Oracle FLEXCUBE Service Charge User Manual Release 5.0.2.0.0 Part No E52129-01





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1. Service Charge Details Screen

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

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

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

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



1.1. SCM02 - SC Package for Customer*

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

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

Definition Prerequisites

- SCM01 SC Package Definition
- 8053 Customer Addition

Modes Available

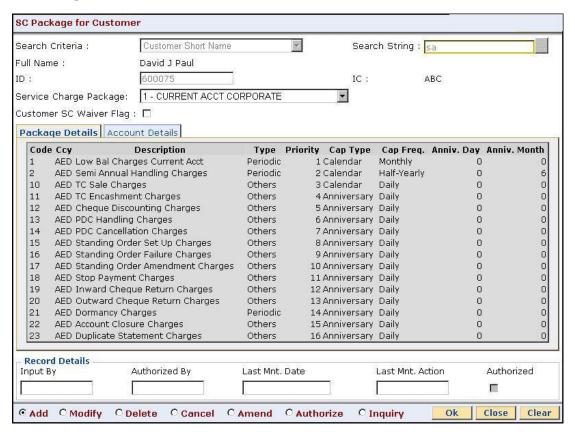
Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a service charge package for customer

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



SC Package for Customer



Field Description

Field Name	Description	
Search Criteria	[Mandatory, Drop-Down]	
	The search criteria to search for the customer.	
	The search criteria are as follows:	
	Customer short name	
	 Customer IC Identification criteria (IC) arrived at by the bank during customer addition. 	
	Customer ID- Unique FLEXCUBE Retail identification	

given by the bank

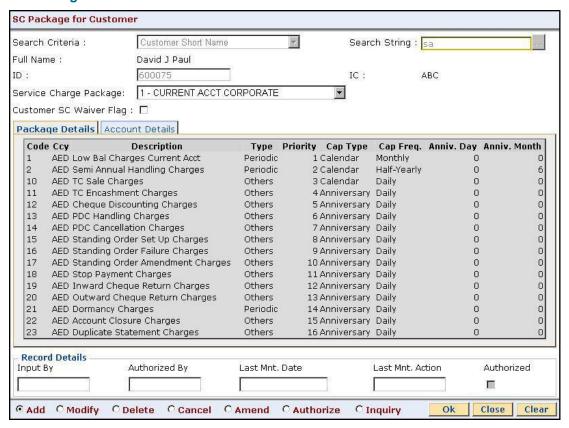


Field Name	Description
Search String	[Mandatory]
	The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
	If the search criterion is specified as customer's short name or IC, then the beginning letter of the short name or IC can be entered.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

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



SC Package for Customer

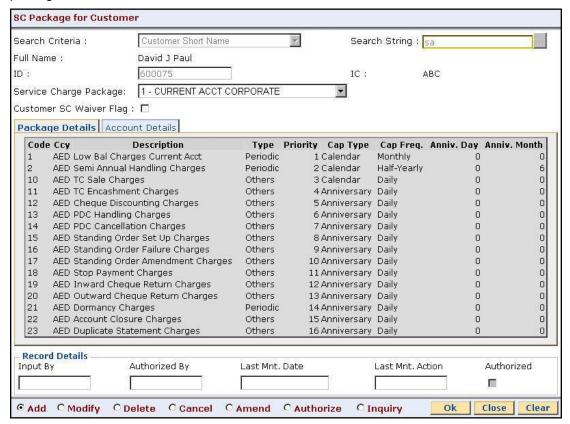


6. The system displays the package details and the account details.



Package Details

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



Column Name	Description
Code	[Display] The SC code. This column is non-editable.
Ссу	[Display] The currency in which the service charge is levied.
Description	[Display] The SC name as the description for the service charge code.
Туре	 [Display] The service charge linkage type. Periodic – SC applied in a frequency Others – SC applied adhoc without a frequency

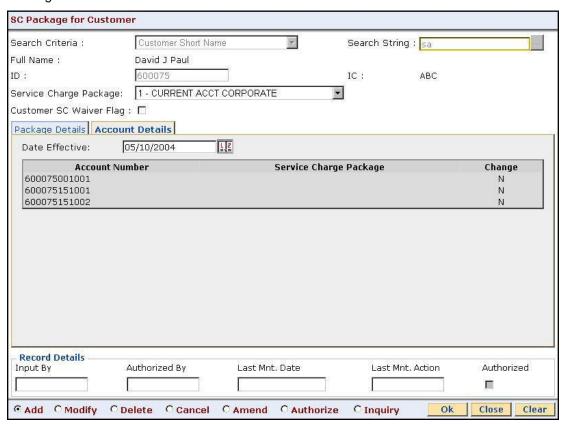


Column Name	Description
Priority	[Display] The order in which the service charges shall be applied. SC will be applied in the ascending order of priority at the time of application.
Сар Туре	The SC capitalisation type. The options are:
	 Calendar – SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month
	 Anniversary - SC application date depends on capitalisation frequency and anniversary day / anniversary month
Cap Freq.	[Display]
	The service charge capitalisation frequency i.e. the time intervals at which, the bank will levy the service charge.
	The options are:
	• Daily
	 Monthly
	Bi-monthly
	 Quarterly
	 Yearly
Anniv. Day	[Display]
	The anniversary day of the SC package.
Anniv. Month	[Display]
	The anniversary month the SC package.



Account Details

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



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



Column Name	Description
Change	[Toggle Status]
	Click the toggle status and select the ${\bf Y}$ value to attach the new selected package to the account.
	By default, this field displays the value N .
	The new package will be effective for the selected accounts, from the effective date specified.

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

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



1.2. SCM03 - SC Package Changes at Account

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

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

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

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

Definition Prerequisites

• SCM01 - SC Package Definition

Modes Available

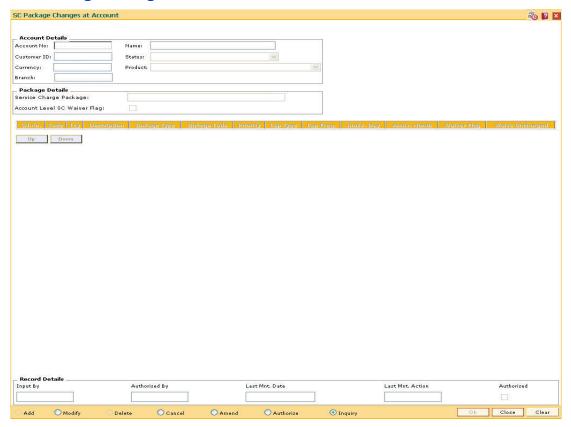
Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify service charge package for an account

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



SC Package Changes at Account



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



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



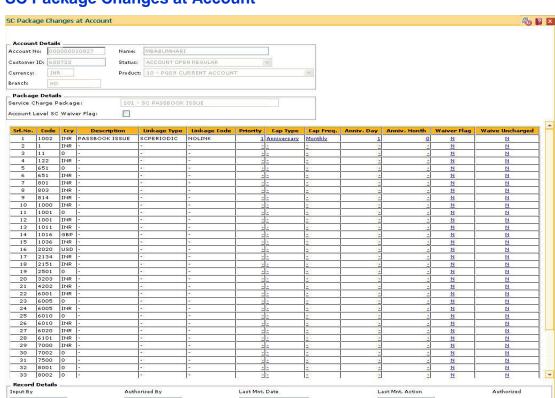
Column Name	Description
Linkage Type	[Display]
	This column displays the type of trigger, on which the SC is to be charged.
	Periodic: SC applied in a frequency
	 Others: SC applied adhoc without a frequency
Linkage Code	[Display]
	This column displays the linkage code.
	Depending on the linkage type, this code is an exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.
Priority	[Mandatory, Numeric, Five]
	Type the priority of the service charge in the package.
	This is the order in which the service charges shall be applied. SC will applied in the ascending order of priority at the time of application
Сар Туре	[Mandatory, Drop-Down]
	Select the SC capitalisation type from the drop-down list.
	The options are:
	 Calendar: SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month.
	 Anniversary: SC application date depends on capitalisation frequency and anniversary day / anniversary month.
Cap Freq.	[Mandatory, Drop-Down]
	Select the SC capitalisation frequency from the drop-down list.
	It is the time interval at which, the bank will levy the service charges.
	The options are:
	• Daily
	 Monthly
	Bi-Monthly
	Quarterly
	Half -Yearly
	 Yearly



Column Name	Description
Anniv. Day	[Conditional, Numeric, Two]
	Type the anniversary day of SC.
	The number of days will be zero if the Calendar option is selected in the Cap Type field.
Anniv. Month	[Conditional, Numeric, Two]
	Type the anniversary month of SC.
	The number of months will be zero if the Calendar option is selected in the Cap Type field.
Waiver Flag	[Toggle]
	If the SC is waived for the account, then this field displays the value ${\bf Y}$. By default, displays the value ${\bf N}$.
	To waive a single service charge from the package, click the toggle status to change the value to \mathbf{Y} .
Waive Uncharged	[Toggle]
	By default the value is N. If Waiver Flag has been changed to Y then:
	 N: Denotes that uncollected SC should be charged on the account.
	 Y: Denotes that uncollected SC should be waived on the account.
	As package change activity, if a service charge is waived in the middle of the capitalisation period, Waiver Uncharged flag determines the treatment of uncollected service charge.

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





SC Package Changes at Account

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

Note: To change the sequence/order of the Service Charge Code, select the code and click the **Up** or **Down** button.

Double-click the toggle status in the **Waiver Flag/Waive Uncharged** column, corresponding to the SC code you want to waive.



1.3. SCM05 - SC History for Account Inquiry

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

The inquiry is used to view:

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

Definition Prerequisites

Not Applicable

Modes Available

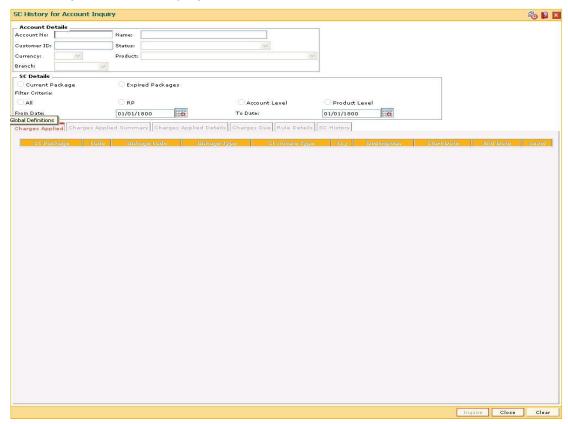
Not Applicable

To view the service charge details for an account

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



SC History for Account Inquiry



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

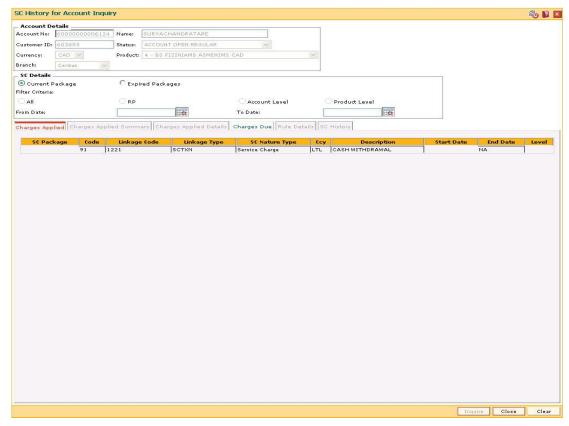


Field Name	Description
Product	[Display] This field displays the name of the product to which the CASA belongs.
Branch	[Display] This field displays the branch in which the account is opened and maintained.
SC Details	
Current Package	[Mandatory, Radio Button] Select this radio button
Expired Packages	[Mandatory, Radio Button] Select this radio button
Filter Criteria	[Mandatory, Radio Button] Select the filter criteria by clicking the appropriate radio button. The options: • All • RP • Account Level • Product Level This field is enabled only if the Expired Package option is selected.
From Date	[Conditional, Pick List, mm/dd/yyyy] Selec t the from date from the pick list. This field is enabled only if the Expired Package option is selected.
To Date	[Conditional, Pick List, mm/dd/yyyy] This field is enabled only if the Expired Package option is selected.

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



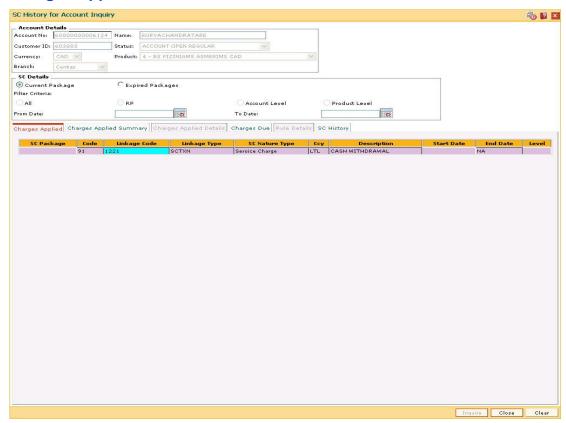
SC History for Account Inquiry



5. View the information in the various tab screens.



Charges Applied



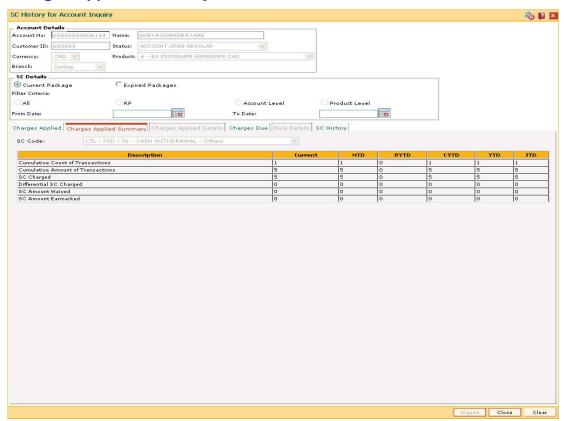
Column Name	Description
SC Package	[Display] This column displays the SC package code.
Code	[Display] This column displays the service charge code, of all the service charges levied on the account.
Linkage Code	[Display] This column displays the linkage code.
Linkage Type	[Display] This column displays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



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

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

Charges Applied Summary





Field Description

Field Description	
Field Name	Description
SC Code	[Display] This field displays the service charge code for which the user can view the summary.
Column Name	Description
Description	[Mandatory, Pick List]
	Select the description of the service charges applied from the pick list.
	The options are:
	 Cumulative Count of Transactions: It denotes the total count of transactions which triggers the selected SC, including free transactions.
	 Cumulative Amount of Transactions: It denotes the total transaction amount which triggers the selected SC, including free amounts.
	 SC Charged: It indicates the actual amount of selected SC levied on the account.
	 Differential SC Charged: It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.
	 SC Amount Waived: It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.
	 SC Amount Earmarked: It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.
Current	[Display]
	This column displays the SC information pertaining to the current anniversary period.
	For example, if the anniversary period for the service charge starts from January 25th and the current date is January 30th, then this field displays the SC information between January 25th and January 30th.

MTD [Display]

This column displays the SC information for the current month.

It displays the total number of transactions for the running month.

For example, if the current date is January 30th, this field displays the SC information from start of the month i.e. from January 1st to January 30th.

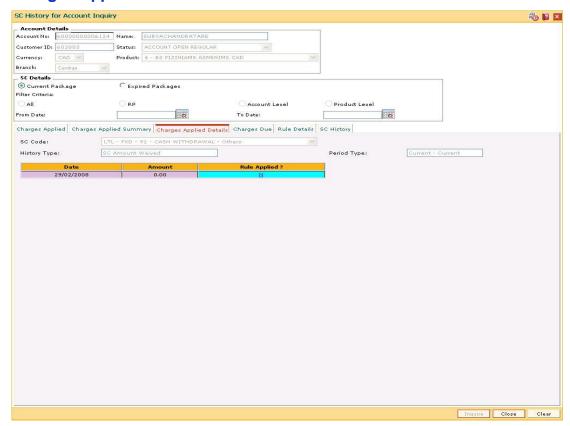


Column Name	Description
RYTD	[Display]
	This column displays the information of the service charges for the past 12 completed calendar months.
	For example, if the current date is May 31, 2002, then this field displays the SC information from May 1, 2001 to April 31, 2002.
CYTD	[Display]
	This column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

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



Charges Applied Details

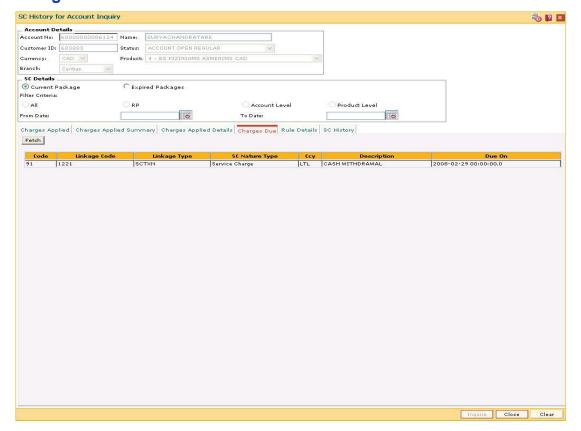


Field Name	Description
SC Code	[Display] This field displays the service charge code for which the charges summary is viewed.
History Type	[Display] This field displays the information of applied service charge. For example, Cumulative Amount of Transactions or SC Amount Earmarked.
Period Type	[Display]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



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

Charges Due





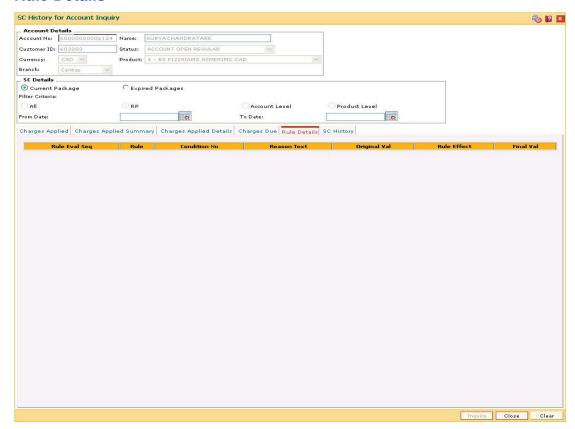
Field Description

Column Name	Description
Code	[Display] This column displays the SC code of all the service charges payable on the account.
Linkage Code	[Display] This column displays the linkage code.
Linkage Type	[Display] This column displays the linkage type.
SC Nature Type	[Display] This column displays the nature of charge i.e. the category of the service charge. The options are:
	CommissionService ChargeFees
	 Taxes Commission and Service Charge are income/profit made by a bank in return for the services offered by them. Fees and Taxes are amount levied on public by the Government or other agencies.
Ссу	[Display] This column displays the currency code in which the applicable service charges are payable.
Description	[Display] This column displays the service charge description.
Due On	[Display] This column displays the date on which the service charge will be debited from the account. In case of service charge of type Online , the due date will be same as the date of transaction.

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



Rule Details

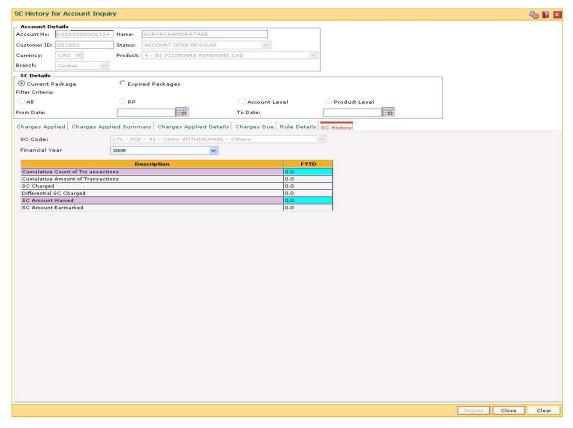


Column Name	Description
Rule Eval Seq	[Display] This column displays the sequence of evaluation of rule.
Rule	[Display] This column displays the description of the rule.
Condition No	[Display] This column displays the condition number.
Reason Text	[Display] This column displays the reason for attaching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



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

SC History



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



Column Name

Description

Description

[Display]

This column displays the description of the service charges applied.

The options are:

- Cumulative Count of Transactions It denotes the total count of transactions which triggers the selected SC, including free transactions.
- Cumulative Amount of Transactions It denotes the total transaction amount which triggers the selected SC, including free amounts.
- SC Charged It indicates the actual amount of selected SC levied on the account.
- Differential SC Charged It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.
- SC Amount Waived It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.
- SC Amount Earmarked It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.

FYTD

[Display]

This column displays the history of the service charge for the previous years.

The year beginning for this calculation is the financial beginning of year.

For example, if the current date is 23 June 2004, this field will display the number of transactions for an account for a period from 1 April 2003 – 31 March 2004, where April 1 is the beginning of the financial year, if 2003 option is selected in the Financial Year drop-down list.

9. Click the Close button.



1.4. SCM06 - SC Package Linkage to Code Task*

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

Definition Prerequisites

• SCM01 - SC Package Definition

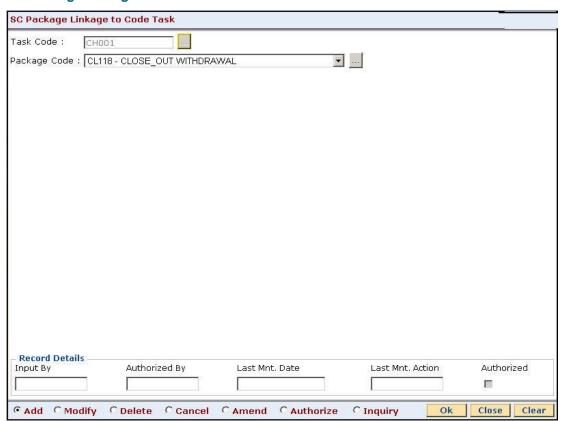
Modes Available

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

To add a template task cross reference

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

SC Package Linkage to Code Task



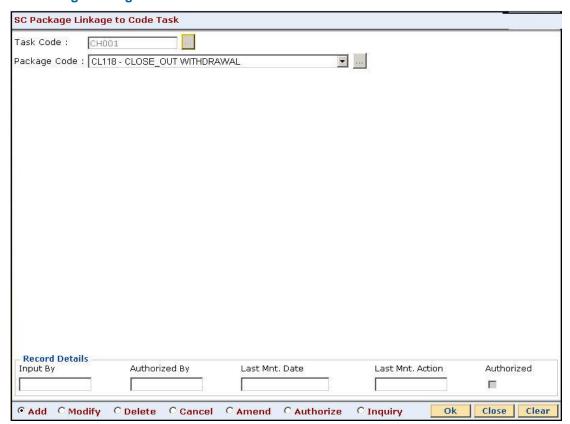


Field Description

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

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

SC Package Linkage to Code Task



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





Service Charge User Manual

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