Oracle FLEXCUBE Core Banking

Customer Information File User Manual
Release 11.5.0.0.0

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Customer Information File 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

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 Release11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

2. Customer Information Capture

Oracle FLEXCUBE supports capture of customer details at a global level. The CIF module encompasses the whole process of adding a new customer to the bank's customer base, subsequent maintenance of their details and cross-references between the customer and their accounts in the bank.

2.1. 8053 - Customer Addition

Using this option you can add the details of a new customer to the customer information database. A customer can be added to the system at initiation of an account opening, or even before opening an account.

During the process of account opening, the system validates if the customer is new or an existing customer. If the given details of the customer do not meet the search criteria, the system prompts the teller stating that 'It is a new customer' and displays this option.

The system also restricts the teller from operating the account of a customer, who is a staff of the bank for security reasons.

Definition Prerequisites

- CIM01 - Signature Types Maintenance
- CIM02 - Business Type Maintenance
- CIM03 - Customer Prefixes Maintenance
- CIM04 - Profession Codes Maintenance
- CIM08 - Customer Types Maintenance
- BAM75 - State Codes Maintenance
- BAM72 - Customer City Maintenance

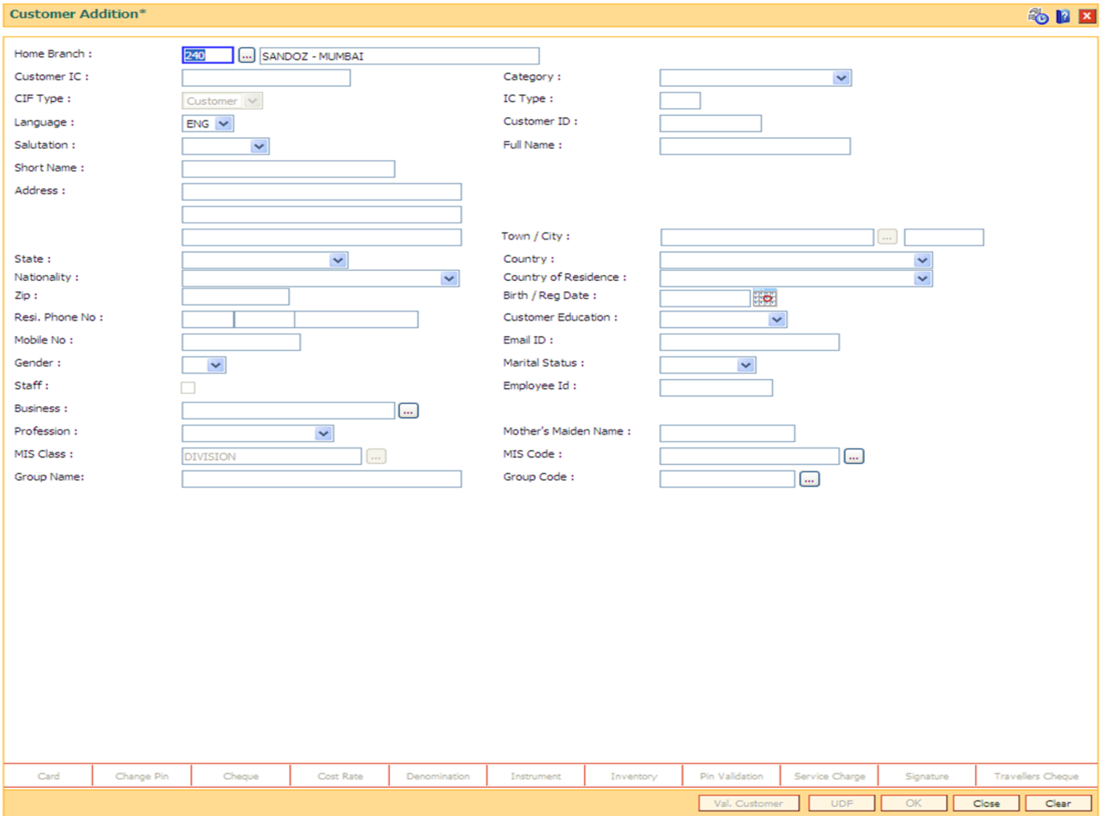
Modes Available

Not Applicable

To add a new customer

1. Type the fast path **8053** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Addition**.
2. The system displays the **Customer Addition** screen.

Customer Addition



Field Description

Field Name	Description
Home Branch	[Mandatory, Pick list] Select the home branch of the customer from the drop-down list. It is defaulted to the branch code of the user who is logged in.
Customer IC	[Mandatory, Alphanumeric, 30] Type the identification code of the customer. 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.

Field Name	Description
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the Customer Types Maintenance (Fast Path: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
CIF Type	[Display] This field displays the customer type.
IC Type	[Display] This field displays the IC type of the customer, based on the option selected in the **Category** field. An IC type is internally linked to every customer category/customer type. This field is displayed when the category is selected for the customer.
Language	[Mandatory, Drop-Down] Select the appropriate language from the drop-down list. It is the language in which the bank would interact with the customer.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Salutation	[Mandatory, Drop-Down] Select the customer salutation from the drop-down list.
Full Name	[Mandatory, Alphanumeric,40] Type the full name of the customer.
Short Name	[Mandatory, Alphanumeric, 20] Type the short name of the customer. The short name is defaulted when the user enters the full name of the customer. The user can modify it, if required. The full name as well as the short name will be displayed in capital letters only, even if it is entered in small letters.

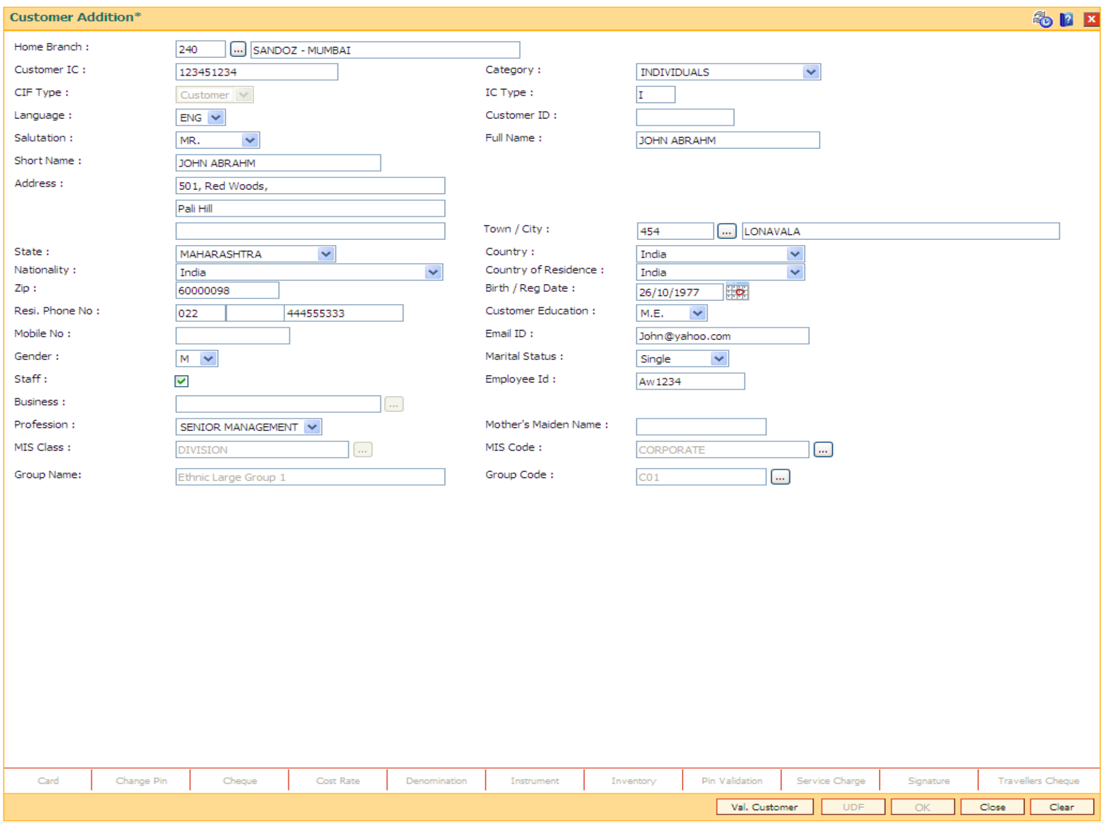
Field Name	Description
Address	[Mandatory, Alphanumeric, 35] Type the address of the customer. It has 3 lines for the address. It accepts character, numbers and "#" as special character.
Town/City	[Mandatory, Pick List] Select the name of the town or city, where the customer resides, from the pick list.
State	[Mandatory, Drop-Down] Select the name of the state, where the customer resides, from the drop-down list.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list.
Nationality	[Mandatory, Drop-Down] Select the nationality of the customer from the drop-down list.
Country of Residence	[Mandatory, Drop-Down] Select the customer’s country of residence from the drop-down list.
Zip	[Mandatory, Alphanumeric, 10] Type the zip code of the city where the customer resides.
Birth/Reg Date	[Mandatory, Pick List, dd/mm/yyyy] Select the birth date in case of the individual customer or the registration date in case of a corporate customer. Based on the details entered in this field the system identifies a customer as a major or a minor.
Resi Phone No	[Optional, Alphanumeric, Three, Five, 15] Type the residence contact number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Customer Education	[Conditional, Drop-Down] Select the education of the customer from the drop-down list. This field is disabled for corporate type of customer.
Mobile No	[Optional, Numeric, 12] Type the mobile number of the customer.
Email ID	[Optional, Alphanumeric, 40] Type the email address of the customer.

Field Name	Description
Gender	[Conditional, Drop-Down] Select the gender of the individual customer from the drop-down list. This field is disabled for corporate type of customer.
Marital Status	[Conditional, Drop-Down] Select the marital status of the individual customer from the drop-down list. This field is disabled for corporate type of customer.
Staff	[Conditional, Check box] Select the **Staff** check box, if the customer is a staff of the bank. This field is disabled for corporate type of customer.
Employee Id	[Conditional, Alphanumeric, Six] Type the employee id of the bank staff. This field is enabled if the **Staff** check box is selected.
Business	[Conditional, Pick List] Select the business of the corporate customer from the pick list. The values displayed in the option are the business segments to which the customer's belong. Each business type is defined in the **Business Type Maintenance** (Fast Path: CIM02) option. This field is disabled for individual type of customer.
Profession	[Conditional, Drop-Down] Select the profession of the customer from the drop-down list. The profession codes are maintained in the **Profession Codes Maintenance** (Fast Path: CIM04) option. This field is disabled for corporate type of customer.
Mother's Maiden Name	[Conditional, Alphanumeric, 252] Type the mother's maiden name. This field is enabled for individual customers.
MIS Class	[Display] This field displays the MIS class.
MIS Code	[Optional, Pick List] Select the MIS code from the pick list.
Group Code	[Optional, Pick List] Select the group code to which the customer belongs. If no value is selected, group code is defaulted to ‘0’.

Field Name	Description
Group Name	[Display] This field displays the description of selected group code.

3. Enter the customer IC and select the category from the drop-down list.
4. Click the **Val. Customer** button. The system will validate the existence of the customer using the above combination.
5. The system displays the message "This is a new Customer". Click the **OK** button.
   OR
   The system displays the message "This is an existing Customer". The system will disable the addition process.
6. Enter the contact details, address details, and the personal information of the customer.

Customer Addition



7. Click the **Ok** button.
8. The system displays the unique customer identification number. Click the **Ok** button.

2.2. CI501- Assisted Customer Creation

Using this option you can add the details of a new customer or a prospect. A customer can be added to the system at the time of account opening, or before it. During the process of account opening, the system validates to check if the customer is new or an existing customer.

You can also perform a CRM search using this option. The detail of the customer added in Oracle FLEXCUBE is also updated in CRM.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

Not Applicable

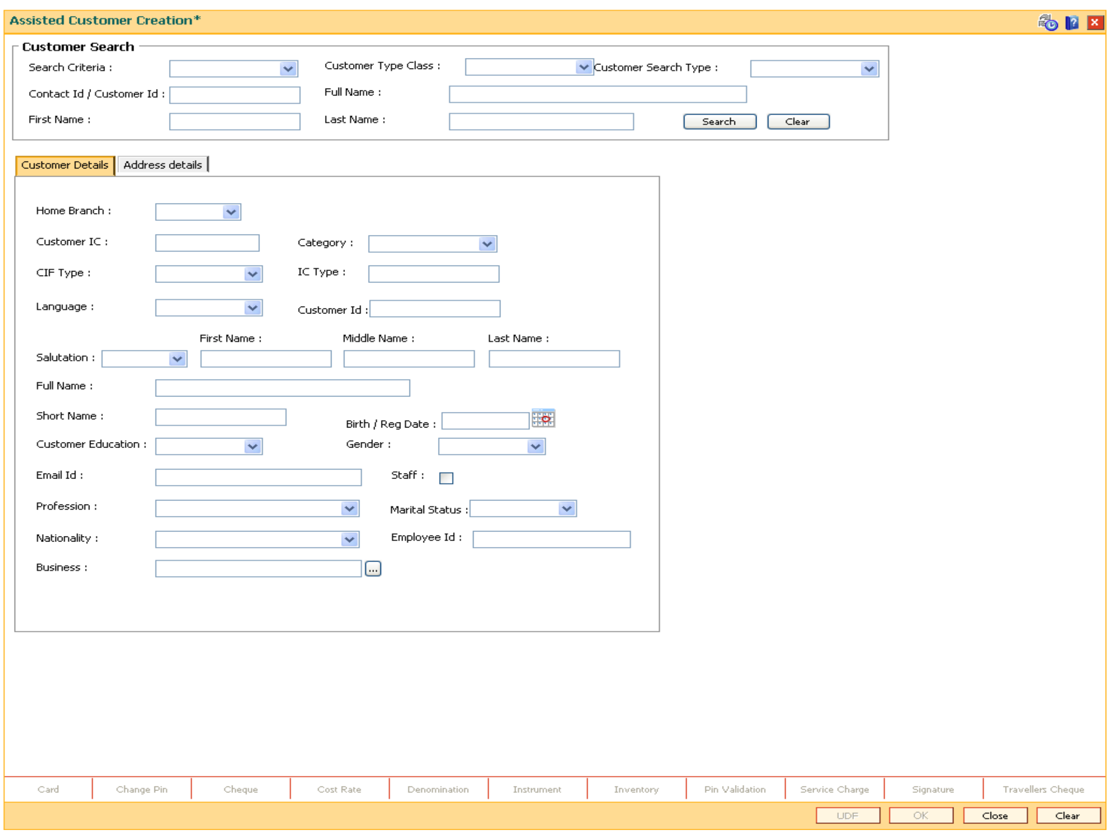
Modes Available

Not Applicable

To add a new customer

1. Type the fast path **CI501** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Assisted Customer Creation**.
2. The system displays the **Assisted Customer Creation** screen.

Assisted Customer Creation



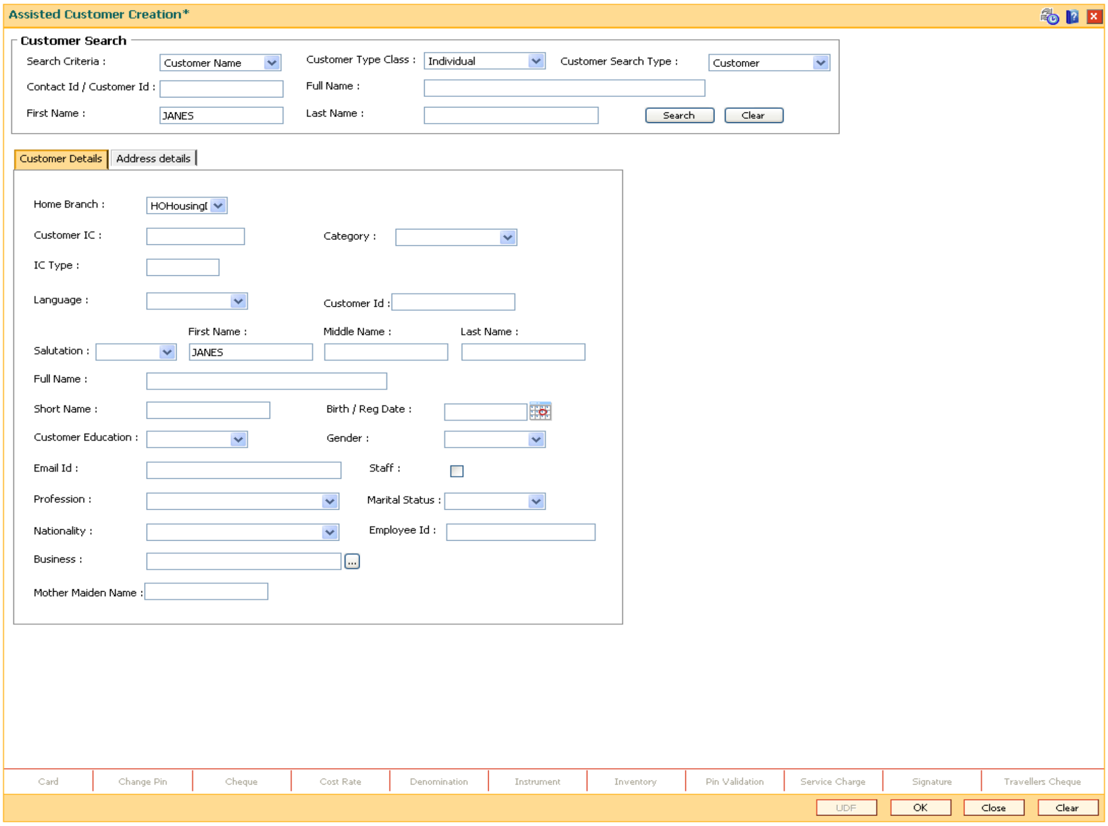
Field Description

Field Name	Description
Customer Search	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer name • Customer ID- Unique identification given by the bank.
Customer Type Class	[Conditional, Drop-Down] Select the class of the customer from the drop-down list. The options are: • Corporate • Individual This field is mandatory if **Customer Name** option is selected in the **Search Criteria** drop-down list.
Customer Search Type	[Mandatory, Drop-Down] Select the search type of the customer from the drop-down list. The options are: • Customer • Prospect • CRM Search If you select the **Prospect** or **CRM Search** option, system will directly search in CRM for matching records.
Contact ID/Customer ID	[Conditional, Numeric, 10] Type the unique contact or customer identification code. This field is enabled if the **Customer ID** option is selected in the **Search Criteria** drop-down list.
Full Name	[Conditional, Alphanumeric, 254] Type the full name of the customer. This field is enabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.

Field Name	Description
First Name	[Conditional, Alphanumeric, 30] Type the first name of the customer. This field is enabled if the **Individual** option is selected in the **Customer Type Class** drop-down list. It is mandatory to provide either the first name or the last name of the customer, to search the details.
Last Name	[Conditional, Alphanumeric, 30] Type the last name of the customer. This field is enabled if the **Individual** option is selected in the **Customer Type Class** drop-down list. It is mandatory to provide either the first name or the last name of the customer, to search the details.

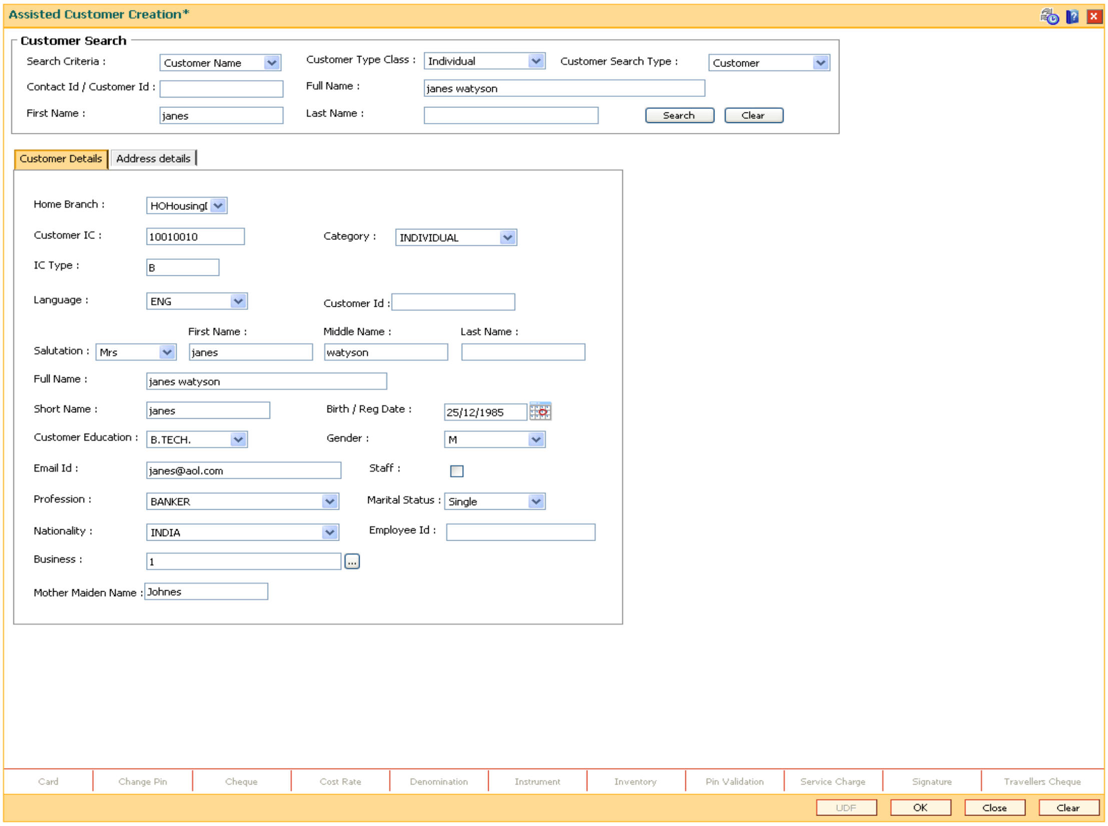
3. Select the search criteria, customer type class and customer search type from the drop-down list.
4. Type the search string, based on the search criteria and click the **Search** button to search records based on the search criterion entered.
5. If it is a new customer then the system displays the message "No Such Customer exists". Click the **OK** button.
   OR
   The system displays the list of customers that match the search criterion. Select the required customer.

Assisted Customer Creation



1. Enter the relevant details in the Customer Details and Address Details tab.

Customer Details



Field Description

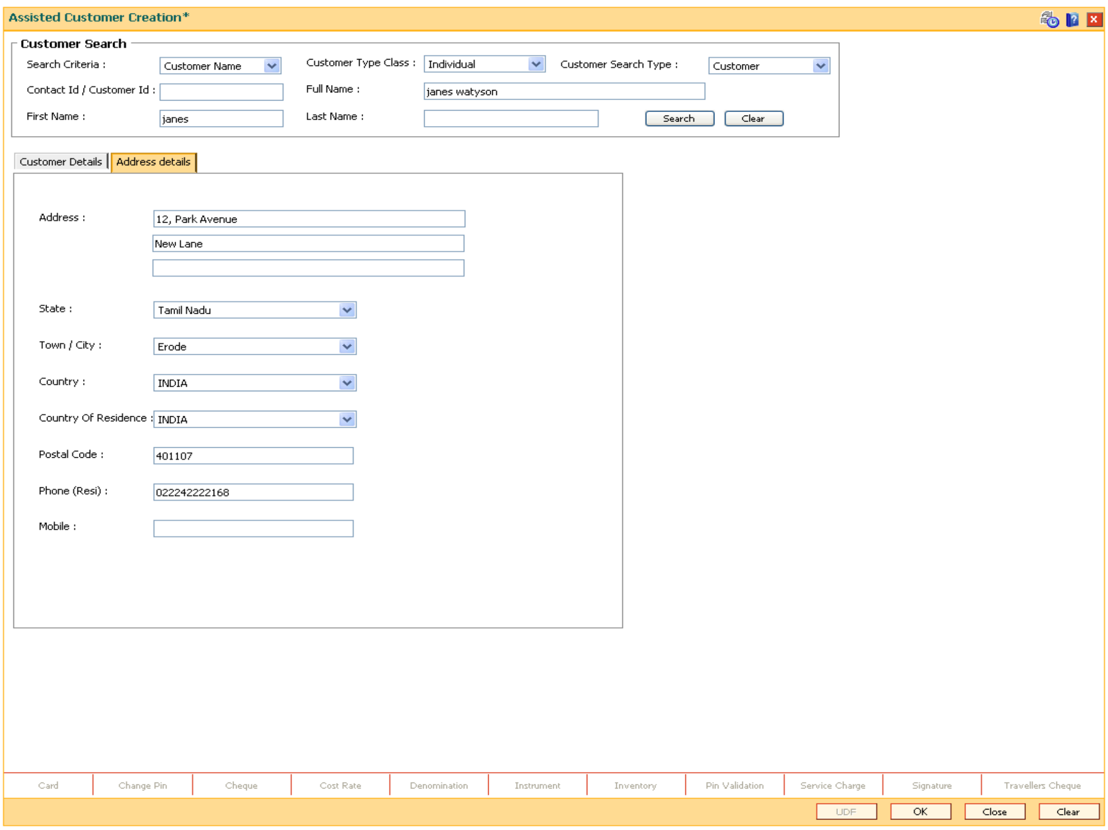
Field Name	Description
Home Branch	[Mandatory, Drop-Down] Select the home branch of the customer from the drop-down list. It is defaulted to the branch code of the user who is logged in.
Customer IC	[Mandatory, Alphanumeric, 30] Type the identification code of the customer. A customer IC along with customer 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.

Field Name	Description
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
IC Type	[Display] This field displays the IC type of the customer, based on the option selected in the **Category** field. An IC type is internally linked to every customer category/customer type. This field is displayed when the category is selected for the customer.
Language	[Mandatory, Drop-Down] Select the appropriate language from the drop-down list. It is the language in which the bank would interact with the customer.
Customer ID	[Display] This field displays the ID of the customer once the record is added. 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.
Salutation	[Conditional, Drop-Down] Select the salutation to be used for the customer from the drop-down list. This field is mandatory for individual customers. Various prefixes can be maintained using the **Customer Prefixes Maintenance** (Fast Path: CIM03) option. For example, Mr., Mrs., Miss, M/s, etc. This field is disabled and set to **M/s** option for corporate customers.
First Name	[Mandatory, Alphanumeric, 30] Type the first name of the customer.
Middle Name	[Optional, Alphanumeric, 30] Type the middle name of the customer.
Last Name	[Optional, Alphanumeric, 30] Type the last name of the customer.
Full Name	[Conditional, Alphanumeric,254] Type the full name of the corporate customer. For **Individual** customer, this will be disabled and will be a concatenation of First Name, Middle Name and Last Name.

Field Name	Description
Short Name	[Mandatory, Alphanumeric, 20] Type the short name of the customer.
Birth/Reg Date	[Mandatory, Pick List, dd/mm/yyyy] Select the birth date in case of the individual customer or the registration date in case of a corporate customer. Based on the details entered in this field the system identifies a customer as a major or a minor.
Customer Education	[Conditional, Drop-Down] Select the education of the customer from the drop-down list. This field is disabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.
Gender	[Conditional, Drop-Down] Select the gender of the individual customer from the drop-down list. This field is disabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.
Email ID	[Optional, Alphanumeric, 40] Type the email address of the customer.
Staff	[Conditional, Check Box] Select the **Staff** check box, if the customer is a staff of the bank. This field is disabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.
Profession	[Conditional, Drop-Down] Select the profession of the customer from the drop-down list. The profession codes are maintained in the **Profession Codes Maintenance** (Fast Path: CIM04) option. This field is disabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.
Marital Status	[Conditional, Drop-Down] Select the marital status of the individual customer from the drop-down list. This field is disabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.
Nationality	[Mandatory, Drop-Down] Select the nationality of the customer from the drop-down list.
Employee Id	[Conditional, Alphanumeric, Six] Type the employee id of the bank staff. This field is enabled if the **Staff** check box is selected.

Field Name	Description
Business	[Conditional, Pick List] Select the business of the customer from the pick list. The values displayed in the option are the business segments to which the customer's belong. Each business type is defined in the **Business Type Maintenance** (Fast Path: CIM02) option.
Mother's Maiden Name	[Conditional, Alphanumeric, 252] Type the mother maiden's name. This field is disabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.

Address Details



Field Description

Field Name	Description
Address	[Mandatory, Alphanumeric, 35, Three Lines] Type the address of the customer. It has three lines for the address. It accepts character, numbers and "#" as special character.

Field Name	Description
State	[Mandatory, Drop-Down] Select the name of the state, where the customer resides, from the drop-down list.
Town/City	[Mandatory, Drop-Down] Select the name of the town or city, where the customer resides, from the drop-down list. This can be configured to be optional, if the bank so desires.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list.
Country Of Residence	[Mandatory, Drop-Down] Select the name of the country where the customer resides, where the customer resides, from the drop-down list.
Postal Code	[Mandatory, Numeric, 10] Type the postal code of the customer.
Phone(Resi)	[Mandatory, Numeric, 24] Type the residence phone number of the customer.
Mobile	[Optional, Numeric, 10] Type the mobile number of the customer.

7. Click the **Ok** button.
8. The system displays the message "Transaction Completed successfully". Click the **Ok** button.

2.3. CIM09 - Customer Information Master Maintenance

This back-office maintenance allows for maintenance of additional customer information apart from the basic customer information added during customer addition. Since the customer addition is done as a separate transaction, the Add mode is disabled in this option.

Using this option, a customer can opt for spend analysis at any point of time that is on the date of account opening or at any day before the account is closed.

This option also enables the spend analysis for all the open accounts under the customer who is a primary holder.

Definition Prerequisites

- 8053 - Customer Addition
- CIM06 - Income Slabs Maintenance
- CIM07 - Relation Master Maintenance

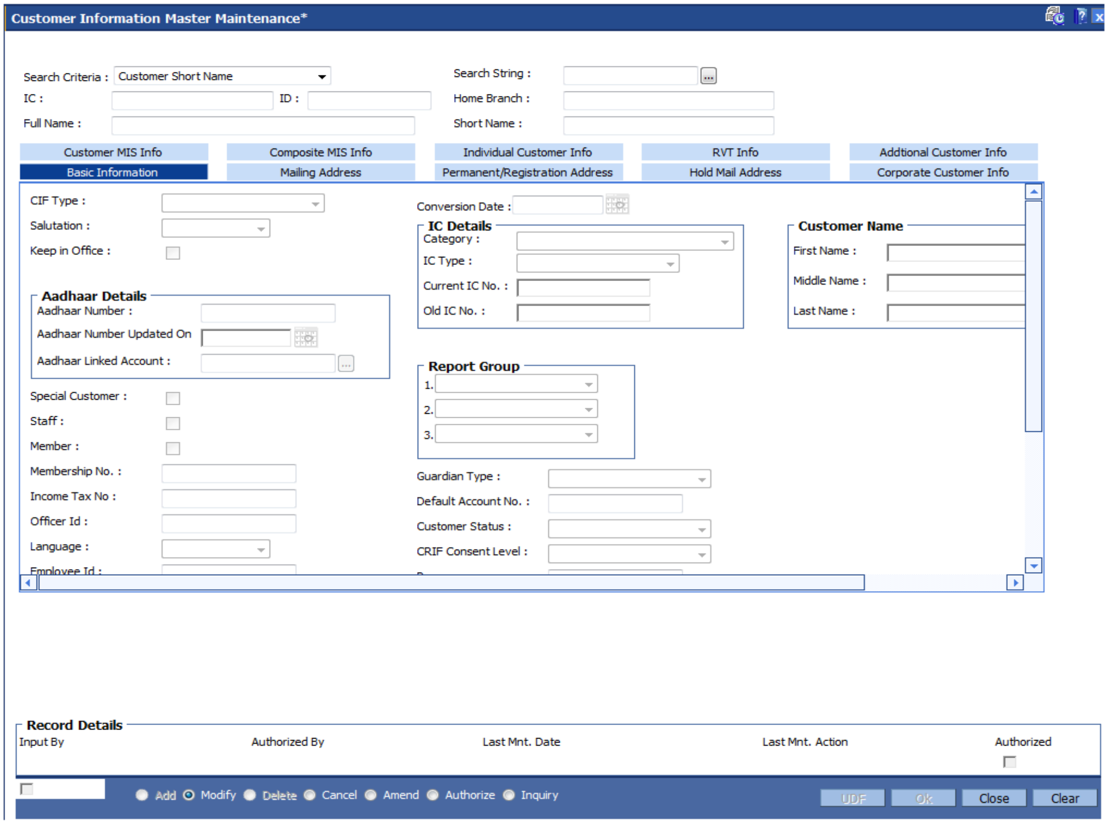
Modes Available

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

To modify the customer information master details

1. Type the fast path **CIM09** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Information Master Maintenance**.
2. The system displays the **Customer Information Master Maintenance** screen.

Customer Information Master Maintenance



Field Description

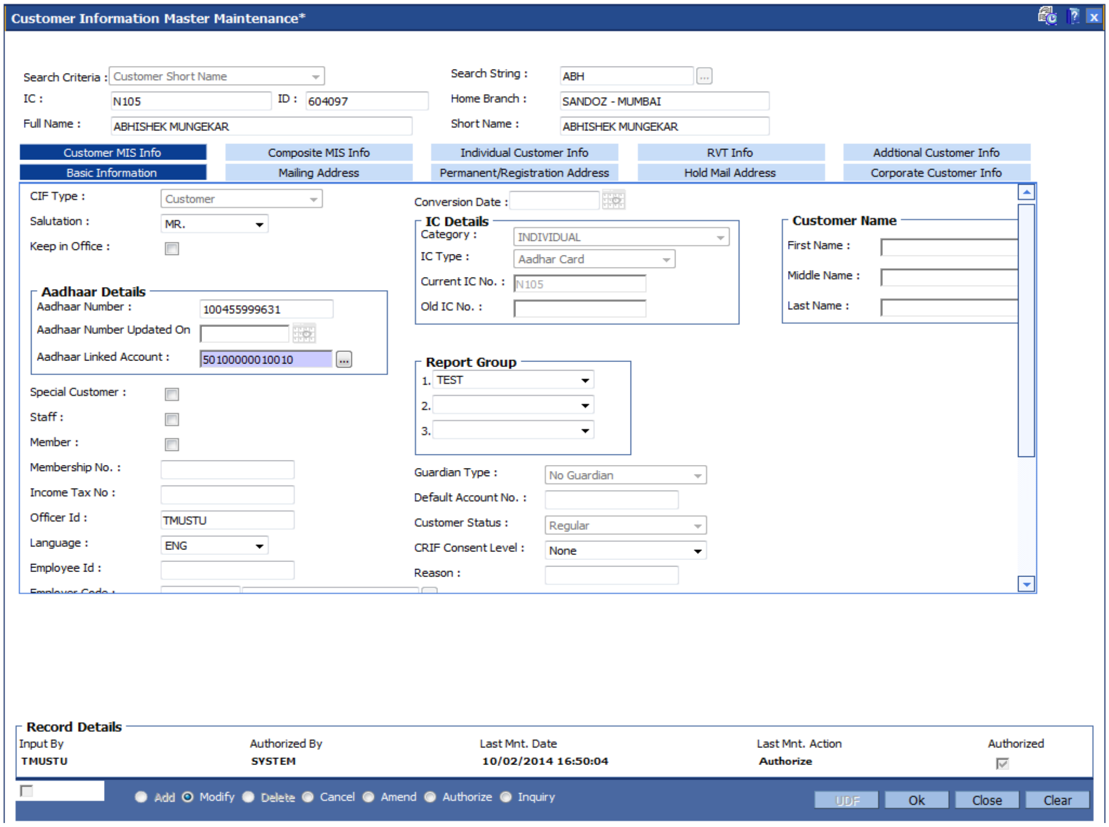
Field Name	Description
Search Criteria	[Optional, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • **Customer short name** • **Customer IC** Identification criteria arrived at by the bank during customer addition • **Customer ID**- Unique identification given by the bank

Field Name	Description
Search String	[Optional, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer’s short name or IC then 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. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Optional, Numeric, 10] Type the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the branch, where the customer's account is maintained. It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast path: 7101) option.

3. Click the **Modify** button.
4. Select the search criteria from the drop-down list or type the **ID** of the customer.

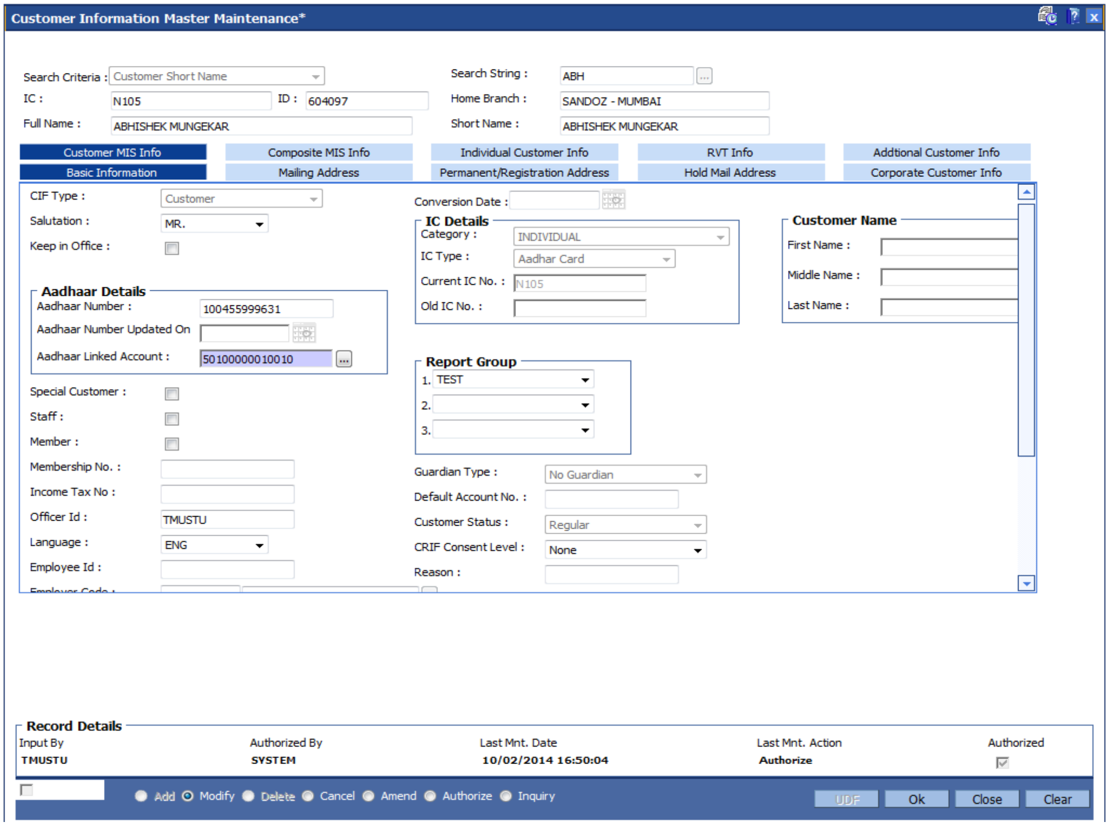
5. Type the search string, press the **<Tab>/Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the pick list. The customer details are displayed in the screen.

Customer Information Master Maintenance



8. Modify the relevant information in the various tabs.

Basic Information



Field Description

Field Name	Description
CIF Type	[Conditional, Drop-Down] Select the **Customer** option to convert a prospect into a customer. This field is disabled in case of an existing customer.
Conversion Date	[Conditional, Pick List] Select the Conversion Date from the pick list. It is the date on which the prospective customer is converted into an existing customer. This field is enabled only if the CIF type is Prospect.
Salutation	[Display] This field displays the salutation of the customer. It is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Field Name	Description
Global	[Optional, Check Box] Select the Global check box, if the customer has to be replicated to **FLEXCUBE Corporate Module**. The **CL Tracking Details** tab will be enabled only if this check box is selected.
Keep In Office	[Optional, Check Box] Select the Keep In Office check box, if the customer wants to direct the bank to hold his mails/statements in the home branch. The **Keep In Office** option allows the customer to direct his correspondence with the bank to be held in the home branch. If the **Keep In Office** check box is selected, in the **Modify** mode the **Hold Mail Address** tab is displayed with the alternate address. This address cannot be modified. By default, the system displays the home branch address as the hold mail address.
Aadhar Number	[Optional, Numeric, 12] Enter the aadhar number of the customer. System should not allow to store value less than 12 digits. The record should not start with zero. Aadhaar Number should not be allowed to be maintained if the same number already exists in the database for a non-blocked Customer ID.
Aadhar Number Updated On	[Display] This field displays the date on which aadhar number has been updated. The date is displayed in the DD/MM/YYYY format. In case the aadhaar number is deleted/blanked, the date should also be blanked out.
Aadhar Linked Account	[Optional, Alphanumeric, 14, Pick List] Enter the aadhar linked account number or select it from pick list. The account number should be a valid CASA account. It should not be a RD / FD / Locker / Loan account and it should not be in Closed or Closed Today status. The account is linked to the customer via any ‘SOW’, ‘JAF’, ‘JOF’, ‘JAO’ and ‘JOO’ customer account relationship.
Special Customer	[Optional, Check Box] Select the **Special Customer** check box if the customer belongs to special category. User templates having restricted access to transactions, adhoc report inquiries / generation can be defined for special category customers in the **Template Profile Maintenance** (Fast Path: SMM01) option.

Field Name	Description
Staff	[Conditional, Check Box] Select this check box if the customer is a staff of the bank. This field is enabled if the **Staff** option is selected from the **Category** drop-down list in the **Customer Addition** (Fast Path: 8053) option.
Member	[Optional, Check Box] Select the **Member** check box, if the customer is a member of any association or club.
Membership No	[Conditional, Alphanumeric, 20] Type the membership number of the customer if he is a member of any association or club. This field is enabled only if the Member check box is selected.
Report Group	[Optional, Drop-Down] Select the report group, to which the customer belongs, from the drop-down list. There could be a maximum of three report groups to which a customer can belong. This is provided for information only and has no processing implications.
Income Tax No	[Optional, Alphanumeric, 20] Type the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities.
Officer Id	[Optional, Alphanumeric, 40] Type the Officer Id. It is the ID of the officer, who entered the customer details or the ID of the relationship manager who has been assigned to the customer.
Language	[Mandatory, Drop-Down] Select the language from the drop-down list. It is the customer's preferred language while communicating with the bank.

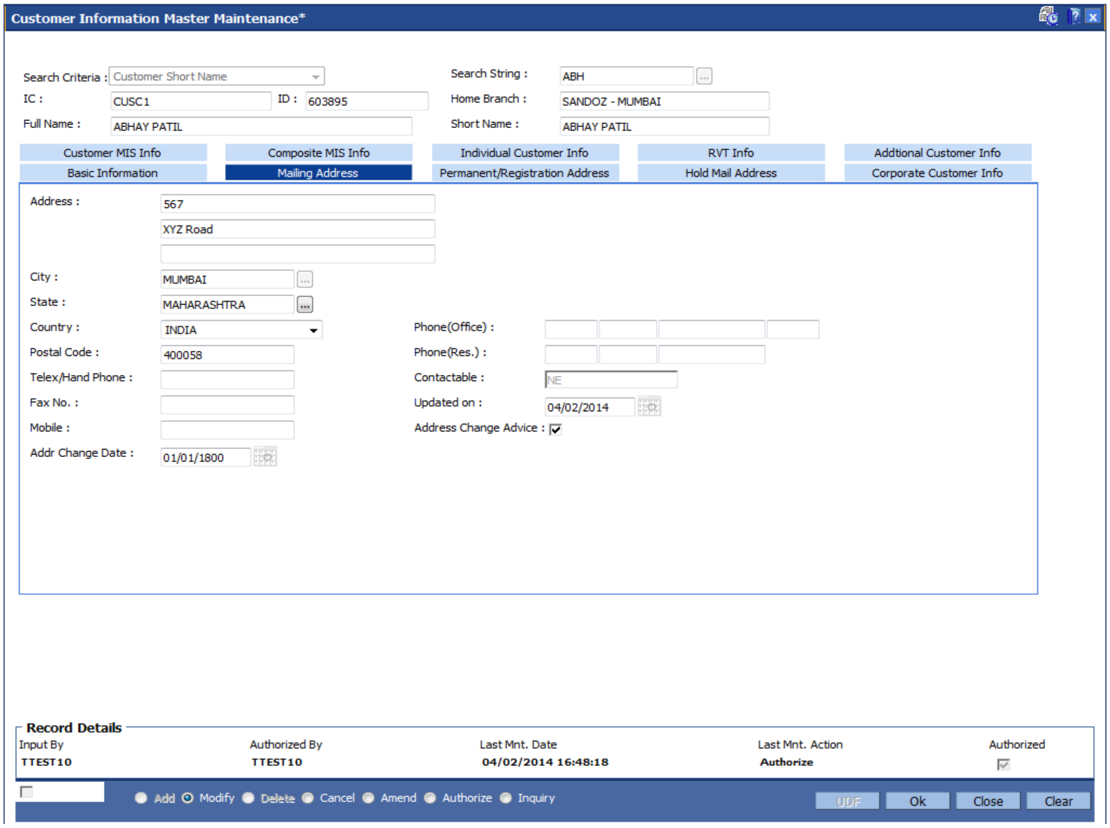
Field Name	Description
Guardian Type	[Display] This field displays the type of the guardian. A guardian is required when the customer is a minor. The options are: • **No Guardian** - The system displays this option when the customer does not have a guardian. By default, the system displays this option when the customer is a major. • **Natural Guardian** - The system displays this option when the parents of the customer are his guardians. • Legal Guardian - The system displays this option when the guardians of the customer are guardians by law
Employee ID	[Optional, Alphanumeric, 16] Type the employee ID of the customer, if the customer is a staff of the bank.
Default Account No.	[Optional, Alphanumeric, 14] Type the customer's default account number.
Employer Code	[Optional, Pick List] Select the employer code from the pick list. The employer name is displayed in the adjacent field. These codes are maintained using the **Company Master Maintenance** (Fast Path: BAM81) option.
Salary Account No.	[Mandatory, Numeric, 14] Type the salary account number of the customer.
Minor Status	[Display] This check box indicates, if the customer is a minor.
Restricted	[Display] This field displays whether the customer is a restricted customer or not. This is maintained in the **Customer Account Restriction** option (Fast Path: CIM21). Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.
Customer Status	[Display] This field displays the customer status.

Field Name	Description
Secrecy level	[Optional, Drop-Down] Select the level of secrecy of the customer information from the drop-down list. It ranges from 1 to 6 and can be customized as per customer requirement.
CRIF Consent Level	[Optional, Drop-down] Select the CRIF Consent Level from the drop-down list. It is the level of consent given by the customer to the bank with regards to sharing his information with the third parties.
Customer Block Status	[Display] This check box displays whether the customer is blocked for transaction.
Reason	[Display] This field displays the reason for the customer block.
Verification Status	[Optional, Check Box] Select the **Verification Status** check box to indicate confirmation of the verification for the customer.
Date of Verification	[Display] This field displays the date on which the customer status is verified.
Reason for Verification	[Optional, Drop-Down] Select the reason for the status verification from the drop-down list.
Fx Customer Category	[Mandatory, Drop-Down] Select the category of the Fx customer from the drop-down list. By default system displays the value as Z as the Fx customer category which is defaulted at the time of customer addition. The Z customer category is considered as the worst FX customer category. The customer category is used for grading and rate calculation purpose. The value in this field is defined at the back end as part of Day 0 setup.
Spend Analysis	[Optional, Check Box] Select the **Spend Analysis** check box, to enable spend analysis for all the accounts under the customer. By default it is un-selected.
IC Details	

Field Name	Description
Category	[Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the **Customer Types Maintenance** (Fast Path: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
IC Type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs. This is maintained in the **Customer Types Maintenance** (Fast Path: CIM08) option.
Current IC No	[Display] This field displays the current IC number of the customer.
Old IC No	[Display] This field displays the old IC number of the customer, if any.
Customer Name	
First Name	[Display] This field displays the first name of the account holder.
Middle Name	[Display] This field displays the middle name of the account holder.
Last Name	[Display] This field displays the last name of the customer.

Mailing Address

This is the address to which customer's account statements are mailed. The system, by default displays the address mentioned in the **Customer Addition** option (Fast Path: 8053). To modify the mailing address of the customer, the following details are captured:



Field Description

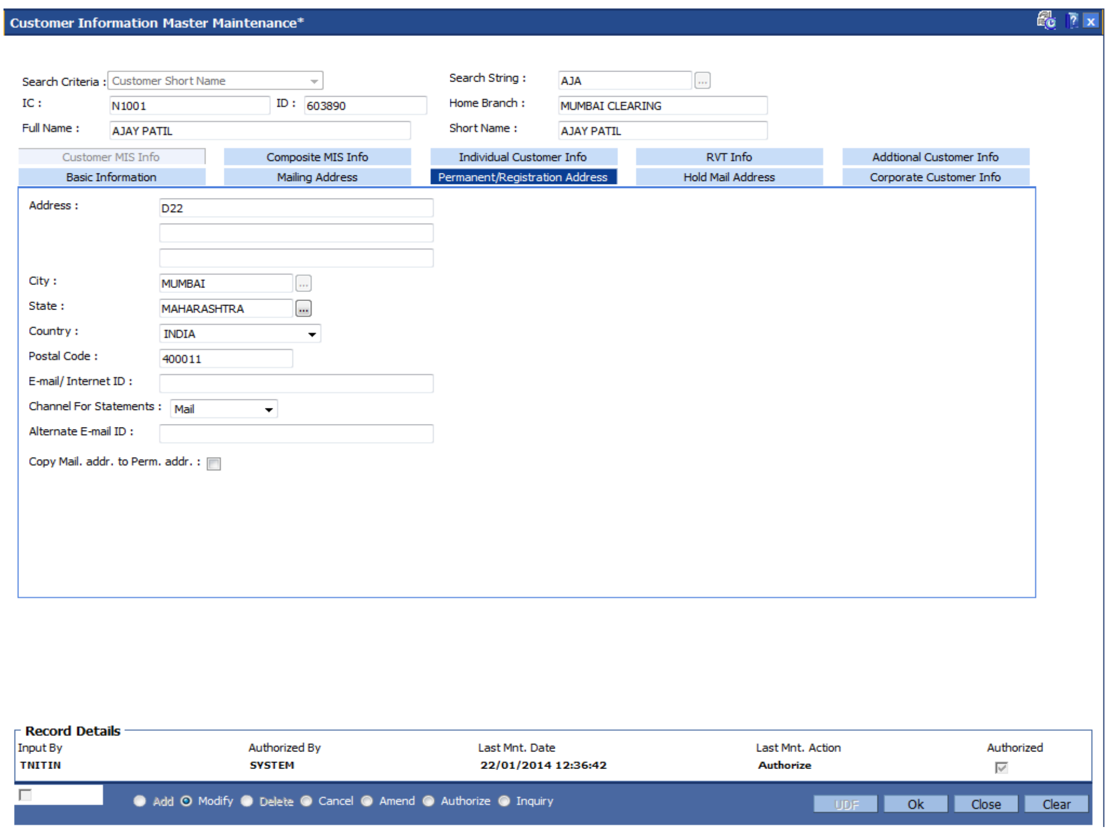
Field Name	Description
Address	[Mandatory, Alphanumeric, 35] Type the mailing address of the customer. The address can be mentioned in three lines.
City	[Mandatory, Pick List] Select the name of the city where the customer's mails should be sent from the pick list.
State	[Mandatory, Pick List] Select the name of the state where the customer's mails should be sent from the pick list.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer’s mails should be sent, from the drop-down list.

Field Name	Description
Phone (Office)	[Optional, Alphanumeric, Three, Five, 15, Five] Type the customer's office contact number. It is split into 4 parts: • Country code • Area Code • Phone Number • Extension **Note**: System allows to enter the special characters except **“ @ & ^ > <** .
Postal Code	[Mandatory, Numeric, 10] Type the postal code of the customer's mailing address.
Phone (Res.)	[Optional, Alphanumeric, Three, Five, 15, Five] Type the customer's residential contact number. It is split into 4 parts: • Country code • Area Code • Phone Number • Extension **Note**: System allows to enter the special characters except **“ @ & ^ > <** .
Telex/ HandPhone	[Optional, Alphanumeric, 15] Type the mobile number of the customer.
Contactable	[Display] This field displays whether the customer is contactable. • “Y” denotes that the customer is contactable on any of the given telephone number. • “N” denotes that the customer is not contactable on any of the given telephone number. • “NE”, (not established) denotes that the telephone number is proper but it was not answered or the customer does not reside there.
Fax No	[Optional, Numeric, 15] Type the fax number of the customer.
Updated on	[Display] This field displays the date on which the last contact update was made.

Field Name	Description
Mobile	[Optional, Numeric, 30] Type the mobile number.
Address Change Advice	[Optional, Check Box] Select **Address Change Advice** check box to generate address change advice whenever any change is made in the customer details.
Address Change Date	[Display] This field displays the date on which the address change is made.

Permanent/Registration Address

The system, by default displays the address mentioned in the **Customer Addition** (Fast Path: 8053) option as the permanent address of the customer. This address can however be modified using this maintenance.



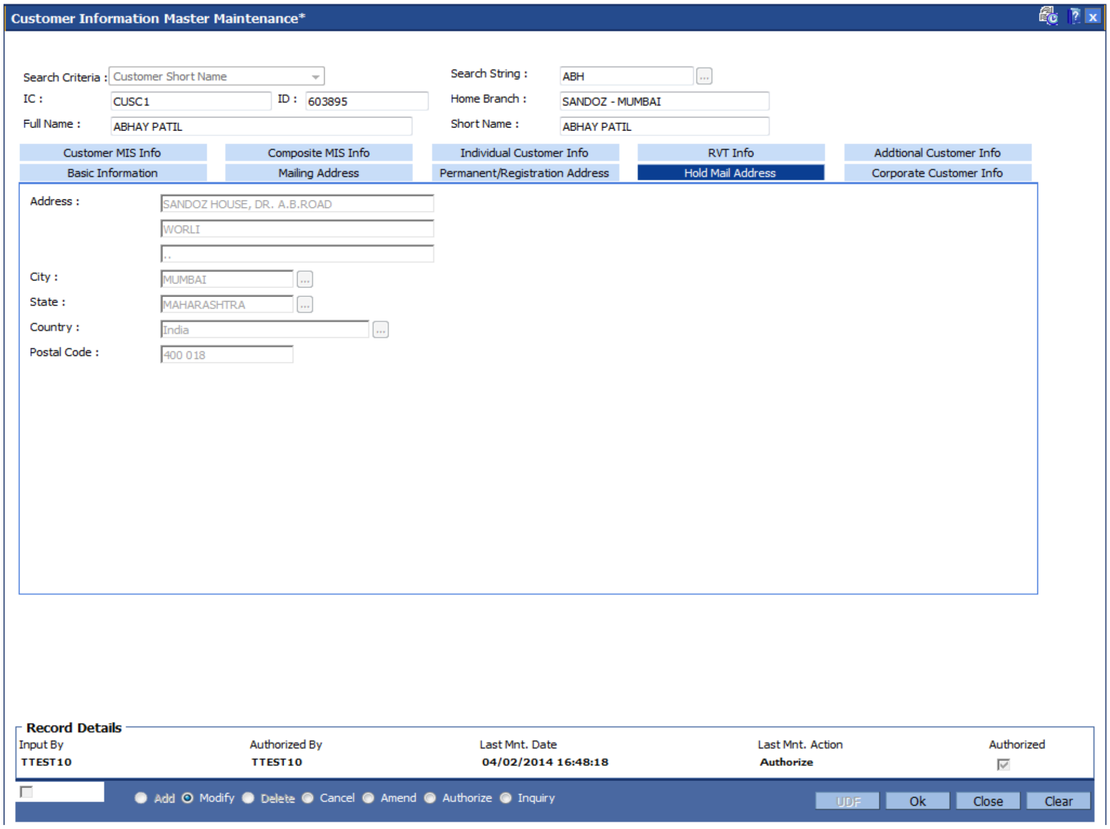
Field Description

Field Name	Description

Field Name	Description
Address	[Mandatory, Alphanumeric, 35] Type the permanent address of an individual customer or the head quarter address in case of a corporate customer. The address can be mentioned in three lines.
City	[Mandatory, Pick List] Select the name of the city, of the customer’s permanent/head quarter address, from the pick list.
State	[Mandatory, Pick List] Select the name of the state, of the customer's permanent/head quarter address, from the pick list.
Country	[Mandatory, Drop-Down] Select the name of the country of the customer's permanent/head quarter address from the drop-down list.
Postal Code	[Mandatory, Numeric, 10] Type the postal code of the customer's permanent/head quarter address. By default preferred statement channel is postal code.
Email/ Internet ID	[Optional, Alphanumeric, 40] Type the e-mail ID of the customer. If the preferred channel is email, email id is mandatory field. This can be modified any time and is immediately effective, changes to email address should be shown in audit trail.
Channel for Statements	[Mandatory, Drop-Down] Select the channel for statements from the drop-down list. The options are: • Mail • Email
Mobile Email ID	[Optional, Alphanumeric, 40] Type the alternate email ID of the customer.
Copy Mail Addr. to Perm. Addr.	[Optional, Check Box] Select the **Copy Mail Addr. to Perm. Addr.** check box if you want to copy the mail address to permanent address.

Hold Mail Address

If the Keep In Office flag is set ON, the customer statements/advices are sent to customer home branch address. In this case, the system defaults the address of the home branch as maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.



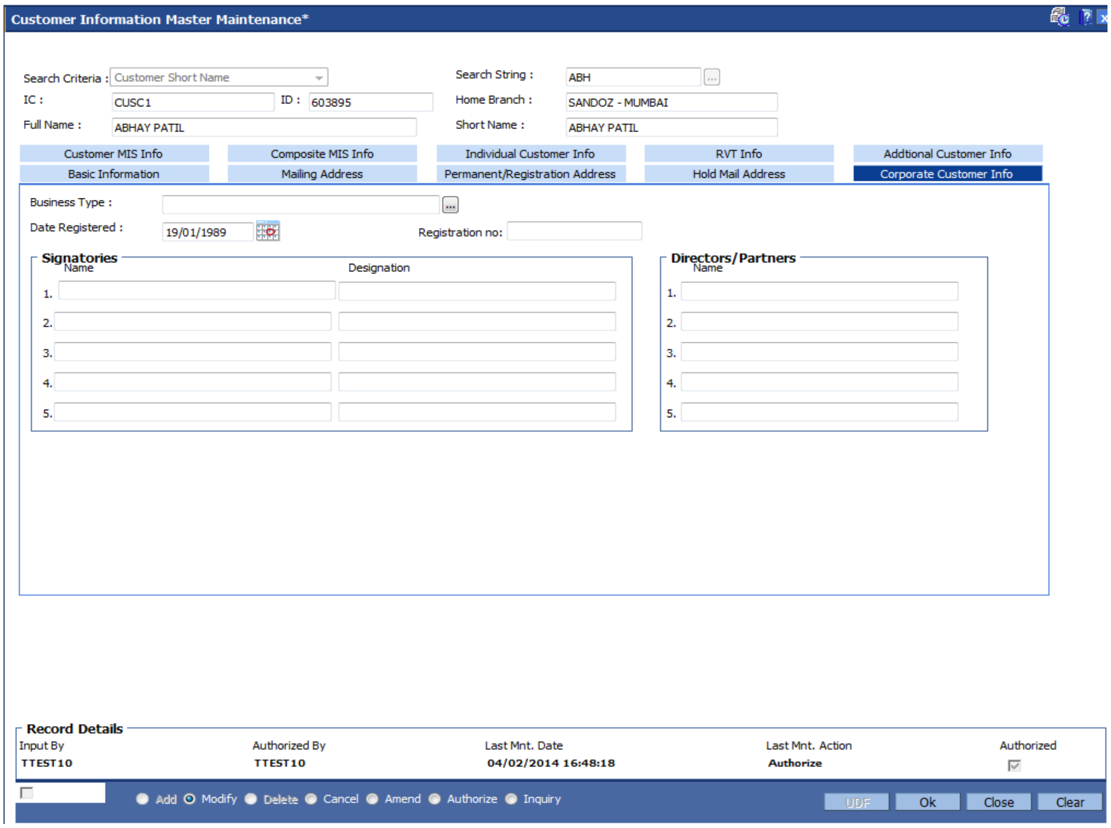
Field Description

Field Name	Description
Address	[Display] This field displays the home branch address of the customer, where the customer has opened the account.
City	[Display] This field displays the city name.
State	[Display] This field displays the state name.
Country	[Display] This field displays the country name.

Field Name	Description
Postal Code	[Display] This field displays the postal code.

Corporate Customer Info

In case of corporate customers, additional details can be maintained/modified using this tab.



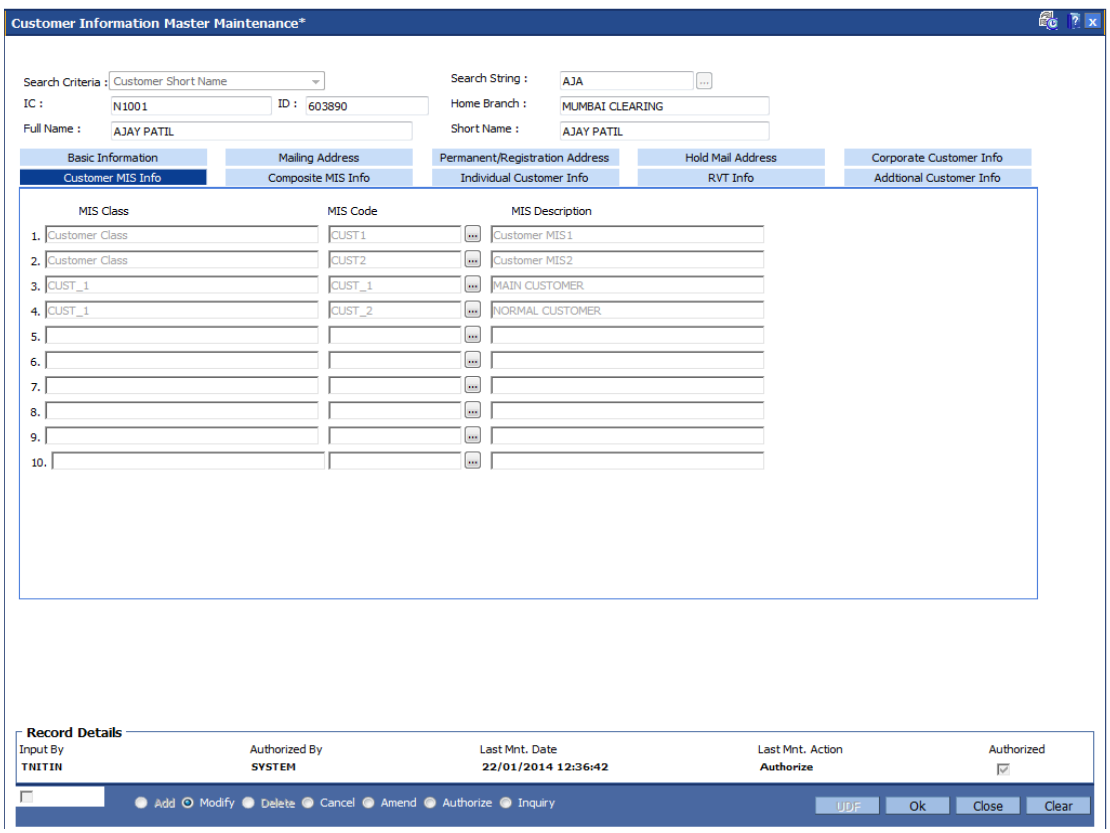
Field Description

Field Name	Description
Business Type	[Optional, Pick List] Select the business type of the customer from the pick list. Business types are mentioned using the **Business Type Maintenance** (Fast Path: CIM02) option and are added while adding a customer in the **Customer Addition** (Fast Path: 8053) option. This field is applicable for both individual and corporate customers.
Date Registered	[Mandatory, Pick List, dd/mm/yyyy] Select the registration date of the corporate customer from the pick list.

Field Name	Description
Registration no	[Optional, Alphanumeric, 15] Type the registration number of the corporate customer.
Signatories	
Name	[Optional, Alphanumeric, 40] Type the names of the authorised signatories of the corporate customer.
Designation	[Optional, Alphanumeric, 40] Type the designations of the authorised signatories of the corporate customer.
Directors/Partners	
Name	[Optional, Alphanumeric, 40] Type the list of names of the directors or partners of the corporate customer.

Customer MIS Info

This TAB enables you to link MIS codes at the customer level.

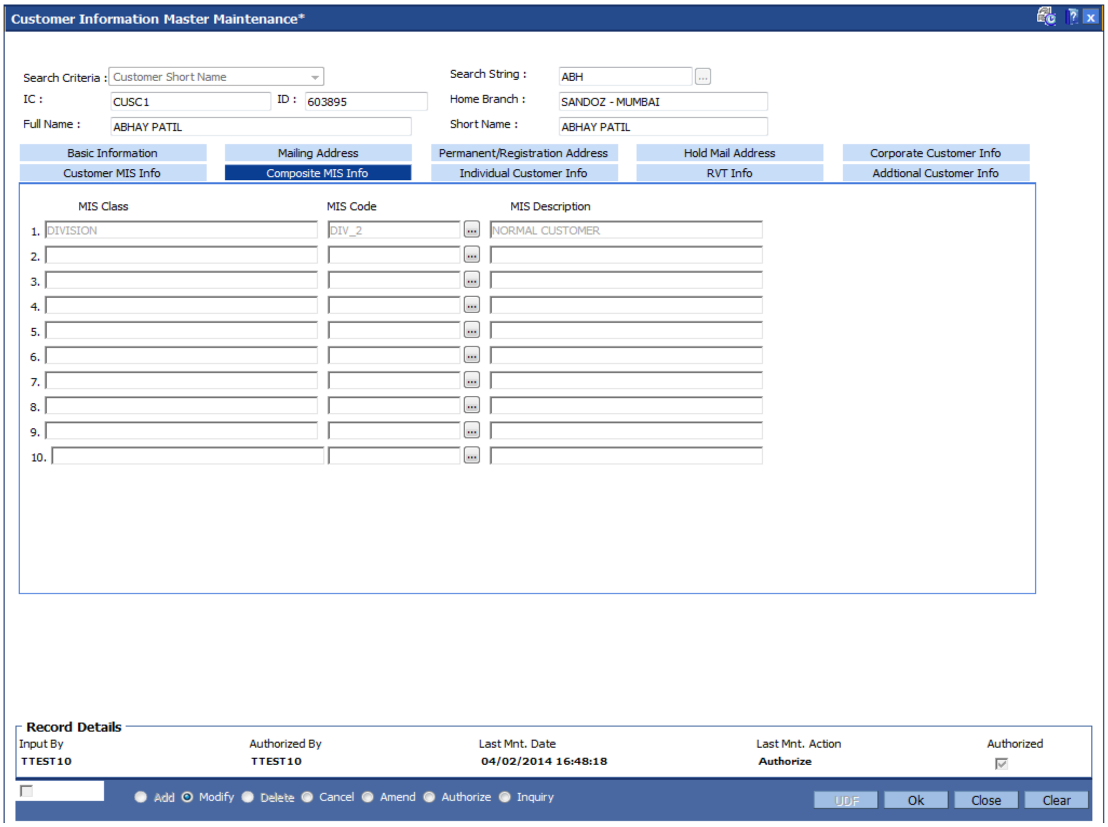


Field Description

Field Name	Description
MIS Class	[Display] This field displays the list of MIS classes that are set up and downloaded. These MIS classes are to be defined in **FLEXCUBE Corporate**. MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting. There can be multiple codes under each overall head. The most basic attribute of an MIS class is its type. An MIS class in **Oracle FLEXCUBE** can belong to one of the following types: • Customer type • Transaction type • Composite Type You can define a maximum of ten MIS classes for each of the above types. The MIS type helps classify reporting based on either, a customer or a transaction. An MIS class belonging to the customer type helps you generate your profitability for a customer. Similarly, MIS class belonging to the transaction type helps you generate your profitability report based on transactions. For example, Industry Segment can be an MIS Class
MIS Code	[Optional, Drop-Down] Select the MIS code corresponding to the MIS Class from the drop-down list.
MIS Description	Display] This field displays the list of MIS description.

Composite MIS Info

Composite MIS codes for a customer are to be defined in this screen. Apart from the Customer MIS codes defined earlier, an additional 10 MIS codes can be linked at the customer composite level for MIS reporting.



Field Description

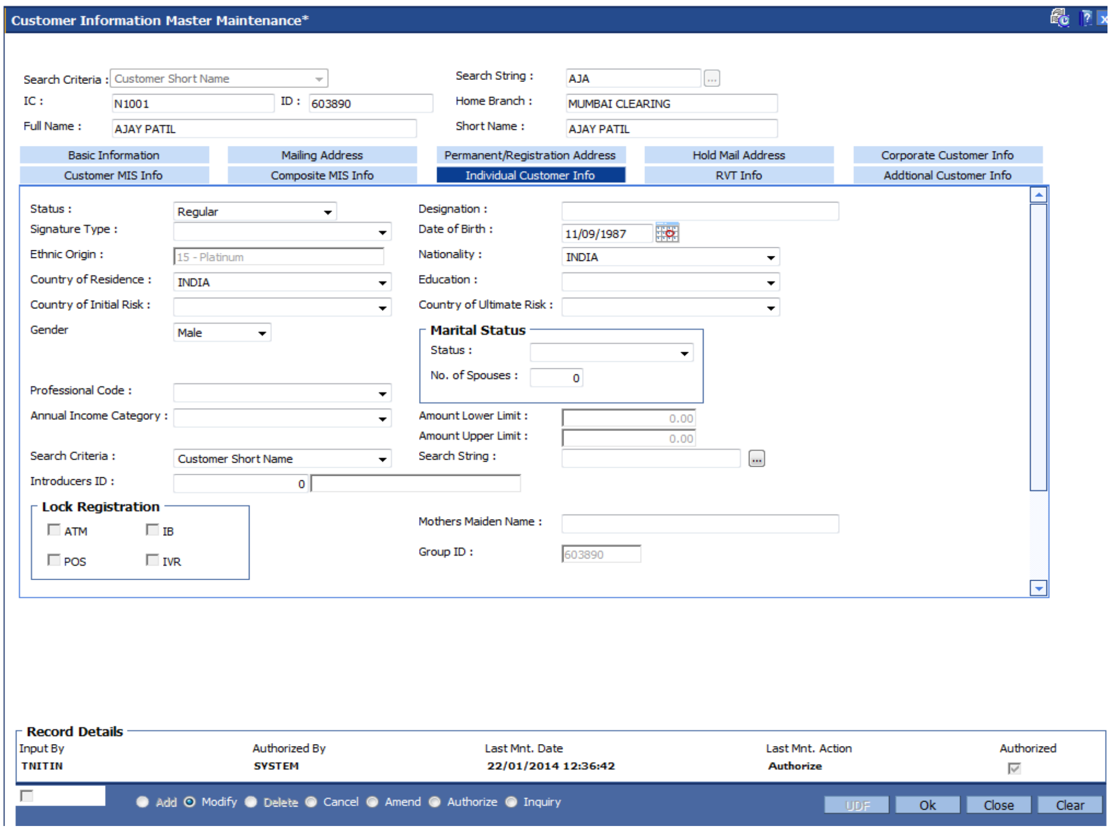
Field Name	Description
MIS Class	[Display] This field displays the list of MIS classes that are set up and downloaded. These MIS classes are to be defined in **FLEXCUBE Corporate**. MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting. There can be multiple codes under each overall head. The most basic attribute of an MIS class is its type. An MIS class in **FLEXCUBE Retail** can belong to one of the following types: • Customer type • Transaction type • Composite Type You can define a maximum of ten MIS classes for each of the above types. The MIS type helps classify reporting based on either, a customer or a transaction. An MIS class belonging to the customer type helps you generate your profitability for a customer. Similarly, MIS Class belonging to the transaction type helps you generate your profitability report based on transactions. For example, Industry Segment can be an MIS Class
MIS Code	[Display, Pick List] This field displays the MIS code corresponding to the MIS Class. The MIS codes for a MIS Class are defined in **FLEXCUBE Corporate**. Each MIS Code reports to an MIS Class. MIS Codes are values to be defined for each of the MIS class. For example, Automobile Parts can be an MIS Code belonging to Industry Segment MIS Class.
MIS Description	[Display] This field displays the description as per the MIS code selected from the MIS Code field.

Individual Customer Info

The fields in this tab are enabled based on the selected customer type. You can only edit the following fields if you select corporate type of customer:

- Nationality
- Country of Residence
- Search Criteria
- Search String
- Lock Registration.

Refer to the field description table for the fields editable for an individual type of customer.



Field Description

Field Name	Description
Status	[Mandatory, Drop-Down] Select the status of the individual customer from the drop-down list. The options are: • Regular • Ex_serviceman • Deceased

Field Name	Description
Designation	[Mandatory, Alphanumeric, 40] Type the designation of the Individual customer.
Signature Type	[Optional, Drop-Down] Select the signature type of the customer from the drop-down list. The signature type is defaulted from the **Customer Addition** (Fast Path: 8053) option and is defined in the **Signature Types Maintenance** (Fast Path: CIM01) option.
Date of Birth	[Mandatory, Pick List, dd/mm/yyyy] Select the date of birth of the customer from the pick list. The date of birth is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Ethnic Origin	[Optional, Drop-Down] Select the religion of the customer from the drop-down list.
Nationality	[Mandatory, Drop-Down] Select the nationality of the customer from the drop-down list. The nationality is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Country of Residence	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list. The status is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Education	[Mandatory, Alphanumeric, 40] Type the educational qualification of the customer.
Country of Initial Risk	[Optional, Drop-Down] Select the name of the country, where the country of initial risk, from the drop-down list.
Country of Ultimate Risk	[Optional, Drop-Down] Select the name of the country, where the country of ultimate risk, from the drop-down list.
Gender	[Mandatory, Drop-Down] Select the gender of the Individual Customer from the drop-down list. The options are: • Male • Female This field is disabled for corporate customers.
Marital Status	

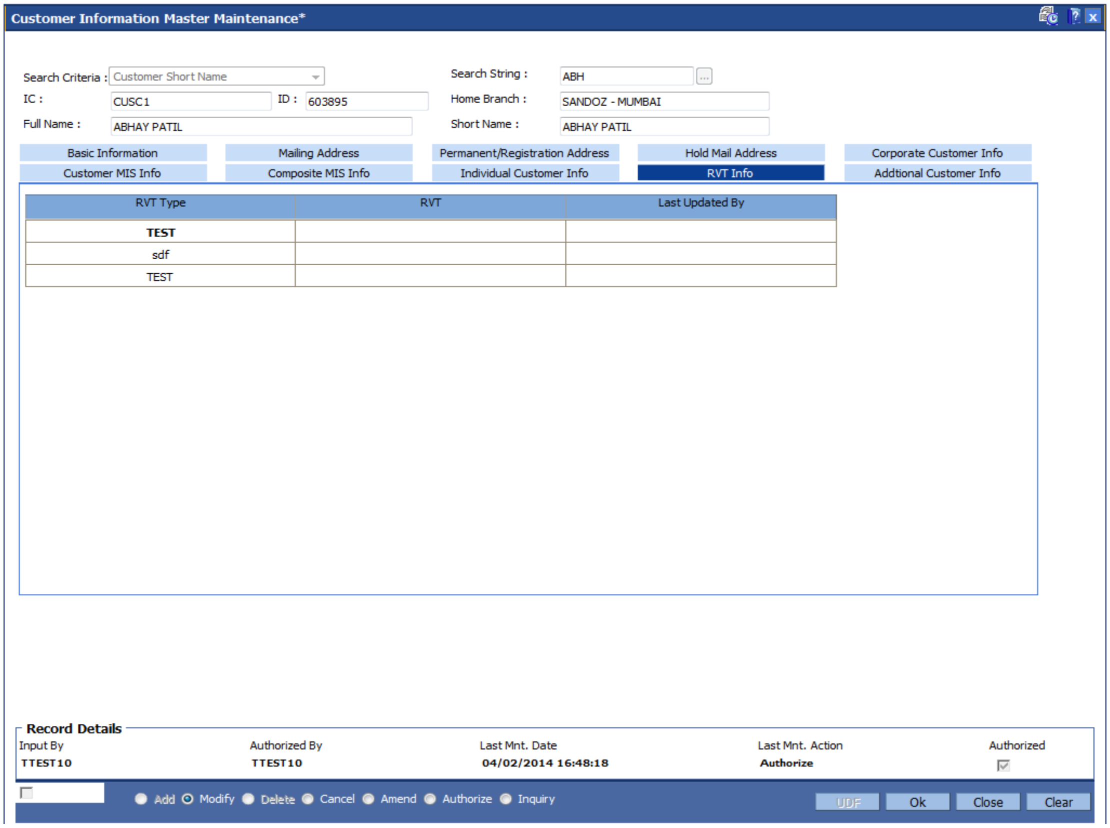
Field Name	Description
Status	[Mandatory, Drop-Down] Select the marital status of the customer from the drop-down list. The marital status is defaulted from the **Customer Addition** (Fast Path: 8053) option. This field is disabled for the corporate type of customers.
No. of Spouses	[Conditional, Numeric, Two] Type the number of spouses of the customer. This field is enabled only if the **Married** option is selected from the **Status** field.
Professional Code	[Mandatory, Drop-Down] Select the profession code of the individual customer from the drop-down list. These codes are maintained in **Profession Codes Maintenance** (Fast Path: CIM04) option.
Annual Income Category	[Optional, Drop-Down] Select the annual income slab, under which the individual customer falls, from the drop-down list. These income slabs are defined in the **Income Slabs Maintenance** (Fast Path: CIM06) option.
Amount Lower Limit	[Display] This field displays the lower limit of the income slab depending upon the Annual Income Category selected. The lower limit of the income slab is specified in the **Income Slabs Maintenance** (Fast Path: CIM06) option. This is the least income a customer should have to fall in this income slab
Amount Upper Limit	[Display] This field displays the upper limit of the income slab depending upon the Annual Income Category selected. The upper limit of the income slab is specified in the **Income Slabs Maintenance** (Fast Path: CIM06) option. This is the maximum income a customer should have to fall in this income slab.

The following fields are applicable if the individual is being introduced by the existing customer.

Field Name	Description
Search Criteria	[Optional, Drop-Down] Select the search criteria, to search for the customer from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer’s short name or IC then 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. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
Introducer's ID	[Display] This field displays the customer's ID and short name of the introducer.
Mothers Maiden Name	[Conditional, Alphanumeric, 252] Type the mother's maiden name. This field is will be enabled for individual customers. By default the system displays the name as maintained in the **Customer Addition** (Fast Path: 8053) option.
Group Id	[Display] This field displays the ID of the group. This is the primary customer ID of the group.

Field Name	Description
Lock Registration	[Optional, Check Box] Select the appropriate check box to register a customer for lock registration. The option are: • ATM • IB • POS • IVR The check boxes ATM, POS and IVR are disabled and are for future use.
RM Details	
RM Code	[Display] This field displays the RM code of the customer. It defaults from the Customer Master.
RM Name	[Display] This field displays the relationship manager name according to the selected RM code.
RM Branch	[Display] This field displays the RM branch of the selected RM code.
RM Email ID	[Display] This field displays the RM email ID of the selected RM code.
RM Telephone Number	[Display] This field displays the RM telephone number of the selected RM code.

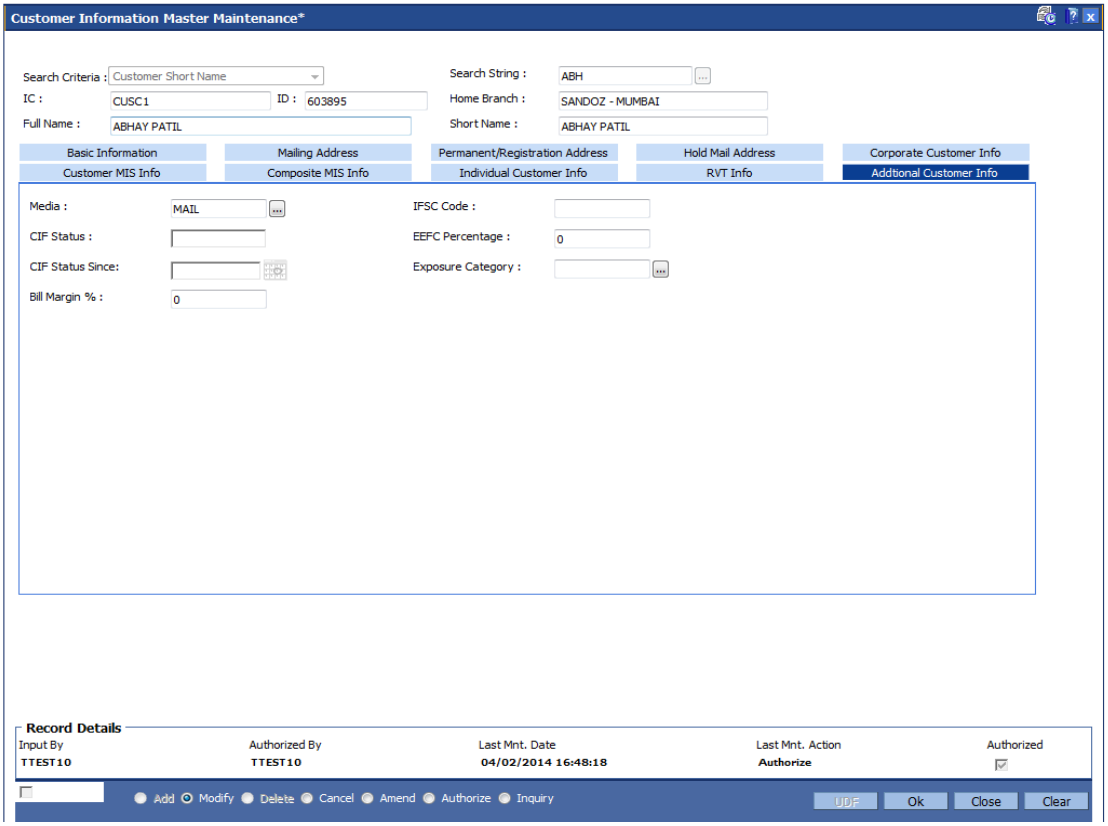
RVT Info



Field Description

Column Name	Description
RVT Type	[Display] This column displays the value tag type of the customer. The RVT types maintained in the RVT definition.
RVT	[Optional, Pick List] Select the RVT type from the pick list. It can be selected by manual option or GEFU upload.
Last Updated By	[Display] This column displays whether RVT is updated manually or GEFU upload.

Additional Customer Info



Field Description

Field Name	Description
Media	[Mandatory, Pick List] Select the media code for which address has to be set up from the pick list.
IFSC Code	[Optional, Alphanumeric, 11] Enter the IFSC Code. This field is mandatory if **Media** is **SFMS**.
CIFStatus	
EEFC Percentage	[Optional, Numeric] Enter the EEFC percentage of the bill amount. The value should be in between 0-100.
CIF Status Since	

Field Name	Description
Exposure Category	[Optional, Pick List] Select the exposure category under which exposure due to loans issued to the CIF and the accounts of the CIF from the pick list.
Bill Margin	[Optional, Numeric] Enter the bill margin for the customer. The value should be greater than or equal to zero or less than or equal to 100.

9. Click the **Ok** button.
10. The system displays the **UDF Details** screen. For more information, refer to the Introduction Manual.
11. The system displays the message "Record Modified... Authorisation Pending.. Click Ok to Continue". Click the **Ok** button.
12. The customer information details are modified once the record is authorised.

2.4. CIM11 - Customer Detail Maintenance

Using this option you can maintain additional data for individual customer. The background information of the customer such as their employment details and relationship details can be captured in this option.

These details, though not mandatory, are in addition to the ones which have been maintained in the **Customer Information Master Maintenance** (Fast Path: CIM09) option.

Definition Prerequisites

- CIM04 - Profession Codes Maintenance
- 8053 - Customer Addition
- 7101 - IC No - Short Name Change

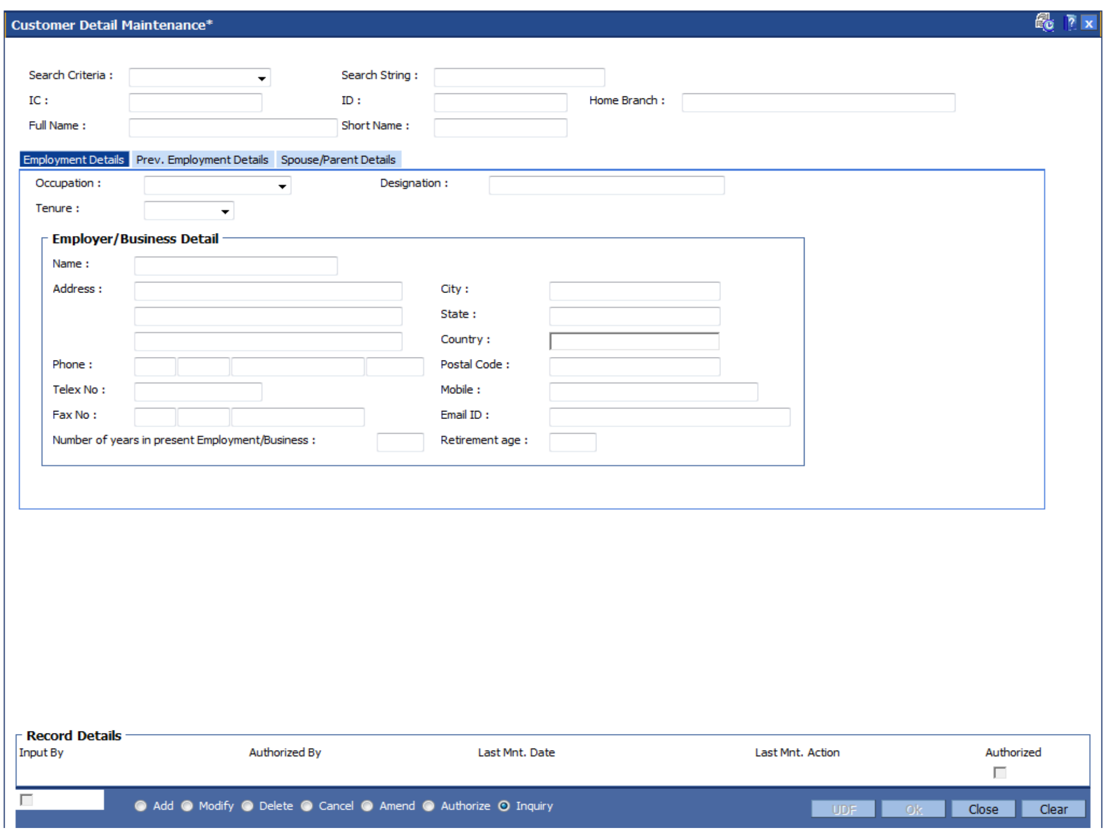
Modes Available

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

To add the customer details

1. Type the fast path **CIM11** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Detail Maintenance**.
2. The system displays the **Customer Detail Maintenance** screen.

Customer Detail Maintenance



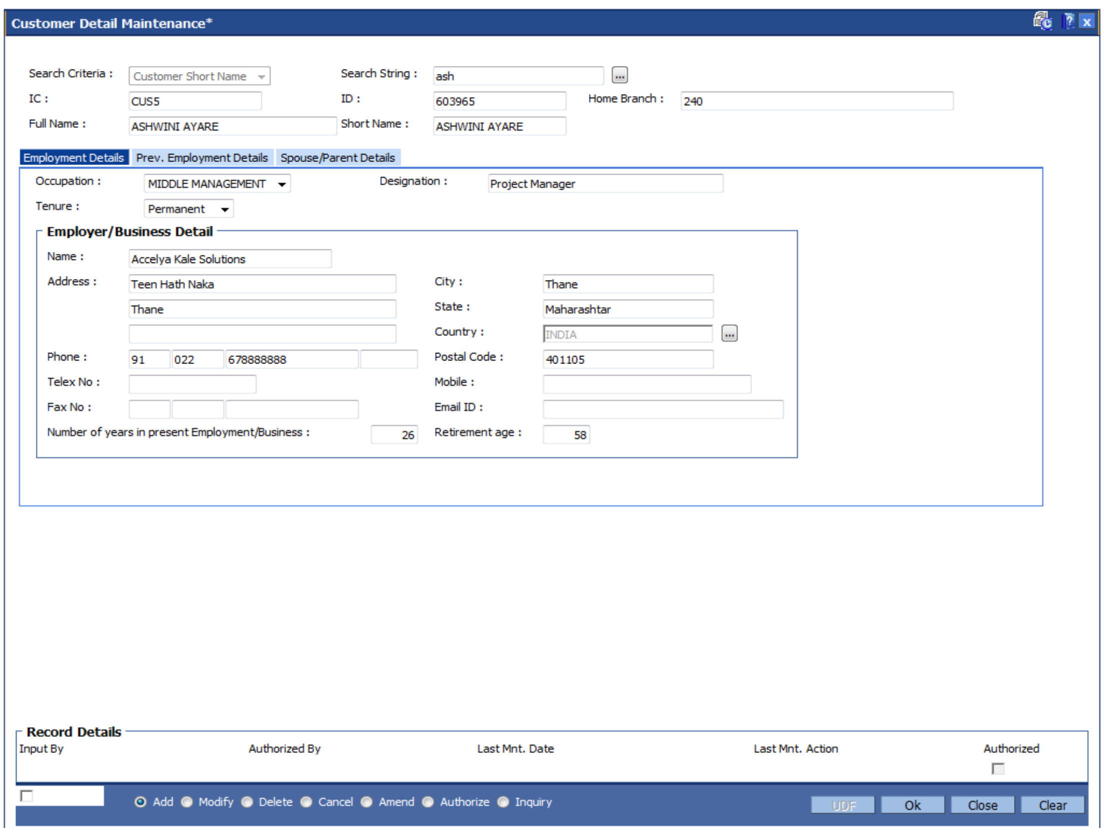
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Enter the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the branch, where the customer's account is opened. It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.

Field Name	Description
Full name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.

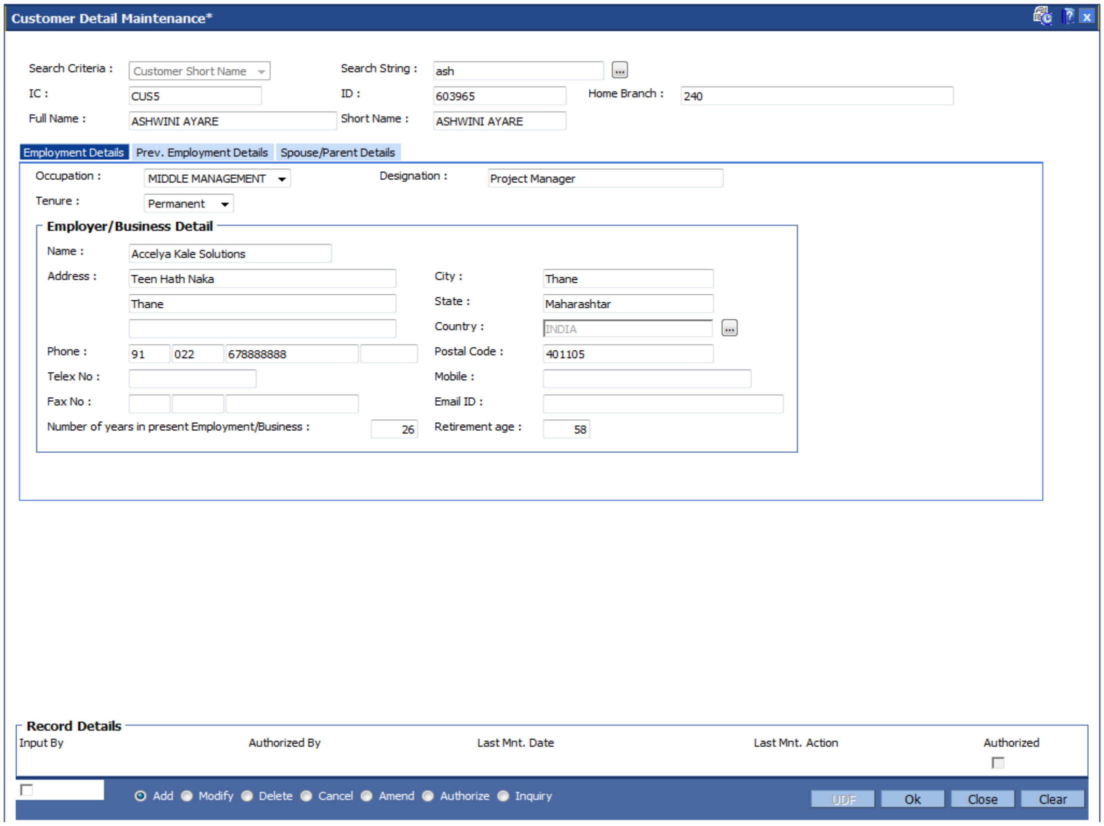
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and press the **<Tab> or <Enter>** key and select it from the pick list.

Customer Detail Maintenance



6. Enter the relevant information in the various tabs.

Employment Details



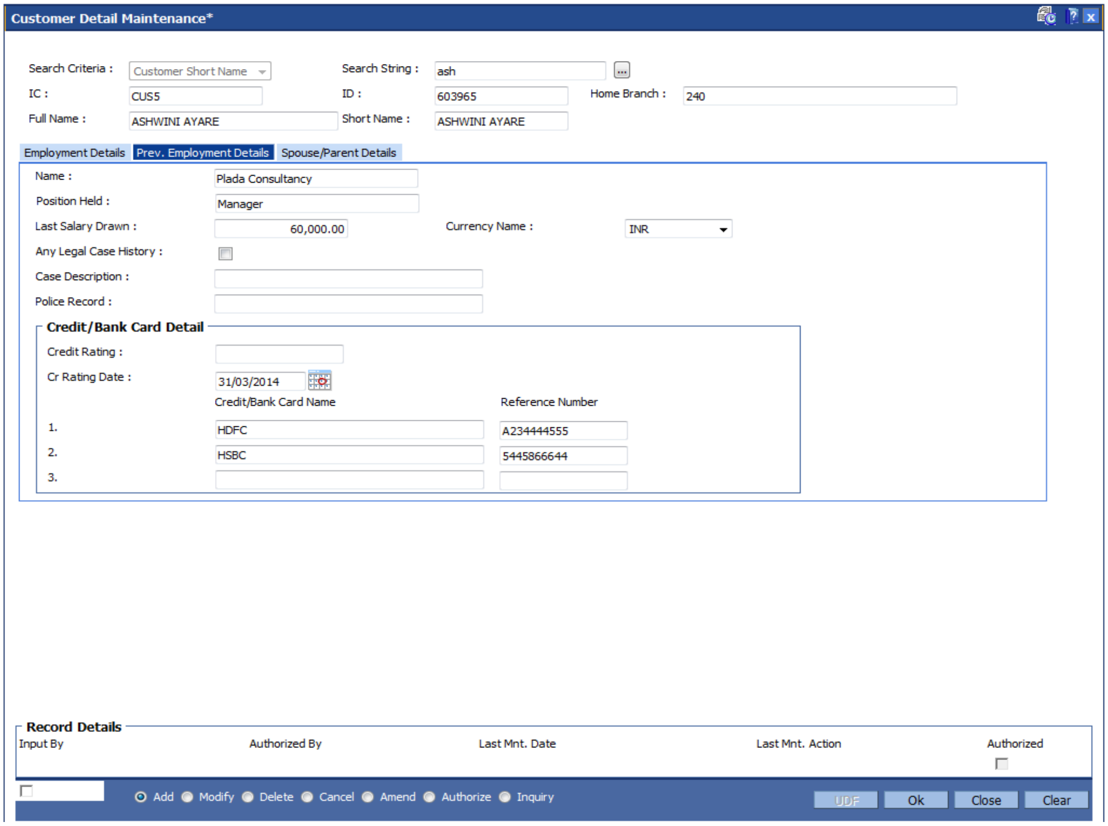
Field Description

Field Name	Description
Occupation	[Optional, Drop-Down] Select the occupation of the customer from the drop-down list. The profession is maintained in the **Profession Codes Maintenance** (Fast Path: CIM04) option and is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Designation	[Optional, Alphanumeric, 120] Type the designation of the customer.

Field Name	Description
Tenure	[Optional, Drop-Down] Select the tenure of the occupation for the customer from the drop-down list. The options are: • Permanent • Temporary • Full time • Part time • Pensionable • Others
Employer/Business Details	
Name	[Optional, Char, 40] Enter the full name of the customer’s employer.
Address	[Optional, Alphanumeric, 35] Enter the address of the customer’s employer.
City	[Optional, Char, 40] Enter the name of the town or city, where the customer’s employer is located.
State	[Optional, Char, 35] Enter the name of the state, where the customer’s employer is located.
Country	[Optional, Pick list] Select the name of the country, where the customer’s employer is located, from the pick list.
Phone	[Optional, Alphanumeric, Three, Five, 15, Five] Enter the contact number of the customer’s employer. It is split into 4 parts: • Country code • Area Code • Phone Number • Extension **Note**: System allows to enter the special characters except **“ & ^ > <** .
Postal code	[Optional, Numeric, 10] Enter the zip code.

Field Name	Description
Telex No	[Optional, Numeric, 15] Enter the mobile number of the customer’s employer.
Mobile	[Optional, Numeric, 30] Enter the mobile number of the customer's employer.
Fax No	[Optional, Alphanumeric, Three, Five, 15] Enter the fax number of the customer’s employer. It is split into 3 parts: • Country Code • Area Code • Fax Number **Note**: System allows to enter the special characters except **“ & ^ > <**
Email ID	[Optional, Alphanumeric, 40] Enter the email ID of the customer's employer.
Number of years in present Employment /Business	[Optional, Numeric, Two] Enter the number of years in the present employment or business.
Retirement age	[Optional, Numeric, Three] Enter the retirement age of the customer in years.

Prev. Employment Details

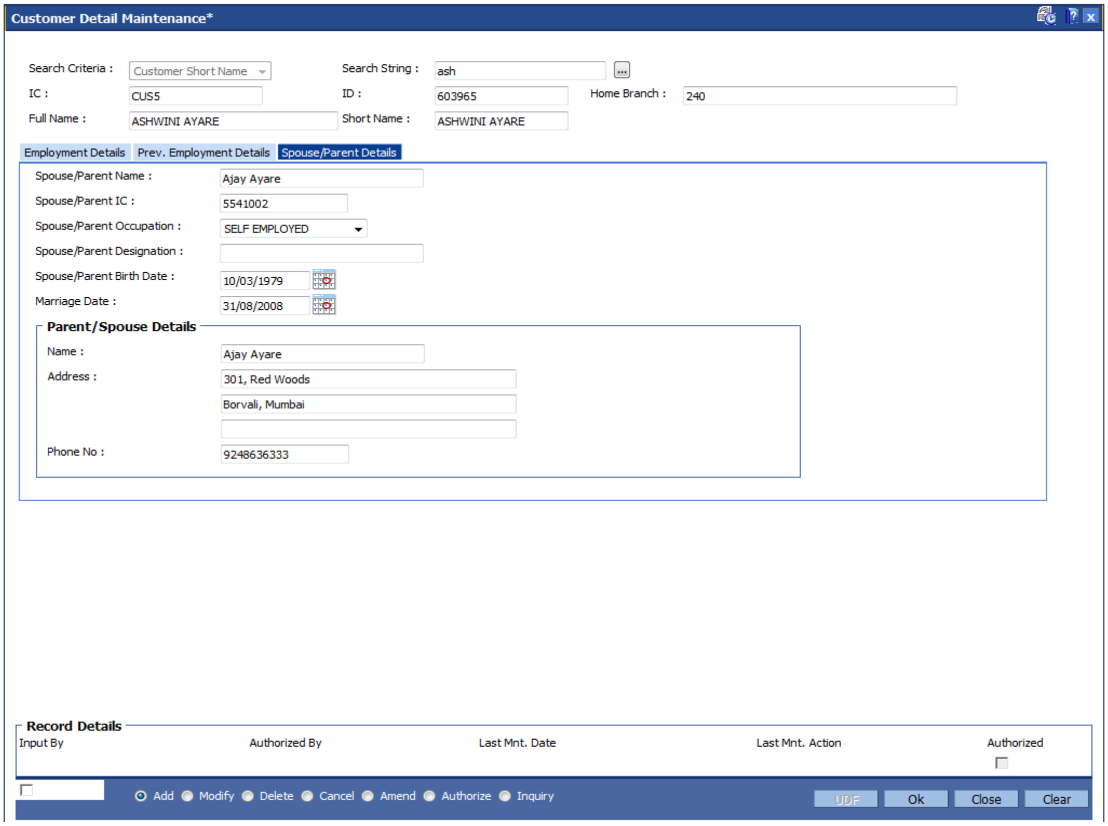


Field Description

Field Name	Description
Name	[Optional, Char, 40] Enter the full name of the previous employer of the customer.
Position Held	[Optional, Alphanumeric, 35] Enter the last designation of the customer in the previous organization.
Last Salary Drawn	[Optional, Numeric, 13, Two] Enter the salary drawn by the customer in his previous job.

Field Name	Description
Currency Name	[Optional, Drop-Down] Select the currency name from the drop-down list. The options are: • GBP • INR • JPY • KWD • SDL • USD
Any Legal Case History	[Optional, Check box] Select the **Any Legal Case History** check box, if there are any known legal cases against the customer.
Case Description	[Conditional, Alphanumeric, 40] Enter the case description. This field is enabled if the **Any Legal Case History** check box is selected.
Police Record	[Conditional, Alphanumeric, 40] Enter the description of the police case against the customer, if any. This field is enabled if the **Any Legal Case History** check box is selected.
Credit/Bank Card Details	
Credit Rating	[Optional, Alphanumeric, 15] Enter the credit rating of the customer. If the bank has an internal credit rating or has access to external credit rating of the customer, you can specify the value. This field is for informational purposes only. **FLEXCUBE Retail** does not do any processing based on the same.
Cr Rating Date	[Optional, Pick List, dd/mm/yyyy] Select the credit rating date from the pick list. It is the date on which the credit rating for the customer was done.
Credit / Bank Card Name	[Optional, Alphanumeric, 40] Enter the name of three credit cards held by the customer.
Reference Number	[Optional, Alphanumeric, 12] Enter the credit card or reference number for the corresponding credit card.

Spouse/Parent Details



Field Description

Field Name	Description
Spouse/Parent Name	[Optional, Character, 40] Enter the full name of the customer's spouse or parent.
Spouse/Parent IC	[Optional, Alphanumeric, 16] Enter the IC of the customer's spouse or parent. This number is not validated, as the relation may not be a customer of the bank.
Spouse/Parent Occupation	[Optional, Drop-Down] Select the occupation of the customer's spouse or parent's from the drop-down list. The profession codes are maintained in the **Profession Codes Maintenance** (Fast Path: CIM04) option.
Spouse/Parent Designation	[Optional, Alphanumeric, 35] Enter the designation of the customer's spouse or parent.

Field Name	Description
Spouse/Parent Birth Date	[Optional, Pick List, dd/mm/yyyy] Select the birth date of the spouse or parent from the pick list. The date can be selected from the calendar.
Marriage Date	[Optional, Pick List, dd/mm/yyyy] Select the date of the marriage, if the customer is married, from the pick list.
Parent/Spouse Employer Details	
Name	[Optional, Alphanumeric, 40] Enter the name of the customer's spouse or parent's employer's name.
Address	[Optional, Alphanumeric, 35] Enter the customer's spouse or parent employer's address.
Phone No	[Optional, Alphanumeric, 15] Enter the customer's spouse or parent employer's phone number.

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

2.5. CIM17 - Corporate Customer Details

Using this option you can maintain additional details of corporate customers such as the history and status of the company, financial information, business information and shareholders information. The information in this maintenance is not mandatory.

Definition Prerequisites

- 8053 - Customer Addition

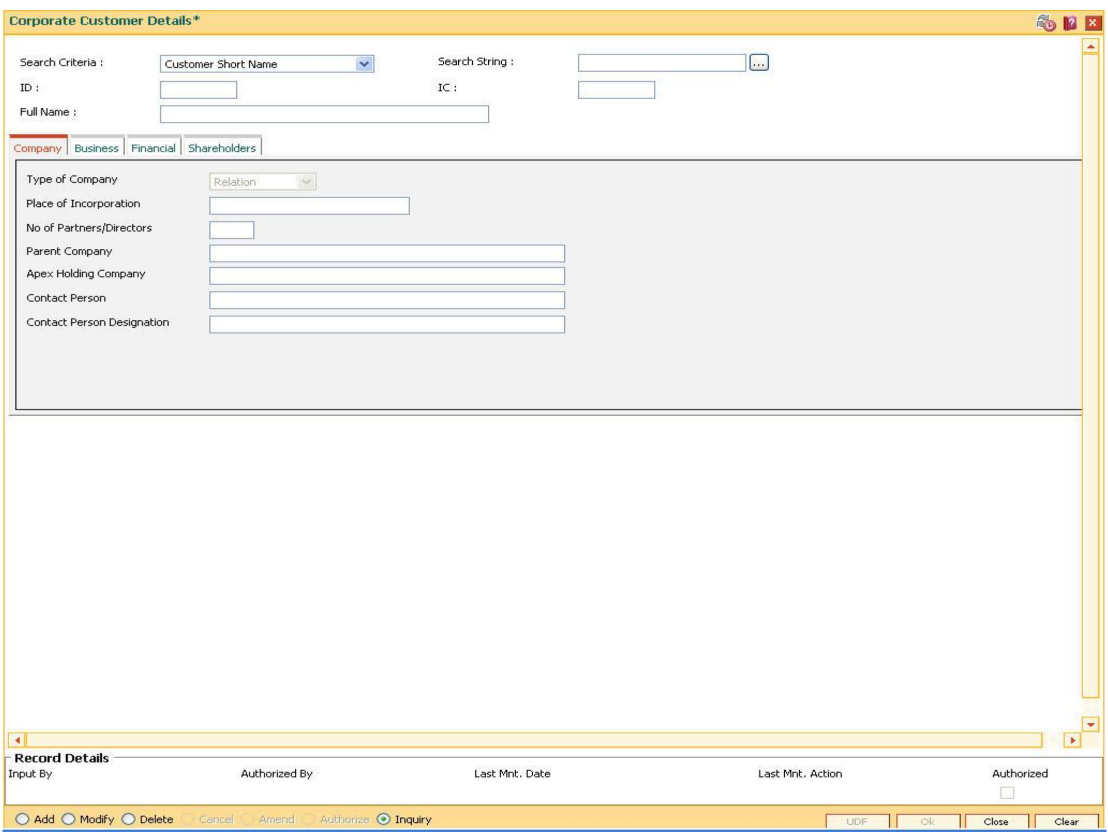
Modes Available

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

To add the corporate customer details

1. Type the fast path **CIM17** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Corporate Customer Details**.
2. The system displays the **Corporate Customer Details** screen.

Corporate Customer Details



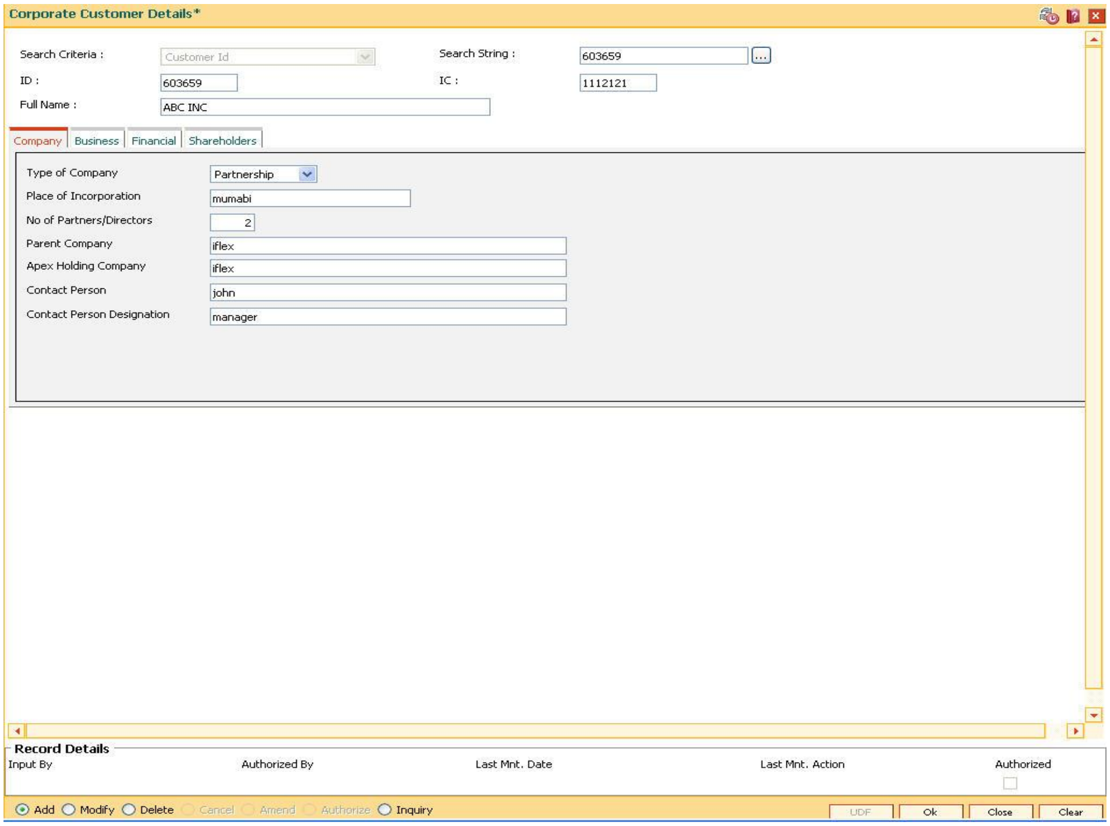
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering **Geo** in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.

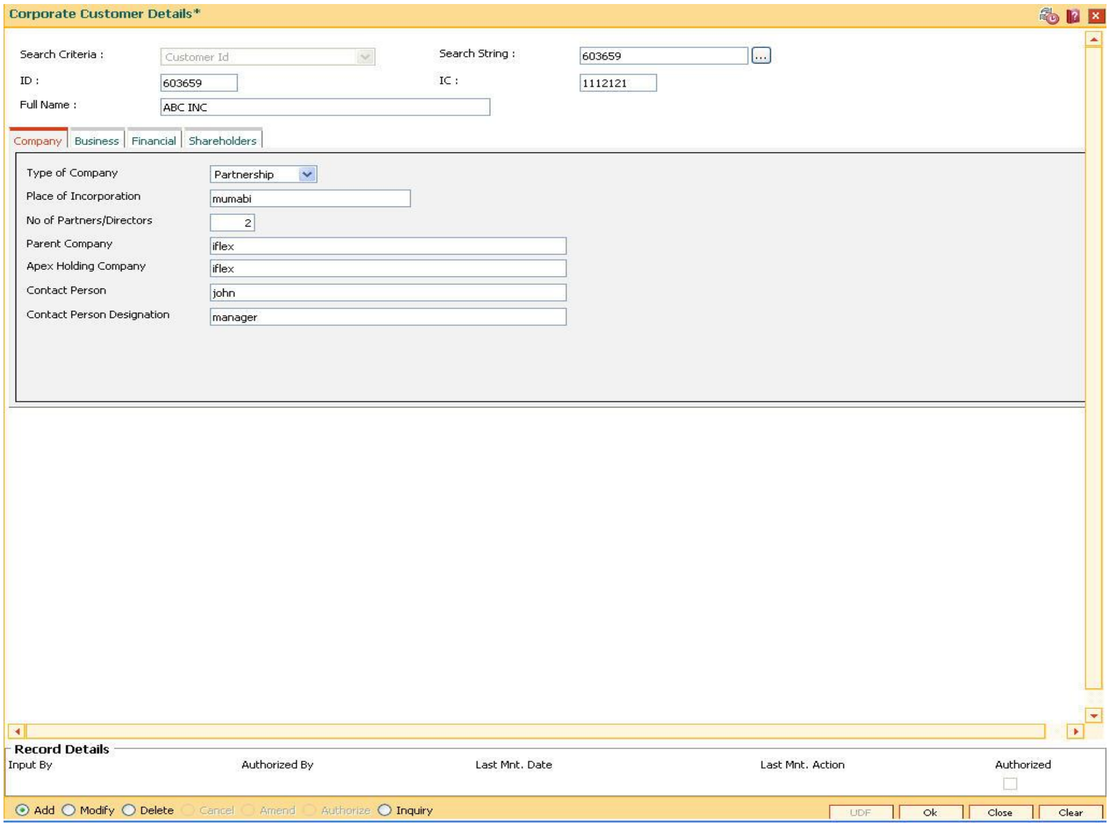
5. Type the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.

Corporate Customer Details



6. Enter the required information in the various tabs.

Company

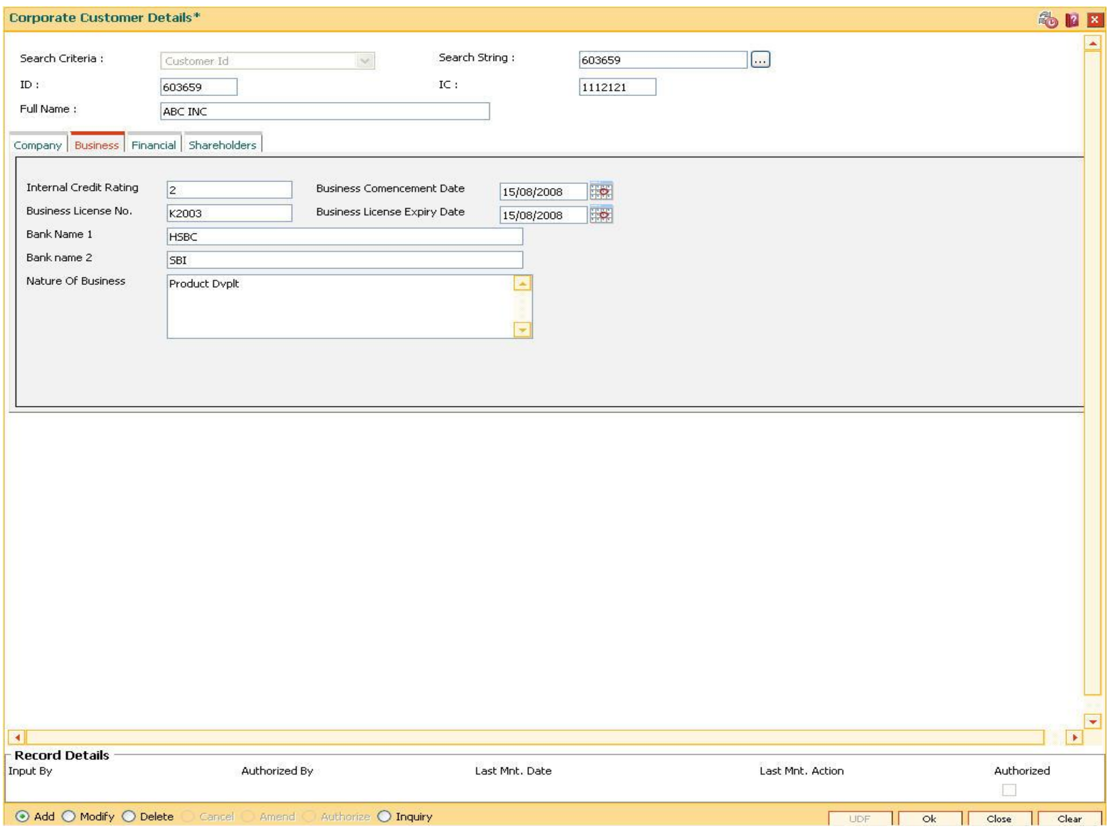


Field Description

Field Name	Description
Type of Company	[Mandatory, Drop-Down] Select the type of company from the drop-down list. The options are: • Relation • Partnership • Public Limited • Private Limited • Others
Place of Incorporation	[Optional, Alphanumeric, 16] Type the name of the place where the company was incorporated.
No of Partners/Directors	[Optional, Numeric, Three] Type the number of partners or directors of the company.

Field Name	Description
Parent Company	[Optional, Alphanumeric, 40] Type the name of the parent company, if any.
Apex Holding Company	[Optional, Alphanumeric, 40] Type the name of the apex holding company.
Contact Person	[Optional, Alphanumeric, 40] Type the name of the company's contact person.
Contact Person Designation	[Optional, Alphanumeric, 40] Type the designation of the company's contact person.

Business

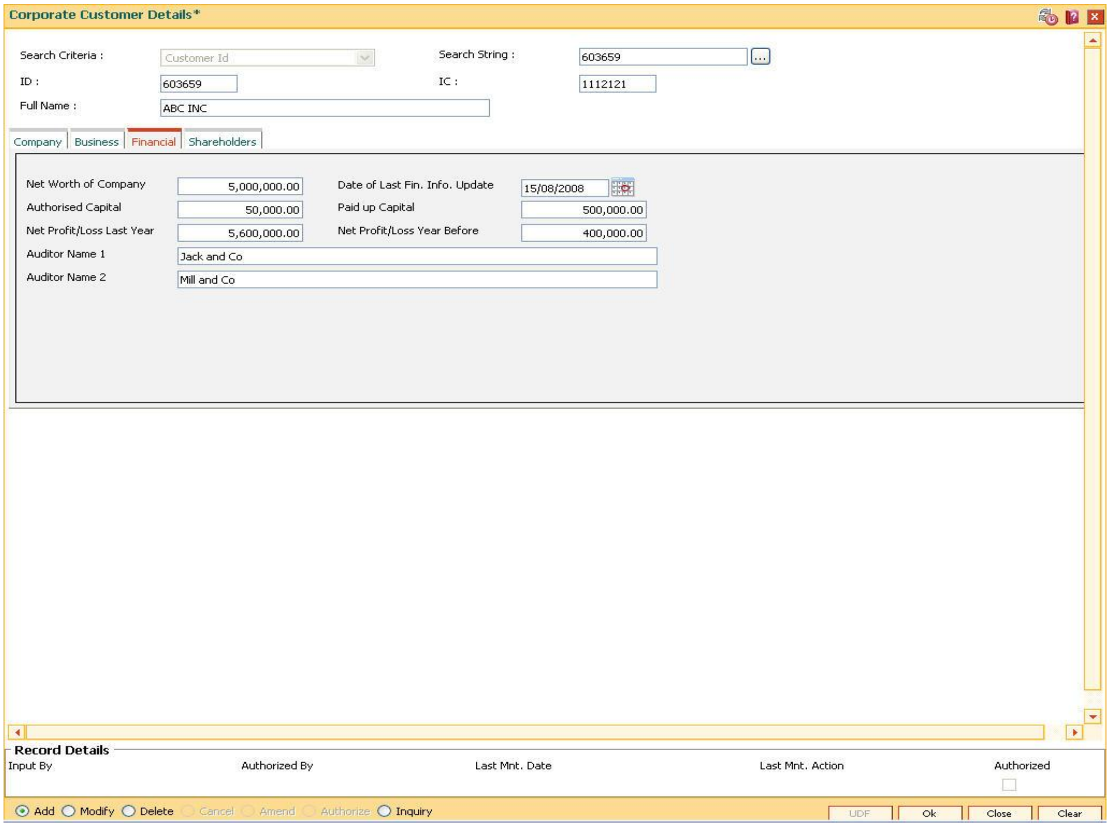


Field Description

Field Name	Description
Internal Credit Rating	[Mandatory, Alphanumeric, 15] Type the internal credit rating assigned to the corporate customer by the bank.

Field Name	Description
Business Commencement Date	[Mandatory, Pick List, dd/mm/yyyy] Select the commencement date of the business from the pick list. The date can also be selected from the calendar.
Business License No	[Mandatory, Alphanumeric, 16] Type the customer's business license number.
Business License Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the expiry date of the business from the pick list. This expiry date has to be greater than the business commencement date. The date can also be selected from the calendar.
Banker Name 1	[Mandatory, Alphanumeric, 40] Type the name of the corporate customer's bank.
Banker Name 2	[Optional, Alphanumeric, 40] Type the name of the corporate customer's bank, if there is more than one bank.
Nature of Business	[Optional, Alphanumeric, 120] Type the description for the nature of the business.

Financial

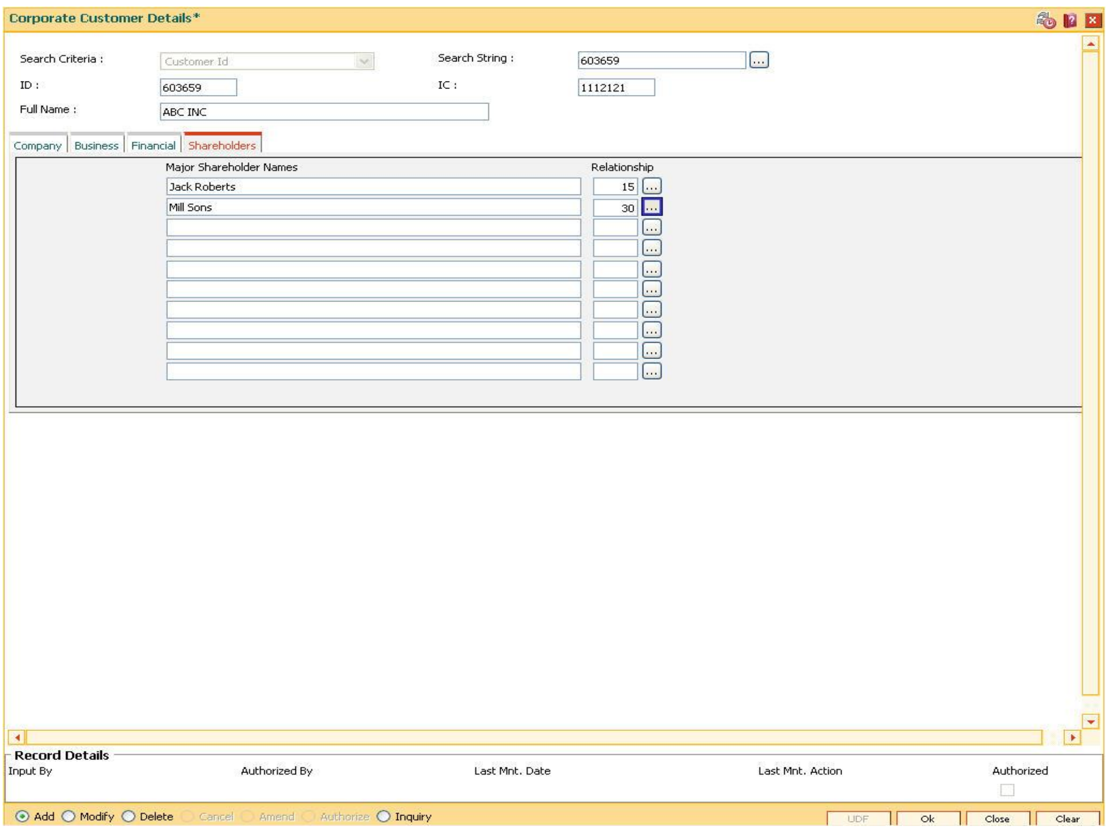


Field Description

Field Name	Description
Net Worth of Company	[Mandatory, Numeric, 13, Two] Type the net worth of the company.
Date of Last Fin. Info. Update	[Mandatory, Pick List, dd/mm/yyyy] Select the date of last financial information update from the pick list. It is the date on which the company's financial information was last updated.
Authorised Capital	[Mandatory, Numeric, 13, Two] Type the authorised capital amount invested on the company. The currency is dependent upon place of incorporation.
Paid-up Capital	[Mandatory, Numeric, 13, Two] Type the Paid-off capital amount. The currency is dependent upon place of incorporation.
Net Profit/Loss last Year	[Mandatory, Numeric, 13, Two] Type the net profit or loss incurred during the previous financial year. The currency is dependent upon place of incorporation.

Field Name	Description
Net Profit/Loss Year Before	[Mandatory, Numeric, 13, Two] Type the net profit or loss incurred during the year before the previous financial year. The currency is dependent upon place of incorporation.
Auditor Name 1	[Mandatory, Alphanumeric, 40] Type the name of the company's auditor. The currency is dependent upon place of incorporation.
Auditor Name 2	[Optional, Alphanumeric, 40] Type the name of the company's auditors, if there is more than one auditor.

Shareholders



Field Description

Field Name	Description
Major Shareholder Names	[Optional, Alphanumeric, 40] Type the name of all the major shareholders of the company.

Field Name	Description
Relationship	[Mandatory, Pick List] Select the appropriate relationship from the pick list. It is the relationship of the shareholder to corporate customer.

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

2.6. CHM52 - Customer Document Maintenance

Using the Document Plan Code Maintenance (Fast Path: ORS35) option you can create a document plan code. Oracle FLEXCUBE allows you to attach a document plan at the customer level or at account level. The documents are attached at the customer level based on the plan code selected for a particular customer type in the Customer Type Maintenance (Fast Path: CIM08) option.

After a customer is added, you can capture the details of documents submitted by the customer as per bank’s norms by performing document maintenance. The system tracks the mandatory documents based on the receipt date. The mandatory documents need to be marked as received. The non-mandatory documents can be marked either as received or waived.

Using this option you can maintain the document status for each customer.

Definition Prerequisites

- 8053 - Customer Addition

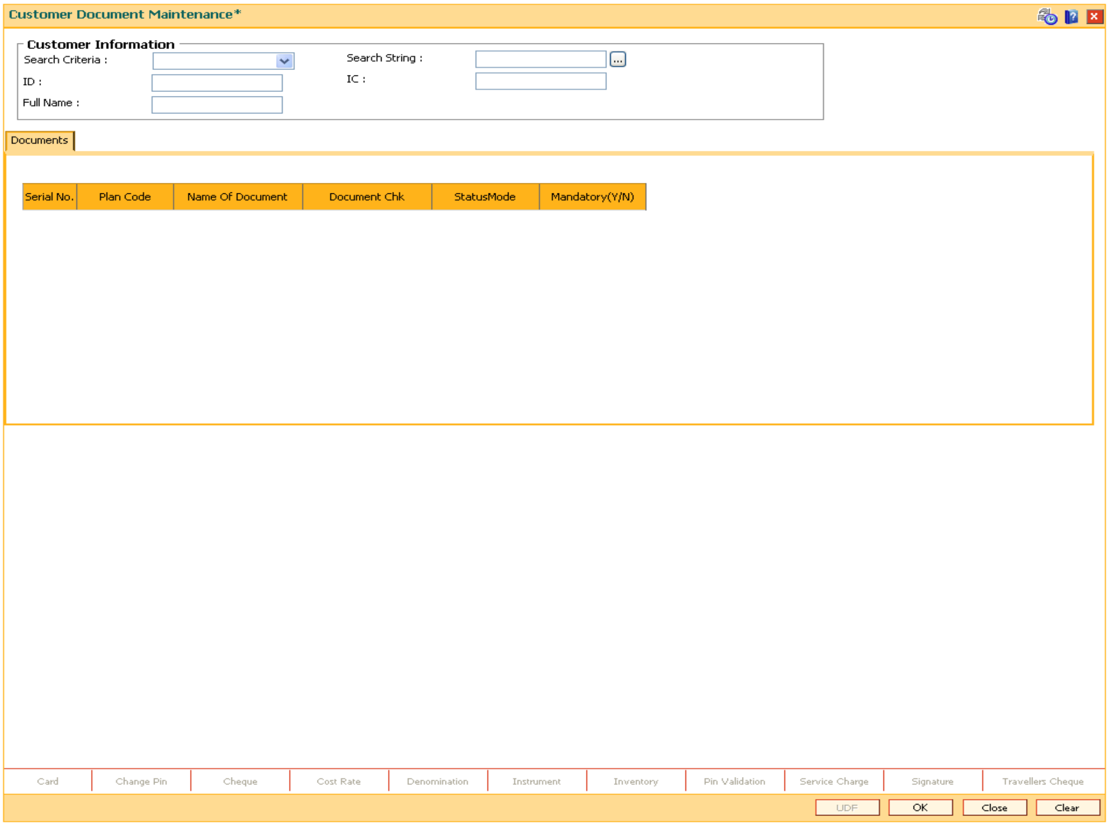
Modes Available

Not Applicable

To maintain document status for a customer

1. Type the fast path **CHM52** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Cash > Customer Document Maintenance**.
2. The system displays the **Customer Document Maintenance** screen.

Customer Document Maintenance



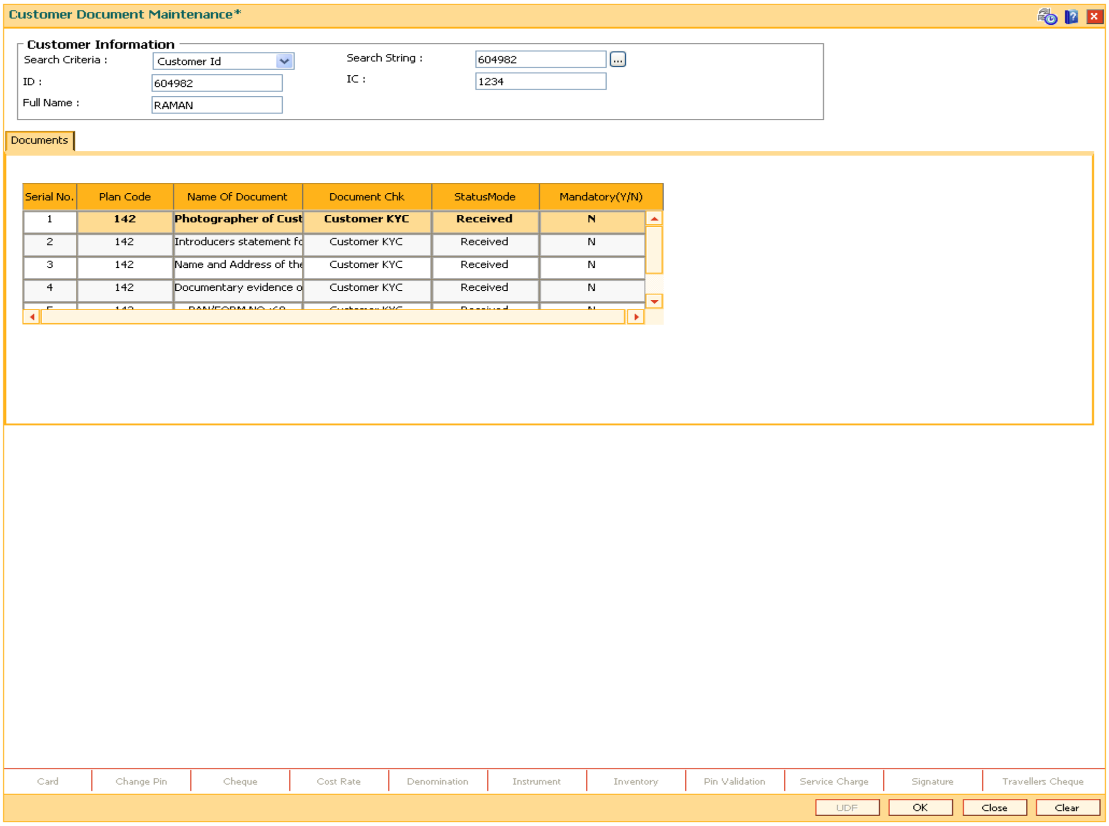
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer Short Name • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition • Customer ID - Unique identification given by the bank

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer’s short name or IC then 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. For example, the customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
ID	[Display] This field displays the ID of the customer.
IC	[Display] This field displays the identification code of the customer.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

3. Select the search criteria from the drop-down list.
4. Enter the search string and select the appropriate record from the pick list.
5. The system displays the customer document details in the **Documents** tab.

Documents



Field Description

Field Name	Description
Serial No	[Display] This column displays the system generated serial number, based on the existing documents attached to the customer or documents in the plan.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the **Document Plan Code Maintenance** (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Name of Document	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Field Name	Description
Document Chk	[Display] This column displays the check level for the selected document as maintained in the **Document Plan Code Maintenance** (Fast Path: ORS35) option. By default it displays the value as Customer KYC.
Status Mode	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are: • Not Received • Received • Waive • Returned For a mandatory document, the status has to be either Received or Returned.
Mandatory (Y/N)	[Display] This column displays the value as **Y** if the document is mandatory else **N**. It is the default value for each document, as maintained in the **Document Plan Code Maintenance** (Fast Path: ORS35) option.

6. Modify the relevant document status.
7. Click the **Ok** button.
8. The system displays the message "Record Authorised..". Click the **Ok** button.
9. The system displays the message "Transaction completed successfully..". Click the **Ok** button.

2.7. CIM23 - Customer Defined Spend Class

This option is used to create and view customer defined spend class in the system. This will be used for re-categorization only.

Definition Prerequisites

- 8053 - Customer Addition

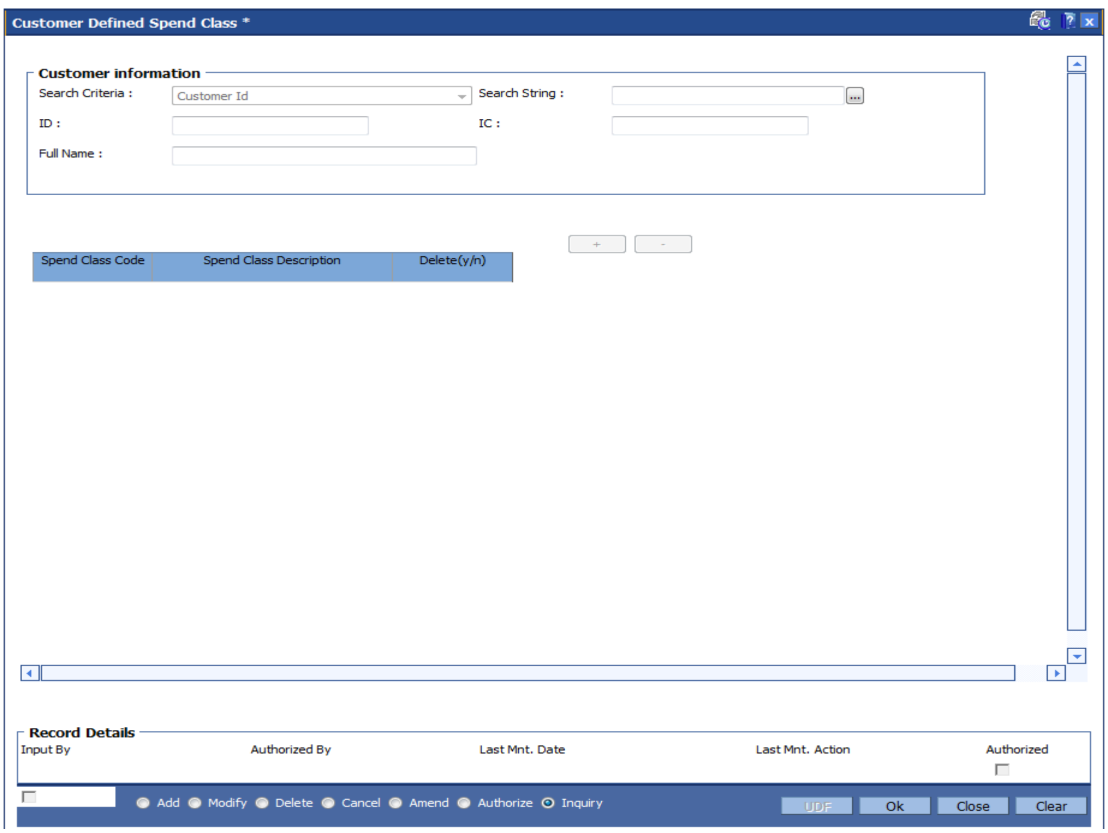
Modes Available

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

To create a customer defined spend class

1. Type the fast path **CIM23** and click **Go** or navigate through the menus to **Global Definitions > Master > Customer Defined Spend Class**.
2. The system displays the **Customer Defined Spend Class** screen.

Customer Defined Spend Class

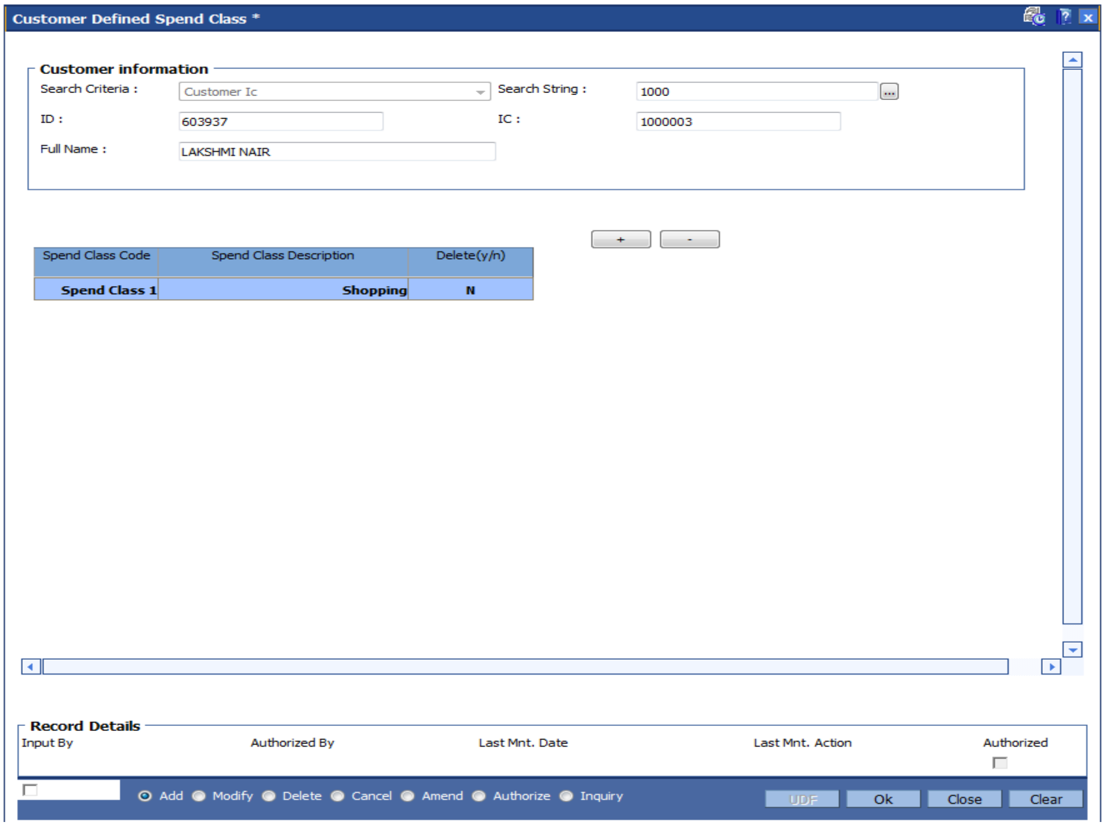


Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are: • Customer Short Name - Short name of the customer • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition • Customer ID - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20, Pick List] Enter the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example: The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string to search for the customer and press the **<Tab> or <Enter>** key and select the customer from the pick list. The data corresponding to the search is displayed.
6. Double-click the record to display the details.

Customer Defined Spend Class



7. Click the **Add** [+] button.
8. Enter the other relevant details.

Field Description

Field Name	Description
Spend Class Code	[Mandatory, Alphanumeric, 20] Enter the spend class code. This is a unique ID associated with each Customer Defined Spend Class. Incase if the new class is defined through FCDB, class code is to be auto generated.

Field Name	Description
Spend Class Description	[Mandatory, Alphanumeric, 120] Enter the description for the entered spend class code. This description will be displayed as the spend class on the external system (e.g. FCDB) front-end.
Delete	[Optional, Toggle] Click the toggle status to **Y** to delete the field. The default value is N.

9. Click the **OK** button. The system displays the message "Record Added.....Authorization Pending".

2.8. CIM25 - Reminder

This option is used for setting up reminders by bank users on behalf of the customers. A single reminder can be setup having the same reminder date and expiry date. Frequency based reminders can also be defined which will generate as per the frequency specified till the reminder expiry date.

Generation of the reminders will be done in beginning of day process. In case of frequency based reminders, the number of days before which the reminder should be displayed can also be specified.

Reminder will be displayed on the customer's FCDB dashboard. Reminders displayed will have the ability to be dismissed. Once dismissed, it will no longer be displayed on the dashboard.

Reminders due for each day will be generated using a scheduler driven batch program scheduled to run every day. The generated reminders will be stored which will be accessed by external systems for retrieval and display of reminders at their end.

The Reminder instances that are expired or that got dismissed will be archived.

The following information related to Reminders will be captured –

- Reminder Type
- Reminder Date
- Reminder Subject
- Reminder Message
- The user who created the Reminder
- Frequency of Reminder generation
- View days of Reminder

Definition Prerequisites

- 8053 - Customer Addition

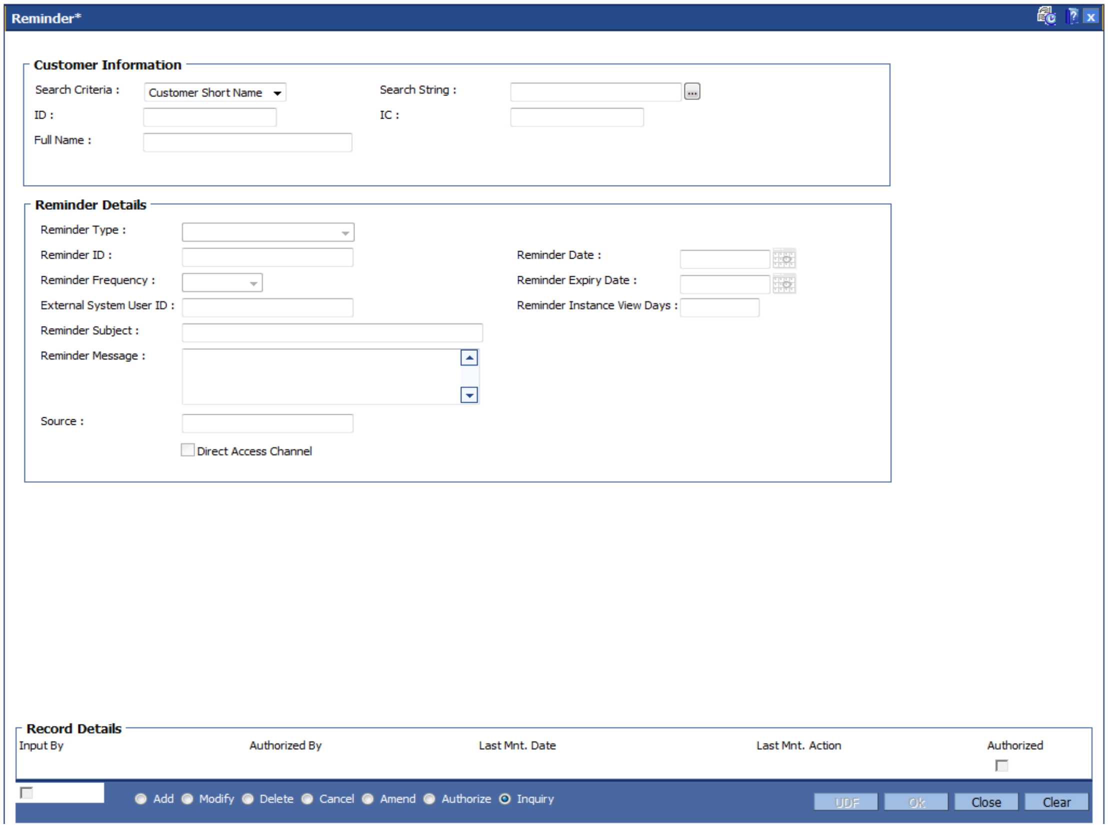
Modes Available

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

To set the reminders

1. Type the fast path **CIM25** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Reminder**.
2. The system displays the **Reminder** screen.

Reminder



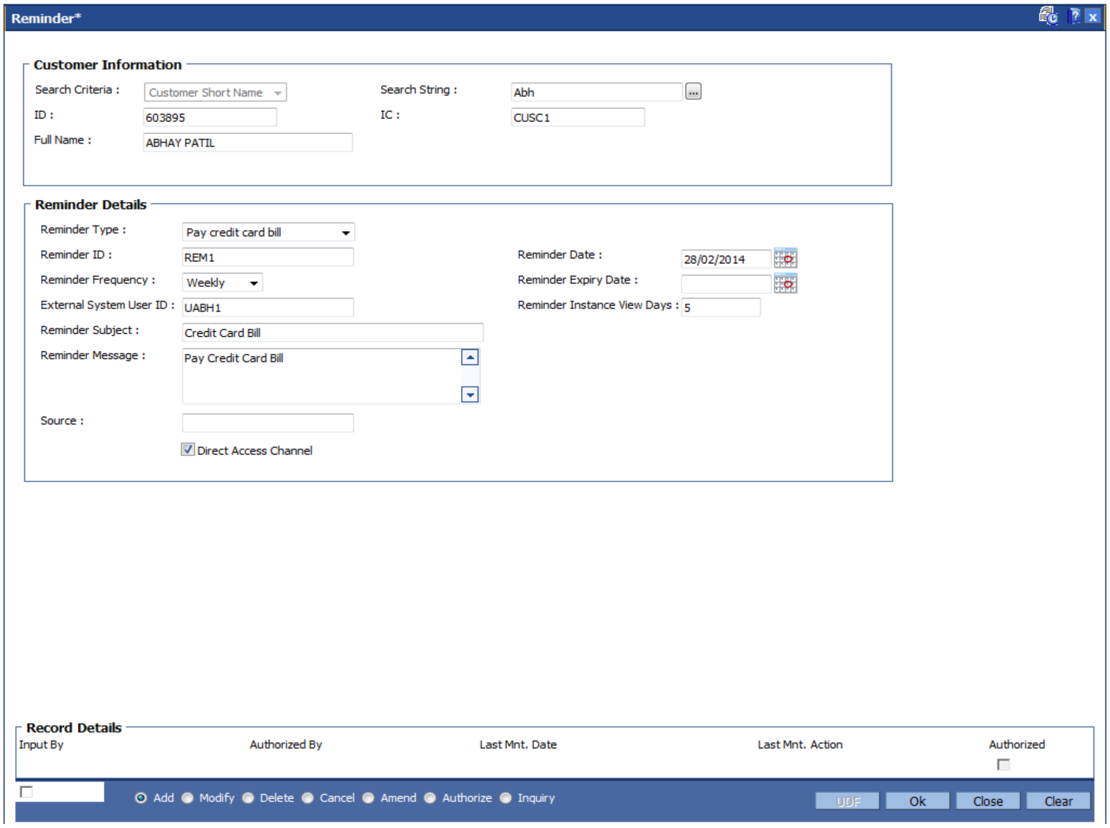
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are: • Customer Short Name - Short name of the customer • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition • Customer ID - Unique identification given by the bank

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string to search for the customer and press the **<Tab> or <Enter>** key and select the customer from the pick list. The data corresponding to the search is displayed.
6. Double-click the record to display the details in the corresponding fields.
7. Enter the relevant details in the **Reminder Details** section.

Reminder


Reminder*
Customer Information
Search Criteria :
Customer Short Name
Search String :
Abh
ID :
603895
IC :
CUSC1
Full Name :
ABHAY PATIL
Reminder Details
Reminder Type :
Pay credit card bill
Reminder ID :
REM1
Reminder Date :
28/02/2014
Reminder Frequency :
Weekly
Reminder Expiry Date :
External System User ID :
UABH1
Reminder Instance View Days :
5
Reminder Subject :
Credit Card Bill
Reminder Message :
Pay Credit Card Bill
Source :
Direct Access Channel
Record Details
Input By
Authorized By
Last Mnt. Date
Last Mnt. Action
Authorized
Add
Modify
Delete
Cancel
Amend
Authorize
Inquiry
UDF
Ok
Close
Clear

Field Description

Field Name	Description
Reminder Type	[Optional, Drop-Down] Select the type of reminder to be maintained from the drop-down list. The options are: • Pay school fees • Pay rent • Pay EMI • Pay credit card bill • Pay electricity bill • Pay landline/mobile bill • Pay insurance premium • Pay 3rd party • Open term deposit • Open recurring deposit • Redeem/Subscribe mutual fund • Birthday • Anniversary • Appointment • Others
Reminder ID	[Mandatory, Alphanumeric, 20] Enter the reminder ID.
Reminder Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date of reminder from which the reminder will be effective from date picker or enter it.
Reminder Frequency	[Optional, Drop-Down] Select the frequency of reminder generation from the drop-down list. The options are: • Daily • Weekly • Monthly • Yearly

Field Name	Description
Reminder Expiry Date	[Optional, Pick List, dd/mm/yyyy]] Select the end date of reminder, if not modified the generation of reminder will happen till this date.
Reminder Instance View Days	[Optional, Numeric, Three] Enter the days for which reminder can be viewed.
Reminder Subject	[Mandatory, Alphanumeric, 255] Enter the subject of the reminder message.
Reminder Message	[Optional, Alphanumeric, 255] Enter the message of the reminder.
External System User ID	[Optional, Alphanumeric, 255] Enter the external system user Id, if the reminder is created by the bank user on behalf of the customer. This field will display the user of FCDB through which customer has created the reminder.
Source	[Optional, Alphanumeric, 15] This field displays the FCR if reminder created from FCR ,name of the external system if reminder created from FCDB
Direct Access Channel	[Optional, Check Box] Click the **Direct Access Channel** check box to indicate whether the Reminder created from FCDB (or any other direct customer access channel). This will be checked in case originated from FCDB.

8. Click the **OK** button. The system displays the message "Record Added.....Authorization Pending".

2.9. CIM26 - Customer Instruction Maintenance

This option allows the customer to capture multiple instructions. The user creates instructions that are displayed in customer 360 degree view in FC Core and also in FCDB dashboard. These instructions are authorized and any external systems will be given access to display them. The expired instructions can be archived.

Definition Prerequisites

- 8053 - Customer Addition

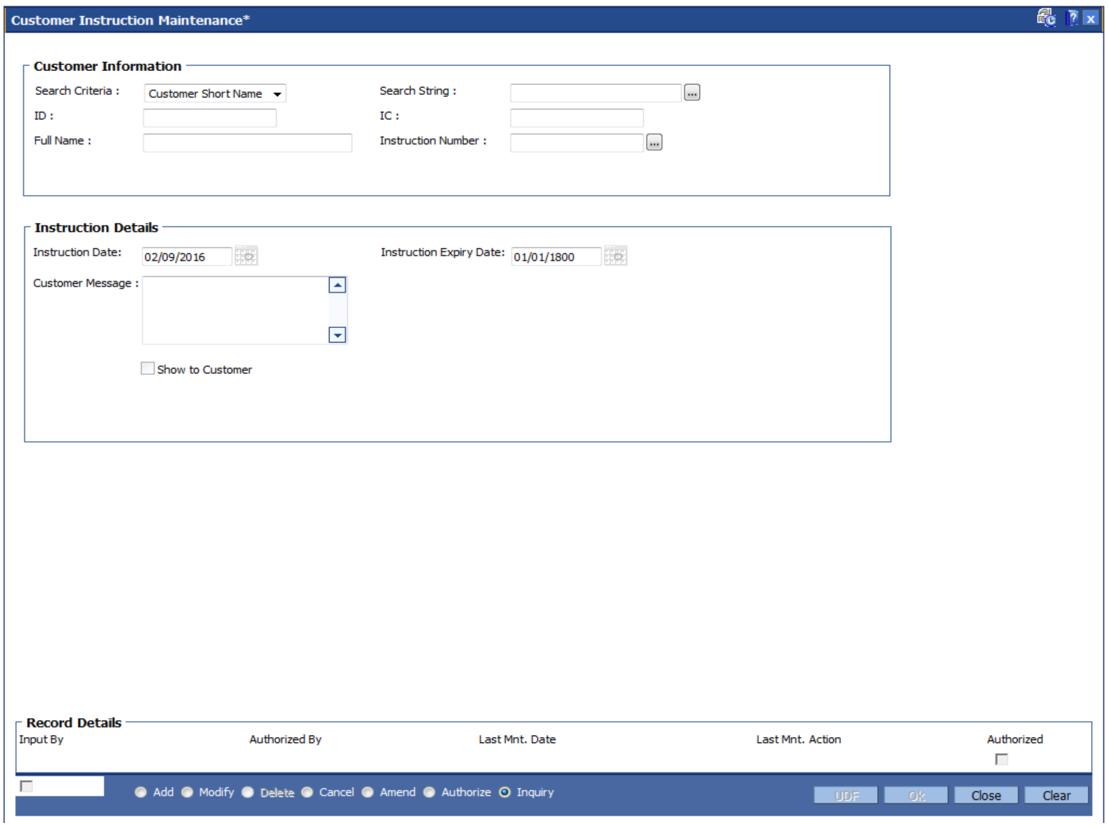
Modes Available

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

To create multiple instructions

1. Type the fast path **CIM26** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Customer Instruction Maintenance**.
2. The system displays the **Customer Instruction Maintenance** screen.

Customer Instruction Maintenance



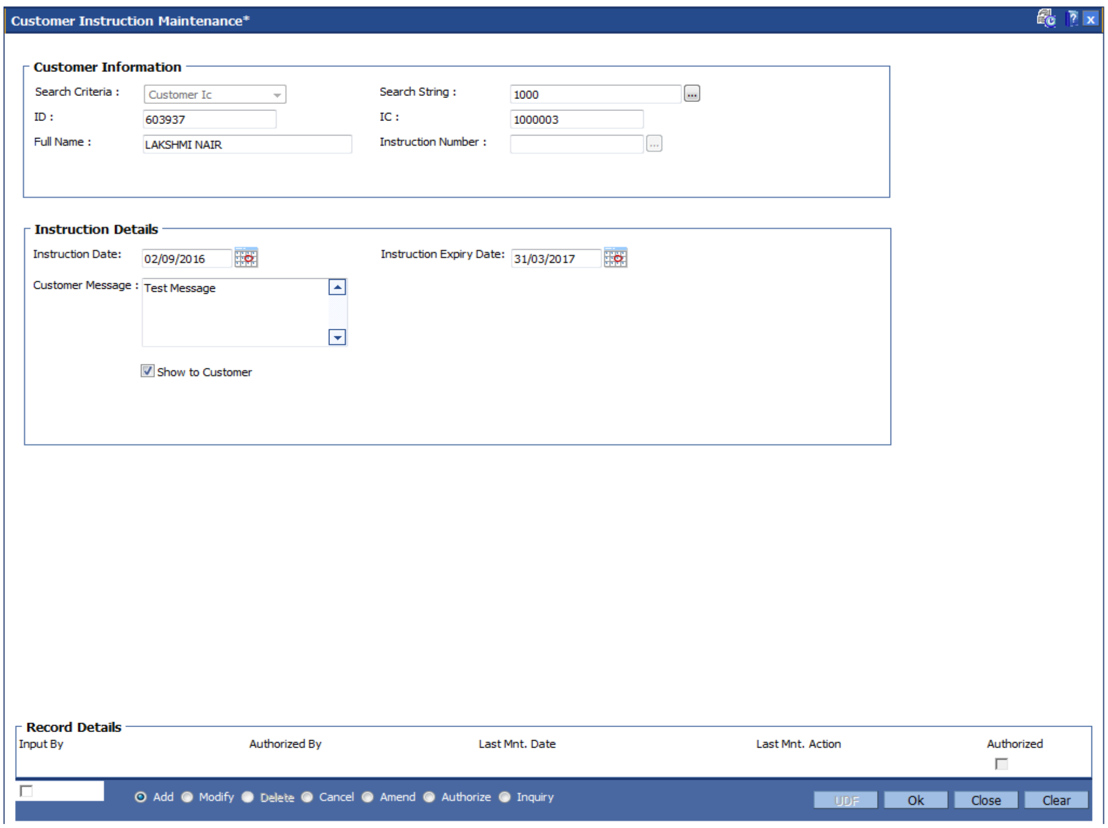
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are: • Customer Short Name - Short name of the customer • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option

Field Name	Description
Instruction Number	[Mandatory, Numeric, 20] Enter the instruction number. This is a unique identification number for each instructions maintained.

3. Click the **Add** button.
4. Enter the search string to search for the customer and press the **<Tab> or <Enter>** key and select the customer from the pick list.
5. The data corresponding to the search is displayed.
6. Double-click the record to view the details.

Customer Instruction Maintenance



7. Enter the relevant details in the **Instruction Details** section.

Field Description

Field Name	Description
Instruction Details	
Instruction Date	[Optional, Pick List, dd/mm/yy] Select the date on which the instruction is valid from the pick list or enter it.

Field Name	Description
Instruction Expiry Date	[Optional, Pick List, dd/mm/yyyy] Select the last date of instruction from the pick list or enter it.
Customer Message	[Mandatory, Alphanumeric, 4000] Enter the message to be displayed to end customer at FCDB portal when **Show to Customer** check box is selected.
Show to Customer	[Optional, Check Box] Select the **Show to Customer** check box to display the message to the customer otherwise message will be displayed only to bank users. By default it is un-selected.

8. Click the **OK** button. The system displays the message "Record Added.....Authorization Pending".

2.10. CIM29 - Conversation Preferences Maintenance

This option is used to define default user/ role to which the conversation needs to be assigned and the stale period till which closed conversations will be available in the system.

Definition Prerequisites

Not Applicable

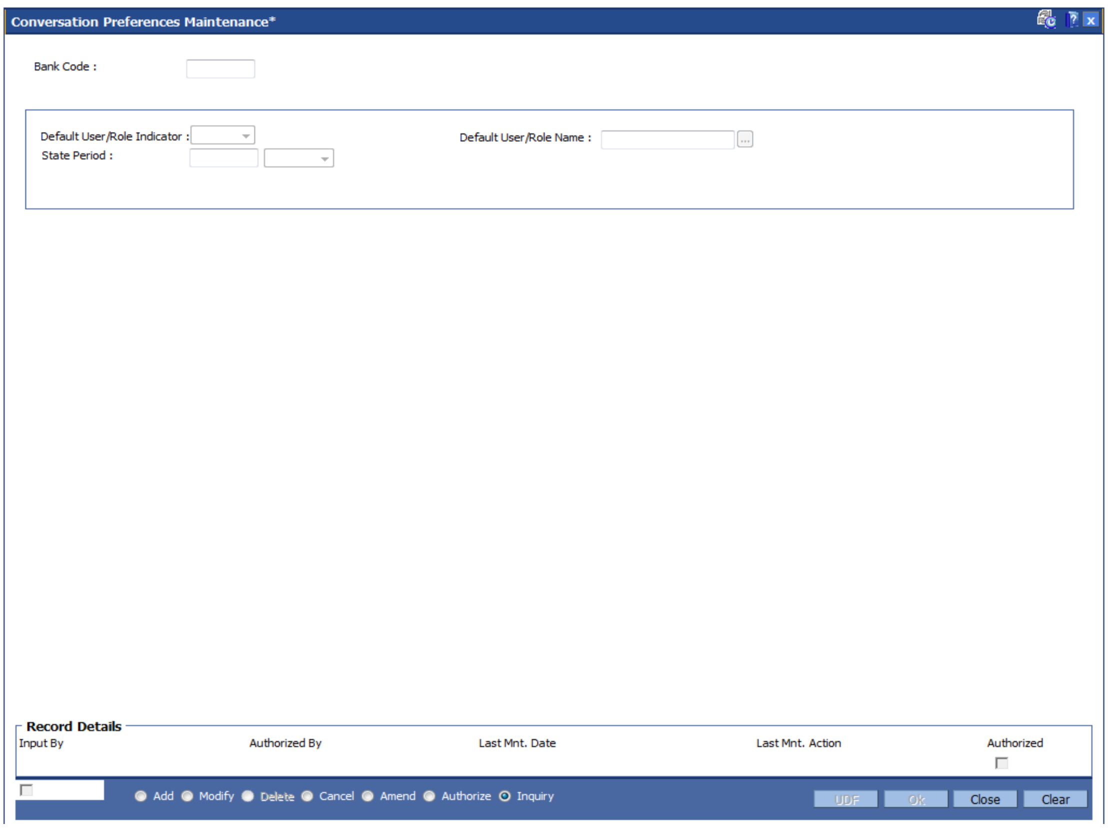
Modes Available

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

To define the conversation preferences

1. Type the fast path **CIM29** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Conversation Preferences Maintenance**.
2. The system displays the **Conversation Preferences Maintenance** screen.

Conversation Preferences Maintenance

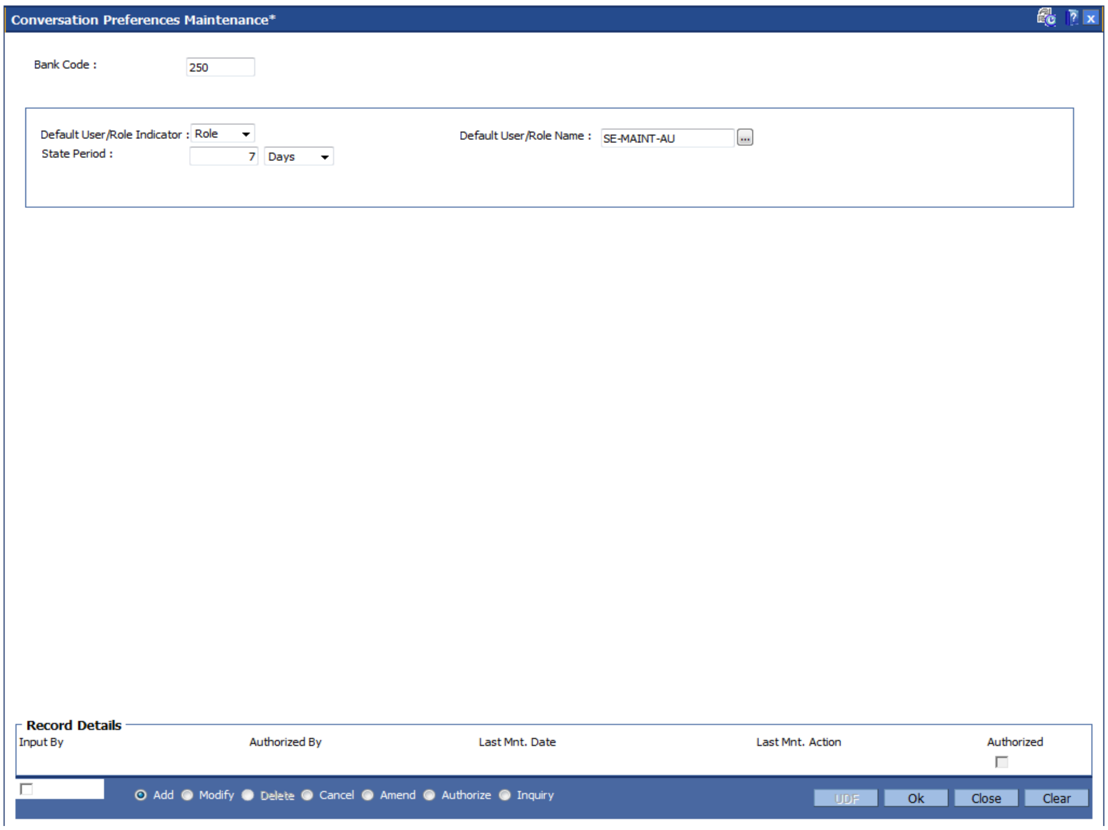


Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] Enter the bank code. The bank code is defined in the option **BAM08 – Bank Master Maintenance**.

3. Click the **Add** button.
4. Enter the bank code.

Conversation Preferences Maintenance



5. Enter the relevant details.

Field Description

Field Name	Description
Default User/Role Indicator	[Optional, Drop-Down] Select the default user or a role from the drop-down list. The options are: • User • Role (Default option)

Field Name	Description
Default User/Role Name	[Optional, Pick List] Select the user or a role from the pick list depending on the selection of **Default User/Role Indicator** options. System will default this user or role, in case there is no maintenance done for the department of that conversation.
Stale Period	[Optional, Numeric, Drop-Down] Enter the number of days a conversation will reside in the system after its status has been marked as closed and select the stale period from the drop-down list.

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

2.11. CIM85 - Private Banking Customer Maintenance

This option is used for registering the customer as Private Banking (PB) customer. In this screen an option is provided if the PB customer has to be Registered/De-Registered. If the action is Register, then an option if the customer has to be created by online mode (Insta Customer) in FCPB will have to be selected. If the insta customer is un-checked, the customer will be created in FCPB by batch mode.

1. If the customer is to be created online, a web service call will be made from FC core to FCPB to register the customer in FCPB. The customer demographic details and the balance details of the CASA accounts having the PB customer as primary will be sent to FCPB online for creating the customer in FCPB. The customers registered online today in FC Core will be available in FCPB immediately.
2. If the customer is to be created in batch, the demographic details of the PB customer will sent as a file upload to FCPB. FCPB will upload this file during BOD of the subsequent working day. The customers registered today as PB by batch mode in FC Core will be available in FCPB only the subsequent working day.

For the customers registered as PB (online/batch), following extracts will be sent in batch. These file extracts will be generated in a separate category called “Scheduled Extracts” category post FC Core EOD from reporting database.

1. Demographic details of Limited PB customers. Limited PB customers are identified as the primary customers of the accounts (CASA/TD/RD) having the PB customer as a secondary relation.
2. Demographic details of modified PB/Limited PB customers. A single file will be sent providing the demographic details of PB customers registered in batch, Limited PB customers, and PB and Limited PB customers modified.
3. Primary Customer ID Change details. This will be sent for CASA/TD/RD accounts for which the primary customer is changed from PB to new PB/Limited PB or not a PB customer.
4. CASA Balance details of PB and Limited PB customers. This will be sent daily to FCPB.
5. TD/RD transaction details of PB customers. On the day the customer is marked as PB, the transaction detail since inception will be sent for TD/RD’s which are already open and active. The transaction details are also sent when the following events happen on the TD/RD account.

- New TD/RD is getting booked
- TD/RD is getting renewed.
- Partial redemption of TD/RD
- Interest accrual, compounding and interest payout events
- Maturity of TD/RD.

Note: On the day the customer is getting marked as FCPB, already matured or closed TD/RD details will not be sent to FCPB.

Definition Prerequisites

- 8053 - Customer Addition
- 1401 - Cash Deposit

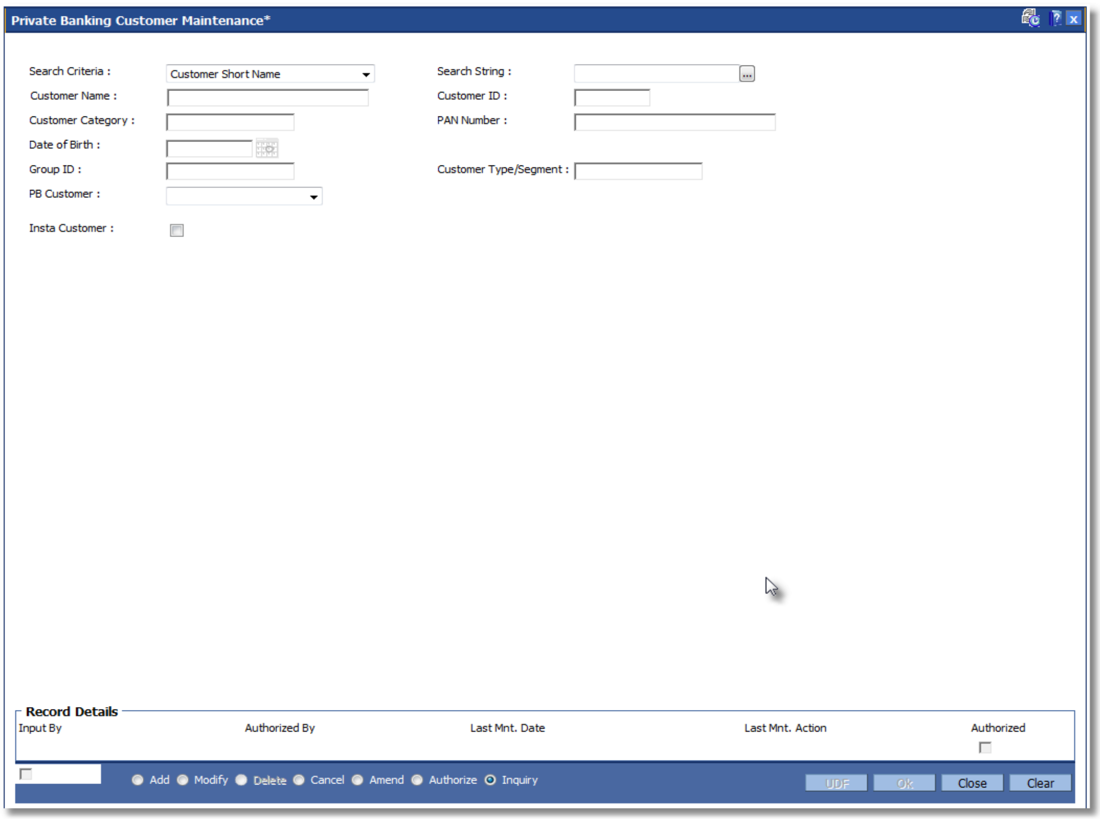
Modes Available

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

To register the customer as Private Banking (PB) customer

1. Type the fast path **CIM85** and click **Go** or navigate through the menus to **Global Definitions > Customer > Private Banking Customer Maintenance**.
2. The system displays the **Private Banking Customer Maintenance** screen.

Private Banking Customer Maintenance

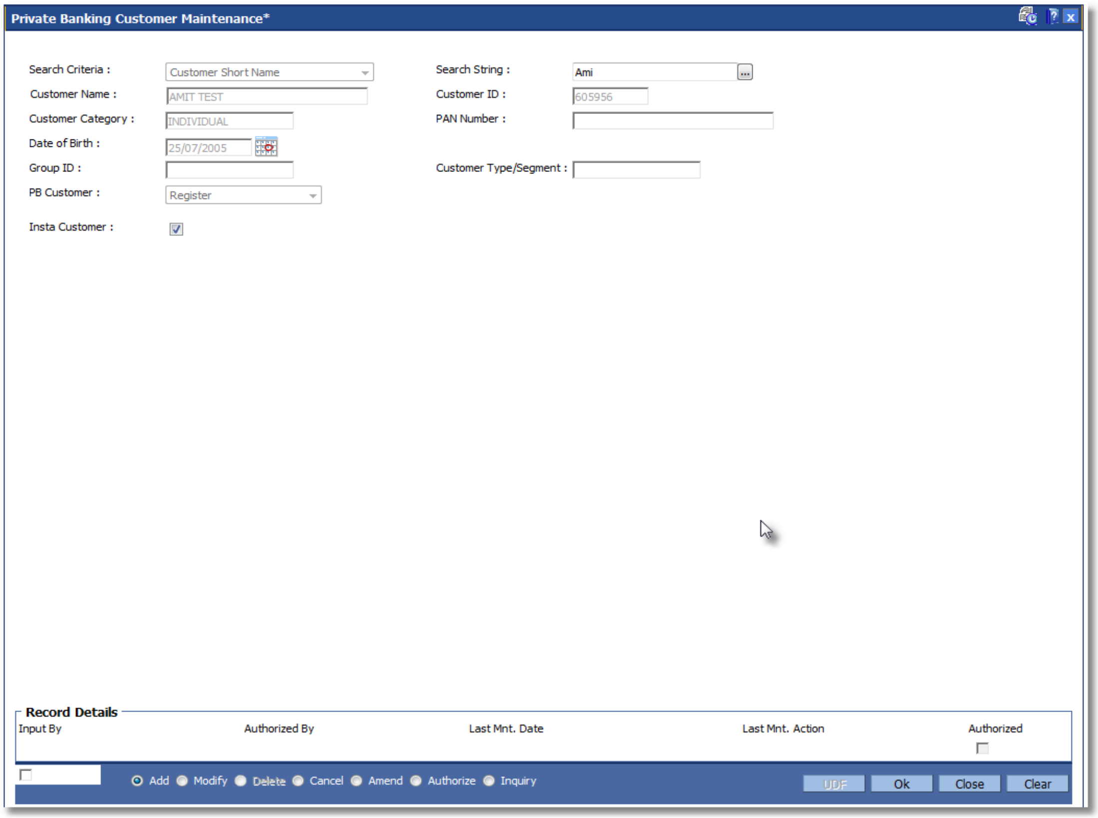


Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer the drop-down list. The options are: • **Customer Short Name** - Short name of the customer • **Customer IC** - Identification criteria (IC) arrived at by the bank during customer addition • **Customer ID** - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20, Pick List] Enter the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field.
Customer Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the ID of the customer.
Customer Category	[Display] This field displays the category of the customer.
PAN Number	[Display] This field displays the PAN number of the customer.
Date of Birth	[Display] This field displays the date of birth of the customer.
Group ID	[Display] This field displays the group Id of the customer.
Customer Type/Segment	[Display] This field displays the type/segment of the customer.
PB Customer	[Display] This field displays the PB customer is to be Registered or De-registered.
Insta Customer	[Optional, Check Box] Select the **Insta Customer** check box to decide if the customer has to be registered online.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string to search for the customer and press the **<Tab> or <Enter>** key and select the customer from the pick list. The data corresponding to the search is displayed.
6. Double-click the record to display the details.

Private Banking Customer Maintenance



9. Click the **OK** button. The system displays the message "Record Added.....Authorization Pending".

2.12. CIM40 - Zengin Short Name Maintenance*

Using this option you can maintain up to 100 short names to be validated by the Japanese Zengin function based on Zengin allowable characters.

Definition Prerequisites

- Valid Customer Creation
- Zengin allowable characters

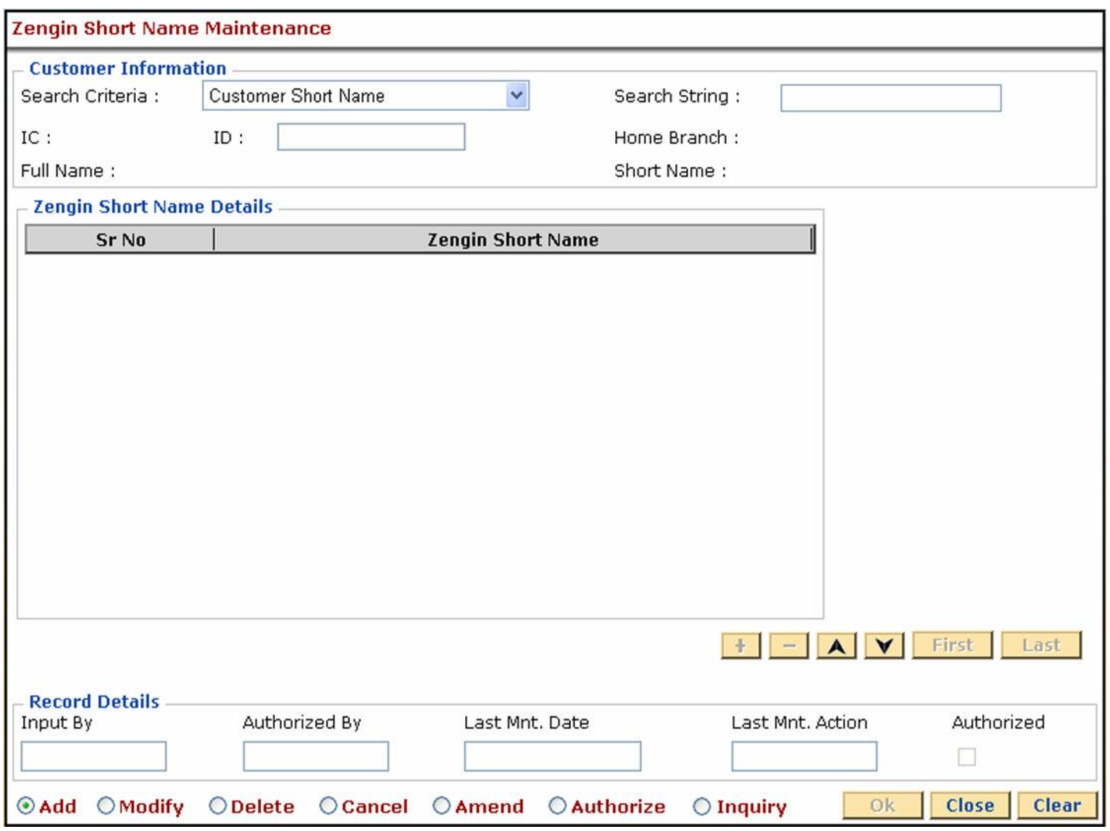
Modes Available

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

To maintain zengin short name

1. Type the fast path **CIM40** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Zengin Short Name Maintenance**.
2. The system displays the **Zengin Short Name Maintenance** screen.

Zengin Short Name Maintenance



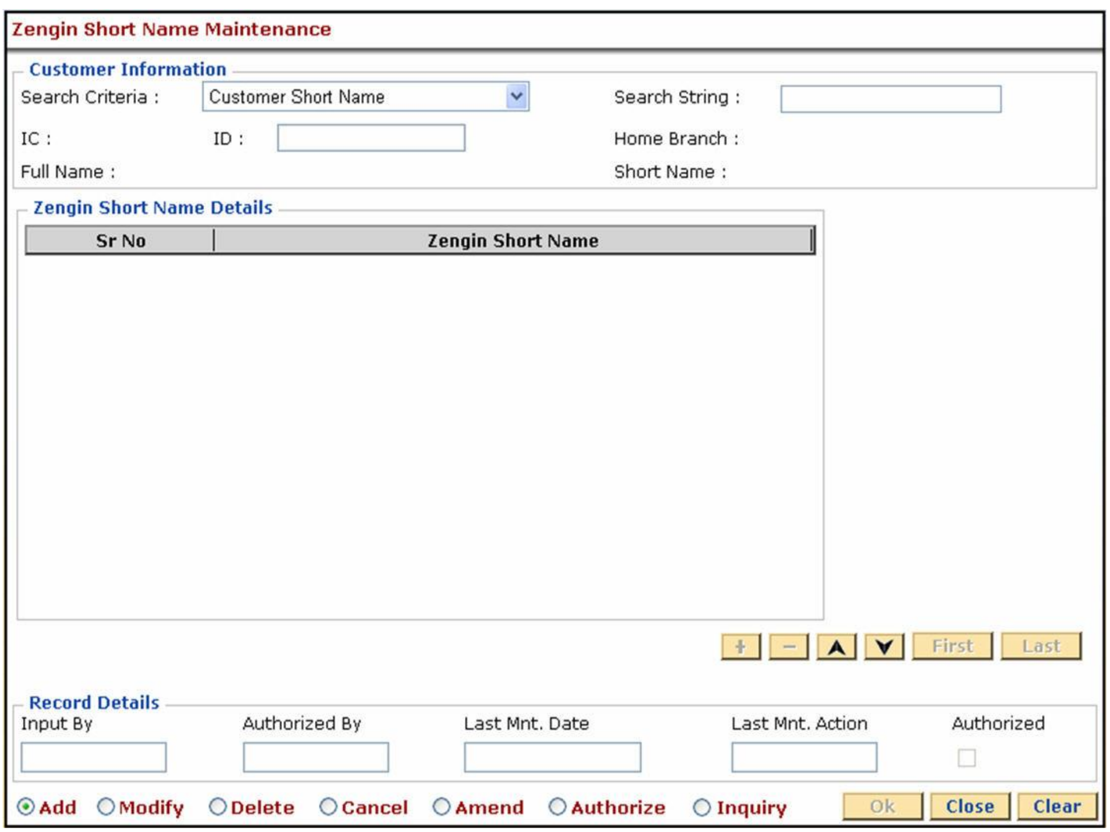
Field Description

Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] The search criteria to search for the customer. The search criteria are as follows: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric] The search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
IC	[Display] The identification code of the customer. 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.
ID	[Display] The ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the home branch of the zengin customer.

Field Name	Description
Full Name	[Display] The full name of the zengin customer.
Short Name	[Display] The short name of the zengin customer.
Zengin Short Name Details	
Sr No	[Numeric] This field displays the serial number of the zengin short name.
Zengin Short Name	[Zengin Allowable Characters] This field displays the list of zengin short name maintained for the customer.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.
6. Enter the other relevant information.

Zengin Short Name Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The zengin short name is added once the record is authorised.

2.13. CIM59 - AML Master Maintenance

This screen is used to maintain customer level information as per the prescribed AML standards of the bank.

Definition Prerequisites

- CIM58 - Picklist Master

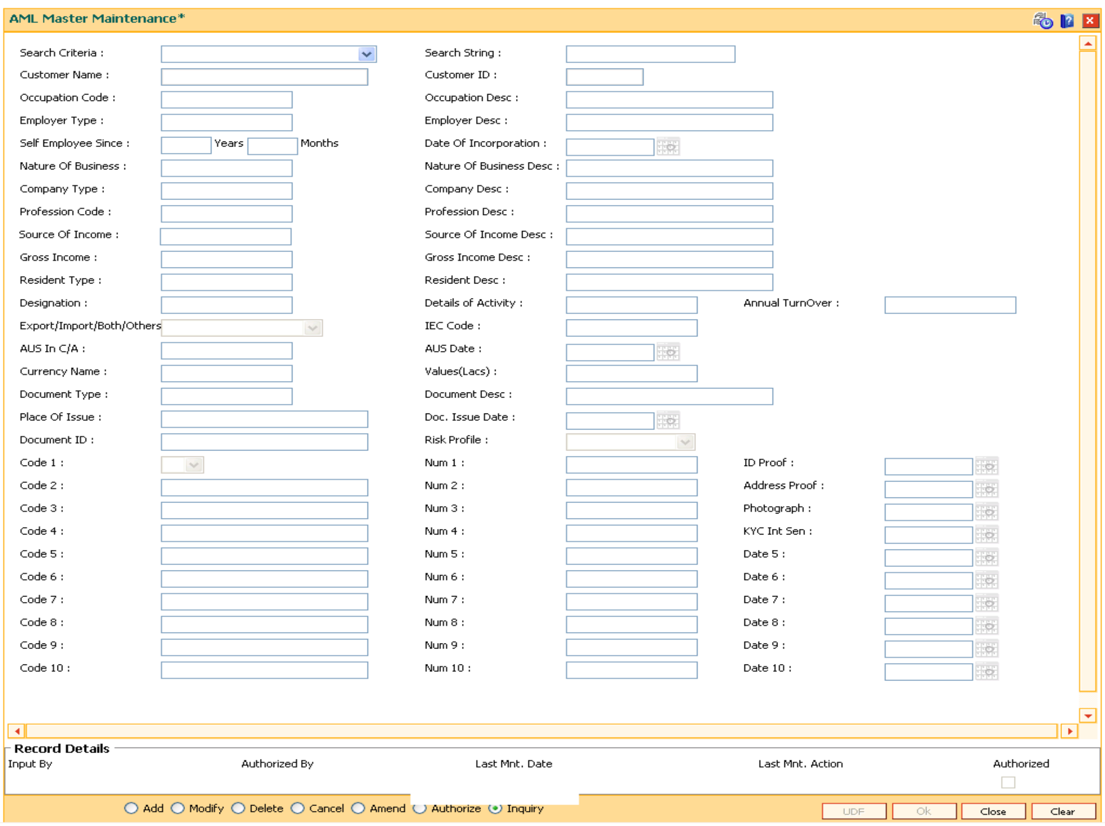
Modes Available

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

To maintain customer level AML details

1. Type the fast path **CIM59** and click **Go** or navigate through the menus to **Transaction Processing > Customer transaction > AML Master Maintenance**.
2. The system displays the **AML Master Maintenance** screen.

AML Master Maintenance



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the Search criteria from the drop-down list The options are: • Customer Short Name • Customer IC • Customer Id
Search String	[Mandatory, Alpha numeric, 40, Pick list] Type the search criteria as per the search string or select the required option from the pick list.
Customer Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the suitable ID of the customer.
Occupation Code	[Mandatory, Pick list] Select the occupation code of the customer from the pick list.
Occupation Description	[Conditional, Alphanumeric, 20] Type the description of the occupation of the Customer. This field is enabled by selecting **Others** option in the **Occupation Code** field.
Employer Type	[Mandatory, Pick list] Select the employer type of the customer from the pick list.
Employer Description	[Conditional, Alphanumeric, 20] Type the Description of the Employer. This field is enabled if the **Employer Type** is selected as **Others**.
Self Employee Since	[Conditional, Numeric, Two] Type the years and months since the customer is self employed. This field is enabled if **Employer Type** is selected as **Self**.
Nature of Business	[Mandatory, Pick list] Select the nature of business of the customer from the pick list.

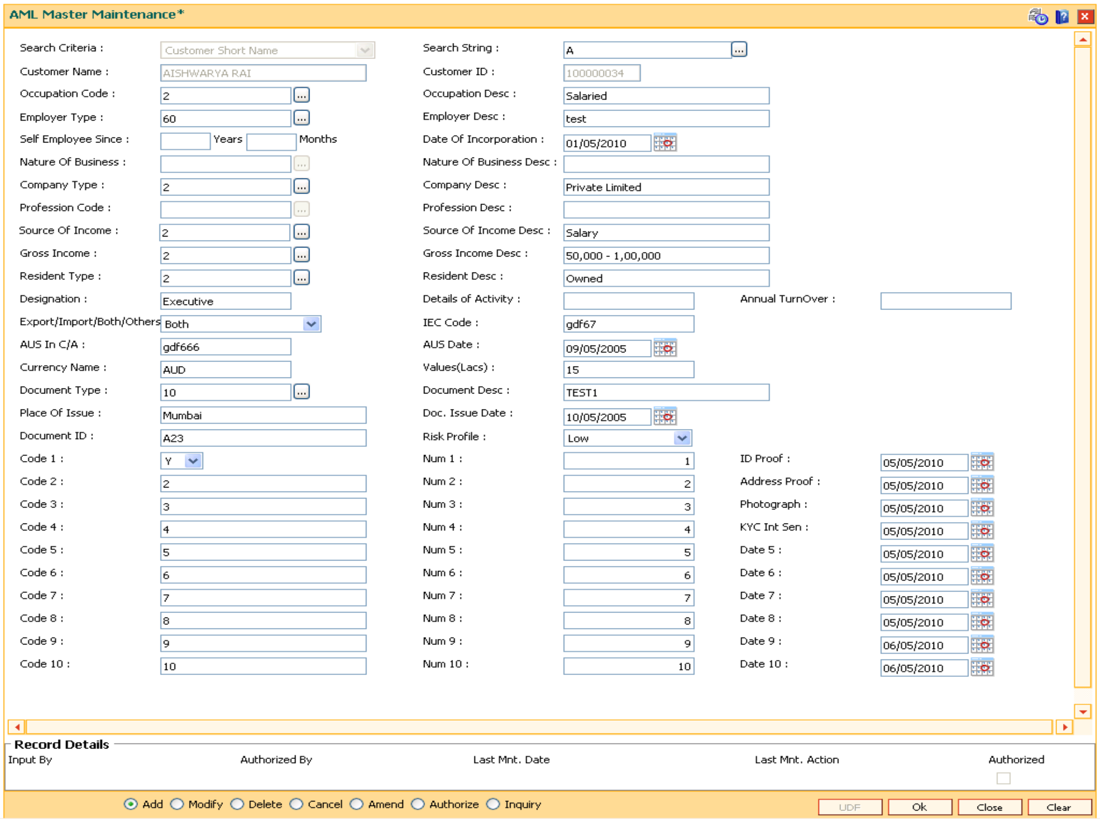
Field Name	Description
Company Type	[Mandatory, Pick list] Select the company type of the customer from the pick list.
Company Desc	[Conditional, Alphanumeric, 20] Type the description of the company. This field is enabled if the **Company Type** is selected as **Others**.
Profession Code	[Mandatory, Pick list] Select the profession code from the pick list. This field be is enabled if **Occupation Code** is selected as **Self Employed**.
Profession Desc	[Conditional, Alphanumeric, 20] Type the description of the profession. This field is enabled if the **Profession Code** is selected as **Others**.
Source of Income	[Mandatory, Pick list] Select the source of income from the pick list.
Source of Income Desc	[Conditional, Alphanumeric, 20] Type the description for source of income. This field is enabled by selecting the **Others** option in the **Source of Income** field.
Gross Income	[Mandatory Pick List] Select the gross income from the pick list.
Gross Income Desc	[Conditional, Alphanumeric,20] Type the description of the gross income. This field is enabled if the option **<50000** selected in the **Gross Income Desc** field.
Resident Type	[Mandatory, Pick list] Select the resident type of the customer
Resident Desc	[Conditional, Alphanumeric,20] This field displays the resident description of the customer residence. This option is enabled if the option **Others** is selected in the **Resident Type** field.
Designation	[Display] This field displays the designation of the customer.

Field Name	Description
Details of Activity	[Optional, Alphanumeric,33] Type the details of the activity for the customer.
Annual Turnover	[Mandatory,Numeric,15] Type the annual turnover of the company.
Export/Import/Both/Others	[Optional, Drop-Down] Type the nature of business of the company
IEC Code	[Optional, Alphanumeric,20] Type IEC code of the company
AUS in C/A	[Optional, Alphanumeric] Type AUS in C/A
AUS Date	[Optional, dd/mm/yyyy] Select the AUS date from the pick list.
Currency Name	[Optional, Alphanumeric,20] Type the name of the currency in which the customer conducts business transactions.
Values (Lacs)	[Optional, Numeric,23] Type the AUS value of business in lacs.
Document Type	[Optional, Pick List] Select the document type collected from the customer from the pick list.
Document Desc	[Conditional,Alphanumeric,20] Type the document description. This field is enabled on selecting **Others** in the **Document Type** field.
Place of Issue	[Optional, Alphanumeric,20] Type the place where the document was issued.
Doc. Issue Date	[Optional, Pick List, dd/mm/yy] Select the date on which the document was issued from the pick list.
Document ID	[Optional,Alphanumeric,20] Type the ID number for the document.
Risk Profile	[Mandatory, Drop-Down] Select the applicable risk profile of the customer from the drop-down list.

Field Name	Description
Code 1-Code10	[Optional, Alphanumeric,20] Code fields can be customized to capture additional AML information. Example - Code 1 can be configured as a drop-down to indicate a PEP customer.
Num 1-10	[Optional, Numeric] Number fields can be used to quantify the data required for the individual codes.
ID Proof	[Optional, Pick List] Select the date on which the ID proof was updated from the pick list.
Address Proof	[Optional, Pick List] Select the date on which the address proof was updated from the pick list.
Photograph	[Optional, Pick List] Select the date on which the Photograph was updated from the pick list.
KYC Int Sen	[Optional, Pick List] Select the date on which the KYC was updated from the pick list.
Date 5-10	[Optional, Pick List] Select the date from the pick list. Date fields are used to attach specific dates on which additional data were captured for AML information.

3. Click the **Add** button.
4. Enter the customer short name and select the press the **<Tab>** or <**Enter**>key.
5. Enter the required details in the screen as per the field description.
6. Click the **Ok** button.
7. The system displays the loan account balance details.

AML Master Maintenance



6. Click the **Close** button.

2.14. CIM60 - Customer Contact Details Updation

You can mark a customer as contractible/non-contractible using this option. Further you can also maintain customer contact details for a particular customer. This screen can also be accessed through hotkey **ALT+E** from the following screens:

- CIM39 - Customer ID Change Maintenance
- CI141 - Customer To Customer Relation
- CIM13 - Customer Memo Maintenance
- CIM11 - Customer Detail Maintenance

For a detailed customer related maintenance you can use the **Customer Information Master Maintenance** (Fast Path: CIM09) option.

Definition Prerequisites

- 8053 - Customer Addition

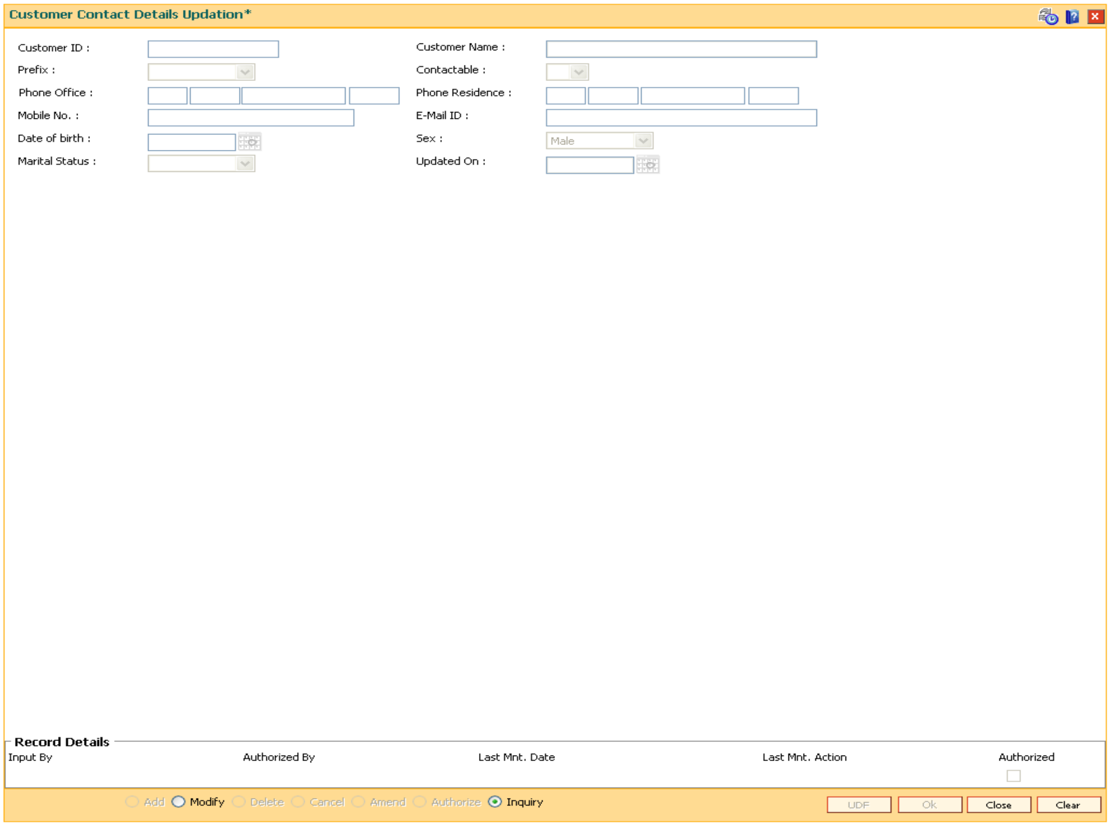
Modes Available

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

To modify customer contact details

1. Type the fast path **CIM60** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transaction > Customer Contact Details Updation**.
2. The system displays the **Customer Contact Details Updation** screen.

Customer Contact Details Updation



Field Description

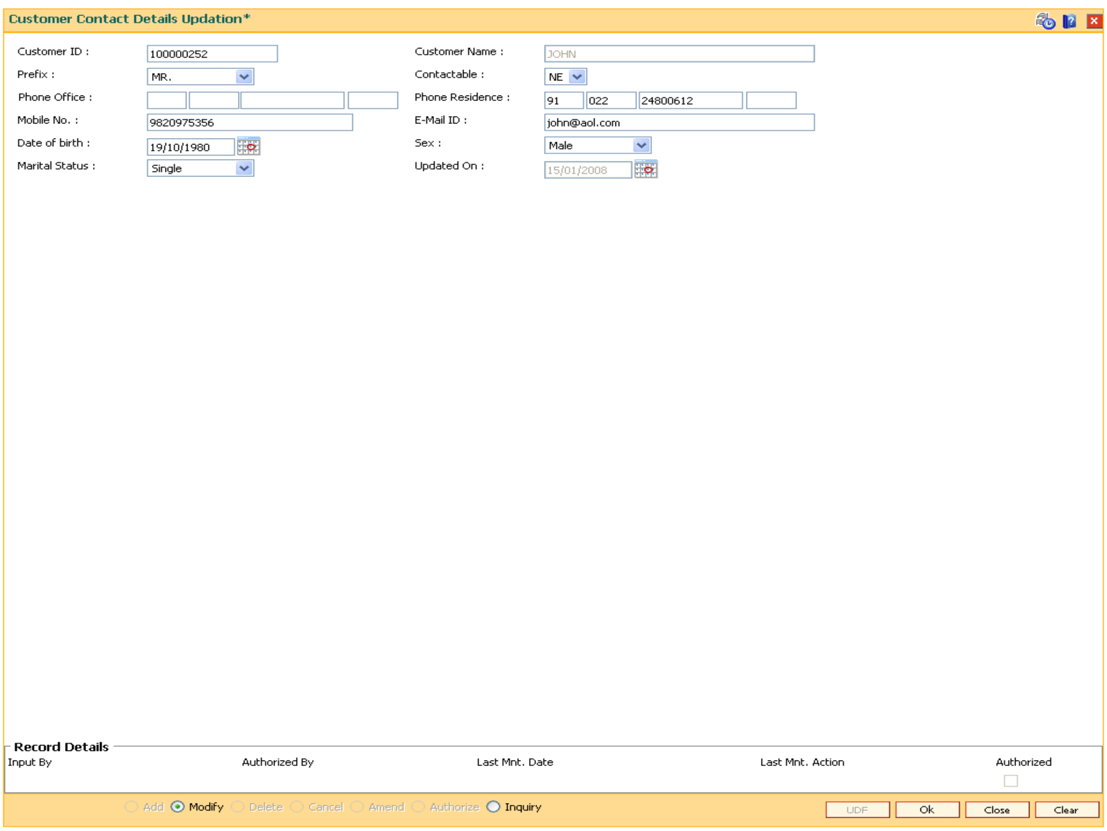
Field Name	Description
Customer ID	[Mandatory, Numeric, 10] Type the customer ID for which you want to update the contact details.
Customer Name	[Display] This field displays the name of the customer.
Prefix	[Optional, Drop-Down] Select the prefix from the drop-down list.

Field Name	Description
Contactable	[Optional, Drop-Down] Select the whether the customer is contactable, from the drop-down list. The options are: • Contactable • Not Contactable • Not Established • Do Not Call
Phone Office	[Optional, Alphanumeric, 28] Type the official phone number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Phone Residence	[Optional, Alphanumeric, 28] Type the residence phone number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Mobile No	[Optional, Alphanumeric, 15] Type the mobile number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Email ID	[Mandatory, Alphanumeric, 120] Type the email ID of the customer.
Date of birth	[Mandatory, Pick list, dd/mm/yyyy] Type the date of birth of the customer or select it from the pick list.
Sex	[Mandatory, Drop-Down] Select the gender of the customer from the drop-down list. The options are: • Male • Female

Field Name	Description
Marital Status	[Optional, Drop-Down] Select the marital status of the customer from the drop-down list. The options are: • 1- Single • 2- Married • 3- Divorced • 4- Widowed • 5- Separated • 6- Wealth_ADV
Updated On	[Display] This field displays the date on which the customer contact were details updated.

3. Enter the customer ID and press the **<Tab>/Enter** key.
4. The system displays the customer contact details.
5. Modify the appropriate information.

Customer Contact Details Updation



6. Click the **Ok** button.
7. The system displays the message "Record Modified". Click the **OK** button.

2.15. TDS05 - Customer Special Tax Code Maintenance

Using this option, you can maintain special tax codes for a specified period at customer level. After changing tax codes, the additional tax 1 and additional tax 2 is applicable as maintained in the **Additional Tax Maintenance** (Fast Path: BAM51) option. The new tax codes are updated during BOD after remote authorisation. During account opening, if special tax code exists for the customer, then the special tax code will be applicable for the account.

Note 1 : If special tax code has to be maintained, then tax waiver should be discontinued. Both cannot coexist.

Note 2: You can only delete the special tax codes which have not been activated.

Definition Prerequisites

- 8053 - Customer Addition
- BAM51 - Additional Tax Maintenance

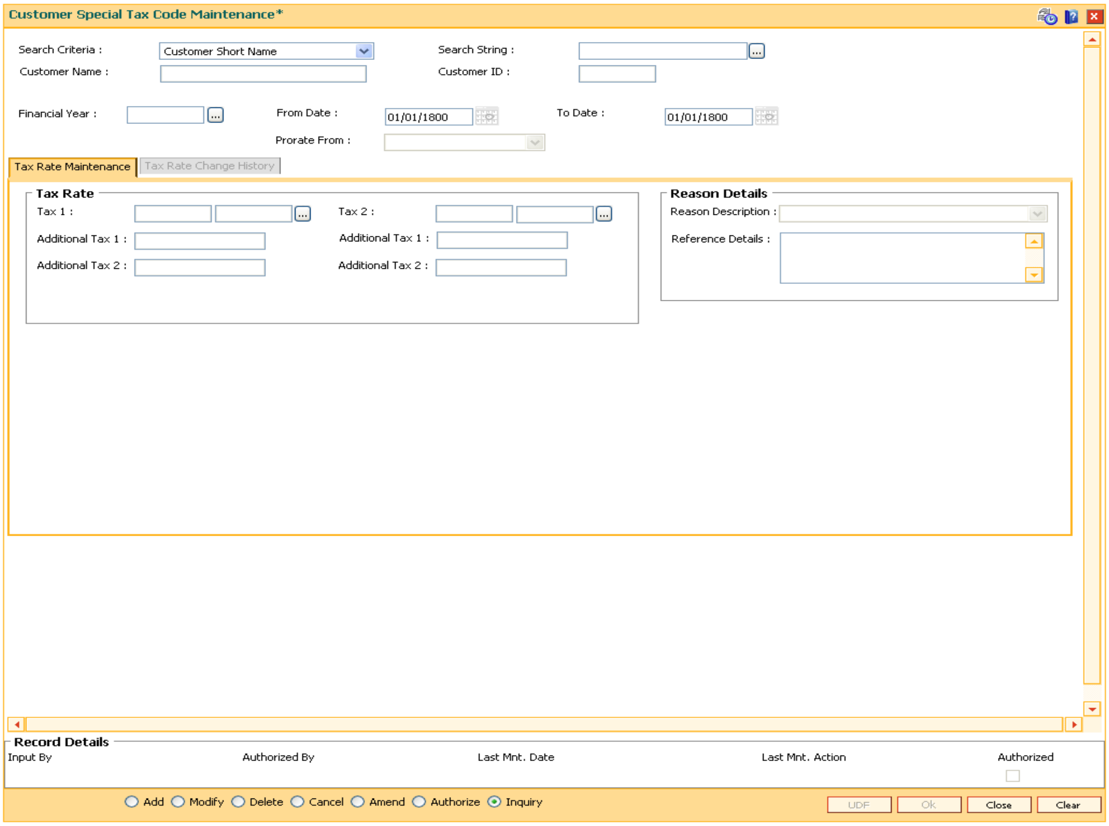
Modes Available

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

To maintain customer special tax codes

1. Type the fast path **TDS05** and click **Go** or navigate through the menus to **Global Definitions > Master > Customer Special Tax Code Maintenance**.
2. The system displays the **Customer Special Tax Code Maintenance** screen.

Customer Special Tax Code Maintenance



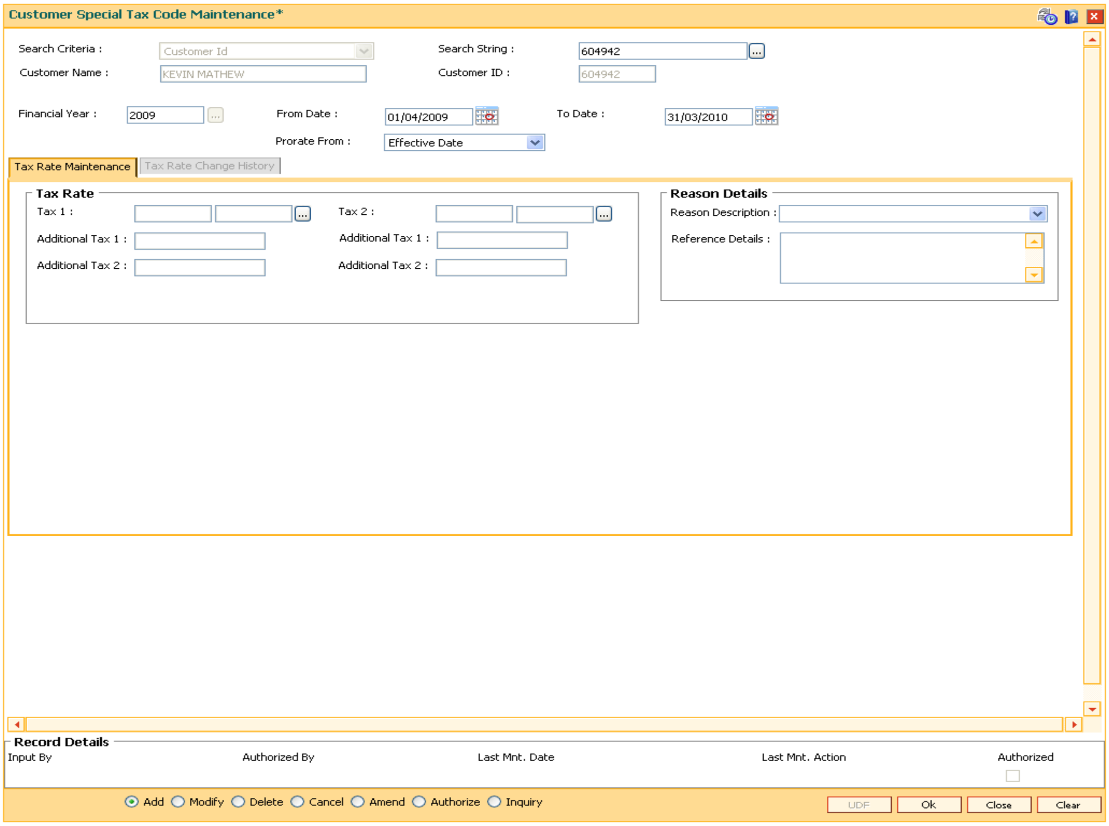
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer Short Name • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition • Customer ID - Unique identification given by the bank

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, the customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays name of the customer.
Customer ID	[Display] This field displays the ID of the customer.
Financial Year	[Mandatory, Numeric, Four] Type the financial year for which tax special code has to be maintained. If the tax special code is to be applicable across financial years, then the value should be entered as 2099.
From Date	[Optional, dd/mm/yyyy, Pick List] Type the date from which special tax code will be applicable or select it from the pick list. The value should be a future date within the financial year.
To Date	[Optional, dd/mm/yyyy, Pick List] Type the date up to which the special tax code will be applicable or select it from the pick list. The value should be greater than the From Date and within the financial year.
Prorate From	[Mandatory, Drop-Down] Select the date from which the tax should be computed from the drop-down list. The options are: • Effective Date - If this option is selected, the tax will be computed from the date on which tax code changes • Last Taxable Date - If this option is selected, tax will be computed from the last taxable date

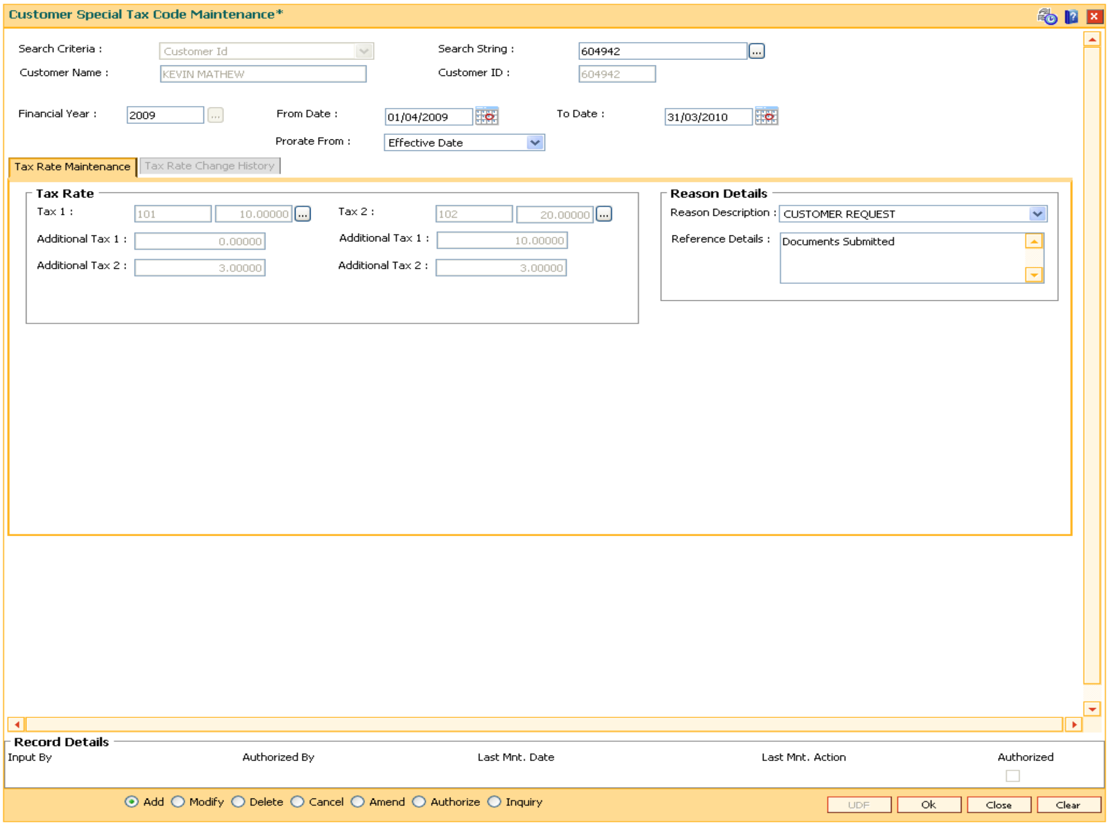
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and select the appropriate record from the pick list.
6. Enter the financial year.
7. Type the start and end date or select it from the pick list.
8. Select the date from which the tax should be computed from the drop-down list.

Customer Special Tax Code Maintenance



9. Enter the relevant details in the **Tax Rate Maintenance** tab.

Tax Rate Maintenance



Field Description

Field Name	Description
Tax Rate	
Tax 1	[Optional, Pick List] Select the tax 1 code from the pick list.
Additional Tax 1	[Display] This field displays the additional Tax 1 on Tax 1 code selected in the corresponding field.
Additional Tax 2	[Display] This field displays the additional Tax 2 on Tax 1 code selected in the corresponding field.
Tax 2	[Optional, Pick List] Select the tax 2 code from the pick list.
Additional Tax 1	[Display] This field displays the additional Tax 1 on Tax 2 code selected in the corresponding field.

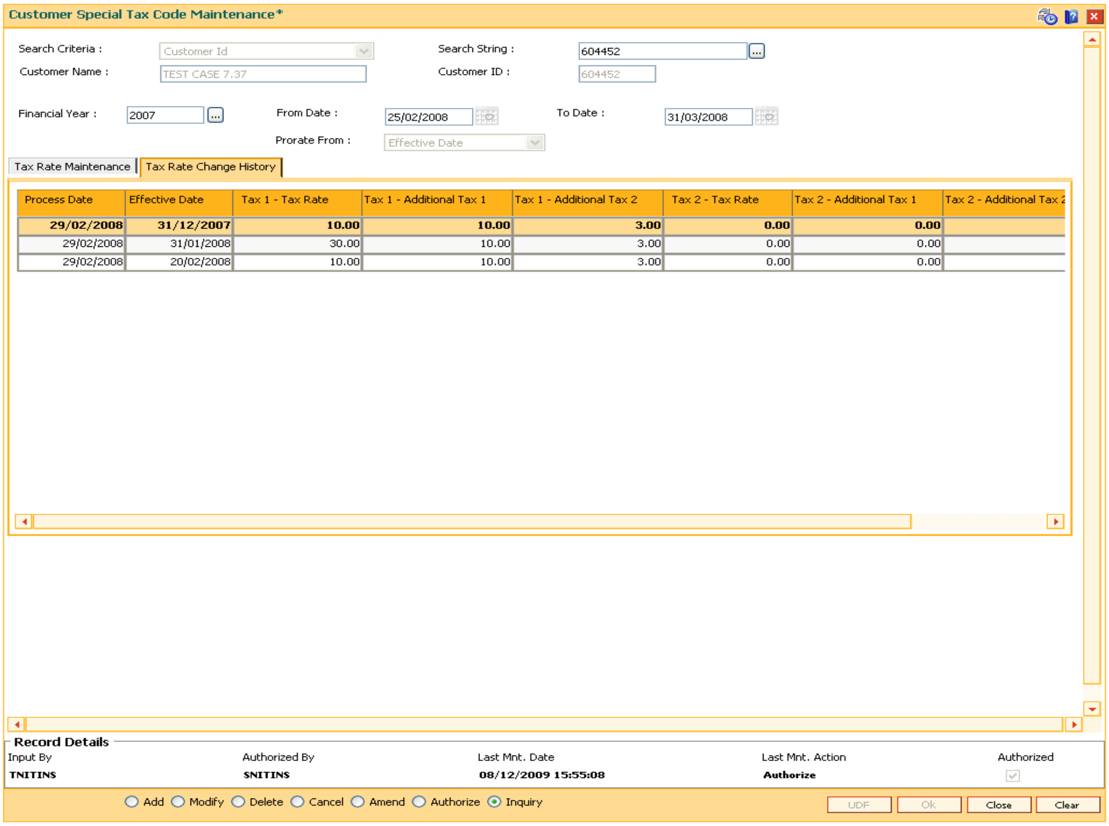
Field Name	Description
Additional Tax 2	[Display] This field displays the additional Tax 2 on Tax 2 code selected in the corresponding field.
Reason Details	
Reason Description	[Mandatory, Drop-Down] Select the appropriate reason from the drop-down list. The system displays the reason code along with the reason description. The reason codes are maintained using the **Reason Codes Maintenance** (Fast Path: BAM40) option.
Reference Details	[Optional, Alphanumeric, 120] Type the additional details, if any.

10. Click the **Ok** button.
11. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
12. The customer special tax codes are added once the record is authorised.

To view the customer special tax codes

1. Click the **Inquiry** button.
2. Select the search criteria from the drop-down list.
3. Enter the search string and select the appropriate record from the pick list.
4. Enter the financial year and select it from the pick list.
5. The system displays the details in the **Tax Rate Change History** tab.

Tax Rate Change History



Field Description

Field Name	Description
Process Date	[Display] This column displays the date on which the tax rate was modified.
Effective Date	[Display] This column displays the date from which the TDS variance is applicable.
Tax 1 - Tax Rate	[Display] This column displays the new tax 1 rate after the addition of variance.
Tax 1 - Additional Tax 1	[Display] This column displays the additional tax 1 for new rate.
Tax 1 - Additional Tax 2	[Display] This column displays the additional tax 2 for new rate.

Field Name	Description
Tax 2 - Tax Rate	[Display] This column displays the new tax 2 rate after the addition of variance.
Tax 2 - Additional Tax 1	[Display] This column displays the additional tax 1 for new rate.
Tax 2 - Additional Tax 2	[Display] This column displays the additional tax 2 for new rate.
Reason for Change	[Display] This column displays the reason for the addition of the variance.

6. Click the **Close** button.

3. Customer Image Capture

The system allows the banker to capture the specimen signature and/or the photograph of customer's to facilitate the online verification process for the teller. This feature will replace the manual storage and retrieval of specimen signatures and photographs. A customer can be linked with a maximum of one signature and one photograph. In an offline scenario, these images can be retrieved from the customer's home branch.

The specimen signature and photograph of the customer is scanned and stored as a `.jpeg` or `.jpg` image. The teller can attach the scanned image to an account using the Linking Customer Image option.

3.1. 7102 - Link Cust Image

Using this option the photograph and/or specimen signature of the customer can be linked to a Oracle FLEXCUBE customer. This feature of capturing signature and identity photograph of the customer is required by the teller to facilitate the online verification process.

This linking can be done in the online mode using the FLEXCUBE Customer ID or Customer IC and Customer type combination. A customer can be linked with a maximum of one signature and one photograph.

In an offline scenario, these images can be retrieved from the customer's home branch. The supervisor can authorise the photograph and signatures linked to the customer, using the Authorise **Captured Image** (Fast Path: 7104) option. The image can be viewed only after it has been authorised.

Definition Prerequisites

- 8053 - Customer Addition

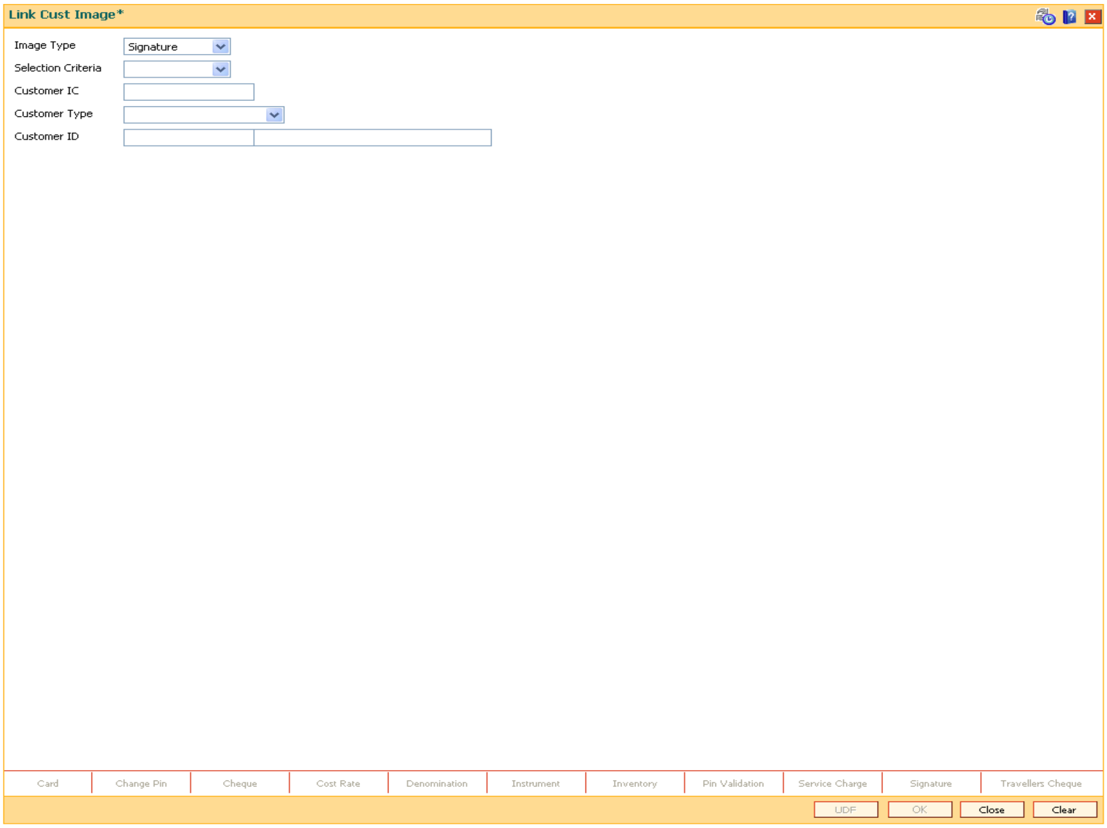
Modes Available

Not Applicable

To link the customer image

1. Type the fast path **7102** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Link Cust Image**.
2. The system displays the **Link Cust Image** screen.

Link Cust Image



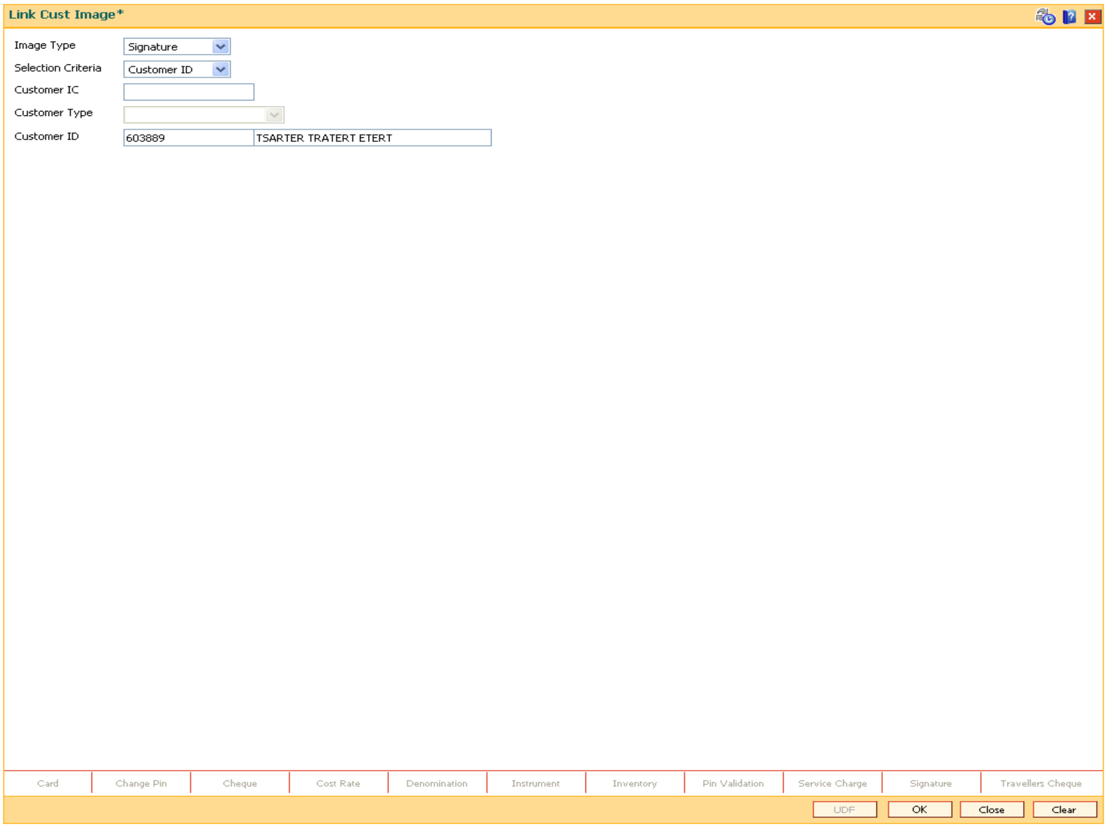
Field Description

Field Name	Description
Image Type	[Mandatory, Drop-Down] Select the image type from the drop-down list, It depends on whether you want to link the photograph or the signature of the customer. By default, the system displays the **Signature** option.
Selection Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

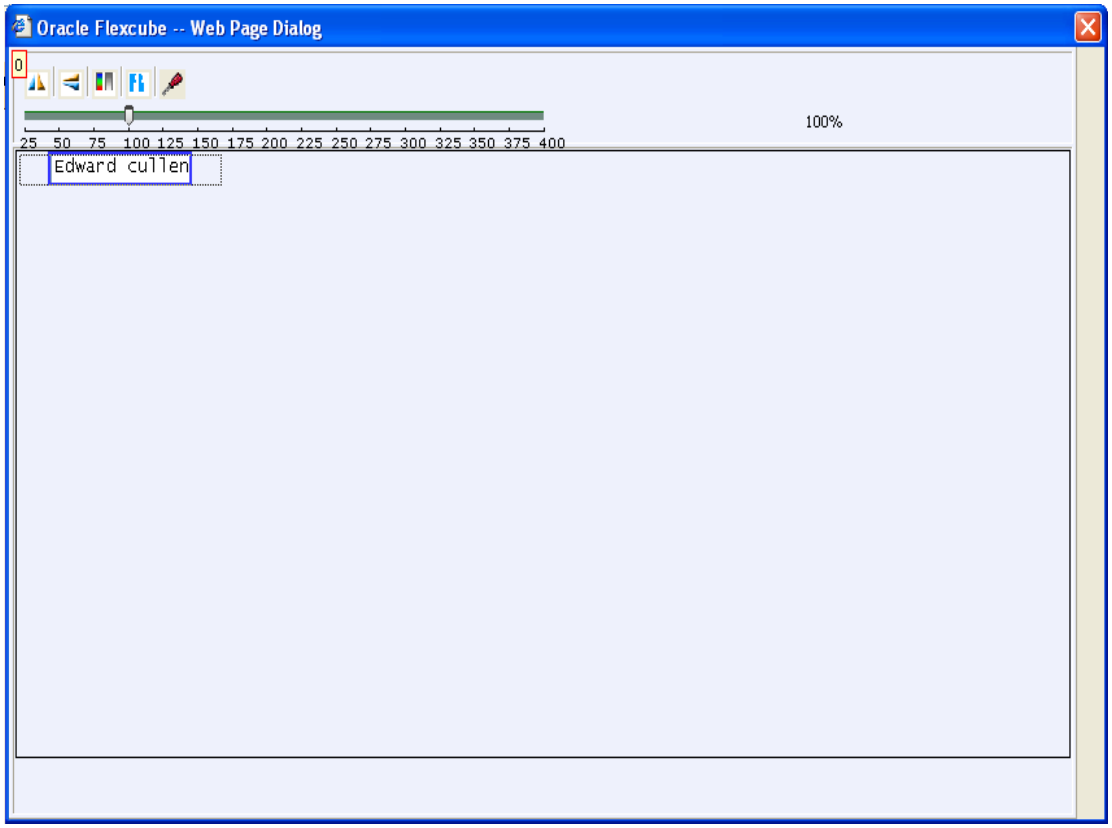
Field Name	Description
Customer IC	[Conditional, Alphanumeric, 30] Type the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the IC and Customer Type, the system can identify the 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. This field is enabled only if the **Customer IC** option is selected in the **Selection Criteria** field.
Customer Type	[Conditional, Drop-Down] Select the customer type from the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the **Customer Types Maintenance** (Fast Path: CIM08). Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type. This field is disabled, if the **Customer ID** option is selected in the **Selection Criteria** field.
Customer ID	[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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 & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system. This field is enabled only if the Customer ID is selected in the **Selection Criteria** field.

3. Select the image type and selection criteria from the drop-down list.
4. Depending upon the option selected in the selection criteria field, the system enables the relevant field.
5. Enter the required information.

Link Cust Image



Signature/Image



3. Click the **Ok** button.
4. The system displays the message "Image Inserted. Authorisation Pending".
5. Click the **Ok** button.
6. Image is linked once it is authorised.

Note: Paste the scanned signature on to the clipboard. Alternatively, the system picks up the .bmp file based on your setting specifications for the source of the signature, i.e., whether it is picked up from the .bmp files or from the clipboard.

3.2. 7103 - Unlink Cust Image

Using the **Link Cust Image** (Fast Path: 7102) option, you can link photograph and/or specimen signature of the customer. If incase wrong image is linked and noticed at the time of authorisation then you can delete the unauthorised image for the selected customer using this option.

Definition Prerequisites

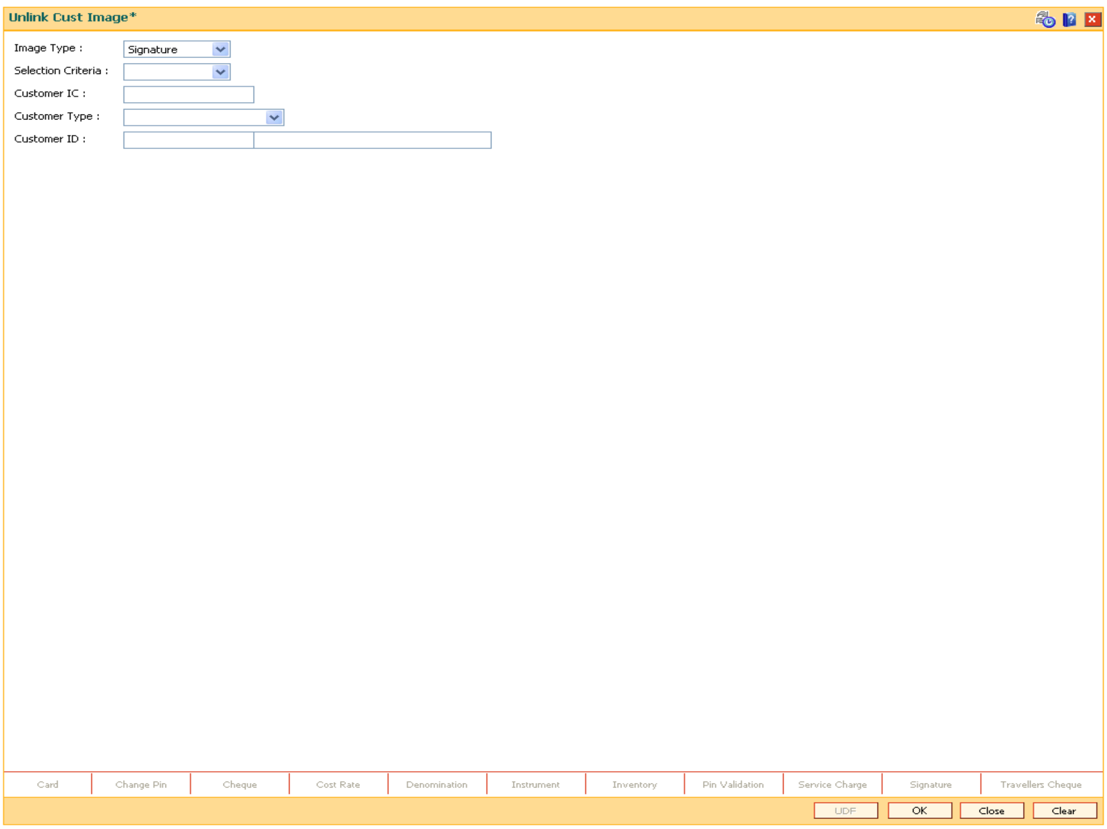
- 7102 - Link Cust Image
- 7111 - Modify Customer Image

Modes Available

Not Applicable

To cancel the customer image

1. Type the fast path **7103** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Unlink Cust Image**.
2. The system displays the **Unlink Cust Image** screen.



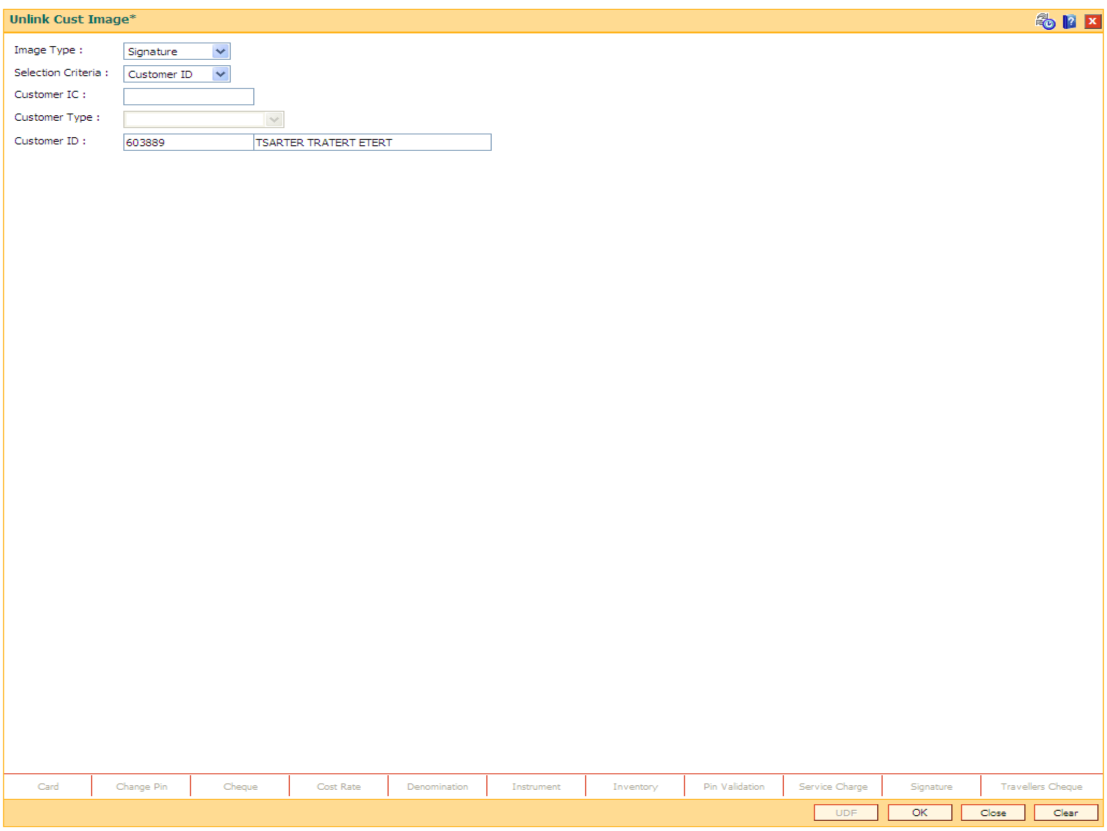
Field Description

Field Name	Description
Image Type	[Mandatory, Drop-Down] Select the Image Type from the drop-down list. Image type depends on whether you want to unlink the photograph or the signature of the customer. By default, the system displays the **Signature** option.
Selection Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Customer IC	[Conditional, Alphanumeric, 10] Type the identification code of the customer. 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.
Customer Type	[Conditional, Drop-Down] Select the customer type from the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the **Customer Types Maintenance** (Fast Path: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type. This field is disabled, if the **Customer ID** option is selected in the **Selection Criteria** field.

Field Name	Description
Customer ID	[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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. This field is enabled only if the Customer ID is selected in the **Selection Criteria** field.

3. Select the image type and selection criteria from the drop-down list.
4. Enter the data corresponding to the selection criteria and press the **<Tab> or <Enter>** key.

Unlink Cust Image



5. Click the **Ok** button.
6. The system displays the message "Do you want to cancel the image?".
7. Click the **Ok** button.

3.3. 7104 - Authorise Captured Image

Using this option the supervisor can authorise the photograph and signatures linked to the customer which were done through the **Link Cust Image** (Fast Path: 7102) option.

The image can be viewed only after it has been authorised. This feature will replace the manual storage and retrieval of specimen signatures and photographs.

Definition Prerequisites

- 7102 - Link Cust Image

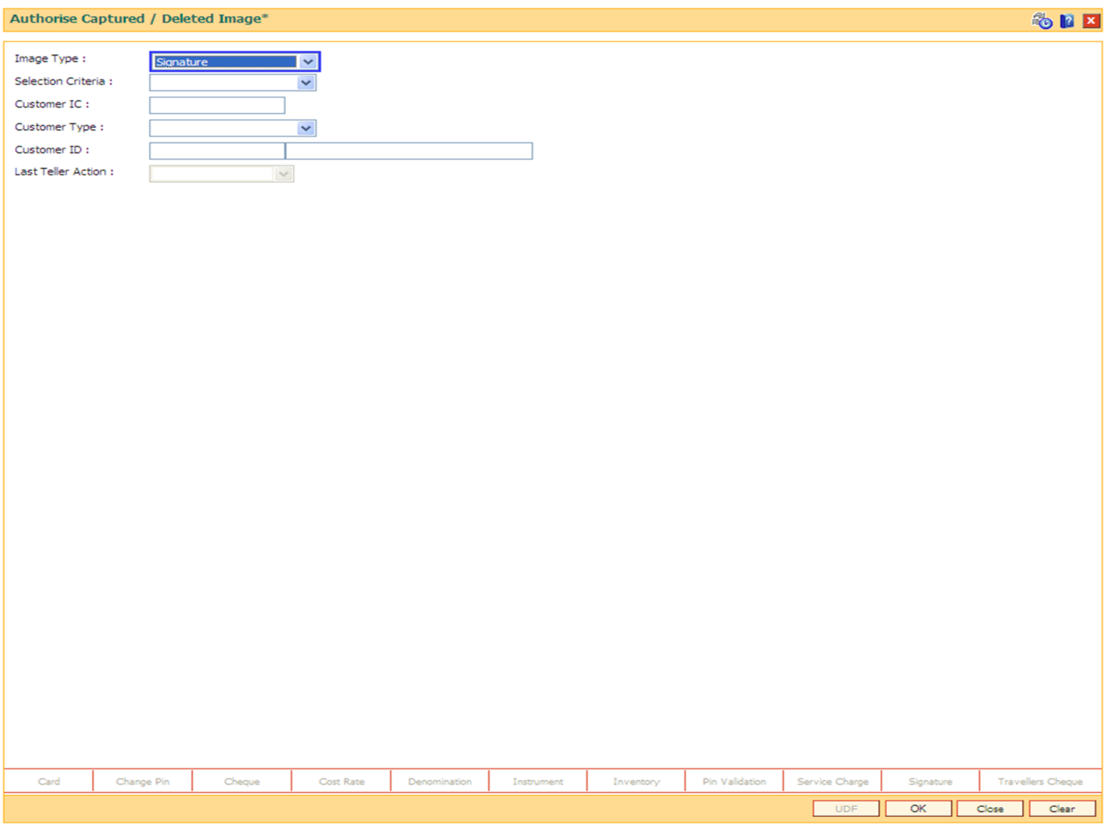
Modes Available

Not Applicable

To authorise the customer image

1. Type the fast path **7104** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Authorisation > Authorise Captured Image**.
2. The system displays the **Authorise Captured Image** screen.

Authorise Captured Image



Field Description

Field Name	Description
Image Type	[Mandatory, Drop-Down] Select the Image Type from the drop-down list. Image type depends on whether you want to authorise the photograph or the signature of the customer. By default, the system displays the **Signature** option.
Selection Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • **Customer short name** • **Customer IC** - Identification criteria (IC) arrived at by the bank during customer addition • **Customer ID**- Unique identification given by the bank
Customer IC	[Conditional, Alphanumeric, 20] Type the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the IC and Customer Type, 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. This field is enabled only if the **Customer IC** option is selected in the **Selection Criteria** field.
Customer Type	[Conditional, Drop-Down] Select the customer type of the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the **Customer Types Maintenance** (Fast Path: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type. This field is disabled if the **Customer ID** option is selected in the **Selection Criteria** field.

Field Name	Description
Customer ID	[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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. This field is enabled only if the Customer ID is selected in the **Selection Criteria** field.
Last Teller Action	[Conditional, Drop-Down] Select the last teller action from the drop-down list.

3. Select the image type and the selection criteria from the drop-down list.
4. Enter the data corresponding to the selection criteria.
5. Click the **Ok** button.
6. The system displays the message "Image Authorisation Successful".
7. Click the **Ok** button.

3.4. 7105 - Customer Image Display

The photograph and/or specimen signature of the customer can be linked to Oracle FLEXCUBE customer using the Link Cust Image (Fast Path: 7102) option. The supervisor can authorise the photograph and signatures liked to the customer, using the **Authorise Captured Image** (Fast Path: 7104) option.

Using this option you can view the image for the selected customer after it has been authorised. The system also you to zoom in, zoom out, flip, invert the photographs / signatures.

Definition Prerequisites

- 7104 - Authorise Captured Image

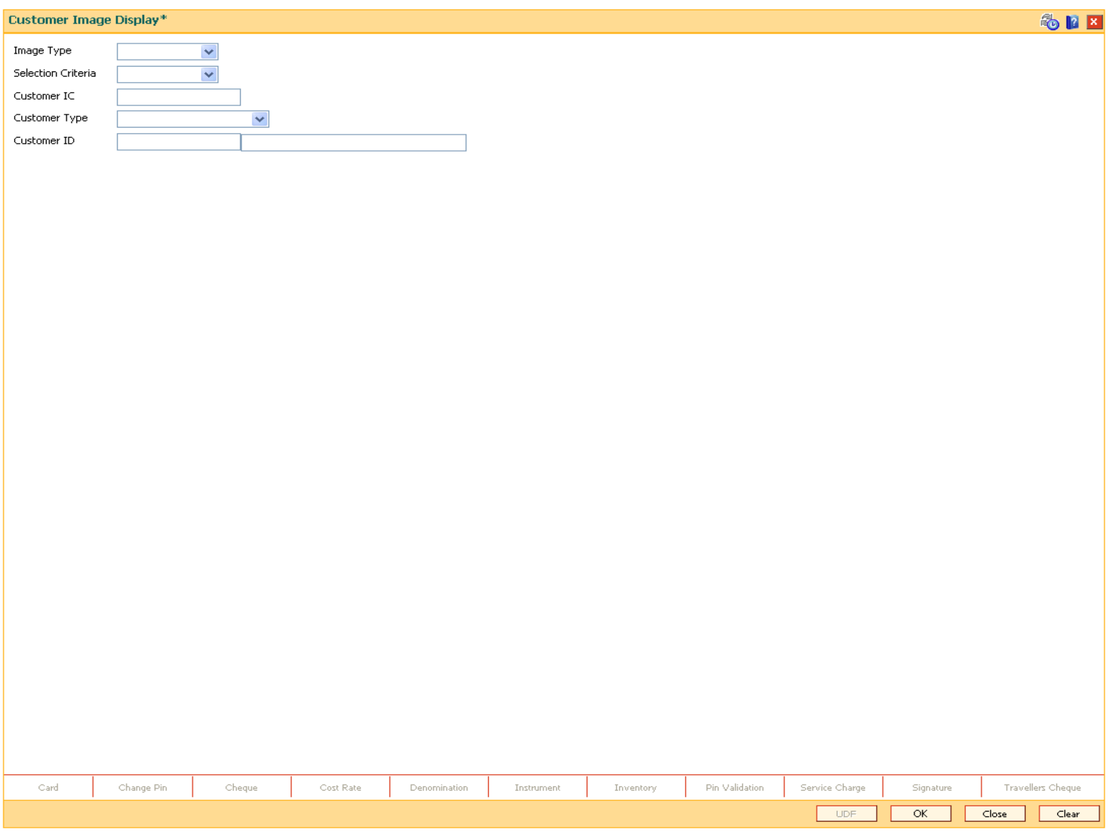
Modes Available

Not Applicable

To view the customer image

1. Type the fast path **7105** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Image Display**.
2. The system displays the **Customer Image Display** screen.

Customer Image Display



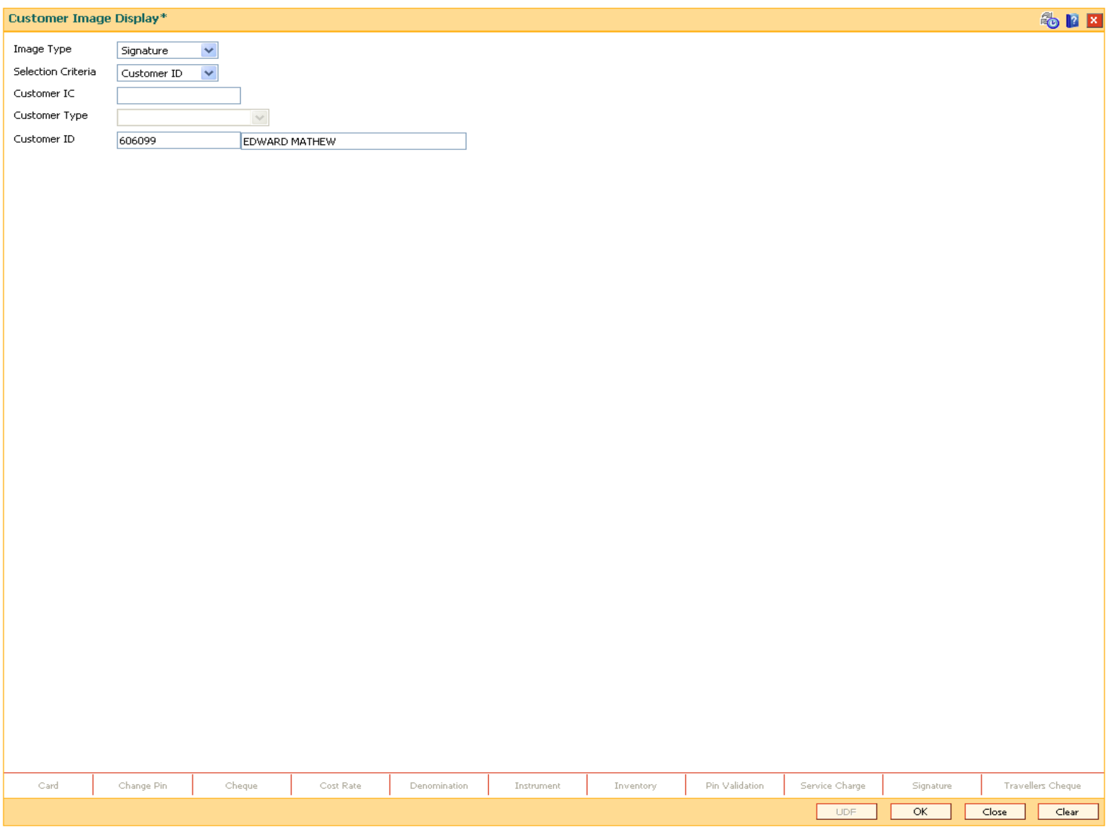
Field Description

Field Name	Description
Image Type	[Mandatory, Drop-Down] Select the image type from the drop-down list. The options are: • Signature • Photo Image type depends on whether you want to view the photograph or the signature of the customer. By default, the system displays the Signature option.
Selection Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Customer IC	[Conditional, Alphanumeric, 30] Type the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the IC and Customer Type, 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. This field is enabled only if the **Customer IC** option is selected in the **Selection Criteria** field.
Customer Type	[Conditional, Drop-Down] Select the customer type from the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the **Customer Types Maintenance** (Fast Path: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type. This field is disabled, if the **Customer ID** option is selected in the **Selection Criteria** field.

Field Name	Description
Customer ID	[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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. This field is enabled only if the **Customer ID** option is selected in the **Selection Criteria** field.

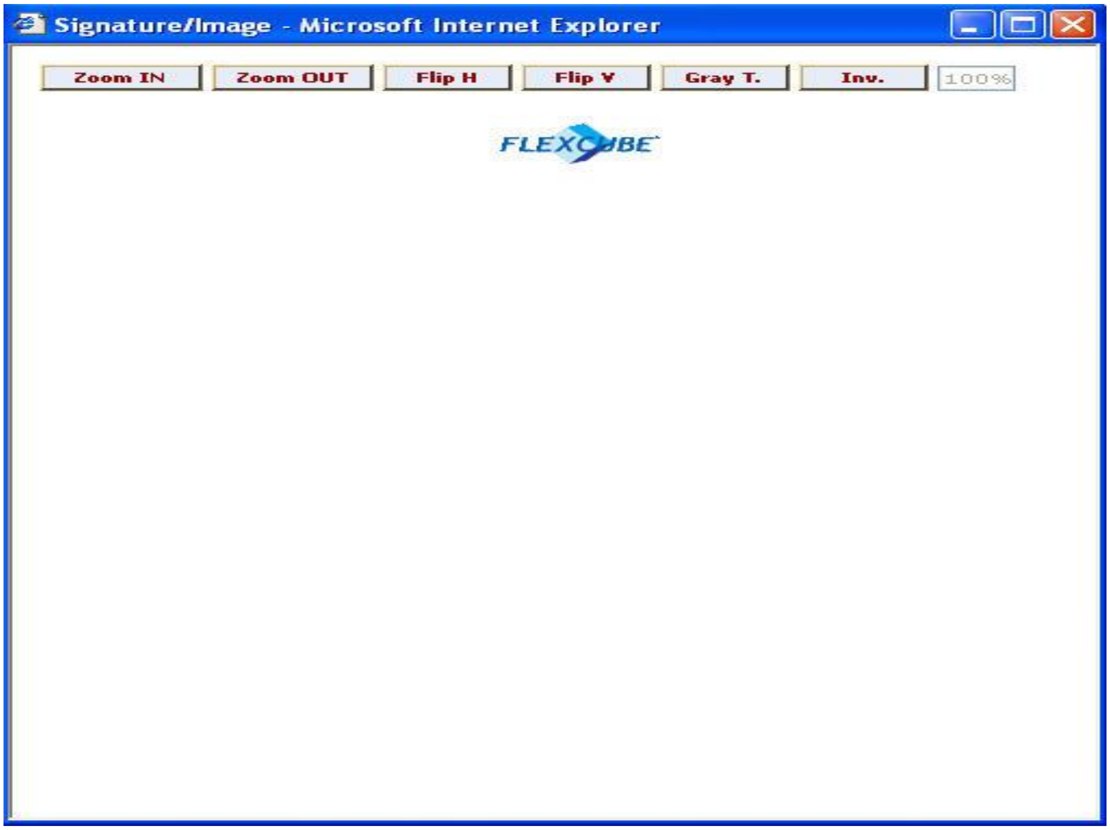
3. Select the image type and the selection criteria from the drop-down list.
4. Enter the data corresponding to the selection criteria.

Customer Image Display



5. Click the **Ok** button.
   Note: If the signature/image is not attached to the customer, the "Image not available" error message appears.
6. The system displays the **Signature/Image** screen.

Signature/Image



3.5. 7111 - Modify Customer Image

Using this option you can modify a customer's photograph and signature. This option will be available to the teller based on the access rights assigned by the bank. This will replace the existing customer image linked to the customer.

Definition Prerequisites

- 7102 - Link Cust Image

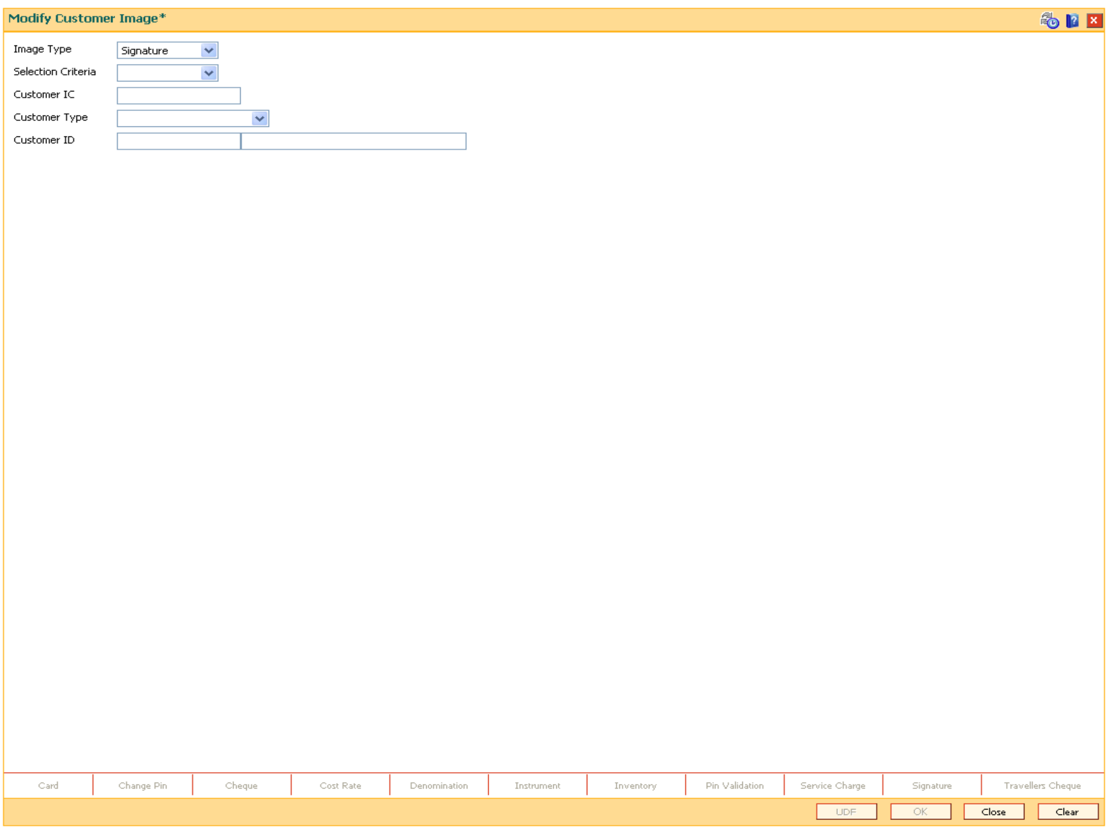
Modes Available

Not Applicable

To modify the customer image

1. Type the fast path **7111** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Modify Customer Image**.
2. The system displays the **Modify Customer Image** screen.

Modify Customer Image



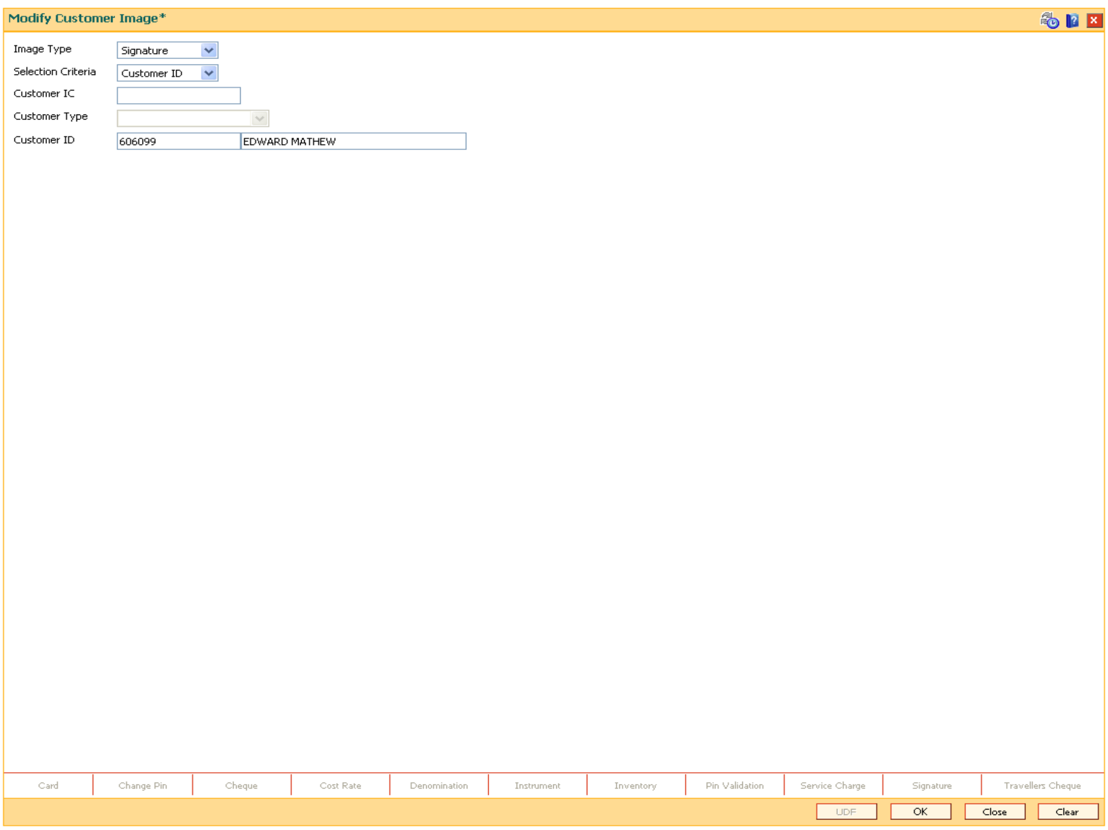
Field Description

Field Name	Description
Image Type	[Mandatory, Drop-Down] Select the Image Type from the drop-down list. The options are: • Signature • Image Image type depends on whether you want to modify the photograph or the signature of the customer. By default, the system displays the **Signature** option.
Selection Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Customer IC	[Conditional, Alphanumeric, 30] Type the identification code of the customer. 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. This field is enabled only if the **Customer IC** option is selected in the **Selection Criteria** field.
Customer Type	[Conditional, Drop-Down] Select the customer type from the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the **Customer Types Maintenance** (Fast Path: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type. This field is disabled if the **Customer ID** option is selected in the **Selection Criteria** field.

Field Name	Description
Customer ID	[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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. This field is enabled only if the Customer ID is selected in the **Selection Criteria** field.

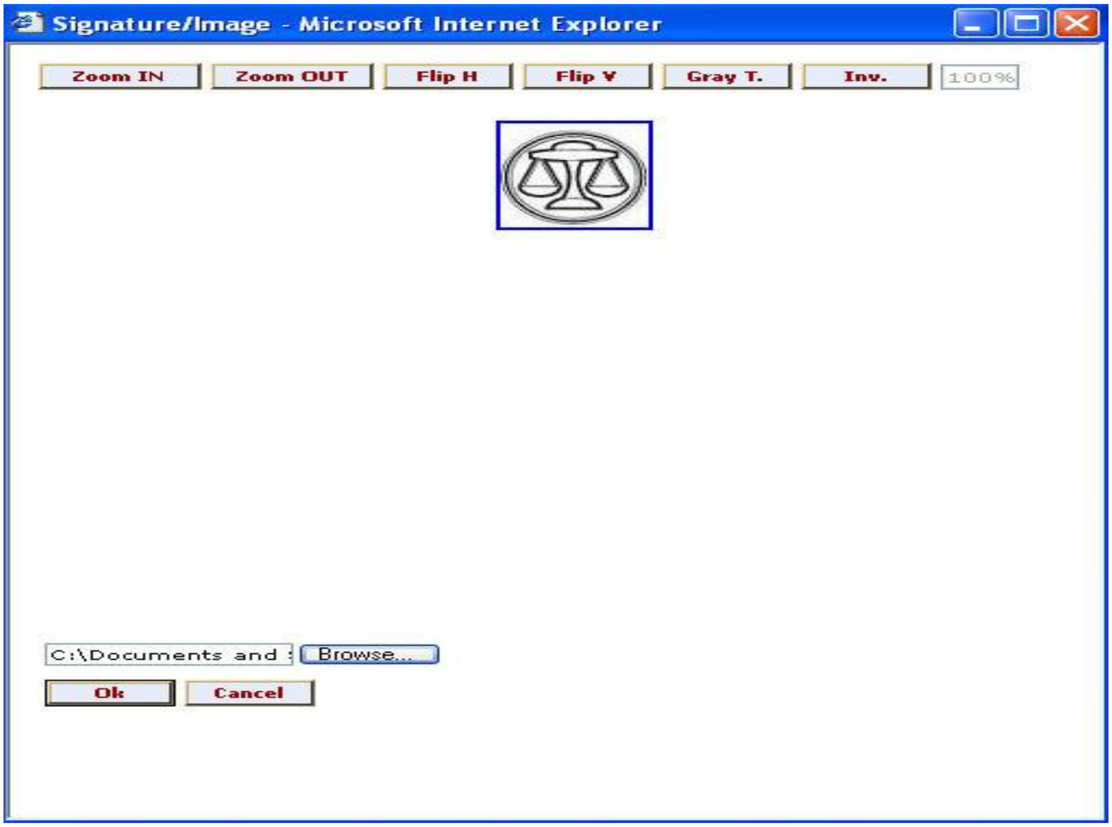
3. Select the image type and the selection criteria from the drop-down list.
4. Enter the relevant information corresponding to the selection criteria.

Modify Customer Image



5. Click the **Ok** button.
   Note: If the signature/image is not attached to the customer, the "Image not available" error message appears.
6. The system displays the **Signature/Image** screen.

Signature/Image



7. Type the appropriate path for the image file or click the **Browse** button to select the image file. The system will display the image to be linked.
8. Click the **Ok** button.
9. The system displays the message "Image Linked Successfully. Authorisation Pending". Click the **Ok** button.
10. The modified image is linked to the account successfully once the record is authorised.

3.6. 3000 - Thumb Print Interface

Using this option you can verify the thumbprint of the customer. It is an interface with the thumbprint application online and displays whether the verification is successful or not.

It will also display the customer ID and all the accounts linked to the customer ID. Once the account in which the customer wants to perform transaction is selected, you can navigate to that particular screen, and the details of the account number are displayed in the subsequent screen.

Definition Prerequisites

- 8053 - Customer Addition

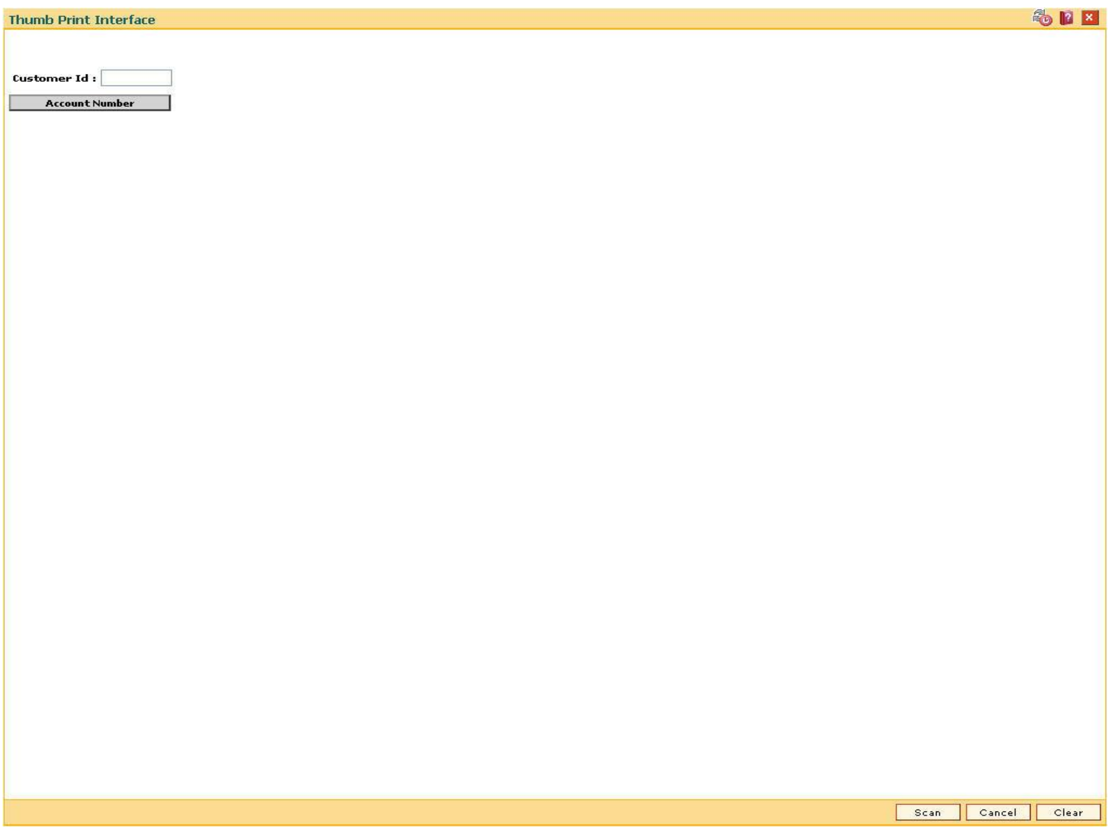
Modes Available

Not Applicable

To verify the thumb print

1. Type the fast path **3000** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Thumb Print Interface**.
2. The system displays the **Thumb Print Interface** screen.

Thumb Print Interface



Field Description

Field Name	Description
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system. This field is enabled only if the **Customer ID** is selected in the **Selection Criteria** field.
Account Number	[Display] This field displays the account number.

3. Connect the thumb scanner to the system.
4. Click the **Scan** button.
5. The system displays the message "Please Insert The Card".
6. Insert the smart card in the scanner and click the **Ok** button.
7. The system displays the message "Sensor Feedback".
8. Scan the thumb impression of the customer on the sensor.
9. The system displays the message "Verification Successful". Click the **Ok** button.
10. The system displays the customer account numbers.
11. Click the appropriate account number. Once the account number is selected the customer session is started.
12. Enter the fast path for the required transaction. The account details are automatically populated on the screen.

Note: If the thumb verification is not successful then the user will be prompted for dual authorization. If the user clicks the **Cancel** button then the transaction is aborted. If **Ok** button is clicked then user has to enter the supervisor login details. Once the login details are verified then user can proceed with the transaction else the transaction is aborted.

4. Customer Based Transactions

FLEXCUBE Retail provides comprehensive customer-based information to a user of the financial service provider. The customer-based transaction allows the user to search the background of the customer, the maturity status of the customer. Inquiries related to the account, can be conducted based on the customer search and, the name of the customer can be changed on genuine circumstances etc.

4.1. 7101 - IC No - Short Name Change

Using this option you can change the Customer IC, Short Name, or Full Name.

Due to various reasons, customers may want to change their name on records; for example, a merger or acquisition may result change of name for a corporate.

Definition Prerequisites

- 8053 - Customer Addition

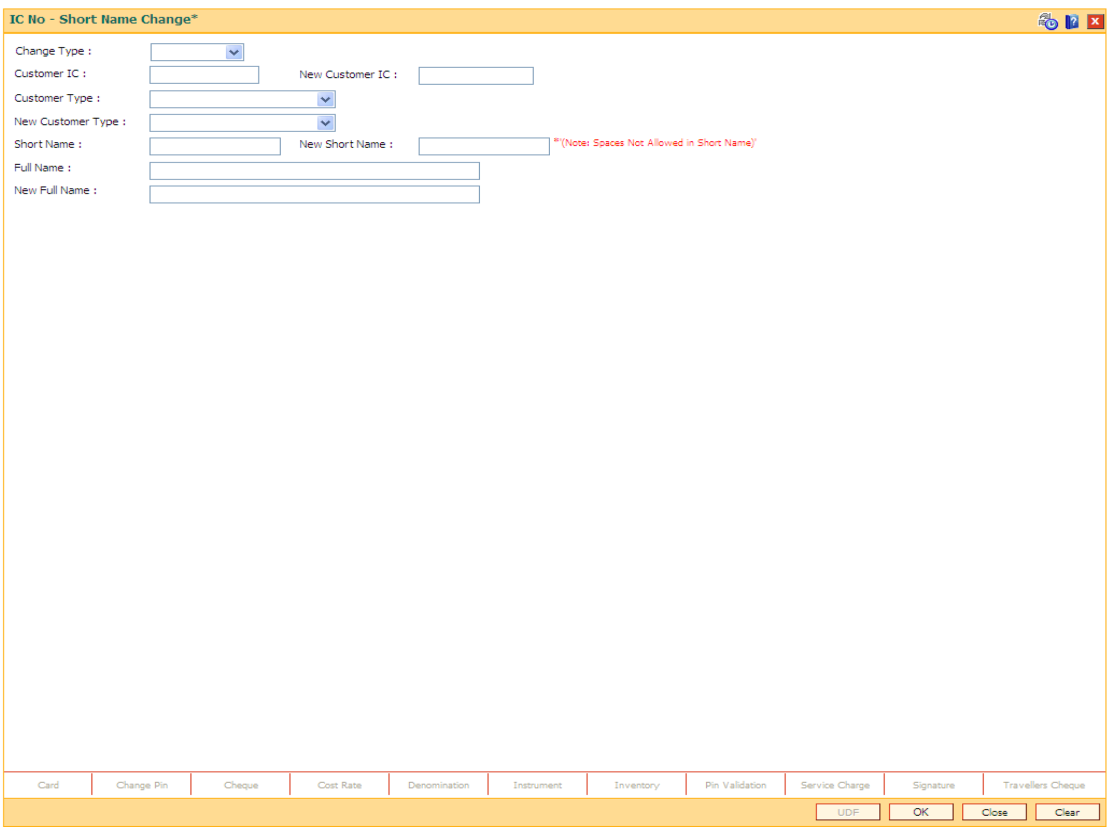
Modes Available

Not Applicable

To change customer short name or IC number

1. Type the fast path **7101** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > IC No – Short Name Change**.
2. The system displays the **IC No - Short Name Change** screen.

IC No - Short Name Change



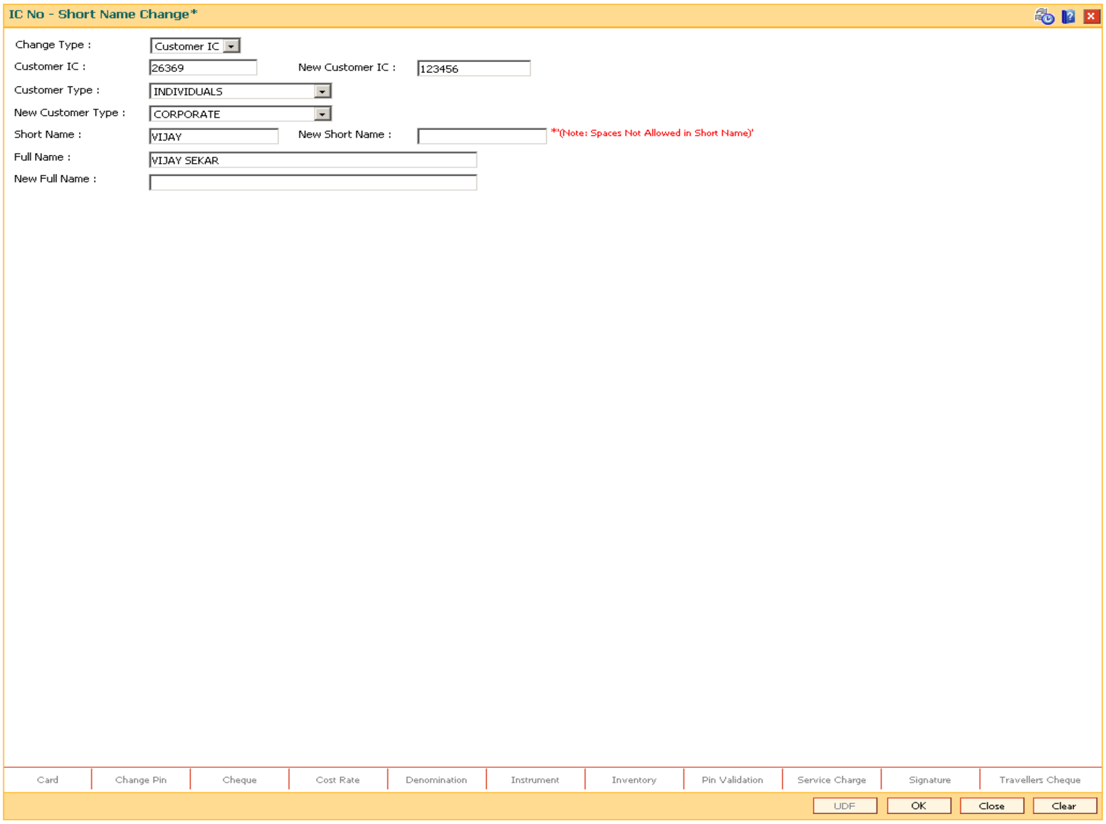
Field Description

Field Name	Description
Change Type	[Mandatory, Drop-Down] Select the appropriate attribute you want to change from the drop-down list. The options are: • Customer IC - Identification given by a central authority • Customer Short Name - Short name of the customer. • Full Name - Name of the individual customer or the name of the corporate, in case of a corporate customer.
Customer IC	[Mandatory, Alphanumeric, 30] Type the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the IC and Customer Type, 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.
New Customer IC	[Conditional, Alphanumeric, 30] Type the new identification code of the customer. This field is enabled only if the **Customer IC** option is selected in the **Change Type** field.
Customer Type	[Mandatory, Drop-Down] Select the appropriate customer type or category from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the **Customer Types Maintenance** option.
New Customer Type	[Conditional, Drop-Down] Select the new customer type or category from the drop-down list. For example, Individual, Corporate, Local Government, etc. This field is enabled only if the **Customer IC** option is selected in the **Change Type** field.
Short Name	[Display] This field displays the short name of the customer The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Field Name	Description
New Short Name	[Conditional, Alphanumeric, 20] Type the new short name of the customer. This field is enabled only if the **Short Name** option is selected in the **Change Type** field.
Full Name	[Display] This field displays the full name of the customer. This field is populated only if the **Full Name** option is selected in the **Change Type** field. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. If the customer IC and Customer Type entered are of type 'Individual', then the first name, middle name and last name are displayed. If the customer IC and Customer Type entered are of type 'Corporate', then the full name is displayed.
New Full Name	[Conditional,Alphanumeric,40] Type the new full name of the customer. This field is populated only if the **Full Name** option is selected in the **Change Type** field.

3. Select the change type from the drop-down list.
4. Enter the customer IC number and the required customer details.

IC No - Short Name Change



5. Click the **Ok** button.
6. The system displays the message "Authorisation 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 message "Update Complete". Click the **Ok** button.

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

4.2. 7117 - Bulk Authorization / Cancellation of Images

Using this screen you can authorize or cancel the images attached with the customer id. The authorization or cancellation transactions can be done through supervisor login.

Definition Prerequisites

- 7102 - Link Cust Image
- 7104 - Authorise Customer Image

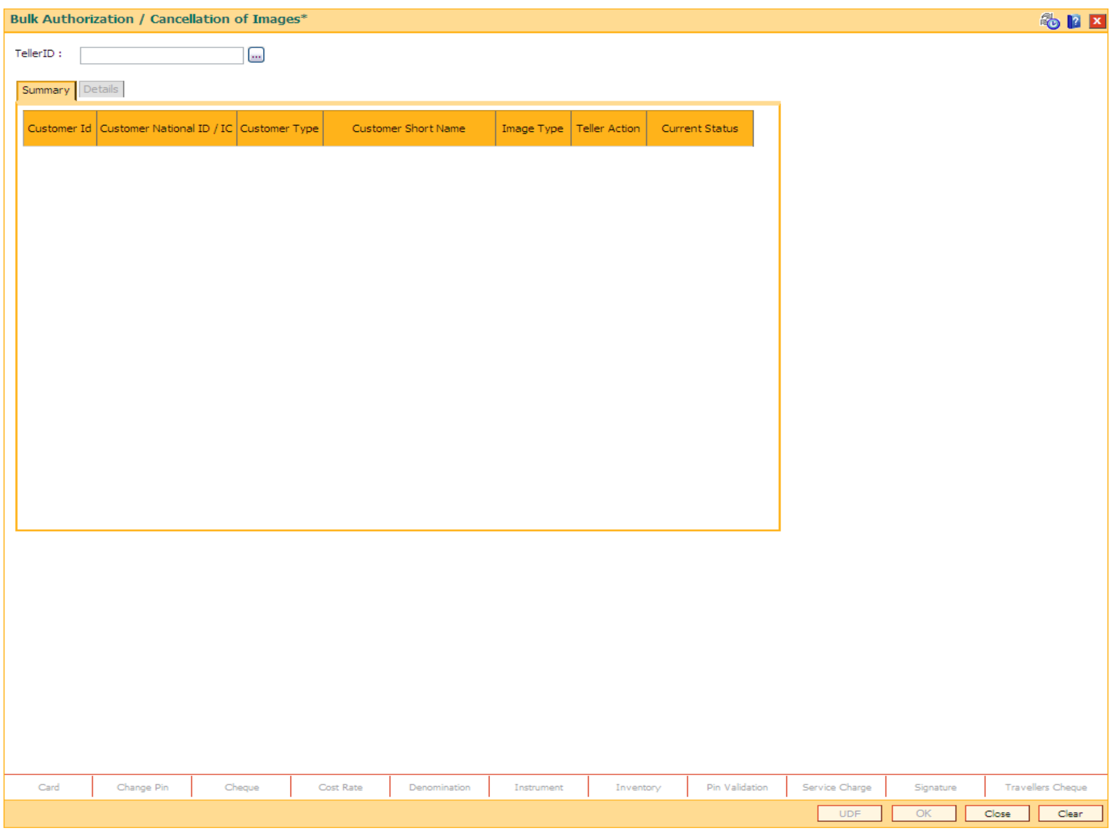
Modes Available

Not Applicable

To authorize or cancel the images in bulk

1. Type the fast path **7117** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Bulk Authorization / Cancellation of Images**.
2. The system displays the **Bulk Authorization / Cancellation of Images** screen.

Bulk Authorization / Cancellation of Images

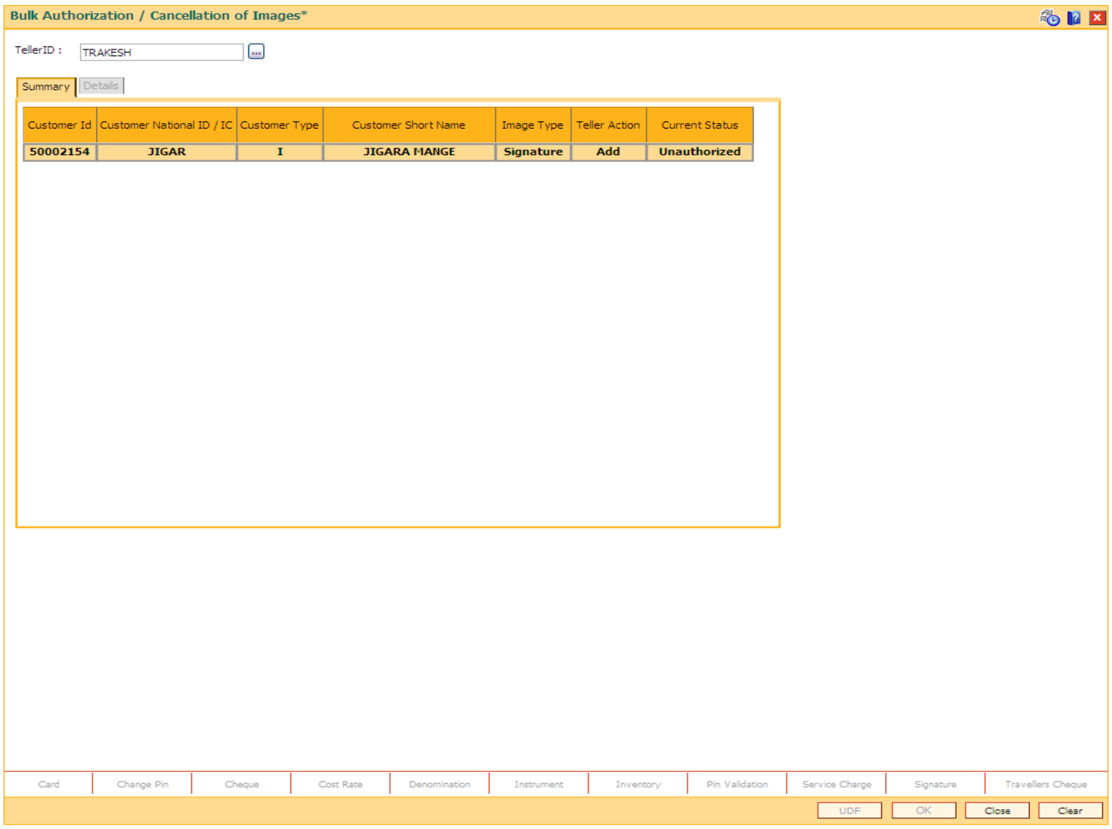


Field Description

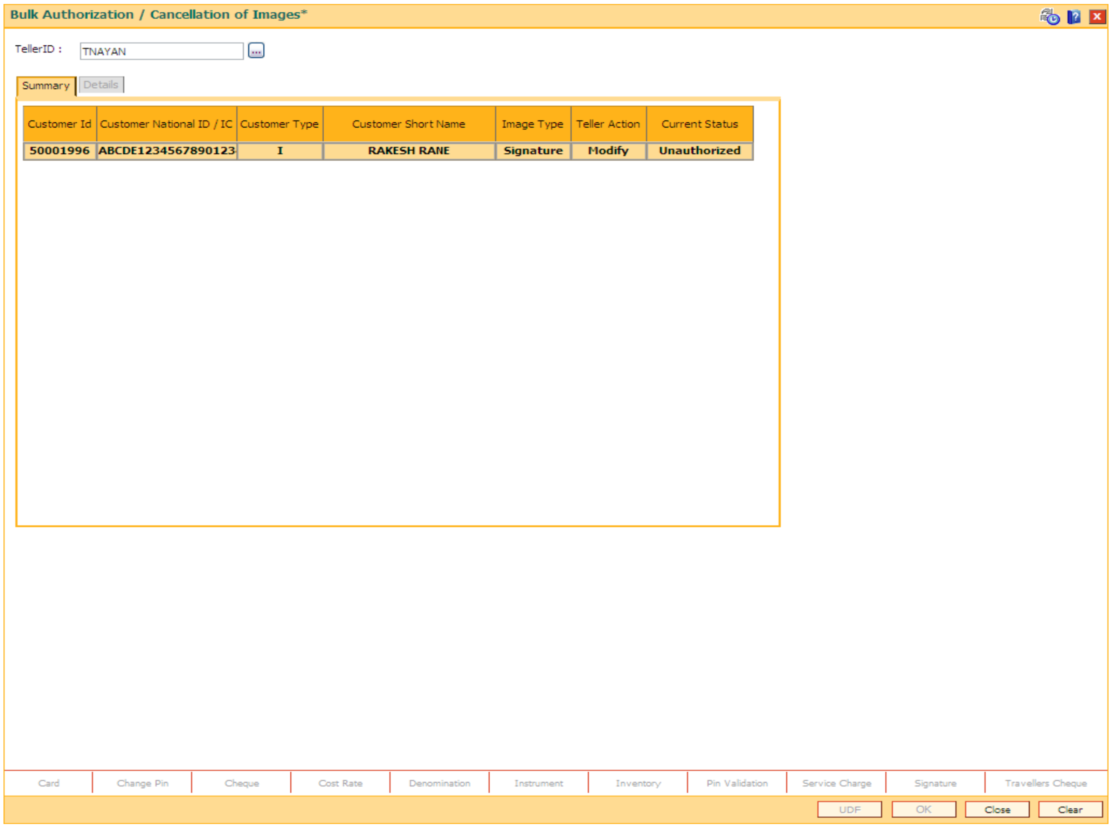
Field Name	Description
Teller ID	[Mandatory, Pick List] Select the teller ID from the pick list.

3. Select the teller ID from the pick list. The system displays the record in the summary tab.

Bulk Authorization / Cancellation of Images



Summary



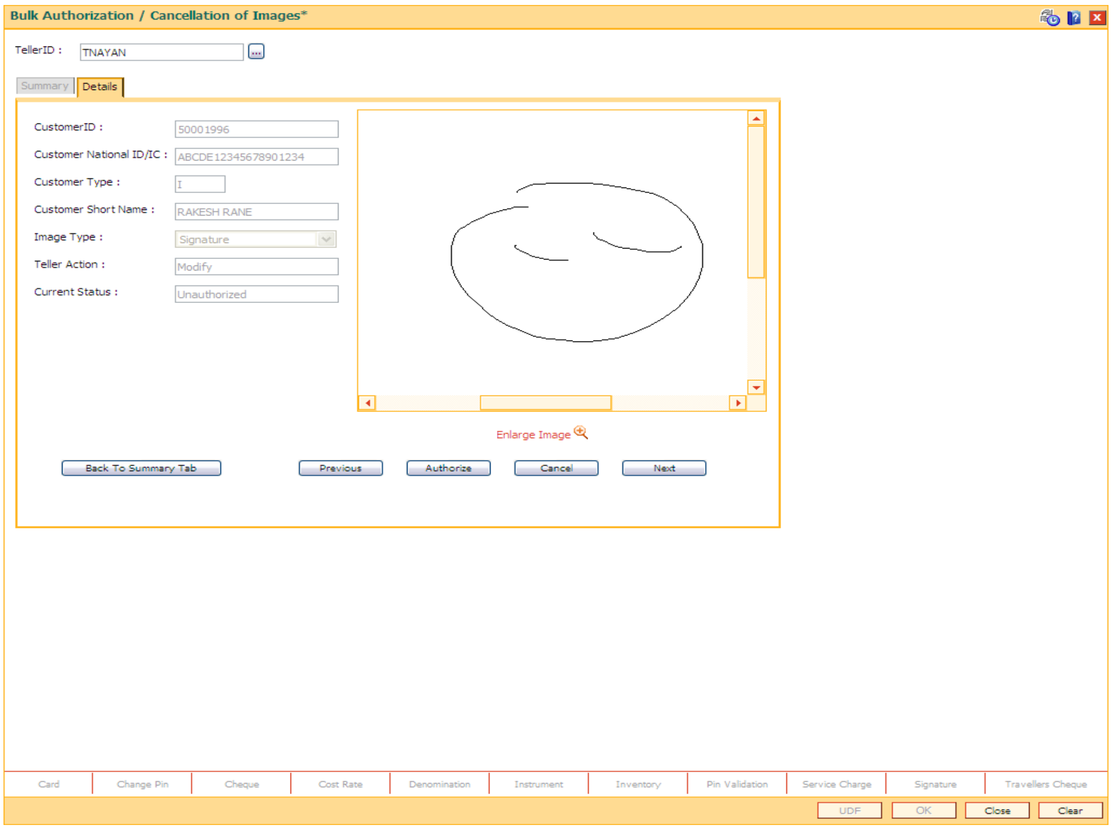
Field Description

Field Name	Description
Customer ID	[Display] This field displays the customer ID.
Customer National ID/IC	[Display] This field displays the customer national ID / IC.
Customer Type	[Display] This field displays the customer type.
Customer Short Name	[Display] This field displays the customer short name.
Image Type	[Display] This field displays the image type.
Teller Action	[Display] This field displays the teller action.

Field Name	Description
Current Status	[Display] The field displays the current status of the transaction.

4. Double - click on the record to view the details.

Details



5. Click the **Authorize** button to authorize the image. The system displays the "Image Authorization Successful".
   OR
   Click the **Cancel** button to cancel the image. The system displays the "Image Cancellation Successful".
   OR
   Click the **Previous** button to go to the previous record.
   OR
   Click the **Next** button to go to the next record.
   OR
   Click the **Back To Summary Tab** button to go back to the summary tab.
   Note: If the signature/image is not attached to the customer, the "Image not available" error message appears.

4.3. 7118 - Delete Customer Image

Using this option, the photograph and/or specimen signature of the customer can be deleted from the Oracle FLEXCUBE customer. This feature of capturing signature and identity photograph of the customer is required by the teller to facilitate the online verification process. This linking can be done in the online mode using the FLEXCUBE Customer ID or Customer IC with Customer type combination. A customer can be linked with a maximum of one signature and one photograph.

In an offline scenario, these images can be retrieved from the customer's home branch. The supervisor can authorise the photograph and signatures linked to the customer, using the Authorise Captured Image (Fast Path: 7104) option. The image can be viewed only after it has been authorised.

Using the (Fast Path: 7102) Link Cust Image option, you can link photograph and/or specimen signature of the customer. If in case wrong image is linked and noticed at the time of authorization, then you can delete the unauthorized image using the Cancel option. If in case wrong image is linked/image need to be deleted after authorization, then you can delete the authorized image using the Delete option for the selected customer using this option

Definition Prerequisites

- 7102 - Link Cust Image
- 7104 - Authorise Captured Image

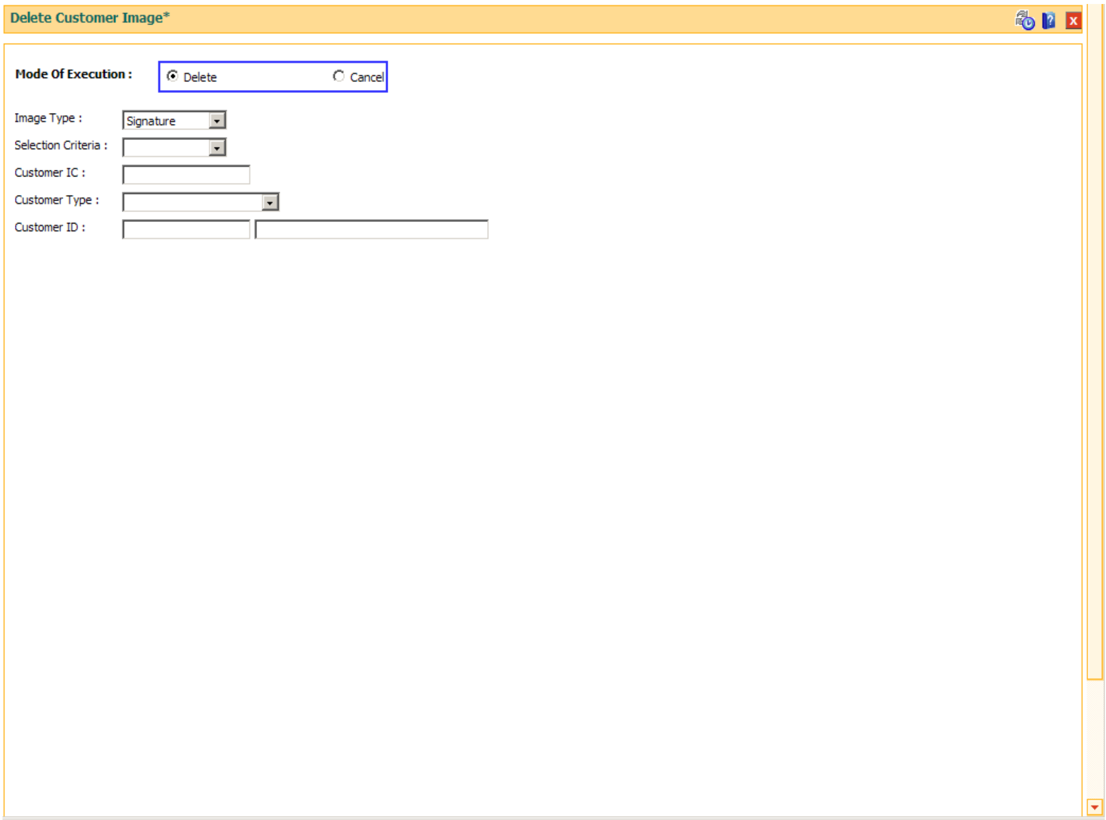
Modes Available

Not Applicable

To link the customer image

1. Type the fast path **7118** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Delete Customer Image**.
2. The system displays the **Delete Customer Image** screen.

Delete Customer Image



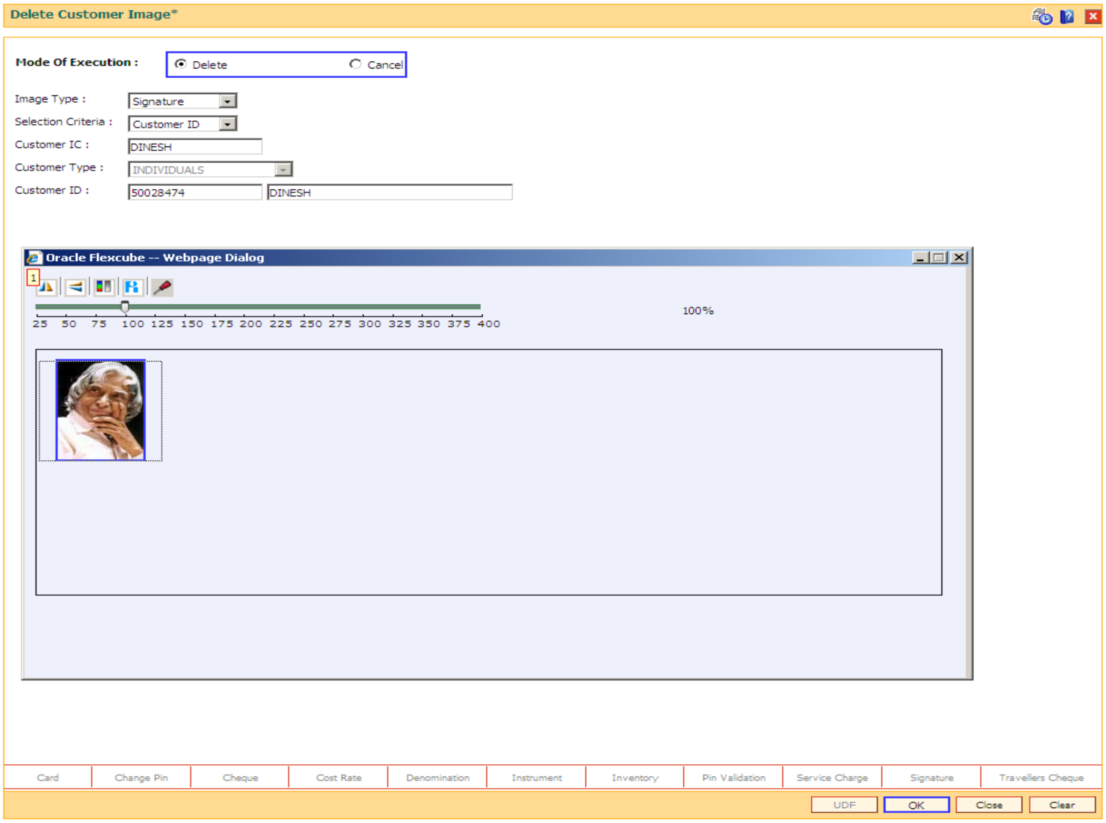
Field Description

Field Name	Description
Mode of Execution	[Mandatory, Radio Button] Select the appropriate mode of execution radio button. The options are: • Delete - Select to delete the customer image. By default, the system displays the Delete option. • Cancel - Select to cancel the deletion operation for a particular customer.
Image Type	[Mandatory, Drop-Down] Select the image type from the drop-down list It depends on whether you want to link the photograph or the signature of the customer. By default, the system displays the **Signature** option.

Field Name	Description
Selection Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Customer IC	[Conditional, Alphanumeric, 30] Type the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the IC and Customer Type, 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. This field is enabled only if the **Customer IC** option is selected in the **Selection Criteria** field.
Customer Type	[Conditional, Drop-Down] Select the customer type from the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the **Customer Types Maintenance** (Fast Path: CIM08). Further processing such as tax applicable, Service Charges, and so on are levied based on the customer type. This field is disabled, if the **Customer ID** option is selected in the **Selection Criteria** field.
Customer ID	[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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 & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system. This field is enabled only if the Customer ID is selected in the **Selection Criteria** field.

3. Select the image type and selection criteria from the drop-down list.
4. Depending upon the option selected in the selection criteria field, the system enables the relevant field.
5. Enter the required information.

Link Cust Image



3. The system displays the message "Do you want to delete the image?"
4. Click the **Ok** button to delete the image or click Cancel to stop the deletion.

4.4. CI002 - Backoffice User Definition*

This option is used to define the details of the back office user.

Definition Prerequisites

- 8053 - Customer Addition

Other Prerequisites

Not Applicable

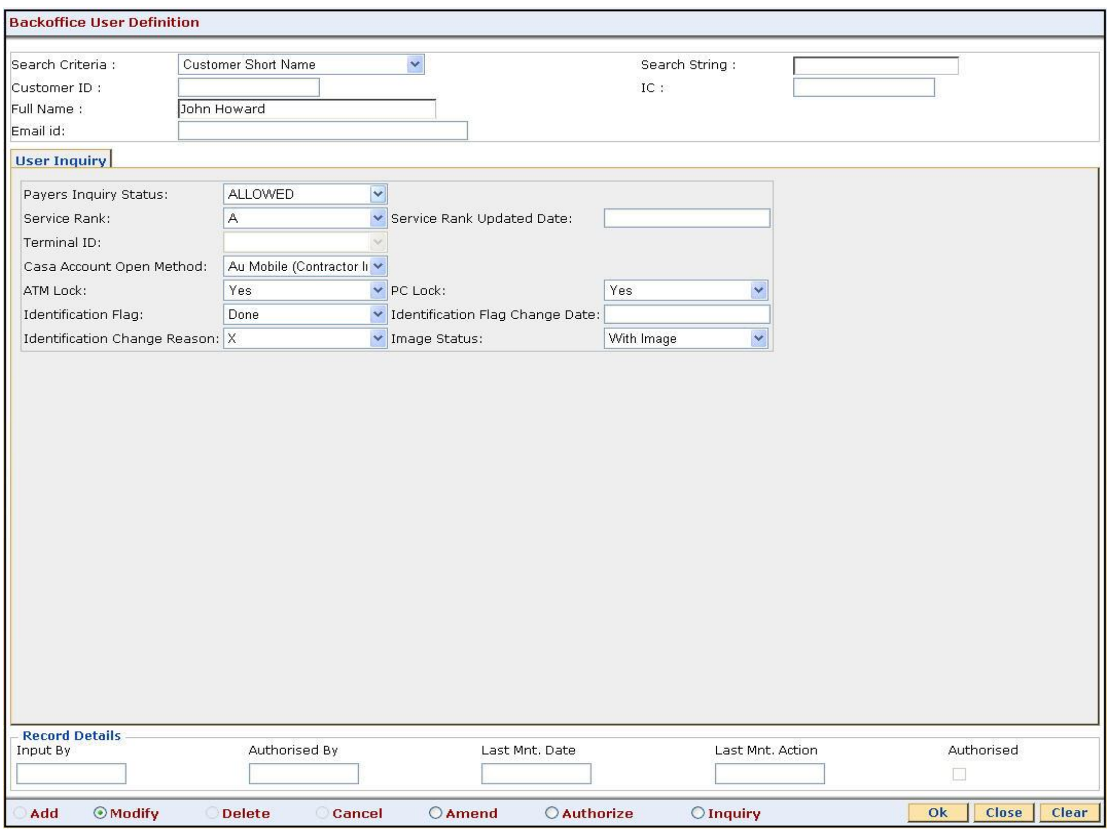
Modes Available

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

To modify the back office user definition details

1. Type the fast path **CI002** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Backoffice User Definition**.
2. The system displays the **Backoffice User Definition** screen.

Backoffice User Definition

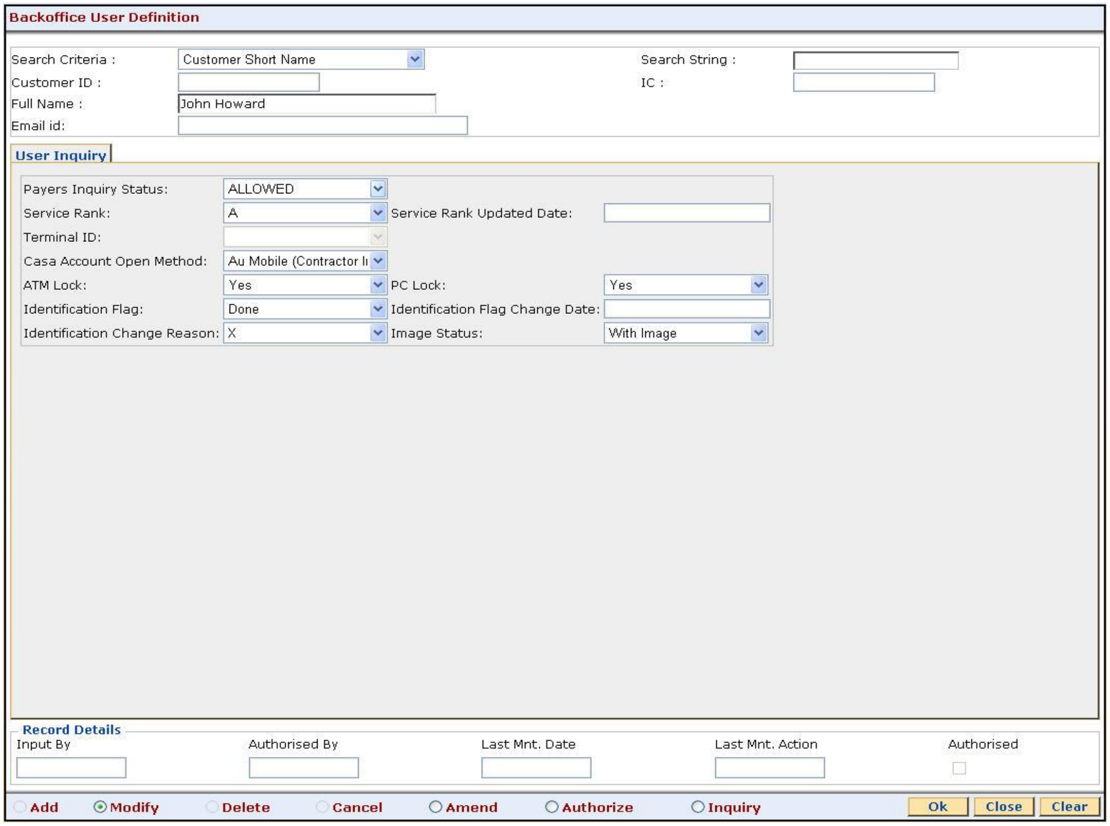


Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for a customer from the drop-down list. The options are: • Customer Short Name • Customer IC • Customer Id
Search String	[Mandatory, Alphanumeric, 40] Type the search string according to the data entered in the **Search Criteria** field.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer.
Email id	[Mandatory, Alphanumeric, 16] Type the e-mail ID of the customer.

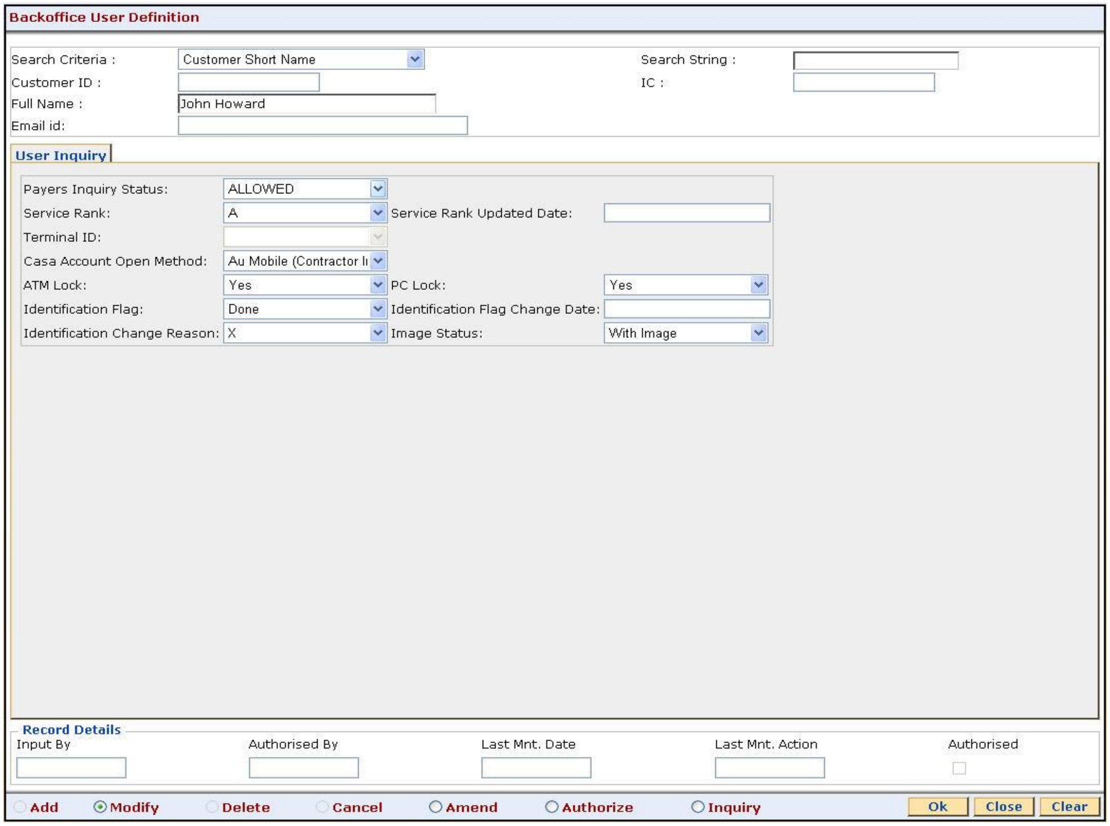
3. Click the **Modify** button.
4. Select the search criteria from the drop-down list and type the search string.

Backoffice User Definition



5. Enter the required information in the **User Inquiry** tab.

User Inquiry



Field Description

Field Name	Description
Payers Inquiry Status	[Mandatory, Drop-Down] Select the payer’s status inquiry, to define the back office users, from the drop-down list. If the number of changes made exceed the limit, the system marks the status as Not Allowed. If the customer requests to reset the counter, the user can change the account status to Allowed using the Modify option. This field has to be authorised after modification. The options are: • ALLOWED • NOT ALLOWED By default the system displays Allowed.

Field Name	Description
Service Rank	[Mandatory, Drop-Down] Select the service rank of the customer from the drop-down list. When a KDDI customer opts for “AU Linkage”- he is given “A” rank. In all other cases, the customer's are "B" rank.
Service Rank Updated Date	[Display] This field displays the date and time when the service rank of a customer was modified either from “A” to “B” or vice-versa.
Terminal ID	[Display] This field displays the Terminal Id / Subscriber id which comes in the http message in every request sent from a mobile.
Casa Account Open Method	[Mandatory, Drop-Down] Select the CASA account opening method from the drop-down list.
ATM Lock	[Mandatory, Drop-Down] Select whether the ATM should be locked from the drop-down list. The options are: • Yes • No
PC Lock	[Mandatory, Drop-Down] Select whether the PC should be locked from the drop-down list. The options are: • Yes • No
Identification Flag	[Mandatory, Drop-Down] Select the identification flag status from the drop-down list. The options are: • Not Done • Done
Identification Flag Change Date	[Mandatory, Numeric, yyyy/mm/dd, hh:mm:ss] Type the date on which the identification flag status is changed.
Identification Change Reason	[Mandatory, Drop-Down] Select the reason for changing the identification flag status from the drop-down list.

Field Name	Description
Image Status	[Mandatory, Drop-Down] Select the image status to be displayed from the drop-down list. The options are: • With Image • Without Image • Under Confirmation • Confirmed

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

4.5. CI141 - Customer To Customer Relation

Using this option, you can maintain the records of relationship shared by any particular customer (referred as primary customer) with other customer's of the bank (referred as secondary customers).

The account relationships can be defined in the Customer Account Relationship Maintenance (Fast Path: CI142) option.

These relations are maintained only for information purposes. No processing is done using these definitions.

Note: This transaction is automatically authorised.

Definition Prerequisites

- 8053 - Customer Addition

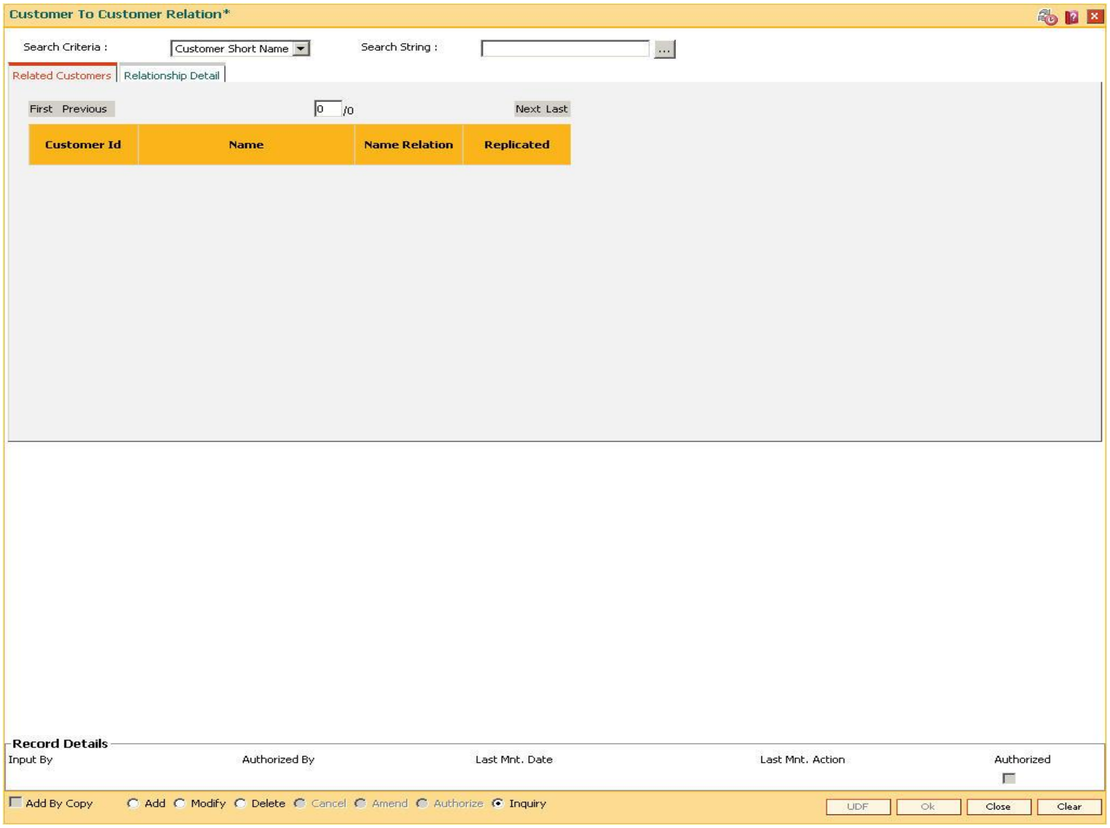
Modes Available

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

To add the customer relation details

1. Type the fast path **CI141** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer To Customer Relation**.
2. The system displays the **Customer To Customer Relation** screen.

Customer To Customer Relation



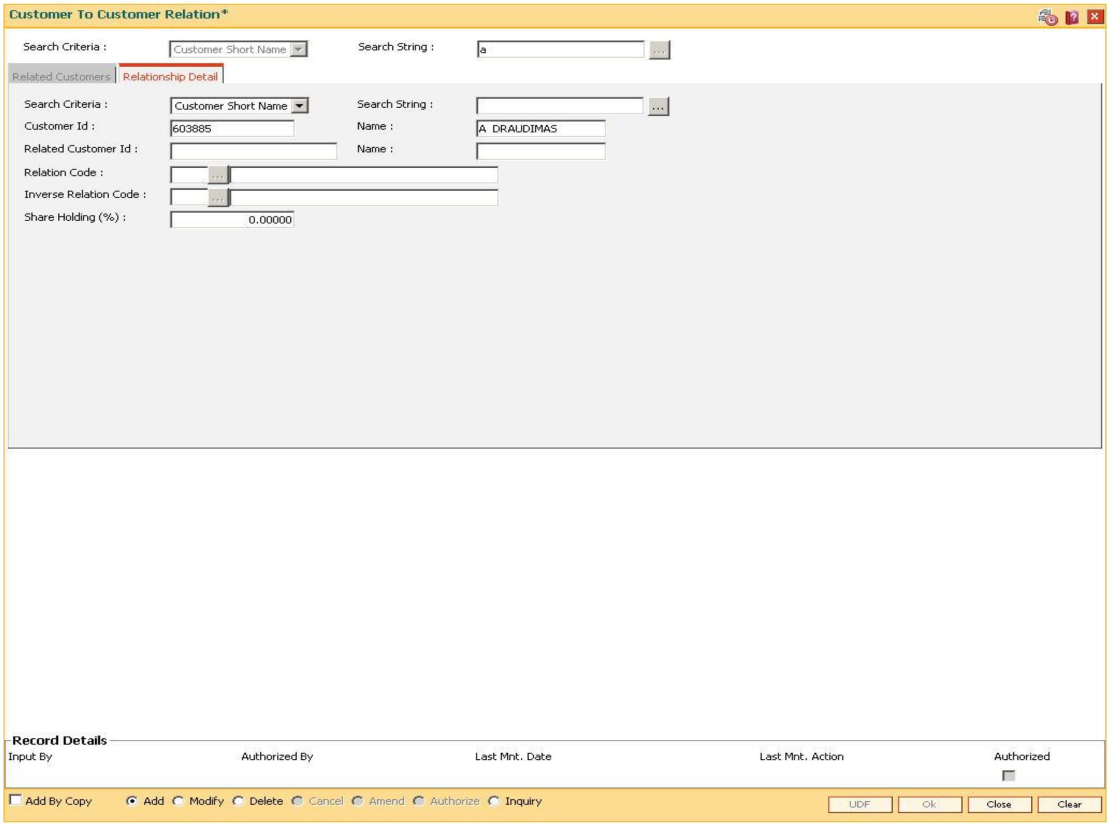
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short Name - Short name of the customer. • Customer IC - Identification given by a central authority. • Customer ID - Unique identification given by the bank.

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.

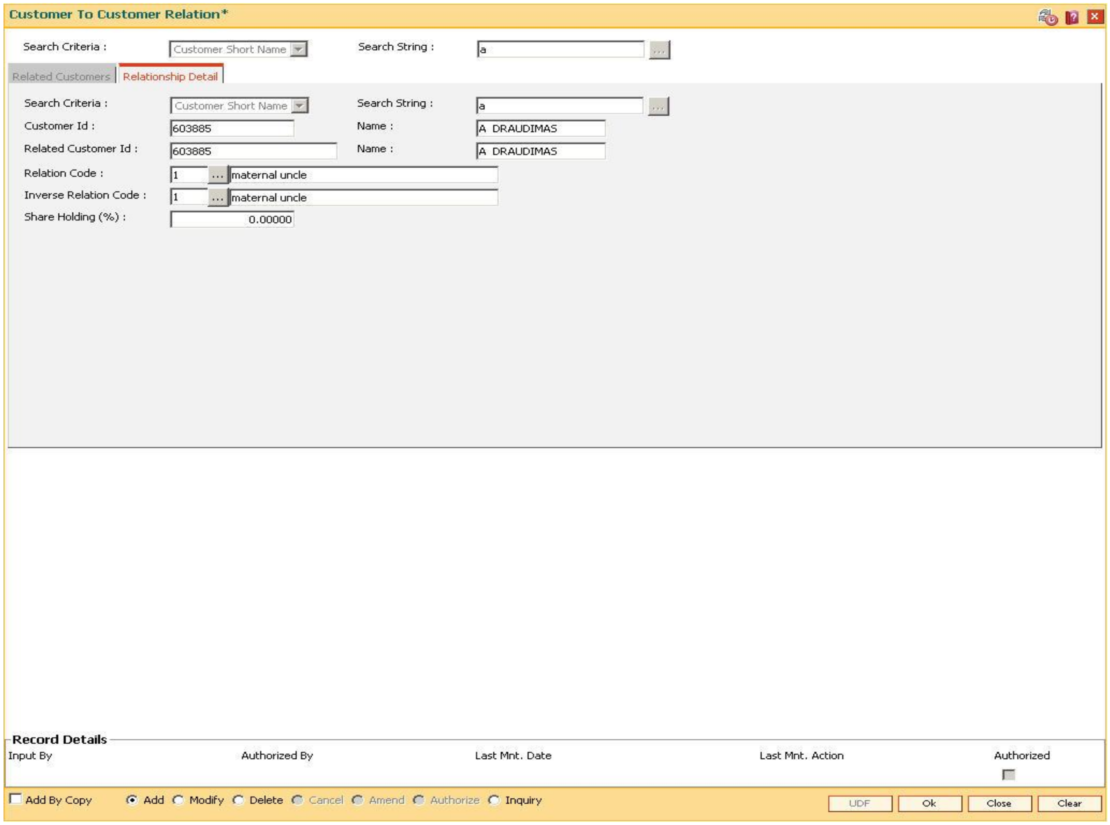
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.

Customer To Customer Relation



6. Enter the relevant information in the **Relationship Details** tab.

Relationship Detail



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short Name - Short name of the customer • Customer IC - Identification given by a central authority • Customer ID - Unique identification given by the bank

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the **Search String** field. Based on the search string, a list of customer's is generated. Select the secondary customer, for whom you want to add relationship with other customer's of the bank.
Customer Id	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Name	[Display] This field displays the full name of the secondary customer who shares a relationship with the primary customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Related Customer Id	[Display] This field displays the ID of the secondary customer.
Name	[Display] This field displays the full name of the secondary customer. The full name of the secondary customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Relation Code	[Mandatory, Pick List] Select the appropriate relationship code from the pick list Relation code is used to define the relationship of the secondary customer with the primary customer. Each code uniquely identifies a relationship.
Inverse Relation Code	[Mandatory, Pick List] Select the Inverse Relation Code from the pick list. Inverse relation code is used to define the relationship of the primary customer with the secondary customer. Each code uniquely identifies a relationship. The system does not validate that this inverse relation code entered is inverse to the Relation Code selected earlier.

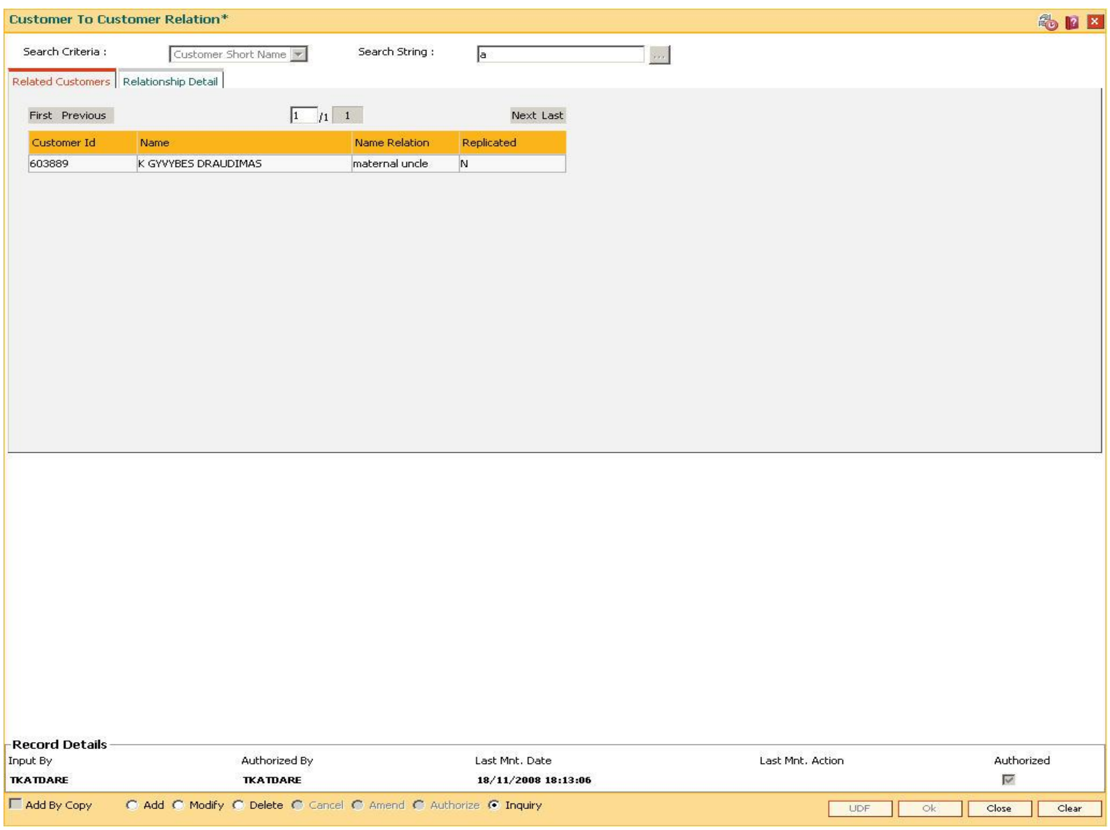
Field Name	Description
Share holding (%)	[Optional, Numeric, Three, Five] Type the share holding percentage. It allows you to set multiple relationships between two customers. The share holding percentage depends upon the primary customer, secondary customer and the relation code used to relate the two customers.

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

To view the customer relation details

1. Click the **Inquiry** button.
2. Select the search criteria from the drop-down list.
3. Enter the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.
4. The data corresponding to the search criteria is displayed in the **Related Customer** tab.

Related Customers



Field Description

Field Name	Description
Customer Id	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Name	[Display] This field displays the full name of the secondary customer who shares a relationship with the primary customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Name Relation	[Display] This field displays the relationship name of the secondary customer with the primary customer.
Replicated	[Display] This field displays whether the customer is replicated.

5. Double-click the record to view the relationship details.
6. Click the **Close** button.

4.6. CI162 - Combined Statement Plan

Using this option you can prepare a combined statement of customer accounts. You can maintain instructions for providing a single statement to customers who own multiple accounts. Each combined statement plan must have at least two accounts associated with it.

An account cannot be included in more than one statement plan. A plan number is given to each combination of accounts that are associated with a plan. Closed accounts cannot be included in statement plans. Each account in the combined statement plan will have a flag called Details/Summary.

If the flag is selected as Summary, then only summary will be printed in the combined statement.

The default value for Details/Summary flag will be as follows:

- Details- For CASA with statement (including OD account)
- Summary- For CASA with passbook, Term Deposit & Loan accounts (FCR and FCC)

The following account types are available for the combined statement:

- Current account
- Savings account with statement
- Savings account with passbook (can be identified with the passbook flag at the account level)
- Term deposit accounts
- Loan accounts(in FCR and FCC).

Also the bank can decide to have bank level maintenance as ' Automatic combined statement plan generation' during FCR setup. In this case automatic inclusion of accounts in combined statement plan process happens in the end of day process.

For Example:

If a customer has at least one CASA account with relation as SOW and Non Syariah and is not part of any combined statement plan, opens any new CASA (With relation as SOW), TD or Loan account then that account along with existing CASA account will be automatically included in Automatic Combined Statement Plan i.e. Plan No.1.

However, if the customer doesn’t want or have a special request for his/her combined statement structure, branch can uncombined the statement of accounts manually. In case the customer opts for more than one combined statement, the user can create separate combined statement plan manually. The address in the combined statement plan will be defaulted with the customer mailing address (at the time of automatic plan generation or manual addition).

By default, customer accounts (under 1 CIF) will be included into one combined statement automatically except joint account (And/Or). If customer requests, the joint accounts will be included in the combined statement manually.

If there is only one account in a combined statement plan, because of closure of other accounts, then combined statement plan will be deleted automatically and only single statement will be printed for the month.

If there are more than one combined statement plan for the customer, then the new accounts will be combined with the high priority plan i.e. the one created first.

The maximum number of combined statement plans which can be created per customer can be 99. Any user generated Combined Statement Plan will start from 2 and will carry on till 99 as plan number 1 is reserved for the system. The maximum number of accounts that can be included in a combined statement plan can be 9999.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- 8053 - Customer Addition

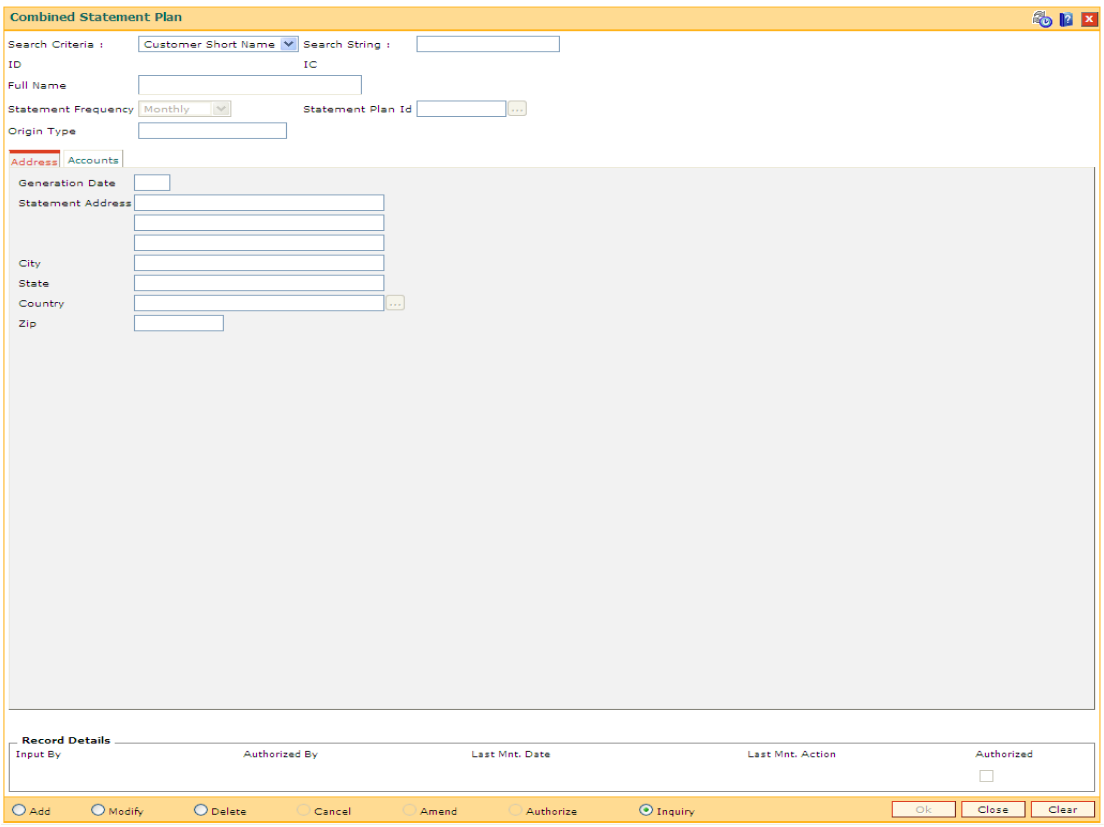
Modes Available

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

To add the combined statement

1. Type the fast path **CI162** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Combined Statement Plan**.
2. The system displays the **Combined Statement Plan** screen.

Combined Statement Plan



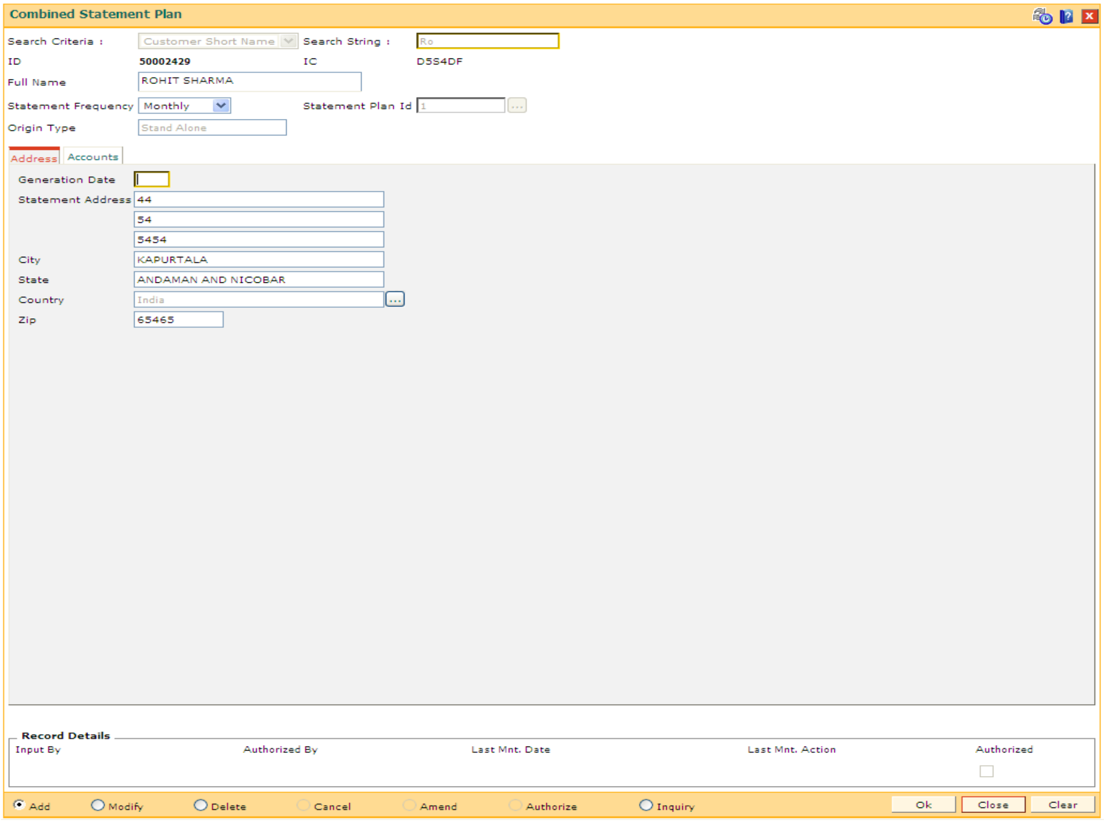
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Field Name	Description
Statement Frequency	[Display] This field displays the time frequency or interval for generating the account statements. For example, Monthly, Quarterly, Yearly. By default, this field displays Monthly.
Statement Plan Id	[Display] This field displays the statement plan ID, a serial number maintained by the system, to track multiple combined statements that may be maintained by the bank for the same customer.
Origin Type	[Display] This field displays the ethnic origin of the customer. For new combined statement plans being added, the origin type is defaulted to “Stand Alone” and for combined statement plans which are created via customer groups, the value will be “Customer Group”.

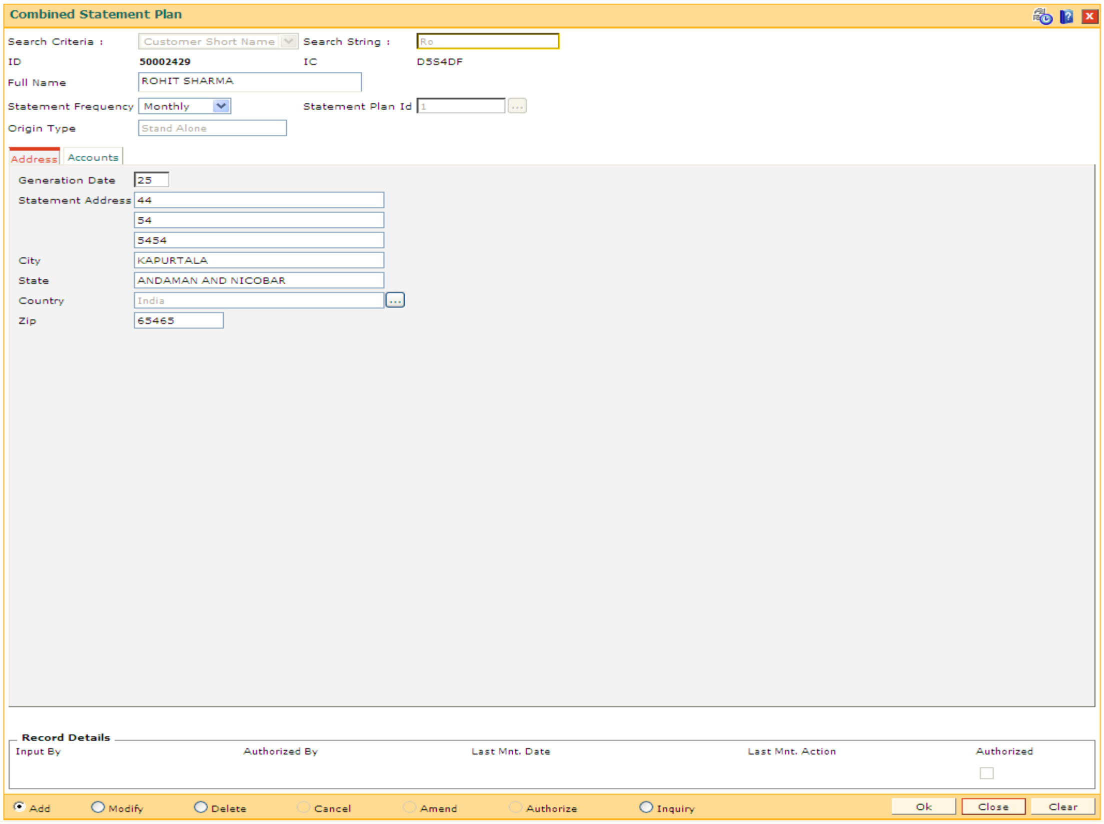
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.

Combined Statement Plan



6. The system displays the address and account details in the tab screens.
7. Enter the required information in the various tabs.

Address

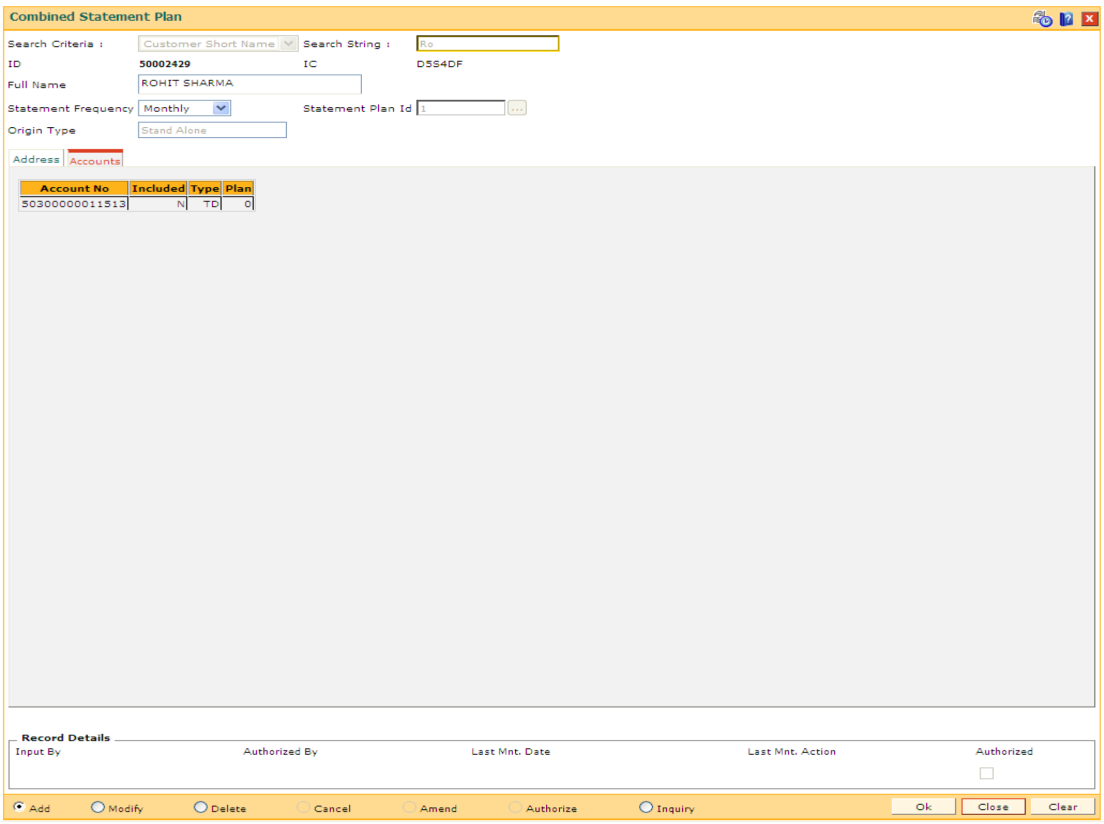


Field Description

Field Name	Description
Generation Date	[Mandatory, Numeric, Two] Type the date on which the combined statements should be generated. If the date is specified as 15, then the statements will be generated on the 15th of every month, for the previous month.
Statement Address	[Mandatory, Alphanumeric, 35] Type the address where the combined statements should be sent. This address can differ from the customer/account address.
City	[Optional, Alphanumeric, 35] Type the name of the city. This field is part of the Statement Address.
State	[Optional, Alphanumeric, 35] Type the name of the state. This field is part of the Statement Address.

Field Name	Description
Country	[Mandatory, Pick List] Select the country name from the pick list. This field is part of the Statement Address.
Zip	[Optional, Alphanumeric, Six] Type the zip code.

Accounts



Field Description

Field Name	Description
Account No	[Display] This field displays the list of all the accounts with which the customer has a primary relationship.

Field Name	Description
Included	[Toggle] Click the toggle status to change the value. The options are: • **Y -** If Y is displayed against an account, it indicates that the account is included in the combined statement plan • **N -** If N is displayed against an account, it indicates that the account is not included in the combined statement plan. You can add or remove an account to/from the combined statement plan by double-clicking the Included column to change the N value to Y and vice-versa. Closed accounts are displayed in the list of accounts, only for the information purpose and the system do not allow a closed account to be added to the plan.
Type	[Display] This field displays the module to which the account belongs. The options are: • **CH** - CH indicates that the account is a CASA account • **LN** - LN indicates that the account is a Loan account • **TD** - TD indicates that the account is a Term Deposit account
Plan	[Display] This field displays the serial number of the plan code to which the account belongs. If the value in the Included column is **Y**, then the Plan column displays the serial number of the plan code. If you change this value from N to Y, then the system will automatically display the plan code serial number currently used. If the account is not included in any combined statement plan then this column will have a zero value. If the account is included in another statement plan then the value in the Included column will be Y and the Plan column will display the serial number of the plan code.

Field Name	Description
Statement Type	[Toggle] Double-click on the field to change the statement type. The options are: • Detail: If this option is selected, then the system will include this account in the combined statement in the detail mode. • Summary: If this option is selected, then the system will include this account in the combined statement in the summary mode. For CASA with statement (including OD Account), default value will be Detail. For CASA with passbook, Loan and TD Accounts, default value will be Summary. For the system initiated combined statement plans, the default options, based on the conditions above, will be set by the system.

8. Click the **Ok** button.
9. The system displays the message "Record Authorised...Click Ok to Continue". Click the **Ok** button.

Examples for combined statement plan

Example 1: When a new customer opens account,

On 01/01/2007, a customer comes to branch and opens one CASA account No.111.

The customer has no other accounts other than the account which is opened during the day. Hence no system initiated combined statement plan will be generated in the EOD.

On 25/01/2007, customer comes to the branch for opening another TD account.

During the EOD, system will check whether any CASA accounts are available for the customer.

In this case, CASA Account No.111 already exists. Hence, in the EOD, a new system initiated combined statement pan (plan NO 1) will be generated and both the CASA account (111) as well as the newly opened TD account will be introduced in that plan.

Example 2:

When there are some TD accounts already available for the customer, and customer ZZZ has three TD accounts and one loan account with the bank. Since there are no CASA accounts, no combined statement will be created for the customer as combined statement plan requires at least one CASA account.

On 25/01/2007, customer ZZZ opens a CASA account with statement (passbook flag not ticked).

In the EOD, system will check whether there is any other account exists for the customer.

In this case, there are three TD accounts and one loan account available. Hence, system will create a combined statement plan and include the CASA account with statement along with three TD accounts and one loan account.

4.7. CIM10 - Customer NLS Details Maintenance

Using this option you can capture the customer address in native language such as Arabic, Japanese, etc., which aids in delivering correspondence through courier/post.

Definition Prerequisites

- CIM03 - Customer Prefixes Maintenance
- 8053 - Customer Addition
- 7101 - IC No - Short Name Change

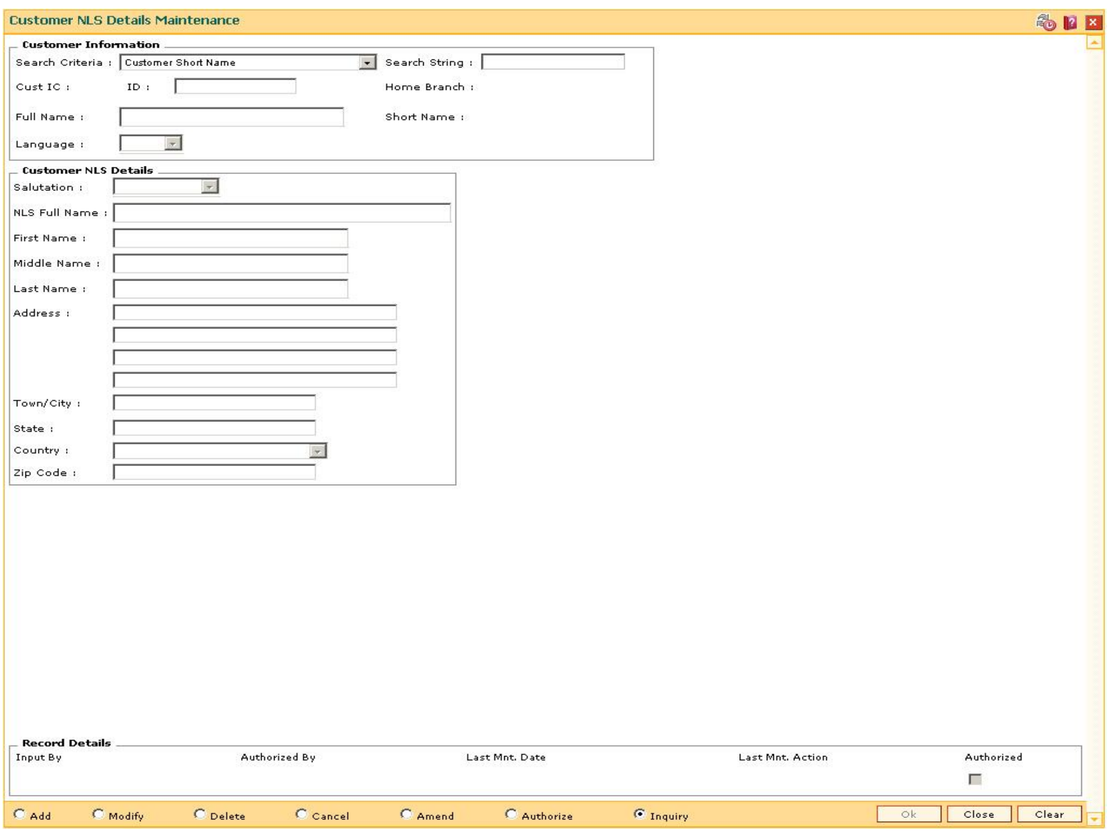
Modes Available

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

To maintain customer NLS details

1. Type the fast path **CIM10** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer NLS Details Maintenance**.
2. The system displays the **Customer NLS Details Maintenance** screen.

Customer NLS Details Maintenance



Field Description

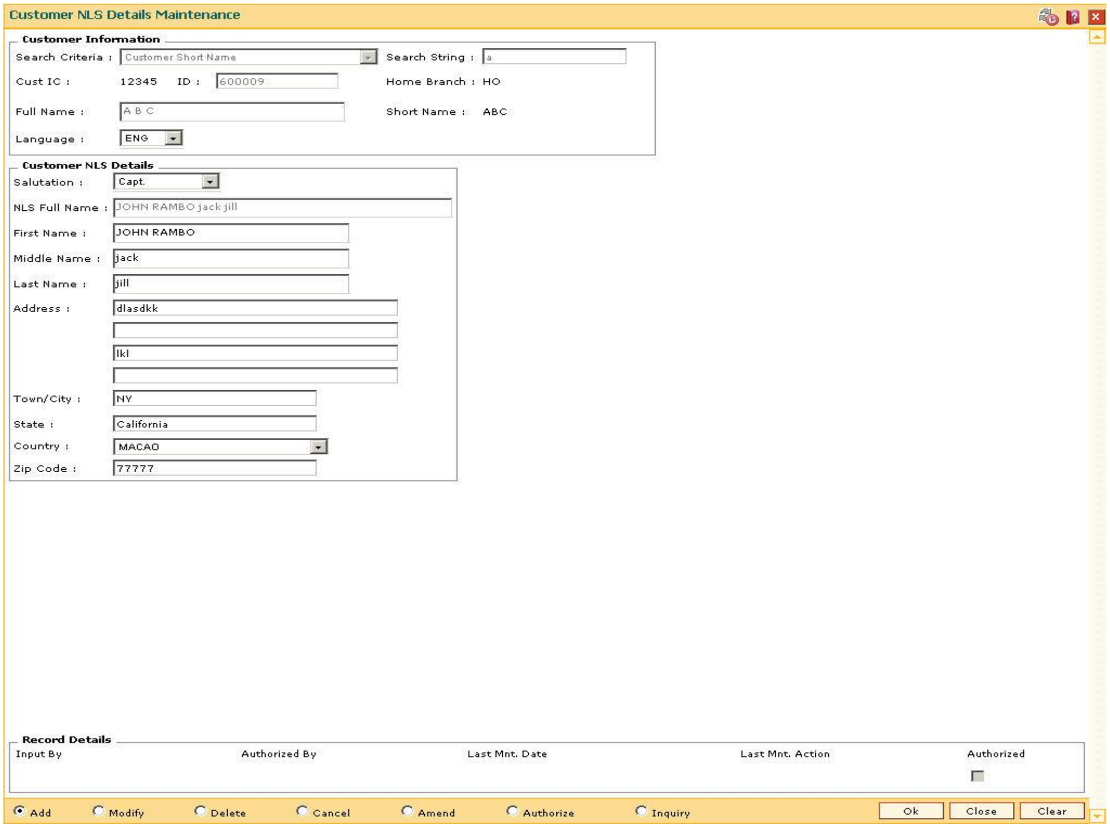
Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • **Customer short name** • **Customer IC** - Identification criteria (IC) arrived at by the bank during customer addition. • **Customer ID** - Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Cust IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Field Name	Description
Home Branch	[Display] This field displays the branch, where the customer's account is opened. It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Language	[Mandatory, Drop-Down] Select the national language of the customer from the drop-down list.
Customer NLS Details	
Salutation	[Mandatory, Drop-Down] Select the salutation given to the customer name from the drop-down list. The options are: • Prof • Mr. • Ms • Mrs. • Dr
NLS Full Name	[Display] This field displays the full name of the customer.
First Name	[Mandatory, Alphanumeric, 254] Type the first name of the customer.
Middle Name	[Optional, Alphanumeric, 254] Type the middle name of the customer.
Last Name	[Optional, Alphanumeric, 254] Type the last name of the customer.

Field Name	Description
Address	[Mandatory, Alphanumeric, 35] Type the address of the customer. There are three lines to enter the address.
Town/City	[Mandatory, Alphanumeric, 35] Type the name of the town or city, where the customer resides.
State	[Mandatory, Alphanumeric, 35] Type the name of the state where the customer resides.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list.
Zip Code	[Mandatory, Alphanumeric, 35] Type the zip code.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list and press the **<Tab> or <Enter>** key.
5. Type the search string and press the **<Tab> or <Enter>** key.
6. Select the customer from the pick list.
7. Enter the customer NLS details.

Customer NLS Details Maintenance



8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
10. The customer NLS details are added once the record is authorised.

4.8. CIM12 - Customer Contact/Complaint log Maintenance

Using this option, you can maintain a log of all contacts that a customer has had at the bank to help maintain continuity of all the discussions between the customer and various bank officers. You can also capture all customer complaints/requests, status of the complaints like whether it has been followed up or not, closed or not, etc.,

This facility is available to Customer/Non Customer (even non-customers can call for some requests or information to the call centre)/ bank staff.

Any fees corresponding to a request will have to be manually handled by the bank.

For Example:

Customer calls up the call centre and requests for TPIN Activation on 17th Sep 2009, User has to check ‘Customer Complaint/Request log’ radio button and by default the request date will be captured as 17th Sep 2009.

User can choose:

- Nature of Request - Service
- Criteria of Request - Account Maintenance
- Measurement - E Channel Maintenance
- Detail Measurement - TPIN Activation

On clicking **OK** the request will be added.

If the request is modified on 19th Sep 2007, then the TPIN of the customer will be activated and the request will be closed. User will visit the screen in Modify mode and the date will be defaulted to 19th Sep 2007 and Officer ID will be modified to the current officer doing the modification (which can be modified).

- Status - The user will change as ‘Closed’.
- Description - The user modifies the details.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- 8053 - Customer Addition

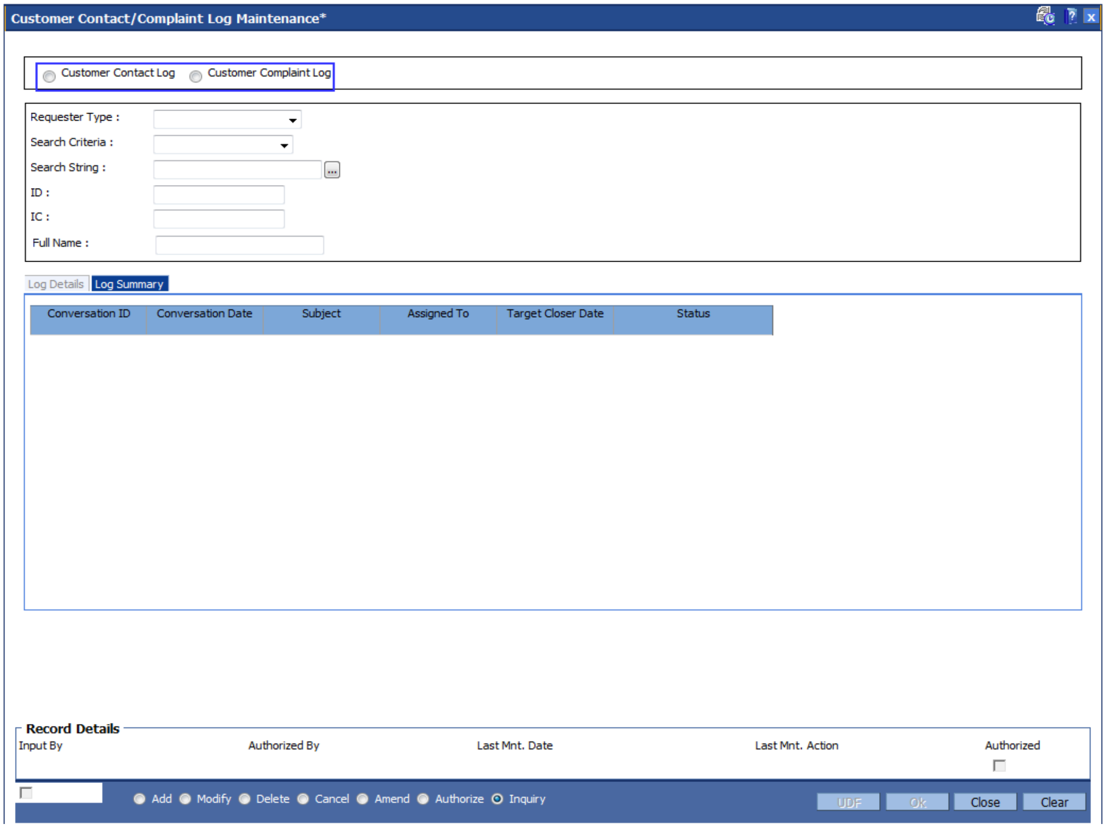
Modes Available

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

To add the customer contact/complaint log

1. Type the fast path **CIM12** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Contact/Complaint log Maintenance**.
2. The system displays the **Customer Contact/Complaint log Maintenance** screen.

Customer Contact/Complaint log Maintenance



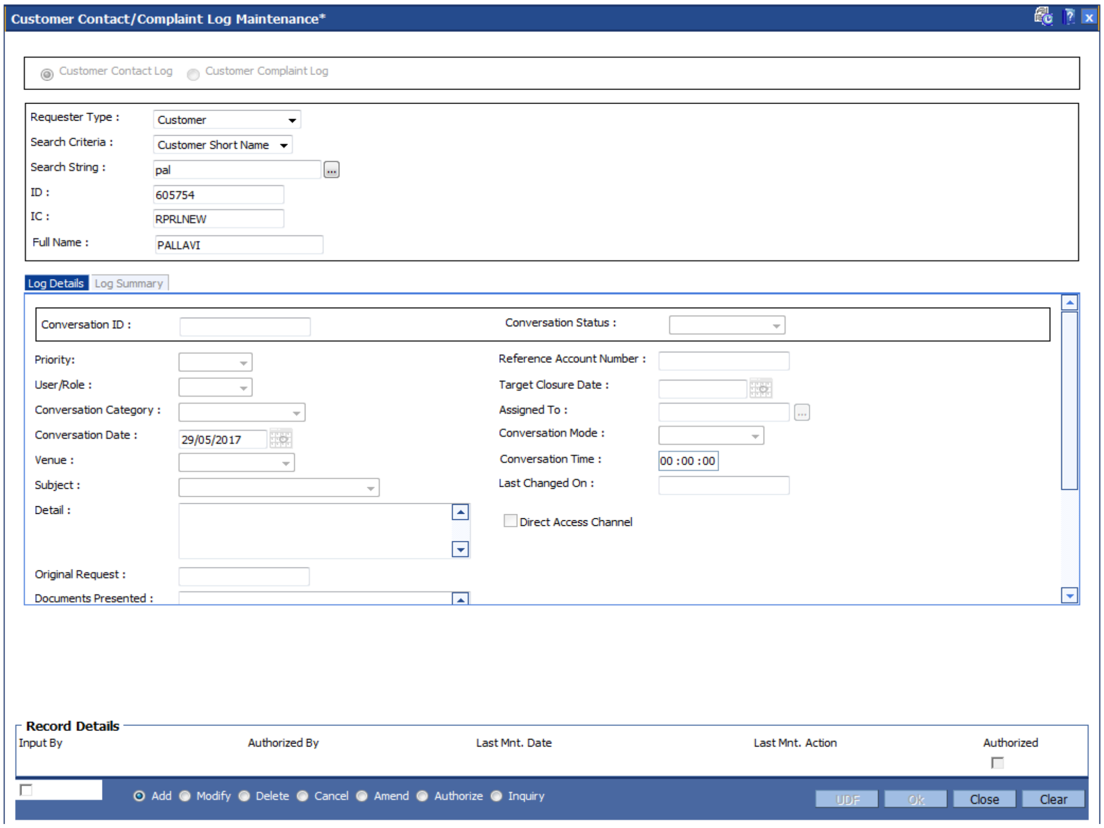
Field Description

Field Name	Description
Customer Contact log	[Mandatory, Radio Button] Click this option if the customer contact log is to be maintained.
Customer Complaint log	[Mandatory, Radio Button] Click this option if the customer complain or request log is to be maintained.
Requester Type	[Optional, Drop-Down] Select the requester type from the drop-down list. The options are: • Customer • Non Customer

Field Name	Description
Search Criteria	[Conditional, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC: Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID: Unique identification given by the bank This field is disabled if the **Requester Type** is **Non Customer**.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer’s short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the **Search String** field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the account holder. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

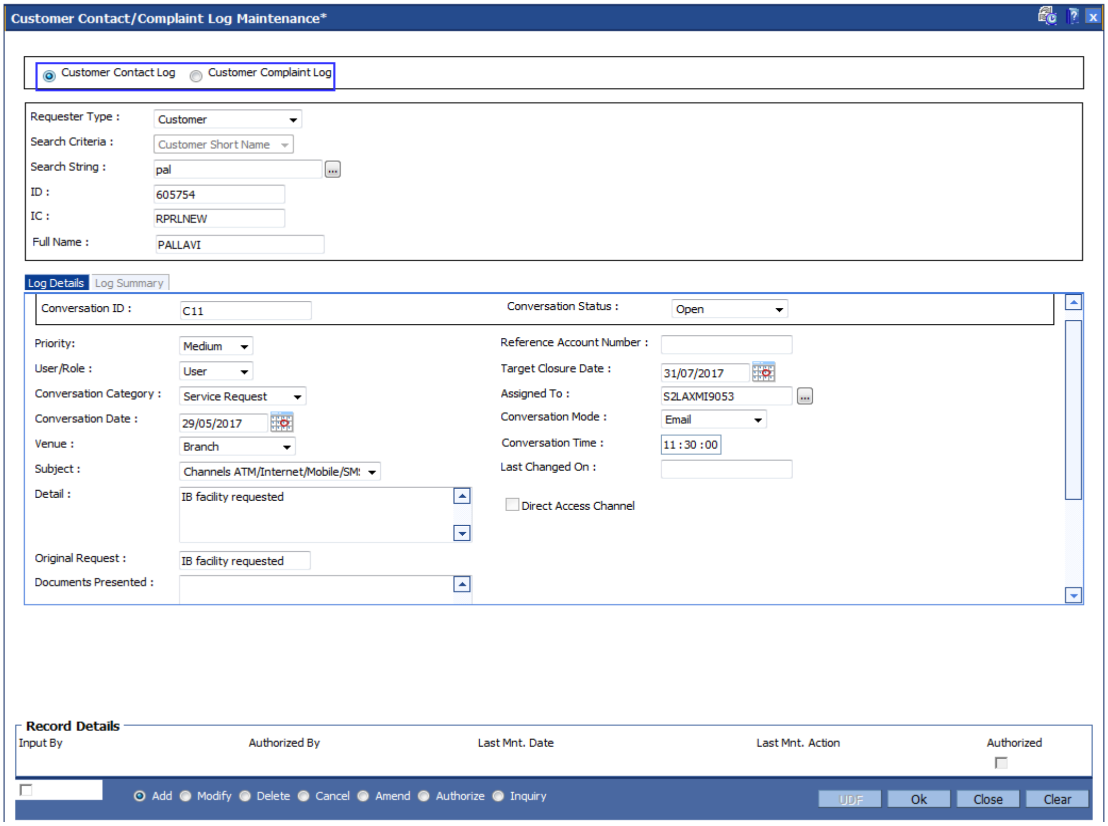
3. Click the **Add** button.
4. Click on the criteria based on which log is to be maintained.
5. Select the search criteria from the drop-down list and enter the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.

Customer Contact/Complaint log Maintenance



6. Enter the relevant information in the **Log Details** tab.

Log Details



Field Description

Field Name	Description
Conversation ID	[Mandatory, Alphanumeric, 20] Enter the conversation ID. In case of a conversation created from FCDB, it will be a running serial number.

Field Name	Description
Conversation Status	[Optional, Drop-Down] Select the status of the conversation from the drop-down list. The options are: • Open: When new conversation is created. • WIP: Updated by the user after the conversation is assigned to him/her • Pending With Customer: Updated by the user if the conversation is pending with Customer for any reason. • Closed: Updated by the user when the conversation is closed. • Modified: When an open conversation is modified, this status will be updated automatically. • Re-Open: When a closed conversation is reopened, this status will be updated automatically.
Priority	[Conditional, Drop-Down] Select the priority from the drop-down list. The options are: • L - Low • M – Medium • H – High
Reference Account Number	[Optional, Numeric, 20] Enter the reference account number for which the customer contact/complaint log details are to be maintained.
User/Role	[Optional, Drop-Down] Select the user or a role to assign the conversation from the drop-down list. The options are: • User • Role
Target Closure Date	[Optional, Pick List, dd/mm/yyyy] Select the tentative closure date communicated to the customer from the pick list or enter it.

Field Name	Description
Conversation Category	[Optional, Drop-Down] Select the conversation category from the drop-down list. The options are: • Customer Interaction • Call Report • Meeting • Service Request • Complaints • Others
Assigned To	[Optional, Alphanumeric, 15, Pick List] Select the bank user or role in charge of the conversation from the pick list.
Conversation Date	[Optional, Pick List, dd/mm/yyyy] Select the date on which the conversation happened can be recorded from the pick list or enter it. This can also be back dated.
Conversation Mode	[Optional, Drop-Down] Select the conversation mode from the drop-down list. The options are: • Face to Face • Call Report • Meeting • Telephone • IVR • Email • Others
Venue	[Optional, Drop-Down] Select the conversation venue from the drop-down list. The options are: • Branch • Bank Office • Client Office • Client Residence • Public Place

Field Name	Description
Conversation Time	[Optional, Alphanumeric, Two, Two, Two] Enter the time at which the conversation happened (in 24 hours format).
Subject	[Optional, Drop-Down] Select the subject of conversation from the drop-down list. The options are: • Deposits Queries • Channels ATM/Internet/Mobile/SMS • Non Resident Account Related • Credit Card • Demat Account and Trading • Other - General Information • Others Address Change • Queries related to Charges • Housing / Vehicle / Personal Loan • Other Queries • Demand Draft and Cheques • Debit Cards • Funds Transfer NEFT/RTGS/Other
Last Changed On	[Display] This field displays the date and time at which any changes were done in the conversation.
Detail	[Optional, Alphanumeric, 255] Enter the free text to capture internal details of the conversation.
Direct Access Channel	[Optional, Check Box] Select the **Direct Access Channel** check box to indicate if the conversation originated from the channel.
Original Request	[Display] This field displays the initial conversation message.
Document Presented	[Optional, Alphanumeric, 255] Enter the free text to capture the documents.

Field Name	Description
Display Closure Remarks to Customer	[Optional, Check Box] Select the **Display Closure Remarks to Customer** check box to check if closure remarks should be displayed to customer or not. This will always be Yes if the conversation was initiated from FCDB.
Closure Remarks	[Optional, Alphanumeric, 255] Enter the free text to capture the closure remarks.
External System User ID	[Display] This field displays the external system user ID.

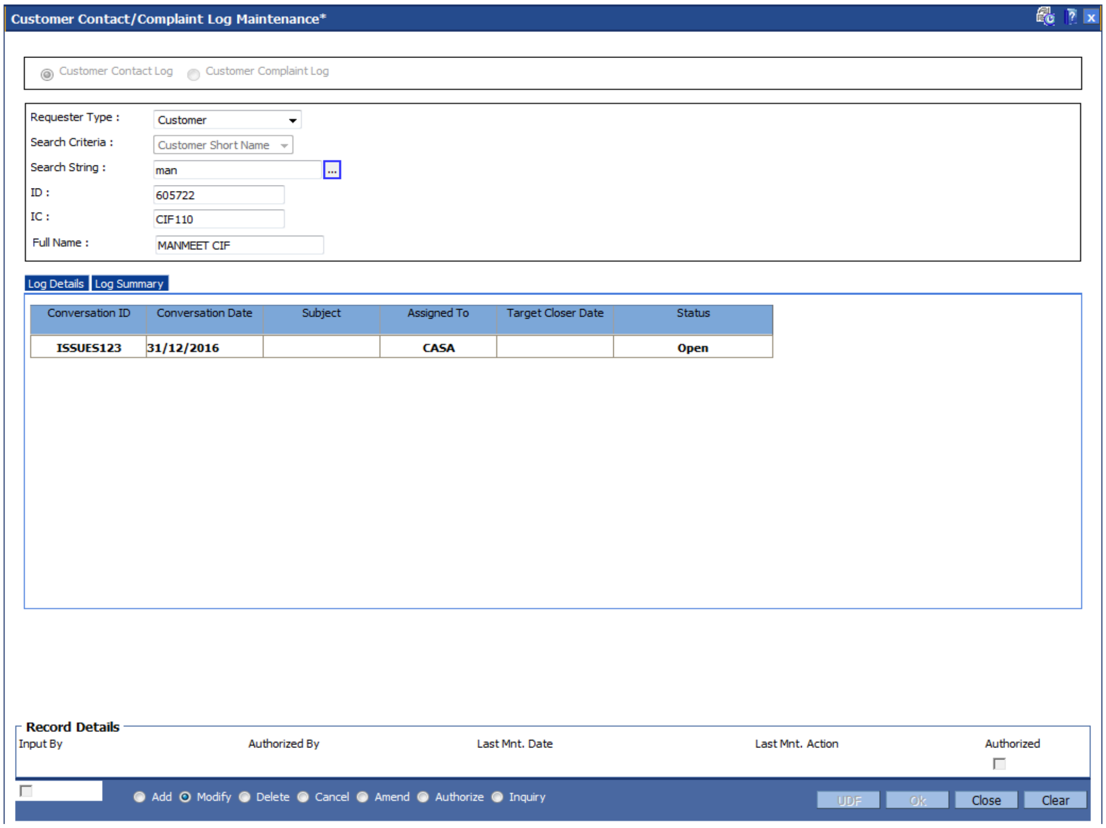
7. Click the **OK** button.
8. The system displays the message "Record Authorized". Click the **OK** button.
9. Click the **Close** button.

To modify the customer contact log

1. Click the **Modify** button.
2. Click the criteria based on which log is to be maintained.
3. Select the search criteria from the drop-down list and enter the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list. The system displays the appropriate tab.

Log Summary

This tab displays all the records for a selected customer. All the conversation pertaining to all the accounts of the selected customer will be displayed along with the date. User can select a record based on the date to check the details.



Field Description

Field Name	Description
Conversation ID	[Display] This field displays the conversation ID. In case of a conversation created from FCDB, it will be a running serial number.
Conversation Date	[Display] This field displays the date on which the conversation happened.
Subject	[Display] This field displays the subject of conversation.
Assigned To	[Display] This field displays the bank user or role in charge of the conversation..

Field Name	Description
Target Closure Date	[Display] This field displays the closure date communicated to the customer.
Status	[Display] This field displays the status of the conversation. The status can be: • Open • WIP • Pending with Customer • Closed • Modified • Re-Open

6. Double-click the appropriate record in the **Log ID** column to enable the **Log Details** tab.
7. Modify the relevant information and click the **OK** button.
8. The system displays the message "Record Authorized". Click the **Ok** button.

4.9. CIM13 - Customer Memo Maintenance

Using this option, you can maintain a note on preferences or special status of a customer which can help in dealing with the customer appropriately at any point of time. A memo maintained at the customer level is applicable for all accounts held by a customer for which this customer is the primary customer.

Customer Memo is a string attached at the customer level which can be displayed when the teller does transactions on Oracle FLEXCUBE branch. If the memo severity is high, the memo is automatically displayed when performing a transaction from branch and the system will enforce an authorisation. In case of a low severity memo, the teller can choose to see the memo and the authorisation requirement is not enforced. However system will not validate the existence of memo in case of batch upload.

Note: This transaction is automatically authorised.

Definition Prerequisites

- 8053 - Customer Addition
- Customer Account should be opened

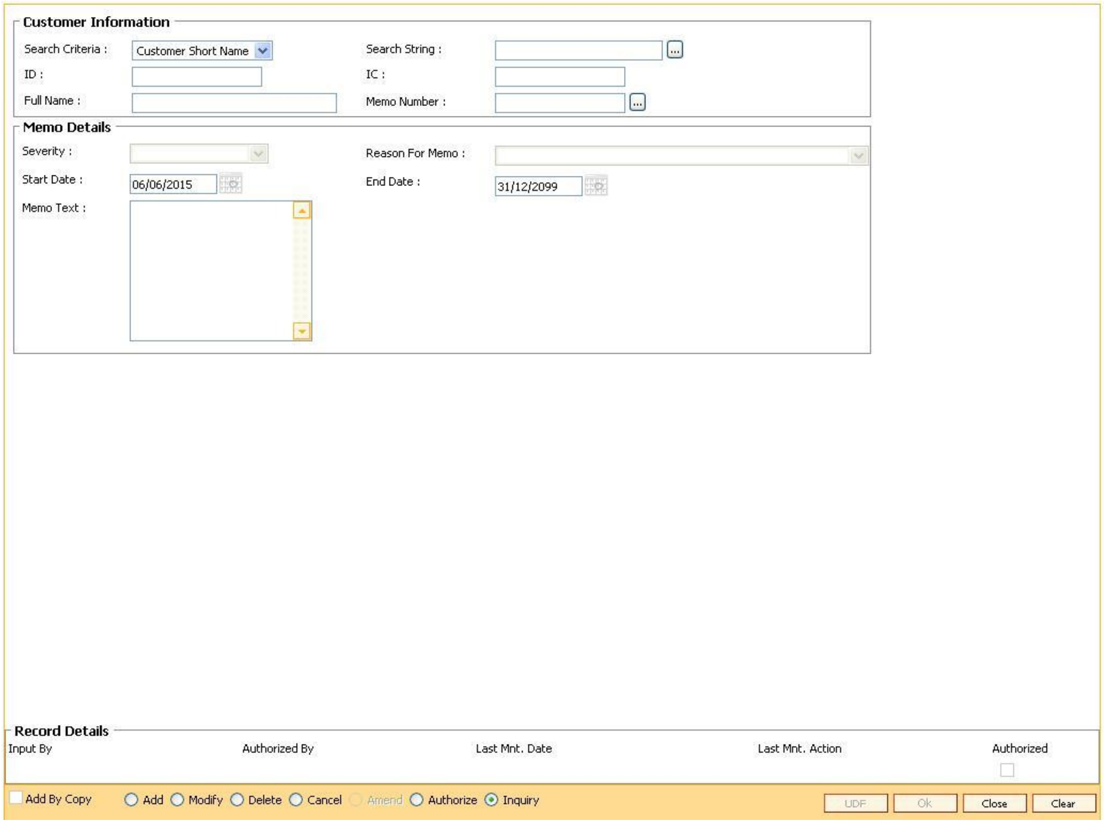
Modes Available

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

To add the customer memo

1. Type the fast path **CIM13** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Memo Maintenance**.
2. The system displays the **Customer Memo Maintenance** screen.

Customer Memo Maintenance



Field Description

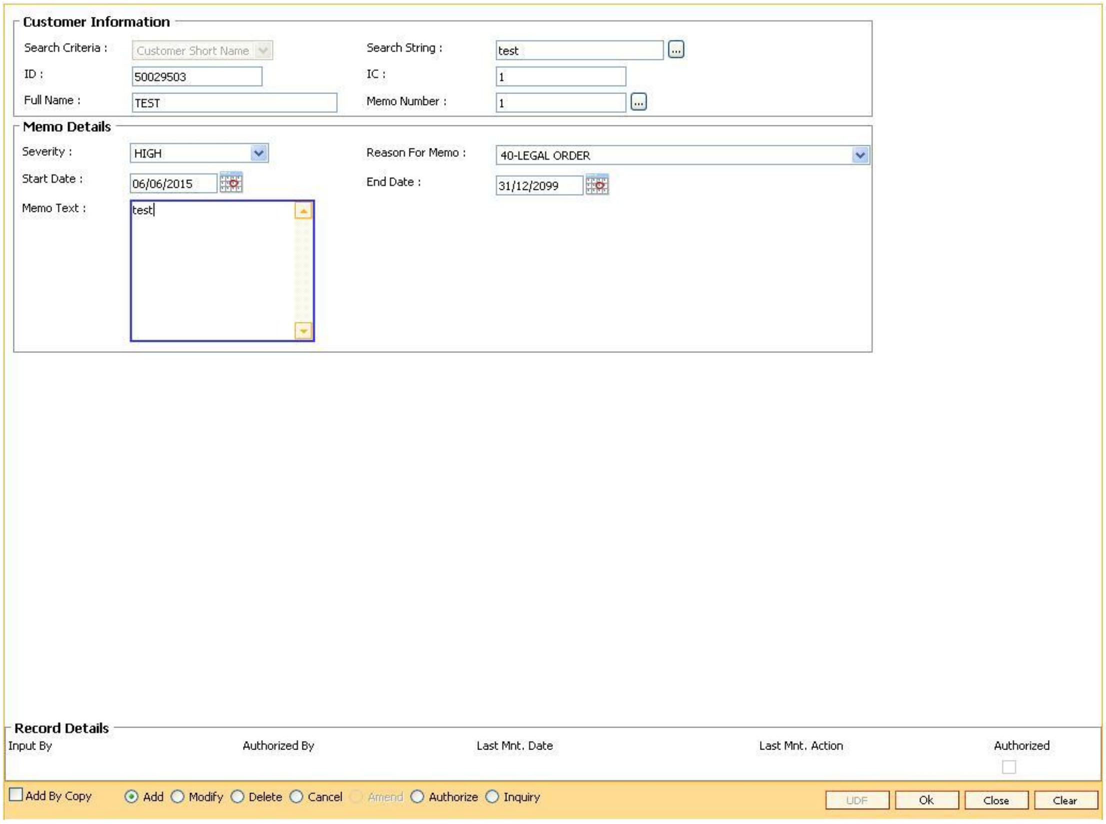
Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Memo Number	[Display] This field displays the serial number of the memos. The memo number is auto-generated at the time of memo addition. Maximum four memos are allowed at the customer level.
Memo Details	

Field Name	Description
Severity	[Mandatory, Drop-Down] Select the severity level from the drop-down list. A memo can be sent with two types of severity levels. The options are: • High - If the high severity memo is attached to the account, all the branch transactions on the account will require authorisation from the supervisor. • Low - If the low severity memo is attached to the account, it displays a message on the screen for the Teller.
Reason For Memo	[Mandatory, Drop-Down] Select the reason code along with the reason description for maintaining the memo on the customer from the drop-down list. Reason for memo is defaulted to MISC reasons.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the memo will be in affect from the pick list. The start date should not be less than the system date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the memo will not be in effect from the pick list. The end date must be greater than the start date. In Add mode the end date will be defaulted to 31/12/2099. The user will have option to change the end date of memo maintenance.
Memo Text	[Mandatory, Alphanumeric, 254] Type the message that will appear on the screen when transaction related to the customer is performed by the teller.

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 and select the customer from the pick list.
6. Enter the memo details.

Customer Memo Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending". Click the **Ok** button.
9. The memo is added for the selected customer after the record is authorised.

4.10. CIM15 - Customer Type Xref for Primary Customer ID Change

Customer Type Xref for Primary Customer id Change is a maintenance to maintain the cross reference of the From and To Customer Types for allowing Primary Customer id Change.

If the cross reference of From and To Customer types is not available then the primary customer id change will not be allowed. The combination of From and To Customer type will always be unique i.e. duplicate records for the same combination cannot exist.

Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening

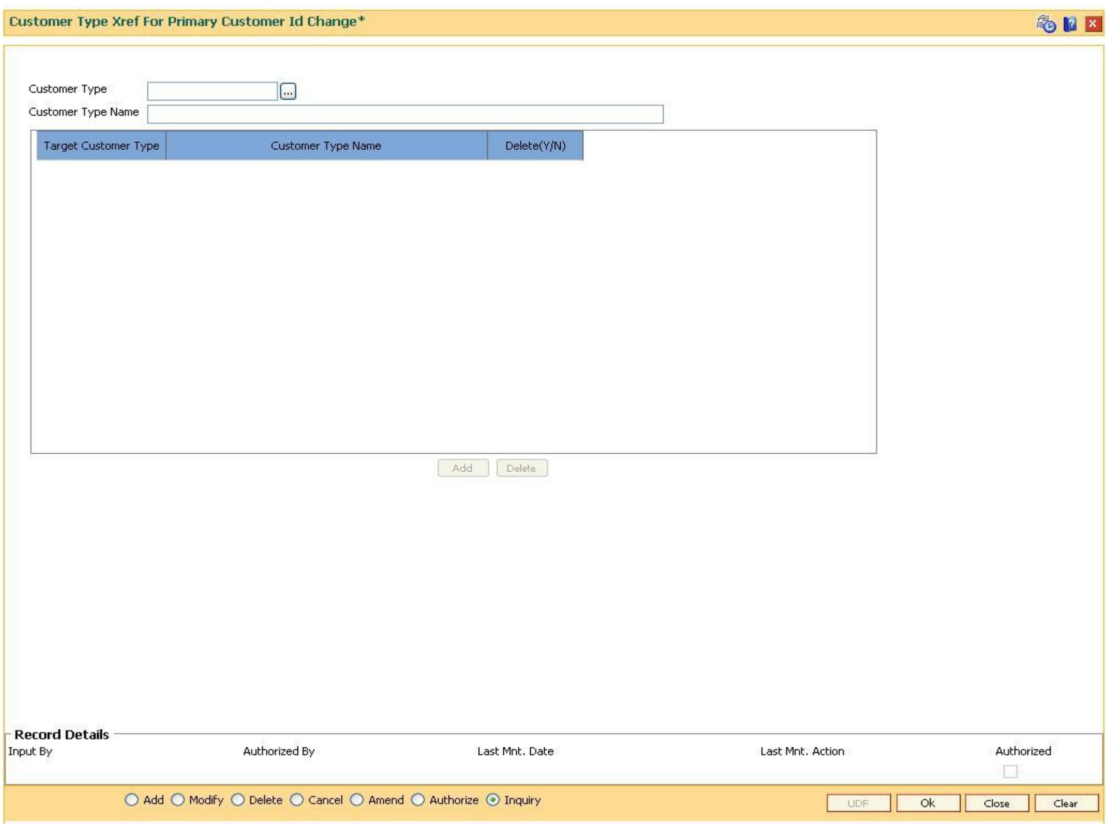
Modes Available

Add, Modify, Delete, Cancel, Amend, Inquiry, Authorize

To modify customer type xref for primary customer ID change

1. Type the fast path **CIM15** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Type Xref for Primary Customer ID Change**.
2. The system displays the **Customer Type Xref for Primary Customer ID Change** screen.

Customer Type Xref for Primary Customer ID Change



Field Description

Field Name	Description
Customer Type	[Mandatory, Pick-List, Alphanumeric, Three] Type the customer type. This will be the “From” Customer type for which the maintenance has to be made.
Customer Type Name	[Display] Displays the customer type name for the customer type selected.
Target Customer Type	[Pick-List] Select the target customer type. This will be the “To” customer type for which the maintenance has to be made.
Customer Type Name	[Display] Displays the Customer type .name for the customer type selected.
Delete(Y/N)	[Mandatory, Toggle] Select the required value Y or N. The default value will be N. The delete flag needs to be selected as Y in case of deletion of particular record in Add mode.

3. Select the customer type from the pick list.
4. Modify the relevant details in the fields and click the **Ok** button.
5. The system displays the message Record Modified...Authorization Pending.
6. Click the **Ok** button.

4.11. CIM16 - Customer Dormancy Status Maintenance

Using this option you can update the customer status from Dormant to Active. It will also activate all the accounts for which the customer is a primary holder. A customer becomes dormant when all the accounts under their Customer ID changes to dormant.

Definition Prerequisites

- 8053 - Customer Addition

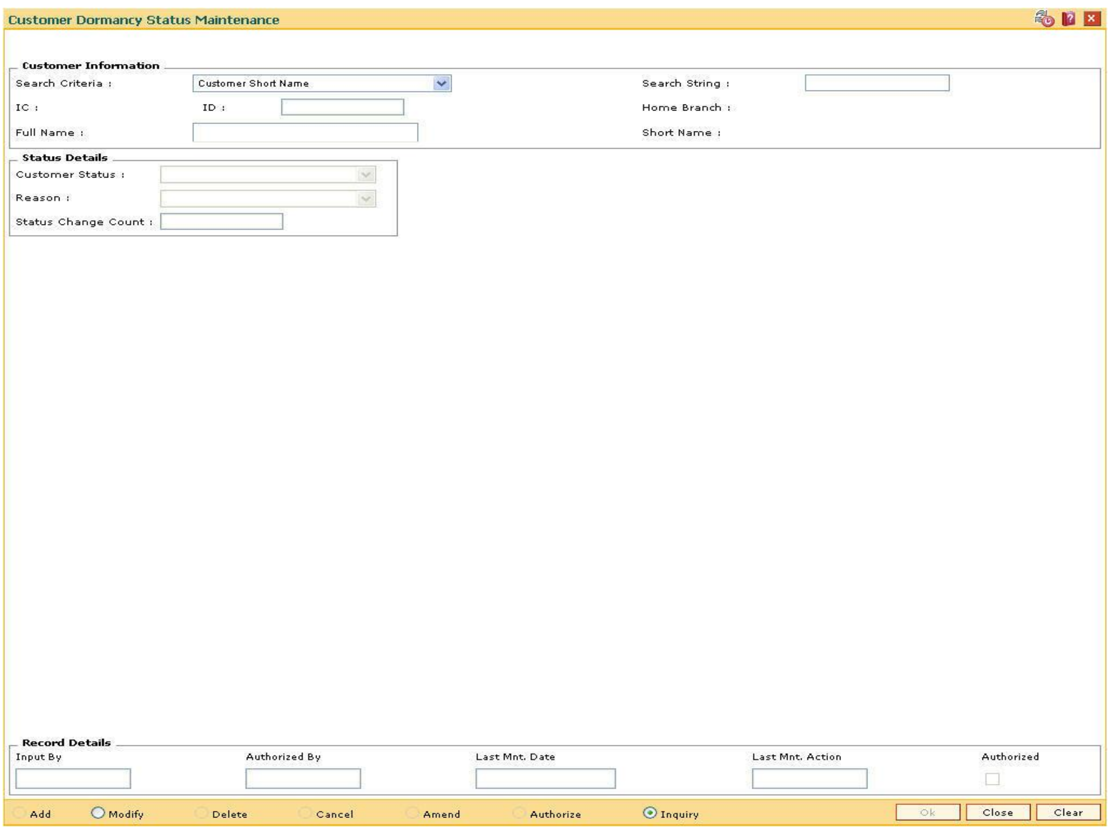
Modes Available

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

To modify/amend the customer status maintenance

1. Type the fast path **CIM16** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Dormancy Status Maintenance**
2. The system displays the **Customer Dormancy Status Maintenance** screen.

Customer Dormancy Status Maintenance



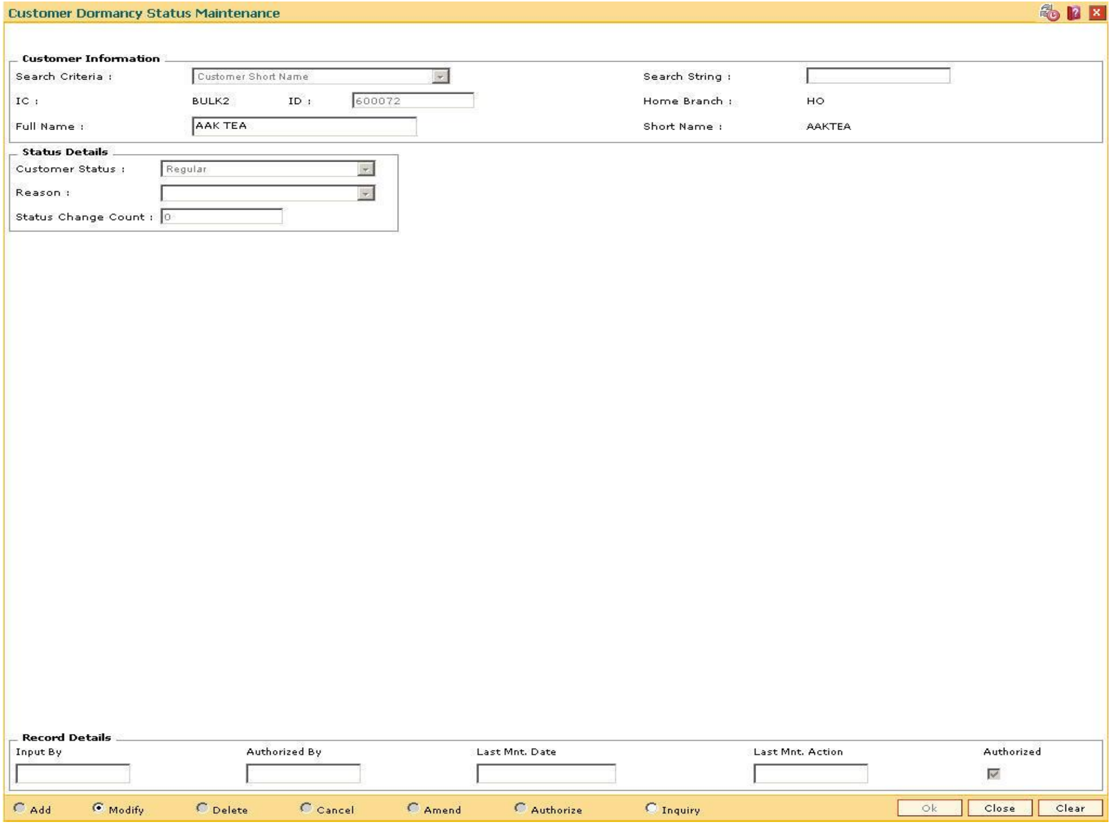
Field Description

Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer’s short name or IC then 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. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the branch, where the customer's account is opened. It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.

Field Name	Description
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Status Details	
Customer Status	[Conditional, Drop-Down] Select the dormancy status of the customer from the drop down list. This field is enabled if the customer status is dormant.
Reason	[Conditional, Drop-Down] Select the reason for change of status being performed from the drop-down list. This field is enabled if the customer status is dormant.
Status Change Count	[Display] This field displays the count of the status change for the customer.

3. Click the **Modify** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string, press the **<Tab> or <Enter>** key and select the customer from the pick list.
6. Enter the other status details.

Customer Dormancy Status Maintenance



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

4.12. CIM18 - CBR Details Maintenance

The CBR details are certain user-defined features or attributes, based on which the customer can be grouped or categorized under a common language, location, salary structure, etc. CBR codes are useful for the Central Bank Reporting purposes.

Using this option you can create user defined fields which were not present in the various customer maintenance options which are a part of the standard FLEXCUBE Release. The bank can define the labels as well as contents of fields using the User Defined Fields Maintenance (Fast Path: BA078) option and CBR **PickLists Maintenance** (Fast Path: BA080) option.

Defining these categories facilitates generating MIS reports, beyond the standard reports available within Oracle FLEXCUBE.

Definition Prerequisites

- BA080 - CBR PickLists Maintenance
- BA078 - CBR Label Maintenance
- 8053 - Customer Addition

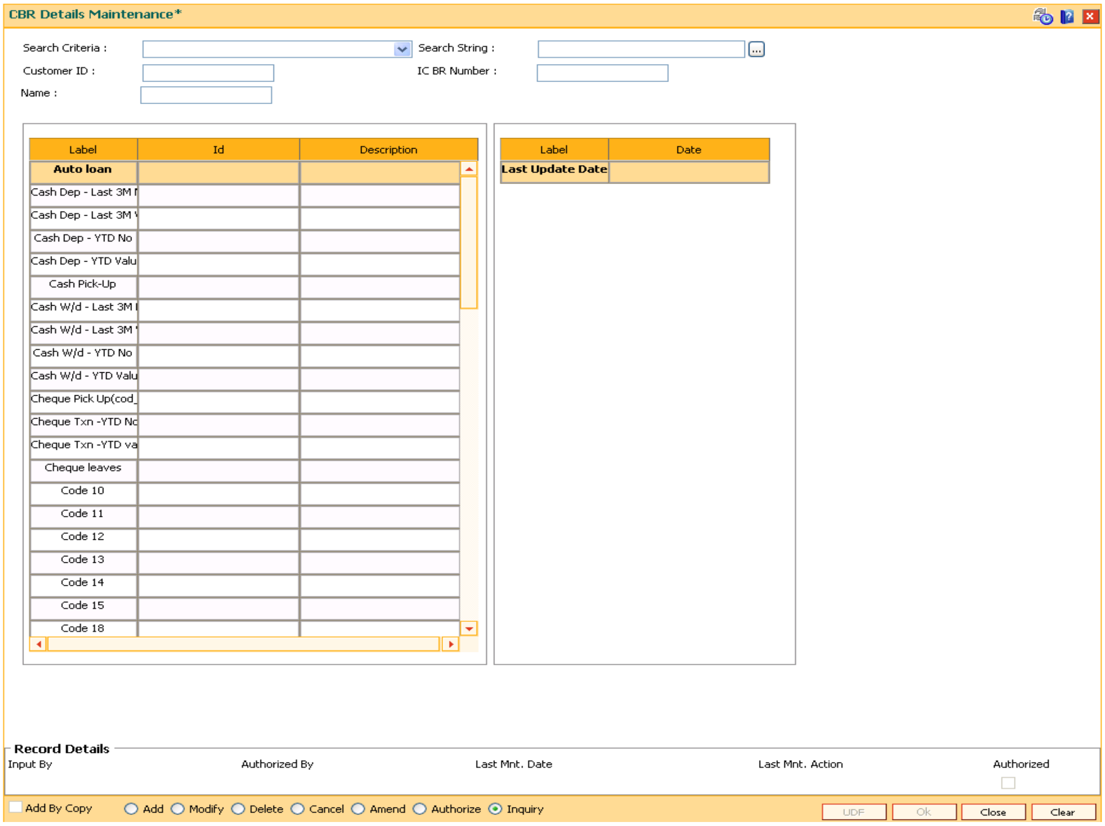
Modes Available

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

To add the CBR code details

1. Type the fast path **CIM18** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > CBR Details Maintenance**.
2. The system displays the **CBR Details Maintenance** screen.

CBR Details Maintenance



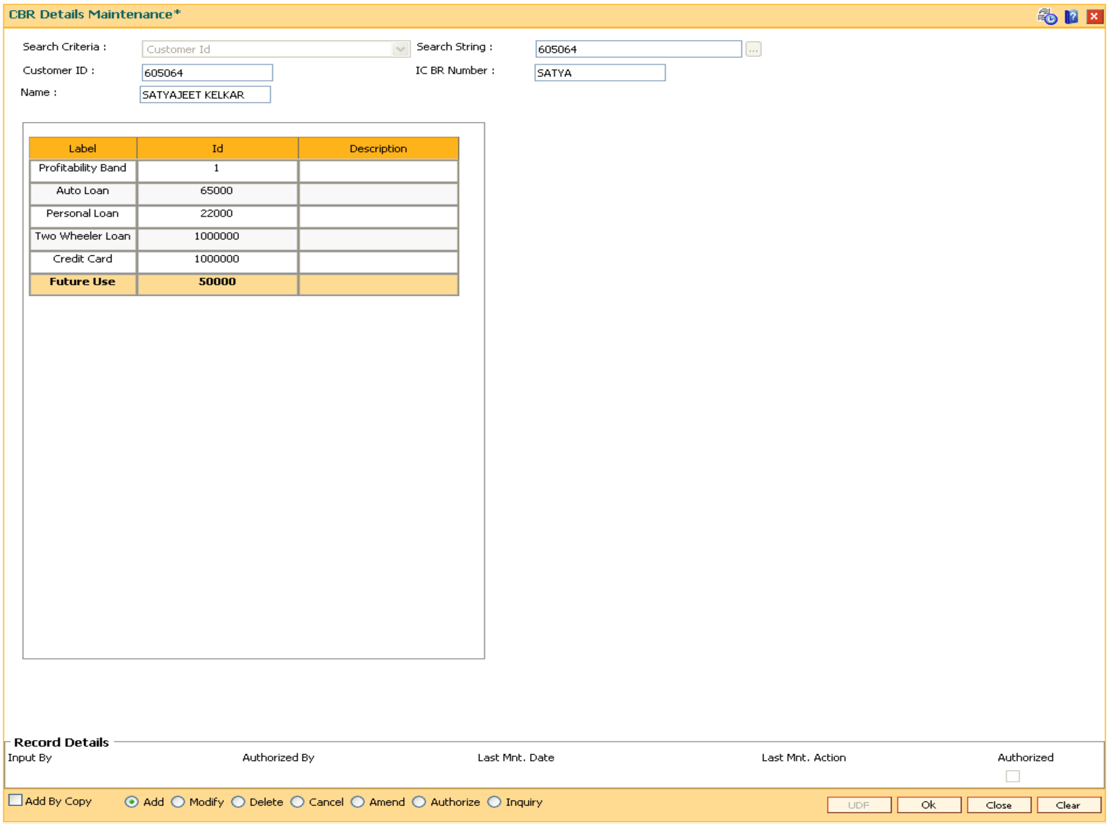
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20,Picklist] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. Select the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC/BR Number	[Display] This field displays the identification code of the customer. A customer IC along with the 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.
Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

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 customer from the pick list.
7. Double click the ID column to enter the relevant details for the corresponding label.

CBR Details Maintenance



9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **Ok** button.
11. The CBR details are added once the record is authorised.

Note: The CBR labels displayed in this screen are defined in the **CBR Label Maintenance** (Fast Path: BA078) option.

CIM19 - Customer BlackList Details

Using this option, you can maintain information on those customers that are blacklisted for various reasons. The customer to be marked as Blacklisted, has to be an existing customer in **Oracle FLEXCUBE**. The system permits the user to define start date and end date for blacklisting.

Definition Prerequisites

- 8053 - Customer Addition

Other Prerequisites

Not Applicable

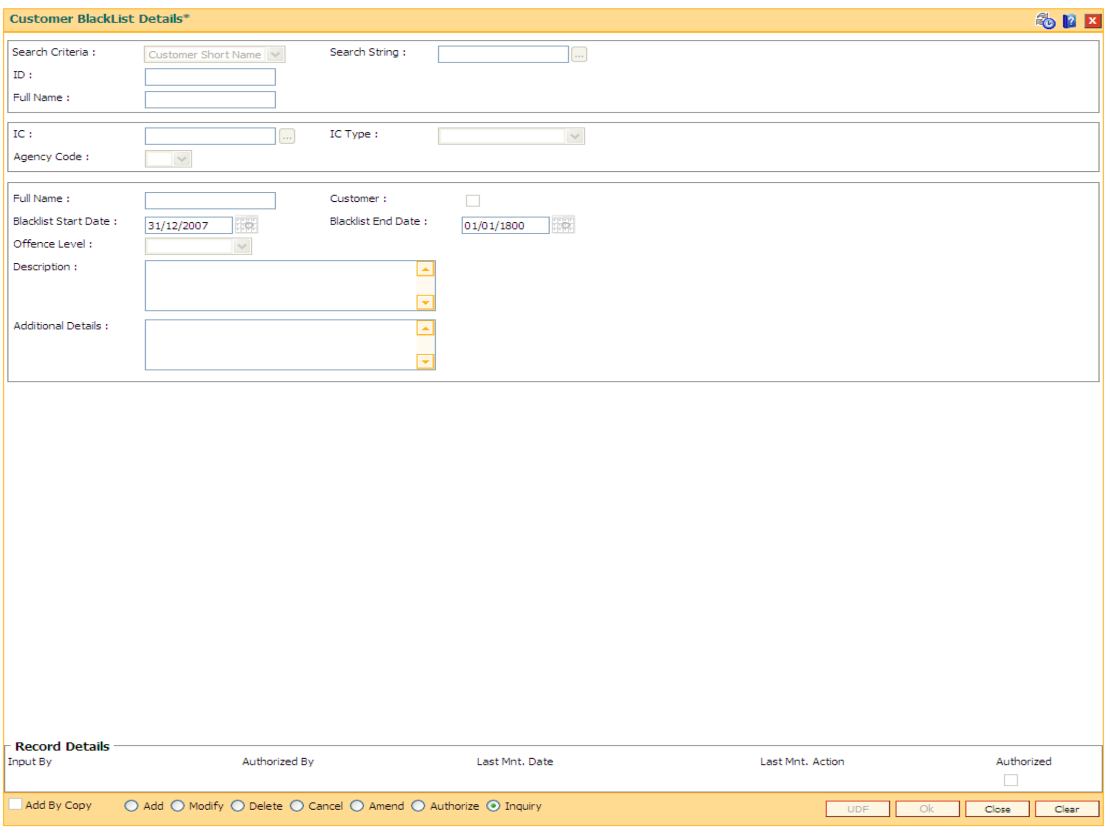
Modes Available

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 the customer blacklist information

1. Type the fast path **CIM19** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer BlackList Details**.
2. The system displays the **Customer Blacklist Details** screen.

Customer Blacklist Details



Field Description

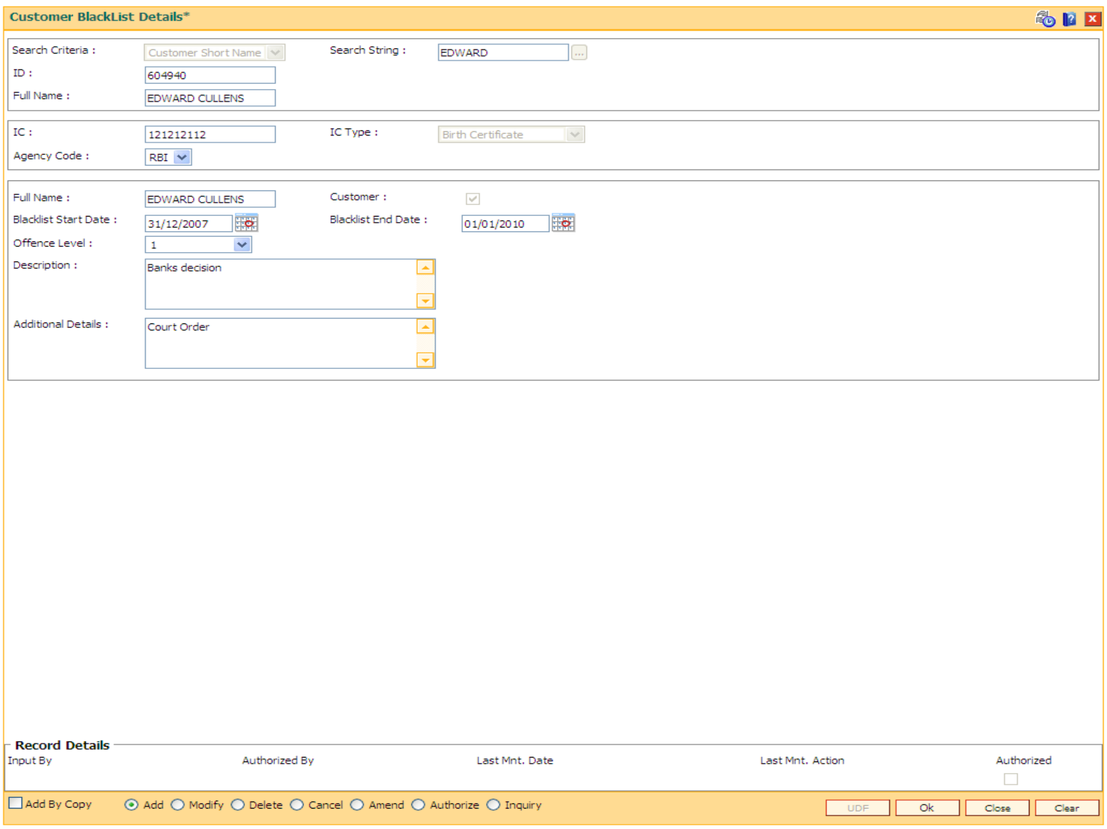
Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
IC	[Display] This field displays the identification code of the customer. 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.

Field Name	Description
IC Type	[Display] This field displays the IC type. IC type is internally linked to every customer category/customer type.
Agency Code	[Mandatory, Drop-Down] Select the agency which will rate the customer from the drop-down list. The bank can maintain multiple records for each customer based on the agency code. The agency codes are maintained as part of System Day 0. Agency code obtains data from master table of agency code.
Full Name	[Display] This field displays the full name of the blacklisted customer.
Customer	[Display] This field displays whether the customer is an existing customer. If the check box is selected, the customer is an existing customer.
Blacklist Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the Blacklist Start Date from the pick list. It is the beginning date from when the customer stands black listed.
Blacklist End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the Blacklist End Date from the pick list. It is the date till which the customer's blacklisted status is valid.
Offence Level	[Mandatory, Drop-Down] Select the blacklist offence level from the drop-down list. The options are: • 1 • 2 • 3 • High - In case of a high offence level blacklisting, all channel transactions are blocked. Branch transactions like customer addition, account opening, loan disbursal, etc., will require supervisor authorisation to proceed. • Low - In case of a low offence level blacklisting, channel transactions are allowed to be performed. All branch transactions will receive a warning message and the transaction is processed without the supervisor authorisation.
Description	[Optional, Alphanumeric, 120] Type an appropriate reason for black listing the customer.

Field Name	Description
Additional Details	[Optional, Alphanumeric, 120] Type any additional information for black listing the customer.

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 customer from the pick list.
7. Enter the other relevant details.

Customer Blacklist Details



8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
10. The customer black list details are added successfully once the record is authorised.

4.13. CIM20 - Investor Services – Customer Data - Inquire*

FLEXCUBE Investor Services (FIS) is a comprehensive multi-currency shareholder servicing solution for Mutual Funds. Using this option ,you can make inquiries on the customer's data pertaining to FIS system.

It automates all Transfer Agent functions within a mutual fund company. All the mandatory information required by the FIS system has to be maintained in Oracle FLEXCUBE .

Definition Prerequisites

Not Applicable

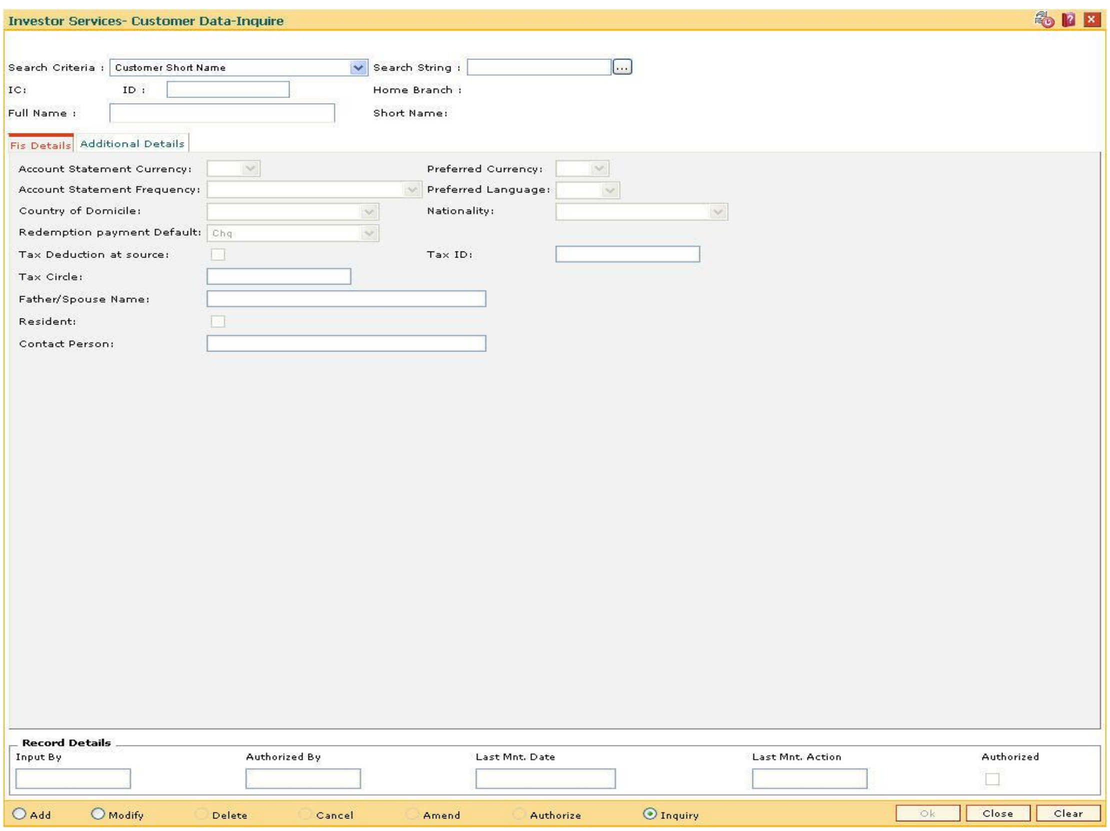
Modes Available

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

To add the investor service details

1. Type the fast path **CIM20** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Investor Services- Customer Data-Inquire**.
2. The system displays the **Investor Services - Customer Data - Inquire** screen.

Investor services - Customer Data - Inquire



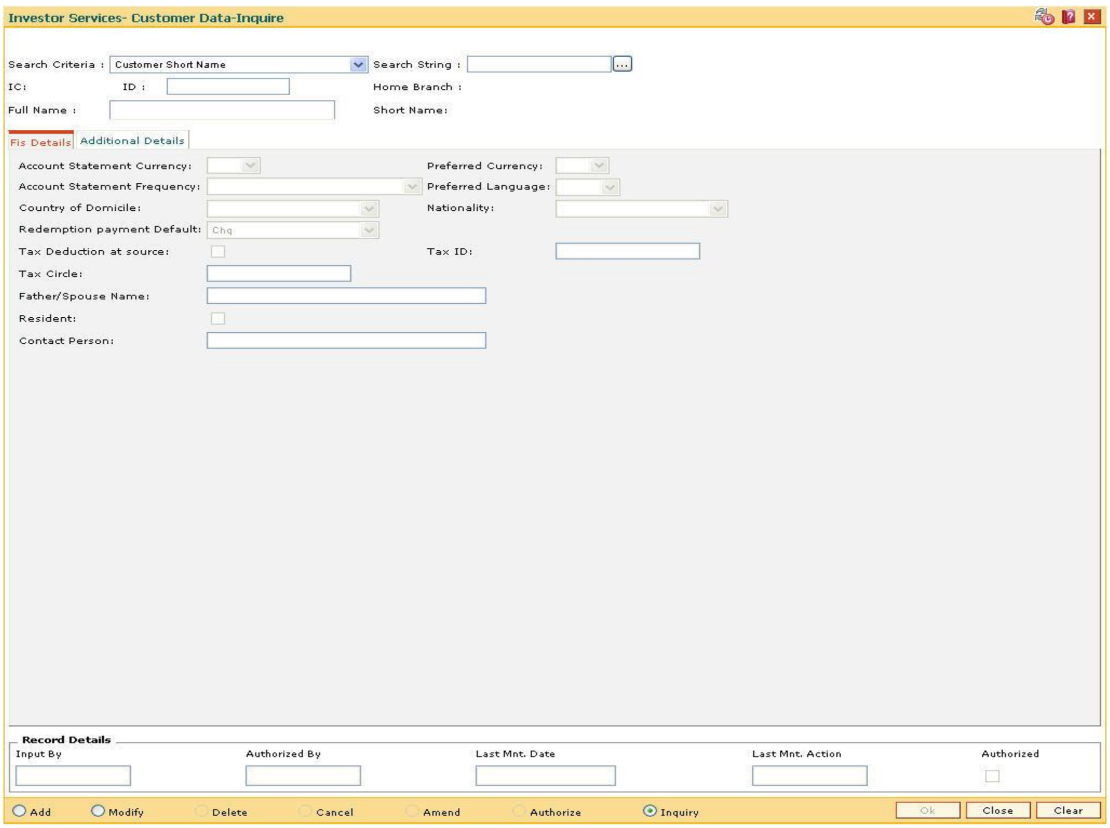
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer from the drop-down list. The option are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the branch, where the customer's account is opened. It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.

Field Name	Description
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.

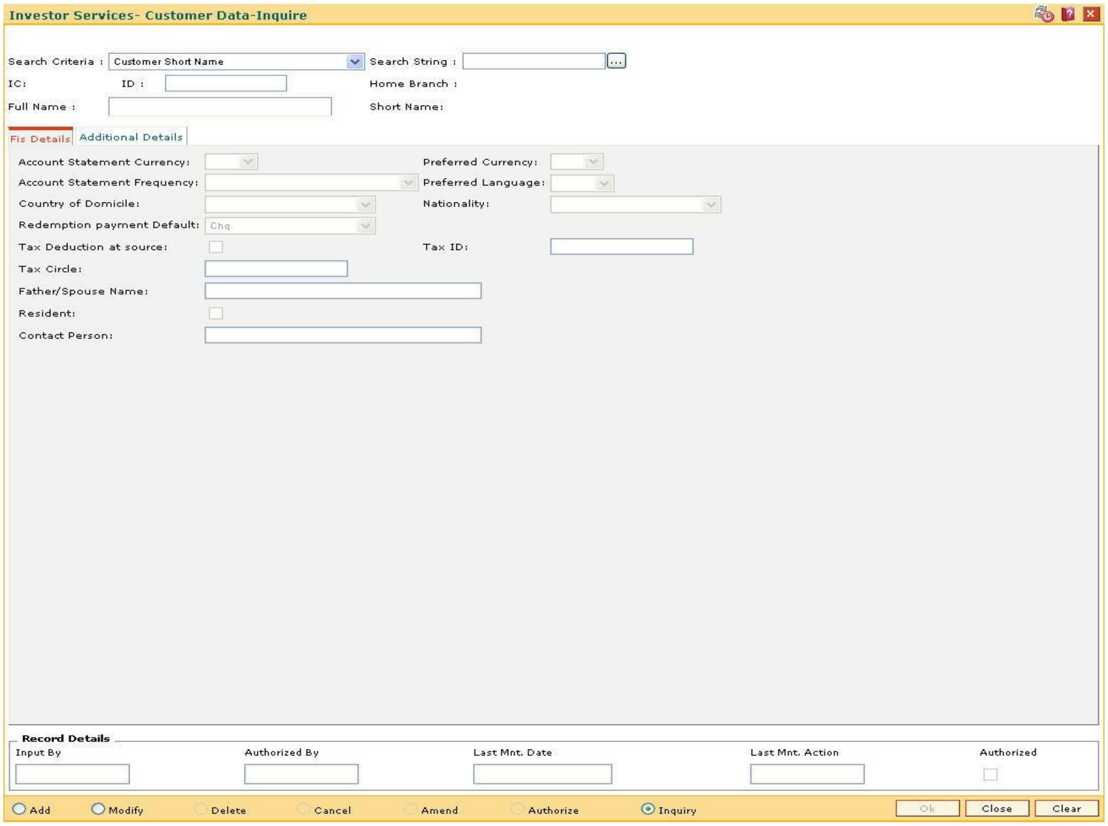
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab> or <Enter>** key and select the customer from the pick list.

Investor services - Customer Data - Inquire



6. Enter the relevant information in various tabs.

Fis Details



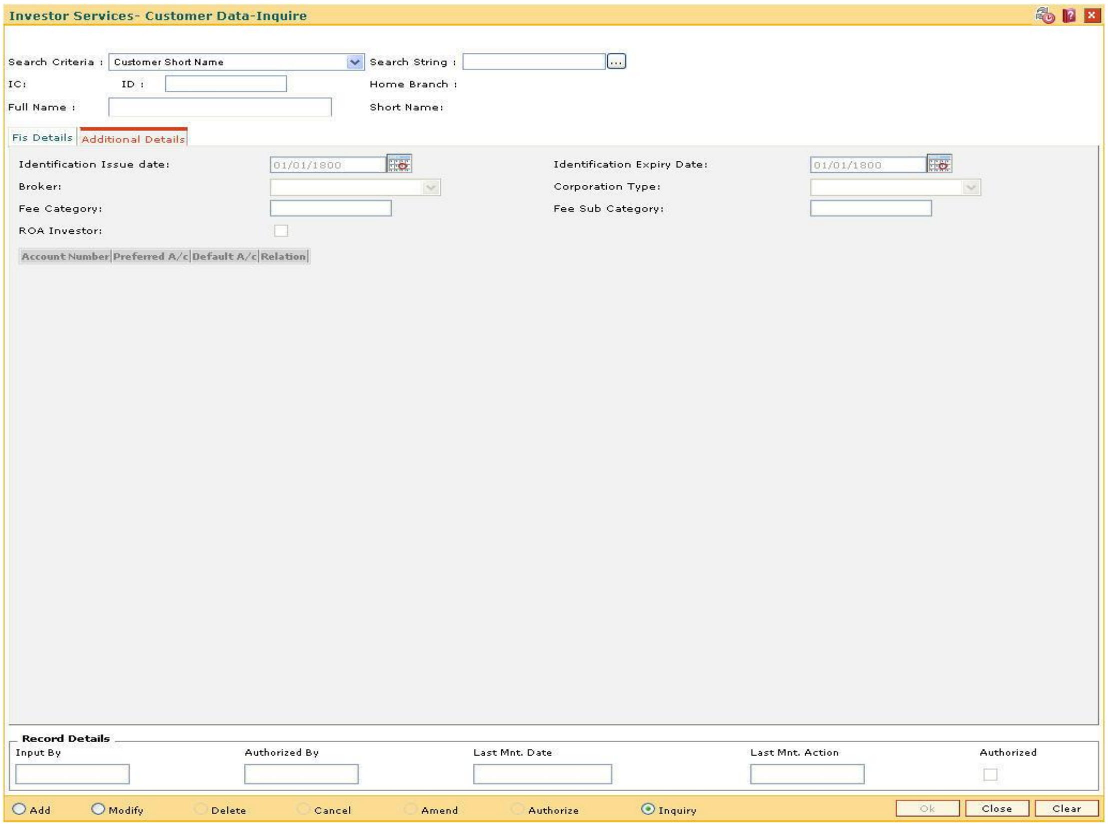
Field Description

Field Name	Description
Account Statement Currency	[Mandatory, Drop-Down] Select the currency in which account statement is required from the drop-down list. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency selected is USD, the statement of accounts for the customer will come in USD.
Preferred Currency	[Mandatory, Drop-Down] Select the preferred currency from the drop-down list. It is the currency in which the investor or unit holder prefers to make any payments involving transactions or receives any dividend income payments. The currency you select here will be deemed as the default currency for all payments from or to the investor.

Field Name	Description
Account Statement Frequency	[Mandatory, Drop-Down] Select the Account Statement Frequency from the drop-down list. It is the time frequency or interval for generating the account statements. For example, Monthly, Quarterly, Yearly.
Preferred Language	[Mandatory, Drop-Down] Select the preferred language from the drop-down list. It is the language preferred by the investor for correspondence and communication.
Country of Domicile	[Mandatory, Drop-Down] Select the country, where the investor is domiciled from the drop-down list.
Nationality	[Mandatory, Drop-Down] Select the nationality of the investor from the drop-down list.
Redemption payment Default	[Mandatory, Drop-Down] Select the redemption payment default mode from the drop-down list. It is the default mode of payment that is to be used for paying out the proceeds of any redemption transactions for the investor.
Tax Deduction at source	[Optional, Check box] Select the **Tax Deduction at source** check box, if the tax deducted on the amount is to be redeemed. This amount is paid by the bank, to the tax authorities. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code attached to the account at the time of account opening.
Tax ID	[Mandatory, Alphanumeric, 16] Type the tax identification number for the investor.
Tax Circle	[Mandatory, Alphanumeric, 40] Type the tax circle to which the unit holder belongs.
Father/Spouse Name	[Mandatory, Alphanumeric, 40] Type the name of the father or the spouse.
Resident	[Optional, Check box] Select the **Resident** check box to indicate that the investor resides in the selected country of domicile.

Field Name	Description
Contact Person	[Mandatory, Alphanumeric, 40] Type the name of the contact person.

Additional Details



Field Description

Field Name	Description
Identification Issue date	[Mandatory, Pick List, dd/mm/yyyy] Select the Identification Issue date from the pick list. It is the date of issue of the identification document or proof that is furnished by the unit holder.
Identification Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the Identification Expiry date from the pick list. It is the date of expiry of the identification document or proof that is furnished by the unit holder.
Broker	[Mandatory, Drop-Down] Select the introducer broker preferred by the investor from the drop-down list.

Field Name	Description
Corporation Type	[Mandatory, Drop-Down] Select the Corporation Type from the drop-down list. It is the type of the corporation that the company is to be deemed.
Fee Category	[Mandatory, Alphanumeric, 40] Type the fee category to be deemed applicable for the investor whose account you are creating.
Fee Sub Category	[Optional, Alphanumeric, 40] Type the fee sub-category to be deemed applicable for the investor whose account you are creating.
ROA Investor	[Optional, Check box] Select the **ROA Investor** check box to indicate that the investor prefers to avail of the Rights of Accumulation facility.

Column Name	Description
Account Number	[Display] This column displays the account number to which this customer has been linked as a primary customer.
Preferred A/c	[Toggle] Select **Y** if the account is a preferred account.
Default A/c	[Toggle] Select **Y** if the account is a default account.
Relation	[Display] This column displays the relation of the preferred account holder.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The investor services customer data is added once the record is authorised.

4.14. CIM21 - Customer Account Restriction/ Block

Using this option you can mark a customer as Restricted. When a customer is restricted, all the existing CASA, Term Deposit and the Loan accounts are marked as restricted .

When customer restriction is cleared, all the accounts are cleared from restriction expect those accounts that have an account level restriction.

Definition Prerequisites

- SMM01 - Template Profile Maintenance
- 8053 - Customer Addition
- Customer should have an account opened

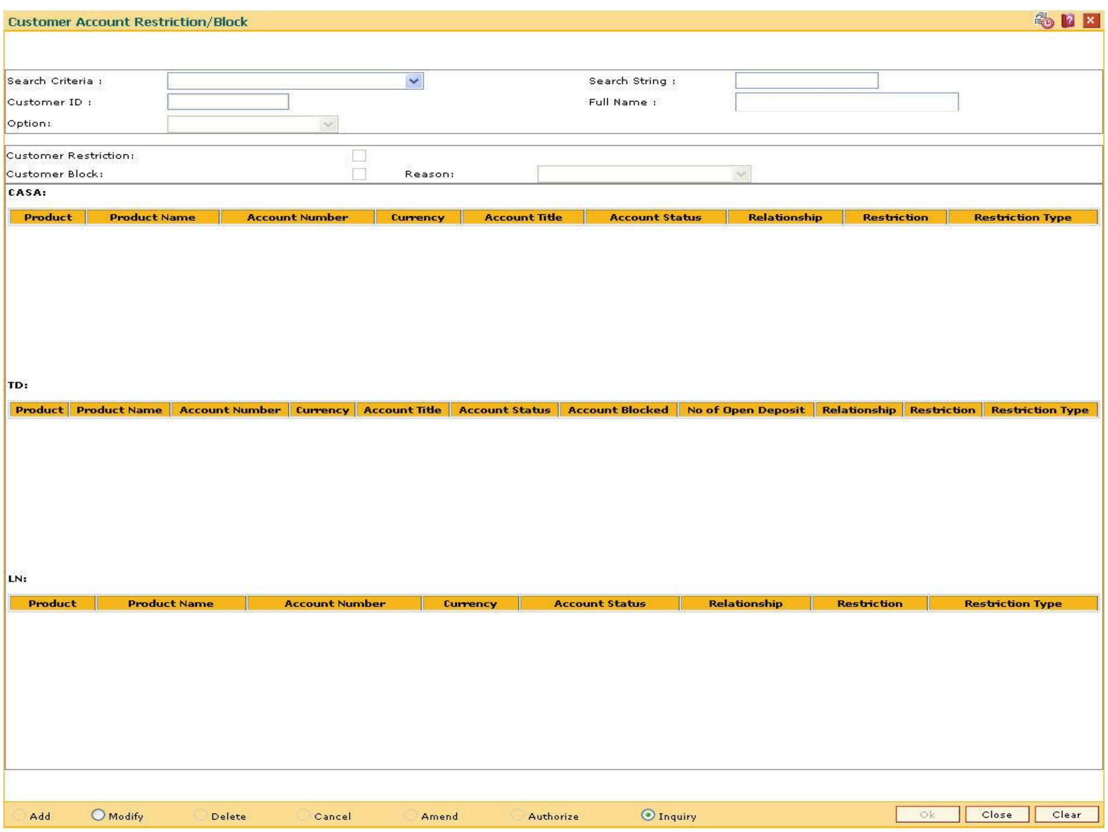
Modes Available

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

To modify customer account restrictions

1. Type the fast path **CIM21** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Account Restriction/ Block**.
2. The system displays the **Customer Account Restriction/Block** screen.

Customer Account Restriction/Block



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display] This field displays the full name of the customer.
Option	[Mandatory, Drop-Down] Select the action to be taken from the drop-down list. The options are: • Block • Restriction

Field Name	Description
Customer Restriction	[Conditional, Check Box] Select the **Customer Restriction** check box if all the customer accounts are to be restricted and only authorised officer is allowed to inquire on the accounts. This field is enabled only if the **Restriction** option is selected from the **Option** field.
Customer Block	[Conditional, Check Box] This field is enabled only if the **Block** option is selected from the **Option** field.
Reason	[Conditional, Drop-Down] Select the reason for blocking the customer account from the drop-down list. This field is enabled only if the **Block** option is selected from the **Option** field.

Column Name	Description
CASA	
Product	[Display] The code assigned to CASA/TD/Loan product.
Product Name	[Display] The name assigned to the CASA / TD / Loan product, which is defined at the product level. This is the product under which the CASA / TD / Loan account is opened.
Account Number	[Display] The account number for which the user want to view the account details.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened.
Account Title	[Display] The name of the customer who holds the CASA / TD / Loan account.
Account Status	[Drop-Down] The current status of the account.

Column Name	Description
Relationship	[Display] The account holder’s relationship with the account. E.g. Sole owner, Joint holder, etc.
Restriction	[Display] If Yes option is selected in the Customer Restriction field, then the customer is restricted. Automatically all his accounts are restricted and only an authorised officer is allowed to inquire on the accounts. If No option is selected in the Customer Restriction field, restriction is removed, accounts with customer restriction get unmarked. Accounts with account restriction retain the restriction.
Restriction Type	[Display] The type of restriction is Customer Restriction or Account Restriction.

Column Name	Description
TD	
Product	[Display] The code assigned to CASA/TD/Loan product.
Product Name	[Display] The name assigned to the CASA / TD / Loan product, which is defined at the product level. This is the product under which the CASA / TD / Loan account is opened.
Account Number	[Display] The account number for which the user want to view the account details.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened.
Account Title	[Display] The name of the customer who holds the CASA / TD / Loan account.
Account Status	[Drop-Down] The current status of the account.
Account Blocked	[Display] The status of the account.

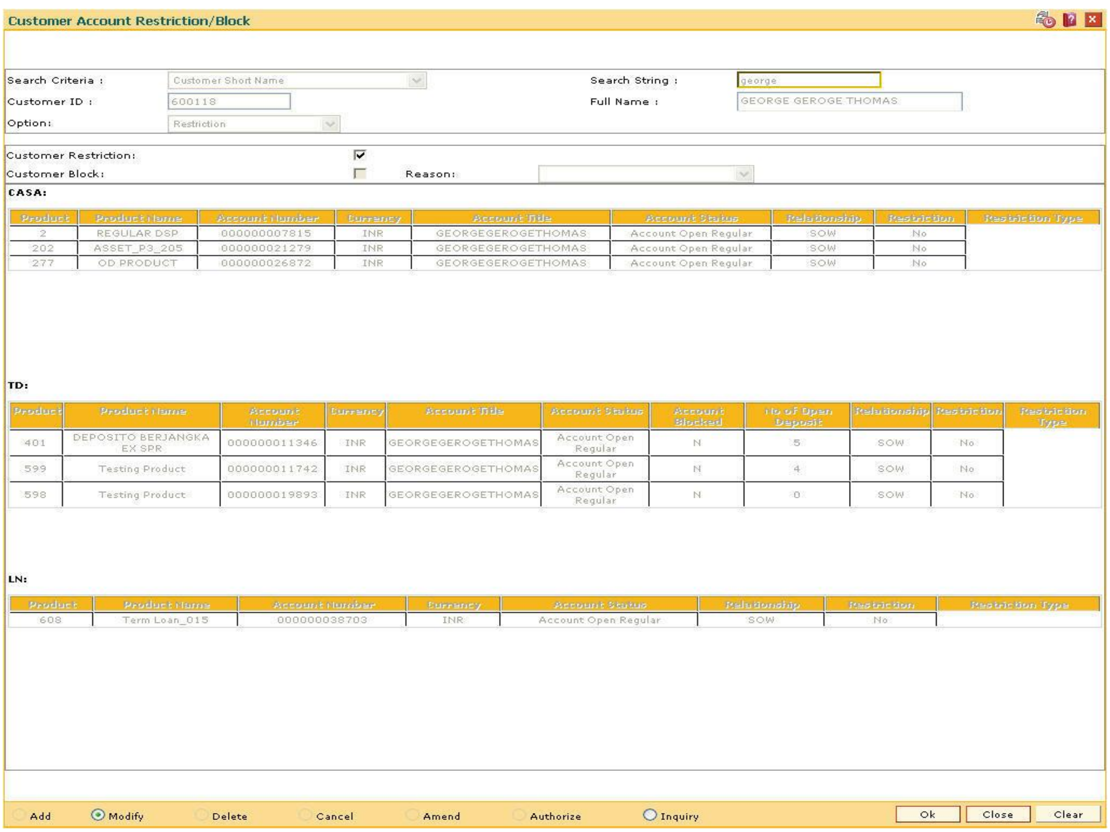
Column Name	Description
No of Open Deposit	[Display] The number of open deposit.
Relationship	[Display] The account holder's relationship with the account. E.g. Sole owner, Joint holder, etc.
Restriction	[Display] If Yes option is selected in the Customer Restriction field, then the customer is restricted. Automatically all his accounts are restricted and only an authorised officer is allowed to inquire on the accounts. If No option is selected in the Customer Restriction field, restriction is removed, accounts with customer restriction get unmarked. Accounts with account restriction retain the restriction.
Restriction Type	[Display] The type of restriction is Customer Restriction or Account Restriction.

Column Name	Description
Loan	
Product	[Display] The code assigned to CASA/TD/Loan product.
Product Name	[Display] The name assigned to the CASA / TD / Loan product, which is defined at the product level. This is the product under which the CASA / TD / Loan account is opened.
Account Number	[Display] The account number for which the user want to view the account details.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened.
Account Status	[Drop-Down] The current status of the account.
Relationship	[Display] The account holder's relationship with the account. E.g. Sole owner, Joint holder, etc.

Column Name	Description
Restriction	[Display] If Yes option is selected in the Customer Restriction field, then the customer is restricted. Automatically all his accounts are restricted and only an authorised officer is allowed to inquire on the accounts. If No option is selected in the Customer Restriction field, restriction is removed, accounts with customer restriction get unmarked. Accounts with account restriction retain the restriction.
Restriction Type	[Display] The type of restriction is Customer Restriction or Account Restriction.

3. Select the search criteria and type the search criteria and press the **<Tab> or <Enter>** key.
4. Select the appropriate customer from the list displayed.
5. Select the appropriate option from the drop-down list.
6. Enter the other relevant information.

Customer Account Restriction/Block



7. Click the **OK** button.
8. The system displays the message "Authorisation 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 **Ok** button.
11. The system displays the message "Record Authorised..Click Ok to Continue". Click the **Ok** button.

4.15. CIM30 - Customer Maturity Processing Maintenance

Banks have different type of customers like minors, major individuals, corporate customer's, etc and the customer details are added to the customer information database using the Customer Addition (Fast Path: 8053) option.

Using this option Oracle FLEXCUBE allows you to parameterize the customer status change from a minor to major when a minor customer turns major on attaining maturity or make the change through automation. In case the system is parameterized under automated mode, the functionality associated with this option will not be available.

Definition Prerequisites

- 8053 - Customer Addition

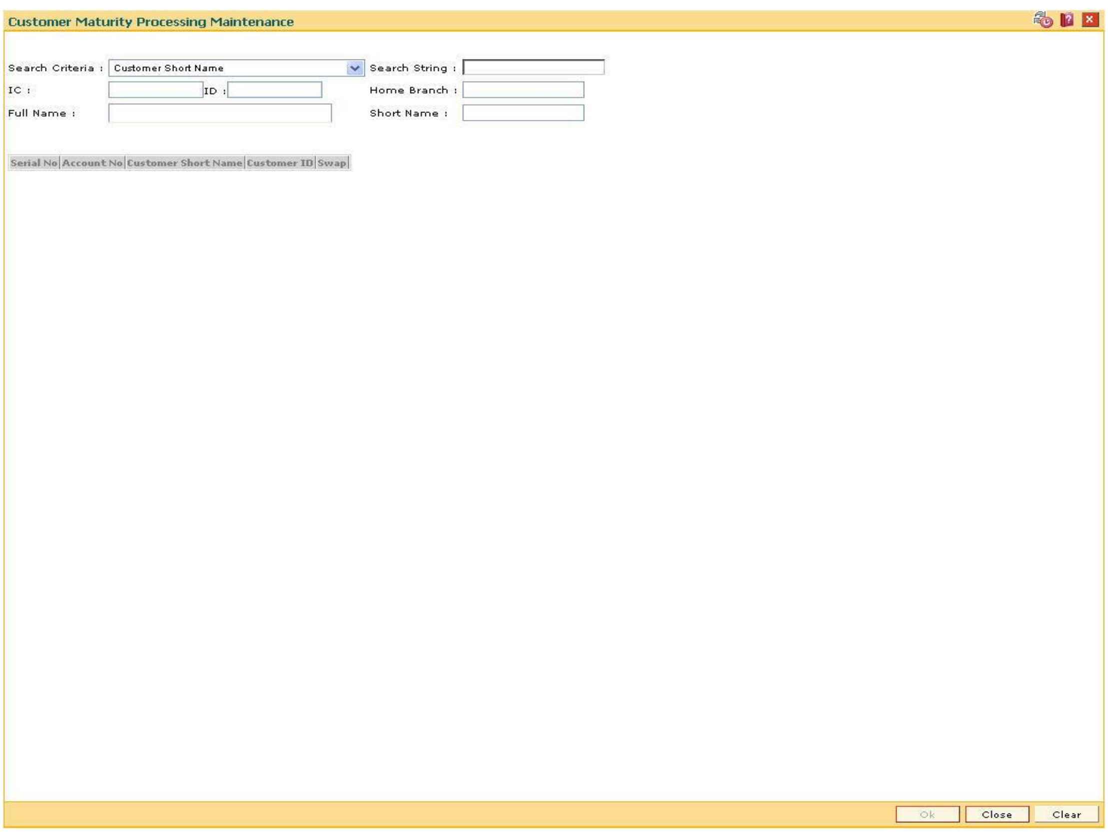
Modes Available

Not Applicable

To perform the customer maturity processing maintenance

1. Type the fast path **CIM30** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Maturity Processing Maintenance**.
2. The system displays the **Customer Maturity Processing Maintenance** screen.

Customer Maturity Processing Maintenance



Field Description

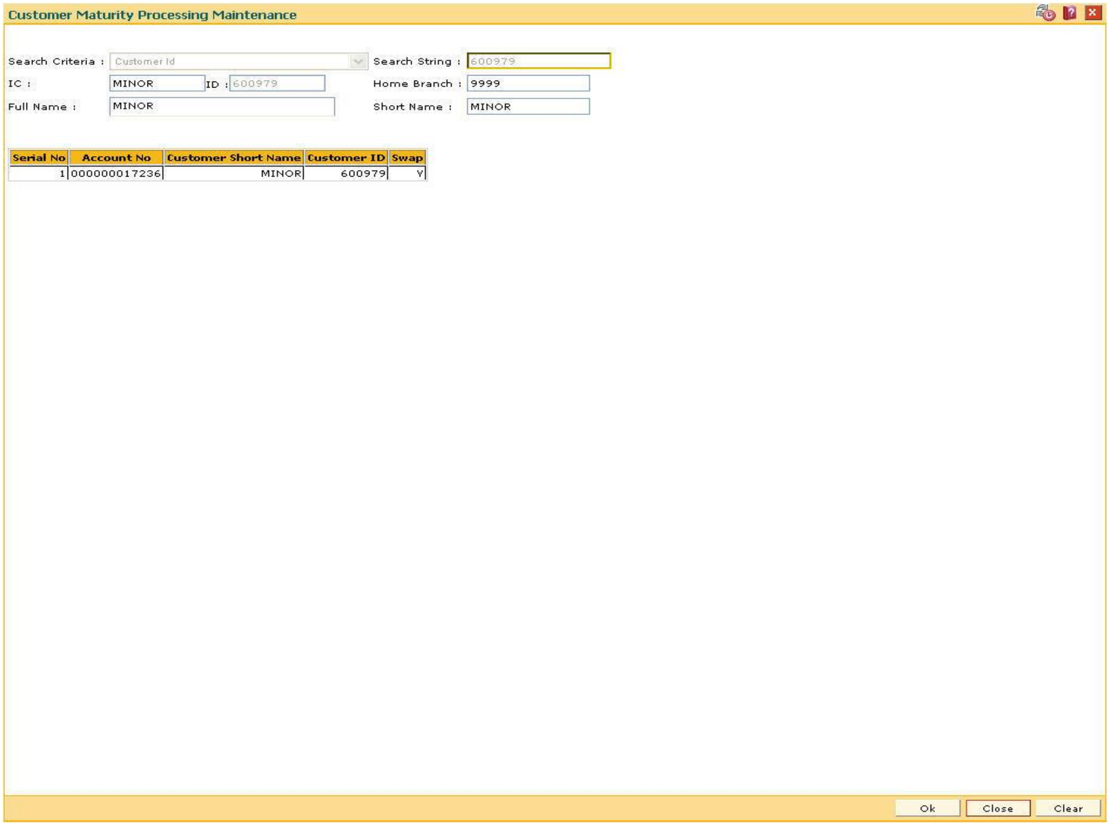
Field Name	Description
Search Criteria	[Mandatory, Drop-Down] The search criteria are as follows: • **Customer short name** • **Customer IC** - Identification criteria (IC) arrived at by the bank during customer addition • **Customer ID** - Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
IC	[Display] The identification code of the customer. 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.
ID	[Display] The ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the branch, where the minor customer's account is initiated and maintained.
Full Name	[Display] The full name of the customer. The full name of the customer is defaulted from the **Customer Addition** option.

Field Name	Description
Short Name	[Display] The short name of the customer. The short name of the customer is defaulted from the **Customer Addition** option. The customer short name can be changed through the **Change Customer Name/IC Number** option.

Column Name	Description
Serial No	[Display] The system generated serial number, which indicates the row items.
Account No	[Display] The CASA, TD or Loans account number of the minor customer.
Customer Short Name	[Display] The short name of the customer. The short name of the customer is defaulted from the **Customer Addition** option. The customer short name can be changed through the **Change Customer Name/IC Number** option.
Customer ID	[Display] The ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Swap	[Toggle] Click the toggle status to change the value to **Y**, to change the minor's status to major. The default value is **N**.

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab> or <Enter>** key and select a minor customer from the pick list.
5. The system displays the account details.
6. Double-click the toggle status in the **Swap** column corresponding to the customer ID, whose status is to be changed from minor to major. The value is changed to **Y**.

Customer Maturity Processing Maintenance



7. Click the **OK** button.
8. The system displays the message "Authorisation 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 **Ok** button.
11. The system displays the message "This is a Minor Customer". Click the **OK** button.
12. Click the **Close** button.

4.16. CIM39 - Customer ID Change Maintenance

Using this option, you can change the Primary Customer ID linked to an account. You can replace the primary customer ID with another customer ID with the same relationship. Primary customer id change will only be allowed if the cross reference between From and To customer type is maintained in screen CIM15.

The new customer is linked to the accounts in the same relationships as that of the previous customer. If the new customer is applicable for combined statement either through Combined Statement plan or through Customer grouping then the account for which primary customer change is initiated will be a part of combined statement of the new customer.

If the old customer is applicable for combined statement either through Combined Statement plan or through Customer grouping then the account for which primary customer change is initiated will be delinked from combined statement of the old customer. Amount based operating instruction if any for the old customer will be deleted on primary customer change.

Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening
- CIM15 - Customer Type Xref for Primary Customer ID Change

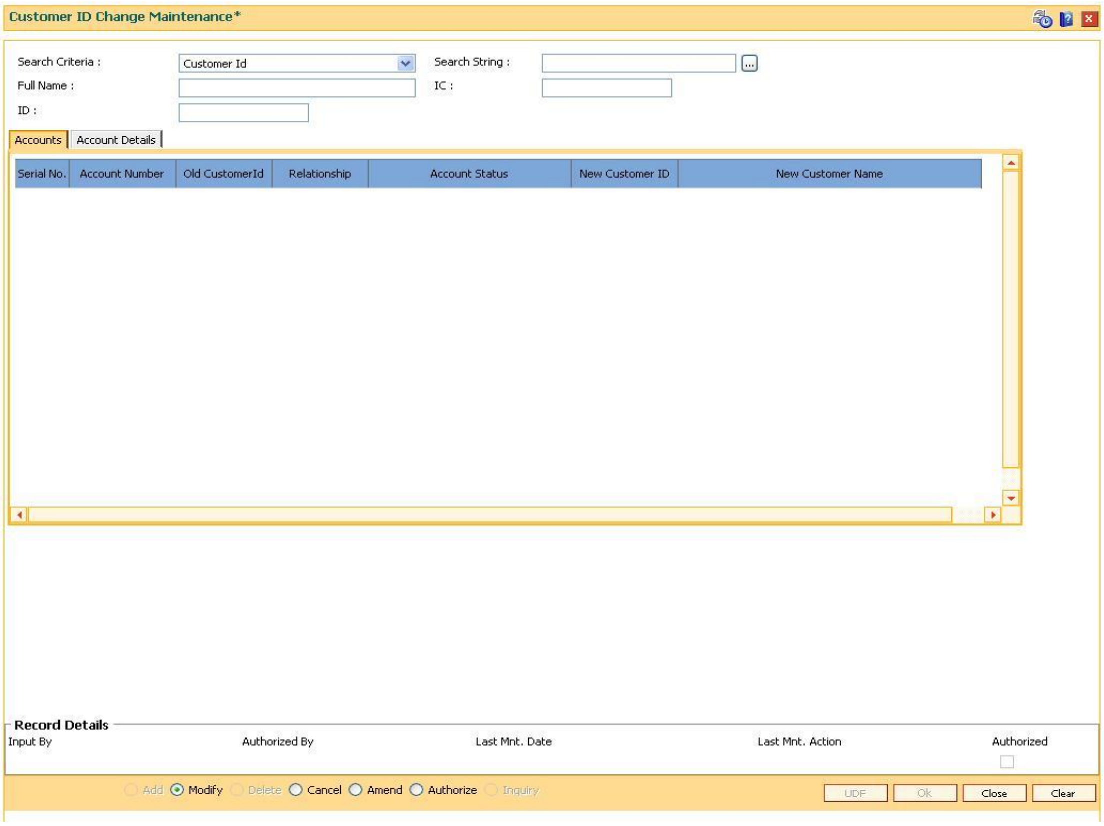
Modes Available

Modify, Amend, Cancel, Authorize

To change the customer ID

1. Type the fast path **CIM39** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer ID Change Maintenance**.
2. The system displays the **Customer ID Change Maintenance** screen.

Customer ID Change Maintenance



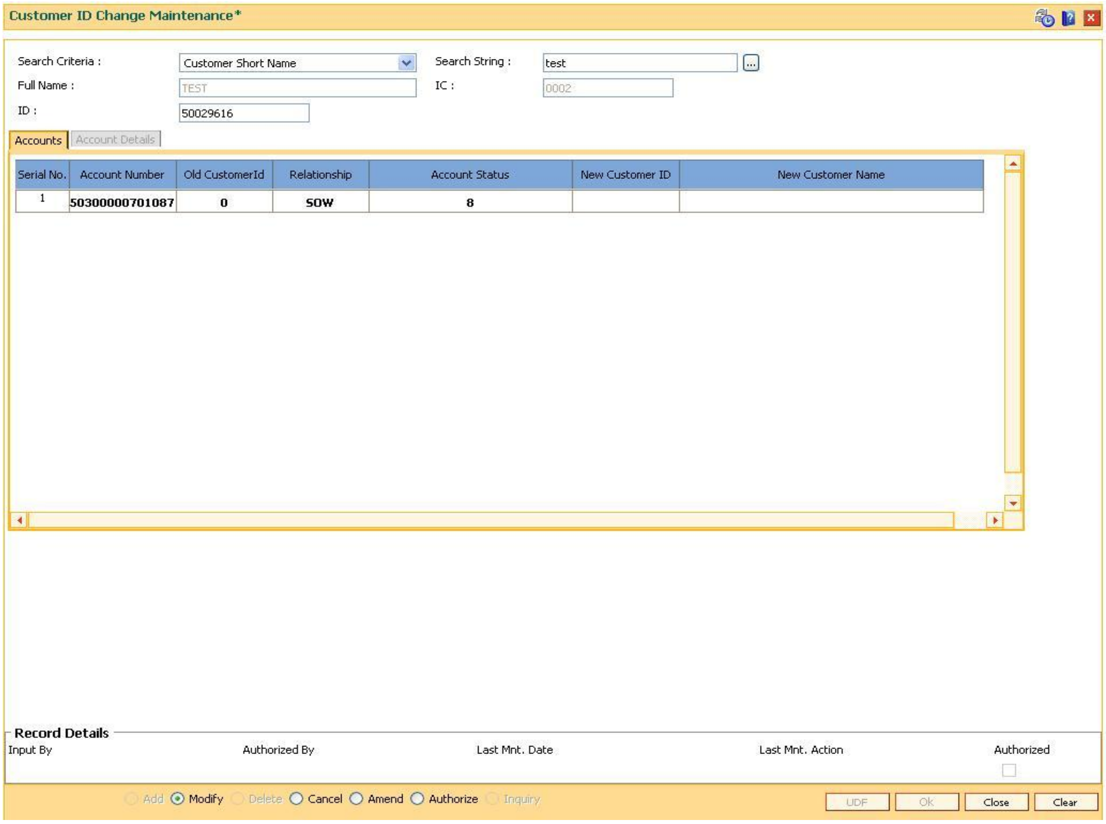
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for a customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field or select it from the pick list. If the search criterion is specified as customer's 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. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
Full Name	[Display] This field displays the full name of the customer. The full name of the primary customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

3. Select the search criteria from the drop-down list.
4. Enter the search string and press the **<Tab> or <Enter>** key. Select the customer from the pick list.
5. The system displays the account details.
6. The **Accounts** tab is displayed.

Accounts



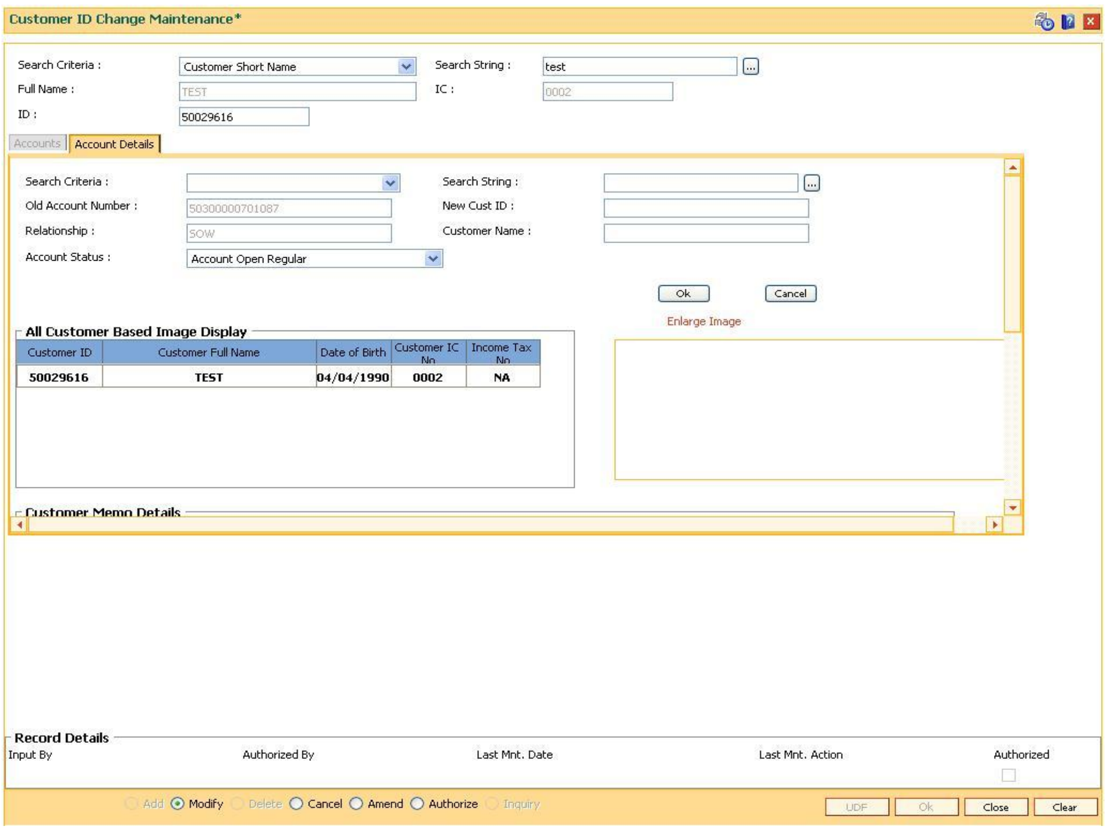
Field Description

Column Name	Description
Serial No	[Display] This column displays the serial numbers.
Account Number	[Display] This column displays the CASA or TD account numbers of all the accounts held by the selected customer.
Old Customer ID	[Display] This column displays the old primary customer ID.
Relationship	[Display] This field displays the relationship of the customer with all the accounts held by the customer. A customer with primary relationship, viz., **Sole Owner**, **Joint And First**, or **Joint Or First** must be linked. If primary relationship linked is **Joint And First** or **Joint or First**, customer with secondary relationship, viz., **Joint and other** or **Joint or other** must be linked to the account.

Column Name	Description
Account Status	[Display] This field displays the current status of the account.
New Customer ID	[Display] This field displays the new primary customer ID only if the primary customer is changed using the **Account Details** tab.
New Customer Name	[Display] This field displays the name of the new primary customer, only if the primary customer is changed using the **Account Details** tab.

7. Double-click the appropriate record.
8. The system displays the **Account Details** tab.
9. Enter the relevant information.

Account Details



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for a customer, from the drop-down list. The options are: • 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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
Old Account Number	[Display] This field displays the CASA or TD account number for which the primary customer ID is being changed.
New Cust ID	[Display] This field displays the new customer ID. 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.
Relationship	[Display] This field displays the old primary customer’s relationship with the account.
Customer Name	[Display] This field displays the name of the new primary customer.
Account Status	[Display] This field displays the current status of the account.
All Customer Based Image Display	

Field Name	Description
Customer ID	[Display] This field displays the customer id.
Customer Full Name	[Display] This field displays the customer name.
Date of Birth	[Display] This field displays the customer's date of birth.
Customer IC No	[Display] This field displays the customer IC number.
Income Tax No	[Display] This field displays the income tax number (pan number).
Customer Memo Details	
Memo No	[Display] This field displays the memo number.
Severity	[Display] This field displays the severity.
Memo Text	[Display] This field displays the memo text.
Memo Description	[Display] This field displays the memo description.
Memo Start Date	[Display] This field displays the memo start date.
Memo End Date	[Display] This field displays the memo end start.
Reason	[Display] This field displays the reason for memo.
Memo Date	[Display] This field displays the memo date.

10. Click the **Ok** button.
11. The system displays the **Accounts** tab.
12. Click the **Ok** button.
13. The system displays the message "Authorisation required. Do You Want to continue?". Click the **OK** button.
14. The system displays the **Authorization Reason** screen.
15. Enter the relevant information and click the **Ok** button.
16. The system displays the message "Customer Id changed successfully". Click the **OK** button.

4.17. CIM42 - Customer Lock/Unlock System

Bank provides various facilities like ATM, Internet banking etc to the customers. Using this option, the user can lock or unlock the customer account for the selected system type (Services).

Definition Prerequisites

- 8053 - Customer Addition
- Customer should be a registered user for the system types

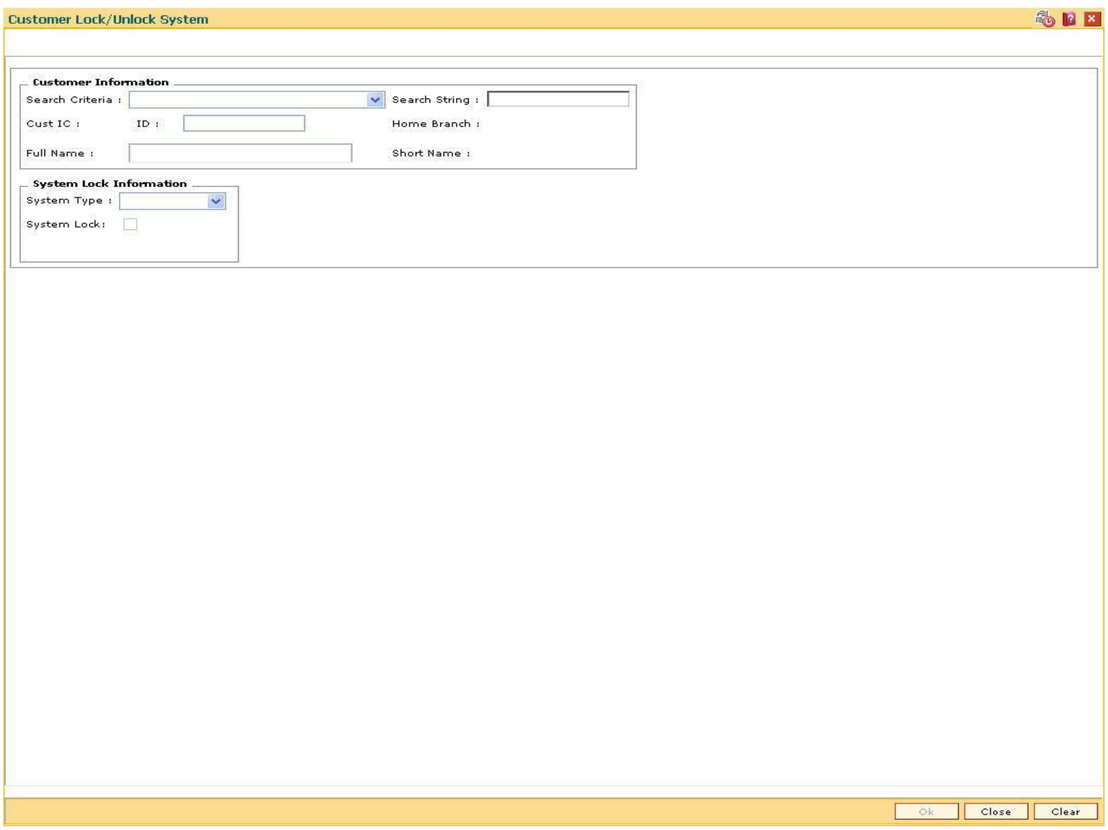
Modes Available

Not Applicable

To lock/unlock the system

1. Type the fast path **CIM42** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Lock/Unlock System**.
2. The system displays the **Customer Lock/Unlock System** screen.

Customer Lock/Unlock System



Field Description

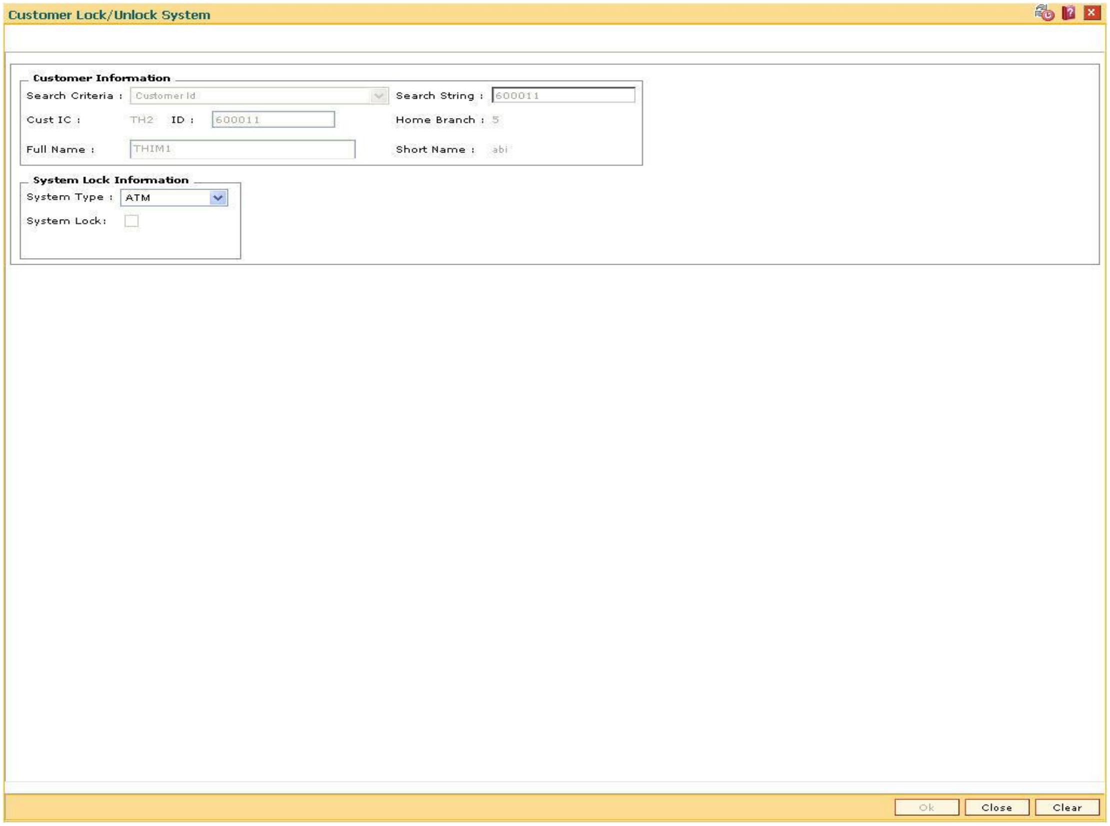
Field Name	Description
Customer information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Cust IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the branch, where the minor customer's account is initiated and maintained. It is maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.

Field Name	Description
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.

Column Name	Description
System Lock Information	
System Type	[Mandatory, Drop-Down] Select the system type from the drop-down list. The system type allows the user to lock or unlock the customer for the selected system type. The options are: • ATM • IB
System Lock	[Optional, Check Box] Select the **System Lock** check box, if the user is allowed to lock the selected system type.

3. Select the search criteria from the drop-down list.
4. Type the search string and press the **<Tab> or <Enter>** key.
5. Select the customer from the pick list.
6. Enter the relevant information in the appropriate field.

Customer Lock/Unlock System



7. Click the **Ok** button.
8. The system will lock/unlock the selected system type for the customer.

4.18. CIM54 - Customer ID Verification Maintenance*

The Customer ID Verification Maintenance option is used to verify and maintain records of the customer documents.

Definition Prerequisites

- 8053 - Customer Addition

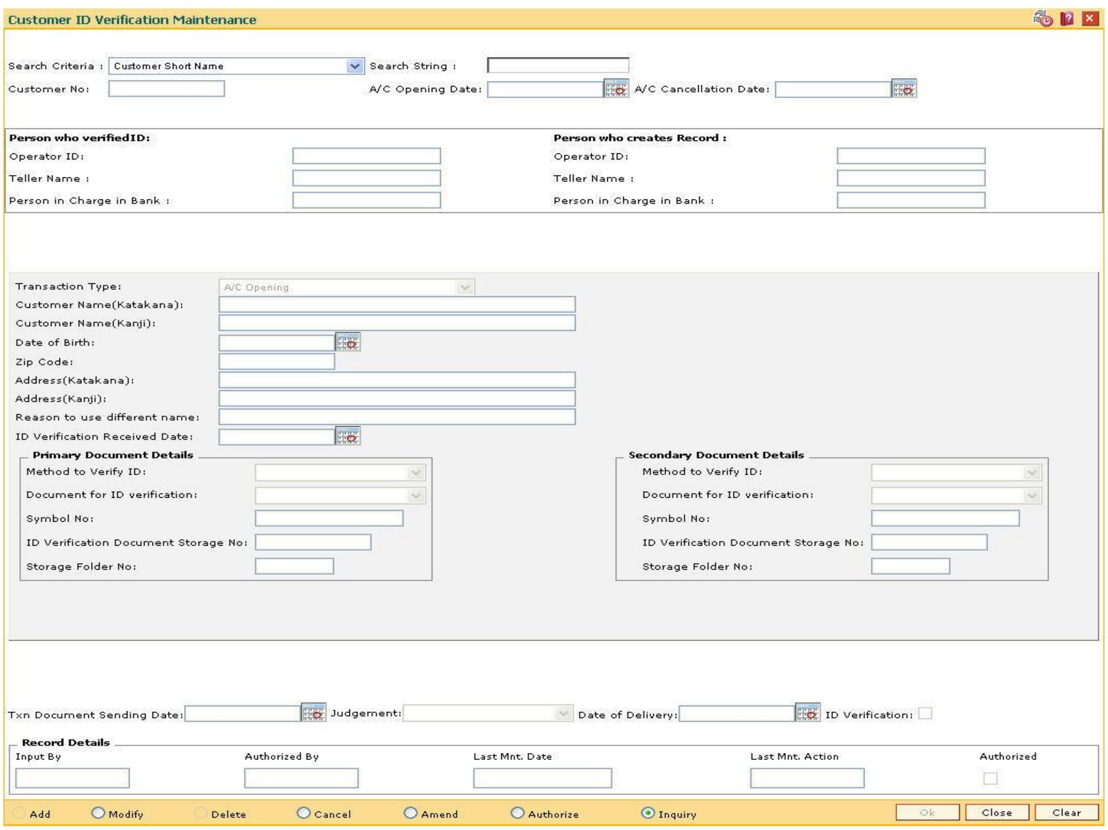
Modes Available

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

To add customer ID verification maintenance

1. Type the fast path **CIM54** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** Customer ID Verification Maintenance.
2. The system displays the **Customer ID Verification Maintenance** screen.

Customer ID Verification Maintenance



Field Description

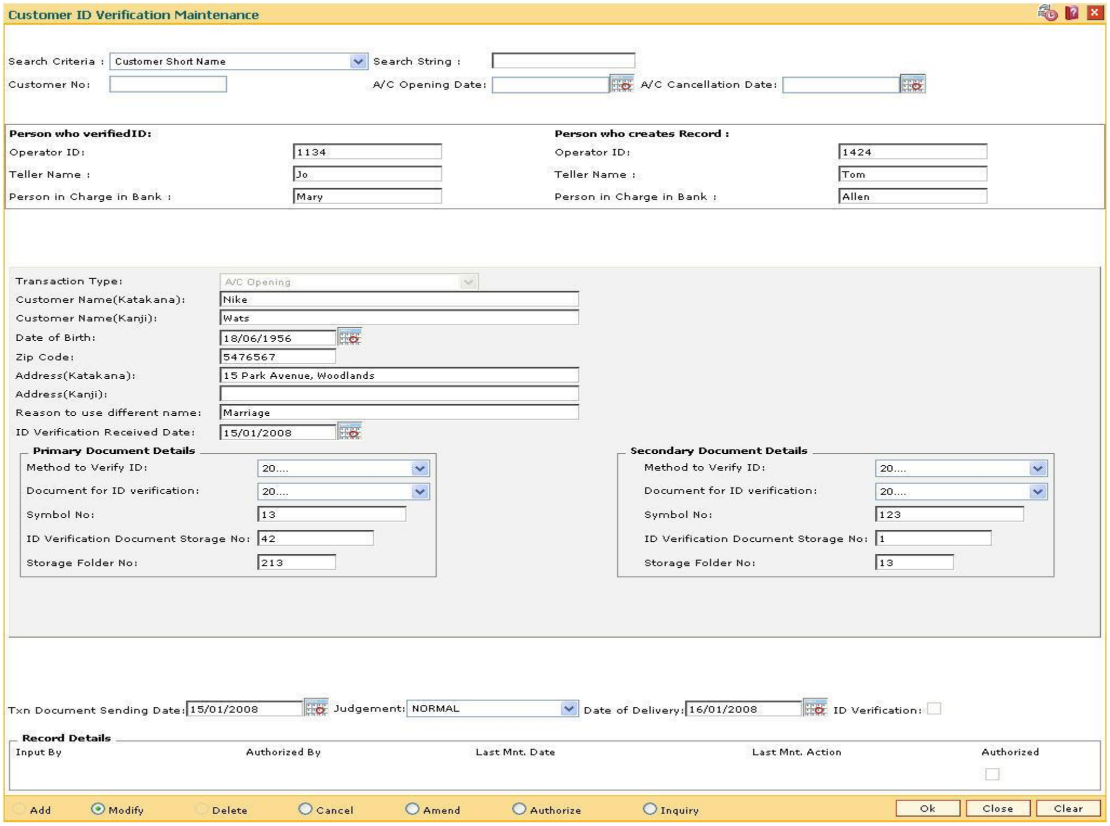
Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for a customer from the drop-down list. The options are: • Customer Short Name • Customer Ic • Customer Id
Search String	[Mandatory, Alphanumeric, 40] Type the search string according to the data entered in the **Search Criteria** field.
Customer No.	[Display] This field displays the unique identification number of the customer.
A/C Opening Date	[Display] This field displays the date on which the customer account was opened.
A/C Cancellation Date	[Display] This field displays the date on which the customer account was cancelled.
Person who verified ID	
Operator ID	[Display] This field displays the unique identification number of the teller who has verified the customer ID.
Teller Name	[Display] This field displays the name of the teller who has verified the customer ID.
Person in Charge in Bank	[Display] This field displays the name of the person in charge of the bank.
Person who creates Record	
Operator ID	[Display] This field displays the unique identification number of the person who has created the customer ID.
Teller Name	[Display] This field displays the name of the teller who has created the customer ID.

Field Name	Description
Person in Charge in Bank	[Display] This field displays the name of the person in charge of the bank.
Transaction Type	[Display] This field displays the name of the type of the transaction.
Customer Name(Katakana)	[Optional, Alphanumeric, 120] Type the Katakana name of the customer for whom the ID is verified.
Customer Name(Kanji)	[Optional, Alphanumeric, 120] Type the Kanji name of the customer for whom the ID is verified.
Date of Birth	[Optional, Pick List] Select the birth date of the customer from the pick list.
Zip Code	[Optional, Numeric, 20] Type the zip code of the city where the customer resides.
Address(Katakana)	[Optional, Alphanumeric, 40] Type the address of the Katakana customer.
Address(Kanji)	[Optional, Alphanumeric, 40] Type the address of the Kanji customer.
Reason to use different name	[Optional, Alphanumeric, 120] Type the reason to use different names by the customer.
ID Verification Received Date	[Mandatory, Pick List] Select the identification date, on which the verification can be done, from the pick list.
Primary Document Details	
Method to Verify ID	[Optional, Drop-Down] Select the method to verify the customer primary document details from the drop-down list.
Document for ID verification	[Optional, Drop-Down] Select the identification number, for the verification of customer primary documents details, from the drop-down list.
Symbol No	[Optional, Numeric, 20] Type the symbol number of the customer primary documents details.
ID Verification Document Storage No	[Optional, Numeric, 15] Type the document storage number for the identification verification of the customer primary documents details.

Field Name	Description
Storage Folder No	[Optional, Numeric, 10] Type the storage folder number.
Secondary Document Details	
Method to Verify ID	[Optional, Drop-Down] Select the method to verify the customer secondary document details from the drop-down list.
Document for ID verification	[Optional, Drop-Down] Select the identification number, for the verification of the customer secondary documents details, from the drop-down list.
Symbol No	[Optional, Numeric, 20] Type the symbol number of the customer secondary documents details.
ID Verification Document Storage No	[Optional, Numeric, 15] Type the document storage number for the identification verification of the customer secondary documents details.
Storage Folder No	[Optional, Numeric, 10] Type the storage folder number.
Txn Document Sending Date	[Display] This field displays the date on which the transaction document is sent.
Judgement	[Display] This field displays the status of the ID verification of the customer.
Date of Delivery	[Display] This field displays the date of card delivery.
ID Verification	[Display] This field displays whether card verification is completed or not. If this check box is selected, it indicates that the verification of the ID is completed.

3. Click the **Modify** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string press the **<Tab> or <Enter>** key.
6. The system displays the customer details.
7. Enter the other relevant information.

Customer ID Verification Maintenance



8. Click the **Ok** button.
9. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **OK** button.

4.19. CIM56 - Customer ID Verification History Change*

The Customer ID Verification History Change option is used to change the history of the verification done on the selected customer account.

Definition Prerequisites

- 8053 - Customer Addition

Other Prerequisites

Not Applicable

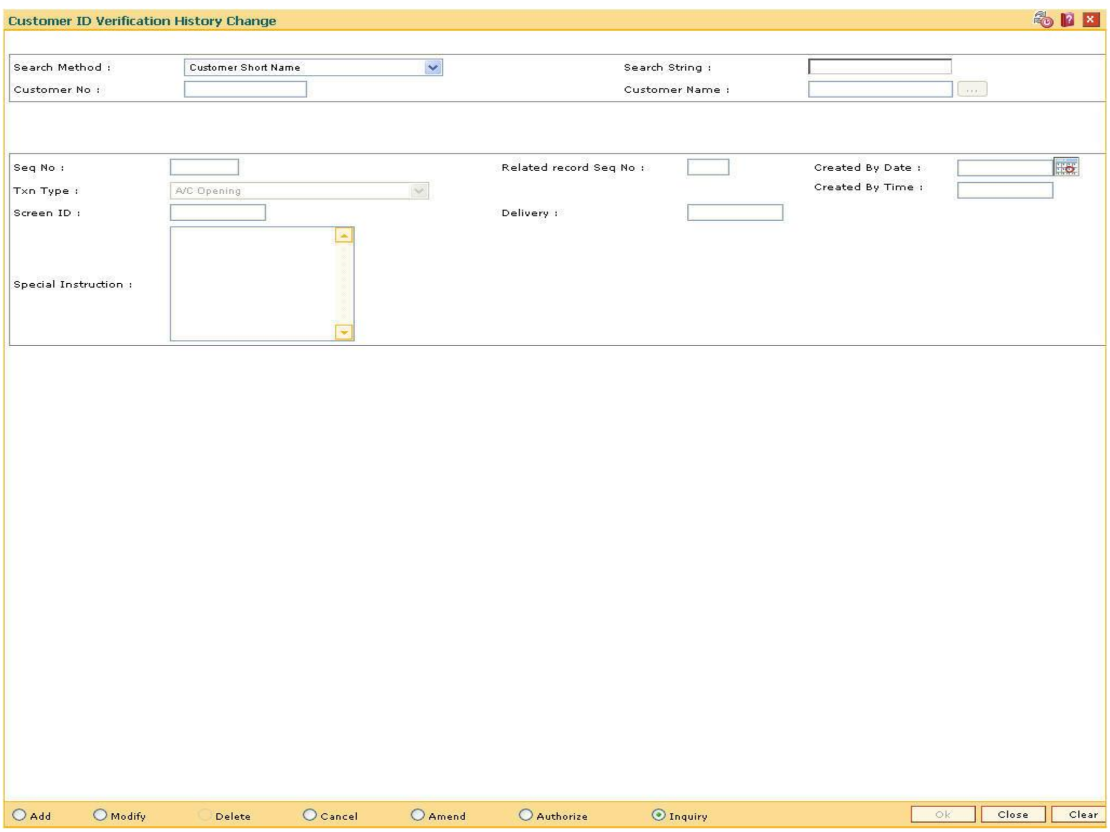
Modes Available

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

To add customer ID verification history change

1. Type the fast path **CIM56** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** Customer ID Verification History Change.
2. The system displays the **Customer ID Verification History Change** screen.

Customer ID Verification History Change



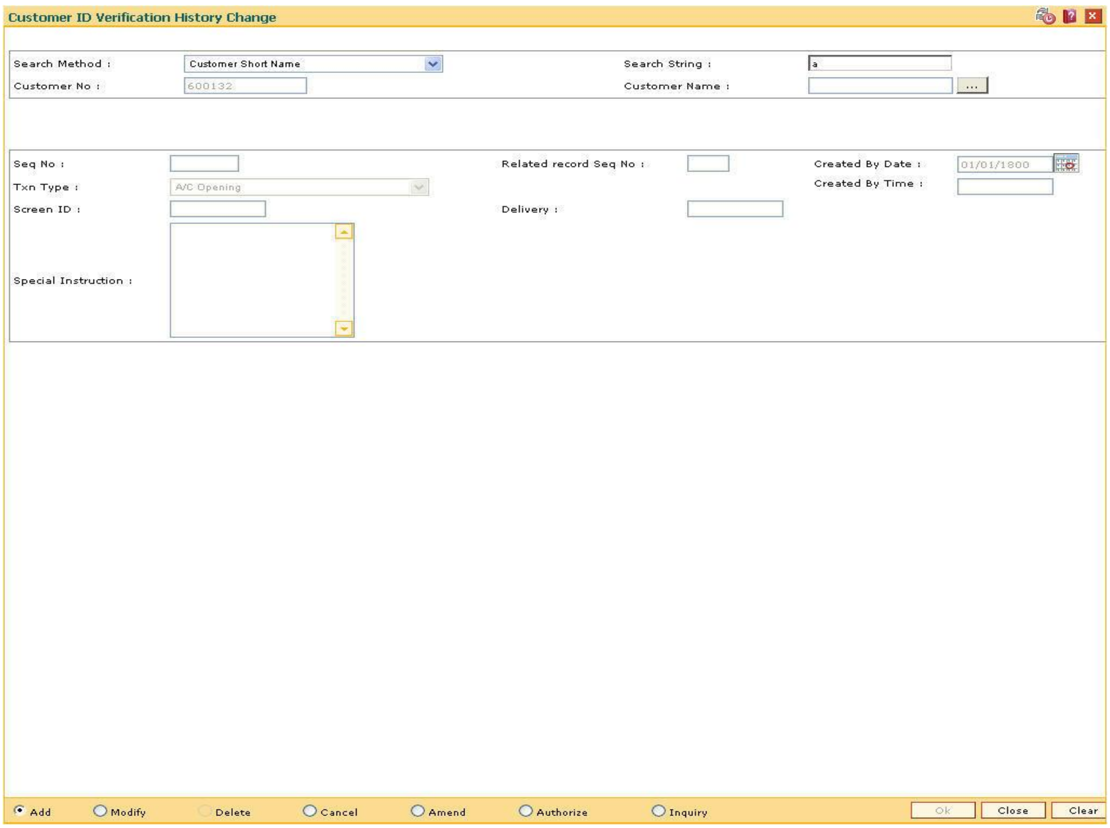
Field Description

Field Name	Description
Search Method	[Mandatory, Drop-Down] Select the search criteria to search for a customer from the drop-down list. • Customer Short Name • Customer Ic • Customer Id
Search String	[Mandatory, Alphanumeric, 40] Type the search string according to the data entered in the **Search Criteria** field.
Customer No	[Display] This field displays the unique identification number of the customer.
Customer Name	[Display] This field displays the name of the customer.
Seq No	[Display] This field displays the sequence number of the customer ID verification change. The incremental serial number starting with 1 is displayed.
Related Record Seq No	[Display] This field displays the sequence number for which the delivery status is to be changed or a memo is to be added.
Created By Date	[Display] This field displays the date on which the customer ID verification is changed.
Txn Type	[Display] This field displays the type of the transaction for which the customer ID is verified.
Created By Time	[Display] This field displays the time at which the customer ID verification is changed.
Screen ID	[Display] This field displays the ID of the screen in which the customer ID is verified.
Delivery	[Display] This field displays the date of card delivery.

Field Name	Description
Special Instruction	[Display] This field displays the brief description about the memo.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab> or <Enter>** key.
6. Enter the relevant information.

Customer ID Verification History Change



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

4.20. CIM57 - Customer Anniversary Maintenance

Using this option you can block all the accounts of a customer. If the customer is not able to show up on the anniversary date or the date maintained is expired, the system will block the transactions from all the channels and branches.

This option allows tellers to maintain the future expiry date of Driving License, Passport etc. On expiry date of the documents, system will block the customer. This will happen at the BOD of anniversary date.

Definition Prerequisites

- 8053 - Customer Addition

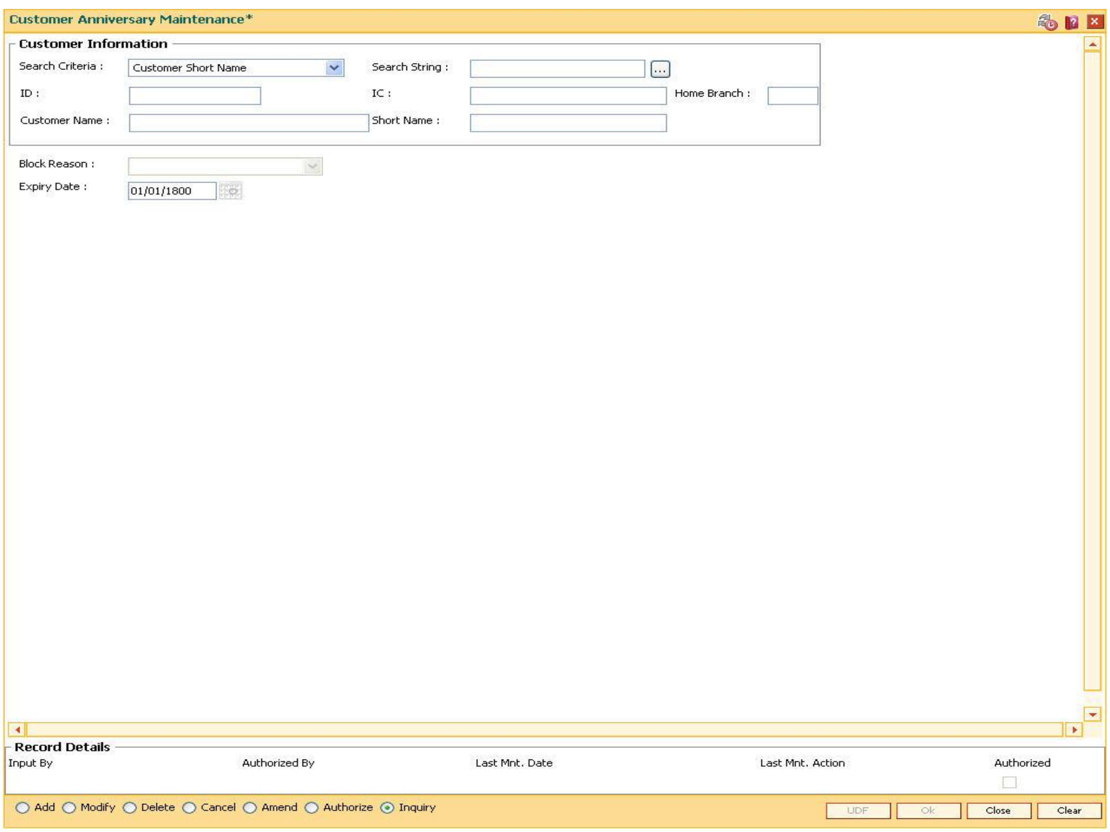
Modes Available

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

To add customer anniversary maintenance

1. Type the fast path **CIM57** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** Customer Anniversary Maintenance.
2. The system displays the **Customer Anniversary Maintenance** screen.

Customer Anniversary Maintenance



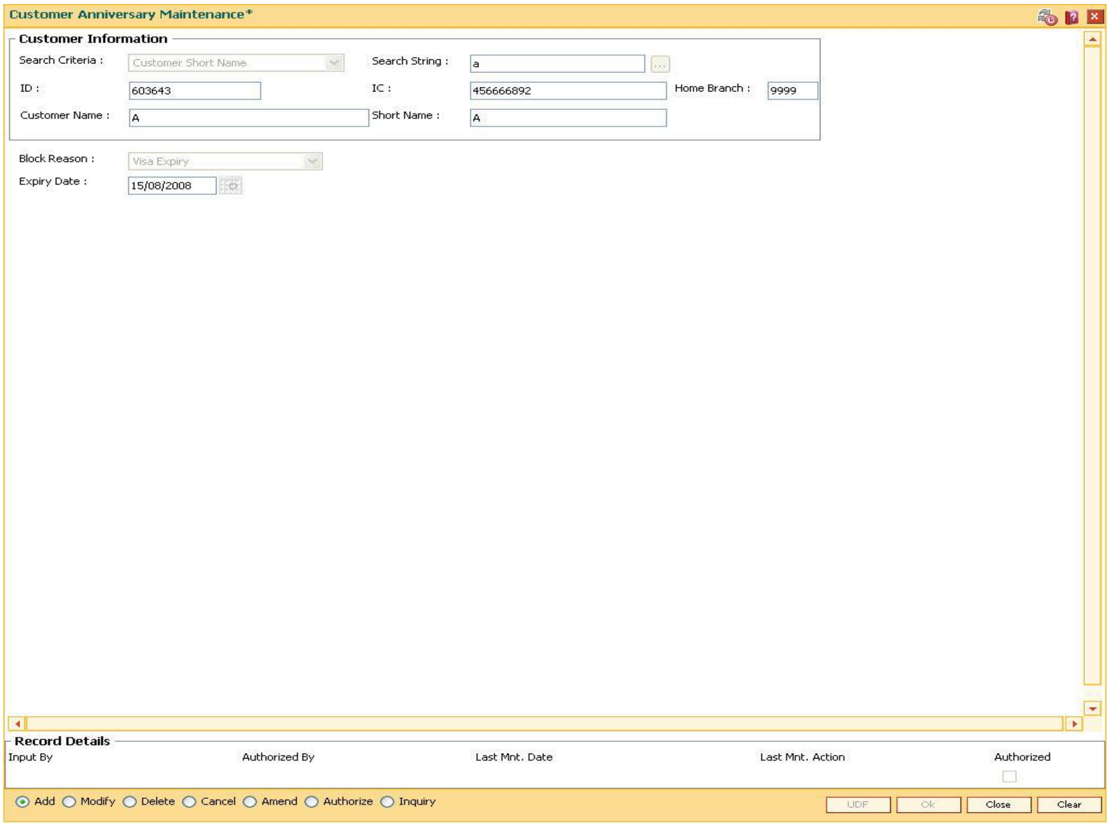
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] The search criteria to search for the customer. The search criteria are as follows: • **Customer short name** • **Customer IC -** Identification criteria (IC) arrived at by the bank during customer addition • **Customer ID** - Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 40] The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
ID	[Display] The ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] The identification code of the customer. 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.
Home Branch	[Display] The home branch of the customer. The branch in which the customer’s account in opened.

Field Name	Description
Customer Name	[Display] The name of the customer. The name of the customer is defaulted from the **Customer Addition** option.
Short Name	[Display] The short name of the customer. The short name of the customer is defaulted from the **Customer Addition** option.
Block Reason	[Mandatory, Drop-Down] select the reason for blocking the account from the drop down list. The options are: • Birth Date Expiry • Driving License Expiry • Passport Expiry • Alien Card Expiry • Visa Expiry
Expiry Date	[Pick List] The end date of the customer anniversary facility for the account.

3. Click the **Add** button.
4. Select the search criteria and press the **<Tab> or <Enter>** key.
5. Enter the search string and press the **<Tab> or <Enter>** key and select the appropriate customer from the pick list.
6. Select the block reason from the drop-down list and the expiry date from the pick list.

Customer Anniversary Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...". Click the **Ok** button.
9. The anniversary details are added once the record is authorised.

4.21. CIM78 - Customer Information Maintenance*

Using this option you can update the customer details. The customer can change the details of his address, if any, from a call center using this screen. You can update the customer Kanji, SbKana and DBKana name and address.

All the details entered in this option are maintained in the Customer Information **Master Maintenance** (Fast path: CIM09) option.

Definition Prerequisites

- 8053 - Customer Addition
- CIM09 - Customer Information Master Maintenance

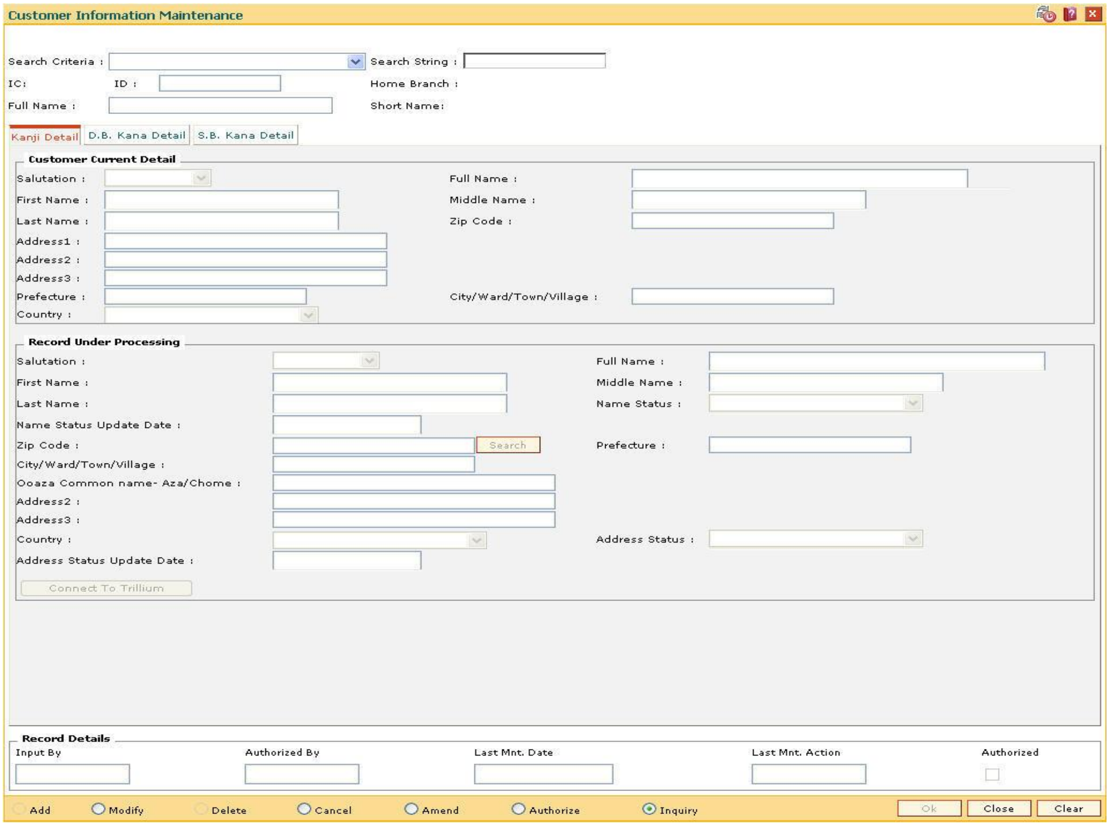
Modes Available

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

To maintain account provision

1. Type the fast path **CIM78** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** Customer Information Maintenance.
2. The system displays the **Customer Information Maintenance** screen.

Customer Information Maintenance



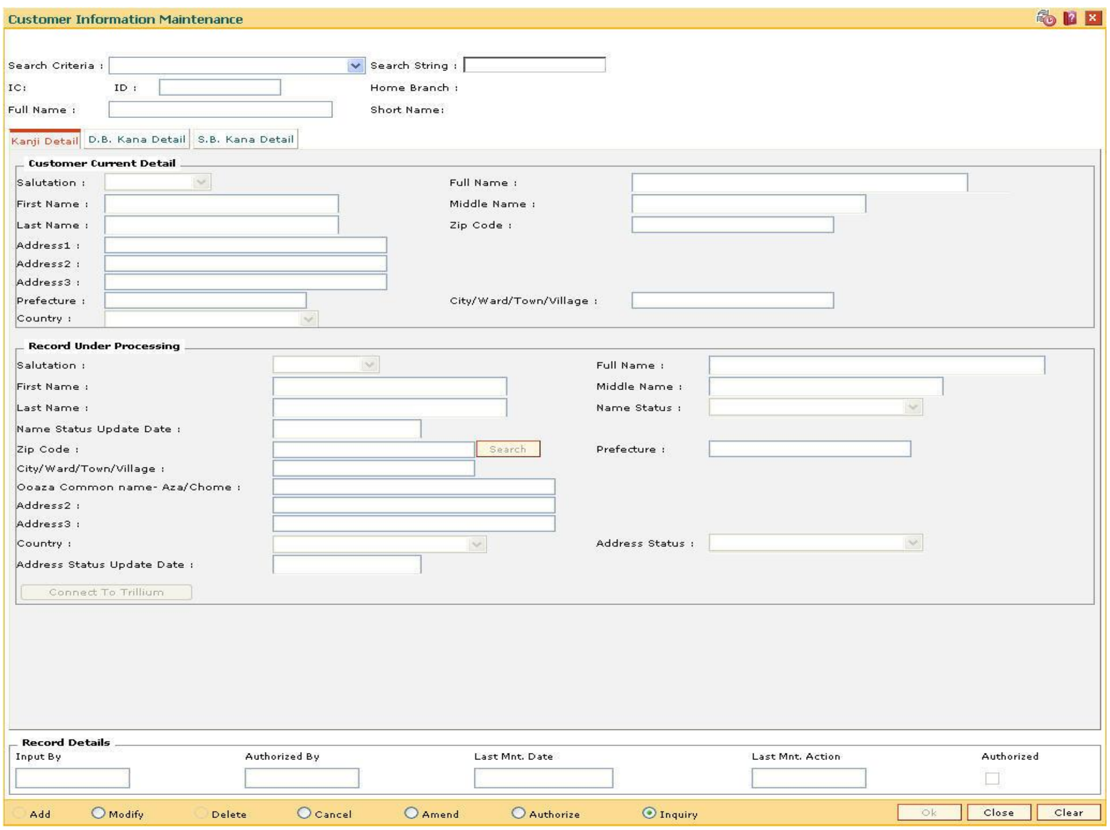
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer. The options are: • Customer IC • Customer short name • Customer ID
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the home branch of the customer. The branch in which the customer’s account in opened.

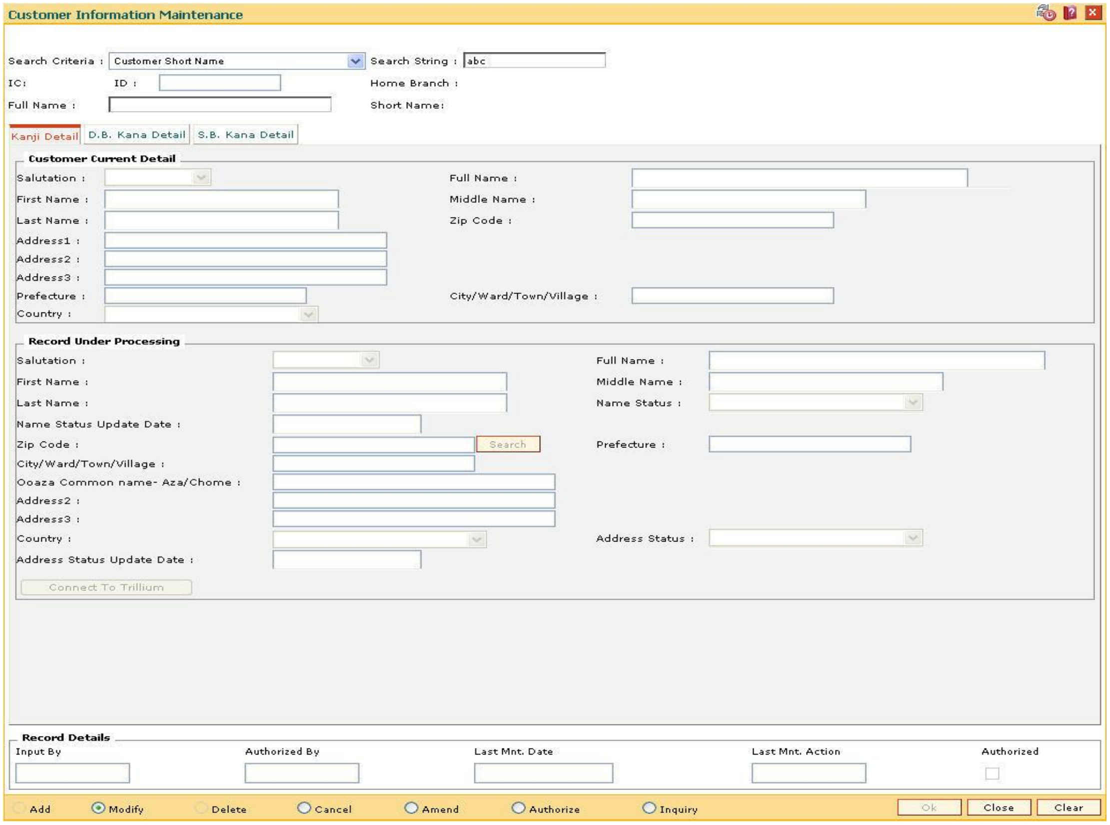
Field Name	Description
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition option.
Short Name	[Display] This field displays the short name of the customer.

3. Click the **Modify** button.
4. Select the search criteria from the drop-down list and type the search string.
5. The system displays the customer details.

Customer Information Maintenance



Kanji Details



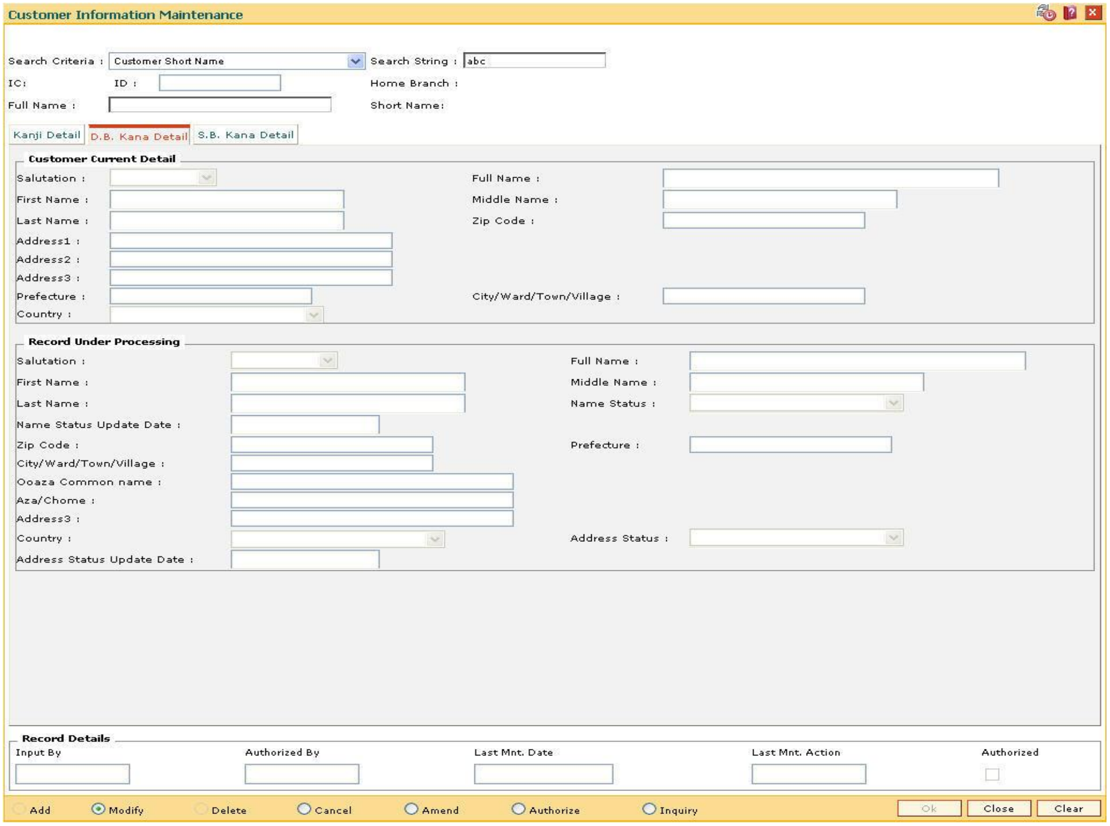
Field Description

Column Name	Description
Salutation	[Display] This field displays the salutation of the customer.
Full Name	[Display] This field displays the full name of the customer.
First Name	[Display] This field displays the first name of the customer.
Middle Name	[Display] This field displays the middle name of the customer.
Last Name	[Display] This field displays the last name of the customer.
Zip Code	[Display] This field displays the zip code of the customer address.

Column Name	Description
Address1	[Display] This field displays the address 1 of the customer.
Address2	[Display] This field displays the address 2 of the customer.
Address3	[Display] This field displays the address 3 of the customer.
Prefecture	[Display] This field displays the prefecture of the customer.
City/Ward/Town/Village	[Display] This field displays the city/ward/town/village name of the customer.
Country	[Display] This field displays the country name of the customer.
Record Under Processing	
Salutation	[Optional, Drop-Down] Select the salutation for the customer. It is used as a prefix to the customer name. For example: Mr., Ms., Dr., etc.
Full Name	[Display] This field displays the full name of the customer.
First Name	[Optional, Alphanumeric, 35] Type the first name of the customer.
Middle Name	[Optional, Alphanumeric, 35] Type the middle name of the customer.
Last Name	[Optional, Alphanumeric, 35] Type the last name of the customer.
Name Status	[Display] This field displays the status of the customer name.
Name Status Update Date	[Display] This field displays the date on which the status of name is updated.

Column Name	Description
Zip Code	[Optional, Pick List] Select the zip code of the customer address from the pick list. When zip code is selected, the **Prefecture**, **City/Ward/Town/Village**, **Ooaza Common name-Aza/Chome** fields get automatically populated.
Prefecture	[Optional, Alphanumeric, Three] Type the name of state in which the customer resides.
City/Ward/Town/Village	[Optional, Alphanumeric, 40] Type the city/ward/town/village name of the customer.
Ooaza Common name-Aza/Chome	[Optional, Alphanumeric, 40] Type the Ooaza Common name-Aza/Chome of the customer address.
Address2	[Optional, Alphanumeric, 35] Type the second line of the customer address.
Address3	[Optional, Alphanumeric, 35] Type the third line of the customer address.
Country	[Optional, Drop-Down] Select the country name from the drop-down list.
Address Status	[Display] This field displays the status of the address.
Address Status Update Date	[Display] This field displays the date on which the address status is updated.

D.B. Kana Detail



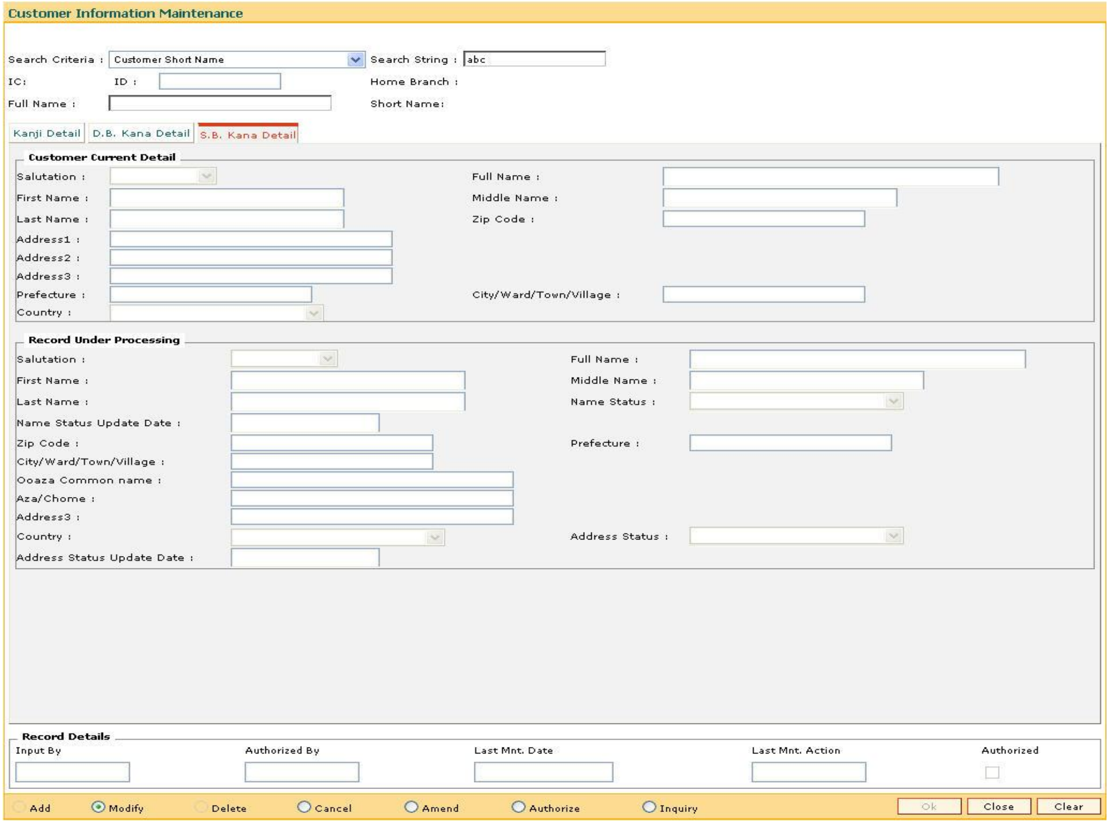
Field Description

Column Name	Description
Salutation	[Display] This field displays the salutation of the customer.
Full Name	[Display] This field displays the full name of the customer.
First Name	[Display] This field displays the first name of the customer.
Middle Name	[Display] This field displays the middle name of the customer.
Last Name	[Display] This field displays the last name of the customer.
Zip Code	[Display] This field displays the zip code of the customer address.

Column Name	Description
Address1	[Display] This field displays the address of the customer.
Address2	[Display] This field displays the address of the customer.
Address3	[Display] This field displays the address of the customer.
Prefecture	[Display] This field displays the Prefecture of the customer.
City/Ward/Town/Village	[Display] This field displays the City/Ward/Town/Village name of the customer.
Country	[Display] This field displays the country name of the customer.
Record Under Processing	
Salutation	[Optional, Drop-Down] Select the salutation for the customer.
Full Name	[Display] This field displays the full name of the customer.
First Name	[Optional, Alphanumeric, 35] This field displays the first name of the customer.
Middle Name	[Optional, Alphanumeric, 35] This field displays the middle name of the customer.
Last Name	[Optional, Alphanumeric, 35] This field displays the last name of the customer.
Name Status	[Display] This field displays the status of the customer name.
Name Status Update Date	[Display] This field displays the date on which the status of name is updated.
Zip Code	[Optional, Pick List] Select the zip code of the customer address from the pick list.
Prefecture	[Optional, Alphanumeric, Three] Type the name of state in which the customer resides.

Column Name	Description
City/Ward/Town/Village	[Optional, Alphanumeric, 40] Type the city/ward/town/village name of the customer.
Ooaza Common name	[Optional, Alphanumeric, 40] Type the ooaza common name-Aza/chome of the customer address.
Aza/Chome	[Optional, Alphanumeric, 40] Type the Aza/Chome of the address.
Address3	[Optional, Alphanumeric, 35] Type the third line of the customer address.
Country	[Optional, Drop-Down] Select the country name from the drop-down list.
Address Status	[Display] This field displays the status of the address.
Address Status Update Date	[Display] This field displays the date on which the address status is updated.

S. B. Kana Details



Field Description

Column Name	Description
Salutation	[Display] This field displays the salutation of the customer.
Full Name	[Display] This field displays the full name of the customer.
First Name	[Display] This field displays the first name of the customer.
Middle Name	[Display] This field displays the middle name of the customer.
Last Name	[Display] This field displays the last name of the customer.
Zip Code	[Display] This field displays the zip code of the customer address.

Column Name	Description
Address1	[Display] This field displays the address of the customer.
Address2	[Display] This field displays the address of the customer.
Address3	[Display] This field displays the address of the customer.
Prefecture	[Display] This field displays the Prefecture of the customer.
City/Ward/Town/Village	[Display] This field displays the city/ward/town/village name of the customer.
Country	[Display] This field displays the country name of the customer.
Record Under Processing	
Salutation	[Optional, Drop-Down] Select the salutation for the customer.
Full Name	[Display] This field displays the full name of the customer.
First Name	[Optional, Alphanumeric, 35] Type the first name of the customer.
Middle Name	[Optional, Alphanumeric, 35] Type the middle name of the customer.
Last Name	[Optional, Alphanumeric, 35] Type the last name of the customer.
Name Status	[Display] This field displays the status of the customer name.
Name Status Update Date	[Display] This field displays the date on which the status of name is updated.
Zip Code	[Optional, Pick List] Select the zip code of the customer address from the pick list.
Prefecture	[Optional, Alphanumeric, Three] Type the name of state in which the customer resides.

Column Name	Description
City/Ward/Town/Village	[Optional, Alphanumeric, 40] Type the city/ward/town/village name of the customer.
Ooaza Common name	[Optional, Alphanumeric, 40] Type the ooaza common name-Aza/chome of the customer address.
Aza/Chome	[Optional, Alphanumeric, 40] Type the aza/chome of the address.
Address3	[Optional, Alphanumeric, 35] Type the third line of the customer address.
Country	[Optional, Drop-Down] Select the country name from the drop-down list.
Address Status	[Display] This field displays the status of the address.
Address Status Update Date	[Display] This field displays the date on which the address status is updated.

6. Modify the relevant information and click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

4.22. BAM64 - Customer-Account-Nominee Cross-Reference

Using this option allows you to link a nominee ID pre defined to a customer. This option is used to link a nominee to individual CASA or Term Deposit accounts of the selected customer and can also be used for defining nominee for individual deposits under the Term Deposit account of the customer. More than one nominee can also be linked to a customer.

Definition Prerequisites

- 8053 - Customer Addition
- BA438- Nominee Master Maintenance
- Existence of customer accounts

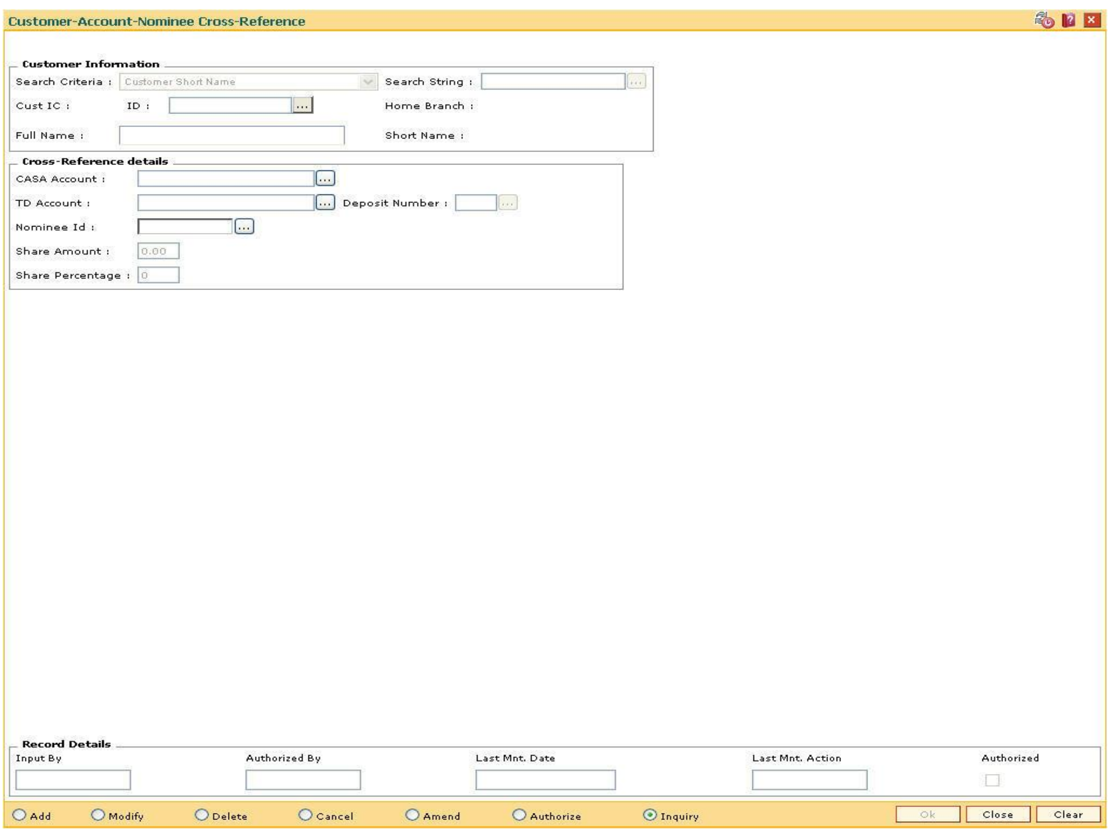
Modes Available

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

To add customer account nominee details

1. Type the fast path **BAM64** and click **Go** or navigate through the menus to **Global Definitions > Master > Customer-Account-Nominee Cross-Reference**.
2. The system displays the **Customer-Account-Nominee Cross-Reference** screen.

Customer-Account-Nominee Cross-Reference



Field Description

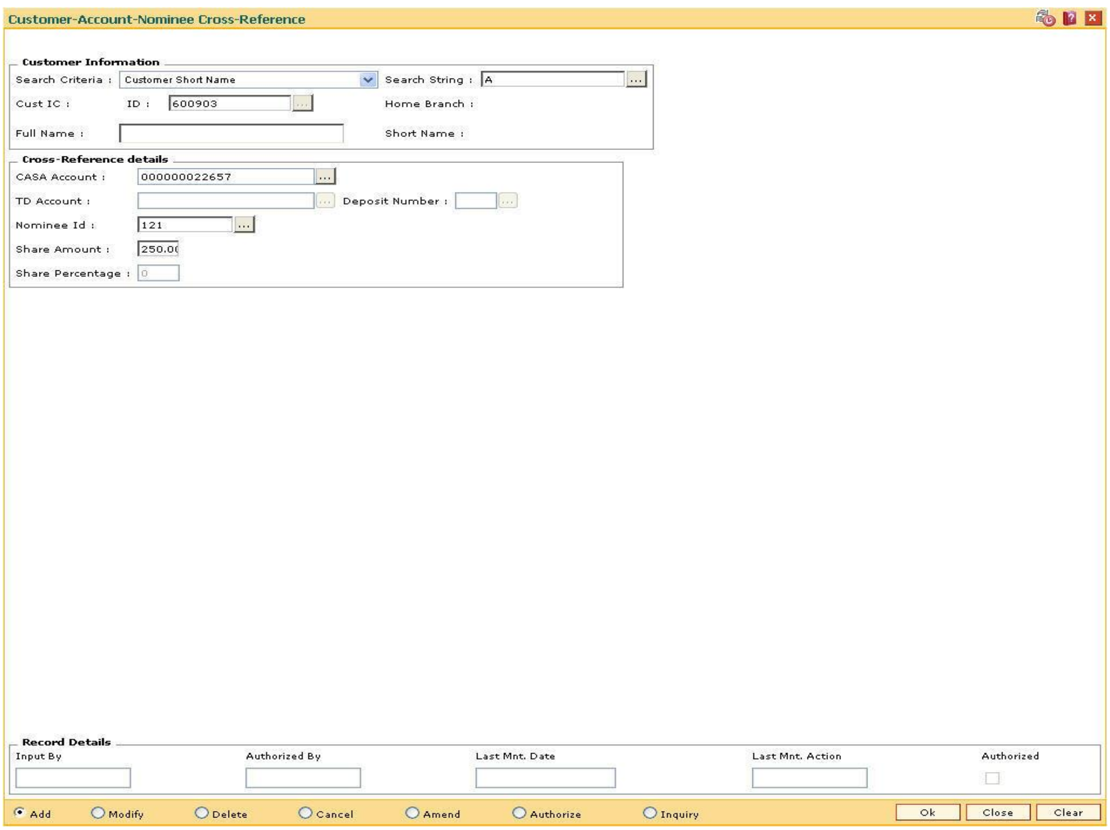
Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer Short Name • Customer IC • Customer ID
Search String	[Conditional, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering ‘Geo’ in the search string field.
Cust IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Field Name	Description
Home Branch	[Display] This field displays the branch to which the customer account belongs. The field displays the short name of the branch as set up in the **Branch Master Maintenance** (Fast Path: BAM03) option.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Cross-Reference details	
CASA Account	[Mandatory, Numeric, 14, Pick List] Type the CASA account number.
TD Account	[Mandatory, Numeric, 14, Pick List] Type the TD account number.
Deposit Number	[Conditional, Pick List] Select the deposit number from the pick list. This field is enabled if the TD account number is selected from the above field.
Nominee Id	[Mandatory, Pick List] Select the nominee ID from the pick list.
Nominee Name	[Display] This field displays the nominee name based on the nominee Id selected from the above field.
Relation	[Optional, Pick List] Select the relation between the nominee and the customer from the pick list.
Share Amount	[Conditional, Numeric, 13, Two] Type the amount payable to the nominee under the selected accounts. This field is disabled if any value is entered in the **Share Percentage** field.

Field Name	Description
Share Percentage	[Conditional, Numeric, Three] Type the percentage of the amount available in the account, payable to the nominee under the selected accounts, subject to a maximum of 100% under each account of the customer. This field is disabled if any value is entered in the **Share Amount** field.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list and the search string from the pick list.
5. Select the relevant cross reference details like CASA account or TD account number and accordingly nominee id and deposit number from the pick list.
6. Enter the share amount or the percentage of share.

Customer-Account-Nominee Cross-Reference



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The customer nominee details are added once the record is authorised.

4.23. STM81 - Customer Blacklist Details Modification

Using this option, you can maintain the DHIB/DHN customer blacklist details.

The three events that trigger customer blacklisting with respect to cheque returns are:

- Inward Clearing Cheque Return with Reject Reason "NSF”
- Over the Counter Cheque return with Reject Reason “NSF”
- Inward file upload from Central Bank (from other banks) for the bank customer, blacklisted from other bank.

The DHIB/DHN blacklist status is maintained at the customer level. If the customer holds multiple accounts, including joint accounts, then the cheques rejected in all the accounts are considered for blacklisting. The blacklisting process is same for both conventional accounts and Syariah accounts of a customer, but both are tracked separately.

The four SP status of a customer are as follows:

- None
- SP 1: A cheque return below a specified amount (Say amount < 500 Mio) in clearing or over the counter with reject reason as “NSF”. The“SP1” status will expire in 6 months since the date of cheque return.
- SP 2: A second cheque return (below < 500 Mio)within the last 6 months with reject reason as “NSF”. The “SP2” status will expire in 6 months since the date of cheque return.
- SP 3: A third cheque return (below < 500 Mio) within the last 6 months with reject reason as “NSF”. The “SP3” status will expire in one year since the date of cheque return.

A cheque return beyond a specified amount (say amount >= 500 Mio) with reject reason as “NSF”, will update customer blacklist status to “SP3” from either “None”,”SP1” or”SP2”. If a cheque that was returned is passed within 7 working days from the date of cheque return, the blacklist status is reset to the previous status automatically by the system. If the same cheque number is rejected more than once with reason as insufficient funds, it will be treated as having been rejected only once. The bank will also receive a file from Central Bank, which will contain DHN blacklist customers of the bank originated from all the other banks.

Definition Prerequisites

- 8051 - CASA Account Opening

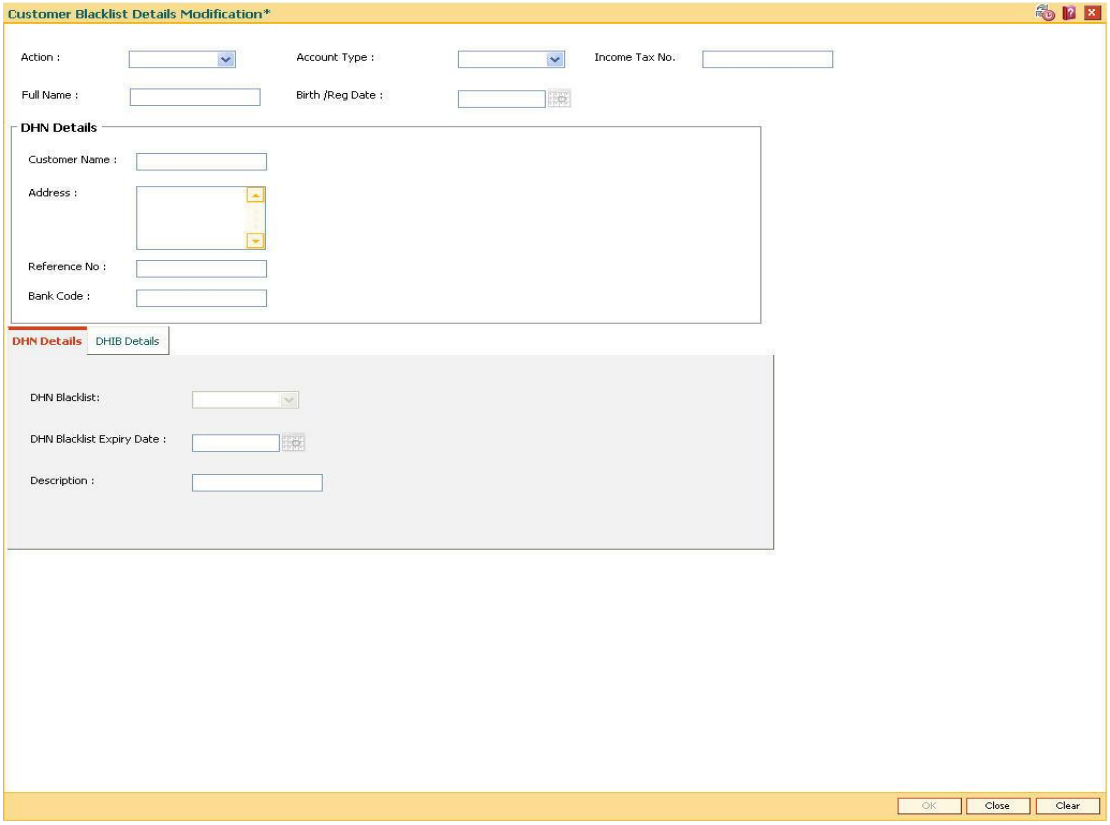
Modes Available

Not Applicable

To maintain the DHIB/DHN customer blacklist details

1. Type the fast path **STM81** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Customer Blacklist Details Modification**.
2. The system displays the **Customer Blacklist Details Modification** screen.

Customer Blacklist Details Modification



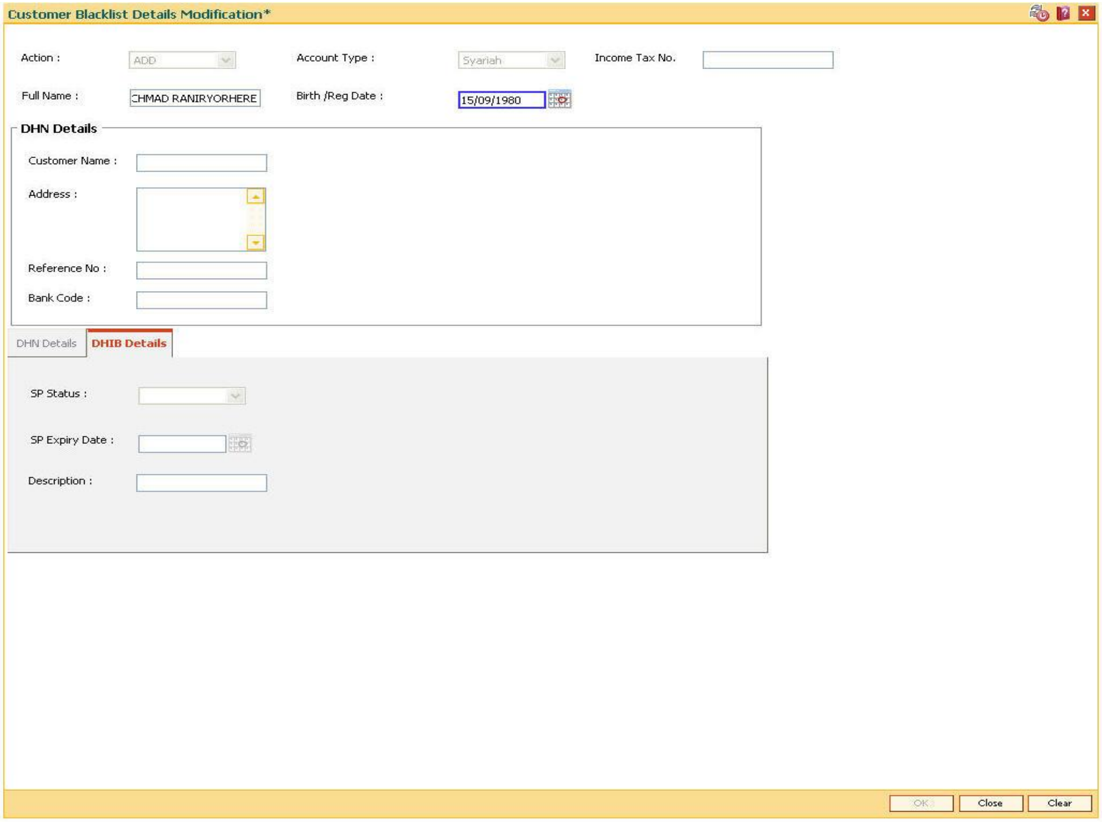
Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • INQUIRE • ADD • MODIFY • DELETE
Account Type	[Mandatory, Drop-Down] Select the account type from the drop-down list. The options are: • Conventional • Syariah

Field Name	Description
Income Tax No.	[Conditional, Numeric, 15] Type the income tax number of the customer. This field is disabled if data is entered in the **Full Name** and **Birth/Reg Date** fields.
Full Name	[Conditional, Alphanumeric, 40] Type the full name of the customer. This field is disabled if the income tax number is entered in the **Income Tax No.** field.
Birth/Reg Date	[Conditional, Pick List] Select the date of birth of the customer, after entering the customer full name in the adjacent field, from the pick list. This field is disabled if the income tax number is entered in the **Income Tax No.** field.
DHN Details	
Customer Name	[Display] This field displays the customer name.
Address	[Display] This field displays the customer address.
Reference No	[Display] This field displays the reference number of the customer.
Bank Code	[Display] This field displays the bank code.

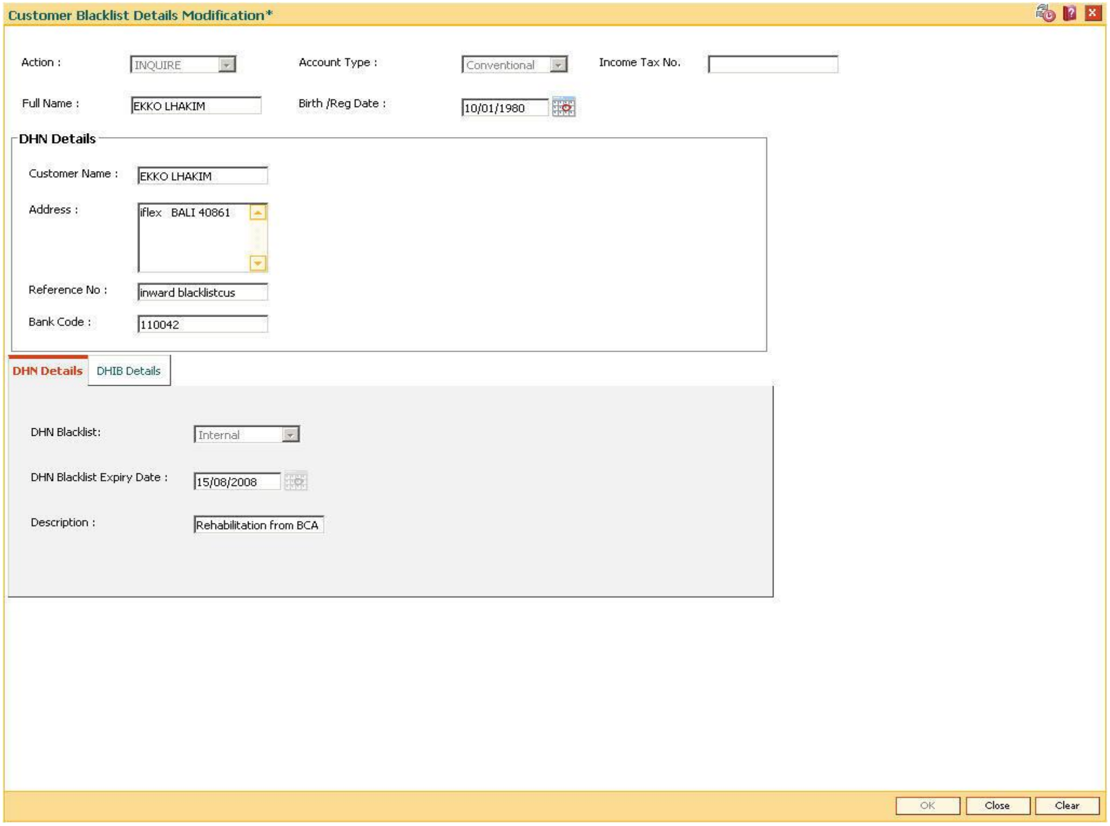
3. Select the action and account type from the drop-down list.
4. Enter the income tax number or enter the full name of the customer and select the birth/reg date from the pick list.

Customer Blacklist Details Modification



5. The system enables the appropriate tab.

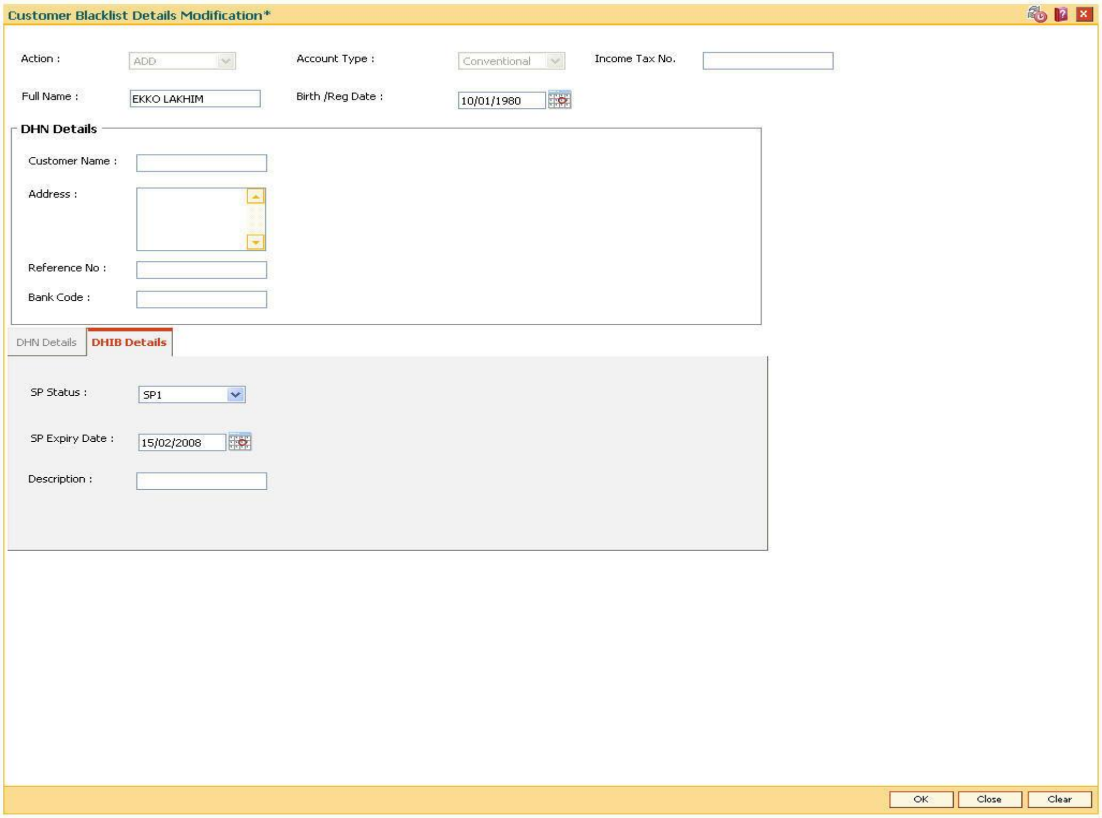
DHN Details



Field Description

Field Name	Description
DHN Blacklist	[Mandatory, Drop-Down] Select the DHN blacklist type from the drop-down list.
DHN Blacklist Expiry Date	[Mandatory, Pick List] Select the DHN blacklist expiry date from the pick list.
Description	[Optional, Alphanumeric, 120] Type the description for the DHN blacklisting, if required.

DHIB Details



Field Description

Field Name	Description
SP Status	[Mandatory, Drop-Down] Select the DHIB blacklist SP status from the drop-down list.
SP Expiry Date	[Mandatory, Pick List] Select the DHIB blacklist expiry date from the pick list.
Description	[Optional, Alphanumeric, 120] Type the description for the DHIB blacklisting, if required.

6. Click the **Ok** button.
7. The system displays the message "Record Successfully updated". Click the **Ok** button.

4.24. CIM24 - Customer MIS Details

This transaction enables user to store MIS related information to be used by bank for processing. FLEXCUBE does not use data in this transaction for any processing. This enables information stored at customer level and enables capturing of data related to personal information, loan details and other details such as internet access, credit card details, family relationship with the bank etc. which bank can use externally.

Definition Prerequisites

- 8053 - Customer Addition

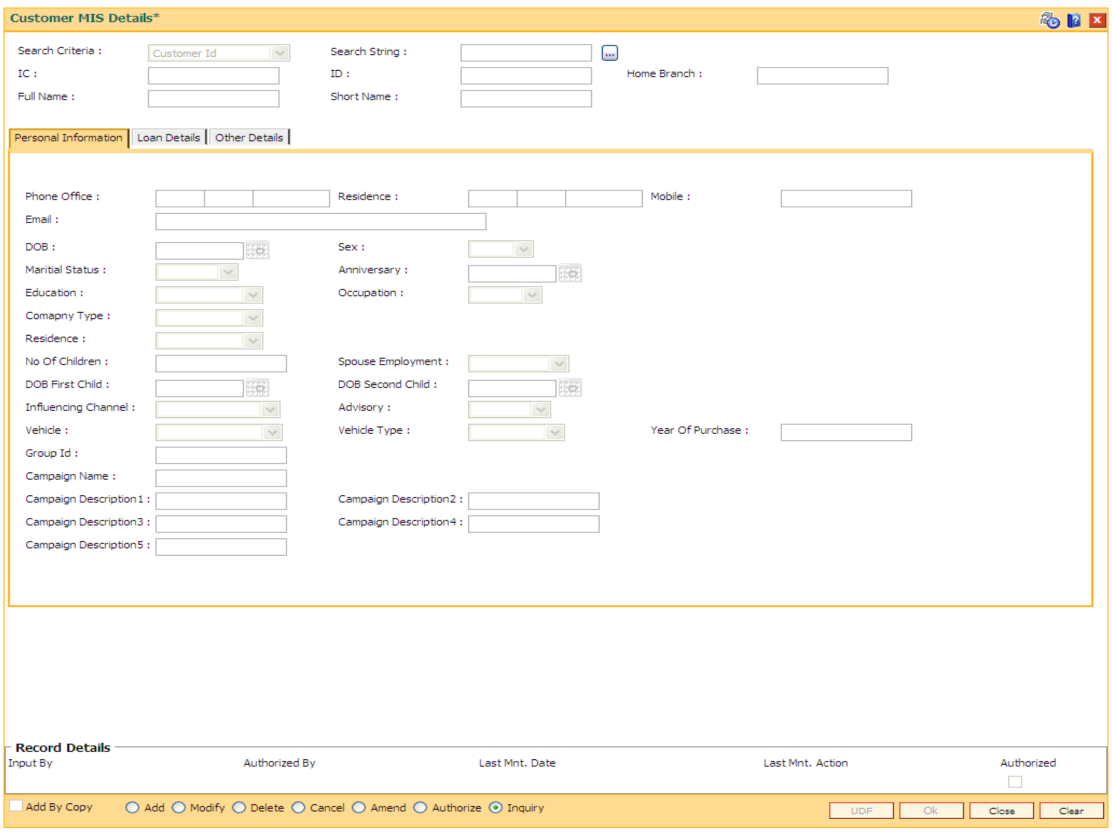
Modes Available

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

To add the customer MIS details

1. Type the fast path **CIM24** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer MIS Details**.
2. The system displays the **Customer MIS Details** screen.

Customer MIS Details



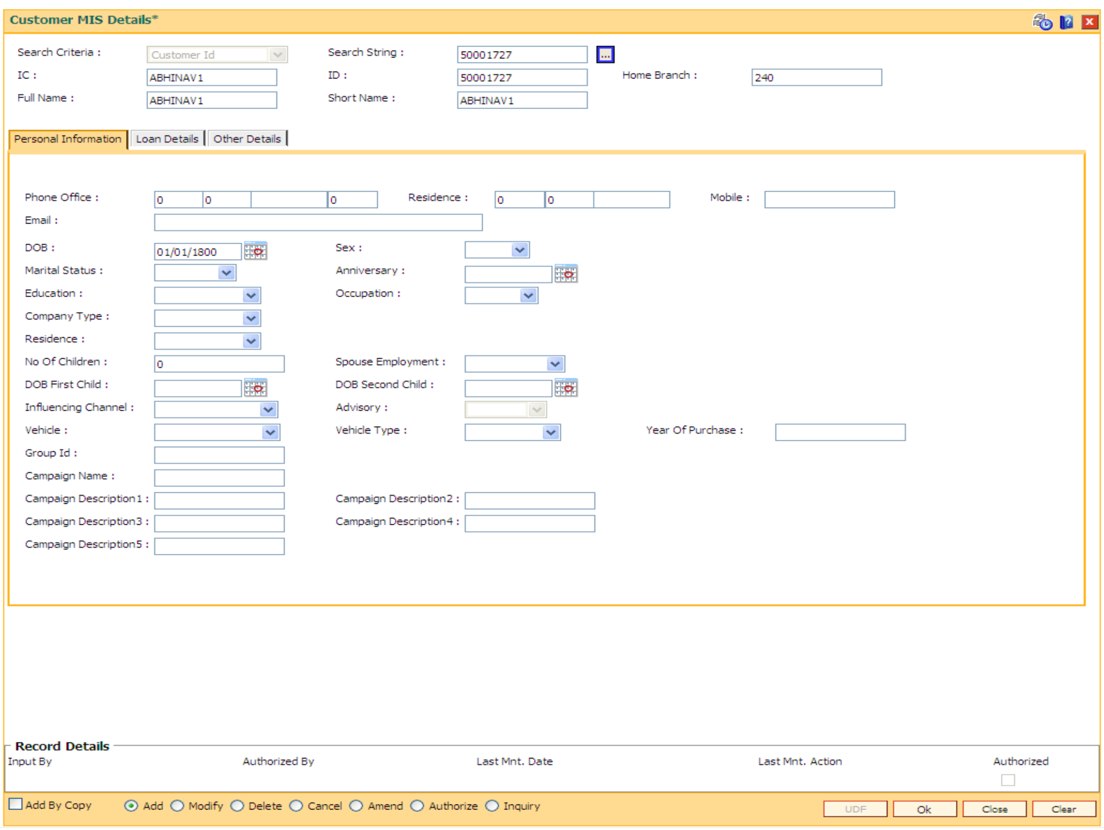
Field Description

Field Name	Description
Search Criteria	[Display] This field displays the search criteria on which search are going to be performed.
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the code of the branch, where the customer account is opened. These short names are maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.

Field Name	Description
Full Name	Display] This field displays the full name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option
Short Name	[Display] This field displays the short name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option.

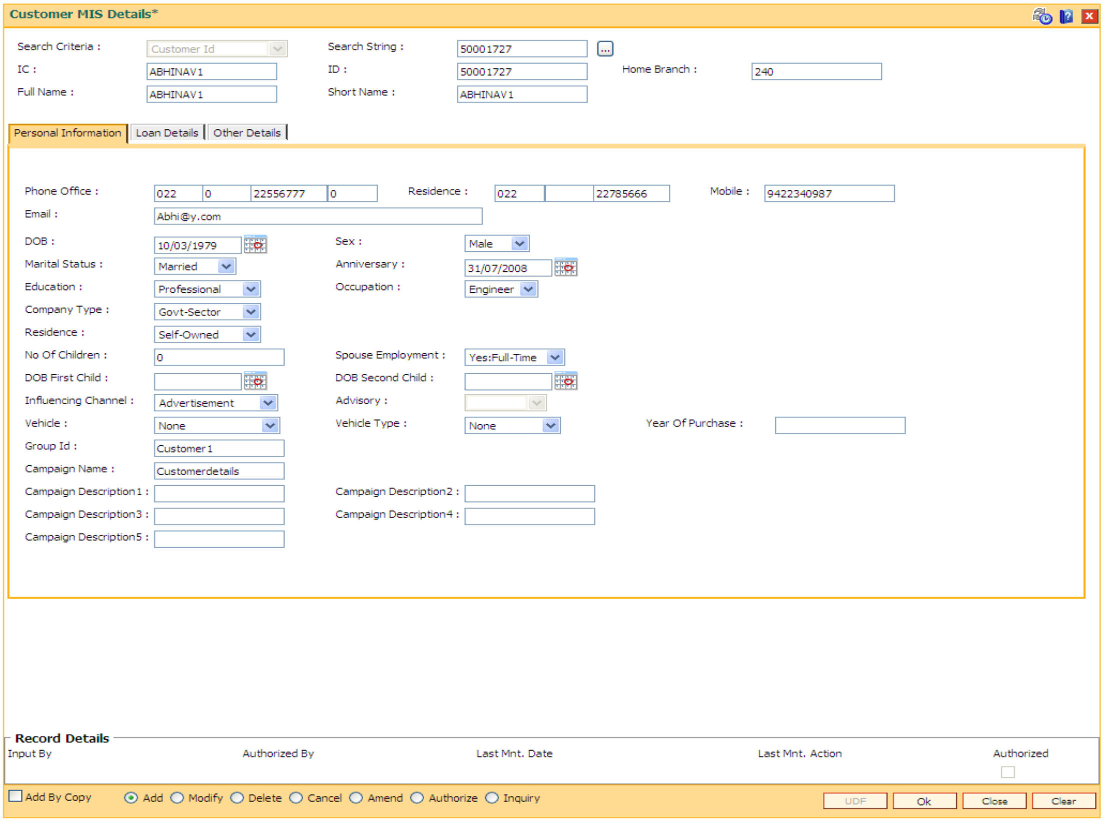
3. Click the **Add** button.
4. Enter the search string to search for the customer and press the **<Tab> or <Enter>** key and select the customer from the pick list.
5. The data corresponding to the search is displayed.
6. Double-click the record to view the details.

Customer MIS Details



7. Enter the relevant details in the **Personal Information** tab.

Personal Information



Field Description

Field Name	Description
Phone Office	[Optional, Alphanumeric, Three, Five, 15, Five] Type the official phone number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Residence	[Optional, Alphanumeric, Three, Five, 15] Type the residence phone number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Mobile	[Optional, Alphanumeric, 15] Type the mobile number of the customer. **Note**: System allows to enter the special characters except **“ @ & ^ > < !**.
Email	[Optional, Alphanumeric, 40] Type the email Id of the customer.

Field Name	Description
DOB	[Optional, Pick List, mm/dd/yyyy] Select the date of birth of the customer from the pick list.
Sex	[Optional, Drop-Down] Select the gender of the customer from the drop-down list. The options are: • Male • Female
Marital Status	[Optional, Drop-Down] Select the marital status of the customer from the drop-down list. The options are: • Single • Married • Divorced • Widowed • Separated
Anniversary	[Optional, Pick List, mm/dd/yyyy] Select the anniversary date from the pick list.
Education	[Optional, Drop-Down] Select the education of the customer from the drop-down list. The options are: • Undergraduate • Graduate • Postgraduate • Doctorate • Professional • Others

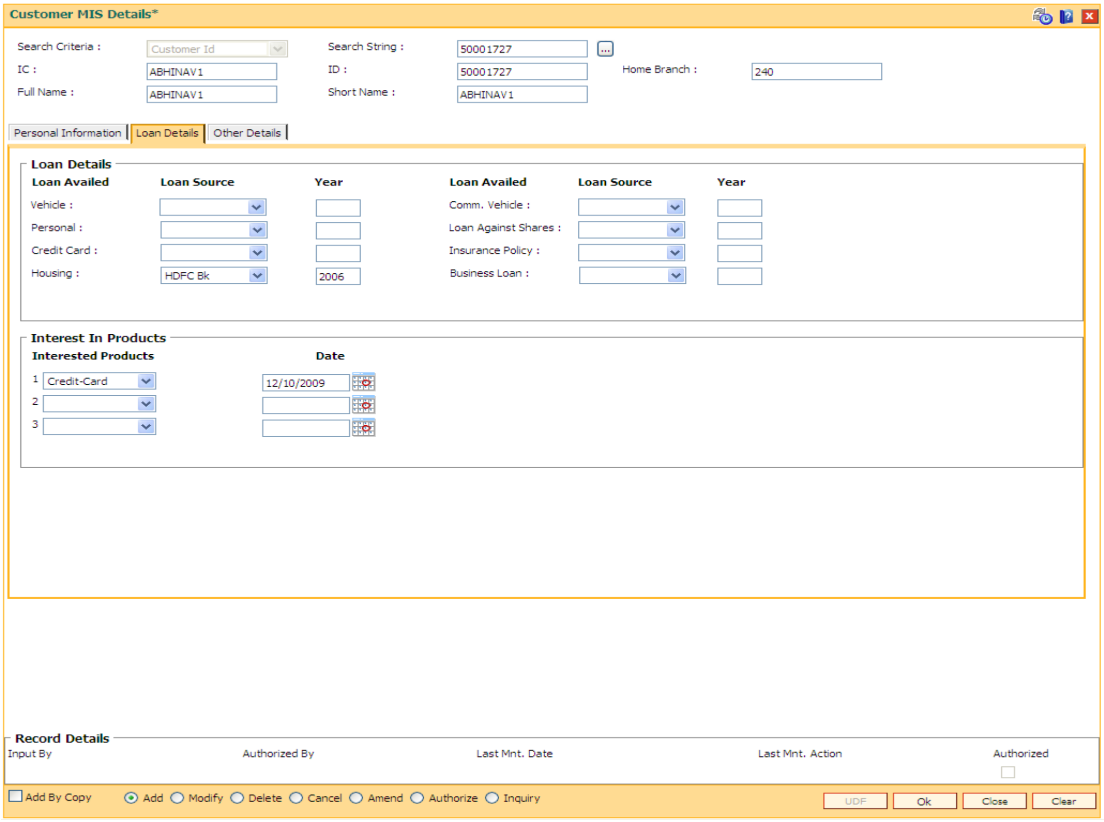
Field Name	Description
Occupation	[Optional, Drop-Down] Select the occupation of the customer from the drop-down list. The options are: • Salaried • Business • Doctor • Engineer • Lawyer • Retired • Student • Others • None
Company Type	[Optional, Drop-Down] Select the company type of the customer from the drop-down list. The options are: • Proprietorship • Partnership • Public- Ltd • Private- Ltd. • Govt. Sectors • Others
Residence	[Optional, Drop-Down] Select the resident type of the customer from the drop-down list. The options are: • Rented • Self-Owned • Company Provided • Parents • Purchased against Loan • Others **Note**: System allows to enter the special characters except **“ @ & ^ > < ~**.

Field Name	Description
No Of Children	[Optional, Numeric, Two] Type the number of children the customer have.
Spouse Employment	[Optional, Drop-Down] Select whether the spouse of the customer is employed or not from the drop-down list. The options are: • No • Yes- Part Time • Yes- Full Time
DOB First Child	[Optional, Pick List, mm/dd/yyyy] Select the date of birth of the first child of the customer from the pick list.
DOB Second Child	[Optional, Pick List, mm/dd/yyyy] Select the date of birth of the second child of the customer from the pick list.
Influencing Channel	[Optional, Drop-Down] Select the channel through which the customer is influenced from the drop-down list. The options are: • None • Bank rep/Telemarketing • Family/Friends • Promotion • Advertisement • Direct Mailer • Website • Salary Account • Others

Field Name	Description
Advisory	[Optional, Drop-Down] Select the advisory of the customer from the drop-down list. The options are: • Single • Married • Widowed • Divorced • Separated
Vehicle	[Optional, Drop-Down] Select the type of vehicle of the customer from the drop-down list. The options are: • None • Owned • Company-Provided • Parents • Pur with Loan
Vehicle Type	[Optional, Drop-Down] Select the type of vehicle the customer have from the drop-down list. The options are: • None • 2-Wheeler • 4-Wheeler • 2&4-Wheeler • Others
Year of Purchase	[Optional, Numeric, Four, mm/dd/yyyy] Type the year of purchase of the vehicle.
Group Id	[Optional, Alphanumeric, 20] Type the Group Id of the customer.
Campaign Name	[Optional, Alphanumeric, 40] Type the campaign name.
Campaign Description 1-5	[Optional, Alphanumeric, 40] Type the description of the campaign.

8. Click the **Loan Details** tab and enter the relevant details.

Loan Details



Field Description

Field Name	Description
Loan Details	
Loan Availed Loan Source Year	

Field Name	Description
Vehicle	[Optional, Drop-Down, Numeric, Four] Select the bank from which the vehicle loan has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Comm. Vehicle	[Optional, Drop-Down, Numeric, Four] Select the bank from which the vehicle loan has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Personal	[Optional, Drop-Down, Numeric, Four] Select the bank from which the personal loan has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others

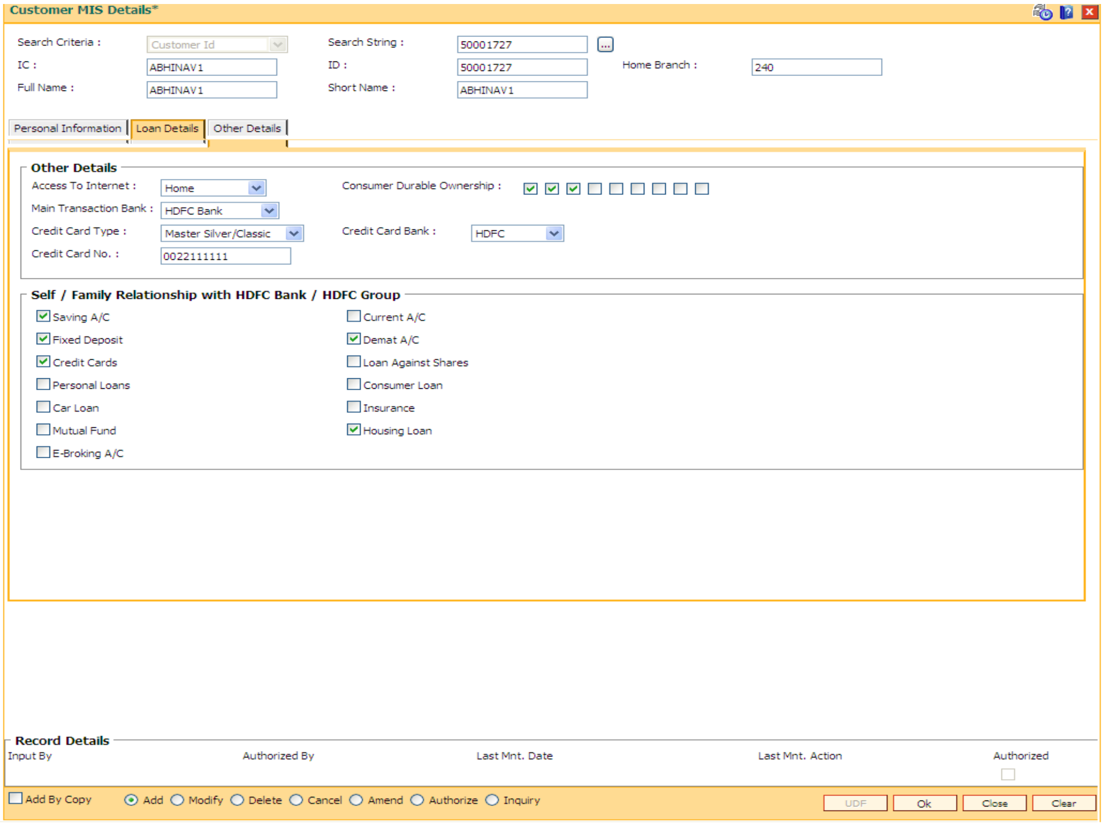
Field Name	Description
Loan Against Shares	[Optional, Drop-Down, Numeric, Four] Select the bank from which the loan against shares has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Credit Card	[Optional, Drop-Down, Numeric, Four] Select the bank from which the credit card loan has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Insurance Policy	[Optional, Drop-Down, Numeric, Four] Select the bank from which the insurance policy has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others

Field Name	Description
Housing	[Optional, Drop-Down, Numeric, Four] Select the bank from which the housing loan has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Business Loan	[Optional, Drop-Down, Numeric, Four] Select the bank from which the loan for the business has been issued from the drop-down list. Type the year of loan issue. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Interested In Products	

Field Name	Description
Interested Products 1 2 3	[Optional, Drop-Down] Select the products in which the customer is interested from the drop-down list. The options are: • NA • None • Housing • Personal • CD/PC • Com Vehicle • LAS • Credit Card • Insurance Policy • OD • SB • CA • TD
Date	[Optional, Drop-Down] Select the date of the interested product from the pick list.

9. Click the **Other Details** tab and enter the relevant details.

Other Details



Field Description

Field Name	Description
Access to Internet	[Optional, Drop-Down] Select the source of Internet access of the customer from the drop-down list. The options are: • NA • No • Home • Office • Cybercafe • Home & Office • Home & Cyber • Home Off Cyber • Office & Cyber • Others
Consumer Durable Ownership	[Optional, Check Box] Select the **Consumer Durable Ownership** check box to determine durability of the consumer ownership.
Main Transaction Bank	[Optional, Drop-Down] Select the main transaction bank of the customer from the drop-down list. The options are: • NA • None • Private Sector Bank • Nationalised Bank • Foreign Bank

Field Name	Description
Credit Card Type	[Optional, Drop-Down] Select the type of credit card the customer have from the drop-down list. The options are: • NA • None • Visa Gold • Master Gold • Amex Gold • Visa Silver/ Classic • Master Silver/ Classic • Amex Silver/ Classic • Visa Blue/ Executive • Master Blue/ Executive • Amex Blue/ Executive
Credit Card Bank	[Optional, Drop-Down] Select the bank from which the credit card of the customer has been issued from the drop-down list. The options are: • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Self / Family Relationship with HDFC Bank / HDFC Group	
Saving A/C	[Optional, Check Box] Select the **Saving A/C** check box if the customer or its family have savings account in HDFC bank.
Current A/C	[Optional, Check Box] Select the **Current A/C** check box if the customer or its family have current account in HDFC bank.

Field Name	Description
Fixed A/C	[Optional, Check Box] Select the **Fixed A/C** check box if the customer or its family has fixed account in HDFC bank.
Demat A/C	[Optional, Check Box] Select the **Demat A/C** check box if the customer or its family has demat account in HDFC bank.
Credit Cards	[Optional, Check Box] Select the **Credit Cards** check box if the customer or its family have credit card of HDFC bank.
Loan Against Shares	[Optional, Check Box] Select the **Loan Against Shares** check box if the customer or its family have availed loan against shares from HDFC bank.
Personal Loans	[Optional, Check Box] Select the **Personal Loans** check box if the customer or its family have availed personal loans from HDFC bank.
Consumer Loan	[Optional, Check Box] Select the **Consumer Loan** check box to determine durability of the consumer ownership.
Car Loan	[Optional, Check Box] Select the **Car Loan** check box if the customer or its family have savings account in HDFC bank.
Insurance	[Optional, Check Box] Select the **Insurance** check box if the customer or its family have savings account in HDFC bank.
Mutual Fund	[Optional, Check Box] Select the **Mutual Fund** check box if the customer or its family have savings account in HDFC bank.
Housing Loan	[Optional, Check Box] Select the **Housing Loan** check box if the customer or its family have savings account in HDFC bank.
E-Broking A/C	[Optional, Check Box] Select the **E-Broking** check box if the customer or its family have savings account in HDFC bank..

10. Click the **OK** button. The system displays the message "Record Added.....Authorization Pending".

4.25. ETM01 - Customer Alerts Registration

Alerts can be categorized as bank initiated, CASA account level and customer level alerts. The bank initiated alert is sent to all the customers as and when the underlying event occurs while the customer registered and CASA account level alerts are sent to the customers who have registered for the same.

Using this option you can register for alerts and maintain various details required to provide the alert message service to customers. The alert message can be sent either through SMS or Email or both. You can also mark a time period for a customer within which no SMS alert messages will be sent. This flexibility is provided for customers who do not wish to be disturbed during their office hours or early morning etc. The SMS alerts queued during the do not disturb time range are sent to the customer after the end of set time range.

The alerts can be registered at customer level or at account level. Customer is required to specify which all type of transactions and events have to be intimated through alert. The transaction/ event triggers the alert generation. For the specified event or transaction, the system sends an alert message to the customer.

Definition Prerequisites

- 8053 - Customer Addition
- Availability of customer accounts

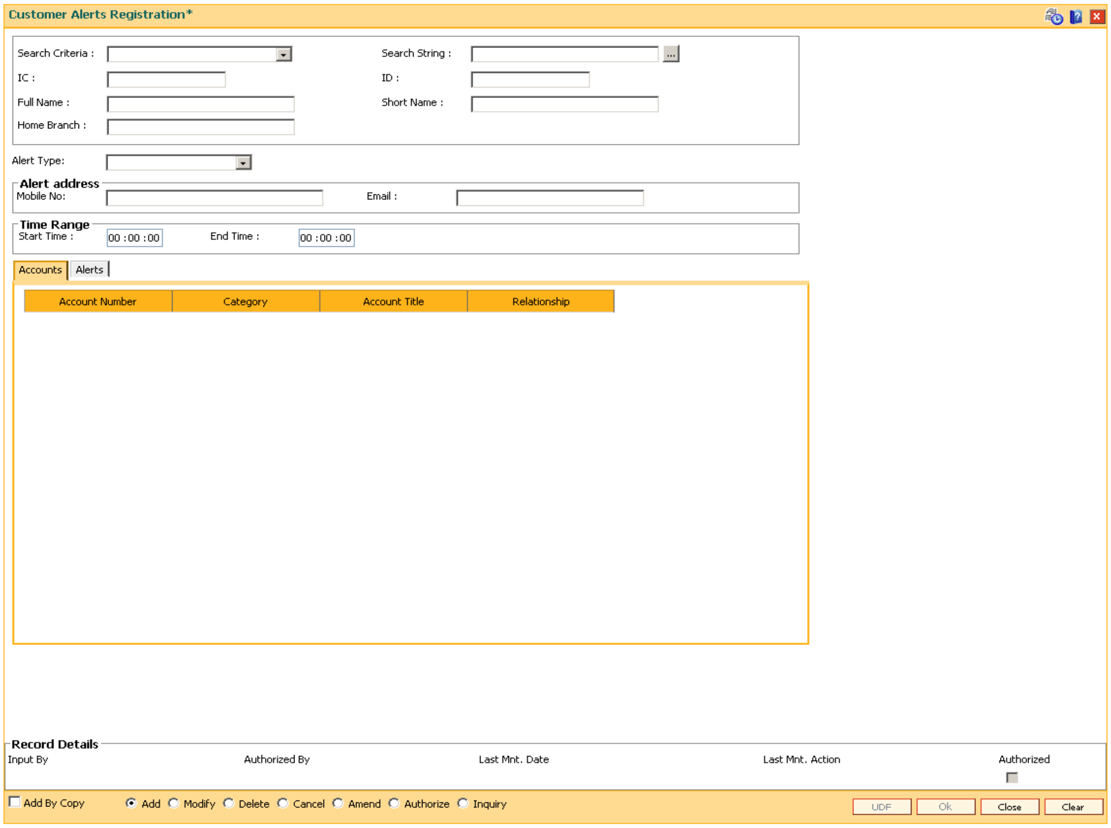
Modes Available

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

To register customer alerts

1. Type the fast path **ETM01** and click **Go** or navigate through the menus to **Global Definition > Clearing > Customer Alerts Registration**.
2. The system displays the **Customer Alerts Registration** screen.

Customer Alerts Registration



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer short name • Customer IC • Customer ID
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the criteria selected in the **Customer Search** field. If the search criterion is specified as customer's 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. For example, the customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.

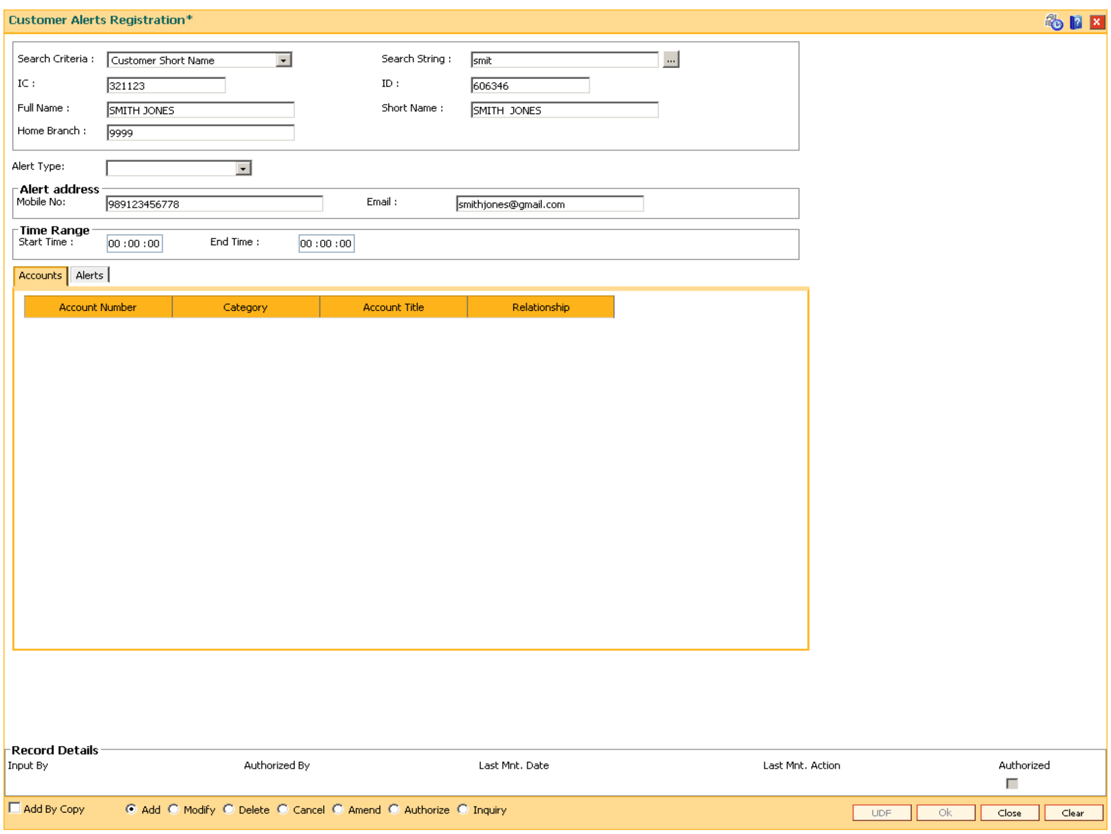
Field Name	Description
IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer. By default the system displays the name as entered in the **Customer Addition** (Fast Path: 8053) option.
Home Branch	[Display] This field displays the code of the branch, where the customer account is opened. These short names are maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.
Alert Type	[Mandatory, Drop-Down] Select the alert type from the drop-down list. The options are: • Customer level - This option is selected for registering alerts for a specific customer. • Account level - This option is selected for registering alerts for a specific account.

Alert Address

Field Name	Description
Mobile No	[Display] This field displays the mobile number of the customer as maintained in the **Customer Information Maintenance** (Fast Path: CIM09) option.
Email	[Display] This field displays the email ID of the customer as maintained in the **Customer Information Maintenance** (Fast Path: CIM09) option.
Time Range	
Start Time	[Optional, hh:mm:ss] Type the start time for the do not disturb period.
End Time	[Optional, hh:mm:ss] Type the end time for the do not disturb period.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string and select the relevant record from the pick list. The system displays the customer details.

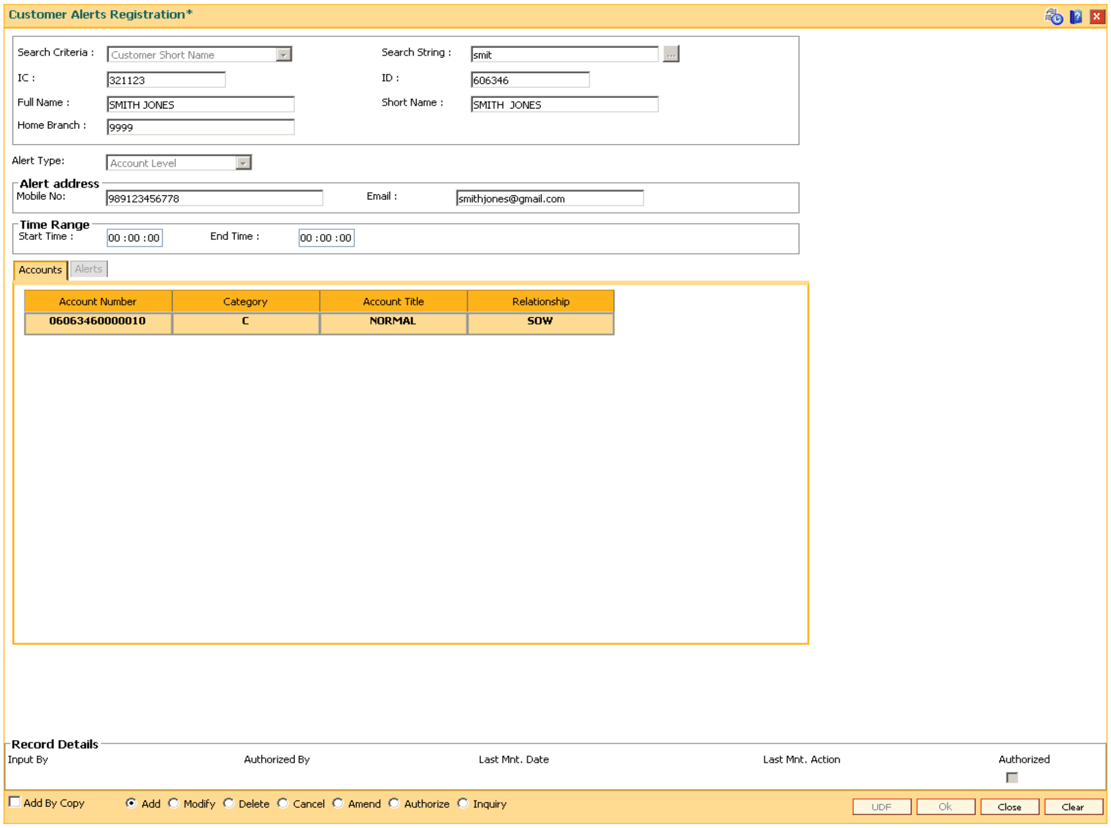
Customer Alerts Registration



6. Select the alert type from the drop-down list. The system displays the details of various accounts for the selected customer.

Accounts

This tab is enabled if the **Account level** option is selected in the **Alert Type** drop-down list.



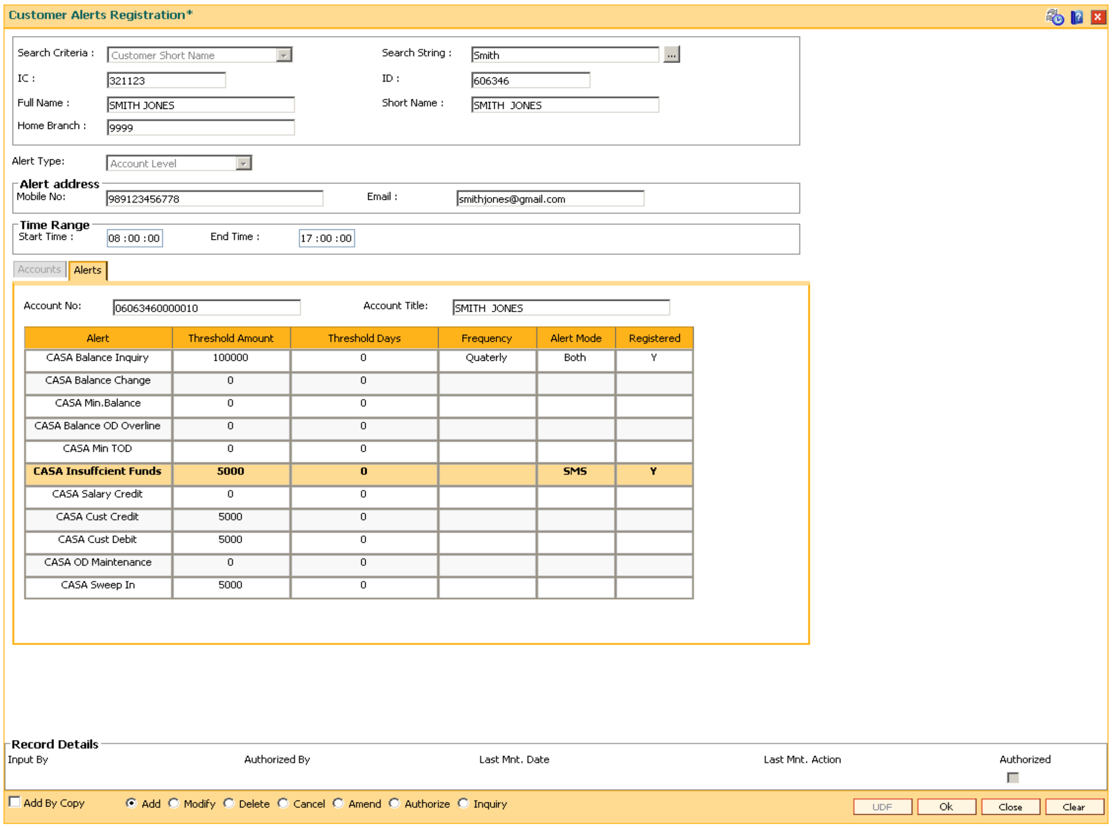
Field Description

Field Name	Description
Account Number	[Display] This column displays the account number. Based on the search criterion selected, all related CASA accounts of the customer are displayed.
Category	[Display] This column displays the category of the CASA account.
Account Title	[Display] This column displays the account title.
Relationship	[Display] This column displays the relationship by which the customer is linked to the account.

7. Double-click a particular record in the **Accounts** tab to view the alerts registered under the **Alerts** tab.
8. Enter the relevant details in the **Alerts** tab.

Alerts

This tab displays the alerts for which the customer/account is registered. If the **Customer level** option is selected in the **Alert Type** drop-down list, then all customer level alerts are displayed.



Field Description

Field Name	Description
Account No	[Display] This field displays the account number selected from the accounts tab. For customer level alerts, this field is blank.
Account Title	[Display] This field displays the account title.
Alert	[Display] This column displays the alert name. Based on the **Alert Type** selected, it displays the account level or customer level alerts.

Field Name	Description
Threshold Amount	[Conditional, Numeric,15] Type the threshold amount. This field is enabled for debit and credit alerts. If the transaction amount is greater than the threshold amount then an alert message is sent to the customer.
Threshold Days	[Display] This field displays the number of threshold days. It is the number of days before the event when the alert has to be sent to the customer.
Frequency	[Conditional, Drop-Down] Select the frequency at which the alert has to be sent to the customer from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly This field is enabled for the alerts which are frequency dependent.
Alert Mode	[Conditional, Drop-Down] Select the mode through which alert message has to be sent to the customer from the drop-down list. The options are: • **SMS**: This option can be selected if the Mobile No field is not blank. • **E-mail**: This option can be selected if the Email field is not blank. • **Both**: This option can be selected if the Mobile No and Email fields are not blank. It is mandatory to select the alert mode if you want to register alerts for the corresponding transaction/event.
Registered	[Optional, Check Box] Select the **Registered** check box corresponding to the transaction/event for which alerts are to be sent to the customer.

9. Click the **OK** button.
10. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
11. The alerts are successfully registered once the record is authorised.

4.26. CIM45- Group Master Maintenance

This maintenance is used for defining & maintaining various default features for the various customer and Account groups in the system.

Definition Prerequisites

- CIM46- RM Master Maintenance

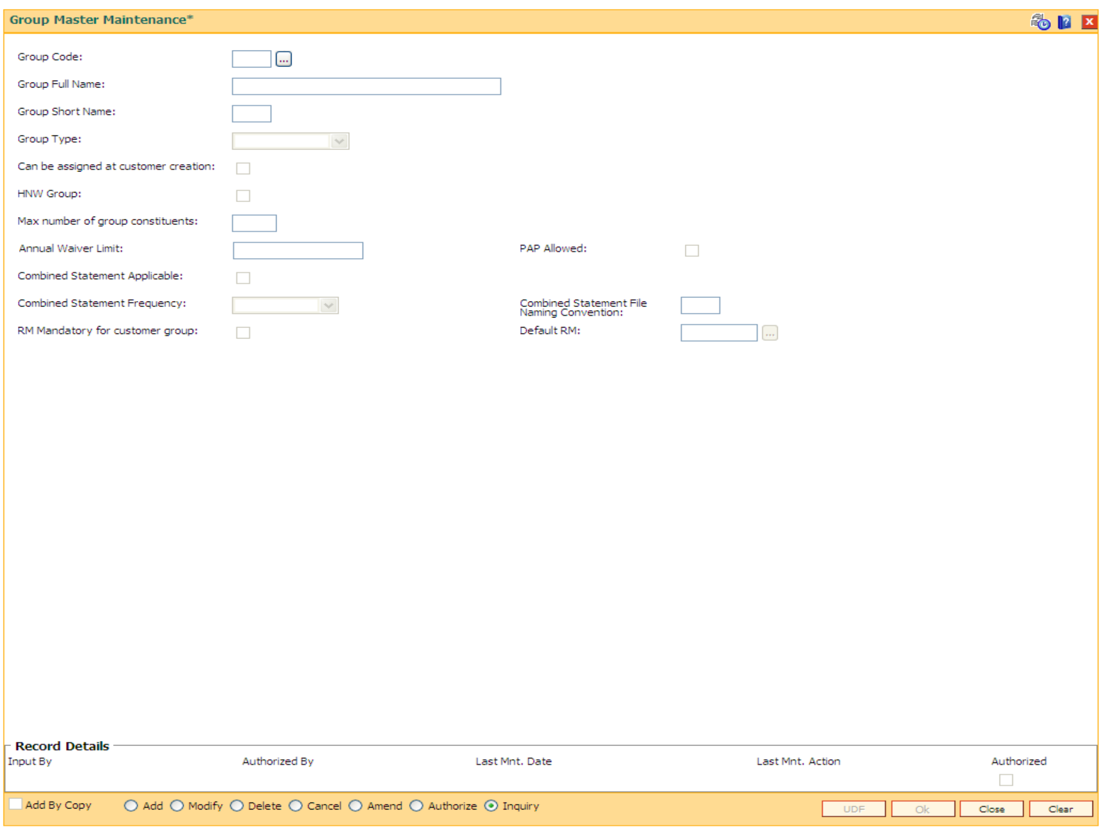
Modes Available

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

To maintain the group master

1. Type the fast path **CIM45** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Group Master Maintenance**.
2. The system displays the **Group Master Maintenance** screen.

Group Master Maintenance



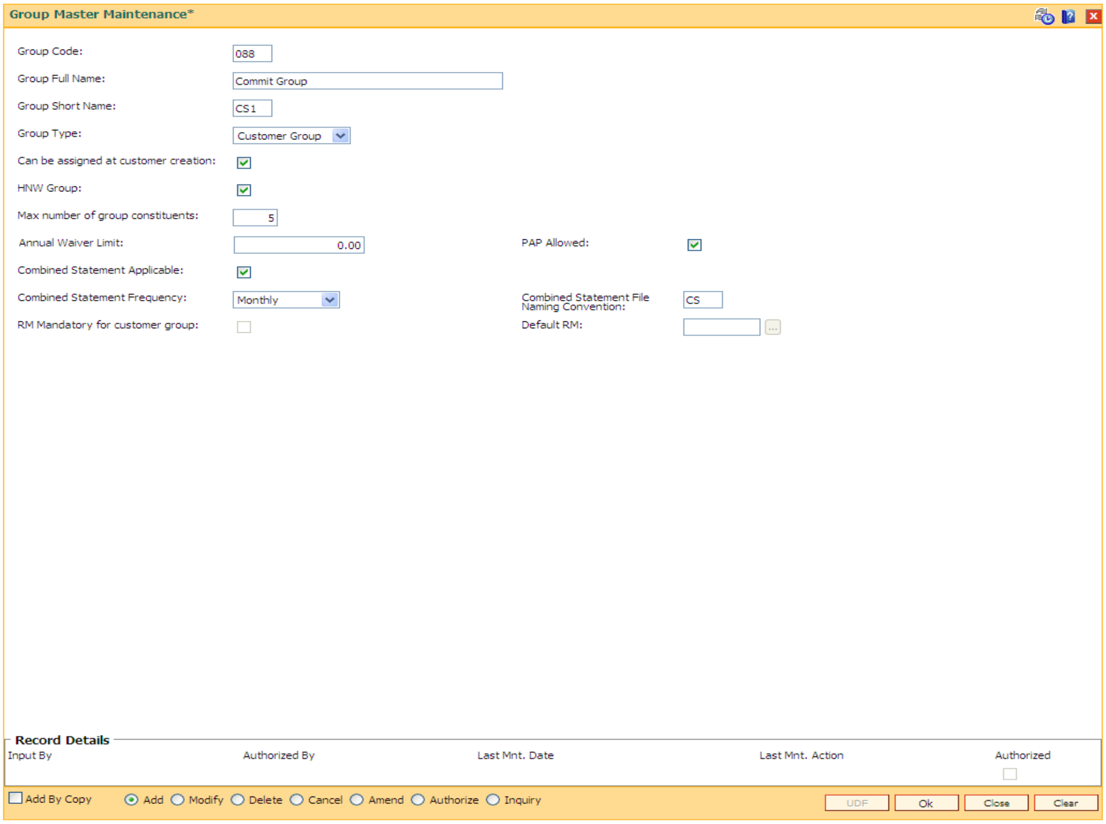
Field Description

Field Name	Description
Group Code	[Mandatory, Alphanumeric, Three] Type the group code. This is the master of different groups used by the bank.
Group Full Name	[Mandatory, Alphanumeric, 20] Type the full name of the group.
Group Short Name	[Mandatory, Alphanumeric, 10] Type the group short name.
Group Type	[Mandatory, Drop-Down] Select the group type from the drop-down list. The options are: • **Customer Group** - Used for Combined Statement plan and linking an RM • **Account Group** - Used for extracts to external system
Can be assigned at customer creation	[Conditional, Check Box] Select the **Can be assigned at customer creation** check box to assign the group to a customer at the time of customer creation. This field is enabled if **Customer Group** option is selected from **Group Type** drop-down list.
HNW Group	[Conditional, Check Box] Select the **HNW Group** check box to assign the group as HNW group. This is not used in any processing. When defining or maintaining customer / account group, system will validate against this limit.
Max number of group constituents	[Mandatory, Numeric, Four] Type the value for the maximum number of customers / accounts who can participate in a group of this group code. This field must accept the values greater than '0', and once assigned cannot be decreased.
Annual Waiver Limit	[Mandatory, Numeric, 13, Two] Type the annual waiver limit for the account/ customer group. This is not used for any processing
PAP Allowed	[Optional, Check Box] Select the **PAP Allowed** check box to allow payable at par. This is the value to be defaulted in PAP flag when defining the members in the customer group.

Field Name	Description
Combined Statement Applicable	[Conditional, Check Box] Select the **Combined Statement Applicable** check box if combined statement is applicable for the customer group. This field is enabled if **Customer Group** option is selected from **Group Type** drop-down list.
Combined Statement Frequency	[Conditional, Drop-Down] Select the combined statement frequency from the drop-down list. The options are: • Monthly • Quarterly • Half Yearly • Yearly This field is enabled if **Combined Statement Applicable** check box is selected.
Combined Statement File Naming Convention	[Conditional, Alphanumeric, Two] Type the file naming convention for the combined statement for identifying the file containing the customer's statement. When the combined statements get generated, system will create the file in the FLEXCUBE reports folder with this file extension. This field is enabled if **Combined Statement Applicable** check box is selected.
RM Mandatory for customer group	[Optional, Check Box] Select the **RM Mandatory for customer group** check box if the relationship manager is mandatory for the customer group. This field will be enabled only in modify mode.
Default RM	[Display] This field displays the default relationship manager of the group. This field will be enabled only in modify mode. This is validated with the RM master A RM belongs to a particular branch and can service a number of customer groups, he can be the RM for customers belonging to different branches as well.

3. Click the **Add** button.
4. Enter the group code, group full name and group short name and press **<Tab>/Enter** key.
5. Select the group type from the drop down list.
6. Enter the maximum number of group constituents.
7. Enter the other relevant details according to the group type selected.

Group Master Maintenance



8. Click the **Ok** button. The system displays the "Record Added...Authorisation Pending".

4.27. CIM46- RM Master Maintenance

RM (Relationship Manager) is a logical entity belonging to a particular branch servicing a group of customers who may or may not belong to different branches. RM codes defined in this maintenance are used in Customer group definition.

Definition Prerequisites

- CIM45- Group Master Maintenance

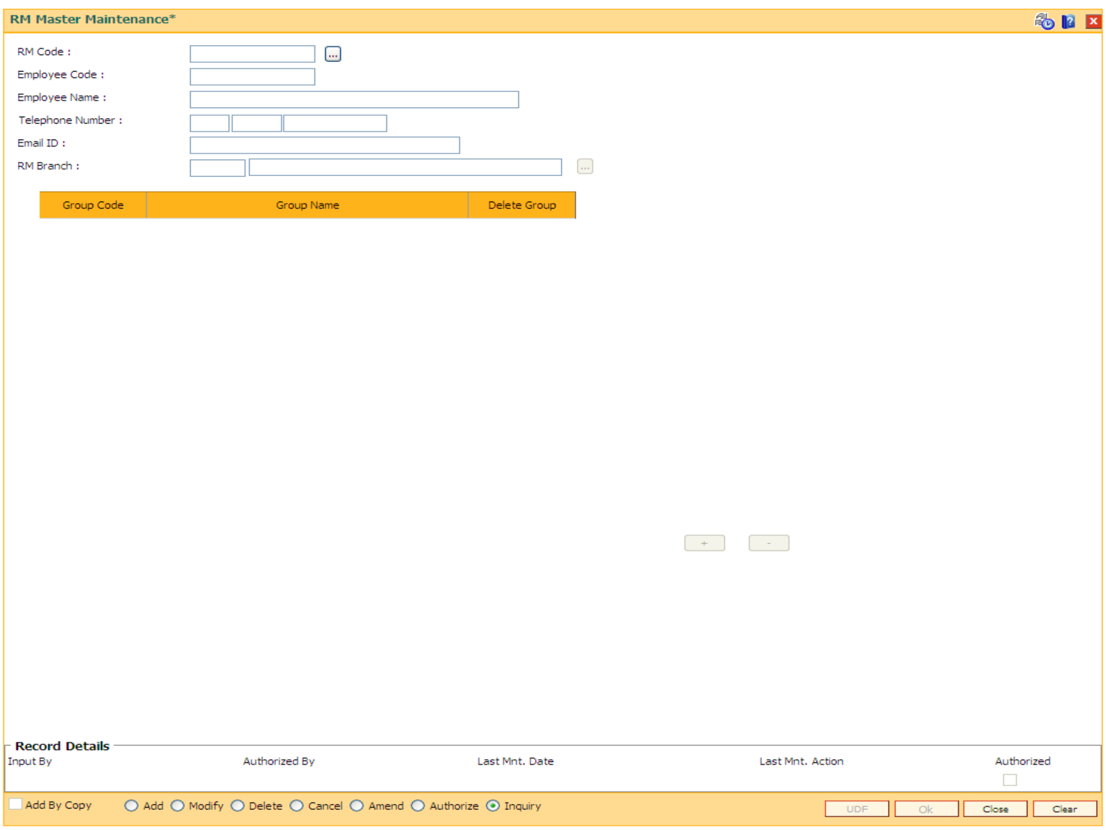
Modes Available

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

To maintain the RM master

1. Type the fast path **CIM46** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > RM Master Maintenance**.
2. The system displays the **RM Master Maintenance** screen.

RM Master Maintenance



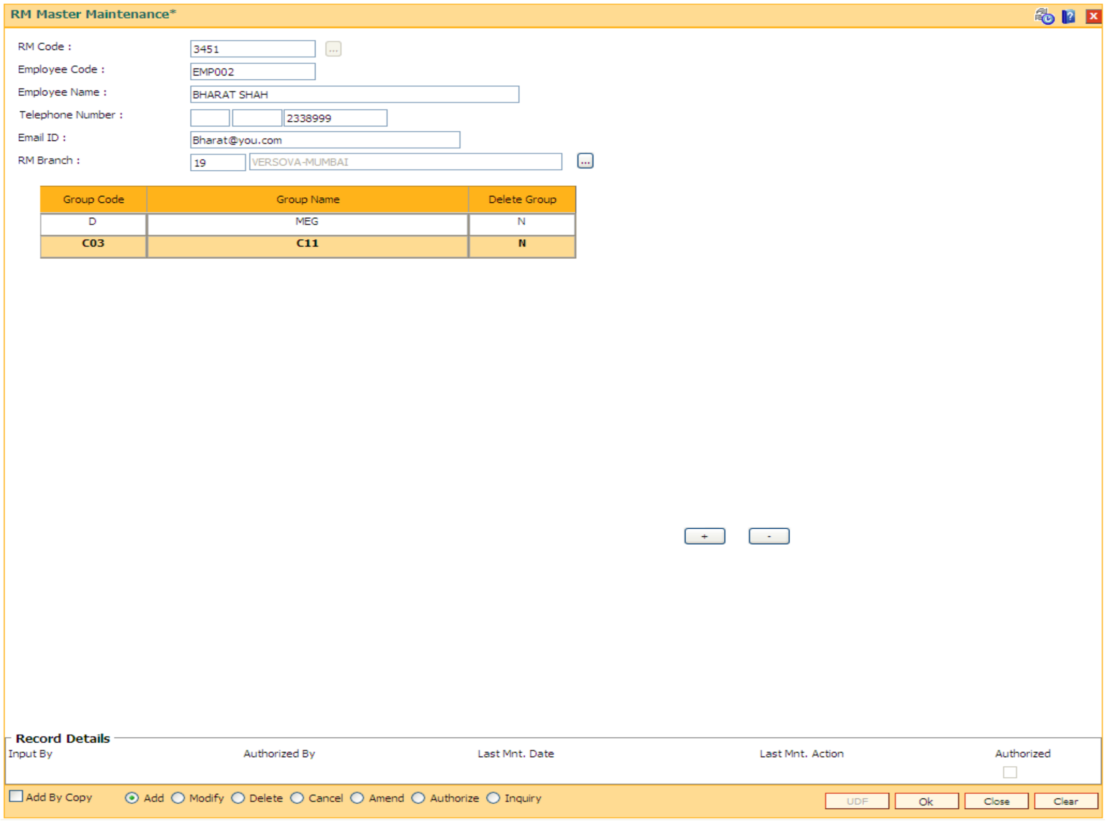
Field Description

Field Name	Description
RM Code	[Mandatory, Alphanumeric, 10] Type the RM code to uniquely identify the logical RM entity.
Employee Code	[Mandatory, Alphanumeric, 10] Type the employee code.
Employee Name	[Mandatory, Alphanumeric, 30] Type the employee name.
Telephone Number	[Mandatory, Alphanumeric, Three, Five, 15] Type the telephone number. It contains country code, area / city code and phone number.
Email ID	[Mandatory, Alphanumeric, 30] Type the email ID of the customer.
RM Branch	[Mandatory, Numeric, Four, Pick List] Type the RM branch code of the customer or select it from the pick list. The system displays the RM branch name of the selected RM code. This would be one of the authorized branches in the system

Column Name	Description
Group Code	[Mandatory, Alphanumeric, 16, Pick List] Type the group code or select it from the pick list. This is the master of different groups used by the bank. System will allow only customer group codes
Group Name	[Display] This column displays the group name of the selected group code.
Delete Group	[Display] This column displays the status to Y to delete the group.

3. Click the **Add** button.
4. Enter the RM code, employee code, employee name, telephone number and email Id of the employee and press **<Tab>/Enter** key.
5. Select the RM branch from the pick list.
6. Click the **Add** button on the screen to add the records in the group. The system displays the group name and deletes group status.
7. Double-click and select the group code from the pick list.
8. Click the **Add** button to add more records in the group if required.

RM Master Maintenance



9. Click the **Ok** button. The system displays the "Record Added...Authorisation Pending".

4.28. CIM47 - Customer Group Maintenance

The Customer Group Maintenance allows for creation and maintenance of a collection of customers (may or may not be related to each other) grouped together and associated with a group code of type customer group. Each group is identified by a group id which is the customer id of the primary customer of the group. Each instance of a customer group is assigned a group code (of group type customer group) and a RM (RM can belong to any group code / branch). The instance of customer group inherits the attributes of the associated group code and whether combined statement is applicable and the annual waiver limit can be modified at each customer level within the customer group level.

Definition Prerequisites

- 8053 - Customer Addition
- CIM45- Group Master Maintenance
- CIM46- RM Master Maintenance

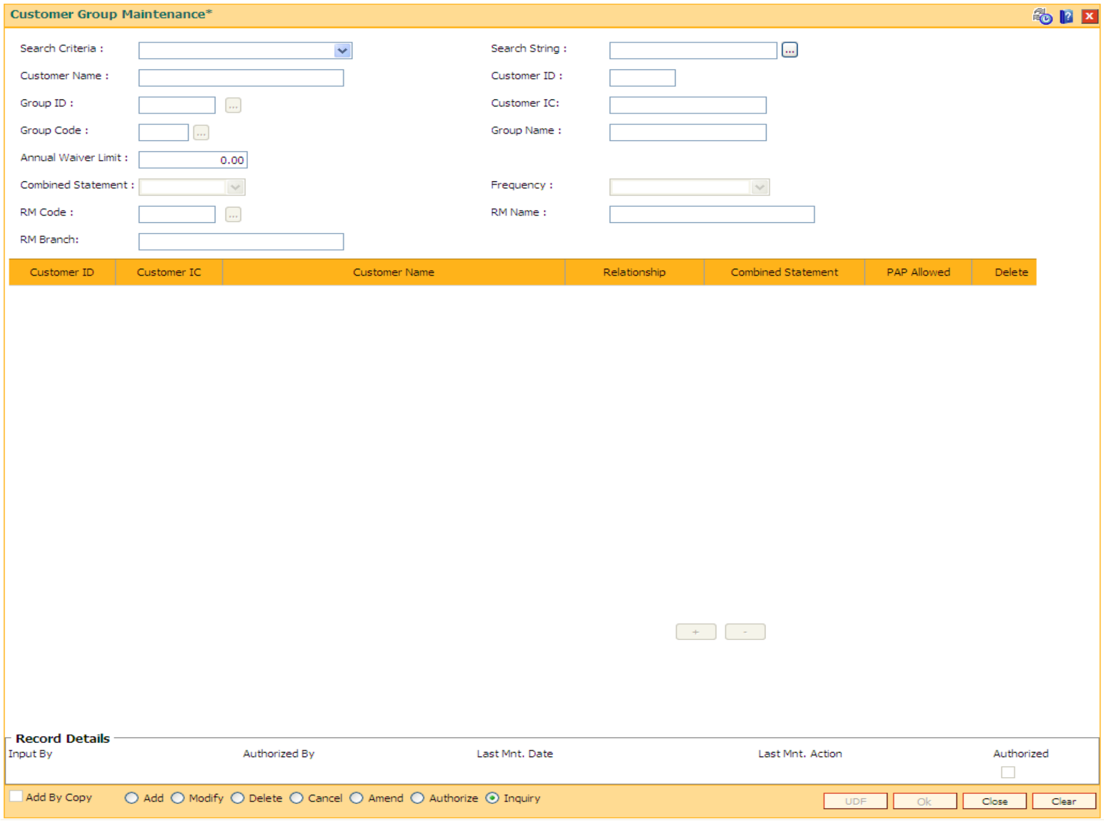
Modes Available

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

To maintain the customer group

1. Type the fast path **CIM47** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Group Maintenance**.
2. The system displays the **Customer Group Maintenance** screen.

Customer Group Maintenance



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • **Customer Short Name** - Short name of the customer • **Customer IC** - Identification given by a central authority • Customer ID - Unique identification given by the bank

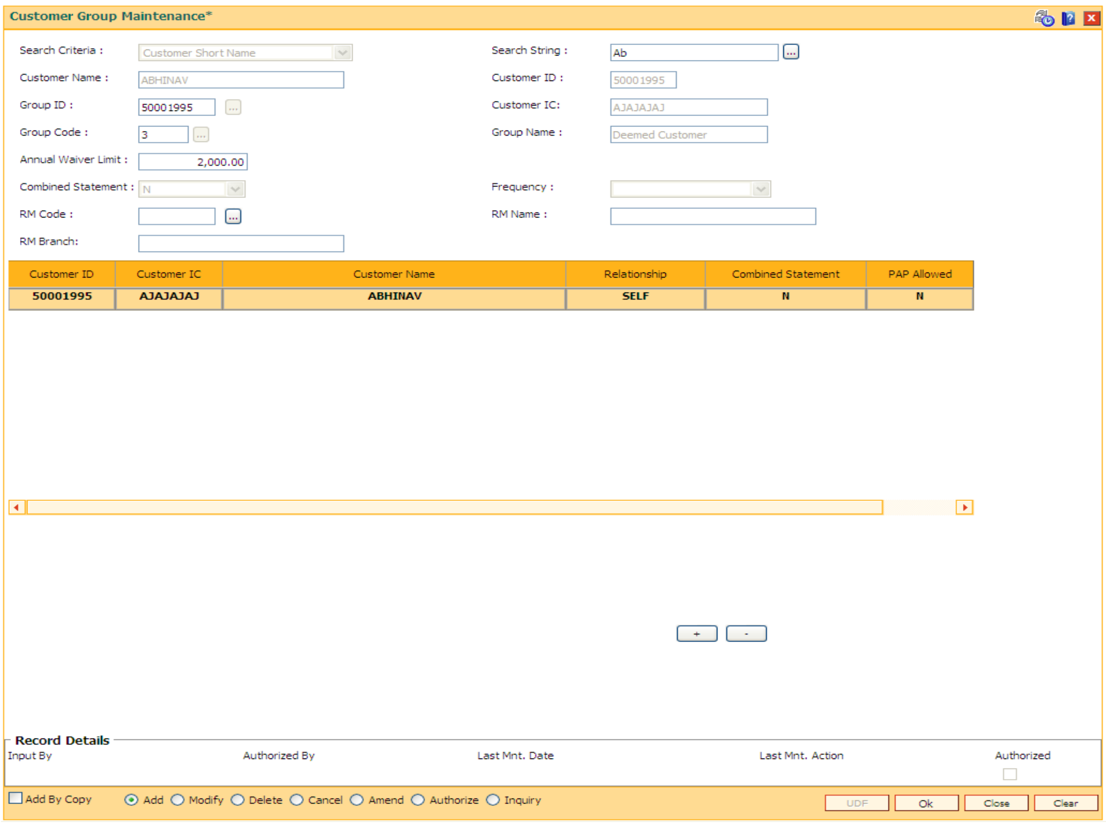
Field Name	Description
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's short name or IC then any of the first few letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the Primary Customer of the group from the CIF search screen.
Customer Name	[Display] This field displays the full name of the customer.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Group ID	[Display] This field displays the ID of the group. This is the primary customer ID of the group.
Customer IC	[Display] This field displays the identification code of the customer.
Group Code	[Mandatory, Alphanumeric, 16, Pick List] Type the group code or select it from the pick list. This is the master of different groups used by the bank. Only Customer group codes shall be allowed.
Group Name	[Display] This field displays the group name of the selected group code.
Annual Waiver Limit	[Optional, Numeric, 13, Two] Type the annual waiver limit for the customer group. This is defaulted from Group Master.
Combined Statement	[Display] This field displays the combined statement status as Y or N. This is defaulted from Group Master.

Field Name	Description
Frequency	[Display] This field displays the frequency of the customer group.
RM Code	[Optional, Alphanumeric, 16, Pick List] Type the RM code or select it from the pick list. This is defaulted from Group Master but can be changed.
RM Name	[Display] This field displays the name of the relationship manager according to the selected RM code. A RM belongs to a particular branch and can service a number of customer groups, he can be the RM for customers belonging to different branches as well.
RM Branch	[Display] This field displays the RM branch of the selected RM code.

Column Name	Description
Customer ID	[Mandatory, Numeric, 10, Pick List] Type the ID of the customer or select it from pick list which is to be added to the customer group.
Customer IC	[Display] This field displays the identification code of the customer.
Customer Name	[Display] This column displays the name of the customer..
Relationship	[Mandatory, Drop-Down] Select the relationship of the customer with the group customer from the drop-down list. The primary customer has a relationship of ‘SELF’. Other relationships can be selected from pick list. The relationships
Combined Statement	[Display] This field displays the combined statement status as Y or N.
PAP Allowed	[Display] This column displays the status Y if PAP is allowed and N, if PAP is not allowed.
Delete	[Display] This column displays the status to Y to delete the record.

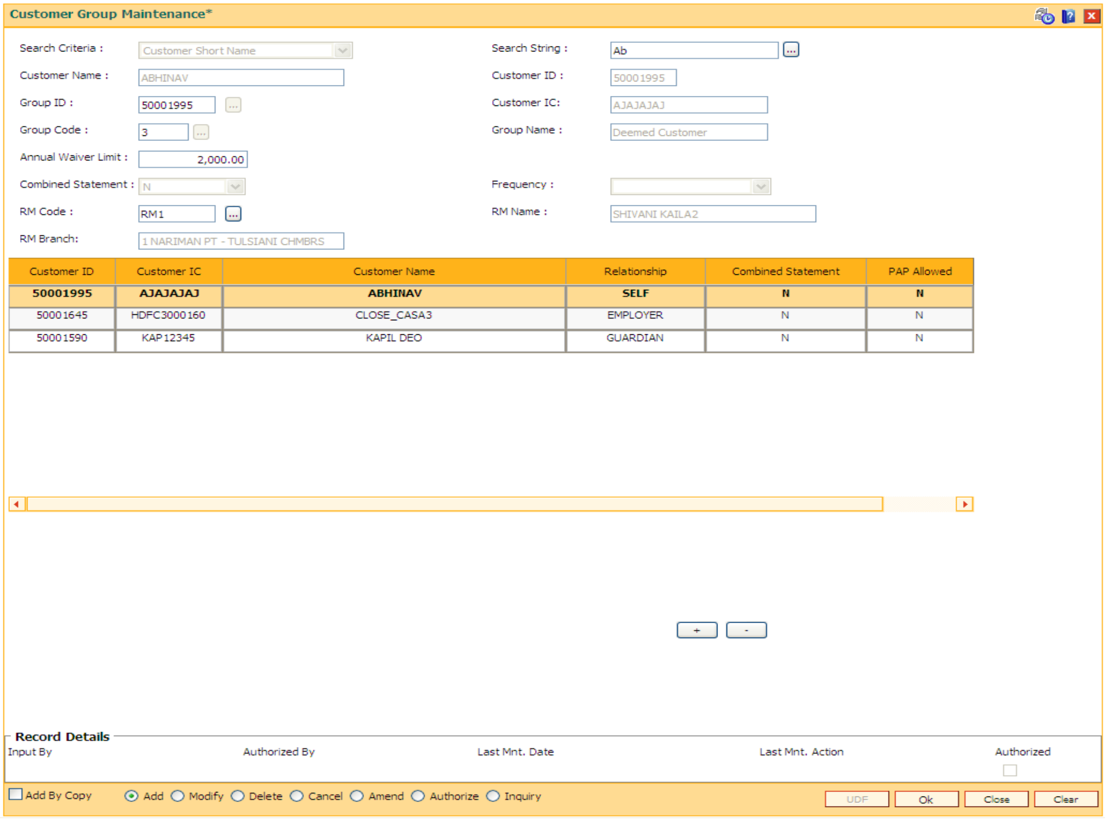
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the string, press the **<Tab>/Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the pick list. The customer details are displayed in the screen.

Customer Group Maintenance



8. Select the group code from the pick list. The system displays the group name, annual waiver limits and other details.
9. Click the **Add** button on the screen to add the records in the group.
10. Double-click and select the customer Id from the pick list.
11. Select the relationship of the customer with the customer group from the drop-down list.
12. Click the **Add** button to add more records in the customer group if required.

Customer Group Maintenance



13. Click the **Ok** button. The system displays the "Records Added...Authorisation Pending".

4.29. CIM48 - Account Group Maintenance

Account Group Maintenance is used for maintenance of a collection of accounts (across different customers) grouped together and associated with a group code of type account group. Each group is identified by a group id (which is the customer id of the primary customer of the parent account of the group) and a running serial number (the same primary customer can have multiple account groups – for each the serial number will increment by 1). Each instance of an account group is assigned a group code (of group type account group). The instance of account group inherits the attributes of the associated group code and only the annual waiver limit can be modified at the account group level. Combined statements not supported for account group.

Definition Prerequisites

- 8053 - Customer Addition
- CIM45- Group Master Maintenance

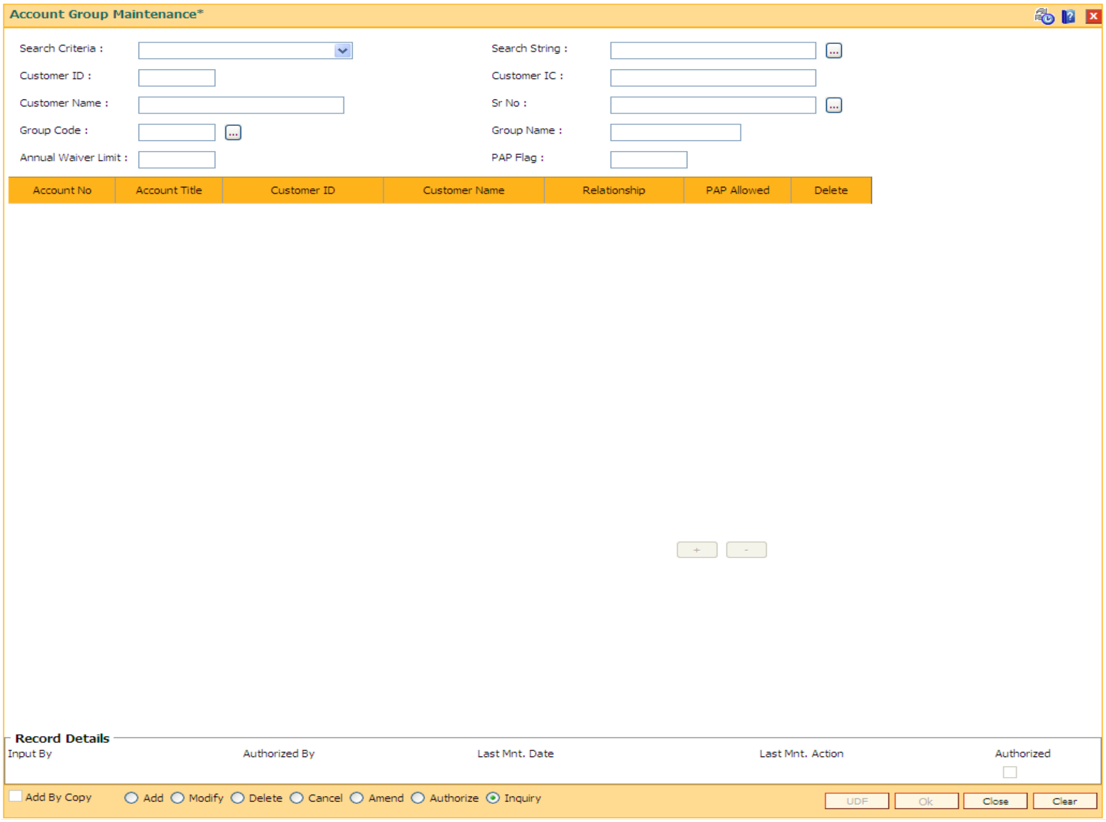
Modes Available

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

To maintain the account group

1. Type the fast path **CIM48** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Account Group Maintenance**.
2. The system displays the **Account Group Maintenance** screen.

Account Group Maintenance



Field Description

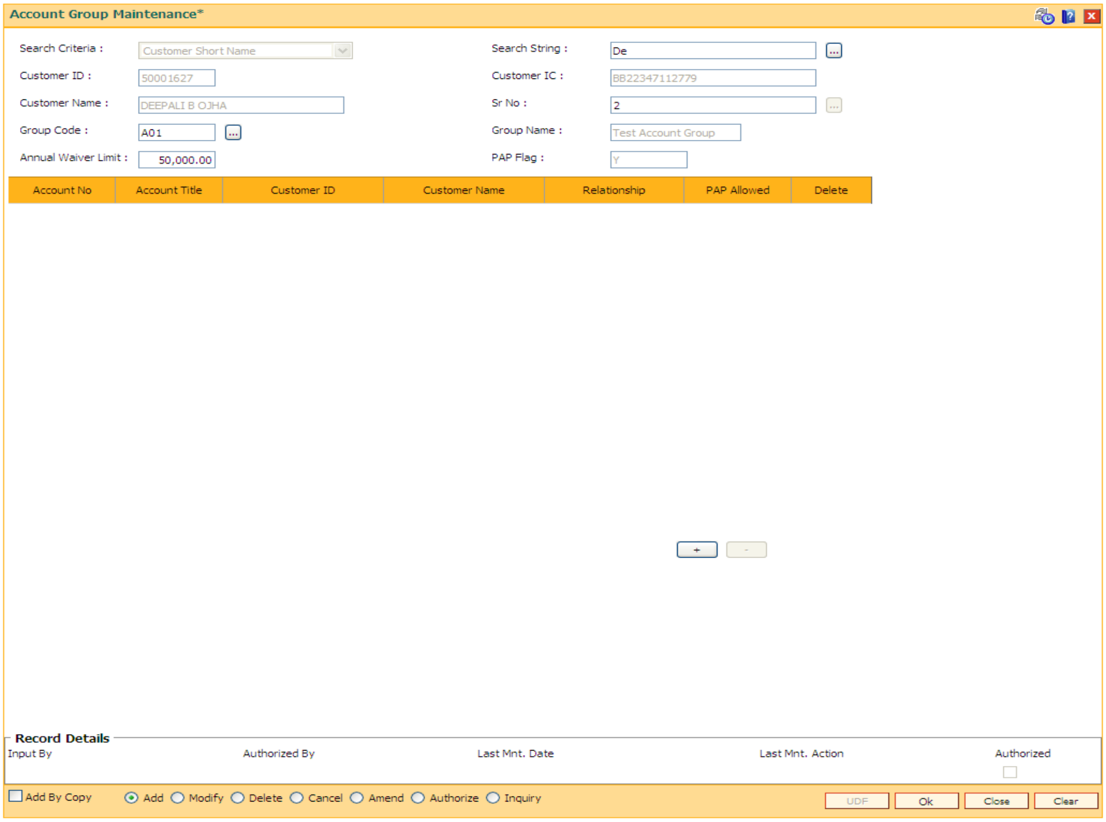
Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • **Customer Short Name** - Short name of the customer • **Customer IC** - Identification given by a central authority • **Customer ID** - Unique identification given by the bank

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.
Customer ID	[Display] This field displays the ID of the customer. This will be the customer of the group.
Customer IC	[Display] This field displays the identification code of the customer.
Customer Name	[Display] This field displays the full name of the customer.
Sr No	[Display] This field displays the serial number.
Group Code	[Mandatory, Alphanumeric, 16, Pick List] Type the group code or select it from the pick list. This is the master of different groups used by the bank. This should be one of the Account groups defined in group master.
Group Name	[Display] This field displays the group name of the selected group code.
Annual Waiver Limit	[Mandatory, Numeric, 13, Two] Type the annual waiver limit for the account group. This is defaulted from the Group code selected and can be modified.
PAP Flag	[Display] This field displays the PAP flag as Y or N. This is defaulted from the Group code selected and can be modified

Column Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number. This account should be linked to the customer in a primary customer account relationship namely SOW, JAF, JOF.
Account Title	[Display] This column displays the account title.
Customer ID	[Display] This column displays the ID of the customer.
Customer Name	[Display] This column displays the name of the customer..
Relationship	[Optional, Drop-Down] Select the relationship of the customer with the account group customer from the drop-down list.
PAP Allowed	[Display] This column displays the status Y if PAP is allowed and N, if PAP is not allowed.
Delete	[Display] This column displays the status to Y to delete the record.

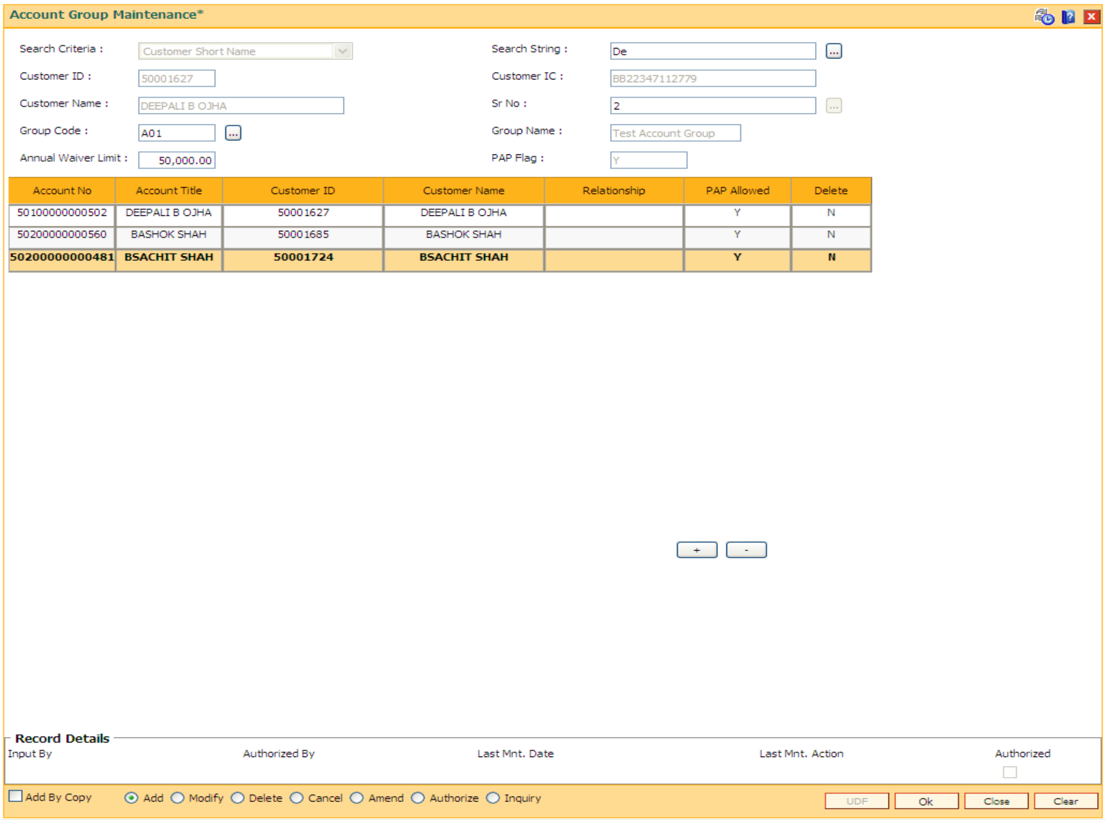
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the string, press the **<Tab>/Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the pick list. The customer details are displayed in the screen.

Account Group Maintenance



8. Click the **Add** button on the screen to add the records in the group.
9. Double-click and enter the account number of the customer's group.
10. Click the **Add** button to enter the account numbers of other customers of the group.

Account Group Maintenance- Group



11. Click the **Ok** button. The system displays the "Records Added...Authorisation Pending".

4.30. BA079 - TD Product Master - Auto Customer Type Update

The TD Product Master - Auto Customer Type Update option is used to map the old and new TD products for updating the new TD product code in renewal or sweep out or standing instruction during auto updation of customer type. The product for which product code is updated can viewed in BA777 (Non financial txn audit trail) as well as all the unauthorized records can be viewed in BA001 report.

Definition Prerequisites

- CIM79 - Eligibility Criteria Maintenance - Customer Type Update
- Customer Type Maintenance

Other Prerequisites

Not Applicable

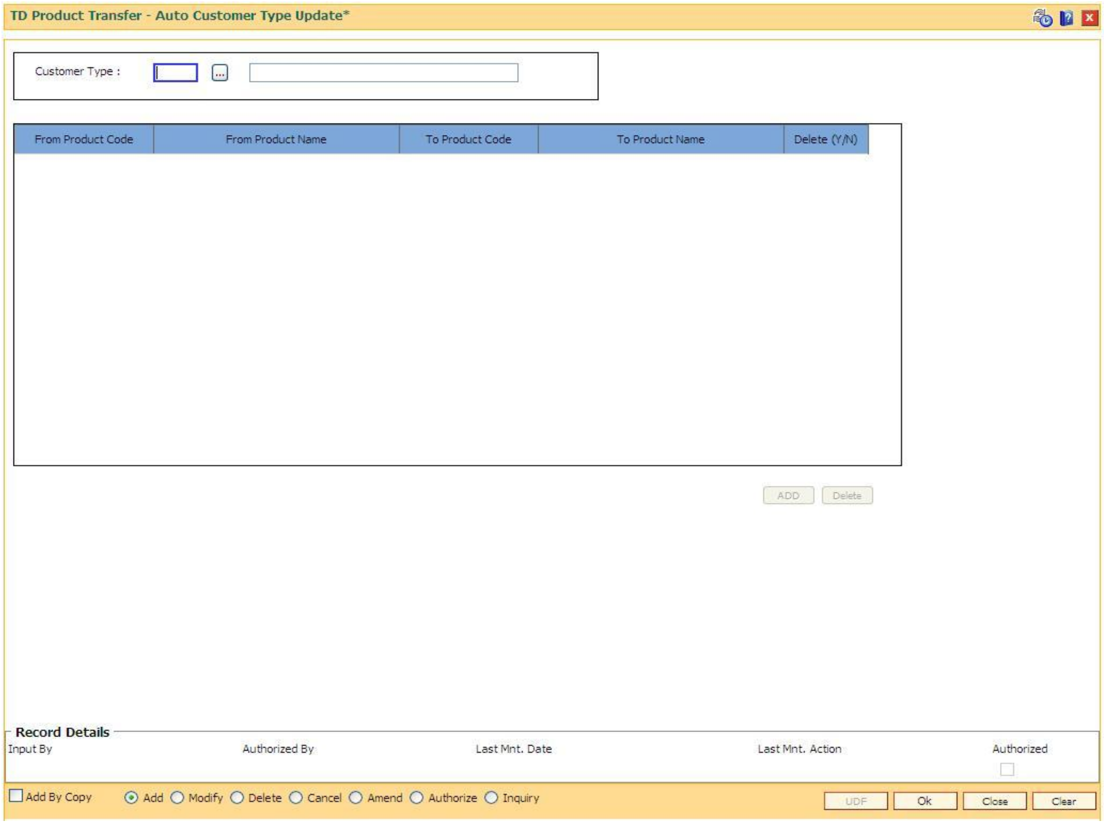
Modes Available

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

To add TD product master - auto customer type update

1. Type the fast path **BA079** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** TD Product Master - Auto Customer Type Update.
2. The system displays the **TD Product Master - Auto Customer Type Update** screen.

TD Product Master - Auto Customer Type Update



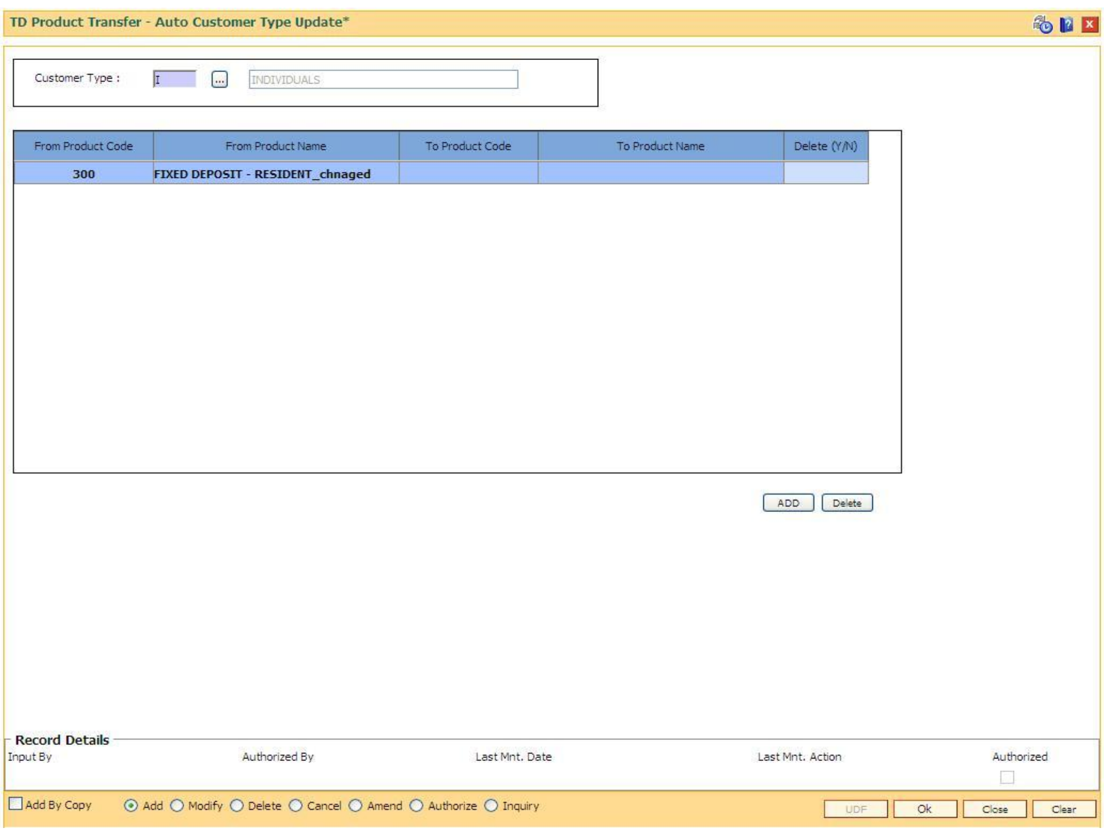
Field Description

Field Name	Description
Customer Type	[Mandatory, Pick-List] Select the required customer type from the pick list. The adjacent text field shows the customer type name after selection of customer type from the pick list. Note: This maintenance is for target customer type from CIM79 - Eligibility Criteria Maintenance - Customer Type Update
From Product Code	[Mandatory, Pick - List] Select the required from product code from the pick list. The TD product code displays all the authorized TD products which are part of TD product master.
From Product Name	[Display] This field displays the product name. After selecting the product code, product code is auto populated.
To Product Code	[Mandatory, Pick - List] Select the required product code from the pick list.

Field Name	Description
To Product Name	[Display] This field displays the product name.
Delete (Y/N)	[Toggle] By default, the toggle value is set 'N', to delete the records set the value as 'Y'.

3. Click the **Add** button.
4. Select the customer type from the pick list.
5. Click on the **Add** button.
6. Select the required details in all the fields (From Product Code , To Product Code and so on).
7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.

TD Product Master - Auto Customer Type Update



4.31. CIM79 - Eligibility Criteria Maintenance for Customer Type Updation

The Eligibility Criteria Maintenance for Customer Type Updation option is used to maintain the parameters for automatic upgrade of Customer Type. This option allows to maintain same Source Customer Type and Target Customer Type. After updating the parameters the records can be viewed in BA777 (Non financial txn audit trail) as well as all the unauthorized records can be viewed in BA001 report.

Definition Prerequisites

- Customer Type Maintenance (CIM08)
- TDS Inquiry (TDS11)

Other Prerequisites

Not Applicable

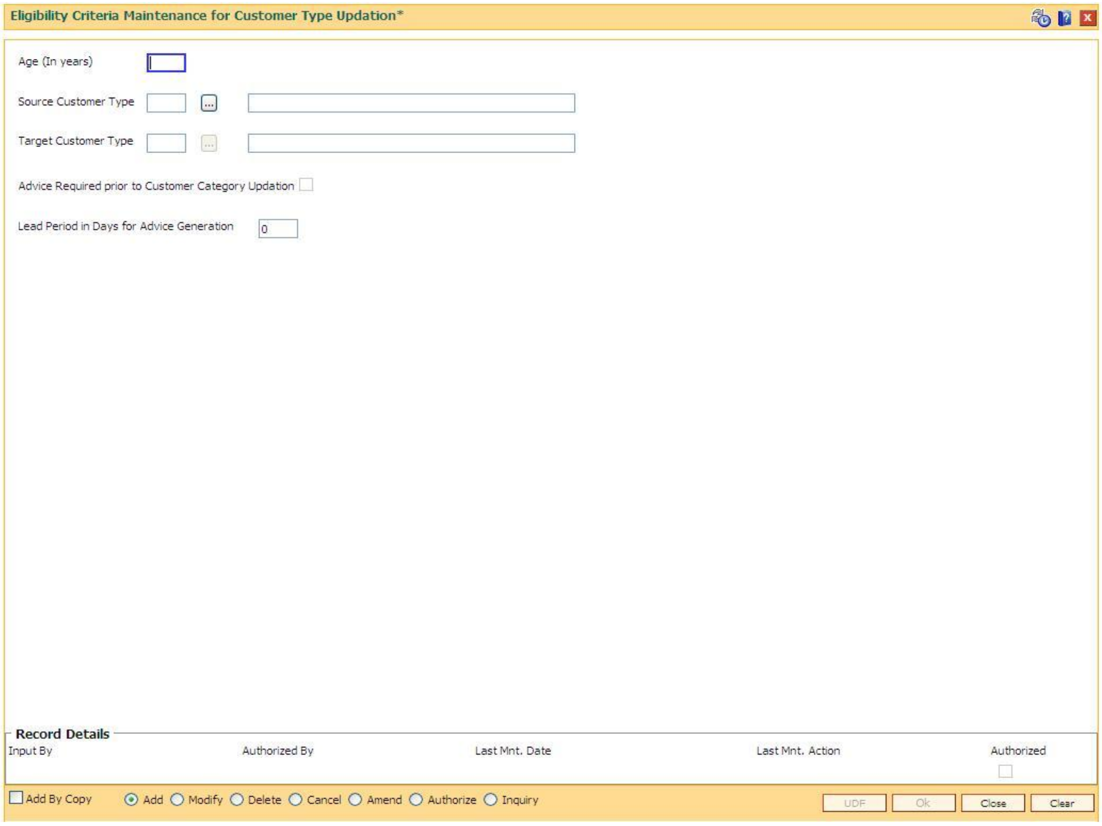
Modes Available

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

To add eligibility criteria maintenance for customer type updation

1. Type the fast path **CIM79** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Eligibility Criteria Maintenance for Customer Type Updation**.
2. The system displays the **Eligibility Criteria Maintenance for Customer Type Updation** screen.

Eligibility Criteria Maintenance for Customer Type Updation



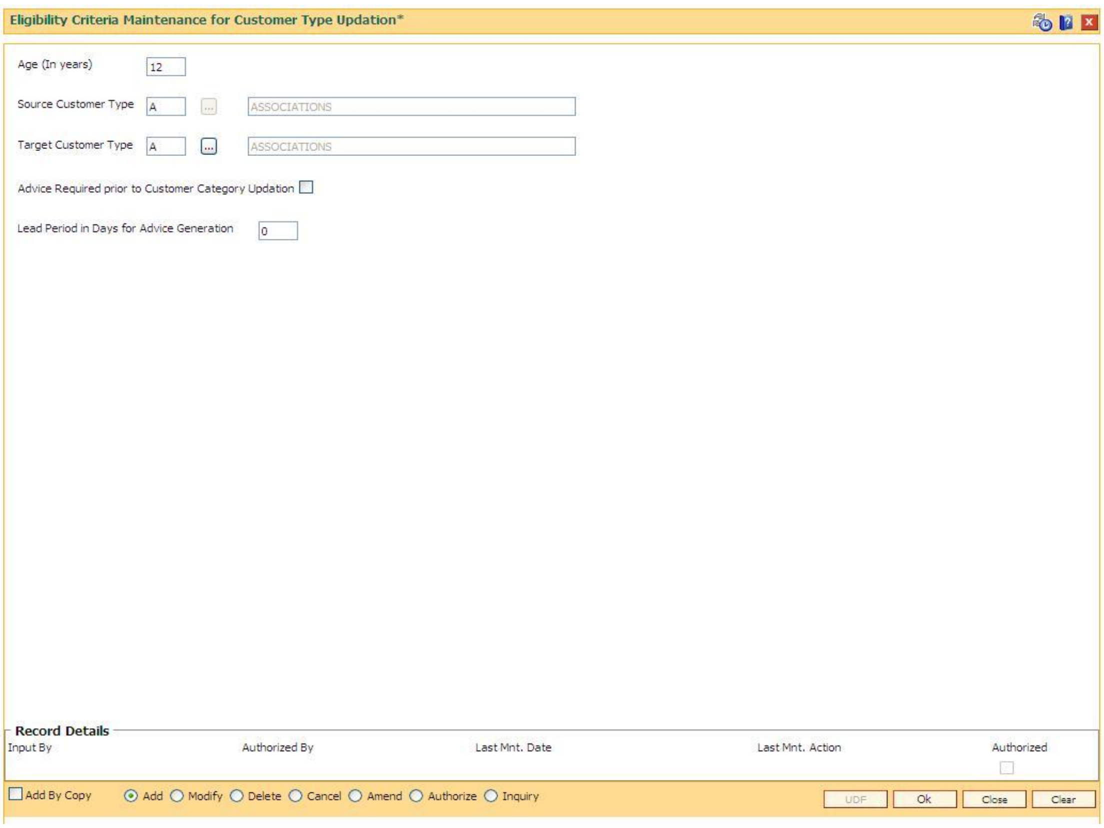
Field Description

Field Name	Description
Age (in years)	[Mandatory, Numeric, three] Type the age which will specify when the auto updation of customer type should happen and for which customer type.
Source Customer Type	[Mandatory, Pick - List] Select the source customer type from the pick list.
Target Customer Type	[Mandatory, Pick-List] Select the target customer type from the pick list.
Advice Required prior to Customer Category Updation	[Optional, Checkbox] Select the **Advice Required prior to Customer Category Updation** checkbox if advice has to be sent to customers on prior to category change.

Field Name	Description
Lead Period in days for Advice Generation	[Optional, Numeric, Three] Type the lead period for advice generation. This field is enabled only if **Advice Required prior to Customer Category Updation** check box is selected.

3. Click the **Add** button.
4. Enter the relevant information.
5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.

Eligibility Criteria Maintenance for Customer Type Updation



4.32. CI145 - Customer / Account Group Movement Details

This screen shows the movement across customer and account groups.

Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening
- CIM47-Customer Group Maintenance
- CIM48-Account Group Maintenance
- BA452 - File Upload (GEFU ++)

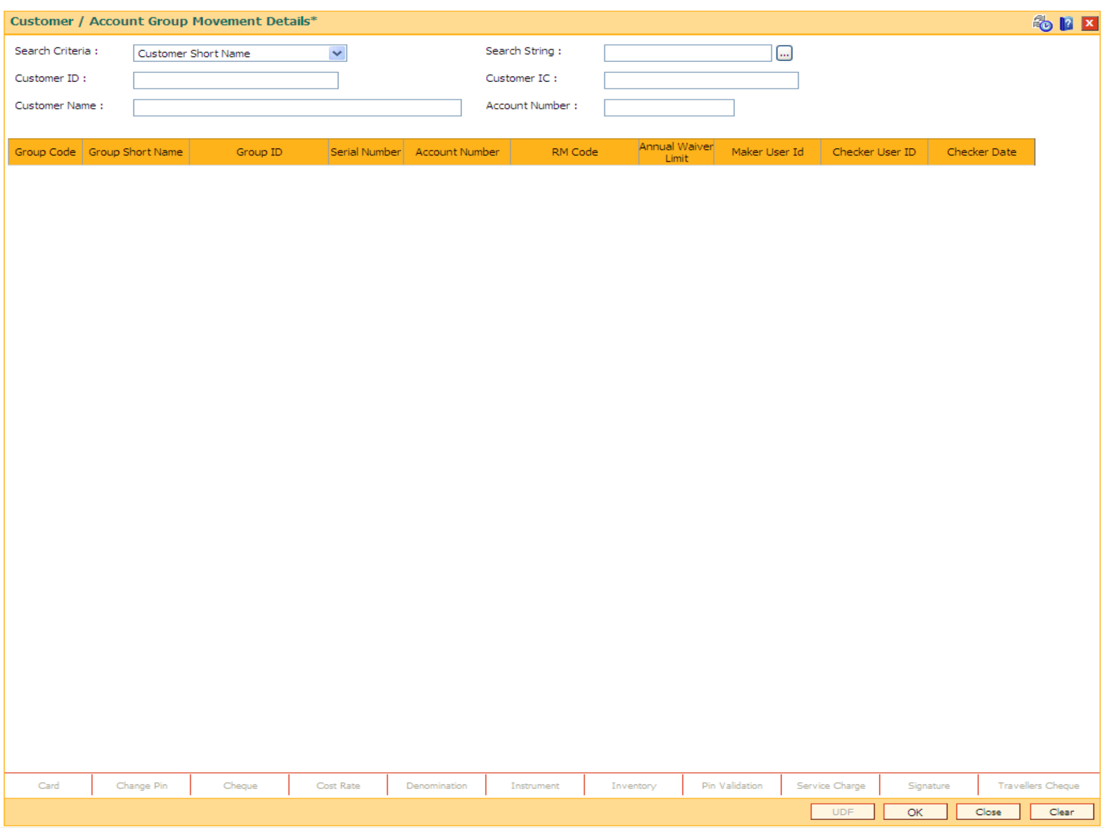
Modes Available

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

To maintain the customer / account group movement details.

1. Type the fast path **CI145** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer / Account Group Movement Details**.
2. The system displays the **Customer / Account Group Movement Details** screen.

Customer / Account Group Movement Details



Field Description

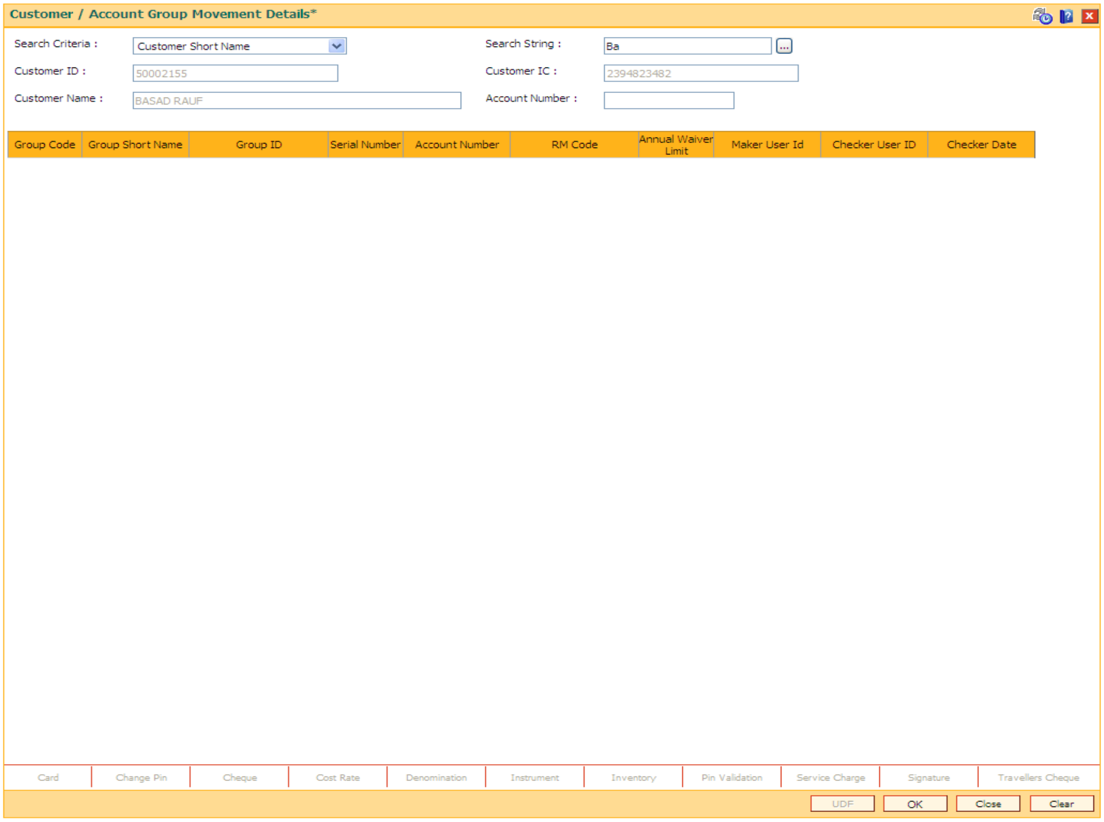
Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short Name- Short name of the customer. • Customer IC- Identification given by a central authority. • Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the criterion is specified as customer's 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. Choose the appropriate customer from the existing customer list. However in case of Customer ID, the complete ID needs to be entered. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer ID	[Display] This field displays the ID of the customer.
Customer IC	[Display] This field displays the identification code of the customer.
Customer Name	[Display] This field displays the name of the customer.
Account Number	[Optional, Numeric, 14] Type the CASA account number.

Column Name	Description
Group Code	Display] This column displays the group code.
Group Short Name	[Display] This column displays the group short name.
Group ID	[Display] This column displays the ID of the group.
Serial Number	[Display] This column displays the serial number.

Column Name	Description
Account Number	[Display] This column displays the CASA account number. This is used in case of account group
RM Code	[Display] This column displays the code of the relationship manager of the group.
Annual Waiver Limit	[Display] This column displays the annual waiver limit for the account/ customer group.
Maker User ID	[Display] This column displays the ID of the maker.
Checker User ID	[Display] This column displays the ID of the checker.
Checker Date	[Display] This column displays the checker date.

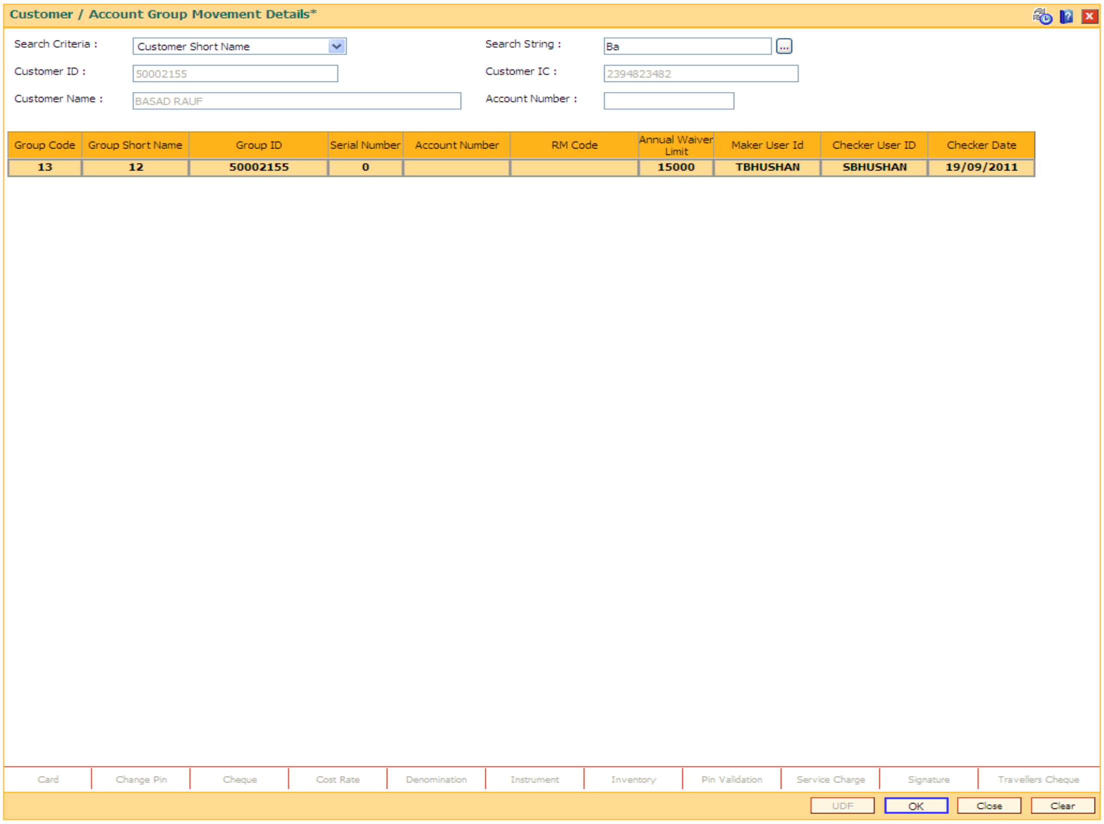
3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the string, press the **<Tab>/Enter** key.
6. The system displays a list of customer's that match the search criterion.

Customer / Account Group Movement Details



7. Select the customer from the list. The customer details are displayed in the screen

Customer / Account Group Movement Details



8. Click the **Ok** button. The system displays the details of the customer.

5. Customer Enquiry

5.1. 2000 - CTI Customer Search*

Using this option you can search for account information based on customer search. A list of accounts belonging to that customer is displayed, and each record gives the status of that particular account.

You can use this option when the customer contacts the bank to check the status of their account, and is unable to provide the account number. This option will be available only to CTI type of tellers which can be achieved through SMS.

Definition Prerequisites

- 8053 - Customer Addition

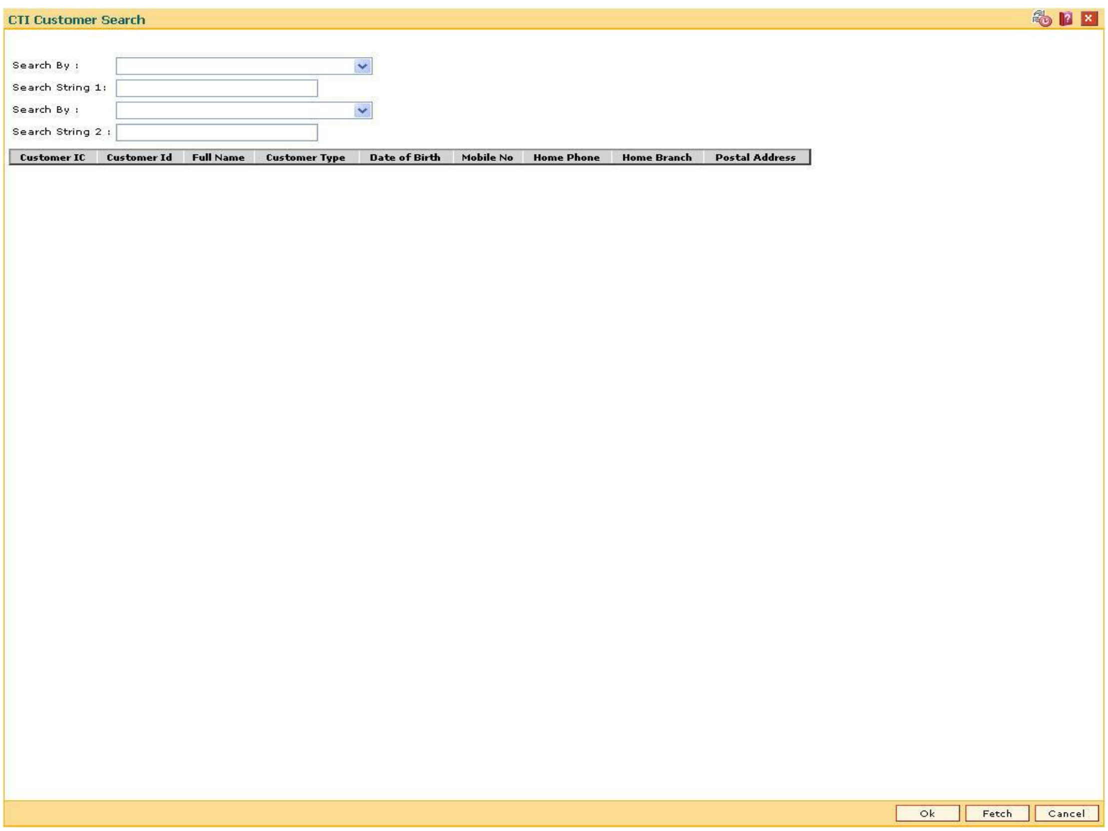
Modes Available

Not Applicable

To perform the customer search

1. Type the fast path **2000** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > CTI Customer Search**.
2. The system displays the **CTI Customer Search** screen.

CTI Customer Search



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank. • NLS Name • NLS Name Like
Search String 1	[Mandatory, Alphanumeric] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Search Criteria	[Mandatory, Drop down] Select the search criteria to search for the customer from the drop-down list. The search criteria are as follows: • Date of Birth[YYYYMMDD] • Home Phone • Mobile No
Search String 2	[Mandatory, Alphanumeric] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.

Column Name	Description
Customer IC	[Display] This column displays the identification code of the customer. 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.
Customer ID	[Display] This column displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display] This column displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** option.
Customer Type	[Display] This column displays the category of the customer. For example, Individual, Corporate, etc. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
Date of Birth	[Display] This column displays the date of birth of the customer.
Mobile No	[Display] This column displays the mobile number of the customer.
Home Phone	[Display] This column displays the home phone number of the customer.
Home Branch	[Display] This column displays the home branch where the customer account is maintained.
Postal Address	[Display] This column displays the mailing address of the customer.

3. Select the search criteria from the drop-down list and type the **Search String**.
4. Click the **Ok** button.
5. The system displays the **Customer Details** screen.

Customer Details

Field Description

Field Name	Description
Customer ID	[Display] This field displays the ID of the selected customer.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** option.
National ID	[Display] This field displays the identification code of the selected customer.

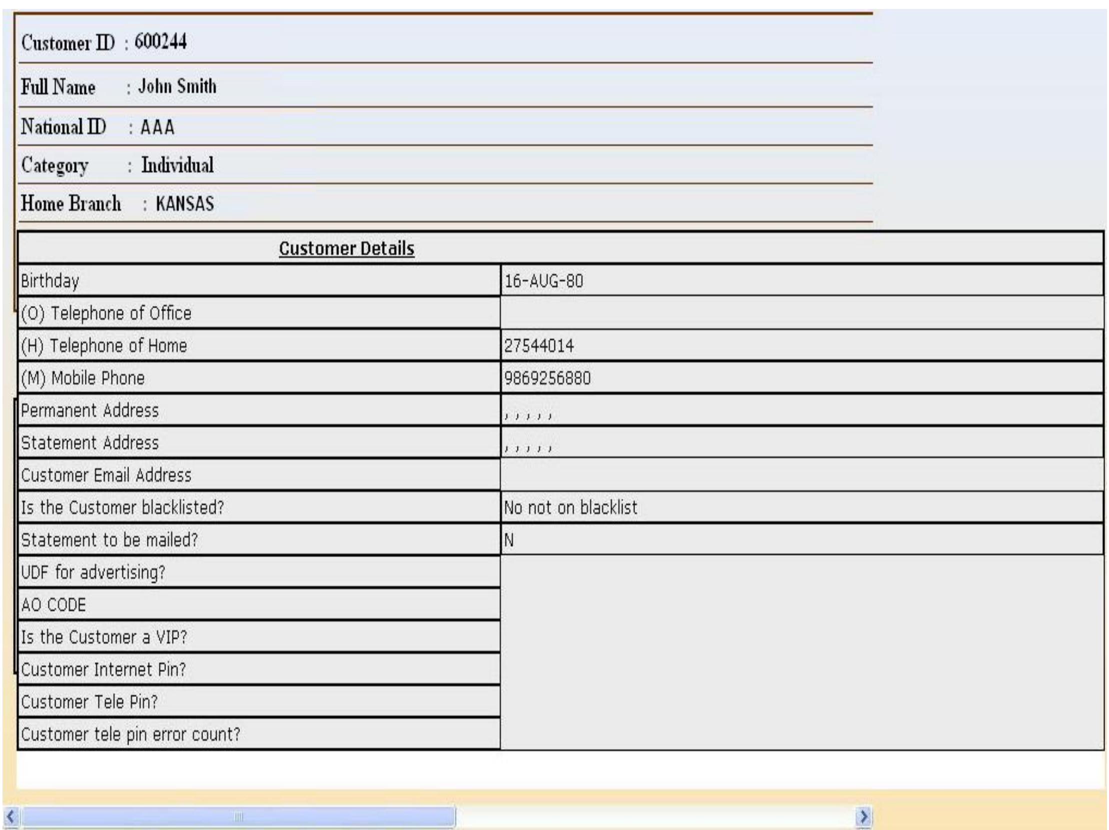
Field Name	Description
Category	[Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customer's using the Customer Type Maintenance option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
Home Branch	[Display] This field displays the home branch where the customer account is maintained.

Column Name	Description
Product Name	[Display] This column displays the name of the product under which the customer has an account.
Product Code	[Display] This column displays the product under which the customer has an account.
Home Branch	[Display] This column displays the home branch where the customer account is maintained.
Account No	[Display] This column displays the account number of the customer under the product.
Account Currency	[Display] This column displays the currency assigned to product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Original Balance	[Display] This column displays the Original of the customer account.
Book Balance	[Display] This column displays the book amount is the book balance in the account selected

Column Name	Description
Blocking Code	[Display] This column displays the block code is the code if the account is blocked. If the account is blocked, the reason code for the same.
Account Status	[Display] This column displays the current status of the account of the customer.
Account Rel.	[Display] This column displays the relationship of the customer with the account.

6. Click on the **CIF Summary** button to view the customer details. All the fields are populated by the system from the customer/account opening screen.

CIF Summary



5.2. 7004 - Customer Name and Address Inquiry

Using this option you can inquire about a customer's personal details such as name and address of all customers linked to the account. You have to key in an account number (CASA, Loans or Term Deposit) to display the customer name and address along with IC and the customer's relation to the account.

A maximum of 3 customer details can be displayed using this option. If there are more than three then they have to be looked into individually using the Customer Account Relationship Maintenance (Fast Path: CI142) option and the Customer Master Maintenance (Fast Path: CIM09) option.

Definition Prerequisites

- 8053 - Customer Addition

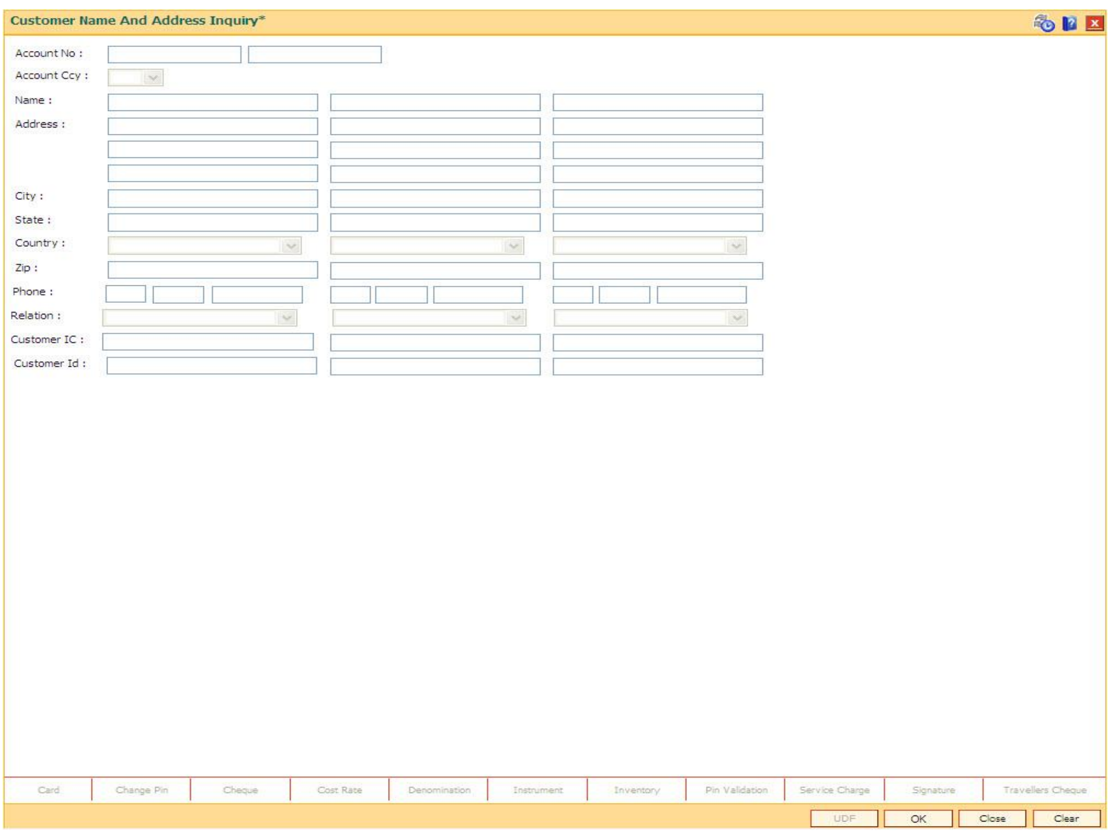
Modes Available

Not Applicable

To view customer name and address

1. Type the fast path **7004** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Name And Address Inquiry**.
2. The system displays the **Customer Name And Address Inquiry** screen.

Customer Name And Address Inquiry



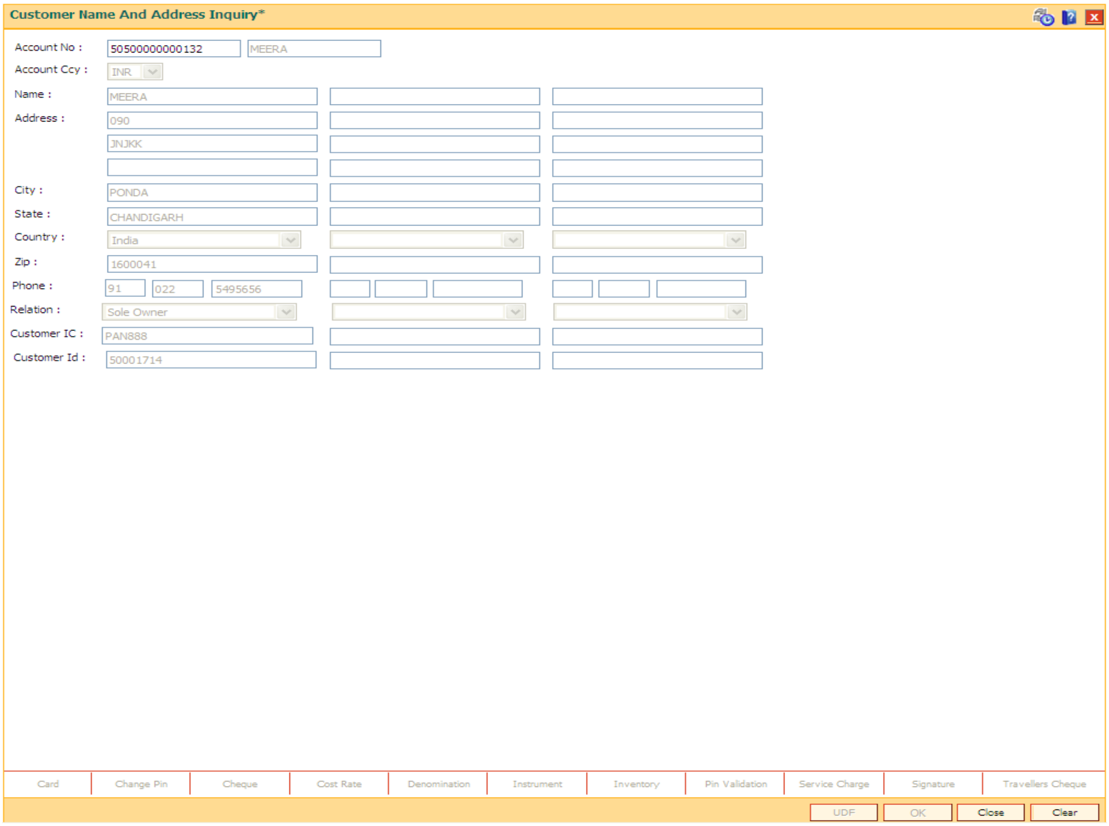
Field Description

Field Name	Description
Account No	[Mandatory, Alphanumeric, 14] Type the account number, for which the customer details inquiry, needs to be performed. The short name of the primary customer linked to the account is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Address	[Display] This field displays the mailing address of the customer.
City	[Display] This field displays the name of the city.
State	[Display] This field displays the name of the state.
Country	[Display] This field displays the name of the country.
Zip	[Display] This field displays the zip code.
Phone	[Display] This field displays the customer's office contact number. It is split into 3 parts Country code, Area Code, and Phone Number.

Field Name	Description
Relation	[Display] This field displays the relationship of the customer with the account. Some of the relationships defined internal to FLEXCUBE Retail are : • SOW • JAF • JOF • JAO • JOO • GUA - Guarantors • NOM - Nominee • TRU – Trustee
Customer IC	[Display] This field displays the identification code of the customer. 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 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.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

3. Enter the account number and press the **<Tab> or <Enter>** key.
4. Click the **Ok** button.
5. The system displays the customer details.

Customer Name And Address Inquiry



6. Click the **Close** button.

5.3. 7100 - All Balance Inquiry

Using this option you can view account details of all types, such as Current and Savings Account; Time Deposit Account; Loan Account; etc., held by a customer. Each account type contains numerous products under which the customer has an account.

You can search and locate a customer, based on various search criteria such as IC number or short name or customer ID, and view the customer account balances across products.

This inquiry provides the customer centric view to all retail products.

Definition Prerequisites

- 8053 - Customer Addition
- Customer should be an account holder

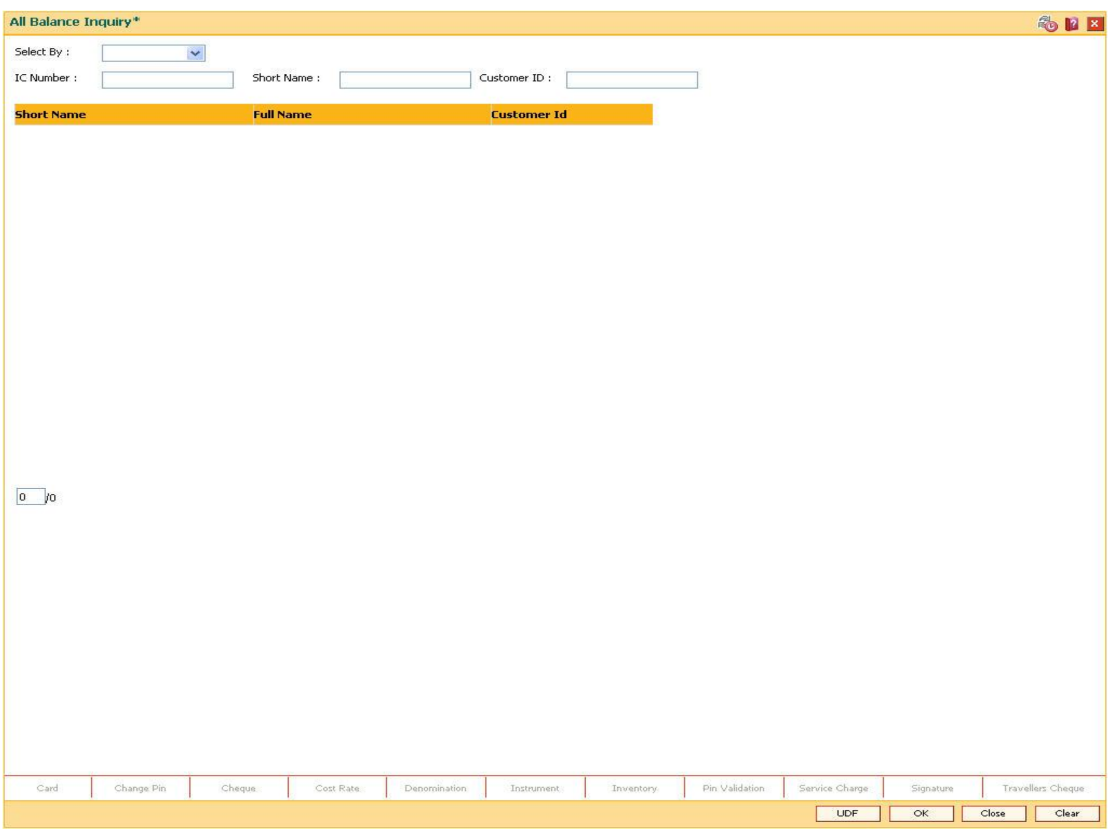
Modes Available

Not Applicable

To inquire the account balance

1. Type the fast path **7100** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > All Balance Inquiry**.
2. The system displays the **All Balance Inquiry** screen.

All Balance Inquiry



Field Description

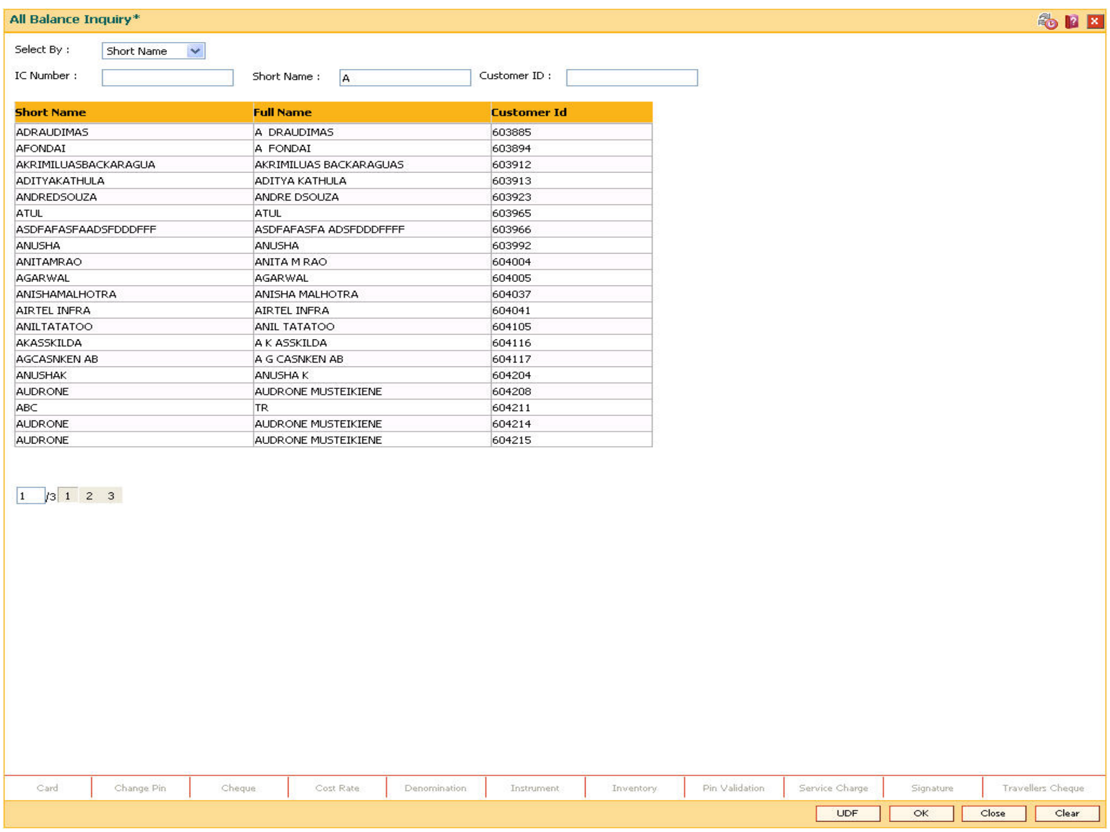
Field Name	Description
Select By	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank. • NLS Name • NLS Name Like
IC Number	[Conditional, Alphanumeric, 30] Type the identification code of the customer. 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. This field is enabled only if the **Customer IC** option is selected from the **Select By** field.
Short Name	[Conditional, Alphanumeric, 40] Type the short name of the customer whose balance is to be viewed. This field is enabled only if the **Customer Short Name** option is selected from the **Select By** field.
Customer ID	[Conditional, Numeric, 10] Type the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system. This field is enabled only if the **Customer ID**, **NLS Name**, or **NLS Name Like** option is selected from the **Select By** field.

Column Name	Description
Short Name	[Display] This column displays the short name of the customer.

Column Name	Description
Full Name	[Display] This column displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Customer Id	[Display] This column displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

3. Select the search criteria from the **Search By** drop-down list.
4. Enter the relevant information corresponding to the search criterion, and press the **<Tab> or <Enter>** key.
5. The system displays the customer details with short name, full name and customer ID.

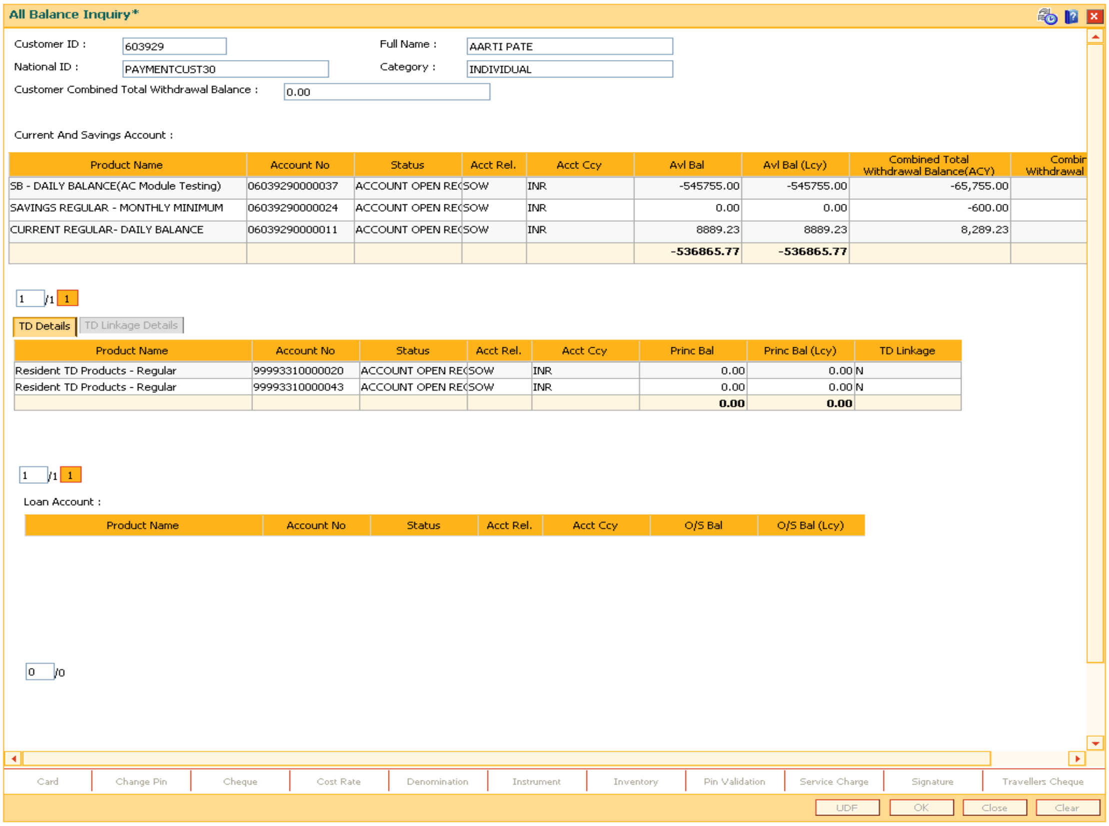
All Balance Inquiry



Short Name	Full Name	Customer Id
ADRAUDIMAS	A DRAUDIMAS	603885
AFONDAI	A FONDAI	603894
AKRIMILUASBACKARAGUA	AKRIMILUAS BACKARAGUAS	603912
ADITYAKATHULA	ADITYA KATHULA	603913
ANDREDSOUZA	ANDRE DSOUZA	603923
ATUL	ATUL	603965
ASDFAFASFAADSFDDDFFF	ASDFAFASFA ADSFDDDFFFF	603966
ANUSHA	ANUSHA	603992
ANITAMRAO	ANITA M RAO	604004
AGARWAL	AGARWAL	604005
ANISHAMALHOTRA	ANISHA MALHOTRA	604037
AIRTEL INFRA	AIRTEL INFRA	604041
ANILTATATOO	ANIL TATATOO	604105
AKASSKILDA	A K ASSKILDA	604116
AGCASNKEN AB	A G CASNKEN AB	604117
ANUSHAK	ANUSHA K	604204
AUDRONE	AUDRONE MUSTEIKIENE	604208
ABC	TR	604211
AUDRONE	AUDRONE MUSTEIKIENE	604214
AUDRONE	AUDRONE MUSTEIKIENE	604215

6. Click the appropriate record to view the account details.
7. The system displays the details of the accounts held by the customer across products, with the bank.

All Balance Inquiry



Field Description

Field Name	Description
Customer ID	[Display] This field displays the customer ID.
Full Name	[Display] This field displays the full name of the customer.
National ID	[Display] This field displays the national ID.
Category	[Display] This field displays the category of the customer.

Field Name	Description
Customer Combined Total Withdrawal Balance	[Display] This field displays the combined total withdrawal balance for the selected customer ID.

> **Note**: For better readability / understanding the screen shots are provided in separate rows. While working in Oracle FLEXCUBE you have to use the horizontal scroll bar to view all the fields.

All Balance Inquiry - CASA

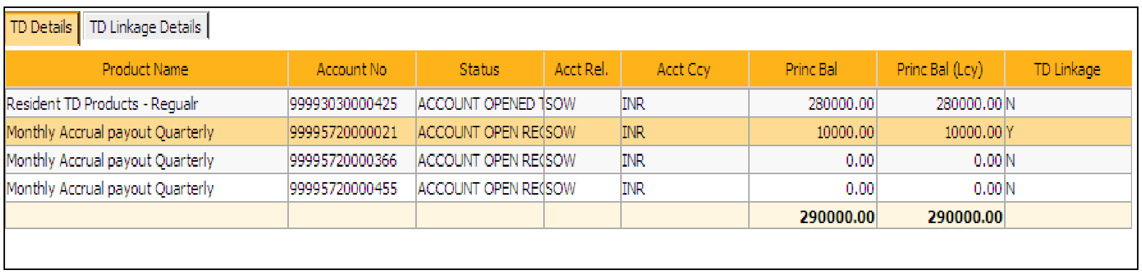
Product Name	Account No	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance(ACY)	Combined Total Withdrawal Balance(LCY)
SB - DAILY BALANCE(AC Module Testing)	06039290000037	ACCOUNT OPEN RE(	SOW	INR	-545755.00	-545755.00	-65,755.00	-65,755.00
SAVINGS REGULAR - MONTHLY MINIMUM	06039290000024	ACCOUNT OPEN RE(	SOW	INR	0.00	0.00	-600.00	-600.00
CURRENT REGULAR- DAILY BALANCE	06039290000011	ACCOUNT OPEN RE(	SOW	INR	8889.23	8889.23	8,289.23	8,289.23
					-536865.77	**-536865.77**		

Field Description

Column Name	Description
Product Name	[Display] This column displays the name of the product under which the customer has an account.
Account No	[Display] This column displays the account number of the customer.
Status	[Display] This column displays the current status of the account.
Acct Rel.	[Display] This column displays the relationship of the customer with the account.
Acct Ccy	[Display] This column displays the currency assigned to product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Avl Bal	[Display] This column displays the available balance in the account in the account currency.

Column Name	Description
Avl Bal (Lcy)	[Display] This column displays the available balance in the account in the local currency of the bank. This balance is the amount available in the account to the customer for withdrawal including the hold funds and minimum balance but excluding the uncleared funds.
Combined Total Withdrawal Balance (Acy)	[Display] This column displays the combined total withdrawal balance in the account currency.
Combined Total Withdrawal Balance (Lcy)	[Display] This column displays the combined total withdrawal balance in the account in the local currency of the bank.

All Balance Inquiry - TD



Product Name	Account No	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
Resident TD Products - Regualr	99993030000425	ACCOUNT OPENED T	SOW	INR	280000.00	280000.00	N
Monthly Accrual payout Quarterly	99995720000021	ACCOUNT OPEN RE	SOW	INR	10000.00	10000.00	Y
Monthly Accrual payout Quarterly	99995720000366	ACCOUNT OPEN RE	SOW	INR	0.00	0.00	N
Monthly Accrual payout Quarterly	99995720000455	ACCOUNT OPEN RE	SOW	INR	0.00	0.00	N
					290000.00	**290000.00**	

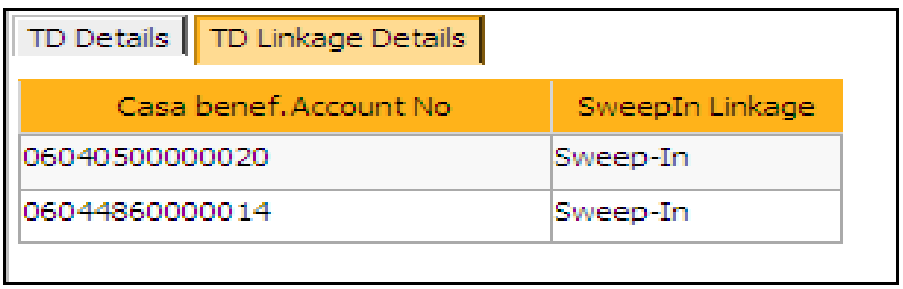
Field Description

Column Name	Description
Product Name	[Display] This column displays the name of the product under which the customer has an account.
Account No	[Display] This column displays the account number of the customer.
Status	[Display] This column displays the current status of the account.
Acct Rel.	[Display] This column displays the relationship of the customer with the account.
Acct Ccy	[Display] This column displays the currency assigned to product under which the account is opened.

Column Name	Description
Princ Bal	[Display] This column displays the principal balance in the account in the account currency. The principal balance is the original amount of the term deposit including the lien amount.
Princ Bal (Lcy)	[Display] This column displays the principal balance in the account, in the local currency of the bank. The principal balance is the original amount of the term deposit including the lien amount.
TD Linkage	[Display] This column displays the status of TD account linkage with the CASA account as sweep in provider. If this column displays **Y** , then the account is linked to the beneficiary account.

All Balance Inquiry - TD Linkage

This tab is enabled if you double click on the **TD Linkage** column in the **TD Details** tab.

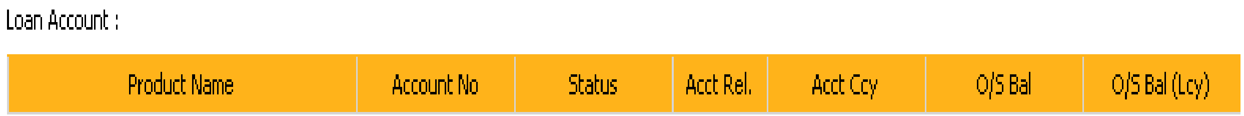

TD Details | TD Linkage Details

Casa benef.Account No	SweepIn Linkage
06040500000020	Sweep-In
06044860000014	Sweep-In

Field Description

Column Name	Description
The details in the following fields are displayed if the status in the **TD Linkage** column is **Y** in the **TD Details** tab.	
CASA benef. Account No	[Display] This column displays the beneficiary account number linked to the TD account.
SweepIn Linkage	[Display] This column displays the details of the sweep in linkage.

All Balance Inquiry - Loan Account



Loan Account :

Product Name	Account No	Status	Acct Rel.	Acct Ccy	O/S Bal	O/S Bal (Lcy)

Field Description

Column Name	Description
Product Name	[Display] This column displays the name of the product under which the customer has an account.
Account No	[Display] This column displays the account number of the customer.
Status	[Display] This column displays the current status of the account.
Acct Rel.	[Display] This column displays the relationship of the customer with the account.
Acct Ccy	[Display] This column displays the currency assigned to product under which the account is opened.
O/S Bal	[Display] This column displays the outstanding balance in the loan account in the account currency.
O/S Bal (Lcy)	[Display] This column displays the outstanding balance in the loan account in the local currency of the bank.

8. Click the **Back** button. The system displays the transaction screen.
9. Click the **Close** button to exit.

5.4. CI001 - Contract Details Inquiry

Using this option you can view the details of the contract between the customer and the bank.

The system displays the following information:

- Basic information like Kana & Kanji names and addresses, etc.
- Mail service setup details
- The account details opened under various products like CASA, TD, etc.
- The beneficiary details
- The transaction limits maintained for the customer
- The password details and the customer / account status

Definition Prerequisites

- 8053 - Customer Addition

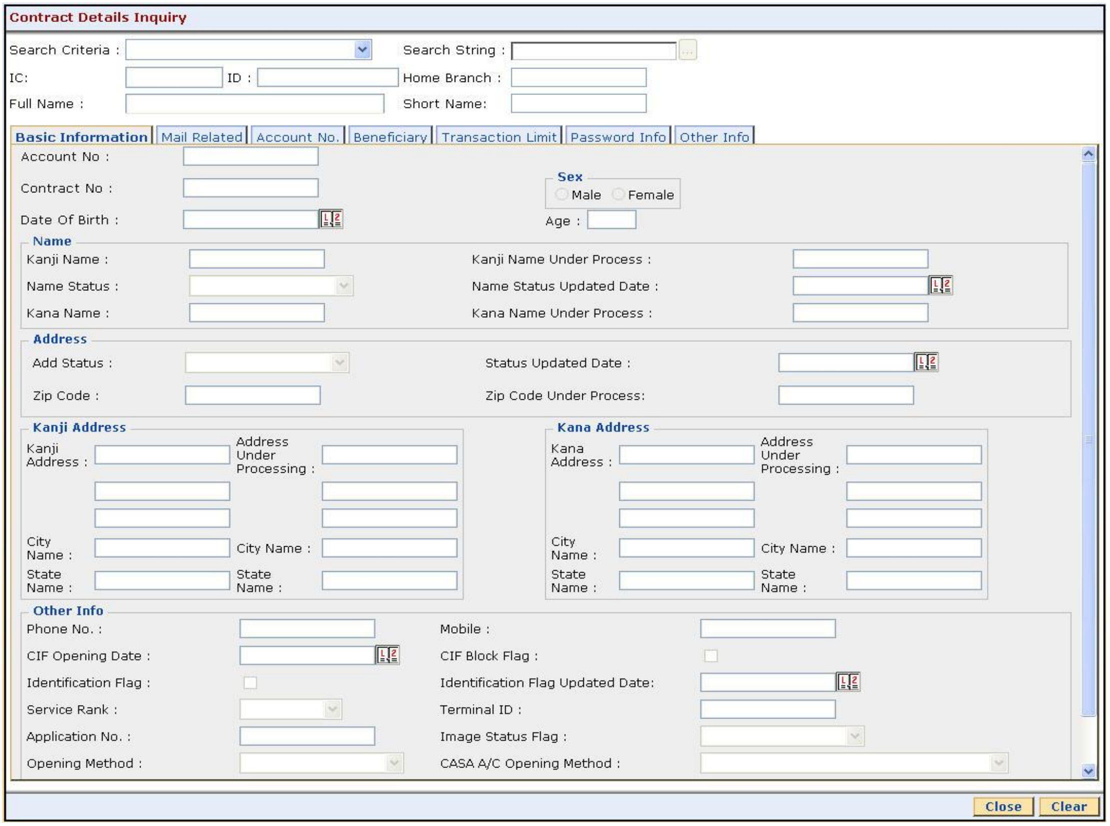
Modes Available

Not Applicable

To maintain contract details

1. Type the fast path **CI001** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Contract Details Inquiry**.
2. The system displays the **Contract Details Inquiry** screen.

Contract Details Inquiry



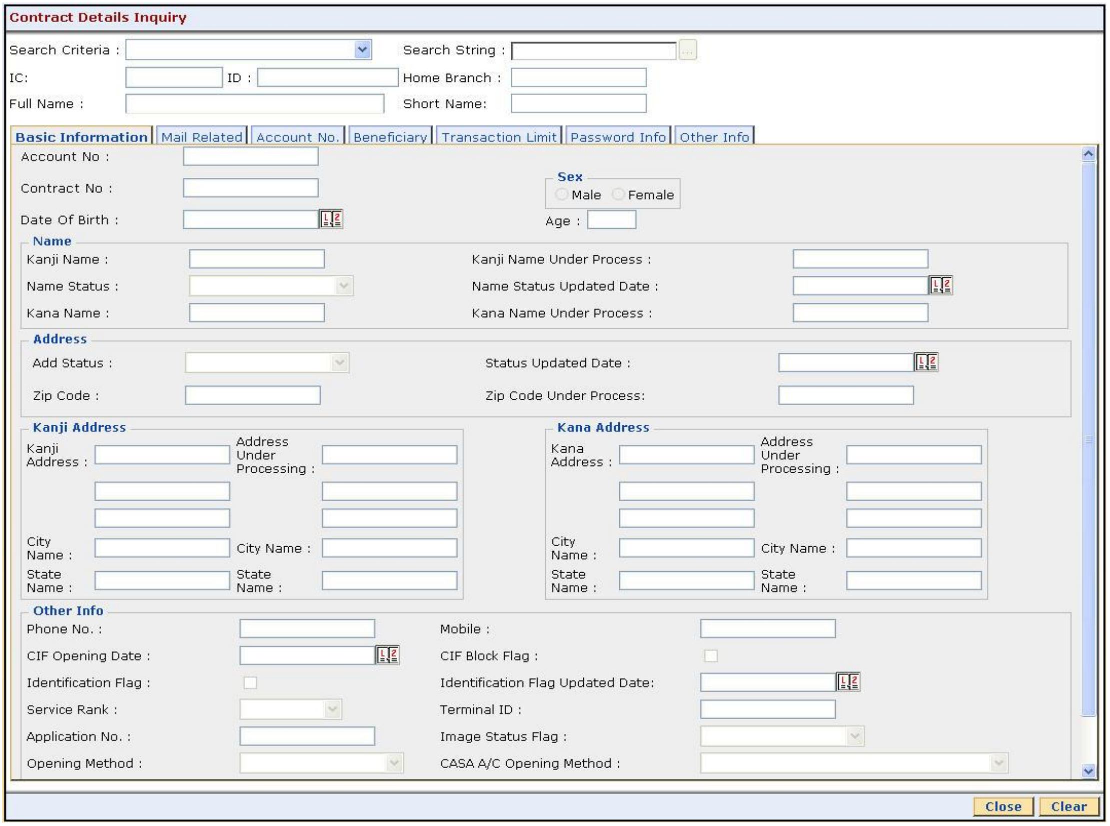
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, based on the criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
IC	[Display] This field displays the identification code of the customer. 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.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the home branch of the customer. It is the branch in which the customer account is opened.
Full Name	[Display] This field displays the full name of the customer.
Short Name	[Display] This field displays the short name of the customer.

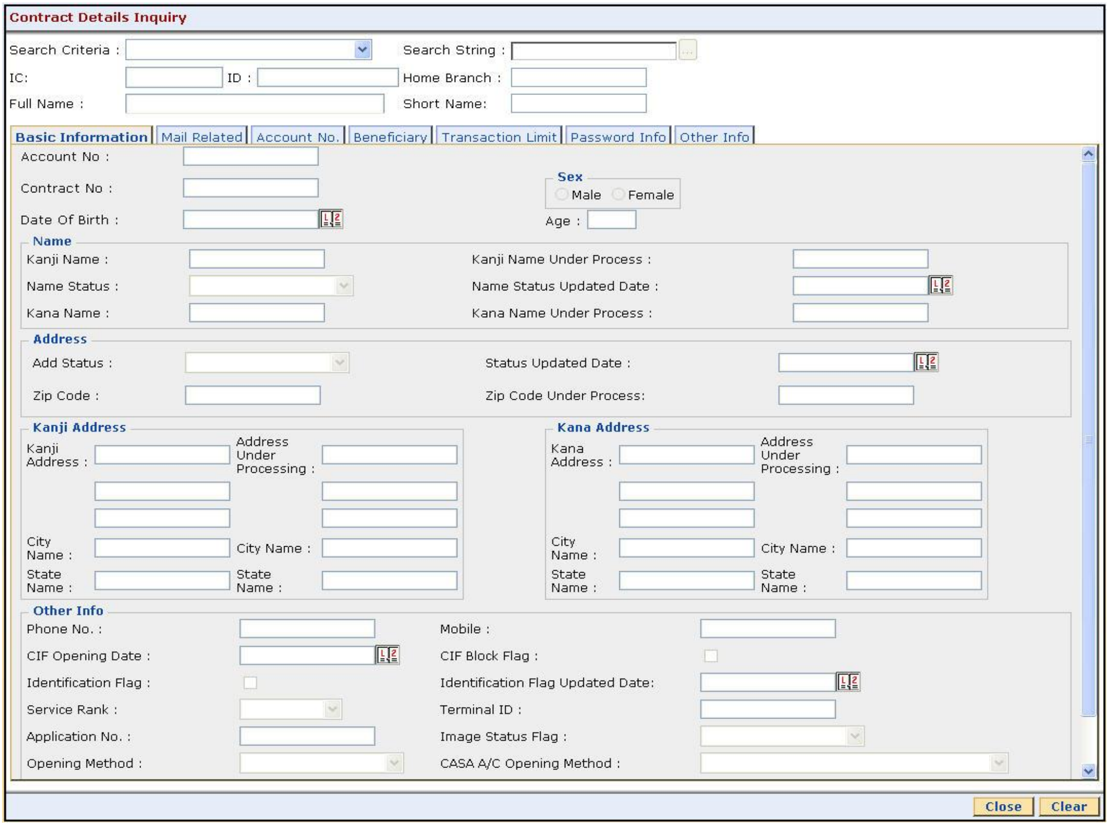
3. Select the search criteria from the drop-down list and press the **<Tab> or <Enter>** key.
4. Type the search string and press the **<Tab> or <Enter>** key.

Contract Details Inquiry



5. The system displays the contract details in the various tabs.

Basic Information



Field Description

Field Name	Description
Account No	[Display] This field displays the account number of the customer.
Contract No	[Display] This field displays the contract number of the customer.
Date Of Birth	[Display] This field displays the birth date of the customer.
Sex	[Display] This field displays the gender of the customer. The options are: • Male • Female
Age	[Display] This field displays the age of the customer.

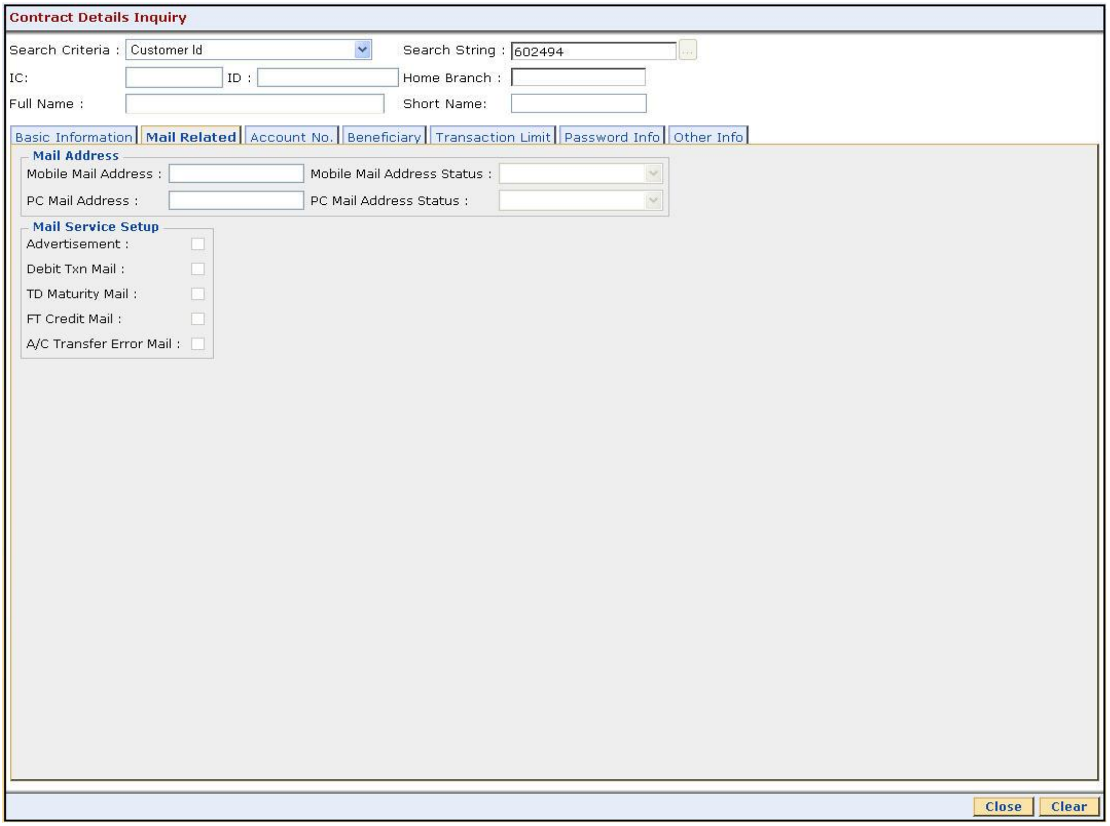
Field Name	Description
Name	
Kanji Name	[Display] This field displays the Kanji name of the customer.
Kanji Name Under Process	[Display] This field displays the under processing Kanji name of the customer.
Name status	[Display] This field displays the status of the Kanji name of the customer. The options are: • Valid • Under Processing
Name status updated date	[Display] This field displays the date on which the name status is updated. It is displayed in the YYYY/MM/DD HH:MM format.
Kana name	[Display] This field displays the Kana name of the customer.
Kana Name Under Process	[Display] This field displays the under processing Kana name of the customer.
Address	
Add Status	[Display] This field displays the status of the customer address. The options are: • Valid • Invalid • Under Processing
Status Updated Date	[Display] This field displays the date on which the status of the address is updated. It is displayed in the YYYY/MM/DD HH:MM format.
Zip Code	[Display] This field displays the zip code of the customer address.
Zip Code Under Process	[Display] This field displays the under processing zip code.

Field Name	Description
Kanji Address	
Kanji Address	[Display] This field displays the Kanji address of the customer.
Address Under Processing	[Display] This field displays the under processing Kanji address of the customer.
City Name	[Display] This field displays the Kanji city name.
City Name	[Display] This field displays the under processing Kanji city name.
State name	[Display] This field displays the Kanji state name.
State Name	[Display] This field displays the under processing Kanji state name.
Kana Address	
Kana Address	[Display] This field displays the Kana address of the customer.
Address Under Processing	[Display] This field displays the under processing Kana name of the customer.
City Name	[Display] This field displays the Kana city name.
City Name	[Display] This field displays the under processing Kana city name.
State Name	[Display] This field displays the Kana state name.
State Name	[Display] This field displays the under processing Kana state name.
Other Info	
Phone No	[Display] This field displays the home phone number of the customer.
Mobile	[Display] This field displays the mobile number of the customer.

Field Name	Description
CIF Opening Date	[Display] This field displays the CIF opening date. It is displayed in the YYYY/MM/DD format.
CIF Block Flag	[Display] This field displays the CIF block flag. It indicates whether it is Blocked or Not Blocked.
Identification Flag	[Display] This field displays whether identification is Done or Yet-to-be-Done. If the check box is selected, it indicates that identification is done.
Identification Flag Updated date	[Display] This field displays the identification flag updation date. It is displayed in the yyyy/mm/dd hh:mm:ss format.
Service Rank	[Display] This field displays the rank given to the customer, based on the AU linkage facility used by the customer. The service rank can be A or B.
Terminal ID	[Display] This field displays the terminal ID. Terminal Id is generated only for customers with A as the Service Rank. If the customer avails for the AU linkage facility then the rank is automatically updated and the terminal ID is generated.
Application No.	[Display] This field displays the image application number at Quick A/C Opening.
Image Status Flag	[Display] This field displays the status of the image. The options are: • With Image • Without Image • Under Confirmation • Confirmed

Field Name	Description
Opening Method	[Display] This field displays the method in which the customer account is opened. The options are: • MB • Quick • Mail Order
CASA A/C Opening method	[Display] This field displays the method in which the customer CASA account is opened. The options are: • Non au Mobile • Internet • Mail Order • BTMU • Back Office
ATM Lock Service	[Display] This field displays whether the ATM lock service is available or not.
PC Lock Service	[Display] This field displays whether the PC lock service is available or not.
Beneficiary Inquiry Status	[Display] This field displays whether the beneficiary inquiry status is required or not.
Txn Restriction Info	[Display] This field displays the transaction restriction information.

Mail Related

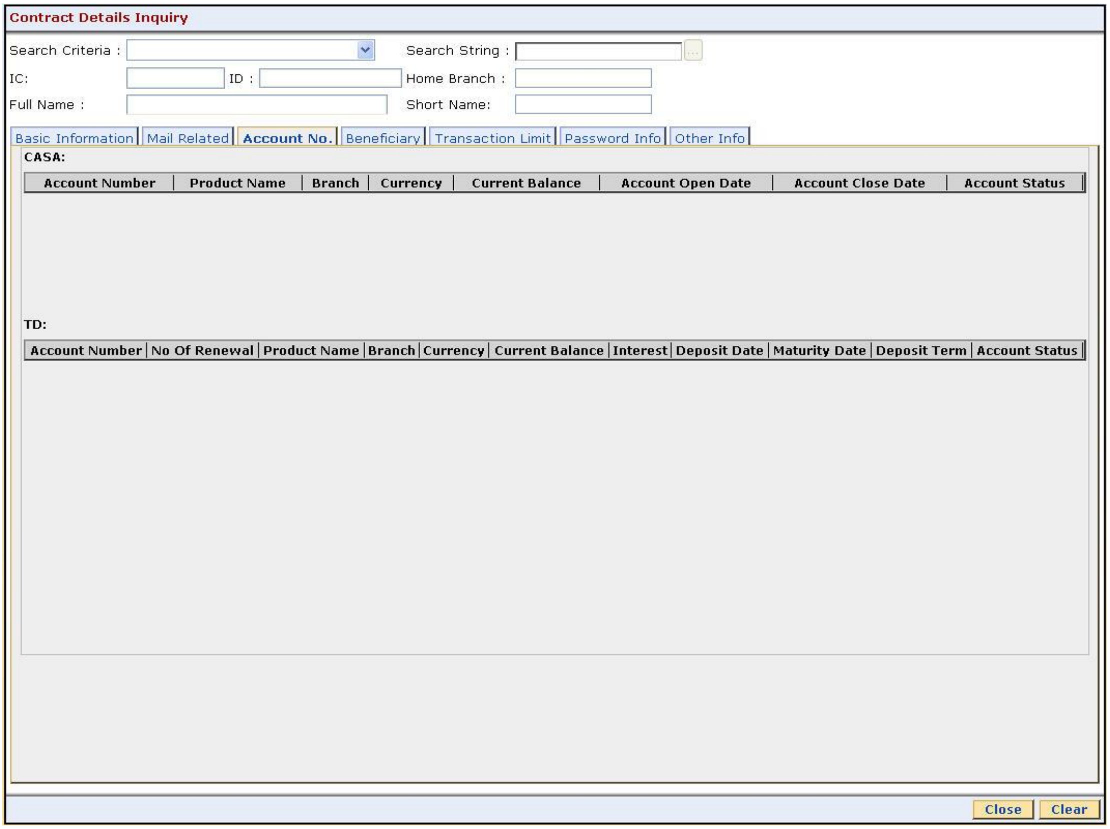


Field Description

Field Name	Description
Mail Address	
Mobile Mail Address	[Display] This field displays the mobile mail address of the customer.
Mobile Mail address status	[Display] This field displays the status of the mobile mail address. The options are: • Valid • Invalid
PC Mail address	[Display] This field displays the PC mail address of the customer.

Field Name	Description
PC Mail address status	[Display] This field displays the status of the PC mail address. The options are: • Valid • Invalid
Mail Service Setup	
Advertisement	[Display] This field displays whether advertisement mail setup is available to the customer. If this check box is selected, it indicates that advertisement mail setup is available.
Debit Txn Mail	[Display] This field displays whether debit txn mail setup is available to the customer. If this check box is selected, it indicates that debit txn mail setup is available.
TD Maturity Mail	[Display] This field displays whether TD maturity mail setup is available to the customer. If this check box is selected, it indicates that TD maturity mail is available.
FT Credit Mail	[Display] This field displays whether FT credit mail setup is available to the customer. If this check box is selected, it indicates that FT credit mail setup is available.
A/C Transfer Error Mail	[Display] This field displays whether A/C transfer error mail setup is available to the customer. If this check box is selected, it indicates that A/C transfer error mail setup is available.

Account No



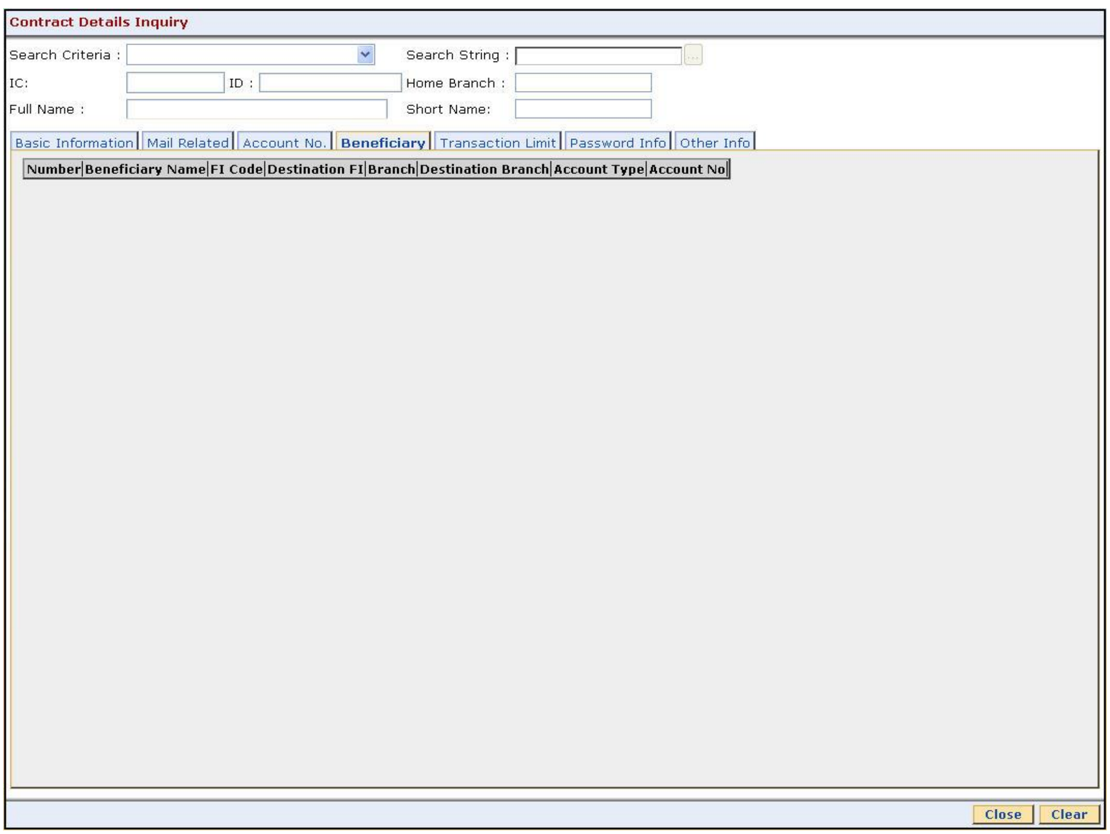
Field Description

Column Name	Description
CASA	
Account Number	[Display] This field displays the customer's CASA account number.
Product Name	[Display] This field displays the CASA product name.
Branch	[Display] This field displays the branch name to which the CASA account belongs to.
Currency	[Display] This field displays the CASA account currency.
Current Balance	[Display] This field displays the current balance of the CASA account.

Column Name	Description
Account Open date	[Display] This field displays the date when the CASA account was opened. It is displayed in the YYYY/MM/DD format.
Account Close Date	[Display] This field displays the date when the CASA account was closed. It is displayed in the YYYY/MM/DD format.
Account Status	[Display] This field displays the current status of the customer CASA account. The options are: • Credit/Debit Block • Debit Block • Credit Block
TD	
Account Number	[Display] This field displays the customer's TD account number.
No. Of Renewal	[Display] This field displays the number of TD renewal done by the customer.
Product Name	[Display] This field displays the TD product name.
Branch	[Display] This field displays the name of the branch to which the TD account belongs to.
Currency	[Display] This field displays the TD account currency.
Current Balance	[Display] This field displays the TD account current balance.
Interest	[Display] This field displays the interest rate applied to TD account.
Deposit Date	[Display] This field displays the TD account deposit date.

Column Name	Description
Maturity Date	[Display] This field displays the TD account maturity date. It is displayed in the YYYY/MM/DD format.
Deposit Term	[Display] This field displays the term.
Account Status	[Display] This field displays the current status of the customer TD account. The options are: • **Credit/Debit Block** • **Debit Block** • **Credit Block** • **Closed**

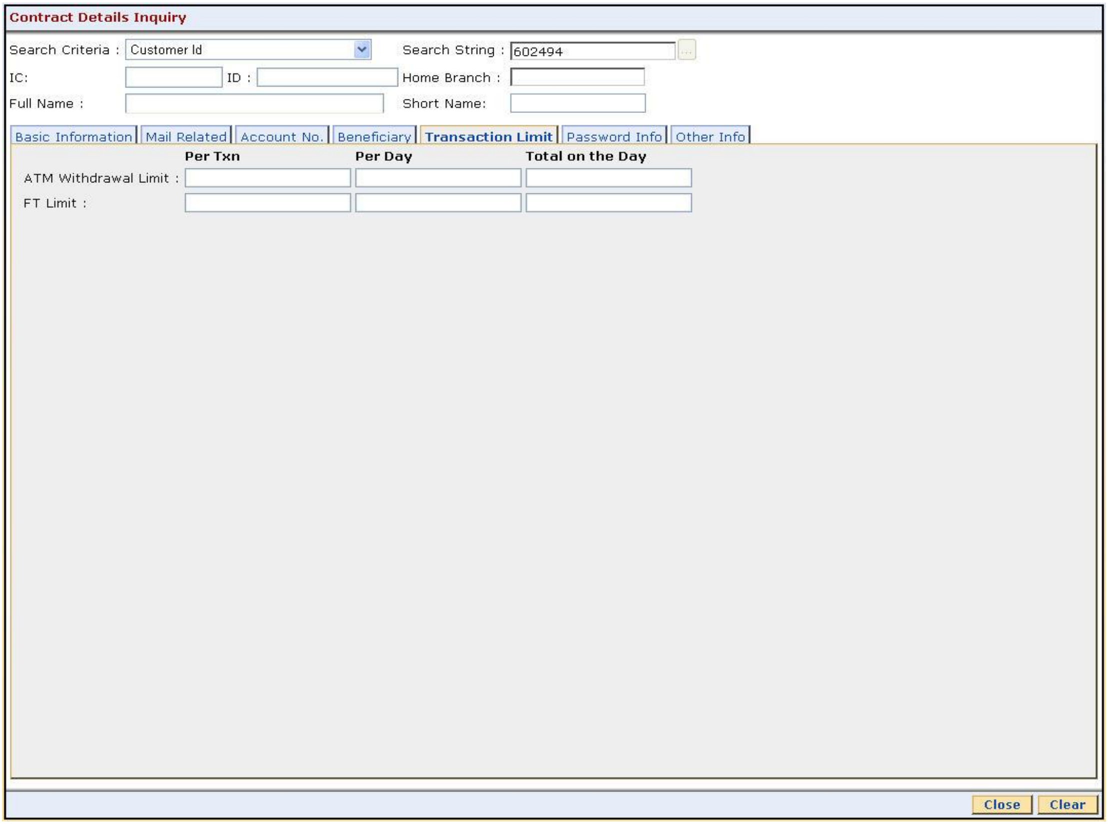
Beneficiary



Field Description

Column Name	Description
Number	[Display] This column displays the serial number for each beneficiary detail.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
FI code	[Display] This column displays the destination FI code.
Destination FI	[Display] This column displays the destination FI name (Kanji).
Branch	[Display] This column displays the destination branch code.
Destination Branch	[Display] This column displays the name of the destination branch (Kanji).
Account Type	[Display] This column displays the account type. The options are: • CASA • Checking • Savings
Account No	[Display] This column displays the destination account number.

Transaction Limit

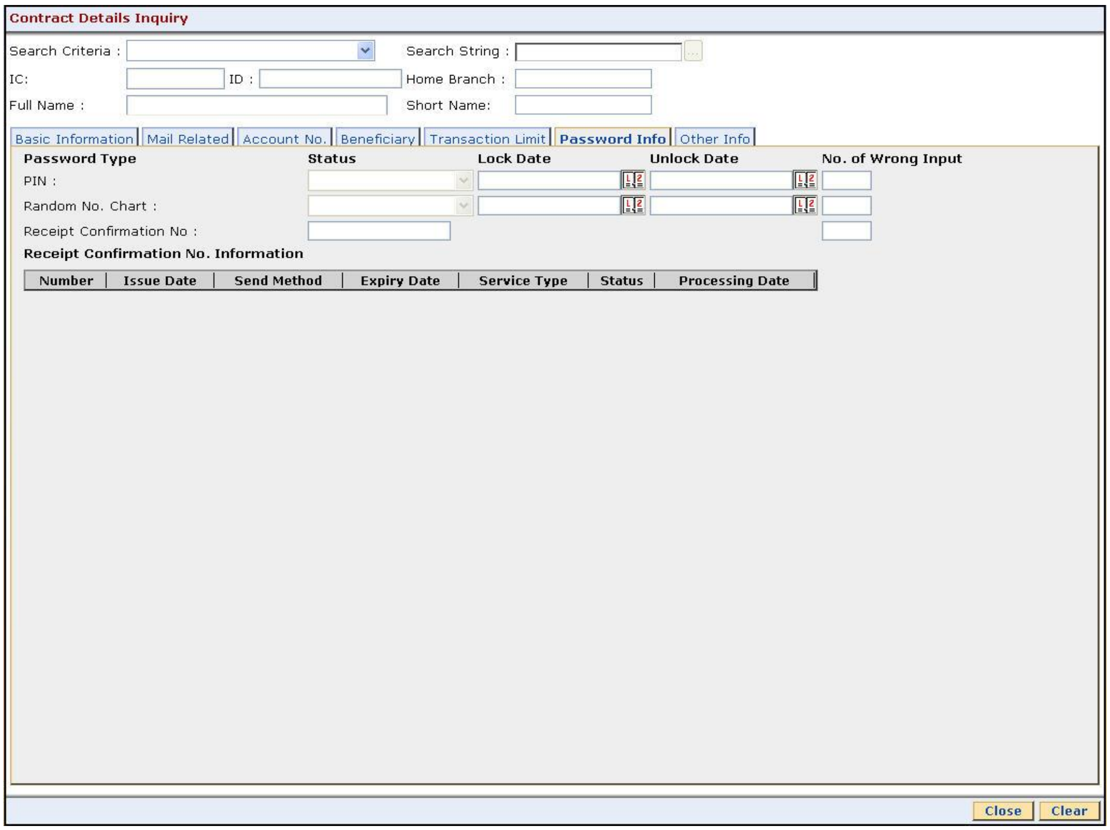


Field Description

Column Name	Description
ATM withdrawal Limit	
Per txn	[Display] This column displays the maximum withdrawal/transfer limit per transaction.
Per day	[Display] This column displays the maximum withdrawal/transfer limit per day.
Total on the day	[Display] This column displays the Withdrawal/transfer total on the day.
FT withdrawal Limit	
Per txn	[Display] This column displays the maximum withdrawal/FT limit per transaction.

Column Name	Description
Per day	[Display] This column displays the maximum withdrawal/FT limit per day.
Total on the day	[Display] This column displays the Withdrawal/FT total on the day.

Password Info



Field Description

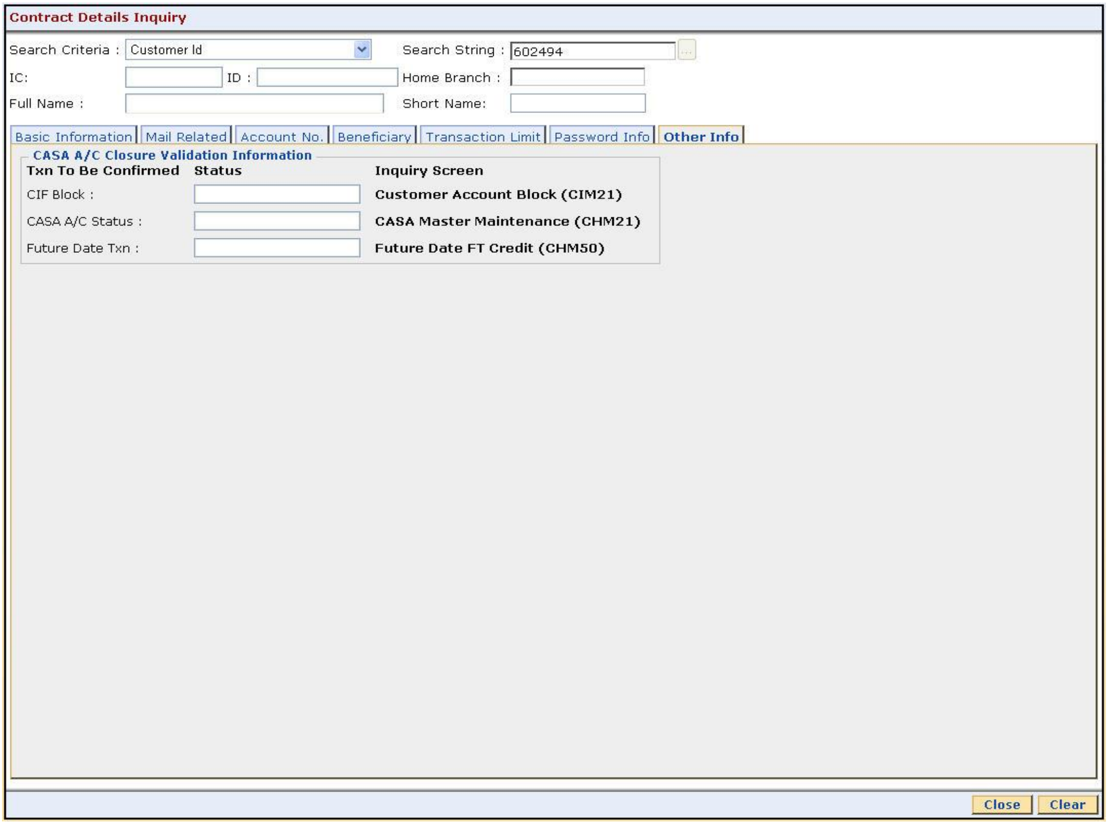
Field Name	Description
PIN	
Status	[Display] This field displays the status of the customer PIN. The options are: • **Locked** • **Available**

Field Name	Description
Lock date	[Display] This field displays the latest lock date & time of the PIN. It is displayed in the YYYY/MM/DD HH:MM:SS format.
Unlock date	[Display] This field displays the latest unlock date & time of the PIN. It is displayed in the YYYY/MM/DD HH:MM:SS format.
No. of wrong input	[Display] This field displays the number of wrong passwords inputted by the customer.
Random No Chart	
Status	[Display] This field displays the status of the random number chart.
Lock date	[Display] This field displays the latest lock date and time of the random number chart. It is displayed in the YYYY/MM/DD HH:MM:SS format.
Unlock date	[Display] This field displays the latest unlock date and time of the random number chart. It is displayed in the YYYY/MM/DD HH:MM:SS format.
No.of wrong input	[Display] This field displays the number of wrong passwords inputted by the customer.
Receipt Confirmation No.	
Status	[Display] This field displays the status of the receipt confirmation number.
No.of wrong input	[Display] This field displays the number of wrong passwords inputted by the customer.

Column Name	Description
Receipt Confirmation No. Information	

Column Name	Description
Number	[Display] This column displays the system displays serial number for receipt confirmation number details.
Issue Date	[Display] This column displays the Issue date of the receipt confirmation number.
Send Method	[Display] This column displays the method by which the receipt number was sent. The options are: • Email • Postal
Expiry Date	[Display] This column displays the last valid date of the receipt confirmation number.
Service Type	[Display] This column displays the service type.
Status	[Display] This column displays the status of the receipt confirmation number.
Processing date	[Display] This column displays the date on which the receipt confirmation number is processed.

Other Info



Field Description

Field Name	Description
CASA A/C Closure Validation Information	
CIF Block status	[Display] This column displays whether CIF is blocked or no. The options are: • Blocked • Not Blocked
CASA A/c status	[Display] This column displays the CASA account status. The options are: • Credit/Debit Block • Debit Block • Credit Block For normal status, the field will remain blank.

Field Name	Description
Future date txn status	[Display] This column displays the future date txn status. The options are: • Txn Setup - There is a Future Date Txn set up. • Not Txn - There is no Future Date Txn set up.

6. Click the **Close** button.

5.5. CI999 - Customer Account Relation Inquiry - Zoom Inquiry

Using this option you can view the details on Asset Liability position and Profitability of the customer for all accounts with which the customer is related.

Definition Prerequisites

- 8053 - Customer Addition

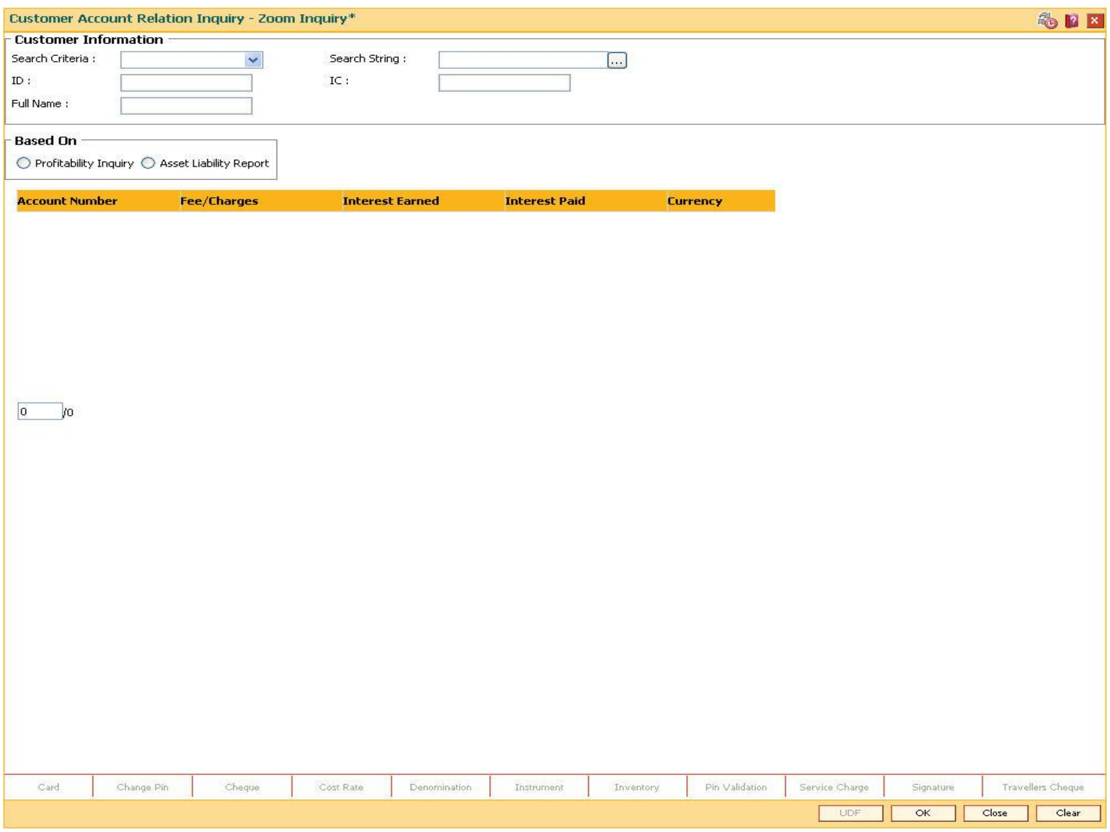
Modes Available

Not Applicable

To view the customer account relation

1. Type the fast path **CI999** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Customer Account Relation Inquiry - Zoom Inquiry**.
2. The system displays the **Customer Account Relation Inquiry - Zoom Inquiry** screen.

Customer Account Relation Inquiry - Zoom Inquiry



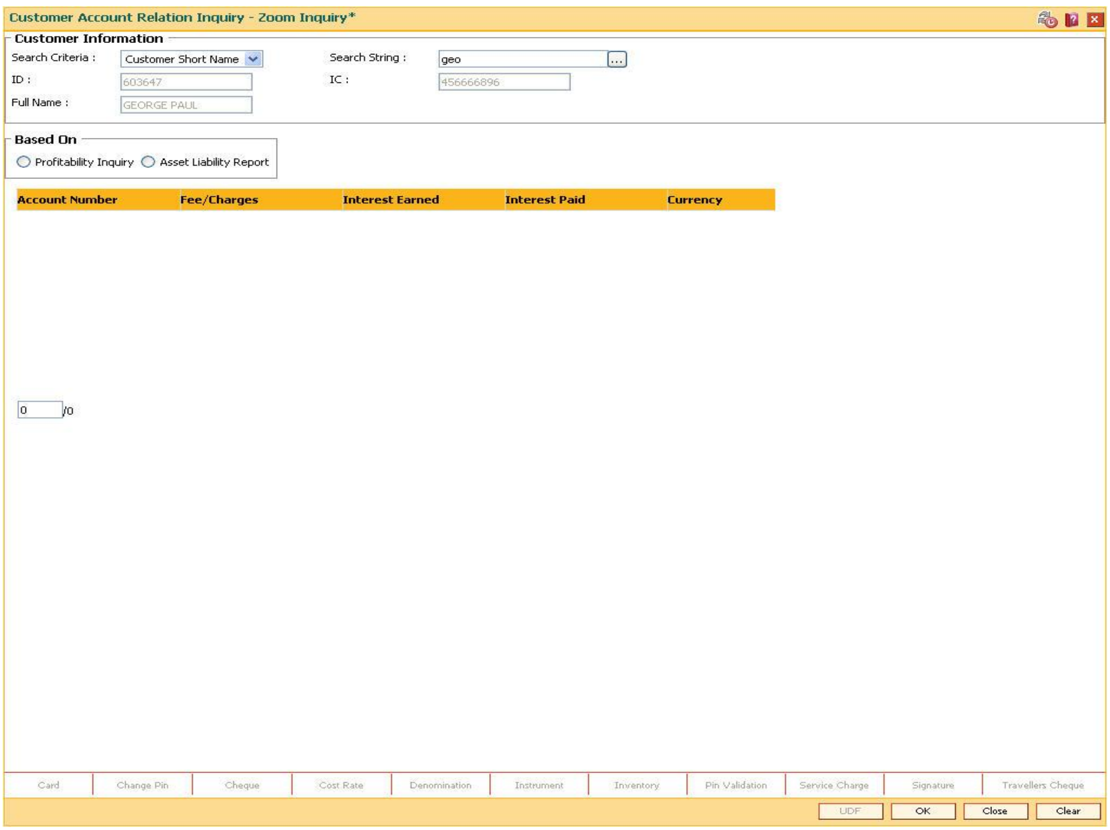
Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • **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	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. 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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Field Name	Description
Based On	[Mandatory, Radio Button] Click on the appropriate option based on which the customer account relation inquiry is to be made. The options are: • Profitability Inquiry • Asset Liability Report

3. Select the search criteria from the drop-down list.
4. Enter the search string and press the **<Tab> or <Enter>** key.
5. Select the customer from the pick list.

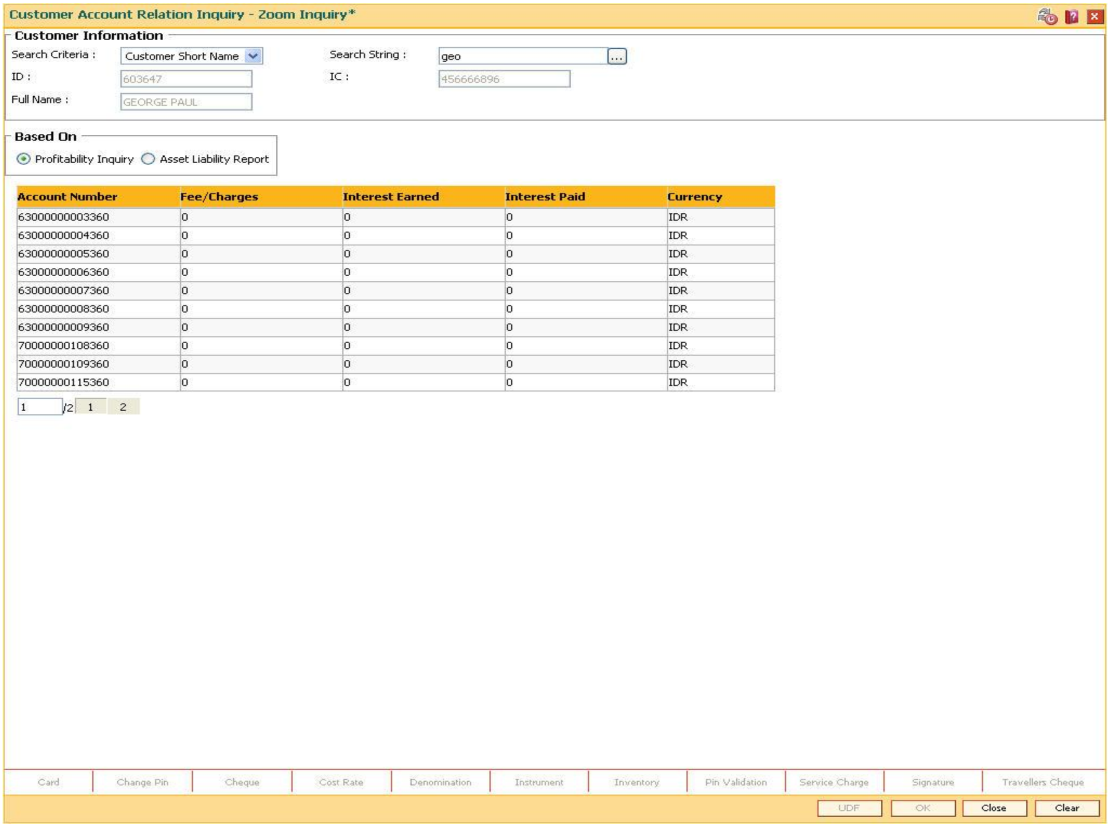
Customer Account Relation Inquiry - Zoom Inquiry



6. Click the **Profitability Inquiry** radio button to view the profitability details and click the **OK** button.
7. The system displays the interest earned, interest paid and charges details.

Profitability Inquiry

The Profitability Inquiry option displays the fees/charges levied on each account, interest earned and paid.



Field Description

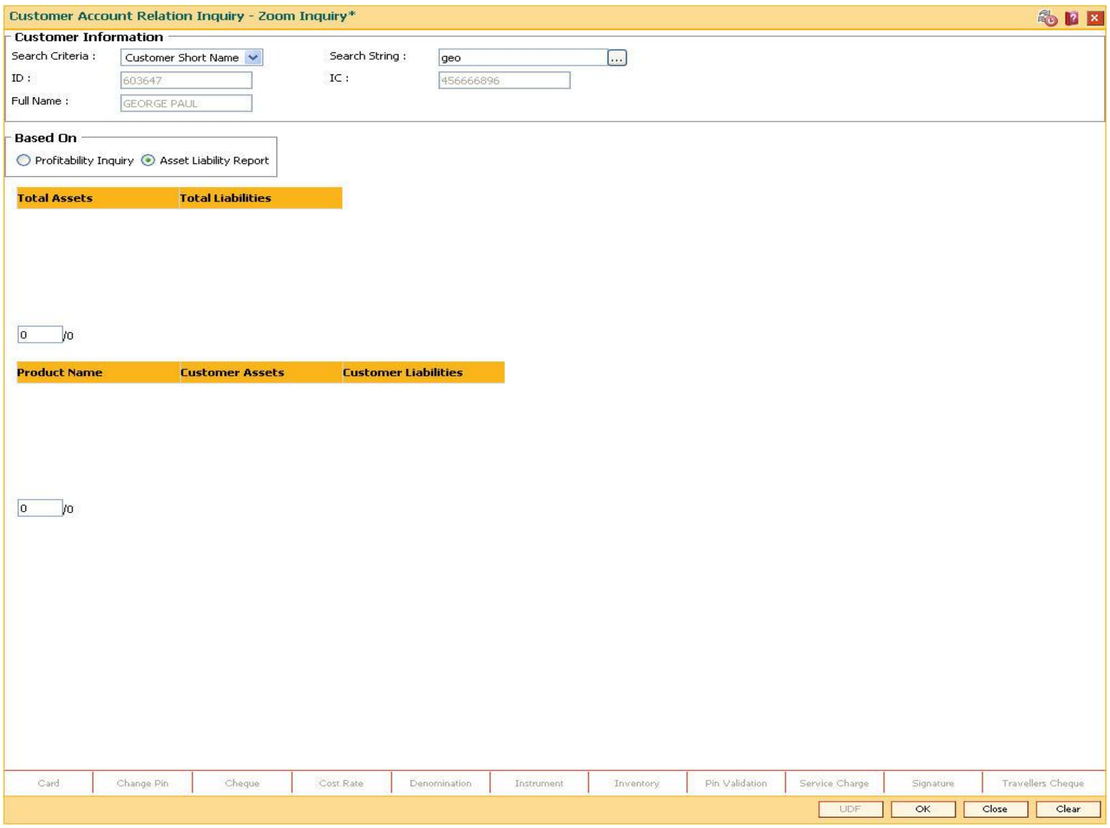
Column Name	Description
Account Number	[Display] This column displays all the accounts held by the customer.
Fees/Charges	[Display] This column displays the total fees and various charges levied on each account from the date of the account opening.
Interest Earned	[Display] This column displays the total debit interest, i.e. the interest earned by the bank against the account. This interest is an income for the bank.
Interest Paid	[Display] This column displays the total credit interest, i.e. the interest earned by the customer. This interest is expenditure for the bank.

Column Name	Description
Currency	[Display] This column displays the currency assigned to the product under which the account is opened.

8. Click the **Asset Liability Report** radio button view the asset liability report and click the **OK** button.

Asset Liability Report

The Asset Liability Report option provides details of product wise assets, liabilities and the totals.



Field Description

Field Name	Description
Total Assets	[Display] This column displays the net worth of the total assets held by the customer.
Total Liabilities	[Display] This column displays the net worth of the total liabilities of the customer.

Column Name	Description
Product Name	[Display] This column displays the product name under which the customer account was opened.
Customer Assets	[Display] This column displays the net worth of the total assets of the customer for the product.
Customer Liabilities	[Display] This column displays the net worth of the total liabilities of the customer for the product.

9. The system displays the asset and liability details.
10. Click the **Close** button.

5.6. CIM55 - Customer ID Verification History Inquiry*

Using this option you can view the history of the verification done on the selected customer account. It allows you to view the details of history for the changes made in the Customer ID Verification Maintenance (Fast Path: CIM54) option.

Definition Prerequisites

- 8053 - Customer Addition
- CIM54 **-** Customer ID Verification Maintenance

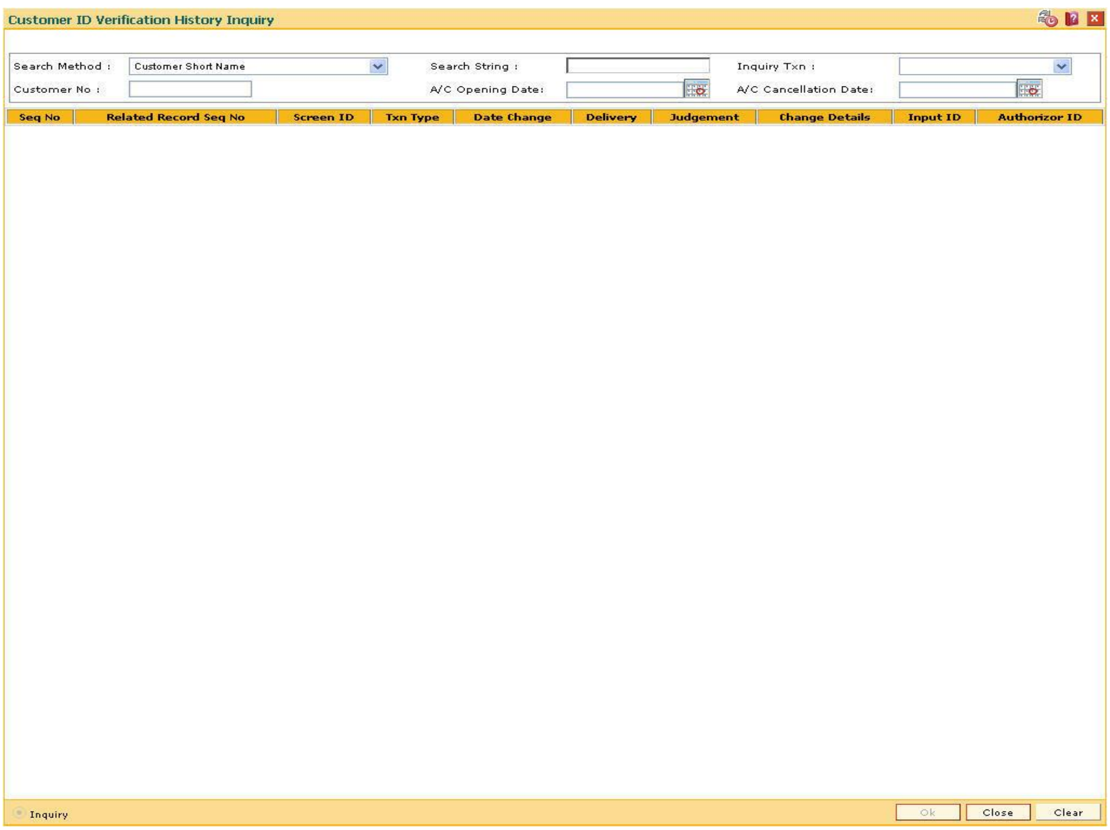
Modes Available

Not Applicable

To view the history of customer ID verification

1. Type the fast path **CIM55** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** Customer ID Verification History Inquiry.
2. The system displays the **Customer ID Verification History Inquiry** screen.

Customer ID Verification History Inquiry



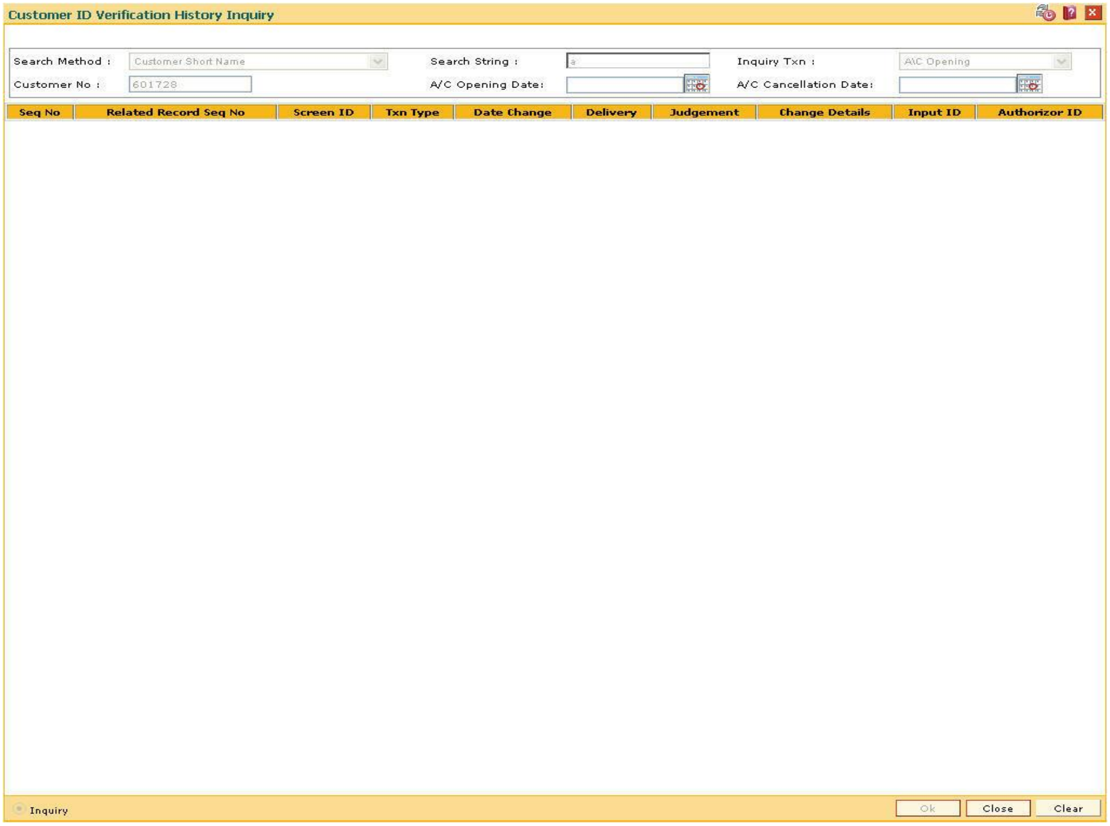
Field Description

Field Name	Description
Search Method	[Mandatory, Drop-Down] Select the search criteria to search for a customer from the drop-down list. The options are: • Customer Short Name • Customer Ic • Customer Id
Search String	[Mandatory, Alphanumeric, 40] Type the search string according to the data entered in the **Search Criteria** field.
Inquiry Txn	[Mandatory, Drop-Down] Select the type of inquiry transaction from the drop- down list.
Customer No	[Display] This field displays the unique identification number of the customer.
A/C Opening Date	[Display] This field displays the date on which the customer account was opened.
A/C Cancellation Date	[Display] This field displays the date on which the customer account was cancelled.
Seq No	[Display] This field displays the sequence number of the customer ID verification history.
Related Record Seq No	[Display] This field displays the related record sequence number of the customer ID verification history.
Screen ID	[Display] This field displays the ID of the screen in which the customer ID is verified.
Txn Type	[Display] This field displays the type of the transaction for which the customer ID is verified.

Field Name	Description
Date Change	[Display] This field displays the date and time when the customer ID is verified.
Delivery	[Display] This field displays the date of card delivery.
Judgement	[Display] This field displays the status of the ID verification of the customer.
Change Details	[Display] This field displays the details of changes made to the customer ID.
Input ID	[Display] This field displays the unique identification number of the user who has changed the customer ID.
Authorizor ID	[Display] This field displays the unique identification number of the user who has authorise the changed customer ID.

3. Select the search criteria from the drop-down list and press the **<Tab> or <Enter>** key.
4. Enter the search string and press the **<Tab> or <Enter>** key.
5. Select the customer from the pick list.
6. Select the inquiry transaction from the drop-down list.

Customer ID Verification History Inquiry



7. Click the **Ok** button.
8. The system displays the history of customer verification details.

5.7. CI502 - Offers Inquiry

Using this option you can retrieve the offers maintained in CRM and capture responses for various offers made towards existing Oracle FLEXCUBE customers.

In case of a nonexistent customer this option will enable you to capture basic information required to create a lead for the interest expressed by them. The lead details are maintained in the Create Lead (Fast Path: CI503) option.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

- CI500 - Assisted Account Opening

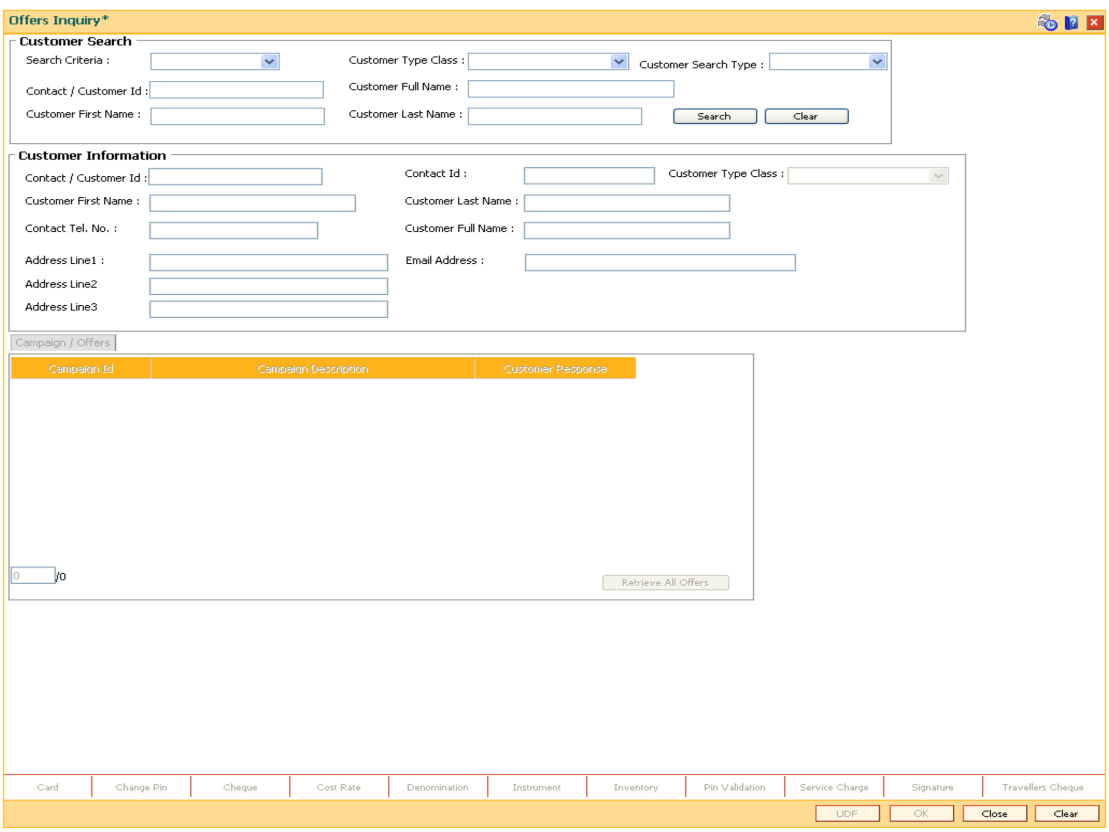
Modes Available

Not Applicable

To view the offers available for the selected customer

1. Type the fast path **CI502** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Offers Inquiry**
2. The system displays the **Offers Inquiry** screen.

Offers Inquiry



Field Description

Field Name	Description
Customer Search	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer name • Customer ID- Unique identification given by the bank.
Customer Type Class	[Conditional, Drop-Down] Select the customer type class from the drop-down list. The options are: • Corporate • Individual This field is enabled if the **Customer Name** option selected in the **Search Criteria** drop-down list.
Customer Search Type	[Mandatory, Drop-Down] Select the search type of the customer from the drop-down list. The options are: • Customer • Prospect • CRM Search If you select the **Prospect** or **CRM Search** option, the system will directly search in CRM for matching records.
Contact/Customer ID	[Conditional, Numeric, 10] Type the unique contact or customer identification code. This field is enabled if the **Customer ID** option is selected in the **Search Criteria** drop-down list..
Customer Full Name	[Conditional, Alphanumeric, 254] Type the full name of the customer. This field is enabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.

Field Name	Description
Customer First Name	[Conditional, Alphanumeric, 30] Type the first name of the customer. This field is enabled if the **Individual** option is selected in the **Customer Type Class** drop-down list. It is mandatory to provide either the first name or the last name of the customer, to search the details.
Customer Last Name	[Conditional, Alphanumeric, 30] Type the last name of the customer. This field is enabled if the **Individual** option is selected in the **Customer Type Class** drop-down list. It is mandatory to provide either the first name or the last name of the customer, to search the details.

Customer Information

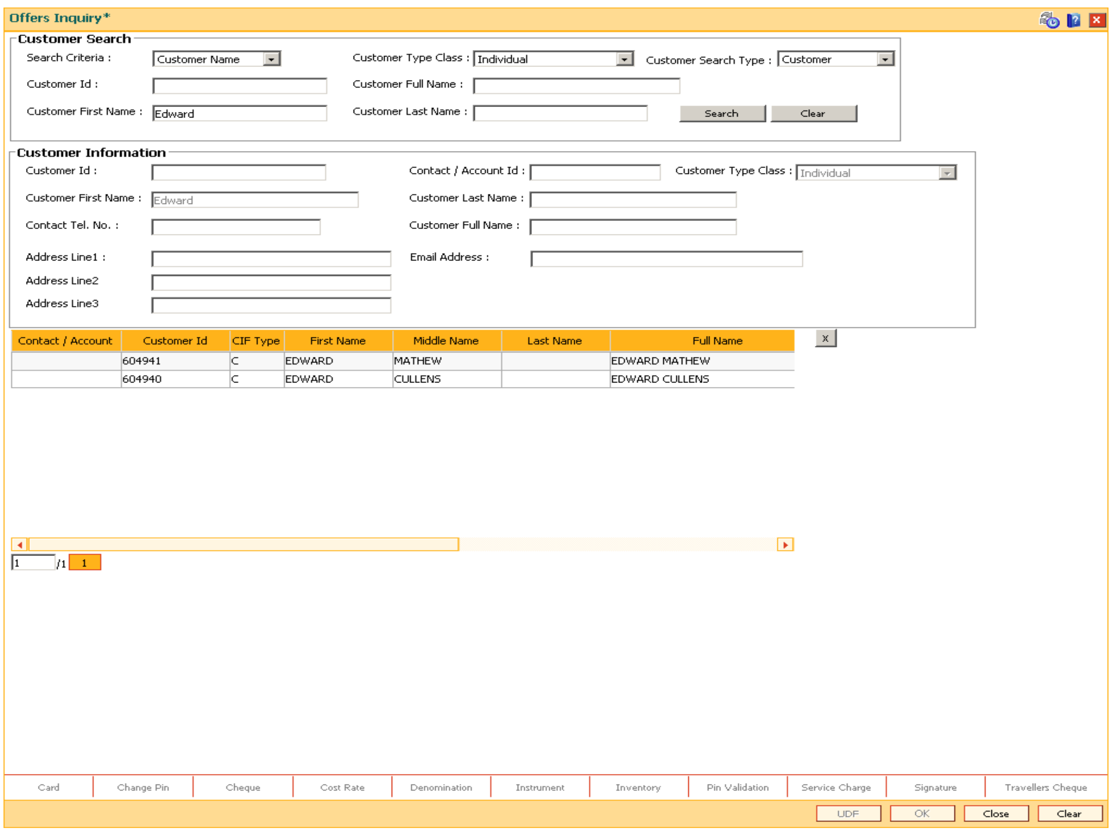
The following fields will be displayed if the **Prospect** or **CRM Search** option is selected in the **Customer Search Type** drop-down list. The details are captured after a search is made in CRM.

Customer Id	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Contact/Account Id	[Display] This field displays the unique contact or customer identification code.
Customer Type Class	[Display] This field displays the class type of the customer.
Customer First Name	[Display] This field displays the first name of the customer.
Customer Last Name	[Display] This field displays the last name of the customer.
Customer Full Name	[Display] This field displays the full name of the customer.
Contact Tel. No.	[Display] This field displays the contact telephone number of the customer.

Field Name	Description
Email Address	[Display] This field displays the email address.
Address Line 1, 2, 3	[Display] This field displays the customer address.

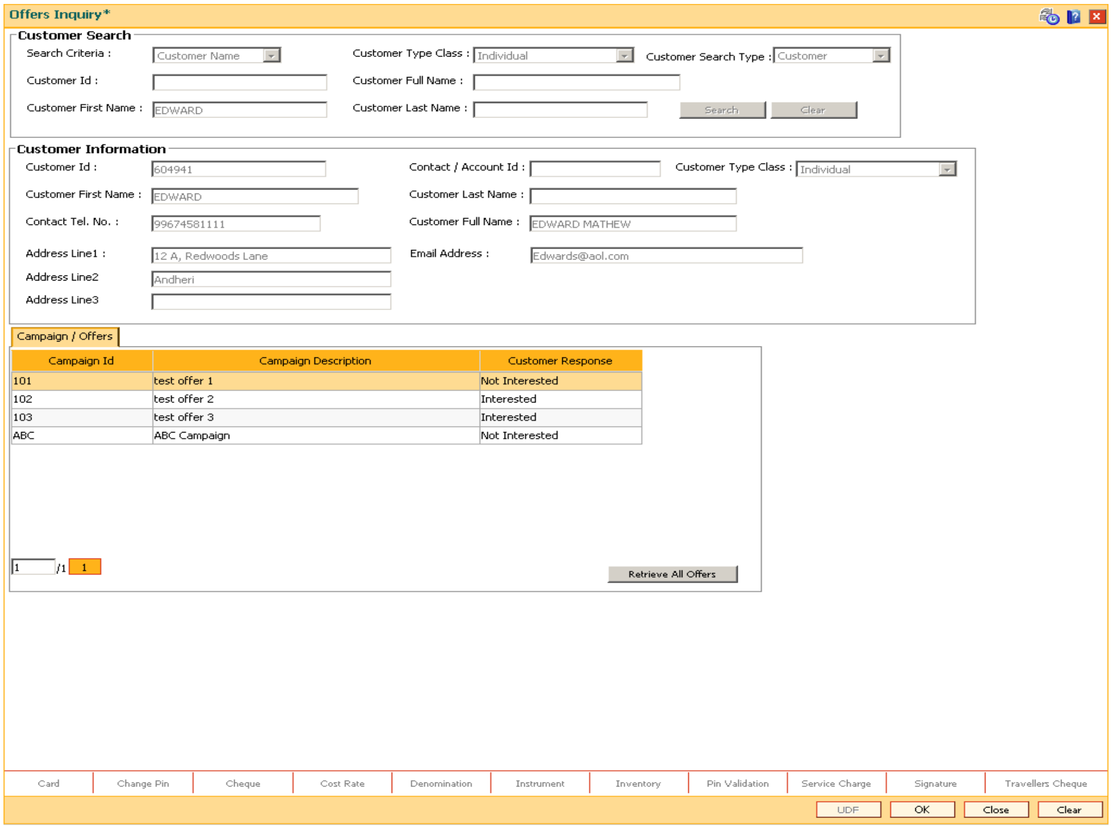
3. Select the search criteria, customer type class, and customer search type from the drop-down list.
4. Type the search string, based on the search criteria and click the **Search** button to search records based on the search criterion entered.
5. The system displays a list of customer's that match the search criterion.

Offers Inquiry



6. Double - click a particular record to view the offers/ campaigns maintained for the selected customer. The system displays the **Campaign/Offers Inquiry** tab.
7. Click the **Retrieve All Offers** button if you want to view all the offers maintained by the bank under the **Campaigns/Offers** tab.
8. Select the customer response for the campaign / offers displayed, from the drop-down list.

Campaign / Offers



Field Description

Field Name	Description
Campaign ID	[Display] This field displays the identification code of the offer.
Campaign Description	[Display] This field displays the description of the offer corresponding to the offer code.
Customer Response	[Conditional, Drop-Down] Select the response of the customer from the drop-down list. The options are: • Interested • Not Interested The response for a non-**Oracle FLEXCUBE** customer will be sent to external system. It is mandatory to provide customer response for at least one campaign.

9. Click the **OK** button.
10. The system displays the transaction reference number. Click the **OK** button.
11. Click the **Close** button.

5.8. CI503- Create Lead

Capturing lead about product response from a customer or prospective customer is vital information. Using this option you can retrieve customer/non customer details from Oracle FLEXCUBE or CRM for maintaining the following details of leads on Oracle FLEXCUBE products:

- Customer information in case of non existing customers
- Customer response for a product
- Information and description about the product for which the customer/ non- customer has shown interest

In case there is no specific product interest ,you can add a generic interest.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

- CI500 - Assisted Account Opening

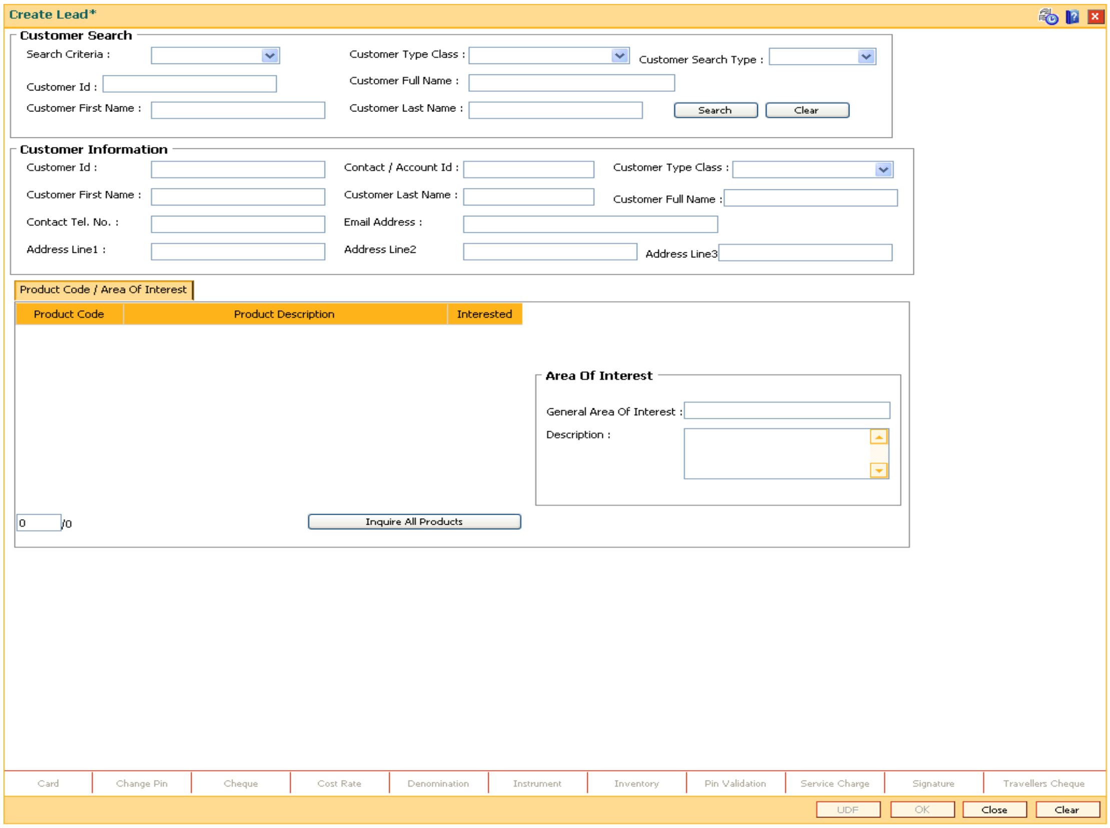
Modes Available

Not Applicable

To create a lead for customer

1. Type the fast path **CI503** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Create Lead**.
2. The system displays the **Create Lead** screen.

Create Lead



Field Descriptions

Field Name	Description
Customer Search	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer Name • Customer ID- Unique identification given by the bank.
Customer Type Class	[Conditional, Drop-Down] Select the customer type class from the drop-down list. The options are: • Individual • Corporate This field is enabled if the **Customer Name** option selected in the **Search Criteria** drop-down list.

Field Name	Description
Customer Search Type	[Mandatory, Drop-Down] Select the search type of the customer from the drop-down list. The options are: • Customer • Prospect • CRM Search If you select the **Prospect** or **CRM Search** option, the system will directly search in the external system for matching records.
Customer ID	[Conditional, Numeric, 10] Type the unique contact identification code. This field is enabled if the **Customer ID** option is selected in the **Search Criteria** drop-down list.
Customer Full Name	[Conditional, Alphanumeric, 254] Type the full name of the customer. This field is enabled if the **Corporate** option is selected in the **Customer Type Class** drop-down list.
Customer First Name	[Conditional, Alphanumeric, 30] Type the first name of the customer. This field is enabled if the **Individual** option is selected in the **Customer Type Class** drop-down list. It is mandatory to provide either the first name or the last name of the customer, to search the details.
Customer Last Name	[Conditional, Alphanumeric, 30] Type the last name of the customer. This field is enabled if the **Individual** option is selected in the **Customer Type Class** drop-down list. It is mandatory to provide either the first name or the last name of the customer, to search the details.

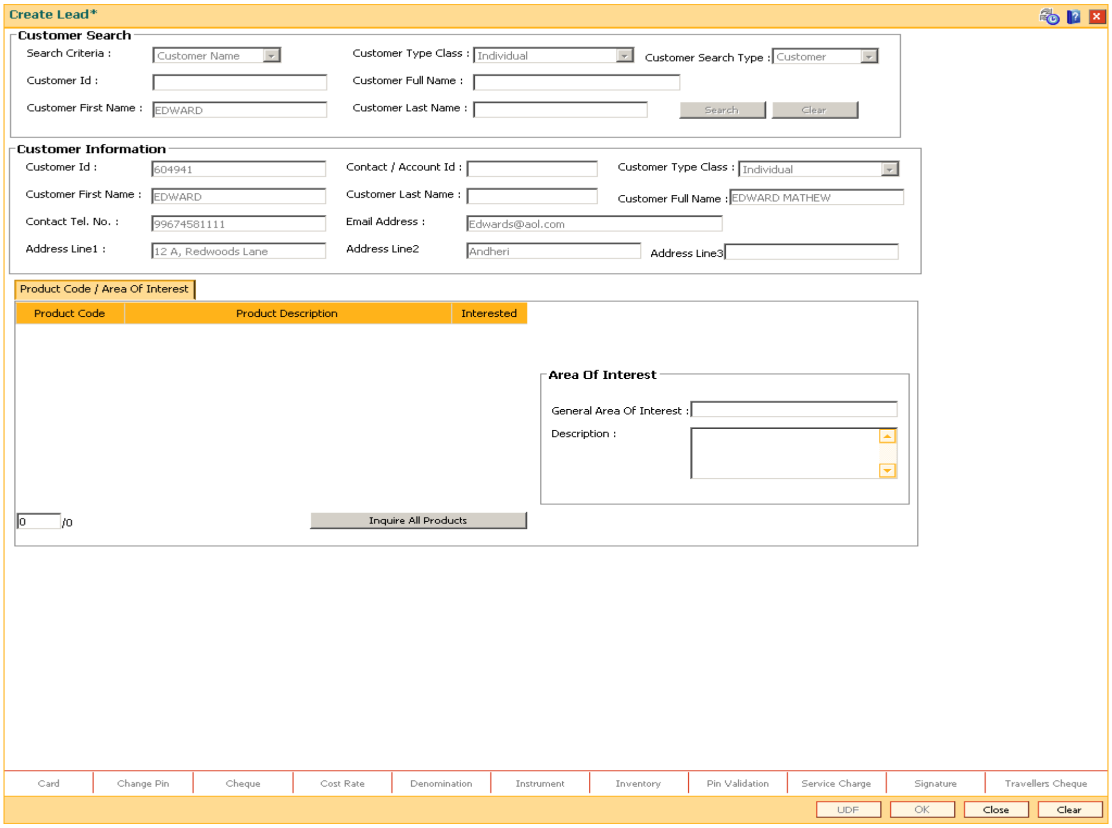
Customer Information

The following fields will be displayed if the **Prospect** or **CRM Search** option is selected in the **Customer Search Type** drop-down list. The details are captured after a search is made in CRM.

Field Name	Description
Customer Id	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Contact/Account Id	[Display] This field displays the unique contact or customer identification code.
Customer Type Class	[Display] This field displays the class type of the customer.
Customer First Name	[Display] This field displays the first name of the customer.
Customer Last Name	[Display] This field displays the last name of the customer.
Customer Full Name	[Display] This field displays the full name of the customer.
Contact Tel. No.	[Display] This field displays the contact telephone number of the customer.
Email Address	[Display] This field displays the email address.
Address Line 1, 2, 3	[Display] This field displays the customer address.

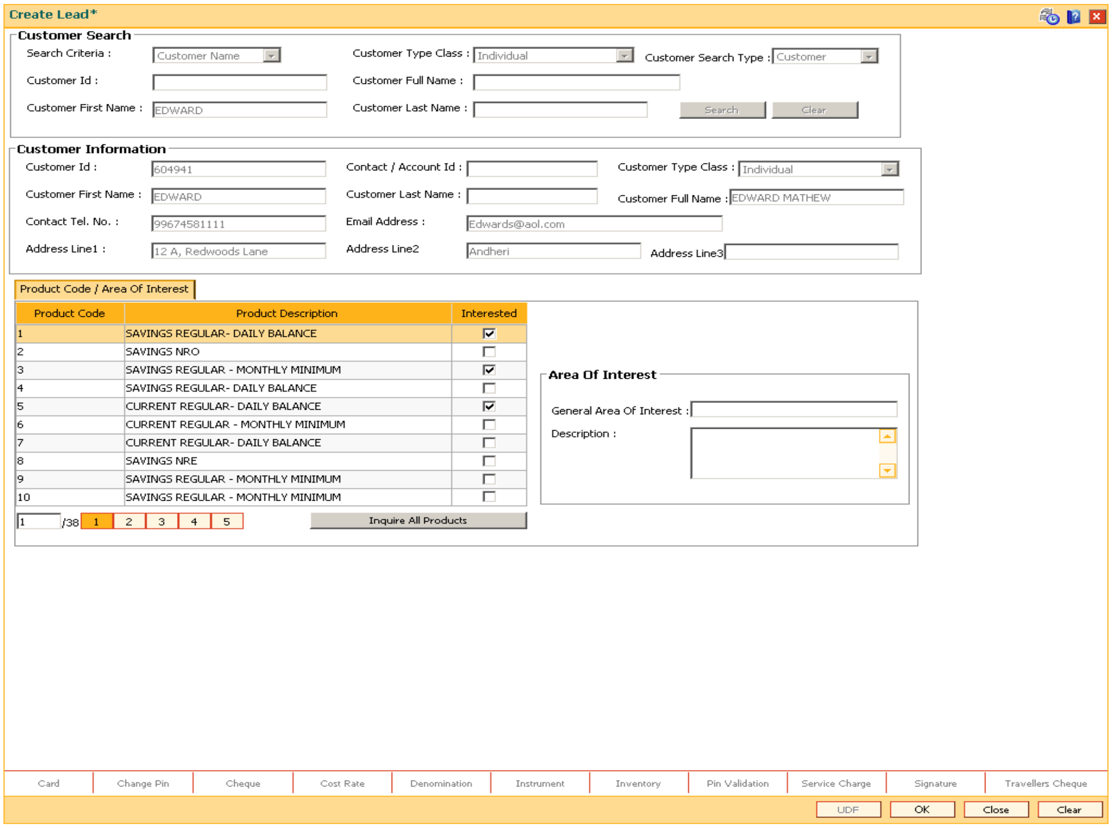
3. Select the Search Criteria, Customer Type Class, and Customer Search Type from the drop-down list.
4. Type the search string, based on the search criteria and click the **Search** button to search records based on the search criterion entered.
5. The system displays a list of customer's that match the search criterion.
6. Select the required customer. The customer details are displayed in the screen.

Create Lead



7. Click the **Inquire All Products** button to inquire about the various products maintained and their descriptions.
8. Select the respective check boxes corresponding to the products in which the customer is interested.
9. Alternatively, enter a general area of interest and description for a product based on the customer preferences in the **Area Of Interest** grid.

Product Code / Area Of Interest



Field Description

Field Name	Description
Product Code	[Display] This column displays the list of available product code.
Product Description	[Display] This column displays description for the product corresponding to the code.
Interested	[Optional, Check Box] Select the check box corresponding to the product in which the customer is interested.
Area Of Interest	
General Area Of Interest	[Optional, Alphanumeric, 30] Type the subject or summary of the customer requirement.
Description	[Optional, Alphanumeric, 240] Type the additional details of the customer request.

10. Click the **Ok** button.
11. The system displays the message "Transaction completed successfully". Click the **OK** button.
12. Click the **Close** button.

5.9. CI504 - Customer Service Maintenance

Using this option you can create a service request for a customer or an account. The service request will be saved in the external system. You will be able to view and edit the service request information with the service request ID, the customer ID or the account number.

If you retrieve the service charges details based on account number, the system validates and defaults the customer ID.

Note: The validation provided in this option is according to the **Oracle FLEXCUBE**.

Definition Prerequisites

- CI500 - Assisted Account Opening

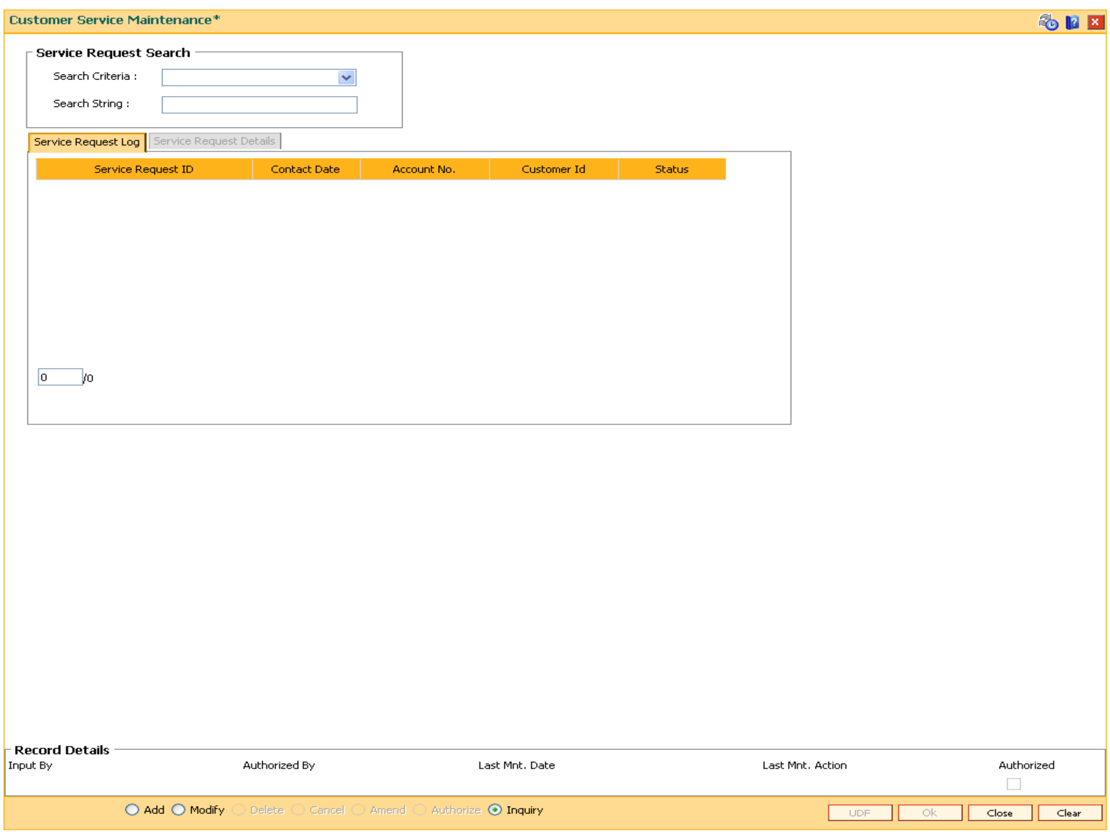
Modes Available

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

To add a customer service request

1. Type the fast path **CI504** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Customer Service Maintenance**.
2. The system displays the **Customer Service Maintenance** screen.

Customer Service Maintenance

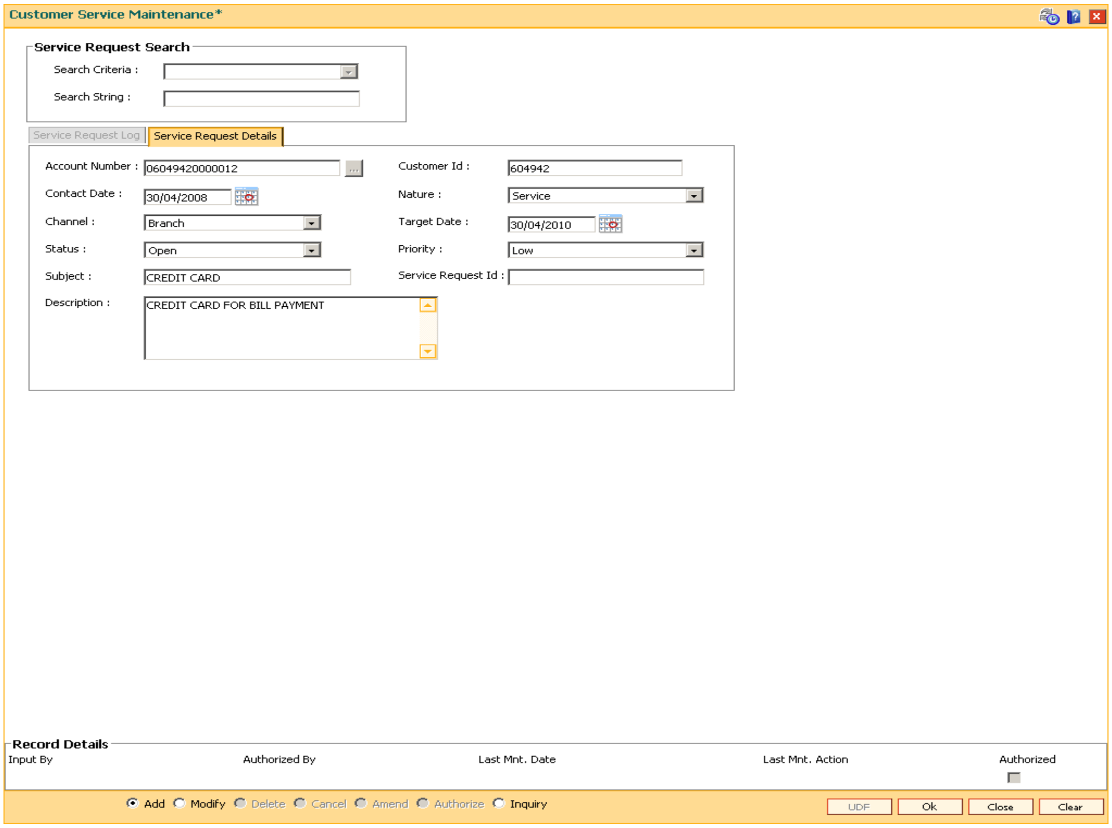


Field Descriptions

Field Name	Description
Service Request Search	
The following fields will be enabled in **Modify** and **Inquiry** mode.	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for a customer, from the drop-down list. The options are: • Account Number • Customer ID- Unique identification given by the bank. • Service Request ID
Search String	[Mandatory, Alphanumeric, 40] Type the search string , to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field.

3. Click the **Add** button.
4. Enter the account number.
   OR
   Enter the customer Id and select the account number from the pick list.
5. Enter the relevant details.

Service Request Details



Field Description

Field Name	Description
Account No	[Mandatory , Numeric, 14, Pick List] Type the account number for which the service request has been raised or to be raised or select it from the pick list based on the customer id entered.
Customer Id	[Conditional, Numeric, 10] Type the customer ID. This field displays the customer id if the account number is entered in the corresponding field.
Contact Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date of customer request/complaint or select it from the pick list. By default, the system displays the current process date.

Field Name	Description
Nature	[Mandatory, Drop-Down] Select the nature of the service request from the drop-down list. The options are: • Service • Complaint
Channel	[Mandatory, Drop-Down] Select the channel through which the request has been raised from the drop-down list. The options are: • Branch • ATM • Access Centre
Target Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the request is expected to be closed or select it from the pick list.
Status	[Mandatory, Drop-Down] Select the status of the service request from the drop-down list. The options are: • Open • Processed • Closed If the status of the Service Request is **Closed**, the target date can be greater than or equal to the contact date. If the status is **Processed** or **Open**, the target date should be greater than the contact date. In **Modify** mode, if the Status is ‘**Closed**’, all other fields are disabled.
Priority	[Mandatory, Drop-Down] Select the priority at which the service request is to be handled from the drop-down list. The options are: • Low • Normal • High
Subject	[Mandatory, Alphanumeric, 30] Type the subject title of the service request.

Field Name	Description
Service Request ID	[Display] This field displays the service request ID from the external system, once added.
Description	[Optional, Alphanumeric, 256] Type the description of the customer request.

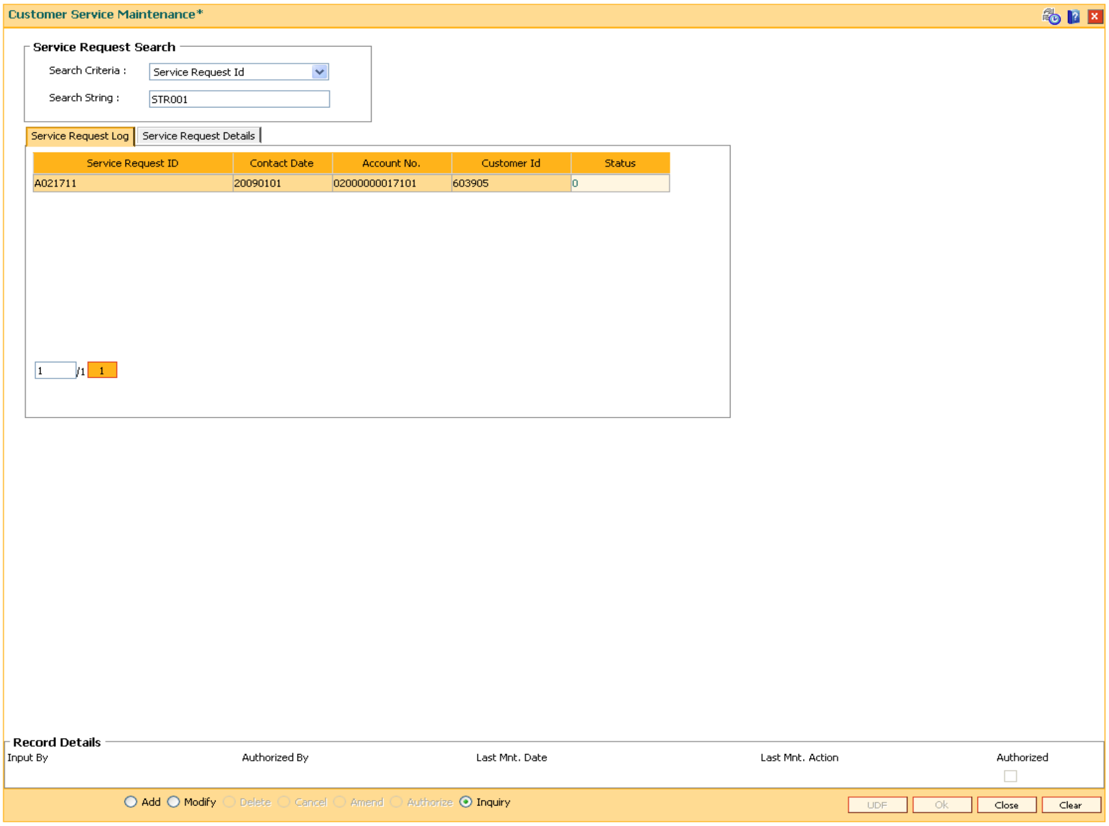
6. Click the **Ok** button.
7. The system displays the transaction reference number. Click the **OK** button.
8. The system displays the service request ID. Click the **OK** button.
9. The system displays the message "SUCCESS...Click OK to continue". Click the **OK** button.

To inquire for a customer service request

1. Click the **Inquiry** mode
2. Select the search criteria from the drop-down list.
3. Enter the search string based on the search criterion selected.
4. The system displays the service request log of the records.

Service Request Log

This tab is disabled in **Add** mode



Field Description

Field Name	Description
Service Request ID	[Display] This column displays the service request ID.
Contact Date	[Display] This column displays the date of customer request/complaint.
Account No	[Display] This column displays the account number for which the service request has been raised.
Customer Id	[Display] This column displays the customer ID.
Status	[Display] This field displays the status of the service request.

5. Click the **Close** button.

5.10. BA008 - Old New Customer Inquiry

Using this screen, you can inquiry the details of the customer who are migrated from one bank to other bank and then to other, it will have two old customer ids of Bank 1 and of Bank 2. For such accounts if Bank 2’s customer id (Finacle customer id) is searched upon, system should fetch the 1st customer id (Bank1 customer id) in Old account number, and Bank 2 customer id will be displayed in Finacle customer id.

Note: On entering of a customer id in the old customer id , that is not migrated, **FLEXCUBE** will give a message ’Customer not found. For NRE/NRO search with Finacle cust id suffixed with ‘**N**’ or ‘**O**'.

Definition Prerequisites

Not Applicable

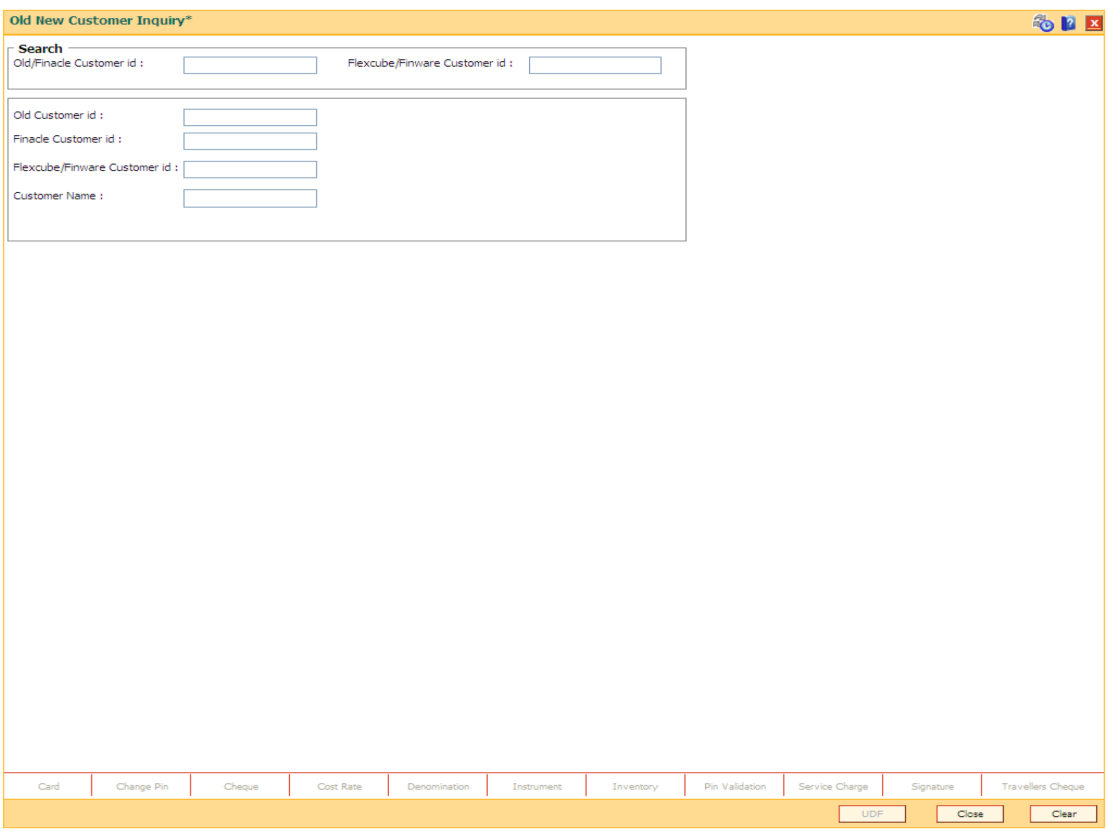
Modes Available

Not Applicable

To inquire about the migrated customer

1. Type the fast path **BA008** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Old New Customer Inquiry**.
2. The system displays the **Old New Customer Inquiry** screen.

Old New Customer Inquiry

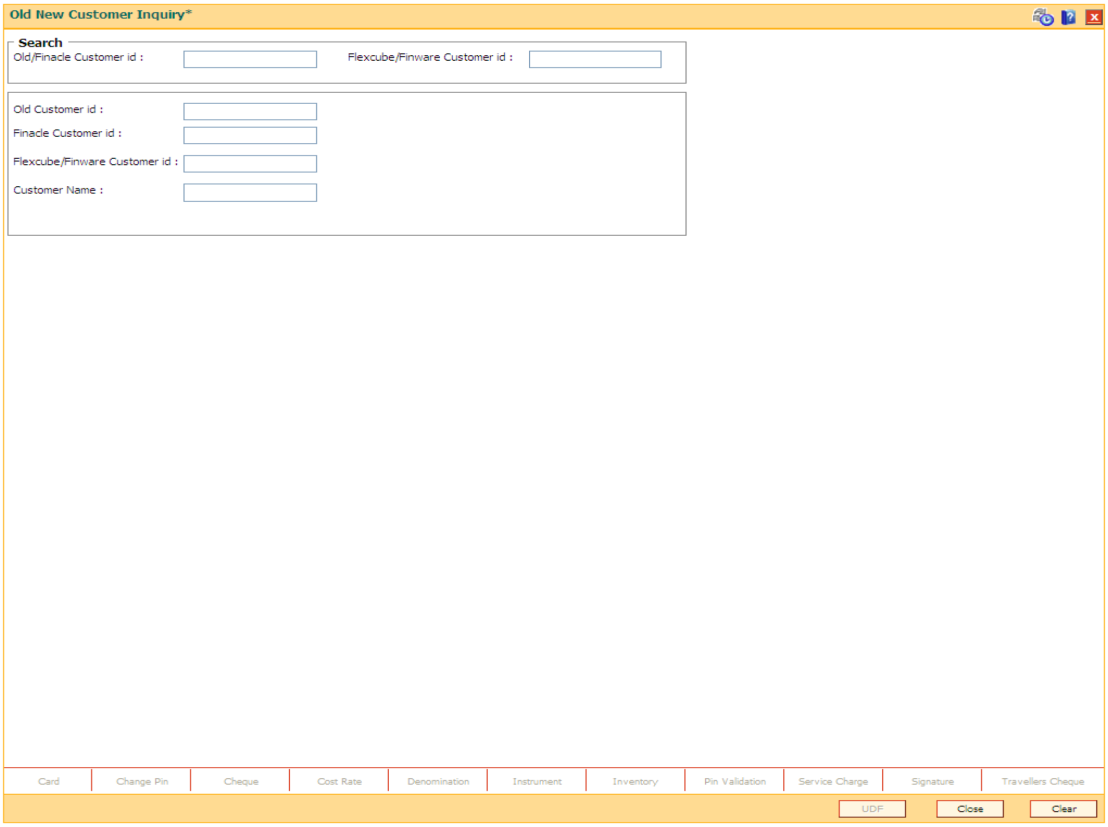


Field Description

Field Name	Description
Search	
Note : At least one of the two input should be provided (Old/Finacle Customer ID or Flexcube/Finware Customer ID)	
Old/Finacle Customer Id	[Optional, Alphanumeric, 42] Type the old/Finacle customer ID.
Flexcube/Finware Customer Id	[Optional, Numeric, 10] Type the Flexcube/Finware customer ID.
Old Customer Id	[Display] This field displays the old customer ID.
Finacle Customer Id	[Display] This field displays the Finacle customer ID.
Flexcube/Finware Customer Id	[Display] This field displays the Flexcube/Finware customer ID.
Customer Name	[Display] This field displays the Finacle customer name.

3. Enter Old/Finacle Customer Id and press <<**Tab**>>. The system displays the details of old as well as new customer id.

Old New Customer Inquiry



4. Click the **Close** button.