

# **Oracle FLEXCUBE Core Banking**

Oracle FLEXCUBE Introduction User  
Manual

Release 5.1.0.0.0

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**ORACLE®**

Oracle FLEXCUBE Introduction User Manual  
September 2014

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## 1. Preface

### 1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

### 1.2. Documentation Accessibility

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

### 1.3. Access to OFSS Support

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

### 1.4. Structure

This manual is organized into the following categories:

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

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

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

## **1.5. Related Information Sources**

For more information on Oracle FLEXCUBE Core Banking Release 5.1.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

## 2. Introduction to Oracle FLEXCUBE

**Oracle FLEXCUBE** is a comprehensive solution that provides a unified back-office processing environment for Corporate, Retail and Investment Banking operations with a highly adaptable and scalable modular architecture. **Oracle FLEXCUBE** is designed to offer flexibility to financial institutions for easy adaptability to market needs and also enables banks to improve their overall operational efficiency.

**Oracle FLEXCUBE** offers effective control and risk management, thus delivering improved performance and reliable customer service. It is a highly modular system that allows the bank to choose the set of functional modules to suit the line of operations of the bank.


**Oracle FLEXCUBE** is a multi-currency system built on a powerful base of a flexible architecture. It uses one of the most reliable and leading technology platforms. **Oracle FLEXCUBE** is developed on Client/Server distributed architecture, which uses the Oracle or DB2 relational database and offers unlimited freedom to the bank to choose any leading UNIX or IBM or Windows NT/ Windows 2000-based hardware. A premium on-line transaction processing system efficiently services the high volume retail transactions.

**Oracle FLEXCUBE** has capabilities on the NLS both at the database level and presentation level. **Oracle FLEXCUBE** is already available in languages like English, Japanese, Portuguese and Arabic.

## 2.1. Starting Oracle FLEXCUBE

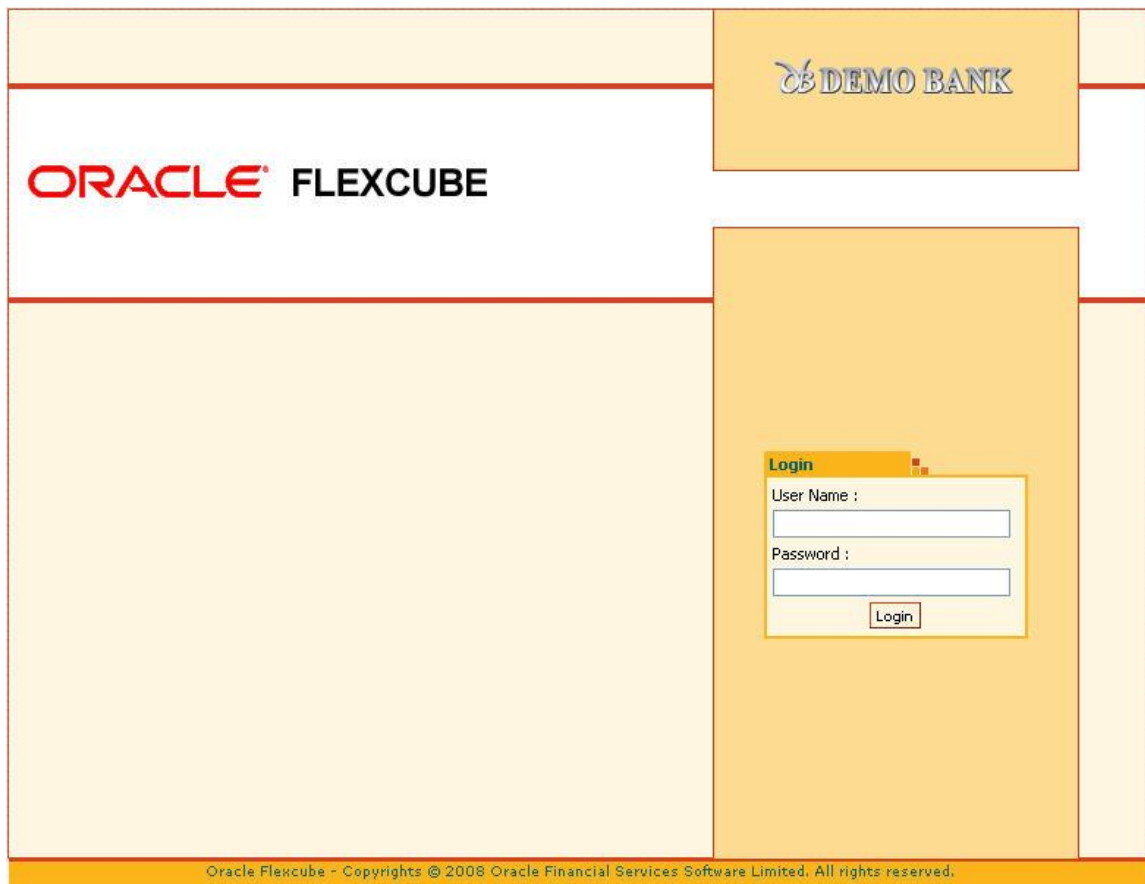
You require the necessary rights and privileges to start the **Oracle FLEXCUBE** software.

### To start Oracle FLEXCUBE

- Click **Start**, point to **Programs**, and click **Internet Explorer**.
- Type the **Oracle FLEXCUBE** URL in the **Address** bar, and click . For example, the address may look like `http://server01/Flexcube`.
- **Oracle FLEXCUBE** displays the screen as shown in the following figure.



- Click the **Click here to login** link.
- **Oracle FLEXCUBE** displays the login screen as shown in the following figure.



The screenshot shows the Oracle FLEXCUBE login interface. At the top left, the text "ORACLE FLEXCUBE" is displayed. At the top right, the "DEMO BANK" logo is visible. On the right side, there is a "Login" dialog box with the following fields and controls:

- User Name :** A text input field.
- Password :** A text input field.
- Login** button.

At the bottom of the screen, a copyright notice reads: "Oracle Flexcube - Copyrights © 2008 Oracle Financial Services Software Limited. All rights reserved."

- Enter your identification code in the **User Name** field and the password assigned to you in the **Password** field and click **Login**.
- If either the user ID or the password is incorrect, the following screen is displayed.



**Note:** All the characters you type in the **Password** field will appear as "\*\*\*\*" for security reasons.

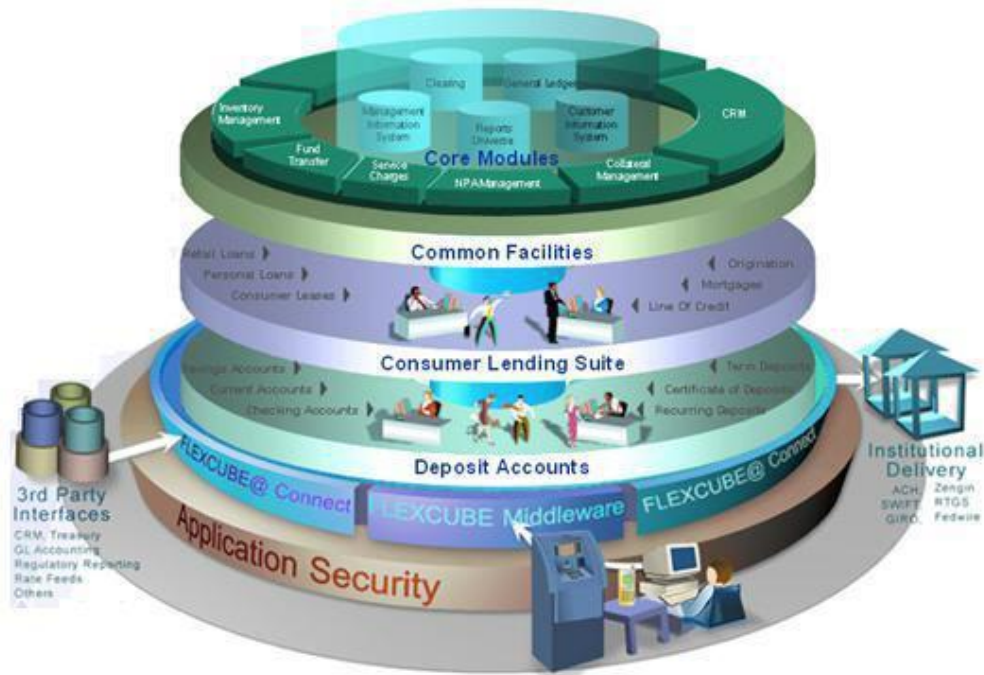
- The system displays the main application window depending upon the nature of user logged in. The initial screen / menus displayed after login depends on the access rights provided by the **Oracle FLEXCUBE** security administrator to the template under which the user is registered.



## 2.2. Product Features

- **Flexibility through Standardization** - Oracle FLEXCUBE's unique Product Definition facility is a manifestation of its flexible design. This feature allows a bank to define the various services and elements that the bank would offer under a product to all customers, thereby ensuring that all customers are offered the same uniform services.
- **Modular, yet Integrated** - The various functional blocks of Oracle FLEXCUBE are built on the concept of 'Service Based Architecture'. At the core of this architecture is a set of common services, called the Core System. All front-end functional modules utilize the common services offered by the Core System
- **Ease of Use** - Oracle FLEXCUBE offers a user-friendly and intuitive graphical user interface. The client-end software is Windows based and browser front end. Almost all operations, except user data input, are mouse based.
- **Flexibility to Incorporate Change** - The fundamental design objective of Oracle FLEXCUBE, as its name suggests, is to allow the tailoring of business to suit varied and dynamic market needs. Oracle FLEXCUBE is an application designed to easily respond to these changes by setting or resetting various product or global parameters without requiring a change in the software or extensive redesigning in product profile.
- **Security** - The Security Management System (SMS) in Oracle FLEXCUBE is in line with industry standards. The whole range of operations in Oracle FLEXCUBE is performed in virtually impregnable, high security conditions.
- **Relationship Banking** - Oracle FLEXCUBE incorporates a sophisticated Customer Information System (CIS) that enables true relationship banking. Detailed information (personal, demographic, employment, financial, corporate, etc.) about all customers is stored centrally in the CIS. It can provide a relationship statement, which is a combined statement for all the accounts related to the customer.
- **Seamless Transaction Delivery over Multiple Channels** - Oracle FLEXCUBE supports 7x24 non-stop convenience banking for all retail transactions through various delivery channels like branches, ATMs, POS terminals, debit cards, SWIFT, telephone/call center and internet. Oracle FLEXCUBE branch is designed to be functional even during network failures. When communication links are not operational, the branch can process the retail transactions in an off-line mode. All transactions carried out off-line are stored at the branch and uploaded to the host automatically for processing whenever the link is re-established. Offline capability has inbuilt intelligent roll-back facility to maintain data integrity.
- **Language Support** - Oracle FLEXCUBE is a multi lingual system, which uses the Oracle Translation Manager and other tools for providing the multilingual support.
- **Real-Time Information** - The multi-level drill down facility allows a user to drill down from an overall view of accounts or contracts to a more detailed view of specific accounts or contracts.
- **Flexible Interfaces** – Oracle FLEXCUBE supports standard ISO 8583 formats, thereby ensuring support for all ATM switches using the same. It also provides for standard API calls which the external applications of the bank can use for online interface to Oracle FLEXCUBE. Oracle FLEXCUBE also provides for batch posting of financial entries from an external system.
- **Multi Entity Support** - Different legal entities can be defined as entity in Oracle FLEXCUBE. It supports different local currency for each bank (entity). This also supports different local languages from same instance of application. Oracle FLEXCUBE supports batch runs for multiple banks in parallel.

## 2.3. Functional Overview



**Oracle FLEXCUBE** seamlessly offers a complete range of functional modules for Retail Banking. This section provides the list of all modules coming under the **Oracle FLEXCUBE** umbrella and the corresponding part of the user manual under which they are defined.

Transactions under each module could be broadly classified as definition transactions and operational maintenance / transactions. On a broad level, maintenances have a non-financial effect and the transactions result in a financial impact. As the nature of users using these maintenance's and transactions are different, they have been placed in different parts of the user manuals to aid in proper usage.

### 2.3.1. Core Modules

- Clearing – Clearing definitions are explained in the **Definitions User Manual**. Clearing maintenances are explained in the **Settlement and Clearing User Manual**.
- General Ledger – GL Definitions are explained in the **Definition User Manual**
- Customer Information System – Customer Information definitions are explained in the **Definitions User Manual**. Customer Information maintenance's are explained in the **Customer Information File User Manual**.
- Management Information System
- Reports

### 2.3.2. Common Facilities

- Inventory Management - Inventory definitions are explained in the **Definitions User Manual**. Inventory maintenance's are explained in the **Back Office User Manual**.

- Fund Transfer – Fund Transfer transactions are explained in the **Current and Savings Account User Manual**.
- Service Charges – Service Charges definitions are explained in the **Definitions User Manual**. Service Charges maintenance's are explained in the **Back Office User Manual**.
- NPA Management – Asset Classification definitions are explained in the **Definitions User Manual**. Asset Classification maintenance's are explained in the **Back Office User Manual**.
- Collateral Management - Collateral definitions are explained in the **Definitions User Manual**. Collateral maintenance's are explained in the **Back Office User Manual**.
- Collection Transactions - This module is used to keep track of the follow-up of delinquent accounts. It maintains the records of the follow-up made to the customer including details like actions taken, result of the action, next action expected to be taken, etc.

### 2.3.3. Consumer Lending Suite

Retail Loan Accounts – Loan definitions are explained in the **Definitions User Manual**. Loan maintenance's are explained in the **Loan User Manual**.

### 2.3.4. Deposit Accounts

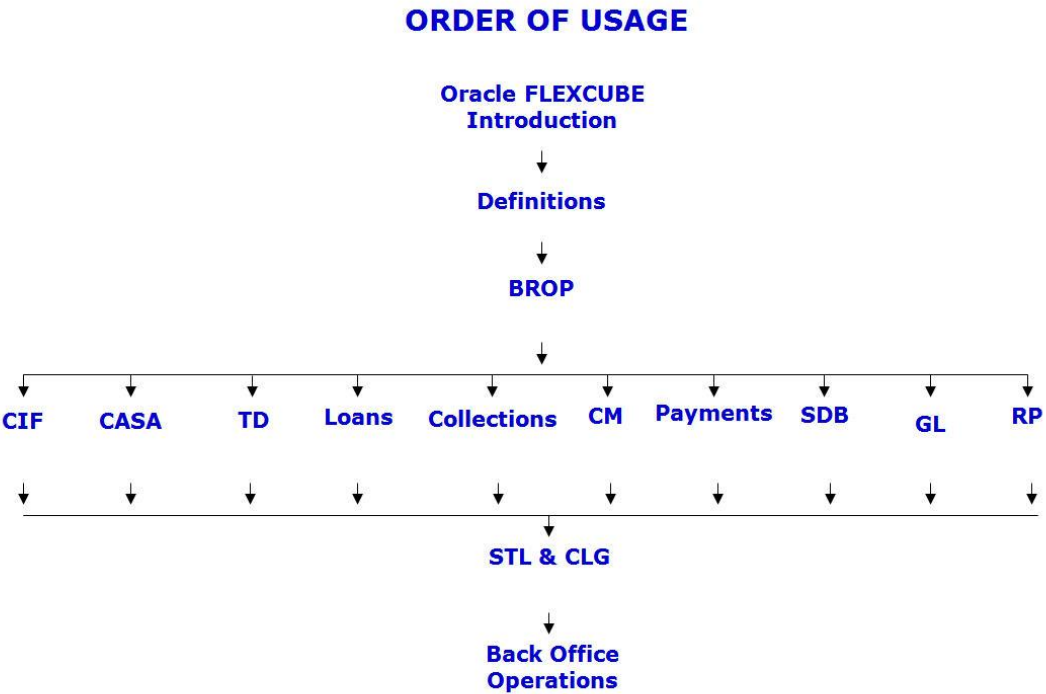
- Savings and Current Account – CASA definitions are explained in the **Definitions User Manual**. CASA maintenance's and transactions are explained in the **Current and Savings Account User Manual**.
- Recurring Deposits Accounts - RD definitions are explained in the **Definitions User Manual**. RD maintenance's and transactions are explained in the **Current and Savings Account User Manual**.
- Term Deposits and Certificate of Deposit – Term Deposits definitions are explained in the **Definitions User Manual**. Term Deposits maintenance's and transactions are explained in the **Term Deposits User Manual**.

### 2.3.5. Application Security

The application security maintenance's and transactions are explained in the **Back Office User Manual**.

2.4. Order Of Usage

The order of usage of the user manuals is as follows.



**Bills User Manual is optional**

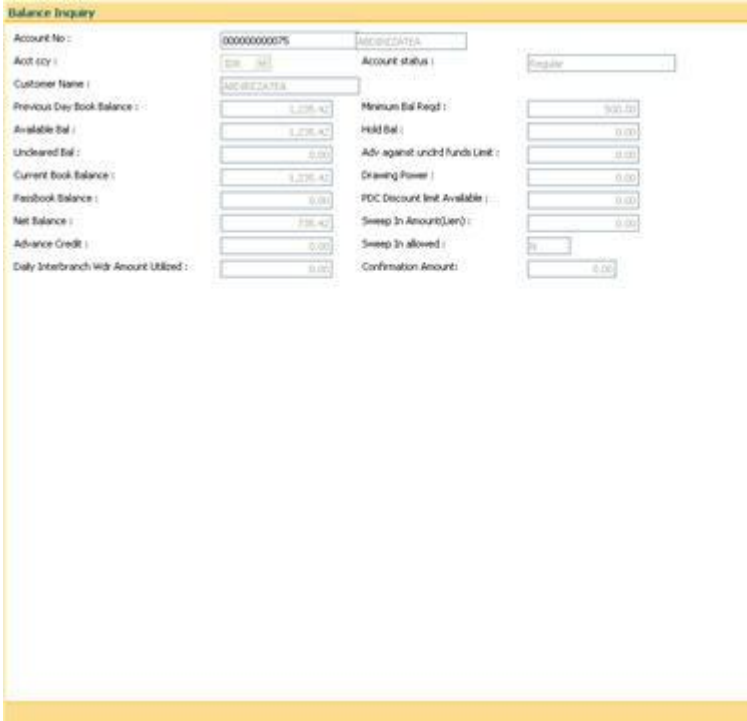
## **2.5. Software Requirements**

For information on software requirements for Oracle FLEXCUBE Core Banking Release 5.1.0.0.0, refer to the following documents:

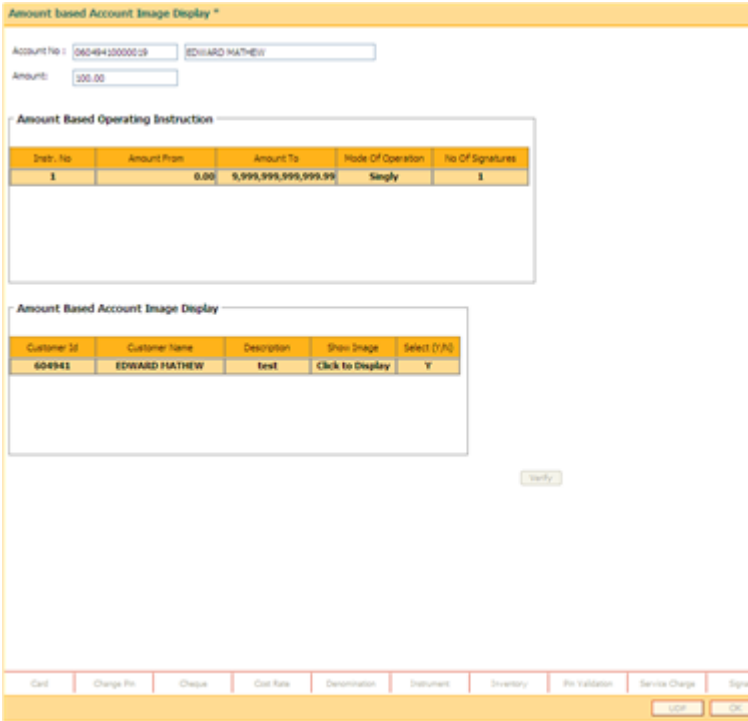
- Oracle FLEXCUBE Core Banking Licensing Guide
- Release Note

2.6. Hot Keys

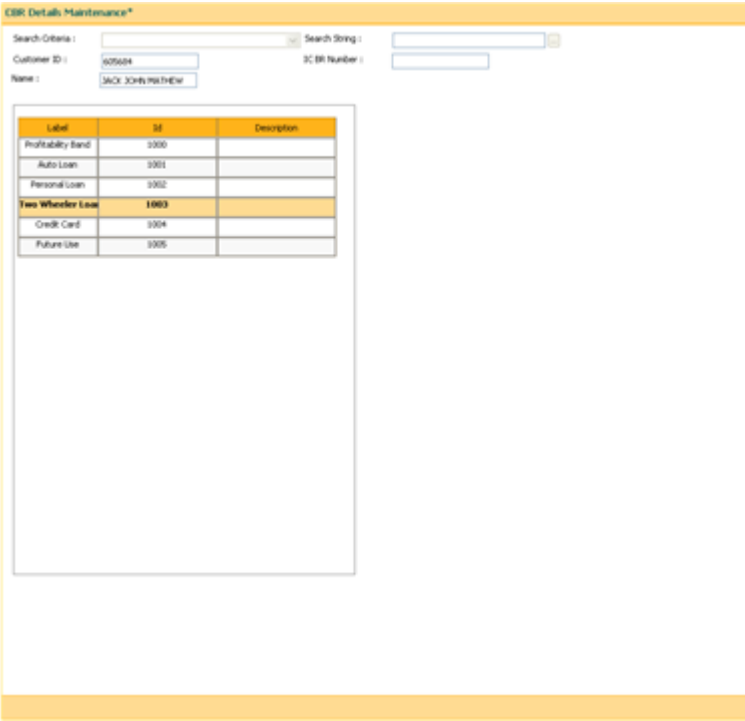
Hot Keys are the shortcut keys which can be invoked by the user to navigate through various screens. Some of the examples are **Cash Deposit** (Fast Path: 1501) option allows the user to navigate through **Balance Inquiry** (Alt + B), **Customer Name and Address Inquiry** (Alt + C), **Account Details** (Alt + A), etc.

| Hot Key<br>s | Screen<br>Name     | Descripti<br>on   | Image   |
|--------------|--------------------|---|---|
| Alt<br>+ B   | Balance<br>Inquiry | This screen displays the account details of the savings and checking account balances such as the available balance, nucleated balance, current book balance, passbook balance, net balance, etc. |  |

| Hot Key s | Screen Name                       | Description  | Image   |
|-----------|-----------------------------------|--|---|
| Alt + C   | Customer Name And Address Inquiry | This screen displays the details such as the name, address, city, country, SSN/TIN number, etc of the selected customer .              | <p>The screenshot shows a web-based form titled "Customer Name And Address Inquiry". It contains several input fields for account information:</p> <ul style="list-style-type: none"> <li>Account No.: 000000000075 (with a dropdown arrow)</li> <li>Account Size: 100 (with a dropdown arrow)</li> <li>Name: ABDIREZATEA</li> <li>Address: (multiple empty rows for input)</li> <li>City: (empty field)</li> <li>State: (empty field)</li> <li>Country: (empty field)</li> <li>Biz: (empty field)</li> <li>Relation: (dropdown menu showing "Self")</li> <li>Customer IC: (empty field)</li> <li>Customer ID: (empty field)</li> </ul> |
| Alt + A   | Account Details                   | This screen displays the account details of the customer such as account number, account branch, account currency, customer name, etc. | <p>The screenshot shows a window titled "Account Details" with a close button (X) in the top right corner. It lists the following account information:</p> <ul style="list-style-type: none"> <li><b>Account Number:</b> 000000000075</li> <li><b>Account Branch:</b> Head Office(9999)</li> <li><b>Account Product:</b> 1</li> <li><b>Account Currency:</b> IDR(360)</li> <li><b>Account Title:</b> ABDIREZATEA</li> <li><b>Customer Name:</b> ABDIREZATEA</li> </ul>  |

| Hot Key<br>s | Screen Name                                    | Descripti<br>on  | Image   |
|--------------|--|--|---|
| Alt<br>+ S   | Amount<br>based<br>Account<br>Image<br>Display | This<br>screen<br>displays<br>the<br>images on<br>the basis<br>of the<br>details<br>maintaine<br>d in the<br><b>Amount<br/>Based<br/>Operatin<br/>g Instructio<br/>n Maintena<br/>nce</b> ( Fast<br>Path:<br>7116)<br>option |  |



| Hot Key<br>s | Screen Name                       | Descripti<br>on  | Image   |
|--------------|-----------------------------------|--|---|
| Alt<br>+ H   | CBR<br>Details<br>Maintena<br>nce | <p>During the course of banking business it always helps to know the profitability aspect of relationship with a customer. Using this hot key you can get to know the volume of business associated with the customer. This screen gets populated whenever the <b>Alt +H</b> is pressed at the Customer ID field. This screen displays the details for the selected customer ID based on the <b>CBR Details Maintenance</b> (Fast Path: CIM18) option.</p> |  |

## Hot Keys

| Hot<br>Key<br>s | Screen<br>Name | Descripti<br>on  | Image |
|-----------------|----------------|--|-------|
| Alt<br>+ P      |                | This will<br>enable the<br>user to<br>print the<br>receipt of<br>the<br>transactio<br>n. |       |
| F8              |                | This will<br>enable the<br>user to<br>return to<br>the same<br>screen.                   |       |

## 2.7. Exiting Oracle FLEXCUBE

The user needs to follow the correct procedure to exit **Oracle FLEXCUBE**. The user has to log out from the application and then close the browser window.

### To exit Oracle FLEXCUBE

1. Each screen in **Oracle FLEXCUBE** has the **Logout** link on the header.
2. Click the **Logout** link.
3. The system displays the **Logon** screen.

## 2.8. Typographical Conventions

| This               | Represents   |
|--------------------|--|
| <b>Bold</b>        | Transaction Screen Name, Field Names, Check Boxes, Button Names, Product Name etc. |
| <b>&lt;Xyz&gt;</b> | Name of a keyboard button  |
| Constant width     | <i>Formulae</i>  |

## 2.9. Using Online Help


The online help is the primary source of information for **Oracle FLEXCUBE**. It is a convenient way to look up information about a task you are performing or a feature or dialog box you would like to know more about.

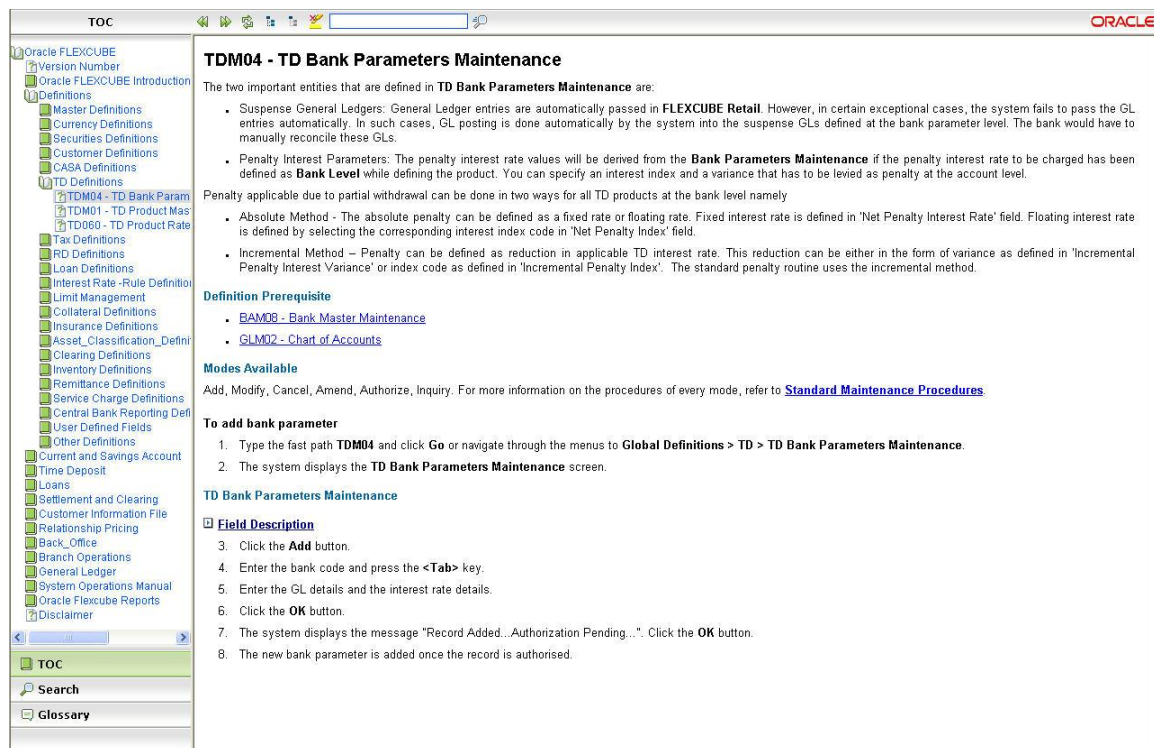
### Help on procedures

You can find the common tasks in the **TOC** tab or you can search text using the **Search** tab.

The tree structure of all maintenance's and transactions (appearing on the left side of the window) are arranged in the same order as the user manual. They are segregated as setup definition maintenance's and operational transactions.

### To get Help

- Click the **Help** link on the header or press <F1> or click  the button from any transaction or maintenance inside **Oracle FLEXCUBE** to view the **Oracle FLEXCUBE Help**.
- Depending on the option you are currently working, the online help will display the relevant topic on the right panel. This online help will be opened in a separate window.



**TDM04 - TD Bank Parameters Maintenance**

The two important entities that are defined in **TD Bank Parameters Maintenance** are:

- Suspense General Ledgers:** General Ledger entries are automatically passed in **FLEXCUBE Retail**. However, in certain exceptional cases, the system fails to pass the GL entries automatically. In such cases, GL posting is done automatically by the system into the suspense GLs defined at the bank parameter level. The bank would have to manually reconcile these GLs.
- Penalty Interest Parameters:** The penalty interest rate values will be derived from the **Bank Parameters Maintenance** if the penalty interest rate to be charged has been defined as **Bank Level** while defining the product. You can specify an interest index and a variance that has to be levied as penalty at the account level.

Penalty applicable due to partial withdrawal can be done in two ways for all TD products at the bank level namely

- Absolute Method -** The absolute penalty can be defined as a fixed rate or floating rate. Fixed interest rate is defined in 'Net Penalty Interest Rate' field. Floating interest rate is defined by selecting the corresponding interest index code in 'Net Penalty Index' field.
- Incremental Method -** Penalty can be defined as reduction in applicable TD interest rate. This reduction can be either in the form of variance as defined in 'Incremental Penalty Interest Variance' or index code as defined in 'Incremental Penalty Index'. The standard penalty routine uses the incremental method.

**Definition Prerequisite**

- [BAM09 - Bank Master Maintenance](#)
- [GLM02 - Chart of Accounts](#)

**Modes Available**

Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

**To add bank parameter**

- Type the fast path **TDM04** and click **Go** or navigate through the menus to **Global Definitions > TD > TD Bank Parameters Maintenance**.
- The system displays the **TD Bank Parameters Maintenance** screen.

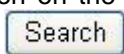
**TD Bank Parameters Maintenance**

**Field Description**




- Click the **Add** button.
- Enter the bank code and press the <Tab> key.
- Enter the GL details and the interest rate details.
- Click the **OK** button.
- The system displays the message "Record Added...Authorization Pending...". Click the **OK** button.
- The new bank parameter is added once the record is authorised.

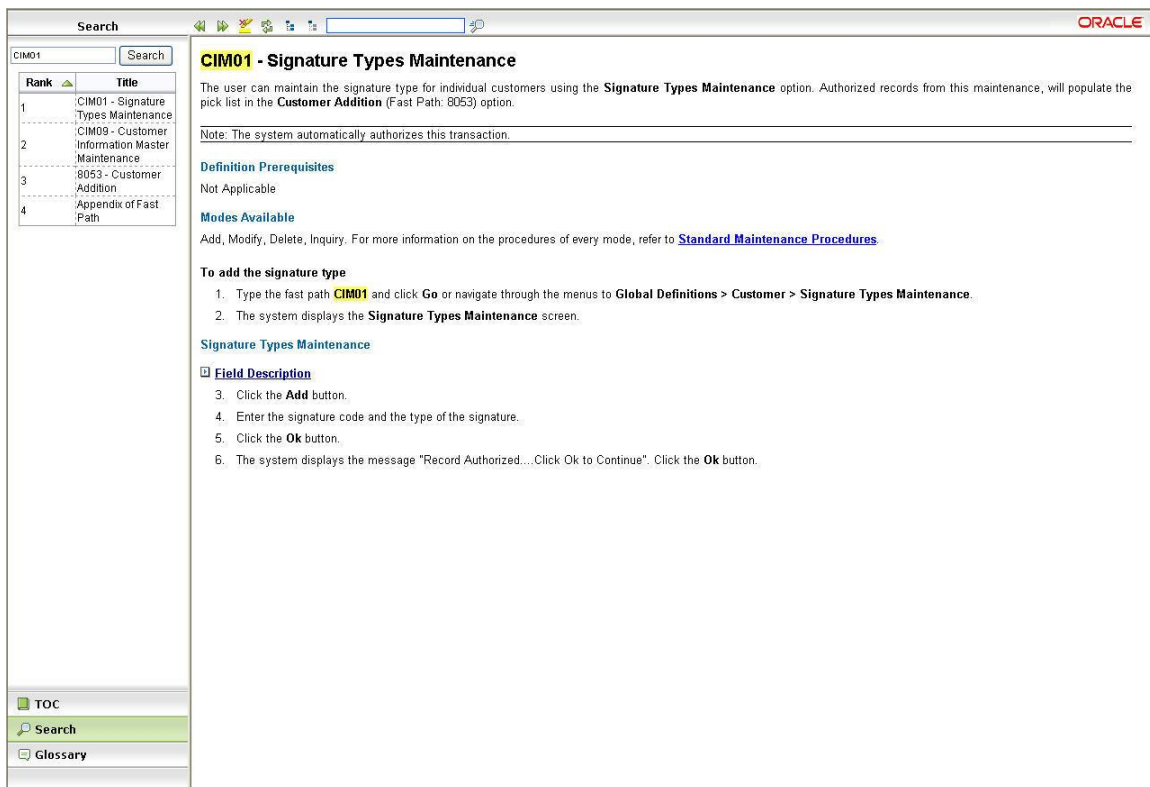
- To locate another topic, navigate using the tree menu (TOC) provided on the left pane and click the topic name link.

OR

- Click the **Search** button on the menu bar and type the related word or fast path in the **Search** field. Click the  button. The system displays the related topics.

## To perform a search

- In the **Help** window, click the **Search** button.
- Enter the text you want to search in the text box located in the left pane and click the  button. You can also enter the text in inverted commas if you want to match the exact search criteria. The search string entered in the inverted commas is not case sensitive. For example: "Account number", the system displays the related topics.
- List of topics that contain part or whole search criteria are displayed. Click the relevant topic name.
- The selected topic is displayed in the right pane with the search criteria highlighted.
- Click the  button, to remove the highlight.
- To search for a word in the selected topic, enter the text in the Search box and click the  button. The required text is highlighted and displayed in the right pane.



The screenshot shows the Oracle Online Help Search interface. The top bar includes the Oracle logo and a search input field. The left pane displays a table of search results for the query 'CIM01'.

| Rank | Title   |
|------|---|
| 1    | CIM01 - Signature Types Maintenance             |
| 2    | CIM09 - Customer Information Master Maintenance |
| 3    | 8053 - Customer Addition                        |
| 4    | Appendix of Fast Path                           |

The right pane displays the content for the selected topic, **CIM01 - Signature Types Maintenance**. The content includes a description, a note, and a field description.

**CIM01 - Signature Types Maintenance**

The user can maintain the signature type for individual customers using the **Signature Types Maintenance** option. Authorized records from this maintenance, will populate the pick list in the **Customer Addition** (Fast Path: 8053) option.

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

**Definition Prerequisites**  
Not Applicable

**Modes Available**  
Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

**To add the signature type**

1. Type the fast path **CIM01** and click **Go** or navigate through the menus to **Global Definitions > Customer > Signature Types Maintenance**.
2. The system displays the **Signature Types Maintenance** screen.






**Signature Types Maintenance**

**Field Description**

3. Click the **Add** button.
4. Enter the signature code and the type of the signature.
5. Click the **Ok** button.
6. The system displays the message "Record Authorized....Click Ok to Continue". Click the **Ok** button.

The bottom of the left pane shows navigation links: **TOC**, **Search** (highlighted), and **Glossary**.

### Use of other tools available on the help header:

- **Back:** Click the  button to return to the last help page you viewed.
- **Forward:** Click the  button to view the help option which you were initially working on.
- **Refresh:** Click the  button to refresh the current page which you are using.
- **Expand All:** Click the  button to expand all the data added in drop-down hot-spots.
- **Collapse All:** Click the  button to close all the data added in drop-down hot-spots.
- **Glossary:** In the **Help** window, click the **Glossary** button. This will display the list of glossary available in the help.

## 2.10. Structure of User Manual Documentation Set

The user manual is divided into the following sub-sections namely:

| Description                            | Used By   | Used To   |
|--|---|---|
| <b>Oracle FLEXCUBE</b><br>Introduction | Everyone  | Understand usage of <b>Oracle FLEXCUBE</b> and its manuals, online help, screen/menu layouts, transaction/maintenance procedures, authorization procedures, common screens, acronyms used.            |
| Definitions                            | Static Data Administrator   | Define various static data entities required for basic <b>Oracle FLEXCUBE</b> operations across all modules.  |
| Customer Information File              | Customer Service Personnel  | Create new customers and maintain various customer level entities.  |
| Current and Savings Account            | Liabilities Servicing personnel,<br>Retail Credit Personnel               | Create new accounts and link customers to it, define funds management such as Standing Instruction, Sweep Out, Sweep In Overdrafts, Account Operations, Statement Attributes and Interest Attributes. |
| Time Deposit                           | Liabilities Servicing Personnel   | Create new accounts and link customers to it, create account operations, lien maintenance, and certificate printing.  |
| Loans                                  | Credit Personnel  | Link loan operations, collateral, define interest attributes.   |
| Collections                            | Credit Personnel  | Identify the delinquent advances accounts and initiate necessary follow up actions.   |
| Card Management                        | Branch Managers, Tellers,<br>BackOffice Operations, ATM<br>and CARDS team | Create new card types, and link accounts to it. Modify the card status and other card operations.   |



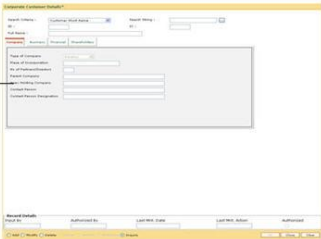
## Structure of User Manual Documentation Set

| Description             | Used By  | Used To  |
|-------------------------|--|--|
| Payments                | Tellers, Supervisors, Branch Manager, Back Office Operations   | Send and receive fund and related messages to/from any external entity outside the bank.   |
| Safe Deposit Box        | Safe Deposit Box Users / Customer Support Officers   | Safe deposit box allotment, rent recovery and maintenance.   |
| General Ledger          | GL Personnel, Branch and Head Office Staff   | Define various GL accounts to be used in various modules, track their movement, do periodic reconciliation etc.  |
| Relationship Pricing    | Relationship Managers/Customer Support Officers  | Provide pricing at the customer level.   |
| Branch Operations       | Branch Managers, Tellers   | Perform branch operations, vault operations, teller operations, various inquiry transactions and adhoc report generation.  |
| Settlement and Clearing | Clearing and Remittance  | Perform clearing operations, transaction posting, remittance instruments operations and bill payments.   |
| Back Office             | Security Administrators, BackOffice Operations   | Define SMS entities and operations, perform GL operations, collateral definitions and linkage, manage inventory, SC linkage maintenance, Download service maintenance and operations, Asset classification & operations, file upload operations. |
| Bills                   | Back Office Operations   | Define bills and their operations, courts and their linkage to various branches.   |
| System Operations       | Branch Tellers who are responsible for operations on branch server, Data Centre Operations Personnel | Branch Server operations and Data centre operations.   |

## 2.11. User Manual Structure

The user manual covers all the aspects of **Oracle FLEXCUBE**.

The structure of the user manual is as follows:

| Option Name                     | <b>1.4. CIM17 - Corporate Customer Details</b><br><p>The Corporate Customer Details option allows the bank to 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.</p>  |  |            |             |                 |  |               |  |    |  |    |  |           |  |
|---------------------------------|--|--|------------|-------------|-----------------|--|---------------|--|----|--|----|--|-----------|--|
| Entities to be defined          | <b>Definition Prerequisites</b> <ul style="list-style-type: none"> <li>8053 - Customer Addition</li> </ul>   |  |            |             |                 |  |               |  |    |  |    |  |           |  |
| Modes available for maintenance | <b>Modes Available</b><br>Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures   |  |            |             |                 |  |               |  |    |  |    |  |           |  |
| The procedure                   | <p>To add the corporate customer details</p> <ol style="list-style-type: none"> <li>1. Type the fast path CIM17 and click Go or navigate through the menus to Transaction Processing &gt; Customer Transactions &gt; Corporate Customer Details.</li> <li>2. The system displays the Corporate Customer Details screen.</li> </ol>   |  |            |             |                 |  |               |  |    |  |    |  |           |  |
| Transaction Screen              |   | <div> <b>CIM17 - Corporate Customer Details</b> <table border="1"> <thead> <tr> <th>Field Name</th><th>Description</th></tr> </thead> <tbody> <tr> <td>Search Criteria</td><td> [Mandatory, Drop-Down]<br/> Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> <li>Customer short name</li> <li>Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> <li>Customer ID- Unique identification given by the bank.</li> </ul> </td></tr> <tr> <td>Search String</td><td> [Mandatory, Alphanumeric, 20]<br/> Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.<br/> 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 customer's having those letters in their respective criteria. Select the appropriate customer from the existing customer list.<br/> For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. </td></tr> <tr> <td>ID</td><td> [Display]<br/> This field displays the ID of the customer.<br/> 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. </td></tr> <tr> <td>IC</td><td> [Display]<br/> This field displays the identification code of the customer.<br/> 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. </td></tr> <tr> <td>Full Name</td><td> [Display]<br/> This field displays the full name of the customer.<br/> The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option. </td></tr> </tbody> </table> <ol style="list-style-type: none"> <li>3. Click the Add button.</li> <li>4. Select the search criteria from the drop-down list.</li> <li>5. Type the search string and press the &lt;Tab&gt; key and select the customer from the pick list.</li> </ol> </div> | Field Name | Description | Search Criteria | [Mandatory, Drop-Down]<br>Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> <li>Customer short name</li> <li>Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> <li>Customer ID- Unique identification given by the bank.</li> </ul> | Search String | [Mandatory, Alphanumeric, 20]<br>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.<br>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 customer's having those letters in their respective criteria. Select the appropriate customer from the existing customer list.<br>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]<br>This field displays the ID of the customer.<br>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]<br>This field displays the identification code of the customer.<br>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]<br>This field displays the full name of the customer.<br>The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option. |
| Field Name                      | Description  |  |            |             |                 |  |               |  |    |  |    |  |           |  |
| Search Criteria                 | [Mandatory, Drop-Down]<br>Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> <li>Customer short name</li> <li>Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> <li>Customer ID- Unique identification given by the bank.</li> </ul>   |  |            |             |                 |  |               |  |    |  |    |  |           |  |
| Search String                   | [Mandatory, Alphanumeric, 20]<br>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.<br>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 customer's having those letters in their respective criteria. Select the appropriate customer from the existing customer list.<br>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]<br>This field displays the ID of the customer.<br>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]<br>This field displays the identification code of the customer.<br>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]<br>This field displays the full name of the customer.<br>The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.   |  |            |             |                 |  |               |  |    |  |    |  |           |  |

### Option Name

The name of the transaction screen. A brief introduction about the broad contours of the transaction is described in this section.

### Definition Prerequisites

The entities to be defined before maintaining the option. For example, Signature Types have to be defined before adding a customer in **Oracle FLEXCUBE**.

### Modes Available

The modes those are available to maintain the transaction, in case of maintenance transaction. For more information refer to the **Modes Available** section in the Understanding the **Oracle FLEXCUBE** User Interface option.

### Procedures

The process used to operate the transaction is mentioned. Depending upon the nature of the maintenance, only the important sub-procedure is defined in the manual. Use the **Standard Maintenance Procedure** section in this manual to get the broad contours of procedures to be adopted.

The first step of the procedure gives the modes to access the transaction screen. The screen can be accessed in the following two ways:

- Fast Path: Type the fast path in the search field in the tree menu of **Oracle FLEXCUBE** and click the **Go** button. Refer to the Fast Path in the **Understanding the Oracle FLEXCUBE User Interface** option.

- The tree menu access path

## Transaction Screen

The transaction or maintenance screen, which is displayed in the procedure. The transaction screen is explained in the **Central Workspace** section in the Understanding the **Oracle FLEXCUBE User** Interface option.

## Tab Screen

In case the maintenance screen has more than one tab, each of the tabs is defined separately.

The tab screens are the different sections of a transaction screen. The tab screens are explained in the Understanding the **Oracle FLEXCUBE User** Interface option.

## Field Description

The explanation of the fields in the transaction and tab screens.

The explanation gives the following points:

- Mandatory\Optional\Conditional: Whether the field is mandatory, optional or based on some other field i.e. conditional.
- Field Type: The type of the field. For e.g. Numeric, Alphanumeric, Drop-Down, Pick List, etc.
- Field Size: The maximum characters that can be entered in the field. This is applicable for numeric and alphanumeric fields only.
- General Description: It explains the function of the field

| Field Description | Mandatory\Optional\Conditional | Field Type | Field Size | General 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. |

## 2.12. Understanding the Oracle FLEXCUBE User Interface

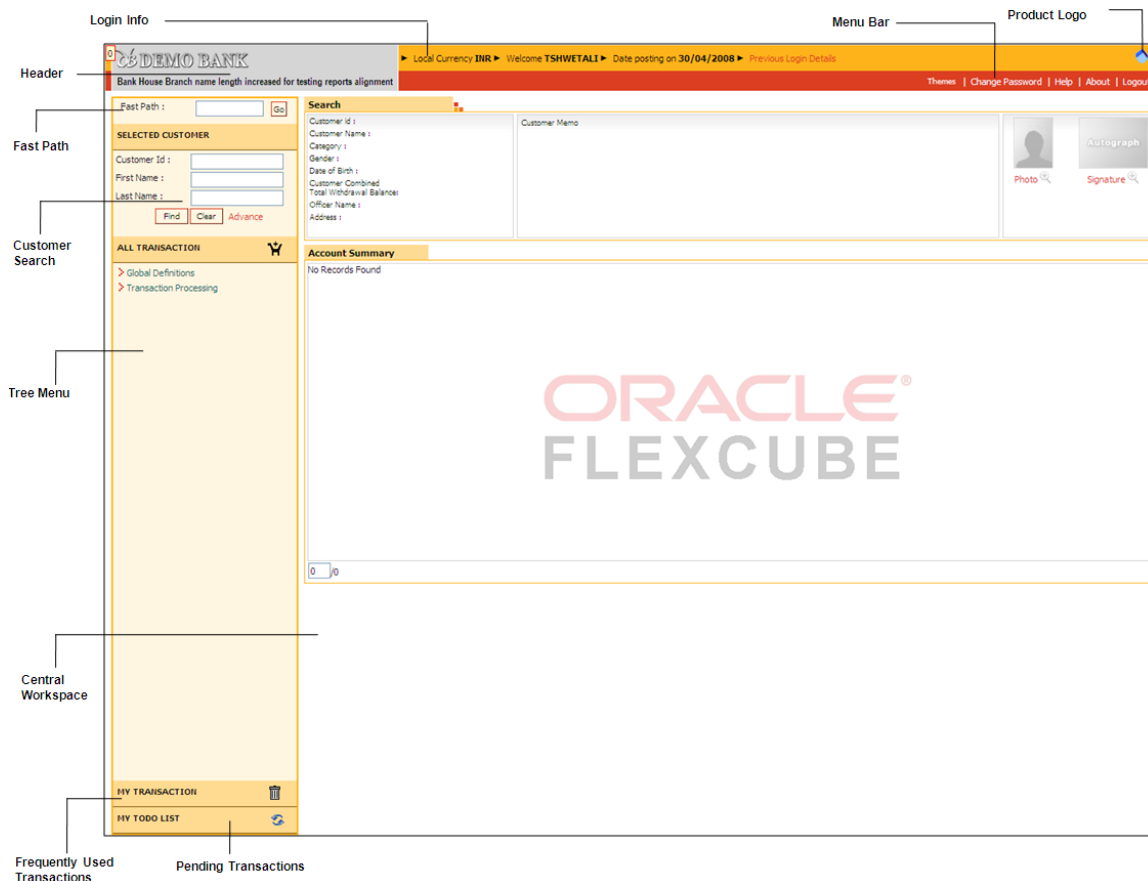
The **Oracle FLEXCUBE** is designed for extreme ease-of-use; taking advantage of the browser based User Interface. To navigate in **Oracle FLEXCUBE**, proper understanding of the interface is essential. This section illustrates the various parts of the **Oracle FLEXCUBE** interface and their uses.

There are two types of user interface:

- Conventional User Interface
- Front Banking Executive User Interface

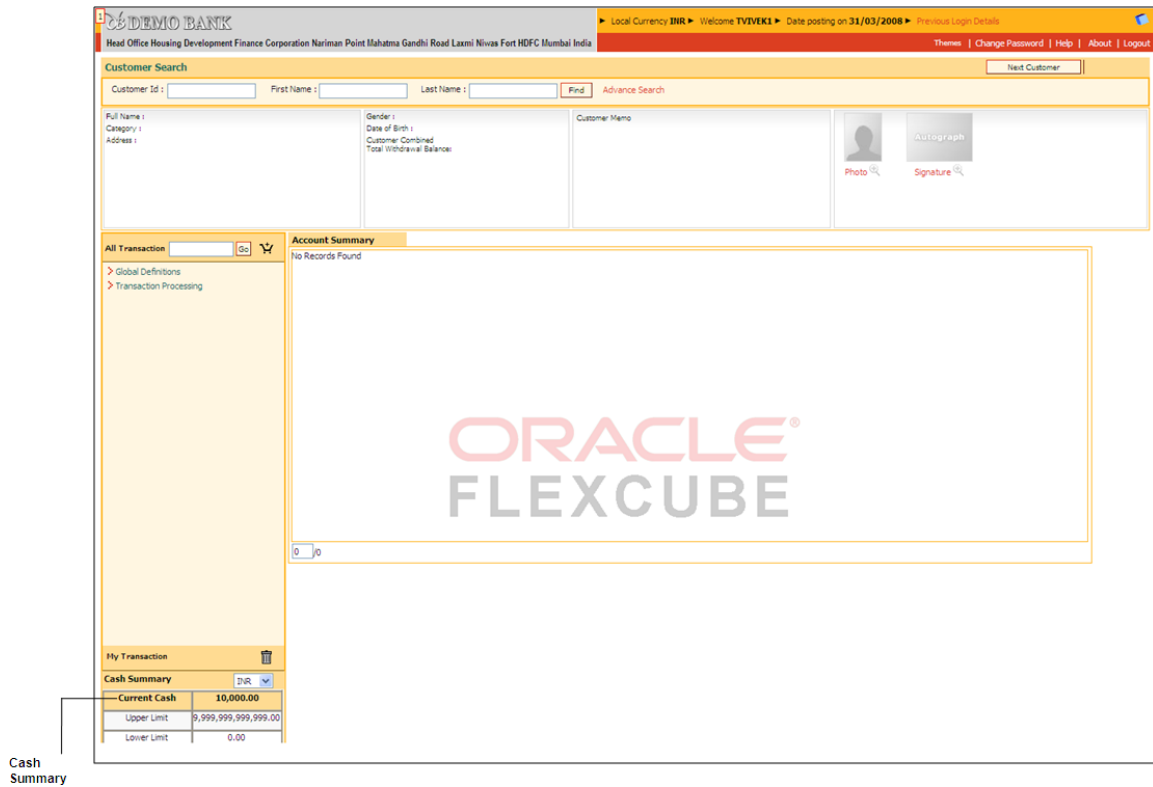
The user interface which is displayed at the time of login is configured during the template level settings. After the user has logged into the system and selected a transaction from the menu or entered a fast path, the system will display the following:

### Conventional User Interface:



# Understanding the Oracle FLEXCUBE User Interface

## Front Banking Executive User Interface:



## Login Info

The Login Info section contains.

- The local currency of the bank
- The name of the user who has logged into the system.
- The System Date - This is the branch posting date.
- Previous Login Details – Click this to view the last login date & time and the number of unsuccessful attempts made, if any.

## Header

This appears on top of every page in **Oracle FLEXCUBE** and contains the following:

- Name of the bank along with the bank's logo.
- The name of the branch to which the logged in user is linked. Example: Head Office, Central Office, Branch Office1, Branch Office2, etc.

# Understanding the Oracle FLEXCUBE User Interface

## Menu Bar

Menu bar contains certain options as shown in the following table.

| Menu                   | Description  |
|------------------------|--|
| <b>Themes</b>          | Click this link to select the available colour for screen layout.  |
| <b>Change Password</b> | Click this link to change the password.<br>For more information please refer to <b>Change Primary Password</b> (Fast Path: 768) option in <b>Back Office User Manual</b> . |
| <b>Help</b>            | Click this link to view <b>Oracle FLEXCUBE</b> Online Help.  |
| <b>About</b>           | Click this link to view <b>Oracle FLEXCUBE</b> version details.  |
| <b>Logout</b>          | Click this link to log out from <b>Oracle FLEXCUBE</b> .   |

## Product Logo

The logo rotates in the right hand side of the transaction screen, if the connection of the branch with the host is up.

## Customer Search

This section is used for basic customer search. For more details refer to the **Customer Search** option in the **Oracle FLEXCUBE Introduction User Manual**.

## Cash Summary

This section displays the cash summary for a teller. The details include the cash currency code, the current cash status, and the over-limit and under-limit for the cash balance. Cash summary will get refreshed after every financial transaction performed by the teller.

## Fast Path

Fast Path is a facility provided in **Oracle FLEXCUBE**, to navigate to a particular option using an alphanumeric hotkey. Each maintenance or transaction is allotted a unique hotkey, using which the user can invoke the same without going through the menu structure, thereby enabling quick access to the transaction.

## Tree Menu

All the options in **Oracle FLEXCUBE** are arranged module wise and in a hierarchical form. You can navigate to the required module and select the required option with a mouse click.

The tree menu structure can be defined using the template-task cross reference maintenance.

## Using Menus

This section explains the two methods available to navigate to options in **Oracle FLEXCUBE**. They are as follows:

- Fast Path method
- Menu method


## Understanding the Oracle FLEXCUBE User Interface

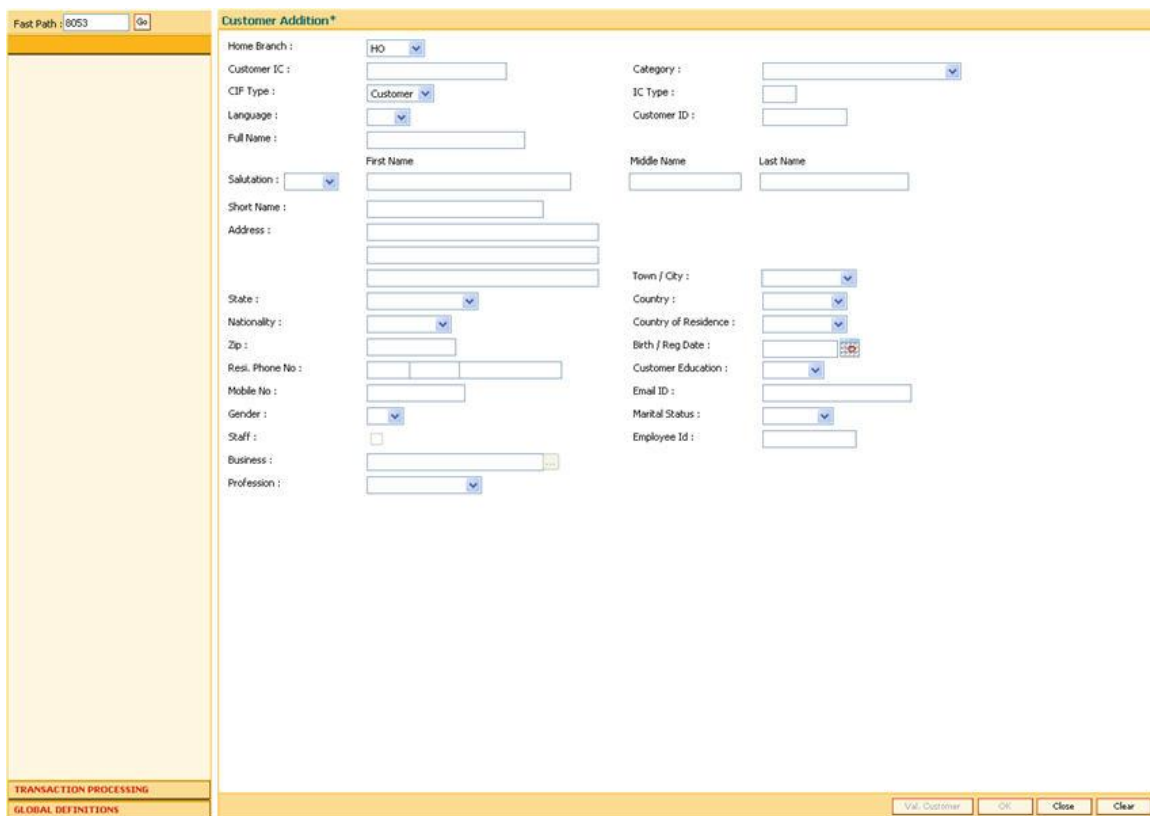
### To access an option (fast path method)

- Fast Path is an alphanumeric keyword used to uniquely identify a transaction. It is also called a transaction mnemonic.
- The Fast Path is to be entered in the **Fast Path** text box provided in the top left corner of the **Oracle FLEXCUBE** screen as shown in the following figure.



A screenshot of the Oracle FLEXCUBE user interface showing the 'Fast Path' input field. The text 'Fast Path : BAM08' is entered in the text box, and a 'Go' button is located to its right. The background is a light yellow color.

- To access the option, type the Fast Path code in the text box and click  or press **ENTER**. For example enter 8053 in the **Fast Path** text box and press **ENTER**, the **Customer Addition** option is displayed as shown in the following figure.



A screenshot of the Oracle FLEXCUBE user interface showing the 'Customer Addition\*' form. The 'Fast Path' input field at the top left contains the value '8053' and a 'Go' button. The main form area contains various input fields for customer information, including:

- Home Branch : HO (dropdown)
- Customer IC : (text box)
- Category : (dropdown)
- IC Type : (text box)
- Customer ID : (text box)
- CF Type : Customer (dropdown)
- Language : (dropdown)
- Full Name : (text box)
- First Name : (text box)
- Middle Name : (text box)
- Last Name : (text box)
- Salutation : (dropdown)
- Short Name : (text box)
- Address : (text box)
- State : (dropdown)
- Nationality : (dropdown)
- Zip : (text box)
- Town / City : (dropdown)
- Country : (dropdown)
- Country of Residence : (dropdown)
- Birth / Reg Date : (text box)
- Customer Education : (dropdown)
- Email ID : (text box)
- Resid. Phone No : (text box)
- Mobile No : (text box)
- Gender : (dropdown)
- Marital Status : (dropdown)
- Staff : (checkbox)
- Employee Id : (text box)
- Business : (text box)
- Profession : (dropdown)

At the bottom left, there are two tabs: 'TRANSACTION PROCESSING' and 'GLOBAL DEFINITIONS'. At the bottom right, there are four buttons: 'Val. Customer', 'OK', 'Close', and 'Clear'.

### To navigate to an option (menu method)


- When you login, the system displays the Tree Menu in the left pane as shown in the following figure.

## Understanding the Oracle FLEXCUBE User Interface

Fast Path :


**SELECTED CUSTOMER**


Customer Id :   
First Name :   
Last Name :   
  **Advance**

**ALL TRANSACTION** 

> Global Definitions

> Transaction Processing

**MY TRANSACTION** 

**MY TO DO LIST** 

- All the options available to the user are grouped in a hierarchical form in the left pane. To display a sub-option, in the left pane, click the > icon next to the option OR double-click the option. For example on the tree menu navigate to **Transaction Processing > Account Transactions > Loan Account Transactions > Rate Change** as shown in the following figure.



## Understanding the Oracle FLEXCUBE User Interface

The screenshot displays the Oracle FLEXCUBE User Interface transaction screen. At the top, there is a 'Fast Path' section with a text input field containing 'LNM81' and a 'Go' button. Below this is the 'SELECTED CUSTOMER' section, which includes input fields for 'Customer Id', 'First Name', and 'Last Name', along with 'Find', 'Clear', and 'Advance' buttons. The main section is titled 'ALL TRANSACTION' and features a tree view of transaction categories. The 'LNM81-Rate Change' option is highlighted. At the bottom, there are sections for 'MY TRANSACTION' and 'MY TO DO LIST'.

Fast Path :

**SELECTED CUSTOMER**

Customer Id :

First Name :

Last Name :

**ALL TRANSACTION**

- Transaction Processing
  - Walkin Transactions
  - Account Transactions
    - Loan Account Transactions
      - Other Transactions
        - LNM81-Rate Change**
        - Loan Account Attributes...
        - Account Documents Mai...
        - Loan Account Commitm...
        - Loan Disbursement Rev...
        - Account Rates
        - Rate Change
        - Loan Approved Amount ...
        - Additional Document Ma...
        - Miscellaneous Charges ...
        - Loan Commitment Fee P...
        - Account Schedule
        - Miscellaneous Loans Dr
        - Asset Agreement Inquiry
        - Loan Account CBR Details
        - Loan Auto Disbursements...
        - Loan Account Payoff No...
        - Account Payments Instr...
        - Loan Direct Account Op...
        - Loan Account Applicatio...
        - Loan User Defined Sche...
        - Loan Account Repricing/...
        - Loans Account Renewal...
        - Loans Interest Waiver ...
        - Loan Account Address ...
        - Loans Account Activatio...
        - Loan Funds Flow Calcul...
        - Loan Account Status Ch...
- Clearing

**MY TRANSACTION**

**MY TO DO LIST**

- The system displays the transaction screen in the Central Workspace as shown in the following figure.

# Understanding the Oracle FLEXCUBE User Interface

Fast Path : LNMB1 Go

**SELECTED CUSTOMER**

Customer Id :  
First Name :  
Last Name :  
Find Clear Advance

**ALL TRANSACTION**

- Global Definitions
- Transaction Processing
  - Walkin Transactions
  - Account Transactions
    - Loan Account Transacti...
    - Other Transactions
      - Loan Account Attrib...
      - Account Documents ...
      - Loan Account Commi...
      - Loan Disbursement ...
      - Account Rates
      - Rate Change
      - LNMB1-Rate Change
      - Loan Approved Amo...
      - Additional Document...
      - Miscellaneous Charg...
      - Interest Calculation ...
      - Loan Commitment F...
      - Account Schedule
      - Miscellaneous Loans ...
      - Asset Agreement In...
      - Loan Account CBR D...
      - Loan Auto Disbursm...
      - Loan Account Payoff ...
      - Account Payments L...
      - Loan Direct Account ...
      - Loan Account Applic...
      - Loan User Defined Sc...
      - Loan Account Repri...
      - Loans Account Rene...
      - Loans Interest Waiv...
      - Loan Account Addre...
      - Loans Account Activ...
      - Loan Funds Flow Cal...
      - Loan Account Status...

**MY TRANSACTION**

**MY TO DO LIST**

**Rate Change**

Interest Index Code : Effective Date : 01/01/1800

Interest Rate : 0.00000

**Rate Change Parameters**

Advice Required : Reschedule Options :

Rate Change Effect :



**Record Details**

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

Add Modify Delete Cancel Amend Authorize Inquiry Ok Close Clear

Note: If you are using the tree menu to navigate to a particular option, the Fast Path is automatically displayed in the **Fast Path** text box

## Using My Transaction

You can customize the menu based on the transactions which are used on a frequent basis. You can drag and drop the transaction from the tree menu in . Click **My Transaction** to view the screens which you have added. You can select the check box adjacent to the option name and click  to delete the option from **My Transaction**.

## Understanding the Oracle FLEXCUBE User Interface

Fast Path :

**SELECTED CUSTOMER**

Customer Id :

First Name :

Last Name :

**ALL TRANSACTION** 

**MY TRANSACTION** 

 ☐ Rule Debug Maintenance

 ☐ Rule Definition Master Mainten...

 ☐ UDE Master Maintenance

 ☐ Demand Draft Details Maintena...

**MY TO DO LIST** 




### Using My To Do List

You can view the count of Authorized/Rejected Transactions.

For teller, the system displays a hyperlink with transactions pending for authorization. Click the link, system displays the **Search Electronic Journal** (Fast Path: 6006) option with the list of transactions pending for authorization. Now, the teller can resend the transaction for authorization to a different supervisor, if required.

For supervisor, it will display a hyperlink with count of transactions pending for authorization. Click the link, system displays the **Search Electronic Journal** (Fast Path: 6006) option with the list of transactions pending for authorization. Now, the supervisor can perform further operations on the listed transactions.

## Understanding the Oracle FLEXCUBE User Interface

|                          |                                     |   |
|--------------------------|-------------------------------------|---|
| Fast Path :              | <input type="text" value="1501"/>   | <input type="button" value="Go"/>   |
| <b>SELECTED CUSTOMER</b> |                                     |   |
| Customer Id :            | <input type="text"/>                |   |
| First Name :             | <input type="text"/>                |   |
| Last Name :              | <input type="text"/>                |   |
|                          | <input type="button" value="Find"/> | <input type="button" value="Clear"/> <a href="#">Advance</a>                      |
| <b>ALL TRANSACTION</b>   |                                     |  |
| <b>MY TRANSACTION</b>    |                                     |  |
| <b>MY TO DO LIST</b>     |                                     |  |
| Transactions Pending (1) |                                     |   |

# Understanding the Oracle FLEXCUBE User Interface

## Central Workspace

This is the operational area where the contents of every transaction or maintenance are displayed. The following figure provides a detailed explanation of various elements that constitute the Central Workspace.

The screenshot shows the 'External File Setup' window. Annotations point to various UI elements:

- Screen Name:** Points to the title bar 'External File Setup\*'. A 'Call Timing' icon is also visible in the top right corner.
- General Information:** Points to the top section containing fields for 'External System Code' (ADDCCHANGE), 'File Type' (adFileDefn), 'Processor Type' (UPLOAD), and 'Format' (EXTRACT). There are also 'Close' and 'Help' buttons in the top right.
- Tab Screen:** Points to the 'Common Parameters' tab, which contains fields for 'Output Template', 'Deferred Auth Required' (checked), 'Relative Path', 'XFF File Name' (ap\_ext\_resp\_acct\_open), 'Output File Helper Class', and 'Output Folder Helper Class'.
- Record Details:** Points to the bottom section showing 'Input By' (TAJAY), 'Authorized By' (SAJAY), 'Last Mnt. Date' (16/07/2007 00:00:00), 'Last Mnt. Action' (Authorize), and 'Authorized' (checked). Below this is a row of radio buttons for 'Add By Copy', 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry'. At the bottom right are 'UOF', 'Ok', 'Close', and 'Clear' buttons.
- Modes Available:** Points to the row of radio buttons.
- Validation Button:** Points to the 'UOF' button.

### Screen Name

This is the name of the transaction being executed.

### General Information

For most of the transactions there are certain fields which are common. Some of these fields are key to access the relevant record. The display of other information in the respective fields depends upon the unique value entered in the key field. For example, Account Number, Customer Name etc. For most transactions the user has to specify the Account Number and the details associated with that Account Number are displayed.

### Tab Screen

Certain transactions are made up of a number of sub-sections. The tab screens are these separate sub-sections. Depending on the nature of the transaction, the user selects the appropriate tab screen and enters the details required in that tab screen or the system automatically displays the subsequent tab screen depending on the sequence of the transaction.

## Understanding the Oracle FLEXCUBE User Interface

### Transaction Information

This section may or may not be found in all transactions. The specific details to be entered or displayed for a particular transaction are displayed in this section of the Central Workspace.



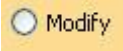



### Record Details

This contains the audit related information of the record in focus. This part contains the following fields:


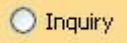
| Field                  | Description  |
|------------------------|--|
| <b>Input By</b>        | The ID of the user who has added the record.   |
| <b>Authorised By</b>   | The ID of the user who has authorized the record.  |
| <b>Last Mnt Date</b>   | The addition or maintenance of the record was done on this physical date and time. This is the application server date / time. |
| <b>Last Mnt Action</b> | This indicates the last maintenance action which was authorized / auto-authorized. Example: Add, Modify etc.                   |
| <b>Authorised</b>      | Indicates if the record in focus is an authorized record or not.   |

### Modes Available

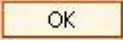
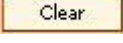
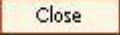
For all maintenances, **Oracle FLEXCUBE** enables various modes. These are command buttons and used to perform specific functions. The following table explains the individual button and its function.

| Click   | To  |
|---|---|
|  | Add a new record with the features of an existing record.   |
|  | Add a new record.   |
|  | Modify a record. The user can modify the record after authorization. All fields which do not form a part of the key field can be modified.  |
|  | Delete a record. The user can delete the record after authorization. The record is deleted from the system and cannot be accessed.  |
|  | Cancel a record. The user can cancel the record before authorization. This will enable cancellation of the earlier changes that have done. Example if the cancellation of the last modification was done, the record will revert to the last authorized status. |
|  | Amend a record. The user, who has added or modified the record, can amend it before authorization. These amendments shall be taken into consideration when the supervisor authorizes the record.  |


## Understanding the Oracle FLEXCUBE User Interface

| Click   | To  |
|---|---|
|  Authorize | Authorize a record. The user who has specific access rights can authorize the record. |
|  Inquiry   | View the authorized records.  |


### Validation Buttons

| Click   | To   |
|---|--|
|  OK    | Commit a transaction.                                    |
|  Clear | Clear the data entered on the screen.                    |
|  Close | Close the screen and exit the maintenance / transaction. |


### Call Timing

Click  to view the time taken in form request, form render and submit event of transaction.

### Help

Click  this to view the help related to a particular screen.


### Close

Click  to close the current screen.

### Type of fields


Information is entered in fields. Generally, the fields can be Display Fields, Entry Fields, Date Fields, and pick list.

#### Display Fields

Reserve Calculation Frequency : 

Information in these fields is retrieved/calculated by **Oracle FLEXCUBE**. Display fields are shown on screen in grey colour, indicating that they cannot be changed.

#### Entry Fields


Narrative : 

An Entry Field is an area in which the user can type or enter information. This information can be textual, numeric, or alphanumeric in nature. Entry Fields are of two types:

- **Mandatory Fields.** Information in these fields is mandatory for the process to move ahead.
- **Optional Fields.** Information in these fields is optional; you may or may not enter information in them.


# Understanding the Oracle FLEXCUBE User Interface

## Date Fields





LN Process Date : 20/03/2008 

- Date Fields have special status in **Oracle FLEXCUBE**.
- Normally, one would enter the date in the field using dd/mm/yyyy format.
- For ease-of-use, **Oracle FLEXCUBE** has provided a Calendar function in every date field.
- The calendar allows you to choose a date rather than enter it in the field.
- To select a date from a calendar in a date field, follow the steps given below.

### To select a date from the Calendar

- Click  with the mouse to activate the calendar.
- **Oracle FLEXCUBE** displays a calendar as shown below.



- Click the relevant date. The date gets populated in the date field.
- Click  OR  to navigate to the previous or next year respectively.
- Click  OR  to navigate to the previous or next month respectively.

### To move within a workspace

- Click the field where you want to go.  
OR
- Press **<Tab>** to move clockwise from one field to another, or **<Shift> + <Tab>** to move counter-clockwise.



### Pick List


A field that has the  button adjacent to it is a pick list.

- You can enter the value in the field by selecting it from the pick list.



## Understanding the Oracle FLEXCUBE User Interface

- To see the pick list available for any field, click the  button that appears adjacent to the field.
- For example, to select the name of the Country, click  adjacent to the **Country** field as shown in the following figure.


Country :  

- **Oracle FLEXCUBE** displays the pop-up screen as shown in the following figure.



| CountryName | CountryCode |
|-------------|-------------|
| AMERICA     | US          |
| AUSTRALIYA  | A           |
| BANGLADESH  | BAN         |
| CHINA       | 105         |
| INDIA       | 103         |
| INDIA1      | IND         |
| Indonesia   | 101         |
| SRILANKA    | SRL         |
| japan       | 102         |

- When you click the mouse pointer over a particular record, it gets highlighted. Double-clicking the highlighted record will automatically populate the field as shown in the following figure.

Country :  

### Frame

A rectangular frame with a title bar labeled "Sex". Inside the frame, there are two radio buttons. The first radio button is labeled "Male" and is selected (indicated by a filled circle). The second radio button is labeled "Female" and is not selected (indicated by an empty circle).

A frame is a rectangular box, mostly with a title, that is used to group related fields on a screen. For example:

- The adjacent figure displays a section with “Marital Status” as its title.
- It has two fields, viz., **Status** and **No. of Spouses**.

### Radio Button

Two radio buttons are shown. The first radio button is labeled "Male" and is selected (indicated by a filled circle). The second radio button is labeled "Female" and is not selected (indicated by an empty circle).

A radio button is a group of two or more choices that are mutually exclusive; that is, you can select only one. For example, if there are two radio buttons, only one of them can be active.

- To select a radio button, click the radio button.

### Check box

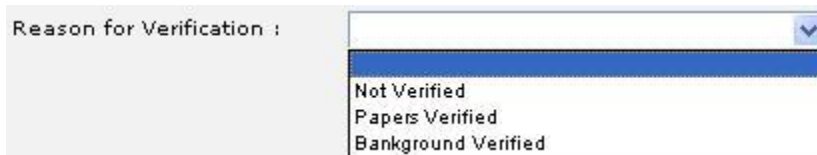
Two check boxes are shown. The first check box is labeled "Global" and is not checked (indicated by an empty box). The second check box is labeled "Keep In Office" and is not checked (indicated by an empty box).

A check box is a toggle switch.

You can click the check box to indicate Yes on the option or you can click the check box again to indicate No.

- In the Yes state you will see a tick mark inside the box.
- In the No state the box remains empty.

### Drop-down list

A drop-down list box is shown. The label "Reason for Verification :" is to the left of the box. The box has a downward-pointing arrow on its right side. The list is open, showing three options: "Not Verified", "Papers Verified", and "Bankground Verified". The first option, "Not Verified", is highlighted with a blue background.

A drop-down list box displays a fixed list of available choices.

- List boxes have scroll bars if there are more choices than what can be displayed at a given time.
- To invoke the list box, click the downward pointing arrow.
- Select any item from the list.

### User Defined Fields

This section is used for updating additional details. Based on the requirement and the nature of the field, you can specify default values and validations for the field. **Oracle FLEXCUBE** validates all entries made to the field against the validations defined for a field. For more information refer to User Defined Fields in the **Common Screens** option in **Oracle FLEXCUBE Introduction** user manual.

The user defined fields are available in two layouts. The layouts of the UDF depends if the screen is jackbee or classic screens.

The UDF in classic screens will be as follows:



The UDF in jackbee screens will be as follows:



Click on the appropriate UDF to enter the additional details.

### Session-Auto Expiry

The system displays session expiry alert if you are inactive for a particular duration (Interval/2) which is set by the bank. Click anywhere in the dashboard, you can reset inactivity duration and auto logout mechanism will not proceed with the logout of current session.

Click the checkbox to disable this alert for the current session. In this case, the current session will be expired without any notification if your inactivity duration is equal to value set.

The session-auto expiry screen will be as follows:



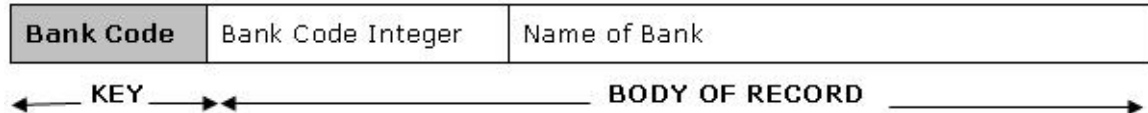
## 2.13. Standard Maintenance Procedures

The standard procedure for the maintenance's in **Oracle FLEXCUBE** is explained below. A record inside the table on which the maintenance operates has two parts namely:

A. **Key** – This can consist of one or more fields and these together identify a unique record in the table.

B. **Parts of the record** – Other attributes of the record.

For example, in **Bank Codes Maintenance**, the table layout is as follows:



Bank code is a key identifier in the Bank Codes table. Each bank code uniquely identifies a bank in the table. The attributes of that bank code would be defined in the body of the record. All action on the table namely add, modify, delete, amend, authorize and view are done using key field(s).

For doing any operations on the maintenance (or table), the key fields for the respective transaction screen have to be entered.

In addition to the entities on the screen, each of the record inside **Oracle FLEXCUBE** has some additional fields to be used internally by the system namely.

| Sr. No. | Field Name           | Description             | Remarks                            |
|---------|----------------------|-------------------------|------------------------------------|
| 1       | Flg-mnt-status       | Maintenance Status Flag | Can be 'A' for Authorized or Null. |
| 2       | Cod-mnt-action       | Maintenance Action Code |                                    |
| 3       | Dat-last-mnt         | Last Maintenance Date   |                                    |
| 4       | Cod-last-mnt-makerid | Last Maker ID           |                                    |
| 5       | Cod-last-mnt-chkerid | Last Checker ID         |                                    |

For example, the standard procedures for the **Bank Codes Maintenance** option are as follows:

### To add a bank code by copy

1. Select the **Add** mode.
2. Select the **Add By Copy** check box.
3. Type the existing bank code and press the **<Tab>** key.
4. The system displays the details of the bank code which is already maintained.
5. Modify the required fields and click the **Ok** button.
6. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue".

### To add a bank code

1. Select the **Add** mode.
2. Type the bank code and press the **<Tab>** key.
3. Enter the bank code integer and bank name and click the **Ok** button.
4. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue".

### To modify the bank code

1. Select the **Modify** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Modified...Authorization Pending...Click Ok to Continue".

This enables modification of an authorized record in the table. System would allow modification of non-key fields. Key fields cannot be modified or altered. When a record is modified, system will make another copy of the record in the table. The changes done on the record would reside in the 'Unauthorized' record with the same key. Hence, till the time of authorization, the table would contain 2 rows for the same key field namely 'Authorized' record and 'Unauthorized' record.

When the authorizer authorizes the changes, the system would delete the 'Authorized' record from the table and replace the same with the 'Unauthorized' record and change the status to 'Authorized'.

### To delete the bank code

1. Select the **Delete** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Deleted...Authorization Pending...Click Ok to Continue".

This enables physical deletion of an authorized record in the table. When a record is marked for deletion, system will make another copy of the record in the table. The changes done on the record would reside in the 'Unauthorized' record with the same key. Hence, till the time of authorization, the table would contain 2 rows for the same key field namely 'Authorized' record and 'Unauthorized' record.

When the authorizer authorizes the deletion, the system would delete the 'Authorized' and 'Unauthorized' records from the table.

### To cancel the bank code

1. Select the **Cancel** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Cancelled...Click Ok to Continue".

Cancel action is done by the teller who wants to nullify the action (add, modify, delete or amend) done by him on a record and does not want to send the same for authorization. This 'cancel' action can be done only by the teller who has done the initial (add, modify, delete or amend)

## Standard Maintenance Procedures

maintenance. When the teller cancels the record, the system deletes the 'Unauthorized' record from the table.

### To amend the bank code

1. Select the **Amend** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Amended...Authorization Pending...Click Ok to Continue".

Amend action is used by the teller who wants to do further changes to the record which has been modified by him earlier but before authorization by the supervisor.

System will allow amending of non-key fields. Key fields cannot be modified or altered. When a record is amended, system will record the changes in the 'Unauthorized' record in the table. Hence, till the time of authorization, the table would contain 2 rows for the same key field namely 'Authorized' record and 'Unauthorized' record.

When the authorizer authorizes the changes, the system would delete the 'Authorized' record from the table and replace the same with the 'Unauthorized' record and change the status to 'Authorized'.

### To authorize the bank code

1. Select the **Authorize** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Authorized...Click Ok to Continue".

Authorize action is done to accept the action (add, modify, delete or amend) done on a record. When a record is authorized, system will delete the existing 'Authorized' row and change the status of the 'Unauthorized' record to 'Authorized'.

### To view the bank code

1. Select the **Inquiry** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. The system displays the bank code details.

## 2.14. Standard Transaction Procedures

The procedure for the transactions in **Oracle FLEXCUBE** is explained below. The key fields for the respective transaction screen have to be entered. For example, the standard procedure for the Cash Deposit is as follows:

### To deposit cash in CASA account

1. Type the account number and press the **<Tab>** key.
2. Select the Txn Ccy from the drop-down list and type the Txn Amount and click the **Ok** button.
3. The system displays the message "Authorization Required. Do You Want to Continue"
4. The system displays the **Authorization Reason** screen.
5. Enter the relevant information and click the **Grant** button.
6. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

## 2.15. Authorization Procedures

You can define the following bank level parameters for authorization:

- **Parallel Authorization:** This parameter will allow transaction to be authorized by a same level or higher level user belonging to the same class.
- **Re-enter Transaction Amount:** This parameter will require the authorizer to input the transaction amount before authorizing a transaction done through specific options.

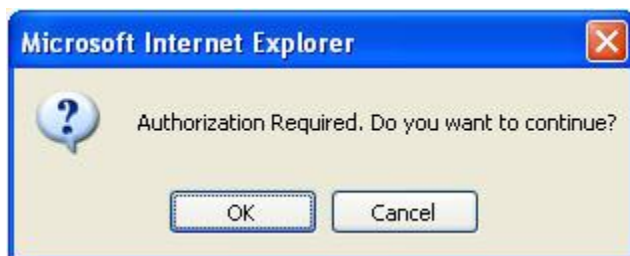
Authorization can be broadly classified into following four types:

1. Local Authorization
2. Remote Authorization
3. Centralised Authorization
4. Deferred Authorization

### 2.15.1. Local Authorization

Local authorization is used when the authorizer authorizes the transaction on the same location / PC as that of the person posting the transaction, without the person logging off from his session. The transaction can be authorized by a user of same level or a higher level belonging to the same class, based on the 'Parallel Authorization' parameter value. A user can be initiator of a transaction as well as an authorizer for same transaction type but will not have the right to authorize the transaction initiated by him. Only posting transaction screens have option for Local authorization. Re-entry of amount is not possible for local authorization.

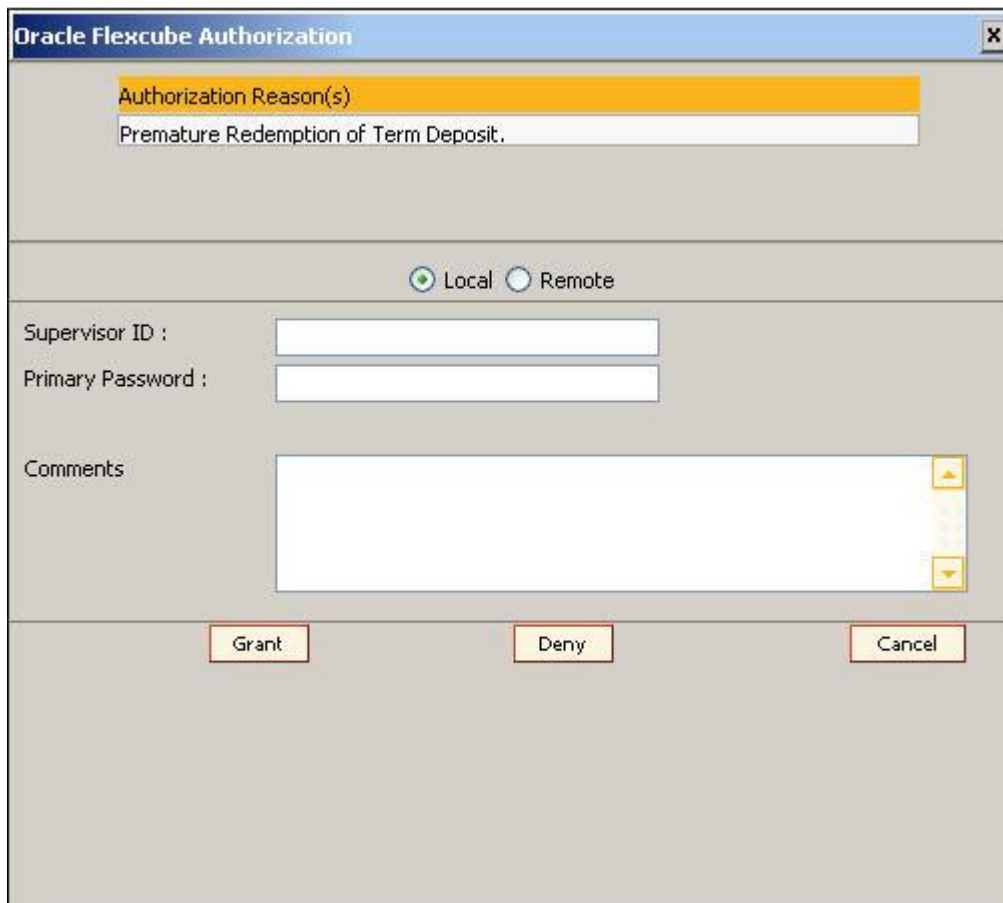
1. Enter the relevant information in the transaction screen and click the **Ok** button.
  1. The system displays the **Authorization required** message box.



3. Click the **OK** button to continue.
4. The system displays the **Authorization Reason** screen.



## Authorization Procedures



The image shows a screenshot of the 'Oracle Flexcube Authorization' dialog box. The title bar is blue with the text 'Oracle Flexcube Authorization' and a close button (X). The main area has a light gray background. At the top, there is a yellow header bar with the text 'Authorization Reason(s)'. Below this, a text box contains the text 'Premature Redemption of Term Deposit.'. In the center, there are two radio buttons: 'Local' (which is selected, indicated by a green dot) and 'Remote'. Below the radio buttons, there are two text input fields: 'Supervisor ID :' and 'Primary Password :'. Below these fields is a large text area labeled 'Comments' with a vertical scrollbar on the right. At the bottom of the dialog, there are three buttons: 'Grant', 'Deny', and 'Cancel'.

Oracle Flexcube Authorization

Authorization Reason(s)

Premature Redemption of Term Deposit.

☒ Local ☐ Remote

Supervisor ID :

Primary Password :

Comments

Grant Deny Cancel

5. Select the **Local** option.
6. Enter the appropriate user name and password.

**Oracle Flexcube Authorization**

Authorization Reason(s)  
Premature Redemption of Term Deposit.

☒ Local ☐ Remote

Supervisor ID : SSHWETALI

Primary Password : .....

Comments  
court order

Grant Deny Cancel

7. Click the **Grant** button and the transaction will be authorized.

### 2.15.2. Remote Authorization

Remote authorization is used when the person posting the transaction has sent the transaction for authorization to a remote location, within his branch.

The authorizer list includes user name along with the user ID and login status. The transaction will be allowed to be authorized by a user of similar level or a higher level based on the 'Parallel Authorization' parameter value. The list will not have the User ID and details of the transaction initiator as a user cannot be the maker and checker for the same transaction. A user can be an initiator of a transaction as well as an authorizer for same transaction type but will not have the right to authorize transaction initiated by him. Only an initiator can change the authorizer for a transaction if the request for authorization is unanswered.

The remote authorization process is divided into three stages.

#### Teller Activities

1. Enter the relevant information in the transaction screen and click the **Ok** button.
2. The system displays the **Authorization required** message box.



3. Click the **OK** button.
4. The system displays the **Authorization Reason** screen.

The screenshot shows the 'Oracle Flexcube Authorization' window. At the top, there's a section for 'Authorization Reason(s)' with a text box containing 'Dual control'. Below this are two radio buttons: 'Local' (unselected) and 'Remote' (selected). Underneath is a pagination bar with 'First', 'Previous', a text box with '1', a text box with '/88', and buttons for '1', '2', '3', '4', '5', 'Next', and 'Last'. The main part of the window is a table with three columns: 'UserId', 'UserName', and 'LoginStatus'. The table contains four rows of data. At the bottom right, there is a 'Cancel' button.

| UserId   | UserName      | LoginStatus |
|----------|---------------|-------------|
| TVIN59   | 4564          | N           |
| SANAND   | ANAND SUP ID  | N           |
| TANAND   | ANAND VIEW ID | N           |
| TVINAY50 | BROP 50       | N           |

5. Select the **Remote** option.
6. Select the authorizer ID to whom the transaction is to be sent for authorization from the **User Id** column drop-down list.
7. The system displays the message, "Transaction sent for Authorization". Click the **Ok** button.

### Supervisor Activities

The authorizer can view only those transactions which are sent to him/her for authorization.

1. Type the fast path **6006** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Search Electronic Journal** or **My To Do List** link provided in the menu option.

## Authorization Procedures

2. The system displays the **Search Electronic Journal** screen.
3. Select the **Teller ID** from the pick list.
4. Click the **Remote Authorization** option.
5. Click the **Fetch** button. The system displays all the transactions sent by the teller for authorization.

Search Electronic Journal

Teller ID :

☐ Electronic Journal ☒ Remote Authorization

Branch Posting Date :

Account No :

From Sequence No :

From Txn Time :

From Amount :

Mnemonic :

Incomplete Transactions : ☐

Host Process Date :

To Sequence No :

To Txn Time :

To Amount :

Remote Authorized Transactions : ☐

| Seq No | Txn Code | Amount    | User ID   | Description |
|--------|----------|-----------|-----------|-------------|
| 3      | 1356     | 10,000.00 | TDEVLOAN2 | 2502        |
| 1      | 1356     | 10,000.00 | SDEVTD3   | 2521        |
| 15     | 1006     | 56.00     | TDEVIDEA1 | 2563        |
| 2001   | CH050    | 0.00      | TDEVGL1   | 387         |
| 2002   | CH050    | 0.00      | TDEVGL1   | 387         |
| 5001   | 7115     | 0.00      | TDEVCA5A2 | 2505        |
| 5003   | 7115     | 0.00      | TDEVCA5A2 | 2505        |

/ 1 **1**

CardChange PinChequeCost RateDenominationInstrumentInventoryPin ValidationService ChargeSignatureTravellers Cheque

UDFFetchCloseClear

6. Double-click the sequence number in the **Seq No** column.
7. The system displays the relevant screen.

## Authorization Procedures

**Cash Deposit**

Account No. : 60000001756440 ABHAY

Account Ccy. : LTL Txn Ccy. : LTL

Account Ccy. Rate : 1.00000 Txn Ccy. Rate : 1.00000

Customer Type : Self

Customer Category : Individual

Customer Status : Resident

Bank Notes : 100000

Litas Coins : 0

Centas Coins : 0

Total Amount : 100,000.00

Account Amount : 100,000.00

Txn Amount : 100,000.00

Value Date : 15/01/2008

User Reference No. :

Narrative : Cash Deposit

Fetch DS Rates

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

Grant Deny View Back UDF Fetch Close Clear

- Click the **Grant** button to authorize the transaction. The system displays the dialog box for confirming amount.
- Enter the amount. If the amount entered matches with the transaction amount entered by the teller, the authorizer can commit the transaction. The authorizer can reject the transaction, if required.

**Oracle Flexcube Authorization**

Amount : 100,000.00

Ok Close

- Click **Ok** button. The system displays the authorization screen.

The screenshot shows a window titled "Oracle Flexcube Authorization". Inside the window, there is a section labeled "Authorization Reason(s)" with a text input field containing the text "Dual control". Below this, there are two labels, "Reason :" and "Comments", followed by a large text area for input. At the bottom of the window, there are two buttons: "Grant" and "Cancel".

11. Enter the relevant information.
12. Click **Grant** button for record authorization.

### 2.15.3. Centralised Authorization

Centralised authorization is a security enhancing setup which can be enabled in **Oracle FLEXCUBE** for providing additional authorizations when predefined reasons are encountered in online transactions by a group of supervisors, preferably from those located centrally.

This level of authorization is subsequent to and in addition to the local/remote authorization which would have been provided for the transaction to confirm the overrides.

The predefined reasons are defined in the branch database in an internal table called ba-auth-reason-mast table.

Centralised authorization is done by a specific transaction which can be accessed only by certain supervisors as identified in the Security Management System (SMS) setup. Supervisors accessing this transaction can identify the transaction(s) to be authorized by using the from branch, transaction code, customer id and account number combination.

The centralised authorization process is divided into the following steps namely:

If auto-authorization is disabled:

## Authorization Procedures

| Step | Activity By | Activity Description  |
|------|-------------|---|
| A    | Teller      | Teller performs online transaction from the branch. If system encounters conditions requiring local/remote authorization, transaction will proceed to step B. If system does not encounter any conditions requiring local/remote authorization but encounters centralised authorization requirement, system will proceed to step D. |
| B    | Supervisor  | Supervisor approves the transaction using local authorization or remote authorization. If local authorization is provided, system proceeds for further processing.  |
| C    | Teller      | Teller resubmits the approved transaction from the Electronic Journal, for transactions sent for remote authorization. System encounters reasons requiring central authorization. Teller sends the transaction for central authorization.   |
| D    | Supervisor  | Supervisor access the central authorization transaction and authorizes the transaction waiting for authorization.   |
| E    | Teller      | Teller resubmits the approved transaction from the Electronic Journal and completes the transaction.  |

If auto-authorization is enabled:

| Step | Activity By | Activity Description  |
|------|-------------|---|
| A    | Teller      | Teller performs online transaction from the branch. If system encounters conditions requiring local/remote authorization, transaction will proceed to step B. If system does not encounter any conditions requiring local/remote authorization but encounters centralised authorization requirement, system will proceed to step D. |
| B    | Supervisor  | Supervisor approves the transaction using local authorization or remote authorization. If local authorization is provided, system proceeds for further processing.  |
| C    | Teller      | System encounters reasons requiring central authorization. Teller sends the transaction for central authorization.  |
| D    | Supervisor  | Supervisor access the Central authorization transaction and authorizes the transaction waiting for authorization.   |

### Teller Activities

1. Enter the relevant information in the transaction screen and click the **Ok** button.
2. The system displays the **Authorization Required** message box.



3. Click the **OK** button.
4. The system displays the **Authorization Reason** screen.

A screenshot of the 'Flexcube Authorization' window. The title bar is red and says 'Flexcube Authorization'. The window is divided into several sections. The first section, 'Authorization Reason(s)', has a yellow header and contains two text boxes: 'Dual control' and 'Hold Funds Present - Refer to Drawer ( Account would Overdraw )'. The second section, 'Details', also has a yellow header and contains two text boxes: 'Account Number: 000000007260' and 'Available Balance After Transaction: -400.40'. Below these is a section with two radio buttons: 'Local' (selected) and 'Remote'. The bottom section contains four input fields: 'Supervisor ID', 'Primary Password', 'Reason' (a dropdown menu), and 'Comments' (a text area). At the bottom of the window are four buttons: 'Grant', 'Deny', 'Details', and 'Cancel'.

5. Select the **Remote** option.
6. The system displays the list of supervisors.
7. Click on the appropriate supervisor.
8. The system displays the message, "Transaction Sent For Authorization". Click the **Ok** button.



- The system displays the transaction sequence number. Click the **OK** button.

### Supervisor Activities

#### At Local Branch:

The supervisor authorizes the transaction done by the teller locally or remotely. For more information on Local and Remote authorization refer to **Local Authorization** and **Remote Authorization** earlier in this chapter.

#### At Central Location:

- Navigate to the **Centralised Authorization** screen using the fast path 4501.
- Transactions to be authorized can be filtered by entering one or more of the following:
  - From Branch and To Branch
  - Mnemonic
  - Customer ID
  - Account No
  - Teller ID

**Centralised Authorisation**

From Branch : 0792 BANGALORE, TRINITY C To Branch : 9999 Higher Level Logical Branch  
 Mnemonic : 1001 Cash Withdrawal  
 Customer Id :  
 Account No : 9999101000001080  
 Teller Id :

| Txn Date   | TxnTime  | Branch | UserID  | SeqNo | Mnem | Cust Id | Account No       | Description     | Ccy | Amount   | State      | Authori |
|------------|----------|--------|---------|-------|------|---------|------------------|-----------------|-----|----------|------------|---------|
| 13/01/2006 | 11:49:08 | 9999   | TVINEET | 29    | 1001 | 600075  | 9999101000001080 | Cash Withdrawal | INR | 6,000.00 | Incomplete |         |

- The system displays all the transactions sent for authorization.
- Click the transaction to view the transaction details.

## Authorization Procedures

5. The system displays the transaction details screen. The supervisor cannot modify any details on the screen.

The screenshot shows a 'Cash Withdrawal' transaction details screen. The form contains the following fields and values:

| Field           | Value            |
|-----------------|------------------|
| Account No :    | 9999101000001080 |
| Account Ccy :   | INR              |
| Acct Ccy Rate : | 1.00000          |
| Amount :        | 6,000.00         |
| Account Amt :   | 6,000.00         |
| Narrative :     | Cash Withdrawal  |

At the bottom of the screen, there is a navigation bar with buttons: Mark, Grant, Deny, View, Back, Ok, and Cancel. The 'Inventory Details' button is highlighted in yellow.

6. Click the **Grant** button to authorize the transaction.
7. Click the **Deny** button to deny authorization of the transaction.
8. The system displays the **Authorization Reasons** screen.

The screenshot shows a 'Cash Withdrawal' form with the following fields:

- Account No : 9999101000001080
- Account Ccy : INR
- Acct Ccy Rate : 1.00000
- Amount : 6,000.00
- Account Amt : 6,000.00
- Narrative : Cash Withdrawal

Below the main form is a 'Flexcube -- Web Page Dialog' titled 'Authorization Reasons'. It contains:

- Reason: SANCTION OBTAINED
- Comments: Overdraft for the account
- Buttons: Ok, Cancel

At the bottom of the main window, there is a 'Flexcube Retail' tab with 'Inventory Details' selected, and a row of buttons: Mark, Grant, Deny, View, Back. To the right of this row are 'Ok' and 'Cancel' buttons.

9. Select the reason from the drop-down list and type the comments.
10. Click the **Ok** button.

## Teller activities after authorization

If auto-authorize is not enabled, the person posting the transaction (teller) is expected to submit the transaction for posting from the **Electronic Journal** screen or **Incomplete Transactions** screen, after the authorizer has authorized the transaction.

1. Type the fast path **6006** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Search Electronic Journal**.
2. The system displays the **Search Electronic Journal** screen.
3. Click the **Electronic Journal** option.
4. Click the **Fetch** button. The system displays all the transactions performed by the teller.

## Authorization Procedures

**Search Electronic Journal\***

Teller ID :

☒ Electronic Journal ☐ Remote Authorization

Branch Posting Date :  Host Process Date :

Account No :

From Sequence No :  To Sequence No :

From Txn Time :  To Txn Time :

From Amount :  To Amount :

Mnemonic :

Incomplete Transactions : ☐ Remote Authorized Transactions : ☐

| Seq No | Txn Code | Txn Time | Account No     | Ccy | State      | Amount   | User ID    | Print Receipt  |
|--------|----------|----------|----------------|-----|------------|----------|------------|----------------|
| 6      | 1401     | 18:47:01 | 06049420000012 | INR | Incomplete | 1,000.00 | TSRINIVASA | Click to print |
| 5      | 1401     | 17:52:46 | 06049420000012 | INR | Sent       | 1,000.00 | TSRINIVASA | Click to print |
| 4      | 1401     | 17:51:10 | 06049410000019 |     | Cancelled  | 0.00     | TSRINIVASA | Click to print |
| 3      | 8051     | 18:39:45 | 06056900000019 |     | Sent       | 0.00     | TSRINIVASA | Click to print |
| 2      | 8053     | 12:24:50 |                |     | Sent       | 0.00     | TSRINIVASA | Click to print |
| 1      | 9001     | 17:53:26 |                |     | Success    | 0.00     | TSRINIVASA | Click to print |

1 / 1

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

UDF Fetch Close Clear

- Double-click the sequence number in the **Seq No** column whose state is **Auth Granted**.
- The system displays the relevant screen.

Cash Deposit

Account No. :

60000001756440

ABHAY

Account Ccy. :

LTL

Txn Ccy. :

LTL

Account Ccy. Rate :

1.00000

Txn Ccy. Rate :

1.00000

Customer Type :

Self

Customer Category :

Individual

Customer Status :

Resident

Bank Notes :

100000

Litas Coins :

0

Centas Coins :

0

Total Amount :

100,000.00

Account Amount :

100,000.00

Txn Amount :

100,000.00

Value Date :

15/01/2008

User Reference No. :

Narrative :

Cash Deposit

Fetch DS Rates

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

<<

>>

Submit

View

Back

UDF

Fetch

Close

Clear

7. Click the **Submit** button to post the transaction.
8. The system displays the transaction sequence number.
9. Click the **Ok** button.
10. The system displays the documents screen.

## 2.15.4. Deferred Authorization

Deferred authorization is used for maintenance transactions. The transaction will be allowed to be authorized by a user of same level or a higher level belonging to the same class based on the 'Parallel Authorization' parameter value. A User can be initiator of a transaction as well as an authorizer for same transaction type but will not have the right to authorize transaction initiated by him/her. Any checker will be able to see unauthorized maintenance transactions requiring deferred authorization in authorize mode. For more information refer to Standard Maintenance Procedures in the **Oracle FLEXCUBE Introduction** User Manual.

**Note:** While authorising a transaction, the system displays various authorization reasons depending on certain conditions. For example: Account is dormant, Hold funds present, Premature Redemption of Term Deposit, etc. Refer the **Authorization Reason** screen.

## 2.16. Common Screens

This topic includes the details of the following screens available in **Oracle FLEXCUBE**:

- Service Charges Details
- Instrument Details
- Cheque Details
- Inventory Details
- Cost Rate Details
- User Defined Fields
- Negotiate
- Document Receipt
- IFSC Lookup
- Handle FCY

Common Screen refers to those screens which could find an appearance in most of the transactions having a financial impact. For all those transactions that require input or modification of default Service Charges or Inventory details or Cheque Details or Traveler's Cheque, the screen mentioned shall be used.

The service charge, inventory details and cheque details screens are invoked when the respective tabs on the transaction screen is clicked. The display of these respective tabs is dependant upon the setup. For example, in the following figure, the **Service Charge Details** tab is enabled.

The Service Charges transaction definition option can be attached to options like **Cash Deposit** (Fast Path: 1401), **GL Miscellaneous Debit against Cash** (Fast Path: 1060), etc.

## Common Screens

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

Bank Code : Danamon Bank

Chq Ccy : IDR Txn Ccy : USD

Cheque Ccy Rate : 1.00000 Txn Ccy Rate : 47.50000

Cheque Amount : 500.00

Charges (Lcy) : 10.00

Total Amount : 10.74

BC Date : 29/04/2008 Serial No :

Micr No : 257889 Routing No : 3359999

Beneficiary Name : John Passport / IC No : A5585

Beneficiary Addr : 7B

Altamount Road

User Reference No : 5525

Narrative : BC. Sale Against Cash

|      |            |        |           |              |            |           |                |                       |           |                   |
|------|------------|--------|-----------|--------------|------------|-----------|----------------|-----------------------|-----------|-------------------|
| Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | <b>Service Charge</b> | Signature | Travellers Cheque |
|------|------------|--------|-----------|--------------|------------|-----------|----------------|-----------------------|-----------|-------------------|

UDF OK Close Clear




If you click the Service charge transaction definition tab, the system will display the SC common screen. The tabs can be disabled using the **Transaction Definition** (Fast Path: TC001) option.

### 2.16.1. Service Charge Details

A maximum of five default service charges can be linked to each transaction.

#### Screen Pre - Requisite

- BAM 14
- SCM01

Service Charges Details\*




| Service Charge | Amount | CCY | Amount (LCY) | Parent (LCY) | Addnl (LCY) | Rule Applied | Collection Mode | Xfer Acct No. | Collection Mode CCY |
|----------------|--------|-----|--------------|--------------|-------------|--------------|-----------------|---------------|---------------------|
| Fixed SC RMB   | 36.00  | RMB | 36.00        | 0.00         | 0.00        | Rule         | Cash            |               | USD                 |

TOTAL (LCY) :

| Rule ID | Original Value | Rule Returned | Rule Returned Value | Final Value | Reason |
|---------|----------------|---------------|---------------------|-------------|--------|
|         |                |               |                     |             |        |

OK

#### Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Service Charge</b> | [Display]<br>This field displays the default SC which is linked to the transaction. |



| Field Name                 | Description   |
|----------------------------|---|
| <b>Amount</b>              | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the service charge to be applied.</p> <p>By default, this field displays the service charge amount in SC currency.</p> <p>The SC is defaulted based on the setup. If the relevant SC is to be waived, type zero in this field.</p> |
| <b>CCY</b>                 | <p>[Display]</p> <p>This field displays the service charge currency.</p>  |
| <b>Amount(Lcy)</b>         | <p>[Display]</p> <p>This field displays the service charge in the local currency. If the SC amount has changed, system will automatically convert the new SC amount into the local currency.</p>  |
| <b>Parent(Lcy)</b>         | <p>[Display]</p> <p>This field displays amount of Service Charge of the Parent SC in local currency.</p>  |
| <b>Addnl(LCY)</b>          | <p>[Display]</p> <p>The field displays the amount of Service Charge of the Additional SC in local Currency.</p>   |
| <b>Rule Applied</b>        | <p>[Display]</p> <p>Click the <b>Rule</b> link to view the rule details applied for the SC.</p> <p>The link is displayed if a rule is applied to the service charge.</p>  |
| <b>Collection Mode</b>     | <p>[Toggle]</p> <p>If the field is marked as Y then that group will get linked and if the field is marked as N then that group will get de-linked.</p>  |
| <b>Collection Mode ccy</b> | <p>[Display]</p> <p>This field displays the selected collection amount.</p>   |
| <b>Total (Lcy)</b>         | <p>[Display]</p> <p>This field displays the total service charge to be applied in local currency.</p>   |

| Column Name                | Description  |
|----------------------------|--|
| <b>Rule Details</b>        |  |
| <b>Rule ID</b>             | [Display]<br>This field displays the Rule ID attached to the selected SC.<br>An interest rule ID is a unique number, which represents the installment rule.              |
| <b>Original Value</b>      | [Display]<br>This field displays the original amount of the service charge.  |
| <b>Rule Returned</b>       | [Display]<br>This field displays the rule returned description for the selected service charge.  |
| <b>Rule Returned Value</b> | [Display]<br>This field displays the value of the rule returned.   |
| <b>Final Value</b>         | [Display]<br>This field displays the final value of the service charge after the rule has been applied.<br><i>Final Value = Original SC Value - Rule Returned Value.</i> |
| <b>Reason</b>              | [Display]<br>This field displays the reason for charging of SC.  |

Click the **Ok** button to apply the new or modified service charges to the transaction.

## 2.16.2. Instrument Details

**Instrument Details\***

Clearing Type : Local 3 day float

Cheque No : 1

Cheque Literal : Local Cheque Deposit

Cheque Date : 20/03/2008

Routing No : 1001001

Bank : 100 Canara

Drawer Acct No : 000000002220

Branch : 1001 CANARA1

Value Date : 01/05/2008

Sector : 201 Java

Late Clearing : N

Chg Commission : Yes

Instr. Sub-type : 00 - Crossed Cheque

OK

### Field Description

| Field Name           | Description  |
|----------------------|--|
| <b>Clearing Type</b> | <p>[Mandatory, Drop-Down]</p> <p>Select the clearing type from the drop-down list.</p> <p>The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type. Refer to the <b>Clearing Type Maintenance</b> (Fast Path: STM64) option in Definitions User's Guide.</p> |

| Field Name            | Description   |
|-----------------------|---|
| <b>Cheque No</b>      | <p>[Mandatory, Numeric, 12]</p> <p>Type the cheque number, which is present on the MICR line of the instrument.</p> <p>When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.</p>  |
| <b>Cheque Literal</b> | <p>[Mandatory, Drop-Down]</p> <p>Select the cheque literal from the drop-down list.</p>   |
| <b>Cheque Date</b>    | <p>[Mandatory, dd/mm/yyyy]</p> <p>Type the cheque date.</p> <p>This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument.</p> <p>Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the <b>Settlement Bank Parameters</b> (Fast Path: STM59) option).</p>  |
| <b>Routing No</b>     | <p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number of the cheque.</p> <p>The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn.</p> <p>The combination can be obtained from the <b>Routing Branch Maintenance</b> (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> screen.</p> |
| <b>Bank</b>           | <p>[Display]</p> <p>This field displays the bank name to which the cheque belongs, corresponding to the bank code extracted from the routing number.</p>  |

| Field Name            | Description  |
|-----------------------|--|
| <b>Branch</b>         | <p>[Display]</p> <p>This field displays the branch name from where the cheque is drawn, corresponding to the branch code and bank code extracted from the routing number.</p>  |
| <b>Sector</b>         | <p>[Display]</p> <p>This field displays the clearing sector name to which the cheque branch belongs, corresponding to the sector code extracted from the routing number.</p> <p>Sector Codes are defined using <b>Sector Codes Maintenance</b> (Fast Path: BAM41) option.</p>  |
| <b>Drawer Acct No</b> | <p>[Mandatory, Numeric, 16]</p> <p>Type the account number on which the cheque is drawn.</p> <p>The drawer account number is the account number of the person who has issued the cheque. The drawer account number which is generally printed on the cheque leaf is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.</p>   |
| <b>Value Date</b>     | <p>[Display]</p> <p>This field displays the value date of the cheque.</p> <p>When a cheque is deposited on an account, the system uses the routing number to check the float days from the <b>Endpoint Float Maintenance</b> (Fast Path: BAM28) option and the working days from the <b>Endpoint-Clearing Branch Composite Calendar</b> (Fast Path: BAM33) option to generate the value date of the cheque.</p> <p>The value date is the date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount and reduces the un-cleared funds on the account.</p> <p>For more information on maintaining value date, refer to the <b>Clearing Definitions</b> option in the <b>Definitions User's Guide</b>.</p> |

| Field Name             | Description  |
|------------------------|--|
| <b>Late Clearing</b>   | <p>[Display]</p> <p>This field displays the values <b>Y</b> or <b>N</b> for late clearing.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Y - If the late clearing is marked</li><li>• N - If the late clearing is not marked</li></ul> <p>This field displays <b>Y</b> when a customer deposits a cheque after the clearing cut-off time is over, for current posting date for the selected clearing type.</p> <p>The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.</p> |
| <b>Chg Commission</b>  | <p>[Display]</p> <p>This field is currently not used in any processing.</p>  |
| <b>Instr. Sub-type</b> | <p>[Mandatory, Drop-Down]</p> <p>Select the instrument sub type from the drop-down list.</p> <p>The values in the drop-down are defaulted from the <b>Site Instrument Type</b> field maintained in the <b>Instrument Type Xref</b> (Fast Path: STM58) option.</p>  |

Click the **Ok** button to apply the new or modified service charges to the transaction. Click the **Cancel** button to reject the instrument details.

### 2.16.3. Cheque Details

OBUCASA Funds Transfer Request

Cheque Details

Cheque No : 988766566

Cheque Date : 10/04/2008

Ok Cancel

#### Field Description

| Field Name         | Description   |
|--------------------|---|
| <b>Cheque No</b>   | [Mandatory, Numeric, 12]<br>Type the cheque number issued on the From Account.<br>System will validate the cheque to confirm if it has been issued on the From account and is in unpaid status. |
| <b>Cheque Date</b> | [Mandatory, dd/mm/yyyy]<br>Type the date of the cheque. The system will default to the branch date. If the date is modified, the same should be less than the branch date.                      |

Click the **Ok** button to accept the cheque details as a part of the transaction. Click the **Cancel** button to reject the cheque details.

### 2.16.4. Inventory Details

**Inventory Details\***

Stock Code :  Stock SubType :

Instrument Type :  Ccy Code :

Issuer Code :  Total Amount :

**Denomination Details :**

| Denm | Series Number | Start Number | End Number | Quantity |
|------|---------------|--------------|------------|----------|
| 5    |               | 0            | 0          | 0        |
| 20   |               | 0            | 0          | 0        |
| 50   |               | 0            | 0          | 0        |
| 100  |               | 0            | 0          | 0        |
| 500  |               | 0            | 0          | 0        |

OK

#### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Stock Code</b>      | [Display]<br>This field displays the stock code representing the inventory.                                    |
| <b>Stock Sub Type</b>  | [Display]<br>This field displays the sub-type of the instrument.   |
| <b>Instrument Type</b> | [Display]<br>This field displays the instrument type of the inventory.   |
| <b>Ccy Code</b>        | [Display]<br>This field displays the currency of the inventory. This is defaulted from the transaction screen. |



| Field Name                  | Description   |
|-----------------------------|---|
| <b>Issuer Code</b>          | [Display]<br>This field displays the issuer code of the inventory. This is defaulted from the transaction screen.   |
| <b>Total Amount</b>         | [Display]<br>This field displays the total amount for which the inventory is being purchased. This is defaulted from the transaction screen.  |
| <b>Denomination Details</b> |   |
| <b>Denm</b>                 | [Display]<br>This field displays the denomination detail that is defaulted from the <b>Stock Codes Maintenance (Fast Path: IVM01)</b> option for the particular issuer and particular currency. |
| <b>Series Number</b>        | [Mandatory, Numeric, 10]<br>Type the series number of the inventory which is to be purchased.   |
| <b>Start Number</b>         | [Mandatory, Numeric, 10]<br>Type the start number of the inventory belonging to the respective series number which is to be purchased.  |
| <b>End Number</b>           | [Display]<br>This field displays the end number that is calculated by the system depending upon the start number and quantity.  |
| <b>Quantity</b>             | [Display]<br>This field displays the quantity of the inventory which is purchased.  |

Click the **Ok** button to accept the inventory details as a part of the transaction. Click the **Cancel** button to reject the inventory details.

### 2.16.5. Cost Rate Details

As part of the "Branch Profitability" requirements, cost rates needs to be captured transaction and account currency wise, for FX transactions.

Outgoing Payment Transaction(Message)

Cost Rate Details

Account Ccy :

Acct Ccy Rate :

Acct Ccy Cost Rate :

Txn Ccy :

Txn Ccy Rate :

Txn Ccy Cost Rate :

Ok

#### Field Description

| Field Name  | Description   |
|-------------|---|
| Account Ccy | <p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the loan account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p> |

| Field Name                | Description   |
|---------------------------|---|
| <b>Acct Ccy Rate</b>      | <p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>             |
| <b>Acct Ccy Cost Rate</b> | <p>[Display]</p> <p>This field displays the cost rate for the account currency that is defaulted to the mid rate for the currency.</p>  |
| <b>Txn Ccy</b>            | <p>[Mandatory, Drop-Down]</p> <p>Select the currency of the cheque from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>  |
| <b>Txn Ccy Rate</b>       | <p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p> |
| <b>Txn Ccy Cost Rate</b>  | <p>[Display]</p> <p>This field displays the cost rate for transaction currency that is defaulted to the mid rate for the currency.</p>  |

Click the **Ok** button to accept the inventory details as a part of the transaction. Click the **Cancel** button to reject the inventory details.

### 2.16.6. User Defined Fields

While working with **Oracle FLEXCUBE**, there are additional fields which are required to be used, either for convenience or to suit the requirements of the bank. The **User Defined Fields** option, allows the user to add fields based on the specifications.

Based on the requirement and the nature of the field, you can specify default values and validations for the field. **Oracle FLEXCUBE** validates all entries made to the field against the validations defined for a field.

The screenshot displays the 'TD Interest Payout Inquiry' window. It contains several input fields for transaction details:

- Account No : 000000030775
- Account Ccy : INR
- Acct Ccy Rate : 1.00000
- Deposit No: 4
- Int Payout Amount : 0.09
- Tax Calculated : 0.00
- Net Interest Payout : 0.09
- Txn Amount : 0.09
- User Reference No : 1
- Narrative : TD, Interest Payout By Cash

At the bottom left, there is a tabbed interface with two tabs: 'Other Transactions' and 'User Defined Fields'. The 'User Defined Fields' tab is currently selected. At the bottom right, there are 'Ok' and 'Cancel' buttons.

If you click the **User Defined Fields** tab, the system will display the **User Defined Fields** screen.

TD Interest Payout Inquiry

UDF Details

\*Limit Breached :

Validate

Back

Field Description

| Field Name     | Description  |
|----------------|--|
| Limit Breached | [Display]<br>This field displays the status as <b>Y</b> if the limit amount is breached. |

Click the **Validate** button to validate the UDF details.

### 2.16.7. Negotiate

**Negotiation**

Exchange Rate : 234.99000

Comments :

New Exchange Rate :

Negotiate Accept Cancel

Status :

#### Field Description

| Field Name        | Description  |
|-------------------|--|
| Exchange Rate     | [Display]<br>This field displays the current exchange rate.                      |
| Comments          | [Optional, Alphanumeric, 256]<br>Type the comments if any.                       |
| New Exchange Rate | [Display]<br>This field displays the exchange rate after it has been negotiated. |

You can click the **Negotiate** button to get a better exchange rate as compared to the current rate.

The Treasurer can view the exchange rate change request using the **Treasury Negotiation Worklist** (Fast Path: BA030) option. The treasurer has the right to reject or negotiate the exchange rate.

### 2.16.8. Document Receipt

This screen is displayed at the end of some transactions. For example, While using the **Future Dated Cash Deposit** (Fast Path: 1411) option at the end of the transaction the system will display the **Document Receipt** screen. It is used to print the details of the transaction.

| Documents |        |             |         |
|-----------|--------|-------------|---------|
| Sr No     | Doc Id | Description | Printed |
| 1         | 137    | Receipt     | N       |

Cancel

#### Field Description

| Field Name  | Description  |
|-------------|--|
| Sr No       | [Display]<br>This field displays the serial number.  |
| Doc Id      | [Display]<br>This field displays the document Id.  |
| Description | [Display]<br>This field displays the description.  |
| Printed     | [Display]<br>This field displays the whether the transaction details have been printed or not. |

### 2.16.9. IFSC Lookup

The IFSC code is a unique identification code for the branches across a bank. It is used for NEFT and RTGS transactions.

**RTGS-NEFT-Payment Inquiry Screen\***

Branch Code :  ... User Id :  ...

Start Date :  ... End Date :  ...

Payment Type :  ... Payment Transaction Code :  ...

Amount(Min) :  ... Amount(Max) :  ...

Account Number :  ... Network Id :  ...

RTGS/NEFT Ref No. :  ... IFSC Code :   ...

Transaction Status :  ... File Name :  ...

Transactions | Transaction Details

| Network Reference Number | Payment Transaction Code | Account Number | Account Title | Date | Amount | Txn Status | Payment Type |
|--------------------------|--------------------------|----------------|---------------|------|--------|------------|--------------|
| <div>0 / 0</div>         |                          |                |               |      |        |            |              |

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

Click on the **Lookup** button, to search the IFSC Code. The system displays the following screen.



Oracle Flexcube Data Selection -- Web Page Dialog

**Advance Search Page**

**Advance Search Page** **Select Search Options :**

☒ Basic ☐ Advance

☒ AND

IFSC Code Contains

Bank Name : Contains

Branch Name : Contains

| IFSC CODE          | Bank Name                  | Branch Name      |
|--------------------|----------------------------|------------------|
| <b>UTBA0000001</b> | <b>UCO BANK</b>            | <b>BankHouse</b> |
| UCBA0000001        | UCO BANK                   | BankHouse        |
| PUNB0000001        | PUNJAB NATIONAL BANK       | BankHouse        |
| YESB0000001        | YES BANK                   | BankHouse        |
| COSB0000001        | COSMOS CO-OPERATIVE BANK   | BankHouse        |
| SWBK0000001        | SARASWAT CO-OPERATIVE BANK | BankHouse        |
| IDBI0457812        | IDBI BANK                  | BankHouse        |
| PUNB0014900        | PUNJAB NATIONAL BANK       | BankHouse        |
| LKNB0000001        | LORD KRISHNA BANK          | BankHouse        |

### Field Description

| Field Name                 | Description  |
|----------------------------|--|
| <b>Advance Search Page</b> | <p>[Mandatory, Radio Button]</p> <p>Click the appropriate option to search the IFSC code.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Basic</li> <li>Advance</li> </ul> |

| Field Name         | Description  |
|--------------------|--|
| <b>IFSC Code</b>   | <p>[Optional, Drop-Down, Alphanumeric, 11]</p> <p>Select the condition from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Contains</li><li>• Does Not Contain</li><li>• Equal to</li><li>• Not Equal To</li><li>• Starts With</li><li>• Ends With</li><li>• Is Blank</li></ul> <p>Type the IFSC (Indian Financial System Code) code in the adjacent field.</p> <p>It is a unique code across the branches of banks in India for NEFT and RTGS.</p> |
| <b>Bank Name</b>   | <p>[Optional, Alphanumeric, 40]</p> <p>Type the name of the bank.</p>  |
| <b>Branch Name</b> | <p>[Conditional, Alphanumeric, 120]</p> <p>Type the name of the branch.</p> <p>This field is enabled if the <b>Bank Name</b> is entered.</p>   |

Click the **Find** button. The system displays the list of IFSC code for the respective bank and branch name.

### 2.16.10. Handle FCY

This tab is enabled if the controls are defined on the Transaction Definition Screen (FP: TC001) and when transaction currency selected is FCY in the transaction mnemonic screen.

1. Click on Handle FCY Tab present at the bottom of the main screen.
2. The System will display **Handle FCY** screen as shown below.

Handle FCY Change Details\*

From Ccy :  To Ccy :

From Ccy Rate :  To Ccy Rate :

From Ccy Amount : \*  To Ccy Amount : \*

Narrative : \*

OK

#### Field Description

| Field Name | Description   |
|------------|---|
| From Ccy   | [Display]<br><br>This field displays the currency of the account that is debited for the FCY Cash Withdrawal Transaction (ACY). |

| Field Name             | Description  |
|------------------------|--|
| <b>To Ccy</b>          | [Display]<br><br>This field displays the local currency. This will always be the LCY of the branch.  |
| <b>From Ccy Rate</b>   | [Display]<br><br>This field displays the FX midrate between the ACY & LCY.   |
| <b>To Ccy Rate</b>     | [Display]<br><br>This field displays the LCY Ccy rate. This value will always be 1.00000.  |
| <b>From Ccy Amount</b> | [Numeric, 13, Two]<br><br>Type the value for FCY amount, for this the branch teller wants to handover the change to the customer. Amount should not be greater than the transaction amount |
| <b>To Ccy Amount</b>   | [Display]<br><br>This field displays the equivalent LCY for the FCY Amount entered in the FCY Amount field.  |
| <b>Narrative</b>       | [Alphanumeric, 40]<br><br>Type the transaction description. As a narrative enrichment, the standard narration will be suffixed with 'FCY Cash Handling - <Account Number debited>'         |

3. Fill in the required fields.

## Common Screens

**Handle FCY Change Details\***

|                    |                                    |                 |         |
|--------------------|------------------------------------|-----------------|---------|
| From Ccy :         | USD                                | To Ccy :        | RMB     |
| From Ccy Rate :    | 700.00000                          | To Ccy Rate :   | 1.00000 |
| From Ccy Amount :* | U 12.00                            | To Ccy Amount : | 84.00   |
| Narrative :*       | 1000200000000349:FCY Cash Handling |                 |         |

OK

4. Click on **OK** button present at the bottom of the screen
5. The system will display the main screen.
6. Click on **OK** button.
7. The System will display "**transaction sequence number**" on a pop up.
8. Click **OK**

## 2.17. Customer Search

This option allows you to 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. This option would be useful to the user when the customer contacts the bank to check the status of their account, and is unable to provide the account number.

This option has a primary search which is mandatory and secondary (refined) optional search. The user may enter a combination of the values based on the options available in the advance and refined search. The numbers of combinations possible are as follows:

| Primary Search Criteria   | Secondary Search Criteria       |
|---------------------------|---------------------------------|
| Customer short name       | Date of birth/Date Incorporated |
| Customer first name       | Date of birth/Date Incorporated |
| National ID (Customer IC) | Date of birth/Date Incorporated |
| Customer last name        | Mobile number                   |
| Customer first name       | Home phone                      |
| IBAN                      | Currency                        |

Customer ID, IBAN and ATM card number is unique for every customer, hence when it is selected as the search string the user has to input exact string to get the record.

Wild card search is supported for the search based on Customer short name, Customer first name, customer last name and national Id (Customer IC).

### For Example:

Search by date of birth / date incorporated:

If the user enters the DOB / date incorporated as 01/01/1965 (DD/MM/YYYY) and it is entered along with the advance search criteria of first name as George then **Oracle FLEXCUBE will** fetch all the records where the registration date or the date of birth of a customer is 01/01/1965 and the first name is George.

The search result will be as follows:

| Custo<br>mer<br>IC | Custome<br>r ID | First<br>Name | Custom<br>er Type | DOB/Regi<br>stration<br>date | ATM card<br>number   | Postal<br>Address                   |
|--------------------|-----------------|---------------|-------------------|------------------------------|----------------------|-------------------------------------|
| 8159               | 600918          | George        | Individu<br>al    | 01/01/196<br>5               | 44793705<br>21504778 | 28,Billstreet,N<br>ew York          |
| 1253               | 315789          | George        | Corpora<br>te     | 01/01/196<br>5               | 61763528<br>45789887 | 25,Billstreet,<br>New York          |
| 4789               | 678215          | George        | Corpora<br>te     | 01/01/196<br>5               | 50791248<br>32594578 | 18, Hamilton<br>street, New<br>York |

## Definition Prerequisites

- 8053 - Customer Addition

## To perform customer search

1. Type the user name and password to login.
2. The system displays the **Oracle FLEXCUBE** screen.

## Oracle FLEXCUBE

|  |  |   |  |
|--|--|---|--|
| Fast Path : <input type="text"/> <input type="button" value="Go"/>   |  | <b>Search</b>   |  |
| <b>SELECTED CUSTOMER</b>   |  | Customer Memo   |  |
| Customer Id : <input type="text"/><br>First Name : <input type="text"/><br>Last Name : <input type="text"/><br><input type="button" value="Find"/> <input type="button" value="Clear"/> <input type="button" value="Advance"/> |  | Customer Id : <input type="text"/><br>Customer Name : <input type="text"/><br>Category : <input type="text"/><br>Gender : <input type="text"/><br>Date of Birth : <input type="text"/><br>Customer Combined<br>Total Withdrawal Balance : <input type="text"/><br>Officer Name : <input type="text"/><br>Address : <input type="text"/> |  |
| <b>ALL TRANSACTION</b>   |  | <b>Account Summary</b>  |  |
| > Global Definitions<br>> Transaction Processing   |  | No Records Found<br><br><div style="text-align: center; font-size: 2em; color: #ccc;">       ORACLE®<br/>       FLEXCUBE     </div>   |  |
| <b>MY TRANSACTION</b>  |  | <input type="text"/> / 0  |  |
| <b>MY TODO LIST</b>  |  |   |  |

3. Enter the search string in the **Selected Customer** grid and click the **Find** button. The system displays the account details for the selected customer. For example: Enter a search string in the **Customer ID** field.

## Search

Fast Path :

**SELECTED CUSTOMER**

Customer Id :   
First Name :   
Last Name :

**Search**

Customer Id : 606251  
Customer Name : PAUL SMITH  
Category : INDIVIDUAL  
Gender : FEMALE  
Date of Birth : 13/07/1980  
Customer Combined Total Withdrawal Balance: 999,400.00  
Officer Name : First teller  
Address : 3/22 PARK PLAZA Mumbai

Customer Memo

Photo

Autograph

Signature

**ALL TRANSACTION**

> Global Definitions  
> Transaction Processing

**CASA**

| Account No.    | Product Name                | Product Code | Home Branch      | Currency | Available Bal. | Book Balance | Unclear Funds | Future Dated Cash Deposit | Bills | B       |
|----------------|-----------------------------|--------------|------------------|----------|----------------|--------------|---------------|---------------------------|-------|---------|
| 06062510000017 | SAVINGS REGULAR- DAILY BAL1 |              | HEAD OFFICE HINR |          | 1000000.00     | 0.00         | 0.00          | 0.00                      | 0.00  | UNBLOCK |

ORACLE®

FLEXCUBE

/ 0

**MY TRANSACTION**

**MY TODO LIST**

## Field Description

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

User can enter any of the following search criteria from the **SELECTED CUSTOMER** section mentioned below

|                    |  |
|--------------------|--|
| <b>Customer Id</b> | [Optional, Numeric, 10]<br>Type the customer ID in this field.<br>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. |
| <b>First Name</b>  | [Optional, Alphanumeric, 40]<br>Type the first name of the customer.   |
| <b>Last Name</b>   | [Optional, Alphanumeric, 40]<br>Type the last name of the customer.  |
| <b>Customer Id</b> | [Display]<br>This field displays the customer ID.  |



| Field Name  | Description   |
|---|---|
| <b>Customer Name</b>                                | <p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p> <p>For Example: If the full name entered in the search criteria is - George, then <b>Oracle FLEXCUBE</b> will display all the customer's with the name as 'George' along with all the other details.</p> |
| <b>Category</b>                                     | <p>[Display]</p> <p>This field displays the category of a customer.</p> <p>For Example: Individual, Corporate, etc.</p>   |
| <b>Gender</b>                                       | <p>[Display]</p> <p>This field displays the gender of the customer.</p>   |
| <b>Date of Birth</b>                                | <p>[Display]</p> <p>This field displays the date of birth of the customer.</p>  |
| <b>Customer's Combined Total Withdrawal Balance</b> | <p>[Display]</p> <p>This field displays the customer combined balance in local currency.</p> <p>For more information, refer to Calculation Details 1 at the end of this topic.</p>  |
| <b>Officer Name</b>                                 | <p>[Display]</p> <p>This field displays the name of the officer.</p>  |
| <b>Address</b>                                      | <p>[Display]</p> <p>This column displays the residential address of the customer.</p>   |

### Search-CASA

**Note:** For better readability / understanding the screen shots are provided in 2 separate rows. While working in **Oracle FLEXCUBE** you have to use the horizontal scroll bar to view all the fields.

| CASA                  |                            | Term Deposit         |                    |                         |                   |                                       |  |                           |  |               |                      |
|-----------------------|----------------------------|----------------------|--------------------|-------------------------|-------------------|---------------------------------------|--|---------------------------|--|---------------|----------------------|
| Account No.           | Product Name               | Product Code         | Home Branch        | Currency                | Available Bal.    | Book Balance                          | Unclear Funds                          | Future Dated Cash Deposit | Bills                                  | Blocking Code | Account Status       |
| 060609800000014       | SAVINGS REGULAR- DAILY BAL |                      | Head Office HouTNR |                         | 0.00              | 0.00                                  | 0.00                                   | 0.00                      | 0.00                                   | UNBLOCKED     | ACCOUNT CLOSED       |
| 060625200000020       | SAVINGS REGULAR- DAILY BAL |                      | Head Office HouTNR |                         | 98825.47          | 98992.00                              | 0.00                                   | 0.00                      | 0.00                                   | UNBLOCKED     | ACCOUNT OPEN REGULAR |
| Classification Status | Account Rel.               | ISAN                 | Account Open Date  | Account Activation Date | Relationship Date | No Of Months Since Account Activation | Combined Total Withdrawal Balance(ACY) |                           | Combined Total Withdrawal Balance(LCY) |               |                      |
| NORMAL                | SOW                        | IN357044006060980000 | 15/01/2008         |                         | 15/01/2008        | 0                                     | -600.00                                |                           | -600.00                                |               |                      |
| NORMAL                | COB                        | IN557044006062520000 | 15/01/2008         |                         | 15/01/2008        | 0                                     | 98,225.47                              |                           | 98,225.47                              |               |                      |

### Field Description

| Column Name         | Description  |
|---------------------|--|
| <b>CASA</b>         |  |
| <b>Account No</b>   | <p>[Display]</p> <p>This column displays the account number of the customer.</p> |
| <b>Product Name</b> | <p>[Display]</p> <p>This column displays the product name.</p>                   |

| Column Name                      | Description   |
|----------------------------------|---|
| <b>Product Code</b>              | [Display]<br>This column displays the code of the product under which the customer has an account.  |
| <b>Home Branch</b>               | [Display]<br>This column displays the name of the home branch under which the customer has an account.  |
| <b>Currency</b>                  | [Display]<br>This column displays the currency assigned to product under which the account is opened.<br>All the entries are posted in the account in the account currency.<br>The exchange rate values are defined and downloaded.<br>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.   |
| <b>Available Bal</b>             | [Display]<br>This column displays the Available/Principal/Outstanding balance in the account.<br>In case of CASA account, the available balance under the customer's account will be displayed. The amount will be displayed in the currency of the account.<br>In case of TD account, the balance is displayed as the principal balance. The principal balance is the original amount of the Term Deposit. The amount will be displayed in the currency of the account.<br>In case of Loan account, the balance is displayed as O/S Balance. The O/S balance is the outstanding amount of the loan. The amount will be displayed in the currency of the account. |
| <b>Book Balance</b>              | [Display]<br>This column displays the book balance of the account.  |
| <b>Unclear Funds</b>             | [Display]<br>This column displays the uncleared amount for the account.   |
| <b>Future Dated Cash Deposit</b> | [Display]<br>This column displays the future dated cash deposit amount.   |
| <b>Bills</b>                     | [Display]<br>This column displays the   |
| <b>Blocking Code</b>             | [Display]<br>This column displays the blocking code.  |
| <b>Account Status</b>            | [Display]<br>This column displays the status of the account.  |
| <b>Classification Status</b>     | [Display]<br>This column displays the classification status of the account.   |
| <b>Account Rel</b>               | [Display]<br>This column displays the relation of the customer with the account.  |

| Column Name                                    | Description   |
|--|---|
| <b>IBAN</b>                                    | [Display]<br>This column displays the IBAN number.  |
| <b>Account Open Date</b>                       | [Display]<br>This column displays the date on which the account is opened.  |
| <b>Account Activation Date</b>                 | [Display]<br>This column displays the date on which the account is registered in the name of the account holder and debit transactions are allowed.   |
| <b>Relationship Date</b>                       | [Display]<br>This column displays the date on which customer's relation with account is registered or modified.<br><br>For example: This will be the date on which the account is opened with ownership as SOW or the date on which customer is linked to an account with ownership of either JAF/JAO or JOF/JOJ. |
| <b>No of Months Since Account Activation</b>   | [Display]<br>This column displays the number of months since the account is activated.  |
| <b>Combined Total withdrawal Balance (ACY)</b> | [Display]<br>This field displays the combined balance for the given CASA account in account currency.<br>For more information, refer to Calculation Details 2 at the end of this topic.   |
| <b>Combined Total withdrawal Balance (LCY)</b> | [Display]<br>] This field displays the combined balance for the given CASA account in local currency.<br>For more information, refer to Calculation Details 2 at the end of this topic  |

### Search-Term Deposit

| CASA                    |                                | Term Deposit      |  |                 |               |              |               |                      |              |                      |                   |
|-------------------------|--------------------------------|-------------------|--|-----------------|---------------|--------------|---------------|----------------------|--------------|----------------------|-------------------|
| Account No.             | Product Name                   | Product Code      | Home Branch                            | Currency        | Original Bal. | Book Balance | Blocking Code | Account Status       | Account Ref. | IBAN                 | Account Open Date |
| 99990000000000000000    | Resident TD Products - Regular | REGUL002          | Head Office Houli                      | INR             | 0.00          | 0.00         | UNBLOCKED     | ACCOUNT OPEN REGULAR | SOW          | 29407040000000000000 | 30/01/2008        |
| 99990000000000000000    | Resident TD Products - Regular | REGUL002          | Head Office Houli                      | INR             | 101629.34     | 101629.34    | UNBLOCKED     | ACCOUNT OPEN REGULAR | SOW          | 29407040000000000000 | 30/01/2008        |
| Account Activation Date |                                | Relationship Date | No. Of Months Since Account Activation | TD Unlgnge Flag |               |              |               |                      |              |                      |                   |
| 30/01/2008              |                                | 30/01/2008        | 0                                      | N               |               |              |               |                      |              |                      |                   |

### Field Description

| Column Name         | Description  |
|---------------------|--|
| <b>Account No</b>   | [Display]<br>This column displays the account number of the customer.                              |
| <b>Product Name</b> | [Display]<br>This column displays the product name.  |
| <b>Product Code</b> | [Display]<br>This column displays the code of the product under which the customer has an account. |

| Column Name                                  | Description   |
|--|---|
| <b>Home Branch</b>                           | [Display]<br>This column displays the name of the home branch under which the customer has an account.  |
| <b>Currency</b>                              | [Display]<br>This column displays the currency assigned to product under which the account is opened.   |
| <b>Original Bal</b>                          | [Display]<br>This column displays the original balance of the TD account.   |
| <b>Book Balance</b>                          | [Display]<br>This column displays the book balance of the account.  |
| <b>Blocking Code</b>                         | [Display]<br>This column displays the blocking code.  |
| <b>Account Status</b>                        | [Display]<br>This column displays the status of the account.  |
| <b>Account Rel</b>                           | [Display]<br>This column displays the relation of the customer with the account.  |
| <b>IBAN</b>                                  | [Display]<br>This column displays the IBAN number.  |
| <b>Account Open Date</b>                     | [Display]<br>This column displays the date on which the account was opened.   |
| <b>Account Activation Date</b>               | [Display]<br>This column displays the date on which the account is registered in the name of the account holder and debit transactions are allowed.   |
| <b>Relationship Date</b>                     | [Display]<br>This column displays the date on which customer's relation with account is registered or modified.<br><br>For example: This will be the date on which the account is opened with ownership as SOW or the date on which customer is linked to an account with ownership of either JAF/JAO or JOF/JOO. |
| <b>No of Months Since Account Activation</b> | [Display]<br>This column displays the number of months since the account is activated.  |
| <b>TD Linkage Flag</b>                       | [Display]<br>This column displays if any of the TD accounts are linked to the selected CASA account number.<br>TD accounts can be linked to CASA accounts as Sweep In provider or 2-Way Sweep In provider.  |

## Search-Loans

| CASA           | Term Deposit                            | Loans        | Scheme Benefit   |          |               |                  |           |
|----------------|---|--------------|------------------|----------|---------------|------------------|-----------|
| Account No.    | Product Name                            | Product Code | Home Branch      | Currency | Original Bal. | Outstanding Bal. | Classific |
| 70000000575440 | General Product                         | 601          | Centrine bustine | LTL      | 122000        | 0                | NORMAL    |
| 70000000002440 | Term Product Gap-19-Flexischedule-Daily | 605          | Centrine bustine | LTL      | 15000000      | 0                | NORMAL    |

## Field Description

| Column Name                  | Description  |
|------------------------------|--|
| <b>Account No</b>            | [Display]<br>This column displays the account number of the customer.                                  |
| <b>Product Name</b>          | [Display]<br>This column displays the product name.  |
| <b>Product Code</b>          | [Display]<br>This column displays the code of the product under which the customer has an account.     |
| <b>Home Branch</b>           | [Display]<br>This column displays the name of the home branch under which the customer has an account. |
| <b>Currency</b>              | [Display]<br>This column displays the currency assigned to product under which the account is opened.  |
| <b>Original Bal</b>          | [Display]<br>This column displays the original balance of the loan account.                            |
| <b>Outstanding Bal</b>       | [Display]<br>This column displays the outstanding balance for the account.                             |
| <b>Classification Status</b> | [Display]<br>This column displays the status of the account.   |
| <b>Account Rel</b>           | [Display]<br>This column displays the relation of the customer with the account.                       |
| <b>External Account No</b>   | [Display]<br>This column displays the external account number.   |
| <b>Loan Application No</b>   | [Display]<br>This column displays the application number of the loan.                                  |
| <b>IBAN</b>                  | [Display]<br>This column displays the IBAN number.   |

### Search-Scheme Benefit

This tab displays the details of the RP schemes availed by the selected customer.

| CASA        | Term Deposit | Loans                           | Scheme Benefit |            |         |          |
|-------------|--------------|---------------------------------|----------------|------------|---------|----------|
| Scheme Name | Benefit Type | Product Name                    | Start Date     | End Date   | Status  | Variance |
| ODTOD       | CSINT        | CASA 47 TEST 1                  | 30/11/2007     | 30/11/2009 | INPRGR5 |          |
| ODTOD       | CSINT        | CF40_10_CLAWBACK_AUTO PROVISION | 30/11/2007     | 30/11/2009 | INPRGR5 |          |

### Field Description

| Column Name          | Description   |
|----------------------|---|
| <b>Scheme Name</b>   | [Display]<br>This column displays the scheme name.  |
| <b>Benefit Type</b>  | [Display]<br>This column displays the type of the benefit scheme.                             |
| <b>Product Name</b>  | [Display]<br>This column displays the product name.   |
| <b>Start Date</b>    | [Display]<br>This column displays the date from which the scheme was applied to the account.  |
| <b>End Date</b>      | [Display]<br>This column displays the date till which the scheme will applied to the account. |
| <b>Status</b>        | [Display]<br>This column displays the status of the scheme.                                   |
| <b>Variance Rate</b> | [Display]<br>This column displays the variance rate.  |
| <b>Int Type</b>      | [Display]<br>This column displays the interest type.  |

- Double click the record to view the list of **Related Transaction**.

### Related Transaction

If the user double clicks on the CASA account number the system displays the following pop-up:

- Client Profile: If the user clicks on this option the system displays the **Customer Information Master Maintenance** (Fast Path: CIM09) option.
- Statement: If the user clicks on this option the system displays the **Statement Inquiry** (Fast Path: CH031) option.
- Account Profile: If the user clicks on this option the system displays the **Account Master Maintenance** (Fast Path: CH021) option.
- Commissions Etc: If the user clicks on this option the system displays the **SC History for Account Inquiry** (Fast Path: SCM05) option.
- Unclear Funds: If the user clicks on this option the system displays the **Cheque Status Inquiry** (Fast Path: ST066) option.

- Future Dated Cash Deposits: If the user clicks on this option the system displays the **Immediate Credit for Advance Cash Deposits** (Fast Path: BAM21) option.
- Bills: If the user clicks on this option the system displays the **Bills Processing Maintenance** (Fast Path: BIM05) option.
- Hold Funds: If the user clicks on this option the system displays the **Hold Funds Maintenance** (Fast Path: CHM33) option.
- Balance Enquiry: If the user clicks on this option the system displays the **Balance Inquiry** (Fast Path: 7002) option.

If the user double clicks on the TD account number the system displays the following pop-up:

- Statement: If the user clicks on this option the system displays the **TD Account Ledger Inquiry** (Fast Path: TD037) option.
- Account Profile: If the user clicks on this option the system displays the **TD Account Master** (Fast Path: TD020) option.
- TD Enquiry: If the user clicks on this option the system displays the **TD Balance Inquiry** (Fast Path: 7020) option.

If the user double clicks on the Loan account number the system displays the following pop-up:

- Statement: If the user clicks on this option the system displays the **Account Transactions Inquiry** (Fast Path: LNM10) option.
- Account Profile: If the user clicks on this option the system displays the **Account Transactions Inquiry** (Fast Path: LNM10) option.
- Commissions Etc: If the user clicks on this option the system displays the **SC History for Account Inquiry** (Fast Path: SCM05) option.
- Unclear Funds: If the user clicks on this option the system displays the **Cheque Status Inquiry** (Fast Path: ST066) option.
- Loan Enquiry: If the user clicks on this option the system displays the **Loans Balance Inquiry** (Fast Path: 7026) option.

5. Click the **Next Search** button in the **Selected Customer** grid to start a new search.

### To perform advance customer search

1. Click the **Advance** option in the **Selected Customer** grid. You can enter the single search string or combination of search string as explained in the introduction.
2. The system displays the **Advance Search** screen.

## Search - Advance Search

Advance Search

Search Criteria

Customer Id :

Account No. :

National Id :

First Name :

Last Name :

Short Name :

NLS Name :

ATM Card Number :

IBAN :

Refined Search

Mobile No :

Home Phone :

Date of Birth :

Date Incorporated :

Currency :

Find

Reset

Close

Search Results

50 record(s) found

| Customer IC | Customer ID | Full Name             | Customer Type | Date of Birth | Mobile No | Home Phone | Home |
|-------------|-------------|-----------------------|---------------|---------------|-----------|------------|------|
| SDBBASE1    | 603956      | SHEELA                | INDIVIDUAL    | 12/12/1960    |           | 123        | Cer  |
| TDBASE3     | 603964      | SAM                   | INDIVIDUAL    | 12/12/1960    |           | 123333     | Cer  |
| 28901       | 604209      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Cer  |
| 28913       | 604231      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Aly  |
| 28914       | 604232      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Aly  |
| 28915       | 604234      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Aly  |
| 28916       | 604235      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Aly  |
| 29001       | 604300      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Cer  |
| 29013       | 604311      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Aly  |
| 29014       | 604313      | SIGITA GASPARAVICIENE | INDIVIDUAL    | 01/01/1965    |           | 3746041414 | Aly  |

1

5

1

2

3

4

5

## Field Description

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

User can enter any of the following search criteria mentioned below

|                    |  |
|--------------------|--|
| <b>Customer Id</b> | [Optional, Numeric, 10]<br>Type the customer ID in this field.<br>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. |
| <b>Account No</b>  | [Optional, Numeric, 16]<br>Type the account number of the customer.  |
| <b>National Id</b> | [Optional, Alphanumeric, 30]<br>Type the national ID of the customer   |
| <b>First Name</b>  | [Optional, Alphanumeric, 40]<br>Type the first name of the customer.   |
| <b>Last Name</b>   | [Optional, Alphanumeric, 40]<br>Type the last name of the customer.  |
| <b>Short Name</b>  | [Optional, Alphanumeric, 20]<br>Type the short name of the customer.   |



| Field Name               | Description   |
|--------------------------|---|
| <b>NLS Name</b>          | [Optional, Alphanumeric, 40]<br>Type the last name of the customer.   |
| <b>ATM Card Number</b>   | [Optional, Alphanumeric, 16]<br>Type the valid ATM card number of the customer.   |
| <b>IBAN</b>              | [Optional, Alphanumeric, 34]<br>Type the IBAN.<br>All the accounts which belong to the IBAN entered are displayed.  |
| <b>Refined Search</b>    |   |
| <b>Mobile No</b>         | [Optional, Numeric, 30]<br>Type the mobile number of the customer.  |
| <b>Home Phone</b>        | [Optional, Numeric, 15]<br>Type the home phone number of the customer.  |
| <b>Date of Birth</b>     | [Conditional, Pick List, dd/mm/yyyy]<br>Select the date of birth of the customer from the pick list.<br>It cannot be a future date.<br>This field is disabled if data is entered in the <b>Date Incorporated</b> field.   |
| <b>Date Incorporated</b> | [Conditional, Pick List, dd/mm/yyyy]<br>Select the date of incorporation from the pick list.<br>This field is disabled if data is entered in the <b>Date of Birth</b> field.  |
| <b>Currency</b>          | [Conditional, Drop-Down]<br>Select the currency, as additional search criteria with <b>IBAN</b> , from the drop-down list.<br>This field is enabled if the search criteria are <b>IBAN</b> .<br>The currency details are maintained in the <b>Currency Codes Maintenance</b> (Fast Path: BAM56) option.   |
| <b>Search Result</b>     |   |
| <b>Customer IC</b>       | [Display]<br>This column displays the identification code of the customer.<br>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  |
|-----------------------|--|
| <b>Customer ID</b>    | <p>[Display]</p> <p>This column displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p> |
| <b>Full Name</b>      | <p>[Display]</p> <p>This column displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.</p> <p>The search is based on the customer's full name.</p> <p>For Example: If the full name entered in the search criteria is - George, then <b>Oracle FLEXCUBE</b> will display all the customer's with the name as 'George' along with all the other details.</p>             |
| <b>Customer Type</b>  | <p>[Display]</p> <p>This column displays the category of the customer.</p> <p>For example, Individual, Corporate, etc.</p> <p>Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.</p>  |
| <b>Date of Birth</b>  | <p>[Display]</p> <p>This column displays the date of birth of the customer.</p>  |
| <b>Mobile No</b>      | <p>[Display]</p> <p>This column displays the mobile number of the customer.</p>  |
| <b>Home Phone</b>     | <p>[Display]</p> <p>This column displays the home phone number of the customer.</p>  |
| <b>Home Branch</b>    | <p>[Display]</p> <p>This column displays the home branch of the customer.</p> <p>The branch in which the customer account is opened.</p>   |
| <b>Postal Address</b> | <p>[Display]</p> <p>This column displays the mailing address of the customer.</p>  |

3. Double click the record to view the account details for the selected customer.

## Search

Fast Path :  Go

**SELECTED CUSTOMER**  
Customer Id :   
First Name :   
Last Name :

**Customer Details**  
Customer Id : 605590  
Customer Name : K K RAD  
Category : INDIVIDUAL  
Gender : MALE  
Date of Birth : 01/01/1970  
Customer Combined Total Withdrawal Balance: 17,998,968.70  
Officer Name : First Teller  
Address : 123 ABC COLABA Mumbai  
Customer Memo:

Photo  Autograph

**ALL TRANSACTION**   
> Transaction Processing  
> Global Definitions

**CASA** | Term Deposit | Loans | Scheme Benefit  

| Account No.    | Product Name              | Product Code | Home Branch         | Currency | Available Bal. | Book Balance | Unclear |
|----------------|---------------------------|--------------|---------------------|----------|----------------|--------------|---------|
| 60000000037440 | BS FIZINIAMS ASMENIMS LTL | 1            | Centrine bustineLTL |          | 0              | 0            | 0       |
| 60000000462440 | BS FIZINIAMS ASMENIMS LTL | 1            | Centrine bustineLTL |          | 0              | 0            | 0       |

**MY TRANSACTION**   
**MY TO DO LIST**

- Double click the record to view the list of **Related Transaction**. Refer to the customer search procedure for more details explained above in this option.
- Click the **Next Search** button in the **Selected Customer** grid to start a new search.

## Calculation Details 1:

**Customer's Combined Total Withdrawal Balance is be calculated as below**

- Total Balances of all owned CASA accounts**

*(Total Balance = Available Balance - Minimum. Balance. Required - Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Advance against uncleared funds Limit + Confirmation Amount).*

+

- Balance of all owned TD accounts**

*(Principal Balance - Principal Lien Amount).*

+

- Net Balance of all Sweep in Provider non-owned CASA accounts**

*(Net Balance = Available Balance - Minimum. Balance. Required - Hold Balance + Drawing Power + Sweep In Amount (Lien) + Confirmation Amount).*

+

- **Balance of all Sweep In provider non-owned TD accounts**

*(Principal Balance - Principal Lien Amount).*

+

- **Balance of all 2-Way Sweep In Provider non-owned TD accounts**

*(Principal Balance - Principal Lien Amount).*

#### Calculation Details 2:

**Combined Total Withdrawal Balance for a given CASA account is calculated as below:**

- **Total Balance of a CASA account**

*(Total Balance = Available Balance - Minimum. Balance Required - Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Adv against uncleared funds Limit + Confirmation Amount).*

+

- **Linked CASA Sweep In Bal.**

*(Net Balance of all Sweep in Provider CASA accounts. Net Balance = Available Balance - Minimum Balance. Required - Hold Balance + Drawing Power + Sweep In Amount (Lien) + Confirmation Amount).*

+

- **Linked TD Sweep In Bal.**

*(Balance of all Sweep In provider TD accounts. Balance of TD account = Principal Balance - Principal Lien Amount).*

+

- **Linked 2-Way TD Sweep In Bal**

*(Balance of all 2-Way Sweep In TD accounts. Balance of TD account = Principal Balance - Principal Lien Amount).*

## 2.18. Appendix of Fast Path

**Module Name:** Definitions

| Fast Path | Description                                    |
|-----------|--|
| ACM01     | Asset Classification Global Parameters         |
| ACM02     | Asset Classification Preferences               |
| ACM03     | CRR Codes Maintenance                          |
| ACM04     | Product CRR Codes Maintenance                  |
| ACM05     | Asset Classification Plan Maintenance          |
| ACM06     | Automatic Write off Bank Parameter Maintenance |
| ACM11     | Product Provision Codes Maintenance            |
| BS001     | Rating Agency Maintenance                      |
| BS004     | Rating Group Maintenance                       |
| BS007     | Basel II Pick list Maintenance                 |
| BS010     | Basel II Securitization Details Maintenance    |
| BS013     | Basel II Customer Details Maintenance          |
| BS020     | BASEL II Data Capture Screen                   |
| BS016     | Basel II Account Details Maintenance           |
| BAM89     | Reference Directory Bank Code Maintenance      |
| CHM01     | CASA Product Master Maintenance                |

## Appendix of Fast Path

| Fast Path | Description                            |
|-----------|--|
| CHM02     | CASA Interest Rate Tiers Maintenance   |
| CHM84     | CASA Product Attributes Maintenance    |
| CHM04     | CASA Bank Parameters Maintenance       |
| BA078     | User Defined Fields Maintenance        |
| BA080     | CBR Pick Lists Maintenance             |
| BAM27     | Calendar For Endpoint                  |
| BAM28     | Endpoint Float Maintenance             |
| BAM29     | End Point Master Maintenance           |
| BAM33     | Composite Calendar Generation          |
| BAM41     | Sector Master                          |
| ST080     | PDC Discounting Parameters Maintenance |
| STM50     | Clearing Branch - Cross Reference      |
| STM54     | Routing Branch Maintenance             |
| STM55     | Clearing Minimum Maintenance           |

## Appendix of Fast Path

| Fast Path | Description                            |
|-----------|--|
| STM56     | Site Reject Code Xref                  |
| STM58     | Instrument Type Xref                   |
| STM60     | ACH Branch Cross Reference Maintenance |
| STM64     | Clearing Type Maintenance              |
| STM70     | Routing Number Details                 |
| STM97     | Correspondence Bank Master Maintenance |
| BAM37     | Collateral Codes Details               |
| BAM39     | Collateral Codes Maintenance           |
| BAM63     | Product Collateral Linkage             |
| BAM74     | Collateral Header Maintenance          |
| BAM84     | Financial Security Maintenance         |
| CLN00     | Workflow Master                        |
| CLN01     | Collector Group Master                 |
| CLN02     | Collector Master                       |

## Appendix of Fast Path

| Fast Path | Description                       |
|-----------|-----------------------------------|
| CLN03     | Supervisor Allocation             |
| CLN04     | Queue Definition                  |
| CLN05     | Queue Allocation                  |
| CLN06     | Action/Result Setup               |
| CLN07     | Next Action Setup                 |
| CLN08     | Action Allocation                 |
| CLN09     | Filter Definition                 |
| CLN10     | Special Code Setup                |
| CLN11     | Promise Setup                     |
| CLN13     | Result Workflow Master            |
| CLN18     | Action Workflow State Master      |
| CLN19     | Warehouse Setup                   |
| XF001     | Collection Parameters Maintenance |
| BA091     | Currency Rate Maintenance         |



## Appendix of Fast Path

| Fast Path | Description                                    |
|-----------|--|
| BAM25     | Currency Definition                            |
| BAM26     | Currency Rates Maintenance                     |
| BAM31     | Treasury Spread Maintenance                    |
| BAM32     | Transaction Rate Cross Reference               |
| BAM34     | Special Exchange Rate Inquiry                  |
| BAM48     | Currency Denomination Definition               |
| BAM56     | Currency Codes Maintenance                     |
| BAM65     | Currency Pair Definition                       |
| CH099     | CASA Multi Currency Product Package Definition |
| BAM90     | Currency Float Maintenance                     |
| BA438     | Nominee Master Maintenance                     |
| CIM01     | Signature Types Maintenance                    |
| CIM02     | Business Type Maintenance                      |
| CIM04     | Profession Codes Maintenance                   |

## Appendix of Fast Path

| Fast Path | Description                                |
|-----------|--|
| CIM03     | Customer Prefixes Maintenance              |
| CIM05     | Reporting Group Codes Maintenance          |
| CIM06     | Income Slabs Maintenance                   |
| CIM07     | Relation Master Maintenance                |
| CIM08     | Customer Types Maintenance                 |
| INM05     | Insurance Claim Status                     |
| BAM12     | Interest Index Maintenance                 |
| BAM13     | Interest Index Rates                       |
| LN060     | Loan Product Rates Plan                    |
| LN41      | Interest Rules                             |
| LN42      | Product Interest Attributes Maintenance    |
| LN81      | Rate Change                                |
| BAM45     | Insurance Master Maintenance               |
| BAM67     | Collateral Insurance Cross Ref Maintenance |

## Appendix of Fast Path

| Fast Path | Description                                |
|-----------|--|
| BAM77     | Insurance Policy Master Maintenance        |
| CHM56     | Insurance Xref Maintenance                 |
| LNМ98     | Schedule Type                              |
| LNМ43     | Installment Rules                          |
| IVM01     | Stock Codes                                |
| IVM02     | Supplier Codes                             |
| IVM03     | Inventory Control Branch Cross Reference   |
| IVM04     | Maintaining Stock branch Cross Reference   |
| SBM01     | Safe Box Product Inventory Cross Reference |
| BAM55     | Channel Limit Maintenance                  |
| BAM73     | Bank Customer Limit Maintenance            |
| LMB01     | Bank Limit Setup                           |
| LMC01     | Customer Limit Setup                       |
| LMC05     | Multi limit Plan Setup                     |

## Appendix of Fast Path

| Fast Path | Description  |
|-----------|--|
| LMR01     | Credit Concentration And Exposure Limits Maintenance |
| LMS01     | Limit Inquiry  |
| LMS02     | Bank Network Maintenance                             |
| LMS03     | Limit Manual Transfer                                |
| LMS04     | Limit Transfer Rule                                  |
| LMS05     | Multi limit Plan Setup                               |
| LMS07     | Casa/Loan Account Exemptions                         |
| LMS08     | Customer Regulatory Information                      |
| LMS09     | Loan Convertability Option                           |
| LN11      | Product Master Maintenance                           |
| BA655     | Calendar For Loan Rescission/TD Maturity             |
| BAM44     | Reminder Plan Maintenance                            |
| LN18      | Loan Bank Parameters Maintenance                     |
| LN22      | Loan Plan Deduction Maintenance                      |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                              |
|------------------|---|
| LNM90            | Loan Commitment Fee Plan Maintenance            |
| ORS25            | Producer Setup                                  |
| ORS35            | Document Plan Code Maintenance                  |
| ORS41            | Document Code Maintenance                       |
| BA090            | Bank Calendar Maintenance                       |
| BA089            | Corporate Calendar Maintenance                  |
| BA316            | Village Master                                  |
| BA317            | Centre Master                                   |
| BA318            | Group Code Master                               |
| BA431            | LOB Master                                      |
| BA435            | Branch-Product Cross Reference                  |
| BA436            | Line of Business (LOB) – Branch Cross Reference |
| BAM02            | Local Office Master Maintenance                 |
| BAM03            | Branch Master Maintenance                       |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                 |
|------------------|------------------------------------|
| BAM07            | Pay Receivable Account Maintenance |
| BAM08            | Bank Master Maintenance            |
| BAM17            | Branch Type Maintenance            |
| BAM20            | Bank Codes Maintenance             |
| BAM35            | Country Definition                 |
| BAM60            | Product Category Maintenance       |
| BAM61            | Account Officer Maintenance Screen |
| BAM62            | Customer/Account AO/LOB X-Ref      |
| BAM68            | Islamic Product Attributes         |
| BAM72            | Customer City master Maintenance   |
| BAM75            | State Codes Maintenance            |
| BAM85            | Region Codes Maintenance           |
| BAM92            | Department Master Maintenance      |
| BA101            | Custom Functions Maintenance       |

## Appendix of Fast Path

| Fast Path | Description                           |
|-----------|---------------------------------------|
| BA441     | Global Site Maintenance               |
| BA453     | Parameterized Output Generator        |
| BAM40     | Reason Code Maintenance               |
| BAM78     | Third Party Company Details           |
| BAM79     | Third Party Collection/Remittance     |
| BAM81     | Company Master Maintenance            |
| BAM05     | Billing Master Maintenance            |
| BAM83     | MIS Xref Maintenance                  |
| BAM91     | FIS Bank Params Maintenance           |
| BAM98     | Transaction X-ref Maintenance         |
| BAM99     | GL Codes Cross Ref Maintenance        |
| LN27      | Account Status Event Xref Maintenance |
| TC001     | Transaction Definition                |
| PM002     | Payments Transaction Definition       |

## Appendix of Fast Path

| Fast Path | Description   |
|-----------|---|
| PM003     | Network Configuration                                       |
| PM004     | Bank Branch Directory                                       |
| PM005     | Zone Circle Maintenance                                     |
| PM007     | Payments Network Adapter                                    |
| PM008     | Network Master  |
| PM009     | Payments Package  |
| PM011     | External Payment Product - Transaction Code Cross Reference |
| PM012     | Payment Global Parameters                                   |
| PM019     | Counterparty Master Maintenance                             |
| PM020     | Mandates  |
| PM021     | Network Calendar  |
| PM029     | Float Configuration   |
| PMM01     | Payment Site Reject Code Xref                               |
| CHM10     | RD Product Rates Maintenance                                |



## Appendix of Fast Path

| Fast Path | Description                         |
|-----------|-------------------------------------|
| CHM11     | RD Grace Days Maintenance           |
| BAM09     | Issuer Maintenance                  |
| BAM23     | Lost TC Details Maintenance         |
| BAM38     | Demand Draft Details Maintenance    |
| BAM80     | Bank Remittance Maintenance         |
| 762       | Menu Language Cross Reference       |
| BA026     | Customer/Account Access Code        |
| SMM01     | Template Profile Maintenance        |
| SMM04     | Class Profile Maintenance           |
| SMM05     | Menu Language Cross Ref Maintenance |
| SMM06     | Template Access Rights Maintenance  |
| SMM08     | Prohibited Password Maintenance     |
| SMM14     | Template Securities Settings        |
| SMM16     | Reports Access Rights Maintenance   |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                     |
|------------------|--|
| SMM17            | Access Code Maintenance                |
| SMM18            | Access Domain Maintenance              |
| SMM19            | Transaction Group Code Maintenance     |
| BAM14            | Service Charge Code Maintenance        |
| BAM15            | Transaction Mnemonic Codes             |
| BAM18            | Maintaining Event Master               |
| BAM19            | Rule Definition Maintenance            |
| BAM22            | Maintaining UDE Master                 |
| SCM01            | SC Package Definition                  |
| SCM04            | SC Variances Maintenance               |
| SCM09            | SC Product XRef Maintenance            |
| BAM30            | Tax Codes Maintenance                  |
| BAM51            | Additional Tax Maintenance             |
| BAM76            | Product Customer Tax Codes Maintenance |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                      |
|------------------|---|
| TDS06            | Tax Parameters Maintenance              |
| TD060            | TD Product Rate Maintenance             |
| TDM01            | TD Product Master                       |
| TDM04            | TD Bank Parameters Maintenance          |
| UDF01            | User Defined Fields                     |
| UDF02            | UDF Task Code Linkage                   |
| BAM88            | Branch Attribute Maintenance            |
| TDS04            | Tax Waiver Criteria Maintenance         |
| TDS07            | Tax Acknowledgement Details Maintenance |
| STM73            | Return Cutoff Maintenance               |
| STM74            | Restricted Clearing Types Maintenance   |
| STM75            | Scan Reject Pass Disable Maintenance    |
| STM98            | IC OC Clearing Type Cross Reference     |
| STM20            | Local Bank Codes Maintenance            |

## Appendix of Fast Path

| Fast Path | Description                        |
|-----------|------------------------------------|
| EC005     | ECS Cutoff Marking Maintenance     |
| ECM01     | ECS Company Details Maintenance    |
| ECM03     | ECS Central Bank Reject Code Xref  |
| PM038     | Payment Window Period Modification |
| PM039     | Payment Transaction Attributes     |
| PR001     | Tier Look-up Definition            |
| PR002     | Rate Chart Maintenance             |
| PR003     | Rate Chart Validity Maintenance    |
| PR004     | Margin Codes Setup                 |
| PR005     | Discount Rate setup                |
| PR006     | Evaluation Parameter Setup         |
| PR007     | Evaluation Rule Maintenance        |
| PR008     | Preferential Rate Chart            |
| PR009     | Pricing Lookup Maintenance         |

## Appendix of Fast Path

| Fast Path | Description   |
|-----------|---|
| PR010     | Subsidy Margin Codes Setup                                    |
| LN51      | Loan Product - CASA Product Xref for Offset                   |
| BA121     | Product Task Code Restriction Xref                            |
| SMM21     | Template Transaction Field Xref                               |
| MCA01     | Multi Currency Package Definition                             |
| BAM19     | Additional Dormancy Parameter Maintenance                     |
| MCA10     | Multi Currency Account Address Maintenance                    |
| MC021     | Multi Currency Account Master Maintenance                     |
| BA124     | Product IB Transaction Restriction Xref                       |
| BA125     | Product to Product Transfer Restriction Xref                  |
| BA126     | Product Class to Product Class Fund Transfer Restriction Xref |
| CHM86     | Future Dated RD Account Opening Instruction maintenance       |
| CHM65     | RD Drawdown Instruction                                       |
| CHM25     | RD Education Deposit Certificate Maintenance                  |

## Appendix of Fast Path

| Fast Path | Description                            |
|-----------|--|
| MCA04     | RD Account Opening under MCA           |
| BA011     | Spend Class Maintenance                |
| BA012     | Spend Analysis Preferences Maintenance |
| BA013     | Spend Rule Maintenance                 |
| BA014     | Spend Rule Configuration               |
| BA015     | Spend Analysis Inquiry                 |

### Module Name: Customer Information File

| Fast Path | Description                               |
|-----------|---|
| 7101      | IC No - Short Name Change                 |
| BAM64     | Customer-Account-Nominee Cross-Reference  |
| CI002     | Backoffice User Definition                |
| CI142     | Customer Account Relationship Maintenance |
| CI162     | Combined Statement Plan                   |
| CIM10     | Customer NLS Details Maintenance          |
| CIM12     | Customer Contact Log Maintenance          |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                          |
|------------------|---|
| CIM13            | Customer Memo Maintenance                   |
| CIM16            | Customer Dormancy Status Maintenance        |
| CIM18            | CBR Details Maintenance                     |
| CIM19            | Customer Blacklist Details                  |
| CIM20            | Investor Services – Customer Data - Inquire |
| CIM21            | Customer Account Restriction                |
| CIM30            | Customer Maturity Processing                |
| CIM39            | Customer ID Change Maintenance              |
| CIM42            | Customer Lock/Unlock System                 |
| CIM54            | Customer ID Verification Maintenance        |
| CIM56            | Customer ID Verification History Change     |
| CIM57            | Customer Anniversary Maintenance            |
| CIM78            | Customer Information Maintenance            |
| STM81            | Customer Blacklist Details Modification     |

## Appendix of Fast Path

| Fast Path | Description                              |
|-----------|--|
| 2000      | CTI Customer Search                      |
| 7004      | Customer Name and Address Inquiry        |
| 7100      | All Balance Inquiry                      |
| CI001     | Contract Details Inquiry                 |
| CI999     | Customer Zoom Inquiry                    |
| CIM55     | Customer ID Verification History Inquiry |
| 3000      | Thumb Print Interface                    |
| 7102      | Link Customer Image                      |
| 7103      | Unlink Cust Image                        |
| 7104      | Authorize Customer Image                 |
| 7105      | Display Customer Image                   |
| 7111      | Modify Customer Image                    |
| 8053      | Customer Addition                        |
| CIM09     | Customer Master Maintenance              |



## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                    |
|------------------|---------------------------------------|
| CIM11            | Customer Details Maintenance          |
| CIM17            | Corporate Customer Details            |
| CIM40            | Zengin Short Name Maintenance         |
| CHM52            | Customer Document Maintenance         |
| TDS05            | Customer Special Tax Code Maintenance |
| ETM01            | Customer Alerts Registration          |
| CI501            | Assisted Customer Creation            |
| CI502            | Offers Inquiry                        |
| CI503            | Create Lead                           |
| CI504            | Customer Service Maintenance          |
| BA095            | Account Level Attributes Inquiry      |
| CIM23            | Customer Defined Spend Class          |
| CIM26            | Customer Instruction Maintenance      |
| CIM27            | Reminder                              |

## Appendix of Fast Path

| Fast Path | Description                          |
|-----------|--------------------------------------|
| CIM29     | Conversation Preferences Maintenance |
| CIM77     | MCA Primary Customer ID Change       |

### Module Name: Current And Savings Account

| Fast Path | Description                            |
|-----------|--|
| BA996     | Product Transfer Maintenance           |
| 1320      | Close Out Balance Inquiry              |
| CH001     | Account Closing Balance Information    |
| 7002      | Balance Inquiry                        |
| CH031     | Statement Inquiry                      |
| CH051     | Account Capitalization History Inquiry |
| CH068     | Amortization Inquiry                   |
| 7106      | Account Image Display                  |
| AC014     | Account CRR Details Maintenance        |
| AC040     | Asset Agreement Inquiry                |
| BA437     | Account Memo Maintenance               |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                        |
|------------------|---|
| BAM69            | Islamic Account Attributes                |
| CH021            | Account Master Maintenance                |
| CH070            | Accident Reason Code Maintenance          |
| CHM08            | CBR Codes Maintenance                     |
| CHM21            | Account Status Maintenance                |
| CHM24            | Group Accounts Maintenance                |
| CHM38            | Inward Direct Debit Maintenance           |
| BAM06            | Direct Debit Registration                 |
| CHM45            | Account Master Attributes Maintenance     |
| CHM51            | Lucky Account Number Generation           |
| CHM55            | Group Definition Maintenance              |
| CI142            | Customer Account Relationship Maintenance |
| CIM28            | Account Operating Instruction Maintenance |
| SCM08            | Account Level SC package Maintenance      |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                              |
|------------------|---|
| 5004             | Cheque Book Request                             |
| CH078            | Cheque Status Maintenance                       |
| CHM35            | Stop Cheque Instructions                        |
| CHM37            | Cheque Book Issue Maintenance                   |
| CH066            | Limit Collateral Inquiry                        |
| CHM06            | OD Collateral Maintenance                       |
| CHM07            | OD Limit Master Maintenance                     |
| 1401             | Cash Deposit                                    |
| 1408             | Miscellaneous Customer Credit                   |
| 1411             | Future Dated Cash Deposit                       |
| 1421             | RD Installment Payment by Cash                  |
| 1429             | Flexible RD Deposit by Cash                     |
| 1803             | OBU CASA Account Credit                         |
| 1908             | Cross Cost Center Miscellaneous Customer Credit |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                             |
|------------------|--|
| 6501             | Cheque Deposited on Savings Account            |
| 6601             | Postdated Cheque Deposit                       |
| BAM21            | Immediate Credit for Advance Cash Deposits     |
| ST070            | Cheque Purchase                                |
| 1001             | Cash Withdrawal                                |
| 1008             | Miscellaneous Customer Debit                   |
| 1013             | CASA Cheque Withdrawal                         |
| 1708             | Cross Cost Center Miscellaneous Customer Debit |
| 1802             | OBU CASA Account Debit                         |
| 1055             | Hold Funds Request                             |
| CHM31            | Standing Instruction Maintenance               |
| CHM32            | Sweep Out Maintenance                          |
| CHM33            | Hold Funds Maintenance                         |
| CHM39            | Sweep In Maintenance                           |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                        |
|------------------|---|
| CHM40            | Sweep-in/Sweep-out Priority Maintenance   |
| 1010             | Banker's Cheque Sale Against Account      |
| 1014             | DD Sale Against Account                   |
| 1080             | Record Confirmation Transaction           |
| 1432             | Flexible RD Redemption                    |
| 8318             | TT Sale Against Account                   |
| BA030            | Treasury Negotiation Worklist             |
| CH077            | Confirmation Transaction Maintenance      |
| CHM09            | Ch JPA Account XRef Maintenance           |
| CHM47            | Account Cheque Purchase Limit Maintenance |
| CHM48            | Account Level Variance Maintenance        |
| CHM57            | Bank Assurance Account Details            |
| TDS13            | Casa Tax Refund                           |
| 7010             | Passbook Update                           |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                    |
|------------------|---------------------------------------|
| 7013             | Passbook Balance Cheque Digit Inquiry |
| 7030             | Passbook Issue/Lost Maintenance       |
| CH032            | SWIFT Statement Details               |
| CHM34            | Special Frequency for Statement       |
| CHM36            | Account Addresses Maintenance         |
| 1006             | Funds Transfer Request                |
| 1091             | CASA To CASA Funds Transfer Request   |
| 1092             | CASA To GL Funds Transfer Request     |
| 1093             | GL To CASA Funds Transfer Request     |
| 1431             | Flexible RD deposit by CASA Transfer  |
| 1801             | OBU CASA Funds Transfer Request       |
| 1804             | OBU Miscellaneous GL Transfer         |
| CHM50            | Future Dated Funds Transfer           |
| ORS42            | Document Details Maintenance          |

## Appendix of Fast Path

| Fast Path | Description                                    |
|-----------|--|
| BAM66     | Account Reference code xref                    |
| BAM93     | Direct Debit Transaction Inquiry               |
| BAM82     | Business Acquirer Id Linkage Maintenance       |
| BAM24     | Account Status Audit Trail Inquiry             |
| CH039     | CASA /TD Sweep In Inquire                      |
| 7115      | Amount Based Operating Instruction Maintenance |
| 7116      | Amount Based Account Image Display             |
| ECM02     | ECS Mandate Maintenance                        |
| TD024     | Tax Absorb Account Maintenance                 |
| CH033     | Average Quarterly / Monthly Balance Inquiry    |
| STM72     | Payee Name Update                              |
| BA988     | Account Interest Freeze Maintenance            |
| CI500     | Assisted Account Opening                       |
| 1040      | Home Cash Deposit                              |



## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                            |
|------------------|---|
| 8051             | CASA Account Opening                          |
| 1041             | Home Cash Withdrawal                          |
| CH011            | Account Closure Inquiry Maintenance           |
| CH050            | CASA Billing Transaction                      |
| CHM20            | Interbranch Settlement Account Maintenance    |
| PS001            | Group Passbook Issue/Lost Maintenance         |
| PS002            | Group Passbook Update Inquiry                 |
| PS003            | Passbook PIN Maintenance                      |
| PSM01            | Passbook And Debit Card Account Linkage       |
| 1501             | Cash Deposit                                  |
| CH058            | CASA Interest Adjustment Transaction          |
| 1420             | RD Installment Payment/Inquiry                |
| PSM02            | Passbook- MCA Linkage Maintenance             |
| CH082            | Dormant CASA Account Reactivation Maintenance |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>   |
|------------------|--|
| MCA12            | Multi Currency Account Additional Details Maintenance      |
| MC141            | Multi Currency Account - Customer Relationship Maintenance |
| PS005            | Passbook-Multi currency account linkage                    |
| MCA03            | Multi Currency Account Opening                             |
| MCA06            | CASA Account Opening under MCA                             |
| MCA08            | Multi Currency Package Transfer                            |
| BAM59            | Product Class – Ccy Rate Cross Reference                   |
| MCA70            | Account Relationship Manager Maintenance                   |
| CH083            | CASA Adhoc Interest capitalization                         |

**Module Name:** Time Deposit

| <b>Fast Path</b> | <b>Description</b>                     |
|------------------|--|
| 1337             | TD Interest Payout Inquiry             |
| TD029            | TD Interest Adjustments                |
| TD039            | TD Multiple Payout Instructions        |
| 7020             | TD Balance Inquiry                     |
| TD023            | TD Rates History Inquiry               |
| TD031            | TD Audit Trail Inquiry                 |
| TD037            | TD Account Ledger Inquiry              |
| TD040            | TD Maturity Amount History             |
| TD041            | TD Deposit Certificate Inquiry         |
| TD042            | Interest and Principal Payment History |
| TD050            | TD Interest Inquiry                    |
| TD070            | Discounted Time Deposit Inquiry        |
| TDM07            | Investment Calculator                  |
| 1007             | Quick Payin By CASA                    |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>       |
|------------------|--------------------------|
| 1021             | Quick Payin By GL        |
| 1356             | Mixed Payin              |
| 1358             | Mixed Redemption         |
| 1310             | TD Redemption Inquiry    |
| 1312             | TD Redemption Inquiry    |
| 1318             | TD Redemption Inquiry    |
| 1402             | Quick Payin By Cash      |
| 1316             | TD Renewal Inquiry       |
| TDS03            | Tax Waiver               |
| TDS10            | TDS Remittance           |
| TDS11            | TDS Inquiry              |
| TDS12            | Tax Recovery             |
| TDS14            | TD Tax Refund            |
| TDS15            | Inquiry on Projected Tax |

## Appendix of Fast Path

| Fast Path | Description                      |
|-----------|----------------------------------|
| 8054      | Time Deposit Account Opening     |
| TD020     | TD Account Master                |
| TD021     | Deposit Master                   |
| TD022     | TD Nominee Maintenance           |
| TD028     | TD Block/Unblock Account Status  |
| TD043     | TD Certificate Printing          |
| TDM05     | TD Account CBR Codes Maintenance |
| TDM24     | Lien Master                      |
| TDM48     | Backdated Interest Rate Change   |
| TD044     | TD Transactions Inquiry          |
| 6503      | Quick Payin By BC                |
| 6504      | Quick Payin by DD                |
| 6505      | Quick Payin By Cheque            |
| 1311      | TD Redemption Inquiry - By BC    |

## Appendix of Fast Path

| Fast Path | Description                                      |
|-----------|--|
| 1332      | Quick Redemption By DD                           |
| 1333      | Quick Redemption By Reinvesting Existing Account |
| 1336      | Quick Redemption By Reinvesting To New Account   |
| PS001     | Group Passbook Issue/Lost Maintenance            |
| PS002     | Group Passbook Update Inquiry                    |
| PS003     | Passbook PIN Maintenance                         |
| PSM01     | Passbook And Debit Card Account Linkage          |
| TDM55     | Call Deposit Notice Maintenance Screen           |
| 1302      | TD Interest Payout Inquiry                       |
| TD038     | Top Up Inquiry                                   |
| MCA07     | Time Deposit Account Opening under MCA           |
| TD035     | TD Dual Interest Payout Frequency Maintenance    |

### Module Name: Loans

| Fast Path | Description                |
|-----------|----------------------------|
| 1413      | Loans Disbursement Inquiry |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                                   |
|------------------|--|
| LN045            | Loan Disbursement Reversal                           |
| LN521            | Account Schedule                                     |
| LN044            | Disbursement Schedule                                |
| LN046            | Post Dated Cheques Maintenance                       |
| LN057            | Loan Direct Account Opening                          |
| LN065            | Loan Product Promotional Interest Rates              |
| LN089            | Loan Account Repricing/Revision                      |
| LN090            | Loan Account Commitment Schedule Details Maintenance |
| LN101            | Loans Account Status Change                          |
| LN032            | Additional Document Maintenance                      |
| LN033            | Loan Account Address Maintenance                     |
| LN034            | Loan Collateral Link Maintenance                     |
| LN035            | Loan Account Master Attributes Maintenance           |
| LN038            | Loan Approved Amount Maintenance                     |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                           |
|------------------|--|
| LNM39            | Loan Account Application Details Maintenance |
| LNM83            | Account Rates                                |
| LNM99            | Loan Account CBR Details                     |
| 1067             | Loan Full Payoff Inquiry                     |
| 1069             | Loan Recission Inquiry                       |
| 1412             | Loan Refund Inquiry                          |
| AC005            | Automatic Write off Account Maintenance      |
| LNM37            | Loan Account Payoff Notice Maintenance       |
| 7026             | Loan Balance Inquiry                         |
| IN020            | Insurance Premium Inquiry                    |
| LN022            | Interest Calculation Inquiry                 |
| LN023            | Amortization Inquiry                         |
| LN500            | Installment Calculator                       |
| LN501            | Loan Funds Flow Calculator                   |



## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                      |
|------------------|---|
| LN502            | Loans Event Simulation Maintenance      |
| LN522            | Account Schedule Inquiry                |
| LN10             | Account Transactions Inquiry            |
| LN49             | Payment Appropriation Simulation        |
| 1065             | Loan Installment Payment Inquiry        |
| 1066             | Loan Partial Payoff Inquiry             |
| 1068             | Loan Advance Payment Inquiry            |
| 1430             | Backdated Refund Of Transaction         |
| BAM50            | Common Billing Transactions             |
| BAM57            | Interest Adjustment Transaction         |
| IN010            | Insurance Premium Remittance            |
| IN017            | Insurance Coverage Maintenance          |
| LN444            | Miscellaneous Charges Waiver            |
| BAM52            | Third Party Account Address Maintenance |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                              |
|------------------|---|
| SY001            | Guarantee Inquiry                               |
| BA460            | Loan Employee Account Inquiry                   |
| BAM49            | Reminders History Inquiry                       |
| LN050            | Loan Billing Transactions                       |
| LN061            | Customer Initiated Rollover                     |
| LN027            | Agreement Based Account Inquiry                 |
| LN056            | Split Loan Account Opening                      |
| LN026            | Loan Agreement Balance Inquiry                  |
| LN051            | Loan Account - Offset Account Xref              |
| LN062            | Loan Account Overridable Attributes Maintenance |
| LN079            | Account Variance Maintenance                    |
| LMN52            | Quote for Economic Cost                         |
| LMN31            | Account Payments Instructions                   |
| 7001             | Fee Collection Before Disbursement              |

## Appendix of Fast Path

| Fast Path | Description                               |
|-----------|---|
| 1078      | Loan Contribution Payin                   |
| 1074      | Loan Settlement Payout                    |
| LN56      | Loan Account Subsidy Plan Maintenance     |
| 1063      | Loan Subsidy Arrear Repayment Inquiry     |
| 1102      | Loan Subsidy Arrear Repayment Inquiry     |
| LN323     | Account Documents Maintenance             |
| LN058     | Loan Interest Adjustment Transaction      |
| LN70      | Loan Entrusted Linkage                    |
| LN071     | Adhoc Interest Application                |
| LN031     | Payment Instructions Priority Maintenance |
| BA070     | Funding Details Screen                    |
| LN055     | Loan Maturity Date Extension              |
| 1103      | Entrusted Funds Transfer                  |
| BAM71     | Reversal of LC/BG                         |

## Appendix of Fast Path

| Fast Path | Description                       |
|-----------|-----------------------------------|
| LN063     | Loan Arrear Appropriation Inquiry |
| LN019     | Loan Arrear Repayment Inquiry     |
| LN020     | Loan Product Transfer Inquiry     |
| LN020     | Loan Product Transfer             |
| LN032     | Subsidy payments instructions     |
| LN077     | Loan Borrower Change Maintenance  |

### Module Name: Collections

| Fast Path | Description                 |
|-----------|-----------------------------|
| CLN26     | Follow up By Collector      |
| CLN28     | Authorization by Supervisor |
| CLN29     | Exception Case Marking      |
| CLN30     | Group Follow Up             |
| CLN32     | Collectorwise Re-allocation |
| CLN33     | Reallocation Queue-wise     |
| CLN34     | Reallocation Individual     |

## Appendix of Fast Path

| Fast Path | Description             |
|-----------|-------------------------|
| CLN35     | Temporary Re-Allocation |
| CLN37     | Re-queue                |
| CLN50     | Search                  |
| CLN55     | Follow-Up Query         |
| CLN62     | Initiate Repossession   |
| CLN63     | Collateral Auctioning   |
| CLN64     | Collateral Disposition  |
| CLN70     | Customer Sticky Notes   |

### Module Name: Card Management

| Fast Path | Description         |
|-----------|---------------------|
| CM01      | Card Maintenance    |
| CM02      | Blank Cards Request |
| CM03      | Card Status Change  |
| CM04      | Card Activation     |
| CM05      | Card Unblocking     |

## Appendix of Fast Path

| Fast Path | Description                          |
|-----------|--------------------------------------|
| CM06      | Blank Cards Inventory                |
| CM07      | Card Master Setup                    |
| CM08      | Card-Account Product Link Setup      |
| CM09      | Card Maintenance                     |
| CM10      | Card and Random Number Status Change |
| CMS01     | Card Maintenance                     |
| CM12      | Customer Card Maintenance            |
| CM13      | Card - Muti Currency Account Linkage |
| CMM01     | Card- MCA Linkage Maintenance        |
| CM14      | Card Type Master                     |

### Module Name: Payments

| Fast Path | Description                               |
|-----------|---|
| 2030      | Outgoing Payment Transaction (Initiation) |
| 2031      | Outgoing Payment Transaction (Message)    |
| 2032      | SWIFT Outgoing Payment Message            |

## Appendix of Fast Path

| Fast Path | Description   |
|-----------|---|
| 2035      | Domestic Outgoing Payment Initiation (Credit Card)    |
| 2037      | SEPA Outgoing Payment Initiation(Credit Card)         |
| 2039      | Cross Border Outgoing Payment Initiation(Credit Card) |
| 2041      | Outgoing Payment Initiation (Against GL)              |
| 2042      | Outgoing Payment Initiation (Against CASH)            |
| PM010     | Mandate Revocation                                    |
| PM023     | Payment Transaction Authorization                     |
| PM025     | Payment Transaction Inquiry                           |
| PM026     | Incoming Payment Repair Queue                         |
| PM027     | Outgoing Payment Repair Queue                         |
| PM030     | Non Financial messages                                |
| 2055      | RTGS Outgoing Payment Initiation - Customer           |
| 2056      | RTGS - Bank Payment                                   |
| 2057      | NEFT - Outgoing Payment Initiation                    |

## Appendix of Fast Path

| Fast Path | Description                              |
|-----------|--|
| PM033     | RTGS-NEFT-Outgoing Pymt Auth Screen      |
| PM034     | RTGS-NEFT-Outgoing Pymt Release Screen   |
| PM035     | Incoming Pymt Auth Screen                |
| PM037     | RTGS-NEFT-Beneficiary Master Maintenance |

### Module Name: Payments - UBS

| Fast Path | Description                                |
|-----------|--|
| PCM04     | PM - PC Product Definition and Preferences |
| PCM05     | PM - Bank Directory Maintenance            |
| PCM07     | Product Date Cutoff Maintenance            |
| PCM08     | Reject code Maintenance                    |
| PCM09     | Product Cutoff Maintenance                 |
| PCM10     | Clearing Network Maintenance               |
| PCM12     | Network Calendar Maintenance               |
| PCM13     | Beneficiary Maintenance                    |
| PCM25     | RTGS-NEFT Payment Inquiry Screen           |



## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                          |
|------------------|---|
| PCM26            | RTGS-NEFT Incoming Payment Repair           |
| PCM33            | RTGS-NEFT-Outgoing Payment Authorization    |
| PCM34            | RTGS-NEFT-Outgoing Payment Release Screen   |
| PCM35            | RTGS- NEFT Incoming Payment Authorization   |
| PCM40            | PC - Incoming Message Browser               |
| PCM41            | PC - Outgoing Message Browser               |
| PCM42            | PC - Process Exception                      |
| 2955             | RTGS Outgoing Payment Initiation - Customer |
| 2956             | RTGS Outgoing Payment Initiation- Bank      |
| 2957             | NEFT - Outgoing Payment Initiation          |

### Module Name: Safe Deposit Box

| <b>Fast Path</b> | <b>Description</b>            |
|------------------|-------------------------------|
| 1701             | Rent Payment Inquiry          |
| <b>1720</b>      | SDB Close Out Balance Inquiry |
| 8057             | Safe Box Allotment            |

## Appendix of Fast Path

| Fast Path | Description                         |
|-----------|-------------------------------------|
| SB001     | Safe Box Usage Log                  |
| SB002     | Customer Waitlist                   |
| SB003     | Safe Box Usage And Payment Inquiry  |
| SB004     | Account Closing Balance Information |

### Module Name: General Ledger

| Fast Path | Description                           |
|-----------|---------------------------------------|
| 1094      | GL To GL Funds Transfer Request       |
| 1321      | Close Out Withdrawal by GL            |
| 6312      | ODC (Against GL Account)              |
| GLM01     | Voucher Entry                         |
| GLM02     | Chart of accounts                     |
| GLM03     | MIS Class Maintenance                 |
| GLM04     | GL Transactions and Movements Inquiry |
| GLM13     | Period Code Maintenance               |
| GLM17     | GL Parameter Definition               |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                                  |
|------------------|---|
| GLM20            | Enterprise GL Cross Reference Maintenance           |
| GLM35            | Implemented GL Cross Ref                            |
| GLM36            | GL Posting Flag Maintenance                         |
| GLM37            | GL Cost Centre XRef. Maintenance                    |
| GLM50            | Oracle GL Transactions Inquiry                      |
| 1005             | Miscellaneous GL Transfer (Dr/Cr)                   |
| 1060             | GL Miscellaneous Debit Against Cash                 |
| 1460             | GL - Miscellaneous Credit Against Cash              |
| 1905             | Cross Cost Center Miscellaneous GL Transfer (Dr/Cr) |

### Module Name: Relationship Pricing

| <b>Fast Path</b> | <b>Description</b>                                  |
|------------------|---|
| CH067            | CASA Interest Inquiry                               |
| CIM50            | Relationship Value Tag Definition                   |
| CIM51            | Customer Group Definition Maintenance               |
| CIM52            | Customer Group Inquiry (Applicable Customer Groups) |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                    |
|------------------|---------------------------------------|
| RL001            | UDE Master Maintenance                |
| RL002            | Rule Definition Master Maintenance    |
| RL010            | Rule Debug Maintenance                |
| RP001            | Scheme Definition Maintenance         |
| RP002            | Eligibility Criteria Maintenance      |
| RP003            | Benefit Plan Maintenance              |
| RP004            | Interest Variance Package Maintenance |
| RP010            | Eligibility Scheme Linkage            |
| RP011            | Customer Scheme Linkage               |
| RP015            | Eligibility Debug Maintenance         |

### **Module Name:** Branch Operations

| <b>Fast Path</b> | <b>Description</b>        |
|------------------|---------------------------|
| 6006             | Search Electronic Journal |
| 6010             | View Teller Errors        |
| 7008             | Last Ten Transactions     |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>             |
|------------------|--------------------------------|
| 7012             | Account No Check Digit Inquiry |
| 7015             | Teller Transactions Summary    |
| 7017             | Batch Status Inquiry           |
| 7040             | Teller Totals Position         |
| 7041             | Branch Totals Position         |
| 7050             | Old to New Account Inquiry     |
| 7122             | Cross Rate Inquiry             |
| BAM95            | Branch Batch Status - Inquiry  |
| 6001             | Batch Open                     |
| 6002             | Branch Batch Close             |
| 6005             | Branch Batch Confirm           |
| 6009             | Force Close Branch Batch       |
| 9888             | Setting Initial Cash           |
| 6201             | Cash Balancing                 |

## Appendix of Fast Path

| Fast Path | Description                   |
|-----------|-------------------------------|
| 6203      | TC Balancing                  |
| 7551      | Book Shortage                 |
| 7552      | Book Cash Overage             |
| 9001      | Open Teller Batch             |
| 9005      | Close Teller Batch            |
| 9007      | Buy Cash from Vault           |
| 9008      | Sell Cash to Vault            |
| 9003      | Open Vault Batch              |
| 9006      | Close Vault Batch             |
| 9009      | Buying Cash from Central Bank |
| 9010      | Sell Cash to Central Bank     |
| 5514      | Change Data Entry Batch User  |
| 5515      | List Batch Status             |
| 9800      | Print Spooled Documents       |

## Appendix of Fast Path

| Fast Path | Description                              |
|-----------|--|
| BA995     | Single Account Transfer                  |
| BA999     | Bulk Account Transfer                    |
| 7775      | Report Request                           |
| 7778      | Advice/Report Status Inquiry             |
| 7779      | Report Print All Tellers                 |
| 7780      | Advice/Report Cancel Request             |
| 7781      | Report Cancel All Tellers                |
| BAM16     | Report Control Maintenance               |
| 6202      | Inventory Balancing                      |
| 8007      | Book or Cancel Overage/Shortage          |
| IV003     | Inventory Inter-Branch Transfer          |
| 4501      | Centralised Authorisation                |
| BA123     | Payment Verification Mandate Maintenance |
| TIL01     | TIL ID Maintenance                       |

## Appendix of Fast Path

| Fast Path | Description               |
|-----------|---------------------------|
| TIL02     | Link / Delink TIL ID      |
| TIL10     | TIL Template Maintenance  |
| 9012      | Buy Cash from Teller      |
| 9013      | Buy Inventory from Teller |

### Module Name: Settlement and Clearing

| Fast Path | Description                               |
|-----------|---|
| 6560      | Online Cheque Return Inquiry              |
| 1511      | MICR Header Entry                         |
| 5521      | Batch Inward - Clearing Cheque Data Entry |
| CHM41     | Inward Cheque Status Inquiry              |
| ST031     | Load Inward MICR File                     |
| ST032     | Authorize Inward Clearing Batches         |
| ST036     | Reconcile Outward MICR File               |
| ST042     | Load Central Bank File                    |
| 5505      | Batch Consolidated Cheque Data Entry      |



## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                               |
|------------------|--|
| 5506             | Batch Data Entry Outward Settlement and Clearing |
| 6511             | Consolidated Cheque Deposit                      |
| 6512             | Consolidated Cheque Batch Data Entry             |
| 6520             | Cheque Deposited To GL                           |
| 6602             | Postdated Cheque Data Entry Batch                |
| 6619             | Postdated Cheque Cancellation                    |
| ST077            | Postdated Cheque Discounting                     |
| ST078            | Postdated Cheque Discounting - Cancel            |
| ST033            | Inward Clearing Process                          |
| ST034            | Scanning Rejected Instrument                     |
| St035            | Scanning of Passed Instrument                    |
| ST038            | Bulk Scan Inward Rejects                         |
| ST062            | Clearing Account X-Reference Inquiry             |
| ST075            | Unchecked Instruments Inquiry                    |

## Appendix of Fast Path

| Fast Path | Description                               |
|-----------|---|
| ST076     | Check Inward Clearing Instruments         |
| ST099     | Payment Value Date Clearing               |
| 6565      | ICC Data Entry                            |
| 6566      | OCC Batch Data Entry                      |
| 6806      | Cheque Collection Processing              |
| 5522      | Batch Micr - SrlnoXref Data Entry         |
| 8323      | Maintained Issued Instruments             |
| BA990     | Clearing Inquiry                          |
| ST067     | Collection / Purchase Inquiry             |
| ST074     | Remittance Inquiry                        |
| STM57     | MICR Number Maintenance                   |
| STM71     | Unmatched DHN Blacklist Customer Deletion |
| 7120      | Late Clearing Maintenance                 |
| ST001     | Value Date Clearing Process               |

## Appendix of Fast Path

| <b>Fast Path</b> | <b>Description</b>                       |
|------------------|--|
| ST002            | Value Date Clearing Inquiry              |
| ST023            | Outward Clearing                         |
| ST037            | Reverse Authorized Batches               |
| ST060            | Immediate Credit                         |
| ST061            | Float Extension                          |
| ST066            | Cheque Status Inquiry                    |
| ST072            | Global Float Extension                   |
| STM62            | Late Clearing Inquiry                    |
| STM63            | Late Clearing Marking Maintenance        |
| 1009             | TC Sale Against Account                  |
| 1025             | Bill Payment                             |
| 1026             | Advance Payment against Credit Card      |
| 1409             | TC Purchase Against Account              |
| 5511             | Consolidated Remittance Data Entry Batch |

## Appendix of Fast Path

| Fast Path | Description                         |
|-----------|-------------------------------------|
| 6575      | Bill Payment By Cheque              |
| 7782      | Bankers Cheque Inquiry              |
| 7783      | Demand Draft Inquiry                |
| 8003      | TC Purchase Walk-in Customer        |
| 8004      | FX Purchase (Walk-in)               |
| 8203      | FX Sale - Walk-in                   |
| 8204      | TC Sale - Walk-in Customer          |
| 8205      | TC Sale - Against GL                |
| 8301      | Banker's Cheque Sale - Against Cash |
| 8302      | Banker's Cheque Sale - Against GL   |
| 8305      | DD Sale - Against Cash              |
| 8306      | DD Sale - Against GL                |
| 8307      | BC Liquidation Inquiry              |
| 8310      | DD Liquidation Inquiry              |

## Appendix of Fast Path

| Fast Path | Description                               |
|-----------|---|
| 8314      | BC Status Inquiry                         |
| 8315      | DD Status Inquiry                         |
| 8316      | TT Issue (Walkin)                         |
| 8317      | TT Issue GL                               |
| 8319      | TT Liquidation Inquiry                    |
| 8322      | TT Lost Status Inquiry                    |
| 8324      | BC Status Inquiry                         |
| 8325      | DD Revalidate                             |
| 5525      | Remittance Printing                       |
| EC004     | Scanning of ECS Passed / Rejected Records |
| 8326      | Unclaimed BC/DD Status Inquiry            |
| EC006     | Bill Payment Inquiry by Customer          |
| EC007     | Unified Bill Payment Inquiry              |

## Appendix of Fast Path

**Module Name:** FLEXCUBE Core Banking Non Performing Assets Management

| Fast Path | Description  |
|-----------|--|
| AC001     | Account Classification Preferences                             |
| AC002     | CRR Inquiry  |
| AC003     | Account Provision  |
| AC004     | Account WriteOff   |
| ACM07     | Provisioning Parameters at Bank level for Loans and Overdrafts |
| AC008     | Provision Inquiry and Modification for Loans and Overdraft     |

**Module Name:** Collaterals

| Fast Path | Description                    |
|-----------|--------------------------------|
| BA433     | Collateral To Accounts Inquiry |
| BA434     | Account To Collateral Inquiry  |
| BAM46     | Collateral Propagation         |
| BAM47     | Application Collateral Delink  |

**Module Name:** ATM

| <b>Fast Path</b> | <b>Description</b>                       |
|------------------|--|
| ATM01            | ATM Bank Params Maintenance              |
| ATM02            | ATM Acquirer POS ID Maintenance          |
| BA092            | Auto Relock Time Maintenance             |
| ATM03            | ATM Cash Replenishment from Branch Vault |
| ATM04            | ATM Cash Replenishment by Third Party    |

**Module Name:** Channel

| <b>Fast Path</b> | <b>Description</b>                                      |
|------------------|---|
| BAIB2            | IB Bill Company Details Maintenance                     |
| BAIB3            | IB Customer Application Billing Information Maintenance |
| BAIB4            | IB Bank Params Maintenance                              |
| BAIB5            | IB Block Transfer Across Products                       |
| BAIB6            | IB Transaction-Customer Relationship Cross-Reference    |

## Appendix of Fast Path

### Module Name: POS

| Fast Path | Description                     |
|-----------|---------------------------------|
| POS01     | POS Acquirer POS ID Maintenance |
| POS02     | POS Bank Params Maintenance     |

### Module Name: IVR

| Fast Path | Description                     |
|-----------|---------------------------------|
| TBS01     | TBS Bank Params Maintenance     |
| TBS02     | TBS Acquirer POS ID Maintenance |
| TBS03     | IVR TIN Request                 |

### Module Name: Inventory

| Fast Path | Description               |
|-----------|---------------------------|
| 9019      | Transfer Stocks           |
| IV001     | Stock Transaction         |
| IV002     | Stock Adjustment          |
| IV011     | Stock Inquiries           |
| IV005     | Inventory PIN Maintenance |



## Appendix of Fast Path

| Fast Path | Description   |
|-----------|---|
| IV012     | Sell of inventory                                   |
| IVM10     | Multi Currency Package – Stock Code Cross Reference |
| IV004     | Inventory Lost report Register maintenance          |
| MCA80     | Inquiry of sold/issued inventory                    |

### Module Name: Security Management System (SMS)

| Fast Path | Description                    |
|-----------|--------------------------------|
| 7011      | Event Log Inquiry              |
| 752       | Reset Primary Password         |
| 753       | Enable/Disable Users           |
| 755       | Modify Login Status            |
| 756       | User Prohibited Password       |
| 757       | Inquiry for Logged in Users    |
| 758       | Inquiry for Password           |
| 766       | Secondary Password Expiry Date |

## Appendix of Fast Path

| Fast Path | Description                                |
|-----------|--|
| 767       | Reset Secondary Password                   |
| 768       | Change Primary Password                    |
| 769       | Change Secondary Password                  |
| AT002     | Audit Trail Financial Transactions Inquiry |
| BA777     | Audit Trail Inquiry for Non-Financial Txns |
| BAM04     | BA Audit Tasks Maintenance-Inquire         |
| BAM10     | Restricted Account Maintenance             |
| SM11A     | Inquiry On Logged In Users                 |
| SMM02     | User Profile Maintenance                   |
| SMM03     | Task Profile Maintenance                   |
| SMM09     | User Prohibited Password Maintenance       |
| SMM12     | User Class Cross Reference Maintenance     |
| SMM13     | Template Transaction Limits                |

**Module Name:** Service Charge

| <b>Fast Path</b> | <b>Description</b>              |
|------------------|---------------------------------|
| SCM02            | SC Package for Customer         |
| SCM03            | SC Package Changes at Account   |
| SCM05            | SC History for Account Inquiry  |
| SCM06            | SC Package Linkage to Code Task |

**Module Name:** Bills

| <b>Fast Path</b> | <b>Description</b>                       |
|------------------|--|
| BIM01            | Drawee Risk Card Maintenance             |
| BIM02            | Court Master Maintenance                 |
| BIM03            | Branch-Court Cross Reference Maintenance |
| BIM04            | Bill Parameters Maintenance              |
| BIM05            | Bills Processing Maintenance             |
| BI001            | Bills Data Entry                         |

**Module Name:** System Operations

| <b>Fast Path</b> | <b>Description</b>               |
|------------------|----------------------------------|
| BA093            | Calendar Holiday Maintenance     |
| BA094            | Calendar Propagation Maintenance |
| 5504             | Download-Upload Status Inquiry   |
| 5531             | Download-Upload File             |
| 8889             | Download Scheduler Maintenance   |
| 8890             | Cluster Maintenance              |
| 8891             | Download Log                     |
| 8892             | Download Service                 |
| 7239             | Upload Local File                |
| 7240             | File Upload Status Inquiry       |
| 8893             | Upload Account Balance File      |
| BA450            | Generic External File Upload     |
| BA452            | File Upload (GEFU ++)            |
| BAM53            | SCHEDULAR SETUP                  |

## Appendix of Fast Path

| Fast Path | Description   |
|-----------|---|
| BAM54     | External File Setup                                   |
| BAM94     | External File Processing - Upload File Status Inquiry |
| BAM96     | File Upload Inquiry (GEFU++)                          |
| CHM43     | Cheque Book Issue Upload                              |
| ST043     | Load Inward Remittance File                           |
| ST044     | Outward Remittance Hand-off                           |

## 2.19. Glossary

| Glossary Term                    | Description  |
|----------------------------------|--|
| <b>ACH</b>                       | Automated Clearing House: It is an electronic payment and information delivery system which transfers dollar amounts and related information between business, private and government sectors.   |
| <b>ADB</b>                       | Average Daily Balance  |
| <b>AMB</b>                       | Average Monthly Balance  |
| <b>AO</b>                        | Account Officer  |
| <b>APS</b>                       | Application Processing System  |
| <b>APY</b>                       | Annual Percentage Yield: The formula for Annual percentage yield: $APY = \{(1+r/m)^m - 1\} * 100$ Where, $r$ : Rate of interest per annum $m$ : Compounding frequency (# of Times interest is compounded in a Year)  |
| <b>APYE</b>                      | Annual Percentage Yield Earned: The formula for APYE : $100 [(1 + \text{Interest/Principal})^{365/\text{Days in term}} - 1]$ The Days in Term figure is governed by the Accrual Basis  |
| <b>AQB</b>                       | Average Quarterly Balance  |
| <b>Back to back loan</b>         | The loan against TD  |
| <b>BCL</b>                       | Business Line of Credit  |
| <b>BIC</b>                       | Bank Identification Code   |
| <b>Cash pooling</b>              | The salient features are: 1) It is a multi-tiered sweep. 2) Accounts will be grouped together to form a sweep-in / sweep-out hierarchy thus sweep out instructions will be maintained for the account in layers with hierarchy specified. 3) When funds are insufficient in the sub-accounts, funds will be provided by sweep-in from the lead account to sub account as long as the balance is available in the Lead / provider account. 4) Excess funds will be swept from sub account to lead account at EOD. |
| <b>Catch-up interest accrual</b> | This represents accrual of interest from last interest accrual date to the processing date (excluding the current date)  |
| <b>Category</b>                  | FLEXCUBE for core banking divides the batch processing into multiple categories. Each category internally contains one or more shells. Category is an internal grouping of shells. There are 3 main categories which are executed for any bank. These are Cut off (changes the system date), End of day (EOD) & BOD (Beginning of day).  |
| <b>CBR</b>                       | Central Bank Reporting   |

|   |   |
|---|---|
| <b>CCD</b>                                      | Central Clearing Division   |
| <b>CDS</b>                                      | Cash Dispenser System   |
| <b>Clearing Branch</b>                          | The branch which does the centralized clearing.   |
| <b>Clearing Minimum</b>                         | The maintenance of a minimum clearing amount for each type of instrument in each currency. A deposit of an instrument for an amount less than the specified amount will be given immediate credit.  |
| <b>Concentration account / Provider Account</b> | This account is the Sweep-in provider account and funds will be swept to the beneficiary / target account.  |
| <b>Contracted interest rate</b>                 | Rate of interest at the time of TD booking  |
| <b>CRR</b>                                      | Credit Risk Rating  |
| <b>Daily Periodic Rate</b>                      | It is the interest rate linked to the account divided by the number of days in a year as determined by the interest accrual basis set.  |
| <b>DCN</b>                                      | Data Communication Network  |
| <b>Deduction Plan</b>                           | It is a plan for affecting deductions for an account during disbursement. A deduction plan can be linked to one or more products. Thus all the accounts under a given product will have the same deduction plan.  |
| <b>DIN</b>                                      | Debtor Identification Number  |
| <b>DLC</b>                                      | Date Last Contact   |
| <b>Document Plan</b>                            | It is a plan for listing the documents to be collected from an account. A document plan can be linked to one or more products.  |
| <b>DPD</b>                                      | Days Past Due   |
| <b>Draw down</b>                                | It is a method of repayment of loan arrears. In this method a loan account is linked to a savings account. Whenever there is an arrear in the loan account, the system tries to draw down sufficient funds from the savings account to cover the outstanding arrears. The drawdown is typically initiated by the loans module, in contrast to a standing instruction which is initiated by a Savings module. Additional features to the draw down method are by defining that partial draw down is allowed, or by letting the loans module raise an earmark on the Savings account. |
| <b>Early Settlement</b>                         | It is the premature liquidation of the loan account by paying lump sum amount to clear all the liabilities.   |
| <b>EFS</b>                                      | Early and Final Settlement  |
| <b>Endpoint</b>                                 | The clearing house is called the Endpoint.  |

|                                |   |
|--------------------------------|---|
| <b>EOP</b>                     | End of Period   |
| <b>EPI</b>                     | Equated Periodic Installment  |
| <b>Escheatment</b>             | It is the law that requires banks to submit the monies/funds from bank accounts that are considered unclaimed-abandoned property (no customer initiated transactions) unless the owner acknowledges the existence of the account. The monies/funds must be sent to the appropriate state according to that states unclaimed-abandon property law. |
| <b>FCC PE</b>                  | Flexcube Corporate Payment Engine   |
| <b>Final Settlement</b>        | It is the liquidation of the loan account on or after maturity date by paying the final installment due.  |
| <b>Float days</b>              | Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.   |
| <b>Floor and Ceiling Rates</b> | The minimum and maximum interest rates allowed for accounts under the product can be set for fixed and floating interest rates. Whenever interest index rate changes beyond this range, the changes are not given effect.   |
| <b>GEFU</b>                    | Generic External File Upload  |
| <b>Hand-off</b>                | It is the file extract given out from FLEXCUBE to other software.   |
| <b>IBAN</b>                    | International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.  |
| <b>ICP</b>                     | Interest Compensation Pooling Requirement   |
| <b>IDC</b>                     | Inward Direct Credit  |
| <b>IDD</b>                     | Inward Direct Debit   |
| <b>IFSC</b>                    | Indian Financial System Code  |
| <b>IOA</b>                     | Interest On Arrears   |
| <b>IOI</b>                     | Interest Only Installment   |
| <b>IPI</b>                     | Interest and Principal Installment  |
| <b>IRR</b>                     | Internal Rate of Return   |
| <b>ISB</b>                     | Inter System Bridge General Ledger  |
| <b>JAF</b>                     | Joint and First   |



|                                 |  |
|---------------------------------|--|
| <b>JAO</b>                      | Joint and Other  |
| <b>JFAB</b>                     | Joint Finance Asset Buy  |
| <b>JOF</b>                      | Joint Or First   |
| <b>JOO</b>                      | Joint or Other   |
| <b>LLP</b>                      | Loan Loss Provisioning   |
| <b>LO</b>                       | Local Office   |
| <b>LOB</b>                      | Line of Business   |
| <b>LTS</b>                      | Loan Transaction Services  |
| <b>Mudharabah</b>               | A Syariah banking product type using profit sharing concept.   |
| <b>NACHA</b>                    | National Automated Clearing House Association: The Electronic Payments Association. A non-profit trade association, which forms the cooperative foundation for the ACH, network system through a network of Regional Payments.   |
| <b>NEACH</b>                    | New England Automated Clearing House   |
| <b>NEFT</b>                     | National Electronic Funds Transfer   |
| <b>Nisbah / Bonus</b>           | Profit sharing portion (Nisbah for Mudharabah Product / Bonus for Wadiah product)  |
| <b>NLS</b>                      | National Language Support  |
| <b>Notional Pooling</b>         | This is the facility to group customer's accounts for: a. Liquidity Management b. Passing the transactions using the total group balance c. Interest Calculation on the total group account balance d. Reduction of overdraft charges.   |
| <b>NPL</b>                      | Non Performing Loans   |
| <b>NRE</b>                      | Non Resident (External)  |
| <b>ODC</b>                      | Outward Direct Credit  |
| <b>ODD</b>                      | Outward Direct Debit   |
| <b>ODFI</b>                     | Originating Depository Financial Institution: The financial institution that processes ACH files on behalf of the Originator through the ACH network.  |
| <b>Originator (ACH context)</b> | A Company or individual who initiates an ACH transaction. : The person or organization who had authorized an ODFI to transmit a credit or debit entry to the account of a receiver with an RDFI, or if the receiver is also the RDFI, to such receiver. In some cases the ODFI may also be the originator. |

|  |   |
|--|---|
| <b>P&amp;R</b>                                   | Pay and Receivable  |
| <b>PAT</b>                                       | Pre-Authorized Transfers  |
| <b>PCL</b>                                       | Personal Line of Credit   |
| <b>PDD</b>                                       | Projected Date of Dormancy  |
| <b>PDO</b>                                       | Permanent Dividend Order  |
| <b>PL</b>  | Performing Loans  |
| <b>PMI</b>                                       | Post Maturity Interest  |
| <b>PMO</b>                                       | Personal Money Orders   |
| <b>Post Maturity Period (Loans)</b>              | It is the phase of the loan account after the maturity date. Theoretically, if all the arrears are being paid on time, then an account should never get into this phase. Due to this reason, there is no stage of the schedule associated with this phase of the loan account. The interest rates applicable for an account can be different for this period. |
| <b>PPF</b>                                       | Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.   |
| <b>Product Expiry Date</b>                       | It is the date beyond which no new accounts can be opened under a given product.  |
| <b>PSS</b>                                       | Profit Sharing System   |
| <b>RDFI</b>                                      | Receiving Depository Financial Institution: The financial institution where the receiver of an ACH entry holds an account.  |
| <b>Receiver (ACH context)</b>                    | The individual or Company that holds an account at RDFI i.e.: an individual, organization or other entity that has authorized an originator to initiate a credit or debit entry to a transaction account held at RDFI.  |
| <b>Reminder Plan</b>                             | It is a plan for generating reminders to be sent to customers when arrears are not paid. A reminder plan can be linked to one or more products.   |
| <b>Repayment Appropriation Sequence - SPLOIC</b> | SPLOIC stands for: S- Service Charge arrear P = Penalty arrears L – Legal fees O – Outgoing type of arrear I = Interest Arrears. C = Principal arrears  |
| <b>Routing Number</b>                            | It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.   |
| <b>RPA</b>                                       | Repayment Pending Appropriation (advance payment)   |

|                                       |   |
|---------------------------------------|---|
| <b>RTGS</b>                           | Real Time Gross Settlement  |
| <b>RVT</b>                            | Relationship Value Tagging  |
| <b>Schedule</b>                       | The repayment plan for an account based on various parameters. It helps the customer to plan in advance for repayment.  |
| <b>SEPA</b>                           | Single Euro Payment Area  |
| <b>Shell</b>                          | The batch process in FLEXCUBE for core banking is done at the lowest level in programs called as shells. A shell handles a particular type of activity like interest accrual, interest posting etc.   |
| <b>Single Maturity Deposit</b>        | Time Deposits where no instruction is maintained for the maturity date and the deposit amount is required to be transferred to the TD matured GL  |
| <b>Slave Account / Target Account</b> | This account is the Sweep in Beneficiary Account and the funds are swept from the Concentration / Provider account.   |
| <b>SOW</b>                            | Sole Owner  |
| <b>Stage</b>                          | It is a part of schedule. Various stages can be defined like IOI, IPI, EPI etc. A schedule is typically made up of more than one stage.   |
| <b>SWIFT</b>                          | Society for Worldwide Interbank Financial Telecommunication   |
| <b>Syariah Account</b>                | It is a type of account defined for Islamic Banking Product   |
| <b>Syariah Banking</b>                | It is same as Islamic Banking. Some of the Syariah products are Current, Savings, TD and Loans. The difference with the conventional product is that the interest is not paid to the customer and it is shared with the customer. It is called "Nisbah" (Profit Sharing). Customer is also liable to pay tax out of Nisbah. |
| <b>TAN No</b>                         | Tax Deduction and Collection Account Number   |
| <b>Third Party accounts</b>           | These are accounts whose records exist outside FLEXCUBE.  |
| <b>TPD</b>                            | A type of Education Savings account with special features   |
| <b>UTR</b>                            | Unique Transaction Reference Number   |
| <b>VE</b>                             | Voucher Entry   |
| <b>VRU</b>                            | Voice Recognition Unit  |
| <b>Wadiah</b>                         | A Syariah banking Product type using depository concept   |

|            |                      |
|------------|----------------------|
| <b>ZBA</b> | Zero Balance Account |
|------------|----------------------|