque No	[Display] This field displays the MICR number of the cheque issued by the payer while making the TT.
Routing No	[Display] This field displays the routing number.



Field Name	Description
	When the TT is made out against a cheque, then this field displays the routing number of the bank. It contains a combination of sector code / bank code and branch code against which the TT has been drawn.
Cheque Ccy	[Display] This field displays the currency in which the funds should be transferred to the beneficiary.
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency in which beneficiary GL account is maintained with the bank.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of the bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank.
	The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display]
	This field displays the TT amount. This amount is in the currency of the TT.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> screen. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.



Field Name	Description
GL Acct Amount	[Display]
	This field displays the amount that will be finally paid to the beneficiary account
	Amount = Transfer Amount - Charges.
	This amount will be in the currency of the GL account.
GL Acct No	[Mandatory, Pick List]
	Select the beneficiary GL account number that will be credited from the pick list.
	The GL account can be in a different currency and not necessarily in the local currency of the bank.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Display]
	This field displays the default narration, based on the transaction.

- 10. Click the **Ok** button.
- 11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 12. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   Click the Cancel button.
- 14. The system displays the serial number. Click the **Ok** button.



# 7.22. 8003 - TC Purchase Walk-in Customer

Using this option you can purchase Traveler's Cheque (TC) from customers who do not have an account with the bank. The teller can issue TC if he has sufficient cash to perform the transaction.

To perform this transaction, teller should ensure that the names of the banks, whose TC's are authorized for purchase, are set up in the **Issuer Maintenance** (Fast Path: BAM09) option.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM25 Currency Definition
- BAM20 Bank Codes Maintenance
- The exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To purchase TC from walk-in customer

- 1. Type the fast path **8003** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TC Purchase Walk-in Customer**.
- 2. The system displays the TC Purchase Walk-in Customer screen.



ssuer Code :		~								
C Ccy :	~		Txn Ccy :		~					
C Ccy Rate :			Txn Ccy Rate	:						
C Amount :		]								
harges (Lcy) :										
xn Amount :										
eneficiary Name :										
assport / IC No :										
eneficiary Addr :										
ser Reference No :										
larrative :	TC, Purchase W	alk In Customer		1						
Card Cha	nga Pin Cl	heque	CostRate	Denomination	Instrument	Investory	Pin Validation	Service Charge	Signature	Travallers Chaqu

## **TC Purchase Walk-in Customer**

Field Name	Description
Issuer Code	[Mandatory, Drop-Down]
	Select the issuer code from the drop-down list.
	It is maintained in the Issuer Maintenance (Fast Path: BAM09) screen.
ТС Ссу	[Mandatory, Drop-Down]
	Select the TC currency from the drop-down list.
	It lists all the currencies set up and permissible for the transaction.
	This is the currency in which the TCs are being purchased. The transaction currency then gets converted to the TC currency for posting to the account, and to local currency of the bank for posting of GL entries.
Txn Ccy	[Mandatory, Drop-Down]
	Select the currency is which the customer will perform the transaction from the drop-down list.
	The transaction currency then gets converted to the TC currency for posting to the account, and to local currency of the bank for posting of GL entries.



Field Name	Description					
TC Ccy Rate	[Display]					
	This field displays the rate of conversion to be used for converting TC currency to the Local currency.					
	If the transaction currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.					
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.					
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
TC Amount	[Mandatory, Numeric, 13, Two]					
	Type the TC amount.					
	This is the amount of TC the Bank is willing to purchase from the customer.					
Charges	[Display]					
(Lcy)	This field displays the charges that will be levied by the bank for this transaction. This will be the commission charges that are collected from the customer.					
	The service charge codes are added and maintained in the <b>Rewards and</b> Service Charges <b>definition</b> (Fast Path : BAM14) screen.					
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.					
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.					
Txn Amount	[Display]					
	This field displays the transaction amount in the local currency of the bank.					
	This field is populated automatically when the TC Amount, Exchange Rate and Transaction CCY is entered.					
	This is the total amount that needs to be paid to the customer.					
	This amount is net of service charges, if any.					
Beneficiary	[Mandatory, Alphanumeric, 40]					
Name	Type the name of the walk-in customer selling the TC.					
Passport / IC	[Mandatory, Alphanumeric, 30]					
Νο	Type the passport or IC number of the walk-in customer. This is an identification collected from the walk-in customer.					



Field Name	Description
Beneficiary Addr	[Mandatory, Alphanumeric, 40]
	This is normally used for record purpose and provides additional
	information.
User	[Optional, Alphanumeric, 40]
Reference No	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, the system displays <b>TC Purchase Walk-In Customer</b> .

- 3. Select the issuer code, TC currency, and the transaction currency from the drop-down list.
- 4. Enter the TC amount, beneficiary name, address, and the passport/IC number.

### **TC Purchase Walk-in Customer**

TC Purchase Walk-	in Customer*							🇞 🛿 🛛
Issuer Code :	KV BANK							
TC Ccy :	INR 💌	Txn Ccy :	INR 🐱					
TC Ccy Rate :	1.00000	Txn Ccy Rate :	1.00000					
TC Amount :	50.00							
Charges (Lcy) :	0.00							
T×n Amount :	50.00							
Beneficiary Name :	Tom Smith							
Passport / IC No :	987897							
Beneficiary Addr :	Redwoods							
	California							
User Reference No :	4							
Narrative :	TC. Purchase Walk In Custome	•						
Card Ch	ange Pin Cheque	Cost Rate Denomina	ition Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
						UDF	ок	Close Clear

- 5. Click and enter the details in **User Defined Field**.
- 6. Click the Validate button.
- 7. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.
- 8. Click the **Ok** button.



- 9. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 10. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR

Click the Cancel button.

Note 1: For more information on Authorization transactions, refer to the Oracle FLEXCUBE Introduction User Manual.

Note 2: For more information on UDF and Document Receipt, refer to the Common Screens option available in the Oracle FLEXCUBE Introduction User Manual.



# 7.23. 1409 - TC Purchase Against Account

Using this option you can purchase the traveler cheques (TC) from customer's who hold an account with the bank. The customer account is credited in the account currency with the equivalent of the TC amount, after taking the service charges into account.

To perform this transaction, you should ensure that the names of the banks, whose TC's are authorized for purchase, are set up in the **Issuer Maintenance** (Fast Path: BAM09) option.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM20 Bank Codes Maintenance
- BAM25 Currency Definition
- 8051 CASA Account Opening
- The exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To purchase TC against an account

- Type the fast path 1409 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > TC Purchase Against Account.
- 2. The system displays the **TC Purchase Against Account** screen.



TC Purchase Agai	nst Accou	nt*								🊳 🛛 🛛
Account No :										
Acct Ccy :	Y									
Issuer Code :		*								
TC Ccy :	~									
Acct Ccy Rate :			TC Ccy R	Rate :						
TC Amount :										
Charges :										
Account Amt :										
User Reference No :										
Narrative :	TC. Purch	ase Against Accour	nt							
Card Cl	ange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

# **TC Purchase Against Account**

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the CASA account number of the customer.
	The adjacent field displays the short name of the primary customer of the account.
Acct Ccy	[Display]
	This field displays the currency assigned to the product, under which the CASA account is opened.
	All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Issuer	[Mandatory, Drop-Down]
Code	Select the issuer code from the drop-down list.
	The issuer code is maintained in the <b>Issuer Maintenance</b> (Fast Path : BAM09) option.



ТС Ссу	[Mandatory, Drop-Down]					
	Select the TC currency from the drop-down list.					
	It lists all the currencies set up and permissible for the transaction.					
	This is the currency in which the TCs are to be purchased. The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries.					
	Based on the Issuer Code and TC currency selected, the system will validate it for correct combination.					
Acct Ccy	[Display]					
Rate	This field displays the rate at which the account currency is converted to the local currency of the bank.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
ТС Ссу	[Display]					
Rate	This field displays the rate at which the transaction currency is converted to the local currency of the bank.					
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
TC Amount	[Mandatory, Numeric, 13, Two]					
	Type the TC amount.					
	The TC amount is the amount of TC the customer wants to sell to the bank. This is the amount in the currency of TC.					
Charges	[Display]					
	This field displays the charges in local currency that will be levied on the account for cash transaction.					
	The service charge codes are added and maintained in the Service Charge Code Maintenance option.					
	The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.					
	The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by clicking the Service Charges tab.					
Account	[Display]					
Amt	This field displays the amount which will be reflected on the CASA account.					
	If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the Txn Amount field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field.					





Field Name	Description
	The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate
User	[Optional, Alphanumeric, 40]
Reference No	Type the user reference number assigned to the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, the system displays <b>TC Purchase Against Account</b> .

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the issuer code and the TC currency from the drop-down list.
- 5. Enter the TC amount.

### **TC Purchase Against Account**

TC Purchase Again	nst Account*	🇞 🛛 🗶
Account No :	6000000014840 JOHNKENINEDY	
Acct Ccy :	USD 🗸	
Issuer Code :	Danamon Bank 🗸	
TC Ccy :	LTL 💌	
Acct Ccy Rate :	4.75000 TC Ccy Rate : 1.00000	
TC Amount :	250.00	
Charges :	0.00	
Account Amt :	52.63	
User Reference No :	1256	
Narrative :	TC. Purchase Against Account	
Card Ch	ange Pin Cheque. Cost Rate: Denomination Instrument. Inventory Pin Validation Service Charge Signature Travell	lers Cheque
		Clear

- 6. Click and enter the details in User Defined Field
- 7. Click the Validate button.
- 8. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.
- 9. Click the **Ok** button.



- 10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
- 11. The system displays the Authorization Reason screen.
- 12. Enter the relevant information and click the **Grant** button.
- 13. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 14. The system displays the **Document Receipt** screen.
- 15. Select the receipt you want to print and click the **Ok** button. or

Click the **Cancel** button.

Note 1: For more information on Authorization transactions, refer to the Oracle FLEXCUBE Introduction User Manual.

Note 2: For more information on UDF and Document Receipt, refer to the Common Screens option available in the Oracle FLEXCUBE Introduction User Manual.



# 7.24. 8204 - TC Sale - Walk-in Customer

The bank can sell Traveler's Cheque to customers who do not have an account with the Bank. This can be done only if the bank has sufficient Traveler's cheque to perform the transaction.

Using this option you can sell TC to a walk-in customer.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM20 Bank Codes Maintenance
- BAM97 Currency Code Maintenance
- The exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To sell traveler's cheque against cash to walk-in customer

- 1. Type the fast path **8204** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TC Sale - Walk-in Customer**.
- 2. The system displays the TC Sale Walk-in Customer screen.



### TC Sale - Walk-in Customer

TC Sale - Walk-in Cu	ustomer*						🇞 🔽 💌
Issuer Code :	~						
TC Ccy :	~	Txn Ccy :	~				
TC Ccy Rate :		Txn Ccy Rate :					
TC Amount :							
Charges (Lcy):							
Txn Amount :							
Beneficiary Name :							
Passport / IC No :							
Beneficiary Addr :							
User Reference No :							
Narrative :	TC. Sale Walk In Customer						
Card Cha	inge Pin Cheque	Cost Rate Denomin	ation Instrument	Inventory Pin V	/alidation Service Charge	Signature Travel	ers Cheque
					UDF	OK Close	Clear

Field Name	Description
Issuer Code	[Mandatory, Drop-Down]
	Select the issuer code from the drop-down list.
	It is maintained in the <b>Issuer Maintenance</b> option.
ТС Ссу	[Mandatory, Drop-Down]
	Select the TC currency from the drop-down list.
	It lists all the currencies set up and permissible for the transaction.
Txn Ccy	[Mandatory, Drop-Down]
	Select the currency of the cheque from the drop-down list.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.



Field Name	Description
TC Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting TC currency to the Local currency.
	The teller's right to change the traveler's cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two]
	Type the TC amount.
	This is the amount of TC the Bank is willing to sell to the customer.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Txn Amount	[Display]
	This field displays the transaction amount in the local currency of the bank.
	This field is populated automatically when the TC Amount, Exchange Rate, and Transaction CCY is entered.
	This is the total amount that needs to be paid by the customer.
	This amount is inclusive of charges, if any.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the beneficiary of the TC.



Field Name	Description
Passport / IC No	[Mandatory, Alphanumeric, 30]
	Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Addr	[Mandatory, Alphanumeric, 40]
	Type the contact address of the beneficiary.
	This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, the system displays TC.Sale Walk In Customer.

- 3. Select the issuer code, TC currency, and the transaction currency from the drop-down list.
- 4. Enter the TC amount, beneficiary name and address, passport/IC number and narration.

## TC Sale - Walk-in Customer

Tenues Cada -											
issuer Code :	Danamon I	Bank 💌									
TC Ccy :	IDR 💌		Txn Ccy :	INF	2 🔽						
TC Ccy Rate :	1.0	0000	Txn Ccy R	ate :	213.46000						
TC Amount :		10.00									
Tharges (Lcy):		0.00									
xn Amount :		0.05									
eneficiary Name :	John										
assport / IC No :	235689										
eneficiary Addr :	14 - Sector	, Park Avenue									
	Hill Road										
	California										
lser Reference No :	2										
larrative :	TC, Sale W	alk In Customer									
Card	Chaoge Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trav	elleri Cheque

5. Click the **UDF** button. The system displays the **UDF Details** screen.



- 6. Click the **Validate** button. The system displays the message "Validation procedure completed".
- 7. Click the **Ok** button on the UDF Details screen.
- 8. Click the **Ok** button.
- 9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 10. The system displays the Authorization Reason screen.
- 11. Enter the relevant information and click the **Grant** button.
- 12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- 14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. OR

Click the Cancel button.



# 7.25. 1009 - TC Sale Against Account

Using this option you can sell Traveler's Cheques against the CASA account of the customer from **Oracle FLEXCUBE** The TCs which are expected to be issued should be available in the inventory of the teller for issuance.

The customer account is debited in the Account Currency with the equivalent of the TC amount after taking the charges into account.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL Code Definition
- BAM97 Currency Code Maintenance
- BAM20 Bank Codes Maintenance
- 8051 CASA Account Opening
- The exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

#### To sell traveler's cheque against an account

- Type the fast path 1009 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > TC Sale Against Account.
- 2. The system displays the **TC Sale Against Account** screen.



TC Sale Against Acc	count*								al 🛛 🕹
Account No :									
Acct Ccy :	2								
IssuerCode :		•							
TC Ccy :	~								
Acct Ccy Rate :									
TC Ccy Rate :									
TC Amount :									
Charges (Lcy) :									
Account Amt :									
Cheque No :	00000000000								
BC Date :	15/01/2008								
User Reference No :									
Narrative :	TC. Sale Against Accou	nt							
Card Cha	inge Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
	10 K								

## **TC Sale Against Account**

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the CASA account number of the customer, which needs to be debited for issuance of traveler's cheque. The adjacent field displays the primary name of the account holder.
Acct Ccy	[Display]
	This field displays the currency in which the account is held.
Issuer Code	[Mandatory, Drop-Down]
	Select the issuer code/name of the issuer of the TC's from the drop-down list.
	It is maintained in the Issuer Maintenance option.
ТС Ссу	[Mandatory, Drop-Down]
	Select the TC currency from the drop-down list.
	It lists all the currencies set up and permissible for the transaction.
	This is the currency in which the TCs are being sold. The transaction currency then gets converted to the account currency



Field Name	Description
	for posting to the account and to local currency of the bank for posting of GL entries.
	Based on the Issuer Code and TC currency selected, the system will validate it for correct combination.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Ccy Rate	[Display]
	This field displays the TC currency rate.
	By default, this field displays the rate at which the TC currency is converted to the local currency of the bank
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the traveler's cheque currency and the Local are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two]
	Type the TC amount.
	The TC amount is the amount of TC the customer wants to buy from the bank. This is the amount in the currency of TC.
Charges (Lcy)	[Display]
	This field displays the fees charged to the customer for the transaction. The charges can be either charged by the bank or by the issuer of the TC.
	If the charges pertain to your bank, they are attached at the <b>Transaction Mnemonic Codes</b> option.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the <b>Definitions User's Guide</b> .
	The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Account Amt	[Display]
	This field displays the total amount that will be debited to the



Field Name	Description
	customer's account.
Cheque No	[Mandatory, Numeric, 12]
	Type the cheque number, if the TCs are being sold to the customer against the cheques issued to his/her CASA account.
	The system will validate this cheque number against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.
BC Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the BC date from the pick list.
	By default, this date has to be the current posting date.
	This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument.
	If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, the system displays TC Sale Against Account.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the issuer code.
- 5. Enter the TC amount and narration.



COUNCINO :	01000000118360 A	BY M GAYLE								
ct Ccy :	IDR.									
suerCode :	AMERICAN EXPRESS									
Ccy :	USD 💌									
t Ccy Rate :	1.00000									
Ccy Rate :	47.25000									
Amount :	5,000.00									
arges (Lcy) :	0.00									
ount Amt :	236,250.00									
que No :	00000000000									
Date :	15/02/2008									
r Reference No :										
rative :	01000000118360:TC Sal									
Card C	hange Pin. Cheque	Cost Rate	Desomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travelle	rs Chei

## **TC Sale Against Account**

- 6. Click the **Ok** button.
- 7. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
- 8. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system 9. displays the message "Do you want to print the document". Click the **Ok** button. OR

Click the Cancel button.

Note: For more information on Authorization transactions, refer to the FLEXCUBE Introduction User Manual.



# 7.26. 8205 - TC Sale - Against GL

Using this option you can sell Traveler's Cheques against the GL account.

To perform this action, you should ensure that the names of the Banks on whom TCs are drawn on are set up in the **Issuer Maintenance** (Fast Path: BAM09) option. This maintenance is then downloaded to the Branch. Once this is done, the names of the banks who's TCs are to be sold, is populated in the option list. The bank needs to have sufficient stock of TC to perform this transaction.

### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM99 GL codes Cross Ref Maintenance
- BAM20 Bank Codes Maintenance
- BAM97 Currency Codes Cross Reference
- The exchange rate values must be defined and downloaded.

#### **Modes Available**

Not Applicable

To sell traveller's cheque against GL

- 1. Type the fast path 8205 and click Go or navigate through the menus to Transaction Processing > GL Transactions > Remittance > TC Sale - Against GL.
- 2. The system displays the **TC Sale Against GL** screen.



ssuer Code :	<b>~</b>					
GL Ccy.:	×	TC Ccy:	~			
GL Account No:						
GL Ccy Rate:		TC Ccy Rate:				
TC Amount:	-					
Charges (Lcy):						
GL Acct Amount :						
Beneficiary Name:						
Beneficiary Addr:						
User Reference No:						
Narrative:	TC. Sale Against GL.					
other Transactions	4					
ther Transactions Service Charges Det	ф. ЮШа					
ther Transactions Service Charges Del Inventory Details	수: tails					
ther Transactions Service Charges Det Inventory Details	tails					

# TC Sale - Against GL

Field Name	Description			
Issuer Code	[Mandatory, Drop-Down]			
	Select the issuer code of the bank on whom the TC's are drawn from the drop-down list.			
	It is maintained in the Issuer Maintenance option.			
GL Ccy	[Mandatory, Drop-Down]			
	Select the currency of the GL account, which needs to be debited while issuing TC from the drop-down list.			
ТС Ссу	[Mandatory, Drop-Down]			
	Select the TC currency from the drop-down list.			
	It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being sold.			
GL Account No	[Mandatory, Pick List]			
	Select the GL account number against which you want to issue TC from the pick list.			
	The adjacent field displays the GL code.			



Field Name	Description				
GL Ccy Rate	[Display]				
	This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank.				
	If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.				
TC Ccy Rate	[Display]				
	This field displays the rate of conversion to be used for converting TC currency to the Local currency.				
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.				
	If the GL currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.				
TC Amount	[Mandatory, Numeric, 13, Two]				
	Type the TC amount.				
	This is the amount of TC; the bank would like to sell by this transaction.				
Charges (Lcy)	[Display]				
	This field displays the charges that will be levied on the account for cash withdrawal.				
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. For more information on adding service charges, refer to the <b>Service Charge Definition</b> option in the Definitions User's Guide.				
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.				
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.				
GL Acct Amount	[Display]				
	This field displays the amount in the GL account.				
	This field is populated automatically when the TC Amount, Exchange Rate, and Txn CCY are entered.				
	This is the total amount that will be debited to the GL account. This amount will include the charges also.				
Beneficiary Name	[Mandatory, Alphanumeric, 40]				
	Type the name of the nominee of the TC.				
Beneficiary Addr	[Mandatory, Alphanumeric, 40]				
	Type the contact address of the nominee.				
	This is normally used for record purpose and provides additional				



Field Name	Description				
	information.				
User Reference No	[Optional, Alphanumeric, 40]				
	Type the user reference number assigned to the customer.				
Narrative	[Mandatory, Alphanumeric, 40]				
	Type the narration.				
	This field displays the default narration, based on the transaction. The user can change the narration, if required.				

- 3. Select the issuer code, GL currency, and the TC currency from the drop-down list.
- 4. Select the GL account number from the pick list.
- 5. Enter the TC amount, nominee name and address, and the passport/IC number.

### TC Sale - Against GL

TC Sale - Against (	L*	ab 🖬 🗵
Issuer Code :	Bank Danamon 👻	
GL Ccy.:	INR V TC Ccy: INR V	
GL Account No:	100010008 TEST GL FOR SINGLE CCY	
GL Ccy Rate:	1.00000 TC Ccy Rate: 1.00000	
TC Amount:	50.00	
Charges (Lcy):	0.00	
GL Acct Amount :	50.00	
Beneficiary Name:	Tom Smith	
Beneficiary Addr:	Redwoods	
	California	
User Reference No:	98789	
Narrative:	TC. Sale Against GL.	
Other Transactions Service Charges De Inventory Details	<b>ee</b> e aits	

- 6. Click the **Ok** button.
- 7. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
- 8. The system displays the Authorization Reason screen.
- 9. Enter the relevant information and click the **Grant** button.


- 10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 11. The system displays the **Document Receipt** screen.
- 12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. OR

Click the  $\ensuremath{\textbf{Cancel}}$  button.



## 7.27. 8004 - FX Purchase (Walk-in)

Using this option you can purchase foreign exchange currencies from any customer who does not have an account with the bank. The beneficiary's name, address and passport number are maintained in this option. The transaction currency codes and details are maintained in the **Currency Definition** (Fast Path: BAM25) option.

#### **Definition Prerequisites**

- BAM97 Currency Code Maintenance
- BAM99 GL Code Cross Ref Maintenance
- SCM01 SC Package Definition
- BAM25 Currency Definition

#### Modes Available

Not Applicable

#### To purchase foreign exchange currency from a walk-in customer

- 1. Type the fast path **8004** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > FX Purchase Walk - In**.
- 2. The system displays the FX Purchase (Walk-in) screen.

#### FX Purchase (Walk-in)

X Purchase (Walk-i	in)*										
Ccy Bought :		~		Ccy Paid : Ccy Paid Bate :							
input :	Amount B	ought		Amount Paid		1					
mount Bought :		0.00		Amount Paid :		0.00					
harges (Lcy) :	-	0,000			-	0.00					
eneficiary Name :											
assport/IC No. :											
eneficiary Address :			Ĩ								
5.											
	-										
ser Reference No :	-	1									
arrativa	EV. Dunch and	uusli te Cush									
indeve .	PA, Purchase	e waik in cusc	onier								
Card Char	nga Piń	Cheque	Corr Faite	Denomination	Instaument	Inventory	Pin Validation	Service Charge	Signature	Travelle	ns Cheque



Field Name	Description			
Ccy Bought	[Mandatory, Drop-Down]			
	Select the currency which the bank is willing to purchase from the drop- down list.			
Ccy Paid	[Mandatory, Drop-Down]			
	Select the currency, in which the bank will pay back the customer in return for the purchase of foreign currency, from the drop-down list.			
Ccy Buy Rate	[Display]			
	This field displays the exchange rate of the currency, which is sold.			
	This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction.			
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.			
Ccy Paid	[Display]			
Rate	This field displays the rate of exchange of the currency in which the bank is paid.			
	This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction.			
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.			
Input	[Mandatory, Radio Button]			
	Click on the appropriate option.			
	The options are:			
	<ul> <li>Amount Bought - Click on this option to enter the amount in sold amount currency in the Amount Bought field. The system converts the entered amount to transaction currency amount and displays it in Amount Paid field.</li> </ul>			
	<ul> <li>Amount Paid - Click on this option to input the amount in received amount currency in the Amount Paid field. The system converts the entered amount to account currency amount and displays it in Amount Bought field.</li> </ul>			
	For more information refer to the Example 01 provided at the end of the <b>Cash Withdrawal</b> (Fast Path: 1001) option.			
Amount	[Conditional, Numeric, 13, Two]			
Bought	Type the amount bought from the customer.			
	This field is enabled if the <b>Amount Bought</b> option is selected from the <b>Input</b> field.			



Field Name	Description				
Amount Paid	[Conditional, Numeric, 13, Two] Type the amount paid to the customer. This field is enabled if the <b>Amount Paid</b> option is selected from the <b>Input</b> field.				
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. These charges can be modified by clicking the <b>Service Charge Details</b> tab.				
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.				
Passport/IC No	[Mandatory, Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.				
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.				
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction.				
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays <b>FX. Purchase Walk-In Customer</b> .				
3. Select the c	urrency bought and the currency paid from the drop-down list.				

- 4. Click on the amount bought or amount paid option.
- 5. Enter the amount, beneficiary name, address, passport/IC number and narration.



#### FX Purchase (Walk-in)

FX Purchase (Walk-	in)*								🇞 🛛 🗵
Ccy Bought :	USD	Ccy Paid :	INR	~					
Ccy Buy Rate :	1.50000	Ccy Paid Rate :	2.05000						
Input :	O Amount Bought	Amount Paid							
Amount Bought :	136.67	Amount Paid :	10	0.00					
Charges (Lcy) :	0.00								
Beneficiary Name :	A John								
Passport/IC No. :	1213344								
Beneficiary Address :	park lane								
	new york								
User Reference No :	123								
Narrative :	FX. Purchase Walk In Customer								
Card Cha	inge Pin Cheque Gos	t Rate Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
	• • • • • • • • • • • • • • • • • • •					UDF	ОК	Close	Clear

- 6. Click the **UDF** button. The system displays the **UDF Details** screen.
- 7. Click the **Validate** button. The system displays the message "Validation procedure completed".
- 8. Click the **Ok** button on the UDF Details screen.
- 9. Click the **Ok** button.
- 10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
- 11. The system displays the Authorization Reason screen.
- 12. The system displays the transaction sequence number. The transaction number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 13. The system displays the **Document Receipt** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the Ok button. OR
   Click the Cancel button.

Note: For more information on **Document Receipt**, refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.



## 7.28. 8203 - FX Sale - Walk-in

Using this option you can sell foreign exchange currencies to a walk-in customer. This transaction can be performed, if the bank supports multi-currency and sufficient foreign exchange currencies are available with the teller.

The beneficiary name, address and passport number are maintained in this option. The transaction currency codes and details are maintained in the **Currency Definition** (Fast Path: BAM25) option.

#### **Definition Prerequisites**

- BAM97 Currency Code Maintenance
- BAM99 GL Code Cross Ref Maintenance
- SCM01 SC Package Definition
- BAM25 Currency Definition

#### Modes Available

Not Applicable

#### To sell foreign exchange currency to a walk-in customer

- 1. Type the fast path 8203 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions > Remittance > FX Sale - Walk - In.
- 2. The system displays the FX Sale Walk-in screen.



Icy Sold :			Ccy Received :	*						
ty solu kate :	Amount Bought		Amount Paid	-						
mount Sold :	0.0	D	Amt Received :		0.00					
harges (Lcy) :		]								
neficiary Name :										
ssport/IC No :										
meticiary Addr :		-								
		_								
er Reference No :										
arrative :	FX. Sale Walk In Cust	omer								
	2000 Dia	000 844	Depositionalism	Interpret	Townshore	Die Maldates	Sandra Charren	Saasium	Town	llare chemi

#### FX Sale - Walk-in

Field Name	Description			
Ccy Sold	[Mandatory, Drop-Down]			
	Select the currency which the bank is willing to sell to the customer from the drop-down list.			
Ccy Received	[Mandatory, Drop-Down]			
	Select the currency in which the customer will pay back the bank in return for the purchase of foreign currency from the drop-down list.			
Ccy Sold Rate	[Display]			
	This field displays the exchange rate of the currency, which is sold.			
	This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction.			
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.			
Ccy Received Rate	[Display]			



Field Name	Description				
	This field displays the rate of exchange of the currency in which the bank is paid.				
	This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction.				
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.				
Input	[Mandatory, Radio Button]				
	Click on the appropriate option.				
	The options are:				
	• Amount Bought - Click on this option to input the amount in sold amount currency in the <b>Amount Sold</b> field. The system converts the entered amount to transaction currency amount and display it in the <b>Amount Received</b> field.				
	<ul> <li>Amount Paid - Click on this option to input the amount in received amount currency in the Amount Received field. The system converts the entered amount to account currency amount and display it in the Amount Sold field.</li> </ul>				
	For more information refer to the Example 01 provided at the end of the <b>Cash Withdrawal</b> (Fast Path: 1001) option.				
Amount Sold	[Conditional, Numeric, 13, Two]				
	Type the sold amount.				
	This field is enabled if the <b>Amount Bought</b> option is selected from the <b>Input</b> field.				
Amt Received	[Conditional, Numeric, 13, Two]				
	Type the amount received.				
	This field is enabled if the <b>Amount Paid</b> option is selected from the <b>Input</b> field.				
Charges (Lcy)	[Display]				
	This field displays the fees charged to the customer for the transaction.				
	These charges can be modified by clicking on the <b>Service</b> Charge Details tab.				
Beneficiary Name	[Mandatory, Alphanumeric, 40]				
	Type the name of the beneficiary.				
Passport/IC No	[Mandatory, Alphanumeric, 14]				
	Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.				



Field Name	Description		
Beneficiary Addr	[Mandatory, Alphanumeric, 40]		
	Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.		
User Reference No	[Mandatory, Alphanumeric, 40]		
	Type the user reference number assigned to the customer.		
Narrative	[Mandatory, Alphanumeric, 40]		
	Type the narration.		
	By default, the system displays FX.Sale Walk In Customer.		

- 3. Select the currency sold and the currency received from the drop-down list.
- 4. Select the amount bought or amount paid button.
- 5. Enter the amount , beneficiary details, passport/IC number and user reference number.

#### FX Sale - Walk-in

FX Sale - Walk-	in*										🇞 🛛 💌
Ccy Sold :	INR	2		Ccy Received :	USD 💌						
Ccy Sold Rate :		2.05000		Ccy Received Rate	: 1.50	000					
	Amo	unt Bought	(	🔵 Amount Paid							
Amount Sold :		100.00		Amt Received :							
Charges (Lcy) :		5.00									
Beneficiary Name	: Tom Sn	ith									
Passport/IC No :	9862										
Beneficiary Addr	Redwo	ods									
	Californ	ila									
User Reference N	lo : 78965										
Narrative :	FX. Sal	e Walk In Customer	r)								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travelle	rs Cheque
								UDF	ок	Close	Clear

- 6. Click and enter the details in **User Defined Field**.
- 7. Click the Validate button.
- 8. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.



- 9. Click the **Ok** button.
- 10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
- 11. The system displays the Authorization Reason screen.
- 12. Enter the relevant information and click the **Grant** button.
- 13. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 14. The system displays the **Document Receipt** screen.
- 15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. OR Click the **Cancel** button.

**Note**: For more information on UDF and Document Receipt refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.



## 7.29. 1026 - Advance Payment against Credit Card

Using this option you can provide advance to customers against credit cards. Advance against a credit card will always be provided through cash mode for customers as well as non customers. A call to the card center is made to take an approval code for providing advance against the credit card.

#### **Definition Prerequisites**

• BAM81 - Company Master Maintenance

#### **Modes Available**

Not Applicable

#### To perform advance payment against credit card

- Type the fast path 1026 and click Go or navigate through the menus to Transaction Processing > Walkin Transactions > Remittance > Advance Payment against Credit Card.
- 2. The system displays the Advance Payment against Credit Card screen.

#### **Advance Payment against Credit Card**

Advance Payment against Credit Card*			🇞 🛛 🔼
- Company Details			
I Bilty Connerv Id -			
Comp Company Records .			
Approval Code :			
Card Issuer :			
Consumer Name :			
Credit Card No. :			
Payment Details			
Payment Gade . [20/03/2008 ]			
Payment Cry. Ate :			
Total Amount :			
Halaurs.			
r	ОК	Close	Clear



Company Details					
Utility Company Id	[Mandatory, Drop-Down]				
	Select the ID utility company from the drop-down list. The utility company ID is maintained in the <b>Company Master</b> <b>Maintenance</b> (Fast Path: BAM81) option.				
Utility Company Account	[Display] This field displays the account number for the company selected in the <b>Utility Company ID</b> field.				
Credit Card Details					
Approval Code	[Mandatory, Numeric, 12] Type the approval code for making an advance payment.				
Card Issuer	<ul> <li>[Conditional, Drop-Down]</li> <li>Select the type of credit card from the drop-down list.</li> <li>The options are: <ul> <li>American Express</li> <li>Master card/Visa</li> <li>Others</li> </ul> </li> <li>This field is mandatory only if Credit Card Type value is selected in the Bill Type field.</li> </ul>				
Consumer Name	[Mandatory, Alphanumeric, 36] Type the name of the customer.				
Credit Card No.	<ul> <li>[Mandatory, Numeric, 16]</li> <li>Type the credit card number for which the advance is being made.</li> <li>The field length, for the various card selected in the Card Issuer field, are as follows: <ul> <li>American Express: 15</li> <li>Visa &amp; Master Card: 16</li> </ul> </li> <li>The system validates the accuracy of the credit card number for the based on the last digit of the credit card account number for the above two card types.</li> </ul>				
	Others: 16				

**Field Name** 

Description

## **Payment Details**



Field Name	Description			
Payment Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the payment has to be done from the			
	pick list.			
Payment Ccy.	[Mandatory, Drop-Down]			
	Select the currency in which the advance will be given to the customer from the drop-down list.			
Txn Ccy.	[Mandatory, Drop-Down]			
	Select the transaction currency from the drop-down list.			
Payment Ccy. Rate	[Display]			
	This field displays the rate of conversion used for converting the payment currency to the local currency of the bank.			
	The system by default displays the value as one in this field if the payment currency and the local currency are same.			
Txn Ccy Rate	[Mandatory, Numeric, Three, Two]			
	Type the rate at which transaction currency is converted into the local currency of the bank.			
	The system by default displays the value as one in this field if the payment currency and the local currency are same.			
Amount Paid	[Mandatory, Numeric, 13, Two]			
	Type the advance amount which is paid to the customer / non- customer.			
Charges (LCY)	[Display]			
	This field displays the service charge (if any) for the transaction.			
Total Amount	[Display]			
	This field displays the total amount after deducting the charges (if applied).			
User Reference No.	[Optional, Alphanumeric, 40]			
	Type the reference number for the user.			
Narrative	[Mandatory, Alphanumeric, 40]			
	Type the narration for the transaction.			
	The system displays the default narration.			

- 3. Select the utility company ID from the drop-down list.
- 4. Enter the card details, payment details, user reference number and the narration.



Company Details	C Credit Card					
Utility Company Id :	YES BANK	~				
Utility Company Account :	00000038612	ES BANK				
Credit Card Details	1					
Approval Code :	123					
Card Issuer :	American Express 💌					
Consumer Name :	abc					
Credit Card No. :	433948049	9358804	433948049358804			
Payment Details						
Payment Date :	31/05/2008					
Payment Ccy. :	IDR 🗸	Txn Ccy. :	IDR 🗸			
Payment Ccy. Rate :	1.00000	Txn Ccy Rate :	1.00000			
Amount Paid :	12,500.00					
Charges(LCY) :	500.00					
Total Amount(LCY) :	12,000.00					
User Reference No :	563653					
Narrative :	Advance Develoption	Cuedla Cend				
ther Transactions	<b></b>					
Service Charges Details						

#### Advance Payment against Credit Card

- 5. Click the **Ok** button.
- 6. The system displays the transaction sequence number. Click the **Ok** button.
- 7. The system displays the **Documents** screen.
- 8. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button. OR

Click the **Cancel** button.



# 8. Other Transactions



## 8.1. 8323 - Maintain Issued Instruments

Using this option allows the **Oracle FLEXCUBE** branch of the bank to maintain the records and details of all the DDs, TTs, and MTs issued at the non-**Oracle FLEXCUBE** branch, which are payable at the **Oracle FLEXCUBE** branch.

#### **Definition Prerequisites**

- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM20 Bank Codes MaintenanceBAM56 Currency Code MaintenanceIV001 Stock Transaction
- CHM37 Cheque Book Issue

#### Modes Available

Not Applicable

#### To maintain issued instruments

- 1. Type the fast path 8323 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Remittance > Maintain Issued Instruments.
- 2. The system displays the Maintain Issued Instruments screen.

#### Maintain Issued Instruments

Maintain Issued In	nstruments*			🚳 🖬 🗵
Issuer Bank :	~	Instr Type :	~	
Issuer Branch :		)		
Payee Bank :		Payee Branch :	~	
Chq Ccy:		Txn Ccy:		
Cheque Ccy Rate:		Txn Ccy Rate:		
Cheque Amount :				
Charges (Lcy) :				
Txn Amount :				
DD Date :	20/03/2008	Serial No :		
Micr No :		Routing No :		
Beneficiary Name :		Passport / IC No :		
Beneficiary Addr :				
Narrative	Maintain DD.Details For Non C	BS.Branches		
				OK Close Clear



Field Name	Description
Issuer Bank	[Mandatory, Drop-Down]
	Select the bank (Non CBS) that has issued the instrument from the drop-down list.
	The list of banks that can issue instruments payable by our bank is maintained in the <b>Issuer Maintenance</b> option and downloaded to the branch.
Instr Type	[Mandatory, Drop-Down]
	Select the type of instrument issued from the drop-down list.
	The options are:
	• DD
	• MT/TT
Issuer Branch	[Mandatory, Pick List]
	Select the branch of the issuer bank that has issued the instrument from the pick list.
Payee Bank	[Display]
	This field displays the payee bank.
	By default, the name of your bank is displayed in this field.
Payee Branch	[Mandatory, Drop-Down]
	Select the branch of the bank on which the instrument is drawn from the drop-down list.
Chq Ccy	[Mandatory, Pick List]
	Select the cheque currency from the pick list.
	The list displays all the currencies that are set up and permissible for the transaction. The instrument is issued in this currency.
	The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries.
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.



Field Name	Description
Cheque Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two]
	Type the cheque amount.
	The instrument is issued for this amount.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account.
	The service charge codes are added and maintained in the <b>Service Charge Code Maintenance</b> option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Txn Amount	[Display]
	This field displays the transaction amount in the local currency of the bank.
DD Date	[Mandatory, Pick List, dd/mm/yyyy]
	Type the date of issue of the instrument by the issuer bank.
Serial No	[Display] This field displays the serial number of the instrument issued.



Field Name	Description
Micr No	[Mandatory, Numeric, 12]
	Type the MICR number of the instrument.
	For every remittance instrument, the user you has to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through an inward clearing batch.
	A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code / Bank Code + Branch Code
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the nominee of the instrument.
Passport / IC No	[Mandatory, Alphanumeric, 30]
	Type the passport or IC number of the nominee.
	This is an identification collected from the beneficiary of the instrument.
Beneficiary Addr	[Mandatory, Alphanumeric, 35]
	Type the contact address of the nominee.
	This is normally needed for record purposes and provided as additional information.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

- 3. Select issuer bank and the instrument type from the drop-down list.
- 4. Select the issuer branch and the check currency from the pick list.
- 5. Select payee branch and the transaction currency from the drop-down list.
- 6. Enter the check amount, MICR number, nominee name and address and the passport/IC number.



Bank : Branch : Bank : y: 9 Ccy Rate:		Instr Type :		
Branch : Bank : y: e Ccy Rate:	MUMBAI 5 BANK DANAMON INDONI	 Payee Branch :		
Bank : y: • Ccy Rate:	BANK DANAMON INDON	Payee Branch :		
y: • Ccy Rate:	USD			
e Ccy Rate:		Txn Ccy:	USD 💌	
	60.00000	Txn Ccy Rate:	60.00000	
Amount :	100.00			
; (Lcy) :	0,00			
unt :	100.00			
e:	20/03/2008	Serial No :		
2	987897	Routing No :	0259999	
ry Name :	Tom Smith	Passport / IC No :	8969786	
ary Addr :	Redwoods			
	California			

#### **Maintain Issued Instruments**

- 7. Click the **Ok** button.
- 8. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 9. The system displays the **Document Receipt** screen.
- 10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button. OR

Click the  $\ensuremath{\textbf{Cancel}}$  button.

11. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.



## 8.2. STM57 - MICR Number Maintenance

Using this option you can maintain the MICR number for instruments using the system-generated serial number as a cross-reference When issuing a remittance instrument like a demand draft or banker's cheque, you have to enter the MICR number that will appear on the instrument. The system at the same time generates an internal serial number for its own reference. When the instrument comes for inward clearing, the system uses the **Batch Micr-SrIno Xref Data Entry** option to identify the instrument uniquely. Hence, having a cross-reference is important.

#### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance

#### Modes Available

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

#### To add a MICR number

- 1. Type the fast path **STM57** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > MICR Number Maintenance**.
- 2. The system displays the MICR Number Maintenance screen.

#### MICR Number Maintenance

ICR Number Mair	ntenance*					🍪 🖬 🕨
Serial No :						
Cheque No :		Routing No :				
Add O Modify		Authorize 💽 In	quiry		Close	Clear



Field Name	Description				
Serial No	[Mandatory, Numeric, 12]				
	Type a valid serial number of an instrument with instrument status as <b>ISSUED</b> .				
Cheque No	[Mandatory, Numeric, 12]				
	Type the MICR number assigned to the instrument.				
Routing No	[Mandatory, Numeric, Nine]				
	Type the routing number.				
	The routing number is the combination of the bank code and the branch code.				
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.				
	Routing Number = Sector Code / Bank Code + Branch Code				
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.				
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.				
Following fields are	available in Add mode.				
Start Serial	[Mandatory, Numeric, 12]				
Number	Type the first MICR serial number.				
End Serial Number	[Mandatory, Numeric, 12]				
	Type the last MICR serial number.				
Start Cheque	[Mandatory, Numeric, 12]				
Number	Type the start cheque number of the instrument.				
End Cheque	[Mandatory, Numeric, 12]				
Number	Type the end cheque number of the instrument.				

- 3. Click the **Add** button.
- 4. Enter the routing number, the start and the end serial number and the start cheque number.



#### **MICR Number Maintenance**

CR Number Mainte	mance*			
outing Number :	1001001			
tart Serial Number :	999917000070	End Serial Number :	999917000071	
tart Cheque Number :	20	End Cheque Number :	21	
Add O Madifus O .			iter a	Ok Close Clear

- 5. Click the **Ok** button.
- 6. The system displays the message "Record successfully added..Click Ok to continue". Click the **OK** button.

#### To modify MICR number

- 1. Enter the serial number and press the **<Tab>** key.
- 2. Modify the relevant information.



R Number Ma	intenance*				
rial No : eque No :	999917000104	Routing No :	1001001		
	000000020	- Contractor	1001001		
Add 💿 Modify		end 🔿 Authorize 🔿 I	quiry	Ok Close	Clea

#### **MICR Number Maintenance**

- 3. Click the **Ok** button.
- 4. The system displays the message "Record successfully modified..Click Ok to continue". Click the **OK** button.

#### Example

If the MICR number was not maintained by the teller at the time of issuance due to some reason or if the BCs/DDs were automatically issued in bulk by the system through an standing instruction, then the MICR number of the instrument or range of instruments need to be maintained.

If the bank receives an inward clearing file, the file will contain the MICR number of the instrument. The MICR cross-reference number will then be used by the system to validate and update the status of the instrument.

On January 31, 2004:

Assume that an standing instruction was set up on a CASA account to issue a Banker's cheque at the end of every month for 4500.

On February 28, 2004:

The CASA account is debited for 4500 and a BC is issued at the end of the day.

On March 1, 2004:

The user can find the BC issued by checking the list of instruments issued in the remittance instrument status inquiry for the account. Say the serial number is 000122000056.



The user can maintain the MICR cross-reference, using bank's own routing number and the instrument serial number and maintain MICR number.

For example, Routing number: 800004111, Cheque/serial number: 000122000056, MICR number: 123456

On March 25, 2004:

Assume that the instrument is part of the inward clearing batch.

The instrument type would be: 2 (banker's/manager's cheque).

The instrument number in the file: 123456.

The system would use the MICR cross-reference and mark the BC as paid.



## 8.3. 5522 - Batch Micr-Srlno Xref Data Entry

Using this option, you can enter the details of MICR numbers for banker's cheques and demand drafts that are issued, without entering the MICR details at the time of the transaction.

If the cross-reference is being maintained for a small number of instruments, it can be done through the **MICR Number Maintenance** option.

#### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

Not Applicable

#### To open the instrument and MICR cross-reference data entry batch

- 1. Type the fast path **5522** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Batch Micr-SrIno Xref Data Entry**.
- 2. The system displays the Batch Micr-Srlno Xref Data Entry screen.

#### Batch Micr-Srlno Xref Data Entry

Batch Micr-Srino Xref Data Entry		🍪 🖬 🛛
Batch Type : MICR Serial No. Xref		
Action :		
Batch Number	Batch Status	
	Batchi status :	
No of Entries :	Teller No :	
		Ok Cancel



Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.
	This is the MICR serial number cross-reference.
Action	[Mandatory, Drop-Down]
	Select the action to be performed from the drop-down list.
	The options are:
	Open Data Entry Batch - Teller can perform the data entry
	<ul> <li>Reverse Data Entry Batch – Teller and supervisor can perform the data entry</li> </ul>
	<ul> <li>Modify Data Entry Batch – Teller can perform the data entry</li> </ul>
	Authorize Data Entry Batch - Supervisor can authorize
	<ul> <li>Inquire Data Entry Batch – Teller and supervisor can perform the inquiry</li> </ul>
Batch Number	[Display]
	This field displays the batch number.
	The branch generates a batch number, which is a running serial number. Note this batch number for future reference.
Batch Status	[Display]
	This field displays the batch status.
	The options are:
	<ul> <li>Unauthorized: If the batch has only been opened/inquired upon or modified then the status would be as unauthorized.</li> </ul>
	<ul> <li>Authorized: Once the supervisor has authorized the batch, modifications are not allowed and status is displayed as authorized.</li> </ul>
No of Entries	[Mandatory, Numeric, Five]
	Type the number of entries that are to be maintained for a batch.
	The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Teller No	[Display]
	This field displays the number of the user profile of the teller, who is doing the header opening transaction.
	At the time of adding a user, the system administrator sets up this parameter. This number is then defaulted by the system.



Description
[Display]
This column displays the default serial number within the batch.
[Mandatory, Numeric, Five]
Type the total number of instruments, that you are capturing.
[Mandatory, Numeric, 12]
Type the valid serial number of an instrument with instrument status as ISSUED. The serial number is auto-generated by the system upon issuing an instrument.
If a bulk DD/BC issue is done, this will be the starting serial number of the range of instruments.
[Display]
This column displays the ending serial number of the instruments issued.
If this is maintained for only one instrument, then both the start and end serial numbers can be the same. The system automatically calculates the end serial number, after the number of instruments and the start serial number are captured.
[Mandatory, Numeric, 12]
Type the MICR number assigned to the instrument.
[Display]
This column displays the default number based on the number of instruments.
This is the last MICR number of series.
[Display]
This column displays the bank's routing number by default.
The routing number is the combination of the bank code and the branch code.
The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
Routing Number = Sector Code/Bank Code + Branch Code
For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
For an inward clearing cheque, this routing number should belong



# Column NameDescriptionto the bank. The order, in which the codes in the routing number<br/>are to be entered, is determined by the set up using the<br/>Settlement Bank Parameters option.

- 3. Select the Open Data Entry Batch option from the Action drop-down list.
- 4. Enter the number of entries.
- 5. Click the **Ok** button.
- 6. The system displays the data entry section in the screen.
- 7. Enter the relevant information.

#### Batch Micr - SrIno Xref Data Entry

atch Micr-	-Srlno Xref Dat	a Entry				
Batch Tupe	e : MICR Sari-	al No. Yrof				
Action :	Open Da	ta Entre Bate	ch V			
atch Num	nber : la			Batch	Status : UnA	uthorized
lo of Entri	ies : D	( and )		Teller	No 1	unionzeu.
to or criai	2			Tene	rito i piso	
Sel No No	o Instrs SriFro	Serial Num m SrlT	nber fo i	Cheque ChqFrom	Number ChqTo	Bank / Branch SectCode
1	2	1	2	111	112	2 0259999
2	1	1	1	113	11:	0259999
		Save	∀alidate	Authorize	Cancel	

- 8. Click the Save button.
- 9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 10. Click the **Validate** button.
- 11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **OK** button.

#### Note:

To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved



over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

#### To modify the instrument and MICR cross-reference data entry batch

- 1. Select the Modify Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Modify the relevant information and click the **Save** button.
- 6. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
- 7. Click the **Validate** button.
- 8. The system displays the message "Batch Validated Successful. Authorisation pending..".

#### To authorize the instrument and MICR cross-reference data entry batch

- 1. Select the Authorize Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.
- 5. Click the Auth button.
- 6. The system displays the message "Batch Processing Successful at Host".

#### To reverse the instrument and MICR cross-reference data entry batch

- 1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the message "Batch Reversed Successful".

#### To view the instrument and MICR cross-reference data entry batch

- 1. Select the Inquire Data Entry Batch option from the Action drop-down list.
- 2. Type the batch number and press the **<Tab>** key or select it from the pick list.
- 3. Click the **Ok** button.
- 4. The system displays the data entry section in the screen.



## 8.4. BA990 - Clearing Inquiry

Using this option you can view all the details of pending cheques for clearing within a branch, and their corresponding voucher entry details. The various inquiry options available are inward clearing details, outward clearing details, value date clearing details and voucher entry details.

#### **Definition Prerequisites**

- 5506 Batch Data Entry Outward Clearing
- 6520 Check Deposited To GL
- 5521 Batch Inward-Clearing Check Data Entry
- ST031 Load Inward MICR File

#### Modes Available

Not Applicable

#### To inquire about the clearing details

- 1. Type the fast path **BA990** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Clearing Inquiry**.
- 2. The system displays the **Clearing Inquiry** screen.
- 3. To view the clearing details, click the appropriate tab.

## **Branch List**

Clearing In	quiry*						🇞 🛛 🛛
				l'			
Branch List	Inward Clearing Details	Outward Clearing Details	Value Date Clearing Details	Voucher Entry Details			
Branch Code	Branch Name						
1	TEST						
5	Delhi Jakarta Branch						
1000	Overseas Business L	Init					
9999	Head Office		0.				
1 /1 1							
					1		
						[	Close



Column Name	Description
Branch Code	[Display] This column displays the list of branch codes.
Branch Name	[Display] This column displays the list of branch names corresponding to the branch code.

## **Inward Clearing Details**

earing I	nquiry*					🚳 I
ranch List	Inward Clearing Details	Outward Clearing Details	alue Date Clearing Detail	s Voucher	Entry Details	
r. No.	End Point	Clearing House	Batch No Cle	aring Type	Pending Cheques Total Amount(in LCY)	Source
						<i>a</i> 2
						Clos

Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
End Point	[Display] This column displays the end point.



Column Name	Description
Clearing House	[Display] This column displays the name of the clearing house.
Batch No	[Display] This column displays the batch number for inward clearing.
Clearing Type	[Display] This column displays the clearing type of the batch.
Pending Cheques	[Display] This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
Source	[Display] This column displays the information if the single instrument is entered online, or multiple instruments are entered in a batch.

# **Outward Clearing Details**

ring Ind	quiry*							
ich List	Inward Clearin	ng Details Outw	ard Clearing Details	Value Date Clearing De	tails Voucher Er	ntry Details		
lo. I	Clg Type	End Point	Clg Desc		Clg House	Pending Chqs	Total Amount (in LCY)	Source
								Close



Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
Clg Type	[Display] This column displays the clearing code of instruments sent for clearing. For example: Early morning clearing, noon clearing, etc.
End Point	[Display] This column displays the end point.
Clg Desc	[Display] This column displays the description of clearing corresponding to the clearing type.
Clg House	[Display] This column displays the name of the clearing house.
Pending Chqs	[Display] This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
Source	[Display] This column displays the information if the single instrument is entered online, or multiple instruments are entered in a batch.



# Value Date Clearing Details

earing In	quiry*							
anch List	Inward Clearing De	tails Outward	Clearing Details	Value Date Clearin	g Details Vo	ucher Entry Details		
. No.	Cig Type	End Point	Clg Desc	Cig House	Status	Pending	Total Amount (in LCY)	

Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
СІд Туре	[Display] This column displays the clearing code of instruments sent for clearing. For example: Early morning clearing, noon clearing, etc.
End Point	[Display] This column displays the end point.
Clg Desc	[Display] This column displays the description of clearing corresponding to the clearing type.
Clg House	[Display] This column displays the name of the clearing house.



Column Name	Description					
Status	[Display]					
	This column displays the status of the outward clearing.					
Pending	[Display]					
	This column displays the total number of instruments in each batch.					
Total Amount (in	[Display]					
LCY)	This column displays the sum amount of all the cheques in the corresponding batch number.					

## **Voucher Entry Details**

Clearing Inquiry*									ala 🕹 🕹 🔀
Branch List	Inward Clearing Det	tails Outward Cl	earing Details V	alue Date Clearing	Details Voucher Entry	Details			
Sr. No.	Batch Number	Posting Date	Batch Currency	No. Of Entries	Total Amount(in LCY)	User Id.	Auth Id.	Status	
									Close
Field Description									
_									
Colu	mn Name		Descript	ion					

Sr. No.

[Display]

This column displays the sequence number of instruments.


Column Name	Description
Batch Number	[Display]
	This column displays the batch number.
	The branch generates a batch number, which is a running serial number. Note this batch number for future reference.
Posting Date	[Display]
	This column displays the posting date.
Batch Currency	[Display]
	This column displays the currency of the batch.
No. Of Entries	[Mandatory, Numeric, Five]
	Type the number of entries that are to be maintained for a batch.
	The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Total Amount (in	[Display]
LCY)	This column displays the sum amount of all the cheques in the corresponding batch number.
User Id.	[Display]
	This column displays the ID of the user who entered the data.
Auth Id	[Display]
	This column displays the ID of the authorizer.
Status	[Display]
	This column displays the status of the clearing stage.

4. Click the **Close** button.



## 8.5. ST067 - Collection/Purchase Inquiry\*

Using this option you can perform an inquiry on the status of the local cheque or outstation cheque that are purchased or sent on collection. To inquire upon the status of a cheque, you can select either a single parameter or multiple search criteria.

The system provides information on instrument details like number, date, amount, etc. which was purchased or sent for collection.

### **Definition Prerequisites**

- ST070 Cheque Purchase
- 6566 OCC Batch Data Entry

### Modes Available

Not Required

### To view the status of the purchased cheques

- Type the fast path ST067 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Inquiries > Inquiry on Collection/Purchase Status.
- 2. The system displays the **Collection/Purchase Inquiry** screen.

### **Collection/Purchase Inquiry**

Collection/Purchase Inquir	v							🚳 🛛 🗵
				· · · · · · · · · · · · · · · · · · ·				
Collection:	-	~	Deposit Branch :	~				
Booking/Purchase Date From:	01/01/1800		Booking/Purchase Date T	01/01/1800	e.			
Cash Letter Reference Number :			Instrument Status:		~			
Serial Number :			Account No:					
Instr Number:								
Collection Summary Collection	Details							
Txn Date Serial No. Instrument C	urrency Instrument An	nount Instrument	Type Instrument Date Instr	umentNo				
and bace pertor tool the dement of	uncert and a summer of	inound and duments	c type and a dament of a ce and a					
						Inquire	Clear	Close



Field Name	Description
Collection	[Mandatory, Drop-Down] Select the cheque collection type from the drop-down list.
Deposit Branch	[Mandatory, Drop-Down] Select the branch of the cheque from the drop-down list.
Booking/ Purchase Date From	[Mandatory, Pick List, dd/mm/yyyy] Type the start date, if you want to inquire upon cheques between a certain specific period.
Booking/ Purchase Date To	[Mandatory, Pick List, dd/mm/yyyy] Type the end date, if you want to inquire upon cheques between a certain specific period.
Cash Letter Reference Number	[Mandatory, Numeric, Nine] Type the reference number to inquire for a cheque, based on it's cash letter reference number.
Instrument Status	[Mandatory, Drop-Down] Select the instrument status from the drop-down list. This option is used to inquire upon the cheques based on whether dishonored, unclaimed, dispatched, or any other status.
Serial Number	[Mandatory, Numeric, 22] Type the cheque serial number to inquire upon a cheque based on its serial number.
Account No	[Mandatory, Numeric, 16] Type the account number to inquire upon cheques deposited in that account.
Instr Number	[Mandatory, Numeric, 12] Type the instrument number to inquire for a specific cheque.

- 3. Select the collection type from the drop-down list.
- 4. Enter the relevant search criteria details.



### **Collection/Purchase Inquiry**

Collection/Purchase Inquiry					
Collection: 00 Booking/Purchase Date From: 01/ Cash Letter Reference Number : Serial Number : Instr Number:	00 01/2003	Depos	it Branch : ig/Purchase D ment Status: int No:	HO	2
Txn Date Serial No.	Instrument Currency	Instrument Amount	Instrument Type	Instrument Date Instrument No	-
2004-04-07 999900009001	104	100000	1	2004-04-07 00:00:00 00:00:00	
2004-04-07 00:00:00 999900010001	104	250000	1	2004-04-07 00:00:00 00:00:00	
2004-09-30 00:00:00 999900018001	104	335	1	2004-09-30 00:00:00 00:00:00	
2004-09-30 00:00:00 999900018002	104	38666	1	2004-09-30 00:00:00 00:00:00	
2004-09-30 999900019001	104	27897	1	2004-09-30 00:00:00 00000078797	
2004-09-30 999900019002	104	988767	1	2004-09-30 00000006432	
2003-11-06 999900020001	104	500	1	2003-11-06 00:00:00 00:00:00	-
2003-11-06 999900021001	104	111111	1	2003-11-06 000004564564	
2003-11-06 999900024001	104	6000	1	2003-11-06 000000006000	
2003-11-06 999900024002	104	5000	1	2003-11-06 00:00:00 00:00:00	
2003-11-06 999900026001	104	5000	1	2003-11-06 000000005000	-
				Inquire Clear Cle	ose

- 5. Click the **Inquire** button.
- 6. The system displays the **Collection Summary** tab.



# **Collection Summary**

Collection/Purchase Inquiry		March Carl		
Collection: 00 Sooking/Purchase Date From: 01/ Cash Letter Reference Number : Serial Number : 0 nstr Number: 0	00 /01/2003	Depos	it Branch : Ig/Purchase D ment Status: Int No:	HO
Collection Summary Collection	Details	Instrument	Instrument	
Txn Date Serial No.	Currency	Amount	Type	Instrument Date Instrument No
2004-04-07 999900009001 00:00:00	104	100000	1	2004-04-07 00:00:00 000000123456
2004-04-07 00:00:00 999900010001	104	250000	1	2004-04-07 00:00:00 00000098765
2004-09-30 00:00:00 999900018001	104	335	1	2004-09-30 00:00:00 000006547546
2004-09-30 00:00:00 999900018002	104	38666	1	2004-09-30 00:00:00 00:00:00
2004-09-30 00:00:00 999900019001	104	27897	1	2004-09-30 00:00:00 00:0000000078797
2004-09-30 00:00:00 999900019002	104	988767	1	2004-09-30 00:00:00 00000006432
2003-11-06 00:00:00 999900020001	104	500	1	2003-11-06 00:00:00 00:00:00
2003-11-06 00:00:00 999900021001	104	111111	1	2003-11-06 00:00:00 00:004564564
2003-11-06 999900024001 00:00:00	104	6000	1	2003-11-06 00:00:00 00:00:00
2003-11-06 999900024002	104	5000	1	2003-11-06 00:00:00 000000005000
00.00.00				

Column Name	Description
Txn Date	[Display] This column displays the transaction date and stamp.
Serial No.	[Display] This column displays the serial number. A running serial number is generated by the system automatically at the time of depositing the cheque.
Instrument Currency	[Display] This column displays the cheque currency code.
Instrument Amount	[Display] This column displays the cheque amount.
Instrument Type	[Display] This column displays the instrument type whether DD or BC.



Column Name	Description
Instrument Date	[Display] This column displays the cheque date.
Instrument No	[Display] This column displays the cheque number.

For your branch, check all the OCC transactions that are pending clearance on the basis of the provided search criteria.

- 7. Double-click a record to view its details.
- 8. The system displays the **Collection Details** tab.

## **Collection Details**

Collection/Purchase Inquiry						
Collection: Booking/Purchase Date From:	OCC 01/01/2003		Deposit Branch : Booking/Purchase Date To	HO 10/12/2004		2
Cash Letter Reference Number Serial Number :	:[		Instrument Status:			Y
Instr Number:				1		
Collection Summary Collect Date: U7/04/2004 Instrument Currency: USD Instrument Type: 1 - REGULAR Instr Number: 000000088765 Correspondent Bank : Account No: 6079999000000 Instrument	CHEQUE	Number : Amount: Date: Drawer Routing no: Corresponden Branch: Customer Name: Amt.	999900010001 2,50,000.00 07/04/2004 400002001 t 0 PADDYCT			
Status: Collection From TCY to LCY : 1.00 Cash Letter Reference 70 Number : Reject Code: Value Date:		Purchased: From ACY to LCY : Clearing Type Drawer Acct. No : Previous	923	¥		
				Inquire	Clear	lose

Field Name	Description
Date	[Display] This field displays the transaction date and stamp.
Number	[Display] This field displays the running serial number, which is



Field Name	Description
	automatically generated by the system, at the time of depositing the cheque.
Instrument Currency	[Display] This field displays the cheque currency code.
Amount	[Display] This field displays the cheque amount.
Instrument Type	[Display] This field displays the instrument type.
Instrument Date	[Display] This field displays the cheque date.
Instr Number	[Display] This field displays the cheque number.
Drawer Routing no	[Display] This field displays the routing number of the bank on whom the cheque is issued.
Correspondent Bank	[Display] This field displays the correspondent bank name in case of outstation clearing.
Correspondent Branch	[Display] This field displays the correspondent branch name in case of outstation clearing.
Account No	[Display] This field displays the number of the account in which the cheque is deposited.
Customer Name	[Display] This field displays the account holder name.
Instrument Status	[Display] This field displays the cheque status at the time of inquiry i.e. whether dispatched, unclaimed, etc.
Amt. Purchased	[Display] This field displays the amount purchased, if the customer has purchased the cheque from the bank.
From TCY to LCY	[Display] This field displays the rate of conversion used for converting the transaction (cheque) currency to the local currency of the bank.



Field Name	Description
From ACY to LCY	[Display] This field displays the rate of conversion used for converting the account currency to the local currency of the bank.
Cash Letter Reference Number	[Display] This field displays the cash letter reference number of the cheque.
Clearing Type	[Display] This field displays the clearing type of the cheque. For example, high value morning clearing or noon clearing, etc.
Reject Code	[Display] This field displays the reject code to indicate the reason for which the check is rejected.
Value Date	[Display] This field displays the date on which the cheque has received value.
Drawer Acct. No	[Display] This field displays the account number of the payer.

9. Click the **Close** button.



# 8.6. ST074 - Remittance Inquiry

Using this option you can view the details of the banker's cheque / demand draft / telegraphic transfers issued by the issuing branch or the payee branch.

The inquiry can be done on any of the following criteria:

- Issuer name
- Payee Branch (for DD)
- Issue Branch
- Currency Code
- Period during which the transactions have taken place
- Status i.e. All or Paid or Outstanding or Both or Lost or Duplicate
- Serial Number
- MICR Number
- CASA Account Number

### **Definition Prerequisites**

- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- Inventory Maintenance

### Modes Available

Not Applicable

### To view the bankers cheque / DD / TT status

- 1. Type the fast path **ST074** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Remittance Inquiry**.
- 2. The system displays the **Remittance Inquiry** screen.



### **Remittance Inquiry**

mittance Ir	nquiry*								
Istrument S rpe: [ slect By: [ ate From: [ erial No: [	Selection Crite Bankers Cheque(f 01/01/1800	ria C)	Issuer Name: Branch Name: Date To: MICR No:	29/02/2008	Currency Status: Account M	Code: [ All No:	)	]	
First Previou	oetails			0	10		Next Las	t	
FC Serial	No Ecy	Amount	Org Brn	MICR No	Routing No.	Instr Date	Status		

### **Field Description**

Field Name

Description

Туре	[Mandatory, Drop-Down] Select the instrument type from the drop-down list.					
	The system has some pre-shipped list of instruments that can handle through existing processes. In case the bank has additional type of instruments, which are to be processed, by <b>FLEXCUBE Retail</b> then an instrument type <b>Instrument Type</b> <b>Xref</b> (Fast Path: STM58) option needs to be added and the instrument can be passed through the system.					
	The options are:					
	Bankers Cheque (BC)					
	Demand Draft (DD)					
	Telegraphic Transfer (TT)					
Issuer Name	[Optional, Pick List] Select the issuer name to inquire on an instrument based on the code of the issuer from the pick list.					



Field Name	Description
Select By	[Optional, Drop-Down]
	Select the issuer branch to perform the inquiry based on the issuer branch from the drop-down list.
	In case of DD, the user can also make an inquiry with payee branch as the search factor.
Branch Name	[Optional, Pick List]
	Select the branch name of the issuer branch from the pick list.
Currency Code	[Optional, Pick List]
	Select the currency code to inquire an instrument with currency as the criteria from the pick list.
Date From	[Mandatory, Pick List, dd/mm/yyyy]
	Select the start date of the period from the pick list, if you want to perform a remittance inquiry for a specific period.
Date To	[Mandatory, Pick List, dd/mm/yyyy]
	Select the end date of the period from the pick list, if you want to perform a remittance inquiry for a specific period.
Status	[Optional, Drop-Down]
	Select the instrument status for which a list should be generated from the drop-down list.
	This is to be selected in conjunction with the instrument type.
Serial No	[Optional, Numeric, 12]
	Type the serial number of the instrument, to perform an inquiry for a particular issued instrument (DD/BC/TT).
	This is the serial number of the instrument as generated by <b>FLEXCUBE Retail</b> .
MICR No	[Optional, Numeric, 12]
	Type the MICR number of the instrument, to perform an inquiry for a particular instrument.
Account No	[Optional, Numeric, 16]
	Type the CASA account number against which the instrument is issued or remitted.

- 3. Select the instrument type from the drop-down list.
- 4. Enter the relevant search criteria details.



### **Remittance Inquiry**

nittance Inquiry	/*									
e: Banker sct By: Issue B e From: 01/01/1 ial No:	s Cheque(BC) Franch S	•	Issuer Name: Branch Name: Date To: MICR No:	Danamon Bank Centrine bustine 29/02/2008	Currency Status: Account N	Code: LTL ( All o:				
irst Previous				0	10		Next La	st		
FC Serial No	Ссу	Amount	Org Brn	MICR No	Routing No.	Instr Date	Status			

- 5. Click the **Inquire** button.
- 6. The system displays the **Transactions** tab.



# Transactions

rument Sele Bank t By: Issue From: 01/01	ection Crit kers Chequel e Branch	eria (BC) I: B B C	ssuer Name: ranch Name: vate To:	Danamon Bank Centrine bustine 29/02/2008	Curre	ncy Code: LTL				
il No:		M	ICR No:		Accou	int No:				
actions Detail	ls									
st Previous				1 12 1	2		Next Las			
C Serial No	Ccy	Amount	Org Brn	MICR No	Routing No.	Instr Date	Status			
9912000031	LTL	100.0	0 9999	000000123456	3359999	31/12/2007	Outstanding			
9912000032	LTL	1,000.0	0 9999	000000000002	3359999	31/12/2007	Outstanding			
9912000036	LTL	3,000.0	0 9999	00000000003	3359999	31/12/2007	Outstanding	-		
9912000037	LTL	400.0	0 9999	000000000004	3359999	31/12/2007	Outstanding			
9912000039	LTL	300.0	0 9999	00000000000	3359999	31/12/2007	Outstanding			
9912000040	LTL	2,000.0	0 9999	000000012345	3359999	31/12/2007	Outstanding			
9912000045	LTL	200.0	0 9999	00000000006	3359999	31/12/2007	Cancelled			
9912000046	LTL	456.0	0 9999	00000000006	3359999	31/12/2007	Cancelled			
			And the second sec	N CORUMN CONSTUMENT DESCRIPTION	Demosciente (* 0405.538	Contract to a second	Outstand and			
9912000049	LTL	100.0	0 9999	000000604873	3359999	15/01/2008	Outstanding			
9912000049 9912000051	LTL LTL	100.0	10 9999 10 9999	000000604873	3359999 3359999	15/01/2008	Outstanding			
9912000049 9912000051	LTL LTL	100.0	0 9999	00000604873	3359999 3359999	15/01/2008 15/01/2008	Outstanding	_		
9912000049 9912000051		100.0	0 9999	00000604873	3359999 3359999	15/01/2008	Outstanding			
9912000049		100.0	0 9999	00000604873 000000604874	3359999 3359999	15/01/2008 15/01/2008	Outstanding			
9912000049 9912000051	LTL LTL	100.0	0 9999	00000604873 000000604874	3359999	15/01/2008	Outstanding			
9912000049 9912000051	LTL LTL	100.0	0 9999	00000604873 000000604874	3359999	15/01/2008	Outstanding			
9912000049	LTL	100.0	0 9999	00000604873 000000604874	3359999	15/01/2008 15/01/2008	Outstanding			
9912000049	LTL	100.0	0 9999	00000604873 000000604874	3359999	15/01/2008 15/01/2008	Outstanding			
9912000049	LTL	100.0	09999	00000604873 000000604874	3359999	15/01/2008 15/01/2008	Outstanding			
9912000049 9912000051	LTL LTL	100.0 100.0	Cost Rate.	000000604873 0000000604874	n Instrumen	15/01/2008 15/01/2008	Outstanding Outstanding	Service Charge	Signature	Travellars C

Column Name	Description
FC Serial No	[Display] This column displays the serial number of the instrument.
Ссу	[Display] This column displays the currency in which the transaction is performed i.e. the instrument currency.
Amount	[Display] This column displays the transaction amount i.e. the instrument amount.
Org Brn	[Display] This column displays the branch from where the instrument was originated or issued.
MICR No	[Display] This column displays the number of the instrument.



Column Name	Description
Routing No.	[Display]
	This column displays the routing number against which the cheque has been drawn.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code/Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.
Instr Date	[Display]
	This column displays the date mentioned on the instrument.
Status	[Display]
	This column displays the instrument status i.e. paid, outstanding, lost or duplicated.
7. Double-click a	record to view its details.

8. The system displays the **Details** tab.



## **Details**

Remittance	Inquiry*										\delta 🛛 🛛
Instrument Type: Select By: Date From: Serial No: Transactions	t Selection Crit Bankers Cheque Issue Branch 01/01/1800 Details	eria BC) V	Issuer Name: Branch Name: Date To: MICR No:	Danamon Bank Centrine bustine 29/02/2008	Currency Cur	ode: LTL , All					
FC Number: Issue Date: MICR Numbe Account No: Status: Amount: Liquidated Br Issue Mode: Issue User I Name: Address1: Address3: Original MICF Indemniky De Narrative:	99993 91/12 00000 0utal 0utal 11/12 0utal 0utal 11/12 0utal 11/12 0utal 11/12 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 0utal 11/12 00000 11/12 00000 11/12 00000 11/12 00000 11/12 00000 11/12 00000 11/12 1/	2000031 /2007 IIII anding V anding V animiation (V) (V) animiation (V) (V) animiation (V) (V) (V) (V) (V) (V) (V) (V)	] (00.00 inst Cash	Instrument Date Date Before Rev Routing Number Originating Brn: Drawee Bank: Liquidation Date Dormancy Date: Unclaimed Date: Cust IC: Address2: Payee Branch: Original Routing	<ul> <li>31/12/200</li> <li>3359999</li> <li>9999</li> <li>11</li> <li>11</li> <li>E</li> <li>BIH</li> <li>9999</li> <li>0</li> </ul>						
		1									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travel	lers Cheque
								UDF	OK	Close	Clear

Field Name	Description
FC Number	[Display] This field displays the serial number of the instrument as generated by <b>FLEXCUBE Retail</b> .
Instrument Date	[Display] This field displays the date mentioned on the instrument.
Issue Date	[Display] This field displays the date on which the instrument is issued.
Date Before Reval	[Display] This field displays the date of the instrument before revalidation.



Field Name	Description
MICR Number	[Display]
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE Retail</b> tracks the instrument uniquely.
Routing Number	[Display]
	This field displays the routing number.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance option.
	Routing Number = Sector Code/Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> option.
Account No	[Display]
	This field displays the account number to which the instrument was issued.
Originating Brn	[Display]
	This field displays the branch from where the instrument was originated or issued.
Status	[Display]
	This field displays the status of the instrument whether the instrument is paid or outstanding or lost.
Drawee Bank	[Display]
	This field displays the name of the drawee bank.
Amount	[Display] This field displays the instrument amount.



Field Name	Description
Drawee Bank	[Display] This field displays the code of the drawee bank.
Liquidated Brn	[Display] This field displays the branch from where the instrument was liquidated, if it was paid out.
Liquidation Date	[Display] This field displays the date of liquidation of the instrument.
Issue Mode	[Display] This field displays the mode of issue, whether issued from branch, through standing instruction, batch upload, etc.
Dormancy Date	[Display] This field displays the dormancy date.
Issuer User Id	[Display] This field displays the user who has issued the instrument. This would typically be the teller name for branch issue and <b>SYSTEM</b> for <b>EOD</b> issue.
Unclaimed Date	[Display] This field displays the date of transfer, if the instrument was marked as unclaimed and transferred out.
Name	[Display] This field displays the beneficiary name.
Cust IC	[Display] This field displays the customer IC.
Address1	[Display] This field displays the beneficiary address details.
Address2	[Display] This field displays the beneficiary address details.
Address3	[Display] This field displays the beneficiary address details.
Payee Branch	[Display] This field displays the code of the payee bank.
Original MICR No	[Display] This field displays the original MICR number of the instrument.



Field Name	Description
Original Routing No	[Display] This field displays the original routing number of the instrument.
Indemnity Details	[Display] This field displays the indemnity details of the instrument.
Narrative	[Display] This field displays the default narration, based on the transaction.

9. Click the **Close** button.



## 8.7. STM71 - Unmatched DHN Blacklist Customer Deletion

The bank receives a file from **Central Bank**, which contains DHN blacklist customers, for the cheque returns due to NSF, originated from all other banks. **FLEXCUBE** matches the data based on the tax ID of the customer or customer name and date of birth and marks as external DHN blacklist.

The DHN expiry date which is part of the inward file received is also updated in **FLEXCUBE**. The unmatched DHN **Blacklist Customer Deletion** option is used to enquire/delete records from the unmatched DHN external blacklist table.

### **Definition Prerequisites**

- 8053 Customer Addition
- 8051 CASA Account Opening

### Modes Available

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

### To delete unmatched DHN blacklist customer

- 1. Type the fast path **STM71** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Unmatched DHN Blacklist Customer Deletion**.
- 2. The system displays the Unmatched DHN Blacklist Customer Deletion screen.



come Tax No :			
ull Name :	Birth / Reg Date (dd/mm/yyyy) :[		
OHN Details		25 	
Customer Name :			
Address :			
Reference No :			
Bank Code :			
OHN No :			
DHN Expiry Date :			
cord Details —			

### Unmatched DHN Blacklist Customer Deletion

Field Name	Description
Income Tax No	[Conditional, Numeric, 15]
	Type the income tax number.
	This field is disabled if data is entered in the <b>Full Name</b> field.
Full Name	[Conditional, Alphanumeric, 40]
	Type the customer full name.
	This field is disabled if data is entered in the <b>Income Tax No.</b> field.
Birth / Reg Date	[Conditional, dd/mm/yyyy]
(dd/mm/yyyy)	Type the date of birth after entering the full name in the adjacent field.
	This field is disabled if data is entered in the <b>Income Tax</b> <b>No.</b> field.
DHN Details	



## STM71 - Unmatched DHN Blacklist Customer Deletion

Field Name	Description				
Customer Name	[Display] This field displays the customer name.				
Address	[Display] This field displays the address of the customer.				
Reference No	[Display] This field displays the reference number.				
Bank Code	[Display] This field displays the bank code.				
DHN No	[Display] This field displays the DHN number.				
DHN Expiry Date	[Display] This field displays the DHN expiry date.				
3. Click the <b>Delete</b> button.					
<ol> <li>Enter the income tax nur OR</li> </ol>	. Enter the income tax number and press the <b><tab></tab></b> key. OR				

Enter the full name and the birth/reg date and press the **<Tab>** key.

5. The system displays the DHN details.



come Tax No :	679122120340000			
II Name :	ANDREAS GOZALI	Birth / Reg Date (dd/mm/yyyy)	15/04/1956	
HN Details				
Customer Name :	ANDREAS GOZALI			
Address :	JL NUSA INDAH RAYA N			
Reference No :	BM11622030508000001			
ank Code :	80017			
DHN No :	2/05/08			
HN Expiry Date :	15/05/2010			
cord Details				
: BY	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

### **Unmatched DHN Blacklist Customer Deletion**

- 6. Click the **Ok** button.
- 7. The system displays the message "Record Deleted... Authorisation Pending..". Click the **Ok** button.
- 8. The unmatched DHN blacklist customer is deleted once the record is authorized.



## 8.8. EC005 - ECS Cutoff Marking Maintenance

Using this option, you can perform ECS cutoff marking for the centralized clearing branches. Based on the check box selected cutoff is marked for clearing or non clearing branches. After the cutoff is marked, none of the ECS transactions will be allowed to be passed through scanning. If the cutoff is not marked by the clearing system before EOD, then it will be automatically marked in the EOD.

Note: This option is accessible through the supervisor login ID.

#### **Definition Prerequisites**

• STM50 - Clearing Branch - Cross Reference

#### **Modes Available**

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

#### To maintain ECS cutoff marking for clearing branch

- 1. Type the fast path EC005 and click Go or navigate through the menus to Global Definitions > Clearings > ECS Cutoff Marking Maintenance.
- 2. The system displays the ECS Cutoff Marking Maintenance screen.

### **ECS Cutoff Marking Maintenance**

ECS Cutoff Marking	g Maintenance*								\delta 🛛 🗶
Date Process :									
Cutoff for Non-Clea	aring Branches :								
Cutoff for Clearing	Branch :								
- Record Details		Authorized By		Last Mnt. Date	Last Mnt. A	ction		Author	ized
Add By Copy	🔿 Add 🔿 Modify 🤇	) Delete () Cancel () A	mend 🔿 Authori	ze 💿 Inquiry		UDF	Ok	Close	Clear



### **Field Description**

Field Name	Description
Date Process	[Display] This field displays the current process date.
Cutoff for Non- Clearing Branches	[Optional, Check Box] Select this check box if the ECS cutoff needs to be marked for all the related non-clearing branches.
Cutoff for Clearing Branch	[Optional, Check Box] Select this check box if the ECS cutoff needs to be marked for the current branch and all the related non-clearing branches.

- 3. Click the **Add** button.
- 4. Select the cutoff for non-clearing branches or cutoff for clearing branches check box.

### **ECS Cutoff Marking Maintenance**

ECS Cutoff Marking Maintenan	ce*			🇞 🚺 💌
Date Process :	30/04/2008			
Cutoff for Non-Clearing Branches :				
Cutoff for Clearing Branch :	V			
Record Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy 💿 Add 🔿 Modi	fy 🔿 Delete 🔿 Cancel 🔾 Amend	🔿 Authorize 🔿 Inquiry	UDF	< Close Clear

- 5. Click the **Ok** button.
- 6. The system displays the message "Record Authorized..". Click the **Ok** button.





Settlement and Clearing User Manual

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