

Oracle FLEXCUBE Core Banking

Back Office User Manual
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Back Office User Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3. Access to OFSS Support

<https://support.us.oracle.com>

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

2. Back Office

Back Office module is designed to collectively accommodate all the internal transactions in FLEXCUBE Retail. Internal transactions are categorized as those transactions, which are mainly performed at back-office, i.e., transactions that are not directly initiated by the customer in the system. The complete range of transactions under this category covers specific global setup, security and audit related activities apart from covering transactions on accounts like file upload and NPA (non-performing assets) processing.

Key Features of Back Office module

FLEXCUBE Retail Banking Solution offers the best features with an interactive interface that emphasizes on intelligent business logic for financial companies.

This manual is divided into various sub-sections namely:

Delivery Channel Related Transactions: This section describes the delivery channel related transactions, which include global definitions for electronic banking channels, automated teller machines (ATM), telephone banking service, etc.

Security Management System (SMS): This section describes about the usage of various maintenances for security control and its utilities

NPA Related Transactions: This section describes the transactions that pertain to Non Performing Assets processing.

General Ledger Transactions: This section covers all transactions pertaining to GL activities

Collaterals: This section describes about linking of collateral to the account.

Inventory: This section communicates about the stock transactions pertaining to inventory maintenance.

The system facilitates the bank with uploading files for various transactions where the bank wants to debit or credit numerous accounts at a time, or for other activities such as uploading the file to facilitate bulk checkbook issue

Service Charges: This section provides details about linking the service packages to the customer or the existing accounts of the customers.

Download Related: This section provides details about the setup of automatic download of data from central host to the various branch servers.

3. Delivery Channel Related Transactions

3.1. ATM01 - ATM Bank Params Maintenance

Using this option, you can define the bank parameters / GL accounts required for Oracle FLEXCUBE, which are necessary for maintaining ATM (Automated Teller Machine) transactions, which occur through various ATM channels across the network. The hold variance percentage and the hold period are also defined here.

The system places a Master Money Hold on the account when it grants authorization on an offline POS i.e. signature based POS transaction. The Hold has a certain validity period. The Master Money Hold will be removed by the system if the debit has a matching Authorization Code and is within the defined tolerance range. The debit will then be posted to the account. If either the Authorization Code and/or settlement amount for debit (not within the tolerance) does not match, the Hold is not removed. Such a Hold will expire on the expiry date.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Other Prerequisites

- GL Codes have to be defined

Modes Available

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

To add ATM bank parameters

1. Type the fast path **ATM01** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Bank Params Maintenance**.
2. The system displays the **ATM Bank Params Maintenance** screen.

ATM Bank Params Maintenance

Field Description

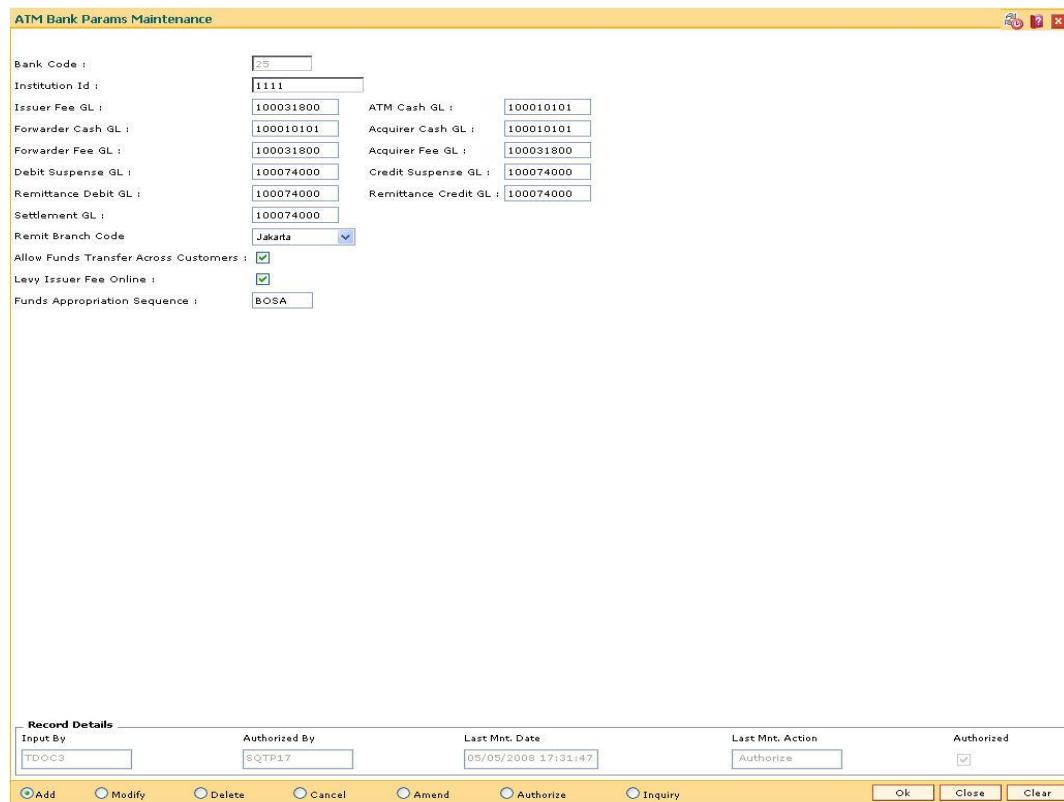
Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the code of the bank, for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Institution Id	[Mandatory, Numeric, 11] Type the institution code. Each code uniquely identifies the bank in the network. Institution ID is allotted by the central bank of the country, or the body that governs payment systems in the country.
Issuer Fee GL	[Mandatory, Numeric, Nine] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's ATM network.

Field Name	Description
ATM Cash GL	[Mandatory, Numeric, Nine]
	Type the ATM cash GL code.
	This GL account will be credited or debited for cash transactions done through the Bank's ATM network by the bank customers.
Forwarder Cash GL	[Mandatory, Numeric, Nine]
	Type the forwarder cash GL code.
Acquirer Cash GL	[Mandatory, Numeric, Nine]
	Type the acquirer cash GL code.
	This GL account will be debited for the remote on-us transactions (transactions performed by the customers of other banks, through the Bank's ATM network).
Forwarder Fee GL	[Mandatory, Numeric, Nine]
	Type the forwarder fee GL code.
	This GL account will be credited for the transactions performed by other bank's customers through the ATM network, owned and managed by our bank in the capacity of a forwarder.
Acquirer Fee GL	[Mandatory, Numeric, Nine]
	Type the acquirer fee GL code.
	This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.
Debit Suspense GL	[Mandatory, Numeric, Nine]
	Type the debit suspense GL code.
	This GL account will be debited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense.
Credit Suspense GL	[Mandatory, Numeric, Nine]
	Type the credit suspense GL code.
	This GL account will be credited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense.
Remittance Debit GL	[Mandatory, Numeric, Nine]
	Type the remittance debit GL code.
	The GL will be debited if the other bank account holder is allowed to give debit instructions for debiting an ATM bank customer. The reconciliation or accounting of the remittance debit GL has to be done operationally from the file hand off.

Field Name	Description
Remittance Credit GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the remittance credit GL code.</p> <p>The GL will be credited if the ATM facilitates fund transfer option, and the customer of the bank does a fund transfer from his account to an external account.</p> <p>The reconciliation or accounting of the remittance credit GL has to be done operationally from the file hand off.</p>
Settlement GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the settlement GL code.</p> <p>This GL account will be debited or credited, in case of remote on us or off us transactions. The net balance in this GL will be claimed from, or paid to other banks in the network.</p>
Remit Branch Code	<p>[Optional, Alphanumeric, 12]</p> <p>Type the branch code for remittance.</p>
Allow Funds Transfer Across Customers	<p>[Optional, Check Box]</p> <p>Select the Allows Funds Transfer Across Customers check box if you want to allow the transactions involving funds transfer, across accounts belonging to different customers.</p>
Levy Issuer Fee Online	<p>[Optional, Check Box]</p> <p>Select the Levy Issuer Fee Online check box if you want to debit the issuer fees online simultaneously, along with the transaction.</p> <p>Issuer fees is normally passed on by the switch/ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch/ETBI, and gets debited online with the original transaction amount, provided this flag is checked.</p>
Funds Appropriation Sequence	<p>[Mandatory, Alphanumeric, Five]</p> <p>Type the funds appropriation sequence.</p> <p>This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • S – Sweep-In • O – Overdraft • V – Overline • A – Advance against unclear funds • T – Temporary Overdraft

3. Click the **Add** button.
4. Enter the bank code and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the various fields.

ATM Bank Params Maintenance



The screenshot shows the 'ATM Bank Params Maintenance' window. The main area contains several GL code fields:

Bank Code :	25	ATM Cash GL :	100010101
Institution Id :	1111	Acquirer Cash GL :	100010101
Issuer Fee GL :	100031800	Acquirer Fee GL :	100031800
Forwarder Cash GL :	100010101	Credit Suspense GL :	100074000
Forwarder Fee GL :	100031800	Remittance Credit GL :	100074000
Debit Suspense GL :	100074000		
Remittance Debit GL :	100074000		
Settlement GL :	100074000		
Remit Branch Code :	Jakarta		

Below these are checkboxes for 'Allow Funds Transfer Across Customers' and 'Levy Issuer Fee Online', both of which are checked. The 'Funds Appropriation Sequence' field contains 'BOSA'.

At the bottom, the 'Record Details' section shows:

Input By: TDOC3	Authorized By: SQTP17	Last Mnt. Date: 05/05/2008 17:31:47	Last Mnt. Action: Authorize	Authorized: <input checked="" type="checkbox"/>
-----------------	-----------------------	-------------------------------------	-----------------------------	---

Below the details are buttons for Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry. The 'Add' button is selected. At the far right are 'Ok', 'Close', and 'Clear' buttons.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending...". Click the **OK** button.
8. The ATM bank parameters are added once the record is authorized.

3.2. ATM02 - ATM Acquirer POS Id Maintenance

Using this option, you can maintain the various Switch IDs, the physical ATM terminals that connect to these switches and the originating branch code for a particular ATM.

Each ATM is logically attached to a GL (ATM CASH GL) in some branch (originating branch) in **FLEXCUBE**. Every ATM in the ATM network of a Bank has two ATM IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the ATM. The ATM Acquirer POS ID Xref maintenance, maintains the cross-reference between the ATM IDs, ATM CASH GL and the ATM branch. Also, every Forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through this option.

Definition Prerequisites

Not Applicable

Other Prerequisites

- GL Codes have to be defined

Modes Available

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

To add ATM acquirer POS ID

1. Type the fast path **ATM02** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Acquirer POS Id Maintenance**.
2. The system displays the **ATM Acquirer POS Id Maintenance** screen.

ATM Acquirer POS Id Maintenance

ATM Acquirer POS Id Maintenance

Acquirer Institution Id

Card Acceptor Identification Code

Forwarder Institution Id

Card Acceptor Terminal Name

Card Acceptor Terminal Id ...

Originating Branch Code ...

ATM Cash GL

Deposit Cash GL

Acquirer Fee GL

Forwarder Fee GL

Incoming Remit GL

Outgoing Remit GL

Settlement GL

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Acquirer Institution Id	<p>[Mandatory, Numeric, 11]</p> <p>Enter the acquirer institution ID.</p> <p>The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.</p>
Card Acceptor Identification Code	<p>[Mandatory, Alphanumeric, 15]</p> <p>Enter the card acceptor identification code.</p> <p>This code identifies the ATM, which defines the point of the transaction in both local and interchange environment.</p>
Forwarder Institution Id	<p>[Mandatory, Alphanumeric, 11]</p> <p>Enter the forwarder institution ID.</p> <p>The institution ID allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS who own and manage the ATM network.</p>

Field Name	Description
Card Acceptor Terminal Name	[Display] This field displays the card terminal name.
Card Acceptor Terminal Id	[Display] This field displays the card terminal ID. Each unique code identifies a terminal at the card acceptor location.
Originating Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. The originating branch code refers to the branch through which the ATM transactions would be routed to respective branches. In practical scenarios, where all ATM operations are centralized, the branch code would be unique. However, if there are multiple switches that accept ATM requests, all catered to by different branches, the respective branch code needs to be maintained.
ATM Cash GL	[Mandatory, Numeric, Nine] Enter the ATM cash GL code. This GL account will be debited on performing on-us, remote on us, off us transactions.
Deposit Cash GL	[Mandatory, Numeric, Nine] Enter the deposit cash GL code.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Enter the acquirer fee GL code which accepts the card for performing the transaction.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Enter the forwarder fee GL code which is responsible for forwarding the transaction from the acquirer to the issuer.
Incoming Remit GL	[Mandatory, Numeric, Nine] Enter the incoming remit GL code.
Outgoing Remit GL	[Mandatory, Numeric, Nine] Enter the outgoing remit GL code.
Settlement GL	[Mandatory, Numeric, Nine] Enter the settlement GL code.

3. Click the **Add** button.
4. Enter the acquirer institution ID and press the **<Tab>** or **<Enter>** key.
5. Enter the appropriate information in the fields.
6. Select the appropriate branch code from the drop-down list.

ATM Acquirer POS Id Maintenance

Acquirer Institution Id	000000000000
Card Acceptor Identification Code	
Forwarder Institution Id	17677
Card Acceptor Terminal Name	
Card Acceptor Terminal Id	
Originating Branch Code	240 ... SANDOZ - MUMBAI
ATM Cash GL	173000011
Deposit Cash GL	173000040
Acquirer Fee GL	173000030
Forwarder Fee GL	173000025
Incoming Remit GL	173000048
Outgoing Remit GL	267000053
Settlement GL	267000057

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
9. The ATM acquirer POS ID is added once the record is authorized.

Note: The same **Card Acceptor Identification Code** can have multiple **Card Acceptor Terminal Ids** linked to it.

Every combination of **Card Acceptor Identification Code** and **Card Acceptor Terminal Ids** is unique.

3.3. POS01 - POS Acquirer POS Id Maintenance

Each POS (Point of Sale) is logically attached to a dummy account in some branch (originating branch) in FLEXCUBE. Every POS in the POS network of a Bank has two POS IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the POS.

Using this option, you can facilitate the cross-reference between the POS IDs, dummy account and the POS branch. Also, every forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through the POS Acquirer POS Id Maintenance option.

Definition Prerequisites

Not Applicable

Other Prerequisites

- GL Codes should be defined

Modes Available

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

To add POS acquirer POS ID

1. Type the fast path **POS01** and click **Go** or navigate through the menus to **Global Definitions > Channels > POS Acquirer POS Id Maintenance**.
2. The system displays the **POS Acquirer POS Id Maintenance** screen.

POS Acquirer POS Id Maintenance

The screenshot shows a Windows application window titled "POS Acquirer POS Id Maintenance". The interface is divided into several sections:

- Input Fields:** A grid of input fields for various identifiers:
 - Acquirer Institution Id
 - Forwarder Institution Id
 - Card Acceptor Identification Code
 - Card Acceptor Terminal Id
 - POS GL Account No.
 - Originating Branch Code
 - CASH GL Account No.
 - CASH Branch Code
 - Spend Class
- Record Details:** A table with columns for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. It includes a checkbox in the Authorized column.
- Buttons:** A row of buttons at the bottom for managing records: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Validate, Ok, Close, and Clear.

Field Description

Field Name	Description
Acquirer Institution Id	<p>[Mandatory, Numeric, 11] Type the acquirer institution ID The institution ID is allotted to the bank by the central bank, or the governing body for non-branch channels like TBS, ATM and POS.</p>
Forwarder Institution Id	<p>[Optional, Numeric, 11] Type the forwarder institution ID The institution ID allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS who own and manage the POS network.</p>
Card Acceptor Identification Code	<p>[Conditional, Numeric, 15] Type the card acceptor identification code. This code identifies the POS, which defines the point of transaction in both local and interchange environments.</p>

Field Name	Description
Card Acceptor Terminal Id	[Conditional, Numeric, 16] Type the card acceptor terminal ID Each unique code identifies a terminal at the card acceptor location.
POS GL Account No	[Mandatory, Numeric, Nine] Type the GL account number. The bank will maintain a dummy merchant account for each POS terminal. This is the account number, which will be credited online for the transaction amount, and debited for the discount amount for 'On-Us' transactions arriving from that POS terminal. If a merchant has installed multiple POS terminals, each of them could be associated with the same dummy merchant account number.
Originating Branch Code	[Mandatory, Drop-Down] Select the originating branch code from the drop-down list. The originating branch code refers to the branch through which the POS transactions would be routed to the respective branches. In practical scenarios where all POS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept POS requests all catered to by different branches, the respective branch code should be maintained.
CASH GL Account No.	[Mandatory, Numeric, Nine] Type the Cash GL Account number.
CASH Branch Code	[Mandatory, Pick List] Select the applicable Cash Branch Code from the pick list.
Spend class	[Optional, Pick List] Select the spend class from the pick list. The spend class defined against the POS ID will be returned in the UDE.

3. Click the **Add** button.
4. Enter the required information in the various fields.
5. Click the **Validate** button. The system enables the last two fields.
6. Enter the GL account number and select the originating branch code.

POS Acquirer POS Id Maintenance

The screenshot shows the 'POS Acquirer POS Id Maintenance' window. The window contains several input fields for entering transaction details:

- Acquirer Institution Id: 0000000000
- Forwarder Institution Id: Visa
- Card Acceptor Identification Code: (empty)
- Card Acceptor Terminal Id: (empty)
- POS GL Account No.: (empty)
- Originating Branch Code: 240 ... SANDOZ - MUMBAI
- CASH GL Account No.: (empty)
- CASH Branch Code: 999 ...
- Spend Class: 14 ...

Below these fields is a 'Record Details' section with columns: Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The 'Authorized' column contains an empty checkbox. At the bottom of the window is a toolbar with buttons for Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Validate, Ok, Close, and Clear.

7. Click the **Validate** button and then click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
9. The POS acquirer POS ID is added once the record is authorized.

3.4. POS02 - POS Bank Params Maintenance

Using this option, you can define the bank level global definitions related to POS transactions and decide whether funds transfer across customers can be permitted for POS transactions or not.

Transactions that are happening through POS channel are dependent on these parameters. The various GL accounts for the POS and the suspense GL accounts are maintained in this option.

Normally transaction fee (issuer fee) is charged by the switch for the POS transactions. If the Levy Issuer Fee Online check box is selected this fee will be debited online with the original transaction amount.

Definition Prerequisites

- GL accounts to have maintained

Modes Available

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

To add POS bank parameters

1. Type the fast path **POS02** and click **Go** or navigate through the menus to **Global Definitions > Channels > POS Bank Params Maintenance**.
2. The system displays the **POS Bank Params Maintenance** screen.

POS Bank Params Maintenance

The screenshot shows the 'POS Bank Params Maintenance' window. The main area contains the following fields:

- Bank Code: [Text Box] [Browse Button] [...]
- Debit Suspense GL: [Text Box]
- Institution Id: [Text Box]
- Issuer Fee GL: [Text Box]
- Forwarder Cash GL: [Text Box]
- Forwarder Fee GL: [Text Box]
- Debit Suspense GL: [Text Box]
- Code Discount GL: [Text Box]
- POSCash GL: [Text Box]
- Acquirer Cash GL: [Text Box]
- Acquirer Fee GL: [Text Box]
- Credit Suspense GL: [Text Box]
- Allow Funds Transfer Across Customers: [Check Box]
- Levy Issuer Fee Online: [Check Box]
- Funds Appropriation Sequence: [Text Box]

At the bottom of the screen, there is a toolbar with the following buttons:

- Record Details
- Input By: [Text Box]
- Authorized By: [Text Box]
- Last Mnt. Date: [Text Box]
- Last Mnt. Action: [Text Box]
- Authorized: [Check Box]
- Add
- Modify
- Delete
- Cancel
- Amend
- Authorize
- Inquiry
- OK
- Close
- Clear

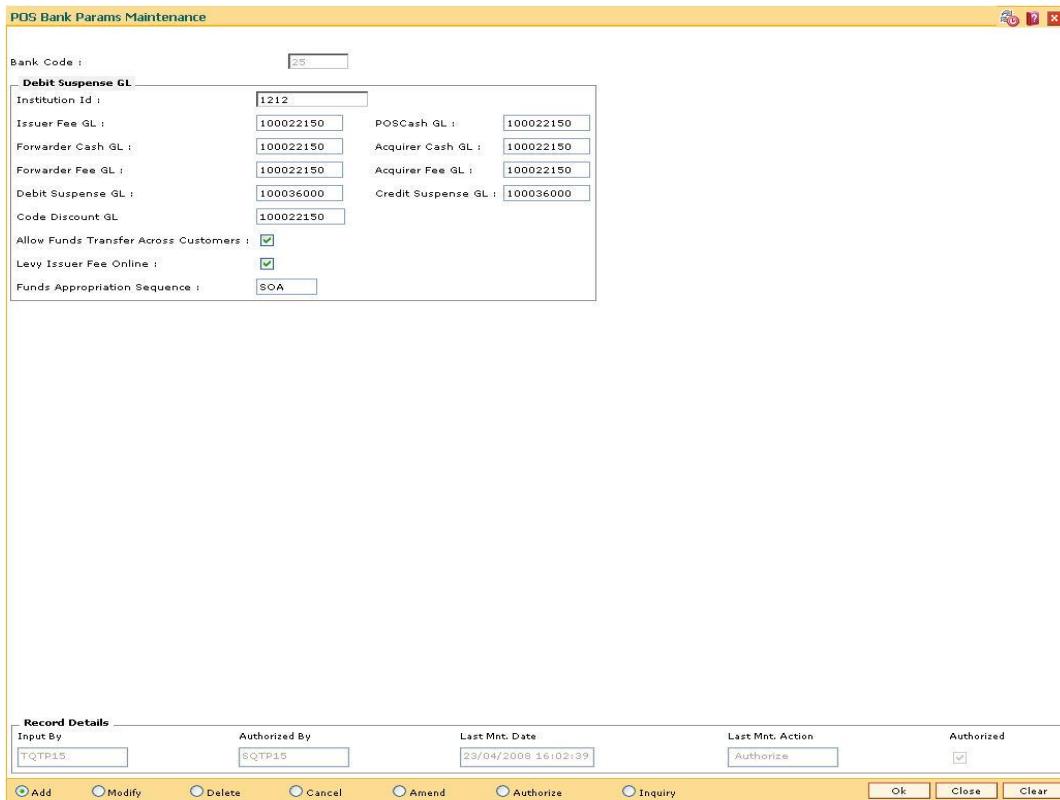
Field Description

Field Name	Description
Bank Code	<p>[Mandatory, Numeric, Five]</p> <p>Type the code of the bank for which global ATM definitions should be maintained.</p> <p>Each code uniquely identifies a different bank.</p>
Debit Suspense GL	
Institution Id	<p>[Mandatory, Numeric, 11]</p> <p>Type the institution ID.</p> <p>The bank is identified in the network using this ID. This ID is allotted by the central bank of the country or the body that governs payment systems in the country.</p>
Issuer Fee GL	<p>[Mandatory, Numeric, 10]</p> <p>Type the issuer fee GL code.</p> <p>This GL account will be credited for fees on transactions done through the Bank's POS network.</p>
POSCash GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the GL to be debited or credited for the cash transactions done through the bank's POS network by the bank's customers.</p>
Forwarder Cash GL	This field is for future use.
Acquirer Cash GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the GL to be credited by the amount of cash to be debited for remote on-us transactions, done through the bank's POS network by the customers of other banks.</p>
Forwarder Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the GL to be credited on transactions done by other bank's customers through the POS network owned and managed by our bank in the capacity of a forwarder.</p>
Acquirer Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the GL to be credited for fee amounts out of transactions where in the said bank acts as an acquirer institution.</p>
Debit Suspense GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the GL to be debited in case of suspense generation on account of POS transactions.</p>
Credit Suspense GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the GL to be credited in case of suspense generation on account of POS transactions.</p>

Field Name	Description
Code Discount GL	[Mandatory, Numeric, Nine] Type the code discount GL. This GL is used for Merchant discounts.
Allow Funds Transfer Across Customers	[Optional, Check Box] Select the Allow Funds Transfer Across Customers check box if the transactions involving funds transfer across different customers should be permitted.
Levy Issuer Fee Online	[Optional, Check Box] Select the Levy Issuer Fee Online check box to debit the issuer fees online simultaneously with the transaction. Issuer fees is normally passed on by the switch / ETBI on which the POS / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI and gets debited online with the original transaction amount provided this flag is checked.
Funds Appropriation Sequence	[Mandatory, Alphanumeric Five] Type the sequence in which the transaction amount needs to be appropriated while debiting the account. Valid values are a combination of the following components. <ul style="list-style-type: none"> • S: Sweep-In • O: Overdraft • V: Overline • A: Advance against unclear funds • T: Temporary Overdraft

3. Click the **Add** button.
4. Enter the required information in the various fields.

POS Bank Params Maintenance



The screenshot shows the 'POS Bank Params Maintenance' window. The 'Debit Suspense GL' section contains the following data:

Bank Code :	25		
Institution Id :	1212		
Issuer Fee GL :	100022150	POSCash GL :	100022150
Forwarder Cash GL :	100022150	Acquirer Cash GL :	100022150
Forwarder Fee GL :	100022150	Acquirer Fee GL :	100022150
Debit Suspense GL :	100036000	Credit Suspense GL :	100036000
Code Discount GL	100022150		
Allow Funds Transfer Across Customers :	<input checked="" type="checkbox"/>		
Levy Issuer Fee Online :	<input checked="" type="checkbox"/>		
Funds Appropriation Sequence :	SOA		

Below the main form is a 'Record Details' table:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TQTP15	SQTP15	23/04/2008 16:02:39	Authorize	<input checked="" type="checkbox"/>

At the bottom of the window are buttons for Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, and Clear.

5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
7. The POS bank parameters are added once the record is authorized.

3.5. POS04 - POS BIN Xref Maintenance

Using this option, you can define the bank level global definitions related to POS transactions and decide whether funds transfer across customers can be permitted for POS transactions or not.

Definition Prerequisites

- GL accounts to have maintained

Modes Available

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

To maintain POS Bin Xref parameters

1. Type the fast path **POS04** and click **Go** or navigate through the menus to **Global Definitions > Channels > POS Bin Xref Maintenance**.
2. The system displays the **POS BIN Xref Maintenance** screen.

POS BIN Xref Maintenance

The screenshot shows the 'POS BIN Xref Maintenance' screen. The top bar is yellow with the title 'POS BIN Xref Maintenance*'. Below the title is a large empty white area. At the bottom of the screen is a toolbar with buttons for 'UDF', 'Ok', 'Close', and 'Clear'. A status bar at the very bottom shows the number '27'.

Field Description

Field Name	Description
Bin Number	[Mandatory, Numeric,10] Type the ten digit bin number.
FWD ID	[Mandatory, Alpha-numeric, 10] Type the FWD ID.

3. Click the **Add** button.
4. Enter the required information in the various fields.

POS BIN Xref Maintenance

5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
7. The POS BIN parameters are added once the record is authorized.

3.6. TBS01 - TBS Bank Params Maintenance

Using this option, you can define the bank level global definitions related to TBS (Telephone Banking Service) transactions and decides whether funds transfer across customers can be permitted for TBS transactions or not.

Transactions that are happening through TBS channel are dependent on these parameters.

Normally transaction fee (issuer fee) is charged by the switch for the TBS transactions. If the Levy Issuer Fee Online check box is selected this fee will be debited online with the original transaction amount.

Definition Prerequisites

Not Applicable

Modes Available

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

To add TBS bank parameters

1. Type the fast path **TBS01** and click **Go** or navigate through the menus to **Global Definitions > Channels > TBS Bank Params Maintenance**.
2. The system displays the **TBS Bank Params Maintenance** screen.

TBS Bank Params Maintenance

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the bank code of the bank for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Bank Parameters	
Acquirer Fee GL	[Mandatory, Numeric, 10] Type the acquirer fee GL code. This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.
Allow Funds Transfer Across Customers	[Optional, Check Box] Select the Allow Funds Transfer Across Customers check box, if you want to allow the transactions involving funds transfer across different customers.
Issuer Fee GL	[Mandatory, Numeric, 10] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's ATM network.
Levy Issuer Fee Online	[Optional, Check Box] Select the Levy Issuer Fee Online check box if you want to debit the issuer fees online, simultaneously along with the transaction. Issuer fees is normally passed on by the switch / ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI, and gets debited online with the original transaction amount, provided this flag is checked.
Acquirer Institution Id	[Mandatory, Numeric, 11] Type the acquirer institution ID. The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.

Field Name	Description
Funds	[Mandatory, Alphanumeric, Five]
Appropriation Sequence	Type the funds appropriation sequence. This field denotes the sequence in which the transaction amount should be appropriated while debiting the account. The options are: <ul style="list-style-type: none"> • S: Sweep-In • O: Overdraft • V: Overline • A: Advance against unclear funds • T: Temporary Overdraft
	3. Click the Add button. 4. Type the bank code and press the <Tab> or <Enter> key. 5. Enter the required information in the other fields.

TBS Bank Params Maintenance

The screenshot shows the 'TBS Bank Params Maintenance' application window. The main form includes fields for Bank Code (25), Acquirer Fee GL (100031800), Issuer Fee GL (100031800), Acquirer Institution Id (1111), and Funds Appropriation Sequence (OSA). It also features checkboxes for 'Allow Funds Transfer Across Customers' and 'Levy Issuer Fee Online'. Below the main form is a 'Record Details' section with fields for Input By (TDOC3), Authorized By (SQTP7), Last Mnt. Date (06/05/2008 10:01:19), Last Mnt. Action (Authorize), and Authorized (checked). At the bottom of the window are buttons for Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, and Clear.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
8. The TBS bank parameters are added once the record is authorized.

3.7. TBS02 - TBS Acquirer Pos ID Maintenance

Using this option you can maintain the various ETBI IDs, the channels that originate from these ETBIs, and the originating branch code for a particular ETBI.

In a centralized TBS environment, the branch code is unique. In case of multiple Switches that accept TBS requests, where all switches are catered to by different branches, the respective branch codes need to be maintained. Transactions that occur through TBS channel are dependent on these parameters.

Definition Prerequisites

Not Applicable

Modes Available

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

To add TBS acquirer POS ID

1. Type the fast path **TBS02** and click **Go** or navigate through the menus to **Global Definitions > Channels > TBS Acquirer Pos ID Maintenance**.
2. The system displays the **TBS Acquirer Pos ID Maintenance** screen.

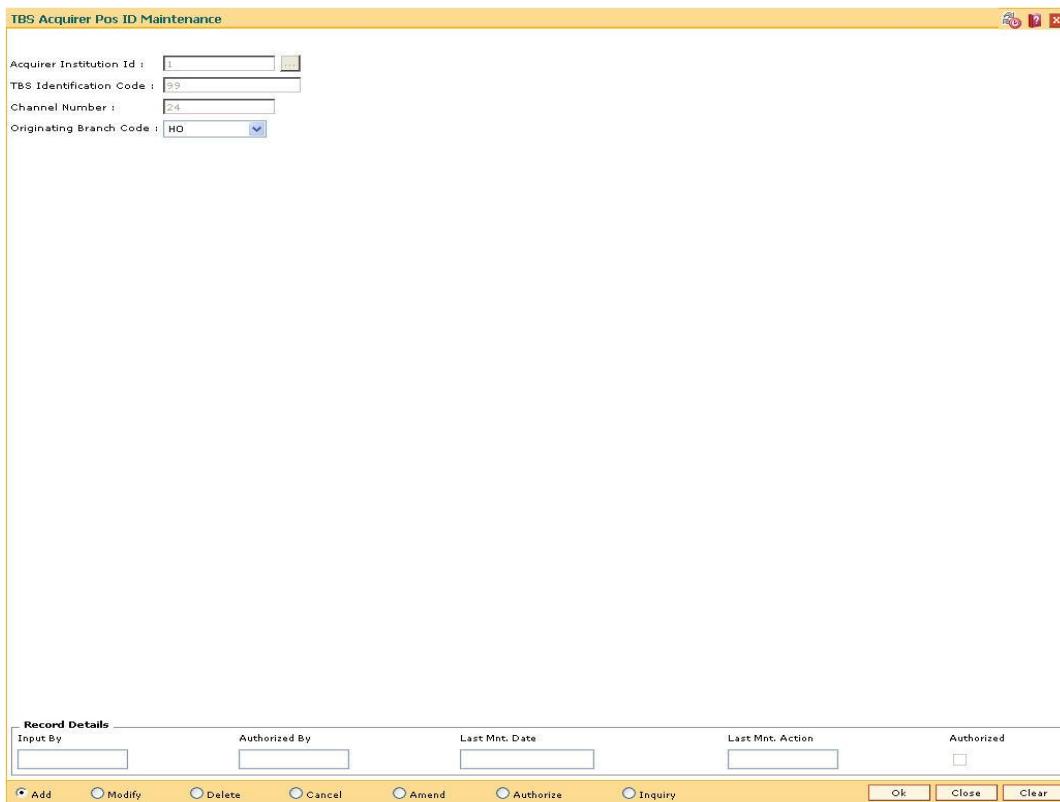
TBS Acquirer Pos ID Maintenance

Field Description

Field Name	Description
Acquirer Institution Id	[Mandatory, Numeric, 11] Type the acquirer institution ID. The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.
TBS Identification Code	[Mandatory, Alphanumeric, 15] Type the TBS identification GL code. This is a unique identification code for a particular ETBI that is installed in the bank. There could be multiple ETBIs in the same bank, which are serviced by different branches.
Channel Number	[Mandatory, Numeric, Eight] Type the channel number pertaining to the TBS Identification Code . Channel number refers to the various ports on the ETBI, from where multiple service call lines originate. There could be multiple channels originating from the same ETBI.
Originating Branch Code	[Mandatory, Drop-Down] Select the originating branch code from the drop-down list. The originating branch code refers to the branch through which the TBS transactions would be routed to the respective branches. In practical scenarios, where all TBS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept TBS requests, all catered to by different branches, the respective branch code should be maintained.

3. Click the **Add** button.
4. Type the acquirer institution ID and press the **<Tab>** or **<Enter>** key.
5. Enter the required information in the other fields.

TBS Acquirer Pos ID Maintenance



The screenshot shows the 'TBS Acquirer Pos ID Maintenance' window. At the top, there are four input fields: 'Acquirer Institution Id' (1), 'TBS Identification Code' (99), 'Channel Number' (24), and 'Originating Branch Code' (HO). Below these is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized' (checkbox). At the bottom, there are buttons for 'Add' (radio button selected), 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'Ok', 'Close', and 'Clear'.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
8. The TBS acquirer POS ID is added once the record is authorized.

3.8. TBS03 - IVR TIN Request

Using this option you can generate telephonic identification number (TIN) of the customer.

The customer can request TIN on IVR. If the customer has multiple accounts, the accounts which has to be linked to TIN can be specified.

Definition Prerequisites

- 8053 - Customer Addition

Modes Available

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

To add IVR TIN request

1. Type the fast path **TBS03** and click **Go** or navigate through the menus to **Global Definitions > Channels > IVR TIN Request**.
2. The system displays the **IVR TIN Request** screen.

IVR TIN Request

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, based on the criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or ID can be entered.</p> <p>The system displays the pick list of all those customer's having those letters in their respective criteria.</p> <p>Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches).</p> <p>Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch.</p> <p>A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>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.</p> <p>This ID is used for searching and tracking the customer in the system.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>

Field Name	Description
Short Name	[Display] This field displays the short name of the customer.
Column Name	Description
Account Linkage	
Issue/Reissue TIN	[Display] This field displays the issuance status of the TIN.
Accounts Linked	
Account No.	[Display] This field displays the account number of the selected customer.
Account Relation	[Display] This field displays the customer account relation.
Module	[Display] This field displays the account type.
Link(Y/N)	[Toggle] Click the toggle status to change the value to Y to link the account for TIN generation. By default, the system displays the value as N .

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string, press the **<Tab>** or **<Enter>** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the pick list. The customer details are displayed in the screen.

IVR TIN Request

Customer Information

Search Criteria : Customer Id Search String : 600045

IC : APAY003 ID : 600045

Full Name : ADI SOFA

Short Name : ADISOFA

Account Linkage

Issue/Reissue TIN:

Account No.	Account Relation	Module	Link(Y/N)
000000004325	SOW	CH	N
000000004341	SOW	CH	N
000000004374	SOW	CH	N
000000004440	SOW	CH	N
000000004465	SOW	CH	N
000000004473	SOW	CH	N
000000004861	SOW	CH	N
000000004887	SOW	CH	N
000000004911	SOW	CH	N
000000009621	SOW	CH	N
000000009670	SOW	CH	N
000000009720	SOW	CH	N
000000033860	SOW	CH	N
000000055756	SOW	LN	N
000000055772	SOW	LN	N
000000055798	SOW	LN	N
000000055814	SOW	LN	N
000000064477	SOW	CH	N

Accounts Linked :

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Ok
 Close
 Clear

8. Link the account for which TIN has to be generated.
9. Click the **Ok** button.
10. The system displays the "Record Added... Authorization Pending.. Click Ok to Continue" . Click the **OK** button.
11. The IVR TIN is generated one the record is authorized.

3.9. BAIB4 - IB Bank Params Maintenance

Using this option you can set the bank parameters for operating the internet banking facility and maintain GL accounts for Fee GL and banker's cheque issue GL.

This maintenance also allows you to decide whether the service charges for Internet Banking transactions are to be applied at EOD and the funds appropriation sequence for the debit transaction.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Modes Available

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

To add IB bank parameters

1. Type the fast path **BAIB4** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Bank Params Maintenance**.
2. The system displays the **IB Bank Params Maintenance** screen.

IB Bank Params Maintenance

The screenshot shows the 'IB Bank Params Maintenance' window. At the top, there are input fields for 'Bank Code', 'Funds Transfer Currency', 'Service charge at EOD' (with a checkbox), 'Fee GL', 'Funds Appropriation Sequence', and 'BC Issue GL'. Below these is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized' (with a checkbox). At the bottom is a toolbar with buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry', along with 'Ok', 'Close', and 'Clear' buttons.

Field Description

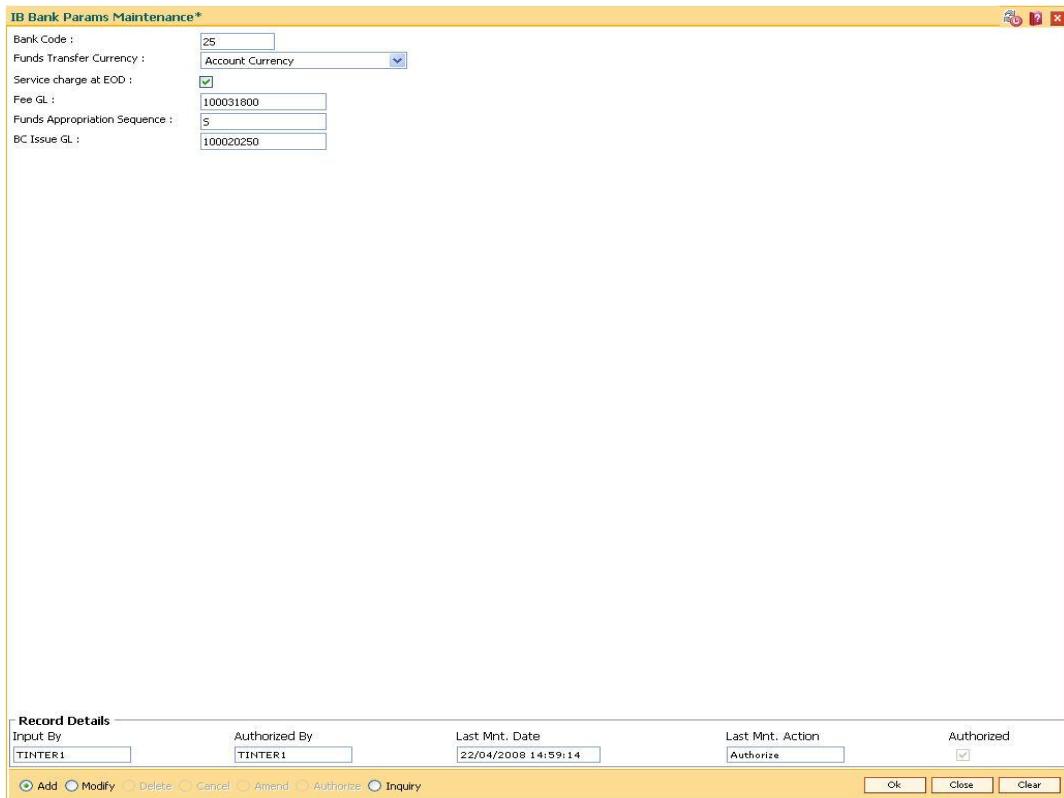
Field Name	Description
Bank Code	<p>[Mandatory, Numeric, Five]</p> <p>Type the code of the bank for which global definitions should to be maintained.</p> <p>Each code uniquely identifies a different bank.</p>
Funds Transfer Currency	<p>[Mandatory, Drop-Down]</p> <p>Select the funds transfer currency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transaction Currency • Account Currency
Service charge at EOD	<p>[Optional, Check Box]</p> <p>Select the Service charge at EOD check box if you want to levy service charges for internet banking transactions at EOD.</p>
Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the fee GL code.</p> <p>This GL account will be credited for internet banking fees collected from the customer.</p>
Funds Appropriation Sequence	<p>[Mandatory, Numeric, Five]</p> <p>Type the funds appropriation sequence.</p> <p>This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • S – Sweep-In • O – Overdraft • V – Overline • A – Advance against unclear funds • T – Temporary Overdraft
BC Issue GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the BC issue GL code.</p> <p>This GL account will be credited when BC issue requests are received through Internet Banking.</p>

3. Click the **Add** button.

4. Type the bank code and press the **<Tab>** or **<Enter>** key.

5. Enter the required information in the various fields.

IB Bank Params Maintenance



The screenshot shows the 'IB Bank Params Maintenance' window. At the top, there are input fields for 'Bank Code' (25), 'Funds Transfer Currency' (Account Currency dropdown), 'Service charge at EOD' (checkbox checked), 'Fee GL' (100031800), 'Funds Appropriation Sequence' (S), and 'BC Issue GL' (100020250). Below these is a large empty text area. At the bottom, there is a 'Record Details' section with fields for 'Input By' (TINTER1), 'Authorized By' (TINTER1), 'Last Mnt. Date' (22/04/2008 14:59:14), 'Last Mnt. Action' (Authorize), and 'Authorized' (checkbox checked). Below this are buttons for 'Ok', 'Close', and 'Clear'. At the very bottom, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry'.

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The internet bank parameters are added.

3.10. BAIB2 - IB Bill Company Details Maintenance

Using this option you can accept bill payments on behalf of service providers for a fee.

In such cases, the customers of the billing company will pay their bills to the bank, and the bank in turn will credit the account of the billing company. The billing companies, who want to avail this facility, have to register their details with the bank and must have a savings and checking account with the bank. The bank will register the details of the billing company in the billing company details. This maintenance is required for the Bill Payment transaction through Internet.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

Not Applicable

Other Prerequisites

- The CASA for the billing company should be opened with the bank before maintaining billing company details

Modes Available

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

To add billing company details

1. Type the fast path **BAIB2** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Bill Company Details Maintenance**.
2. The system displays the **IB Bill Company Details Maintenance** screen.

IB Bill Company Details Maintenance

IB Bill Company Details Maintenance*

Company Id : ...

Company Type :

Company Name :

Bill Information Available : Payment After Due Date :

Payment Type Allowed :

Grace Period Days : Cut Off Period Days :

Company Account No :

Company Address :

Contact Person :

Phone Number :

Collection Center Code :

Bill Details File Name :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

Field Description

Field Name	Description
Company ID	[Mandatory, Alphanumeric, Six] Type the company ID. It is the unique identification given to the service provider by the bank. This ID is manually generated.
Company Type	[Mandatory, Alphanumeric, Two] Type the company type. The bank assigns different codes to the companies to whom it provides the billing services.
Company Name	[Mandatory, Alphanumeric, 20] Type the company name. The name of the service provider or the billing company, on whose behalf the bank collects the payments for the bills.
Bill Information Available	[Optional, Check Box] Select the Bill Information Available check box if the billing information of the company is available to the bank.

Field Name	Description
Payment After Due Date	[Optional, Check Box] Select the Payment After Due Date check box if you want to accept the payment received from the customer of the billing company, after the due date specified in the bill.
Payment Type Allowed	[Mandatory, Alphanumeric, One] Type the payment type, which is allowed. The options are: <ul style="list-style-type: none"> • P: Part Payment allowed i.e. amount less than or equal to the outstanding • F: Only Full Payment allowed i.e. full outstanding amount • E: Excess Payment allowed i.e. payment amount can be greater than or equal to the outstanding amount
Grace Period Days	[Mandatory, Numeric, Five] Type the number of grace days allowed for late payment of the bill without any penalty.
Cut Off Period Days	[Mandatory, Numeric, Five] Type the number of days after the due date, beyond which payment received from the customers of the billing company will not be accepted.
Company Account No.	[Mandatory, Numeric, 14] Type the valid account number of the company held with the bank. The bill amount received from the customer will be credited to this account.
Company Address	[Mandatory, Alphanumeric, 40] Type the postal address of the billing company.
Contact Person	[Optional, Alphanumeric, 20] Type the name of the contact person. All interactions will be addressed to this contact person.
Phone Number	[Optional, Numeric, 16] Type the contact number of the billing company.
Collection Center Code	[Optional, Alphanumeric, 10] Type the collection code of the center. A unique code is assigned to the collection center of the company.

BAIB2 - IB Bill Company Details Maintenance

Field Name	Description
Bill Details File Name	<p>[Optional, Alphanumeric, 20] Type the path and the name of the bill details file. The name of the file containing the bill details and its path is stored in a separate file outside FLEXCUBE Retail.</p>

3. Click the **Add** button.
4. Type the company id and press the **<Tab>** or **<Enter>** key
5. Enter the required information in the various fields.

IB Bill Company Details Maintenance

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The bill company details are added.

3.11. BAIB3 - IB Customer Application Billing Information Maintenance

The bank can register the customers of the billing companies, in this maintenance. The customer of the billing company provides the billing details, which is registered in the system. This option is used for paying bills through Internet.

Using this option you can maintain the billing company details.

Definition Prerequisites

- BAIB2 - IB Bill Company Details Maintenance
- 8053 - Customer Addition

Modes Available

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

To add a customer who is registered with a billing company

1. Type the fast path **BAIB3** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > IB Customer Application Billing Information Maintenance**.
2. The system displays the **IB Customer Application Billing Information Maintenance** screen.

IB Customer Application Billing Information Maintenance

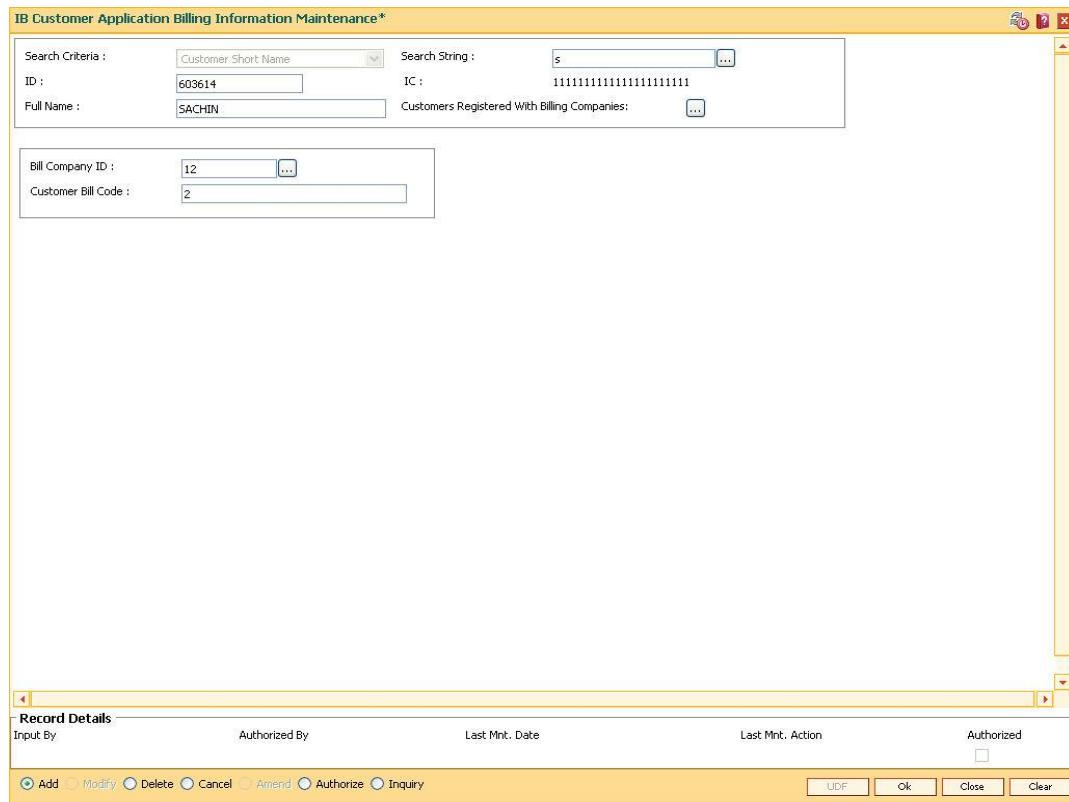
Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Customer short name • Customer IC: Identification criteria arrived at by the bank during customer addition. • Customer ID: Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is a unique 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 Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. The contents of Customer IC depends on the customer type and business rules of the bank. For e.g. a bank may have social security number, passport number etc as the Customer IC for all Individual customers may be used.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.</p>

Field Name	Description
Customers Registered with Billing Companies	[Optional, Pick List] Select the customer who is registered with the billing company from the pick list.
Bill Company ID	[Mandatory, Pick List] Select the identification number of the billing company from the pick list. The registered customer will be billed for the services rendered to them by the company. In addition, the bank on behalf of the billing company will collect the payments.
Customer Bill Code	[Optional, Alphanumeric, 20] Type the customer bill code. The customer will be linked to the billing company on the basis of this code.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and press the **<Tab>** or **<Enter>** key.
6. Select the bill company ID from the pick list and enter the customer bill code.

IB Customer Application Billing Information Maintenance



7. Click the **Ok** button.
8. The system displays the message " Record Added...Authorization Pending...". Click the **OK** button.
9. The customer registered with a billing company is added once the record is authorized.

3.12. BAIB6 - IB Transaction-Customer Relationship Cross Reference

Using this option where the bank can define whether a customer, depending upon his/her relation with the account, is allowed/not allowed to perform a particular transaction. The system allows only for these customer relationships with the account to perform Internet banking transaction for the given transaction mnemonic.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

Not Applicable

Modes Available

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

To add a cross-reference between a customer relationship and an IB transaction

1. Type the fast path **BAIB6** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Transaction-Customer Relationship Cross Reference**.
2. The system displays the **IB Transaction-Customer Relationship Cross Reference** screen.

IB Transaction-Customer Relationship Cross Reference

IB Transaction-Customer Relationship Cross Reference*																							
<input style="border: 1px solid black; padding: 2px 10px; margin-right: 10px;" type="button" value="..."/> <input style="border: 1px solid black; padding: 2px 10px; margin-right: 10px;" type="button" value="?"/> <input style="border: 1px solid black; padding: 2px 10px;" type="button" value="X"/>																							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="6" style="text-align: left; padding: 5px;">Customer Relationships</td> </tr> <tr> <td style="width: 33%; padding: 5px;"> <input type="checkbox"/> Sole Owner <input type="checkbox"/> Joint and Other <input type="checkbox"/> Joint and First </td> <td style="width: 33%; padding: 5px;"> <input type="checkbox"/> Joint Or First <input type="checkbox"/> Joint or Other <input type="checkbox"/> Trustee </td> <td style="width: 33%; padding: 5px;"> <input type="checkbox"/> Guarantor <input type="checkbox"/> Minor <input type="checkbox"/> Authorised Signatory </td> </tr> </table>						Customer Relationships						<input type="checkbox"/> Sole Owner <input type="checkbox"/> Joint and Other <input type="checkbox"/> Joint and First	<input type="checkbox"/> Joint Or First <input type="checkbox"/> Joint or Other <input type="checkbox"/> Trustee	<input type="checkbox"/> Guarantor <input type="checkbox"/> Minor <input type="checkbox"/> Authorised Signatory									
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<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; padding: 5px;">Record Details</td> <td style="width: 20%; padding: 5px;">Input By</td> <td style="width: 20%; padding: 5px;">Authorized By</td> <td style="width: 20%; padding: 5px;">Last Mnt. Date</td> <td style="width: 20%; padding: 5px;">Last Mnt. Action</td> <td style="width: 20%; padding: 5px;">Authorized</td> </tr> <tr> <td colspan="6" style="text-align: center; padding: 5px;"> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> </td> </tr> <tr> <td colspan="6" style="text-align: center; padding: 5px;"> <input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </td> </tr> </table>						Record Details	Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/>						<input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>					
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Field Description

Field Name	Description
Transaction Mnemonic	<p>[Mandatory, Pick List]</p> <p>Select the transaction mnemonic from the pick list.</p> <p>The bank can define whether a customer, depending on the relationship with the account, is allowed or not allowed to perform a particular transaction.</p>
Customer Relationships	<p>[Optional, Check Box]</p> <p>Select the appropriate check box corresponding to the customer relationship, if you want to allow the access of the selected transaction mnemonic for the specified relationship.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Sole Owner • Joint or First • Guarantor • Joint and Other • Joint or Other • Minor • Joint and First • Trustee • Authorised Signatory

3. Click the **Add** button.
4. Select the transaction mnemonic from the pick list.
5. Select the appropriate customer relationships check box.

IB Transaction-Customer Relationship Cross Reference

IB Transaction-Customer Relationship Cross Reference*

Customer Relationships

Transaction Mnemonic : 508

Sole Owner Joint Or First Guarantor
Joint and Other Joint or Other Minor
Joint and First Trustee Authorised Signatory

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The customer relationship is added to the IB transaction.

3.13. BAIB5 - IB Block Transfer Across Products

Using this option you can allow or disallow transfer of funds through Internet Banking between accounts belonging to two specific products. For example, this facility can be used to restrict credit into accounts opened under certain specific type of products like Non-Resident Accounts, where the bank does not allow customers to transfer funds from certain types of products.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- The products should be added and authorized in FLEXCUBE Retail

Modes Available

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

To block transfer of funds across products under internet banking facility

1. Type the fast path **BAIB5** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Block Transfer Across Products**.
2. The system displays the **IB Block Transfer Across Products** screen.

IB Block Transfer Across Products

IB Block Transfer Across Products*

From Product Code : ...

To Product Code :

Transfer Disallowed :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

Ok Close Clear

Field Description

Field Name	Description
From Product Code	[Mandatory, Drop-Down] Select the product code for which funds transfer needs to be restricted or allowed from the drop-down list.
To Product Code	[Mandatory, Drop-Down] Select the product code to which funds transfer needs to be restricted or allowed from the drop-down list.
Transfer Disallowed	[Optional, Check Box] Select the Transfer Disallowed check box if you want to disallow the funds transfer between the selected products.

3. Click the **Add** button.
4. Select the from product code and to product code from the respective drop-down list.

IB Block Transfer Across Products

IB Block Transfer Across Products*

From Product Code :

To Product Code :

Transfer Disallowed :

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry

5. Click the **Ok** button.
6. The system displays the message "Record Authorized..". Click the **OK** button.
7. The transfer of funds across products under Internet Banking facility is blocked.

3.14. BA092 - Auto Relock Time Maintenance

Using this option you can set the auto relock time for your system. You can enter the time in which the system will be locked if not used by the user.

Definition Prerequisites

Not Applicable

Modes Available

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

To add the auto relock time details

1. Type the fast path **BA092** and click **Go** or navigate through the menus to **Global Definitions > Master > Auto Relock Time Maintenance**.
2. The system displays the **Auto Relock Time Maintenance** screen.

Auto Relock Time Maintenance

Field Description

Field Name	Description
System Type	<p>[Mandatory, Drop-Down] Select the system type from the drop-down list. It is the type of system for which you want to set the auto relock time. The options are:</p> <ul style="list-style-type: none"> • ATM • IB
Starting Date to Apply	<p>[Conditional, Pick List, dd/mm/yyyy] Select the starting date from the pick list. The date from which the auto relock time will be effective.</p>
Auto. Re-lock Time	<p>[Conditional, Numeric, Four] Type the auto relock time. It is the time in which the system will be locked if not used after logging in the system. The auto relock time should be entered in minutes.</p>

3. Click the **Add** button.
4. Select the system type from the drop-down list and the starting date to apply from the pick list.
5. Enter the auto relock time.

Auto Relock Time Maintenance

Auto Relock Time Maintenance*

System Type :

Starting Date to Apply :

Auto. Re-lock Time : Min.

Record Details

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

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending..". Click the **OK** button.
8. The market calendar details are added once the record is authorized.

4. Security Management System (SMS)

4.1. SMM12 - User Class Cross Reference Maintenance

Classes are created for grouping users for authorization purposes. Any action performed by the maker of a particular class, will have to be authorized by the authorizer of the same class. A user can be linked to more than one class.

Users in the branch are given access to various classes maintained in the Class Profile Maintenance (Fast Path: SMM04) option. Using this option allows the system administrator to enable users to belong to various pre-defined classes.

Definition Prerequisite

- SMM04 - Class Profile Maintenance

Modes Available

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

To add a user class cross reference

1. Type the fast path **SMM12** and click **Go** or navigate through the menus to **Global Definitions > Security > User Class Cross Reference Maintenance**.
2. The system displays the **User Class Cross Reference Maintenance** screen.

User Class Cross Reference Maintenance

Code Class	Description
SMS	Security Management System

Field Description

SMM12 - User Class Cross Reference Maintenance

Field Name	Description
User Id	<p>[Mandatory, Drop-Down] Select the user ID from the drop-down list. These user ID's are maintained in the User Profile Maintenance (Fast Path: SMM02) option.</p>
User Name	<p>[Display] This field displays the user name based on the selected user ID.</p>
Branch Name	<p>[Mandatory, Pick List] Select the branch name to which the selected user ID belongs. It displays the corresponding description in the adjacent field.</p>
Class Code	<p>[Mandatory, Pick List] Select the class code, for linking the class to a user ID, from the pick list. A valid user should have a class code associated to the user ID. The user can link a user to more than one class.</p>
Delete All Records	<p>[Conditional, Check Box] Select the Delete All Records check box to delete the records associated with the user ID. This field is enabled if the user selects the Delete mode. This field is non-editable in the Add mode.</p>

Column Name	Description
Code Class	<p>[Display] This column displays the class code.</p>
Description	<p>[Display] This column displays the description of the class code.</p>

3. Click the **Add** button.
4. Select the user ID from the drop-down list and select the class code from the pick list.
5. Click the **+** button.
6. The system displays the message "Class code appended to the List". Click the **OK** button.
7. The system refreshes the **User Class Cross Reference Maintenance** screen with the updated fields. Click the **Ok** button.
8. The system displays the "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 message "Record Added". Click the **OK** button.
12. The user cross reference is added successfully.

4.2. SMM13 - Template Transaction Limits

Using this option limits on financial transactions can be maintained in the system for all users of the system. The limits can be maintained for a group of users under a particular template and currency combination. The online and offline limits for same branch and for inter branch are maintained in this option. You can also populate the limits that are assigned to the transaction group to the individual transaction mnemonics.

Definition Prerequisites

Not Applicable

Modes Available

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

To add template limits

1. Type the fast path **SMM13** and click **Go** or navigate through the menus to **Global Definitions > Security > Template Transaction Limits**.
2. The system displays the **Template Transaction Limits** screen.

Template Transaction Limits

Field Description

Field Name	Description
All Branches	[Optional, Check Box] Select the All Branches check box to link the template to all the branches of the bank.
Branch Code	[Mandatory, Pick List] Select the branch code, for which the template is to be defined, from the pick list. By default, it displays the branch code as zero if the All Branches check box is selected.
Branch Name	[Display] This field displays the name of branch.
Template Code	[Mandatory, Pick List] Select the template code, for which the limit is to be defined, from the pick list.
Currency Code	[Mandatory, Drop-Down] Select the currency for the template. from the drop-down list The system fetches the data from bank currency maintenance. The drop-down lists all the currencies that are defined in the Currency Definition (Fast Path: BAM25) option.
Lower Retention Limit	[Mandatory, Numeric, 10, Two] Type the appropriate lower retention limit for a teller. This is the minimum amount that a teller can retain with himself at the end of the day.
Upper Retention Limit	[Mandatory, Numeric, 10, Two] Type the upper retention limit for a teller. This is the maximum amount that a teller can retain with himself at the end of the day.
Exchange Rate Variance Limit	[Mandatory, Numeric, 10, Two] Type the variance in percentage over base exchange rates that the users linked to this template are allowed to permit.
SC Waiver Limit for Loans in LCY	[Mandatory, Numeric, 10] Type the SC waiver limit for the loan account.

3. Click the **Add** button.
4. Select the **All Branches** check box to link the template to all the branches of the bank.
5. Enter the required information in the various fields.
6. Enter the required information in the various tab screens.

Transaction Groups

The screenshot shows the 'Template Transaction Limits' application window. At the top, there are input fields for 'All Branches' (checkbox), 'Branch Code' (0), 'Branch Name' (All Branches), 'Template Code' (12), and 'Currency Code' (USD). Below these are fields for 'Lower Retention Limit' (0.0), 'Upper Retention Limit' (0.0), 'Exchange Rate Variance Limit' (0.0), and 'SC Waiver Limit for Loans in LCY' (0.0). The main area displays a table of transaction groups:

Group Name	Same Branch Online Limit	Same Branch Offline Limit	Interbranch Online Limit	Interbranch Offline Limit
CASH_CR	0.00	0.00	0.00	0.00
CASH_DR	0.00	0.00	0.00	0.00
CLG	0.00	0.00	0.00	0.00
INT_CASH_CR	0.00	0.00	0.00	0.00
INT_CASH_DR	0.00	0.00	0.00	0.00
XFER	0.00	0.00	0.00	0.00

At the bottom, there are buttons for 'Show Transactions' and 'Populate Transaction Limits'. The 'Record Details' section shows 'Input By' (SYSADM22), 'Authorized By' (SMSSUPER), 'Last Mnt. Date' (30/04/2008 11:19:46), and 'Last Mnt. Action' (empty). There are also buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'Ok', 'Close', and 'Clear'.

Field Description

Column Name

Description

Group Name

[Display]

This column displays the transactions group name.

The options are:

- CASH_CR: This group lists all the cash debit transaction mnemonics
- CASH_DR: This group lists all the cash credit transaction mnemonics
- CLG: This group lists all the clearing related transaction mnemonics
- INT_CASH_CR: This group lists all the interest cash credit transaction mnemonics
- INT_CASH_DR: This group lists all the interest cash debit transaction mnemonics
- XFER: This group lists all the transfer related transaction mnemonics

Column Name	Description
Same Branch Online Limit	[Mandatory, Numeric, 10, Two] Type the online transaction limit for the same branch for the corresponding group.
Same Branch Offline Limit	[Mandatory, Numeric, 10, Two] Type the offline transaction limit for the same branch for the corresponding group.
Interbranch Online Limit	[Mandatory, Numeric, 10, Two] Type the online interbranch transaction limit for the corresponding group.
Interbranch Offline Limit	[Mandatory, Numeric, 10, Two] Type the offline interbranch transaction limit for the corresponding group.
Show Transactions	[Command Button] Click the button to view the transactions listed in the selected transaction group. This is only for information purposes.
Populate Transaction Limits	[Command Button] Click the button to populate the limits that are assigned to the transaction group to the individual transaction mnemonics. The system displays the Template Transaction Limits screen. The user cannot change the limit assigned to a group once he clicks the Populate Transaction Limits button.

Template Transaction Limits

Template Transaction Limits								
All Branches		<input checked="" type="checkbox"/>	Branch Name:		All Branches			
Branch Code:		<input type="text"/> 0 <input type="button"/>	Branch Name:		All Branches			
Template Code:		<input type="text"/> 8 <input type="button"/>	Branch Name:		All Branches			
Currency Code :		<input type="text"/> INR <input type="button"/>	Branch Name:		All Branches			
Lower Retention Limit:		<input type="text"/> 0	Upper Retention Limit:		<input type="text"/> 0			
Exchange Rate Variance Limit:		<input type="text"/> 0	SC Waiver Limit for Loans in LCY:		<input type="text"/> 999999			
<input type="button" value="Transaction Groups"/> <input type="button" value="Template Transaction Limits"/>								
Transaction Mnemonic	Mnemonic Description	Same Branch Online Limit	Same Branch Offline Limit	Interbranch Online Limit	Interbranch Offline Limit	Same Branch Auth Limit	Interbranch Auth Limit	
1000	Customer Search	0	0	0	0	0	0	
1001	CASH W/D	0	0	0	0	0	0	
1002	EXCESS REFUND - CASH	0	0	0	0	0	0	
1003	Disbursement By Cash	0	0	0	0	0	0	
1004	Cash Withdrawal From Ext A/C	0	0	0	0	0	0	
1005	Miscellaneous GL Xfer	0	0	0	0	0	0	
1006	FT -	0	0	0	0	0	0	
1007	Initial Payin FD -	0	0	0	0	0	0	
1008	Misc.Dr -	0	0	0	0	0	0	
1009	TC SALE	0	0	0	0	0	0	
1010	MC Issued -	0	0	0	0	0	0	
1011	Disbursement By Cheque	0	0	0	0	0	0	
1012	LN. Rev. Credit Withdrawal	0	0	0	0	0	0	
1013	CHQ PAID	49999.99	0	49999.99	0	0	0	
1014	DD Issue -	0	0	0	0	0	0	
1017	Revolving Loan Debit By Cash	0	0	0	0	0	0	
1019	OUTSTATION CHEQUE COLLECTION CHARGES	0	0	0	0	0	0	
1021	Initial Pay by GL	999999999	0	999999999	0	0	0	
1025	BILL Payment By Cash	49999.99	0	49999.99	0	0	0	
1026	Advance Payment against Credit Card	0	0	0	0	0	0	
1027	Subsequent Disc By Cash	0	0	0	0	0	0	
1040	Home Cash Deposit	0	0	0	0	0	0	
1041	Home Cash Withdrawal	0	0	0	0	0	0	
1060	MISC DEBIT	0	0	0	0	0	0	
1061	STOCK EXCHANGE GEFU DEBIT	0	0	0	0	0	0	
1062	STOCK EXCHANGE GEFU CREDIT	0	0	0	0	0	0	
1064	AT PAR GEFU CREDIT	0	0	0	0	0	0	
1065	Installment Pmt By Xfer	0	0	0	0	0	0	

Field Description

Column Name	Description
Transaction Mnemonic	[Display] This column displays the mnemonics of the transactions listed in the transaction group.
Mnemonic Description	[Display] This column displays the description of the transaction mnemonic.
Same Branch Online Limit	[Mandatory, Numeric, 10, Two] Type the online transaction limit for the same branch for the corresponding mnemonic. By default, the system displays the limit specified for the transaction group.

Column Name	Description
Same Branch Offline Limit	[Mandatory, Numeric, 10, Two] Type the offline transaction limit for the same branch for the corresponding mnemonic. By default, the system displays the limit specified for the transaction group.
Interbranch Online Limit	[Mandatory, Numeric, 10, Two] Type the online interbranch transaction limit for the corresponding mnemonic. By default, the system displays the limit specified for the transaction group.
Interbranch Offline Limit	[Mandatory, Numeric, 10, Two] Type the offline interbranch transaction limit for the corresponding mnemonic. By default, the system displays the limit specified for the transaction group.
Same Branch Auth Limit	[Display] This field displays the authorization limit for the same branch transactions.
Interbranch Auth Limit	[Display] This field displays the authorization limit for the Interbranch transactions.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending". Click the **Ok** button.
9. The template transaction limits are added once the record is authorized.

4.3. 756 - User Prohibited Passwords

Using this option you can define those passwords which should not be used by particular user in the bank. These restrictions on using the password shall apply to only that user in the bank. These are commonly used words specific to the person such as place of residence, spouse name, name of son/daughters, etc.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To change the defined prohibited password

1. Type the fast path **756** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > User Prohibited Passwords**.
2. The system displays the **User Prohibited Passwords** screen.

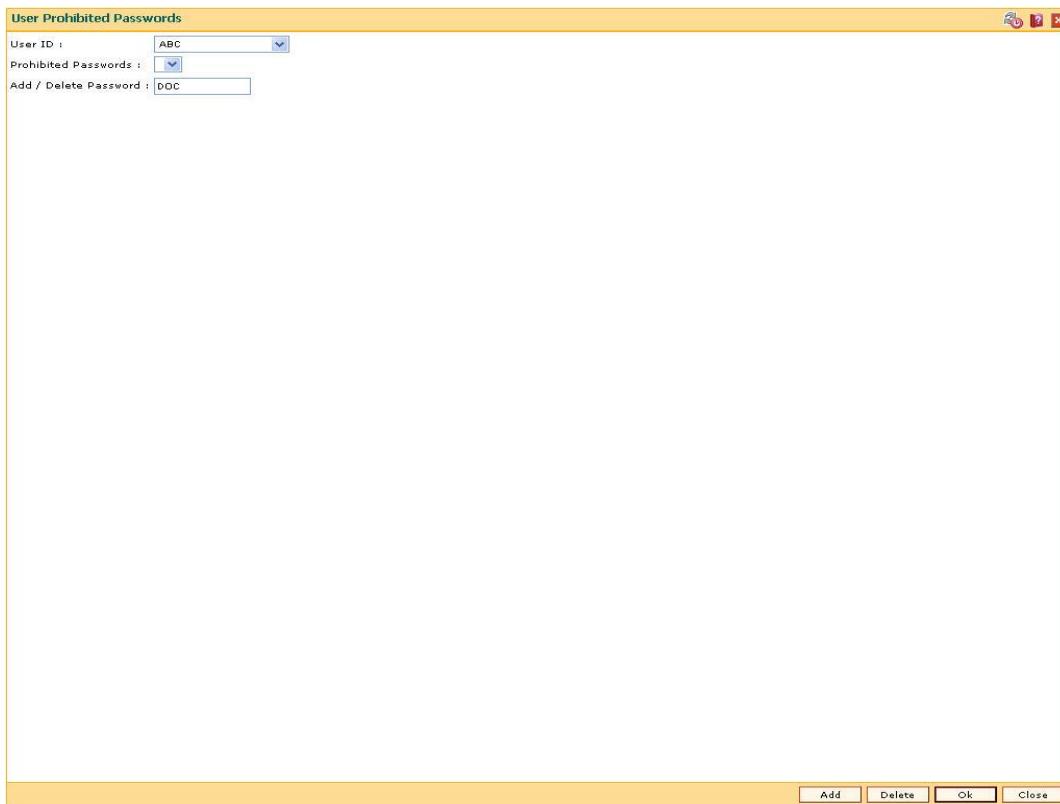
User Prohibited Passwords

The screenshot shows a software interface titled "User Prohibited Passwords". At the top, there are three input fields: "User ID :" with a dropdown arrow, "Prohibited Passwords :" with a dropdown arrow containing a checked option, and "Add / Delete Password :" with an empty text box. At the bottom right of the window are four buttons: "Add", "Delete", "Ok" (highlighted in orange), and "Close".

Field Description

Field Name	Description
User ID	[Mandatory, Drop-Down] Select the user ID from the drop-down list. These user IDs are added and maintained in the Defining User Profile (Fast Path: SMM02) option.
Prohibited Passwords	[Mandatory, Drop-Down] Select the prohibited password from the drop-down list. These prohibited passwords are added and maintained centrally in the User Prohibited Password option.
Add / Delete Password	[Mandatory, Alphanumeric, Eight] Type the password that is to be added or deleted. It should be a combination of an uppercase and lowercase letter and a numeric digit. The password cannot have three or more successive characters or digits. For example, abc, xyz etc.

3. Click the **Add** button.
4. The system displays the message "You are in Add option". Click the **OK** button.
5. The system displays the message "Data will be refreshed..Proceed?". Click the **OK** button.
6. The system refreshes the **User Prohibited Passwords** screen.
7. Select the user ID from the drop-down list.
8. Enter the prohibited password.

User Prohibited Passwords

9. Click the **Ok** button.
10. The system adds the prohibited password for that user ID.

4.4. 752 - Reset Primary Password

Using this option you can reset the password without entering the old one .This option is used by the system administrator to reset the password if the user has forgotten his password or if the SM does not want the user to log into the system. If the user knows the new password, he will be prompted to change it on login.

This option utilizes the UBS framework to complete the transaction.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To reset the primary password

1. Type the fast path **752** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Reset primary password**.
2. The system displays the **Reset Primary Password** screen.

Reset Primary Password

Field Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Four, Pick List] Type the branch code or select it from the pick list. The name of the branch is displayed in the adjacent field.
User ID	[Mandatory] Enter the user ID whose password you want to reset. These user IDs are added and maintained in the User Profile Maintenance (Fast Path: SMM02) option.
User Name	[Display] This field displays the user name whose password you want to reset.
Password	[Mandatory, Alphanumeric, 10] Type the password, for the selected user ID. The password should have a minimum of six characters. It should be a combination of an uppercase and lowercase letter and a numeric digit. The password cannot have three or more successive characters or digits. For example, abc, xyz etc.
Verify Password	[Mandatory, Alphanumeric, 10] Type the new password to verify it. It should be the same as entered in the Password field.

3. Enter the user ID and username.
4. Enter the required information in the various fields.
5. Click the **Ok** button.

4.5. 768 - Change Password

Using this option you can change your own password by entering the old one. You cannot use the passwords which are prohibited specifically in **User Prohibited Passwords** (Fast Path: 756) option. These are commonly used words specific to the person such as place of residence, spouse name, name of son/daughter, etc.

This option utilizes the UBS framework to complete the transaction.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To change primary password

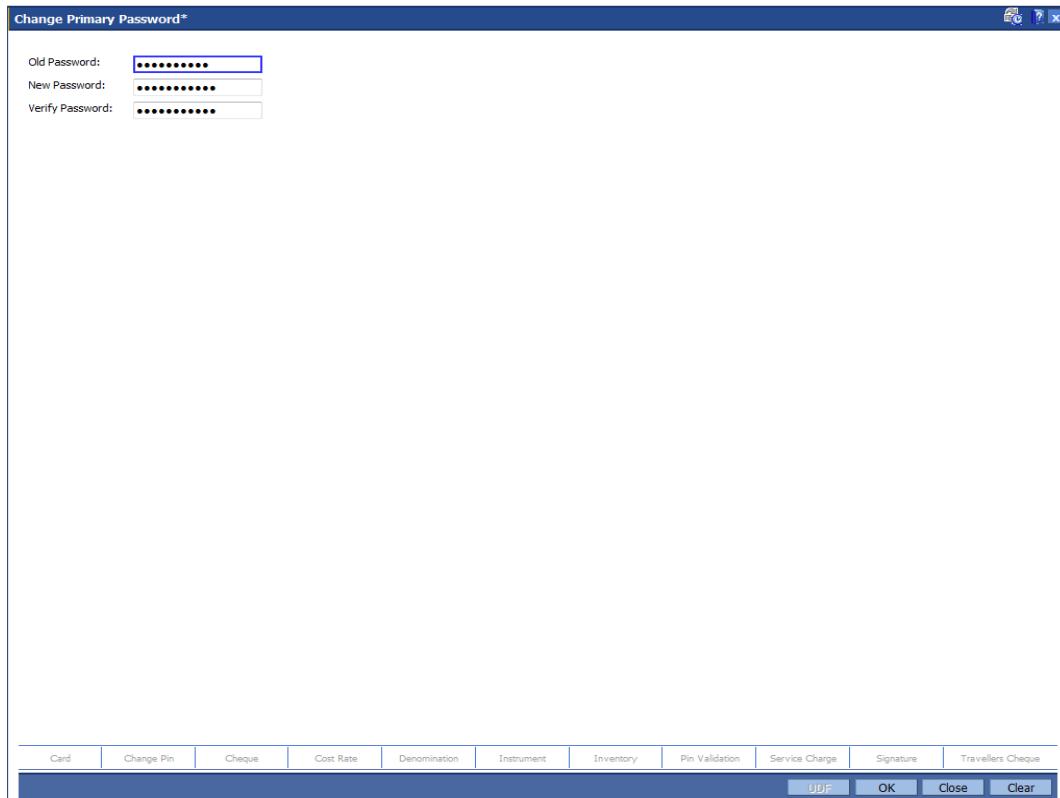
1. Type the fast path **768** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Change Primary Password**.
2. The system displays the **Change Primary Password** screen.

Change Primary Password

Field Description

Field Name	Description
Old Password	[Mandatory, Alphanumeric] Type the valid current or old password.
New Password	[Mandatory, Alphanumeric] Type the new password, which you would like to use. Password must meet at least 3 out of the following four complexity rules: <ul style="list-style-type: none"> • at least 1 uppercase character (A-Z) • at least 1 lowercase character (a-z) • at least 1 digit (0-9) • at least 1 special character (!"£\$%&...) The password should have a minimum of six characters. The password cannot have three or more successive characters or digits. For example, abc, xyz etc.
Verify Password	[Mandatory, Alphanumeric] Type the new password again to verify it.

3. Type the old password.
4. Type the new password and re-type it for confirmation.

Change Primary Password

5. Click the **Ok** button.
6. The system changes the primary password.

4.6. 767 - Reset Secondary Password

Using this option you can reset the password without entering the old one . This option is used by the system administrator to forcibly to reset the password if the user has forgotten his password or if the SM does not want the user to log into the system. If the user knows the new password, he will be prompted to change it on login.

Definition Prerequisites

Not Applicable

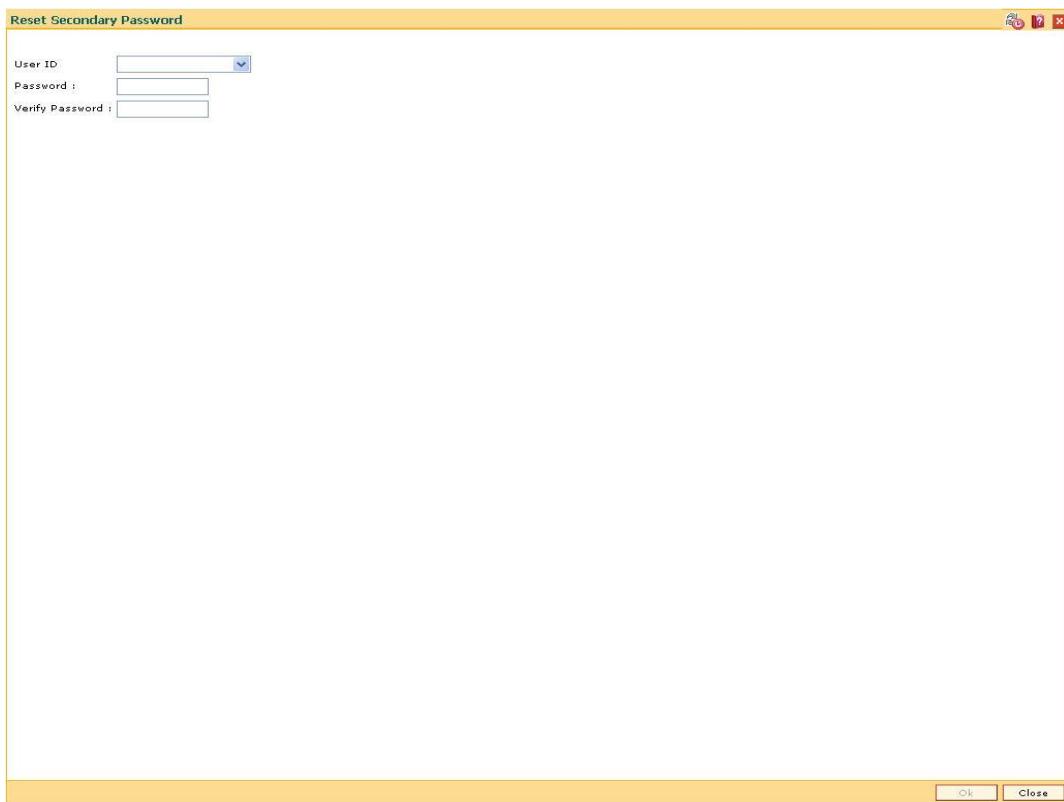
Modes Available

Not Applicable

To reset the secondary password

1. Type the fast path **767** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Reset Secondary Password**.
2. The system displays the **Reset Secondary Password** screen.

Reset Secondary Password

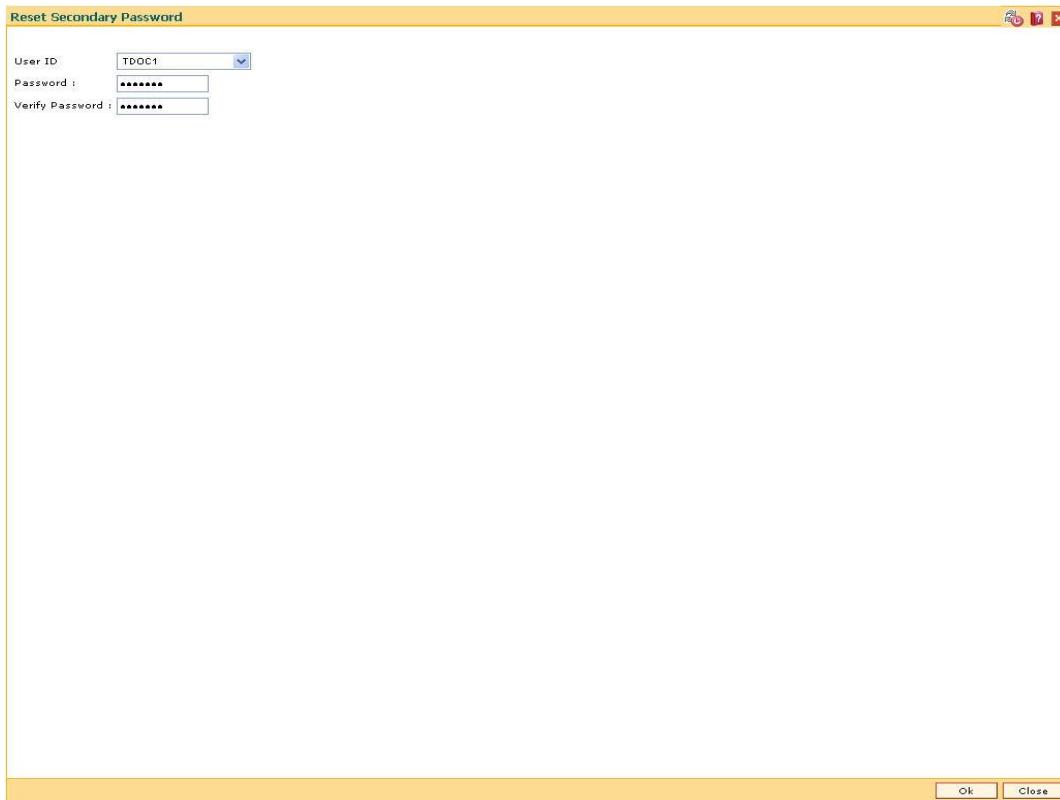


Field Description

Field Name	Description
User ID	[Mandatory, Drop-Down] Select the user ID from the drop-down list. These user IDs are added and maintained in the Defining User Profile (Fast Path: SMM02) option.
Password	[Mandatory, Alphanumeric, 14] Type the new secondary password. It should have a minimum of eight characters. It should be a combination of an uppercase and lowercase letter and a numeric digit. The password cannot have three or more successive characters or digits. For example, abc, xyz etc.
Verify Password	[Mandatory, Alphanumeric, 14] Type the new password to verify it. It should be the same as entered in the Password field.

3. Select the user ID from the drop-down list.
4. Enter the required information in the various fields.

Reset Secondary Password



5. Click the **Ok** button.

4.7. 766 - Secondary Password Expiry Date

Using this option you can change the date on which a particular user's secondary password will expire .

While the users can view the password details like primary password change due date, secondary password change due date, etc. in Inquiry For Password (Fast Path: 758) option they can change the primary/secondary passwords by using Change Primary Password (Fast Path: 768) and Change Secondary Password (Fast Path: 769) options.

Definition Prerequisites

Not applicable

Modes Available

Not Applicable

To modify the secondary password expiry date

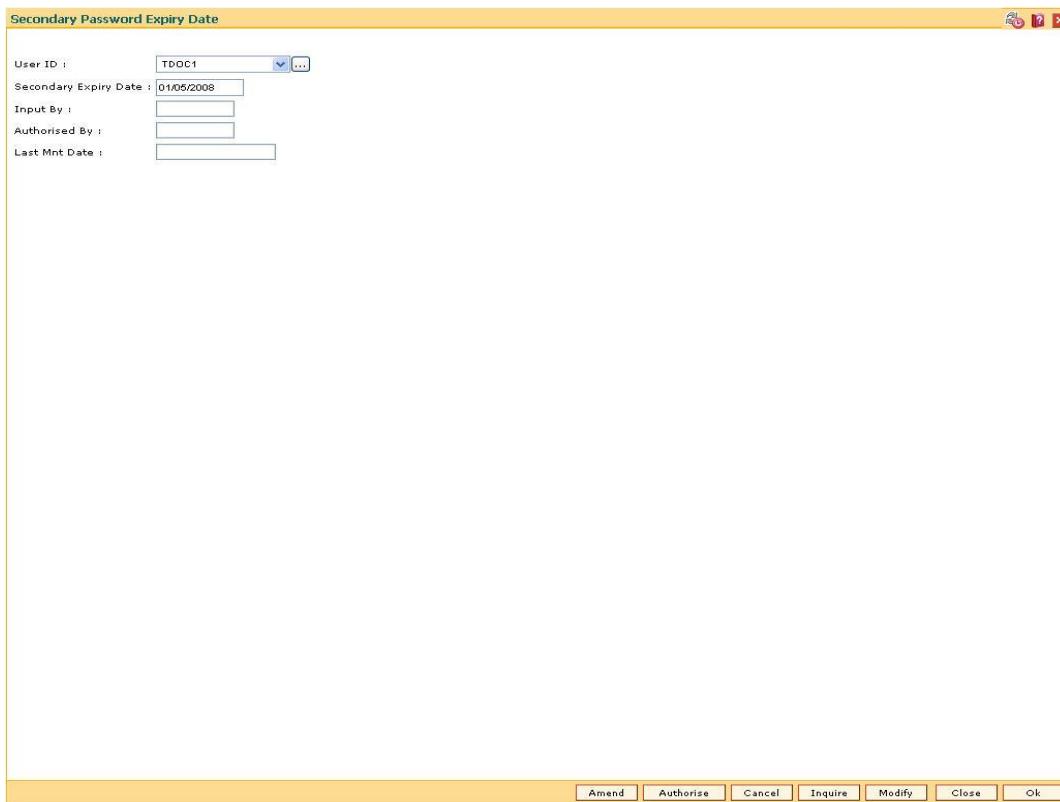
1. Type the fast path **766** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Secondary Password Expiry Date**.
2. The system displays the **Secondary Password Expiry Date** screen.

Secondary Password Expiry Date

Field Description

Field Name	Description
User ID	[Mandatory, Pick List] Select the user ID from the pick list. These user IDs are added and maintained in the Defining User Profile (Fast Path: SMM02) option.
Secondary Expiry Date	[Mandatory, Numeric, dd/mm/yyyy] Type the new secondary expiry date for the password, which is greater than the current posting date. By default, this field displays the old expiry date. This date specifies the validity period of the password.
Input By	[Display] This field displays the user who has created the record. In the Inquiry mode, this field displays the user who had last maintained the record.
Authorised By	[Display] This field displays the user who has authorized the record.
Last Mnt. Date	[Display] This field displays the date and time when the record was last maintained.

3. Click the **Modify** button.
4. The system displays the message "Data will be refreshed..Proceed?". Click the **OK** button.
5. The system refreshes the **Secondary Password Expiry Date** screen.
6. Select the user id from the drop-down list or select it from the pick list.
7. Modify the relevant information in the various fields.

Secondary Password Expiry Date

8. Click the **Ok** button.
9. The system displays the message "The transaction completed successfully...Authorizations Pending". Click the **Ok** button.
10. The modified secondary password expiry date is reflected once the transaction is authorized.

4.8. 769 - Change Secondary Password

Using this option you can change your own secondary password using the Change Secondary Password option. You cannot use the passwords which are prohibited specifically in User Prohibited Passwords (Fast Path: 756) option. These are commonly used words specific to the person such as place of residence, spouse name, name of son/daughter, etc.

Definition Prerequisites

Not Applicable

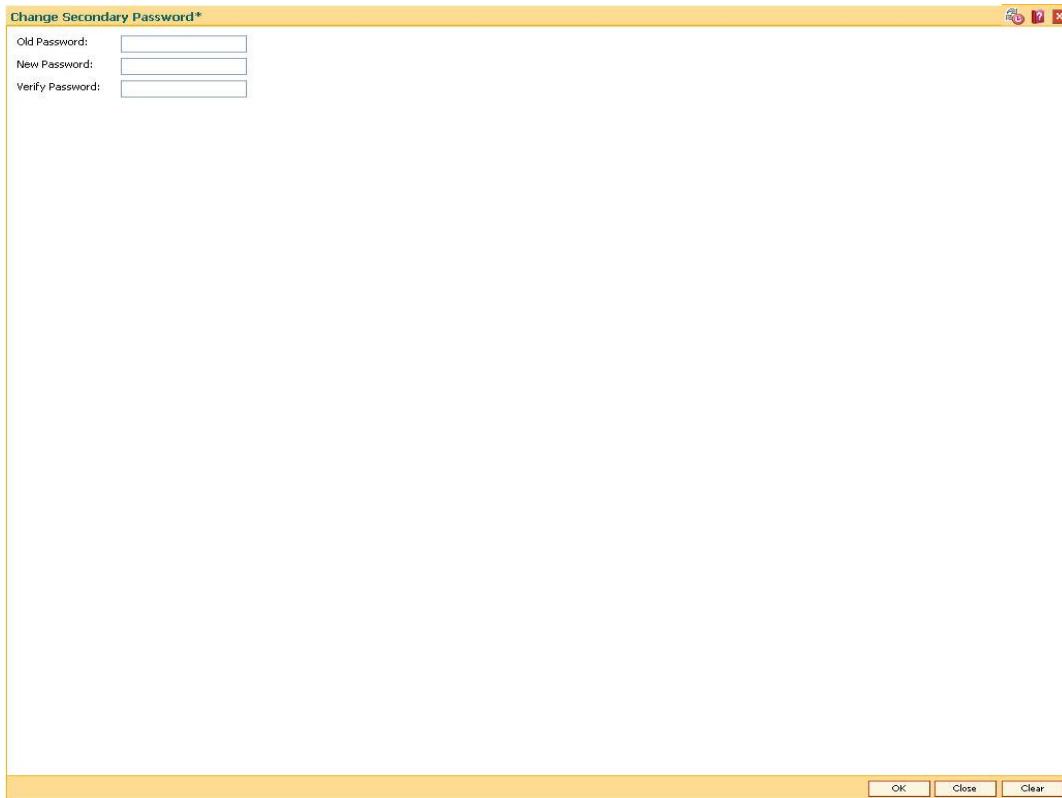
Modes Available

Not Applicable

To change secondary password

1. Type the fast path **769** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Change Secondary Password** .
2. The system displays the **Change Secondary Password** screen.

Change Secondary Password

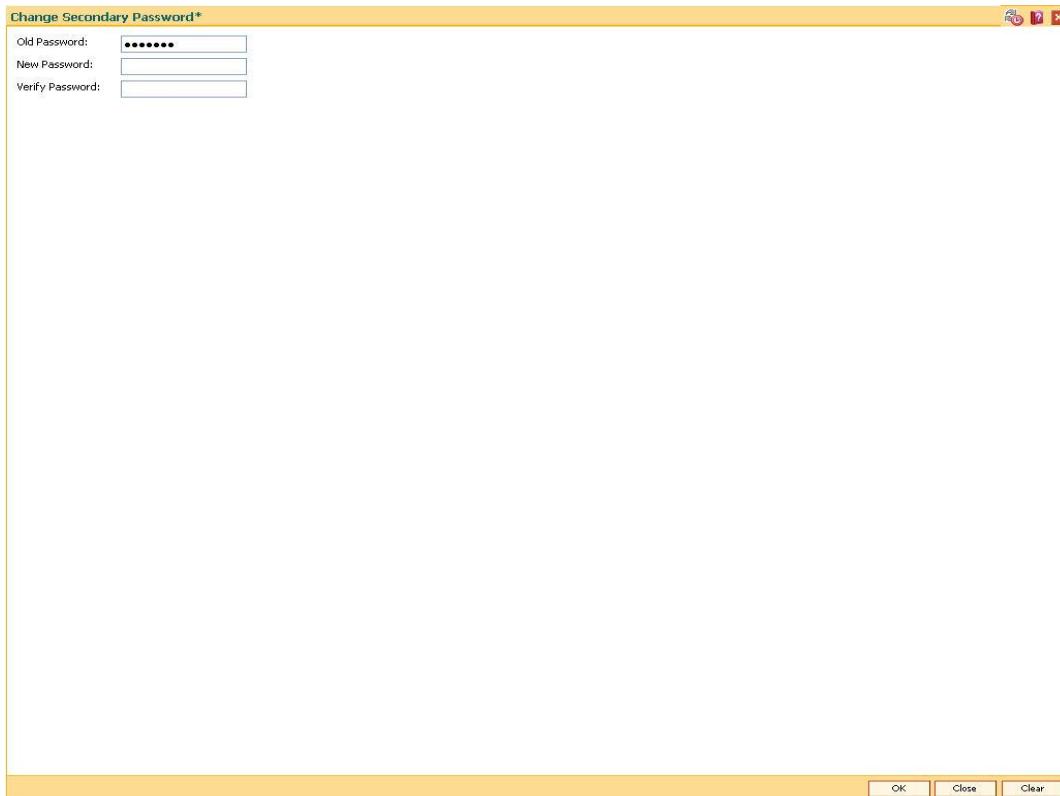


The screenshot shows a dialog box titled "Change Secondary Password*". It contains three input fields: "Old Password", "New Password", and "Verify Password", all of which are currently disabled (grayed out). At the bottom right of the dialog, there are three buttons: "OK", "Close", and "Clear". The dialog has a standard Windows-style title bar with a close button.

Field Description

Field Name	Description
Old Password	[Mandatory, Alphanumeric, 14] Type the valid current or old password.
New Password	[Mandatory, Alphanumeric, 14] Type the new password you would like to use. The password should have a minimum of eight characters. It should be a combination of an uppercase and lowercase letter, and a numeric digit. The password cannot have three or more successive characters or digits. For example, abc, xyz etc.
Verify Password	[Mandatory, Alphanumeric, 14] Type the new password to verify it.

3. Type the old password.
 4. Type the new password and re-type it for confirmation.

Change Secondary Password


The screenshot shows a Windows-style dialog box titled "Change Secondary Password*". Inside the dialog, there are three text input fields: "Old Password" (containing "*****"), "New Password", and "Verify Password". In the bottom right corner of the dialog, there are three buttons: "OK", "Close", and "Clear".

5. Click the **Ok** button.
 6. The system changes the secondary password.

4.9. 758 - Inquiry For Password

Using this option you can view the password details of the registered users . The system provides information on dual password facility available for the user IDs, primary password change due date, secondary password change due date, whether the system manger can reset the password, etc.

The inquiry about the passwords of the users will be useful for the supervisor mainly to keep track of the users for whom password reset is to be done, and if password change by Supervisor is allowed for the user.

You can change the primary/secondary passwords by using Change Primary Password (Fast Path: 768) and Change Secondary Password (Fast Path: 769) options.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To view password details

1. Type the fast path **758** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Inquiry For Password** .
2. The system displays the **Inquiry For Password** screen.

Inquiry For Password

Inquiry For Password						
User ID	Dual Pswd?	Change Pswd?	Pswd Reset?	Pri Password Change Due on	Sec Password Change Due on	
A:B:C	N	N	P	09-NOV-2008	01-JAN-1800	
ANANDVW	N	N	P	03-MAR-2009	01-JAN-1800	
API_SUPER	N	N	P	23-JUL-2008	23-JUL-2008	
API_USER	N	N	P	07-JUL-2008	07-JUL-2008	
ATM_USER	N	N	P	07-JUL-2008	07-JUL-2008	
CIFTEST01	N	N	P	11-FEB-2009	01-JAN-1800	
CIFTEST02	N	N	P	23-MAR-2008	01-JAN-1800	
GEFUONLY	N	N	P	22-JUN-2008	22-JUN-2008	
LSMSS5306	N	N	N	15-FEB-2009	01-JAN-1800	
PCECILIA9999	N	N	N	08-JAN-2009	08-JAN-2009	
PGINA9999	N	N	N	08-JAN-2009	08-JAN-2009	
PRASA9999	N	N	N	08-JAN-2009	08-JAN-2009	
PYMT_USER	N	N	P	07-JUL-2008	07-JUL-2008	
REGTEST01	N	N	P	12-NOV-2008	01-JAN-1800	
SABHAY	N	N	N	13-FEB-2009	13-JUN-2008	
SABHAYP	N	N	N	06-FEB-2009	19-JUN-2008	
SABHIJEET	N	N	N	16-MAR-2009	13-JUN-2008	
SADITYAK	N	N	N	11-FEB-2009	04-DEC-2008	
SAGARWAL	N	N	N	27-JAN-2009	13-JUN-2008	
SAMAR	N	N	N	15-FEB-2009	13-JUN-2008	
SAMIT	N	N	N	05-FEB-2009	13-JUN-2008	
SAMITESH	N	N	N	05-FEB-2009	13-JUN-2008	
SAMITTE	N	N	P	05-JUL-2008	05-JUL-2008	
SAMELH	N	N	P	13-JUN-2008	13-JUN-2008	
SANAND	N	N	N	23-FEB-2009	01-JAN-1800	
SANAND1	N	N	P	23-MAR-2008	01-JAN-1800	
SANTLG	N	N	P	23-MAR-2008	01-JAN-1800	
SANIRBAN	N	N	N	11-MAR-2009	14-JUN-2008	
SANOOOP	N	N	N	05-MAR-2009	13-JUN-2008	
SANUP	N	N	N	05-MAR-2009	14-JUN-2008	
SAPARNAR	N	N	N	09-FEB-2009	23-JUN-2008	
SASHISH	N	N	P	08-APR-2008	01-JAN-1800	
SASHWANI	N	N	P	29-JUN-2008	29-JUN-2008	
SASTA9999	N	N	N	05-JAN-2009	05-JAN-2009	
SAVADHESH	N	N	N	22-FEB-2009	05-JUL-2008	
SBABITA	N	N	N	10-FEB-2009	25-JUN-2008	
SBABU	N	N	P	16-MAR-2009	07-DEC-2008	
SBANDITA	N	N	N	04-FEB-2009	14-JUN-2008	
SBHAGWAT	N	N	N	16-FEB-2009	13-JUN-2008	
SBHARATH	N	N	P	13-JUN-2008	13-JUN-2008	
SBICHTI	N	N	N	27-JAN-2009	13-JUN-2008	
SCECILIA9999	N	N	N	05-JAN-2009	05-JAN-2009	
SCOTTSTANAYA	N	N	N	08-FEB-2009	04-DEC-2008	
SCHUNDRIKAR	N	N	P	08-APR-2008	01-JAN-1800	
SDARSINI	N	N	P	13-JUN-2008	13-JUN-2008	
SDEEPAK	N	N	N	01-FEB-2009	13-JUN-2008	
SDEEPAKM	N	N	P	28-JUN-2008	28-JUN-2008	
SDIVYANAM	N	N	P	09-JUL-2008	09-JUL-2008	

Field Description

Column Name	Description
User ID	[Display] This column displays the list of user IDs of the system.
Dual Pswd?	[Display] This column displays whether the user ID has dual password facility or not. The system displays: <ul style="list-style-type: none">• Y: if the user ID has dual password facility.• N: if the user ID does not have dual password facility.
Change Pswd?	[Display] This column displays whether the user can change his/her password or not. The system displays: <ul style="list-style-type: none">• Y: if the user can change the password.• N: if the user cannot change the password.
Pswd Reset?	[Display] This column displays the status of the user's password. The system displays: <ul style="list-style-type: none">• P: if the security manager resets the user's password• N: if the user logs in and changes the password
Pri Password Change Due on	[Display] This column displays the date on which the primary password is due for change.
Sec Password Change Due on	[Display] This column displays the date on which the secondary password is due for change.

3. Click the **Close** button.

4.10. 753 - Enable/Disable User

Using this option you can enable/ disable a user of any branch through single administrator log in. The user IDs are created in the User Profile Maintenance (Fast Path: SMM02) option.

This option refers to UBS infra to perform the transactions.

Note: The system cannot disable the already logged in users.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To enable or disable a user

1. Type the fast path **753** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Enable / Disable user**.
2. The system displays the **Enable / Disable User** screen.

Enable / Disable User

Field Description

Field Name	Description
Branch Code	[Display] This field displays the branch code. The name of the branch is displayed in the adjacent field.
User Id	[Mandatory, Pick List] Select the ID of the user, who has to be enabled or disabled, from the pick list. These user ID's are maintained in the User Profile Maintenance (Fast Path: SMM02) option.
User Name	[Display] This field displays the name of the user for the selected user ID.
Current Status	[Display] This field displays the current status of the user. The status can be enable, disable, and lock.
Change Status	[Mandatory, Drop-Down] Select the option to change the status of the user from the drop-down list. The options are: <ul style="list-style-type: none"> • ENABLE • DISABLE
Permanently Disable	[Conditional, Check Box] Select the check box to permanently disable a user. This field is enabled only if DISABLE option is selected in the Change Status drop-down list.
Logged in	[Display] This field displays the logged in status of the user. The options are: <ul style="list-style-type: none"> • Y: User is logged in. • N: User is not logged in.

3. Select the branch code and user ID from the pick list.
4. Select the change status from the drop-down field.

Enable / Disable User

Enable / Disable User*

Branch Code : 240 SANDOZ - MUMBAI

User ID : SAMAR

User Name : First Supervisor

Current Status : ENABLE

Change Status : DISABLE Permanently Disable :

Logged in : N

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

UDF OK Close

4. If the user is enabled, the system displays the message "Do you wish to permanently disable the user?".
5. If the user is disabled, the system displays the message "User is Disabled. Do You Want to Enable".
6. If the user is not logged in, the system displays the "User Not Logged in. Want to Disable?".
7. Click the **Ok** button.

4.11. 755 - Modify Login Status

Using this option you are forcibly logged out of the system . This option is used when you have logged into FLEXCUBE and the application/system crashes. When you try to login after the system is restored, it does not allow, as the system still maintains the user status as logged in. Also, the system will not permit a login more than once. In such cases this option is used to modify the login status.

This screen refers to UBS infra to perform the transactions.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To modify login status

1. Type the fast path **755** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Modify Login Status**.
2. The system displays the **Modify Login Status** screen.

Modify Login Status

Field Description

Field Name	Description
User ID	<p>[Mandatory]</p> <p>Enter the user ID of the user, whose login status is to be modified.</p> <p>These user ID's are maintained in the Defining User Profile (Fast Path: SMM02) option.</p>
User Name	<p>[Display]</p> <p>This field displays the user name of the user, whose login status is to be modified.</p> <p>3. Enter the user ID and user name.</p> <p>4. The system displays the message "User already logged in do you want to log out the user". Click the Ok button.</p> <p>5. Click the OK button.</p>

4.12. SM11A - Inquiry On Logged In Users

Using this option you can view the status of the currently logged in users for all the branches. The system provides information on user ID, user name, branch code and the terminal ID in which the user has logged in and the login date and time. You can refresh the screen to get the latest status.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To inquiry on logged in users

1. Type the fast path **SM11A** and click **Go** or navigate through the menus to **Global Definitions > Security > Inquiry On Logged In Users**.
2. The system displays the **Inquiry On Logged In Users** screen.

Inquiry On Logged In Users

Inquiry On Logged In Users*						
First Previous		1 / 6			Next Last	
User Id	User Name	Branch Code	Terminal Id	Login Time		
PGINA9999	First Teller	9999	IFLMUD50LFT4G	16/12/2008 13:44:18		
PRASA1000	First Teller	1000	IFLMUD50LDX4G	16/12/2008 13:46:05		
PRASA9999	First Teller	9999	IFLMUD50LDX4G	16/12/2008 13:48:01		
SDEVIDEA1	First teller	9999	IFLEXPKW480	16/12/2008 15:18:03		
SLIN9999	First Supervisor	9999	IFLMUD50L5P4G	16/12/2008 15:50:12		
SMATHIAS	First Supervisor	9999	IFLMUD50LGP4G	16/12/2008 13:47:00		
SMS3902	sms 39 test	9999	IFLMUD5IM0291	16/12/2008 14:47:08		
SNELSON	First Supervisor	9999	IFLMUD5HP0316	16/12/2008 10:59:36		
SNISHIP	First teller	9999	IFLMUD5HP0162	16/12/2008 12:59:53		
SPARAGP	First Supervisor	9999	IFLMUD5HP0885	16/12/2008 10:56:25		

Field Description

Column Name	Description
User Id	[Display] This column displays the user ID.
User Name	[Display] This column displays the name of the user, based on the user ID.
Branch Code	[Display] This column displays the branch code to which the logged in users belong to.
Terminal Id	[Display] This column displays the identification code of the terminal where each user has logged in to the system.
Login Time	[Display] This column displays the date and time on which the user had last logged in.

3. Click the **Close** button.

4.13. 757 - Inquiry For Logged In Users

Using this option you can view the list of users that are logged in to the system in their own branch.

The system provides information on user ID, user name, the terminal ID in which the user has logged in and the login date and time. You can refresh the screen to get the latest status.

This screen refers to UBS infra to perform the transactions.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To view a list of currently logged in users

1. Type the fast path **757** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Inquiry For Logged In Users**.
2. The system displays the **Inquiry For Logged In Users** screen.

Inquiry For Logged In Users

User ID	User Name	Terminal ID	Login Time
PGINA9999	First Teller	IFLMUDS0LFT4G	16-DEC-2008 13:44:18
PRASA9999	First Teller	IFLMUDS0LDX4G	16-DEC-2008 13:48:01
SDEVIDEA1	First teller	IFLEXPKW480	16-DEC-2008 15:18:03
SLIN9999	First Supervisor	IFLMUDS0LSP4G	16-DEC-2008 15:56:24
SMATHIAS	First Supervisor	IFLMUDS0LGP4G	16-DEC-2008 13:47:00
SMS3902	sms 39 test	IFLMUDSIM0291	16-DEC-2008 14:47:08
SNELSON	First Supervisor	MyComputer	16-DEC-2008 16:02:01
SNISHIP	First teller	IFLMUDSHP0162	16-DEC-2008 12:59:53
SPARAGP	First Supervisor	IFLMUDSHP0885	16-DEC-2008 10:56:25
SRAJATC	First Supervisor	IFLMUDSHP9X4G	16-DEC-2008 14:16:01
SROHIT	First Supervisor	IFLMUDSHP0892	16-DEC-2008 14:26:46
SSAMEER	First Supervisor	MyComputer	16-DEC-2008 15:16:10
SSANDEEP	First Supervisor	IFLMUDSIM0351	16-DEC-2008 13:54:34
SSENTHILV	First Supervisor	IFLMUDSHP0716	16-DEC-2008 12:26:29
SVISHWAS	First Supervisor	IFLMUDSHP0527	16-DEC-2008 11:20:09
SYSLOAN	First System Administrator	IFLMUDSHP2016	16-DEC-2008 15:46:52
TADITYAK	First teller	IFLMUDSIM0249	16-DEC-2008 14:00:18
TAGARWAL	First teller	IFLMUDSIM0303	16-DEC-2008 16:01:18
TBICHIT	First teller	IFLMUDS0L1T4G	16-DEC-2008 14:12:55
TCHAITANYA	First teller	0	16-DEC-2008 15:47:10

1 /3 1 2 3
Refresh

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDP Close

Field Description

Column Name	Description
User ID	[Display] This column displays the user ID for all those users who are currently logged into the system.
User Name	[Display] This column displays the list of users who are currently logged into the system.
Terminal ID	[Display] This column displays the identification code of the terminal where each user has logged into the system.
Login Time	[Display] This column displays the login date and time when the users have logged into the system.

3. The system displays the users who are currently logged in to the system.
4. Click the **Refresh** button to refresh the screen with the latest details.

4.14. BAM04 - BA Audit Tasks Maintenance-Inquire

Using this option you can decide the auditing matrix for a particular task. This option can be used to define whether an audit is allowed on a maintenance option, and the actions (add, modify, delete, etc.) from that window should be recorded in an audit log.

All online transactions with financial impact except for Voucher Entry transaction are recorded in the Electronic Journal (EJ) stored at the respective branch. This maintenance is used for auditing all the other transactions. The audit log is stored in the central host and is common to all the branches.

Definition Prerequisites

Not Applicable

Modes Available

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

To add audit task details

1. Type the fast path **BAM04** and click **Go** or navigate through the menus to **Global Definitions > Other > BA Audit Tasks Maintenance-Inquire**.
2. The system displays the **BA Audit Tasks Maintenance-Inquire** screen.

BA Audit Tasks Maintenance-Inquire

Field Description

Field Name	Description
Task ID	<p>[Mandatory, Pick List] Select the task ID from the pick list.</p> <p>Task ID lists all the transaction codes maintained in the Transaction Mnemonic Codes (Fast Path: BAM15) option.</p> <p>This ID acts like a fast path. The fast path is a mnemonic which allows the user to access the options.</p>
Task Description	<p>[Display] This field displays the description of the selected task code.</p>
Maintenance Options	
Auditing Flag	<p>[Mandatory, Check Box] Select the Auditing Flag check box, to enable the auditing flag.</p> <p>If the check box is selected, the details of the transaction will be recorded and stored for audit purposes.</p> <p>The maintenance options will also be enabled if the auditing flag is selected.</p>
Inquire	<p>[Conditional, Check Box] Select the Inquire check box, if you want the system to record the inquire actions and store the same for audit purposes.</p> <p>If the Inquire check box is selected it enables you to inquire about an authorized record.</p> <p>This field is enabled only if the Auditing Flag check box is selected.</p>
Add	<p>[Conditional, Check Box] Select the Add check box to enable you to add a new record to the selected task id.</p> <p>If the Add check box is selected, the system records the add actions and stores the same for audit purposes.</p> <p>This field is enabled only if the Auditing Flag check box is selected.</p>
Modify	<p>[Conditional, Check Box] Select the Modify check box to enable you to modify a record in the selected task id.</p> <p>If the Modify check box is selected, the system records the modify actions and stores the same for audit purposes.</p> <p>This field is enabled only if the Auditing Flag check box is selected.</p>

Field Name	Description
Delete	<p>[Conditional, Check Box]</p> <p>Select the Delete check box to enable you to delete a record from the selected task id.</p> <p>If the Delete check box is selected, the system records the delete actions and stores the same for audit purposes.</p> <p>This field is enabled only if the Auditing Flag check box is selected.</p>

3. Click the **Add** button.
4. Select the task ID from the pick list.
5. Select the auditing flag check box and the appropriate maintenance option check boxes.

BA Audit Tasks Maintenance-Inquire

The screenshot shows the 'BA Audit Tasks Maintenance-Inquire' window. The 'Task ID' field is set to 1005 and the 'Task Description' field is set to 'Miscellaneous GL Transfer'. The 'Maintenance Options' section contains five checkboxes: 'Auditing Flag' (checked), 'Inquire' (checked), 'Add' (unchecked), 'Modify' (checked), and 'Delete' (checked). At the bottom, the 'Record Details' section shows fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized' (unchecked). The bottom toolbar includes buttons for 'UDF', 'Ok', 'Close', and 'Clear'.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending..Click Ok to Continue". Click the **OK** button.
8. The audit task is added once the record is authorized.

4.15. AT002 - Audit Trail Financial Transactions Inquiry

Using this option you can view the audit trail of financial transactions performed on Oracle FLEXCUBE. The audit trail can be queried using this maintenance on any of the following parameters:

- Originating Branch
- Date Range
- Teller ID or Super ID
- Customer ID or Account Number
- Transaction mnemonic and/or Amount range
- Type of transaction, Transaction number

Definition Prerequisites

- Financial Transactions should have been performed

Modes Available

Not Applicable

To inquire on audit trail

1. Type the fast path **AT002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Audit Trail Financial Transactions Inquiry**.
2. The system displays the **Audit Trail Financial Transactions Inquiry** screen.

Audit Trail Financial Transactions Inquiry

Field Description

Field Name	Description
Originating Branch	[Mandatory, Drop-Down] Select the originating branch, for which the audit trail is required, from the drop-down list.
Mnemonic	[Optional, Pick List] Select the maintenance task code to be audited from the pick list.
Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the data has to be retrieved from the pick list.
Date To	[Mandatory, Pick list, dd/mm/yyyy] Select the date up to which the data has to be retrieved from the pick list.
Customer ID	[Optional, Alphanumeric, 10] Type the id of the customer on whom the maintenance was done.

Field Name	Description
Account Number	[Optional, Numeric, 14] Type the account number on which the maintenance was done.
Teller ID	[Mandatory, Drop-Down] Select the id of the teller who has performed the maintenance from the drop-down list.
Super ID	[Optional, Drop-Down] Select the id of the authorizer who has authorized the maintenance from the drop-down list.
Amount From	[Optional, Alphanumeric, 13, Two] Type the minimum amount from which the records are to be displayed.
Amount To	[Optional, Alphanumeric, 13, Two] Type the maximum amount up to which the records are to be displayed.
DR/CR	[Optional, Character, One] Enter the type of transaction. You can type D or C to view the debit or credit transactions.
Txn No	[Optional, Alphanumeric, 40] Type the transaction number for which the records are to be displayed.

Column Name	Description
Txn Date	[Display] This column displays the date of transaction.
Posting Date	[Display] This column displays the posting date.
Txn Type	[Display] This column displays the type of transaction.
Customer ID	[Display] This column displays the id of the customer on whom the maintenance was done.
Account No	[Display] This column displays the account number on whom the maintenance was done.

Column Name	Description
Amount	[Display] This column displays the transaction amount.
Dr/Cr	[Display] This column displays the type of transaction i.e. Debit or Credit.
Currency	[Display] This column displays the account currency.
Mnemonic	[Display] This column displays the transaction mnemonic.
Narration	[Display] This column displays the narration for the transaction.
Tran No	[Display] This column displays the transaction number.
Teller ID	[Display] This column displays the id of the teller who has performed the transaction.
Auth ID	[Display] This column displays the id of the authorizer who has authorized the transaction.

3. Select the originating branch and teller id from the drop-down list.
4. Enter the date range for which transactions are to be displayed.
5. Click the **Ok** button. The system displays the financial transactions based on the criteria entered.

Audit Trail Financial Transactions Inquiry

Audit Trail Financial Transactions Inquiry*

Originating Branch :	HOHousingDevelopmentFinanceCorp	Mnemonic:	<input type="text"/>
Date From :	31/03/2000	Date To :	31/03/2008
Customer ID:	<input type="text"/>	Account Number:	<input type="text"/>
Teller Id :	TNELSON	Super Id :	<input type="text"/>
Amount From:	<input type="text"/>	Amount To:	<input type="text"/>
DR/CR:	<input type="text"/>	Txn No:	<input type="text"/>

Txn Date	Posting Date	Txn Type	Customer ID	Account No	Amount	Dr/Cr	Currency	Mnemonic	Narration	Tran no
31/12/2009	30/01/2008	Normal	606348	06063480000052	25,000.00	D		1001	Cash Withdrawal	000562008013000920
31/12/2009	30/01/2008	Normal	606348	99990111010011	25,000.00	C		1001	06063480000052:Cash Withdrawal	000562008013000920000
30/12/2009	30/01/2008	Normal	606348	06063480000039	50,000.00	D		1001	Cash Withdrawal	000562008013000920000
30/12/2009	30/01/2008	Normal	606348	99990111010011	50,000.00	C		1001	06063480000039:Cash Withdrawal	000562008013000920000
30/12/2009	30/01/2008	Normal	606348	99990111010011	50,000.00	C		1001	06063480000013:Cash Withdrawal	000562008013000920000
30/12/2009	30/01/2008	Normal	606348	06063480000026	50,000.00	D		1001	06063480000026:Cash Withdrawal	000562008013000920000
30/12/2009	30/01/2008	Normal	606348	06063480000026	50,000.00	D		1001	Cash Withdrawal	000562008013000920000

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

6. Click the **Close** button.

4.16. BA777 - Audit Trail Inquiry for Non-Financial Txns

A bank can view the trail of both financial and non-financial transactions performed on **FLEXCUBE**. Only those non-financial transactions for which audit trails are required can be inquired in this inquiry. This requirement is maintained in Audit Task Maintenance. The audit trail can be queried using this maintenance on any of the following parameters:

1. Originating Branch
2. Task ID
3. Date Range
4. Teller ID
5. Authorizer ID
6. Action

Using this option, the date as well as the user that has done the addition / modification / deletion in Customer Master for Aadhaar related fields can be identified.

Definition Prerequisites

- BAM04 - BA Audit Tasks Maintenance-Inquire

Modes Available

Not Applicable

To inquire on audit trail

1. Type the fast path **BA777** and click **Go** or navigate through the menus to **Global Definitions > Other > Audit Trail Inquiry for Non-Financial Txns**.
1. The system displays the **Audit Trail Inquiry for Non-Financial Txns** screen.

Audit Trail Inquiry for Non-Financial Txns
Field Description

Field Name	Description
Action	[Mandatory, Dropdown] Select the maintenance action being audited from the drop-down list. The options are: <ul style="list-style-type: none"> • Inquiry • Add • Modify • Delete • All • All Unauthorized
Originating Branch	[Optional, Pick List] Select the originating branch, for which the audit trail is required, from the pick list. The Branch Code will be defaulted to SMS User Branch.
Task ID	[Optional, Alphanumeric, Five] Type the maintenance task code being audited.
Customer ID	[Optional, Alphanumeric, 48] Type the id of the customer (if any) on whom the maintenance was done

Field Name	Description
Account No.	[Optional, Numeric, 14] Type the account number (if any) on which the maintenance was done.
From Date	[Optional, Pick List, dd/mm/yyyy] Select the date from which the data has to be retrieved from the pick list.
To Date	[Optional, Pick list, dd/mm/yyyy] Select the date up to which the data has to be retrieved from the pick list.
Teller ID	[Optional, Alphanumeric, 16] Type the id of the teller who performed the maintenance.
Authorizer ID	[Optional, Alphanumeric, 36] Type the id of the authorizer who authorized the maintenance.
File Type	[Optional, Pick-List] Select the file type and XF system from the pick list.
Show Upload Records	[Optional, Checkbox] By default, checkbox is selected for all action types except for the last option All Unauthorized. If checkbox is not selected, the record log will display changes done through FCR screens as well as uploads.

2. Select the action from the drop-down list and enter the required details in the remaining fields.
3. Click the **Inquire** button.
4. The system displays the records matching the entered criteria in the **Record Log** tab.
5. Double-click a record to view its details in the **Record Details** tab.
6. Reports can be executed by clicking Report button (Only Record Details Tab), Detail Report button (Only Record Details Tab for a particular selection) or Exhaustive Report button (Complete details of all Record Log records).
7. Click the **Close** button.

Record Log

Audit Trail Inquiry for Non-Financial Txns

Action :	All Maintenance Actions - Authorised	Task ID:	CH021											
Originating Branch:	240	Account No.:												
Customer ID:		To Date:	01/09/2013											
From Date:	01/09/2013	Authorizer ID:												
Teller ID:		Show Upload Records:	<input checked="" type="checkbox"/>											
File Type:														
<input type="button" value="Record Log"/> <input type="button" value="Record Details"/>														
Branch	Task ID	Posting Date	Teller ID	Authorizer ID	Action	Txn Date	Key Field 1	Key Field 2	Key Field 3	Key Field 4	Key Field 5	Account No	Customer ID	Source
240	CH021	01/09/2013	TDEMO1		Modify	04/01/2013 19:44:36	COD_ACCT_NO=50100000000301					50100000000301	50000249	GEFU
240	CH021	01/09/2013	TAUTO04		Modify	04/01/2013 17:39:48	COD_ACCT_NO=501000000006701					501000000006701	50000811	GEFU
240	CH021	01/09/2013	TAUTO04		Modify	04/01/2013 17:39:48	COD_ACCT_NO=50100000000301					50100000000301	50000249	GEFU
240	CH021	01/09/2013	SDEMO1		Inquiry	04/01/2013 09:46:01	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	03/01/2013 12:25:59	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	03/01/2013 11:40:02	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	03/01/2013 11:39:04	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	03/01/2013 11:35:31	=							MOW
240	CH021	01/09/2013	TDEMO2		Inquiry	02/01/2013 21:16:35	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	02/01/2013 16:27:08	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	02/01/2013 15:46:34	=							MOW
240	CH021	01/09/2013	TAUTO1		Inquiry	02/01/2013 15:44:40	=							MOW
240	CH021	01/09/2013	TSAMEER		Inquiry	20/12/2012 15:58:06	=							MOW
240	CH021	01/09/2013	SDEMO1		Inquiry	24/12/2012 13:02:37	=							MOW
240	CH021	01/09/2013	TSAMEER		Inquiry	20/12/2012 15:54:26	=							MOW
240	CH021	01/09/2013	TSAMEER		Inquiry	20/12/2012 15:46:32	=							MOW

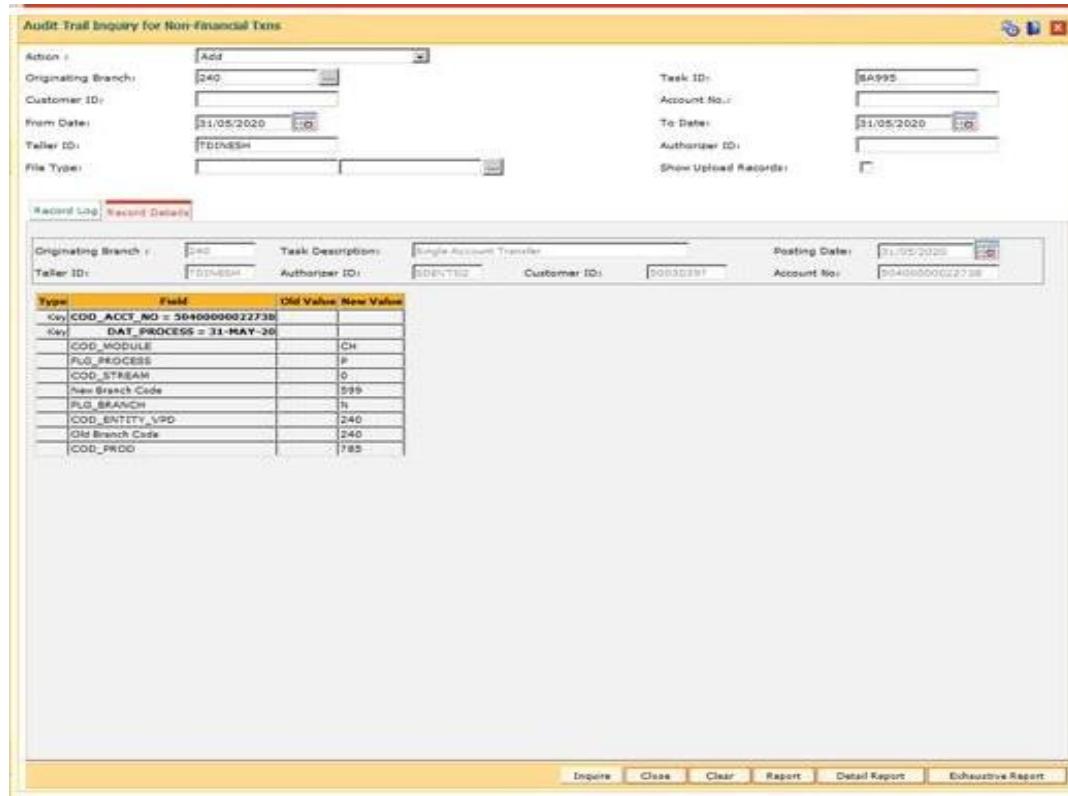
Field Description

Field Name	Description
------------	-------------

Branch	[Display] This column displays the originating branch for which the audit trail is required.
Task ID	[Display] This column displays the maintenance task code being audited.
Posting Date	[Display] This column displays the date from which the data has to be retrieved.
Teller ID	[Display] This column displays the id of the teller who performed the maintenance.
Authorizer ID	[Display] This column displays the id of the authorizer who authorized the maintenance.
Action	[Display] This column displays the maintenance action being audited.

Field Name	Description
Txn Date	[Display] This column displays the date of transaction.
Key Field 1	[Display] This field displays the value in key field 1.
Key Field 2	[Display] This field displays the value in key field 2.
Key Field 3	[Display] This field displays the value in key field 3.
Key Field 4	[Display] This field displays the value in key field 4.
Key Field 5	[Display] This field displays the value in key field 5.
Account No	[Display] This column displays the account number (if any) on whom the maintenance was done.
Customer ID	[Display] This column displays the id of the customer (if any) on whom the maintenance was done.
Source	[Display] This column displays the source. If changes are done from screen the value in source column is displayed as MOW, whereas the changes from uploads will have the value in source as GEFU.

Record Details



The screenshot shows the 'Audit Trail Inquiry for Non-Financial Txns' application interface. The top section has fields for Action (Add), Originating Branch (240), Customer ID, From Date (31/05/2020), Teller ID (TIBUWESH), and File Type. The bottom section shows a table of audit trail details with columns for Type, Field, Old Value, and New Value. The table includes rows for COD_ACCT_NO, DAT_PROCESS, COD_MODULE, COD_STREAM, New Branch Code, PLG_BRANCH, COD_ENTITY_VPD, Old Branch Code, and COD_PRDD. The bottom of the screen has buttons for Inquire, Close, Clear, Report, Detail Report, and Exhaustive Report.

Type	Field	Old Value	New Value
Old	COD_ACCT_NO = 36400000022738		
Old	DAT_PROCESS = 31-MAY-20		
COD_MODULE		CH	
PLG_PROCESS		P	
COD_STREAM		0	
New Branch Code		599	
PLG_BRANCH		N	
COD_ENTITY_VPD		240	
Old Branch Code		240	
COD_PRDD		785	

Field Description

Field Name	Description
Originating Branch	[Display] This field displays the originating branch for which the audit trail is required.
Task Description	[Display] This field displays the maintenance task description.
Posting Date	[Display] This field displays the date from which the data has to be retrieved.
Teller ID	[Display] This field displays the id of the teller who performed the maintenance.
Authorizer ID	[Display] This field displays the id of the authorizer who authorized the maintenance.

Field Name	Description
Account No	[Display] This field displays the account number (if any) on whom the maintenance was done.
Customer ID	[Display] This field displays the id of the customer (if any) on whom the maintenance was done
Column Name	Description
Type	[Display] This column indicates if this is a Key to identify the particular record in the FLEXCUBE database. Blank value indicates that this is not a Key field.
Field	[Display] This column displays the field name in the database which has changed. For a Key field, the actual value will also be indicated here. For Task ID - BA995 field names Cod_cc_brn and Cod_Xfer_brn have been relabeled as Old Branch Code and New Branch Code respectively
Old Value	[Display] This column displays the previous value for the field being modified. This will be blank in case of Add option.
New Value	[Display] This column displays the new value for the field being modified. This will be blank in case of Delete option.

Note: 1)"From actual number of records, the system displays only 100 records."
 2) The report output can then be viewed by navigating to the **Advice/Report Status Inquiry** option (Fast Path: 7778).

4.17. BAM10 - Restricted Accounts Maintenance

Using this option you can restrict a particular teller from accessing the details of particular customer or GL accounts.

For example: If the bank decides to restrict the access to income and expenses accounts this option can be used. For a restricted account, the teller is not allowed to post any transaction, inquire, or maintain details.

Definition Prerequisite

Not Applicable

Modes Available

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

To add a teller restricted account

1. Type the fast path **BAM10** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Restricted Accounts Maintenance**.
2. The system displays the **Restricted Accounts Maintenance** screen.

Restricted Accounts Maintenance

The screenshot shows the 'Restricted Accounts Maintenance' screen. The top part of the screen contains five input fields: 'User ID' (with a browse button), 'Account Type' (set to 'Customer A/c'), 'Account No.', 'Customer Name', and 'Remarks'. Below these fields is a large empty area. At the bottom of the screen is a toolbar with buttons for 'UDF', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
User ID	<p>[Mandatory, Pick List] Select the user ID from the drop-down list. These user IDs are added and maintained in the Defining User Profile (Fast Path: SMM02) option. Once added, this field cannot be modified or amended.</p>
Account Type	<p>[Mandatory, Drop-Down] Select the account type on which restriction is to be imposed from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer A/C: It enables the Account No field in which you enter the customer account number. • General Ledger A/C: It enables the Account No field in which you enter the GL account number. <p>Once added, this field cannot be modified or amended.</p>
Account No	<p>[Mandatory, Alphanumeric, 14] Type the account number based on the selected account type. The system does not validate the status of the account.</p>
Customer Name	<p>[Display] This field displays the name of the customer if you select the Customer A/C option from the Account Type drop-down list.</p>
Remarks	<p>[Optional, Alphanumeric, 40] Type the reason for the restriction. This is for information purposes only.</p>

3. Click the **Add** button.
4. Select the user ID from the pick list and the account type from the drop-down list.
5. Enter the account number and press the **<Tab>** or **<Enter>** key.

Restricted Accounts Maintenance

The screenshot shows the 'Restricted Accounts Maintenance' window. At the top, there are fields for User ID (ABC), Account Type (Customer A/c), Account No (6000000006124), Customer Name (SURYACHANDRATARE), and Remarks (Court Order). Below this is a 'Record Details' table with columns for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. The table includes buttons for Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry. At the bottom are buttons for UDF, OK, Close, and Clear.

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

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF

6. Click the **OK** button.
7. The system displays the message "Record Added...Authorization Pending...". Click the **OK** button.
8. The teller restricted account is added once the record is authorized.

4.18. SMM09 - User Prohibited Password Maintenance

Security Management System can maintain two lists of passwords that each user should not use. One list is common to all users in the branch, and the other is unique to each user.

Using this option you can maintain a list of prohibited passwords for each user individually. These passwords are generally names, words, and numbers that can be easily associated with the user. For example, name of the user's spouse, car number, telephone number, date of birth, etc. When a new user is added to the system, a new list of user prohibited passwords can be added.

Definition Prerequisites

- User Ids to be available for this maintenance

Modes Available

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

To add user prohibited passwords

1. Type the fast path **SMM09** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > User Prohibited Password Maintenance**.
2. The system displays the **User Prohibited Password Maintenance** screen.

User Prohibited Password Maintenance

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

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
User ID	[Mandatory, Drop-Down] Select the ID of the user, to add a list of prohibited passwords, from the drop-down list.
User Name	[Display] This field displays the user name of the Id selected in the corresponding field.
Prohibited Passwords	[Mandatory, Alphanumeric, 12] Type the password that is prohibited for this user ID.

3. Click the **Add** button.
4. Select the user Id from the drop-down list.
5. Enter the password that is prohibited for this user.

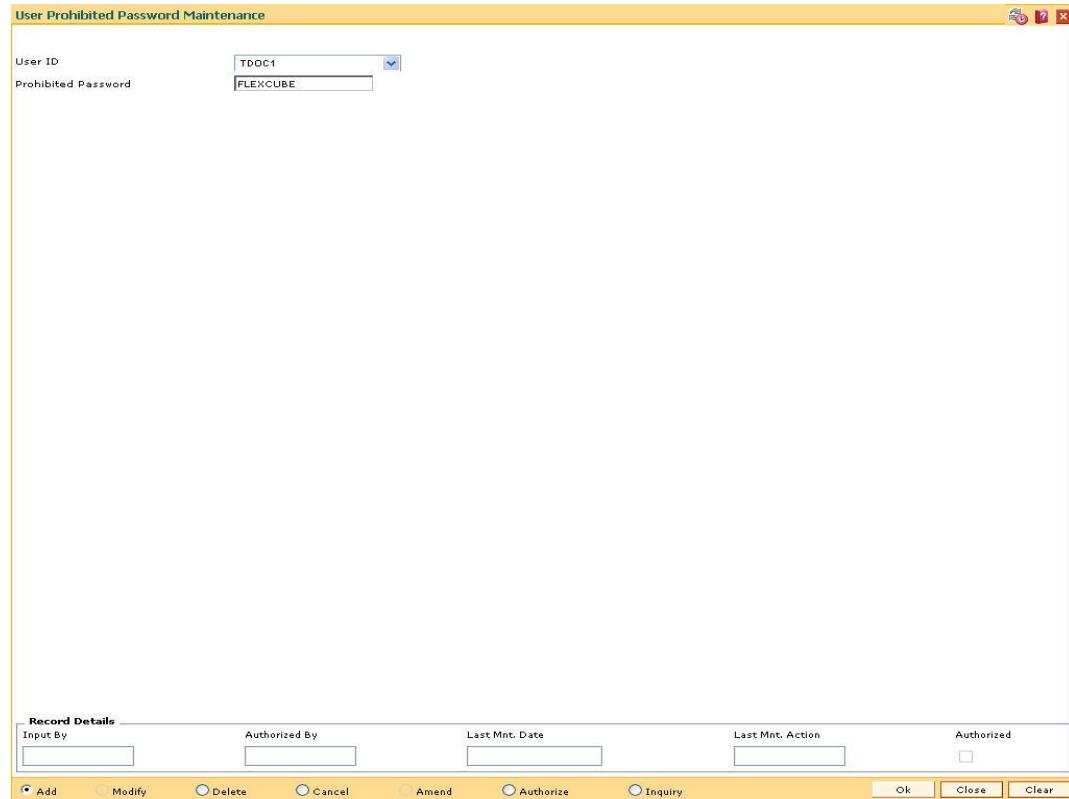
User Prohibited Password Maintenance

6. Click the **Ok** button.
7. The system displays the message "Record Added ...Authorization Pending..Click Ok to Continue". Click the **OK** button.
8. The prohibited password gets added once the record is authorized.

To view the user prohibited passwords

1. Click the **Inquiry** button.
2. Select the user id from the drop-down list.
3. The system displays the list of prohibited passwords for the selected user.

User Prohibited Password Maintenance



User Prohibited Password Maintenance

User ID: TDOC1

Prohibited Password: FLEXCUBE

Record Details

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

Buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, Ok, Close, Clear

4. Click the **Close** button.

4.19. 7011 - Event Log Inquiry

User logged in from different computer under a core banking network is allowed (although concurrent user log-ins is not allowed).

Using this option you can log the IP's under which the user ID was entered in the posting date. The system displays the date, time and action performed. The system displays the date, time and action performed.

This option refers to UBS infra to perform the transactions.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To perform event log inquiry

1. Type the fast path **7011** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Event Log Inquiry**.
2. The system displays the **Event Log Inquiry** screen.

Event Log Inquiry

Seq No	User ID	Date	Terminal IP	Action

Field Description

Field Name	Description
User Name	[Display] This field displays the name of the user who is logged in.
From	[Mandatory, dd/mm/yyyy] Type the date from which the event log inquiry is to be made.
To	[Mandatory, dd/mm/yyyy] Type the date till which the event log inquiry is to be made.

Column Name	Description
Seq No	[Display] This column displays the sequence number of the event.
User ID	[Display] This column displays the user id.
Date	[Display] This column displays the date and time of the event.
Terminal IP	[Display] This column displays the terminal IP from where the user had logged in.
Action	[Display] This column displays the action performed by the user.

3. Enter the from and to date.
4. Click the **Get** button. The system displays the event log details.

Event Log Inquiry

Event Log Inquiry

User Name:	TRITU			
From:	12/02/2007			
To:	31/08/2008			
Seq No	User ID	Date	Terminal IP	Action
1	TRITU	2008-07-19 09:38:21	IFLMUDSDL124G	Logged In
2	TRITU	2008-07-18 14:44:53	IFLMUDSDL124G	Logged Out
3	TRITU	2008-07-18 14:22:47	IFLMUDSDL124G	Logged In
4	TRITU	2008-07-18 11:58:58	IFLMUDSDL124G	Logged In
5	TRITU	2008-07-18 11:54:00	IFLMUDSDL124G	Logged Out
6	TRITU	2008-07-18 11:10:54	IFLMUDSDL124G	Logged In
7	TRITU	2008-07-18 11:06:05	IFLMUDSDL124G	Logged Out
8	TRITU	2008-07-18 10:44:20	IFLMUDSDL124G	Logged In
9	TRITU	2008-07-18 10:11:20	IFLMUDSDL124G	Logged Out
10	TRITU	2008-07-18 09:39:38	IFLMUDSDL124G	Logged In
11	TRITU	2008-07-15 15:31:29	IFLMUDSDL124G	Logged Out
12	TRITU	2008-07-15 15:09:37	IFLMUDSDL124G	Logged In
13	TRITU	2008-07-15 14:46:16	IFLMUDSDL124G	Logged Out
14	TRITU	2008-07-15 14:32:03	IFLMUDSDL124G	Logged In
15	TRITU	2008-07-15 14:30:55	IFLMUDSDL124G	Logged Out
16	TRITU	2008-07-15 14:20:53	IFLMUDSDL124G	Logged In
17	TRITU	2008-07-15 14:20:27	IFLMUDSDL124G	Logged Out
18	TRITU	2008-07-15 14:19:15	IFLMUDSDL124G	Logged In
19	TRITU	2008-07-15 14:19:05	SYSDOC	Admin Logged Out User
20	TRITU	2008-07-15 14:18:40	IFLMUDSDL124G	Already Logged In

Get Cancel

- Click the **Cancel** button.

5. Collaterals

5.1. BAM46 - Collateral Propagation

When Collateral is re-evaluated, the new value of the collateral needs to be applied. This is applicable specifically for financial securities wherein the security value of the collateral changes as per market conditions and a feed containing value of each stock comes from the stock exchange.

Using this option, propagation of collateral can be done which will trigger a change in the drawing power of the collateral whose value has changed.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To propagate re-evaluation of a collateral

1. Type the fast path **BAM46** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Collateral Propagation**.
2. The system displays the **Collateral Propagation** screen.

Collateral Propagation

Collateral Propagation*	
LO Code	Status
1	Completed

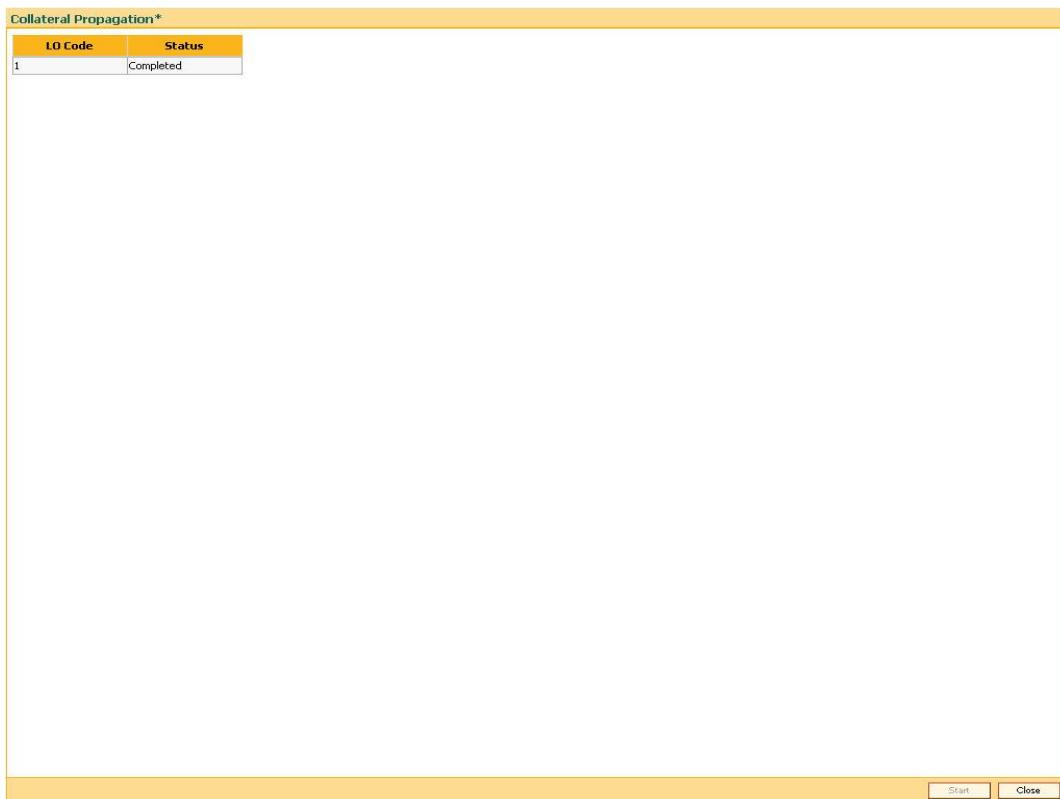
Start Close

Field Description

Column Name	Description
LO Code	[Display] This column displays the local office code. The local office represents a regional office under which all the branches within a particular territory are grouped. So, when the user propagates collateral to a local office, it is effectively propagated to all the branches within that local office.
Status	[Display] This column displays the status of the collateral propagation. By default, this field, displays the status as Not Started .

3. Click the **Start** button to propagate re-evaluation details to all branches.

Collateral Propagation



Collateral Propagation*	
LO Code	Status
1	Completed

Start Close

4. Click the **Close** button.

5.2. BAM47 - Application Collateral Delink*

Using this option you can de-link a collateral linked to a loan account application. This transaction has to be authorized by a supervisor and the collateral can be released after successful Authorization.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance

Modes Available

Not Applicable

To delink collateral linked to an application

1. Type the fast path **BAM47** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Application Collateral Delink**.
2. The system displays the **Application Collateral Delink** screen.

Application Collateral Delink

S.No.	Collateral Id	Collateral Type	Collateral Value

Field Description

Field Name	Description
Application No	[Mandatory, Numeric, 16] Type the loan application number, to which the collateral ID is linked.
Column Name	Description
S. No.	[Display] This column displays the system-generated serial number that indicates the row item number.
Collateral Id	[Display] This column displays the unique ID of the collateral, linked to the application.
Collateral Type	[Display] This column displays the type of the collateral ID.
Collateral Value	[Display] This column displays the actual lendable value of the collateral.

3. Type the application number and press the **<Tab>** or **<Enter>** key.

Application Collateral Delink

Application Collateral Delink											
Application No 0100721090009											
<table border="1"><thead><tr><th>S.No.</th><th>Collateral Id</th><th>Collateral Type</th><th>Collateral Value</th></tr></thead><tbody><tr><td>1</td><td>CBZ1</td><td>Auto Collat</td><td>1,50,000.00</td></tr></tbody></table>				S.No.	Collateral Id	Collateral Type	Collateral Value	1	CBZ1	Auto Collat	1,50,000.00
S.No.	Collateral Id	Collateral Type	Collateral Value								
1	CBZ1	Auto Collat	1,50,000.00								
<table border="1"><tr><td>Ok</td><td>Close</td><td>Clear</td></tr></table>				Ok	Close	Clear					
Ok	Close	Clear									

4. Click the **Ok** button.
5. The system displays the "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 "Stock Adjustment completed successfully". Click the **Ok** button.

Note: For more information on Authorization transactions, refer to the ***FLEXCUBE Introduction User Manual***.

5.3. BA434 - Account To Collateral Inquiry

Collateral refers to all property, including the proceeds thereof, assigned, transferred or pledged to the bank by the customer as collateral for loans/overdraft. It also refers to other extensions of credit, and all Capital Stock, Mortgage Collateral, Securities Collateral and other Collateral, including the proceeds thereof, which are now or hereafter pledged to the bank.

Using this option you can view the collaterals that are linked to specific accounts. The system provides information on collateral details like the value of the collateral in percentage, which has been shared with the account, the actual lendable value of the collateral and the type of collateral i.e. primary or secondary.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance
- CASA and Loan accounts to which the collateral is attached

Modes Available

Not Applicable

To inquire on collateral linked to an account

1. Type the fast path **BA434** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Account To Collateral Inquiry**.
2. The system displays the **Account To Collateral Inquiry** screen.

Account To Collateral Inquiry

Collateral Id	Collateral Desc	Share %	Share Value(Account Currency)	Collateral Value(Account Currency)	Type
---------------	-----------------	---------	-------------------------------	------------------------------------	------

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number for which you want to perform the inquiry.
Currency	[Display] This field displays the currency of the account.

Column Name	Description
Collateral Id	[Display] This column displays the unique collateral ID.
Collateral Desc	[Display] This column displays the description for the collateral.

Column Name	Description
Share %	[Display] This column displays the ratio of the secured collateral linked to the limit and the gross collateral value as present in collateral header.
Share Value(Account Currency)	[Display] This field displays the gross collateral linked to the limit on the account. Sum of share value should be less than or equal to total collateral value as defined in Collateral Header. If collateral currency is different from account currency, the conversion to account currency will be done as per the last mid rate of the last EOM for the collateral currency.
Collateral Value(Account Currency)	[Display] This field displays the actual lendable value of the collateral. The conversion of collateral value from collateral currency to account currency will be done as per the last mid rate of the last EOM for the collateral currency.
Type	[Display] This column displays the collateral type. The types are: <ul style="list-style-type: none"> • P: Primary • S: Secondary

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The system displays the account to collateral details.

Account To Collateral Inquiry

Account To Collateral Inquiry*

Collateral Id	Collateral Desc	Share %	Share Value(Account Currency)	Collateral Value(Account Currency)	Type
517	Automobile	100	50,000.00	50,000.00	P
208	Financial Security	100	25,000.00	25,000.00	P
516	Land	100	75,000.00	75,000.00	P

First Previous / Next Last

OK Close Clear

5. Click the **Close** button.

5.4. BA433 - Collateral To Account Inquiry

One collateral can be linked to more than one account.

Using this option you can view all the accounts that are linked to any collateral. The system provides information on total collateral value, unused collateral value, all the linked account numbers, the percentage share value of the collateral linked to each account, the type of collateral, etc.

Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Code Maintenance
- Loan & CASA account to which the collaterals are attached.

Modes Available

Not Applicable

To inquire on accounts linked to a collateral

1. Type the fast path **BA433** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Collateral To Account Inquiry**.
2. The system displays the **Collateral To Account Inquiry** screen.

Collateral To Account Inquiry

No	Account No	Share	Share Value(Collateral Currency)	Collateral Value(Collateral Currency)	Collateral/Security	Propagate Collateral Value
0	/0					

Field Description

Field Name	Description
Collateral ID	[Mandatory, Numeric, 22] Type the ID of the collateral.
Collateral Code	[Mandatory, Drop-Down] Select the collateral code from the drop-down list. The collateral codes are added and maintained in the Collateral Codes Maintenance (Fast Path: BAM39) option.
Currency	[Display] This field displays the currency of the collateral.
Total Collateral Value	[Display] This field displays the total value of the collateral.
Unused Collateral Value	[Display] This field displays the total collateral value that has not been utilized.

Column Name	Description
No	[Display] This column displays the system-generated serial number that indicates the row item number.
Account No	[Display] This column displays the account number to which the collateral ID is linked.
Share	[Display] This column displays the ratio of the secured collateral linked to the limit and the gross collateral value as present in collateral header. <i>secured collateral= collateral value /product level lendable margin. (gross collateral used by the limit).</i>
Share Value(Collateral Currency)	[Display] This column displays the share value amount of the gross collateral linked to the limit on the account. Sum of share value should be less than or equal to total collateral value as defined in Collateral Header.
Collateral Value(Collateral Currency)	[Display] This column displays the actual lendable value

Column Name	Description
Collateral/Security	[Display] This column displays the collateral type.
Propagate Collateral Value	[Toggle] Click the toggle status to change the value to Yes to propagate the collateral value. By default, the system displays the value as No .

3. Type the collateral ID and press the **<Tab>** or **<Enter>** key.
4. Select the collateral code from the drop-down list.
5. Click the **Ok** button. The system displays the collateral to account details.

Collateral To Account Inquiry

No	Account No	Share	Share Value(Collateral Currency)	Collateral Value(Collateral Currency)	Collateral/Security	Propagate Collateral Value
1	00000007492	100	50000	50000	Primary	No

6. Click the **Close** button.

6. Asset Classifications Transaction

6.1. AC001 - Account Classification Preferences

Using this option you can view and modify the account level asset classification preferences with respect to movement Plan, Arrears, claw-back and Provision Plan. The parameters displayed here are defaulted from the product at the time of account opening.

Account classification Preferences are inherited from the Global/Product level preferences.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- LNM11 - Product Master Maintenance

Modes Available

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

To modify the account classification preferences details

2. Type the fast path **AC001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account Classification Preferences**.
3. The system displays the **Account Classification Preferences** screen.

Account Classification Preferences

The screenshot shows the 'Account Classification Preferences' window. At the top, there are fields for Account Number, Customer Name, Branch, Product, and Currency. Below these are sections for 'Movement' (Forward Movement, Reverse Movement, Change Override dates, Override start date, Override end date, Exclude from CRR Equalization, Exclusion Start Date, Exclusion End Date, Linked to Customer), 'Provisioning' (Provisioning, GL Entries for Provisioning), and 'Claw-back' (Claw-back Option, Arrears to Claw-back: Interest Arrears, Penalty Arrears, Other Arrears, Post Maturity Interest Arrears, SC/Fee Arrears). At the bottom, there is a 'Record Details' section with fields for Input By, Authorized By, Last Mnt. Date, Last Mnt. Action, and Authorized. A toolbar at the bottom includes buttons for Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, and a set of standard window controls (Minimize, Maximize, Close).

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the account number of the customer for which the CRR is to be inquired/ modified. It could be a CASA account or a loan account.
Customer Name	[Display] This field displays the short name of the primary customer as entered in the Customer Addition (Fast Path: 8053) option.
Branch	[Display] This field displays the name of the home branch where the account was opened.
Product	[Display] This field displays the product code and name, under which the account was opened. The product code is a unique number across all the modules that can identify an authorized and valid product.
Currency	[Display] This field displays the account currency derived from the product, under which the account was opened.
Movement	
Forward Movement	[Mandatory, Drop-Down] Select a value for defining the forward movement of CRR from the drop-down list. The options are: <ul style="list-style-type: none"> • No Tracking • Manual • Automatic • Semi-Automatic

Field Name	Description
Reverse Movement	<p>[Conditional, Drop-Down] Select a value for defining the reverse movement of CRR from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• No Tracking• Manual• Automatic• Semi-Automatic <p>This field is enabled only if Automatic option is selected in Forward Movement field.</p>

Field Name	Description
Reverse Movement Control Flag	<p>[Conditional, Drop-Down]</p> <p>Select the reverse movement control flag from the drop-down list.</p> <p>This field determines whether a reverse movement should occur on payment of all the arrears by the borrower, or if sufficient repayment has been made by the borrower to move the account to the next best CRR.</p> <p>This field is enabled only if the Automatic or Manual or Semi Automatic option is selected from the Forward Movement field.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None • Realization of all arrears • Classification Plan <p>If the Realization of all arrears option is selected, the system will not switch the account to a better CRR, unless all the arrears are paid off. This validation will be enforced even in a manual movement scenario.</p> <p>If the Classification Plan option is selected, the system will move the account to the CRR category in which the account falls based on the classification rules.</p> <p>For example: Assume a rule where an account is classified as Substandard, if it has arrears more than 30 days old and Doubtful if it has arrears more than 60 days old.</p> <p>If there is an account with two arrears aged 45 and 90 days respectively then this account should be classified as Doubtful according to the above rule.</p> <p>If the arrear aged 60 days has been paid off, then there would be reclassification of the account. The reclassification of the account will be based on the above-mentioned flag.</p> <p>If the flag is Realization of all arrears, the account will continue to remain Doubtful as the account still has an arrear and all arrears have not been paid.</p> <p>If the flag is Classification Plan, the account will be re-classified as Substandard as according to the classification rule an account with dues more than 30 days and less than 60 days old should be classified as Substandard.</p> <p>Note: The reverse movement control flag is considered only if the plan followed by the account has arrears as one of the criteria as classification. In other cases, the control will work as a warning only and will not prevent reverse movement.</p>
Change Override dates	<p>[Display]</p> <p>This field displays the Change Override dates check box to decide whether the override dates have to be changed or not.</p> <p>By default this check box is displayed as unselected, It is displayed as selected only if Semi Auto option is selected in both the Forward Movement and Reverse Movement field.</p>

Field Name	Description
Override Start date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the override start date to define the manual override validity start date from the pick list or enter it.</p> <p>The date should be a valid date. It cannot be a past date.</p> <p>This field is enabled only if only if Semi Auto option is selected in both the Forward Movement and Reverse Movement field.</p>
Override End date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the override end date to define the manual override validity end date from the pick list or enter it.</p> <p>The date should be a valid date. It should be greater than the override start date.</p> <p>This field is enabled only if Semi Auto option is selected in both the Forward Movement and Reverse Movement field.</p>
Exclude from CRR Equalization	<p>[Optional, Check Box]</p> <p>Select the Exclude from CRR Equalization check box to exclude the account from the process of CRR equalization.</p>
Exclusion Start date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the exclusion start date from the pick list or enter it.</p> <p>The date should be a valid date.</p> <p>This field is enabled only if Exclude from CRR Equalization check box is selected.</p>
Exclusion End date	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the exclusion end date from the pick list or enter it.</p> <p>The date should be a valid date.</p> <p>This field is enabled only if Exclude from CRR Equalization check box is selected.</p>
Linked to Customer	<p>[Optional, Check Box]</p> <p>Select the Linked to Customer check box to link the customer to the account.</p>
Provisioning	

Field Name	Description
Provisioning	<p>[Conditional, Drop-Down]</p> <p>Select the provisioning parameter from the drop-down list.</p> <p>The provisioning parameter determines whether the provisioning on the account would be Automatic or Manual.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Tracking • Manual • Automatic <p>If the Automatic option is selected, the system will calculate and store the provision at the frequency set in the Provisioning Frequency parameter. This flag, however, will not mean that the system passes the GL entries for the provision amount. Automatic Provision will just ensure calculation of provision.</p> <p>If the Manual option is selected, the system will not do any calculation of provision on a periodic basis but the user will have the option to maintain any provision amount against the account/accounts under products where the provisioning is set as manual.</p> <p>This field is disabled if the No tracking option is selected in the Forward Movement field.</p>
GL Entries for Provisioning	<p>[Conditional, Drop-Down]</p> <p>Select the GL entries provisioning parameter from the drop-down list.</p> <p>The GL entries provisioning will be the deciding factor for provisioning entries in either Automatic or Manual.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If the Yes option is selected, the system will automatically pass the GL entries for the provision, or the user can manually calculate it.</p> <p>This field is disabled if the No Tracking option is selected from the Provision field.</p>

Claw-back Option

Field Name	Description
Claw-back Option	<p>[Conditional, Drop-Down] Select the claw-back option from the drop-down list. The arrears that need be clawed back are defined here.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No Clawback • All outstandings: Select this option for the system to determine whether the unrealized arrears should be transferred to the suspended GL accounts or not. • Current Financial Year: Select this option for the system to transfer the unrealized arrears of the current financial year only, to the suspended GL accounts. The unrealized arrears of the earlier period will not be moved to the suspended GL accounts. <p>This field is enabled if the Automatic or Manual or Semi Automatic option is selected in the Forward Movement drop-down list.</p>
Arrears to Claw-back	The bank may choose any or all of the following arrears as to be considered or not.
Interest Arrears	<p>[Conditional, Check Box] Deselect the Interest Arrears check box to exclude the interest arrears to be claw-backed.</p> <p>This field is disabled if the No Clawback option is selected in the Claw-back Option drop-down list.</p>
Penalty Arrears	<p>[Conditional, Check Box] Deselect the Penalty Arrears check box to exclude the penalty arrears to be claw-backed.</p> <p>It is disabled if the No Clawback option is selected in the Claw-back Option drop-down list.</p>
Other Arrears	<p>[Conditional, Check Box] Deselect the Other Arrears check box to exclude the other arrears to be claw-backed.</p> <p>It is disabled if the No Clawback option is selected in the Claw-back Option drop-down list.</p>
Post Maturity Interest Arrears	<p>[Conditional, Check Box] Deselect the Post Maturity Interest Arrears check box to exclude the post maturity interest arrears to be claw-backed.</p> <p>It is disabled if the No Clawback option is selected in the Claw-back Option drop-down list.</p>
S/C Free Arrears	<p>[Conditional, Check Box] Deselect the S/C Free Arrears check box to exclude the S/C free arrears to be claw-backed.</p> <p>It is disabled if the No Clawback option is selected in the Claw-back Option drop-down list.</p>

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

Account Classification Preferences

The screenshot shows the 'Account Classification Preferences' window with the following details:

- Account Number:** 30000000311513
- Customer Name:** ASHISH S GOKHALE
- Branch:** 240
- Product:** (dropdown menu)
- Currency:** INR
- Movement:**
 - Forward Movement: Manual
 - Reverse Movement: Manual
 - Reverse Movement Control Flag: Realization of all arrears
 - Change Override dates:
 - Override start date: 01/01/1800
 - Override end date: 01/01/1800
 - Exclude from CRR Equalization:
 - Exclusion Start Date: 01/01/1800
 - Exclusion End Date: 01/01/1800
 - Linked to Customer:
- Provisioning:**
 - Provisioning: Manual
 - GL Entries for Provisioning: Yes
- Claw-back:**
 - Claw-back Option: Current Financial Year
 - Arrears to Claw-back:
 - Interest Arrears:
 - Penalty Arrears:
 - Other Arrears:
 - Post Maturity Interest Arrears:
 - SC/Fee Arrears:
- Record Details:**

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
SYSTEM	SYSTEM	30/08/2016 00:00:00	Authorize	<input checked="" type="checkbox"/>

At the bottom, there are buttons for **Add**, **Modify**, **Delete**, **Cancel**, **Amend**, **Authorize**, **Inquiry**, **Ok**, **Close**, and **Clear**.

6. Click the **OK** button.
7. The system displays message "Record Modified...Authorization Pending...Click Ok to Continue". Click the **OK** button.
8. The account classification preferences details are modified once the record is authorized.

6.2. AC002 - CRR Enquiry

FLEXCUBE enables classification of an account into one of the Credit Risk Ratings depending upon the performance of the asset. The record with the lowest CRR Code (numeric value) will be treated as the best category, and the one with the highest CRR code as the worst.

Using this option you can inquire about CRR movement, and view the CRR Movement history. The system provides information on present CRR, new CRR, the reason for the movement, accrual status, etc.

Definition Prerequisites

- 8051 - CASA Account Opening
- AC001 - Account Classification Preferences
- LN057 - Loan Direct Account Opening
- SMM06 - Template Access Rights Maintenance

Modes Available

Not Applicable

To maintain account classification

1. Type the fast path **AC002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > CRR Enquiry**.
2. The system displays the **CRR Enquiry** screen.

CRR Enquiry

The screenshot shows the 'CRR Enquiry*' window. At the top, there is a 'Search Criteria' section with radio buttons for 'Customer' (selected) and 'Account Number', and a 'Search String' input field. Below this is a 'Customer Information' section with fields for 'Customer ID', 'Customer IC', 'Customer Name', 'Customer CRR', and 'Home Branch'. A navigation bar at the top of the main area includes 'Account CRR', 'Account Details', 'CRR History', 'Customer CRR History', 'Universal CRR History', 'Current Arrear Details', 'Arrear Details as on NPA Date', and 'Crr Evaluation Details'. The main content area is a grid with columns: 'Account Number', 'Present Account CRR', 'Expected Account CRR', 'Accrual Status', and 'Present UCRR'. At the bottom of the window, there is a toolbar with buttons for 'Card', 'Change Pin', 'Cheque', 'Cost Rate', 'Denomination', 'Instrument', 'Inventory', 'Pin Validation', 'Service Charge', 'Signature', 'Travellers Cheque', 'UDF', 'OK', 'Close', and 'Clear'.

Field Description

Field Name

Description

Search Criteria

Customer

[Optional, Radio Button, Drop-Down]

Select the search criteria to search for the customer from the drop-down list.

The options are:

- Customer short name: Short name of the customer.
- Customer IC: Identification criteria arrived at by the bank during customer addition.
- Customer ID: Unique identification given by the bank.

Field Name	Description
Search String	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the criteria selected in the Customer drop-down list.</p> <p>If the search criterion is specified as customers' short name or Customer IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
Account Number	<p>[Optional, Radio Button]</p> <p>Click Account number to view CRR details for a particular account number.</p>
Customer Information	
Customer ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>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.</p> <p>The ID should be such that it is in conjunction with the customer Type and can determine if the customer is an existing customer. A social security number, passport number can be used.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p> <p>The IC should be such that it is in conjunction with the customer Type and can determine if the customer is an existing customer. A social security number, passport number can be used.</p>
Customer Name	<p>[Display]</p> <p>This field displays the name of the customer.</p>

Field Name	Description
Customer CRR	[Display] This field displays the customer CRR. The customer will be assigned the worst CRR of all the accounts, and all the accounts will follow the customers CRR.
Home Branch	[Display] This field displays the name of the home branch where the CASA account / loan account is maintained.

Account CRR

CRR Enquiry*

Search Criteria : Customer : Search String :

Account Number : 50000000311552

Customer Information

Customer ID : 603898	Customer IC : ASHISH09111977	Customer Name : ASHISH S GOKHALE
Customer CRR : 10:Standard	Home Branch : MAIN BRANCH	

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | Arrear Details as on NPA Date | Crr Evaluation Details

Account Number	Present Account CRR	Expected Account CRR	Accrual Status	Present UCRR
50000000309232	10:Standard	10:Standard	Normal	10:Standard
50000000309611	10:Standard	10:Standard	Normal	10:Standard
50000000310816	50:Loss	50:Loss	Suspended	50:Loss
50000000311210	50:Loss	50:Loss	Suspended	50:Loss
50000000311220	10:Standard	10:Standard	Normal	10:Standard
50000000311476	10:Standard	10:Standard	Normal	10:Standard
50000000311513	50:Loss	50:Loss	Suspended	50:Loss
50000000311542	10:Standard	10:Standard	Normal	10:Standard
50000000311552	10:Standard	10:Standard	Normal	10:Standard
50100000002165	0:	10:Standard	Normal	0:

1 / 2 2

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Column Name	Description
Account Number	[Display] This column displays the account number.

Column Name	Description
Present Account CRR	[Display] This column displays the current CRR of the account. If the CRR movement is automatic, then the system will display the account CRR as of the last classification frequency. If the CRR movement is manual, then the last CRR recorded by the user will be displayed.
Expected Account CRR	[Display] This column displays the expected account CRR as of current date based on the classification plan attached to the account. In case of a manual CRR movement, the expected CRR helps the user to compare and maintain the account CRR.
Accrual Status	[Display] This column displays the current accrual status of the account.
Present UCRR	[Display] This column displays the Universal CRR of the account.
Include in Equalization	[Display] It displays Y in case the account is included for equalization else it displays N.
New Account CRR	[Display] This column displays the new CRR value for each account of the customer, if any change has been done by the user.
New Accrual Status	[Display] This column displays the new accrual status for each account of the customer, based on the new CRR.
Recalled	[Display] This column displays the recalled status of the account. N indicates that the account is not recalled, and Y indicates that the account is recalled.
Account Status	[Display] This column displays the status of the account.

3. Click the account number row to activate other tabs.

Account Details

CRR Enquiry*

Search Criteria :

- Customer :
- Account Number :

Search String : ...

Customer Information

Customer ID : <input type="text" value="603898"/>	Customer IC : <input type="text" value="ASHISH09111977"/>	Customer Name : <input type="text" value="ASHISH S GOKHALE"/>
Customer CRR : <input type="text" value="10:Standard"/>	Home Branch : <input type="text" value="MAIN BRANCH"/>	

Account CRR CRR History Universal CRR History Arrear Details as on NPA Date

CRR Details

Account Number : <input type="text" value="5000000311552"/>	Recalled Account <input type="checkbox"/> Actual Date Of Classification : <input type="text"/>
Present Account CRR : <input type="text" value="10:Standard"/>	Accrual Status : <input type="text" value="Normal"/>

Loan Account Details

Sanctioned Amount : <input type="text" value="8,791.59"/>	Limit/Drawing Power : <input type="text" value="0.00"/>
Disbursed Amount : <input type="text" value="0.00"/>	Collateral Available : <input type="text" value="0.00"/>
Outstanding Bal. : <input type="text" value="0.00"/>	Book Balance : <input type="text" value="0.00"/>
Principal Arrears : <input type="text" value="0.00"/>	Current Balance : <input type="text" value="0.00"/>
Interest Arrears : <input type="text" value="0.00"/>	Interest Arrears : <input type="text" value="0.00"/>
Other Arrears : <input type="text" value="0.00"/>	Principal Arrears : <input type="text"/>
Min Amount Due : <input type="text"/>	Sc Arrears : <input type="text"/>
	Other Arrears : <input type="text" value="0.00"/>

CASA Account Details

Limit/Drawing Power : <input type="text" value="0.00"/>
Collateral Available : <input type="text" value="0.00"/>
Book Balance : <input type="text" value="0.00"/>
Current Balance : <input type="text" value="0.00"/>
Interest Arrears : <input type="text" value="0.00"/>
Principal Arrears : <input type="text"/>
Sc Arrears : <input type="text"/>
Other Arrears : <input type="text" value="0.00"/>

Card Cheque Denomination Inventory Service Charge Travellers Cheque

Field Description

Field Name	Description
CRR Details	
Account Number	[Display] This field displays the account number.
Recalled Account	[Optional, Check Box] Select the Recalled Account check box if the account can be recalled.
Actual Date of Classification	[Display] This field displays the date on which asset classification criteria for movement from Normal to Suspended was satisfied. Example: An account has satisfied DPD criteria for forward movement to NPA on 15/06/2009. However the Classification frequency is monthly and account gets classified as suspended on the month end. However, the account classification date shows 30/06/2009 where as it has turned NPA on 15/06/2009. The system will show the date as 15/06/2009 in this field.

Field Name	Description
Present Account CRR	[Display] This field displays the current CRR of the account.
Accrual Status	[Display] This field displays the current accrual status of the account.
Loan Account Details	
Sanctioned Amount	[Display] This field displays the sanctioned amount corresponding to the loan account.
Disbursed Amount	[Display] This field displays the total disbursed amount corresponding to the loan account.
Outstanding Bal.	[Display] This field displays the current outstanding balance corresponding to the loan account.
Principal Arrears	[Display] This field displays the principal arrears on the loan account.
Interest Arrears	[Display] This field displays the interest arrears on the loan account.
Other Arrears	[Display] This field displays the sum of all the other arrears on the account. Other Arrears include Premium, Legal Fees and Outgoing Arrears.
Min Amount Due	[Display] This field displays the total MAD for the revolving loan accounts.
CASA Account Details	
Limit/Drawing Power	[Display] This field displays the sanctioned limit or the drawing power amount, whichever is lower.
Collateral Available	[Display] This field displays the collateral security amount corresponding to the account.
Book Balance	[Display] This field displays the book balance of the CASA account.
Current Balance	[Display] This field displays the current balance of the account.

Field Name	Description
Interest Arrears	[Display] This field displays the interest arrears.
Principal Arrears	[Display] This field displays the principal arrears.
SC Arrears	[Display] This field displays the total outstanding amount of SC arrears.
Other Arrears	[Display] This field displays the sum of all the other arrears on the loan account. Other Arrears include Premium, Legal Fees and Outgoing Arrears.

CRR History

CRR Enquiry*

Search Criteria :		Customer : <input type="text"/>	Search String : <input type="text"/>																														
<input checked="" type="radio"/>	Customer :	50000000309611																															
<input type="radio"/>	Account Number :																																
Customer Information <table border="1"> <tr> <td>Customer ID :</td> <td>603898</td> <td>Customer IC :</td> <td>ASHISH09111977</td> </tr> <tr> <td>Customer CRR:</td> <td>10:Standard</td> <td>Home Branch :</td> <td>MAIN BRANCH</td> </tr> </table>				Customer ID :	603898	Customer IC :	ASHISH09111977	Customer CRR:	10:Standard	Home Branch :	MAIN BRANCH																						
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Field Description

Field Name	Description
Account Number	[Display] This field displays the account numbers.
Present Account CRR	[Display] This field displays the current CRR of the account.
Accrual Status	[Display] This field displays the current accrual status of the account.
Column Name	Description
Date	[Display] This column displays the date of updating the classification.
Previous CRR	[Display] This column displays the CRR of the account prior to change on the corresponding date.
New CRR	[Display] This column displays the new CRR of the account on the corresponding date.
Reason	[Display] This column displays the reason for which the CRR was changed.
Initiated By	[Display] This column displays the user, who has initiated the CRR movement against each movement.
Authorized By	[Display] This column displays the user who authorized the transaction performed by the initiator.

Customer CRR History

Customer CRR History

Date	Customer CRR	Account Driving Customer CRR	Initiated By	Authorized By
31/12/2013	3005:ABCDEF ^{GHijklmno} ijklmnoPQR ^{stu} uvwxyzABCDEF ^{GHijklm} ijklm	50100000302391	SYSTEM	SYSTEM

0 /0

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

UDF OK Close Clear

Field Description

Field Name	Description
Date	[Display] This field displays date of movement of Customer CRR. The details are displayed in the descending order of date.
Customer CRR	[Display] This field displays the Customer CRR code and the corresponding description.
Account Driving Customer CRR	[Display] This field displays the account number which is responsible for the customer CRR.
Initiated By	[Display] This field displays the user name (can be SYSTEM) who initiated this movement.

Field Name	Description
Authorized By	[Display] This field displays the username (can be SYSTEM) who authorized this movement.

Universal CRR History

The screenshot shows the 'CRR Enquiry*' window with the 'Universal CRR History' tab selected. The window has tabs at the top: Account CRR, Account Details, CRR History, Customer CRR History, Universal CRR History, Current Arrear Details, Arrear Details as on NPA Date, and Crr Evaluation Details. The 'Universal CRR History' tab is highlighted.

Search Criteria:

- Customer: (radio button selected)
- Customer ID: 603898
- Search String: (empty)
- Account Number: 50000000309611

Customer Information:

- Customer ID: 603898
- Customer IC: ASHISH09111977
- Customer Name: ASHISH S GOKHALE
- Customer CRR: 10:Standard
- Home Branch: MAIN BRANCH

Universal CRR History Table:

Date	Universal CRR	Initiated By	Authorized By
31/12/2013	0:fsdafead	TDINISH	SYSTEM
31/12/2013	3001:LOSS ASSET - I	SYSTEM	SYSTEM

Buttons at the bottom:

- Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque
- UDF, OK, Close, Clear

Field Description

Field Name	Description
Date	[Display] This field displays the date of movement of Universal CRR. The details are displayed in descending order of date.
Universal CRR	[Display] This field displays the Universal CRR code and the corresponding description.
Initiated By	[Display] This field displays the user name (can be SYSTEM) who initiated this movement.

Field Name	Description
Authorized By	[Display] This field displays the username (can be SYSTEM) who authorized this movement.

Current Arrear Details

Search Criteria :

- Customer :
- Account Number :
- Search String :

Customer Information

Customer ID : 603898	Customer IC : ASHISH09111977	Customer Name : ASHISH S GOKHALE
Customer CRR : 10:Standard	Home Branch : MAIN BRANCH	

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | **Current Arrear Details** | Arrear Details as on NPA Date | Crr Evaluation Details

Select Arrear: All | OK

Outstanding Principal	<input type="text" value="0.00"/>
Outstanding Interest	<input type="text" value="0.00"/>
Outstanding Service Charge	<input type="text" value="0.00"/>

Arrear Date	Arrear Type	Arrear Amount	Arrear Pending	Last Paid Date
31/12/2013	I	1646	1646	01/01/1950
31/12/2013	C	1000000	1000000	01/01/1950
31/12/2013	S	1500	1500	01/01/1950

0 /0

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Select Arrear	[Drop-down] Select the required arrear type from the drop-down list. Based on the selection, the outstanding arrears of that type are displayed. The options are: <ul style="list-style-type: none"> • All • Interest • Service Charge • Principal
Outstanding Principal	[Display] This field display the total of all Principal arrears outstanding as on Inquiry.

Field Name	Description
Outstanding Interest	[Display] This field displays the total of all Interest arrears outstanding as on Inquiry.
Outstanding Service Charge	[Display] This field displays the total of all Service Charge arrears outstanding as on Inquiry.
Arrear Date	[Display] This field displays the date on which the outstanding arrear was raised.
Arrear Type	[Display] This field displays the type of the arrear.
Arrear Amount	[Display] This field displays the amount of the arrear raised for the arrear type on a respective date.
Arrear Pending	[Display] This field displays the amount of arrears pending for appropriation for the arrear type on a respective date.
Last Paid Date	[Display] This field displays the date on which the last payment was made for the arrear.

Arrear Details as on NPA Date

CRR Enquiry*

Search Criteria :

- Customer :
- Account Number :

Search String : ...

Customer Information

Customer ID : <input type="text" value="603898"/>	Customer IC : <input type="text" value="ASHISH09111977"/>	Customer Name : <input type="text" value="ASHISH S GOKHALE"/>
Customer CRR: <input type="text" value="10:Standard"/>	Home Branch : <input type="text" value="MAIN BRANCH"/>	

Account CRR | Account Details | CRR History | Customer CRR History | Universal CRR History | Current Arrear Details | **Arrear Details as on NPA Date** | Crr Evaluation Details

NPA Date:

Account Status on NPA Date:

Outstanding Principal:

Outstanding Interest:

Outstanding Service Charge:

Arrear Date | Arrear Type | Arrear Amount | Arrear Pending | Last Paid Date

0 /0

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
NPA Date	[Display] This field displays date on which the account became NPA.
Account Status on NPA Date	[Display] This field displays the account status as on NPA date.
Outstanding Principal	[Display] This field displays the total of all Principal arrears outstanding as on NPA date.
Outstanding Interest	[Display] This field displays the total of all Interest arrears outstanding as on NPA date.
Outstanding Service Charge	[Display] This field displays the total of all Service Charge arrears outstanding as on NPA date.

Field Name	Description
Arrear Date	[Display] This field displays the date on which the outstanding arrear was raised as on NPA date.
Arrear Type	[Display] This field displays the type of the outstanding Arrear as on NPA date.
Arrear Amount	[Display] This field displays the amount of the arrear raised for the arrear type on a respective date as on NPA date.
Arrear Pending	[Display] This field displays the amount of arrears pending for appropriation for the arrear type on a respective date as on NPA date.
Last Paid Date	[Display] This field displays the date on which the last payment was made for the arrear as on NPA date.

CRR Evaluation Details

CRR Enquiry*

<input checked="" type="radio"/> Customer : <input type="text" value="603898"/> Search String : <input type="text"/>																																																																																													
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Field Description

Field Name	Description
Account CRR Code	[Display] This field displays the Account CRR code and corresponding description.
Universal CRR Code	[Display] This field displays the Universal CRR code and corresponding description.
Customer CRR Code	[Display] This field displays the Customer CRR code and corresponding description.
NPA DPD	[Display] This field displays the number of days from NPA date for which the account is suspended.
NPA Date	[Display] This field displays the date on which the account moved from Normal to Suspended bucket.
Interest Arrears DPD	[Display] This field displays the DPD for the oldest interest arrears irrespective of type of arrear.
Oldest Interest Arrear Date	[Display, dd/mm/yyyy] This field displays the date of oldest interest arrears.
CAM Expiry DPD	[Display] This field displays the number of days since CAM has expired.
CAM Expiry Date	[Display, dd/mm/yyyy] This field displays the CAM expiry date.
Inactivity Days	[Display] This field displays the number of days for which the account was inactive.
Date Last Credit	[Display] This field displays the date on which last credit was made on account.
LTV Breach DPD	[Display] This field displays the number of days since LTV Breach date.
LTV Breach Date	[Display, dd/mm/yyyy] This field displays the date on which LTV for the account has come more than the LTV Allowed for the account/product.

Field Name	Description
Actual LTV%	[Display] This field displays the LTV ratio of account.
Allowed LTV%	[Display] This field displays the allowed LTV ratio for the account, as defined in Product master.
TOD/Overline DPD	[Display] For OD Limits not backed by Liquid Collateral, this is the number of days from TOD/Overline date.
TOD/Overline Date	[Display, dd/mm/yyyy] For OD limits backed by Liquid Collateral, this will be NULL. For OD limits not backed by Liquid Collateral, this is the date on which the account turned TOD (when OD Limit = 0) or Overline (when outstanding balance in account > OD Limit and o/s bal <0).
Liquid Collateral Breach DPD	[Display] For OD limits backed by Liquid Collateral, this is the number of days from Collateral Breach date.
Liquid Collateral Breach Date	[Display] For OD limits backed by Liquid Collateral, date on which the outstanding balance in account > Lien amount on the collateral. For OD Limits not backed by Liquid Collateral, this will be NULL.
Liquid Collateral Amount	[Display] For OD limits backed by Liquid Collateral, this is the lien amount on the collateral. For OD Limits not backed by Liquid Collateral, this will be NULL.
Stock Statement Submission DPD	[Display] This field displays the number of days since the last stock statement submission date.
Stock Statement Submission Date	[Display] This field displays the Date on which the stock statement was submitted by customer.

4. Click the **Close** button.

6.3. AC003 - Account Provision

Using this option you can view the provisioning details of an account along with the history of provisioning. You can also maintain manual provision, for the accounts where the provisioning parameter is set to manual provisioning.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- AC001 - Account Classification Preferences

Modes Available

Not Applicable

To maintain account provision

1. Type the fast path **AC003** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account Provision**.
2. The system displays the **Account Provision** screen.

Account Provision

Field Description

Field Name	Description
Customer Based Search	
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> Customer short name: The short name of the customer. Customer IC: Identification criteria arrived at by the bank during customer addition. Customer ID: Unique identification given by the bank.
Search String	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or Customer IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
Customer Id	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>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.</p> <p>A social security number, passport number can be used.</p>
Home Branch	<p>[Display]</p> <p>This field displays the name of the home branch where the customer's account is maintained.</p>

Field Name	Description
Customer Full Name	[Display] This field displays the full name of the customer.
Customer CRR	[Display] This field displays the customer CRR. The customer will be assigned the worst CRR of all the accounts, and all the accounts will follow the customer's CRR.
Account Based Search	
Account Number	[Mandatory, Numeric, 14] Type the account number of the customer for which the CRR is to be inquired. It could be a CASA account or a loan account.
Customer CRR	[Display] This field displays the customer CRR. The customer will be assigned the worst CRR of all the accounts, but all the accounts of the customer will have respective CRR.
Customer Id	[Display] This field displays the customer ID.
Home Branch	[Display] This field displays the name of the home branch where the CASA account / loan account is maintained.

3. To search based on customer, select the search criteria from the drop-down list.
4. Type the search string in **Customer Based Search** section and press the **<Tab> or <Enter>** key. Select the customer from the pick list.
5. To search based on account, type the account number in **Account Based Search** section and press the **<Tab> or <Enter>** key.
6. The system displays the **Accounts** tab.

Accounts

The screenshot shows the 'Account Provision' window. At the top, there are two search sections: 'Customer Based Search' and 'Account Based Search'. The 'Customer Based Search' section includes fields for 'Search Criteria' (set to 'Customer Short Name'), 'Search String', 'Customer IC', 'Customer ID', 'Customer Full Name', 'Customer CRR', and 'Home Branch'. The 'Account Based Search' section includes fields for 'Account Number', 'Customer CRR', 'Customer ID', and 'Home Branch'. Below these sections is a navigation bar with tabs: 'Accounts' (selected), 'Provision History', and 'Provision Adjustment'. Under the 'Accounts' tab, there is a table with columns: Balance, Present CRR, Expected Provision, Account Provision, Accounted Provision, and User Provision. The table is currently empty. At the bottom of the window, there is a toolbar with buttons for 'Card', 'Change Pin', 'Cheque', 'Cost Rate', 'Denomination', 'Instrument', 'Inventory', 'Pin Validation', 'Service Charge', 'Signature', 'Travellers Cheque', and a 'UDF' button. To the right of the toolbar are buttons for 'OK', 'Close', and 'Clear'.

Field Description

Column Name	Description
Account No.	[Display] This column displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Principal Balance	[Display] This column displays the outstanding principal balance.
Deduction Amount	[Display] This column displays the total amount that is deducted as per the last collateral valuation.
Balance	[Display] This column displays the balance.
Present CRR	[Display] This column displays the current CRR.

Column Name	Description
Expected Provision	[Display] This column displays the provision value corresponding to the account CRR.
Account Provision	[Display] This column displays the provision maintained at the account level. The value will be the same as Expected Provision in case the Account Provisioning is set to Automatic.
Accounted Provision	[Display] This column displays the value of provision to an extent the GL entries have been passed at the account level. If the GL entries for provisioning is maintained as Yes , the value will be same as Account Provision.
User Provision	[Display] This column displays the provision maintained manually by the user in the Provision Adjustment tab.
Account Status	[Display] This column displays the status of the account.

7. Click the details in the **Accounts** tab to activate the other tabs.

Provision History

Date	Bal Book	Princ. Balance	Incremental Provision	Total Provision	Bal.Uncoll.Int.Prov	Initiated By	Authorized By	GL Entries
31/12/2007	10.00	10.00	0.80	0.80	0	SYSTEM	SYSTEM	Y
31/01/2008	10.14	10.14	0.01	0.81	0	SYSTEM	SYSTEM	Y
29/02/2008	10.28	10.28	0.01	0.82	0	SYSTEM	SYSTEM	Y

Field Description

Field Name

Description

Account Number

[Display]

This field displays all the account numbers of the customer, in case of Customer Based Search criterion.

In case of Account based search, only that account number mentioned in the search criterion is displayed.

Expected Provision

[Display]

This field displays the provision value corresponding to the account CRR.

Accounted Provision

[Display]

This field displays the value of provision to an extent the GL entries have been passed at the account level.

If the GL entries for provisioning is maintained as 'Yes', the value will be same as account provision.

Field Name	Description
Inquiry Option	<p>[Mandatory, Drop-Down]</p> <p>Select the inquiry option from the drop-down list.</p> <p>In case the preference of an account has been changed during the life cycle of the account from 'Pass GL Entries' to 'Do not pass GL entries' then one can inquire on the amount that has been passed to the GL or the total provision done till date or both along with the re-calculated running balance.</p>
<hr/>	
Column Name	Description
Date	<p>[Display]</p> <p>This column displays the date on which this provisioning was done.</p>
Bal Book	<p>[Display]</p> <p>This column displays the book balance.</p>
Princ. Balance	<p>[Display]</p> <p>This column displays the principal balance.</p>
Incremental Provision	<p>[Display]</p> <p>This column displays the incremental provision.</p>
Total Provision	<p>[Display]</p> <p>This column displays the total provision.</p>
Bal. UnColl.Int Prov	<p>[Display]</p> <p>This column displays the difference between the uncollected interest provided and the uncollected interest provisioning reversed.</p>
Initiated By	<p>[Display]</p> <p>This column displays the user who has initiated this provisioning.</p> <p>In case the provisioning option is automatic then this column displays the user as SYSTEM.</p>
Authorised By	<p>[Display]</p> <p>This column displays the user who has authorized this provisioning.</p> <p>In case the provisioning option is automatic then this column displays the user as SYSTEM.</p>
GL Entries	<p>[Display]</p> <p>This column displays whether the GL entries for this provisioning amount has been passed.</p>

Provision Adjustment

Field Description

Field Name	Description
Account Number	[Display] This field displays all the account numbers of the customer, in case of Customer Based Search criterion. In case of Account based search, only that account number mentioned in the search criterion is displayed.
Expected Provision	[Display] This field displays the provision value corresponding to the account CRR.
Principal Balance	[Display] This field displays the principal balance outstanding.
Accounted Provision	[Display] This field displays the value of provision to an extent the GL entries have been passed at the account level. If the GL entries for provisioning is maintained as 'Yes', the value will be same as Account Provision.

Field Name	Description
Secured Amount	[Display] This field displays the total principal amount that is secured as per the last valuation.
Account Provision	[Display] This field displays the provision maintained at the account level. The value will be the same as Expected Provision in case the Account Provisioning is set to Automatic.
Unsecured Amount	[Display] This field displays the principal amount that is unsecured.
User Adjustment	[Mandatory, Numeric, 13, Two] Type the adjustment amount. This field will accept negative values also and the negative value will result in reduction in the account provision to that extent.

8. To maintain provision details manually, enter the relevant information in the **Provision Adjustment** tab and click the **Ok** button to save the data.
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 required information and click the **OK** button.

6.4. AC004 - Account WriteOff

Using this option you can fully or partially write-off the balances and arrears in the account.

In case of full write-off, you will not be allowed to modify anything other than commit the transaction, while in partial write-off you can to specify the amount of arrears to be written-off against each type of arrears. Additionally you can specify the amount of 'Provision Drawdown' i.e. the amount to be taken from the provision GL for part write-off.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To write off the account

- Type the fast path **AC004** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Account WriteOff**.
- The system displays the **Account WriteOff** screen.

Account WriteOff

Field Description

Field Name	Description
Account Details	
Account No	<p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the customer for which the CRR is to be inquired/modified.</p> <p>It could be a CASA account or loan account.</p>
Branch	<p>[Display]</p> <p>This field displays the home branch where the account was opened.</p>
Product	<p>[Display]</p> <p>This field displays the product code and name, under which the account was opened.</p> <p>The product code is a unique number across all the modules that can identify an authorized and valid product.</p>
Currency	<p>[Display]</p> <p>This field displays the account currency derived from the product, under which the account was opened.</p>
Total Balance	<p>[Display]</p> <p>This field displays the total balance outstanding in CASA account or loan account.</p>
Total Arrears	<p>[Display]</p> <p>This field displays the total interest arrears due in CASA account or loan account.</p>
Princ. Provision Made	<p>[Display]</p> <p>This field displays the principal provision available for the account as maintained by the system or manually maintained for any diminution in the value of the loan/ overdraft assets.</p>
Security Value	<p>[Display]</p> <p>This field displays the total principal amount that is secured as per the last collateral valuation. This will include both the Primary and Secondary Collaterals.</p>
UnColl.Int. Provision Made	<p>[Display]</p> <p>This field displays the current position of any uncollected interest provided for in the term loan account.</p>
Full Write-Off	<p>[Optional, Radio Button]</p> <p>Click Full Write-Off to write off the entire amount mentioned in the write-off details section.</p>

Field Name	Description
Partial Write Off	[Optional, Radio Button] Click Partial Write Off to partially write-off the amount of arrears.
Reason For Closure	[Optional, Drop-Down] Select the reason for write-off factory shipped from the drop-down list.
Write-Off Details	
Arrears	[Display] This field displays the type of arrears.
Normal Outstanding	[Display] This field displays the extent of normal arrears outstanding against each type of arrear.
Normal Write-Off	[Conditional, Numeric, 13, Two] Type the normal write-off value, in case the Partial Write-Off option is selected. In case the Full Write-Off option is selected, this column displays the amount that can be written off.
Suspended Outstanding	[Display] This field displays the extent of suspended arrears outstanding against each type of arrear.
Suspended Write-Off	[Conditional, Numeric, 13, Two] Type the suspended write-off value, in case the Partial Write-Off option is selected. In case the Full Write-Off option is selected, then this column displays the amount that can be written off.
Principal	[Display] This field displays the principal amount.
Interest Accrued	[Display] This field displays the interest accrued on this account that is yet to be capitalized.
Penalty Accrued	[Display] This field displays the amount if penalty that is accrued from the last capitalization date.
Total WriteOff	[Display] This field displays the sum of total arrears, principal and accrued interest to be written off.

Field Name	Description
Suspended Reversals	[Display] This field displays the sum of suspended interest (which is interest, penal interest and post maturity interest) and suspended service charge/ fees to be written off.
Net WriteOff	[Display] This field displays the net amount, which will be the write-off expense GL as a result of write-off. <i>Net Write-off = Total write-off – (Suspended reversals + Provision Drawdown)</i>
Princ. Provision Drawdown	[Conditional, Numeric, 13] Type the extent to which provision is to be utilized for the purpose of write-off.
UnColl. Int. Prov. Drawdown	[Display] This field displays the amount of uncollected interest provision utilized or draw down for the loan account being written off.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. The system displays the write off account details when the **Full Write-Off** option is selected.
5. The system allows to modify the write off account details when the **Partial Write-Off** option is selected.
6. Enter the required information in the various fields.

Account WriteOff

Account WriteOff*

Account No :	50000000311513	ASHISH S GOHCALE	Branch :	SANDOZ - MUMI																																																																			
Product :	70005-Loan Product 4 (Sanc / Exp C)			Currency :	INR																																																																		
Total Balance :	55,032.88			Total Arrears :	5,032.88																																																																		
Princ. Provision Made :	11,000.00			Security Value :	0.00																																																																		
UnColl.Int. Provision Made :	0.00																																																																						
Full Write-Off <input checked="" type="radio"/>		Partial Write-Off <input type="radio"/>		Reason For Closure :	TEST																																																																		
<table border="1"> <thead> <tr> <th colspan="2">Arrears</th> <th colspan="2">Normal</th> <th colspan="2">Suspended</th> </tr> <tr> <th></th> <th>OutStanding</th> <th>WriteOff</th> <th></th> <th>OutStanding</th> <th>WriteOff</th> </tr> </thead> <tbody> <tr> <td>Interest :</td> <td>2935.62</td> <td>2935.62</td> <td></td> <td>1048.63</td> <td>1048.63</td> </tr> <tr> <td>Penalty Interest :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>Compounding Interest Arrears :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>Diverting Interest Arrears :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>Post Maturity Interest :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>Fees/SC :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>Premium :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>Legal Fee :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> <tr> <td>OutGoings :</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> </tr> </tbody> </table>						Arrears		Normal		Suspended			OutStanding	WriteOff		OutStanding	WriteOff	Interest :	2935.62	2935.62		1048.63	1048.63	Penalty Interest :	0	0		0	0	Compounding Interest Arrears :	0	0		0	0	Diverting Interest Arrears :	0	0		0	0	Post Maturity Interest :	0	0		0	0	Fees/SC :	0	0		0	0	Premium :	0	0		0	0	Legal Fee :	0	0		0	0	OutGoings :	0	0		0	0
Arrears		Normal		Suspended																																																																			
	OutStanding	WriteOff		OutStanding	WriteOff																																																																		
Interest :	2935.62	2935.62		1048.63	1048.63																																																																		
Penalty Interest :	0	0		0	0																																																																		
Compounding Interest Arrears :	0	0		0	0																																																																		
Diverting Interest Arrears :	0	0		0	0																																																																		
Post Maturity Interest :	0	0		0	0																																																																		
Fees/SC :	0	0		0	0																																																																		
Premium :	0	0		0	0																																																																		
Legal Fee :	0	0		0	0																																																																		
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Total WriteOff :	53,984.25			Suspended Reversals :	1,048.63																																																																		
Net WriteOff :	52,935.62	Princ. Provision Drawdown : 5.00	UnColl.Int. Prov. Drawdown : 0.00																																																																				
<input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/>																																																																							
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>																																																																							

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 required information and click the **Ok** button.
11. The system displays the message "The account has been written off". Click the **Ok** button.

6.5. AC008 - Provision Inquiry and Modification for Loans and Overdraft

Using this option you can view the details of the provisioning group , rate, provisioning base and the individual provisioning amounts for a selected CASA / Loan account. The fields Discounted Cash Flow of Credit and Discounted Collateral Value can be modified based on which the provision calculation will be made. An External system will provide the data for calculation of the provision entries.

The data provided by the external system is account wise and that includes the Provisioning group, Provisioning Sub group, and Provisioning rate for the account. The data is provided as and when there is a change in any of the parameters required for provisioning. The Provision frequency is daily.

Provision is calculated from the date of account opening till the date of closure. Provisioning and GL entries will be processed on daily basis (when there is a change in any of the parameters or values). The provision is always calculated in account currency. In the case of commonly assessed group, Liquidation Value (LV) will not be taken into account for calculation of provision.

For more information refer to the Examples provided at the end of the chapter.

Definition Prerequisites

- ACM07 - Provisioning Parameters at Bank level for Loans and Overdrafts
- External file upload for the Loans and overdraft accounts for which the modification / inquiry is made.

Modes Available

Not Applicable

To perform provision inquiry and modification for loans and overdrafts

1. Type the fast path **AC008** and click **Go** or navigate through the menus to **Global Definitions > AC > Provision Inquiry and Modification for Loans and Overdraft..**
2. The system displays the **Provision Inquiry and Modification for Loans and Overdraft** screen.

Provision Inquiry and Modification for Loans and Overdraft

Provision Inquiry and Modification for Loans and Overdraft*

Account Based Search							
Account Number:	<input type="text"/>	Name:	<input type="text"/>				
Provisioning Group:	<input type="text"/>	Provisioning Sub Group:	<input type="text"/>				
Provisioning Rate:	<input type="text"/>	Customer Account Risk Category:	<input type="text"/>				
Discounted cash Flow of Credit(ACY): <input type="text"/>		Discounted cash Flow of Credit(LCY): <input type="text"/>					
Discounted Collateral Value(ACY): <input type="text"/>		Discounted Collateral Value(LCY): <input type="text"/>					
Provision History							
From Date:	<input type="text" value="15/01/2008"/> <input type="button" value="..."/>	To Date:	<input type="text" value="15/01/2008"/> <input type="button" value="..."/>				
Account No.	Provisioning on Balance Sheet Amount	Provisioning on Outstanding Interest	Provisioning on Outstanding Commitment Fee	Provisioning on Off Balance Sheet Amount	Total Provision Amount	Date of Provision	Provisioning Rate
0 <input type="text"/> /0							
<input type="button" value="Inquire"/>							
<input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/>							
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>							

Field Description

Field Name	Description
------------	-------------

Account Based Search

Account Number [Mandatory, Numeric, 14]
 Type a valid CASA / Loan account number for which provision details are required to be modified / inquired.

Name [Display]
 This field displays the name of the customer.

Provisioning Group [Display]
 This field displays the applicable provisioning group for the account as provided by the external system.

The options for the group are:

- Individually Assessed
- Commonly Assessed

Field Name	Description
Provisioning Sub Group	[Display] This field displays the applicable provisioning sub group for the provisioning group as provided by the external system.
Provisioning Rate	[Display] This field displays the provisioning rate for the account as provided by the external system.
Customer Account Risk Category	[Display] This field displays the customer account risk category for the account as provided by the external system.
Discounted cash Flow of Credit (ACY)	[Conditional, Numeric, 13, Two] Type the discounted cash flow of credit for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the account currency and is used for provision calculations.
Discounted cash Flow of Credit (LCY)	[Conditional, Numeric, 13, Two] Type the discounted cash flow of credit for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the local currency.
Discounted Collateral Value (ACY)	[Conditional, Numeric, 13, Two] Type the discounted collateral value for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the account currency and is used for provision calculations.
Discounted Collateral Value (LCY)	[Conditional, Numeric, 13, Two] Type the discounted collateral value for the account. This field is enabled for Individually Assessed group of accounts. The value for this field is in the local currency.
Provision History	
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick list to indicate the start date for the generation of Provision History .
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick list to indicate the end date for the generation of Provision History .

Column Name	Description
Account No.	[Display] This column displays the account number.
Provisioning on Balance Sheet Amount	[Display] This column displays the provisioning amount on the principal outstanding.
Provisioning on Outstanding Interest	[Display] This column displays the provisioning amount on the outstanding interest receivable,
Provisioning on Outstanding Commitment Fee	[Display] This column displays the provisioning amount on the outstanding commitment fee.
Provisioning on Off Balance sheet Amount	[Display] This column displays the provisioning amount on the off balance sheet amount.
Total Provision Amount	[Display] This column displays the total provisioning amount which is a total of the above four provisioning amounts.
Date of Provision	[Display] This column displays the date of provision.
Provisioning Rate	[Display] This column displays provisioning rate for the account on which the corresponding provision has been calculated.

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Enter the relevant information.
5. Click the **Inquire** button.

Provision Inquiry and Modification for Loans and Overdraft

Provision Inquiry and Modification for Loans and Overdraft*

Account Based Search							
Account Number:	70000000419440	Name:	GEORGEDANNIELPAUL				
Provisioning Group:	Commonly Assessed	Provisioning Sub Group:	Debit Cards 2				
Provisioning Rate:	30	Customer Account Risk Category:	1				
Discounted cash Flow of Credit(ACY):		Discounted cash Flow of Credit(LCY):					
Discounted Collateral Value(ACY):		Discounted Collateral Value(LCY):					
Provision History							
From Date:	01/12/2007	To Date:	15/01/2008				
Account No.	Provisioning on Balance Sheet Amount	Provisioning on Outstanding Interest	Provisioning on Outstanding Commitment Fee	Provisioning on Off Balance sheet Amount	Total Provision Amount	Date of Provision	Provisioning Rate
70000000419440	48225	0	17440	14976000	15198665	15-12-2007	30
70000000419440	24225	402	360509.33	14976000	15361136.33	31-12-2007	30
<input type="button" value="1"/> <input type="button" value="1"/> <input type="button" value="1"/>							
<input type="button" value="Inquire"/>							
<input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/>							
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>							

6. Click the **Close** button.

Examples on provisioning:

Example 01

Account Exposure

500-On balance

200-Off balance

50-Accrued Interest

20- Commitment fees and LV- 800

1. P- on balance eligibility = 500(On balance)- 800(LV) = -300(A) A<0 , then provision P-on =0
2. P-interest eligibility = 50 (accr.int.) – 300(A-remaining LV)=-250(B) B<0 , then provision P-i = 0
3. P- commitment eligibility = 20 (com.fees) – 250(B) ==-230(C) C<0 , then provision P-c = 0
4. P- off balance eligibility = 200-230(C)=-30(D) D<0 , then provision P-off = 0.

Example 02

Exposure

500-on balance

200-off balance

50-accr.int

20com.fees and LV- 300

1. P- on balance eligibility = $500(\text{On balance}) - 300(\text{LV}) = 200(A)$ A>0, then provision P-on = $200(A) * 0.236$ (Provision rate) =47.2
2. P-interest eligibility = 50 (accr.int.) – 0 (remaining LV) =50(B) B>0, then provision P-i = $50(B) * 0.236$ (Provision rate) =11.8
3. P- commitment eligibility = 20 (com.fees) – 0(remaining LV) =20(C) C>0, then provision P-c = $20(C) * 0.236$ (Provision rate) =4.72
4. P- off balance eligibility = $300-0$ (remaining LV) =300(D) D>0, then provision P-off = $300(D) * 0.236$ (Provision rate) =70.8.

Total provision = $47.2+11.8+4.72+70.8 = 134.52$

Note: LV = Liquidation Value

LV = Discounted Value of Collateral + Discounted value of Cash flow of credit.

6.6. ACM07 - Provisioning Parameters at Bank level for Loans and Overdrafts

Using this option you can define the bank level parameters for the provisioning groups and components of the provisioning base. The components of provisioning bases can be subsequently modified. The provisioning will consider the new components of provisioning bases from the date of modification.

In case any new component is added, the provisioning for the new component will happen from the date of modification and in case an existing component is excluded from the provisioning base, the provision for that component will get nullified by the system.

Definition Prerequisites

Not Applicable

Modes Available

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

To add provisioning parameters at bank level for loans and overdrafts

1. Type the fast path **ACM07** and click **Go** or navigate through the menus to **Global Definitions > AC > Provisioning Parameters at Bank level for Loans and Overdrafts**.
8. The system displays the **Provisioning Parameters at Bank level for Loans and Overdrafts** screen.

Provisioning Parameters at Bank level for Loans and Overdrafts

Field Description

Field Name

Description

Provisioning Groups and Parameters

Provisioning Group

[Mandatory, Drop-Down]

Select the provisioning group code from the drop-down list.

The options are :

- Individually assessed
- Commonly assessed.

These groups are maintained as part of Day 0 activity in the backend tables.

Provisioning Sub Group

[Mandatory, Pick List]

Select the provisioning sub group code and description from the pick list.

The sub groups are maintained as part of Day 0 activity in the backend tables. Additions can be made to these sub groups subsequently in the backend tables.

Components of Provisioning Base

Field Name	Description
On Balance Sheet Amount	[Optional, Check Box] Select the On Balance Sheet Amount check box, to calculate the provision amount on the balance sheet amount i.e. the principal outstanding.
Outstanding Interest	[Optional, Check Box] Select the Outstanding Interest check box, to calculate the provision amount on the outstanding interest .
Outstanding Commitment Fee	[Optional, Check Box] Select the Outstanding Commitment Fee check box, to calculate the provision amount on the commitment fee.
Off - Balance Sheet Amount	[Optional, Check Box] Select the Off-Balance Sheet Amount check box, to calculate the provision amount on the off balance sheet amount.

9. Click the **Add** button.
10. Select the provisioning group from the drop-down list and press the **<Tab>** or **<Enter>** key.
11. Select the provisioning sub group from the pick list.

Provisioning Parameters at Bank level for Loans and Overdrafts

The screenshot shows a software interface for managing provisioning parameters. At the top, there is a header bar with the title 'Provisioning Parameters at Bank level for Loans and Overdrafts*'. Below the header, there are two main sections: 'Provisioning Groups and Parameters' and 'Components of Provisioning Base:'. The 'Provisioning Groups and Parameters' section contains fields for 'Provisioning Group' (set to 'Individually Assessed') and 'Provisioning Sub Group' (set to '23 Debit Cards 6'). The 'Components of Provisioning Base:' section lists several items with checkboxes: 'On Balance Sheet Amount' (checked), 'Outstanding Interest' (unchecked), 'Outstanding Commitment Fee' (checked), and 'Off - Balance Sheet Amount' (checked). At the bottom of the window, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. Below these fields are buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry'. To the right of these buttons are buttons for 'UDF', 'Ok', 'Close', and 'Clear'.

12. Click the **Ok** button.
13. The system displays the message "Record Added... Authorization Pending..". Click the **OK** button.
14. The provisioning parameters at bank level for loans and overdrafts are added once the record is authorized.

7. General Ledger Transactions

7.1. 1060 - GL Miscellaneous Debit Against Cash

Using this option a general ledger account of the transaction branch can be debited and the corresponding credit can be passed to the Cash GL account in the same branch.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To debit miscellaneous transaction to general ledger account

1. Type the fast path **1060** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Cash > GL Miscellaneous Debit Against Cash**.
2. The system displays the **GL Miscellaneous Debit Against Cash** screen.

GL Miscellaneous Debit Against Cash

GL Miscellaneous Debit Against Cash*

GL Ccy :	INR	Txn Ccy :	INR
GL Account :	<input type="text"/>		
GL Ccy Rate :	1.00000	Txn Ccy Rate :	1.00000
Txn Amount :	0.00		
GL Amount :	0.00		
Reference Number :	<input type="text"/>		
User Reference No :	<input type="text"/>		
Narrative :	<input type="text" value="MISC DEBIT"/>		

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

UDF OK Close Clear

Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency of the GL account to be debited from the drop-down list.</p> <p>This can be different from the local currency.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency in which the cash is to be paid out from the drop-down list.</p> <p>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.</p>
GL Account	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL name is populated adjacent to the GL account number.</p> <p>This is the GL account in the transaction branch, which will be debited.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the GL currency rate.</p> <p>The exchange rate at which the GL account currency is converted to local currency of the bank of conversion to be used for converting the GL currency to the local currency of the bank. The exchange rate values must be defined and downloaded.</p> <p>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.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries</p> <p>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.</p>

Field Name	Description
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>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.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>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.</p>
Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction currency indicating the cash which is being paid out.</p> <p>The transaction currency, may or may not be different from the GL currency.</p>
GL Amount	<p>[Display]</p> <p>This field displays the GL amount that will be debited to the GL. This amount will be in the GL currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchange rates displayed earlier and automatically displayed by the system.</p>
Reference Number	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 30]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Optional, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>The system displays the default narration, based on the transaction.</p> <p>The user can change the narration, if required.</p>

3. Select the GL currency and transaction currency from the drop-down list.
4. Select the GL account number from the pick list.
5. Enter the transaction amount and reference number.
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 required information and click the **Grant** button.
10. The system displays the transaction sequence number. The transaction 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: For more information on Authorization transactions, refer to the *FLEXCUBE Introduction User Manual*.

7.2. 1460 - GL - Miscellaneous Credit Against Cash

A General Ledger account of the transaction branch can be credited and the corresponding debit can be passed to the cash GL account in the same branch, using this option.

Using this option you can inquire about GL transactions and movements on GL accounts after the transaction is successful.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To credit miscellaneous transaction to general ledger account

1. Type the fast path **1460** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Cash > GL - Miscellaneous Credit Against Cash**.
2. The system displays the **GL - Miscellaneous Credit Against Cash** screen.

GL - Miscellaneous Credit Against Cash

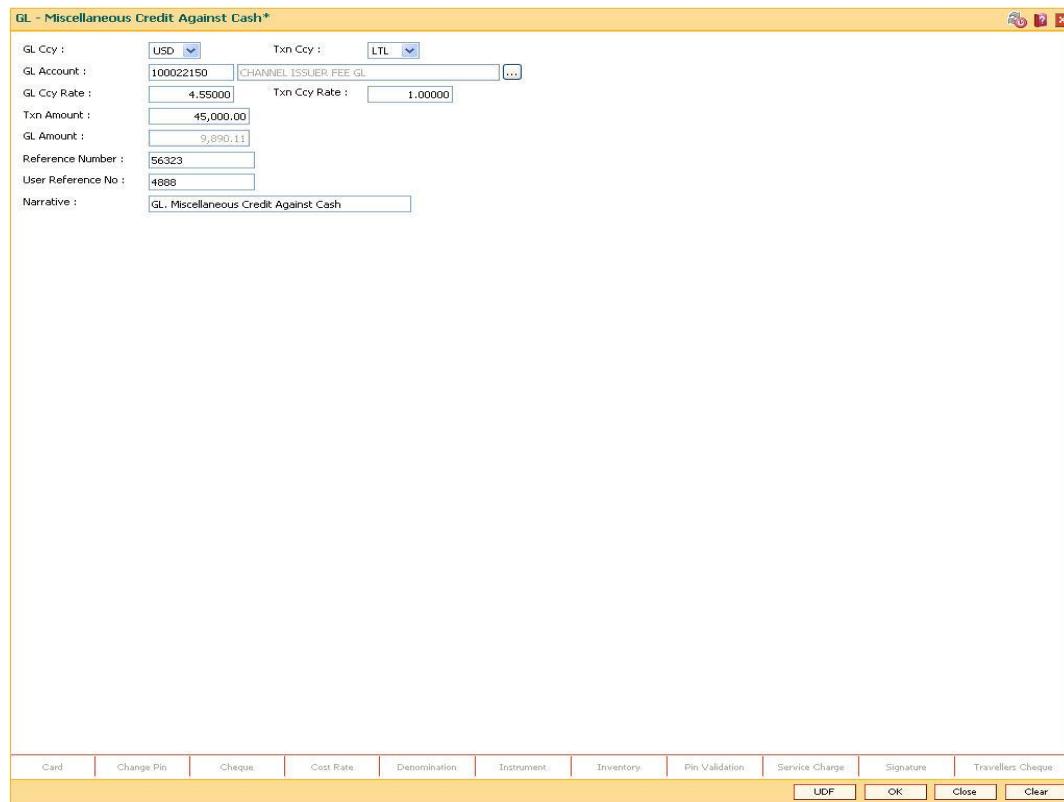
Field Description

Field Name	Description
GL Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency of the GL account to be debited from the drop-down list.</p> <p>This can be different from the local currency.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>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.</p>
GL Account	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL name is populated adjacent to the GL account number.</p> <p>This is the GL account in the transaction branch, which will be credited.</p>
GL Ccy Rate	<p>[Display]</p> <p>This field displays the exchange rate at which the GL account currency is converted to local currency of the bank to be used for converting the GL currency to the local currency of the bank.</p> <p>The exchange rate values must be defined and downloaded.</p> <p>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.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries</p> <p>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.</p>

Field Name	Description
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>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.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>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.</p>
Txn Amount	<p>[Mandatory, Numeric, 22]</p> <p>Type the transaction amount indicating the cash which is being paid out.</p> <p>The transaction currency, may or may not be different from the GL currency.</p>
GL Amount	<p>[Display]</p> <p>This field displays the GL amount that will be credited to the GL. This amount will be in the GL currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchange rates displayed earlier and automatically displayed by the system.</p>
Reference Number	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 30]</p> <p>Type the user reference number assigned to the customer.</p>
Narrative	<p>[Optional, Alphanumeric, 120]</p> <p>Type the narration, based on the transaction.</p> <p>By default the system displays narration depending on the transaction.</p>

3. Select the GL currency and transaction currency from the drop-down list.
4. Select the GL account number from the pick list.
5. Enter the transaction amount and reference number.

GL - Miscellaneous Credit Against Cash



6. Click the **Ok** button.
7. The system displays "Authorizsation 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 message box. 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.

Note: For more information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

7.3. 1005 - Miscellaneous GL Transfer (Dr/Cr)

Using this option you can post an entry between two GLs using the Miscellaneous GL Transfer (Dr/Cr) option. The From GL account will be debited and the to GL account will be credited.

After the transaction is successful the user can inquire on GL transactions and movements on GL accounts using GL Transactions and Movements (Fast Path: GLM04) option.

You can use GL To GL Funds Transfer Request (Fast Path:1094) option for future dated GL transfers.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM99 - GL Codes Cross Ref Maintenance

Modes Available

Not Applicable

To debit miscellaneous transaction to general ledger account

1. Type the fast path **1005** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Miscellaneous GL Transfer (Dr/Cr)**.
2. The system displays the **Miscellaneous GL Transfer (Dr/Cr)** screen.

Miscellaneous GL Transfer (Dr/Cr)

The screenshot shows the 'Miscellaneous GL Transfer (Dr/Cr)' dialog box. The form fields are as follows:

- From Acct Ccy :
- From GL Acct no :
- To Acct Ccy :
- To GL Acct No :
- Acct Ccy Rate :
- Txn Ccy Rate :
- From Amount :
- To Amount :
- Reference No :
- User Reference No :
- Narrative :

At the bottom of the dialog box are three buttons: 'OK', 'Close', and 'Clear'.

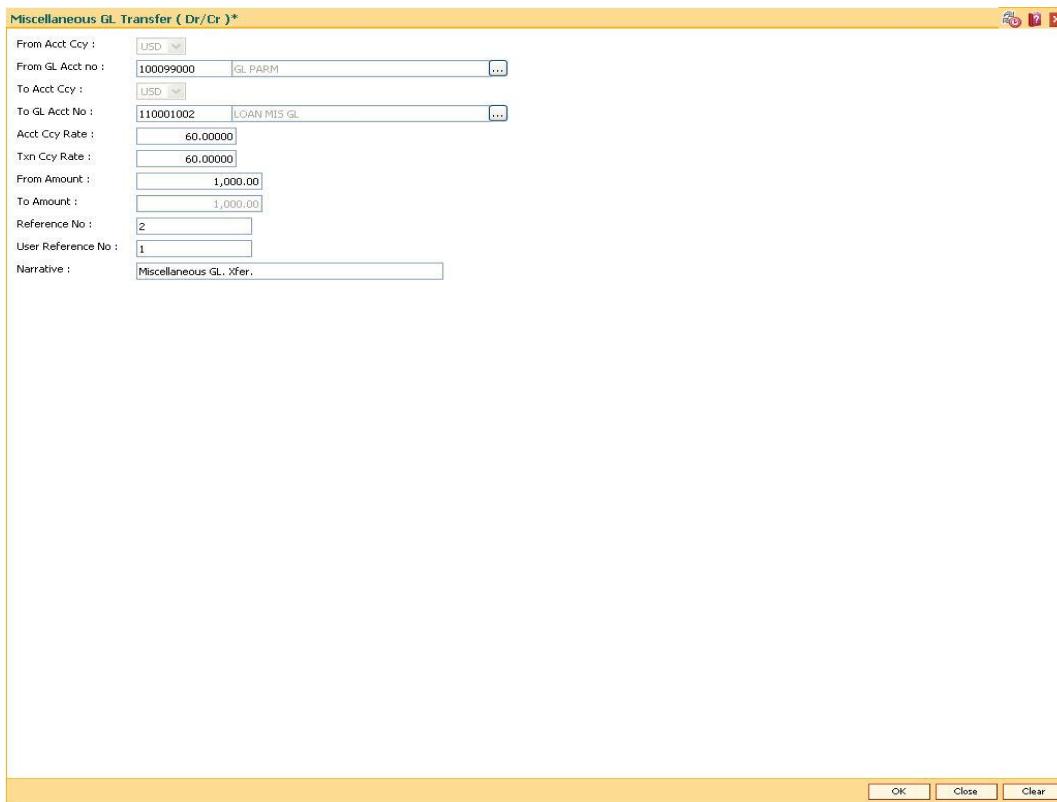
Field Description

Field Name	Description
From Acct Currency	[Mandatory, Drop-Down] Select the GL currency, in which the From GL Account will be debited, from the drop-down list.
From GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. The GL description/ name is populated adjacent to the GL account number. This is the GL account which will be debited.
To Acct Currency	[Mandatory, Drop-Down] Select the GL currency, in which the To GL Account will be credited, from the drop-down list.
To GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. The GL code is populated adjacent to the GL account number. This is the GL account, which will be credited.
Acct Currency Rate	[Mandatory, Numeric, 13, Two] 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. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Currency 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. Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries. 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.
From Amount	[Mandatory, Numeric, 22] Type the amount which will be debited from the From GL account.

Field Name	Description
To Amount	<p>[Display]</p> <p>This field displays the amount that will be credited to the To GL account.</p> <p>This amount will be in the To Account currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchange rates displayed earlier and automatically displayed by the system.</p>
Reference No	<p>[Mandatory, Numeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration, based on the transaction.</p> <p>By default the system displays narration depending on the transaction.</p>

3. Select the from and to account currency from the drop-down list and the corresponding account numbers from the pick list.
4. Enter the from amount and the reference number.

Miscellaneous GL Transfer (Dr/Cr)



5. Click the **Ok** button.
6. The system displays a message "Authorization Required. Do you want to continue?". Click the **Ok** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the required information and click the **Grant** button.
9. The system displays the transaction sequence number message box. 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.
10. The system displays the serial number. Click the **Ok** button.

Note: For more information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

7.4. 1905 - Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)

Using this option you can post debit and credit transactions between two GL accounts. The GL accounts can be transacted in any branch. If the transaction takes place across the branches then at the end of day, system will pass the inter-branch accounting entries.

You can select the product code for the Dr and Cr account number. The selected product code would be stamped in the transaction log and transaction history (related tables only for handoff).

Breach of branch code based exchange rate variance set at the template will be validated for the login branch.

Reversal of the transaction will not validate the branch code, currency code restriction for the GLs involved in the transaction.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM99 - GL Code Cross Ref Maintenance

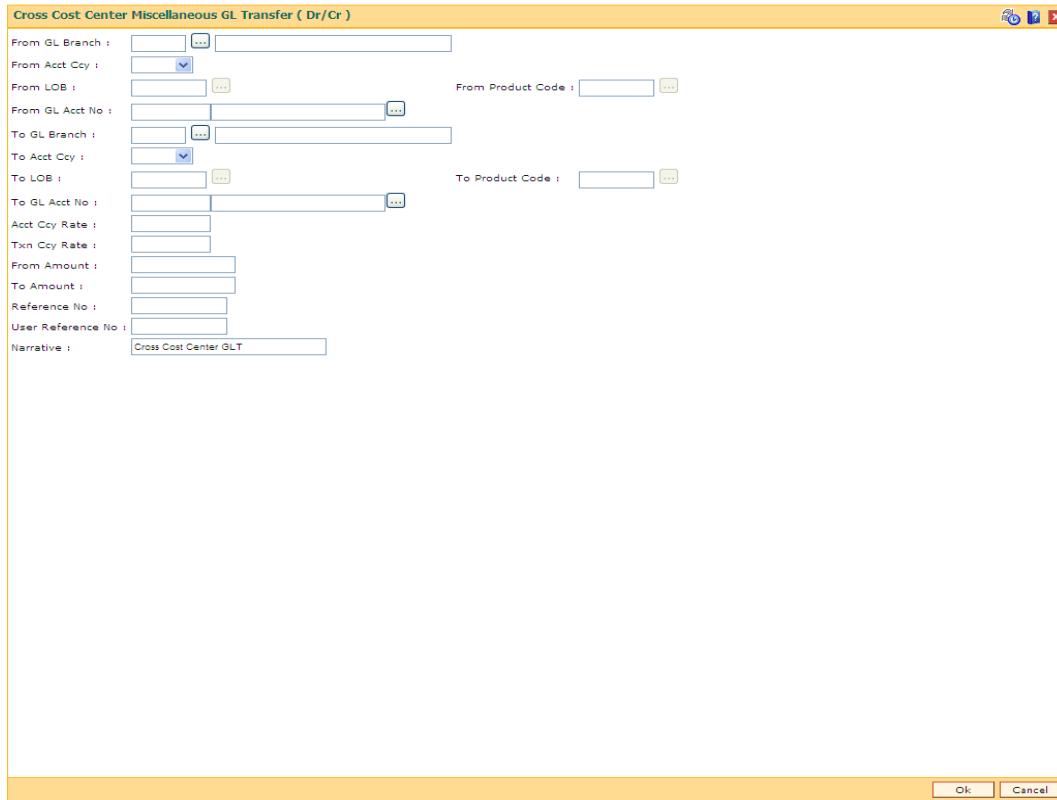
Modes Available

Not Applicable

To debit miscellaneous transaction to general ledger account

1. Type the fast path **1905** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Transfer > Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)**.
2. The system displays the **Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)** screen.

Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)



Field Description

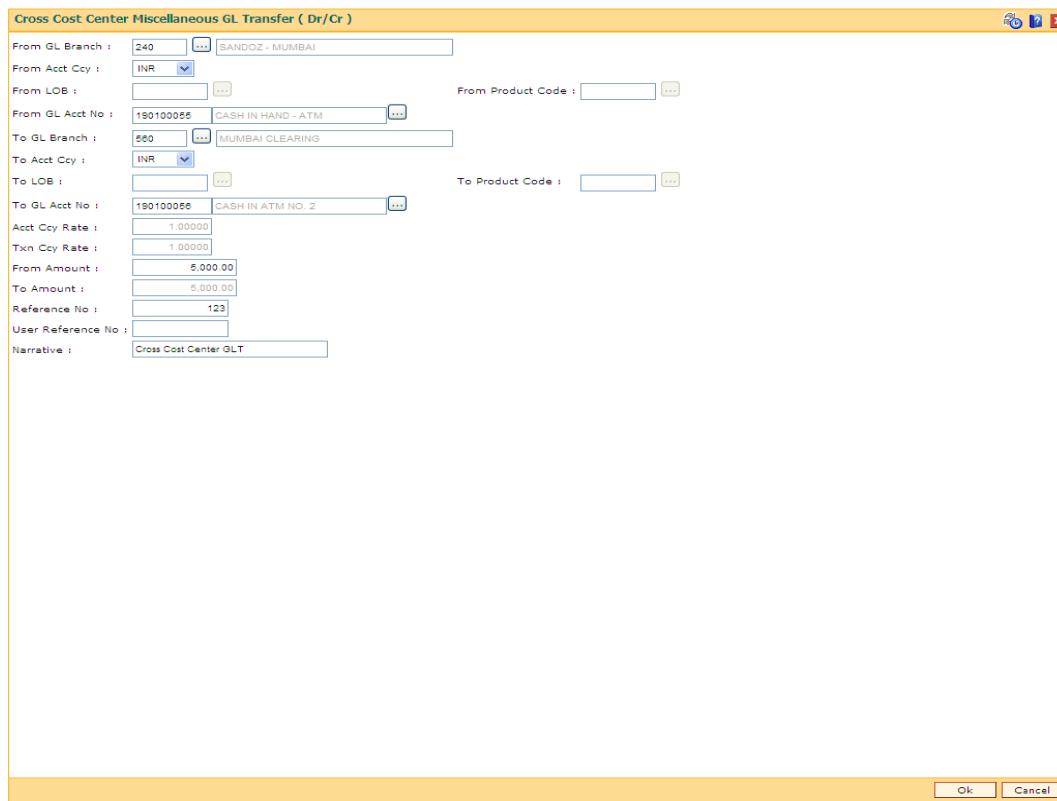
Field Name	Description
From GL Branch	[Mandatory, Pick List] Select the appropriate GL branch for miscellaneous transfers from that branch, from the pick list. The list displays all the branches defined in FLEXCUBE .
From Acct Ccy	[Mandatory, Drop-Down] Select the GL currency, in which the From GL Account will be debited, from the drop-down list.
From LOB	This field is for future use.
From Product Code	This field is for future use.
From GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. The GL description/ name is populated adjacent to the GL account number. This is the GL account which will be debited.

Field Name	Description
To GL Branch	<p>[Mandatory, Pick List]</p> <p>Select the appropriate GL branch for miscellaneous transfers to that branch, from the pick list.</p> <p>The list displays all the branches defined in FLEXCUBE.</p>
To Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL currency, in which the To GL Account will be credited, from the drop-down list.</p>
To LOB	This field is for future use.
To Product Code	This field is for future use.
To GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The GL code is populated adjacent to the GL account number.</p> <p>This is the GL account, which will be credited.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>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.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>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.</p> <p>Depending on the configurable option at the bank level, the teller can modify this rate within certain boundaries.</p> <p>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.</p>
From Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount which will be debited from the From GL account.</p>

Field Name	Description
To Amount	<p>[Display]</p> <p>This field displays the amount that will be credited to the To GL account.</p> <p>This amount will be in the To Account currency.</p> <p>The transaction amount in transaction currency is converted to this amount in GL currency using the exchange rates displayed earlier and automatically displayed by the system.</p>
Reference No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number.</p> <p>This field is provided to keep a reference number for the transaction, for future use.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Narrative	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration, based on the transaction. By default the system displays narration depending on the transaction.</p>

3. Select the from account currency from the drop-down list.
4. Enter the other relevant details.

Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)



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 **Grant** button.
9. The system displays the transaction sequence number message box. The transaction number is system generated and it uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For more information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

8. Inventory

8.1. IV001 - Stock Transactions

Using this option you can execute the following:

- Request stock from the central inventory: The request can be regular or adhoc with stock/inventory code, denomination details and total quantity required.
- Keep track of stock ordered from suppliers: The purchase order number, date, purchase and inventory details.
- Keep record of stock received from the suppliers: The receipt date and the received inventory details.
- Issue stock to branches: The issued date, branch and the issued inventory details.

Definition Prerequisites

Not Applicable

Modes Available

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

To add stock transaction details

1. Type the fast path **IV001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inventory > Stock Transactions**.
2. The system displays the **Stock Transactions** screen.

Stock Transactions

Field Description

Field Name	Description
Transaction	<p>[Mandatory, Drop-Down] Select the appropriate transaction option from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Request Stock • Order Stock • Receive Stock • Issue Stock <p>Based on the transaction type selected the tab for the respective transaction will be activated.</p> <ol style="list-style-type: none"> 3. Click the Add button. 4. Select the appropriate transaction from the drop-down list. 5. The system enables the corresponding tab depending on the transaction type selected.

Request Stocks

The screenshot shows the 'Stock Transactions' application window with the 'Request Stocks' tab selected. The main area contains the following fields:

- Request No.: 1111
- Request Type: Adhoc
- Requesting Branch: HO
- Date of Request: 15/02/2008
- Ad-hoc Request Reason: Urgent Requirement
- Reference No. 1: 1
- Reference No. 2: 2

Below these fields is a table with the following data:

Srl No.	Request Id	Stock catalog Code	Denm.	Qty req.	Total	Delete(y/n)
1	1111	10 - Passbook	0	100		N

At the bottom of the window, there is a 'Record Details' section and a set of buttons for Add, Modify, Delete, Cancel, Amend, Authorize, and Inquiry, along with 'Ok', 'Close', and 'Clear' buttons.

Field Description

Field Name	Description
Request No.	<p>[Display]</p> <p>This field displays the a unique request number will get auto populated.</p> <p>It is used to track the request status by the bank or branch and to place the purchase order with supplier by central inventory department.</p> <p>The request number displayed will be based on the combination of data from requesting branch and request type fields.</p> <p>The format is First four digits - Branch code pertaining to branch for which stock is ordered (Numeric)</p> <p>Next one digits - Request type (Adhoc – A ; Regular – R) (Alpha numeric)</p> <p>Last nine digits - Running sequence number unique across bank common for Adhoc and regular requests. On reaching 999999999 the number will get reset to 1 (numeric).</p>

Field Name	Description
Requesting Branch	[Mandatory, Drop-Down] Select the branch code from the drop-down list. This is the bank or branch that has initiated request for the stock.
Request Type	[Mandatory, Drop-Down] Select the request type from the drop-down list. The options are: <ul style="list-style-type: none"> • Adhoc: When a request is placed before the re-order level is reached it is termed as Ad-hoc. • Regular: When a request is placed after re-order alert is generated.
Date of Request	[Mandatory, Pick List, dd/mm/yyyy] Select the request date from the pick list. By default, this field displays the current posting date. It must be less than or equal to current date, and cannot be a future date.
Ad-hoc Request Reason	[Conditional, Alphanumeric, 40] Type the reason for requesting the stock. This field is enabled if the user selects the Adhoc option in the Request Type field.
Reference No 1	[Optional, Alphanumeric, 12] Type the first reference number.
Reference No 2	[Optional, Alphanumeric, 12] Type the second reference number.

Column Name	Description
Srl No.	[Display] This column displays the system generated serial number.
Request id	[Display] This column displays the request ID.
Stock catalog Code	[Mandatory, Drop-Down] Select the appropriate stock catalogue code, of the stock or the inventory item for which the request order is placed, from the drop-down list.

Column Name	Description
Denm.	[Mandatory, Drop-Down] Select the appropriate denomination value of the stock from the drop-down list. If denomination is not applicable, the drop-down displays 0 option. Select 0 in this case.
Qty req.	[Mandatory, Numeric, 10] Type the appropriate amount of stocks required. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Total	[Display] This column displays the total value. $Total\ Value = Denomination * Quantity$ For example, If Denomination = 100 and Quantity = 20 Then Adjustment Total value = 2000 Only stock or inventory items which are tracked denomination wise will have an Adjustment Total value.
Delete(y/n)	[Toggle] Click the toggle status to change the value to Y if you want to delete the particular stock item from the list. By default, the system displays the value as N .

Order Stocks

Stock Transactions

Transaction :	Order Stock	<input checked="" type="checkbox"/>	
<input type="radio"/> Request Stocks <input checked="" type="radio"/> Order Stocks <input type="radio"/> Receive Stocks <input type="radio"/> Issue Stocks			
Purchase Order No. :	100	<input type="button" value="..."/>	
Request No. :	02159999#...	<input type="button" value="..."/>	
Date of order :	15/02/2008	<input type="button" value="..."/>	
Supplier code :	M/S HDFC	<input type="button" value="..."/>	
Reference no. 1 :	1	Reference no. 2 :	2

Add		Delete							
Srl No.	Request id	Stock catalog Code	Denm.	Qty req.	Series #	Start #	End #	Total	Deleted(y/n)
1	02159999#	99 - BARO0D	250	300	BK1	601	200	75000	N
2	02159999#	10 - Passbook	0	50	S1	201	250		N
3	02159999#	23 - BDU	0	200		1	200		N
4	02159999#	99 - BARO0D	500	300		1	300	150000	N

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

<input checked="" type="radio"/> Add	<input type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel	<input type="radio"/> Amend	<input type="radio"/> Authorize	<input type="radio"/> Inquiry	<input type="button" value="Ok"/>	<input type="button" value="Close"/>	<input type="button" value="Clear"/>
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Field Description

Field Name

Description

Purchase Order No.

[Display]

This field displays the unique purchase order number, which is used to track the purchase order status.

On receipt of the stock from supplier this purchase order number is used to indicate receipt.

It will be generated based on the combination of supplier code and request number.

The supplier code first three digits will be prefixed to the request number.

First three digits - Supplier code (001 /002) (Alphanumeric)

Next fourteen digits - The request number generated by the system relating to Request No consisting of following:

Four digits - Branch code of the purchasing branch

one digit - Request type (Adhoc – A ; Regular – R)

nine digits - Sequence number).

Field Name	Description
Request No.	[Mandatory, Pick List] Select the request number, for which purchase order needs to be placed, from the pick list. The pick list displays only those request numbers against which there are no orders placed or partial orders are placed.
Date of order	[Mandatory, Pick List, dd/mm/yyyy] Select the date of request from the pick list. This date must be a current or previous date and cannot be a future date.
Supplier Code	[Mandatory, Pick List] Select the approved supplier code from the drop-down list. The pick list displays the list of all approved suppliers.
Reference no. 1	[Optional, Alphanumeric, 12] Type the first reference number.
Reference no. 2	[Optional, Alphanumeric, 12] Type the second reference number.

Column Name	Description
Srl No.	[Display] This column displays the system generated serial number for each stock item.
Request id	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty req.	[Mandatory, Numeric, Seven] Type the quantity of stocks. The user can modify the quantity of stocks requested at the time of placing an order. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.

Column Name	Description
Series #	[Conditional, Numeric, 10] Type the series number that has been defined for the particular stock code.
Start #	[Conditional, Numeric, 10] Type the start number from which a stock item is ordered. If the Auto- Serial No flag is on, then system automatically generates the Start No by incrementing the highest number of the current stock. The user can modify the Start No or provide it when it is not already available.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149
Total	[Display] This column displays the total value. <i>Total Value = Denomination + Quantity</i> For example, If Denomination = 100 and Quantity = 20 Then Adjustment Total value = 2000 Only stock or inventory items which are tracked denomination wise will have an Adjustment Total value.
Delete(y/n)	[Toggle] Click the toggle status to change the value to Y if you want to delete the particular stock item from the list. By default, the system displays the value as N .

Receive Stocks

The screenshot shows the 'Stock Transactions' window with the 'Receive Stocks' tab selected. The window has a header bar with icons for Print, Help, and Close. Below the header is a toolbar with buttons for 'Request Stocks', 'Order Stocks', 'Receive Stocks' (highlighted in red), and 'Issue Stocks'. The main area contains input fields for 'Purchase Order No.' (with a browse button), 'Received From' (set to 'M/S HDFC'), 'Inventory Branch' (set to 'SANDOZ - MUMBAI'), and 'Date of Receipt' (set to '31/12/2010'). Below these fields are 'Add' and 'Delete' buttons. The main table area has a header row with columns: Srl No., Requestid, Stock catalog Code, Denm., Qty req., Series #, Start #, End #, Total, Confirm(y/n), and Delete(y/n). The table body is currently empty. At the bottom of the window is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized' (with a checkbox). Below this are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'Ok', 'Close', and 'Clear'.

Field Description

Field Name	Description
Purchase Order No.	[Mandatory, Pick List] Select the purchase order number, which is used to track the purchase order status, from the pick list. On receipt of the stock from supplier this purchase order number is used to indicate receipt.
Received From	[Mandatory, Pick List] Select the supplier from whom the stock is received from the pick list.
Inventory Branch	[Mandatory, Drop-Down] Select the inventory branch that has placed the request for the stock from the drop-down list.
Date of Receipt	[Mandatory, Pick List, dd/mm/yyyy] Select the date of receipt from the pick list. The receipt date cannot be greater than the current date.

Column Name	Description
Srl No.	[Display] This column displays the system generated serial number for each stock item in the list.
Request id	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty req.	[Display] This column displays the quantity of stocks. In case of partial receipt for the stock request, the user can modify the original values to reflect the received stock values. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Conditional, Numeric, 10] Type the series number that has been defined for the particular stock code..
Start #	[Conditional, Numeric, 10] Type the start number. The stock item is ordered from this value onwards.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149

Column Name	Description
Total	<p>[Display]</p> <p>This column displays the total, based on the denomination and quantity specified.</p> <p><i>Total = Denomination + Quantity</i></p> <p>For example, If Denomination = 100 and Quantity = 20 Then Total = 2000</p> <p>Only stock or inventory items tracked denomination wise will have an Adjustment Total value.</p>
Confirm (y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y to confirm the physical receipt of either full or partial stock.</p> <p>By default, the system displays the value as N.</p> <p>If the stock is received in partial, the user will need to modify the quantity field, to reflect the quantity actually received.</p> <p>The stock level will not be updated at inventory till the confirmation flag is set to Y.</p>
Delete(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y if you want to delete the particular stock item from the list.</p> <p>By default, the system displays the value as N.</p>

Issue Stocks

Field Description

Field Name	Description
Request No.	[Mandatory, Pick List] Select the request number, for which purchase order is placed, from the pick list. The pick list displays only those request numbers against which full orders or partial orders are placed.
Issued To	[Mandatory, Drop-Down] Select the appropriate bank or branch, for which the inventory bank had placed the request for stock, from the drop-down list.
Date of Issue	[Mandatory, Pick List, dd/mm/yyyy] Select the date of issue from the pick list.

Column Name	Description
Srl No.	[Display] This column displays the system generated serial number for each stock item in the list.
Request id	[Display] This column displays the request ID for each stock item in the list.
Stock catalog Code	[Display] This column displays the stock catalogue code of the stock or the inventory item for which the request order is placed.
Denm.	[Display] This column displays the denomination value of the requested stock.
Qty req.	[Display] This column displays the quantity of stocks. In case of partial receipt for the stock request, the user can modify the original values to reflect the received stock values. The quantity can be reduced from the original requested but cannot be increased. For example, 50 units of banker's cheque. It can be 50 leaves or booklets of banker's cheque.
Series #	[Display] This column displays the series number that has been defined for the particular stock code received.
Start #	[Display, Numeric, Seven] Type the start number, from which a stock item is received.
End #	[Display] This column displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149

Column Name	Description
Total	<p>[Display]</p> <p>This column displays the total, based on the denomination and quantity specified.</p> $\text{Total} = \text{Denomination} * \text{Quantity}$ <p>For example, If Denomination = 100 and Quantity = 20 Then Total = 2000 Only stock or inventory items tracked denomination wise will have an Adjustment Total value.</p>
Confirm(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y to confirm the physical issue of stock either in full or partial.</p> <p>By default, the system displays the value as N.</p> <p>If the stock is issued in partial, the user will need to modify the quantity field, to reflect the quantity actually issued.</p> <p>The stock level will not be updated at the issue bank/branch till the confirmation flag is set to Y.</p>
Delete(y/n)	<p>[Toggle]</p> <p>Click the toggle status to change the value to Y if you want to delete the particular stock item from the list.</p> <p>By default, the system displays the value as N.</p> <ol style="list-style-type: none"> 6. Enter the required information in the various fields. 7. Click the Ok button. 8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the Ok button. 9. The stock transaction details are added once the record is authorized.

Note: Click **Add** button to add request stocks.

8.2. IV002 - Stock Adjustment

Using this option you can adjust/amend the stock status to reflect the correct position of instruments that have been cancelled, returned, torn, lost in transit, etc.

Other than the issue and use of stock status for everyday transactions, the teller or vault teller can maintain other statuses such as Rejected, Torn, Cancelled, Lost/Misplaced, etc. to indicate the position of stocks in hand. e.g. The Central Inventory department required USD traveler's cheque of denomination 100. However the supplier issued INR traveler's cheque of denomination 100 that were marked as received. These traveler's cheque can be marked as rejected.

Definition Prerequisites

- IV001 - Stock Transactions

Modes Available

Not Applicable

To adjust the balance stock

- Type the fast path **IV002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inventory > Stock Adjustment**.
- The system displays the **Stock Adjustment** screen.

Stock Adjustment

Field Description

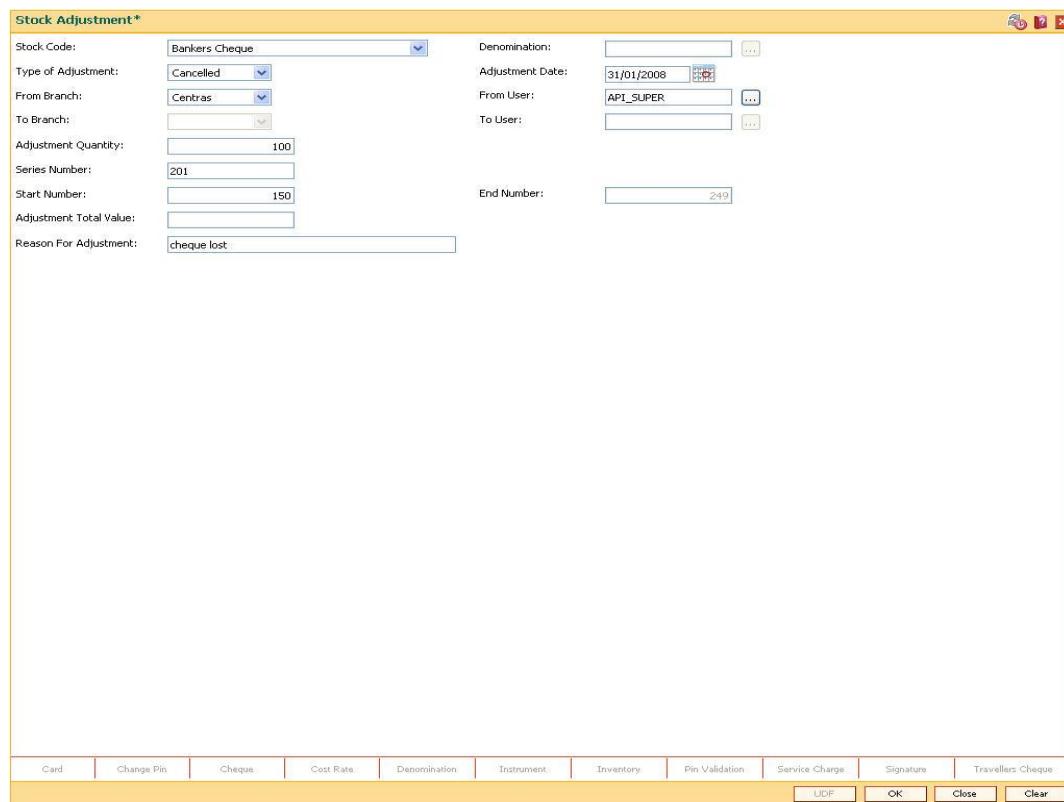
Field Name	Description
Stock Code	<p>[Mandatory, Drop-Down]</p> <p>Select the stock code, for the stock, or the inventory item you want to make adjustment to, from the drop-down list.</p>
Denomination	<p>[Conditional, Pick List]</p> <p>Select the denomination code, for the stock code being transferred, from the pick list.</p> <p>The denomination needs to be selected for inventory items such as traveler's check, etc. which are tracked.</p>
Type of Adjustment	<p>[Mandatory, Drop-Down]</p> <p>Select the type of adjustment from the drop-down list.</p> <p>It is the status the user wants to amend the inventory item to.</p> <p>The options are:</p> <ul style="list-style-type: none"> Cancelled: A teller can mark a reversed banker's cheque issue transaction as Cancelled. Since the instrument has already been marked as Used, the system does not update the status of the instrument. Duplicate: If a customer reported a TD certificate as lost and has a duplicate issued, the teller can mark it as duplicate. Since the original certificate has already been marked as Used, the system does not update the status of the instrument. Found: If a branch is able to locate the lost inventory item, it is marked as Found. Lost: During the receipt, if an inventory item is found lost, it is marked as Lost. Returned: When an inventory item is returned on an account that it is above the excess level, it is marked as Returned. For example, excess inventory at branch level for stock code A is 100 units. Branch Z holds 102 units. Branch Z will mark 2 units of stock A as Returned. Torn: If a check book is found to be torn after receipt, the teller can mark it as Torn. Used: If the instrument serial number is wrongly entered during an offline transaction, then the actual instrument number used can be updated with the used status. Rejected: If a stock item is not issued as per the request order it can be rejected. For example, if the central inventory department requested USD TC of denomination 100, and the supplier issued INR TC of denomination 100 that were marked as received, then these TCs can be marked as rejected.

Field Name	Description
Adjustment Date	[Mandatory, Pick List, dd/mm/yyyy] Select the appropriate date of adjustment from the pick list. By default, this field displays the current posting date as date of adjustment.
From Branch	[Mandatory, Drop-Down] Select the inventory branch from the drop-down list.
From User	[Mandatory, Pick List] Select the user who is performing the adjustment transaction from the pick list.
To Branch	[Mandatory, Drop-Down] Select the appropriate to branch from the drop-down list.
To User	[Mandatory, Pick List] Select the user for whom the adjustment transaction is performed from the pick list.
Adjustment Quantity	[Mandatory, Numeric, 10] Type the inventory quantity to be adjusted.
Series Number	[Mandatory, Numeric, 12] Type the series number of the stock to be adjusted.
Start Number	[Mandatory, Numeric, 10] Type the start number in the stock series. The stock has to be transferred from this number onwards.
End Number	[Display] This field displays the end number of the series. The end number is calculated and generated by the system, depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149

Field Name	Description
Adjustment Total Value	<p>[Display]</p> <p>This field displays the adjustment total value, based on the denomination and quantity specified.</p> <p>Adjustment Total Value = Denomination + Quantity</p> <p>For example,</p> <p>If Denomination = 100 and Quantity = 20</p> <p>Then Adjustment Total value = 2000</p> <p>Only stock or inventory items tracked denomination wise will have adjustment total value.</p>
Reason For Adjustment	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the reason for adjusting the stock or the inventory item.</p>

3. Select the stock code from the drop-down list.
4. Enter the required information in the various fields.

Stock Adjustment



The screenshot shows the 'Stock Adjustment*' window. The fields filled in are:

- Stock Code: Bankers Cheque
- Type of Adjustment: Cancelled
- From Branch: Centras
- To Branch: (empty)
- Adjustment Quantity: 100
- Series Number: 201
- Start Number: 150
- End Number: 249
- Reason For Adjustment: cheque lost

The window has standard Windows-style buttons at the bottom: Card, Change Pin, Cheques, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, and Clear.

6. Click the **OK** button.
7. The system displays the "Authorization Required. Do You Want to continue?" message. Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the required information and click the **Grant** button.
10. The system displays the message "Stock Adjustment Completed Successful". Click the **OK** button.

Note: For information on **Authorization** transactions, refer to the *FLEXCUBE Introduction User Manual*.

8.3. 9019 - Transfer Stocks

When a teller initiates a buy or sell of a specific inventory item/s to the vault teller it is termed as the transfer of stocks. You have to enter the stock code, denomination and the total quantity he/she wants to purchase or sell for successful completion of the transaction.

Definition Prerequisites

Not Applicable

Other Prerequisites

- IV001 - Stock Transactions

Modes Available

Not Applicable

To transfer the balance stock

1. Type the fast path **9019** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inventory > Transfer Stocks**.
2. The system displays the **Transfer Stocks** screen.

Transfer Stocks

Field Description

Field Name	Description
Transfer Option	<p>[Mandatory, Drop-Down] Select the transfer option from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Sell to Vault: Select this option to initiate a purchase of stocks. • Buy from Vault: Select this option to initiate a sale of stocks.
Stock Code	<p>[Mandatory, Drop-Down] Select the stock code, for the stock or inventory item, which you want to transfer, from the drop-down list.</p>
Denomination Code	<p>[Mandatory, Pick List] Select the denomination code, for the stock code being transferred, from the pick list. The denomination needs to be selected for inventory items such as traveler's cheque, etc. which are tracked denomination wise.</p>
Series No	<p>[Mandatory, Alphanumeric, 12] Type the number of the series from which the denominations starts.</p>
Quantity	<p>[Mandatory, Numeric, 10] Type the number of stocks that are being transferred. For example, 50 units of banker's check. It can be 50 leaves or booklets of banker's cheque.</p>
Start No	<p>[Mandatory, Numeric, 10] Type the start number in the stock series. This number onwards the stock has to be transferred.</p>
End No	<p>[Display] This field displays the end number of the series. The end number is calculated and generated by the system depending on the quantity and the start number specified. For example, If Quantity = 100 and Start No = 50 Then End No = 149</p>
Narrative	<p>[Mandatory, Alphanumeric, 40] Type the narration, based on the transaction. By default the system displays narration depending on the transaction.</p>

3. Select the transfer option from the drop-down list.
4. Enter the required information in the various fields.

Transfer Stocks

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 **Grant** button.

Note: For information on Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

8.4. IV011 - Stock Inquiries

Using this option you can perform several inquiries to assist in tracking inventory items or stock. Inquiries can be performed at the following levels:

- Central Inventory Department: Branch details related to the central inventory department and the branch can be viewed
- Branch Level: Only branch level details can be viewed
- Teller Level: Only teller level details can be viewed

Three types of Inquiries that aid in inventory tracking are:

- Indent Requests Status
- Balance on hand
- Stock Transactions

Definition Prerequisites

- IV001 - Stock Transactions

Modes Available

Not Applicable

To inquire on stock

1. Type the fast path **IV011** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Stock Inquiries**.
2. The system displays the **Stock Inquiries** screen.

Stock Inquiries

The screenshot shows the 'Stock Inquiries' window with the following details:

- Search Parameters:**
 - Stock Inquiry: Drop-down menu.
 - Branch: Pick list.
 - Stock Code: Pick list.
 - User ID: Text input.
 - Trans. Type: Pick list.
 - Date From: Date input (15/04/2008).
 - Date To: Date input (15/04/2008).
 - Indent Request Reference #: Text input.
 - Purchase Order Reference #: Text input.
- Results:** A grid table with columns: Stock Code, Stock Name, Branch Name, Issuer, Currency, Qty, and Recorder Level.
- Buttons:** Details, Denomination Details, Stock Details, Purchase Details.
- Bottom Buttons:** Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, Clear.

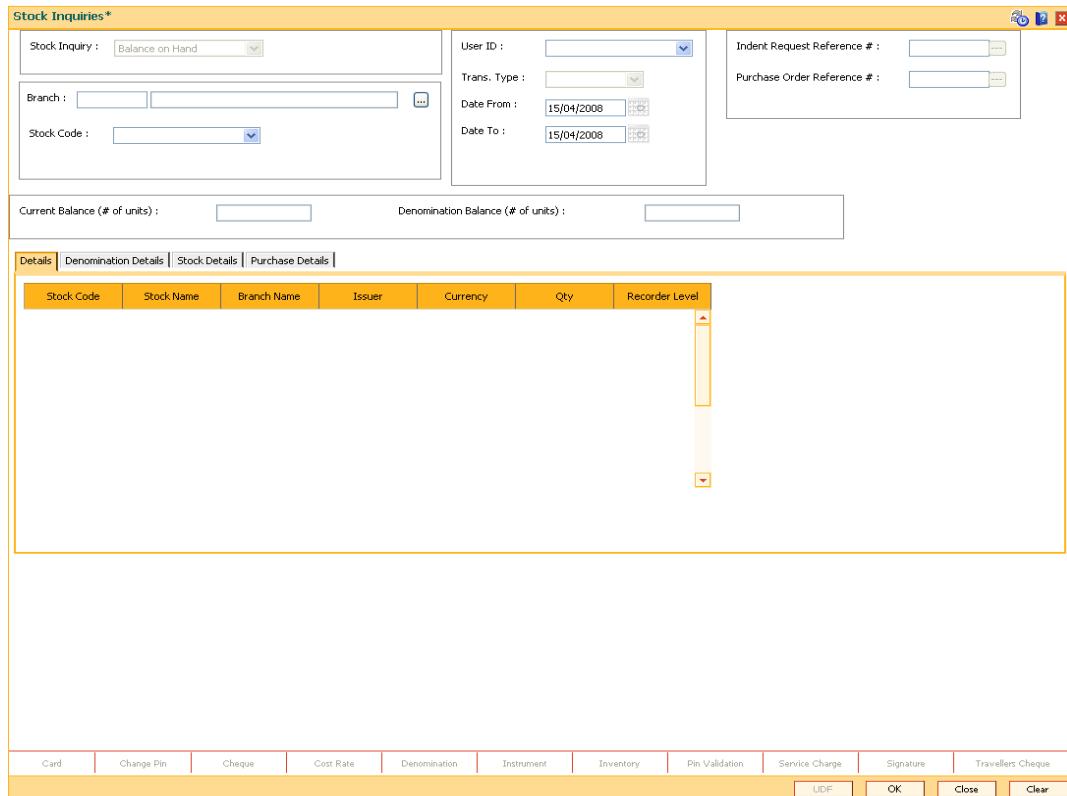
Field Description

Field Name	Description
Stock Inquiry	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate stock inquiry option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Balance On Hand • Stock Transactions • Indent Request Status
Branch	<p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>This is the inventory bank that has placed the request on behalf of the allowed branch.</p>
Stock Code	<p>[Mandatory, Drop-Down]</p> <p>Select the stock code, if you want to perform the inquiry based on the status of a particular stock or inventory item, from the drop-down list.</p>

Field Name	Description
User ID	[Mandatory, Drop-Down] Select the user ID, if you want to perform the inquiry based on the user who has placed the request, from the drop-down list.
Trans. Type	[Conditional, Drop-Down] Select the transaction type from the drop-down list. The options are: <ul style="list-style-type: none"> • All: Will display stock transactions in all statuses • Receipts: Will display all stock that is in Receive status • Issues: Will display all stock that is in Issued status • Orders: Will display all stock for which purchase order is placed • Requests: Will display all stock for which request is placed This field is enabled only if the Stock Transactions option is selected in the Stock Inquiry field.
Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which you want to perform the inquiry from the pick list.
Date To	[Mandatory, Pick List, dd/mm/yyyy] Select the date up to which you want to perform the inquiry from the pick list.
Indent Request Reference #	[Mandatory, Pick List] Select the indent request reference from the pick list, to view the stock status based on the indent request reference. The result for indent request reference will show the supplier code, the date of order placement in the Purchase Detail tab.
Purchase Order Reference #	[Mandatory, Pick List] Select the purchase order reference from the pick list, to view the stock status based on the purchase order reference. The result for purchase order reference will show the supplier code, the date of order placement in the Purchase Detail tab.
Current Balance (# of units)	[Optional, Numeric, 22] Type the number of inventory units that are currently available.
Denomination Balance (# of units)	[Optional, Numeric, 22] Type the number of denomination units that are available.

3. Select the stock inquiries from the drop-down list.
4. The system enables the corresponding fields and tab depending on the stock inquiries selected.
5. Enter the required information in the various fields.

Stock Inquiries



The screenshot shows the 'Stock Inquiries' window with the following details:

- Stock Inquiry:** Balance on Hand
- Branch:** [Text Box]
- Stock Code:** [Text Box]
- User ID:** [Text Box]
- Trans. Type:** [Text Box]
- Date From:** 15/04/2008
- Date To:** 15/04/2008
- Indent Request Reference #:** [Text Box]
- Purchase Order Reference #:** [Text Box]
- Current Balance (# of units):** [Text Box]
- Denomination Balance (# of units):** [Text Box]
- Tab Selection:** Details (selected), Denomination Details, Stock Details, Purchase Details
- Table Headers:** Stock Code, Stock Name, Branch Name, Issuer, Currency, Qty, Recorder Level
- Buttons:** Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, Clear

6. Click the **Ok** button.
7. The system enables the **Details** tab.

Details

Stock Inquiries*

Stock Inquiry : <input type="button" value="Balance on Hand"/>	User ID : <input type="text"/>	Indent Request Reference # : <input type="text"/>																																																																						
Branch : <input type="text"/>	Trans. Type : <input type="text"/>	Purchase Order Reference # : <input type="text"/>																																																																						
Stock Code : <input type="text"/>	Date From : <input type="text" value="15/04/2008"/>	Date To : <input type="text" value="15/04/2008"/>																																																																						
Current Balance (# of units) : <input type="text"/> Denomination Balance (# of units) : <input type="text"/>																																																																								
<input checked="" type="radio"/> Details <input type="radio"/> Denomination Details <input type="radio"/> Stock Details <input type="radio"/> Purchase Details																																																																								
<table border="1"> <thead> <tr> <th>Stock Code</th> <th>Stock Name</th> <th>Branch Name</th> <th>Issuer</th> <th>Currency</th> <th>Qty</th> <th>Recorder Level</th> </tr> </thead> <tbody> <tr> <td>2009</td> <td>TD CERTIFICATE</td> <td>BankHouse</td> <td>335</td> <td>INR</td> <td>2000</td> <td>1000</td> </tr> <tr> <td>504</td> <td>TC EURO</td> <td>BankHouse</td> <td>335</td> <td>EUR</td> <td>1042</td> <td>0</td> </tr> <tr> <td>505</td> <td>DEMAND DRAFT</td> <td>BankHouse</td> <td>335</td> <td>INR</td> <td>397</td> <td>2000</td> </tr> <tr> <td>506</td> <td>MANAGERS CHEQUE</td> <td>BankHouse</td> <td>335</td> <td>INR</td> <td>800</td> <td>500</td> </tr> <tr> <td>510</td> <td>DEMAND DRAFT BRN</td> <td>KHARWESTMUMB</td> <td>229</td> <td>INR</td> <td>4</td> <td>10</td> </tr> <tr> <td>601</td> <td>DEMAND DRAFT</td> <td>BankHouse</td> <td>037</td> <td>INR</td> <td>249</td> <td>500</td> </tr> <tr> <td>650</td> <td>TC EURO CITI</td> <td>BankHouse</td> <td>037</td> <td>EUR</td> <td>99</td> <td>0</td> </tr> <tr> <td>777</td> <td>chq book</td> <td>BankHouse</td> <td>335</td> <td>INR</td> <td>5000</td> <td>1000</td> </tr> <tr> <td>888</td> <td>Non Personalised Ch</td> <td>BankHouse</td> <td>335</td> <td>INR</td> <td>2000</td> <td>1000</td> </tr> </tbody> </table>			Stock Code	Stock Name	Branch Name	Issuer	Currency	Qty	Recorder Level	2009	TD CERTIFICATE	BankHouse	335	INR	2000	1000	504	TC EURO	BankHouse	335	EUR	1042	0	505	DEMAND DRAFT	BankHouse	335	INR	397	2000	506	MANAGERS CHEQUE	BankHouse	335	INR	800	500	510	DEMAND DRAFT BRN	KHARWESTMUMB	229	INR	4	10	601	DEMAND DRAFT	BankHouse	037	INR	249	500	650	TC EURO CITI	BankHouse	037	EUR	99	0	777	chq book	BankHouse	335	INR	5000	1000	888	Non Personalised Ch	BankHouse	335	INR	2000	1000
Stock Code	Stock Name	Branch Name	Issuer	Currency	Qty	Recorder Level																																																																		
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777	chq book	BankHouse	335	INR	5000	1000																																																																		
888	Non Personalised Ch	BankHouse	335	INR	2000	1000																																																																		
<input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/>																																																																								
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>																																																																								

Field Description

Column Name

Description

Stock Code

[Display]

This column displays the stock code.

Stock Name

[Display]

This column displays the stock name.

Branch Name

[Display]

This column displays the branch code.

User ID

[Display]

This column displays the ID of the user who has placed the request.

This column is displayed if **Stock Transaction** option is selected in the **Stock Inquiry** drop-down list.

Issuer

[Display]

This column displays the issuer bank name.

Column Name	Description
Currency	[Display] This column displays the currency in which the stock is issued.
Txn Date	[Display] This column displays the transaction date. This column is displayed if the Stock Transactions option is selected from the Stock Inquiry drop-down list.
Req Date	[Display] This column displays the request date. This column is displayed if the Indent Request Status option is selected from the Stock Inquiry drop-down list.
Req Type	[Display] This column displays the request type. This column is displayed if the Indent Request Status option is selected from the Stock Inquiry drop-down list.
Req Flag	[Display] This column displays the request flag type. This column is displayed if the Indent Request Status or Stock Transactions option is selected from the Stock Inquiry drop-down list.
Purchase ID	[Display] This column displays the purchase ID. This column is displayed if the Indent Request Status option is selected from the Stock Inquiry drop-down list.
Qty	[Display] This column displays the quantity ordered.
Recorder Level	[Display] This column displays the recorder level. This column is displayed if the Balance on Hand option is selected from the Stock Inquiry drop-down list.

8. Double-click a record to enable the **Denomination Details** tab.

Denomination Details

Stock Inquiries*

Stock Inquiry : Balance on Hand

Branch :

Stock Code :

User ID :

Trans. Type :

Date From : 15/04/2008

Date To : 15/04/2008

Indent Request Reference # :

Purchase Order Reference # :

Current Balance (# of units) : 99 Denomination Balance (# of units) :

Details | Denomination Details | Stock Details | Purchase Details |

Denomination	Currency Short Name	Denomination Value	Denomination Balance
TC CITIBANK	EUR	50	74
TC CITIBANK	EUR	100	25

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque | UDF | OK | Close | Clear

Field Description

Column Name	Description
Denomination	[Display] This column displays the denomination value in words.
Currency Short Name	[Display] This column displays the currency code in which the denomination is made.
Denomination Value	[Display] This column displays the denomination value in numbers.
Denomination Balance	[Display] This column displays the denomination balance available in the inventory.

9. Double-click a record to enable the **Stock Details** tab.

Stock Details

Stock Inquiries*

Stock Inquiry : <input type="button" value="Balance on Hand"/>	User ID : <input type="button"/>	Indent Request Reference # : <input type="button"/>																
Branch : <input type="button"/>	Trans. Type : <input type="button"/>	Purchase Order Reference # : <input type="button"/>																
Stock Code : <input type="button"/>	Date From : 30/04/2008 <input type="button"/>	Date To : 30/04/2008 <input type="button"/>																
Current Balance (# of units) : <input type="text" value="1010"/> Denomination Balance (# of units) : <input type="text" value="497"/>																		
<input type="button" value="Details"/> <input type="button" value="Denomination Details"/> <input type="button" value="Stock Details"/> <input type="button" value="Purchase Details"/> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Denomination Value</th> <th>Denomination Balance</th> <th>Denomination</th> <th>Series</th> <th>Start No.</th> <th>End No.</th> <th>Stock Ccy</th> <th>Current Series Total Value</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>497</td> <td>TC</td> <td>1</td> <td>1</td> <td>500</td> <td>EUR</td> <td>497</td> </tr> </tbody> </table>			Denomination Value	Denomination Balance	Denomination	Series	Start No.	End No.	Stock Ccy	Current Series Total Value	50	497	TC	1	1	500	EUR	497
Denomination Value	Denomination Balance	Denomination	Series	Start No.	End No.	Stock Ccy	Current Series Total Value											
50	497	TC	1	1	500	EUR	497											
<input type="button" value="Card"/> <input type="button" value="Change Pin"/> <input type="button" value="Cheque"/> <input type="button" value="Cost Rate"/> <input type="button" value="Denomination"/> <input type="button" value="Instrument"/> <input type="button" value="Inventory"/> <input type="button" value="Pin Validation"/> <input type="button" value="Service Charge"/> <input type="button" value="Signature"/> <input type="button" value="Travellers Cheque"/> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>																		

Field Description

Column Name	Description
Denomination Value	[Display] This column displays the denomination value.
Denomination Balance	[Display] This column displays the denomination balance.
Denomination	[Display] This column displays the denomination in words.
Series	[Display] This column displays the series.
Start No.	[Display] This column displays the inventory start number.
End No.	[Display] This column displays the inventory end number.

Column Name	Description
Stock Ccy	[Display] This column displays the stock currency.
Current Series Total Value	[Display] This column displays the current series total value.

Purchase Details

The screenshot shows the 'Stock Inquiries' window with the 'Purchase Details' tab selected. The window contains several input fields and dropdown menus. At the bottom, there is a toolbar with buttons for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. On the right side, there are buttons for UDF, OK, Close, and Clear.

Field Description

Column Name	Description
Purchase Order	[Display] This column displays the purchase order number.
Request No.	[Display] This column displays the request number.
Supplier	[Display] This column displays the name of the supplier.

Column Name	Description
Date of Order	[Display] This column displays the date on which the order was placed. 10. Click the Ok button to return to the Details tab. 11. Click the Close button. Note: The results of the query are based on the requesting location and the Inputs. The pending orders are displayed. If no input specified, all pending orders and their details are displayed.

9. Service Charges

9.1. 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.

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

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

To add a service charge package for customer

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

SC Package for Customer

SC Package for Customer

Search Criteria :	Customer Short Name <input type="text" value="sa"/>	Search String : <input type="text" value="sa"/> <input type="button" value="..."/>																																																																																																																																																									
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Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>The search criteria to search for the customer.</p> <p>The search criteria are as follows:</p> <ul style="list-style-type: none"> • 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	<p>[Mandatory]</p> <p>The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC, then the beginning letter of the short name or IC can be entered. The system displays the pick list containing customers who match the criteria. Choose the appropriate customer from the pick list.</p> <p>For example, the customer's short name is John S Winter. In this case, you can specify the short name as JSW.</p>
Full Name	<p>[Display]</p> <p>The full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition option.</p>
ID	<p>[Display]</p> <p>The ID of the selected customer.</p> <p>A customer ID is an unique identification number, generated by the system after customer addition is completed successfully. This is the number that the system uses to track the customer.</p>
IC	<p>[Display]</p> <p>The identification code of the selected customer.</p> <p>A customer IC with customer type is a unique method of customer identification across the bank (covering all branches). A social security number, passport number, birth certificate or corporate registration can be used as Customer IC.</p>
Service Charge Package	<p>[Mandatory]</p> <p>The name of the service charge package that is attached to the account.</p>
Customer SC Waiver Flag	<p>[Check Box]</p> <p>Select the check box if you want to waive all the service charges in the package.</p> <p>It indicates whether the SC package attached to the account is marked for SC waiver or not.</p>

3. Click the **Add** button.

4. Select the search criteria from the drop-down list.

5. Type the search string, press the **<Tab>** or **<Enter>** key and select it from the pick list.

SC Package for Customer

SC Package for Customer

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

Package Details

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

SC Package for Customer

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Field Description

Column Name	Description
Code	[Display] The SC code. This column is non-editable.
Ccy	[Display] The currency in which the service charge is levied.
Description	[Display] The SC name as the description for the service charge code.
Type	[Display] The service charge linkage type. <ul style="list-style-type: none"> • 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.
Cap Type	The SC capitalization type. The options are: <ul style="list-style-type: none"> • Calendar – SC application date will be calendar based depending on capitalization frequency irrespective of anniversary day / anniversary month • Anniversary - SC application date depends on capitalization frequency and anniversary day / anniversary month
Cap Freq.	[Display] The service charge capitalization frequency i.e. the time intervals at which, the bank will levy the service charge. The options are: <ul style="list-style-type: none"> • 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.

SC Package for Customer

Search Criteria :	Customer Short Name	Search String : <input type="text" value="sa"/>														
Full Name :	David J Paul															
ID :	600075	IC : ABC														
Service Charge Package:	1 - CURRENT ACCT CORPORATE															
Customer SC Waiver Flag :	<input type="checkbox"/>															
<input type="button" value="Package Details"/> <input type="button" value="Account Details"/> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Date Effective:</td> <td style="width: 85%;"><input type="text" value="05/10/2004"/> </td> </tr> <tr> <td>Account Number</td> <td>Service Charge Package</td> <td>Change</td> </tr> <tr> <td>600075001001</td> <td></td> <td>N</td> </tr> <tr> <td>600075151001</td> <td></td> <td>N</td> </tr> <tr> <td>600075151002</td> <td></td> <td>N</td> </tr> </table>			Date Effective:	<input type="text" value="05/10/2004"/>	Account Number	Service Charge Package	Change	600075001001		N	600075151001		N	600075151002		N
Date Effective:	<input type="text" value="05/10/2004"/>															
Account Number	Service Charge Package	Change														
600075001001		N														
600075151001		N														
600075151002		N														
Record Details <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Input By</td> <td style="width: 20%;">Authorized By</td> <td style="width: 20%;">Last Mnt. Date</td> <td style="width: 20%;">Last Mnt. Action</td> <td style="width: 20%;">Authorized</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="checkbox"/></td> </tr> </table>			Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>				
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Field Description

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
Account Number	[Display] The account number of the customer.
Service Charge Package	[Display] The service charge package code and name.

Column Name	Description
Change	<p>[Toggle Status]</p> <p>Click the toggle status and select the Y value to attach the new selected package to the account.</p> <p>By default, this field displays the value N.</p> <p>The new package will be effective for the selected accounts, from the effective date specified.</p> <p>7. Click the Ok button.</p> <p>8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the Ok button.</p> <p>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.</p>

9.3. 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 customize 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 capitalization 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, and 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

Account Details

Account No: Name:
 Customer ID: Status:
 Currency: Product:
 Branch:

Package Details

Service Charge Package:
 Account Level SC Waiver Flag:

Record Details

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

Add Modify Delete Cancel Amend Authorize Inquiry OK Close Clear

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 14] 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.
Ccy	[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	<p>[Display]</p> <p>This column displays the type of trigger, on which the SC is to be charged.</p> <ul style="list-style-type: none"> • Periodic: SC applied in a frequency • Others: SC applied adhoc without a frequency
Linkage Code	<p>[Display]</p> <p>This column displays the linkage code.</p> <p>Depending on the linkage type, this code is an exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.</p>
Priority	<p>[Mandatory, Numeric, Five]</p> <p>Type the priority of the service charge in the package.</p> <p>This is the order in which the service charges shall be applied. SC will applied in the ascending order of priority at the time of application</p>
Cap Type	<p>[Mandatory, Drop-Down]</p> <p>Select the SC capitalization type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Calendar: SC application date will be calendar based depending on capitalization frequency irrespective of anniversary day / anniversary month. • Anniversary: SC application date depends on capitalization frequency and anniversary day / anniversary month.
Cap Freq.	<p>[Mandatory, Drop-Down]</p> <p>Select the SC capitalization frequency from the drop-down list.</p> <p>It is the time interval at which, the bank will levy the service charges.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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 Y . By default, displays the value N . To waive a single service charge from the package, click the toggle status to change the value to Y .
Waive Uncharged	[Toggle] By default the value is N . If Waiver Flag has been changed to Y then: <ul style="list-style-type: none"> • 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 capitalization 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>** or **<Enter>** key.

SC Package Changes at Account

SC Package Changes at Account

Account Details		Name: MBABUMHARI																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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Month</th> <th>Waiver Flag</th> <th>Waive Uncharged</th> </tr> </thead> <tbody> <tr><td>1</td><td>1002</td><td>INR</td><td>PASSBOOK ISSUE</td><td>SCPERIODIC</td><td>NOLINK</td><td>1</td><td>Anniversary</td><td>Monthly</td><td>1</td><td>0</td><td>N</td><td>N</td></tr> <tr><td>2</td><td>1</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>3</td><td>11</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>4</td><td>122</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>5</td><td>651</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>6</td><td>651</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> 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<tr><td>13</td><td>1011</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>14</td><td>1016</td><td>GBP</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>15</td><td>1036</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>16</td><td>2020</td><td>USD</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>17</td><td>2154</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>18</td><td>2151</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>19</td><td>2501</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>20</td><td>3203</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>21</td><td>4202</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>22</td><td>6001</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>23</td><td>6005</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>24</td><td>6005</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>25</td><td>6010</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>26</td><td>6010</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>27</td><td>6020</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>28</td><td>6101</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>29</td><td>7000</td><td>INR</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> <tr><td>30</td><td>7002</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td><td>N</td></tr> 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Anniv. Day	Anniv. Month	Waiver Flag	Waive Uncharged	1	1002	INR	PASSBOOK ISSUE	SCPERIODIC	NOLINK	1	Anniversary	Monthly	1	0	N	N	2	1	INR	-	-	-	-	-	-	-	-	N	N	3	11	0	-	-	-	-	-	-	-	-	N	N	4	122	INR	-	-	-	-	-	-	-	-	N	N	5	651	0	-	-	-	-	-	-	-	-	N	N	6	651	INR	-	-	-	-	-	-	-	-	N	N	7	801	INR	-	-	-	-	-	-	-	-	N	N	8	803	INR	-	-	-	-	-	-	-	-	N	N	9	814	INR	-	-	-	-	-	-	-	-	N	N	10	1000	INR	-	-	-	-	-	-	-	-	N	N	11	1001	0	-	-	-	-	-	-	-	-	N	N	12	1001	INR	-	-	-	-	-	-	-	-	N	N	13	1011	INR	-	-	-	-	-	-	-	-	N	N	14	1016	GBP	-	-	-	-	-	-	-	-	N	N	15	1036	INR	-	-	-	-	-	-	-	-	N	N	16	2020	USD	-	-	-	-	-	-	-	-	N	N	17	2154	INR	-	-	-	-	-	-	-	-	N	N	18	2151	INR	-	-	-	-	-	-	-	-	N	N	19	2501	0	-	-	-	-	-	-	-	-	N	N	20	3203	INR	-	-	-	-	-	-	-	-	N	N	21	4202	INR	-	-	-	-	-	-	-	-	N	N	22	6001	INR	-	-	-	-	-	-	-	-	N	N	23	6005	0	-	-	-	-	-	-	-	-	N	N	24	6005	INR	-	-	-	-	-	-	-	-	N	N	25	6010	0	-	-	-	-	-	-	-	-	N	N	26	6010	INR	-	-	-	-	-	-	-	-	N	N	27	6020	INR	-	-	-	-	-	-	-	-	N	N	28	6101	INR	-	-	-	-	-	-	-	-	N	N	29	7000	INR	-	-	-	-	-	-	-	-	N	N	30	7002	0	-	-	-	-	-	-	-	-	N	N	31	7500	0	-	-	-	-	-	-	-	-	N	N	32	8001	0	-	-	-	-	-	-	-	-	N	N	33	8002	0	-	-	-	-	-	-	-	-	N	N
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5. Modify the relevant information and click the **Ok** button.
6. The system displays the message "Record Modified...Authorization 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.

9.4. SCM05 - SC History for Account Inquiry

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

The inquiry is used to view:

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

Definition Prerequisites

Not Applicable

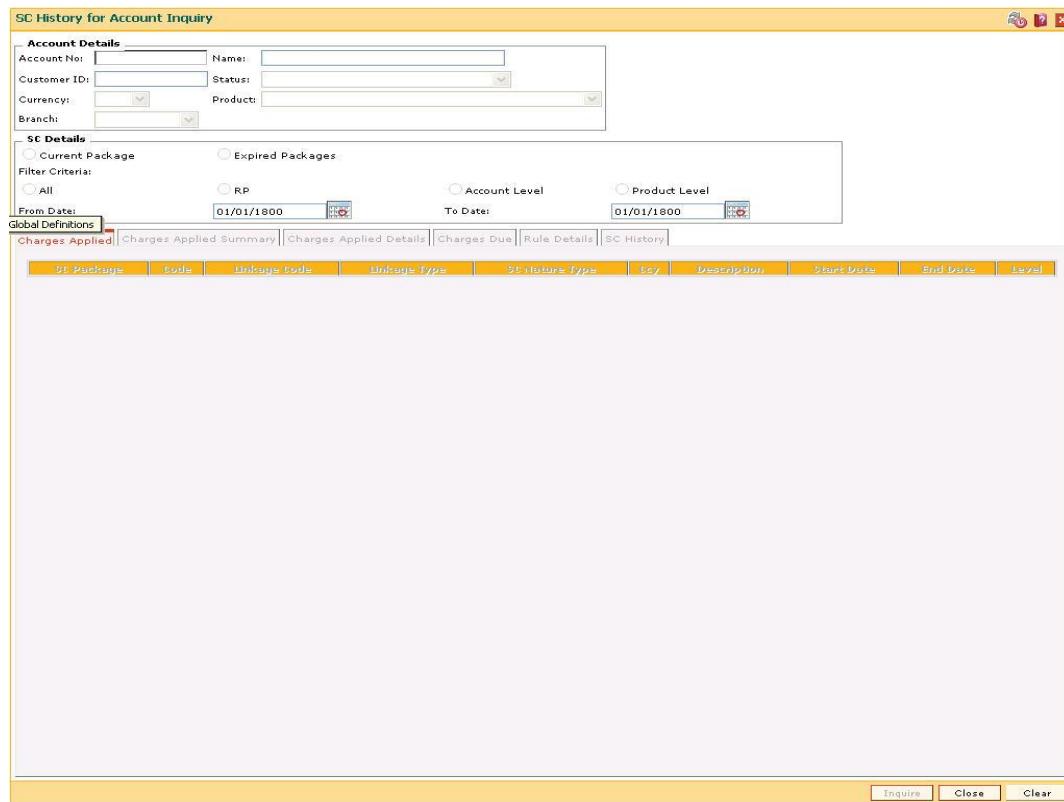
Modes Available

Not Applicable

To view the service charge details for an account

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

SC History for Account Inquiry



Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 14] 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: <ul style="list-style-type: none"> • 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] Select 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>** or **<Enter>** key.
4. The system enables the **Charges Applied** tab..

SC History for Account Inquiry

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

5. View the information in the various tab screens.

Charges Applied

The screenshot shows the 'SC History for Account Inquiry' window. At the top, there are 'Account Details' fields: Account No. (6000000006124), Name (SURYACHANDRATARE), Customer ID (603883), Status (ACCOUNT OPEN REGULAR), Currency (CAD), Product (4 - BS FIZINIAMS ASMENIMS CAD), and Branch (Centras). Below these are 'SC Details' sections for 'Current Package' and 'Expired Packages', with filter criteria for 'All', 'RP', 'Account Level', and 'Product Level' with 'From Date' and 'To Date' fields. The main area displays a grid of applied charges with the following columns: SC Package, Code, Linkage Code, Linkage Type, SC Nature Type, Ccy, Description, Start Date, End Date, and Level. The grid shows one row of data: SC Package (91), Code (1221), Linkage Code (SCTXN), Linkage Type (Service Charge), SC Nature Type (LTL), Ccy (CASH WITHDRAWAL), Description (NA), Start Date (NA), End Date (NA), and Level (NA). At the bottom are buttons for Inquire, Close, and Clear.

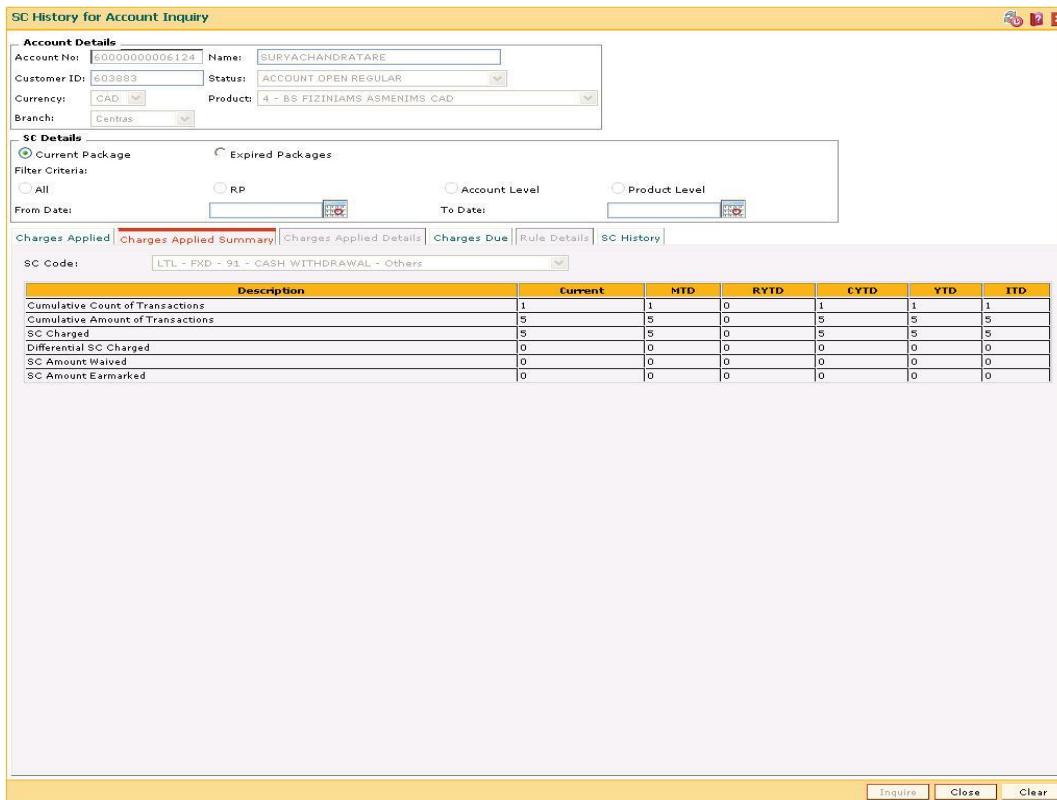
Field Description

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
Ccy	[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



The screenshot shows the Oracle SCM05 - SC History for Account Inquiry application window. The window title is "SC History for Account Inquiry". The "Charges Applied Summary" tab is selected. The "Account Details" section includes fields for Account No. (0000000006124), Name (SURYACHANDRATARE), Customer ID (03883), Status (ACCOUNT OPEN REGULAR), Currency (CAD), Product (4 - BS FITZINAMS ASMENIMS.CAD), and Branch (Centras). The "SC Details" section has a radio button for "Current Package" selected, and filter criteria for "From Date" and "To Date". Below these are tabs for "Charges Applied", "Charges Applied Summary" (which is active), "Charges Applied Details", "Charges Due", "Rule Details", and "SC History". The "Charges Applied Summary" tab displays a grid of transaction details:

Description	Current	MTD	RYTD	CYTD	YTD	ITD
Cumulative Count of Transactions	1	1	0	1	1	1
Cumulative Amount of Transactions	5	5	0	5	5	5
SC Charged	5	5	0	5	5	5
Differential SC Charged	0	0	0	0	0	0
SC Amount Waived	0	0	0	0	0	0
SC Amount Earmarked	0	0	0	0	0	0

At the bottom of the window are buttons for "Inquire", "Close", and "Clear".

Field Description

Field Name	Description
SC Code	<p>[Display]</p> <p>This field displays the service charge code for which the user can view the summary.</p>
Column Name	Description
Description	<p>[Mandatory, Pick List]</p> <p>Select the description of the service charges applied from the pick list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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	<p>[Display]</p> <p>This column displays the SC information pertaining to the current anniversary period.</p> <p>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.</p>
MTD	<p>[Display]</p> <p>This column displays the SC information for the current month.</p> <p>It displays the total number of transactions for the running month.</p> <p>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.</p>

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

The screenshot shows the 'SC History for Account Inquiry' window. At the top, there are 'Account Details' and 'SC Details' sections. The 'SC Details' section includes radio buttons for 'Current Package' (selected) and 'Expired Packages', and checkboxes for 'All', 'RP', 'Account Level', and 'Product Level'. Below these are 'From Date' and 'To Date' fields. The main area displays a table of 'Charges Applied' with columns: Date, Amount, and Rule Applied?. The table shows one row: 29/02/2008, 0.00, and N. At the bottom, there are buttons for 'Inquire', 'Close', and 'Clear'.

Field Description

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

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

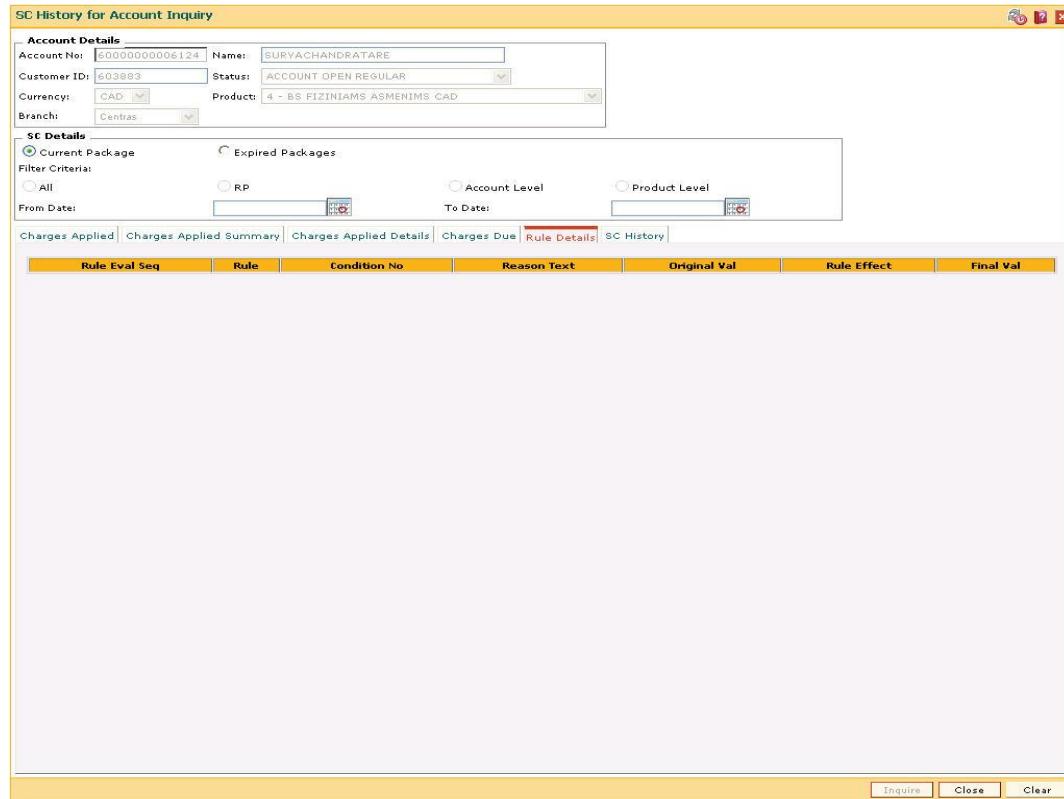
Field Description

Column Name	Description
Code	[Display] This column displays the SC code of all the service charges payable on the account.

Column Name	Description
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: <ul style="list-style-type: none"> • Commission • Service Charge • Fees • 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.
Ccy	[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



Field Description

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

SC History

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

Field Description

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

Column Name	Description
Description	<p>[Display]</p> <p>This column displays the description of the service charges applied.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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	<p>[Display]</p> <p>This column displays the history of the service charge for the previous years.</p> <p>The year beginning for this calculation is the financial beginning of year.</p> <p>For example, if the current date is 23 June 2004, this field will display the number of transactions for an account for a period from 1 April 2003 – 31 March 2004, where April 1 is the beginning of the financial year, if 2003 option is selected in the Financial Year drop-down list.</p>

9. Click the **Close** button.

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

To add a template task cross reference

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

SC Package Linkage to Code Task

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

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> or <Enter>** key
5. Enter the relevant information.

SC Package Linkage to Code Task

SC Package Linkage to Code Task

Task Code : CH001

Package Code : CL118 - CLOSE_OUT WITHDRAWAL

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry
 Ok
 Close
 Clear

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

10. Download Related Transactions

10.1. 8889 - Download Scheduler Maintenance*

Using this option, a specific frequency can be set up to download a specific table(s) to a its own branch database from the Host database. This is a mandatory setup for some tables that are required in the branch. The scheduler can be configured on the host application server or branch server.

If the scheduler is configured on the host application server, the scheduler will 'push' the data to the respective branch server. If the link between central host and branch is down, a flat file will be created in a pre-designated directory on the central host and the same will be downloaded after the link is functional.

If the scheduler is configured on the branch server, the scheduler will 'pull' the data from the central host. If the link is down, no action occurs. When the link comes up, the scheduler will work on all outstanding schedules.

Due to scheduled downloads, the branch database will have the latest data (as of last download) from the host. This maintenance also significantly reduces download-related responsibility on the System Operator.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To inquire about the upload file status

1. Type the fast path **8889** and click **Go** or navigate through the menus to **Operator Processes > Data Download Options > Download Scheduler Maintenance**.
15. The system displays the **Download Scheduler Maintenance** screen.

Download Scheduler Maintenance

DownLoad Scheduler Maintenance

Criterion :	Table Name	Request For :	Branch																												
Table Name:	Bank Codes	...																													
Branch :	<input type="button" value="..."/>																														
Maintenance Option :	Add Option																														
Rows to Add :	<input type="text" value="15"/>																														
<table border="1"> <thead> <tr> <th>Table Name</th> <th>Name Requester</th> <th>Frequency Type</th> <th>Frequency Interval</th> <th>Qualifier</th> <th>Start Date</th> <th>Start Time</th> </tr> </thead> <tbody> <tr> <td>Bank Codes</td> <td>ACF1</td> <td>On Time</td> <td></td> <td>Other</td> <td>30/07/2005</td> <td>12:30</td> </tr> <tr> <td>Bank Codes</td> <td>ACF1</td> <td></td> <td></td> <td></td> <td></td> <td>00:00</td> </tr> <tr> <td>Bank Codes</td> <td>ACF1</td> <td></td> <td></td> <td></td> <td></td> <td>00:00</td> </tr> </tbody> </table>				Table Name	Name Requester	Frequency Type	Frequency Interval	Qualifier	Start Date	Start Time	Bank Codes	ACF1	On Time		Other	30/07/2005	12:30	Bank Codes	ACF1					00:00	Bank Codes	ACF1					00:00
Table Name	Name Requester	Frequency Type	Frequency Interval	Qualifier	Start Date	Start Time																									
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Bank Codes	ACF1					00:00																									
Bank Codes	ACF1					00:00																									
<input type="button" value="Ok"/>																															

Field Description

Field Name	Description
------------	-------------

Criterion	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate criteria from the drop-down list.</p> <p>It indicates the criteria on which the download schedule is maintained.</p> <p>The options are:</p> <ul style="list-style-type: none"> Table Name – If the user selects this option it specifies that the schedule has been set up for only one branch code and more than one table. Branch Code – If the user selects this option it specifies that the schedule has been set up for only one table and more than one branch. Both - If the user selects this option it specifies that the schedule has been set up only for a specific branch and a specific table.
------------------	---

Field Name	Description
Request For	<p>[Mandatory, Drop-Down]</p> <p>Select the entity for which the request has been made from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Host - If you the user selects the request for Host option, the schedule for download will reside on the host database and will be executed in the Central application server as per specified frequency. • Branch – If the user selects the request for Branch option, the schedule for download will reside on the branch database. The branch server will execute the download process as per the specified frequency. <p>By default, this field displays the Host option, as scheduling forms part of host activity i.e. the Central Database.</p>
Table Name	<p>[Conditional, Pick List]</p> <p>Select the table name for schedule maintenance from the pick list.</p> <p>This field is enabled, if the user selects the Table Name or Both options in the Criterion field.</p>
Branch	<p>[Conditional, Drop-Down]</p> <p>Select the branch code, for which schedule maintenance is defined for a table, from the drop-down list.</p> <p>This field is enabled, if the user selects Branch Code or Both options in the Criterion field.</p>
Maintenance Option	<p>[Mandatory, Drop-Down]</p> <p>Select the schedule maintenance option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Delete Option • Add Option • View Option
Rows to Add	<p>[Conditional, Numeric, Five]</p> <p>Type the number of rows that should be added in the schedule.</p> <p>This field is applicable only if the user selects the Add Option in the Maintenance Option field.</p>
Column Name	Description
Table Name	<p>[Mandatory, Drop-Down]</p> <p>Select the table name scheduled to be downloaded from the drop-down list.</p>

Column Name	Description
Name Requester	[Mandatory, Drop-Down] Select the name of the requester who has scheduled the download from the drop-down list.
Frequency Type	[Mandatory, Drop-Down] Select the frequency type of the download that is scheduled by the bank from the drop-down list.
Frequency Interval	[Mandatory, Numeric, 22] Type the frequency interval of the download that is scheduled by the bank.
Qualifier	[Mandatory, Drop-Down] Select the qualifier of the download that is scheduled by the bank from the drop-down list.
Start Date	[Display] This column displays the start date of the download.
Start Time	[Display] This column displays the start time of the download.
<p>3. Select the criterion and request for from the respective drop-down list.</p> <p>4. The system enables or disables the table name depending on the criterion selected.</p> <p>5. Select the Add Option option from the Maintenance Option drop-down list.</p> <p>6. Enter the number of rows to be added.</p> <p>7. Click the Ok button.</p> <p>8. The system displays the data entry section.</p> <p>9. Enter the relevant information in the data entry section.</p>	

Download Scheduler Maintenance

DownLoad Scheduler Maintenance

Criterion :	Table Name	Request For :	Branch																												
Table Name:	Bank Codes	...																													
Branch :	<input type="button" value="..."/>																														
Maintenance Option :	Add Option																														
Rows to Add :	15																														
<table border="1"> <thead> <tr> <th>Table Name</th> <th>Name Requester</th> <th>Frequency Type</th> <th>Frequency Interval</th> <th>Qualifier</th> <th>Start Date</th> <th>Start Time</th> </tr> </thead> <tbody> <tr> <td>Bank Codes</td> <td>ACF1</td> <td>On Time</td> <td></td> <td>Other</td> <td>30/07/2005</td> <td>12:30</td> </tr> <tr> <td>Bank Codes</td> <td>ACF1</td> <td></td> <td></td> <td></td> <td></td> <td>00:00</td> </tr> <tr> <td>Bank Codes</td> <td>ACF1</td> <td></td> <td></td> <td></td> <td></td> <td>00:00</td> </tr> </tbody> </table>				Table Name	Name Requester	Frequency Type	Frequency Interval	Qualifier	Start Date	Start Time	Bank Codes	ACF1	On Time		Other	30/07/2005	12:30	Bank Codes	ACF1					00:00	Bank Codes	ACF1					00:00
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Bank Codes	ACF1					00:00																									
Bank Codes	ACF1					00:00																									
<input type="button" value="Ok"/>																															

10. Click the **Ok** button.
11. The system displays the message "Record Saved Successfully".

To modify download scheduler

1. Select the criterion and request for from the respective drop-down list.
2. The system enables or disables the table name depending on the criterion selected.
3. Select the **Modify Option** option from the **Maintenance Option** drop-down list.
4. Click the **Ok** button.
5. The system displays the data entry section.
6. Modify the relevant information and click the **Ok** button.
7. The system displays the message "Record Updated Successfully".

To delete download scheduler

1. Select the criterion and request for from the respective drop-down list.
2. The system enables or disables the table name depending on the criterion selected.
3. Select the **Delete Option** option from the **Maintenance Option** drop-down list.
4. Click the **Ok** button.
5. The system displays the data entry section in the screen.
6. Select the relevant check box.
7. Click the **Ok** button.
8. The system displays the message "Record Deleted Successfully".

To view download scheduler

1. Select the criterion and request for from the respective drop-down list.
2. The system enables or disables the table name depending on the criterion selected.
3. Select the **View Option** option from the **Maintenance Option** drop-down list.
4. Click the **Ok** button.
5. The system displays the download scheduler details.

10.2. 8890 - Cluster Maintenance*

In the Download Cluster option, branches that are expected to have common data are grouped for the cluster branch after download from Host to Branch. A cluster could be defined for those cases where the physical branch locations of some branches are close by and the customer of any of these branches are also be serviced in the offline mode. Download Scheduler option also refers to the Download Cluster maintenance before downloading data into the branch database.

For example, A bank has four Branches A, B, C and D. Branches A, B and C are physically closer and are to be defined in a cluster. Cluster Download is maintained for Branch A on ch_acct_mast table, so as to include data from Branch B and Branch C, Branch D shall does not belong to the Cluster for Branch A for the ch_acct_mast table.

Download Process: When Branch A requests the Host for download of ch_acct_mast table, download scheduler will consider Cluster Maintenance for this table, and will extract data of accounts belonging to Branches A, B & C. After extraction, the system and loads the data into Branch A database.

Similarly, when Branch B and Branch C trigger download of table ch_acct_mast from host, the system downloads data of accounts for their own respective branches (since Cluster Maintenance is not maintained for Branch B and Branch C).

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To add download cluster

1. Type the fast path **8890** and click **Go** or navigate through the menus to **Operator Processes > Data Download Options > Cluster Maintenance**.
16. The system displays the **Cluster Maintenance** screen.

Cluster Maintenance

Field Description

Field Name	Description
Criterion	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate criteria from the drop-down list.</p> <p>It indicates the criteria on which the download cluster is maintained.</p> <p>The options are:</p> <ul style="list-style-type: none">• Table Name – If the user selects this option it specifies that the cluster has been set up for only one branch code and more than one table.• Branch Code – If the user selects this option it specifies that the cluster has been set up for only one table and more than one branch.• Both - If the user selects this option it specifies that the cluster has been set up only for a specific branch and a specific table.

Field Name	Description
Request For	<p>[Mandatory, Drop-Down]</p> <p>Select the entity for which the request has been made from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Host • Branch <p>By default, this field displays the Host option, as clustering forms part of host activity i.e. the Central Database.</p>
Table Name	<p>[Conditional, Pick List]</p> <p>Select the table name for cluster maintenance from the pick list.</p> <p>This field is enabled, if the user selects the Table Name or Both options in the Criterion field.</p>
Branch	<p>[Conditional, Drop-Down]</p> <p>Select the branch code, for which cluster maintenance is defined for a table, drop-down list.</p> <p>This field is enabled, if you select Branch Code or Both options in the Criterion field.</p>
Maintenance Option	<p>[Mandatory, Drop-Down]</p> <p>Select the cluster maintenance option from the drop-down list.</p> <ul style="list-style-type: none"> • Delete Option • Add Option • View Option
Rows to Add	<p>[Conditional, Numeric, Five]</p> <p>Type the number of rows that should be added in the cluster.</p> <p>This field is applicable only if the user selects the Add Option in the Maintenance Option field.</p>
DATA OF	<p>[Display]</p> <p>This field displays the data of the accounts belonging to the selected branch.</p>
FOR TABLE NAME	<p>[Display]</p> <p>This field displays the table for which the data is requested.</p>

3. Select the criterion and request for from the respective drop-down list.
4. The system enables or disables the table name and the branch depending on the criterion selected.
5. Select the **Add Option** option from the **Maintenance Option** drop-down list.
6. Click the **Ok** button.
7. The system displays the data entry section.
8. Select the **DATA OF** option from the drop-down list.

Cluster Maintenance

9. Click the **Ok** button.
10. The system displays the message "Record Saved Successfully".

To delete download cluster

1. Select the criterion and request for from the respective drop-down list.
2. The system enables or disables the table name and the branch depending on the criterion selected.
3. Select the **Delete Option** option from the **Maintenance Option** drop-down list.
4. Click the **Ok** button.
5. The system displays the data entry section in the screen.
6. Select the relevant check box.

7. Click the **Ok** button.
8. The system displays the message "Record Deleted Successfully".

To view download cluster

1. Select the criterion, request for and table name.
2. Select the **View Option** option from the **Maintenance Option** drop-down list.
3. Click the **Ok** button.
4. The system displays the cluster details.

10.3. 8892 - Download Service*

Download service is the service that is running on the Local Branch server this will trigger Download request from the Branch to the Central Database. This service uses the Pull methodology instead of 'push' methodology. The service running at the respective branch server will 'pull' data from the central host to the designated branch server. This service is used by schedule download at the Branch Server and also for Adhoc download request by the System Operator at the Data Center or by the System Administrator at the Branch.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To download the service

1. Type the fast path **8892** and click **Go** or navigate through the menus to **Operator Processes > Data Download Options > Download Service**.
2. The system displays the **Download Service** screen.

Download Service

The screenshot shows the 'Download Service' dialog box. The 'Entity' field is set to 'Bank Codes'. The 'From' field is set to 'BANK OF AMERICA'. The 'Delete Old Record' checkbox is unchecked. The 'To' field is set to 'LBC'. The 'Path' field is empty, with a 'Browse...' button to its right. At the bottom of the dialog are five buttons: 'Start', 'DownLoad', 'Load File', 'Stop', and 'Cancel'.

Field Description

Field Name	Description
Entity	<p>[Mandatory, Pick List] Select the entity to be downloaded from the pick list. This field is used for adhoc download by the System Operator at the branch.</p>
From	<p>[Mandatory, Drop-Down] Select the location of the local office where the database is maintained from the drop-down list. This field is used for adhoc download.</p>
Delete Old Record	<p>[Optional, Check Box] Select the Delete Old Record check box if you want to delete the old record from the local branch database. This option will refresh the table in the branch database and download all the authorized records from the central host, thus enabling a full download.</p>
To	<p>[Mandatory, Drop-Down] Select the branch code to which the adhoc download has to be done from the drop-down list. This field is used for adhoc download.</p>
Path	<p>This is for future use.</p> <ol style="list-style-type: none"> 3. Select the entity from the pick list. 4. Enter the appropriate information in the relevant field. 5. Click the Download button.

Download Service

Download Service

Entity :	Bank Codes	...
From :	BANK OF AMERICA	<input type="button" value="▼"/>
Delete Old Record:	<input type="checkbox"/>	
To :	LBC	<input type="button" value="▼"/>
Path :	<input type="text"/> <input type="button" value="Browse..."/>	
<input type="button" value="Start"/> <input type="button" value="DownLoad"/> <input type="button" value="Load File"/> <input type="button" value="Stop"/> <input type="button" value="Cancel"/>		

6. The system displays the services which can be downloaded.

Note: For more information on Authorization transactions, refer to the ***FLEXCUBE Introduction User Manual.***

10.4. 5531 - Download-Upload File

This option is used to transfer the file from the Branch to the RJSIN area of Host for further processing and even to download any file from the Data Center. This option is commonly used in case of Clearing files upload that are received from the Central Bank for clearing and even used for External file Upload (GEFU).

Definition Prerequisites

Not Applicable

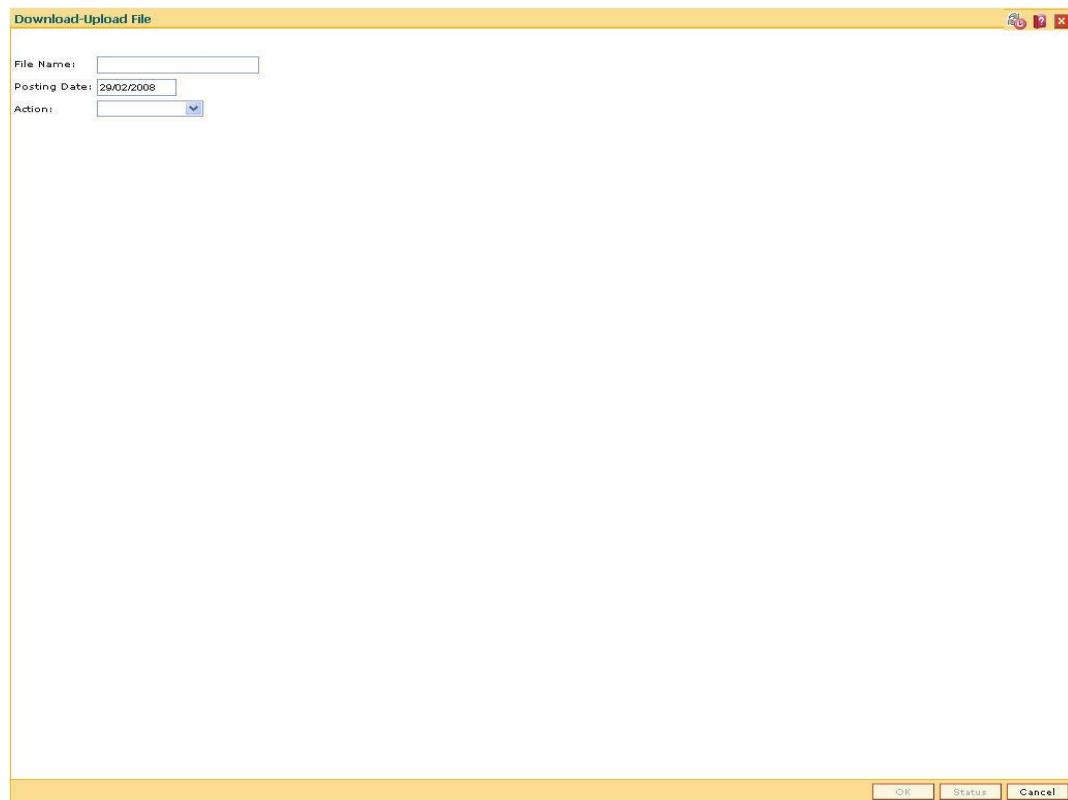
Modes Available

Not Applicable

To view about the upload file status

1. Type the fast path 5531 and click Go or navigate through the menus to Operator Processes > Data Download Options > Download-Upload File.
17. The system displays the Download-Upload File screen.

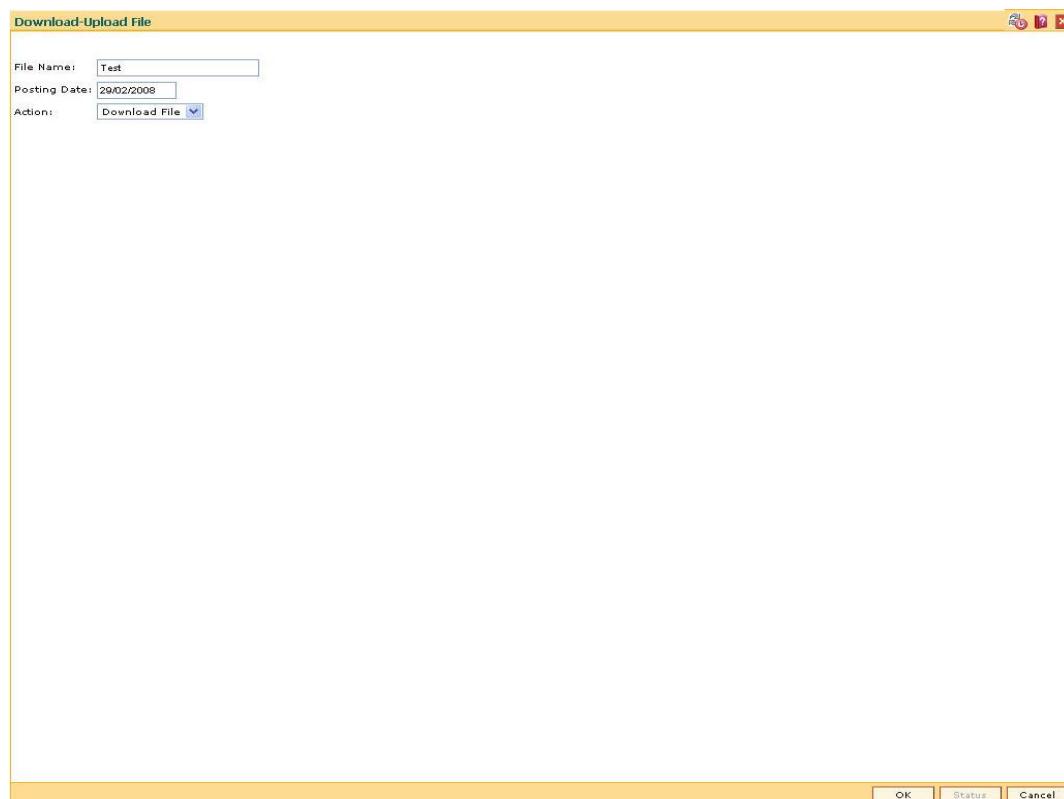
Download-Upload File



Field Description

Field Name	Description
File Name	[Mandatory, Alphanumeric, 40] Type the file name along with the path of the Local PC from where the file needs to be uploaded or Downloaded.
Posting Date	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This is always the FLEXCUBE Retail Processing date.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: <ul style="list-style-type: none"> Upload: Use this option to Upload the File Download: Use this option to Download the File

3. Type the file name and posting date.
4. Select the **Action** from the drop-down list.

Download-Upload File

5. Click the **Ok** button.

10.5. 5504 - Download-Upload Status Inquiry*

Using this you can view the status of the upload request after uploading or downloading data file into the system.

Definition Prerequisites

Not Applicable

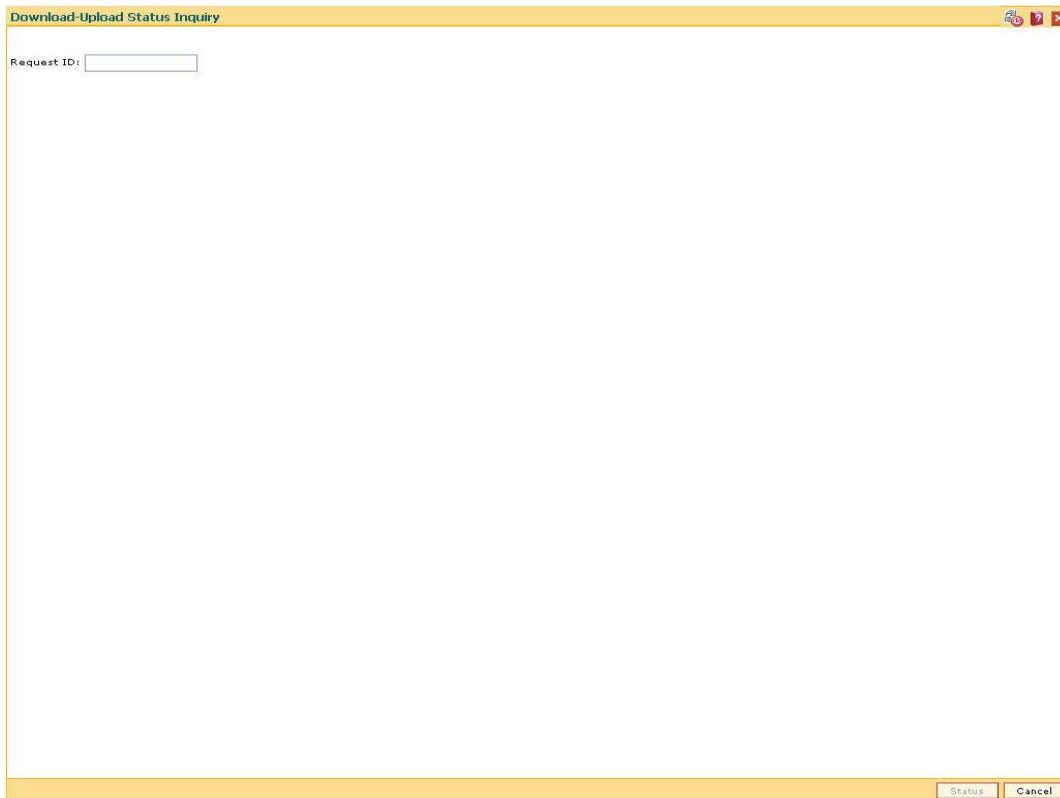
Modes Available

Not Applicable

To view the download - upload status

1. Type the fast path **5504** and click **Go** or navigate through the menus to **Operator Processes>Data Download Options>Download-Upload Status Inquiry**.
2. The system displays the **Download-Upload Status Inquiry** screen.

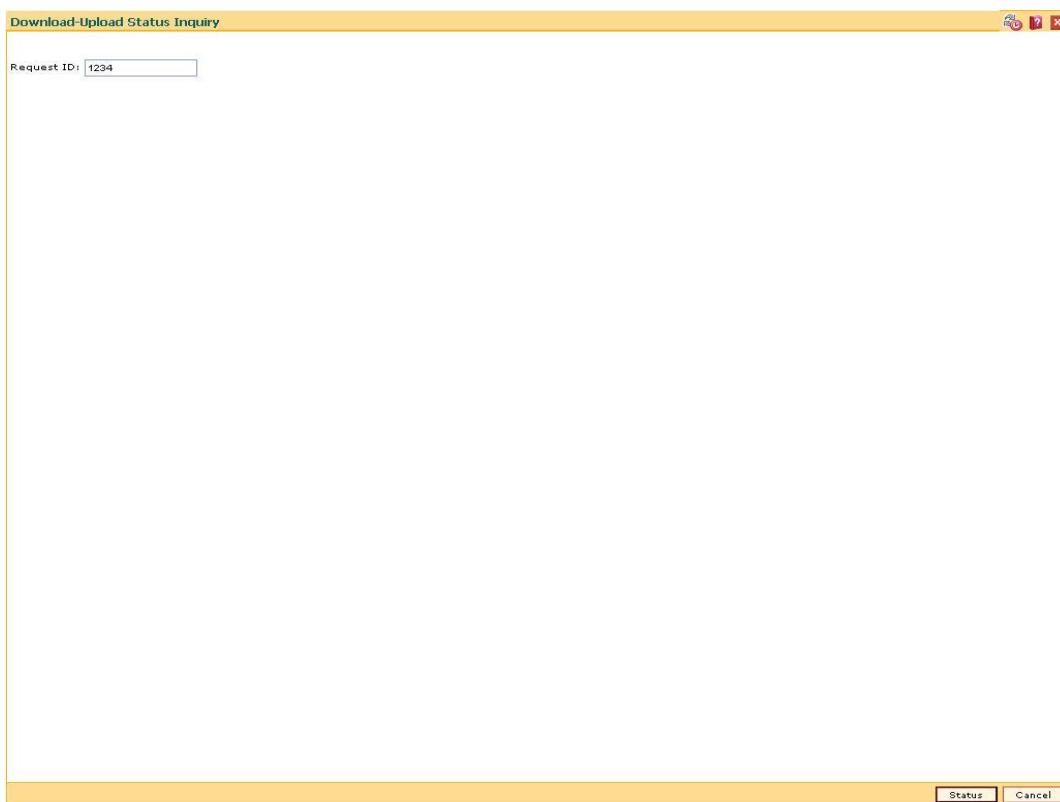
Download-Upload Status Inquiry



Field Description

Field Name	Description
Request ID	<p>[Mandatory, Alphanumeric, 30]</p> <p>Type the request id of the file whose download or upload status needs to be inquired.</p> <p>This Id is generated by the system after uploading the file using the GEFU upload option or the Download Upload file Option.</p>

3. Type the request ID.

Download-Upload Status Inquiry

4. Click the **Status** button.
5. The system displays the status of the download-upload file status.

10.6. 8891 - Download Log*

Download Log option is where verification is done for download request made by the branch by schedule or even when Adhoc download is made by the Data Center Operator or System Administrator in the Branch. The Log or Details of download will be displayed with respect to the Teller Branch (A user cannot view details of download for other branches).

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To view the download log

1. Type the fast path 8891 and click Go or navigate through the menus to Operator Processes > Data Download Options > DownLoad Log.
18. The system displays the File Upload Inquiry (GEFU++) screen.

File Upload Inquiry (GEFU++)

Name Requester	Name Entity	Status	Request Time	Reply Time
LBC	Bank Codes	No Data Extracted	2005-08-24 15:27:05	2005-08-24 15:27:05
LBC	Bank Codes	No Data Extracted	2005-08-20 16:20:39	2005-08-20 16:20:39
LBC	Bank Codes	No Data Extracted	2005-08-16 17:16:04	2005-08-16 17:16:04
LBC	Bank Codes	No Data Extracted	2005-08-16 15:36:03	2005-08-16 15:36:03

Field Description

Field Name	Description
Request For	<p>[Mandatory, Drop-Down]</p> <p>Select the option from where the request is made from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Host – If the user selects this option, then the system displays the number of times the download request has been made by the Branch server to the Central Database server and whether data extraction is successful or not. • Branch – If the user selects this option, then the system displays the number of times the download request has been made to the host and whether data loading is successful to the Local Branch Server or not.
Criterion	<p>[Mandatory, Drop-Down]</p> <p>Select the criterion based on which you want to perform the inquiry from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch • Entity • Entity and Branch • Date • ID
Name Entity	<p>[Conditional, Pick List]</p> <p>Select the name of entity from the pick list.</p> <p>This field is enabled if the user selects the Entity or Entity & Branch option in the Criterion field.</p>
Branch	<p>[Conditional, Drop-Down]</p> <p>Select the branch, to which the download has been performed, from the drop-down list.</p> <p>If the user selects the Entity or Entity & Branch option in the Criterion field the branch code is defaulted to the teller login branch.</p>
Date From	<p>[Conditional, Pick List, dd/mm/yyyy]</p> <p>Select the date from which you want to view the details of download, which have taken place to the branch, from the pick list.</p> <p>This field is enabled if the user selects the Date option in the Criterion field.</p>

Field Name	Description
Date To	[Conditional, Pick List, dd/mm/yyyy] Select the date up to which you want to view the details of download, which have taken place to the branch, from the pick list. This field is enabled if the user selects the Date option in the Criterion field.
ID	[Conditional, Alphanumeric, 20] Type the ID. This field is enabled if the user selects the option ID option in the Criterion field.
Column Name	Description
Name Requester	[Display] This column displays the name of the branch that has requested for the download.
Name Entity	[Display] This column displays the table name that has been requested to be downloaded.
Status	[Display] This column displays the status of the download request. The options are: <ul style="list-style-type: none"> • Data Loaded - This indicates successful download • Load Failed - This indicates unsuccessful download • Data Extraction Failed - This indicates unsuccessful download
Request Time	[Display] This column displays the request date and time for download of a table to the branch.
Reply Time	[Display] This column displays the reply time for download of the table.
3. Select the criterion and request for from the respective drop-down list. 4. The system enables or disables the name entity and the branch depending on the criterion selected. 5. Enter the relevant information. 6. Click the Ok button.	

File Upload Inquiry (GEFU++)

Download Log

Request For : Branch

Criterion : Entity

Name Entity : Bank Codes

Branch :

Date From : Date To :

ID :

Name Requester	Name Entity	Status	Request Time	Reply Time
LBC	Bank Codes	No Data Extracted	2005-08-24 15:27:05	2005-08-24 15:2
LBC	Bank Codes	No Data Extracted	2005-08-20 16:20:39	2005-08-20 16:2
LBC	Bank Codes	No Data Extracted	2005-08-16 17:16:04	2005-08-16 17:1
LBC	Bank Codes	No Data Extracted	2005-08-16 15:36:03	2005-08-16 15:3

Ok **Cancel**

7. The system displays the download log details.
8. Click the **Cancel** button.

11. File Upload

11.1. BAM53 - SCHEDULAR SETUP

Using this option you can schedule the execution of file extracts or file uploads. The triggering can be based on Date/ Time frequency or based on the occurrence of certain events or event based on availability of some predefined resource.

Definition Prerequisites

- BAM54 - External File Setup

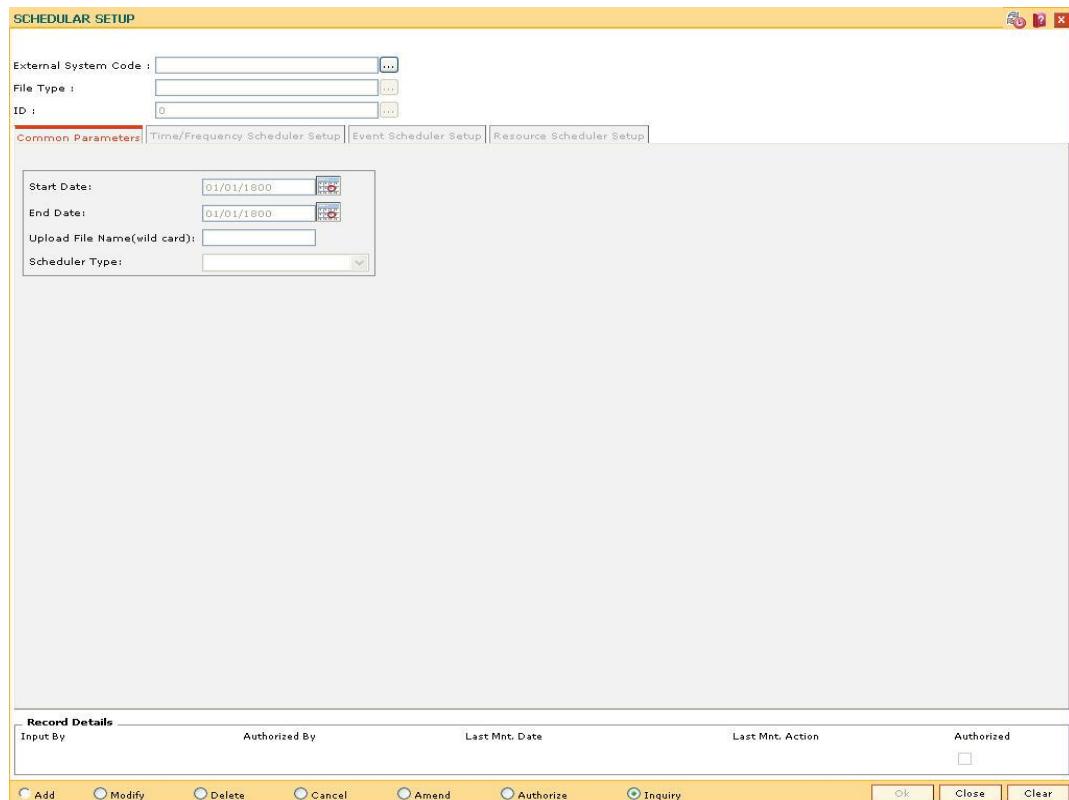
Modes Available

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

To setup a scheduler

1. Type the fast path **BAM53** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > SCHEDULAR SETUP**.
2. The system displays the **SCHEDULAR SETUP** screen.

SCHEDULAR SETUP



The screenshot shows the 'SCHEDULAR SETUP' screen. At the top, there are three input fields: 'External System Code', 'File Type', and 'ID'. Below these is a tab bar with four tabs: 'Common Parameters' (highlighted in red), 'Time/Frequency Scheduler Setup', 'Event Scheduler Setup', and 'Resource Scheduler Setup'. The 'Common Parameters' tab contains four input fields: 'Start Date' (01/01/1800), 'End Date' (01/01/1800), 'Upload File Name(wild card)', and 'Scheduler Type'. At the bottom of the screen are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
External System Code	[Mandatory, Pick List] Select the external system code from the pick list.
File Type	[Mandatory, Pick List] Select the file type from the pick list.
ID	[Display] This field displays the scheduler ID. This value is incremented by one every time a scheduler is setup.

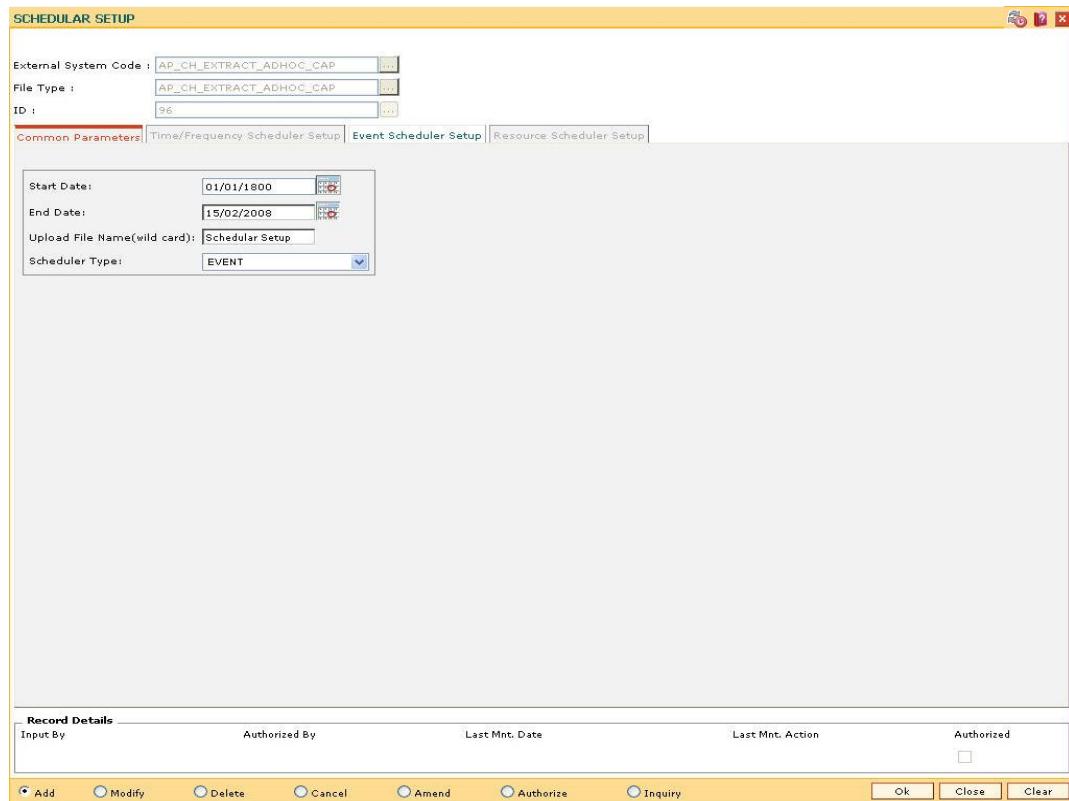
3. Click the **Add** button.
4. Select the external system code and file type from the pick list.

SCHEDULER SETUP

The screenshot shows the 'SCHEDULER SETUP' window. At the top, there are three input fields: 'External System Code' (set to 'AP_CH_EXTRACT_ADHOC_CAP'), 'File Type' (set to 'AP_CH_EXTRACT_ADHOC_CAP'), and 'ID' (set to '96'). Below these are four tabs: 'Common Parameters' (selected), 'Time/Frequency Scheduler Setup', 'Event Scheduler Setup', and 'Resource Scheduler Setup'. The 'Common Parameters' tab contains fields for 'Start Date' (01/01/1800), 'End Date' (01/01/1800), 'Upload File Name(wild card):' (empty), and 'Scheduler Type:' (empty dropdown). At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized' (checkbox). The bottom toolbar includes buttons for 'Add' (radio button selected), 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Inquiry', 'Ok', 'Close', and 'Clear'.

5. Enter the required information in the various tabs.

Common Parameters

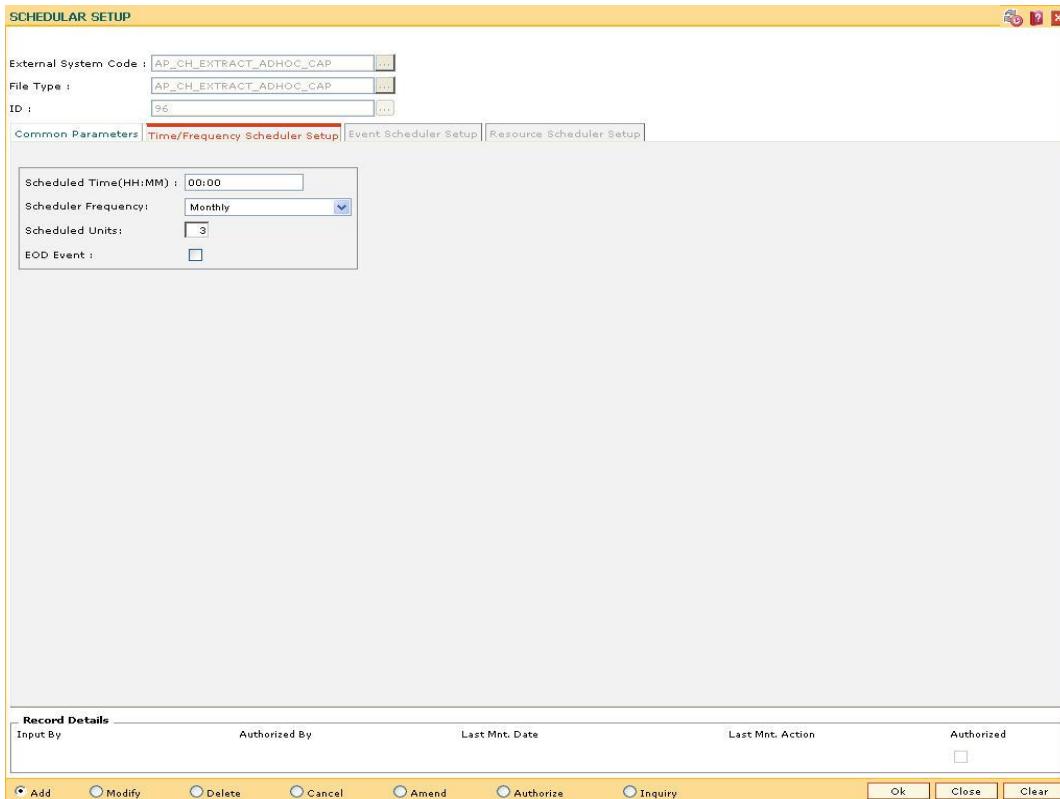


Field Description

Field Name	Description
Start Date	[Optional, Pick List, dd/mm/yyyy] Select the start date from the pick list.
End Date	[Optional, Pick List, dd/mm/yyyy] Select the end date from the pick list.
Upload File Name(wild card)	[Optional, Alphanumeric, 20] Type the upload file name.
Scheduler Type	[Mandatory, Drop-Down] Select the type of scheduler from the drop-down list. The options are: <ul style="list-style-type: none"> • EVENT • FREQUENCY • TIME

6. The system enables the relevant tab based on the appropriate option selected from the Scheduler Type drop-down list.

Time/Frequency Scheduler Setup



Field Description

Field Name	Description
Scheduled Time(HH:MM)	[Optional, Numeric, Two, Two] Type the schedule setup time.
Scheduler Frequency	[Conditional, Drop-Down] Select the scheduler frequency from the drop-down list. This field is enabled if the Frequency option is selected in the Scheduler Type field.
Scheduled Units	[Mandatory, Numeric, Five] Type the number of scheduled units. For Example: If the scheduler is required to run once in 2 weeks then the frequency should be weekly and scheduled units should be two.

Field Name	Description
EOD Event	[Optional, Check Box] Select the EOD Event check box to run the scheduler at the time of EOD.

Event Scheduler Setup

SCHEDULER SETUP

External System Code : AP_CH_EXTRACT_ADHOC_CAP
File Type : AP_CH_EXTRACT_ADHOC_CAP
ID : 96

Common Parameters Time/Frequency Scheduler Setup **Event Scheduler Setup** Resource Scheduler Setup

Scheduled Event:

Record Details

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

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Ok Close Clear

Field Description

Field Name	Description
Scheduled Event	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the event for which the scheduler is to be run.</p> <p>The scheduler event occurs between the start date and the end date of the specified event.</p> <p>The events supported are;</p> <ul style="list-style-type: none">• EOD• BOD• Cut off• Inward Clearing• Outward Clearing• Uploads• Extracts

Resource Scheduler Setup

This tab is for future use.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.
9. The schedule gets setup once the record is authorized.

11.2. BAM54 - External File Setup

Files generated by external systems, consist of various types of transactions that needs to be uploaded and processed within FLEXCUBE.

Using this option you can setup the upload parameters for the combination of external system code and file type, associated GL's and the scheduling.

When the future date arrives, the system will automatically process the file uploaded and subsequently the debit/credit will be taken place.

Automatic upload takes place if the scheduling for this activity is setup. If deferred authorization is maintained for the upload type in the screen, then the file can be inquired by selecting the file status as "Unauthorized" from status drop-down field. And the record status will be updated as "Not processed". If the file is not authorized on the same day, FLEXCUBE will purge the file as a part of the EOD process.

Definition Prerequisites

Not Applicable

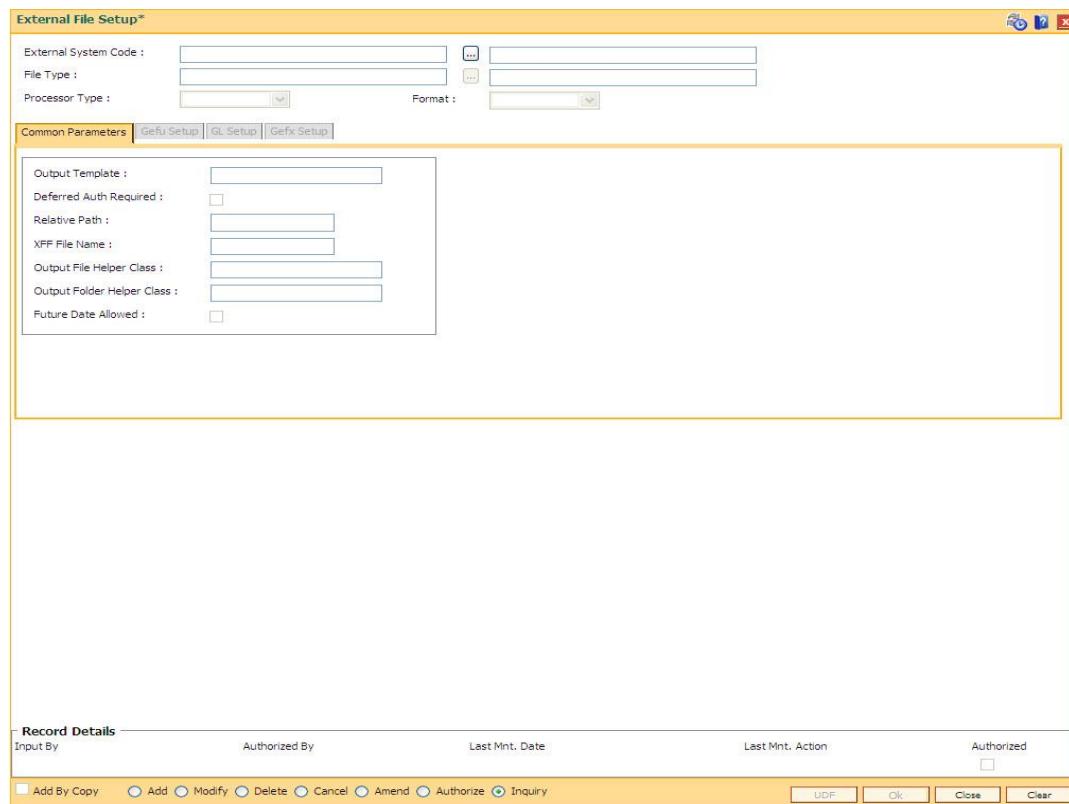
Modes Available

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

To view the file upload setup

1. Type the fast path **BAM54** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > External File Setup**.
19. The system displays the **External File Setup** screen.

External File Setup



Field Description

Field Name	Description
External System Code	[Mandatory, Numeric, 40] Type the external system code against which the file was uploaded in this field.
File Type	[Mandatory, Alphanumeric, 40] Type the file type in this field.
Processor Type	[Mandatory, Drop-Down] Select the processor type from the drop-down list. The options are: <ul style="list-style-type: none"> • UPLOAD • EXTRACTS

Field Name	Description
Format	<p>[Mandatory, Drop-Down]</p> <p>Select the format in which file has to be uploaded/extracted from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • D: Database • G: GEFX • X: EXTRACT

3. Enter the external system code and file type or select from the pick list.

External File Setup

The screenshot shows the 'External File Setup' window. At the top, there are four tabs: 'Common Parameters' (selected), 'Gefu Setup', 'GL Setup', and 'Gefx Setup'. The 'Common Parameters' tab contains the following fields:

- External System Code: AP_BA_MIS_EXTRACT
- File Type: AP_BA_MIS_EXTRACT
- Processor Type: EXTRACTS
- Format: EXTRACT

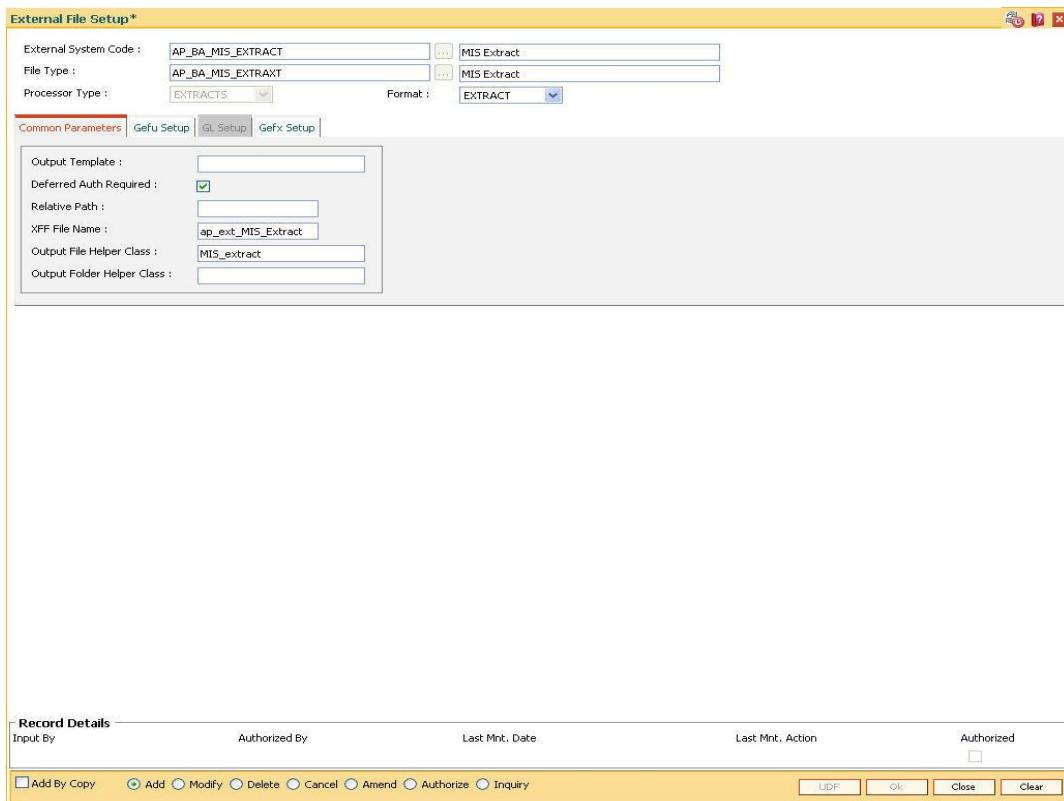
Below these tabs is a large input area with several fields:

- Output Template: (empty text box)
- Deferred Auth Required: (checkbox)
- Relative Path: (empty text box)
- XFF File Name: (empty text box)
- Output File Helper Class: (empty text box)
- Output Folder Helper Class: (empty text box)

At the bottom of the window, there is a 'Record Details' section with columns for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized'. Below this is a toolbar with buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry'. The 'Add' button is selected. At the very bottom are buttons for 'UDF', 'OK', 'Close', and 'Clear'.

4. The system displays the file upload setup details in the various tabs.

Common Parameters



Field Description

Field Name	Displays
Output Template	[Mandatory, Alphanumeric, 40] Type the name of the template file which gives the format of the output flat file.
Deferred Auth Required	[Optional, Check Box] Select the Deferred Auth Required check box if the deferred authorization is required before uploading of files.
Relative Path	[Mandatory, Alphanumeric, 40] Type the path for the file upload.
XFF File Name	[Mandatory, Alphanumeric, 40] Type the name of the outward remittance file maintained in the RJSin folder on the application server.
Output File Helper Class	[Mandatory, Alphanumeric, 40] Type the name of the output helper class file.

Field Name	Displays
Output Folder Helper Class	[Mandatory, Alphanumeric, 40] Type the name of the folder in which the output helper class file is uploaded.
Future Date Allowed	[Optional, Check Box] Select the checkbox to allow future date. Note: This field will not be available for the teller to do modifications.

Gefu Setup

External File Setup*

External System Code : 11 File Type : txt Processor Type : UPLOAD Format : GEFX

Common Parameters | Gefu Setup | GL Setup | Gfx Setup |

Upload Template : txt.xml
 Report :
 Output :
 File Transactional :
 Commit Size : 12
 Number of Parallel Streams : 6
 Allow Reversal :
 Encryption Required :
 Algorithm Name : DES
 Encryption Key :
 EOD Bitmap : EOD
 Parallel Processing :
 CheckSum Required :
 Internal To External :
 Hold Required :
 Upload Commit Size : 12
 Value Date Validation : Back/Future dated not allowed

Record Details

Input By Authorized By Last Mint. Date Last Mint. Action Authorized

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

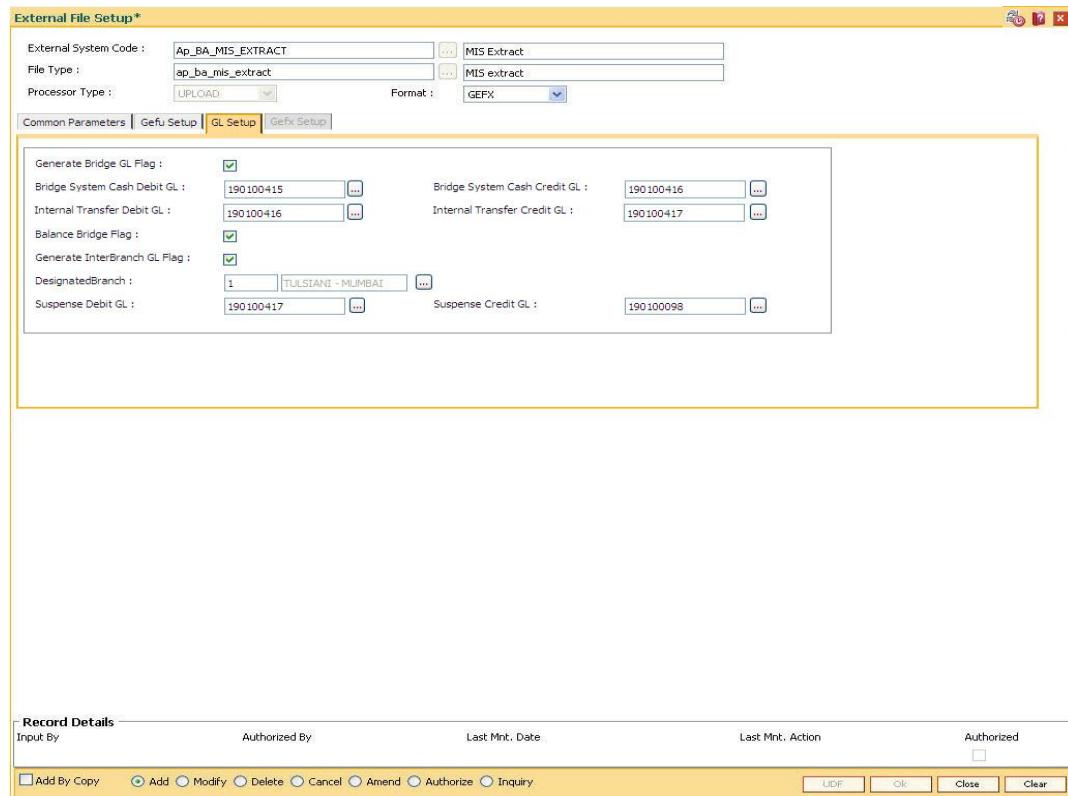
Field Name	Displays
Upload Template	[Mandatory, Alphanumeric, 40] Type the name of the template file which gives the format of the input flat file. The Upload Template is defaulted from the file type entered.

Field Name	Displays
Report	[Optional, Check Box] Select the Report check box if the report is to be generated.
Output	[Optional, Check Box] Select the Output check box if the output file is to be generated.
File Transactional	[Optional, Check Box] Select the File Transactional check box to decide on the equal intervals at which to commit the file.
Commit Size	[Mandatory, Numeric, Five] Type the count for commit.
Number of Parallel Streams	[Mandatory, Numeric, Five] Type the number of parallel streams allowed.
Allow Reversal	[Optional, Check Box] Select the Allow Reversal check box if reversal is allowed.
Encryption Required	Optional, Check Box Select the Encryption Required check box if encryption is required.
Algorithm Name	[Conditional, Pick List] Select the name of the algorithm from the pick list. This field is enabled only if the Encryption Required check box is selected.
Encryption Key	[Conditional, Alphanumeric] Type the key for encryption. This field is enabled only if the Encryption Required check box is selected.
EOD BITMAP	[Conditional, Drop-Down] Select the EOD Bitmap from the drop-down list. The options are: <ul style="list-style-type: none"> • None • EOD • BOD This field is enabled if the Commit Size and Number of Parallel Stream defined.
Parallel Processing	[Optional, Check Box] Select the check box to allow parallel processing.

Field Name	Displays
CheckSum Required	[Optional, Check Box] Select the check box if checksum is required.
Internal to External	[Optional, Check Box]
Hold Required	[Optional, Check Box] Select the checkbox to allow hold required facility.
Upload Commit Size	[Optional, Numeric] Type the upload commit size.
Value Date Validation	[Drop-Down] Select the value date validation from the drop-down list. The options are: <ul style="list-style-type: none"> • Blank- Neither future dated nor backdated transactions will be allowed • Allow Future Value dated- Only future dated transactions up to seven days will be supported. • Allow Back value dated- Future dated transactions will not be allowed. • Allow All- Both future dated and back dated will be supported.

GL Setup

This tab is enabled if the **UPLOAD** option is selected in the **Processor Type** drop-down list. You can enter details in this tab, if data is entered in the Commit Size and Number of Parallel Streams fields.



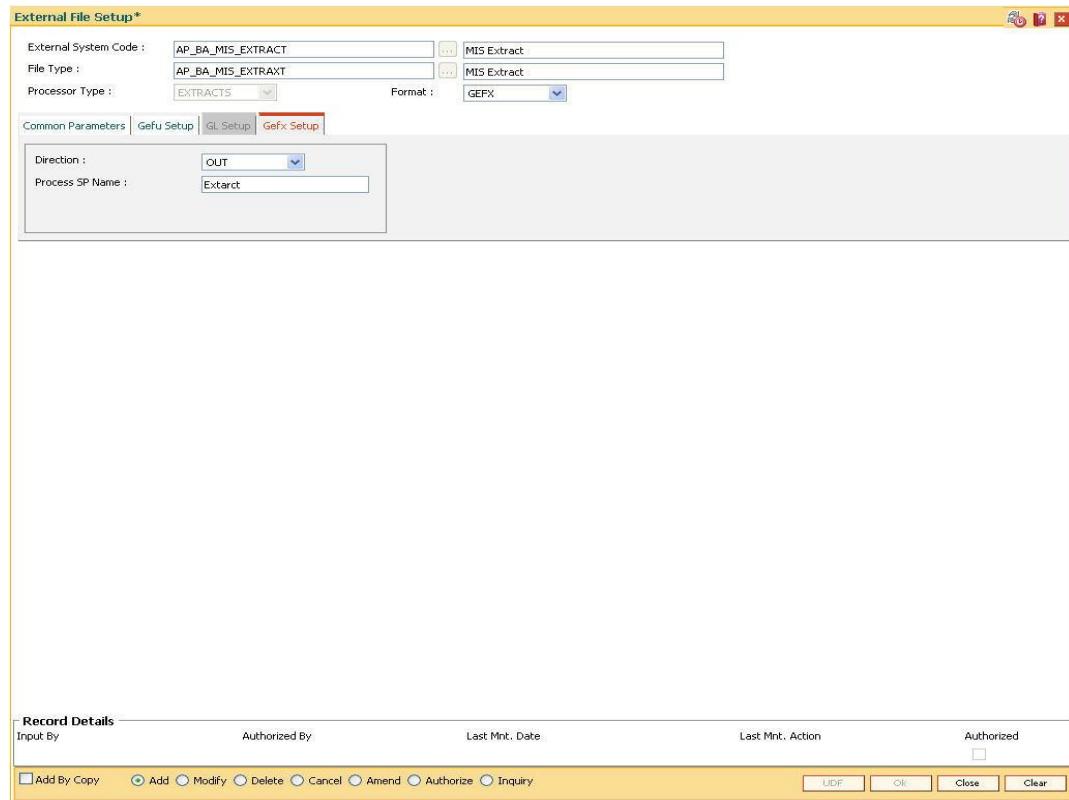
Field Description

Field Name	Displays
Generate Bridge GL Flag	[Optional, Check Box] Select the Generate Bridge GL Flag check box if bridge GL is to be used.
Bridge System Cash Debit GL	[Conditional, Pick List] Select the bridge system cash debit GL for cash from the pick list. This field is enabled only if the Generate Bridge GL Flag check box is selected.
Bridge System Cash Credit GL	[Conditional, Pick List] Select the bridge system cash credit GL for cash from the pick list. This field is enabled only if the Generate Bridge GL Flag check box is selected.

Field Name	Displays
Internal Transfer Debit GL	<p>[Conditional, Pick List]</p> <p>Select the bridge debit GL for inter-branch from the pick list.</p> <p>This field is enabled only if the Generate Bridge GL Flag check box is selected.</p>
Internal Transfer Credit GL	<p>[Conditional, Pick List]</p> <p>Select the bridge credit GL for inter-branch from the pick list.</p> <p>This field is enabled only if the Generate Bridge GL Flag check box is selected.</p>
Balance Bridge Flag	<p>[Optional, Check Box]</p> <p>Select the Balance Bridge Flag check box to include bridge GLs un-balanced files.</p>
Generate InterBranch GL Flag	<p>[Optional, Check Box]</p> <p>Select the Generate InterBranch GL Flag check box to include bridge GLs for inter-branch transactions.</p>
Designated Branch	<p>[Mandatory, Pick List]</p> <p>Select the designated branch for which the files need to be uploaded from the pick list.</p>
Suspense Debit GL	<p>[Mandatory, Pick List]</p> <p>Select the suspense GL code that will be used for passing debit suspense entries from the pick list.</p>
Suspense Credit GL	<p>[Mandatory, Pick List]</p> <p>Select the suspense GL code that will be used for passing credit suspense entries from the pick list.</p>

Gefx Setup

This tab is enabled if the **EXTRACTS** option is selected in the **Processor Type** drop-down list.



Field Description

Field Name	Description
Direction	[Conditional, Drop-Down] Select the direction in which the file has to be uploaded from the drop-down list. The options are: <ul style="list-style-type: none">• IN• OUT This field is enabled if the Upload Commit Size is defined.
Process SP Name	[Optional, Alphanumeric, 40] Type the name of the SP process.

5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorization Pending..". Click the **Ok** button.
7. The external file set up is done once the record is authorized.

11.3. BA450 - LoopUp Code File Type Cross Reference

This option is used for setting up lookup values - system code, lookup value.

The name value pair list will act as an aide in file type selection. In File Upload (GEFU++) option (Fast Path: BA452), after entering the system code, a new field "Company Code" will be added. This will show the list of companies maintained in the list. On selecting the company code, the file type will get defaulted. File type changes in File Upload (GEFU++) option to accept lookup value and resolve file type on the basis of file type, lookup value combination.

Definition Prerequisites

Not Applicable

Modes Available

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

To set the file type cross reference

1. Type the fast path **BA450** and click **Go** or navigate through the menus to **Global Definitions > Customer > LoopUp Code File Type Cross Reference**.
2. The system displays the **LoopUp Code File Type Cross Reference** screen.

LoopUp Code File Type Cross Reference

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="checkbox"/> Add By Copy	<input type="radio"/> Add	<input type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel
<input type="radio"/> Amend	<input type="radio"/> Authorize	<input type="radio"/> Inquiry		<input type="checkbox"/>

UDF Ok Close Clear

Field Description

Field Name	Description
System Code	<p>[Mandatory, Pick List] Select the system code from the pick list. The user can select one of the system codes from all the file upload codes available in system.</p>
File Type	<p>[Mandatory, Pick List] Select the file type from the pick list. The relevant file types under the system code will be available for selection; the user can select the file type.</p>
Lookup Value	<p>[Mandatory, Alphanumeric, 120] Type the lookup value. This field is free text field without any validations.</p>

3. Click the **Add** button.
4. Enter the system code and press the **<Tab> or <Enter>** key or select it from the pick list.
5. Enter the input file type and press the **<Tab> or <Enter>** key or select it from the pick list.
6. Type the lookup value.

LoopUp Code File Type Cross Reference

The screenshot shows a software interface titled "LoopUp Code - File type Cross Reference". At the top, there are three input fields: "System Code" with "ACCOUNT" entered, "File Type" with "STOCKACCTBAL" entered, and "Lookup Value" with "1233" entered. Below these fields is a large empty area. At the bottom, there is a "Record Details" section with fields for "Input By", "Authorized By", "Last Mint. Date", "Last Mint. Action", and "Authorized" (with a checkbox). Below this is an "Actions" section with buttons for "Add By Copy", "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", and "Inquiry". At the very bottom are buttons for "UDF", "Ok", "Close", and "Clear".

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

11.4. BA452 - File Upload (GEFU ++)

Using this option you can facilitate bulk miscellaneous transactions. Including account/customer with high severity memo i.e., you can use this option for bulk transactions, bulk CASA account opening, bulk CASA account closure etc.

The features of the GEFU ++ functionality where if the multiple value dates (specially future dated) records are clubbed in one file, the system will process all records during the upload and if for the upload date, any future dated transactions are envisaged, the same are treated as non processed and will not be picked up by the system in future. However the back value dated transactions are processed on any processing date. Hence the bank has to create different files for different value dates and then input the file processing date also as the future date in this option. Then accordingly the file will be processed on the specific future value date. FLEXCUBE will block uploads depending upon the setup combination for External System Code , File Type, Department Code and Template Code.

System allows for maintenance of Aadhaar number and Aadhaar linked account via upload. This file will have to be manually uploaded. Authorization is required to upload this file.

This file will have to be manually uploaded using External System Code 'CUSTOMER' and File Type label as 'AADHAAR' and File Type name should be 'AADHAAR_ACCOUNT_LINKAGE'. Authorization is required to upload this file.

The new checksum logic for OCA files is as below:

- Record checksum will be:- Ref_sys_no+Sum of digits of account in an incremental pattern where every next instance is considered as complete number + Amount to be considered in full without decimal + Cheque Date
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for OCC files is as below:

- The record checksum will be:- Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + ref sys no + transaction date (YYYYMMDD) + transaction currency
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

Definition Prerequisites

- BAM54 - External File Setup

Modes Available

Not Applicable

To upload the file

1. Type the fast path **BA452** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > File Upload (GEFU ++)**.
2. The system displays the **File Upload (GEFU ++)** screen.

File Upload (GEFU ++)

File Upload (GEFU ++)

External System Code : ...

Lookup Value : ...

File Type : ...

Upload File | File Details | Record Details

Handoff File Details

Input File Name : ...

Narration :

Process Date : 07/04/2017

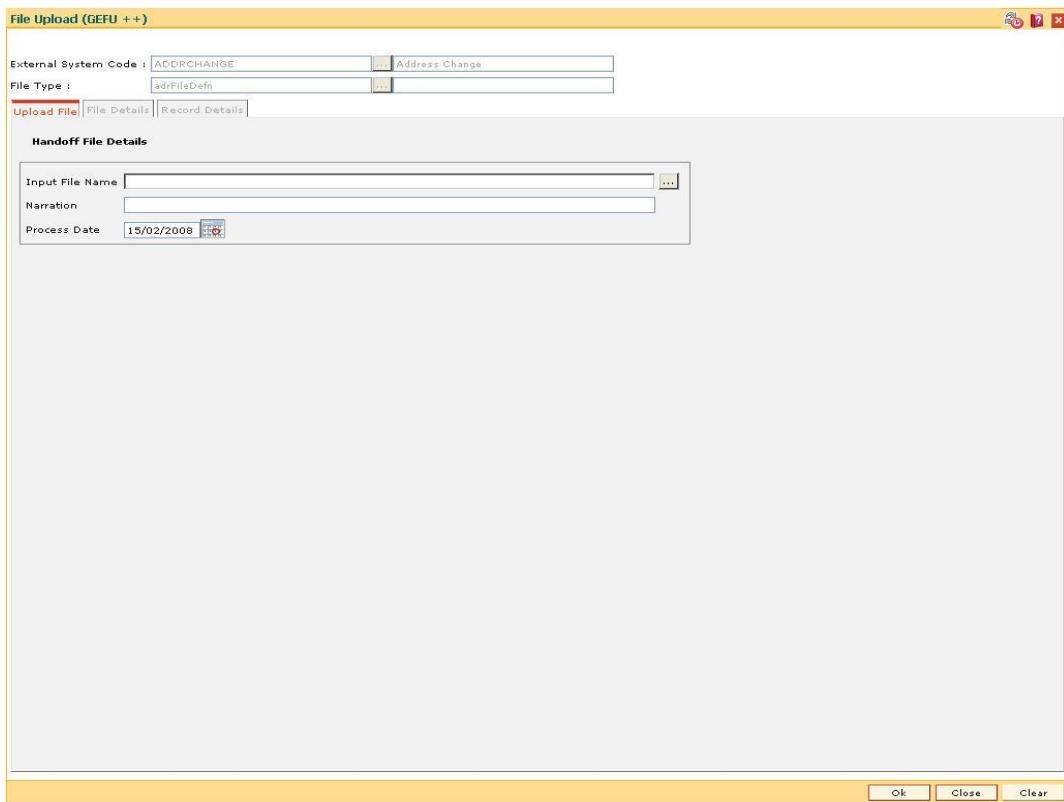
Ok | Close | Clear

Field Description

Field Name	Description
External System Code	[Mandatory, Pick List] Select the external system code, against which the file was uploaded, from the pick list. The corresponding external system name is displayed in the adjacent field.
Lookup Value	[Mandatory, Alphanumeric, 60] Enter the lookup value.
File Type	[Mandatory, Pick List] Select the file type from the pick list. The corresponding file type name is displayed in the adjacent field.

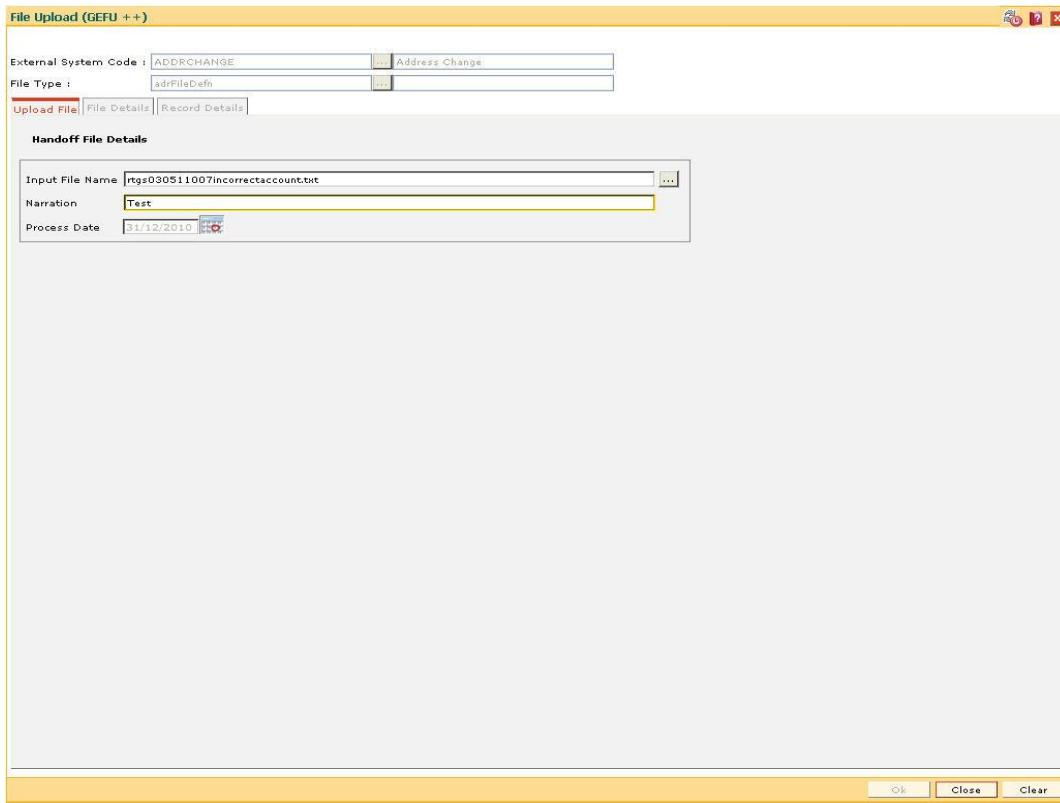
3. Select the external system code and the file type from the pick list.

File Upload (GEFU ++)



4. Enter the required information in the **Upload File** tab.

Upload File



Field Description

Field Name

Description

Handoff File Details

Input File Name

[Mandatory, Alphanumeric, 40]

Type the name of the file that is to be uploaded.

Narration

[Mandatory, Alphanumeric, 40]

Type comments for the file.

Process Date

[Conditional, Pick List, dd/mm/yyyy]

Select the date on which the file is processed from the pick list.

The process date field should be current posting date or future date.

The field enabling or disabling will depend on the **Input File Name** field.

5. Click the **OK** button.
6. The system displays the message "File Upload in Progress. Please see the status through BAM96 screen". Click the **Ok** button.

Generic External File Upload

External System Code : ... Customer Addition

File Type : ... Cust Addition filetype

[Upload File](#) [File Details](#) [Record Details](#)

Input File Name	<input type="text" value="CustAdditionDataFile"/>	Upload Date :	<input type="text" value="02/20/2004"/>	<input type="button" value="File"/>	Process Date :	<input type="text" value="02/20/2004"/>	<input type="button" value="File"/>
Batch No.	<input type="text" value="3120"/>	No. of Records :	<input type="text" value="4"/>	File Size : <input type="text" value="296"/>			

Record Id	Record Data	Record Length	Comments
1	1,20060202	10	
2	5, 2997, Mr. STEVE, POLLOCK, A 8966, FULTON PARK, NEW YORK, NY, 75996,5694	72	
3	2, 2999, Mr. JAMES, FRANKLIN, 5886, RED STONE, PORTLAND, OR	133	
4	3,2	3	

[Previous](#) [Next](#)

[Ok](#) [Close](#) [Clear](#)

11.5. ST043 - Load Inward Remittance File

The bank provides the facility of Electronic Clearing System (ECS) to its customers to make payments to various utility service providers. Via ECS the customers' accounts are directly debited for the payable amount.

Using this option you can upload a bulk list of all customers whose accounts need to be debited with such inward direct debits. This inward remittance file must be maintained in pre-defined format and this file must exist on the application server in the RJSin folder.

Definition Prerequisites

Not Applicable

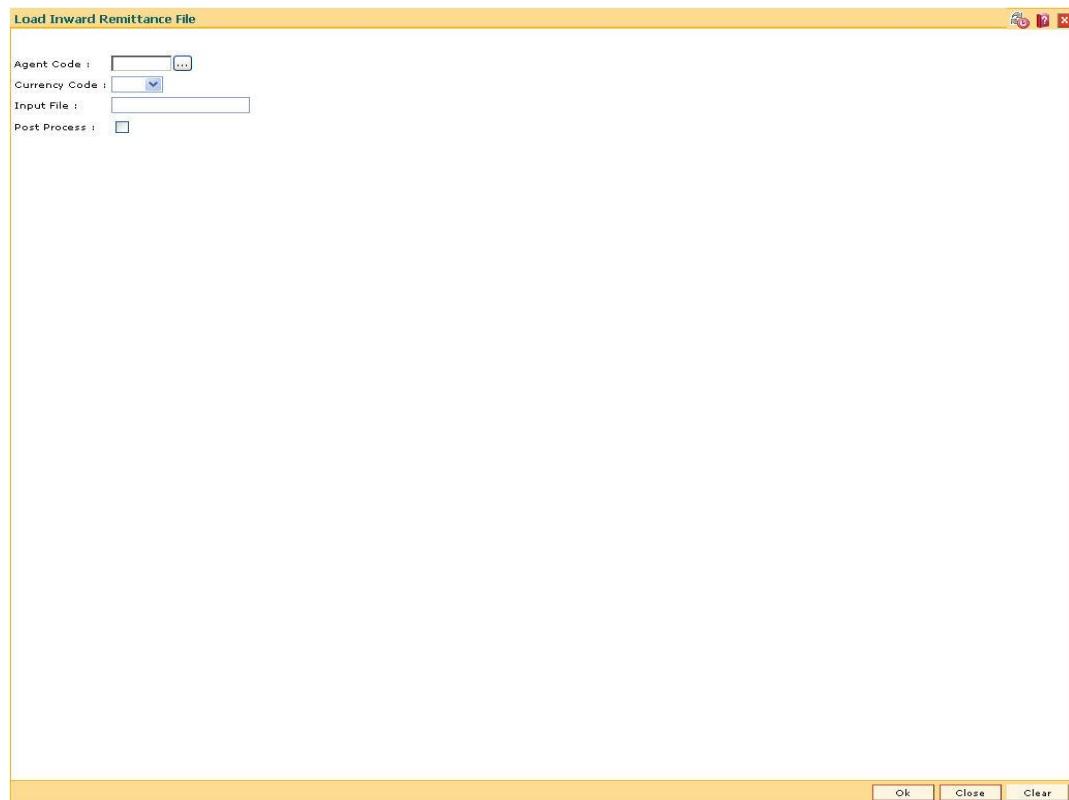
Modes Available

Not Applicable

To load an inward remittance file

1. Type the fast path **ST043** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Load Inward Remittance File**.
2. The system displays the **Load Inward Remittance File** screen.

Load Inward Remittance File

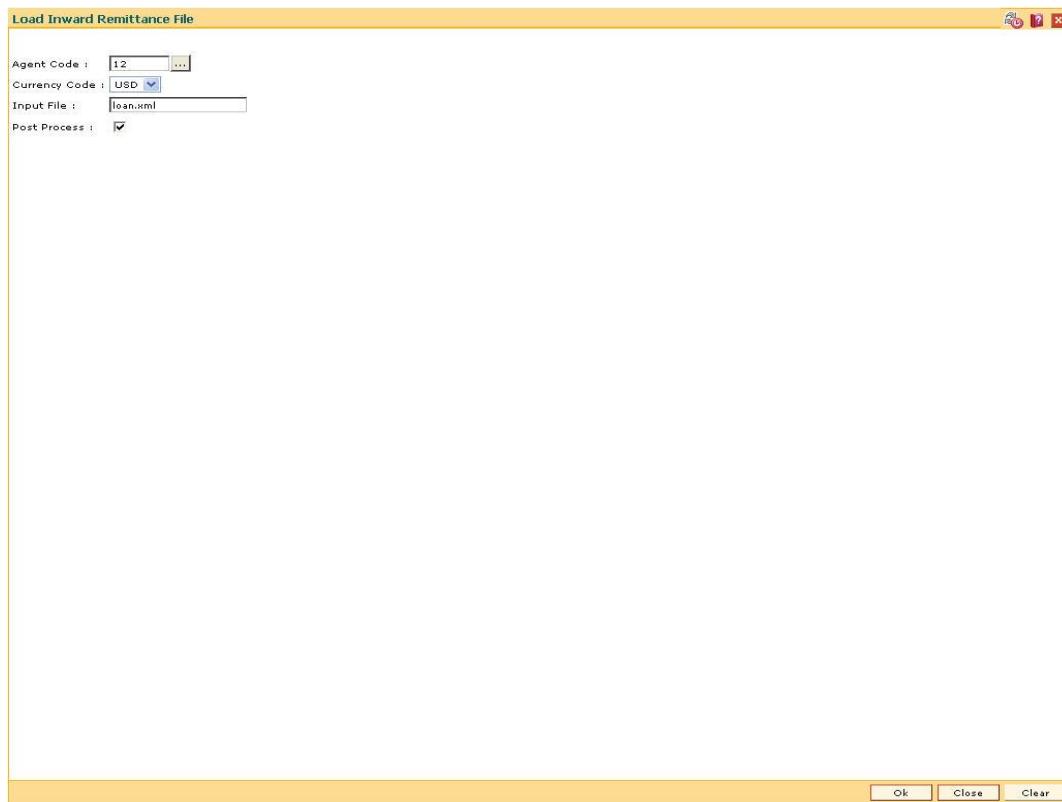


Field Description

Field Name	Description
Agent Code	<p>[Mandatory, Pick List]</p> <p>Select the agent code that the bank maintains from the pick list.</p> <p>The agent code is typically a code assigned to the banks where the beneficiary of the inward direct debit hold their accounts. The bank will debit the customer's account and beneficiary account and the agent bank would be credited.</p> <p>The beneficiary accounts of the inward direct debit will be maintained in several agent banks. Hence the bank will maintain a separate inward remittance file for each agent bank.</p>
Currency Code	<p>[Mandatory, Drop-Down]</p> <p>Select the currency code from the drop-down list.</p> <p>The inward remittance file is maintained based on currency. All the inward direct debits in a particular currency to an agent bank will be maintained in a single file.</p>
Input File	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the name of the inward remittance file maintained in the RJSin folder on the application server.</p>
Post Process	<p>[Optional, Check Box]</p> <p>Select the Post Process check box to convert the file in the acceptable format.</p>

3. Enter the agent code and press the **<Tab> or <Enter>** key or select it from the pick list.
4. Enter the required information in the various fields.

Load Inward Remittance File



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 required information and click the **Ok** button.
9. The system displays the message "File Uploaded Successfully". Click the **Ok** button.

11.6. ST044 - Outward Remittance Handoff

The bank provides the facility of Electronic Clearing System (ECS) to its customers, where the customers' accounts are directly credited with the amount of interest or dividend earned on their investments.

Using this option you can maintain and upload bulk list of all customers whose accounts need to be credited with such outward direct credit. This Outward Remittance Hand-off file must be maintained in pre-defined format and this file must exist on the application server in the RJSin folder.

Definition Prerequisites

Not Applicable

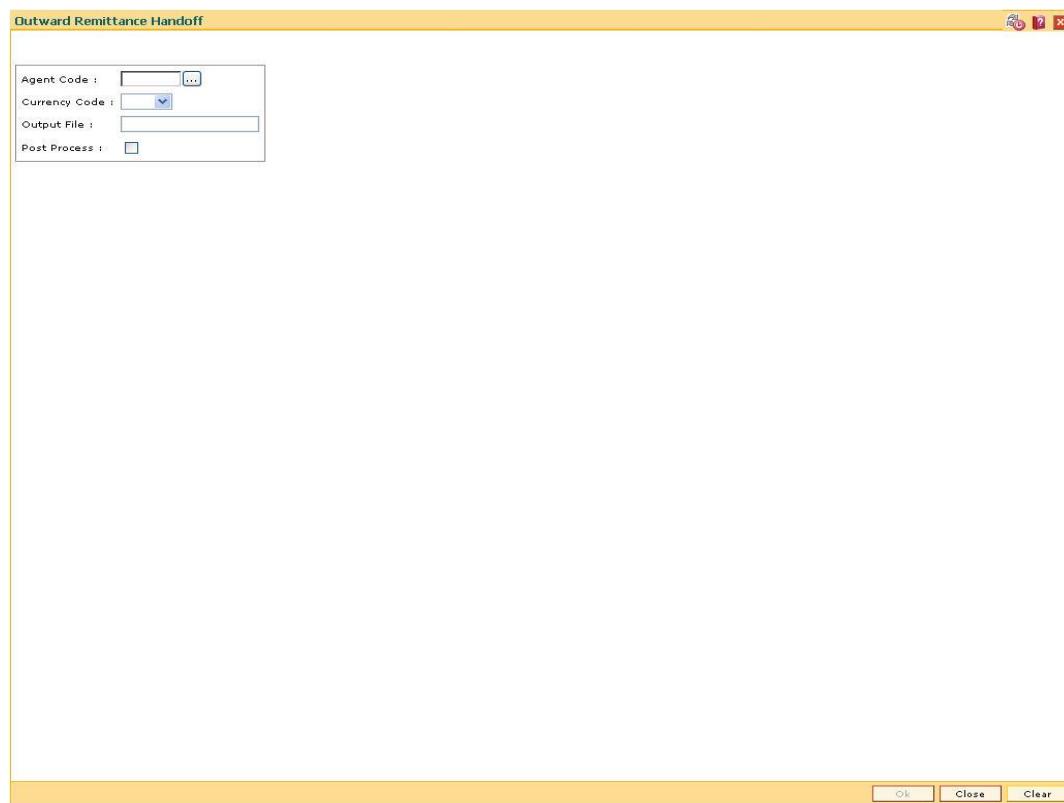
Modes Available

Not Applicable

To load an outward remittance hand-off

1. Type the fast path **ST044** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Outward Remittance Handoff**.
2. The system displays the **Outward Remittance Hand-off** screen.

Outward Remittance Handoff

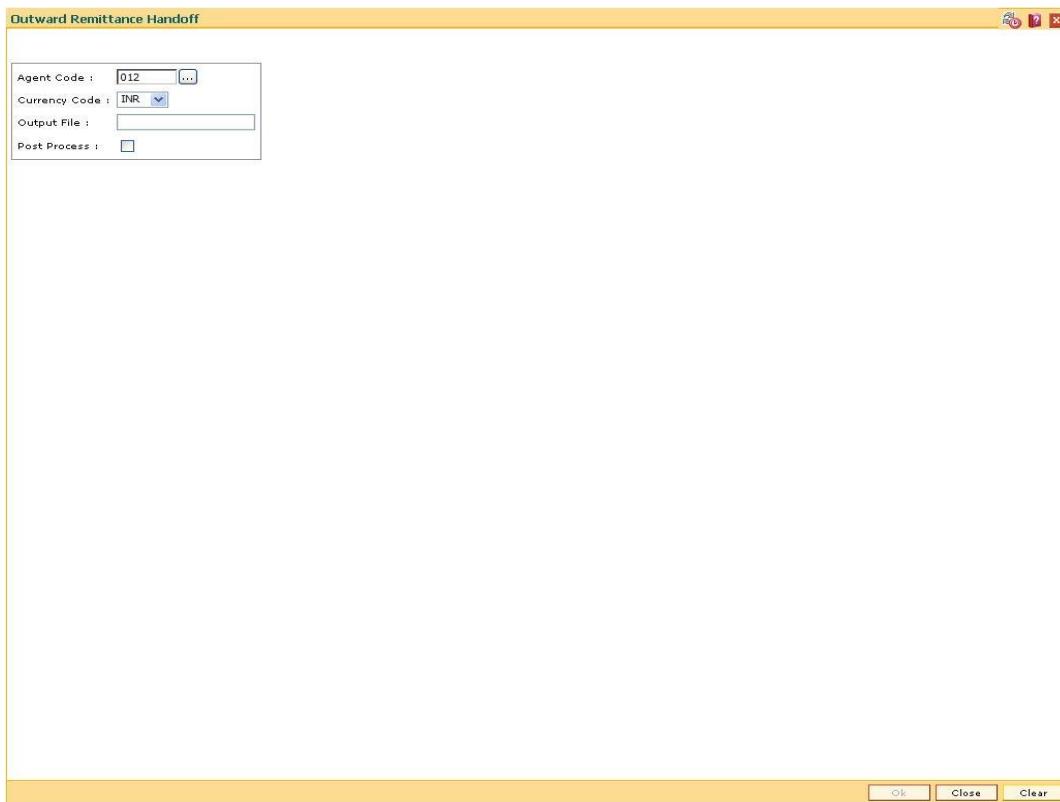


Field Description

Field Name	Description
Agent Code	<p>[Mandatory, Pick List] Select the agent code from the pick list. The agent code is typically a code assigned to the bank where investment companies hold their accounts. The investment company's account at agent bank would be debited and the customer's account in your bank is credited. The bank can receive a list of outward direct credit from several agent banks and a separate outward remittance file is maintained for each agent bank.</p>
Currency Code	<p>[Mandatory, Drop-Down] Select the currency code from the drop-down list. The outward remittance file is maintained based on currency. All the outward direct credits in a particular currency from a certain agent would be maintained in a single file.</p>
Output File	<p>[Mandatory, Alphanumeric, 40] Type the name of the outward remittance file maintained in the RJS in folder on the application server.</p>
Post Process	<p>[Optional, Check Box] Select the Post Process check box to convert the file in the acceptable format.</p>

3. Enter the agent code and press the **<Tab> or <Enter>** key or select it from the pick list.
4. Enter the required information in the various fields.

Outward Remittance Handoff



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 required information and click the **Ok** button.

11.7. 8893 - Upload Account Balance File*

After the file is received from the data center at a branch, the system administrator should copy the file in RJSOUT folder of D:\Flexcube\Host\Runarea. After copying the account balance file, System Administrator in the Branch has to upload the file in the Branch database using the Upload Account Balance File option after logging into FLEXCUBE using System Administrator ID on the Branch Server. After upload, CASA balances will be updated in the branch with the balances maintained at the host at the time of generation of the account balance file.

Definition Prerequisites

Not Applicable

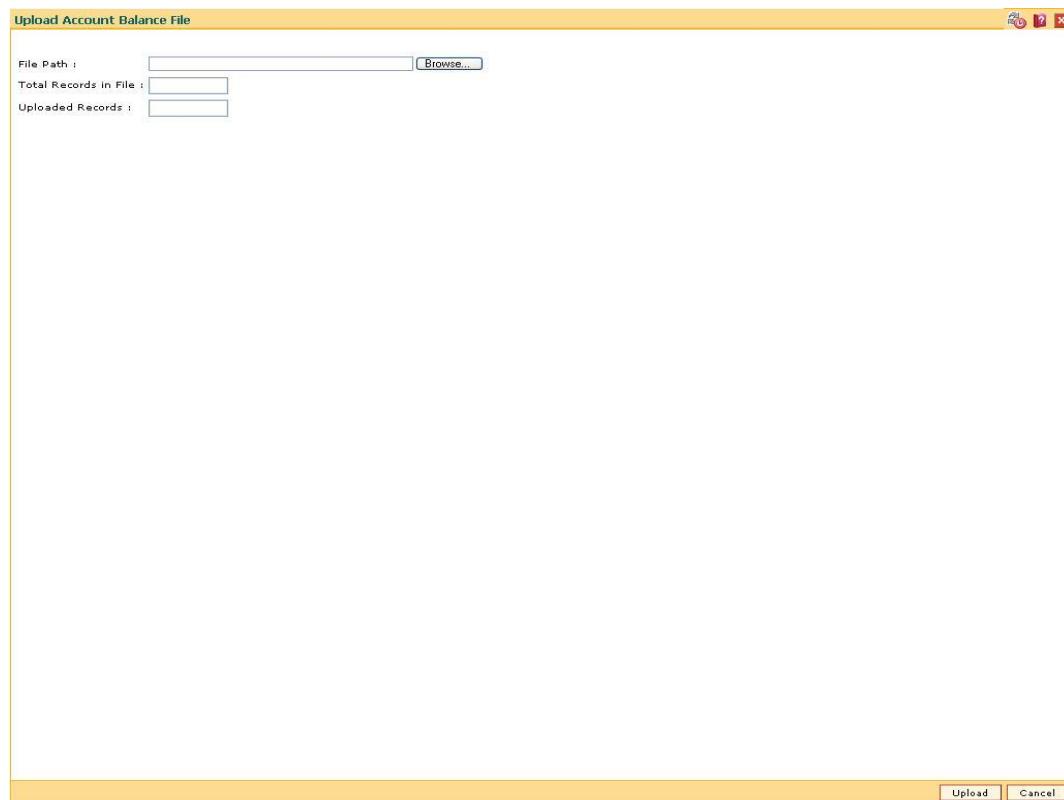
Modes Available

Not Applicable

To upload an account balance file

1. Type the fast path **8893** and click **Go** or navigate through the menus to **Operator Processes > Data Download Options > Upload Account Balance File**.
2. The system displays the **Upload Account Balance File** screen.

Upload Account Balance File



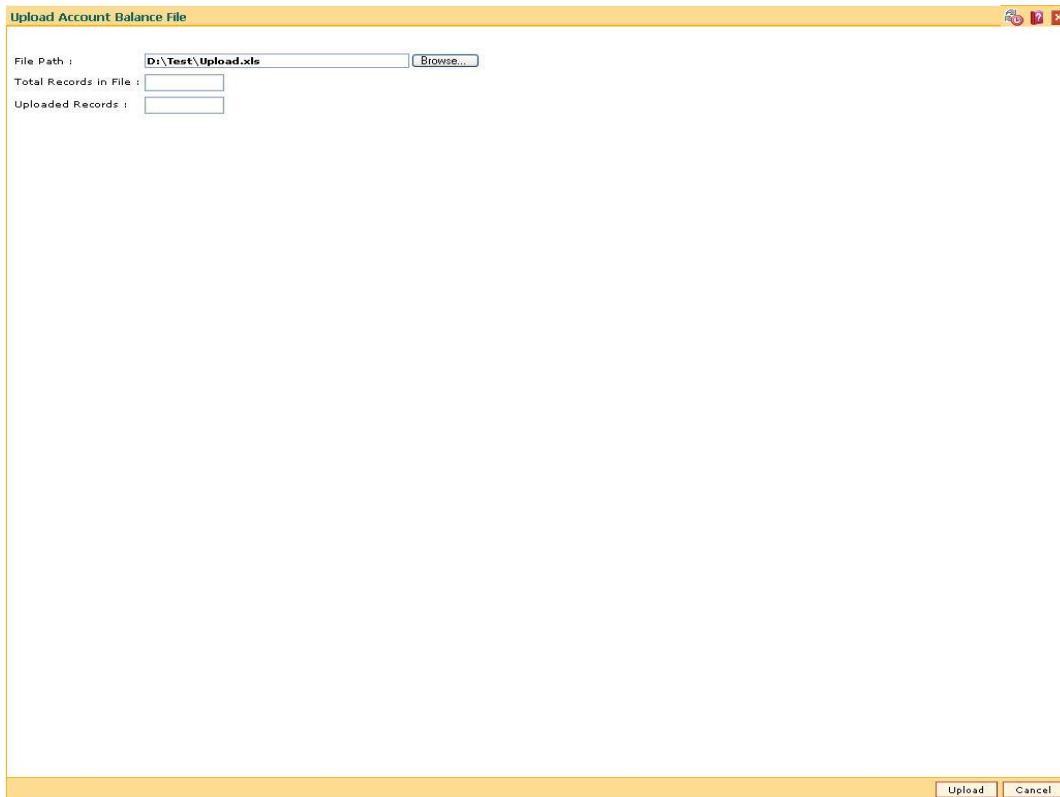
The screenshot shows a Windows-style dialog box titled "Upload Account Balance File". The dialog has a yellow header bar with standard window controls (minimize, maximize, close). The main area contains three text input fields: "File Path" with a "Browse..." button, "Total Records in File", and "Uploaded Records". At the bottom right are "Upload" and "Cancel" buttons.

Field Description

Field Name	Description
File Path	[Mandatory, Pick List] Select the path where the file is stored from the pick list. Or use the Browse option to load the file.
Total Records in File	[Display] This field displays the total records to be loaded from the file.
Uploaded Records	[Display] This field displays the total number of records loaded from the file in the branch database. If the total records in file and uploaded records are not equal a branch report needs to be generated.

3. Enter the file path or click the **Browse** button and navigate to the file path.

Upload Account Balance File



The screenshot shows a Windows application window titled "Upload Account Balance File". The window contains three text input fields: "File Path" with the value "D:\Test\Upload.xls", "Total Records in File" (empty), and "Uploaded Records" (empty). At the bottom right are "Upload" and "Cancel" buttons.

4. Click the **Upload** button.
5. The system displays the account balance file and displays the message "File Uploaded Successfully". Click the **Ok** button.

11.8. CHM43 - Cheque Book Issue Upload

Using this option you can upload cheque book issue file to facilitate bulk cheque book issue activity. This cheque book issue file must be maintained in pre-defined format and this file must exist on the application server in the RJSin folder. When the file name is provided the system locates and picks up file.

The status of the uploaded file, whether processed or not, can be viewed in the External File Processing - Upload File Status Inquiry (Fast Path: BAM94) option.

Definition Prerequisites

Not Applicable

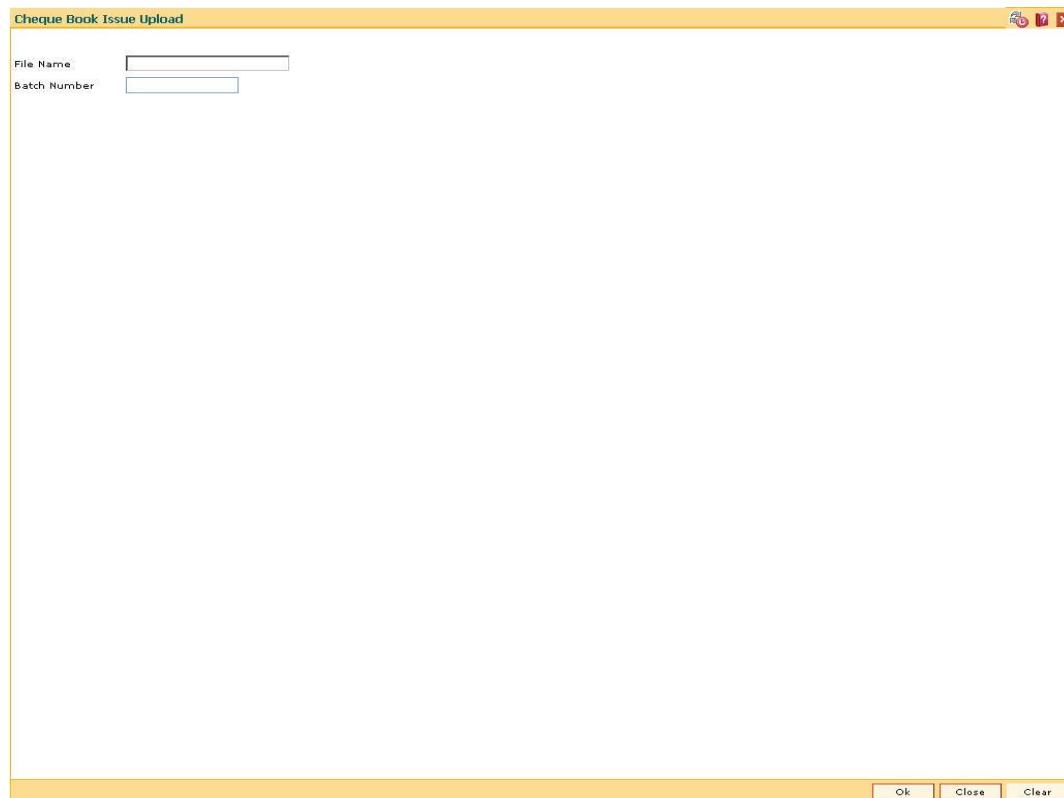
Modes Available

Not Applicable

To upload cheque book issued

1. Type the fast path **CHM43** and click **Go** or navigate through the menus to **Transaction Processing >Internal Transactions>Handoff >Cheque Book Issue Upload**.
2. The system displays the **Cheque Book Issue Upload** screen.

Cheque Book Issue Upload

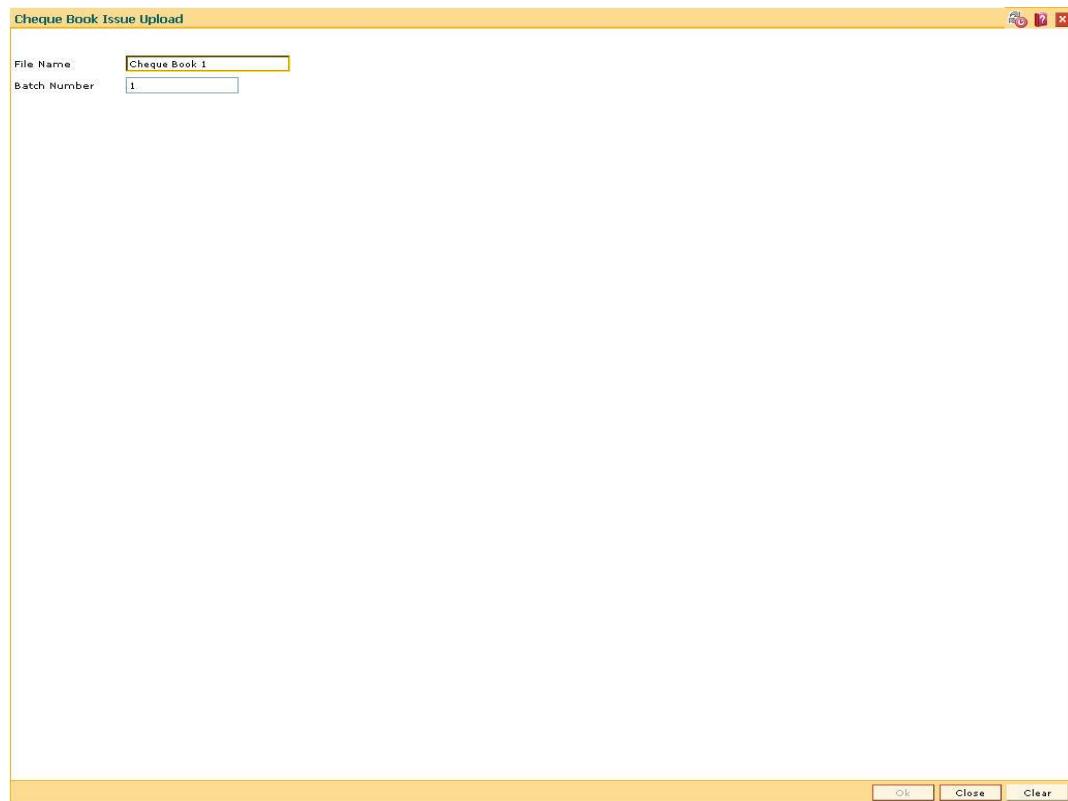


Field Description

Field Name	Description
File Name	[Mandatory, Alphanumeric, 20] Type the name of the cheque book issue file maintained in the RJSin folder on the application server.
Batch Number	[Display] This field displays the system generated batch number.

3. Enter the file name and press the **<Tab>** or **<Enter>** key.

Cheque Book Issue Upload



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 required information and click the **Ok** button.
8. The system displays the message "File Uploaded Successfully". Click the **Ok** button.

11.9. 7239 - Upload Local File

Using the Upload Local File option you can download the extracted files to the RJSOUT folder. This option can also be used to upload the file from the local machine.

Definition Prerequisites

- BA453 - Parameterized Output Generator: For file download
- Copy the File from RJSOUT to the local system for file upload

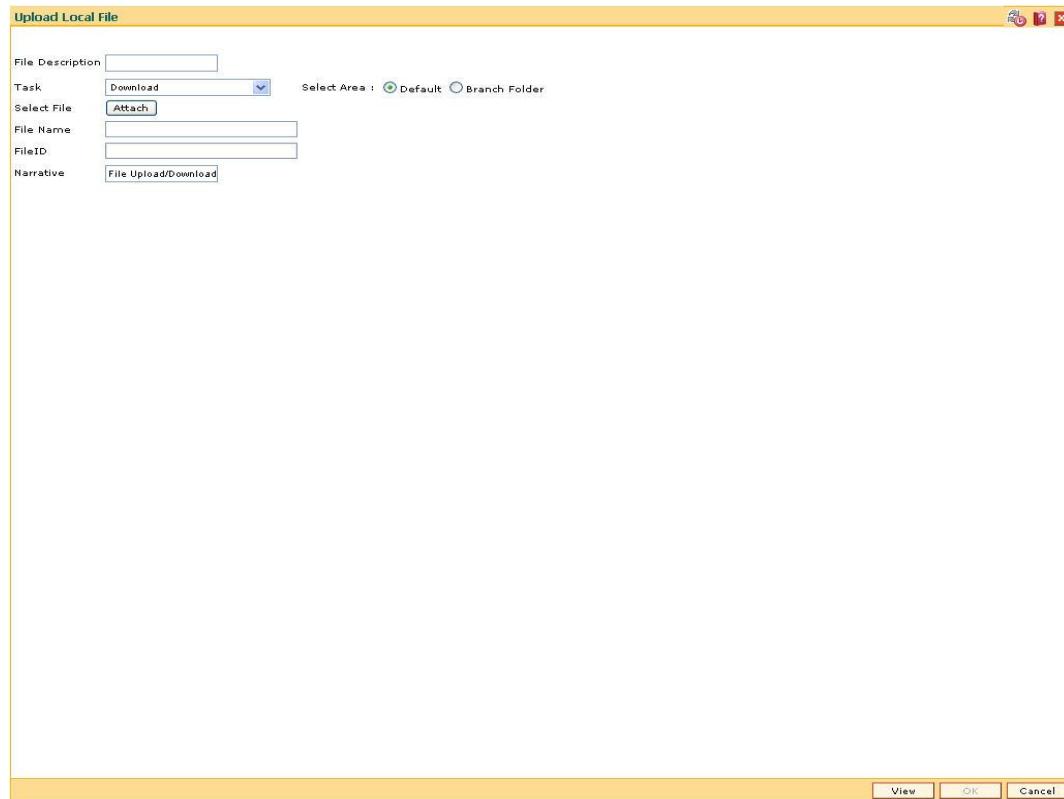
Modes Available

Not Available

To upload a local file

1. Type the fast path **7239** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Upload Local File**.
2. The system displays the **Upload Local File** screen.

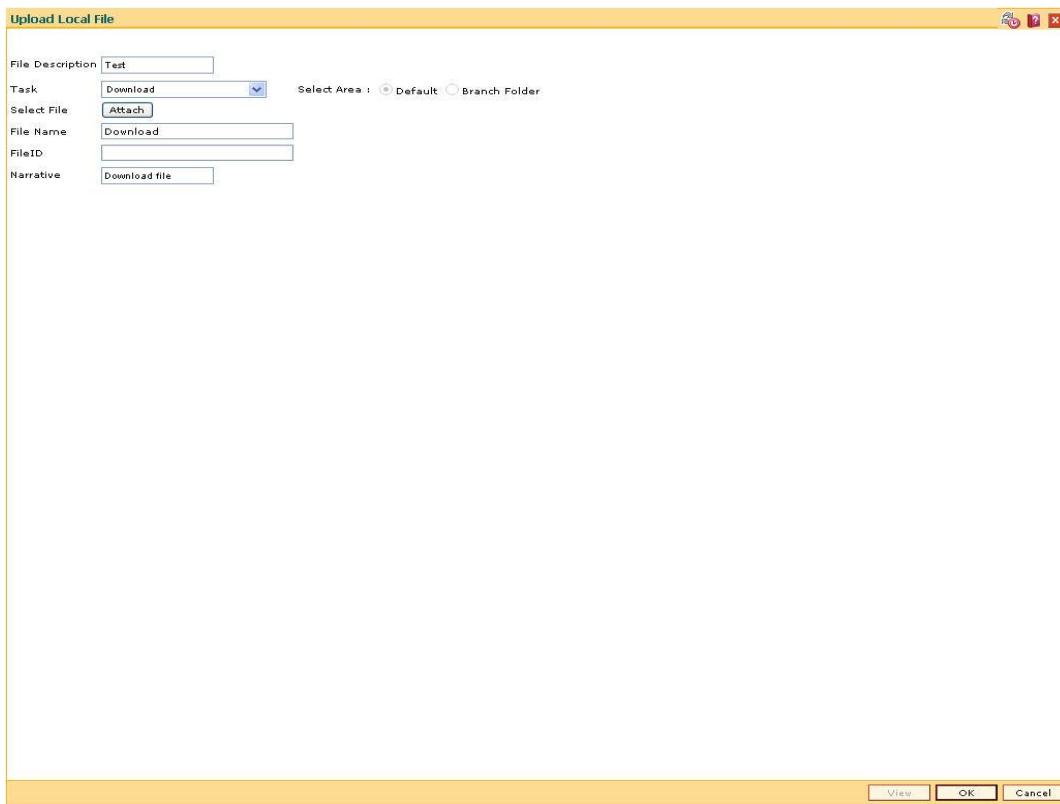
Upload Local File



Field Description

Field Name	Description
File Description	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the description of the file that the user wants to upload or download.</p>
Task	<p>[Mandatory, Drop-Down]</p> <p>Select the task from the drop-down list.</p> <p>It allows the user to upload/download the file.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Upload • Download
Select File	<p>[Conditional, Command Button]</p> <p>Select the file which has to be uploaded using the Browse button.</p> <p>This field is enabled only if Upload option is selected in the Task field.</p>
File Name	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the name of the file which has to be downloaded/uploaded.</p> <p>This field is editable only if the user wants to download a file.</p>
File ID	<p>[Display]</p> <p>This field displays the unique identification number of the file corresponding to the file name.</p>
Narrative	<p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration, based on the transaction. By default the system displays narration depending on the transaction.</p> <ol style="list-style-type: none"> 3. Type the file description and press the <Tab> or <Enter> key. 4. Select the appropriate task from the Task drop-down list. 5. Select the area and type the file name.

Upload Local File



6. Click the **Ok** button.
OR
Click the **View** button to view the file. This button is enabled only if the **View** option is selected in the **Task** field.
7. If you click the **Ok** button, 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 serial number. Click the **Ok** button.
11. The system displays a message "File Request Submitted Successfully". Click the **Ok** button.
12. The system displays the transaction sequence number. It is a system generated unique number. Click the **Ok** button.

11.10. BAM96 - File Upload Inquiry (GEFU++)

Using this option you can inquire on the status of one or more files. You can provide a set of filter criteria to inquire on particular files and their details. These files can be viewed with record level details and further sub-details of every record.

File reversal or cancellation can be done through the **External File Processing - Upload File Status Inquiry** (Fast Path: BAM94) option.

Definition Prerequisites

- BA452 - File Upload (GEFU ++)

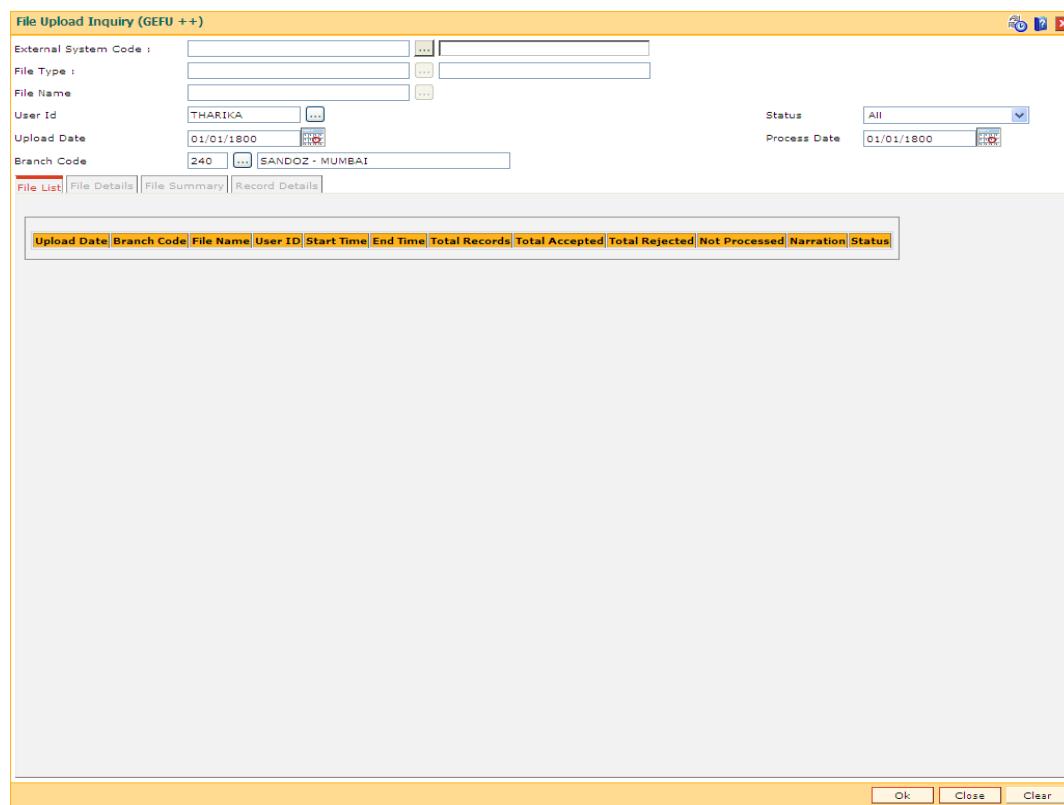
Modes Available

Not Applicable

To view upload file details

1. Type the fast path **BAM96** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > File Upload Inquiry (GEFU++)**.
2. The system displays the **File Upload Inquiry (GEFU++)** screen.

File Upload Inquiry (GEFU++)



Field Description

Field Name	Description
External System Code	[Optional, Pick List, Alphanumeric, 40] Select the external system code against which the file was uploaded from the pick list or enter it. The corresponding external system name is displayed in the adjacent field.
File Type	[Optional, Pick List] Select the file type from the pick list. The corresponding file type name is displayed in the adjacent field.
File Name	[Optional, Pick List] Select the name of the file with extension from the pick list.
User Id	[Optional, Pick List] Select the login ID assigned to the person who added the particular file from the pick list. The set up of Id's is part of SMS functions. The User ID is automatically picked up and stored by the system for every transaction.
Status	[Mandatory, Drop-Down] Select the status of the file, which is being inquired upon from the drop-down list. The options are: <ul style="list-style-type: none"> • All: Displays all file names irrespective of status. • Authorized • Failed • Canceled • In Progress • Upload In Progress • Processed: Displays only processed and authorized file. • Unauthorized • In Process
Upload Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the files were uploaded from the pick list.

Field Name	Description
Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the files were processed or are going to be processed from the pick list.
Branch Code	[Mandatory, Pick List] Select the name of the branch from which the upload was initiated from the pick list.

3. Based on the criteria selected, the inquiry is performed. For example, Type the upload date or select it from the calendar. The system displays the list of all files that are uploaded on the selected date.

File Upload Inquiry (GEFU++)

4. Click the **Ok** button.
5. The system displays the upload file status details.

File List

File Upload Inquiry (GEFU ++)

External System Code :	ACCOUNT	...	ACCOUNT																																																												
File Type :	ECS	...	ECS																																																												
File Name	...																																																														
User Id	TSAMEER	...																																																													
Upload Date	06/09/2010	...	01/01/1800																																																												
Branch Code	240	...	SANDOZ - MUMBAI																																																												
<input type="button" value="File List"/> <input type="button" value="File Details"/> <input type="button" value="File Summary"/> <input type="button" value="Record Details"/>																																																															
<table border="1"> <thead> <tr> <th>Upload Date</th> <th>Branch Code</th> <th>File Name</th> <th>User ID</th> <th>Start Time</th> <th>End Time</th> <th>Total Records</th> <th>Total Accepted</th> <th>Total Rejected</th> <th>Not Processed</th> <th>Narration</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>06/09/2010 00:00:00</td> <td>240</td> <td>TSAMEER_20110331_Adult.txt</td> <td>TSAMEER</td> <td>06/09/2010 19:08:09</td> <td>06/09/2010 19:08:10</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td></td> <td>PROCESSED</td> </tr> <tr> <td>06/09/2010 00:00:00</td> <td>240</td> <td>TSAMEER_20110331_ECS_deltxt</td> <td>TSAMEER</td> <td>06/09/2010 19:08:09</td> <td>06/09/2010 19:08:10</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td></td> <td>PROCESSED</td> </tr> <tr> <td>06/09/2010 00:00:00</td> <td>240</td> <td>TSAMEER_20110331_Adult.txt</td> <td>TSAMEER</td> <td>06/09/2010 19:11:45</td> <td>06/09/2010 19:11:45</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td></td> <td>PROCESSED</td> </tr> <tr> <td>06/09/2010 00:00:00</td> <td>240</td> <td>TSAMEER_20110331_ECS_deltxt</td> <td>TSAMEER</td> <td>06/09/2010 19:14:02</td> <td>06/09/2010 19:14:02</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td></td> <td>PROCESSED</td> </tr> </tbody> </table>				Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted	Total Rejected	Not Processed	Narration	Status	06/09/2010 00:00:00	240	TSAMEER_20110331_Adult.txt	TSAMEER	06/09/2010 19:08:09	06/09/2010 19:08:10	1	1	0	0		PROCESSED	06/09/2010 00:00:00	240	TSAMEER_20110331_ECS_deltxt	TSAMEER	06/09/2010 19:08:09	06/09/2010 19:08:10	1	1	0	0		PROCESSED	06/09/2010 00:00:00	240	TSAMEER_20110331_Adult.txt	TSAMEER	06/09/2010 19:11:45	06/09/2010 19:11:45	1	1	0	0		PROCESSED	06/09/2010 00:00:00	240	TSAMEER_20110331_ECS_deltxt	TSAMEER	06/09/2010 19:14:02	06/09/2010 19:14:02	1	1	0	0		PROCESSED
Upload Date	Branch Code	File Name	User ID	Start Time	End Time	Total Records	Total Accepted	Total Rejected	Not Processed	Narration	Status																																																				
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06/09/2010 00:00:00	240	TSAMEER_20110331_ECS_deltxt	TSAMEER	06/09/2010 19:08:09	06/09/2010 19:08:10	1	1	0	0		PROCESSED																																																				
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06/09/2010 00:00:00	240	TSAMEER_20110331_ECS_deltxt	TSAMEER	06/09/2010 19:14:02	06/09/2010 19:14:02	1	1	0	0		PROCESSED																																																				
<input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>																																																															

Field Description

Column Name	Description
Upload Date	[Display] This column displays the date on which the file is uploaded from the branch.
Branch Code	[Display] This column displays the branch code from where the file is uploaded.
File Name	[Display] This column displays the file name selected for upload.
User ID	[Display] This column displays the user ID of the teller who uploaded the file.
Start Time	[Display] This column displays the time when upload is initiated.

Column Name	Description
End Time	[Display] This column displays the time when upload is completed.
Total Records	[Display] This column displays the total number of records in the file.
Total Accepted	[Display] This column displays the total number of records accepted.
Total Rejected	[Display] This column displays the total number of records rejected.
Not Processed	[Display] This column displays the total number of records which are not processed.
Is Processed File	[Display] This column displays the total number of records which are not processed.
Total Debit Amount	[Display] This column displays the total debit amount.
Total Debit Count	[Display] This column displays the total debit count.
Total Credit Amount	[Display] This column displays the total credit amount.
Total Credit Count	[Display] This column displays the total credit count.
Narration	[Display] This column displays the description of the transaction.
Status	[Display] This column displays the status of the process – processed or unprocessed.

6. Double click on the appropriate record to enable the **File Details** tab.

File Details

File Upload Inquiry (GEFU ++)

External System Code :	ACCOUNT	ACCOUNT										
File Type :	ECS	ECS										
File Name	[File Selection]											
User Id	TSAMEER											
Upload Date	06/09/2010	06/09/2010										
Branch Code	240	SANDOZ - MUMBAI										
File List File Details File Summary Record Details												
Batch No. 3093 No. of Records : 1 File Size : 72 File Comments :												
<table border="1"> <thead> <tr> <th>Record Id</th> <th>Record Length</th> <th>Record Status</th> <th>Comments</th> <th>Record Data</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>72</td> <td>PROCESSED</td> <td>Processed Successfully.</td> <td>C=50100000000070-2809075-240-1-1888-20491231~~N~~Sameer Padhy~F02W~ok~2</td> </tr> </tbody> </table>			Record Id	Record Length	Record Status	Comments	Record Data	1	72	PROCESSED	Processed Successfully.	C=50100000000070-2809075-240-1-1888-20491231~~N~~Sameer Padhy~F02W~ok~2
Record Id	Record Length	Record Status	Comments	Record Data								
1	72	PROCESSED	Processed Successfully.	C=50100000000070-2809075-240-1-1888-20491231~~N~~Sameer Padhy~F02W~ok~2								
Previous Next Cancel File Reverse File View Report Get Response Auth Granted Auth Denied												
Ok Close Clear												

Field Description

Field Name

Description

Batch No.

[Display]

This field displays the batch number of the selected file.

No. of Records

[Display]

This field displays the total number of records in the selected file.

File Size

[Display]

This field displays the total file size of the selected file.

File Comments

[Display]

This field displays the comments, if any.

Column Name

Description

Record Id

[Display]

This column displays the record identification number.

Column Name	Description
Record Length	[Display] This column displays the length of the record.
Record Status	[Display] This column displays the status of the record.
Comments	[Display] This column displays the comments related to the record.
Record Data	[Display] This column displays the data recorded.

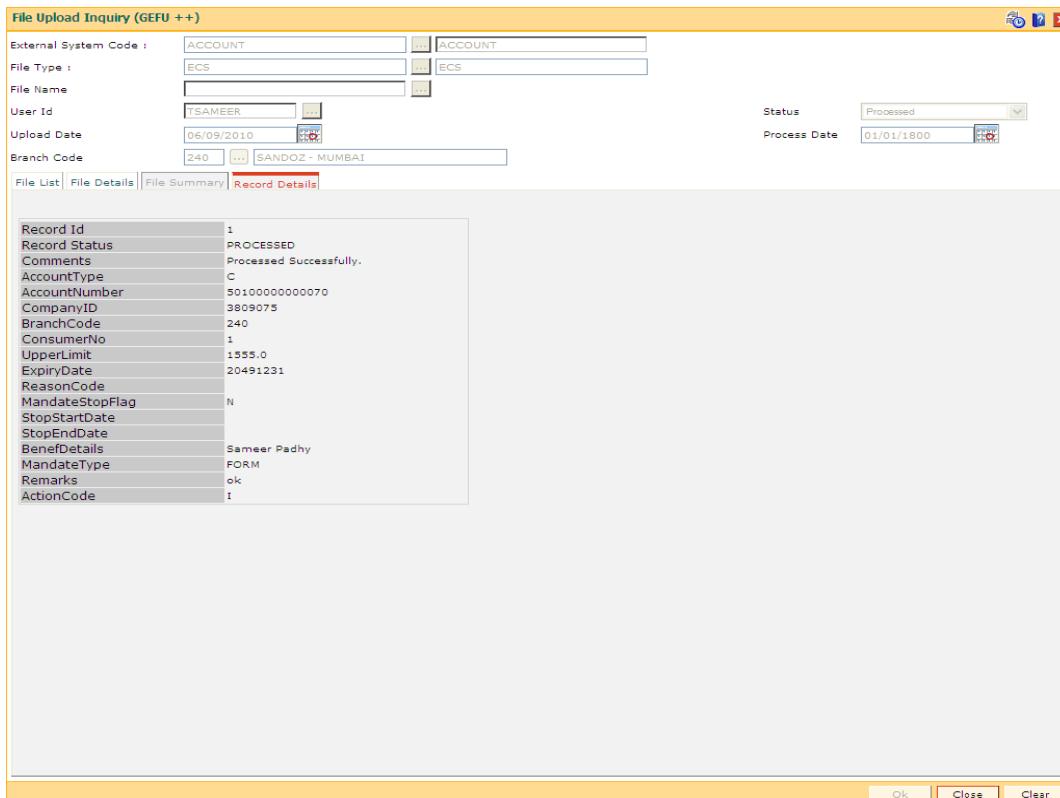
7. Double click on the appropriate record to enable the **Record Details** tab.

File Summary

This tab is for future use.

Record Details

The sub details of the record are displayed according to the selected record.



The screenshot shows the 'File Upload Inquiry (GEFU ++)' window with the 'Record Details' tab selected. The window has a title bar 'File Upload Inquiry (GEFU ++)' with standard window controls. Below the title bar are several input fields:

- External System Code : ACCOUNT (with a browse button)
- File Type : ECS (with a browse button)
- File Name : (empty)
- User Id : TSAMEER (with a browse button)
- Upload Date : 06/09/2010 (with a browse button)
- Branch Code : 240 (with a browse button) and SANDOZ - MUMBAI
- Status : Processed (dropdown menu)
- Process Date : 01/01/1800 (with a browse button)

Below these fields is a tab bar with 'File List', 'File Details', 'File Summary', and 'Record Details'. The 'Record Details' tab is active, showing a table with the following data:

Record Id	1
Record Status	PROCESSED
Comments	Processed Successfully.
AccountType	C
AccountNumber	50100000000070
CompanyID	3809075
BranchCode	240
ConsumerNo	1
UpperLimit	1555.0
ExpiryDate	20491231
ReasonCode	
MandateStopFlag	N
StopStartDate	
StopEndDate	
BenefDetails	Sameer Padhy
MandateType	FORM
Remarks	ok
ActionCode	1

At the bottom of the window are buttons for 'OK', 'Close', and 'Clear'.

8. Click the **Close** button.

Note: The user can enter more than one criteria to perform the inquiry on the file upload status.

11.11. 7240 - File Upload Status Inquiry

Using the **File Upload Status Inquiry** option you can inquire the status of the uploaded/downloaded file.

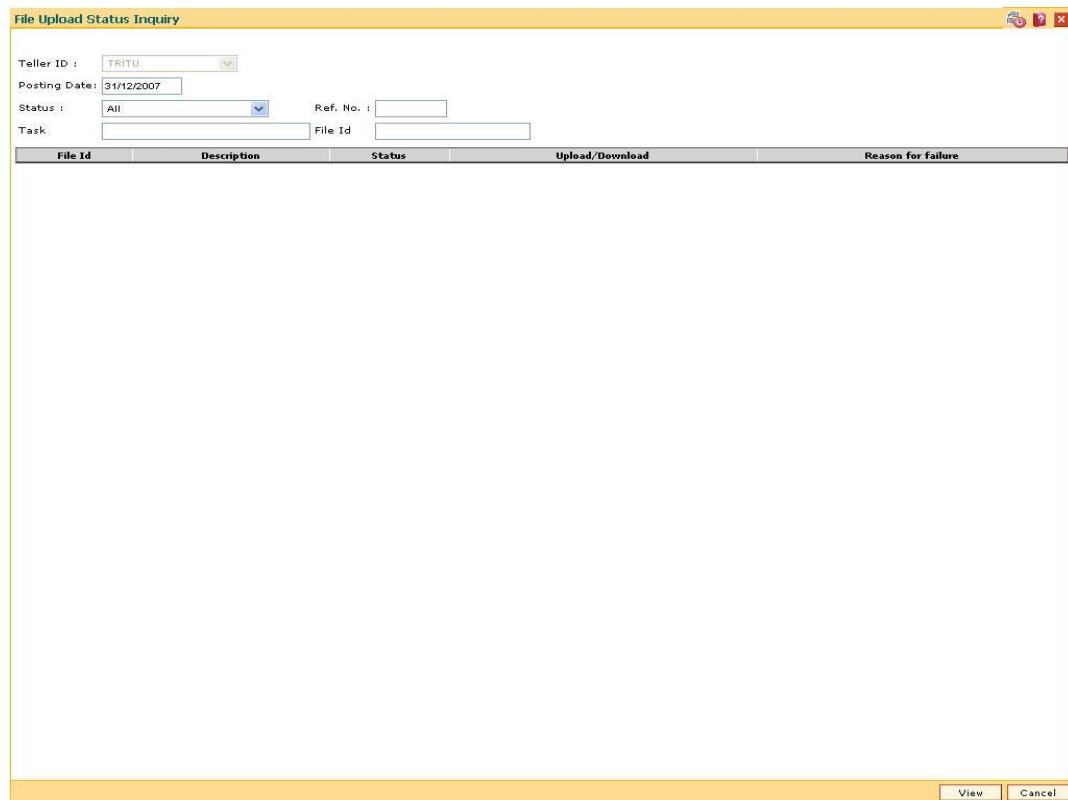
Definition Prerequisites

- 7239 - Upload Local File

To view file upload status

1. Type the fast path **7240** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transaction > Others > File Upload Status Inquiry**.
2. The system displays the **File Upload Status Inquiry** screen.

File Upload Status Inquiry



File Id	Description	Status	Upload/Download	Reason for failure

Field Description

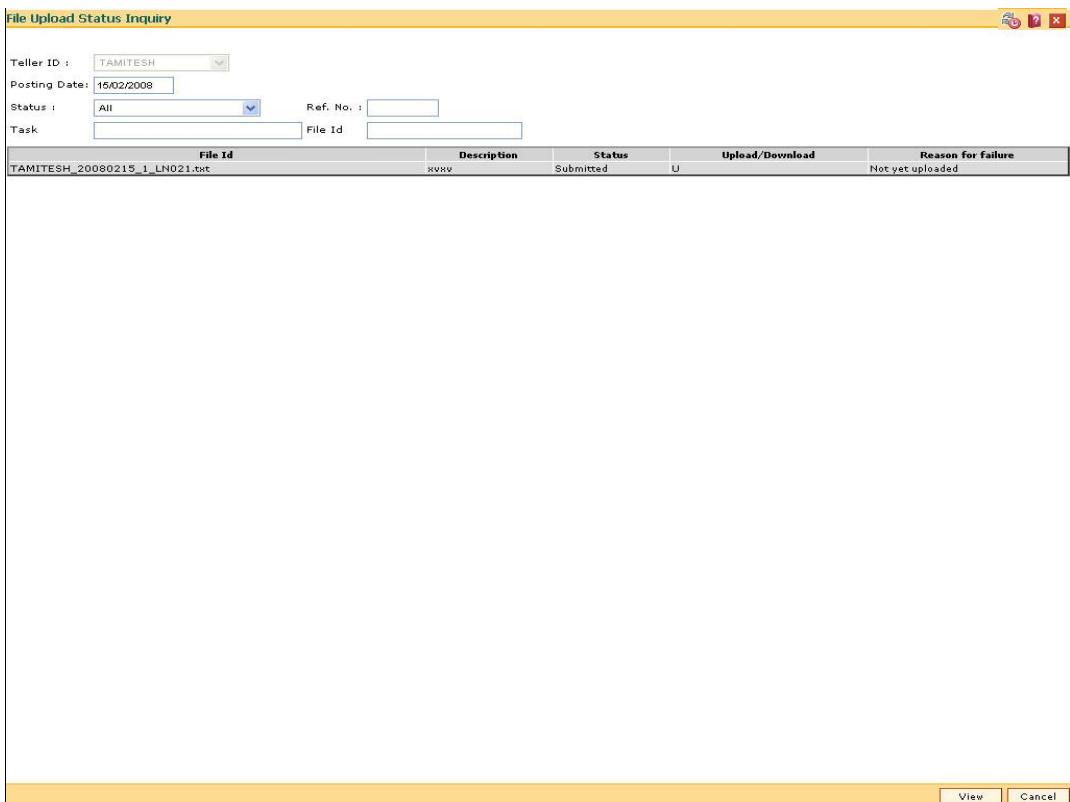
Field Name	Description
Teller ID	[Display] This field displays the ID with which the teller has logged in.

Field Name	Description
Posting Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the date on which the file has been uploaded or downloaded from the pick list.</p> <p>By default the system displays the current system date.</p>
Status	<p>[Mandatory, Drop-Down]</p> <p>Select the status of the file which the user wants to inquire from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Submitted • In Progress • Completed • Failed • All <p>By default Submitted option is selected.</p>
Ref. No.	<p>[Optional, Alphanumeric, Nine]</p> <p>Type the reference number.</p>
Task	<p>[Optional, Alphanumeric, 35]</p> <p>Type the name of the task.</p> <p>The user can inquire for the downloaded/uploaded file.</p>
File Id	<p>[Optional, Alphanumeric, 22]</p> <p>Type the ID of the file for which the user wants to inquire.</p>

Column Name	Description
File Id	<p>[Display]</p> <p>This column displays the ID of the file which the user wants to inquire.</p>
Description	<p>[Display]</p> <p>This column displays the default narration, based on the transaction.</p>

Column Name	Description
Status	<p>[Display]</p> <p>This column displays the status of the file which the user has inquired.</p> <p>The status can be as follows:</p> <ul style="list-style-type: none"> • Submitted • In Progress • Completed • Failed • All
Upload/Download	<p>[Display]</p> <p>This column displays the status of the file.</p> <p>The status are:</p> <ul style="list-style-type: none"> • U • D
Reason for failure	<p>[Display]</p> <p>This column displays the reason for the failure/success of upload or download of the file.</p> <ol style="list-style-type: none"> 3. Type the posting date and press the <Tab> or <Enter> key. 4. Select the status from the drop-down list. 5. Enter the relevant information in the various fields. 6. Click the View button. 7. The system displays the file status.

File Upload Status Inquiry



The screenshot shows a Windows application window titled "File Upload Status Inquiry". The window has a standard title bar with icons for minimize, maximize, and close. The main area contains several input fields and a grid table.

Input fields include:

- Teller ID: TAMITESH
- Posting Date: 15/02/2008
- Status: All
- Ref. No.: (empty)
- Task: (empty)
- File Id: (empty)

The grid table has the following columns:

File Id	Description	Status	Upload/Download	Reason for failure
TAMITESH_20080215_1_LN021.txt	xvvv	Submitted	U	Not yet uploaded

At the bottom right of the window are two buttons: "View" and "Cancel".

8. Click the **Cancel** button.

11.12. 8239 - Upload Local File To Finware

This option is used to upload a file from workstation to branch server and update the upload table.

Definition Prerequisites

Not Applicable

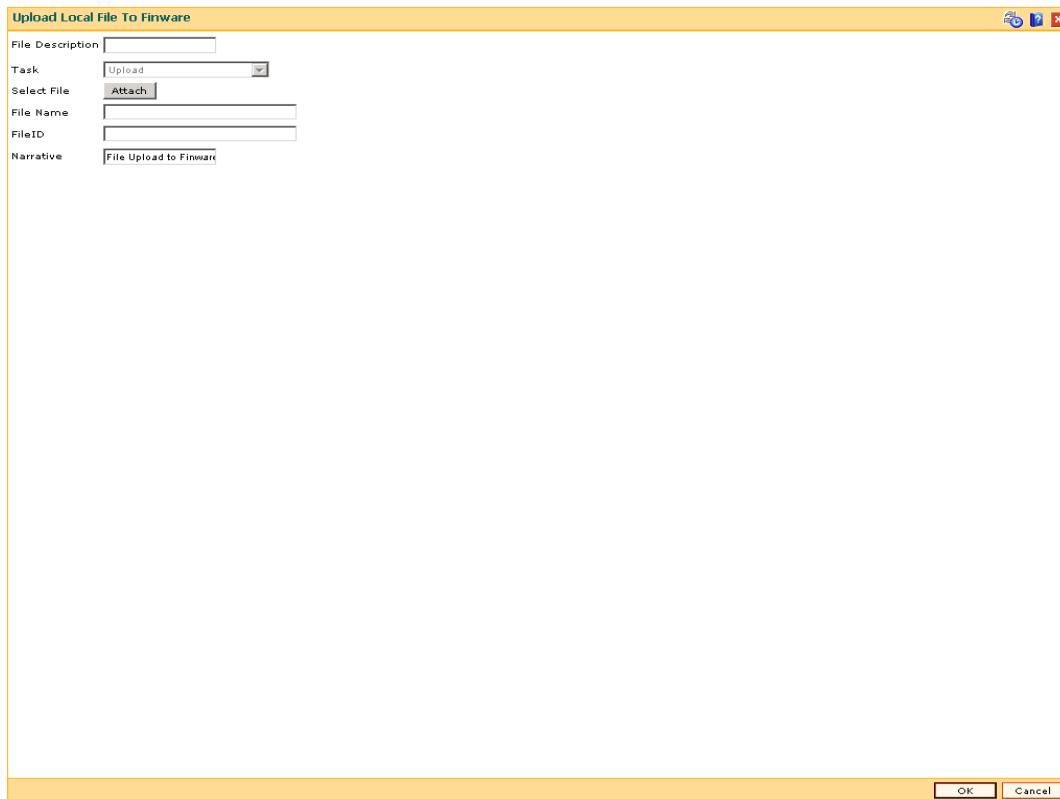
Modes Available

Not Applicable

To upload local file to finware

1. Type the fast path **8239** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Upload Local File To Finware**.
2. The system displays the **Upload Local File To Finware** screen.

Upload Local File To Finware

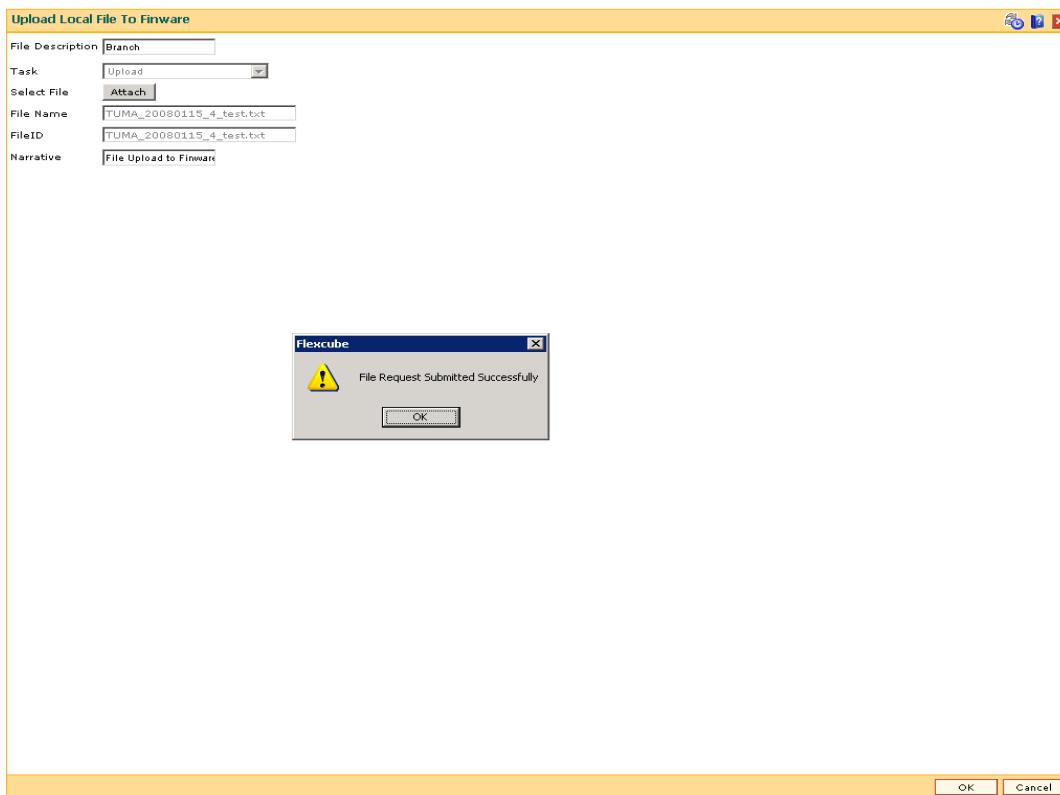


Field Description

Field Name	Description
File Description	[Mandatory, Alphanumeric, 255] Type the description of the file which is to be uploaded.

Field Name	Description
Task	[Display] This field displays the upload status .
File Name	[Display] This field displays the name of the file.
File ID	[Display] This field displays the unique id of the file.
Narrative	[Display] This filed displays the short description of the task.
<p>3. Enter the file description and press the <Tab> or <Enter> key.</p> <p>4. Click the Attach button. The system displays the Upload Files screen.</p> <p>5. Click the Browse button to select the file to be uploaded.</p> <p>6. Click the Upload button. The system displays the message, "File uploaded. Please click on close".</p> <p>7. Click the Close button.</p> <p>8. Click the OK button.</p> <p>9. The system displays the upload local file to finware details.</p>	

Upload Local File to Finware



10. The system displays the message "File Request Submitted Successfully". Click the **OK** button.
11. The system displays the transaction sequence number. Click the **OK** button.
12. The system displays the upload file Id .Click the **OK** button.

11.13. 8240 - File Upload To Finware Status Inquiry

This screen is used to inquire the status of uploaded files to Finware.

Definition Prerequisites

- 8239 - Upload Local File To Finware

Modes Available

Not Applicable

To inquire the status of file upload to finware

1. Type the fast path **8240** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > File Upload To Finware Status Inquiry**.
2. The system displays the **File Upload To Finware Status Inquiry** screen.

File Upload To Finware Status Inquiry

File Id	Description	Status	Upload/Download	Reason for failure

Field Description

Field Name	Description
Teller ID	[Conditional, Drop-Down] Select the Teller ID for which you want to search the upload details. This field is enabled for supervisor.
Posting Date	[Mandatory, dd/mm/yyyy] Type the posting date for the file upload.
Status	[Optional, Drop-Down] Select the status for which you want to inquire the details. The options are : <ul style="list-style-type: none">• All• Completed• Failed• In-Progress• Submitted
Ref.No	[Optional, Alphanumeric, 255] Type the reference number for which you want to inquire the details.
Task	[Optional, Alphanumeric, 35] Type the task for which you want to search the upload details.
File Id	[Optional, Alphanumeric, 255] Type the name of the file for the upload query.
Column	Description
File Id	[Display] This column displays the file id as per the given search criteria.
Description	[Display] This column displays the reference description for the searched file.
Status	[Display] This column displays the status of the file upload.
Upload/Download	[Display] This column displays the nature of transaction.

Field Name	Description
Reason for failure	[Display]
	This column displays the reason for failure in case the uploading has failed in Upload Local File to Finware (Fast Path 8239) option.
	<p>3. Click the View button. The system displays the status of the file uploaded to finware.</p> <p>4. Select the teller ID from the drop-down and press the <Tab> or <Enter> key.</p>

File Upload To Finware Status Inquiry

File Upload To Finware Status Inquiry

Teller ID :	TUMA			
Posting Date:	29/02/2008			
Status :	All			
Task	File Id			
File Id	Description	Status	Upload/Download	Reason for failure
TUMA_20080229_1_LogoIcon.jpg	Sal_Upload	Failed	U	Unable to connect to remote host

View **Cancel**

11.14. BA455 - View File Processing Status

Branch may process various upload transactions during the day. Processing and completion status is essential to track the uploaded transactions. This screen displays the upload file status in database based on branch code and upload date.

Definition Prerequisites

Not Applicable

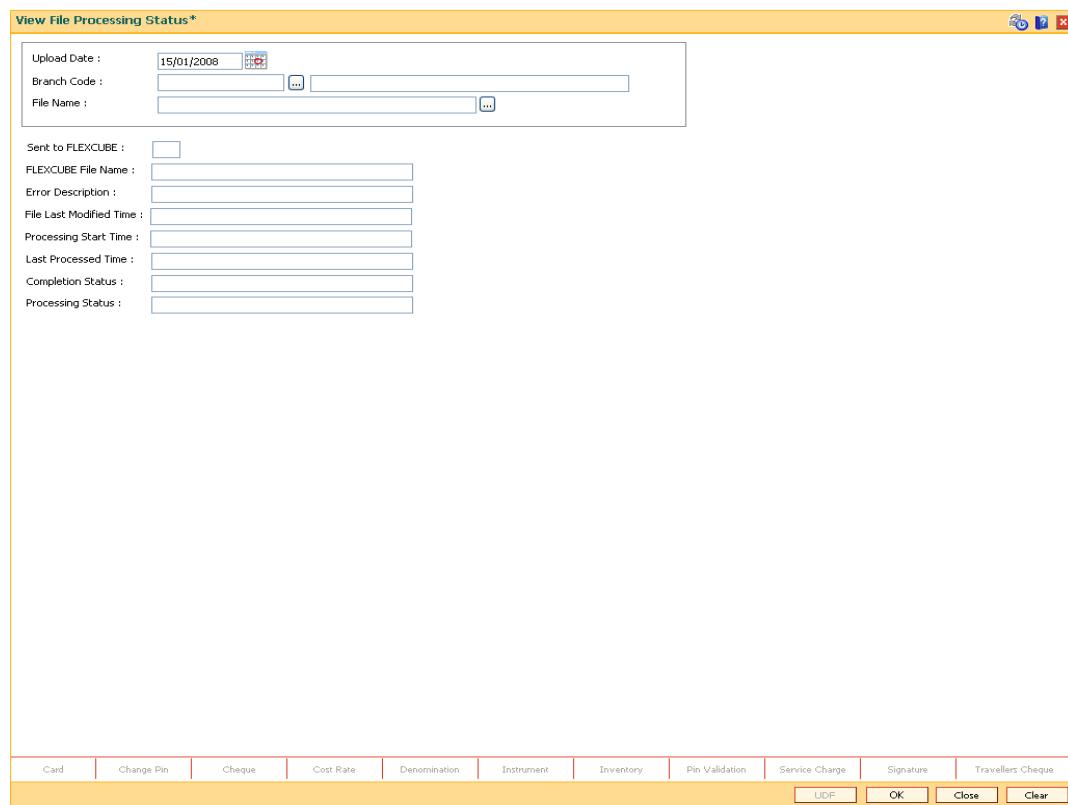
Modes Available

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

To view the file processing status

1. Type the fast path **BA455** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transaction > Inquiries > View File Processing Status**.
2. The system displays the **View File Processing Status** screen.

View File Processing Status



View File Processing Status*

Upload Date : 15/01/2008

Branch Code :

File Name :

Sent to FLEXCUBE :

FLEXCUBE File Name :

Error Description :

File Last Modified Time :

Processing Start Time :

Last Processed Time :

Completion Status :

Processing Status :

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

UDF OK Close Clear

Field Description

Field Name	Description
Upload Batch	[Mandatory, Pick List, dd/mm/yyyy] Type the upload date or select it from the pick list.
Branch Code	[Mandatory, Numeric, Four, Pick List] Type the branch code or select it from the pick list. The branch name is displayed in the adjacent field.
File name	[Mandatory, Pick List] Select the uploaded file name from the pick list.
Sent to FLEXCUBE	[Display] This field displays whether the file was sent to FLEXCUBE.
FLEXCUBE File Name	[Display] This field displays the corresponding file name.
Error Description	[Display] This field displays the error description, if there was error while uploading the file.
File last Modified Time	[Display] This field displays the file modification time.
Processing Start Time	[Display] This field displays the file processing start time.
Last Processed Time	[Display] This field displays the file processing time.
Completion Status	[Display] This field displays the upload completion status.
Processing Status	[Display] This field displays the file processing status.

3. Enter the branch code or select it from the pick list and press the **<Tab>/Enter** key.
4. Select the file name from the pick list. The system displays the file processing status.

View File Processing Status

View File Processing Status*

Upload Date :	05/05/2010 <input type="button" value="..."/>	Branch Code :	240 <input type="button" value="..."/>	SANDOZ - MUMBAI
File Name :	240_IL_AMLHIGH.aml <input type="button" value="..."/>			
Sent to FLEXCUBE : <input type="checkbox"/>				
FLEXCUBE File Name : 240_IL_AMLHIGH.aml				
Error Description : <input type="text"/>				
File Last Modified Time : 05/05/2010 10:59:57				
Processing Start Time : 05/05/2010 11:45:27				
Last Processed Time : 05/05/2010 11:45:31				
Completion Status : COMPLETE				
Processing Status : Files have been deleted				
Card	Change Pin	Cheque	Cost Rate	Denomination
Instrument	Inventory	Pin Validation	Service Charge	Signature
Travellers Cheque	<input type="button" value="UDF"/>	<input type="button" value="OK"/>	<input type="button" value="Close"/>	<input type="button" value="Clear"/>

5. Click the **Close** button.

11.15. BAM94 - File Extract Inquiry

Extracts are data files in format as required by external system taken from the FCR database. Extract generation is done through the Parameterized Output Generator (Fast Path: BA453) option. For a given set of parameters when an extract generation is requested, you can inquire the status using this utility.

Definition Prerequisites

- BA453 - Parameterized Output Generator

Modes Available

Not Applicable

To make an inquiry on file extract

1. Type the fast path **BAM94** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > File Extract Inquiry**.
2. The system displays the **File Extract Inquiry** screen.

File Extract Inquiry

System Code	File Type	File Id	Branch Code	File Status	Extract Date	Date Time Extract Started	Date Time Extract Ended	Total Records	File Name

Field Description

Field Name	Description
System Code	[Mandatory, Pick List] Select the system code against which the file was uploaded from the pick list.
File Type	[Optional, Pick List] Select the file type from the pick list. File types are enabled based on the System Code selected.
User Id	[Optional, Pick List] Select the login ID of the person who had generated the file extract from the pick list. The User ID is automatically picked up and stored by the system for every transaction.
Extract Date	[Optional, Pick List, dd/mm/yyyy] Select the extract date from the pick list.

Column Name	Description
System Code	[Display] This column displays the system code for the extract.
File Type	[Display] This column displays the file type for the extract.
File Id	[Display] This column displays the file ID for the extract.
Branch Code	[Display] This column displays the branch where the extract was generated.
File Status	[Display] This column displays the file status of the extract.
Extract Date	[Display] This column displays the date of generation of the extract.
Date Time Extract Started	[Display] This column displays the date and time of the start of extract generation.
Date Time Extract Ended	[Display] This column displays the date and time of the end of extract generation.

Column Name	Description
Total Records	[Display] This column displays the total number of records in the extract.
File Name	[Display] This column displays the file name.
Comments	[Display] This column displays the comments.
Skipped Records	[Display] This column displays the records which are skipped during extract.

3. Select the system code from the pick list.
4. Enter the other relevant details.

File Extract Inquiry

System Code	File Type	File Id	Branch Code	File Status	Extract Date	Date Time Extract Started	Date Time Extract Ended	Total Records	File Name	Comments
BILL STATION	Mandate Creation At8a34d3401e5f275609999	1			Sat Mar 15 00:00:00Mon Dec 22 21:27:4	Mon Dec 22 21:27:4			mandate_creation_b5Suc	
BILL STATION	Mandate Creation At8a34d3401ebaeff709999	1			Tue Apr 15 00:00:00Fri Jan 09 18:01:11	Fri Jan 09 18:01:11	2		ddeb-den_090109185uc	
BILL STATION	Mandate Creation At8a96c7bd1e39dc10c9999	5			Fri Feb 29 00:00:00	Mon Dec 15 17:35:31		0	BILL STATION Sub	
BILL STATION	Mandate Creation At8a96c7bd1e3ed3ae09999	1			Fri Feb 29 00:00:00	Tue Dec 16 15:29:55	Tue Dec 16 15:29:55	2	mandate_creation_b5Suc	
BILL STATION	Mandate Creation At8a96c7bd1db2d5b00	1			Fri Nov 30 00:00:00	Wed Nov 19 09:42:2	Wed Nov 19 09:42:286		mandate_creation_b5Suc	

5. Click **Close** button.