Savings User Guide

Oracle FLEXCUBE Universal Banking

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Savings User Guide
June 2017
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1. Preface

1.1   <u>Introduction</u>

This User Manual is prepared to familiarize you with the Savings module of Oracle FLEXCUBE. The manual gives you an overview of the module and explains all the maintenances required for its smooth functioning. It also takes you through the different types of transactions that may be handled through this module.

1.2   <u>Audience</u>

This manual is intended for your Branch Tellers, Vault Operators and Branch Supervisors to provide quick and efficient service to customers and prospects of your bank.

1.3   <u>Documentation Accessibility</u>

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.

1.4   <u>Organization</u>

This manual is organized into the following chapters:

Chapter 1	*About this Manual* - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Savings* - An Overview provides a snapshot of the features of the entire module.
Chapter 3	*Transaction Workflow* - Describes the role of the Workflow engine in transaction processing.
Chapter 4	*Common Operations* - Details the common operations that you can perform when processing transactions in this module.
Chapter 4	*Data Replication* – Details replicating host data in the branch.
Chapter 6	*Maintenances for Savings* - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
Chapter 7	*Cash Transactions* - explains all the cash-based transactions that can be performed through this module.
Chapter 8	*Instrument Transactions* - Describes the various instrument-based transactions that can be performed in this module.
Chapter 9	*General Ledger Transaction* - Explains miscellaneous debit and credit transactions GL transactions.
Chapter 10	*Time Deposit Transactions* - Explains the various types of transactions in this category.
Chapter 11	*Credit Card Payments* – Explains the various types of payments in this category

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Chapter 12	*Vault Operations* - Explains the different types of Vault operations available in branch.
Chapter 13	*Balancing Operations* - Explains the balancing operations available in this module.
Chapter 14	*Batches* - Details the various automatic processes applicable for the module.
Chapter 15	*Reports* - provides a list of reports that can be generated in this module and also explains their contents.
Chapter 16	*Function ID Glossary* - has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5   Abbreviations used

The following acronyms/abbreviations are used in this User Manual:

Abbreviation	Description
GL	General Ledger
CCY	Currency
FCY	Foreign Currency
LCY	Local Currency
WF	Workflow
RT	Retail Teller
DE	Data Entry
TC	Traveler's Cheque

1.6   Related Documents

- The Procedures User Manual

1.7   Glossary of Icons

Icons	Function
✕	Exit
+	Add row
−	Delete row
↗	Option List

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2. Savings - An Overview

2.1 Introduction

Savings is the web-enabled front end of Oracle FLEXCUBE, and is used for handling the Retail Teller transactions. It is fully browser based and facilitates the processing of several types of transactions, like cash transactions, cheque transactions, remittance transactions, funds management transactions and so on.

A typical Savings transaction may be classified into the following five Workflow stages:

1. Capturing the transaction

2. Transaction enrichment from the host

3. Authorization by the supervisor (Local or Remote)

4. Viewing and Submission

5. Cash Disbursement

The Workflow engine which forms the core of Savings, determines the flow of the transaction from one stage to the other.

For more details on the Workflow engine, refer the 'Transaction Workflow' chapter of this User Manual.

2.1.1 User Roles

You can define the User Roles, applicable in Savings, in the host. Each role may be associated with a set of functions that are allowed for the role. For example, roles of the following type may be created and associated to appropriate transactions:

- System Administrators
- Supervisors/Authorizers
- Vault Administrators
- Tellers

Typically, a department within a branch will have only one system administrator and a single vault but can have any number of supervisors and tellers. However, you can add additional roles depending on the bank's requirement.

2.1.2 Salient features

Some of the salient features of the module are discussed below:

2.1.3 Data Replication

Host based 'Push' Replication is used to reproduce the critical data (maintenances/customer data) from host to branch at regular intervals. These maintenances are pushed to the branch automatically. The time interval between each replication cycle can be configured as per the bank's requirement. Host will ensure that only necessary and critical information is made available locally in the branch.

For more details on replicating data from the host, refer 'Data Replication' chapter of this User Manual.

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2.1.3.1 Offline and Online behavior

When branch places a request on the host, as part of the response mechanism, the system can dynamically determine whether the branch is online with the host.

2.1.3.2 Transaction reversals

You can manually reverse only authorized and completed transactions. A transaction may be a normal completed transaction or a tanked transaction, which is believed to be complete in all respect.

When you reverse a transaction, the data is not removed from the system. The contract will remain in the system with the contract status as 'Reversed' and the accounting entries will be reversed (negative amounts will be posted into the accounts). Also, this will update the Till balance for the currencies (for cash transactions), wherever applicable.

You can pick up the transaction to be reversed from the transaction screen. If reversal is applicable (i.e. you have defined a reversal workflow stage for the transaction), save icon will be enabled. When you click on this button, the reversal request will be sent as a fresh request.

2.1.3.3 Deletion of incomplete transactions

You have the provision to delete incomplete transactions at any stage prior to its completion. This is typically done as part of the End of Day activities.

The 'Workflow' section in the Application Browser will display the count of Incomplete Transactions. You can fetch any of these transactions for clearing. Once you mark a transaction for deletion, the system will not display the transaction in the Complete/ Incomplete/Pending transactions list.

2.1.3.4 Auto Reversals, Roll Forward and Timeout Handling

Auto-Reversals are applicable for transactions which have been configured as 'One Stage' transactions. If, during submission to host, the request (or the response) times out, then the transaction is updated as 'Marked for Reversal'. The untanking job will pick up such transactions and do the needful.

However, for 'Two Stage' transactions, timeouts will be based on the stage of the transaction. If the first stage request encounters a time out, the transaction will be updated as 'Marked for Delete'. But, if the first stage request goes through successfully, as a result of which the transaction is saved in the host (but is unauthorized), the subsequent second stage request time out will update the status as 'Marked for Roll Forward'. This implies that the transaction is complete is all respect and will be forced posted in host. But, in case of a timeout, if the subsequent branch follow through updates (e.g. Till updates, Transaction Status updates etc.), if any, fails, the transaction status will be updated as 'Marked for Reversal' and not as 'Marked for Roll Forward'.

In both the above cases, the untanking process will pick up the transactions and do the needful.

2.1.3.5 Tanking and Untanking process

The following section explains the process in branch and host:

In Branch

When the connection between branch and host is lost, the transactions will be tanked in the branch. Subsequently, when the connection is re-established, the system will untank the tanked transactions from the branch to host. The transactions will be saved in the transaction

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log master in the same stage at which the connection between the branch and host is lost i.e. the stage at which the transaction failed to take place in the host.

The following transaction will be tanked:

- Offline transactions
- Transactions with status 'Marked for Delete'
- Transactions with status 'Marked for Roll Forward'
- Transactions with status 'Marked for Reversal'

In the branch, all the transactions which failed to reach the host are tanked. The tanked transactions are marked with status 'T'. The untanking process will fetch the count of pending transactions in the branch and then upload the tanked transactions to the host when online. During the upload, the transactions in the branch remain locked. This is to prevent other parallel processes from picking up the same records. After successful upload, the status of the transactions is updated to 'P' in the branch which indicates that the transactions have been processed. The system, then unlocks the transactions which were locked in the branch.

In Host

The host will process the tanked transactions sent from the branch. The host will receive the untanking requests from the branch in the form of XML via an interface. These requests will be stored in a table. A background job will process the untanked transactions by first parsing the XML requests received by the host. Each transaction is identified by a unique external transaction reference number. On successful parsing, the job will forward it to the relevant interface for further processing. If there are any errors, the host is updated with the status and error details. If the transaction is successfully completed, the transaction status in the host will be marked as 'S'.

Transaction reconciliation with host

During the EOD activities in the branch, the transactions processed in the branch have to be reconciled against their corresponding entries in the host. Each teller of the branch will perform this activity as part of the respective Till balancing and closure. The following checks will be done as part of the transaction reconciliation in branch:

Count of transactions in branch and host: This query will display the list of transactions based on the type for a user for the day. In case of discrepancies it will drill down to individual transactions.

Inflow/Outflow totals of Cash Till and Debit/Credit totals in Cash GL: The total will be displayed currency-wise for a user. This will also be a drill down, wherein, in case of any discrepancy in a currency, you can view all the transactions in that currency.

Transactions in branch minus transactions in host: List of all transactions that are 'Complete' and 'Authorized' in the branch, but have no corresponding entries in the host.

Transactions in host minus transactions in branch: List of all transactions which are 'Complete' and 'Authorized' in the host, but have no entries in the branch (or are still Incomplete).

Transaction Amount in branch and in host: The transactions are present in branch as well as in the host, but the sum of the transaction amounts do not match.

These mechanisms will minimize the reconciliation efforts required as a result of any branch-host inconsistencies either at the Cash Till/GL level or at the Transaction Amount or Count levels.

Further, based on the results and observations of these reports/queries, you can initiate adjustment processes, as required, for Audit and Control measures.

3. Transaction Workflow

3.1   Introduction

The Workflow engine, which forms the core of Savings, guides the transaction through its various stages. Each transaction is defined as a workflow with a series of steps or stages.

At the beginning of each stage, you (teller) have to capture the relevant data in the appropriate screen and then click on the 'Save' button. Upon clicking this button, the Workflow engine checks the Workflow definition and appropriately moves the transaction to the next logical step.

3.1.1   Features of Savings Workflow

The following are the features of savings workflow:

- The workflow can be defined for each function.
- For functions which consist of similar workflow, the definition is defined at a generic level.
- Once a stage for a transaction is completed, the workflow engine moves the transaction to the next logical stage automatically.
- The number of stages and workflow using front end maintenance can be configured.
- Any change in workflow does not result in re-deployment.
- It minimizes the number of host trips.
- The workflow is supported in offline scenario.
- For Savings, you can have a default authorizer. If default authorizer is defined, then the transaction gets assigned to that authorizer automatically.
- For cash transactions, you can configure the denomination tracking, whether it is required or not.

3.2   Workflow Interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

This interface is invoked when you select a transaction from the Menu. Internally, a Workflow object corresponding to the transaction you select in the Menu is created and control passed to it. This Workflow object will first check if you have the rights to execute the selected transaction. It will then, display the appropriate screen and data.

Execute a workflow stage

This interface is called after you capture the mandatory data and click on the 'Save' button in relevant transaction screen. The Workflow object, created on initiation of a new transaction, checks if any server code needs to be invoked and appropriately invokes it with the data received. Based on the response from the server code, the Workflow object routes the workflow to the next appropriate stage. On completion of a stage, the stage details including the input data xml and response data xml are logged in Savings to indicate that the workflow has moved to the next stage.

Load a Workflow stage

This interface is invoked when you click on a stage in your task list. This results in the Workflow object providing you the appropriate screen and data. The transaction workflow stage status is marked as Work In Progress (WIP).

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Hold a Workflow stage

This interface is used when you don't want to execute the workflow stage immediately but save the data captured for use at a later point.

Cancel a Workflow

This interface is used when you need to cancel a transaction at any stage.

Assign a Workflow stage

This interface is invoked when you click on the 'Assign' button in the assignment screen. If you need to assign the workflow stage to a different user, the assignment screen is displayed where you can specify the new user in the 'Assign To' field. Upon clicking the 'Assign' button, the workflow object updates the 'Assigned To' column in the Log Master table. The transaction then, appears in the pending tasks list of the new user from where the user can pick up the transaction.

Discard a Workflow

If you need to discard a transaction at any stage, the discard interface is invoked.

3.2.1 Locking a Workflow stage

You can assign a workflow stage to more than one user. This means that any user with appropriate rights can pick up and execute a given workflow stage. However, to ensure that only one user executes a stage, the workflow engine ensures that as soon as one of the assigned users selects a workflow stage for execution, the stage is locked for that user. If any other user tries to execute the stage, the system displays an error message informing that another user has already locked the workflow stage.

3.2.2 Tracking and Auditing
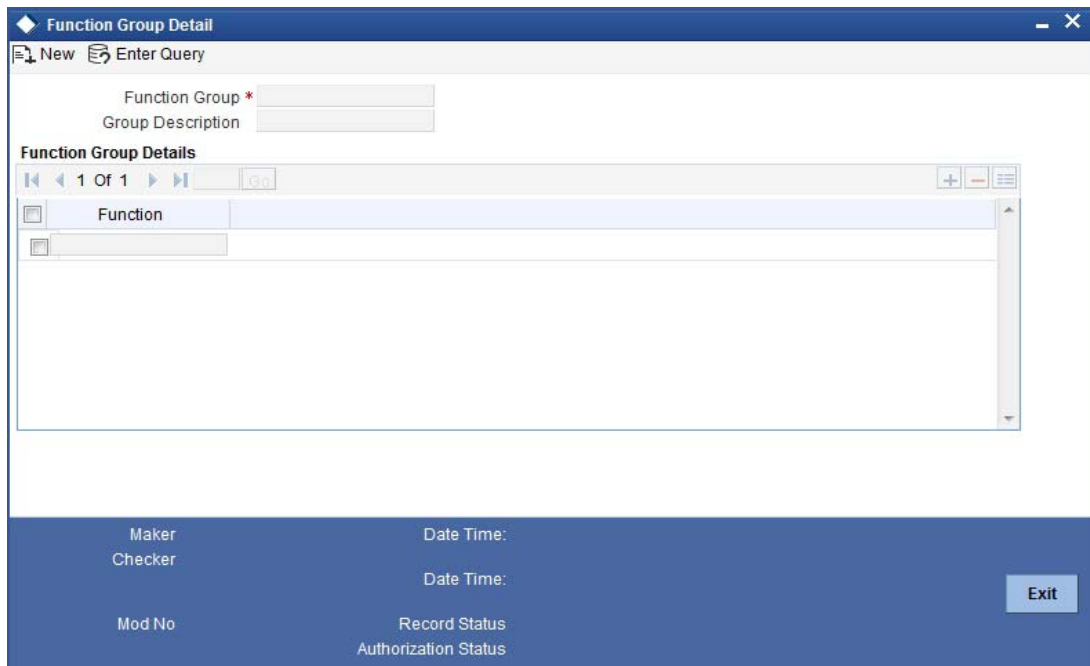
The Workflow engine provides highest level of security and auditing capabilities. It captures and maintains the following information about every action taken by each user:

- The transaction stage that was invoked
- The name of the user who invoked the stage
- The time when it was invoked
- The data captured for the transaction
- The result of the action performed

The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn_LogDetails holds the details of every stage of the transaction including the input and output data.

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3.3 <u>Maintaining Function Group</u>

You can logically club the function IDs to a function group using the 'Function Group Detail' screen. To invoke this screen, type 'STDFNGRP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

Select the function ID which is part of the function group from the option list provided. The system will list only savings functions.

The system performs the following validation while clubbing the function IDs to a function group:

- The function ID should be unique. Same function ID should not be mapped to multiple function groups.
- The function group code should not be a function id.
- At least one function ID should be defined for a function group.

While generating workflow if you select function group, then the system generates online and offline workflow. The system generates offline workflow only if the function supports offline processing or if workflow is maintained for a group. The static data released for stage wise response does not include override and undo (auto reversal).

3.4   <u>Maintaining Workflow Definition</u>

You have to maintain certain parameter which determines the workflow of a savings function. You can either define a workflow for individual savings functions like Cash Deposit, Cash Withdrawal or you can define for a group of similar functions like Function Group.

You can set the parameters for workflow definition for a branch using 'Function Workflow Definition Detail' screen. To invoke this screen, type 'STDWFDEF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

3.4.1   <u>Specifying User Preferences Details</u>

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

Check this box to modify the exchange rate picked up by system.

Till Required

Check this box to update the till balances. This is applicable only for cash transactions.

Note

If Till Required is checked and if the transaction amount is greater than or equal to maximum cash deposit maintained in Retail Teller Branch parameter then the system displays an override message. The override message can be configured as an error message also.

Signature Verification

Check this box to to mandate the signature display screen as part of the workflow for various transactions.

Note

– If you manually traverse to 'Customer Signature\ Image View' by pressing F12, then the workflow (of displaying 'Customer Signature View') is not triggered. System will however validate for the click of 'OK' or 'Cancel' button to post the transaction.

– Even though in Workflow definition the "Signature Verification" is checked, you have to keep focus on the debit account and press F12 key to verify signature and F10 to verify image, else system will throw an error during workflow stage to verify the same."

Oracle FLEXCUBE supports mandatory signature verification in the following Function IDs:

- 1001 - Cash Withdrawal
- 1006 - Account to Account Transfer
- 1008 - Miscellaneous Customer Debit
- 1009 - TC Sale against Account
- 1010 - BC Sale against Account
- 1013 - Cheque Withdrawal
- 1014 - DD Sale Against account
- 1056 - Stop Payment
- 1075 - Bill Payment Against Account
- 1300 - Close Out Withdrawal by BC
- 1301 - Close Out Withdrawal
- 1310 - Redemption by Cash
- 1311 - Redemption by BC
- 1312 - Redemption by Transfer to Savings
- 1317 - Multimode Deposit Redemption
- 1318 - Redemption by Transfer to GL
- 1320 - Close Out Withdrawal
- 1350 - Close Out Withdrawal by Multimode

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- 1401 - Cash Deposit
- 1405 - Cash Transfer
- 1408 - Miscellaneous Customer Credit
- 1409 - TC Purchase against Account
- 1410 - Interbranch Transaction Input
- 1411 - Interbranch Liquidation Input
- 6501 - Cheque Deposit
- 6560 - Cheque return
- 8206 - FX Sale Against Account
- 8207 - FX Purchase Against Account
- 8309 - BC Liquidation against Account
- 8312 - DD Liquidation against Account
- 8318 - TT Issue against Account
- 8321 - TT Liquidation against Account
- 8330 - DD Sale against Cheque
- 8335 - BC Sale against Cheque
- CRAP - Credit Card Payment By Account
- CRCM - Credit Card Payment By In-House cheque
- LOCH - In-House cheque Deposit
- TDAC - TD Account Opening AC Transfer

Note

For the following screens, the system supports mandatory signature verification for debit ledger of the transaction:
  – 1006 - Account to Account Transfer
  – 1312 - Redemption by Transfer to Savings
  – 1317 - Multimode Deposit Redemption
  – 1350 - Close Out Withdrawal by Multimode

Mandatory signature verification is not a supported functionality for the following function IDs:

- 1000 - Miscellaneous Transfer
- 1005 - Miscellaneous GL Transfer
- 1025 - Bill Payment by Cash
- 1060 - Miscellaneous GL Debit
- 1460 - Miscellaneous GL Credit
- 3401 - Safe Deposit Rental By Cash
- 5001 - Loan Disbursement By Cash
- 5401 - Loan Repayment By Cash
- 5521 - Inward Clearing Cheque Data Entry
- 5555 - Inward Clearing Data Entry
- 6512 - Consolidated Cheques Data Entry
- 6514 - Outward Clearing Data Entry
- 6520 - Cheque Deposit to GL
- 7010 - Passbook Update

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- 7030 - New Passbook issue
- 7031 - Passbook Status Change
- 7551 - Book Shortage
- 7552 - Book Overage
- 7789 - DD Transaction
- 7790 - BC Transaction
- 7795 - TT Transactions
- 8003 - TC Purchase (Walk-In)
- 8004 - FX Purchase (Walk-in)
- 8203 - FX Sale (Walk-in)
- 8204 - TC Sale (Walk-In)
- 8205 - TC Sale (Against GL)
- 8301 - BC Issue against Walk-in
- 8302 - BC Issue against GL
- 8304 - Reversal of BC/DD Liquidation
- 8305 - DD Issue against Walk-in
- 8306 - DD Issue Against GL
- 8307 - BC Liquidation against Walk-in
- 8308 - BC Liquidation against GL
- 8310 - DD Liquidation against Walk-in
- 8311 - DD Liquidation against GL
- 8316 - TT Issue against Walk-in
- 8317 - TT Issue against GL
- 8319 - TT Liquidation against Walk-in
- 8320 - TT Liquidation against GL
- 9001 - Open Teller Batch
- 9007 - Transfer Cash from Vault
- 9008 - Transfer Cash to Vault
- 9009 - Buy Cash From Central Bank
- 9010 - Sell Cash To Central Bank
- 9011 - Buy TC From Agent
- 9012 - Current Open Tills
- 9013 - Customer Account Balance
- 9015 - Buy TC From HO
- 9016 - Sell TC to HO
- 9017 - Buy TC from Vault
- 9018 - Return TC to Vault
- 9020 - Display TC available with Vault
- BCDI - Duplicate Issue of BC Instrument
- BCFT - Transfer Cash from Teller
- BCRP - BC Reprint/Reissue
- BCRV - BC Revalidation
- CQIN - Cheque Status
- CRCN - Credit Card Payment By Cheque

- CRCP - Credit Card Payment By Cash
- DDDI - Duplicate Issue of DD Instrument
- DDRP - DD Reprint/Reissue
- DDRV - DD Revalidation
- IPTDMM - Islamic TD Account Opening by Multi Mode
- QRYC - Query Customer Account Details
- TDCS - TD Account Opening by Cash
- TDGL - TD Account Opening GL Transfer
- TDMM - TD Account Opening by Multi Mode

3.4.2   Specifying Validation Preferences Details

Inter Branch check

Check this box to indicate whether the transaction involving inter branch account needs authorization.

Authorization limit check

Check this box to indicate the transaction amount limit beyond which an authorization for the transaction limit is enforced.

Note

You have to maintain a currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then transaction amount limit authorization is not enforced.

3.4.3   Specifying Authorization Preferences Details

Auto Authorization

Check this box to indicate transaction requires authorization.

Authorization on charge amendment

Check this box to indicate whether authorization is required in case if you have amended the charge defaulted by the system.

Authorization on exchange rate amendment

Check this box to indicate whether authorization is required in case is you have amended the exchange rate defaulted by the system.

Assignment Mode

Select the assignment mode to indicate whether remote authorization assignment is automatic or manual operation. The assignment modes available are:

- Auto – It indicates whether the authorizer is chosen automatically based on default authorizer maintenance.
- Manual – It indicates whether the maker of transaction can choose the authorizer from the list of authorizers.

Authorization Role

Select the authorization role of the authorizers. The users belonging to this role are the valid authorizers for this workflow. This field is applicable if assignment mode is 'Manual' or if assignment mode is 'Auto' and no default authorizer is maintained for the user.

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Two Step Role

Select the role, who can execute the second step, from the adjoining option list.

Two step role for cash deposit and cash withdrawal are maintained only if the setup is configured for two step process. A role maintained in the two step role is not considered if the process is a single step.

Click 'Populate Stage' to derive the number of stages. A maximum of two stages are displayed, they are:

- INPUT Stage
- ENRICH Stage

The derived stages are displayed in the 'Branch Work Flow Details' section in the screen.

Note

You can add another stage if single stage is populated. This is required if two stages are enforced despite the preferences that are maintained. The stages added explicitly by you are allowed to be deleted.

3.4.4 Handling of Local Transactions and Pure Query

In Oracle FLEXCUBE, the workflow for local transactions and the query stage is pre-configured. You are allowed to amend the following options in work flow maintenance:

- Till Required
- Denomination Tracking Required
- Authorization Limit Check
- Assignment Mode
- Assignment Role
- Authorization Limit Check Button

3.4.5 Maintaining Auto Assignment of Authorizer

Following are the maintenances for handling Auto Assignment of Authorizer, they are:

- Maintaining Default Authorizer
- Maintaining User Role Definition

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3.4.6 Maintaining Default Authorizer

You can maintain the default authorizer by using 'Default Authorizer Detail' screen. To invoke this screen, type 'STDDEFAU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

User ID

Select a user ID from the adjoining option list. The option list consists of user IDs for whom a default authorizer needs to be maintained..

User Name

The system displays the name of the user, when you select the user ID.

Branch Code

Select the appropriate branch code. This field is enabled if the 'All' option is chosen in the 'User ID' field. If specific authorizer is selected, then the system will default the home branch as branch code.

Branch Name

The system displays the branch name, when you select the branch name.

Default Authorizer

The system displays the default authorizer, if you already set a default authorizer while assigning the transaction. However you are allowed to change it, if the mode assigned is Manual. Select the authorizer ID from the adjoining option list. The option list consists of authorizers who are mapped to a role with 'Savings Authorizer' flag value as 'Y' and 'All' option.

There are two different modes of assignment of workflow transaction, they are:
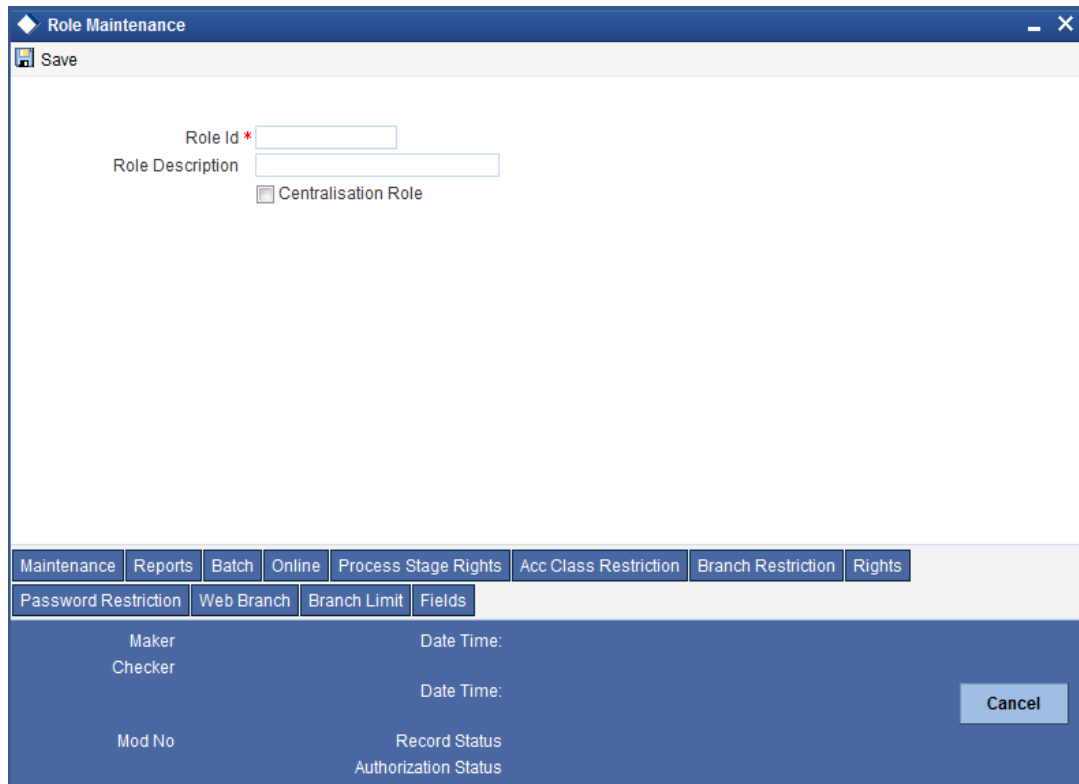
- Manual - If you assign the mode as 'Manual' then the system will display the default authorizer. You are allowed to change the authorizer.
- Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

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Description

The system displays the description.

3.5 Maintaining User Role Definition

You can define the user role in the 'Role Maintenance' screen. To invoke this screen, type 'SMDROLDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Then click 'Branch Limit' button on the 'Role Maintenance' screen.

Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

For more information about 'Role Maintenance' refer 'Defining a User Role' topic under 'Security Management System' User Manual.

3.5.1 Maintaining Denomination tracking

Oracle FLEXCUBE facilitates denomination tracking. For cash transactions, there is an internal stage called Till Update. The system will update the user till with the amount of cash transaction. If denomination tracking is checked in the 'Workflow Definition' screen then the system updates the denomination wise update of Till. If denomination tracking is not checked then you should not input the denomination details in the denomination block. If input, the same is ignored.

3.5.2 Maintaining Savings Function Definition

Oracle FLEXCUBE allows you to set preferences for function ID specific configuration using 'Branch Function Definition Detail' screen. The primary data are pre-shipped with an option to modify certain parameters. Here you are allowed only modify and authorize. To invoke this

screen, type 'STDBRFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Function Id

Specify the function Id for which preference is to be set.

Function Description

The system displays the function description.

Preferences

Offline Support

Check this box to indicate if offline is allowed.

Next Date Transaction Allowed

Check this box to indicate if next date transaction is allowed.

Reversal Allowed

Check this box to indicate if reversal allowed.

Authorization Required for Reversal

Check this box to indicate if authorization is required for reversal. Reversal is an internal stage in workflow. The system triggers reversal authorization based on the flag.

Advice Required

Check this box to indicate if advice has to be generated.

Amend After Auth Allowed

Check this box to allow amendment of transactions after approval.

Online Advice Name

The system displays the advice template name to be used in online mode. However you can amend it.

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Offline Advice Name

The system displays the advice template name to be used in offline mode. However you can amend it.

Note

If new templates are not created during implementation of the product, the system will display the default advice template in online and offline advice name. If you require advices specific to the bank, then new templates must be created during implementation and maintained in this screen. Also new tags required in the existing advice must be modified during implementation.

Input Stage Slip Required

Check this box to indicate if input stage slip is required.

Online Input Stage Slip Name

Specify the input stage online slip file name.

Offline Input Stage Slip Name

Specify the input stage offline slip file name.

Confirmation Required

Check this box to indicate if confirmation is required before completing the transaction.

Confirmation Message Code

System defaults the confirmation message code as 'LBL_DEFAULT_CONFIRM' if you have selected 'Confirmation required'.

Confirmation Error Type

Select the error type from the drop-down list.

The system performs the following validations:

Authorization Required for Reversal can be set as Y only if Reversal Allowed is Y.

Offline Allowed and Reversal Allowed option can be set only if they are supported for the function. The support will be as per factory shipped information.

3.6 Maintaining Branch level Cash Deposit and Cash Holding details

You can maintain branch level cash deposit and cash holding details of Retail Teller. You can invoke this screen by typing 'STDTBRAN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You can specify the following in this screen:

Branch Code

Select the branch code from the available option list.

Branch Description

System displays the branch description based on selected branch.

Preferences

Denomination Tracking Required For

Select the denomination tracking preference from the drop-down list. The list displays the following values:

- Till and Vault - To track denomination for both Tills and Vaults. By default, this option is selected.
- Vault - To track denomination only for Vault, if a Vault is involved in the transaction.
- None - To indicate that denomination tracking is not required for any transaction.

By default, the system displays the value as 'None'. You may change it.

Display Branch Limit Breach to Teller

Check this box to display the branch limit breach to the teller. If you check this box, both till and branch breaching override messages will be displayed to the teller. If you do not select this check box, only till breaching override messages will be displayed to the teller.

Currency Wise Cash Limits

Currency

Select the currency code from the available option list..

Maximum Cash Deposit

Specify the maximum deposited cash amount.

Minimum Cash Holding

Specify the minimum cash holding amount.

Maximum Cash Holding

Specify the maximum cash holding amount. The maximum cash holding amount should not be less than minimum cash holding amount.

Threshold Cash Credit Limit

Specify the threshold amount for cash credit limit.

Threshold Cash Debit Limit

Specify the threshold amount for cash debit limit.

3.6.1 <u>Viewing Teller Branch Parameter</u>

You can view retail teller branch parameters in the 'Teller Branch Parameter' screen. You can invoke this screen by typing 'STSTBRAN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can view the following details here:

- Branch Code
- Currency
- Maximum Cash Deposit
- Minimum Cash Holding

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- Maximum Cash Holding

3.7

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4. Common Operations

4.1 Introduction

This chapter details the common procedures and operations that should be followed while processing transactions in Savings. This chapter is divided into the following sections:

- Clearing a User
- Authorizing a transaction
- Initiating a Customer Session

The following operations are also discussed:

- Opening a Branch
- Opening a Vault
- Opening a Till

4.2 Workflow Task List

When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- Number of pending transactions
- Number of transactions that are assigned to the logged in users
- Number of transactions that are yet to be assigned
- Number of transactions that have failed
- Number of transactions that are complete
- Number of transactions that are reversed

4.3 Clearing a User

Sometimes you may require to force-logout a user from Savings. You can do this if you are a supervisor with the necessary rights to logout a user from the branch. The supervisor also has the facility to force log off all the users at any given point of time. Typically, the force-logout right is given to only one administrator role user in the branch.

You can invoke the 'Clear User' screen by typing 'CLRU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The following screen will be displayed:

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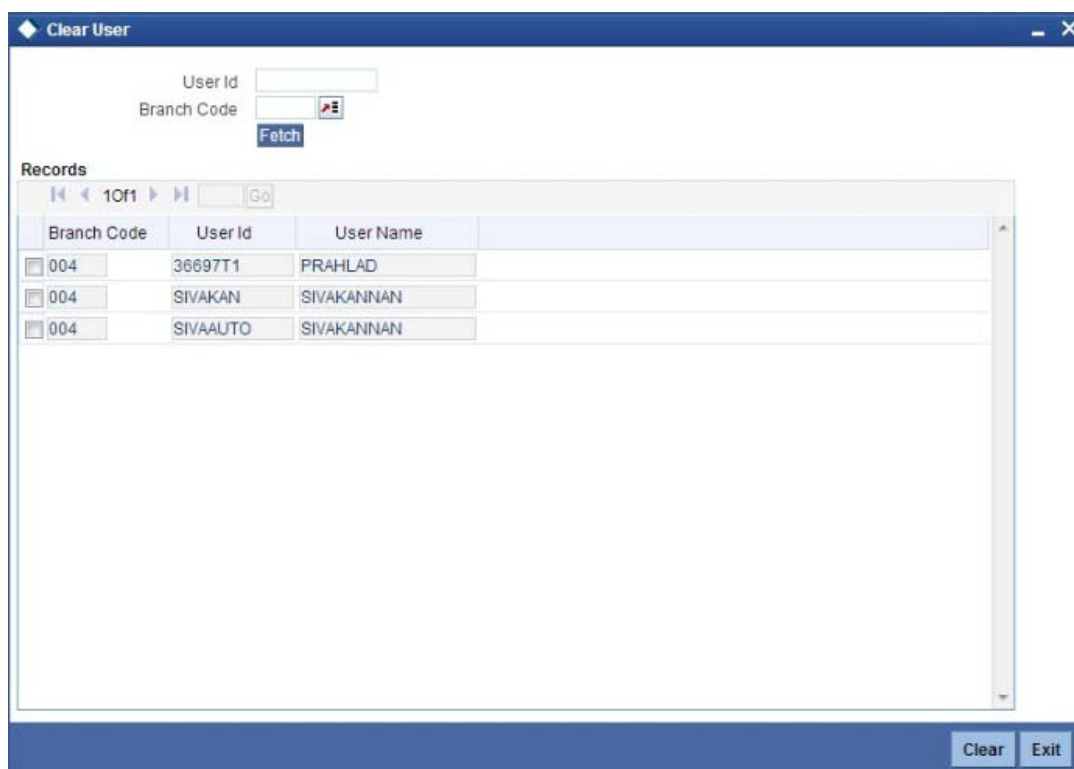
You can search for the users based on the following parameters:

● User ID
● Branch Code
●

Once you have specified the parameters click 'Fetch' button. The system lists the following details of the users who have logged into the application:

● Branch Code
● User ID
● User Name

To force log out a user, check the box against the relevant user record and click 'Clear' button. The system will display a message to confirm the clear operation. To force log out all the users in a page, check the box against the header row, which will select all the users in the page. Further click the 'Clear' button. The selected users are logged off from the application.

4.4 Reassigning Transaction

You can reassign a transaction using 'Reassign Transactions' screen. You can invoke this screen by tying 'REAN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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Specify the following details.

External Reference Number

Specify the external reference number of the transaction to be reassigned.

Maker Id

Specify the maker Id of the transaction.

Locked By

Specify the locked by details.

Assigned To

Specify to whom the transaction is assigned to.

Function Id

Specify the function ID details.

Transaction Date

Specify the date of transaction from the adjoining calender.

Click 'Query' to reassign the transaction. The system displays the following details:

- External Reference Number
- Maker Id
- Eligible Role
- Assigned To
- Function Id
- Locked By
- Transaction Date

Click 'Reassign' button to reassign the transaction. And to unlock the transaction, select the transaction to be unlocked and click 'Unlock' button.

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4.5   Authorizing a Transaction

Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

4.5.1   Manual Assignment

The maker can opt for either the local authorization or the remote authorization for the transaction that is submitted with one or more overrides.

Local Authorization

The supervisor can authorize the transactions from the teller screen by entering the ID and password. In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:

The authorizer can only view the transaction details here. He or she will have to enter the following details:

Userid

Specify the user ID of the authorizer.

Password

Enter the password to authorize or reject the transaction.

Remarks

Specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

You can view the override messages by clicking 'Override Messages'.

Note

Local Authorization option is not available when user authentication is via Single Sign On (SSO).

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Remote Auth

In this type, the Maker will assign the transaction to an authorizer using the following screen. This screen will appear during the appropriate stage as per the Workflow definition.

In this screen, the Maker has to specify the name of the authorizer and then click the 'Assign' button. Upon successful assignment, a confirmation message "Successfully assigned to OFFICER" with the name of the assignee is displayed.

The authorizer, to whom the Maker assigns the transaction, will see the same in the pending Tasks List from where he/she can fetch the transaction for approval or rejection, as the case may be.

Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/ her Task List.

4.5.2 Auto Assignment

If the Workflow for the transaction is configured for 'Auto Assign' at this stage, it will assign the transaction to all the eligible authorizers as per the assignment criteria. All the eligible supervisors will be able to see the transactions in their pending Tasks List. The transaction will be locked by the first supervisor who fetches it from the Task List. The supervisor will then have to Approve/Reject the transaction. This is similar to remote authorization in case of manual assignment.

4.5.3 Displaying Overrides and Errors

In case of any errors or overrides, the same will be displayed on the main screen in separate window.

The overrides have to be authorized by the supervisor and depending on the Workflow structure, will be 'Manual – Local/Remote' or 'Auto'. By default, remote authorization will be selected. However, you can select local authorization. When you click 'Local Auth' button, the 'Local Authorization' screen is displayed. The Maker is required to take appropriate action on the main transaction screen.

You can also reject the override for certain transactions like cheque withdrawal and in-house cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction albeit without reversing charges.

Note

Reject option will be applicable only for functions 1013 (Cheque Withdrawal) and LOCH (In-House Cheque Deposit). If you reject an override, the process will remain in Enrich stage.

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During advice printing, the system will print reject advice if the 'Reject Processing Required' option and the 'Reject' option are set to 'Y' at the branch function definition level. The advice will be printed using a factory shipped reject advice template.

4.5.4   Reversing a Transaction
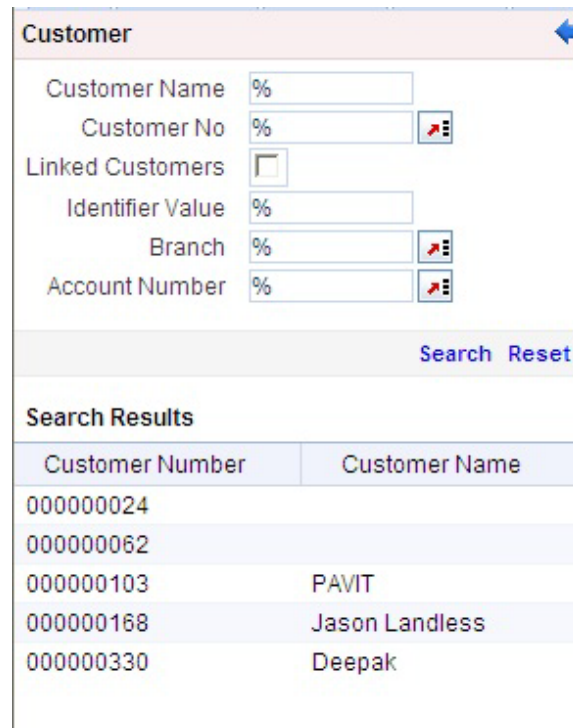
You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it by clicking the 'NO' button on the confirmation window. You can proceed with reversal of transaction by clicking 'YES' button.
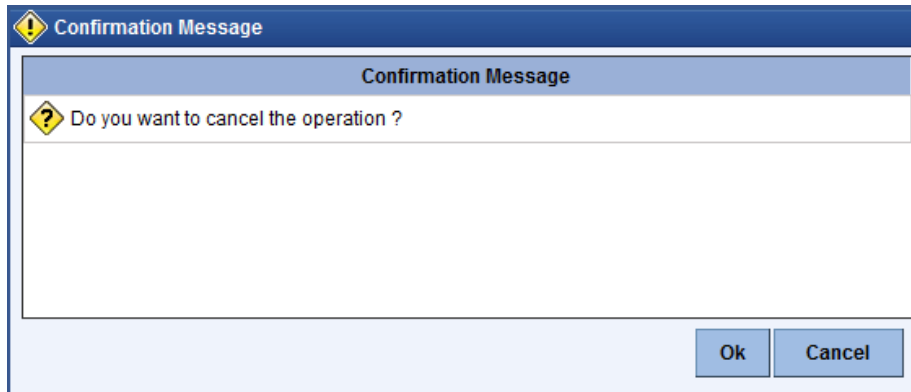
4.6   Initiating a Customer Session

In Savings, you have the facility to process multiple transactions for the same customer without having to key in the customer and account details every time. You can achieve this by starting a Customer Session after logging into the Savings.

To start a Customer Session, go the Customer Search frame and search for a customer.

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In this screen, you have to enter any search criteria for whom multiple transactions have to be processed and then click on the 'Search' button. The system will display the details of the selected customer in a format as shown above.

When you click on the hyper-link provided for 'Customer Name' in the screen above, the account details of the customer will be displayed in a separate screen, as shown below also the following customer details are displayed:

- Customer Number
- Branch Code
- Customer Name
- Customer Address
- Birth Date
- Unique Value, if any

The system will list all the accounts created for the selected customer. The following account details are displayed on click of any Account no:

- Account Number
- Branch
- Product Name – the type of account
- Status – the date since when the current account status is effective
- Available Balance
- Current Balance

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On selecting a loan account, the following summary details of the loan account will be displayed:

- Loan Product
- Loan Account Currency
- Loan Account status
- Total Amount Financed
- Total Amount Disbursed

To set a customer for a session, click 'Start Session' button.The message "Do you want to set this Account Number and Details to the Session?" is displayed.

Click 'OK' if you wish to process multiple transactions for the account. The system will display "Customer session is opened for Account Number 100000001, Customer Number: DMP003IND" message to confirm the same.

The page also contains the customer's Image (including those of other signatories of the account), if available, and the Operating Instructions etc. will be displayed, as shown below:

You can go through the signatory details and view all customer Photos and customer signature images using the Links 'Prev'and 'Next'.

If you set an account number and customer details for a session, you need not enter the Customer ID, Account and related fields for any transaction processed during the session. However, you can override the defaulted details by selecting a different Customer ID and/or Account for any transaction, at any point of time.

4.6.1 Ending a Customer Session

To end a customer session, click 'End Session' button in the customer search frame of the screen which will be displayed in place of 'Start Session' button. The system displays a message to confirm the action. Click on 'OK' to proceed or 'Cancel' to continue with the same session.

4.7 Opening the Branch

As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).

Note

Opening of Branch will have no processing or operational implications.

4.8 Opening a Vault/Till

You can open a Vault or a Till for the branches you have access for through the 'Open Teller Batch/Till' screen. You can invoke this screen by typing '9001' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
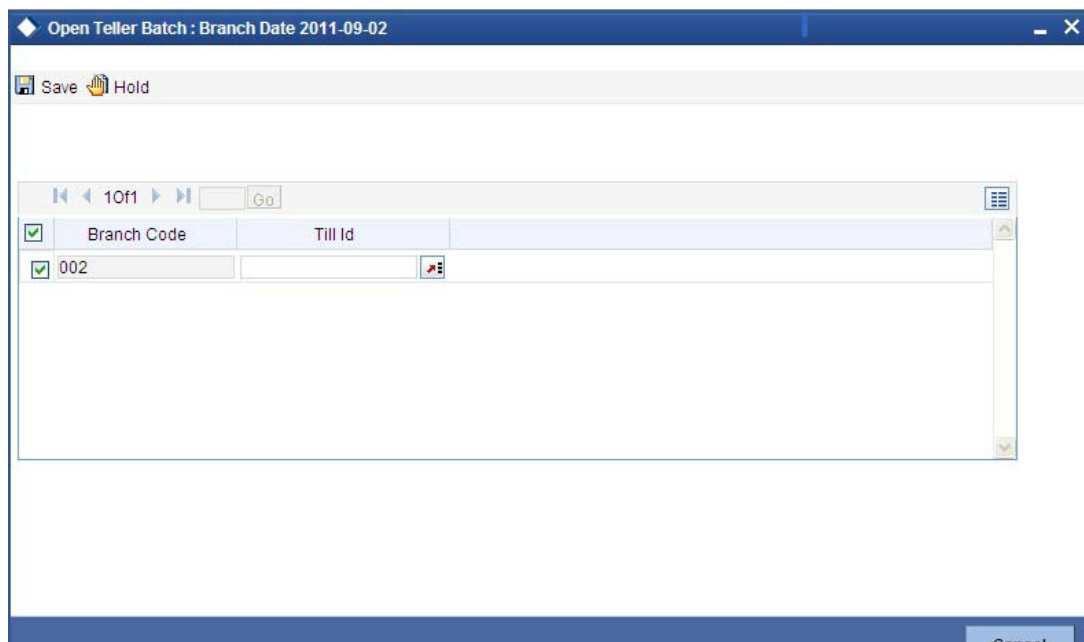
The option list will display the available Tills (i.e. the Tills that are yet to be used). When you select a Till, the same will be linked to your name and locked in the system.

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After selecting the Till Id, click the close icon to continue. The system will display the message "Transaction Completed Successfully" to indicate that the Till has been marked against your user id:

The system will also update the Till status as 'Locked'. The entries for all the transactions that you initiate will be posted into the Till that is marked for you. Only the user who has opened the Till can use the Till.

The system will display an error message if you do not open a Till for transactions that require an open Till when an event is triggered.

Note

Opening a Till is a one time activity and should typically be done at the beginning of the day.

Similarly, you can perform Vault related transactions ONLY after you have opened a Vault. The system does not perform any validations for opening a Vault. However, you can open a vault only if you have the requisite rights.

4.9 <u>Balancing and Closing a Till</u>

For closing a Till, you (Teller) should ensure that the Till has zero balance at end of day. The balance in the Till should be same as the system count. You will be allowed to close the Till only if both the values match.

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You can balance and close a Till through the 'Till Balancing and Closure' screen. You can launch the 'Till Balancing and Closure' screen by typing 'TVCL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following information is available in this screen:

External Reference

This is a system generated sequence number for the transaction.

Till Id

The identification code assigned to the corresponding teller's Till.

Branch Code

The system specifies the code of the corresponding branch.

4.9.1   Specifying Cash Details

The following information is specified in 'Cash Details' tab:

Currency Code

The system displays the currency code.

System Total

The system displays the total value of individual currencies used by the corresponding teller.

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Cash Available

The system displays the current balance of the Till.

Shortage/Overage Amount

If the number of units for the individual currencies and the corresponding system count does not match with the denomination details, the system will display the corresponding Shortage or Overage Amount.

Book Overage/Shortage

To book the Overage/Shortage Amount, select the corresponding currency and click on the 'Book Overage/Shortage' button. In case of Shortage amount, it will launch the 7551 screen and in case of Overage amount, it will launch the 7552 screen.

Buy

Select the corresponding currency and click on the Buy button to invoke the 'Buy Cash From Central Bank' screen with the selected currency as the default currency. The function id of this screen is 9009.

Sell

Select the corresponding currency and click on the Sell button to invoke the 'Sell Cash To Central Bank' screen with the selected currency as the default currency. The function id of this screen is 9010.

Denomination Details

Denomination Details provides the following information:

- Currency Code
- Denomination Code
- Units
- Denomination Value
- System Count
- System Total
- Shortage/Overage Units
- Shortage/Overage Amount

Update Overall Position

After booking the shortage/overage units, click the 'Update Overall Position' button to update the system count with the latest shortage/overage units.

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4.9.2 TC Details

TC Denomination details are available in 'TC Details' tab. The field values are defaulted with the currency values handled by the corresponding teller.

The system displays the following information:

- Issuer Code
- TC Currency
- TC Description
- System Count
- TC Count
- Series
- Start Number
- End Number

After capturing the required details, click the 'Cancel' button to continue. If the balancing is correct, the Till is closed. The system will confirm with the message "Transaction Completed Successfully".

For more detail on processing Traveller's Cheque (TC) transactions, refer the 'Instrument Transactions' chapter of this User Manual.

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4.10 Teller Totals

You can view the cash and transfer details from the 'Teller Totals' screen. The system will display the vault's cash details for a customer in the corresponding branch. You can invoke the 'Teller totals' screen by typing 'TLTT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen consists of the following fields:

Branch Code

The system defaults the Branch Code of the corresponding branch. However, you can modify the branch code as per the requirement.

All

The system checks the 'All' check box, by default. It displays the details of all the Till Ids in the corresponding branch.

Till Id

If you specify a Till Id, you will be able to query the details of the corresponding Till Id.

Currency Details

Currency

The system displays the currency of the cash transaction.

Till Id

The system displays the Till Id of the corresponding Till.

Opening Balance

The system specifies the opening balance of the Till id.

Incoming Cash

The system specifies the incoming cash for the corresponding currency.

Outgoing Cash

The system specifies the outgoing cash for the corresponding currency

Total Cash

The system specifies the total amount available in the corresponding account. The total amount is calculated with the following equation:

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Total Cash = Opening balance + (Incoming cash – Outgoing cash)

Cash in#

The system specifies the count of the cash deposits for the corresponding Till.

Cash Out#

The system specifies the count of the cash withdrawals for the corresponding Till.

Local Currency

The system displays the local currency of the logged-in account.

Transfer Count

The system displays the total count of the cheque and transfer transactions.

Transfer Amount

The system displays the total amount of the cheque and transfer transactions.

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5. Data Replication

5.1 Introduction

Savings is an interface provider for processing cash transactions. Business logic is not built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Push' based replication methodology is used for reproducing host data in branch. This ensures that only necessary and critical information is available in the branch. This is achieved by a job invoked at host which sends the data to the branch in the form of an XML file. The branch then updates its internal tables with this data. This ensures that all branches have the most up to date data at all times. Note that not all data in host is replicated. Certain tables like static masters, user information and customer/accounts information are replicated.

The method of replication depends upon the mode of Oracle FLEXCUBE deployment. There are three modes of deployment, namely:

- Centralized FCUBS deployment - In 'Centralized' deployment, replication is a seamless process. During authorization process of any host function id whose data has to be replicated, that data is immediately moved to corresponding branch tables. There is no need for manual or automated process to initiate such replication.

- De-Centralized FCUBS deployment – In a 'De-centralized' deployment, data can be replicated on an ad-hoc basis or in bulk. You can query on the data to be replicated and initiate replication onto branch tables.

- Hybrid FCUBS deployment – In 'Hybrid' deployment, certain branches may have a centralized deployment while some others may have a decentralized deployment. In this mode, you can replicate data in bulk.

5.1.1 Maintaining Replication Parameters

You need to maintain the following tables for all branches where data needs to be replicated.

- STTM_FLEXBRANCH_LOC

BRANCH_CODE	LOC_CODE	BRANCH_URL
<Branch Code>	<Branch Code>	URL of the deployed web branch For instance: https://10.10.10.10:1001/FCUBSApp/Rep-licationBranchServlet

- STTM_BRANCHLOC_MAP

BRANCH_CODE	LOC_COD E	MAIN_BRANCH	GEN_SCR
<Branch Code>	Refer below	Refer below	Refer below

Note

– Entry in STTM_BRANCHLOC_MAP and STTM_FLEXBRANCH_LOC is required only for de-centralized branches.Y

You need to maintain the following values for de-centralized branch:

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- – MAIN_BRANCH - If multiple branches use the same schema, then for one branch set this to 'Y' for the rest, set this to 'N'. Decentralised branch entity is can be a standalone branch or a sub branch. If set to 'Y', it indicates a standalone branch. If set to 'N', it indicates a sub branch. If multiple branches use the same schema, then, for one branch set the 'MAIN_BRANCH' as 'Y' and for rest under that branch, set to 'N'.
    - – LOC_CODE - Location code of the branch. All sub branch location codes will be same as that of their parent standalone branch location code.
    - –
    - – GEN_SCR - Y (If you require the Installer to generate the script for insertion of basic maintenance data into the respective decentralised schema, then you need to set this to 'Y'. This is set to 'Y' for all main and sub branches at the decentralised schema. If a branch is being added to an existing set up, then for the earlier branches 'GEN_SCR' has to be set to 'N'.
- ● CSTB_PARAM

BRANCH_INSTALLED	DEPLOYMENT_MODE
Refer below	Refer below

Note

You need to maintain the following values for centralized set-up:

- – BRANCH_INSTALLED - Y
- – DEPLOYMENT_MODE - C (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)

You need to maintain the following values for de-centralized and hybrid set-up:

- – BRANCH_INSTALLED - Y
- – DEPLOYMENT_MODE - D or H (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)

- ● STTB_BRN_REFRESH_FUNC
- ● Here function id wise replication is enabled 'Y' or disabled 'N'.
- ● For decentralized setup, replication has to be enabled for all functions in STTB_BRN_REFRESH_FUNC.

Function	Replication Required
STDSTAFN	Y
CADCHBOO	Y
UPDPRDMN	Y
CLDFNPRD	Y
CSDDEMAN	Y
CADSPMNT	Y
STDWFDEF	Y
CYDCDEFN	Y
DEDRTPRM	Y

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Function	Replication Required
DEDTVSET	Y
IFDATMMN	Y
IVDCONFR	Y
SMDFNDSC	Y
SMDROLDF	Y
SMDUSHOL	Y
SMDUSRDF	Y
STDBRANC	Y
STDBRFUN	Y
STDCIF	Y
STDCUSAC	Y
STDDEFAU	Y
STDFNGRP	Y
STDIMAGE	Y
STDTBRAN	Y
DEDBNKCD	Y
CSDISSCD	Y
STDACLGP	Y
GLDCHACC	Y
STDENDMT	Y
STDLOCHL	Y

5.1.2 Data Replication Process

Data replication takes place only if the parameter 'BRANCH_INSTALLED' is set to 'Y'. Replication takes place in the following stages upon successful authorization of any maintenance in host.

The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

- The Function ID that caused the need for replication
- The branch from which the change was made
- Comma separated list of the Primary Key values for the functions ID
- The modification number
- The Savings table into which the record is to be stored

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- A running sequence number

The system calls a replication process based on the deployment mode. If the deployment mode is centralized, the system will call the replication process to trigger data replication as and when there is an authorization in host for replicable data. The Savings tables will be automatically updated. If the deployment mode is decentralized, it will call the replication servlet.

5.1.3   Replicating data from Host – Automatic Refresh

In Oracle FLEXCUBE (host), you can submit the records as a job for replication in the branch database through the 'Jobs Browser' screen. You can invoke this screen by typing 'SMSJOBBR'' in the field at the top right corner of the Application Browser and clicking the adjoining arrow button. Branch replication job definition will be created as part of the Oracle FCUBS basic setup with the job name as 'BRNRPLI' and startup mode as 'Manual'. The screen shows 'n' number of branch replication jobs where 'n' is the number of branches that require replication. The job name (BRNRPLI) will be prefixed with the unique LOC code..

Specify the search parameters and click 'Search' button. The job, which is created with the branch code in its name, runs for the respective branch. Select a particular branch job and click 'Pause' button to pause the job. You can resume the job by selecting the job and clicking the 'Resume' button.

Note

If a new branch is created in for branch replication, then you need to restart the application to view the newly created branch job in this screen.

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5.1.4   Replicating data Using Script

Initial replication for decentralized web branch happens during setup in the installer. The Installer automatically generates the data and compiles them into decentralized branch. In order to manually replicate using script generation, you need to follow the steps given below:

- You need to compile the Branch Installation Package in Host schema. The package specification and body names are:
  - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.spc
  - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.sql from shipment media
- After compiling dipks_branch_installation package, you have to execute the procedure pr_start on the same package.
- On successful execution of the procedure will create the branch installation script in work area folder as defined in cstb param.
- Finally you need to run the Installation scripts in required branch schema.

5.1.5   Replicating data from Branch - Ad-hoc basis

You can replicate records from branch manually on an ad-hoc basis using the 'Manual Refresh' screen. This screen displays all maintenances pending replication. You can invoke this screen by typing 'STDBRREF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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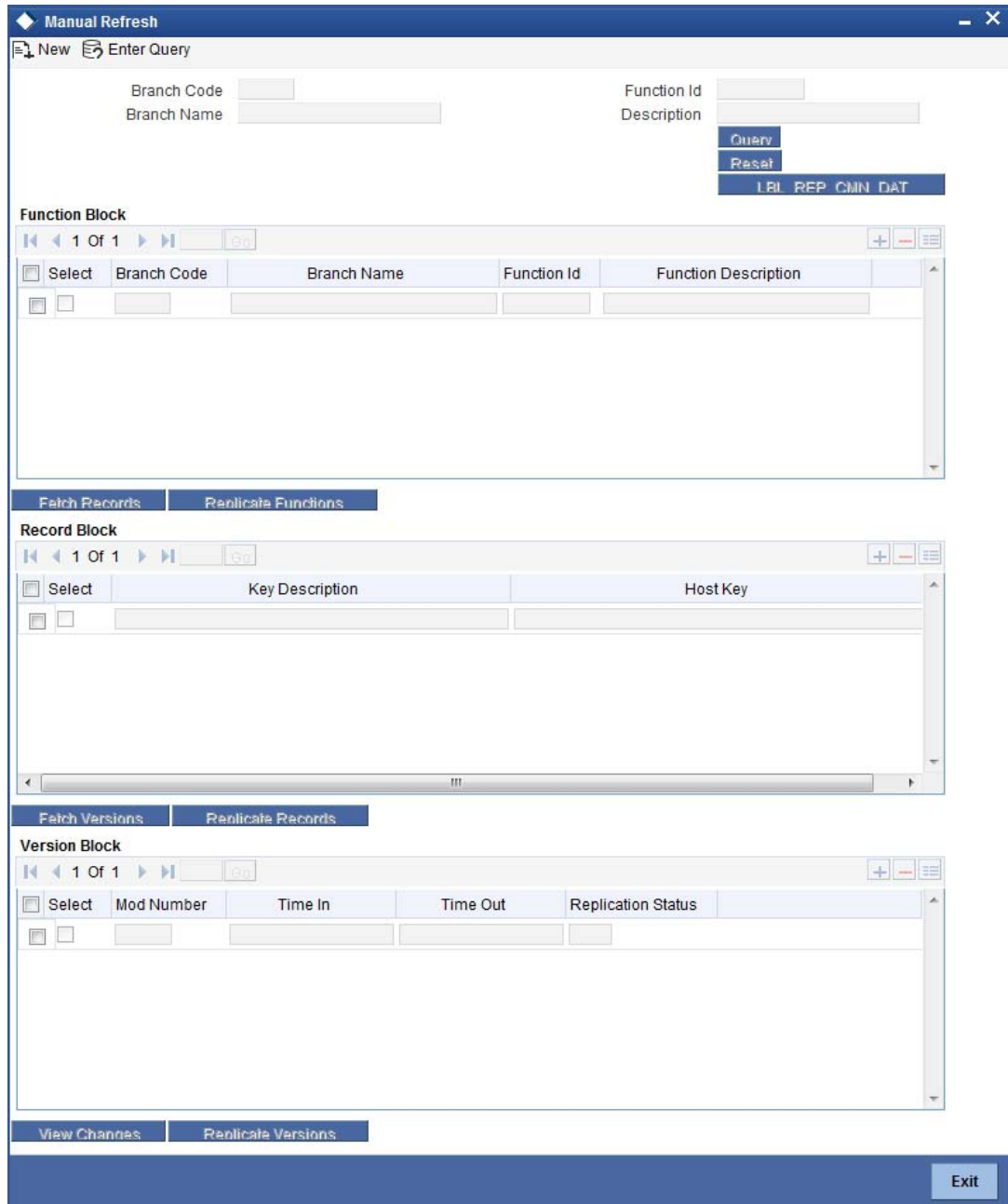
Specify the following details:

Branch Code

Specify the branch code to which data should be replicated. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data needs to be replicated in all branches.

Branch Name

Based on the branch code specified, the system displays the name of the branch.

Function ID

Specify the function ID for which a record has been maintained or modified, that should be replicated. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be replicated.

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Description

Based on the function ID specified, the system displays a brief description of the function ID.

You can fetch replicable records for the given branch and function ID combination by striking <F8> or by clicking 'Query' button.

Function Block

Based on the branch and function ID combination, the system displays the following details for replicable function IDs:

- Branch Code
- Branch Name
- Function ID
- Function Description

Check the box adjoining the desired branch and click 'Fetch Records' button. Based on the function ID specified, the system identifies matching records for replication and displays them in the 'Record Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Functions' button to replicate data of all listed functions.

Record Block

You can view the following details.

Key Description

The Primary Key data to be replicated for the function Id and branch code is listed here.

Host Key

The system displays the primary keys separated by a pipe 'I'.

Check the box adjoining the desired record and click 'Fetch Versions' button. Based on the record, the system identifies all details of data that needs to be replicated and displays them in the 'Version Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Records' button to replicate data of all listed records.

Version Block

You can view the following details.

Mod No

The system displays all available versions of the record selected as per the modification number of every record's audit trail.

You can view the changes done in a mod number by selecting the particular mod number and clicking on 'View' button, thereby launching the corresponding Function Id screen with the particular modified data displayed in a different colour.

Time In

The system displays the time at which the version was available for replication.

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Time Out

The system displays the time at which the version was replicated.

Replication Status

The system indicates the status of replication. It could be any one of the following:

- U - Unprocessed
- S - Replication Success
- F - Replication Success
- W - WIP
- C - Completed

Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for any un-replicated older modifications for that key combination will be marked as 'C'.

All records in this frame need to be replicated for a successful replication. Even if one record fails, the system will treat it as a failure for the whole set of records.

You can clear the current query criteria by clicking 'Reset' button.

Replicate Common Data Button

Click 'Replicate Common Data' button to replicate the common data such as workflow, role definition, static data. This button is applicable only to centralized set branches. The branch tables are as follows.

Host Table	Branch Table
STTM_BRANCH_WF_DEF_MASTER	FBTB_WF_DEF_MASTER
STTM_BRANCH_WF_DEF_DETAIL	FBTB_WF_DEF_DETAIL
STTB_BRANCH_WF_MASTER	FBTB_WF_MASTER
STTB_BRANCH_WF_DETAIL	FBTB_WF_DETAIL
CSTM_BRANCH_FUNC_DEFN	FBTB_FUNC_DEFN
CSTM_BRN_STAT_FUNC_DEFN	FBTB_STAT_FUNC_DEFN
CSTB_LOV_INFO	FBTB_LOV_INFO
SMTB_FUNC_GROUP	FBTB_FUNC_GROUP
SMTB_FUNCTION_DESCRIPTION	FBTB_FUNCTION_DESCRIPTION
SMTB_MENU	FBTB_MENU
CSTM_BRANCH_LOC_PARAMS	FBTB_PARAMS

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5.2   Querying on replicated records

You can view all successfully replicated records using the 'Successful Replication Query' screen. You can invoke this screen by typing 'STSREPQY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
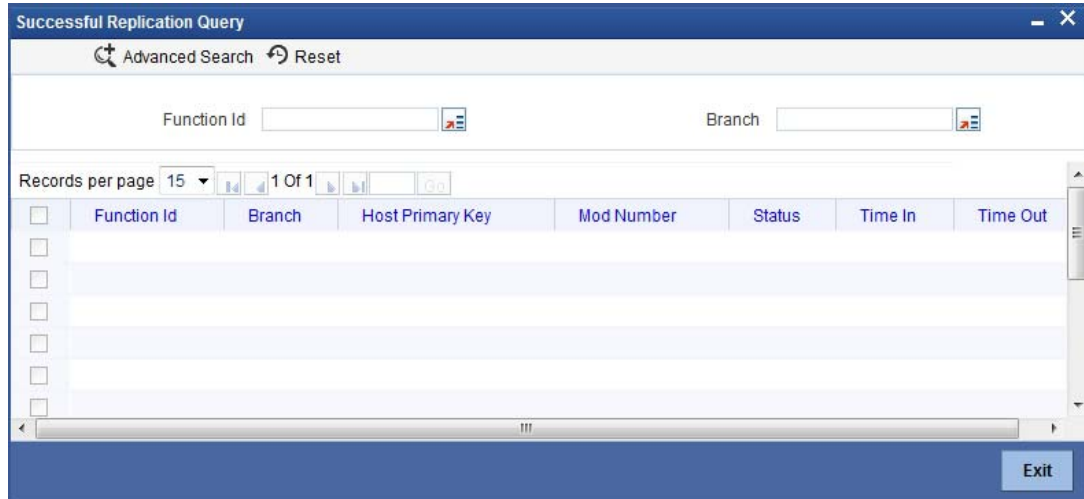
Here you can query based on the following details.

Function Id

Specify the function ID for which you want to view the successfully replicated records. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be displayed.

Branch

Specify the branch code for which you want to view the successfully replicated records. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all branches needs to be displayed.

You can specify any one or both of the aforementioned criteria. Click 'Search' button.

The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Function Id
- Branch
- Host Primary Key
- Mod No
- Status
- Time In
- Time Out

5.3   Steps to follow during Setup

Centralized Branch Setup

For centralized branch setup, you need to follow the steps given below:

- During setup, you need to select the Branch plug-in in the Installer. Select the mode of deployment as 'Centralized'.

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For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.

- Replicate the common static data using the option 'Host Data Replication' in the Installer.

- Once the set up is complete, for common static data replication, you get one more option with 'STDBRREF' screen, by clicking the button 'Replicate Common Data'. When you subsequently click this button, the Installer replicates only the incremental common static data. Specific steps are not required when new centralized branches are created using 'STDBRANC'.

- During setup, if you have not selected Branch plug-in, then you need to replicate the data using scripts.

  For further details on replicating data using scripts, refer to the section 'Replicating data Using Script' in this chapter.

Decentralized Branch Setup

For decentralized branch setup, you need to follow the steps given below:

- During setup, you need to select the Branch plug-in in the Installer. Select the mode of deployment as 'De-centralized'.

  For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.

- Replicate the data to branch schema using the option 'Host Data Replication' in the Installer.

- During setup, if you have not selected Branch plug-in, then you need to replicate the data using scripts.

  For further details on replicating data using scripts, refer to the section 'Replicating data Using Script' in this chapter.

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6. Maintenances for Savings

6.1 Introduction

Savings requires you to maintain Travelers Cheque (TC) Denominations. The procedure for maintaining these is discussed in the subsequent sections of this chapter.

6.2 Maintaining TC Denomination Details

You can maintain the denomination details for a TC using the 'TC Denominations Maintenance' screen. You can invoke this screen by typing '417' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details can be captured here:

External Reference Number

This is an auto generated sequence number.

Transaction Branch

The transaction branch code is displayed here.

Issuer Code

Select the Issuer code of the TC.

Currency Code

Select the transaction currency code.

Click add icon to add a new row to TC denomination maintenance details.

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You can capture the following details specific to TC denomination:

Denomination

Specify the id for the TC.

Denomination Value

Specify the amount of the TC.

Description

Give a small description for the TC.

After entering the details click save button to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process

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7. Maintaining Passbook

7.1 Introduction

You can maintain all the details needed for the issuance of passbook at the Bank parameter and account class level. The details maintained at the Bank parameter and account class level will be used for computing and issuing all on the account.

7.2 Maintaining Passbook Details

You can invoke the 'New Passbook Issue' web branch screen by typing '7030' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number

The system generates and displays the reference number.

Passbook Type

If inventory tracking is allowed at bank level then you will be asked to enter the passbook type. The list of values for passbook type selection will be the list of valid stock catalog codes with instrument type as 'Passbooks'.

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Passbook Number

If inventory tracking is allowed at bank level then system will retrieve the next available instrument number based on the passbook type. The retrieved passbook number will be displayed to the user only after the passbook issue is saved.

Note

Passbook issuance is allowed despite the value selected for inventory tracking in bank parameter level

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Previous Passbook No

The system displays the previous passbook number for the account.

Previous Passbook Status

The system displays the previous passbook status issued for the account.

Status

The system displays the status as 'active' or 'Reissue & Active'.

Remarks

Enter a short remark about the passbook issue.

Branch Code

The system defaults the code of the current branch here.

Account

Specify the Account Number for which you need a new passbook. The adjoining option list displays the accounts for which the check box 'Passbook' was checked at the account level.

Account Description

The system displays the description of the selected account here.

Customer ID

The system displays the Customer ID based on the selected account.

Click Populate button to view charge and history details of the passbook

Charge Tab

In Charge tab, you can capture details of charges associated with the issuance of a new passbook.

Charge Component

The system displays a short charge description.

Waiver

Check this box if you want to waive charges associated with issuance of new passbook.

Charge Amount

The system computes and displays the charge amount associated with the issuance of passbook. However you can edit it.

Currency

The system displays the currency used. It need not be same as account currency.

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Charge in Local Currency

The system displays the charge amount in local currency on successful Issuance of passbook. You cannot modify it.

Exchange Rate

The system displays the applicable exchange rate if the currency used is different from the local currency during SAVE operation. Based on the exchange rate maintained for the cross currency, charge will be calculated and deducted from the customer account. You cannot modify the value.

History Tab

In History tab, you can view the details of the entire passbooks issued for the account.

The system displays the details of all the passbooks issued for the selected account. The following details are displayed:

- Passbook Number
- Issue Date
- Status
- Status Description
- Status Change Date

Passbook details are displayed in descending order based on the date of pass book issuance.

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Account Entries

On saving the operation, the charge amount is liquidated. The below given table indicates the accounting entries for the same.

Dr/Cr Indicator	Accounting Role	Amount Tag
DR	Customer account	CHG_AMT
CR	Charge GL mapped	CHG_AMT

7.3   Changing Passbook Status

You can invoke the 'Passbook Status Change' screen by typing '7031' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number
System generates and displays the reference number.

Customer ID
The system displays the Customer ID based on the selected account.

Account Number
Select the account number for which the status has to be modified.

Passbook Number
The system displays the latest passbook number issued for the selected account.

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Branch Code

The system displays the branch code based on the account selected.

Issue Date

The system displays the date of issue of the passbook.

Status

You can select the status from the adjoining option list. The system defaults the current status of the passbook from account number

Reason

Enter the reason for applying a new passbook.

The History tab gets populated on clicking Populate button.

Refer the section 'Maintaining Passbook Details' in the chapter titled 'Maintaining Passbook' in this User Manual for details about the 'Passbook Status Change Screen

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Note

On closing the account, the passbook status is automatically changed as Account Closed and no further status changes can be made on the same account.

Modifying the status of the passbook will not impact the Account status of the corresponding account.

Printing is allowed only for the open accounts and at least once authorised accounts with passbook facility.

7.4 Passbook Reports

You can invoke the 'Passbook details' screen by typing 'CARPASBK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

● The system defaults the branch code as current branch code.

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Account

- Select the account from the adjoining option list .It displays all active account numbers for which at least one passbook has been issued.
- Based on the selected account following details get displayed:
- Account Description
- Passbook Number
- Status
- To create report the following report related parameters need to be selected:
- Report Format
- Report Output
- PrinterAt
- Printer

Click Ok to generate the passbook report based on the given parameters.

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8. Cash Transactions

8.1 <u>Introduction</u>

Teller transactions in the Savings module can be classified into four types:
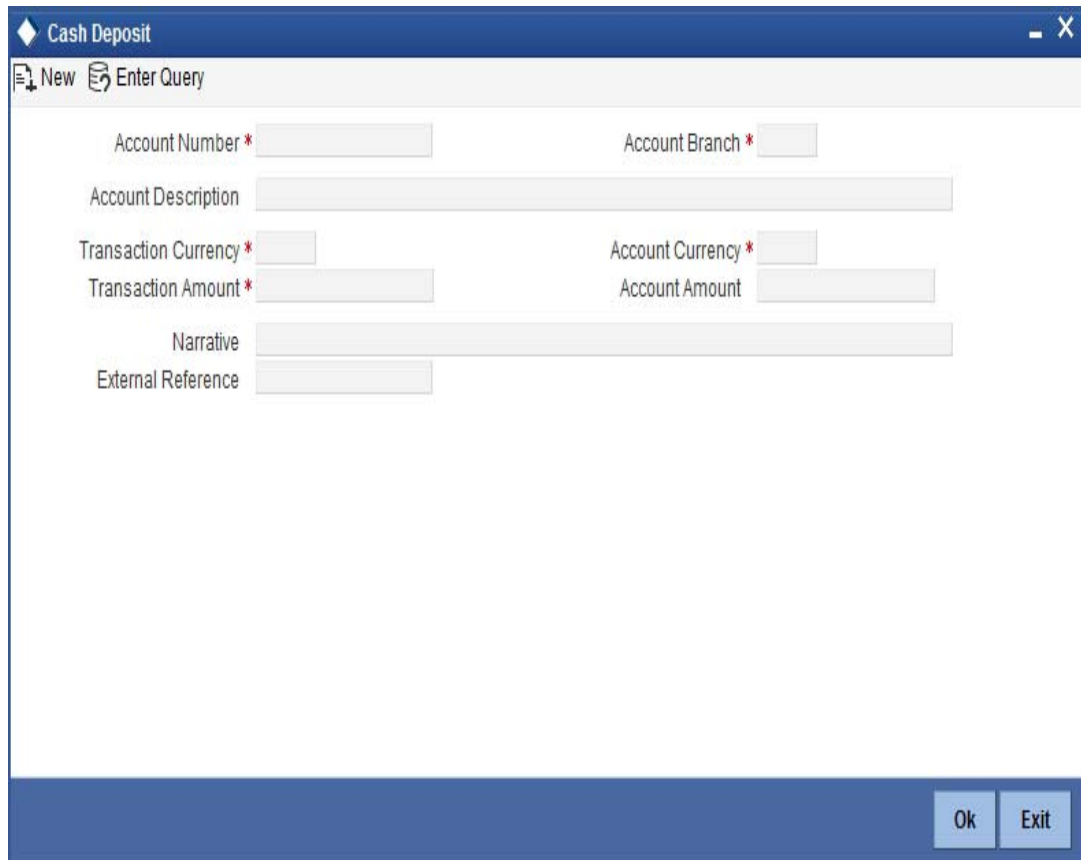
- Cash transactions
- Instrument transactions
- Term Deposits transactions
- General Ledger transactions

This chapter details all the cash-based transactions that can be performed through this module. You can perform the following types of cash-based transactions:

- Cash deposit and withdrawal
- Closing out an Account with Withdrawal
- Denomination exchange in the same currency
- Bill payments – by cash and against account
- Funds transfer request and stop payment
- Foreign exchange sale and purchase – for walk-in customer
- Telegraphic transfer (TT)
  - TT issue – against account, against GL and for walk-in customer
  - TT liquidation – against GL, against account and for walk-in customer
  - TT inquiry
- Transaction Reversal
- Rental Payments for Safe Deposit Box

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8.2 Depositing Cash

You can capture a cash deposit transaction through the 'Cash Deposit' screen. You can invoke this screen by typing '1401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The cash deposit can be done in single step or two step process. The single step process is the single screen approach. For the single step cash deposit, the teller accepts the cash and accounting entries are passed in a single step. In two step process, the teller just collects the information and posts the transaction where no accounting entries are passed. The cashier accepts the cash and then the accounting entries are passed in the second step.

Here the teller can capture the following details:

Account Number

> **Note**Specify the customer account number into which the cash needs to be deposited. You can also select an account number from the list displayed by clicking on the adjoining option list.The list will display the inactive multi-currency account numbers as well. Choose the appropriate one. Inactive multi-currency account gets active on completion of the transactions.
>
> – In case of multiple accounts with the same account number, the system will display a list of corresponding account branches to select.
> – If the transaction is reversed after authorization, then the account remains active.
> – If the transaction gets failed, then the account remains inactive.

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Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

The system displays the description of the account number chosen.

Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the specified account.

Account Amount

The system displays the transaction amount in terms of account currency.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Net Account Amount

The system displays the net amount to be credited to the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Related Customer

The system displays the related customer.

Customer Name

The system displays the customer name.

Account Currency

The system displays the currency associated with the account.

Transaction Amount

Specify the amount that should be credited to an account in terms of transaction currency. If the account to be credited is a Trust account, this amount should be within the cash deposit limit defined for the credited account class.

If limit is available, channel limit gets validated. If limit available proceeds, the system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, the system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Pickup

Click on pickup to default the data the data into the Denominations, Charges, MIS, UDF and Project details. It is mandatory to click on 'Pickup' button before save.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

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Negotiation Reference

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

Token Number

Specify the token number **Narrative**

The system displays 'Cash Deposit'. You can modify it, if required.

The system generates the advice on click of 'OK' button or save after providing all the details.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Note

You can generate a transaction slip by clicking on 'Generate' button after providing account number, transaction amount and clicking on pickup button. It is produced to the customer to sign and confirm the transaction.

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8.2.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Cash Amount

The system displays the amount for which the denominations have to be captured.

Preferred Denomination

Specify the preferred denomination.

Denomination Total

The system displays the total denomination.

Denomination Details

Denomination Code

For every currency, the various denominations are assigned separate denomination codes. These codes are displayed here.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

Click 'OK' to validate the denominations with the cash amount. If you click on 'Cancel' then the data specified will not be available.

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8.2.2 Specifying charge details

This block allows you to capture charge related details. Click on 'Charges' button to invoke the following screen.

Here you can capture the following details:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Currency

The system displays the currency in which the charge has to be deducted.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in Local Currency

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

8.2.2.1 Recalculating charges

You can modify the charges by clicking on the charges button. You can edit the charge amount and Click "OK" button. The system displays the new charges in the main screen against 'Total Charge', which subsequently updates the changes in 'Net Account Amount' too.

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8.2.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' button to invoke the following screen:

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to capture the following details:

Transaction MIS

Specify the transaction MIS code.

Composite MIS

Specify the composite MIS code.

Refer the 'MIS' User Manual of Oracle FLEXCUBE Host, for further details about MIS.

8.2.4 Specifying UDF Details

You can capture the UDF details under 'UDF' button.

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Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

8.2.5 Specifying Project Details

You can capture project details under 'Project Details' button. Note that this button will be applicable only if the cash is being deposited in a Trust account.

Specify the following details:

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Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to save the transaction. On saving, the system checks whether the account to be credited is a Trust account or not. If it is a Trust account, the system will check whether the deposit amount is within the deposit limit maintained for the transaction currency at the account class level. If the currency-wise limit has not been maintained, it will verify the deposit amount against the deposit limit maintained for the account class. If the deposit amount exceeds the limit, it will display an error message.

Note

– You have to click on 'Pickup' button after specifying account number and transaction amount. If you save the transaction without clicking on 'Pickup', then the system displays an error message as "Please click on pickup before save".

– After clicking on 'Pickup' button, if you modify the transaction account, transaction currency, transaction amount or exchange rate then you will have to click on 'Pickup' again.

– You can click on the OK button after specifying the data in the denomination, charge, MIS, UDF, and project details button for the data to persist. If you close the screen or click on 'Cancel' button after specifying the data, then the data will not persist.

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The supervisor can view the transactions pending authorization in his or her task list as shown below. You can view this list by choosing the 'Workflow' option in the application.
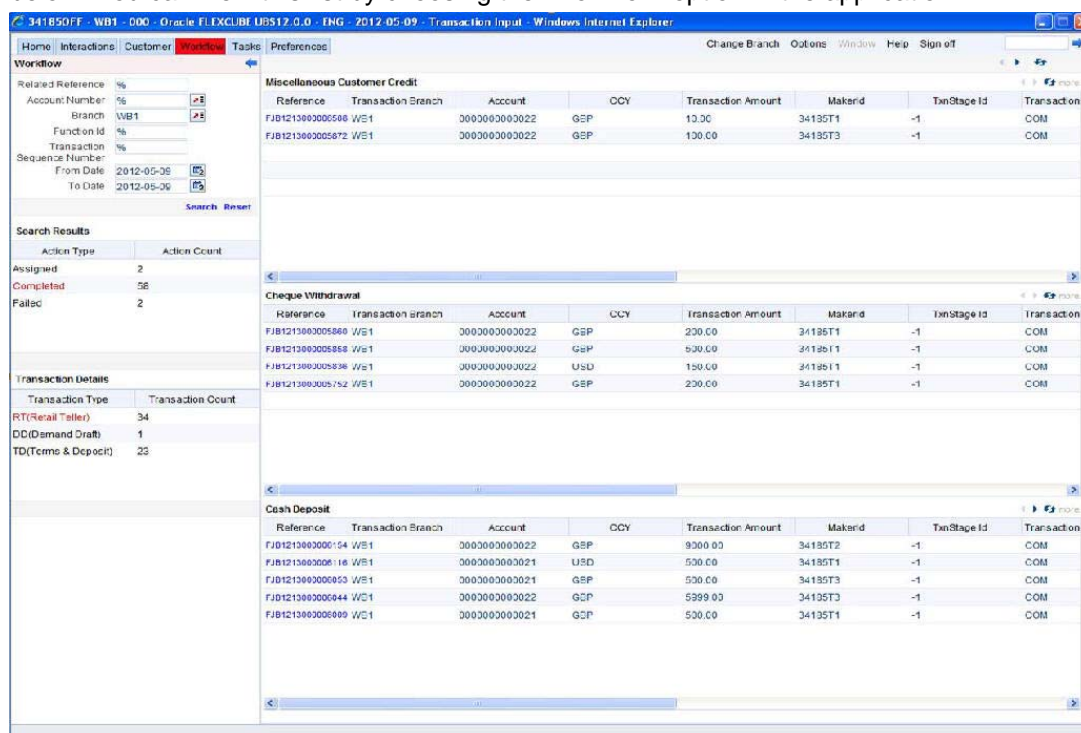
The person needs to click on the 'Assigned' option to view all transactions assigned to you.

In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can view the tasks that are approved by other supervisors in the 'Approved' lists and also you can view the history of authorization in the 'Auth-History' lists.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker.

You can fetch and see the response from your task list.

8.2.6   Authorization stage

If the workflow for the transaction is configured as a 'Dual-control', the transaction will have to be authorized by a supervisor before it gets saved as an unauthorized transaction (for manual assign) or as an authorized transaction (for auto-assign) in the Host. In case of manual assign, the system prompts you to get the transaction authorized at your branch. Branch authorization can happen in either of the following ways based on the transaction configuration in the workflow:

- Local
- Remote

When overrides are raised by the system and have to be approved, the teller will have the option to choose between remote and local authorization. By default remote authorization will be selected. If the teller wants local authorization then the choice has to be made explicitly.

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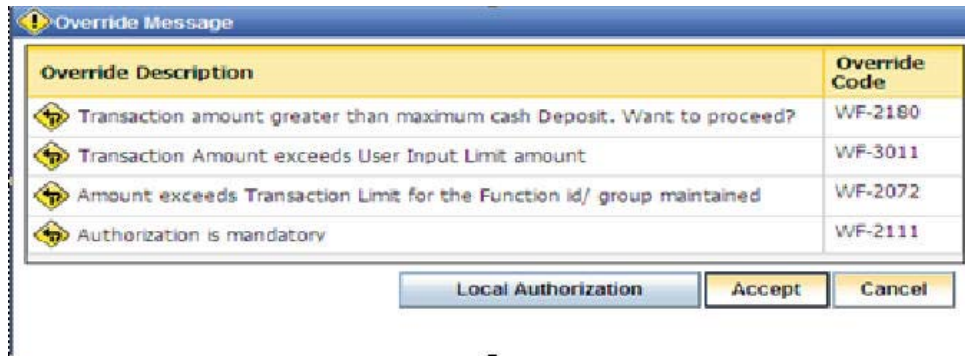
8.2.6.1 Local Authorization

In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:
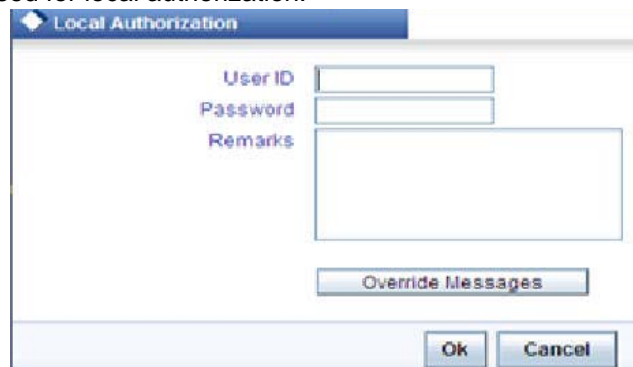
The authorizer can only view the transaction details here. He or she will have to enter the following details:

User Id

Specify the user ID of the authorizer.

Password

Specify the password with which he or she can either authorize or reject the transaction.

Remarks

The authorizer can specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

You can view the override messages by clicking 'Override Messages'.

Note

Local Authorization option is not available when user authentication is via Single Sign On (SSO).

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8.2.6.2 Remote Authorization

In case of remote authorization, you need to assign the transaction to an authorizer through the following screen:

This screen is automatically prompted if the transaction workflow is configured as 'Remote Authorization'. This assignment can happen either to a particular role or a particular person. In the screen shown above, it is to a particular person. The system displays the message "Successfully Assigned to <USER ID>" on successful assignment.

The supervisor can view the transactions pending his authorization in his or her 'Assigned Txn' list. In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can also view the remarks entered by the teller for that transaction.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker. The following screen will be displayed to the supervisor:

You can fetch and see the response from your task list. If the supervisor has approved, you can fetch the transaction from your task list and click save icon to save the transaction for submitting it. Post this, the system will post accounting entries for the transaction and update balances. In case of rejection, the transaction will move to failed queue of the Maker.

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8.2.7 Viewing errors and overrides

You can view overrides for the transaction by clicking on the 'Override Messages' link on the 'Remote Authorization' screen. You need to click on 'OK' to close the 'Overrides' window and then take appropriate action on the main screen.

8.2.7.1 Submission stage

Submission of the transaction for saving in the Host can happen in two ways:

- Single-step save – wherein the transaction is saves as 'Auto-authorized' in the Host.
- Two-step save – wherein the transaction is first saved as 'Unauthorized' in the Host and then authorized locally or remotely (as described under 'Authorization stage').

After the transaction is successfully saved and the tills are successfully updated, the message "Transaction completed successfully" is displayed.

8.2.8 Cash Deposit in Two Step Processing

During two step processing, the two step role needs to be defined at workflow level.

Role of Teller

The customer approaches the teller for cash deposit. The teller collects the details from the customer and maintains the details like transaction account and transaction amount, specifies the denomination details and checks the charges if anything needs to be modified or waived.The teller then saves the transaction. The accounting entries are not passed at this stage. The teller can choose to open or not open a till at this stage.

Role of a Cashier

The cashier picks the transaction from the pending queue which is saved by the teller. The customer is then called by referring to the token number available in the transaction. The cashier/vault collects the cash from the customer and checks whether the denominations matches with the entry in the system and then saves the record. The cashier's till gets updated and accounting entries are passed.

The cashier role is performed by CHDP.

Accounting Entry:

Dr Cash GL	Transaction Amount
Cr Customer A/c	Transaction amount less the Charges
Cr Income GL	Charges
Dr Income GL	Tax payable on Charge collected
Cr Tax payable GL	Tax payable on Charge collected

NSF is not applicable when the Charge debit account maintained under the charges tab is a GL.

Note

– You cannot delete the records in 1401 if the first step is completed by the teller.

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- – Once the teller completes the transaction, it will be in the completed queue and the same record will be available in the pending queue of the cashier. The transaction can be reversed either by teller or cashier.
- – If the teller picks the transaction for reversal from the completed queue, then the number of pending records for the cashier will be reduced by one and the number of records in reversal queue gets added up by one for the teller.
- – If the cashier picks the transaction for reversal, then the completed queue of the teller gets reduced by one and adds the reversal queue of cashier by one.
- – If a token is in use, i.e. one step has been completed by the teller and awaiting for cashier to process, then if same token number is specified, the system displays an error message.

8.3   <u>Withdrawing Cash</u>

You can capture a cash withdrawal transaction through the 'Cash Withdrawal' screen. You can invoke this screen by typing '1001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Note

When you press the 'Tab' key, you can move from one field to another based on the order of field alignment. The cash withdrawal can be done in single step or two step process. The single step process is the single screen approach. For the single step cash withdrawal, the teller disburses the cash and accounting entries are passed in a single step. In two step process, the teller just collects the information and posts the transaction. In the first step accounting entries will be passed where the customer accounts will get debited. The cashier accepts the cash and then the accounting entries are passed in the second step. In two step process accounting entries will be passed in steps 1 and 2.

Here the teller can capture the following details:

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Account Number

Specify the customer account number into which the cash needs to be deposited. Upon keying the account number, the system will default the Account Number, Account Branch and Account Currency for the corresponding account.

Note

In case of multiple accounts with the same account number, the system will pop-up a list of account numbers with account branch to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

The system displays the description of the account number chosen.

Account Amount

The system displays the transaction amount in terms of account currency.

Net Account Amount

The system displays the net amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Account Currency

The system displays the currency of the account.

Transaction Details

Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the specified account.

Transaction Amount

Specify the amount that should be debited from account in terms of transaction currency. If the account to be debited is a Trust account, this amount should be within the cash withdrawal limit defined for the debited account class.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Pickup

Click on pickup to default the data into the Denominations, Charges, MIS, UDF and Project details.

On click of 'Pickup' button the amount and charge during amendment of exchange rate is picked up mandatorily.

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Additional Details

Narrative

Specify the description or narration if any.

Related Customer

The system defaults the related customer.

Customer Name

The system defaults the customer name.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Token No

Specify the token number.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.Account Amount

Click OK button or save after providing all details to generate advice with token number.

Note

You can generate a transaction slip by clicking on 'Generate' button after providing account number, transaction amount and clicking on pickup button. It is produced to the customer to sign and confirm the transaction.

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8.3.1   Specifying Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

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Preferred Denomination

Specify the denomination code that should be preferred. The system processes the transactions with the preferred denominations. If the transaction amount is less than the preferred denomination, the system will use the low valued denomination than the preferred denomination based on the defaulting rule.

If the preferred denomination is not captured, the system will consider the highest available denomination as the preferred denomination.

If the denomination is not available, the system will display 'Denomination not available' message.

Click 'Populate' button to display the units of currency denomination based on the defaulting rule.

Note

According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.

Note

For the preferred denomination, the 'Unit' field will be disabled.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

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8.3.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' button to invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.3.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' button to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

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8.3.4 Specifying UDF Details

You can capture the UDF details under 'UDF' button.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

8.3.5 Cash Withdrawal in Two Step Processing

During two step processing, the two step role needs to be defined at workflow level.

Role of Teller

The customer approaches the teller for cash withdrawal. The teller collects the details from the customer and maintains the details like transaction account and transaction amount, and clicks on 'Pickup' button and generates the advice by clicking 'Generate' button. It is not mandatory for the teller to specify the denomination as cash is handed over to customer by the cashier. The system validates the total denomination amount with cash amount and does not update the till of the teller irrespective of till being open or closed. The accounting entries are passed at this stage. It is not mandatory for the teller to open the till at step 1.

The teller role is performed by CHWL.

Accounting Entry:

Dr Customer A/C	Txn amount + Charges
Cr Misc-credit GL	Txn amount
Cr Intermediary GL	Charges

Role of Cashier

The cashier picks the transaction from the pending queue which is saved by the teller. The customer is then called by referring to the token number available in the transaction. The cashier checks whether the denomination button has got the values by confirming with the customer. If the data persist in the button, the cashier will cross check with the physical denominations in hand. If respective denomination is not available then the cashier will make required changes in the denominations and click 'OK' and save the transaction. If the data is not available in the denominations tab, then the cashier should update the denomination details and save the record. The cashier's till gets updated and accounting entries are passed.

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The cashier role is performed by CHW2.

Accounting Entry:

Dr Misc-Credit GL	Txn amount
Cr Cash GL	Txn amount
Dr Intermediary GL	Charges
Cr Income GL	Charges
Dr Income GL	Tax payable on Charge
Cr Tax payable GL	Tax payable on Charge

NSF is not applicable when the Charge debit account maintained under the charges tab is a GL.

Note

– You cannot delete the records in 1001 if the first step is completed by the teller.

– Once the teller completes the transaction, it will be in the completed queue and the same record will be available in the pending queue of the cashier. The transaction can be reversed either by teller or cashier.

– If the teller picks the transaction for reversal from the completed queue, then the number of pending records for the cashier will be reduced by one and the number of records in reversal queue gets added up by one for the teller.

– If the cashier picks the transaction for reversal, then the completed queue of the teller gets reduced by one and adds the reversal queue of cashier by one.

– If a token is in use, i.e. one step has been completed by the teller and awaiting for cashier to process, then if same token number is specified, the system displays an error message

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By default the cash deposit and cash withdrawal will follow the single screen approach.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

Refer the corresponding section under 'Depositing Cash' for further details.

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8.4 Transferring Cash

You can capture a cash transfer transaction through the 'Cash Transfer' screen. You can invoke this screen by typing '1405' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Account Number

Specify the customer account number into which the cash needs to be deposited. You can also select an account number from the list displayed by clicking on the adjoining option list.The list will display the inactive multi-currency account numbers as well. Choose the appropriate one. Inactive multi-currency account gets active on completion of the transactions

Note

    – In case of multiple accounts with the same account number, the system will display a list of corresponding account branches to select.

    – If the transaction is reversed after authorization, then the account remains active.

    – If the transaction gets failed, then the account remains inactive.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

The system displays the description of the account number chosen.

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Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the specified account.

Account Amount

The system displays the transaction amount in terms of account currency.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Net Account Amount

The system displays the net amount to be credited to the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Related Customer

The system displays the related customer.

Customer Name

The system displays the customer name.

Account Currency

The system displays the currency associated with the account.

Transaction Amount

Specify the amount that should be credited to an account in terms of transaction currency. If the account to be credited is a Trust account, this amount should be within the cash deposit limit defined for the credited account class.

If limit is available, channel limit gets validated. If limit available proceeds, the system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, the system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Pickup

Click on pickup to default the data the data into the Denominations, Charges, MIS, UDF and Project details. It is mandatory to click on 'Pickup' button before save.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

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Token Number

Specify the token number **Narrative**

The system displays 'Cash Deposit'. You can modify it, if required.

The system generates the advice on click of 'OK' button or save after providing all the details.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

For more information on Denomination, Charge, MIS, UDF, and Project details, refer section 'Depositing Cash' in this User Manual.

8.4.1   Specifying PC Details

You can capture the PC details under 'PC Details' tab.

Counterparty Name

Specify the name of the counterparty.

Counterparty Address 1

Specify the address 1 of the counterparty.

Counterparty Address 2

Specify the address 2 of the counterparty.

Counterparty Address 3

Specify the address 3 of the counterparty.

Counterparty Bank Code

Specify the counterparty bank code.

Counterparty Account Number

Specify the external counter party account number.

Counterparty Account Type

Select the counterparty account type from the drop-down list. Following are the options available in the drop-down list: 10 - Savings Bank

- 11 - Current Account
- 12 - Overdraft
- 13 - Cash Credit
- 14 - Loan Account
- 40 - NRE
- 50 - Cash
- 51 - Credit Card

Sender To Receiver Information 1

Specify the sender to receiver information 1.

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Sender To Receiver Information 2

Specify the sender to receiver information 2.

Sender To Receiver Information 3

Specify the sender to receiver information 3.

Clearing Network

Specify the clearing network details.

Customer Name

Specify the customer name.

If transaction account has not been entered then you need to enter the walk-in customer name otherwise the system will default the customer name of the transaction account.

Customer Address 1

Specify the customer address 1.

If transaction account has not been entered then you need to enter the address 1 of the walk-in customer otherwise the system will default the customer address.

Customer Address 2

Specify the customer address 2.

If transaction account has not been entered then you need to enter the address 2 of the walk-in customer otherwise the system will default the customer address.

Customer Address 3

Specify the customer address 3.

If transaction account has not been entered then you need to enter the address 3 of the walk-in customer otherwise the system will default the customer address.

Communication Mode

Select the mode of communication to the customer to intimate about the beneficiary account credit. Following are the options available:

- Mobile
- E-mail

Mobile Number/Email ID

Specify the mobile number or the e-mail ID based on the communication mode selected.
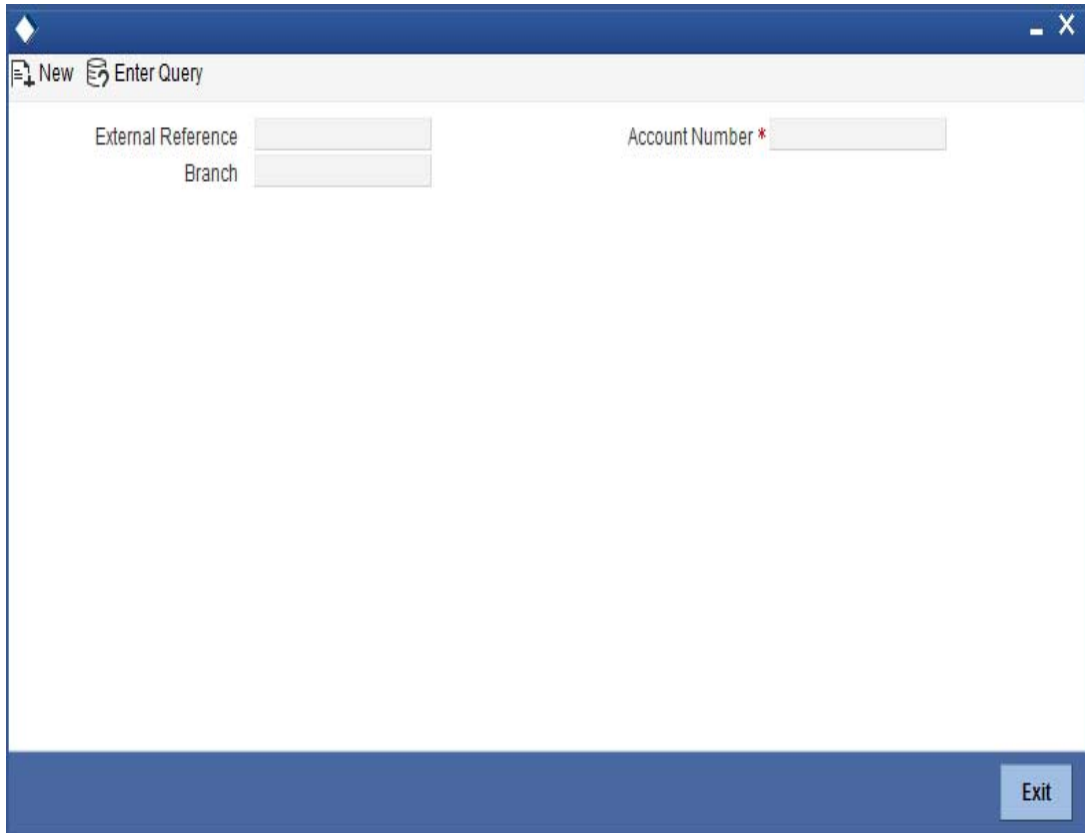
If transaction account has been entered then system will default the corresponding customer's mobile number or e-mail ID.

On authorization of this transaction, the system will automatically create the outgoing payment transaction in PC module for the amount of (Transaction amount – Total Charges). After this process, any operations on branch transaction or outgoing payment transaction will be handled independently.

Refer the section titled 'Depositing Cash' for further details.

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8.5 Closing out Withdrawal by Cash

You can capture a close out withdrawal transaction through the 'Close Out Withdrawal by Cash' screen. You can invoke this screen by typing '1301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:**Account Number**

Specify the account number that needs to be closed. The adjoining option list displays all the accounts maintained in the Host. You can select the appropriate account number.

Account Branch

The current logged-in branch code is displayed here. However, you can modify it. Specify the branch where the customer account which needs to be closed resides.

Account Description

The system displays a brief description on the selected account.

Account Currency

The system displays the account currency here.

Account Amount

The system displays the available amount in the account.

Customer ID

The system displays the customer ID based on the account specified.

Narrative

The system defaults 'Close Out Withdrawal by Cash' here. However you can modify this.

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External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Note

The Close out Withdrawal of Account transactions are processed without any change till the 'Branch Available' status is marked as 'Yes'. If the branch available status is 'No' or branch date is ahead of host date, the transactions are not allowed.

Account Title

The system displays a brief title for the chosen account.

Customer ID

The system displays the customer ID based on the account specified.

Account Currency

The system displays the account currency here.

Account Amount

The system displays the net cash to be disbursed to the customer after deducting the applicable charges.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

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Enrichment stage - 2

The system displays the following screen on clicking the 'Proceed' button.

In addition to the data defaulted from the previous stage, you can capture the following information here:

8.5.0.1 <u>Specifying Denomination Details</u>

This block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

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8.5.1 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.5.2 Specifying the MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

8.5.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

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Specify the following details.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.6 <u>Exchanging Denominations</u>

A customer may approach your bank to exchange currency denomination. That person may or may not be an actual bank customer (with a valid CIF or customer account). He or she may give you two notes of USD 50 each and ask for 10 notes of USD 10 each. This transaction involves only denomination exchange from your till. The total value in the till will remain the same. Hence there won't be any accounting entries for this exchange. However, the denomination count in the till will change and hence it needs to be updated. You can capture such a transaction through the 'Denomination Exchange' screen. You can invoke this screen by typing 'DENM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch Code

The system displays the current logged-in branch code.

Transaction Currency

Specify the currency in which your customer wishes to exchange denominations. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

On click of 'Default Denomination' button, the system displays the following details:

- Currency Code
- Preferred Denomination
- Cash Total
- Denomination Total

8.6.1 Specifying Denomination Details

This block allows you to capture exact details of the denominations being exchanged.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

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Units

Indicate the number of units of the specified denomination.

By default, a positive value is considered to be an inflow unit. To reverse this default behaviour and to enter the units for denominations going out, you can specify a negative value. The summation of the total amount should be zero.

If the total value is not zero, the system will display an error message.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.7   Paying a Bill by Cash

This module allows you to undertake cash transactions for payments of all the utility bills. To enter into such transactions, you need to invoke the 'Bill Payment by Cash' screen. You can invoke this screen by typing '1025' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here.

Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Consumer Number

Specify the consumer number for the transaction.

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Bill Number

Specify the bill number here.

Bill Date

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Bill Currency

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Currency

Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Institution Id

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

Bill Amount

Specify the amount that should be paid towards the bill.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Exchange Rate

The system displays the exchange rate used to convert the bill amount in the bill currency to transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

Charges

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount inclusive of the bill amount and the charges.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

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Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in ex-
change rate between the negotiated cost rate and transaction rate.

8.7.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the
transaction.

*Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further
details.*

8.7.2 Specifying Charge Details

This block allows you to capture charge related details. You need to click on the 'Charges' tab
to invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.8 Paying a Bill against Account

You can capture a bill payment transaction against account through the 'Bill Payment (Against
Account)' screen. You can invoke this screen by typing '1075' in the field at the top right corner
of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Bill Number

Specify the bill number here.

Consumer Number

Specify the consumer number for the transaction.

Bill Date

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Institution Id

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

Bill Currency

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Bill Amount

Specify the amount that should be paid towards the bill.

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Account Number

Specify the account number of the customer against which the bill should be paid. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

Account Branch

The branch where the chosen account resides is displayed here.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Account Currency

The system displays the currency in which the chosen account is maintained.

Customer ID

The system displays the customer ID based on the account specified.

Account Title

The system displays a brief title for the chosen account.

Exchange Rate

The system displays the exchange rate used to convert the bill amount in bill currency to transaction amount in transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount inclusive of the bill amount and the charges.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

8.8.1   Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

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8.8.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' for further details.

8.8.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.9 Requesting for Funds Transfer

You can transfer funds in a particular currency from one account to another using the 'Account to Account Transfer' screen. The funding account and the beneficiary account can be in different currencies and can belong to different branches.

You can invoke this screen by typing '1006' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here you can capture the following details:

From Account Details

From Account Number

Specify the account that should be debited for the funds transfer. After specifying the account number, the system will display the From Account Branch and From Account Currency.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with associated account branches. Choose the appropriate one.

From Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

From Account Description

The system displays the description of the account number chosen.

From Account Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

From Kana Name

The system defaults the corresponding From Kana name on selecting the account number in the 'From Account Number' field.

From Account Amount

Specify the transferable amount in the currency associated with the From Account.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

To Account Details

To Account Number

Specify the account that should be credited for the funds transfer from the adjoining option list..After specifying the account number, the system will display the To Account Branch and To Account Currency. In case of multiple accounts with the same account number, the system will display a list of account numbers with associated account branches. The list will display the inactive multicurrency account numbers as well. Choose the appropriate one. Inactive multicurrency account gets active on completion of the transactions.

Note

– If the transaction is reversed after authorization, then the account remains active.
– If the transaction gets failed, then the account remains inactive.

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To Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

To Account Description

The system displays the description of the account number chosen.

To Account Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

To Kana Name

The system defaults the corresponding To Kana name on selecting the account number in the 'To Account Number' field.

To Account Amount

To Account Number is a read-only field displaying the transferable amount in the currency associated with the To Account.

Additional Details

Narrative

The system displays 'Funds Transfer from <From Account Number> to <To Account Number>'. Once you specify the 'From Account Number' and 'To Account Number', the system replaces the account numbers respectively.

Click the OK button to go to the next stage.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic. The Host system identifies a branch transaction with the external reference number.

From Account Currency

The currency in which the 'From Account' is maintained is displayed.

Customer ID

The system displays the customer ID based on the account specified.

Exchange Rate

The system displays the exchange rate used to convert the from account currency into to account currency. If the from account currency is the same as the to account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

To Amount

Specify the amount that should be credited to the account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

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Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

8.9.1 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.9.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

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8.9.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

8.9.4 Specifying Project Details

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the funds are being transferred to a Trust account.

Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the 'from' and 'to' leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available

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for the netting batch if logged for netting batch. The rest of the authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.10 <u>Making a Stop Payment</u>

Based on a customer's request, you can stop a cheque drawn on an account maintained in your bank. You can capture such a transaction through the 'Stop Payment' screen. You can invoke this screen by typing '1056' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates and displays a reference number for the transaction as soon as the screen is invoked.

Branch

The system displays the branch code where the chosen account resides.

Account Number

Specify the account on which the stop payment needs to be imposed. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

Stop Payment Type

Specify whether the stop payment is on the amount of a cheque or a cheque drawn on an account. The drop-down list displays the following values:

- Amount
- Cheque

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Select the appropriate one.

Start Cheque Number

In case of a stop payment on a cheque, you need to specify the cheque number of the first leaf.

End Cheque Number

In case of a stop payment on a cheque, you need to specify the cheque number of the last leaf.

Note

The above two fields are applicable in cases wherein the customer has lost a cheque book. So in order to prevent misuse, you can capture the cheque numbers of the lost cheque book and impose a stop payment on all cheques in that book.

Effective Date

Specify the date from which you wish to impose the stop payment. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Expiry Date

Specify the date until which the stop payment needs to be active. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Amount

Specify the amount based on which you wish to impose a stop payment. This field is applicable only if the 'Stop Payment Type' is specified as 'Amount'.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency in which the account is maintained.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

8.10.1 Specifying Charge Details

You can specify charge details under the 'Charge Details' tab. You can specify the following details here:

Charge Components

Specify the charge component name.

Waiver

Check this box to indicate that charge is waivered.

Charge Amount

The system displays the computed charge amount.

Currency

The system displays the charge currency.

Charge in Local Currency

Specify the charge in local currency.

Exchange Rate

The system displays the exchange rate if the transaction currency and account currency are different.

Refer the corresponding section under 'Depositing Cash' for further details.

8.11 Selling Foreign Exchange to a Walk-in Customer

You can sell a foreign currency to a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Sale (Walk-in)' screen by typing '8203' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Currency Sold

Specify the currency that you are selling to the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Amount Sold

Specify the amount that is being sold in the sold currency.

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Currency Received

Specify the currency that you have received from the customer in return for the currency sold. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Narrative

Here, you can enter your remarks pertaining to the transaction.

Beneficiary Name

Here, you can capture the beneficiary customer's name.

Passport/IC No

Here, you can enter the passport or other unique identification number of the beneficiary.

Beneficiary Address

Here, you can capture the address of the beneficiary customer.

Click save icon to go to the next stage.

Currency Received Rate

The system displays the exchange rate to be used for the foreign exchange sale.

Charges

The system displays the charge to be levied on the customer for the transaction.

Amount Received

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be received from the customer in the received currency.

8.11.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

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8.11.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.11.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

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8.11.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.12 Purchasing Foreign Exchange from a Walk-in Customer

You can buy a foreign currency from a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Purchase (Walk-in)' screen

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by typing '8004' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Currency Bought

Specify the currency that you have received from the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Amount Bought

Specify the amount that is being purchased in the bought currency.

Currency Paid

Specify the currency that you are paying the customer in return for the currency bought. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Narrative

Here, you can enter your remarks pertaining to the transaction.

Beneficiary Name

Here, you can capture the beneficiary customer's name.

Passport/IC No

Here, you can enter the passport or other identification number of the beneficiary.

Beneficiary Address

Here, you can capture the address of the beneficiary customer. Click save icon button to go to the next stage.

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Transaction Currency Rate

The system displays the exchange rate to be used for the foreign exchange purchase.

Charges

The system displays the charge to be levied on the customer for the transaction.

Amount Paid

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be paid to the customer in the paid currency.

8.12.1   Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.12.2   Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

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8.12.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

8.12.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

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Refer the corresponding section under 'Depositing Cash' for further details.

8.13 <u>Purchasing FX against Account</u>

Oracle FLEXCUBE facilitates purchase of foreign currency from the branch using CASA account. While purchasing, you can maintain denomination details for the foreign currency amount. On completion of the transaction successfully, the system generates an advice for the same.

You can generate the details from the purchase of foreign currency by crediting CASA account using 'FX Purchase against Account' screen. You can invoke 'FX Purchase against Account' screen by typing '8207' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following parameters here:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

FX Currency

Specify a valid currency purchased by the customer from the adjoining option list. The option list displays list of foreign currencies maintained by the bank.

Beneficiary Name

Specify the name of the beneficiary customer.

Beneficiary Address

Specify the address of the beneficiary customer which should appear in the advice.

FX Amount

Specify the amount of the foreign currency purchased by the customer.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

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If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Branch Code

The system displays the branch code of the current branch here.

Account Branch

The system displays the branch code of the branch to which the specified customer account belongs.

Passport/IC Number

Specify the passport or unique identification number of the beneficiary.

Narrative

Specify additional remarks pertaining to the transaction, if any.

Account

Specify a valid CASA account to be debited for the FX sale from the adjoining option list. The option list displays the customer accounts maintained in the system. The list will display the inactive multicurrency account numbers as well. Choose the appropriate one. Inactive multicurrency account gets active on completion of the transactions.

Note

–   If the transaction is reversed after authorization, then the account remains active.

–   If the transaction gets failed, then the account remains inactive.

Account Description

Specify the description of the specified customer account.

Account Currency

Currency of the specified customer account is defaulted here.

Currency Rate

The current exchange rate of the currency is defaulted here.

Charges

The charge amount in account currency, if any, associated with the retail teller product FXSP is defaulted here.

Amount

The actual amount equivalent to the foreign currency which is credited to the customer account is defaulted here.

Net Amount

Sum of the actual amount credited and the charges in account currency is defaulted here.

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8.13.1 FX Denomination Details Tab

You can maintain currency denominations involved in the actual FX currency purchased.

Refer the section titled 'Specifying Denomination Details' under 'Depositing Cash' for further details.

8.13.2 Charges Tab

You can maintain the charge related details of the transaction. Click on the 'Charges' tab to invoke the following screen:

Refer the section titled 'Specifying Charge Details' under 'Depositing Cash' for further details.

8.13.3 MIS Tab

You can maintain the MIS related details of the transaction. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS Details' under 'Depositing Cash' for further details.

8.13.4 UDF Tab

You can capture the UDF related details of the transaction. Click on the 'UDF' tab to invoke the following screen.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click 'Save' to save the transaction.

8.14 Issuing a TT against Account

You can issue a Telegraphic Transfer drawn on your branch against an account through the 'TT Issue Against Account' screen. You can invoke this screen by typing '8318' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number is displayed.

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You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

Specify the TT currency or select a currency for the TT from the list of values.

Account Currency

Specify the currency of the account or select the account currency from the list of values.

Payable Branch

Specify the branch where the transfer amount should be paid out.

Account Number

Specify the account number of the customer or select an account number from the list of values.

TT Amount

Specify the transfer amount.

Banker's Cheque Date

The date on which the instrument is issued is displayed here.

Serial Number

Specify the serial number printed on the TT.

Passport/IC Number

Specify the passport number or any unique identification number of the customer.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

:

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

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8.14.1 Specifying charge details

Click on the 'Charges' tab to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' for further details in this manual.

8.14.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

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Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details in this Manual.

8.14.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

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8.15   Issuing a TT against GL

You can issue a Telegraphic Transfer against a GL account for your customer through the 'TT Issue against GL' screen. You can also invoke this screen by typing '8317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number and the Instrument Type of the transaction are displayed.

You need to specify the following details:

Bank Code

Specify the bank code or select a bank code from the list of values.

Instrument Currency

Specify the TT currency or select a currency for the TT from the list of values.

Payable Branch

Specify the branch where the transfer amount should be paid out.

General Ledger Number

Specify the account number of the GL against which a TT is issued.

Account Title

The system displays a brief title for the chosen account.

Banker's Cheque Date

The date on which the instrument has been issued is displayed here.

TT Amount

Specify the transfer amount.

Serial Number

Specify the Serial number printed on the TT.

Passport/IC No

Specify the customer's passport number or identification number.

Narrative

Specify description/remarks for the transaction. This is not mandatory.

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

Txn Ccy Rate

The system displays the transaction currency.

Charges

The system computes the charges applicable for the transaction and displays it here.

TT Amount

The system displays the TT amount.

Total Amount

The system displays the total amount of the transaction.

8.15.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Capturing a Cash Deposit' in this manual for further details.

8.15.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying MIS details' under 'Capturing a Cash Deposit' in this manual for further details.

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8.15.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

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8.16 Issuing a TT to a Walk-in Customer

You can issue a Telegraphic Transfer to any walk-in customer through the 'TT Issue (Walk-In)' screen. You can invoke this screen by typing '8316' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number and instrument type of the transaction are displayed.

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

Specify the currency in which the TT is being issued.

Payable Branch

Specify the branch where the TT amount should be paid out.

Transaction Currency

Specify the currency in which the customer is making the payment.

Demand Draft Amount

Specify the amount for which the TT needs to be drawn in the transfer currency.

Banker's Cheque Date

The date on which the instrument has been issued is displayed here.

MICR Number

Specify the MICR number of the instrument.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the telegraphic transfer is done.

Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

Beneficiary Address

Specify the address of the beneficiary in whose favor the telegraphic transfer is done.

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the TT amount.

8.16.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' in this manual for further details.

8.16.2 Specifying charge details

Click on the 'Charges' tab to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual for further details.

8.16.3 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' in this manual for further details.

8.16.4 Specifying the UDF details
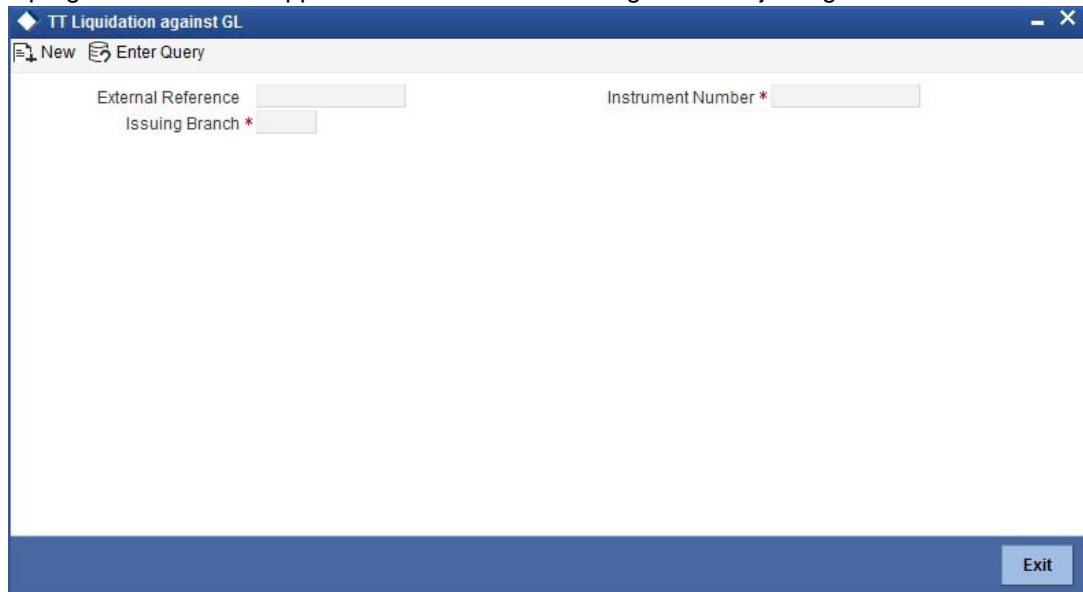
You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

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8.17 Liquidating a TT against GL

You can liquidate a telegraphic transfer drawn on your branch against a GL through the 'TT Liquidation Against GL' screen. You can invoke this screen by typing '8320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified.

You can capture the following information:

Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

Liquidation Mode

This indicates the mode of liquidation of the TT transaction. You can select the mode of liquidation to any of the values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

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GL Currency

The GL currency is defaulted to the instrument currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Liquidation Date

The system displays the date on which the transaction is posted.

GL account no

Specify the GL into which the amount should be liquidated.

Instrument Currency

Displays the currency in which the instrument was issued.

TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

Issue Date

The system displays the date on which the TT was issued.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport/IC No

The passport number or a unique identification number of the customer is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

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8.17.1 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual.

8.17.2 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' in this manual.

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8.17.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

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8.18 Liquidating a TT against Account

You can liquidate a TT against an account through the 'TT Liquidation Against Account' screen. You can invoke this screen by typing '8321' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified. However, you can also select the branch of issue from the adjoining option list.

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the TT has to be liquidated is displayed here.

Liquidation Mode

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund
- Cancel

TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

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Account Currency

The currency of the chosen account is displayed here.

TT Currency

Specify the TT currency or select a currency for the TT from the list of values.

TT Amount

The system displays the TT amount.

Liquidation Date

The system displays the date on which the transaction is posted.

Issue Date

The system displays the date on which the TT was issued.

Account Number

Specify the account into which the TT should be liquidated.

Account Branch

The branch to which the account belongs is displayed here.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport / IC No

The passport number or a unique identification number of the customer is displayed here.

Narrative

You can enter remarks for the transaction.

Specifying charge details
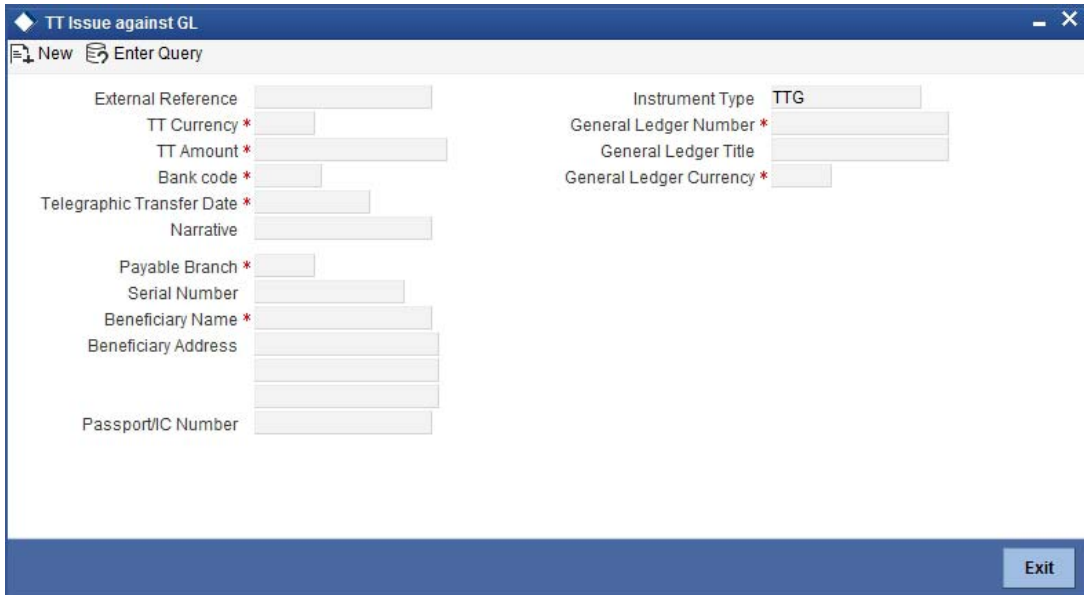
This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..
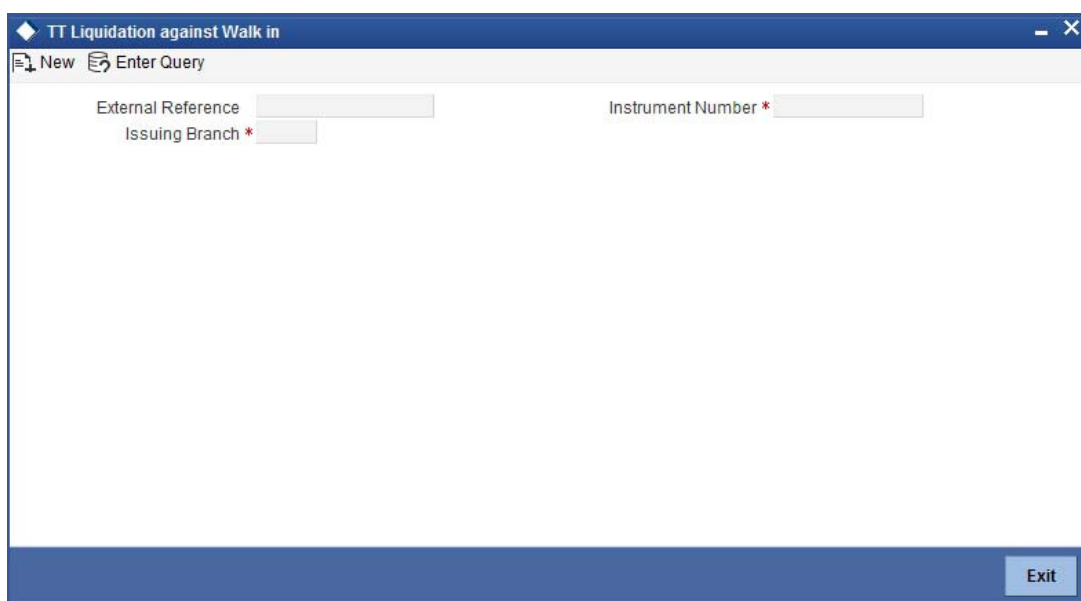
Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.19 <u>Liquidating a TT for a Walk-in Customer</u>

You can liquidate a Telegraphic Transfer for a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'TT Liquidation

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(Walk-In)' screen. You can invoke this screen by typing '8319' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Issue Branch

The branch where the TT has been issued is displayed. However, you can also select the branch of issue from the adjoining option list.

Liquidation Mode

The system displays the liquidation mode of the TT. However, you can change it.

The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

TT Currency

The system displays the currency in which the TT has been issued.

Instrument Amount

The amount for which the cheque amount has been issued is displayed here.

Issue Date

The system displays the date on which the TT was issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

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Payable Branch

The branch where the transfer amount is being paid out (current branch) is displayed here.

TT Status

The status of the transaction is displayed here.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

Narrative

Here, you can enter remarks pertaining to the transaction.

Txn Currency

Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the Host.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.20   Inquiring on a TT Transaction

You can query a Telegraphic Transfer transaction for a specified branch and Instrument Number. This can be done by using the 'TT Inquiry' screen. You can invoke this screen by typing '7795' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Instrument Number

Specify an instrument number of the TT transaction that needs to be queried.

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Issue Branch

Specify a branch for which you wish to query the TT transaction. Or select a branch from the list of values.

The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number
- Beneficiary Address

8.21 Transaction Reversal

You can reverse financial transactions that have been initiated by you. The transactions that have been completed successfully are available in the 'Completed' list.
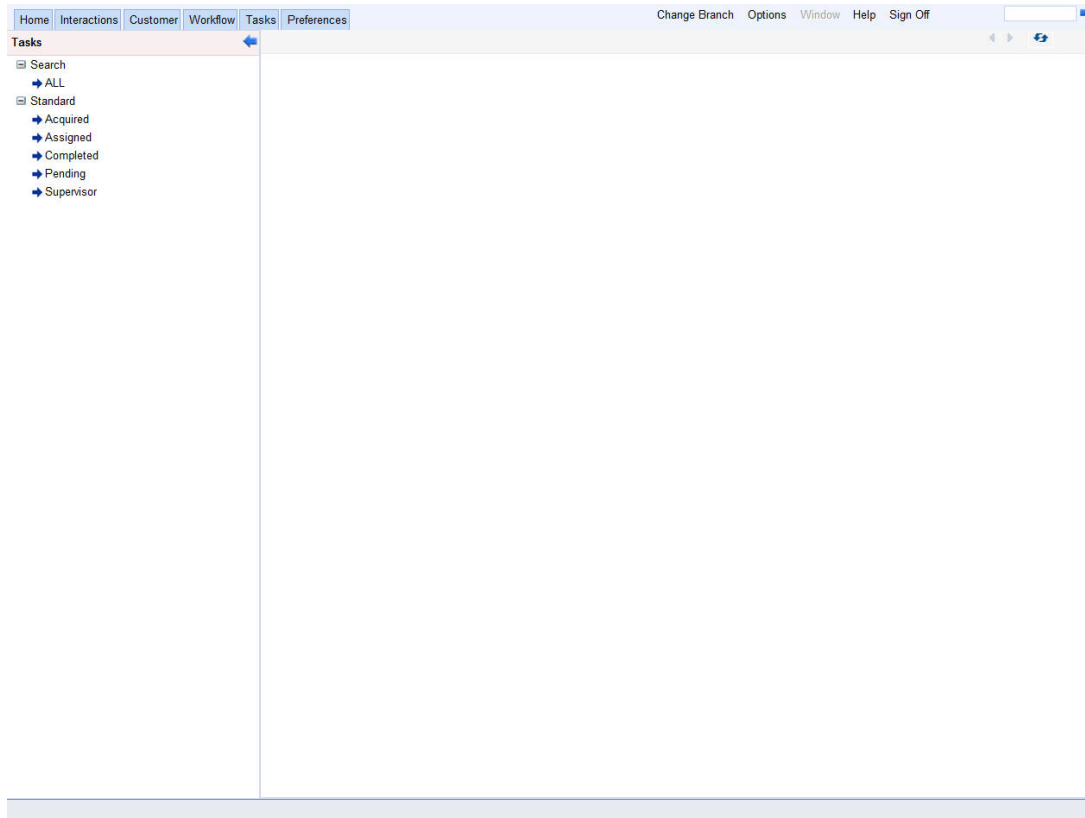
You can select the transaction that needs to be reversed by clicking on it.

Here you will be able to view all the transaction details. Click save icon to reverse the transaction. The accounting entries will be reversed (i.e. negative amounts will be posted into the accounts). This will update the till balance for the currencies, wherever applicable. The system will display the message "Transaction Completed Successfully".

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8.22 Disbursing Loan Manually By Cash

You can manually disburse loan amount by cash using the 'Loan Disbursement by Cash' screen. You can invoke this screen by typing '5001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:

Specify the following details:

External Reference Number

The system displays a unique number.

Product

The retail teller product code 'LDCH' is displayed in this field.

Loan Account Branch

Specify the loan account branch from which the amount is to be disbursed. You can also select the appropriate branch from the adjacent option list. The list displays all the branches maintained in the system.

Loan Account

Specify the loan account number from which the amount is to be disbursed. You can also select the appropriate account number from the adjacent option list. The list displays all the valid loan accounts maintained in the system.

Disbursement Currency

Specify the currency of the disbursement amount. You can also select the appropriate currency from the adjacent option list. The list displays all the currencies maintained in the system. The denomination tracking will be against this currency.

Disbursement Amount

Specify the disbursement amount.

Narrative

Specify any remarks for the transaction.

Disbursement Amount

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount.

Total Cash Disbursed

The total cash disbursed, after deducting the charges is displayed.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.

Note

The total amount of all the denominations must be equal to the total cash being disbursed.

- You cannot reverse these transactions from Savings module
- Manual disbursement through Savings module can be done only for manual disbursement loan accounts

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8.23 Repaying Loan Manually By Cash

You can manually repay retail loan amount by cash using the 'Repayment towards Loan' screen. You can invoke this screen by typing '5401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:

Here, you query the loan details by specifying the following:

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Repayment Currency

Specify the currency of repayment amount. You can also select the appropriate currency from the adjacent option list. The list displays all the valid currencies maintained in the system. The denomination tracking will be against this currency.

Repayment Amount

Specify the amount to be repaid.

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Narrative

Specify any remarks for the transaction.

Repayment Amount

The amount mentioned in the input screen is displayed here. However, you can modify the same. Specify the amount to be repaid.

Total Cash Amount

The total amount to be paid after including all the charges is displayed here.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.

Note

– The total amount of all the denominations must be equal to the total cash amount being paid.

– You cannot reverse these transactions from Savings module.

8.24 Processing Safe Deposit Box Rentals

Your customer can pay rental for the safe deposit box either by cash or from the account. The cash payment is processed through the 'Safe Deposit Rental By Cash' screen as detailed below:

You can invoke the 'Safe Deposit Rental By Cash' screen by typing '3401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The following screen is displayed:

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In this screen, select the Contract Reference Number of the transaction from the option list and click the save icon. The transaction will move on the next stage.

In this screen, the system will display the following details:

- External Reference Number
- Product
- Contract Reference Number
- Value Date
- Due Date
- Next Due Date
- Payment Currency
- Payment Amount

You can enter the following details:

Narrative

Enter additional information for the transaction.

Settlement Account

The system will display the account selected at the contract level. You can modify this, if required.

Settlement Branch

The system will display the branch selected at the contract level. You can modify this, if required.

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Settlement Currency

The system will display the currency selected at the contract level. You can modify this, if required.

In this screen, you can enter the details pertaining to denomination, MIS and UDF:

8.24.0.1 Denomination Details

Enter the following detail:

Preferred Denomination

Specify the denomination in which the cash should be paid.

After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish to modify these details, you may do so by clicking 'Clear', specifying the preferred currency and then clicking the 'Populate' button.

Refer the corresponding section under 'Depositing Cash' for details on MIS and UDF

Refer the chapter 'Operations' in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:

8.25 Viewing Availability of Denomination in Till

You can view the count of denomination units available in Till in the 'Denomination Count for Transaction Currency' screen. You can invoke this screen using the key combination 'Ctrl+T' only if the main screen contains 'Denomination' tab and the code of the currency is specified

in the main screen. For enabling 'Ctrl+T' key combination for this feature, check 'Display Denomination Details' at the system level.
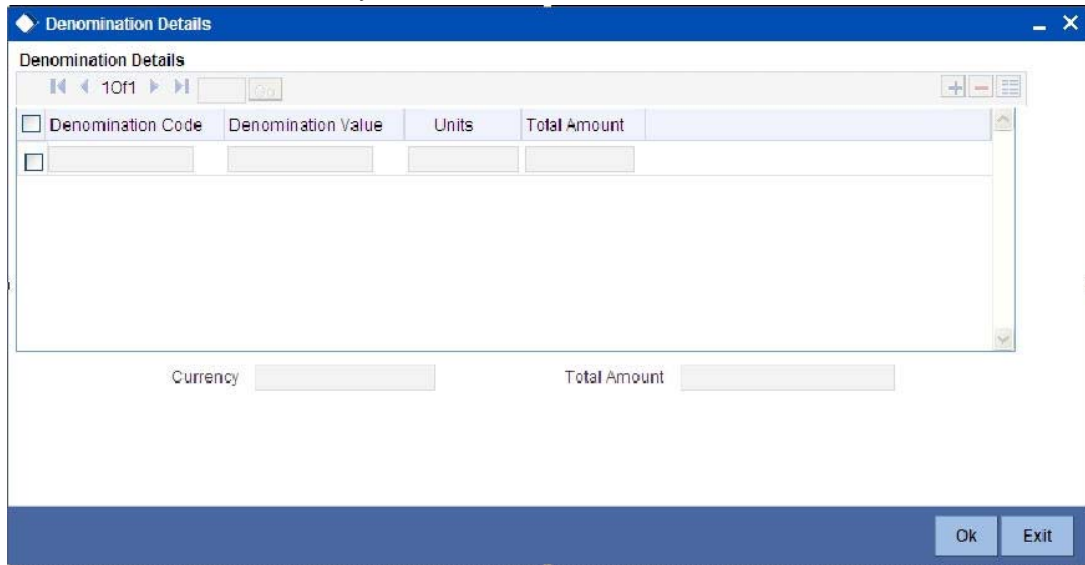
Here you can view the following details:

- Denomination Code – The denomination ID as specified in Currency definition.
- Denomination Value – The absolute value of the denomination code.
- Units Available – The count of denominations in the system.

8.26 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day in the 'Till Vault Position Query' screen. You can invoke this screen by typing 'TVQR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow.

ORACLE
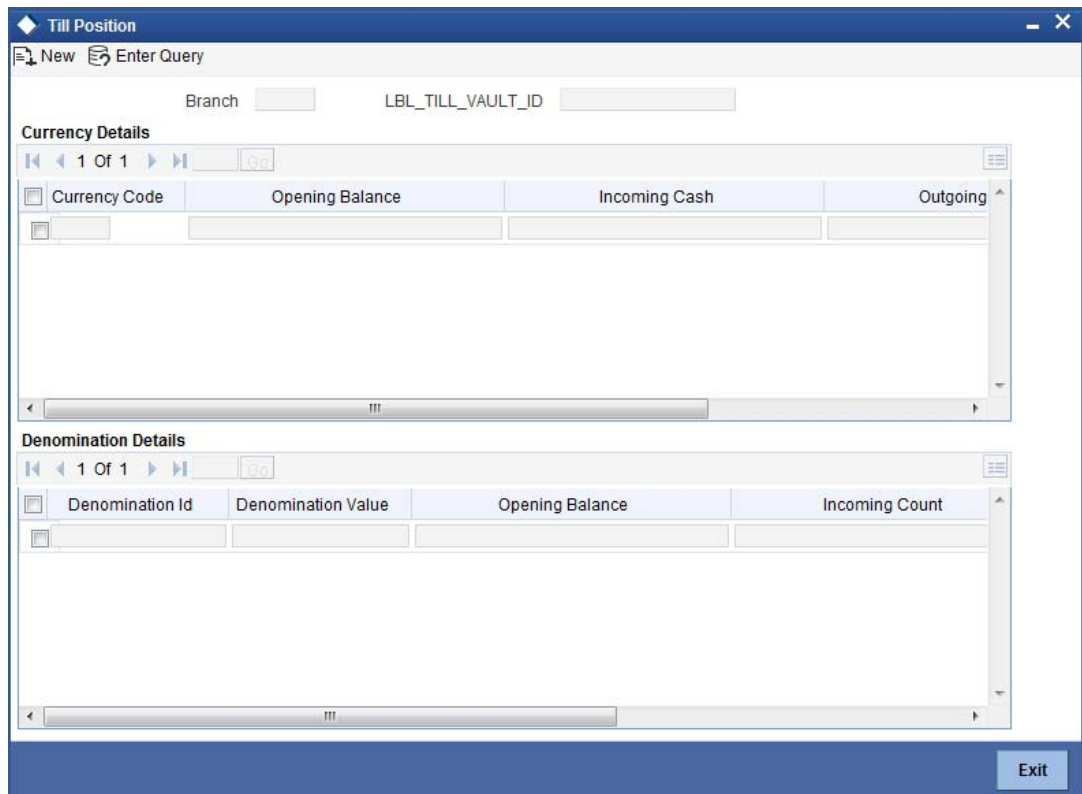
Here you can view the following details:

Branch Code

The system displays the current branch code.

Till/Vault ID

The system displays the identification of the currently logged in user.

<u>**Currency Details**</u>

Currency Code

The system displays the code of the currency available in the Till.

Opening Balance

The system displays the opening balance in the Till for the day.

Incoming Cash

The system displays the incoming cash in the Till for the day.

Outgoing Cash

The system displays the outgoing cash in the Till for the day.

Total Cash

The system displays the total cash currently available in the Till.

Check one of the Till details record to view the following currency details:

<u>**Denomination Details**</u>

Denomination ID

The system displays the denomination code for the currency in the selected till details record.

Denomination Value

The system displays the value of the corresponding denomination ID.

Opening Balance

The system displays the opening balance in the till for the day in terms of denominations.

Incoming Cash

The system displays the incoming cash in the Till for the day in terms of denominations.

Outgoing Cash

The system displays the outgoing cash in the Till for the day in terms of denominations.

Total Cash

The system displays the total cash currently available in the Till for the day in terms of denominations.

8.27 <u>Sale of Foreign Currency against CASA Account</u>

You can sell foreign currency from the branch through the CASA account. You can do this by debiting corresponding account currency from CASA account. You can capture this foreign currency sale transaction through the 'FX Sale against Account' screen. You can invoke this

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screen by typing '8206' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External reference

This is the unique transaction number generated by the system for each transaction. The host system identifies a branch transaction with the external reference number.

Fx Currency

Specify the foreign currency sold by the bank to the customer from the adjoining option list.

Fx Amount

Specify the total value of the foreign currency sold to the customer.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Beneficiary name

Specify the name of the beneficiary which will be reflected in the advice.

Beneficiary address

Specify the address of the beneficiary.

Product

The system defaults the retail teller product code. The product code for this transaction would be FXSA.

Account

Specify the CASA account to be debited for the foreign currency sale from the adjoining option list.

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Account description

The description of the customer account gets defaulted based on the selected account number.

Account branch

The account opening branch detail gets defaulted based on the selected account number.

Account currency

The system displays the currency in which the account is maintained.

Passport/IC no

Specify either the passport number or the unique identification number of the customer.

Narrative

You can input additional remarks for the transaction, if there are any.

Charges

The system displays the charge amount associated with the retail teller product FXSA in account currency.

Amount Received

The system displays the amount received from the customer account in exchange of the foreign currency amount sold.

Net Amount

It is the sum of actual account currency amount and the charges incurred.

Currency Received Rate

Specify the current exchange rate of the currency.

8.27.1 Specifying FX Denomination Details

In this block, you can capture details of the foreign currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.27.2 Specifying Charge Details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

ORACLE®
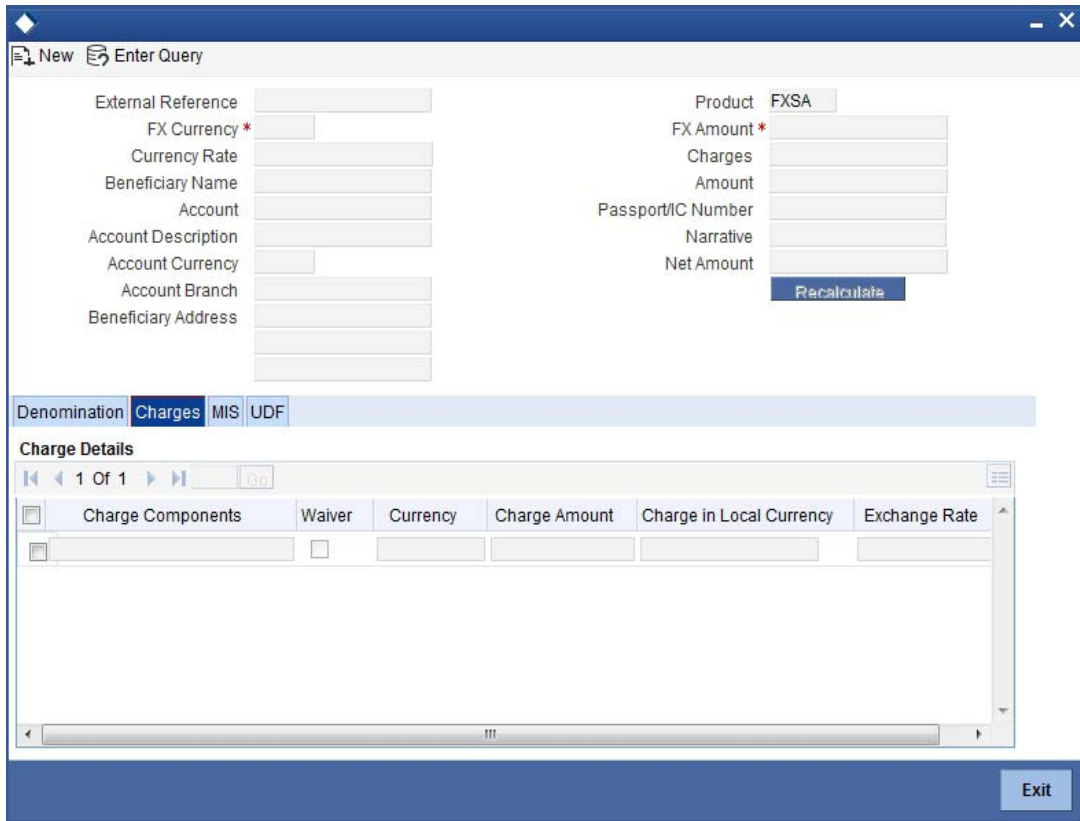
Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.27.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

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8.27.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

Note

ARC Maintenance will be done for the FXSA product with the required accounting entries.

For details on the ARC maintenance, refer the section on ARC Maintenance screen in Utility Payments user manual.

9. Instrument Transactions

9.1 <u>Introduction</u>

As you may recall, the Savings module allows you to perform different types of transactions. This chapter details the various instrument-based transactions that can be performed through this module. You can perform the following types of instrument-based transactions:

- Cheque transactions
    - Cheque deposit and withdrawal
    - Cheque deposit to GL
    - Cheque book request
    - In-house cheque deposit
    - Cheque return
- Traveller's Cheque (TC) transactions
    - TC sale and purchase - against account and for walk-in customer
    - TC sale against GL
- Demand Draft (DD) transactions
    - DD sale against account
    - DD liquidation – against GL, against account and for walk-in customer
    - DD issue – to walk-in customer and against GL
    - DD inquiry
    - DD reprint
- Banker's Cheque (BC) transaction
    - BC sale – against account and against clearing
    - BC issue – against GL and for walk-in customer
    - BC liquidation – against account and against GL
    - BC inquiry
    - BC reprint

9.2 <u>Withdrawing Cash against a Cheque</u>

Your customer can withdraw money from his/her account by issuing a cheque on the account. You can capture such a transaction through the 'Cheque Withdrawal' screen. You can invoke this screen by typing '1013' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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Here you can capture the following details:

Account Number

Specify the customer account into which the cash needs to be deposited.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

Enter a brief description on the account.

Cheque Number

Specify the MICR number displayed on the cheque leaf.

Cheque Date

Specify the date displayed on the cheque leaf.

Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

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Transaction Amount

Specify the amount that should be debited from another account in terms of transaction currency. If the account to be debited is a Trust account, this amount should be within the cash withdrawal limit defined for the debited account class.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Account Currency

The system displays the logged-in currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

Account Amount

The system displays the transaction amount. You cannot modify it..

Narrative

The system displays 'Cheque Withdrawal'. You can modify it, if required.

Click OK button to go to the next stage.

External Reference Number

The system generates and displays a unique number based on the branch-specific sequence number generation logic. The Host system identifies a branch transaction with the external reference number.

Account Description

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system calculates the charges applicable to the transaction and displays the amount here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. The system adds the charge amount from the transaction amount and displays the net value.

Customer ID

The system displays the customer ID based on the account that is specified.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

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Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

9.2.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Denomination Code

The system defaults the denomination code as maintained in the 'Denomination Maintenance' screen.. For every currency, the various denominations are assigned separate denomination codes..

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

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9.2.2 Specifying charge details

This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.

Here you can capture the following details:

Charge Component

The system displays the charge component that is levied on the transaction.

Waiver

This option is unchecked by default, thereby indicating that the charge needs to be levied. However, you can check this option to waive the charge. Charge Currency

The system displays the currency in which the charge has to be levied.

Charge Amount

The system displays the charge amount in the charge currency. However you can change it.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

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Charge Currency

The system displays the currency in which the charge has to be levied.

9.2.3   Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

You can capture the following details here:

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to capture the following details:

Transaction MIS

Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

Composite MIS

Specify the composite MIS. The adjoining option list displays a list of composite MIS codes maintained in the system. You can choose the appropriate one.

9.2.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

UDF Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

UDF Value

Specify the value for the each UDF that is displayed.

Note

The MIS-related fields displayed here are based on the MIS configuration done at the Host.

Refer the 'MIS' User Manual of Oracle FLEXCUBE Host, for further details about MIS.

Click save icon to save the transaction.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

The authorization process is similar to that of cash deposit.

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For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the dual-control operations and the authorization process respectively.

9.2.5 Depositing a Cheque

You can deposit a cheque into your customer's account through the 'Cheque Deposit' screen. You can invoke this screen by typing '6501' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you can capture the following details:

Account Number

Specify the customer account number into which the cash needs to be deposited.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

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Account Description

The system displays the description of the account number chosen.

Cheque Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

Account Currency

The system displays the currency associated with the account.

Cheque amount

Specify the amount that needs to be deposited to the account; in terms of local currency.

Account Amount

The system displays the cheque amount in terms of account currency.

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Drawer Account Number

Specify the account number on which the cheque is drawn.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Issue Date

To specify the issue date of the cheque, click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message will be displayed stating that the cheque is a stale one. However, a stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Routing Number

Specify the routing number for cheque clearance. .The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number – Drawer A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Drawer Account Number', the system replaces the field values respectively on tabbing out from the field.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

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Customer ID

The system displays the customer ID based on the account specified.

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charges

The system calculates the charges applicable to the transaction and displays the amount here.

Account Amount

The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. The system deducts the charge amount from the transaction amount and displays the net value.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

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9.2.6 Capturing instrument details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.

The system fetches the following additional details based on your previous inputs:

Bank Code

The system displays the clearing bank code based on the routing number.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Code

The system displays the branch code of the clearing bank, based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Sector Description

The system displays the description of the sector.

Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

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9.2.7   Specifying Project Details

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the cheque is being deposited into a Trust account.

Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project.The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

If you specify the Project Name, the system will display the Unit Ids in the list of values here.

Deposit Slip Number

Specify the deposit slip number for the payment.

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9.2.8   Specifying Charge Details

This block allows you to capture charge related details for the transaction.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.2.9   Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

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9.2.10 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Click to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.3   Depositing a Cheque into a GL

Your customer can deposit a cheque into a GL. You can capture this transaction through the 'Cheque Deposit to GL' screen. You can invoke this screen by typing '6520' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

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General Ledger Number

Specify the GL into which the cheque is being deposited. The adjoining option list displays all the GL codes maintained in the system. You can select the appropriate one.

Account Title

On specifying the account number, the corresponding account title (description) is displayed.

General Ledger Currency

Specify the currency of the GL into which the customer is depositing a cheque. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Currency

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Amount

Specify the amount that needs to be deposited into the GL.

Narrative

The system defaults the narrative as 'Cheque Return - Cheque no - Cheque Number - Reject Reason'. Once you specify the 'Cheque Number' and 'Reject Reason', the system replaces the field values respectively on tabbing out from the field.

9.3.1   Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

 Select the appropriate one.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Date

The system defaults the system date as the cheque date. However, you can edit it from the adjoining calendar.The chosen date will then be seen in the 'YYYYMMDD' format.

Routing Number

Specify the routing number for cheque clearance.

Drawee Account Number

Specify the account on which the cheque is drawn.

Check Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the GL currency, the system will display the exchange rate as '1'.

Total Charges

The system displays the service charges applicable to the transaction.

General Ledger Amount

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.3.2 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

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Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Refer the section titled 'Specifying instrument details' and 'Capturing instrument details' under 'Depositing a Cheque' for further details about maintaining instrument details for this transaction.

9.3.3   Specifying charge details

This block allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the following screen:

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

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9.3.4 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

9.3.5 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.4 Depositing an In-house Cheque

You can capture deposit transactions for cheques issued by your bank to your customers through the 'In House Cheque Deposit' screen. You can invoke this screen by typing 'LOCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here you can capture the following details:

From Account Details

From Account Number

Specify the drawer account number. The adjoining option list displays all the accounts maintained in the logged-in branch. You can choose the appropriate one.

From Account Branch

The system displays the current logged in branch. This means that you will be able to specify an account that resides in the current branch only.

From Account Description

The system displays the description of the account number chosen.

From Account Currency

The system displays the currency of the drawer account.

From Account Amount

Specify the transferrable amount in the currency associated with the From Account.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Cheque Number

Specify the cheque number.

Cheque Date

Specify the cheque date from the adjoining calendar.

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External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product

The system displays the code of the retail teller product that will be used in the Host for processing the transaction.

To Account Number

Specify the beneficiary account that needs to be credited with the cheque amount. The adjoining option list displays all the accounts maintained across different branches in the Host. You can choose the appropriate one. However, the option list will display the values only on specifying the 'to account branch' field.

If you have already specified the branch codes for the beneficiary account in the 'To Account Branch' field, the option list will display only those accounts that belong to the chosen branch.

To Account Branch

Specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

To Account Currency

The system displays the currency of the beneficiary account.

To Account Amount

Specify the amount for which the cheque has been drawn.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Narrative

Here, you can enter remarks for the transaction.

You can view the following information:

Customer ID

The system displays the drawer customer's CIF based on the value in the 'From Account' field.

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

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9.4.1 Specifying Charge Details

This block allows you to capture charge related details for the transaction.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.4.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

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9.4.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the 'from' and 'to' leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available for the netting batch if logged for netting batch.

Refer the section 'Maintaining Netting Group' in the chapter 'Accounts for Inter-Branch Transactions' in the Core Services User Manual for further details about netting.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process

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9.5 Tracking a Cheque Return

A cheque transaction may not be successfully completed for want of funds in the drawer account or if the drawer account is invalid. You can cancel a cheque issued on such an account through the 'Cheque Return' screen. You can invoke this screen by typing '6560' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Transaction Branch

The current logged branch code is displayed here.

Drawee Accounts

Specify the drawee account number. The adjoining option list displays a list of drawee account number. You can choose the appropriate one.

Drawer Account Description

The system displays the description of the specified drawer account number based on the details maintained at 'Customer Account Maintenance' level.

Routing No

Once the drawee account number is specified, you can select the routing number from the adjoining option list. Alternately, you can choose a routing number along with the Branch codes and Bank Codes from the adjoining list and view the corresponding cheque number and account number.

Cheque Number

Specify the cheque number that needs to be tracked for return. The adjoining option list displays all the cheques that have been issued in the branch along with the corresponding routing number and the beneficiary account. You can choose the appropriate one.

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Narrative

The system defaults the narrative as 'Cheque Return - Cheque no - Cheque Number - Reject Reason'. Once you specify the 'Cheque Number' and 'Reject Reason', the system replaces the field values respectively on tabbing out from the field.

In addition to the above details, the system displays the following details:

- Remitter Account
- Beneficiary Account
- Customer Name
- Value Date
- Instrument Currency
- Instrument Number
- Reject Reason
- Instrument Amount

In addition to it, you can enter the following field:

Reason Code

Specify the reason code. The adjoining option list displays the list of all the reason codes maintained in the system. You can choose the appropriate one.

Charge Details

System displays the following details under 'Charge Details' section:

- Charge Component
- Charge Currency
- Charge in Local Currency
- Exchange Rate

Waiver

Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reason code then the cheque will be rejected.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.6 Cheque Return Batch

You can process the cheque return in bulk using an intraday batch in Oracle FLEXCUBE. For this, you need to first maintain the batch as an intraday batch in the system.

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9.6.1   Maintaining Function Input Details

You need to maintain the required batch program in 'Batch EOD Function Input' screen. To invoke this screen, type BADEODFE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following details:

Function ID

Specify CGREJECT. This is the function ID for running the intraday batch for cheque return.

End of Cycle Group

Select 'Transaction input'.

Report Orientation

Select 'Not Applicable'.

Function Input

You need to map the following parameters.

Parameter	Data Type	Value
ACTION CODE	VARCHAR2	RETURN
EXTERNAL SYSTEM	VARCHAR2	Name of the external system for which the cheque returns are being uploaded
FUNCTION ID	VARCHAR2	6560

Once you have specified the details, save the maintenance.

For further information on this screen, refer to the section 'Specifying Data Values for EOD Functions' in chapter 'Automated End of Cycle Operations' of the Automated End of Day user manual.

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9.6.2 Triggering Cheque Return Processing Batch

You can invoke 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
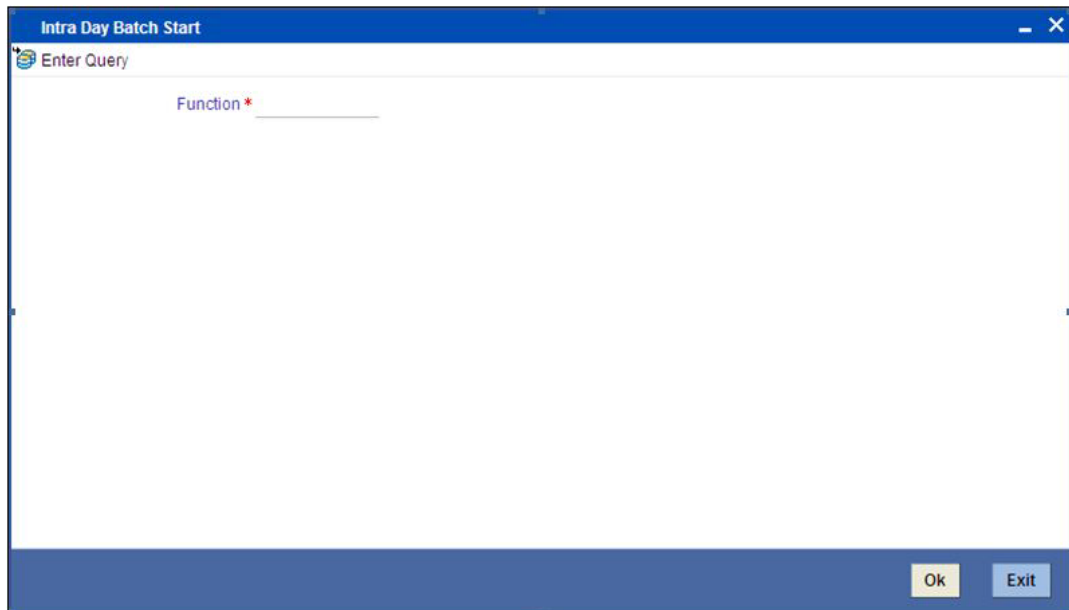
Select the function ID of the batch to be executed. Click 'OK' button. The system triggers the batch process.

The batch will pick up the unprocessed cheque return records and start processing the records one by one.

Before passing the cheque return record to the main processing routine, the system validates the entered data against the data stored in the database. If the entered data does not match with the data stored in the database, the system logs the error and proceeds to the next record.

You can input the charge component and charge amount/waiver for a cheque return. The charge component thus entered must be maintained in the 'Arc Maintenance' screen for the charge product mapped to the clearing product of the cheque being returned. The charge product, which should be an RT product, is mapped to the clearing product using the screen 'Online Charge Product Maintenance' (STDCHGMN). If it is not maintained, then the system will log appropriate error for the particular cheque return and proceed to the next cheque return record.

If you do not input any charge component for the cheque, then the system will check if any charge component has been maintained in 'Arc Maintenance' screen for the charge product mapped to the clearing product. If it is maintained, then system will pick that charge component and amount and process the record.

9.7 Querying Cheque Status

You can query the details of a cheque by specifying the customer's account number and cheque number in the 'Cheque Status Inquiry' screen. You can invoke this screen by typing

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'CQIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

Account Number

Specify the account number. The adjoining option list displays all the valid account numbers maintained in the account branch selected. You can choose the appropriate one.

Account Branch

Specify the branch code. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the chosen account is displayed here.

Cheque Number

Specify the cheque number. The adjoining option list displays all the valid cheque numbers maintained in the account number selected. You can choose the appropriate one.Click 'Reset' button once you specify the account number and cheque number. The following details will be displayed in the screen:

- Account Title
- Customer Number
- Account Currency
- Cheque Status

Note

Validation will be done to check if the account number specified is a valid number.

9.8 Selling a TC against an Account

You can issue a Traveller's Cheque (TC) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'TC Sale (Against A/C)' screen by

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typing '1009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Branch

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

Account

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Currency

The transaction currency of the specified customer account is displayed here.

TC Currency

The transaction currency of the specified customer account is displayed here.

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TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

You can capture the following details:

Batch Number

The teller entry batch number is displayed.

Related Customer ID

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Customer Name

The customer name pertaining to the related customer ID is displayed here.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Recalc

Click 'Recalc' button to update amount/charge details.

9.8.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details through the following fields:

TC Description

Select the TC denomination from the adjoining option list. The list displays all the TC denominations maintained in the branch system.

TC Denomination

The number of available units in the denomination is displayed.

Currency

The TC Currency is displayed here.

Count

Enter the number of TCs against each denomination in Count.

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Series

Select the TC series from the option list.

Start Number

Specify the starting serial number of TC against each denomination and press TAB.

The following details are displayed:

End Number

The system displays ending serial number of TCs against each denomination based on the TC count you have specified.

TC Amount

The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

System Count

The count of denominations available in the system is displayed.

9.8.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.8.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

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Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.8.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

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Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.9 Selling a TC against a GL

You can issue a Traveller's Cheque (TC) for your customer against General Ledger account. In order to capture this transaction, you need to invoke the 'TC Sale (Against GL)' screen by typing '8205' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

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Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

General Ledger Currency

Specify the currency of the GL against which the TC is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

TC Amount

Specify the amount for which the TC is being issued.

General Ledger Number

Specify the GL against which you are issuing the TC. The adjoining option list displays all the GL accounts maintained in the system. Select the appropriate one.

GL Description

The system displays the description of the GL account number chosen.

Narrative

Here, you can enter remarks about the transaction.

Customer Number

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into GL account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Beneficiary Name

Specify the name of the beneficiary in whose favour the TC is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

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Recalc

Click 'Recalc' button to update amount/charge details.

9.9.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.9.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.9.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

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*Refer the section titled 'Specifying MIS details' under Withdrawing Cash against a Cheque''
for further details.*

9.9.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke
the following screen:

Refer the section titled 'Specifying the UDF details' under Withdrawing Cash against a
Cheque'' for further details.

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Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.10   Selling a TC to a Walk-in Customer

You can sell a TC to any walk-in customer through the 'TC Sale (Walk-In)' screen. You can invoke this screen by typing '8204' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued to walk-in customers is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

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Transaction Date

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

TC Currency

Specify the currency in which the TC is being issued.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into transaction currency. If the TC currency is the same as the transaction currency, the system will display the exchange rate as '1'.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Actual Amount

The system adds the charge amount to the TC amount and displays the total transaction amount.

Recalc

Click 'Recalc' button to update amount/charge details.

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9.10.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.10.2 Specifying Currency Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

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Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

9.10.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

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Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.10.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

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9.10.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.11 Purchasing a TC against an Account

You can purchase a TC through the 'TC Purchase (Against A/C)' screen. You can invoke this screen by typing '1409' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Account Number

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Branch

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

TC Currency

Specify the currency of the TC.

TC Amount

Specify the amount as indicated on the TC instrument being purchased.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Currency

The transaction currency of the chosen customer account is displayed here.

Narrative

Here, you can enter remarks about the transaction.

Related Customer ID

The system displays the customer ID based on the account specified.

Customer Name

Customer name pertaining to the Related customer ID will be defaulted and displayed here.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system deducts the charge amount from the TC amount and displays the total transaction amount.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

9.11.1 <u>Specifying TC Denomination Details</u>

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.11.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.11.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

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Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.11.4 Specifying UDF Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

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The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.12 Purchasing a TC from a Walk-in Customer

You can liquidate a TC from a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'TC Purchase (Walk - In)' screen. You can invoke this screen by typing '8003' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify as indicated on the TC instrument being purchased.

Narrative

Here, you can enter remarks about the transaction.

Beneficiary Name

Specify the name of the beneficiary of the transaction.

Beneficiary Address

Specify the address of the beneficiary of the transaction.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into transaction currency. If the TC currency is the same as the transaction currency, the system will display the exchange rate as '1'.

Related Customer ID

System displays the customer ID applicable to walk-in customers.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Passport/IC Number

Specify the customer's passport number or any other identification number.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

9.12.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.12.2 Specifying Currency Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

9.12.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

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Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.12.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

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9.12.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.13 Making Cross Border Payments

You can make cross border payment using the 'Cross-Border Payment By AC' screen.

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Here you can capture the following details:

Transfer Type

Specify the type of transfer, i.e., whether the transfer is a bank transfer or a customer transfer.

Charge Whom

Specify the entity that will bear the charges. The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product Code

The system displays the code of the retail teller product that will be used for processing the transaction.

Branch

The system displays the logged-in branch code.

Transaction Date

Specify the date when the transaction was initiated.

Transaction Branch

Specify the branch where the transaction is carried out.

Book Date

Specify the booking date.

From Account Currency

Specify the currency of the account from where the payment is made.

From Amount

Specify the amount that will be transferred from the sender's account.

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From Account Number

Specify the sender's account number.

From Account Branch

Specify the branch of the sender's account.

Route Code

Specify the route code of the transaction.

After you specify the above details, click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In this screen, in addition to the details defaulted from the previous stage, the system allows you to capture information on the following:

Customer ID

The system displays the customer ID based on the account that is specified.

Account Title

The system displays a brief title for the chosen account.

This screen provides following details:

- Transfer Details
- Messaging Info
- Customer Transfer Info

9.13.1 Specifying the Transfer Details

In the transfer details tab, you can capture the following information:

Agent Bank

Specify the bank through which the transaction is being carried out.

Beneficiary AC No

Specify the account number of the beneficiary.

Beneficiary Details

Specify the beneficiary details

Agent Bank Addr

Specify the address of the agent bank.

Cr Value Date

System displays the credit value date.

Dr Value Date

System displays the credit value date.

9.13.2 Specifying the Messaging Information

In the Messaging Info tab, you can capture the following information:

Ordering Customer

Specify details of the ordering customer.

Sender To Receiver Info

Specify the sender to receiver information of the transaction.

Charge Whom

Specify the entity that will bear the charges.

The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

Payment Details

Specify the payment details

Narrative

Provide a description for the transaction.

9.13.3 Specifying the Customer Transfer Details

In the Customer Transfer Info tab, you can capture the following:

Bank Operation Code

Specify the Bank Operation Code. The values in the drop-down list are:

- CRTS
- SPAY
- SSTD

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- SPRI

Instruction Code

Specify the instruction code for the transaction.

Envelope Contents

Specify the contents of the envelope.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

Once the transaction is complete, you can reverse the accounting entries of the transaction, if required.

For more information on reversing a transaction, refer the section 'Transaction Reversal' under the 'Cash Transaction' manual.

9.14 Selling a DD Issue against an Account

You can issue a Demand Draft (DD) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'DD Issue Against Account' screen by typing '1014' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

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Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

You can view the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

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Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

Note

– During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.

– Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.

– If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.

– This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

9.14.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

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9.14.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.14.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

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Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

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9.15 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click 'OFAC Check' button in 'Bills and Collections - Contract Input - Detailed' screen to view the OFAC check response in the 'External System Detail' screen On clicking 'OFAC Check' button, system will build the request XML and call the web service. The 'External System details' screen displays the response is received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this..

Here, you can view /capture the following details:

External System Response

The response from the external system regarding the black listed customer is displayed here.

User Remarks

Specify your remarks regarding the black listed customer here.

9.16 Issuing DD against Cheque

You can issue a Demand Draft (DD) for your customer against an in-house cheque drawn on his/her savings account. In order to capture this transaction, you need to invoke the 'DD Issue Against Cheque' screen by typing '8330' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

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Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Cheque Number

Specify the number of the cheque being drawn for DD sale.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

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Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

9.16.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

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9.16.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.16.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

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9.17 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the 'DD Liquidation against GL' screen. You can invoke this screen by typing '8311' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

DD Details

Instrument Number

Select the instrument number of the DD that should be liquidated form the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

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MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Specify the mode of liquidation from the adjoining drop-down list.

GL Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

GL Description

The system displays the description of the specified GL account.

GL Currency

The currency of the chosen GL is displayed here.

GL Amount

The GL amount to be credited to the account is displayed here.

Additional Details

Narrative

The system defaults the 'DD Liquidation- <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Instrument Type

The instrument type is displayed here.

Issue Branch

The issue branch is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

General Ledger Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

General Ledger Description

The system displays the description of the specified GL account.

Instrument Number

The instrument number is displayed here.

General Ledger Currency

The currency of the chosen GL is displayed here.

Demand Draft Currency

The currency of the DD instrument is displayed here.

Payable Bank

The clearing bank code is displayed here.

Narrative

You can enter remarks for the transaction.

Demand Draft Amount

The amount for which the Demand Draft has been drawn is displayed here.

Issue Date

The system displays the date of issue of the DD.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Payable branch

The branch where the DD has to be liquidated is displayed here.

Demand Draft Number

The issue number of the DD is displayed here.

Verification Number
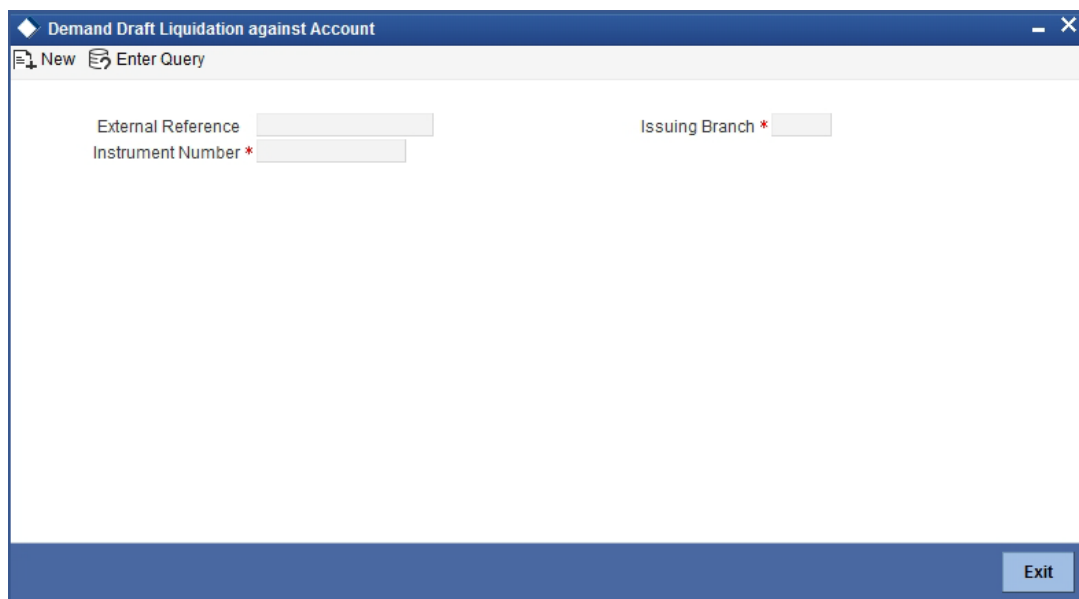
The system displays the Verification Number details captured during issue.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit. *Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

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Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.18 Liquidating a DD against an Account

You can liquidate a DD drawn on your branch against an account through the 'DD Liquidation Against Account' screen. You can invoke this screen by typing '8312' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can specify the following details:

DD Details

Instrument Number

Select the instrument number of the DD to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

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Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number which was captured during 'Issue'.

Liquidation Details

Liquidation Mode

Specify the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Additional Details

Narrative

The system defaults the 'DD Liquidation - <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

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Instrument Type

The instrument type is displayed here.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

Liquidation Date

The system displays the date on which the transaction is posted.

Account Currency

The currency of the chosen account is displayed here.

Account Number

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Instrument Number

The instrument number of the DD that needs to be liquidated is displayed here.

Payable Bank

The clearing bank code is displayed here.

DD Currency

The currency of the DD instrument is displayed here.

DD Amount

The amount for which the DD has been drawn is displayed here.

Narrative

You can enter remarks for the transaction.

Issue Date

The system displays the date of issue of the DD.

Payable Branch

The branch where the DD has to be liquidated is displayed here.

DD Number

The issue number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Verification Number

The system displays the Verification Number details captured during issue.

Total Charges

The system displays the total charges applicable to the transaction.

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Total Amount

The system displays the total amount that will be credited to the account.

9.18.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.18.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.18.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

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Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.
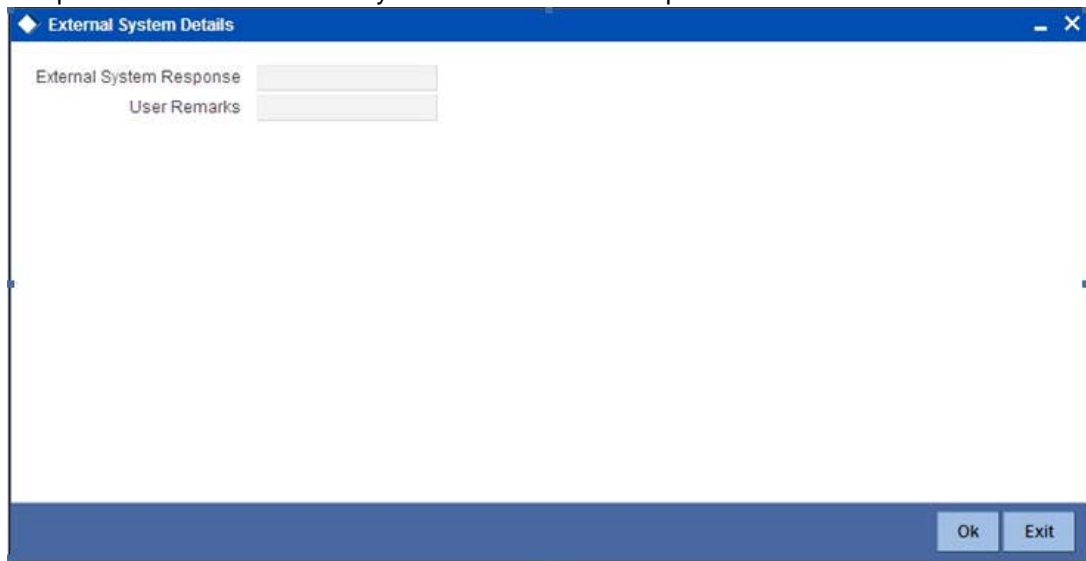
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

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9.19 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

DD Details

Instrument Number

Select the instrument number of the DD that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select Issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

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Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Specify the mode of liquidation from the adjoining drop-down list.

Transaction Currency

Specify the currency in which the customer is making the payment.

Transaction Amount

The system displays the total transaction amount.

Additional Details

Narrative

The system defaults the DD Liquidation - <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch

The branch code is displayed here.

Liquidation Type

The liquidation type of the DD is displayed here.

Liquidation Mode

The system displays the liquidation mode of the DD. However, you can change it. The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Payable Bank

The clearing bank code is displayed here.

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Instrument Number

The instrument number is displayed here.

Payable Branch

The branch where the DD amount is being paid out (current branch) is displayed here.

DD Currency

The system displays the currency in which the DD has been issued.

Issue Date

The system displays the date on which the DD has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the DD has been drawn is displayed here.

DD Amount

The amount for which the DD has been issued is displayed here.

DD Number

The MICR number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name
The name of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

Verification Number

The system displays the verification number details captured during issue.

Exchange Rate

The system displays the exchange rate for the transaction if the DD currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

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Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

9.19.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

9.19.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' button to invoke the following screen.

The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-computed the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.19.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' button to invoke the following screen:

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Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

9.19.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' button to invoke the following screen:

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Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.20 Issuing a DD to a Walk-in Customer

You can issue a DD to any walk-in customer through the 'DD Issue Walk-In' screen. You can invoke this screen by typing '8305' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

ORACLE

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Transaction Currency

Specify the currency in which the customer is making the payment.

Transaction Amount

The system displays the total transaction amount.

Purchaser Details

Purchaser Name

Specify the name of the purchaser.

Verification Number

Specify the purchaser's verification number.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the DD currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the DD amount.

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9.20.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

9.20.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

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The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.20.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

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Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.20.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

ORACLE

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.20.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

9.21 Issuing a DD against a GL

You can issue a DD against a GL account for your customer through the 'DD Issue against GL' screen. You can invoke this screen by typing '8306' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

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DD Details

DD Date

The system displays the date on which the DD is being issued.

Bank Code

Specify the clearing bank code. The adjoining option list displays all the clearing bank codes maintained in the system. Choose the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the in which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number as displayed on the DD instrument.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the DD is being issued.

Verification Number

Specify the customer's verification number.

Funding Details

GL Number

Specify the GL against which the DD is being issued. The adjoining option list displays all the GL codes maintained in the system. Choose the appropriate one.

GL Description

The system displays the description of the specified GL account.

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GL Currency

Specify the currency of the GL against which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Amount

The GL amount is displayed here.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Transaction Currency

The system displays the currency of the GL as the currency in which the transaction entries will be posted. However, you can change it by choosing the appropriate currency code from the adjoining option list.

Charges

The system calculates the charges applicable to the transaction and displays the amount here.

In case you change the charge amount or the DD amount, you will have to click 'Recalc' button to re-compute the total transaction amount.

Total Amount

The system adds the charge amount to the DD amount and displays the total transaction amount.

Instrument Number

The instrument number is displayed here.

9.21.1 Specifying charge details

This block allows you to capture charge related details for the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

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9.21.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

9.21.3 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

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Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.21.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

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On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.22 <u>Inquiring on a DD Transaction</u>

You can query on the details of a DD transaction based on the issue branch and the instrument number of the DD transaction. For a liquidated contract only liquidation details are displayed. You can achieve this through the 'DD Inquiry' screen. You can invoke this screen

by typing '7789' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can query on the details of a DD based on the following fields:

Instrument Number

Specify the instrument number from the adjoining option list.

Issue Branch

The system displays the issue branch

DD Details

Bank Code

The system displays the bank code.

Bank Name

The system displays the name of the bank.

DD Date

The date of DD issue is displayed here.

DD Currency

The system displays the DD currency.

DD Status

The system displays the status of the issued DD.

Payable Branch Code

The system displays the payable branch code.

Payable Branch Name

The system displays the name of the branch.

MICR Number

The system displays the MICR number of the cheques.

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DD Amount

The system displays the amount for which the DD is being drawn.

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name>' for liquidated instruments.

The system defaults the 'DD Liquidation - <Instrument No.>' for liquidated instruments.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Mode

The system displays the funding mode based on the mode of payment for funding DD.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Currency

The currency of the chosen account is displayed here.

Cheque Number

The system displays the cheque number.

Purchaser Name

Specify the name of the purchaser.

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

Amount

The system displays the amount based on funding.

Cheque Date

The system displays the cheque date,

Verification Number

The system displays the customer verification number.

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Liquidation Details

Mode

Specify the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Currency

The currency of the chosen account is displayed here.

Date

Specify the date of liquidation.

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

Amount

The system displays the amount based on the liquidation

Delivery Details

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Re-validating DD Instrument

You can re-validate the expired DD instrument using 'Revalidation of DD Instrument' screen.

System will allow re-validating instrument only if,

- The check box 'Allow Revalidation' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated, cancelled or refunded.
- Instrument status should be issued (INIT), Reissued (RISU), Duplicate Issue (DISU) or authorized.

9.22.1 Query Stage

To invoke 'Revalidation of DD Instrument' screen, type 'DDRV' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

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You need to specify following details here:

External Reference

System generates and displays unique reference number to identify the re-issuance of DD instrument.

Payment Mode

The system will collect charges based on the payment mode selected at the query stage.

Issue Branch

The system defaults the current branch as the issue branch.

Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

On clicking the 'Query' button, the system displays the following details in this screen:

- External Reference
- Issue Branch
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Demand Draft Status
- Instrument Type
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

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Revalidation Reason

Specify the reason for the re-validation of DD instrument. The reason specified here will be shown in the revalidated instrument report.

Revalidation Frequency

System defaults re-validation frequency maintained in the 'Instrument Type Definition' screen; however, you can override the re-validation frequency in days, months or years.

New Expiry Date

System generates new expiry date for the re-validated instrument calculated as,

'Old Expiry Date + 'Revalidation Period'.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

9.22.1.1 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

Total Amount

The system computes the total amount based on the specified denomination details, iIf you have selected 'Payment Mode' as 'Cash' at query stage.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.22.1.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.
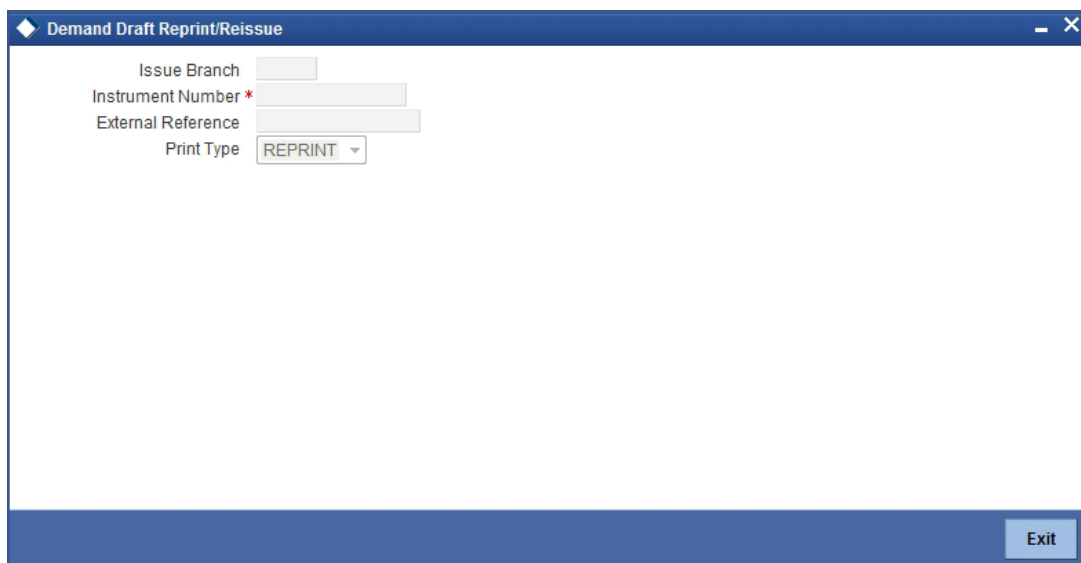
9.23 Reprinting / Reissuing of DD

Oracle FLEXCUBE reprints / reissues the DD due to one of the following reasons:

- Stationery got stuck in the printer
- Improper printing
- Instrument is lost by the banker

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9.23.1 Query Stage

To invoke 'DD Reprint / Reissue' screen, type 'DDRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You need to specify the following details on this screen.

Query Details

Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Old Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

Print Type

From the drop-down list, select 'Reissue' to reissue the DD instrument or select 'Reprint' to reprint the DD instrument.

New Instrument Number

Specify the new instrument number for the reissuance/reprinting of a new DD instrument.

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Reprint / Reissue Reason

Specify the reason that should be verified during the auditing of DD reprint / Reissue. This is a mandatory field.

Reprint / Reissue Count

The system displays the count of the current reprint / Reissue operation.

Note

In order to keep track on reprints, the system will count the number of times the instrument is printed. These details will be verified by branch official or auditor.

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After specifying the Issue Branch and Old Instrument Number, on click of query button, the system displays the Old Instrument and Beneficiary details, such as:

- Issue Date
- Issue Account Number
- Account Description
- MICR Number
- Expiry Date
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Beneficiary Name
- Address Line 1, 2, and 3

Additional Details

Demand Draft Status

The system displays the status of the demand draft.

External Reference Number

The system displays the external reference number. You cannot modify this.

Click 'Save' to retain the incremented reprint / Reissue count and audit details.
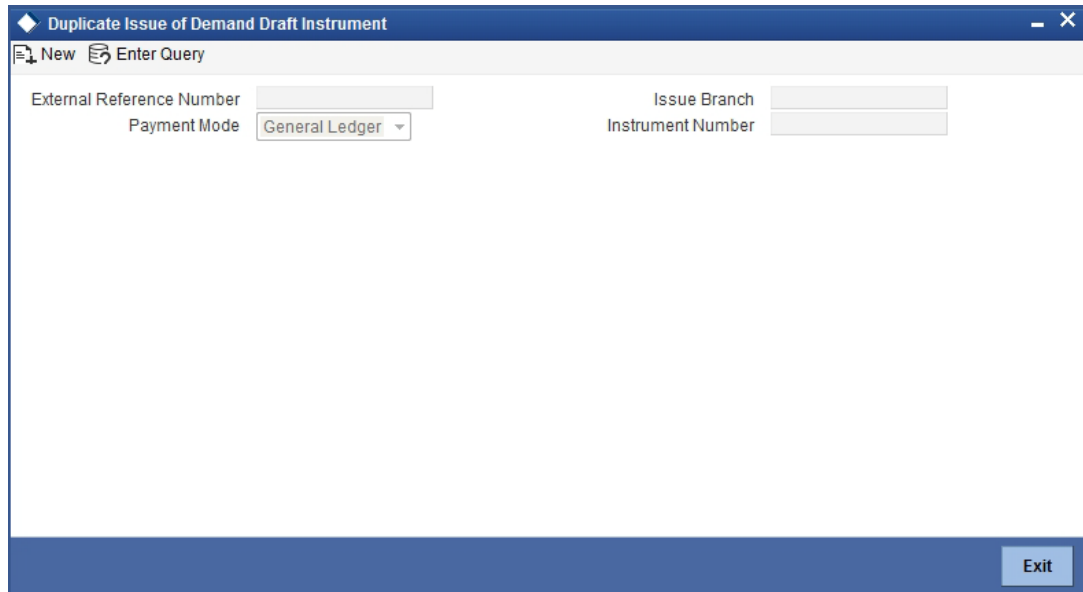
9.24 Issuing Duplicate DD Instrument

You can issue the duplicate DD instrument using 'Duplicate Issue of DD Instrument' screen. System will allow duplicate issuance of DD instrument only if,

- The check box 'Allow Duplicate Issuance' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated.
- Instrument status should be issued (INIT), Reissued (RISU).

9.24.1 Query Stage

To invoke 'Duplicate Issue of DD Instrument' screen, type 'DDDI' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You need to specify following details here:

External Reference Number

System generates and displays unique reference number to identify the re-issuance of DD instrument.

Payment Mode

Select the payment mode for the duplicate issuance of the instrument from the drop-down list. System will apply charges only for the duplicate issuance of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where DD has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

System displays the following details in this screen:

- External Reference
- Issue Branch
- Instrument Type
- Old Instrument Number
- New Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Duplicate Issue Count
- Duplicate Issue Date
- Demand Draft Status

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- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Duplicate Issue Reason

Specify the reason for the duplicate issuance of DD instrument.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.24.1.1 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

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9.24.1.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.25 Viewing Instrument Reprint Summary

You can view the summary of instrument reprint in the 'Instrument Reprint Summary' screen. You can invoke this screen by typing 'ISSRPDET' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
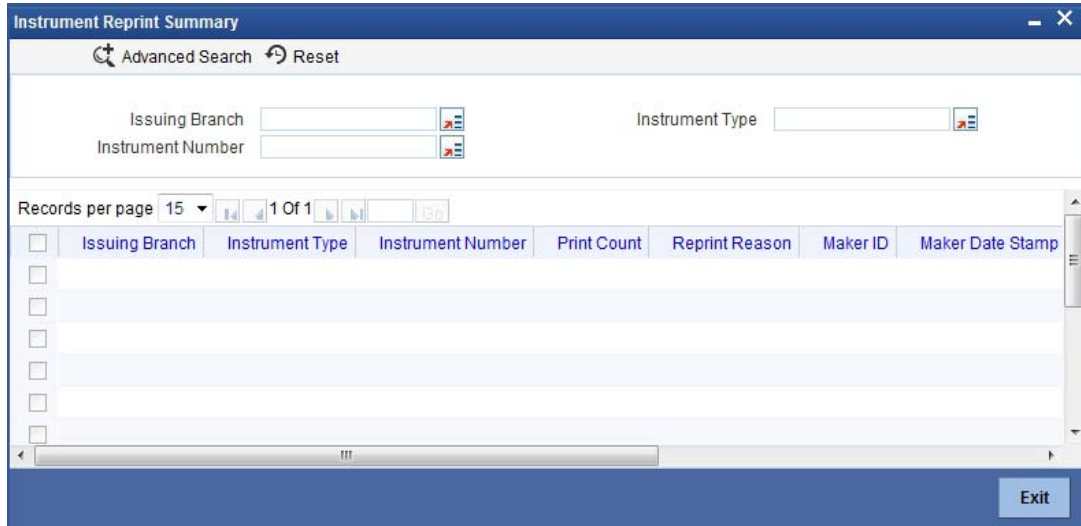
Here you can query the reprint summary details based on the following details:

Issuing Branch

Specify the branch assigned to issue the instrument reprint. The adjoining option list displays all valid branches maintained in the system. You can choose the appropriate one.

Instrument Number

Specify the number of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Instrument Type

Specify the type of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Based on the aforementioned queries, the system displays the following fields:

- Issuing Branch
- Instrument Type
- Instrument Number
- Contract Reference Number
- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

9.26 Selling a BC against an Account

You can sell Bankers cheque (BC) against a customer's savings account. In order to capture this transaction, you need to invoke the 'BC Issue Against Account' screen by typing '1010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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In this screen, you need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date.

Bank Code

Specify the bank code that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank based on the bank code selected.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code selected.

BC Currency

The system displays the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

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If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account based on the account number selected.

Account Branch

The system displays the account branch based on the account number selected.

Account Currency

The system displays the account currency based on the account number selected.

Account Amount

The system displays the amount in account currency based on the BC amount.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the cheque book by post or courier.

If you check 'Dispatch by Post /Courier', then the 'Use Account Address' or 'Address' should be mandatory.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name>' here. However you can modify this.

The system updates the beneficiary name based on the name specified in 'Beneficiary Name'. However you can modify it.

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External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Instrument Number

Specify the instrument number.

Customer Id

Specify the customer Id.

Customer Name

Specify the customer name.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Customer ID

The system displays the customer ID based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Note

– During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.

– Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.

– If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.

– This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

9.26.1 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

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Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

9.26.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Cost Center

Select a cost center from the list of values. The MIS code assigned to the cost center related to the account is displayed here.

LOAN_TYPE

Select the type of the loan from the adjoining option list.

LOAN TERM

Select the term of the loan from the adjoining option list.

Contracts in Various Currencies

Select the currency to which the contract belongs.

Account Officer

Select the account officer who is in-charge of executing this transaction.

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Standard Industrial Code

Select the industry to which the customer belongs.

9.26.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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*For more details about viewing customer / account instructions, refer the section titled
'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account
Instruction Details in Override Screen' in this user manual.*

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions'
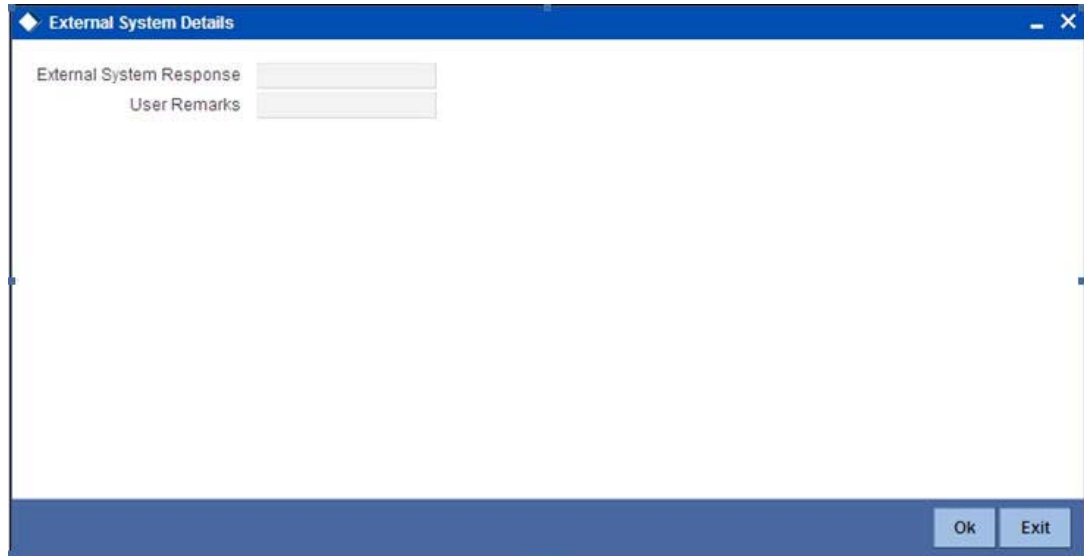of this User Manual for further details.*

9.26.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list
check for customer and customer accounts and warn the users appropriately while
transacting with black listed customers. This will also allow capturing the user remarks in such
scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'Banker's Cheque Sale (Against Account)
'screen.

This button can be made visible while carrying out the actual customization. Request building,
response interpretation in the database layer needs to be done as part of customization to
enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the
response is received from the external system, the user will be allowed to enter his remarks
in the screen displayed. The response received will also be sent to Oracle FLEXCUBE
Database layer for any further interpretations of the same.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted
here.

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User Remarks

You can specify your remarks here.

9.27 Selling BC against Cheque

You can sell Bankers cheque (BC) against an in-house cheque drawn on customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '8335' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

The system displays the local currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Cheque Number

Specify the number of the cheque being drawn for BC sale.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the BC by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Instrument Number

The system displays the instrument number.

Customer Id

The system displays the customer Id.

Customer Name

The system displays the customer name based on the customer Id.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Account

The system displays the customer account based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

9.27.1 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Charge Currency

The system displays the currency in which the charge has to be deducted.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

9.27.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

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9.27.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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9.28 Close Out Withdrawal by BC

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account No are displayed.

Specify an account number or select an account number from the list of values.

The following details will be displayed on invoking this screen:

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

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Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

Instrument Number

The system displays the instrument number.

MICR Number

The system displays the MICR number.

Serial Number

The system displays the serial number.

Beneficiary Details

Beneficiary Name

Specify the beneficiary name.

Dispatch by Post/Courier

Check this box to dispatch the bankers cheque by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

Enter remarks about the transaction.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

ORACLE

9.29 Specifying Charge Details

This block allows you to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.29.1 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

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For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

9.29.2 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Once a transaction is complete you can reverse this transaction, if required.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

For more information on reversing a transaction, refer the section 'Transaction Reversal' in the 'Cash Transactions' manual.

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9.30 <u>Account Close Out Withdrawal</u>

You can close an account and pay the account balance to the customer using the 'Account Close out Withdrawal' screen. You can invoke this screen by typing '1320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number

The system displays the external reference number based on the account number selected.

Account Number

Select the account number from the adjoining option list.

Branch

The system displays the branch based on the account number selected.

Account Description

The system displays a brief description on the account.

Click save icon to go to the next stage – Enrich Stage.

External Reference

The system displays the external reference number.

Branch

The system displays the branch code.,

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Account Number

Specify the customer account number.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Offset Branch

Select the offset branch from the adjoining option list.

Offset Account

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Account Title

The system displays the account title.

Offset Currency

The system displays the offset currency.

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

9.30.1 Specifying Charge Details

This block allows you to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.30.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

9.30.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

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9.30.4 Assigning Transaction Codes During Close Out Withdrawal

During Close Out Withdrawal, you can assign different transaction codes to different types of accounts for the same mode of withdrawal. For example, for CASH mode of close out withdrawal, you can assign transaction code 'RBC' if the account being closed is a savings account and 'RBT' if the account being closed is a TD account.

You can assign different transaction codes to different accounts while netting of closed out accounts balance is performed using Redemption GL.

During Redemption GL, the amount of principal (+) interest (−) tax is netted. and as a first step, the netted amount is moved from the account being closed to a intermediary redemption GL. The amount is then moved from intermediary redemption GL to the final payout account. During this movement, the account that is being closed is used to determine the account class. With the determined account class, the system uses an appropriate ARC record to post the close out transaction.

You should maintain different account class groups for different transaction codes. These account class groups are included in the ARC maintenance for the close out withdrawal product.

9.31 Issuing a BC against a GL

You can issue a BC against a GL account for your customer through the 'BC Issue against GL' screen. You can invoke this screen by typing '8302' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the 'External Reference Number' and the 'Banker's Cheque Date' are displayed. You need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

The system displays the local currency of the banker's cheque. However you can modify it.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number.

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

GL Currency

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

GL Amount

The system displays the amount in GL account currency.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the BC by post or courier.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked in the 'BC Issue Against Account' screen.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system displays the external reference number.

General Ledger Number

Specify the GL number.

General Ledger Currency

Specify the GL currency.

General Ledger Title

The system displays a brief title for the chosen account.

Txn Ccy Rate

The system displays the transaction currency.

Charges

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount of the transaction.

Instrument Number

The system displays the instrument number.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name based on the customer ID

9.31.1 Specifying Charge Details

This block allows you to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.31.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

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9.31.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details..

9.31.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Against GL' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.32   Issuing a BC to a walk-in customer

You can issue a BC to any walk-in customer through the 'BC Issue Walk-In' screen. You can invoke this screen by typing '8301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Select the clearing bank code for the transaction. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

Select the currency in which the BC is being issued from the adjoining option list.

BC Amount

Specify the amount for which the BC needs to be drawn in the cheque currency.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being drawn.

Verification Number

Specify the verification number.

Funding Details

Transaction Currency

The system defaults the transaction currency. However it can be modified.

Transaction Amount

The system displays the total transaction amount based on the currency.

Purchaser Details

Purchaser Name

Specify the name of the purchaser.

Verification Number

Specify the verification number.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch BC by post or courier.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Instrument Number

The system displays the instrument number.

Customer Id

The system displays the customer ID.

Customer Name

The system displays the customer name based on the customer ID.

Transaction Currency Rate

The system displays the exchange to e used for the transaction in case the transaction currency is different from the BC currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the BC amount.
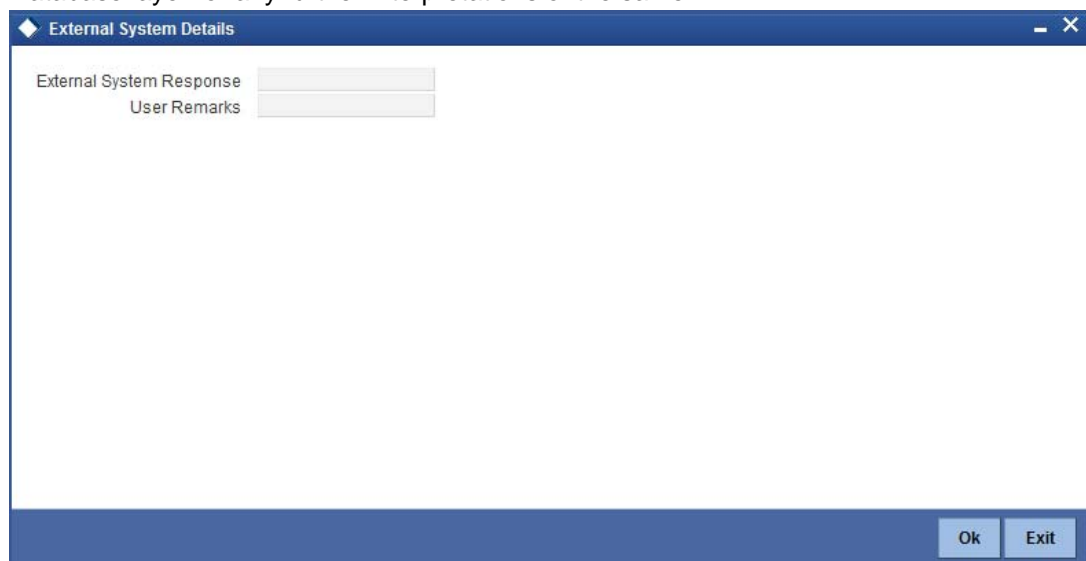
9.32.1 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

Here, you can view the following details.

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External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.32.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

9.32.3 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

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9.32.4 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.32.5 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

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Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.33   Liquidating a BC against an account

You can liquidate a BC against an account through the 'BC Liquidation Against Account' screen. You can invoke this screen by typing '8309' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

BC Details

Issue Branch

Select the issue branch code from the adjoining option list.

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

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Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker's cheque captured during 'Issue'..

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Select the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account number. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Branch

Select the branch code from the adjoining option list.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

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Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

9.33.1 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.33.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.33.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

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Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

> **Note**
>
> Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.34 Liquidating a BC against a GL

You can liquidate a BC drawn on your branch against a GL through the 'BC Liquidation Against GL' screen. You can invoke this screen by typing '8308' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can capture the following details:

BC Details

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code where the BC is payable from the adjoining option list .

Issue Branch Name

The system displays the issue branch name based on the branch code.

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Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker's cheque captured during 'Issue'.

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number which was captured during 'Issue'.

Liquidation Details

Liquidation Mode

Select the mode of liquidation from the adjoining drop-down list.

GL Number

Specify the customer account number. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

GL Description

The system displays a brief description on the account.

GL Currency

The currency of the account is displayed here.

GL Amount

The system displays the amount in account currency based on the currency.

Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Clearing Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Liquidation Mode

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

Cheque Currency

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Passport/ IC No

The passport/IC number of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

GL Currency

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Account Number

The amount that should be liquidated into the GL is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

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Click save icon to go to the next stage.

Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

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9.34.1 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.34.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.34.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.
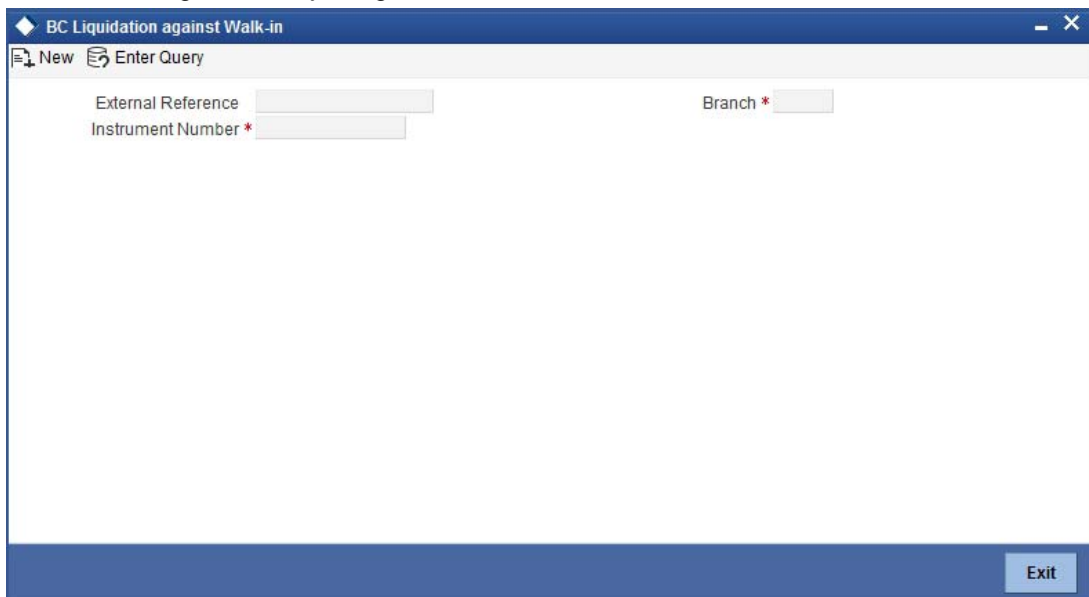
Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.35 Liquidating a BC for a walk-in customer

You can liquidate a DD or a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'BC Liquidation Walk-In' screen. You can invoke this screen by typing '8307' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can capture the following details:

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BC Details

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code where the BC is payable from the adjoining option list .

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays currency of the BC captured during 'Issue'.

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the payable bank code captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques which was captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'..

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Select the mode of liquidation from the adjoining drop-down list.

Transaction Currency

The currency of the transaction is displayed here.

Transaction Amount

The system displays the transaction amount based on the currency.

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Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Liquidation Type

The liquidation type of the BC is displayed here.

Liquidation Mode

The system displays the liquidation mode of the BC. However, you can change it. The adjoining drop-down list displays the following values:

Payment
- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the cheque amount is being paid out (current branch) is displayed here.

Cheque Currency

The system displays the currency in which the BC has been issued.

Issue Date

The system displays the date on which the BC has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the BC has been drawn is displayed here.

Cheque Amount

The amount for which the cheque amount has been issued is displayed here.

Cheque Number

The MICR number of the cheque is displayed here.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

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Enrichment stage – 2

In this stage, system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

9.35.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.35.2 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.35.3 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing cash against a Cheque' in this manual.

9.35.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.36 Inquiring on a BC Transaction

You can query a BC transaction for a specified branch and Instrument Number. This can be done using the 'BC Inquiry' screen. You can invoke this screen by typing '7790' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

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Instrument Number

Specify an instrument number of the BC transaction that needs to be queried.The adjoining option list displays all the instrument numbers maintained in the system. Choose the appropriate one.

Payable Branch Name

Issue Branch

Specify a branch for which you wish to query the BC transaction. You can also select a branch from the adjoining option list.

BC Details

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker's cheque.

BC Status

The system displays the status of BC.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

MICR Number

Specify the MICR number.

BC Amount

Specify the BC amount.

Narrative

Enter remarks about the transaction.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC

Verification Number

Specify the passport/IC Number.

Funding Details

Mode

The system displays the mode of funding.

Account Number

The system displays the customer account number.

Account Description

The system displays a brief description on the account.

Currency

The system displays the funding currency.

Cheque Number

The system displays the cheque number.

Purchaser Name

The system displays the purchaser name.

GL Number

The System displays the GL number.

GL Description

The system displays a brief description about GL.

Amount

The system displays the funding amount.

Cheque Date

The system displays the cheque date,

Verification Number

This indicates the verification number.

Liquidation Details

Mode

The system displays the mode of liquidation based on the mode of payment.

Account Number

The system displays the account number of the customer.

Account Description

The system displays a brief description on account.

Currency

The system displays the currency based on funding.

Date

The system displays the date on which BC is liquidated.

GL Number

The system displays the general ledger number.

GL Description

The system displays a brief description on GL.

Amount

The system displays the amount based on funding.

Address

The system displays the address of the customer.

9.37 Re-validating BC Instrument
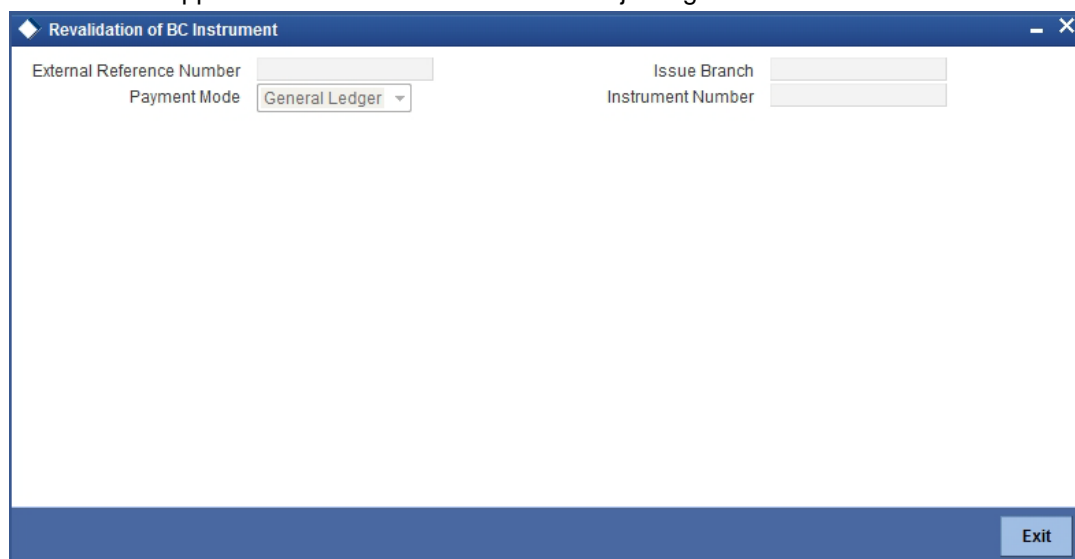
You can re-validate the expired BC instrument using 'Revalidation of BC Instrument' screen.

System will allow re-validating instrument only if,

- The check box 'Allow Revalidation' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated, cancelled or refunded.
- Instrument status should be issued (INIT), Reissued (RISU), Duplicate Issue (DISU) or authorized.

9.37.1 Query Stage

To invoke 'Revalidation of BC Instrument' screen, type 'BCRV' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You need to specify following details here:

External Reference

System generates and displays unique reference number to identify the re-issuance of BC instrument.

Payment Mode

Select the payment mode for the re-validation of the instrument from the drop-down list. System will apply charges only for the re-validation of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where BC has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

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System displays the following details in this screen; however you can edit it, if required:

- External Reference
- Issue Branch
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Revalidation Count
- Instrument Status
- Instrument Type
- BC Currency
- BC Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

Revalidation Reason

Specify the reason for the re-validation of BC instrument. The reason specified here will be shown in the revalidated instrument report.

Revalidation Frequency

System defaults re-validation frequency maintained the 'Instrument Type Definition' screen; however, you can override the re-validation frequency in days, months or years.

New Expiry Date

System generates new expiry date for the re-validated instrument calculated as,

'Old Expiry Date + 'Revalidation Period'.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

9.37.1.1 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.37.1.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.38 Reprinting / Reissuing Banker's Cheque

On various grounds such as improper printing and issue of duplicate instruments, Oracle FLEXCUBE allows you to reprint a banker's cheque. The system keeps a track of such reprints so that the bank officials or auditors can ascertain the reasons and validity of multiple instrument printing.

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9.38.1 Query Stage

To invoke 'BC Reprint / Reissue' screen, type 'BCRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You need to specify the following details on this screen.

External Reference Number

The system displays the external reference number. You cannot modify this.

Print Type

From the drop-down list, select 'Reissue' to reissue the BC instrument or select 'Reprint' to reprint the BC instrument.

Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

Reprint Reason

Specify the reason for reprint. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint Count

The system displays the count of the current reprint operation. You cannot modify this.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Save the incremented reprint count and audit details.

You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.

System Displays following details:

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- External Reference
- Issue Branch
- Old Instrument Number
- New Instrument Number
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Reprint / Reissue Reason
- Reprint / Reissue Count
- Reissue
- Reprint
- Instrument Status
- Instrument Currency
- Instrument Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

Here, you need to specify the following details.

New MICR Number
Specify the new MICR number captured for the new Instrument. Reprint / Reissue Reason

Specify the reason for reprint / Reissue. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint / Reissue Count

The system displays the count of the current reprint / reissue operation. You cannot modify this.

Save the incremented reprint / reissue count and audit details.

You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.

9.39 Issuing Duplicate BC Instrument
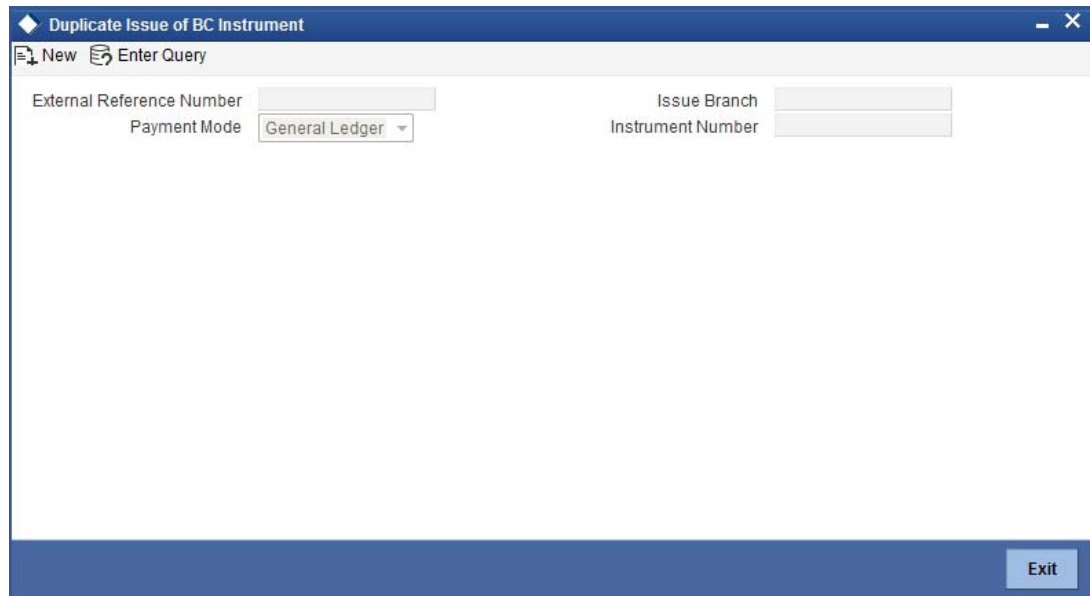
You can issue the duplicate BC instrument using 'Duplicate Issue of BC Instrument' screen.

System will allow duplicate issuance of instrument only if,

- The check box 'Allow Duplicate Issuance' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated.
- Instrument status should be issued (INIT), Reissued (RISU).

9.39.1 Query Stage

To invoke 'Duplicate Issue of BC Instrument' screen, type 'BCDI' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button. Following screen is displayed:

You need to specify following details here:

External Reference Number

System generates and displays unique reference number to identify the re-issuance of BC instrument.

Payment Mode

Select the payment mode for the duplicate issuance of the instrument from the drop-down list. System will apply charges only for the duplicate issuance of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where BC has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

System displays the following details in this screen; however you can edit it, if required:

- External Reference
- Issue Branch
- Instrument Type
- Old Instrument Number
- New Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Duplicate Issue Count
- Duplicate Issue Date

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- BC Status
- BC Currency
- BC Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Duplicate Issue Reason

Specify the reason for the duplicate issuance of BC instrument.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

9.39.1.1 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

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9.39.1.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.40   Reversing BC/DD Liquidation

You can reverse the liquidated BC/DD instruments through the 'Reversal of BC/DD Liquidation' screen. You can invoke this screen by typing '8304' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

Specify the branch where the instrument is issued. The adjoining option list displays all the branches that are maintained in the system. You can select the appropriate one.

Instrument Type

Specify the instrument type which is to be reversed. The adjoining option list displays all the DD and BCs based on the branch selected. You can select the appropriate one.

Instrument Number

Specify the instrument number which is to be reversed. The adjoining option list displays the valid instrument numbers based on the instrument type selected. You can select the appropriate one.

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10. General Ledger Transactions

10.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).
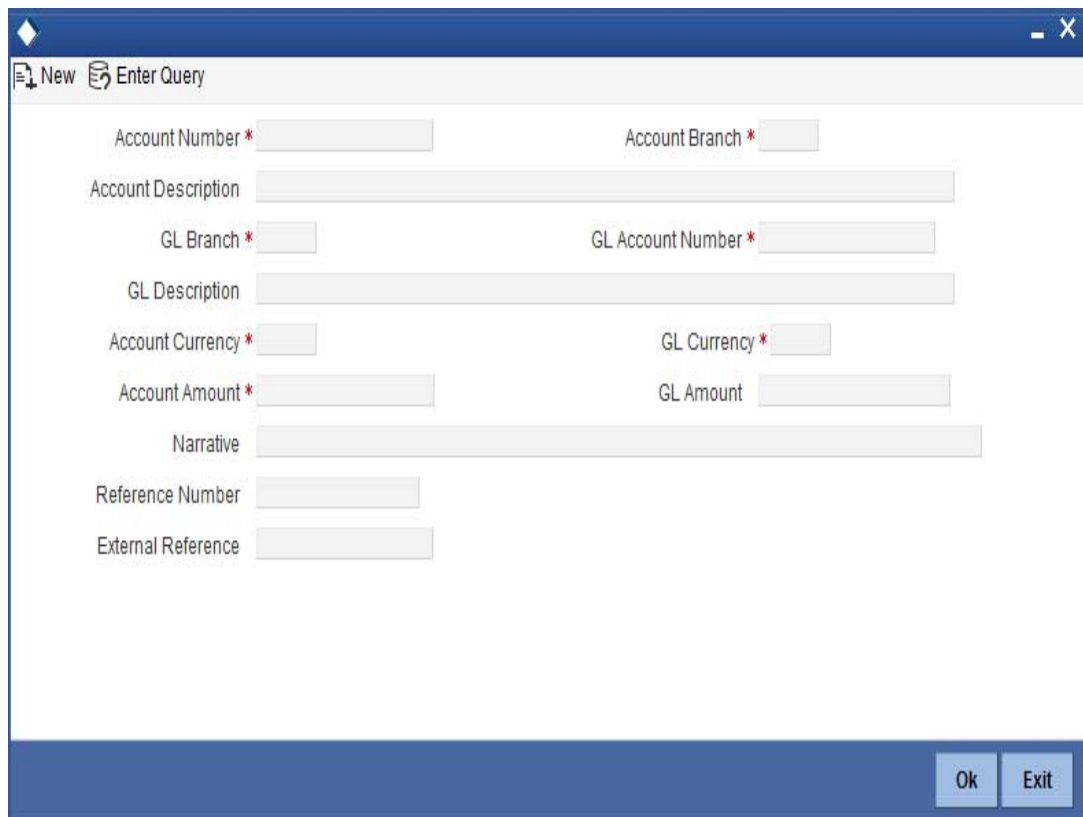
Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

10.2 Miscellaneous Debits to a Customer's Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the 'Miscellaneous Customer Debit' screen to carry out this transaction.

You can invoke this screen by typing '1008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be entered in this screen:

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Account Number

Specify the customer account from which the cash needs to be debited.

Based on the account number specified, the system will display the Account Branch, Account Description, Account Currency and GL Currency for the corresponding account. The option list displays all valid account numbers applicable. Choose the appropriate one.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

By default, the system displays the logged-in branch. When you specify an account number, the system displays the account branch based on the account number specified.

Account Description

Based on the account number specified, the system displays the description of the account.

Account Currency

Based on the account number specified, the system displays the account currency.

Kana Name

The system defaults the Kana name on selecting the account number in the 'Account Number' field.

Account Amount

Specify the debited amount in account currency.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

GL Branch

The system displays the logged-in branch. However, you can modify it, if required.

GL Account Number

Select the GL account number to which the cash needs to be credited..The option list displays all valid account numbers applicable. Choose the appropriate one.

GL Description

The system displays the description based on the selected GL account number.

GL Currency

Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

The system displays the account amount in terms of GL currency.

Narrative

The system displays 'Miscellaneous Customer Debit'.

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Reference Number

Specify the reference number for the transaction.

External Reference

This is a system generated sequence number for the transaction.

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the account currency is the same as the transaction currency, the system will display '1' as the exchange rate.

GL Amount

The amount credited to the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

The amount debited from the customer account in account currency is displayed.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.2.1 Specifying the charge details

In this block, you can capture the following charge related details:

Charge Component

The system defaults the charge components applicable to the transaction.

Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

Charge Currency

The system displays the currency in which the charge has to be deducted.

10.2.2 Specifying the MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

You can capture the following details here:

MIS Class

The system displays all the MIS classes maintained in the Host. You can to select the appropriate MIS code for each of these classes from the adjoining option list and link it to the transaction.

10.2.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

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Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

10.3   Miscellaneous Credits to a Customer's Account

Similarly, you can perform miscellaneous credit to a customer account with the corresponding debit to a GL account. Use the 'Miscellaneous Customer Credit' screen to carry out this transaction. You can invoke this screen by typing '1408' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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The following details can be captured in this screen:

Account Number

Specify the customer account number into which the amount needs to be deposited.

Based on the account number specified, the system will display the Account Branch, Account Description, Account Currency, In-active Multi-Currency Accounts and GL Currency for the corresponding account. The option list displays all valid account numbers applicable. Choose the appropriate one.

Note

- – In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.
- – If you select the option 'Inactive Multi Currency Accounts' in the 'Account Number' field, you can select an inactive multi-currency account for posting a credit to it. The 'Account Currency' field will display the currency code associated with the inactive account. On saving/authorization the transaction, the system marks the account as active and in an authorized state.

Account Branch

By default, the system displays the logged-in branch. When you specify an account number, the system displays the account branch based on the account number specified.

Account Description

Based on the account number specified, the system displays the description of the account.

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GL Branch

The system displays the logged-in branch. However, you can modify it, if required.

GL Account Number

Specify the GL account number from which the funds need to be withdrawn.

GL Description

The system displays the description of the corresponding GL account number.

Account Currency

Based on the account number specified, the system displays the account currency.

Account Amount

Specify the credited amount in terms of account currency.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

GL Currency

Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

The system displays the account amount in terms of GL currency.

Narrative

The system displays 'Miscellaneous Customer Credit'.

Note

Click the OK button to go to the next stage.

Reference Number

Enter a reference number for the corresponding transaction.

External Reference

This is a system generated sequence number for the transaction.

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the account currency is the same as the transaction currency, the system will display '1' as the exchange rate.

GL Amount

The amount debited from the GL account is displayed here. This amount will be in terms of the GL account currency.

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Account Amount

System displays the amount credited to the customer account in terms of the account currency.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.3.1 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.3.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

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Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.3.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.4 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing

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'1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details can be captured in this screen:

GL Account Number

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

GL Description

The system displays the description of the GL account number chosen.

GL Amount

The system displays the amount in GL account currency.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

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External Reference

This is a system generated sequence number for the transaction.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount debited from the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be debited from the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.4.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like GL debit. To reverse this default behaviour, you can specify units in negative.

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Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

10.4.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

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10.4.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.4.4 Specifying UDF details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Refer the section titled 'Specifying UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

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Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.5 <u>Miscellaneous Credit to a General Ledger Account</u>

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing '1460' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be captured in this screen:

GL Account Number

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

GL Description

The system displays the description of the GL account number chosen.

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GL Amount

The system displays the amount in GL account currency.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

External Reference Number

This is a system generated sequence number for the transaction.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount credit to the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be credited to the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.5.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying Denomination Details' under 'Miscellaneous Debit to a General Ledger Account' for further details.

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10.5.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.5.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

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10.5.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.6 Miscellaneous GL Transfer

You can transfer funds from one GL account to another using Miscellaneous GL. Use the 'Miscellaneous GL Transfer' screen to transfer funds. You can invoke this screen by typing

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'1005' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be captured in this screen:

From GL Account Number

Select the GL account number from which the funds are to be transferred; from the adjacent option list.

From GL Currency

The system displays the local currency. You can modify it, if required.

From GL Description

The system displays the description of the corresponding From GL Account. If the length of the data goes beyond the screen section size, you can view and edit the description in the popup window.

To GL Account Number

Select the GL account number to which the funds are to be transferred; from the adjacent option list.

To GL Currency

The system displays the local currency. You can modify it, if required.

To GL Description

The system displays the description of the corresponding To GL Account. If the length of the data goes beyond the screen section size, you can view and edit the description in the popup window.

From GL Amount

Enter the amount to be transferred.

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To GL Amount

The system displays the transferable amount in terms of the To GL Account currency.

Narrative

The system displays 'Miscellaneous GL Transfer from <From GL Account> to <To GL Account>'. In Narrative field, the system displays the values specified in From GL Account and To GL Account fields.

Click the OK button to go to the next stage.

Reference Number

Enter a reference number for the transaction.

External Reference

This is a system generated transaction sequence number.

To Amount

The system displays the amount to be credited to the GL account (in the account currency) after calculating the applicable charges.

10.6.1 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.6.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

10.6.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.7 <u>Miscellaneous Transfer</u>

Miscellaneous Transfer screen is used to move funds from one account/GL to another account/GL.

You can invoke this screen by typing '1000' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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The following details can be captured in this screen:

Query Details

Product

Select the product from the adjoining option list.

Transaction Currency

Select the transaction currency from the adjoining option list.

Transaction Details

Transaction Account

Select the transaction account from the adjoining option list.

Transaction Branch

System displays the current branch as the transaction branch code.

Account Description

System displays the account description.

Transaction Amount

Specify the transaction amount.

If limit is available, channel limit gets validated. If limit available proceeds, system displays an error message.

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If limit is available, combined limit gets validated. If limit available proceeds, system displays an error message.

If limit is available, proceed with the transaction initiation with retail teller module.

Offset Details

Offset Account

Select the offset account from the adjoining option list.

Offset Branch

Select the offset branch from the adjoining option list.

Offset Currency

Select the offset currency from the adjoining option list.

Account Title

Specify the account title.

Note

Miscellaneous Transfer screen will not be used for cash transactions.

Click 'Pickup' button to pick up amount and charge during amendment of exchange rate.

Note

– If teller sequence number is required, the system displays it the first time you click on Pickup button. If you change the data and click on 'Pickup' again, the system does not displays the teller sequence number.

– If input slip is required, you should manually click on the Generate button to generate the input slip advice.

Offset Amount

Specify the offset amount.

Additional Details

Narrative

Specify the description or narration if any.

Related Customer

The system displays the related customer details.

Exchange Rate

The system displays the exchange rate.

External Reference

System displays the external reference number.

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11. Time Deposit Transactions

11.1 Introduction

Any deposit with a fixed term or tenor is referred to as a time deposit. In Oracle FLEXCUBE, these kinds of deposits are also referred to as term deposits.

With the time deposits (TD) module of Oracle FLEXCUBE, accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff can remain focused on customer service.

Opening a time deposit account in Oracle FLEXCUBE is similar to opening a current or savings account (CASA). At the time of opening a TD account, payments can be made in one of three modes. The initial payment can be made by cash, account transfer or GL transfer.

Similarly, you can redeem a TD account in one or combination of the following:

- By Cash
- By Bankers Cheque
- By Account Transfer
- By GL Transfer
- By Transfer Other Bank's Account
- By Child TD
- By Loan Payment
- By Demand Draft

Each of these transactions has been discussed in detail in the following sections.

11.2 Opening a TD Account for Multi Mode Pay In

The TD accounts use account class of 'deposit' type. You can create TD accounts like any other CASA accounts. You have to deposit the amount into the account at the time of account creation. There are three pay-in options during account creation, they are:

- Pay in by transfer from GL
- Pay in by transfer from Savings Account
- Pay in by Cash (Only from Savings Module)
- Pay in by Cheque

Note

- Pay-in option can be single or a combination of the three.
- In case of pay-in by cheque, the TD should be entirely funded by a single cheque. Multi mode, combining multiple cheques or part payment by cheque and the rest by other modes, is not allowed.
- During save, the account opening dates would be updated as expected value date of the cheque transaction based on the float days maintained at ARC maintenance level.
- If the pay-in option once selected from the Main tab cannot be changed after save.
- Pay-in details of the cheque to be entered in the 'Pay-in Details' multi grid. You cannot modify it. The pay-in option will be read only after first stage save.

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– Pay-in option as cheque is not applicable to discounted TDs.

You are allowed to fund the TD using multiple pay-in modes. Any combination of the 3 pay-in modes is possible. You can specify the TD funding amount percentage-wise or in absolute.

You can open TD accounts with Multi Mode Pay-In options using the 'TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'TDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

The following details can be entered in this screen:

Customer ID

Select the customer for whom the TD account is to be opened.

To select a customer ID, click the adjoining option list. You can enter the customer number, PID No, full name or short name and click on the 'Search' button. The system then fetches you all the relevant details.

Currency

Specify the currency to be associated with the TD account. Alternatively, you can also select the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

Account Class

Specify the account class to which the particular account belongs. You can select the appropriate account class from the option list that displays all 'deposit' type of account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list.

Customer Name

The system defaults the customer name.

PID No

The system displays the PID No based on the customer ID.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the adjoining option list. The list displays the values maintained in the system.

Note

- – You can also specify the other branch which is other than the current transacting branch. Thereby, you can open a TD or redeem it from the branch which is other than the account branch. Multi-branch access is enabled and the logged-in user will have multi-branch access.
- – If the selected branch is different from the Customer branch, the system displays an override (configurable to error) message stating, 'The TD Branch and the Customer Branch are Different'. This is applicable for host screens such as., STDCUSTD/ STDTDTOP/ICDREDMN too.
- – If the redemption is performed in the other branch which is different than the Account Branch, the system displays an override message (configurable to error) stating, 'The Logged in Branch and the Account Branch are Different'.

When the transaction is performed for a different branch, the Till of the physical branch (logged in branch/user's home branch) will be hit.

- For hitting the cash GL of the logged in branch, the system posts the accounting entries as follows:
  - – Credit 'TD Account Number',
  - – Debit 'Inter-branch GL Account',
  - – and then, credit 'Inter-branch GL Account',
  - – Debit 'Cash GL'
- For hitting the cash GL of the transacting branch, the system posts the accounting entries as follows:
  - – Debit 'TD Account Number',
  - – Credit 'Inter-branch GL Account',
  - – and then debit 'Inter-branch GL Account',
  - – Credit 'Cash GL'

The system performs the following activities based on the TD Account branch:

- – Interest rate pick up
- – Interest accrual
- – Interest liquidation
- – Tax liquidation
- – Liability GL update
- – Transaction Limits

The system updates the Cash GL/Till update in the logged in branch (physical branch of the user/logged in branch). The system generates the advices and TD certificates from the account branch. During reversal, the system reverses all the entries originally posted with the exactly opposite sign.

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Note

–   This is applicable for Notice deposits, SD, DCD and TCD.

Term Deposit Account Number

Specify the account number of the term deposit account.

Unit Number

The system displays the unit number of the term deposit.

Instruction Date

The system displays the current date by default as the date of capturing the instruction. The same can be updated to a previous date using the calendar, but not to a future date.

TD Booking Date

The system displays TD booking date. The TD booking date will be same as 'Account Opening Date'.

Note

For 'Pay-in by cheque' which involves delay in funding the TD, the 'TD Booking Date' will be the current system date, that is the date of lodging the cheque in system. For future dated TD which is created with back dated instruction, the 'Account Opening Date' and 'Interest Start Date' is displayed as 'Account Open Date' + 'Customer Float Days'.

Account Open Date

The system defaults the date on which the account has to be opened based on the account class selected. You can change the opening date of account.

In case of pay-in through cheque, the account open date can be a future date considering the expected date of clearing.

External Reference Number

The system defaults the generated sequence number for the transaction here.

Account Description

System displays the customer name for the selected account number.

Shumoku Code

Specify the Shumoku Code that will be mapped with the Oracle FLEXCUBE Account Class.

Description

Specify the description of the Shumoku Code selected.

Account No

The system displays the number assigned to the TD account.

Maturity Date

The system calculates and displays the maturity date based on the value date and the tenor you specify for the deposit.

Next Maturity Date

The next maturity date is the default maturity date of the deposit if it is rolled over. It is computed by the system using the tenor and maturity date specified, by adding the tenor to the maturity date.

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11.2.1 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.

You need to capture the following details here:

11.2.1.1 Specifying Term Deposit Pay In Details

Pay-in By

Select the pay-in option from the adjoining option list. The list displays the following value:

- Cheque
- Others

If you select the pay-in option as 'Cheque', the other options will be unavailable. Similarly, if you select the pay-in option as 'Others', the cheque option will be unavailable.

Note

– If the pay-in option once selected from the main tab, it cannot be changed after account class defaults.

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– Pay-in details of the cheque entered in the 'Main' tab will be automatically displayed in the 'Pay-in Details' multigrid. You cannot modify them.

If the pay-in option 'Cheque' is selected, you must specify the following details:

Pay-In Option

Select the pay-in mode from the drop-down list. The options available are:

- Account
- GL
- Cash

Note

Account option can be multiple. When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".

Percentage

Specify the amount that funds the TD by the pay-in mode selected in percentage.

Amount

Specify the amount that funds the TD. If you have specified the percentage, then the system computes the amount.

Note

When Amount and Percentage options are provided, amount takes precedence and percentage is ignored.

Offset Branch

The system populates the branch code of the account from which fund is transferred to TD account.

Offset Account

Specify the account number/ GL from which the fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If Pay-In mode is GL, then the system displays only GL's and if the Pay-In mode is Account then only accounts are displayed in the option list.

Original Exchange Rate

The system will display the exchange rate for the currency pair for the respective rate code/ type defined for the specific pay-in/ pay-out modes at account class.

Applied Exchange Rate

The system displays the applied exchange rate same as original exchange rate. However, you can amend the exchange rate which will be applied on the transaction.

The system will perform the following validations:

- If you try to modify the rate while saving, then the system will display the following override message:

Default exchange rate modified by the user

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- If the modified rate is outside the allowed variance limit while saving, then the system will display the following override message:

<div style="text-align: center; color: red;">Modified Exchange rate crosses allowed variance</div>

- When there is multi pay-in or pay-out scenario, each option will consume the respective applied exchange rate for the apportioned amount.
- When the exchange rate type and code to be applied are not maintained for a combination of pay-in / pay-out modes, the system will continue with the STANDARD-MID rate. If you try to change the applied exchange rate, the system will display an error message
- Any conversion due to sweep operation and auto deposits should also follow the rate configured at account class.
- If deposit currency and pay-in currency are the same, then the 'Applied Exchange Rate' cannot have a value other than '1', i.e., for pay-in, pay-out through cash and the same currency account/ instrument for account. For other modes Applied exchange rate is not applicable and system will not take the value for the same.

Cheque Instrument No

Specify the cheque instrument number.

Cheque Date

Specify the date of issue of the cheque.

Clearing Type

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one.

Drawer Account Number

Specify the drawer account number. Alternatively, you can select the account number from the option list. The list displays all the valid drawer account number maintained in the system.

Note

The account number specified as drawer account number is passed as 'Remitter Account' to the Clearing module.

Routing No.

Specify the Routing number.

Account Open Date

The system displays the value date of opening the deposit account. This will be the term deposit interest start date.

Term Deposit Amount

Specify the amount paid for the term deposit account, in the account currency.

Note

The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message as "the deposit amount is less than the minimum booking amount".

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– The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message as "the deposit amount must be in multiples of booking unit".

Deposit Tenor

The system displays the tenor of the deposit account. This is the difference between the interest start date and maturity date. In case of a change in the maturity date, the system updates the deposit tenor accordingly.

However, the system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - If you select this option, then you can specify the tenor to be considered for deposit in terms of years, months and days.

Note

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. System calculates the maturity date for the payout deposit based on the redemption date of the original deposit and tenor. Once the record is authorized, you cannot amend the tenor.

If the maturity date computed by the system falls on a holiday, then it will adjust the maturity date as per the holiday treatment maintenance at Account Class level and the update the new tenor accordingly.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

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Original Tenor

This indicates the original tenor of the deposit. This is the tenor specified at account which is arrived before the holiday movement.

The original tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. The following details are displayed:

Years

This indicates the number of years in the original tenor.

Months

This indicates the number of months in the original tenor.

Days

This indicates the number of days in the original tenor.

Maturity Date

Specify the maturity date of the term deposit.

Account Description

The system displays the customer's complete name. You can modify it, if required.

Interest Payout Frequency

The system displays the payout frequency of the interest.

Notice Deposit

Lock in Period Days

The system will default the lock-in period from the account class and it is not modifiable.

Notice Days

The system will default the notice days from the account class and it is not modifiable.

For a notice deposit account the following options are not applicable:

- Auto Rollover
- Recurring Deposit Account
- Move Interest to Unclaimed
- Move Principal to Unclaimed

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11.2.1.2 Denomination Details

Select Pay-In mode as cash to enable denomination tab.

Currency Code

The system displays the currency of the account.

Preferred Denomination

Specify the denomination code that should be preferred. The system processes the transactions with the preferred denominations. If the transaction amount is less than the preferred denomination, the system will use the low valued denomination than the preferred denomination based on the defaulting rule.

If the preferred denomination is not captured, the system will consider the highest available denomination as the preferred denomination.

If the denomination is not available, the system will display 'Denomination not available' message.

Click 'Populate' button to display the units of currency denomination based on the defaulting rule.

> **Note**
>
> According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.

> **Note**
>
> A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

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Confirmation Received

Check this box to indicate if the confirmation is received.

An override message is displayed if the box remains unchecked "Has the customer signed the slip?".

Denomination Code

For every currency, the various denominations are assigned separate denomination codes. These codes are displayed here.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

11.2.1.3 Specifying Term Deposit Pay Out Details

Move interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Note

– If you have selected auto rollover, then this field will not be applicable.

– Funds will be moved to unclaimed GLs only if the maturity options have not been specified. If an account matures and no action is taken (closure or roll-over) within the grace period, then the funds are moved to the unclaimed GLs on the EOD of the last day of the grace period (maturity date + grace days).

Move Principle to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Booking Account

The system displays the TD booking amount.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. If you check this box, then you need to specify the rollover tenor.

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Computed Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.

Note

While saving, the system validates the 'Computed TD Amount' against the 'TD Amount' keyed in.

Maturity Amount

The system displays the maturity amount, when you click on the 'Compute' button. This interest rate is based on the TD booking amount and the accrued interest till maturity.

Note

Maturity amount will be based on the capitalized interest (P + I), if the booking account and the interest liquidation account are the same and the interest payout details are not provided.

Refer the chapter '*Annexure B - IC Rule Set-up'* in this user manual for details about the formula.

Rollover Type

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).

- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.

- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)

- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

---

Note

- This field is applicable only if you have opted for auto rollover.
- System will validate for the deposit amount if the 'Rollover Type' is 'Special'.

Rollover Amount

Specify the rollover amount if a special amount has to be rolled over. The amount specified here will be reckoned in the account currency. The system calculates the interest rate based on the total amount getting rolled over.

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Rollover Tenor

If 'Auto Rollover' box is checked, then you can indicate the rollover tenor for the TD account. You can select one of the following options:

- Account class tenor - If you select this, the rollover tenor in days, months and years is set to null. You cannot modify this. The system will not display the next maturity date, as the account class default tenor is subject to change. During rollover, the default account class tenor at the time of rollover will be taken.

- Account tenor - This is the default value. If this option is selected, the system populates the original tenor of the parent TD as the rollover tenor. The system displays the tenor in days, months and years. You cannot modify this. The next maturity date will be populated by adding the account tenor to the maturity date of child TD.

- Independent tenor - If you select this, you can specify the tenor to be considered for deposit in terms of years, months and days. The default value of the independent tenor will be null. The next maturity date will be populated by adding the independent tenor to the maturity date of child TD.

The tenor specified should be within the minimum and maximum tenor specified at account class. The tenor in months cannot be greater than 11 months. If tenor months are specified, then tenor days cannot be greater than 30 days.

The account tenor is defaulted as the deposit and rollover tenor for the child TD after the account class is populated.

Years

Specify the number of years in the rollover tenor.

Months

Specify the number of years in the rollover tenor.

Days

Specify the number of years in the rollover tenor.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

System calculates the next maturity date based in the current maturity date and the rollover tenor maintained at the account level. System calculates the next maturity date based on the changes to the maturity date due to holiday treatment.

Add Funds

Check this box to add funds to the maturity amount of a deposit and rollover deposit for the total amount. This field is disabled for input if the Rollover Type is selected as 'Special Amount'.

Note

– For Rollover Type 'Principal', 'Principal+Interest' and 'Interest', you can select this checkbox to add funds during rollover processing.

Additional Amount

Specify the additional amount in TD currency. You can specify additional amount only if you select the 'Add Funds' check box. This field is disabled for input if the Rollover Type is selected as 'Special Amount'.

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> **Note**
>
> If you specify a higher amount in the 'Special Amount' field, the system selects the 'Add Funds' check box by default and updates the additional amount as the difference between 'Special Rollover Amount' and 'Unpaid TD Maturity Amount' while saving the TD booking.

Pay-In Account Number

Specify the pay-in account number for debiting the additional amount. Alternatively, you can select the pay-in account number from the option list. The list displays all the current accounts, savings accounts and the branch pay-in GL accounts maintained in the system.

You can specify the account number only if you select the 'Add Funds' check box.

> **Note**
>
> If you select other currency CASA account, exchange rate maintained in STDACCLS, Deposit against 'Pay-in type 'Account' is applicable. Else, system applies the default rate during conversion.

Account Description

The system displays the description of the pay-in account number.

Account Branch

The system displays the branch code of pay-in account specified for Add Funds.

Account Currency

The system displays the account currency.

Account Currency Change Details

Based on the account class, the system will display the changed account currency details:

Account Currency Change Allowed

The system defaults this check box from the account class.

Currency Change Account

The system will auto generate the unique number for the deposit only if the check box 'Account Currency Change Allowed' is checked.

Automatic Overdraft

Allowed

Check this box to allow automatic overdraft.

Payout Type

Select the pay-out mode from the drop-down list. The options available are:

- Bankers Cheque - BC
- Payments – PC
- Accounts
- General Ledger - GL
- Term Deposit - TD
- Demand Draft

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Percentage

Specify the amount of pay-out in percentage.

Offset Branch

The system populates the branch code of the account for pay-out.

Account

Specify the account number/ GL for pay-out.

Account Title

Specify the account title.

Narrative

Specify the description for pay-out.

Payout Component

Select the payout component from the options given below. The options available are:

- Principal
- Interest

11.2.1.4 Capturing Interest Payout Details for Banker's Cheque / DD and PC

You can capture interest payout details for Banker's Cheque / DD and PC in the 'Term Deposit Interest Payout Details' screen.

You can capture the following details:

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Branch Code

The system displays the branch code.

Account

The system displays the account number.

Currency

The system displays the currency of the account.

11.2.1.5 Banker's Cheque / DD Tab

On invoking the 'Term Deposit Interest Payout Details' screen, this tab is displayed by default. You can specify the following details:

Cheque /DD Details

You can specify the following cheque or DD details here:

Bank Code

Specify the bank code. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Payable Branch

Specify the branch from which the interest is payable. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Instrument Type

The system displays the instrument type.

Currency

The system displays the currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

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11.2.1.6 PC Tab

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

Counterparty

You can specify the following counterparty details here:

Counterparty Bank Code

Specify the counterparty bank code. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Counterparty Account

Specify the counterparty account. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Currency

The system displays the instrument currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

Note

The system supports the following payout options for interest payout:

– Account

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- General Ledger
- Bankers Cheque
- Demand Draft
- Payments and Collections

- If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained for interest component. However, if payout details are not maintained for interest component then interest liquidation happens on the basis of interest book account specified.

- If payout type is chosen as Account or GL for interest component then interest liquidation happens on the basis of offset account mentioned in the 'Term deposit payout details' multi grid. If payout type is chosen as Demand Draft /Banker's Cheque or Payments and Collections for interest component then interest liquidation happens on the basis of payout details maintained in the 'Interest Payout Details' sub screen.

- Interest payout through as Demand Draft /Banker's Cheque or Payments and Collections happens through the same bridge GL used for principal payout.

- The system does not support payout option as Term Deposit.

- Interest payout is not supported if rollover type is interest or principal and interest. For Interest rollover type interest liquidation will be done based on the interest book account.

- For discounted deposits if payout details are maintained for interest component, then the system will display the error message as "Payout details for Interest component should not be entered for Discounted Deposits".

11.2.2 Specifying Zengin Parameters

You can create a Zengin transaction in 'Interest Payout Details' sub screen. Click 'Zengin' tab to capture the matured interest payout through zengin transactions.

Click 'Zengin' tab to capture the interest payout details through zengin transactions.

You can specify the following details:

Beneficiary Details

Beneficiary Bank Name

Specify the beneficiary bank name. Alternatively, you can select the beneficiary bank name from the option list. The list displays all bank names as available in the Local Bank Directory list of FLEXCUBE Payments. This is a mandatory field.

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Beneficiary Bank Code

The system displays the beneficiary bank code for the selected beneficiary bank name. You can amend this field.

Beneficiary Branch Name

Specify the beneficiary branch name. Alternatively, you can select the beneficiary branch name from the option list. The list displays all branch names as available in the Local Bank Directory list of FLEXCUBE Payments.

Beneficiary Branch Code

Specify the beneficiary branch code. Alternatively, you can select the beneficiary branch code from the option list. The list displays all valid branch codes based on the Beneficiary Bank Name selected.

Remitter Name

The system defaults the customer name. You can amend this filed.

The system will validate the characters entered in this field against the zengin character maintained.

Beneficiary Account Number

Specify the account number of the beneficiary to whom the payment needs to be sent.

Account Currency

The system defaults the TD account currency.

Beneficiary Name

Specify the name of the Beneficiary.

The system will perform the zengin character validation for the beneficiary name against the Zengin characters maintained in STDSCRPT. If any of the non-zengin character is provided, then the system will display an appropriate error message.

Account Type

Select the type of account from the drop-down list. The list displays the following values:

- Current
- Savings
- Others
- Special

Narrative

Specify the narrative for the transaction. If you do not provide any value, then the system will automatically default the value as 'Term Deposit Closure Proceeds' – For Principal and 'Interest Proceeds' – For Interest

Payment Reference Number

Once the zengin payment is initiated from the TD and if the payment is successful, then FP (FLEXCUBE Payments) will provide a reference number. The same will be stored in this field. If the system stores the multiple Payment Reference Number, say, periodic interest payout, then the payment reference numbers will be concatenated and stored with a comma separation. If the payment is failed then the FP will not provide any reference number and the particular payout transaction will be treated as a failure transaction.

If the Payout Type is chosen as 'Zengin' for Principal or Interest providing values in respective 'Zengin' tab is mandatory, if not system will display an appropriate error message.

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When the Payout Type is chosen as 'Zengin' on maturity processing the Principal/ Interest amount will be credited into the 'Settlement Bridge GL' which is maintained in the Account Class.

Note

To initiate a Zengin transaction for TD payout and loan disbursement maintaining these will be mandatory. If these fields are not maintained in the internal parameter tables then it will not be possible to initiate the Zengin transaction for TD payouts and loan disbursement.

If the payout has been provided as the Child TD, then the payout of the Child TD also will have the Zengin facility.

If the periodic interest liquidation is provided with Interest Payout option as Zengin, the same will be supported by creating FP contract.

11.2.3 Specifying Interest Details

This block allows you to capture interest related details. Click on the 'Interest tab to invoke the following screen.

Rate Chart Allowed

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLRTI), If this box is checked, then system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover

---

Note

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.

- For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.

- The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Continue Variance on Rollover

The system defaults it based on the Interest and Charges product. However, user can modify this. If you modify this, during save the system prompts that "Continue variance on Rollover Flag is modified".

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

TD Rate Code

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the 'LD MM Floating Rate Input' screen (CFDFLTRI). You can select the appropriate one. You can use TD rate code only when 'Rate Chart Allowed' is enabled for the Account class linked to product and for defining TD Rate code rule UDE Type should be maintained as 'Rate as Rate Code' for interest rate pickup for the account.

Note

You can Define either Rate code or TD rate code not both.

UDE Values

Variance

Specify the variance in the interest rate. This is the variance alone. This value can be modified at anytime.

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For more information on Floating Rate, refer 'Maintaining Floating Interest Rates' under 'Retail Lending' User Manual.

Refer the section titled 'Specifying interest details' under 'Opening a TD by account transfer' for further details.

11.2.4 Specifying Joint Account Holder Details

In case of joint accounts, you need to specify the details of the joint holder.

Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

11.2.5 Specifying the dual currency deposit details

In this tab, you can capture dual currency deposit details involved in the transaction. Click on the 'Dual CCY Deposit' tab to capture the details:

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The following details are captured in this screen:

Linked Currency

This option is defaulted from the Account Class. However you can modify this value.

Currency Option Product

This option is defaulted from the Account Class. However you can modify this value.

Option Contract Reference

Specify the option contract reference number.

Linked Currency Settlement Account

Specify the account of the linked currency's settlement.

Account Description

The system displays the description for the selected linked currency settlement account.

Branch

The system displays the branch code.

Linked Currency GL

Specify the account of the linked currency's GL.

Fixing days

This option is defaulted from the Account Class. However you can modify this value, which is the number of days from TD maturity date before which the Exchange Rate has to be fixed.

Yield Enhancement

Specify the additional yield percentage in this option.

Inception Fair Value

Specify the market value of the option contract at inception. This is defaulted from the Linked Option Contract.

Strike Rate

Specify the strike rate.

Spread Indicator

Specify the spread indicator.

Spread Description

The system displays the description for the specified spread indicator.

Spread

Specify the spread details.

The following options are mandatory if the Linked Currency is specified:

● Currency Option Product
● Linked CCY's Settlement A/c
● Linked CCY's GL A/c
● Yield Enhancement
● Inception Fair Value

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Note

While opening a DCD account opening through 'TDMM', the account cannot be opened beyond the cut off date maintained in 'ICDBRMNT' screen. If the upload is done beyond the cut off maintained, the system displays an error message 'The upload is beyond the cut off time'.

For more details on handling dual currency deposits, refer section 'Capturing Details for Dual Currency Deposit' in the chapter 'Maintaining Customer Accounts' in Core Entities User Manual.

11.2.6 Specifying the Check List Details

In this tab, you can capture document check list details involved in the transaction. Click on the 'Check List' tab to capture the details:

You need to specify the following details:

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Expiry Date

Specify the expiry date of the document provided by the customer.

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Expected Date of Submission

System displays the expected date on which the customer is accepted to submit the required documents.

Actual Date of Submission

Specify the actual date on which customer has submitted the required documents.

Document Reference

System defaults the document reference here.

Checked

Check this box to indicate that the received documents are acknowledged.

Upload

Click on this button to upload the selected document type.

Delete

Click on this button to delete the selected document.

View

Click on this button to view the selected document.

Document Notification Details

System defaults notification details from the 'Account Class Maintenance' screen.

Send Notification

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

Reminder Frequency (Notification)

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

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Note

Notification will be sent only if,

– The check box 'Send Notification' is checked in Account Class Maintenance' screen.

– The account status is active and authorized.

– The mandatory documents are not submitted.

Notifications will be sent based on the frequency specified.

First notification will be sent on the expected date of submission or expiry date.

If notification date falls on a holiday then system will send the notification on next working day.

Days (Reminder)

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

● Reminder prior to the submission due date of the document.

● Reminder prior to the expiry date of the document.

● Overdue notifications after the due date if the document is not submitted based on the frequency.

● Notifications after the expiry date if the document is not submitted after the expiry date.

Note

Reminder will be sent only if,

– The mandatory documents are not submitted.

– The account status is active and authorized.

Reminder will be sent only once.

If reminder date falls on a holiday then system will send the notification on next working day.

Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.

If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

Remarks 1 to 10

Specify the additional information, if required.

11.2.7 Specifying the Triple Currency Deposit Details

In this tab, you can capture triple currency deposit details involved in the transaction. Click on the 'Triple Currency Deposit' tab to capture the details.

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Linked Currency 1 Details

Linked Currency 1

Specify the linked currency 1. Alternatively, you can select the linked currency from the option list. The list displays all open and authorized currencies maintained in the system. The system defaults the linked currency 1 from the account class. You can modify it.

Note

– It is mandatory to specify 'Linked Currency 1', if you have selected the 'Triple Currency Deposit' check box.

– All the currencies are allowed for account class except deposit currency.

Settlement Account

Specify the settlement account of the linked currency 1 if the settlement has to happen in the linked currency during maturity. Alternatively, you can select the settlement account from the option list. The list displays all valid accounts maintained in the system.

Note

It is mandatory to specify 'Settlement Account 1', if you have selected the 'Triple Currency Deposit' check box.

Account Description

The system displays the account description of the settlement account 1.

Account Branch

The system displays the account branch of the settlement account 1.

Strike Rate1

Specify the strike rate 1 based on linked currency 1. he system generates advices for the customer on account opening date with interest rate and strike rate details.

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Linked Currency 2

Specify the second linked currency. Alternatively, you can select the linked currency from the option list. The list displays all open and authorized currencies maintained in the system. The system defaults the linked currency 1 from the account class. You can modify it.

Settlement Account 2

Specify the settlement account of the linked currency 2 if the settlement has to happen in the linked currency during maturity. Alternatively, you can select the settlement account from the option list. The list displays all active and inactive accounts maintained in the system.

Account Description

The system displays the account description of the settlement account 2.

Account Branch

The system displays the account branch of the settlement account 2.

Strike Rate 2

Specify the strike rate 2 based on linked currency 1. The system generates advices for the customer on account opening date with interest rate and strike rate details.

Fixing Days

Specify the fixing days to determine fixing date.

Fixing Date

The system displays the fixing date for determining the weakest currency.

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11.2.8 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button.

The following details are captured here:

Branch Code

The system defaults the branch code.

Account Number

Specify the account number.

Currency

Specify the currency.

11.2.8.1 Specifying Bankers Cheque Details

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

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Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.2.8.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the 'PC' tab.

The following details are captured here:

Counter Party Bank Code

Specify the bank code of the counter party for the pay-out.

Counter Party Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.2.8.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

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The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

Note

If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

11.2.9 Specifying Zengin Parameters

You can create the 'Zengin' transaction on the date of maturity if the 'Payout Type' is chosen as 'Zengin'. The system will effectively create an FP contract from TD and in turn FP will process the Zengin transaction.

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If the payout type selected is Zengin then you can input the details at the Zengin Payments sub-screen. On maturity of the deposit, a Zengin Outgoing Payment transaction will be initiated automatically from FLEXCUBE Payment module based on the details provided in this screen.

Click 'Zengin' tab to capture the matured TD payout through zengin transactions.
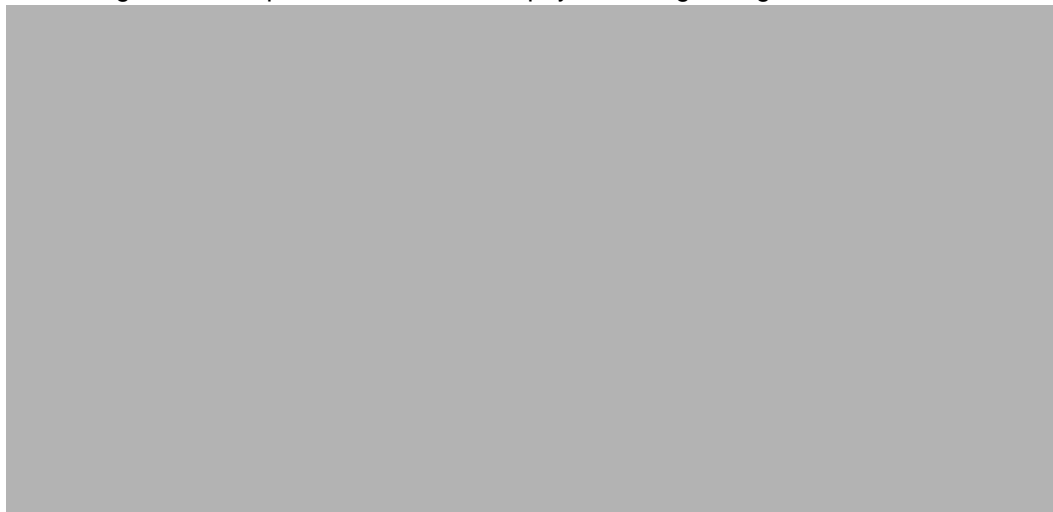
You can specify the following details:

Beneficiary Details

Beneficiary Bank Name

Specify the beneficiary bank name. Alternatively, you can select the beneficiary bank name from the option list. The list displays all bank names as available in the Local Bank Directory list of FLEXCUBE Payments. This is a mandatory field.

Beneficiary Bank Code

The system displays the beneficiary bank code for the selected beneficiary bank name. You can amend this field.

Beneficiary Branch Name

Specify the beneficiary branch name. Alternatively, you can select the beneficiary branch name from the option list. The list displays all branch names as available in the Local Bank Directory list of FLEXCUBE Payments.

Beneficiary Branch Code

Specify the beneficiary branch code. Alternatively, you can select the beneficiary branch code from the option list. The list displays all valid branch codes based on the Beneficiary Bank Name selected.

Remitter Name

The system defaults the customer name. You can amend this filed.

The system will validate the characters entered in this field against the zengin character maintained.

Beneficiary Account Number

Specify the account number of the beneficiary to whom the payment needs to be sent.

Account Currency

The system defaults the TD account currency.

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Beneficiary Name

Specify the name of the Beneficiary.

The system will perform the zengin character validation for the beneficiary name against the Zengin characters maintained in STDSCRPT. If any of the non-zengin character is provided, then the system will display an appropriate error message.

Account Type

Select the type of account from the drop-down list. The list displays the following values:

- Current
- Savings
- Others
- Special

Narrative

Specify the narrative for the transaction. If you do not provide any value, then the system will automatically default the value as 'Term Deposit Closure Proceeds' – For Principal and 'Interest Proceeds' – For Interest

Payment Reference Number

Once the zengin payment is initiated from the TD and if the payment is successful, then FP (FLEXCUBE Payments) will provide a reference number. The same will be stored in this field. If the system stores the multiple Payment Reference Number, say, periodic interest payout, then the payment reference numbers will be concatenated and stored with a comma separation. If the payment is failed then the FP will not provide any reference number and the particular payout transaction will be treated as a failure transaction.

If the Payout Type is chosen as 'Zengin' for Principal or Interest providing values in respective 'Zengin' tab is mandatory, if not system will display an appropriate error message.

When the Payout Type is chosen as 'Zengin' on maturity processing the Principal/ Interest amount will be credited into the 'Settlement Bridge GL' which is maintained in the Account Class.

Note

To initiate a Zengin transaction for TD payout and loan disbursement maintaining these will be mandatory. If these fields are not maintained in the internal parameter tables then it will not be possible to initiate the Zengin transaction for TD payouts and loan disbursement.

If the payout has been provided as the Child TD, then the payout of the Child TD also will have the Zengin facility.

If the periodic interest liquidation is provided with Interest Payout option as Zengin, the same will be supported by creating FP contract.

11.2.10 <u>Specifying Derivation User Elements</u>

Click 'Interest Derivation Details' tab in the 'TD Account Opening by Multi Mode' screen

You can specify the following details:

Interest Rate Derivation Rule

The system displays the rule for which UDE values are maintained.

Rule Description

The system displays the description for the interest derivation rule.

Reference Code

The system displays the referenced code.

Effective Date

Specify the date from which derivation user element values are effective.

<u>Derivation User Elements</u>

User Element

Specify the user element details.

User Element Value

Specify the user element value.

Rate Code

Specify the float rate code.

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11.2.11 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Interest' button.

I

You need to capture the following details here:

Account Details

Specify the account number of the Child TD.

11.2.11.1 Capturing Interest Details

Calculation Account

Select the calculation account of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

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Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.This is not applicable for TD account.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

Effective Date

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account. TD Rate code is not supported for child TD currently.

11.2.11.2 Capturing Details for Deposit

Click on the 'Deposit' tab to specify the deposit details.

You need to capture the following details here:

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

Auto Rollover

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Rollover Type

You can indicate rollover type as hereunder:

● Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).

● Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.

● Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)

● Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

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11.2.11.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC

Note

- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Account Number

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

11.2.12 Capturing Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The following details are captured here:

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11.2.12.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.2.12.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

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Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.2.13 Specifying Denominated Deposit Details

Click 'Denominated Deposit' button on 'TD Account Opening by Multi Mode' screen to invoke the 'Denominated Deposit' screen.In this screen you can capture details regarding the denominated deposit.

Denomination Id

Select the denomination id from the adjoining option list. The list displays all denomination codes allowed at the account class level.

Denomination Description

The description of the selected denomination id is displayed here.

Denomination Value

The denomination value of the selected denomination id is defaulted here.

Units

Specify the number of units of the specified denomination.

Total Amount

The system computes the total amount by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, then the denomination amount will be '1000'.

After entering all the above details, click 'Populate' button. The following details are displayed:

Denomination Allocation Pending Amount

This indicates the amount for which the denomination is yet to be allocated.

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Certificate Allocation Pending Amount

This indicates the amount for which the certificate is yet to be allocated.

Term Deposit Amount

This indicates the deposit amount.

11.2.14 Maintaining Maruyu Limit

You can capture Maruyu limit details of the account through the 'Maruyu Limit' screen. Click the 'Maruyu Limit' button in the 'TD Account Opening by Multi Mode' screen to invoke this screen.

You can maintain the following details in this screen:

Account No

The system displays the account number.

Account Description

The system displays the account description

Maruyu Limit Details

Record Date

The system displays the record date based on the value maintained at customer level. For new records the system defaults the current system date.

Effective Date

Select the effective date from the adjoining calendar. The system defaults the effective dates for the records defaulted from customer level.

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Maruyu Status

Select the Maruyu status of the customer from the drop-down list. The list displays following values:

- Yes - If the customer is a Maruyu customer
- No - If the customer is a Non-Maruyu customer
- Disqualified - If the Maruyu status is disqualified.

Limit Currency

The system displays the currency of the limit.

Customer Limit Amount

The system displays the limit amount from the Maruyu Limit Maintenance screen. You can modify the limit amount.

Account Limit Amount

Specify the account limit amount.

Reason Code

Specify the reason code for marking the customer as Maruyu customer. Alternatively, you can select the reason code from the option list. The list displays all valid values maintained in the 'Limit Types' (LMDTYPES) screen.

Remarks

Specify the remarks, if any.

Note

- Whenever a new account (CASA or TD) is opened, the Maruyu details will be defaulted from STDCIF on click of 'P' button next to field Account Class at the STD-CUSTD and TDMM screen.
- Future dated records for Maruyu Limit will be defaulted during BOD to the account level from the customer level on reaching the effective date. If the particular day is a holiday then the record will be defaulted during next working day with record date as current date and the effective date as the actual effective date from the customer.
- If the 'Maruyu Limit' at account class is unchecked, then the Maruyu details will not be defaulted at account level even if the details are maintained at customer level.
- If account level Maruyu limit is not available on click of the 'Compute' button, then the default value '0' will be considered as the limit.
- For auto deposits in local currency, if the customer is a Maruyu Customer then the Maruyu details will be defaulted from customer level and the account limit amount will be '0'. You can manually modify the limit after account opening.
- If theMaruyu status at account level is 'Yes', then on rollover of a deposit account, the maruyu limit of the parent deposit will be applicable.

If the account currency of a deposit is changed to another currency during the life cycle of the account, then the system does the following:

Current Account Currency	New Currency	Customer Level Maruyu Limit	Account Level Maruyu Limit	Action/Error Message
LCY	Other CCY	Yes	Available	The system displays an error message as "Maruyu Account limit is maintained for the account hence the currency change is not allowed."
Other CCY	LCY	Yes	Not Available	The system displays an information message as "'Please maintain Maruyu Limit for the account (if required) since the account customer is a Maruyu Customer"
LCY	Other CCY	Yes	Not Available	No Change in system behaviour due to currency change
LCY	Other CCY	No	NA	
Other CCY	LCY	No	NA	
Other CCY	Other CCY	No	NA	

11.3 Opening a TD Account for Multi Mode Pay Out

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

- Pay out by Demand Draft
- Pay out by Bankers Check
- Pay out by transfer to GL
- Pay out by transfer to own bank Savings Account
- Pay out by transfer to Other Bank's Account
- Pay out resulting in a new TD

Note

Pay-out option can be single or a combination of the six. Combination of Bankers Check and Demand Draft is not allowed.

You can perform TD redemption using multiple pay-out modes. The system allows any combination of the above pay-out modes.

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11.4 Topping-up a TD

You can top-up a TD by adding funds to an existing active term deposit.The top-up can be done anytime after the opening date of the TD or anytime before the maturity date of the TD. Top-up input and approval is restricted to only those users who have sufficient rights assigned to their user roles. Limit for input and limit for approval defined at the role level for the user is applicable for the top-up transactions.

You are allowed to do multiple top-ups to the same account in a single day provided the minimum and maximum booking amount and the maximum amount for the deposit account is not breached.The top-up amount must not exceed the limit of minimum and maximum amount allowed for the deposit. If the deposit amount after top-up exceeds the maximum amount system displays the error message: "Deposit amount after top-up should not cross the maximum amount limit allowed for the deposit". On top up, the deposit amount including top up amount is validated against the min-max limits at deposit cluster level and account class level. If the top-up amount crosses the maximum booking amount for the deposit currency, then the top-up is not allowed. The top-up amount is validated against the top-up units specified for each currency at account class.

The top-up amount is validated against the top-up units specified for each Ccy at account class. If top-up is not in multiples of top-up units system displays the following error message:

"Top-Up amount should be given in the Multiples of for Top-Up units"

The rate pick-up happens on top-up, based on the interest rate option defined for top-up at account class. The rate will be applicable from the value date of top-up.

The funding of top-up amount can be through multiple modes such as Account, GL, and cash and its combination.

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You can top-up a TD using the 'TD Top-up By Multi Mode' screen. You can invoke this screen by typing 'TDTP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are captured here:

Account Number

Select the account number from the adjoining option list.

On the click of 'P' button the following details related to the selected account is populated in the screen.

Account Description

The description of the selected TD account is displayed here. You cannot modify this.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the adjoining option list. The list displays the values maintained in the system.

Note

- You can also specify the other branch which is other than the current transacting branch. Thereby, you can open a TD or redeem it from the branch which is other than the account branch. Multi-branch access is enabled and the logged-in user will have multi-branch access.

- If the selected branch is different from the Customer branch, the system displays an override (configurable to error) message stating, 'The TD Branch and the Customer Branch are Different'. This is applicable for host screens such as., STDCUSTD/ST-DTDTOP/ICDREDMN too.

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When the transaction is performed for a different branch, the Till of the physical branch (logged in branch/user's home branch) will be hit.

- For hitting the cash GL of the logged in branch, the system posts the accounting entries as follows:
    - Credit 'TD Account Number',
    - Debit 'Inter-branch GL Account',
    - and then, credit 'Inter-branch GL Account',
    - Debit 'Cash GL'
- For hitting the cash GL of the transacting branch, the system posts the accounting entries as follows:
    - Debit 'TD Account Number',
    - Credit 'Inter-branch GL Account',
    - and then debit 'Inter-branch GL Account',
    - Credit 'Cash GL'

The system performs the following activities based on the TD Account branch:

- Interest rate pick up
- Interest accrual
- Interest liquidation
- Tax liquidation
- Liability GL update
- Transaction Limits

The system updates the Cash GL/Till update in the logged in branch (physical branch of the user/logged in branch). The system generates the advices and TD certificates from the account branch. During reversal, the system reverses all the entries originally posted with the exactly opposite sign.

Note

- This is applicable for Notice deposits, SD, DCD and TCD.

Currency

The currency of the selected TD account is displayed here. You cannot modify this.

Customer Name

The name of the customer holding the TD account is displayed here.

Customer No

The code of the customer holding the TD account is displayed here.

Top-up Reference Number

A system generated reference number for the top-up transaction is displayed here.

Instruction Date

The system displays the current date by default as the date of capturing the instruction. The same can be updated to a previous date using the calendar, but not to a future date.

Current Deposit Details

Interest Start Date

The date from which the interest on the TD account should be calculated is displayed here. You cannot modify this.

Principal Balance

The principal balance amount of the term deposit is displayed here. You cannot modify this.

Maturity Amount

The amount available on the maturity of the TD account is displayed here.

Maturity Date

The maturity date of the TD account is displayed here. You cannot modify this.

Deposit Tenor

The deposit tenor details of the TD are displayed here.

Years

The tenor of the TD account in years is displayed here. You cannot modify this. The tenor of the TD account in years is displayed here. You cannot modify this.

Months

The tenor of the TD account in months is displayed here. You cannot modify this.

Days

The tenor of the TD account in days is displayed here. You cannot modify this.

Top-up of Term Deposit Details

The top-up details of the TD are captured here.

Top-up Amount

Specify the top-up amount for the TD.

Value Date

Select the date on which the top-up on the TD has to be effective. The top-up value date can be a back-dated or current date. Future dated top-up is not allowed.

Note

- Top-up can be back-dated to the date of last financial transaction like pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.
- If top-up is made back-dated before last financial transaction system displays the following error message: "Top up can be back value dated only up to the value date of the last financial transaction".
- Top- up value date cannot fall on a holiday. If back-dated top-up date is a holiday system displays the following error message: "Top- up value date is holiday"

Narrative

Enter remarks about the top-up transaction, if any.

Top-Up Pay-in Details

The pay-in details for the TD top-up is captured here.

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Pay-in Option

Select the funding option from the adjoining drop-down list. The following options are available for selection in the drop-down list:

- Account
- GL
- Cash.

Percentage

Specify the percentage of top-up amount that has to be funded through the selected funding option.

Amount

Specify the top-up amount that has to be funded through the selected funding option.

Note

In case of multiple pay in modes, the sum of amounts in multiple payins should match the top up amount entered.

Offset Account

Select the offset account for passing the accounting entries.

Offset Branch

The branch where the selected offset account is available is displayed here.

Original Exchange Rate

The system will display the exchange rate for the currency pair for the respective rate code/ type defined for the specific pay-in/ pay-out modes at account class.

Applied Exchange Rate

The system displays the applied exchange rate same as original exchange rate. However, you can amend the exchange rate which will be applied on the transaction.

The system will perform the following validations:

- If you try to modify the rate while saving, then the system will display the following override message:

  Default exchange rate modified by the user

- If the modified rate is outside the allowed variance limit while saving, then the system will display the following override message:

  Modified Exchange rate crosses allowed variance

- When there is multi pay-in or pay-out scenario, each option will consume the respective applied exchange rate for the apportioned amount.

- When the exchange rate type and code to be applied are not maintained for a combination of pay-in / pay-out modes, the system will continue with the STANDARD-MID rate. If you try to change the applied exchange rate, the system will display an error message

- Any conversion due to sweep operation and auto deposits should also follow the rate configured at account class.

- If deposit currency and pay-in currency are the same, then the 'Applied Exchange Rate' cannot have a value other than '1', i.e., for pay-in, pay-out through cash and the same currency account/ instrument for account. For other modes Applied exchange rate is not applicable and system will not take the value for the same.

After entering above details click' Compute' button.The system will compute the deposit details after top-up and display it.

Deposit Details After Top-up

The following details are captured here:

Principal Balance

The principal balance amount of the term deposit after top-up is displayed here. You cannot modify this.

Interest Rate

The new interest rate to be applied on the top-up deposit, which is maintained at the account class level, is displayed here.

Maturity Amount

The amount that you will get on maturity of the top-up deposit is displayed here.

Notice Deposit

Redemption Based on Notice Instruction

Check this box to confirm if redemption has to be done based on the notice instruction.

If the account number selected from the option list is not a Notice Deposit account and if you selected this field, then while saving, the system will display an error message.

If the account number selected from the option list is a Notice Deposit account, then the following fields will be applicable:

Notice Reference Number

Specify the notice reference number pertaining to the Notice Deposit Account. You can also select only the active or failed notice reference number on notice maturity date.

Notice Amount

The system will display the notice amount for the specified notice reference number.

Notice Date

The system will display the notice date for the specified notice reference number.

Notice Maturity Date

The system will display the notice maturity date for the specified notice reference number.

The interest rate applied for the redemption transaction without notice will be different from the redemption transaction with notice.

Redemption will happen in the same sequence in which the amount has been reserved during notice instruction creation.

11.5 Opening a Islamic TD Account for Multi Mode

You can open TD accounts with Multi Mode Pay-In options using the 'Islamic TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'IPTDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

For details about the fields in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

11.5.1 Specifying Term Deposit Details

Specify the following details:

Profit Booking Branch

Specify the profit booking branch for the customer.

Profit Booking Account

Specify the profit booking account for the customer.

For details about the fields and the tabs in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

11.5.1.1 Specifying Term Deposit Pay Out Details

Click 'TD Payout Details tab in 'Islamic TD Account Opening by Multi Mode' screen to maintain payout details.

Term Deposit Payout Details

New | Enter Query

Branch	Currency
Account	

Term deposit | Bankers Cheque / Demand Draft | PC

Branch	Default From ○ Parent Account
Currency	○ Account Class
Customer No	Account Class
	P

Interest

Ok | Exit

Specifying Bankers Cheque Details

Term Deposit Payout Details

New | Enter Query

Branch	Currency
Account	

Term deposit | **Bankers Cheque / Demand Draft** | PC

Instrument Details

Bank Code	Instrument Type
Payment Branch	Currency

Beneficiary Details

Beneficiary Name	Beneficiary Address
Passport/IC Number	
Narrative	

Interest

Ok | Exit

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Specifying PC Details

For details about the fields and the tabs in the screen refer 'Specifying Term Deposit Pay out Details' section of this chapter.

11.5.2 Specifying Profit Details

This block allows you to capture profit related details. Click on the 'Profit' tab to invoke the following screen:

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You can specify the following details:

Profit Start Date

Select the profit start date from the option list.

Profit Booking Branch

Select the profit booking branch from the option list.

Profit Booking Account

Specify the profit booking account for the customer.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

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IL Product Type

Specify the IL product type.

For details about the fields and the tabs in the screen refer 'Capturing Interest Details' and 'Capturing Details for Deposit' sections of this chapter.

11.6 Manual Pay-Out TD Redemption

You can redeem a Term Deposit for multi mode pay out using 'Multimode Deposit Redemption' screen.

Note

For denominated deposits, payout to a child TD using the same denominated deposit account class or any other denominated deposit account class will be restricted. This restriction will be applicable during opening, redemption, maturity processing or amendments. System will do a validation for this and if the validation fails an error similar to 'Payout to term deposit using denominated deposit account class is not allowed for this denominated deposits' is displayed.

You can invoke 'Multimode Deposit Redemption' screen.by typing '1317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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The following details are displayed:

Account Number

Specify the TD account which is to be pre-closed. The option list displays all valid account numbers applicable. Choose the appropriate one. You can select the account number with the Unit Number search criteria.

Note

In case of multiple accounts with the same account number, the system will displays a list of account numbers with account branches to select.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the adjoining option list. The list displays the values maintained in the system.

Note

– You can also specify the other branch which is other than the current transacting branch. Thereby, you can open a TD or redeem it from the branch which is other than the account branch. Multi-branch access is enabled and the logged-in user will have multi-branch access.

– If the selected branch is different from the Customer branch, the system displays an override (configurable to error) message stating, 'The TD Branch and the Customer Branch are Different'. This is applicable for host screens such as., STDCUSTD/ STDTDTOP/ICDREDMN too.

– If the redemption is performed in the other branch which is different than the Account Branch, the system displays an override message (configurable to error) stating, 'The Logged in Branch and the Account Branch are Different'.

When the transaction is performed for a different branch, the Till of the physical branch (logged in branch/user's home branch) will be hit.

- For hitting the cash GL of the logged in branch, the system posts the accounting entries as follows:
    – Credit 'TD Account Number',
    – Debit 'Inter-branch GL Account',
    – and then, credit 'Inter-branch GL Account',
    – Debit 'Cash GL'
- For hitting the cash GL of the transacting branch, the system posts the accounting entries as follows:
    – Debit 'TD Account Number',
    – Credit 'Inter-branch GL Account',
    – and then debit 'Inter-branch GL Account',
    – Credit 'Cash GL'

The system performs the following activities based on the TD Account branch:

  – Interest rate pick up
  – Interest accrual
  – Interest liquidation
  – Tax liquidation
  – Liability GL update
  – Transaction Limits

The system updates the Cash GL/Till update in the logged in branch (physical branch of the user/logged in branch). The system generates the advices and TD certificates from the account branch. During reversal, the system reverses all the entries originally posted with the exactly opposite sign.

Note

  – This is applicable for Notice deposits, SD, DCD and TCD.

Account Currency

The system displays the currency of the logged-in account. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account currency.

Account Description

The system displays the description of the account.

Unit Number

The system displays the unit number if applicable to the Term Deposit Account Number selected.

Redemption Mode

Select the Redemption mode from the following options:

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- Partial Redemption
- Full Redemption'.

Redemption Amount

Specify the Redemption Amount if you have selected the Redemption Mode as 'Partial Redemption'.

System displays the principal amount as 'Redemption Amount' if you have selected the Redemption Mode as 'Full Redemption'.

Remarks

Specify the remarks for redemption.

External Reference

The system generates and displays a unique reference number for the transaction. The host identifies the transaction with the external reference number.

Instruction Date

The system displays the current date by default as the date of capturing the instruction. The same can be updated to a previous date using the calendar, but not to a future date.

Value Date

The system displays the current date by default as the value date of the Redemption. The same can be updated to a future date (if 'Allow Future Dated Transactions' is selected at account level) using the calendar. You can provide back value date for redeeming a TD. The system will continue accruals for the current cycle after the redemption will be regular.

For more information on backdated redemption, refer section 'Processing Backdated TD Redemption' in this User Manual.

In case the future Value Date falls on a holiday, then the value date will be adjusted accordingly based on the holiday parameters defined in 'Holiday Movement & Adhoc Holiday Change' (STDACCLS) screen. An override is provided to the user if the value date is adjusted due to a holiday.

Note

System displays an error if the Value Date is to be extended beyond the 'Instruction Date' + 'Maximum Allowed No of Future Days'.

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

Note

This is applicable only for full redemption and not for partial redemption.

Waiver Interest

Check the box to waive the interest for redeeming the term deposit.

Note

This is applicable only for full redemption and not for partial redemption.

Default Maturity Instructions

Check this box to default the principal payout instructions in the Term Deposit Payout Details grid.

Note

The instructions to payout the principal are specified during TD creation.

Redemption Details

Interest Paid Till Last Liquidation

The system displays the Interest amount that has been paid till last liquidation cycle.

Tax Paid Till Last Liquidation

The system displays the Tax amount that has been paid till last liquidation.

Interest Amount in Reduced Rate

The system displays the recalculated interest amount in reduced rate.

Interest to be Adjusted

The system displays the interest amount that needs to be adjusted from the excess interest paid. This is the difference of Interest Paid Till Last Liquidation and Interest Amount in Reduced Rate.

Interest for Current Period

The system displays the interest amount payable from last liquidation to redemption date.

Actual Tax to be Collected

The system displays the amount of tax that has to be collected due to reduced interest rate.

Tax to be Adjusted

The system displays the tax amount to be recovered or to be paid back to customer.

Post Maturity Interest Payable

The system displays the PMI payable if the redemption has been done after the maturity.

Tax Payable

The system displays the PMI Tax amount Payable.

Net Proceeds

The system displays the net amount that will be paid to the customer as part of the redemption transaction.

Notice Deposit

Redemption Based on Notice Instruction

Check this box to confirm if redemption has to be done based on the notice instruction.

If the account number selected from the option list is not a Notice Deposit account and if you selected this field, then while saving, the system will display an error message.

If the account number selected from the option list is a Notice Deposit account then the following fields will be enabled:

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Notice Reference Number

Specify the notice reference number pertaining to the Notice Deposit Account. This adjoining option list displays all valid notice reference number maintained in the system. You can choose the appropriate one.

Notice Amount

The system will display the notice amount for the specified notice reference number.

Notice Date

The system will display the notice date for the specified notice reference number.

Notice Maturity Date

The system will display the notice maturity date for the specified notice reference number.

The interest rate applied for the redemption transaction without notice will be different from the redemption transaction with notice.

Redemption will happen in the same sequence in which the amount has been reserved during notice instruction creation.

Note

For Notice Deposit Account, Notice Maturity Date, Maturity amount should be null and for Notice deposit Account, the payout option should be Account/GL/Payments.

Details

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the 'Compute' button.

Interest Amount

The system defaults the rate of Interest at which the interest amount is calculated.

Tax Amount

The system displays the amount to be deducted towards tax.

Interest Rate

The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Total Payout Amount

The system displays the total payout amount.

Refer the chapter 'Annexure B - IC Rule Set-up' in this user manual for details on calculating principal and interest amount during term deposit redemption.

Specifying the Term Deposit Payout Details

Payout Mode

Select the pay-out mode from the following options:

- Bankers Check
- Payments

- Cash
- Accounts
- General Ledger
- Term Deposit
- Demand Draft
- Loan Payment
- Zengin

If you select the Payout Type/Mode as 'Zengin' for redemption, then you need to provide the values in 'Zengin' tab, else, the system will display an appropriate error message.

If you select the Payout Type as 'Zengin', then on authorizing the transaction, the system will credit the redemption amount into the 'Settlement Bridge GL' that is maintained in the Account Class.

Note

When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".

Percentage

Specify the amount of redemption in percentage.

Redemption Amount

Specify the amount of redemption in absolute.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption

Instrument Number

Specify the instrument number to be issued.

Waive Charges

Check this box to waive charges for pay-out BC issuance.

Original Exchange Rate

The system will display the exchange rate for the currency pair for the respective rate code/ type defined for the specific pay-in/ pay-out modes at account class.

Applied Exchange Rate

The system displays the applied exchange rate same as original exchange rate. However, you can amend the exchange rate which will be applied on the transaction.

The system will perform the following validations:

- If you try to modify the rate while saving, then the system will display the following override message:

- If the modified rate is outside the allowed variance limit while saving, then the system will display the following override message:

- When there is multi pay-in or pay-out scenario, each option will consume the respective applied exchange rate for the apportioned amount.

- When the exchange rate type and code to be applied are not maintained for a combination of pay-in / pay-out modes, the system will continue with the STANDARD-MID rate. If you try to change the applied exchange rate, the system will display an error message

- Any conversion due to sweep operation and auto deposits should also follow the rate configured at account class.

- If deposit currency and pay-in currency are the same, then the 'Applied Exchange Rate' cannot have a value other than '1', i.e., for pay-in, pay-out through cash and the same currency account/ instrument for account. For other modes Applied exchange rate is not applicable and system will not take the value for the same.

11.6.0.1 Processing Backdated TD Redemption

You can perform back value date TD redemption. The system will continue accruals for the current cycle after the redemption will be regular. You can perform back value dated TD redemption only up to the date after which any of the following transactions have happened:

- Account Class Change
- Manual Rate Change
- Variance Change
- Branch Change
- Primary Party Change
- Top Up Transaction
- Interest Liquidation
- Redemption
- Interim Currency Change

During back value dated redemption, the system will display an override message "Redemption is Back dated <date>". This message is override by default which can be configured to error.

If the back value date is beyond or equal to any of the transactions listed above, the system will display an error message as 'Back Value Date Cannot be Provided Beyond XXXXXXXX (DDMMYYYY) Since XXXXXXXX (Transaction Name) is Happened'.

The system considers the pre closure factor as on the date of the Backdated Redemption.

The system performs the redemption with the back date and the revised calculations are performed till the back date. After redemption, on the next accrual the adjustment will happen as per the accrual cycle.

If any future dated redemption instructions are active, the system will display an override message as 'Future Dated Redemption Instructions are Active for this Deposit'.

The system considers the CSM as on the current date for interest spread. Payout of a back dated redemption can be made only on the following modes.

- CASA Account

- GL

11.6.0.2 <u>Premature Redemption of TD Accounts with Currency Change</u>

You can redeem a TD account (full redemption) before the maturity period with the currency change facility. You cannot perform partial redemption of TD accounts. The system allows premature redemption of TD accounts only on the latest account. Any TD accounts prior to currency change, is not allowed for premature redemption.

During premature full redemption of TD accounts, if you have selected 'Account Currency Change Allowed' and 'No Interest on Premature Redemption' check box, the system performs the following actions:

- TD Accounts without any currency change prior to pre-mature closure:
  - Interest accrued in TD account is reversed
  - If there are any interest liquidation, the system recovers the liquidated interest from the principal, that is, no interest is paid in case of pre-mature closure of TD account with currency change facility
  - Remaining principal is paid to the payout account
  - Only liquidated interest is recovered, Tax deducted if any, cannot be reversed
  - If the interest is not liquidated for the TD account, only Principal amount is paid
  - The TD account is marked as closed
- TD Accounts with currency change prior to pre-mature closure:
  - Interest accrued in TD account with current currency is reversed
  - System checks all the TD accounts under the currency change account
  - If there are any interest accrued in any of the TD accounts, system will reverse the accruals
  - Interest liquidated in TD account current currency is recovered from the principal
  - If there is Interest liquidation in any of the TD accounts in old currencies prior to the current currency of the account, system recovers the liquidated interest from the Principal. The system applies the latest exchange rate to convert the interest liquidated in old currencies
  - Remaining Principal is paid to the payout account
  - Only liquidated interest is recovered, Tax deducted if any, will not be reversed.
  - All the deposit accounts under the currency change account will be marked as closed.

Note

If you select the 'No Interest on Premature Redemption' check box, no interest recalculation happens irrespective of the value mentioned in the field 'Interest Rate for Redemption Amount' in the 'Account Class Maintenance' (STDACCLS) screen.

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11.6.1 Specifying Denomination Certificate Details

Click 'Denominated Deposits' tab to capture denominated deposit certificate details:

Select All

Check this box to select all certificates for the account.

Certificate Number

Select the certificate number from the option list. The list displays all active certificates issued for the account.

Certificate Status

The current status of the selected certificate is displayed here.

Certificate Amount

The amount of the certificate is displayed here.

Redeem

Check this box to do a partial or full redemption.

Total Amount of Redemption

The total redemption amount is displayed here.

Number of certificate redeemed

The number of certificates currently redeemed is displayed here.

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The following screen is displayed:

The following details are defaulted from the account and displayed:

● The currency associated with the account

● The account title

● The ID of the account holder

You need to specify the following:

Txn Ccy

Select the transaction currency from the option list.

Redemption Mode

Select the mode of redemption. Redemption can be either in part or in full.

Redemption Amount

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.

Note

The system will validate for the following:

– During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the error message as "Withdrawal amount must be multiples of withdrawal unit".

– Withdrawal amount should be greater than minimum booking amount maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the error message "Withdrawal exceeds minimum balance level"

The restriction period has to be less than maximum tenor allowed. If maximum tenor is not maintained at the account class level, then restriction period will not be validated. On rollover, the restriction period will be reset to rollover date.While checking if the lock-in period is greater

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than maximum tenor, months will be converted to 30 days for validation purposes and if redemption is done during the lock-in period, the system will display an override. This is configurable to an error message.

Waive Interest

Check this box to waive off the calculated interest amount that is to be paid to the customer during redemption.

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

Note

You can check the 'Waive Interest' and 'Waive Penalty' boxes only for full redemption and not for partial redemption.

Principal and Interest Details

The system displays the following principal and interest details:

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the 'Compute' button.

Interest Rate

The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Refer the chapter 'Annexure B - IC Rule Set-up' in this user manual for details on calculating principal and interest amount during term deposit redemption.

On clicking 'Save' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

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The following details are displayed:

Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

Exchange Rate

This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

11.6.2 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

You can maintain the following parameters here:

Bank Code

Bank code of the TD account will be defaulted from the main screen.

Account

TD account will be defaulted from the main screen

Currency

Currency of the TD account will be defaulted from the main screen

11.6.2.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Cheque Date

Select the cheque date for the pay-out.

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Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Country Code

Select the country code for the pay-out.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.6.2.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Counterparty Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

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Other Details

Specify any other details (if any) of the beneficiary.

Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.6.2.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Indicate the Default From option to default the details from either the parent account TD account or account class. The options available are:

- Parent Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

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11.6.3 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Term Deposit Interest' button.

You need to capture the following details here:

Branch Code

The system displays the branch code of the Child TD.

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Account Number

The system displays the account number of the Child TD.

Account Class

The system displays the account class of the Child TD.

Customer Number

The system displays the customer number of the Child TD.

11.6.3.1 Capturing Interest Details

Calculation Account

Select the calculation amount of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

Continue Variance on Rollover

The system defaults it based on the Interest and Charges product. However, you can modify this.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

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Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

Effective Date

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account.

Variance

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. This value can be modified at any point of time.

11.6.3.2 Capturing Details for Deposit

To capture the deposit details, click on the 'Deposit' tab.

Specify the following details:

Deposit Tenor

The system calculates the tenor of the deposit account as the difference between interest start date and maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

However, system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - - If you select this option, then you have to specify the tenor to be considered for deposit in terms of years, months and days

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

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The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the original tenor.

Months

This indicates the number of months in the original tenor.

Days

This indicates the number of days in the original tenor.

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Rollover Tenor

If 'Auto rollover' box is checked in deposit booking and TD payout screens then you need to update the 'Rollover Tenor' to be considered

You can select one of the following options:

- Account Class Tenor - If 'Recompute Maturity Date on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
  - The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
  - During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays the override message, "Re-pick account class tenor on rollover restrictions exists at account class".
  - On save, the 'Next Maturity Date' is null.
- Account Tenor - If 'Recompute Maturity Date on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
  - The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
  - During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Recompute Maturity Date on Rollover restrictions at account class will be ignored".
  - On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination. On save, system updates the 'Next Maturity Date' accordingly.

Note

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Roll-over tenor does not fall in the range of minimum and maximum tenor allowed".

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Years

Specify the number of years in the rollover tenor.

Months

Specify the number of months in the rollover tenor.

Days

Specify the number of days in the rollover tenor.

Next Maturity Date

On clicking on 'Save' or 'Compute', system defaults the next maturity date from the previous tenor of the deposit. This is updated only for rollover TDs.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be

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first liquidated to TD account and settled to the Payout details maintained for the TD account).

- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.

- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)

- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

11.6.3.3 <u>Specifying Term Deposit Pay-Out Details</u>

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Creation of new Term Deposit – TD

Note

– For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

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11.6.4 Capturing Pay-Out Parameters Details

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The following details are captured here:

11.6.4.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Date

Specify the date of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/ IC Number

Specify the passport or IC number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Country Code

Specify the country code for the pay-out.

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11.6.4.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport Account Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.6.5 Partial Redemption of Structured Deposit

Oracle FLEXCUBE allows partial redemption of Structured Deposits (SD) created under Index linked Structured Deposit and Variable Interest based Structured Deposit. The system considers the exchange rate as on the value date of the redemption.

During partial redemption, the system debits the TD account created under the SD and processed the payout based on the payout method. The system does not pick up interest rate or recalculate during partial redemption. The system does not allow partial redemption for Structured Deposits created under Target Based Series.

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11.6.6 Partial Redemption of Dual Currency Deposit

Oracle FLEXCUBE allows partial redemption of Dual Currency Deposit. The system considers the exchange rate as on the value date of the redemption.

During partial redemption, the system debits the Dual Currency Deposit and processes the payout based on the payout method. The system does not pick up interest rate or recalculate during partial redemption. The system does not allow partial redemption, if the fixing date has been passed for the deposit account.

11.6.7 Partial Redemption of Triple Currency Deposit

Oracle FLEXCUBE allows partial redemption of Triple Currency Deposit. The system considers the exchange rate as on the value date of the redemption.

During partial redemption, the system debits the Triple Currency Deposit account and processes the payout based on the payout method. The system does not pick up interest rate or recalculate during partial redemption. The system does not allow partial redemption, if the fixing date has been passed for the deposit account and for deposits booked under Target Return Series.

11.7 Processing Close Out Withdrawal by Multi Mode

You can close an account and pay the account balance to the customer using the 'Close out Withdrawal by Multi Mode' screen. You can invoke this screen by typing '1350' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You can maintain the following parameters here:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch Code

Branch code of the current branch is defaulted here.

Account Number

Specify a valid account number you need to close, from the adjoining option list.

Account Title

Title of the specified account number is defaulted here.

Currency

Currency of the specified account number is defaulted here.

Customer ID

Customer ID of the specified account number is defaulted here.

Account Amount

Balance amount in the specified account number is defaulted here.

You can also maintain the following details, apart from the details defaulted:

Account Pay Out Details

You can maintain the following details here:

Pay-Out Option

Select a valid pay-out option for the specified account number, from the adjoining drop-down list. This list displays the following values:

- Bankers Cheque – BC – Select if pay-out is through Bankers Cheque.
- Payout by FT – FT – Select if pay-out is through Fund Transfer.
- Payout by Cash – Select if pay-out is through Cash.
- Payments – PC – Select if pay-out is through payments.

Note

When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".

Percentage

Specify amount of redemption in percentage.

Amount

Amount to be paid-out is defaulted here based on the selected pay-out option and specified percentage, when you save the transaction.

Instrument Number

System will default the instrument number in forthcoming enrich stage which is to be issued to customer when BC payout mode is used.

Waive Charges

Check this box to indicate waive option for pay-out mode using RT product.

Offset Branch

Branch code of the account for redemption is defaulted here, when you select the 'Offset Account'.

Offset Account

Specify account number you need for redemption from the adjoining option list.

Note

If the transaction account has negative balance, and the mode used for closure is FT, the system will debit the negative amount of the transaction account + charges associated with account closure + the payout mode charges from the offset account, nullify the transaction account by making it to 0 and then closes. For modes other than FT, the system displays an error message when you try to close a negative balance account.

11.7.1 Maintaining Pay-out Parameters

You can maintain pay-out details of the account considered for redemption using the 'Payout Details' screen. You can maintain details for any selected payout option. You can invoke this screen by clicking on the 'Payout Details' button in the 'Close out Withdrawal by Multi Mode' screen.

You can maintain the following parameters here:

11.7.1.1 Bankers Cheque Tab

You can maintain Bankers cheque details of the account for redemption here, if you have selected 'Pay-Out Option' as 'Bankers Cheque'.

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Cheque Details

You can maintain the following cheque details:

Bank Code

Specify Bank code of the Banker's Cheque from the adjoining option list.

Country Code

Specify Country code of the Banker's Cheque from the adjoining option list.

Cheque Date

Specify a valid date you need to issue Banker's Cheque from the adjoining calendar.

Payable Branch

Specify branch you need to pay the Banker's Cheque from the adjoining option list.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the Banker's Cheque.

Beneficiary Address

Specify address of the beneficiary for the Banker's Cheque.

Passport/IC Number

Specify Passport number of the beneficiary for the Banker's Cheque.

Narrative

Specify description for the beneficiary of the Banker's Cheque.

11.7.1.2 PC Tab

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.

You can maintain the following parameters here:

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Counterparty Details

You can maintain the following counterparty details here:

Counterparty Bank Code

Specify the Bank code of the counterparty from the adjoining option list.

Counterparty Account

Specify account number of the counterparty from the adjoining option list.

PC Product Category

Specify PC product category from the adjoining option list.

Note

This is an optional field. If a value is not defined for this field, then the system books PC contract based on the PC 'Product Category' details maintained at 'Account Class' level.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the PC product.

Beneficiary Address

Specify address of the beneficiary for the PC product.

Passport/IC Number

Specify Passport number of the beneficiary for the PC product.

Narrative

Specify description for the beneficiary of the PC product.

Note

During account closure, the system uses PC Bridge GL, maintained at account class level, as an intermediary GL.

11.7.2 Assigning Transaction Codes During Close Out Withdrawal

During Close Out Withdrawal, you can assign different transaction codes to different types of accounts for the same mode of withdrawal. For example, for CASH mode of close out withdrawal, you can assign transaction code 'RBC' if the account being closed is a savings account and 'RBT' if the account being closed is a TD account.

You can assign different transaction codes to different accounts while netting of closed out accounts balance is performed using Redemption GL.

During Redemption GL, the amount of principal (+) interest (–) tax is netted. and as a first step, the netted amount is moved from the account being closed to a intermediary redemption GL. The amount is then moved from intermediary redemption GL to the final payout account. During this movement, the account that is being closed is used to determine the account class. With the determined account class, the system uses an appropriate ARC record to post the close out transaction.

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You should maintain different account class groups for different transaction codes. These account class groups are included in the ARC maintenance for the close out withdrawal product.

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12. Credit Card Payments

12.1 Introduction

Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

Oracle FLEXCUBE provides facility to handle these payments in the following modes:

- Payment by In-House Bank Cheque
- Payment by Other Bank Cheque
- Payment by Cash
- Payment by Account
- Payment through incoming swift message

12.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCM.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

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From Account Branch

Branch code of the recovery account is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

From Account Number

Recovery account number is defaulted here. However; you can specify account number from the adjoining option list, if needed.

Account Title

Title of the recovery account is defaulted here.

From Account Currency

Currency of the account is defaulted, when account number is selected.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Check Date

Current system date is defaulted as the check date.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Amount

Specify the payment amount for credit card transaction.

Note

Amount currency can be FCY

Narrative

Specify remarks for the credit card payments, if any.

The system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate

- From Amount
- Charge Details
- MIS Details
- UDF Details

Note

– When an amount is paid, the system accepts the amount with out validating payment against due amount.
– You can also configure auto-authorization with few user limits.

12.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using 'Credit Card Payment By Cheque' screen. You can invoke this screen by typing 'CRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Account Branch

Specify branch code of the Credit Card from the adjoining option list.

Narrative

Specify remarks for the credit card payments, if any.

Transaction Currency

Currency of the transaction is defaulted here; however, you can modify if needed.

Transaction Amount

Specify amount of the cheque drawn.

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Clearing Type

Specify clearing type you need for the cheque drawn from the adjoining option list.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Routing Number

Specify routing number you need for the cheque drawn from the adjoining option list

Drawer Account Number

Specify Account number on which the cheque is drawn.

Cheque Date

Cheque date is defaulted here.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

The system defaults the following details:

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

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12.4 Processing Payments by Cash

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cash. You can maintain these details using 'Credit Card Payment By Cash' screen. You can invoke this screen by typing 'CRCP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCA.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Transaction Amount

Specify payment amount for credit card transaction.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Narrative

Specify remarks for the credit card payments, if any.

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The system defaults the following details:

- Exchange Rate
- Account Number,
- Account Description
- Account Currency
- Account Amount
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- MIS Details
- UDF Details

12.4.1 Currency Denomination Tab

You can maintain the following denomination details here:

Currency Code

Currency code of the transaction currency is defaulted here.

Preferred Denomination

Specify preferred denomination for the Credit Card payment.

Total

Transaction amount is defaulted here from the main screen.

Denomination Details

You can maintain the following details here:

Denomination Code

Denomination code is defaulted based on the details maintained at 'Denomination Maintenance' level.

Denomination Value

Denomination value is defaulted based on the details maintained at 'Denomination Maintenance' level.

Units

Specify units you need for the specified denomination code.

Total Amount

Total amount is defaulted based on the denomination details maintained in this screen.

12.4.2 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level.

For further processing details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

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12.5 Processing Payments by Account

Oracle FLEXCUBE provides a facility to handle Credit Card payments by Account. You can maintain these details using 'Credit Card Payment By Account' screen. You can invoke this screen by typing 'CRAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRAC.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Value Date

Current date of the system is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Recovery Account

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

Account Title

Title of the recovery account is defaulted here.

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Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Note

If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

Amount

Specify the payment amount for credit card transaction.

Note

If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

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Narrative

Specify remarks for the credit card payments, if any.

The system defaults the following details:

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

Exchange Rate

Exchange rate value is defaulted here to convert the transaction currency to account currency.

12.5.1 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level.

For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

12.6 Processing Credit Card Payment Reversals

Oracle FLEXCUBE provides a facility to handle reversal of Credit Card payments by Cash, Cheques and Account transfer. You can maintain payment reversal details using 'Credit Card

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Payment Reversal' screen. You can invoke this screen by typing 'STDCCREV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following parameters here:

Credit Card No

Specify number of the Credit Card for which you need to reverse payments.

Transaction Ref No

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

Remarks

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on 'Save' icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

12.7 <u>Viewing Credit Card Reversal Payments</u>

You can view a summary of Credit Card reversal payments maintained at the 'Credit Card Payment Reversal' level using 'Credit Card payment Reversal Summary' screen. You can

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invoke the 'Credit Card payment Reversal Summary' screen by typing 'STSCCREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can view records based on any or all of the following criteria:

Authorization Status

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

● Authorised–Select this option if the Credit Card payment is authorised.
● Unauthorised–Select this option if the Credit Card payment is unauthorised.

Credit Card No

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

Transaction Ref No

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

Transaction Branch

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

● Authorization Status
● Credit Card No
● Transaction Ref No
● Transaction Branch
● Transaction Date
● Payment Currency
● Payment Amount
● Payment Status
● Payment Input By

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13.1   Introduction

This chapter details the various Vault Operations that can be performed through this module.

13.2   Transferring Cash from Vault

You can transfer cash from vault using the 'Transfer cash from Vault' screen. You can invoke this screen by typing '9007' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:TransferCurrency

Select the currency to be transferred from Vault.

Transfer Amount

Specify the total amount to be transferred.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount transferred.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

13.2.1   Capturing denomination details

You have to specify the following details for the cash being transferred:

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Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

After entering these details, you need to click save icon. The specified amount will flow from vault and gets updated.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.3 Transferring Cash to Vault

You can transfer cash to vault using the 'Transfer cash to Vault' screen. You can invoke this screen by typing '9008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

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Transaction Currency

Select the currency to be transferred to Vault.

Transaction Amount

Specify the total amount to be transferred.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount transferred.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

13.3.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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13.4 Buying Cash from Central Bank

You can buy cash from central bank using the 'Buy Cash from Central Bank' screen. You can invoke this screen by typing '9009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

Transaction Currency

Select the currency to be bought from the Central bank.

Transaction Amount

Specify the total amount to be transferred.

Narrative

Enter remarks about the transaction.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

13.4.1 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

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Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash purchase. To reverse this default behaviour, you can specify units in negative.

Denom Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

13.4.2 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE Host User manual for details.

As an example, the following details may be captured in this section:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Contract in Various Currencies

Explanation required from Dev/testing team.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

13.4.3 Specifying UDF Details

You can specify the UDF details under 'UDF' tab.

Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.5 Selling Cash to Central Bank

You can sell cash to central bank using the 'Sell Cash to Central Bank' screen. You can invoke this screen by typing '9010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

Transaction Currency

Select the currency to be sold to Central bank.

Transaction Amount

Specify the total amount to be sold.

Narrative

Enter description of the transaction.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

13.5.1 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

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Units

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

13.5.2 Specifying MIS Details

You can capture the details in the 'MIS' tab of the screen:

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

Contract in Various Currencies

13.5.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

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Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.6 Buying TCs from Agent

You can buy TCs from Agent using the 'Buy TCs from Agent' screen. You can invoke this screen by typing '9011' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.6.1 Specifying TC Details

The following details have to be maintained:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

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Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.7 Buying TCs from Head Office

You can buy TCs from Head office using the 'Buy TCs from HO' screen. You can invoke this screen by typing '9015 in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

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Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.7.1 <u>Capturing TC Details</u>

The following details have to be captured:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.8 Selling TCs to Head Office

You can sell TCs from Head office using the 'Sell TCs to HO' screen. You can invoke this screen by typing '9016' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction, if any.

Branch Code

The current branch is defaulted.

13.8.1 Capturing TC Details

You have to maintain the following information in this section:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

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Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.9 Buying TCs from Vault

You can buy TCs from Vault using the 'Buy TCs from Vault' screen. You can invoke this screen by typing '9017' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

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External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.9.1   Capturing TC Details

You have to capture the following details of the TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

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Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.10 Returning TCs to Vault

You can return TCs to Vault using the 'Return TCs to Vault' screen. You can invoke this screen by typing '9018' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.11 Capturing TC Details

You have to specify the following details of a TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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13.12 Viewing TCs available with Vault

You can view TCs available with vault using the 'Display TCs available with Vault' screen. You can invoke this screen by typing '9020' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

Transaction Branch

The current branch is displayed here.

Issuer Code

Select the issuer code of the instrument from the option list available.

Transaction Currency

Select the currency in which the transaction is carried out, from the option list available. After entering the above details, click 'Ok' button on the screen to view all the TCs available with vault. The system displays the following details:

- Description
- Sys Count
- Series
- Start Number
- End Number
- Amount
- Denomination

To view the details in a vault in other branch, click 'Reset' button. After this you can enter the appropriate values and click 'Ok' button.

14. Balancing Operations

14.1 Introduction

This chapter details the various balancing operations that can be performed using this module.

14.2 Book Shortage

You can book shortage of a currency using the 'Book Shortage' screen. You can invoke this screen by typing '7551' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

Transaction Currency

Select the currency to be booked for shortage.

Transaction Amount

Specify the total amount to be booked for shortage.

Narrative

Enter description of the transaction.

The screen has three tabs which are as follows:

- Denom
- MIS
- UDF

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

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14.2.1 Specifying denomination details

The following details have to be captured in this section:

Currency Code

The currency in which the transaction is being performed is displayed here.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

14.2.2 Specifying the MIS details

You can capture these details in the 'MIS' tab of the screen.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

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Account Officer

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer.

Contracts In Various Currencies

Specify the MIS code assigned to contracts in various currencies.

14.2.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

UDF Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

UDF Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.3 Booking Overage

You can book overage of a currency using the 'Book Overage' screen. You can invoke this screen by typing '7552' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here, you can capture the following details:

Transaction Currency

Select the currency to be booked for overage.

Transaction Amount

Specify the total amount to be booked for overage.

Narrative

Enter description of the transaction.

The screen has three tabs which are as follows:

- Denom
- MIS
- UDF

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

14.3.1 Specifying Denomination Details

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

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The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

14.3.2 Specifying the MIS details
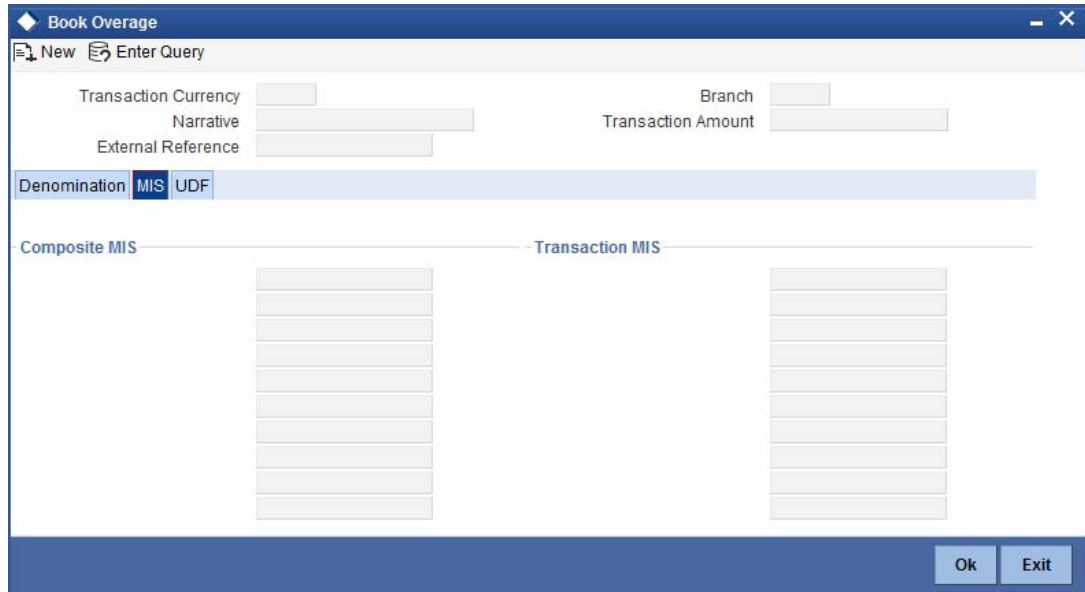
You can capture the details in the 'MIS' tab of the screen:

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MIS is user definable and is configured at the host.

Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer belongs.

14.3.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

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Specify the following details.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.4   Transfer Cash from Teller

You can transfer cash from teller using the 'Transfer cash from Teller screen. You can invoke this screen by typing 'BCFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

Till ID

Select the till from which the cash has to be transferred.

Transaction Currency

Select the currency to be transferred from teller.

Transaction Amount

Specify the total amount to be transferred.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Denomination Details

Specify the following details.

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

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Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative..

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

The completed transaction can be viewed in the 'Completed Transaction' list. Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.5   Interbranch Transactions

You can transfer cash from source branch to destination branch in the 'Interbranch Transaction Input' screen. You can enter vault details to which the cash will be received in this screen. You can invoke this screen by typing '1410' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You can specify the following here:

External Reference

The system displays the external reference number.

Description

You can enter any remark about the cash transfer.

Advance Request Reference No

The system displays the advance request reference number.

From Branch

The system displays the current active branch office from where the cash will be sent.

To Branch

Specify the destination branch where the cash will be received.

From Vault

The system displays the vault based on the 'To Branch' field.

To vault

Specify the destination vault.

Transaction Currency

Specify the transaction currency. The adjoining option lists all the currencies maintained in the system. You can choose the appropriate one.

Transaction Amount

Specify the transaction amount.

Advance Request

Check this box to allow the current branch to create an advance request to another branch for cash.

Note

When 'Advance Request' box is checked, the system does the following:
- The from Branch/Vault can be selected
- The to vault (receiver) will be defaulted to current Branch/Vault
- The From vault will be defaulted fbased on sender branch
- No accounting entries or updates will be available for this transaction

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Denomination Code

Specify the denomination of cash that has to be transferred.

Denomination Value

The system displays the value of the denomination.

Units

Specify the number of units of selected denomination.

Total Amount

The system displays the total amount.

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14.6 Liquidating Interbranch Transaction

You can liquidate interbranch transaction initiated by the sending branch cash from source branch to destination branch in the 'Interbranch Transaction Liquidation' screen. You can invoke this screen by typing '1411' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference

The system displays the external reference number.

Original reference no

The system displays the original reference number.

From Branch

The system displays the current active branch office from where the cash will be sent.

To Branch

Specify the destination branch where the cash will be received.

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From Vault

The system displays the vault based on the 'To Branch' field.

To vault

Specify the destination vault .

Transaction Currency

Specify the transaction currency. The adjoining option lists all the currencies maintained in the system. You can choose the appropriate one.

Transaction Amount

Specify the transaction amount.

Denomination Details

Denomination Code

Specify the denomination of cash that has to be transferred.

Denomination Value

The system displays the value of the denomination.

Units

Specify the number of units of selected denomination.

Total Amount

The system displays the total amount.

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15. Branch Deployment Options

15.1 Introduction

Oracle FLEXCUBE Branch module can be setup in three different ways.

Centralized Setup

In case of Centralized setup the Branch server, Branch object and Host object will be present in the same machine or located in the same Datacenter. Also in case of a Centralized setup, the Branch and Host DB objects need to be present necessarily in the same Oracle schema and instance. This removes a complete network hop, thereby reducing transaction time – and also eliminates the possibility of Branch going Offline with respect to the Host Server.

De-Centralized Setup

In case of a Decentralized setup, the Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the Host DB. In a Decentralized setup, all calls to Host DB will happen through a HTTP call via the WAN. Since messages are sent over WAN, a Decentralized setup might be relatively slow. In case the network connection between the Branch and the Host Data center fails, the Branch will be forced to work in an Offline mode.

Hybrid Setup

This setup is a combination of Centralized & De-Centralized Branches. Out of 10 Branches say 7 are centralized and 3 are de-centralized.

15.2 Deployment Options

Following are the branch deployment options:

15.2.1 Centralized Deployment

In a centralized deployment:

- Branch and Host DB objects are present in the same Oracle DB Schema.
- Requires network connectivity between the remote branches and datacenter at all times
- Faster transaction times.
- No offline support.

Features

The features of this deployment are as follows:

- Availability of network connectivity at all times.
- Teller transactions always directed to Data Center server.
- No Offline transaction capability for Teller transactions.
- Good connectivity between Data center and Branches to ensure continuity of business and performance.

15.2.2 De-centralized Deployment

In a de-centralized deployment:

- Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the FLECUBE DB.
- Branch and Host schemas will be present in different Oracle DB Instances.
- Doesn't require network connectivity at all times.

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- DC Branch Till & Transaction specific data will be available on the Branch DB.
- Transactions will be tanked in Offline mode. Untanking process is triggered once the network connectivity is restored.
- The same Branch DB can host multiple branches.

In decentralized deployment, branch transactions can be entered in two modes, viz. online and offline.

15.2.2.1 <u>Online Mode</u>

If the branch is online, you can see the 'Select branch' and 'Home Branch' in the drop down when you mouse over 'Branch Code' on the application toolbar.

The features of this deployment are as follows:

- Teller transactions are uploaded into FLEXCUBE DB present in Data Center.
- Teller transactions are routed to the FLEXCUBE DB in Data Center through Branch server
- Full functionality of teller transactions are supported
- Replication of latest data from FLEXCUBE DB to Branch DB at pre-set intervals.

15.2.2.2 <u>Offline Mode</u>

If the branch is offline, you can see the offline status when you mouse over 'Change Branch' on the application toolbar.

The features of this deployment are as follows:

- Network Connectivity between Remote Branch and Data Center is not available.
- Teller transactions are not uploaded into FLEXCUBE DB present in Data Center real time.
- Teller transactions are tanked in Branch Database present in the Remote Branch.
- Transactions are synchronized with FLEXCUBE Host once the connectivity is restored.
- Certain functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.
- No replication of data from FLEXCUBE DB to Branch DB in Offline mode.

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Notification and Administration

The Change Branch functionality of FLEXCUBE will be disabled in offline mode. Which also acts as an indicator if the Branch is online or offline.

All transaction input in Offline mode will be tanked. Untanking happens once the link is restored.

In case, Branch switches from Offline to Online or vice versa after a transaction has been initiated then they have to be discarded and re-input again.

Offline Exposure Control

Exposure controlled by specifying the Offline Limit at Customer Account level.

Error will be displayed during save of a transaction in Offline mode, in case the sum of all Offline Debit transactions including the current transaction exceeds the Offline Limit.

15.3 Processing Transactions in Offline Mode

When network is down in the decentralized branch, branch will be able to post transactions in offline mode with limited functionality.

The banks exposure in an Offline scenario will be controlled by the Offline limits set for a Customer Account in FCC.

Any transaction being executed Offline will validate against the Account's Offline limit (as and where applicable) and on exceeding the same, will result in an Error. This validation will be for the sum of Transaction amounts for all Offline Debit transactions for that Account (including the current Transaction) against the Offline limit for the Account.

As Transactions are not going to Host, charges should be picked up locally. Following table is replicated for this purpose - fbtb_arc_maint. From this table various charges are picked up based on product code, currency code, Branch code, transaction type and account class group. Charge amount is shown only if the Charge Type is FLAT and Slab/Tire Type is none. In any other case teller is supposed to enter the charge amount.

Functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.

Validations that are available for Customer Account accounts are dormant, frozen, no credits, no debits and cheque number for cheque transactions.

Oracle FLEXCUBE supports the following branch transactions in offline mode.

SI No	Function id	Module	Offline	Description
1	9001	Maintenance	Y	Open Teller Batch / Till
2	9007	Maintenance	Y	Transfer Cash from Vault
3	9008	Maintenance	Y	Transfer Cash to Vault
4	9011	Maintenance	Y	Buy TCs from Agent
5	9012	Maintenance	Y	Teller Platform Status Query Screen
6	9015	Maintenance	Y	Buy TCs From HO

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SI No	Function id	Module	Offline	Description
7	9016	Maintenance	Y	Sell TC to HO
8	9017	Maintenance	Y	Buy TCs from Vault
9	9018	Maintenance	Y	Return TCs to Vault
10	9020	Maintenance	Y	Display TCs available with Vault
11	BCFT	RT	Y	Transfer Cash from Teller
12	DENM	Maintenance	Y	Denomination Exchange
13	EODM	Maintenance	Y	EOD Maintenance
14	OFDL	Maintenance	Y	File download
15	REAN	Maintenance	Y	Reassign Transactions
16	TVCL	Maintenance	Y	Till Balancing and Closure
17	TVQR	Maintenance	Y	Till Vault Position Query
18	1001	RT	Y	Cash Withdrawal
19	1005	RT	Y	Miscellaneous GL Transfer
20	1006	RT	Y	Funds Transfer Request
21	1008	RT	Y	Miscellaneous Customer Debit
22	1013	RT	Y	Cheque Withdrawal
23	1060	RT	Y	Miscellaneous GL Debit
24	1401	RT	Y	Cash Deposit
25	1408	RT	Y	Miscellaneous Customer Credit
26	1460	RT	Y	Miscellaneous GL Credit
27	7551	RT	Y	Book Shortage
28	7552	RT	Y	Book Overage
29	9009	RT	Y	Buy Cash From Central Bank
30	9010	RT	Y	Sell Cash To Central Bank
31	LOCH	RT	Y	In-House cheque Depo
32	1009	DD	Y	TC Sale (Against Account)
33	1409	DD	Y	TC Purchase (Against A/C)
34	8003	DD	Y	TC Purchase (Walk-In)
35	8204	DD	Y	TC Sale (Walk-In)
36	8205	DD	Y	TC Sale (Against GL)

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SI No	Function id	Module	Offline	Description
37	5521	CG	Y	Inward Clearing Cheque Data Entry
38	6501	CG	Y	Cheque Deposit
39	6512	CG	Y	Consolidated Cheques Data Entry
40	6520	CG	Y	Cheque Deposit to GL
41	1025	UP	Y	Bill Payment by Cash
42	1075	UP	Y	Bill Payment Against Account
43	CLCS	Maintenance	Y	Clear Cache

15.4 <u>Tanking and Untanking</u>

Transactions are stored in Branch DB in Offline mode with the status as Tanked

Untanking job will pick up the Tanked transactions and store them in FLEXCUBE DB once the connectivity is restored.

Tanked transactions can also be uploaded to FLEXCUBE DB using the UI

You can download transactions from branch DB in to file is OFDL screen.

Downloaded file will be available under the folder where the path has been given in FBTB_PARAMS for column UNTANK_FILEUPLOAD_PATH.

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You can upload file into Oracle FLEXCUBE DB using STDOFUPL screen.

Intra day batch STDOFUPL will force post the transactions in FLEXBRANCH DB.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDOFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDOFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

15.5 Auto-Reversal Process

Transactions that get timed out will be picked up by the untanking job and stored in FLEXCUBE DB.

Batch running in FLEXCUBE DB will pick up the transactions and reverse the same in FLEXCUBE.

15.6 Offline Batch Process Flow

The process flow for offline branches is as follows:

- When operations start in the morning, branch is connected and network is up.
- Transaction processing will continue as normal.
- Network is disrupted during middle of day and not restored back till end of day.
- Branch will automatically switch to offline mode.
- Branch will able to post only offline transactions.
- Before running EODM, branch should download the transactions as suggested earlier.
- Offline branch should ensure to send the file to online branch.
- After transactions have been downloaded by the branch, branch should run EODM and check for the dates.

15.6.1 Process Flow for Online Branch which uploads Offline Transactions

The process for uploading offline transactions is as follows:

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On receipt of file from offline branch, the online branch should upload the transactions as suggested earlier.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDOFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDOFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

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16. Batches

16.1 Introduction

This chapter details the various batch operations that are done in this module.

16.2 Clearing Inward Cheque Data Entry

You can do an Inward clearing cheque data entry using the 'Inward Cheque Clearing Data Entry' screen. You can invoke this screen by typing '5521' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

End Point

Select the end point from the option list available.

Batch Number

The system generates the batch number and displays it only on Enrich.

Currency

Select the currency from the option list available.

Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number of rows mentioned in the Entries Field and defaults the clearing type and added rows.

Entry Number

The system generates an unique sequence number for each Instrument Type.

Instrument Type

The system displays the default value 'cheque' for instrument type.

Account Number

Select the account number from the option list available.

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Cheque Number

Specify the number of the cheque for inward clearing.

Amount

Specify the amount for inward clearing.

Remitter Branch

The branch where the remitter account is maintained is displayed here. However you can modify it.

Account Title

The system defaults the account title when you select the account.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Drawee Account Number

Specify the drawee account number.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Paid - Cheque no - Cheque Number - Payee A/c Number- Account Number'. Once you specify the 'Cheque Number' and 'Payee Account Number', the system replaces the field values respectively on tabbing out from the field.

Instrument Date

Specify the instrument date.

Beneficiary Routing Number

Specify the routing number of the beneficiary bank. The adjoining option list displays Banks' routing numbers, excluding the current bank. You can select the appropriate one.

Instrument Issue Date

Specify the instrument issue date. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Instrument Issue date' and the 'Instrument Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to save the transaction. The system displays the message as "Transaction Completed Successfully".

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16.3 Clearing Inward Data Entry

You can do an Inward clearing data entry using the 'Inward Clearing Data Entry' screen. You can invoke this screen by typing '5555' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here, you can capture the following details:

Batch Reference

The system generated reference number is displayed here.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Routing Number

Specify the routing number for clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Beneficiary Routing Number

Specify the routing number of the beneficiary bank. The adjoining option list displays Banks' routing numbers, excluding the current bank. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Currency

Select the currency. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

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Branch Code

Select the branch code. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the Entries field.

Entry Number

The system generates an unique sequence number for each Instrument Type.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Account or General Ledger Number

Select the account number from the option list available.

Instrument Number

Specify the instrument number for inward clearing. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Amount

Enter the amount for which the instrument is being drawn.

Branch code

The system displays the branch code here.

Account Title

The account title will be defaulted from the account list of value.

Narrative

The system defaults the narrative as 'Cheque Paid - Cheque no - Cheque Number - Payee A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Payee Account Number', the system replaces the field values respectively on tabbing out from the field.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Issuing Branch

The branch where the issuer account is maintained is displayed here. However you can modify it.

Instrument Currency

Specify the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Date

Specify the instrument date from the adjoining calendar.

Routing Number

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Drawee Account Number

Specify the account from which money is drawn.

Beneficiary Routing Number

Select the beneficiary routing number from the adjoining option list.

Narrative

Enter remarks about the transaction.

Total Amount

On clicking 'Outstanding Amount' button, the system displays the total amount of the transaction

Click save icon to save the transaction. After the transaction is successfully saved the message is displayed as "Transaction Completed Successfully".

Note

If the system date is greater than the expiry date, then the system updates Clearing Log table with the error as "Instrument Validity has expired and needs Revalidation".

You can process inward clearing after re-validating the instrument using 'Clearing Repair' screen.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

16.4 Consolidated Cheques Data Entry

You can do a consolidated cheque data entry using the 'Consolidated Cheque Data Entry' screen. You can invoke this screen by typing '6512' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number from the option list available.

Transaction Currency

Select the currency for the transaction the option list available.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Branch Code

The system displays the branch code.

Account Description

The system displays the account description here.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Specify the number of rows you want to add when 'Add Rows' button is clicked. When you click on 'Add Rows' button, the system adds the rows based on the specified value and defaults 'Clearing Type' in all added rows.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Entry Number

This is a system generated sequence number.

Instrument type

The system defaults the instrument type as cheque for consolidated cheque data entry.

Drawee Account Number

Specify the account from which money is drawn.

Cheque Number

Specify the number of the cheque for data entry.

Amount

Specify the amount mentioned in the cheque.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number - Drawer A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Drawer Account Number', the system replaces the field values respectively on tabbing out from the field.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Cheque Date

Specify the date of the cheque.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

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Click save icon to save the transaction. After the transaction is successfully saved the message is displayed as "Transaction Completed Successfully".

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

16.5   Clearing Outward Data Entry

You can do an Outward clearing data entry using the 'Outward Clearing Data Entry' screen. You can invoke this screen by typing '6514' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

Instrument Currency

Select the instrument currency. The adjoining option list displays all valid instrument currencies maintained in the system. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

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- Banker's Cheque
- Demand draft
- Cheque

Routing Number

Specify the routing number for outward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Branch Code

The system displays the branch code here.

Account Description

The system displays the account description here.

Transaction Currency

Specify the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the No of Entries field.

Entry Number

The entry number is displayed here.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

Drawee Account Number

Specify the account from which money is drawn.

Instrument Number

Specify the instrument number for outward clearing.

Amount

Specify the amount mentioned in the instrument.

Routing Number

The system displays the routing number here. However you can modify it by specifying the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

For Outward clearing transactions, system defaults the beneficiary routing number as the clearing branch or processing branch's routing number.

Note

For Outward clearing transactions, system defaults the beneficiary routing number as the clearing branch or processing branch's routing number.

Branch

The system defaults the current branch code here.

Account Title

Specify the account title.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number – Drawer A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Drawer Account Number', the system replaces the field values respectively on tabbing out from the field.

Clearing Type

The system defaults the clearing type specified in the main screen, when you click 'Add Rows' button; however, you can modify, if needed.

Drawer Account Number

Specify the drawer account number.

Account Title

Specify the account title.

Transaction Currency

The system displays the transaction currency here. However you can modify it by specifying the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Instrument Currency

The system displays the instrument currency here. However you can modify it by specifying the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Cheque Date

Specify the date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

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Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to save the transaction. After the transaction is successfully saved the system displays the message as "Transaction Completed Successfully".

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

16.6 Running EOD

You can run the branch EOD using the EOD Maintenance screen. You can invoke this screen by typing 'EODM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The system displays the following details:

- External reference number
- Branch code

Click 'Run EOD' button to run the EOD for the branch.

The following validations are done before running EOD:

- Only the user who runs the EOD should be logged into the branch.
- There must be Holiday maintenance to get the Next working day.
- Balancing and closure processes for Till and Vault should be completed. There should not be any transaction in 'Pending' or 'Assigned' stage for a user

Once these have been successfully validated, EOD proceeds with the system date change by moving the Branch posting date to the next date. The Branch transaction sequence will also get reset as a consequence of the execution of Branch EOD. This signifies the Beginning

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of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

16.7 Querying Tellers Status

You can view the current operational status and other details of the tellers in a branch using the 'Teller Platform Status Query Screen' screen. This screen will display all the details that will be validated during EODM (End of Day of Savings module) You can invoke this screen by typing '9012' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:

External Reference Number

The system displays a unique number.

Branch Code

The system defaults the current logged in branch code.

The following details of the current branch are displayed for all the tellers:

- User ID – the teller user ID
- User Working – current log in status of the user
- Pending Transactions - number of transactions in the Pending Queue for the user
- Tanked Transactions - number of transactions in the Tanked Queue for the user
- Assigned Transactions - number of transactions in the Assigned Queue for the user
- Unassigned Transactions - number of transactions in the Unassigned Queue for the user
- Auto Reversal Pending - number of transaction pending to be auto reversed for the user

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17. Reports

17.1 Introduction

The following are the reports that you can generate in Savings module:

- Savings Insignificant Balance Accounts Report
- Blocked Accounts Report
- Account Balance Listing Report
- Saving Accounts Opened Today Report
- Saving Accounts Closed Today Report
- Flat File - Cheque Book Requested Report
- Savings Large Balance Movements Report
- Accounts Dormant Next Month Report
- Savings Account Dormant Today Report
- Re-validated Instruments Report
- Reissued Instrument Report
- Duplicate Instrument Issued Report
- Savings Overline/TOD Report
- Daily Overline/TOD Txn Report
- Large Debit Balance Report
- Intra bank Transfer Report
- Flat File Cheque Book Requested Report
- Signatory Details ReportReport
- Daily Processed Transactions Report

To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

17.2 Savings Insignificant Balance Accounts Report

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

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You can invoke 'Savings Insignificant Balance Accounts' screen by typing 'SVRIBACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.2.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Branch Code	This indicates the branch code
Product	This indicates the product
Description	This gives a brief description on the account class
Account Number	This indicates the account number
Currency	This indicates the currency
Last Credit Amount	This indicates the OLE_LINKCredit Details
Last Credit Date	This indicates the date of previous credit
Last Debit Amount	This indicates the Debit Details

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Last Debit Date	This indicates the date of previous debit
Account Balance	This indicates the balance amount in the account

17.3 <u>Blocked Accounts Report</u>

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

You can invoke 'Blocked Accounts' screen by typing 'SVRBACCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.3.1 <u>Contents of the Report</u>

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number

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Customer ID	This indicates the customer ID
Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

17.4 Account Balance Listing Report

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

You can invoke 'CASA Balance Listing' screen by typing 'SVRCABLI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.4.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

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Account Class	This indicates the account class
Description	This gives a brief description on the account
Currency	This indicates the currency of the transaction
Account Number	This indicates the account number
Customer ID	This indicates the customer identification number
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Available Balance	This indicates the balance available
Un-cleared Amount	This indicates the uncleared amount
Accrued Interest	This indicates the accrued interest
Hold Amount	This indicates the hold amount
Accrued Till	This indicates the accrued till
Last Interest	This indicates the last interest

17.5 Saving Accounts Opened Today Report

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis. You can invoke 'Saving Accounts Closed Today Report' screen by typing 'SVRAOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Branch Code

The system displays the current branch code. You can generate the report specific to this branch.

17.5.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information, grouped by account class and currency:

Account Class	This indicates the account class. Details of saving accounts opened during the day under this account class are displayed below.
Currency	This indicates the currency of transaction
Customer Number	This indicates the Customer Number
Customer Name & Address	This indicates the name of the customer and the address of the customer
Account Number	This indicates the account number
ACY Opening Bal	This indicates the Opening Balance in Account currency
Available Balance	This indicates the available balance
Teller	This indicates the Teller ID
Supervisor	This indicates the Supervisor name

17.6 Saving Accounts Closed Today Report

This report lists the CASA accounts that have been closed in the day, per product per currency per branch. While closing the accounts, interest is charged or applied to the account based on the credit/debit balance on the account. This report is generated at EOD on a daily basis. You can invoke 'Saving Accounts Closed Today Report' screen by typing 'SVRACREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

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Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

17.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Class	This indicates the account class. Details of all savings accounts closed during the day under this Account Class are displayed below.
Account No	This indicates the account number of the customer
Currency	This indicates the currency of the transaction
Customer Name	This indicates the name of the customer
Closing Balance as	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

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17.7 Flat File - Cheque Book Requested Report

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

17.7.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number of the customer
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

17.8 Savings Large Balance Movements Report

This is an exception report of large balance movements in CASA. The bank sets up an alert at the product level to report accounts with large debit/credit balance movement. This alert would result in an automatic exceptional report at the end of the day. The transactions carried during the day would result in increase or decrease in available balance. When an account balance movement has reached the threshold defined, this exceptional report is generated by the system.

The Threshold amount is defined as the user parameter in the Batch EOD Input (BADEODFN). This report is generated at EOD on a daily basis. You can invoke 'Savings Large Balance Movements Report' screen by typing 'SVRLBALM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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17.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Class	This indicates the account class
Description	This indicates the description
Account Number	This indicates the account number of the customer
Officer ID	This indicates the id of the Officer
Transaction No	This indicates the transaction number
Dr/Cr	This indicates whether the transaction is a debit or a credit
Balance Movement	This indicates the Balance Movement in CASA
Available Balance	Balance Available

17.9 Accounts Dormant Next Month Report

This report lists the CASA accounts product-wise and currency-wise that will remain dormant from the coming month onwards. In the absence of any customer initiated transaction in an account for a period defined at the product level, the account is moved to the dormancy state. From dormancy the status is changed to unclaimed deposit after a specific period.

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This report is generated at EOD on a monthly basis. You can invoke 'Accounts Dormant Next Month Report' screen by typing 'SVRDOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

17.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Branch Code	This indicates the branch code
Account Number	This indicates the Account Number
Account Description	This gives a brief description on the account
Account class code	This indicates the account class code
Customer Number	This indicates the customer number
Currency	This indicates the currency of the transaction
Current Balance	This indicates the current balance
Last Debit Amount	This indicates the last amount debited
Last Debit Date	This indicates the last debit date
Last Credit Amount	This indicates the last credited amount
Last Credit Date	This indicates the last credit date
Last Transaction Date	This indicates the last transaction date

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17.10 <u>Savings Account Dormant Today Report</u>

This report lists all Current and Savings accounts that have been marked dormant in the day per product per currency per branch.

The period for which an account is inactive, after which the status moves to dormancy, is set-up at the product level in terms of days, months etc. When there are no customer initiated transactions in an account for the period defined at the product level, the account is moved to the dormancy state.

This report is generated at EOD on a daily basis. You can invoke 'Savings Account Dormant Today Report' screen by typing 'SVRADREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

17.10.1 <u>Contents of the Report</u>

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Number	This indicates the Customer Account Number
Account Name	This indicates the Customer Account Name
Current Balance	This indicates the current balance in the customer account.
Dormancy Date	This indicates the date of dormancy

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Date of Transaction (Date Last Dr and Date Last Cr)	This indicates the last date on which there was a transaction in the account.

17.11 Re-validated Instruments Report

This report lists the details of the revalidated DD / BC instruments for the specified period.

You can invoke 'Revalidated Instruments Report' screen by typing 'RTRREVL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of DD or BC instruments revalidated for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report when you click 'Ok' button.

17.11.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

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Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

The generated report will have the following information:

Issue Date	Issue date of the instrument
Re-validated Date	Re-validated date of the instrument
Re-validated Period	Re-validated period of the instrument
Payable Bank/Branch	At which bank/branch it is payable
Original Expiry Date	Expiry date of the instrument before re-valida-tion
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Expiry Date	Expiry date of the Instrument after re-validation
Contract Reference Number	Contract reference number of the instrument transaction
Maker-Id	Maker id of the re-validated transaction
Checker-Id	Authorizer of the re-validated transaction
Payment Mode	Payment mode selected for charge.
Instrument Number	The reference number of the instrument
Beneficiary Name	Name of the Beneficiary.

17.12 Reissued Instrument Report

This report lists the details of the reissued DD / BC instruments for the specified period.

You can invoke 'Reissued Instruments Report' screen by typing 'RTRRISU in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of DD or BC instruments reissued for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report when you click 'Ok' button.

17.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body

The generated report will have the following information:

Issue Date	Issue date of the instrument
Beneficiary Name	Name of the beneficiary
Reissued Date	Re-validated date of the instrument

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Reissue Reason	Reason for reissue of the instrument
Expiry Date	Expiry date of the Instrument after re-validation
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Payable Bank/Branch	At which Bank/Branch it is payable.
Contract Reference Number	Contract reference number of the instrument transaction
Maker Id	Maker id of the re-validated transaction
Maker Date Stamp	Date on which the transaction is created
Checker Id	Authorizer of the reissue transaction
Checker Date Stamp	Date on which the reissue transaction is authorized
Old Instrument Number	The original instrument number
New Instrument Number	The new instrument number generated

17.13 Duplicate Instrument Issued Report

This report lists the details of the duplicate issuance of DD / BC instruments for the specified period.

You can invoke 'Duplicate Instruments issued Report' screen by typing 'RTRDISU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

Branch Code

Select the branch code from the option list.

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Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of duplicate issued DD or BC instruments for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report.

17.13.1 <u>Contents of the Report</u>

The selection options that you specified while generating the report are printed at the beginning of the report.

The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body
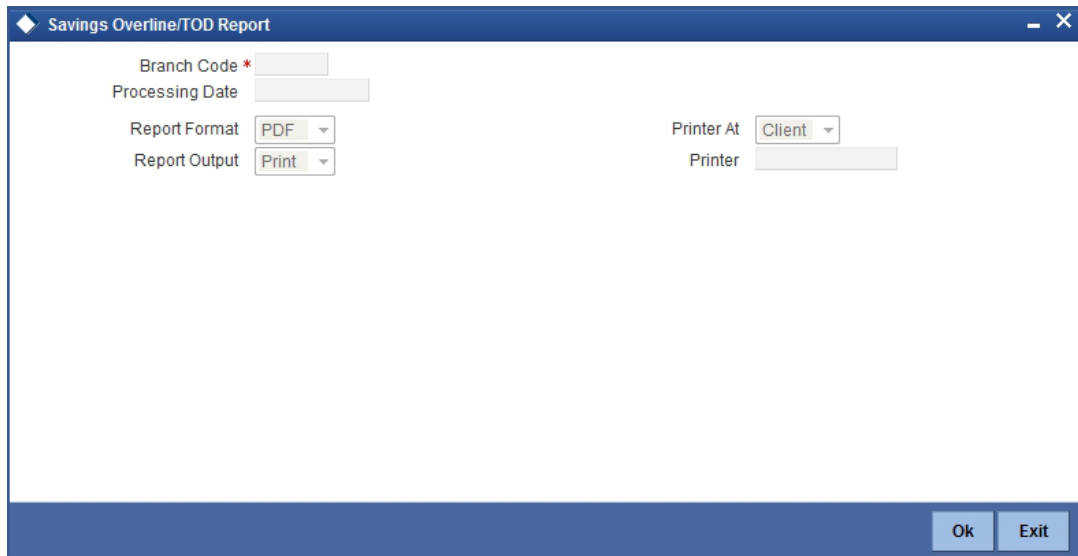
The generated report will have the following information:

Issuing Branch	Issuing branch of the instrument
Issue Date	Issue date of the duplicate instrument
Issue Reason	Reason for issue of the duplicate instrument
Expiry Date	Expiry date of the Instrument
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Instrument Date	Instrument date
Contract Reference Number	Contract reference number of the instrument transaction
Old Instrument Number	This will be original instrument number, which has been cancelled.
New Instrument Number	This will be new instrument number generated.
Beneficiary Name	Name of the beneficiary
Maker ID	This is the user ID of the maker of the record
Checker ID	This is the user ID of the authorizer of the record

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17.14 Savings Overline/TOD Report

When Current and Savings accounts are drawn above the overdraft limit sanctioned, then the system moves to overline status. Temporary overdrafts (TOD), on an ad-hoc basis, may also be sanctioned for the selected accounts, by an appropriate bank official when a customer requires. In such cases, you can generate a 'Savings Overline/TOD Report' at EOD with details of overline amount, overline days and credit risk rating description, for proper follow up of these accounts and to regularize the same. The details are listed based on the product type.

You can invoke 'Savings Overline/TOD Report' screen by typing 'STROVODR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

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Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

17.14.1 <u>Contents of the Report</u>

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Savings Overline/TOD Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Maker ID	Indicates Maker ID
Acc Desc	Indicates the account description
Account Current Balance	Indicates Account Current Balance
Current Overline Days	Indicates Current Overline Days
Month To Date Days	Indicates Month-to-Date Days
Year To Date Days	Indicates Year-to-Date Days
Acc. Ccy	Indicates Account Currency
Limit Ccy	Indicates Limit Currency
Overline Amount	Indicates Overline Amount
Last Debit Date	Indicates Last Debit Date
Last Debit Amt	Indicates Last Debit Amount
Last Credit Date	Indicates Last Credit Date
Last Credit Amt	Indicates Last Credit Amount
Temp OD Limit	Indicates Temp OD Limit
Uncleared Funds Limit	Indicates Uncleared Funds Limit

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Note

Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all overline accounts will be listed in the report. At least a single overline account should have 100% customer account linkage.

17.15 Daily Overline/TOD Txn Report

Banks provide Overline/TOD facility on a temporary basis to selected customers. You can generate 'Daily Overline/TOD Txn Report' to provide details of current and savings account with such facilities, to follow-up at the earliest. This report provides information on daily overline and TOD based on the branch and account.

You can invoke 'Daily Overline/TOD Txn Report' screen by typing 'STROVTOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

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Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

17.15.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed branch-wise as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Acc Desc	Indicates Account Description
Customer Name	Indicates the name of the customer
Last Credit Date	Indicates Last Credit Date
Txn Date	Indicates Txn Date
Txn Amt	Indicates Txn Amount
Txn CCY	Indicates Txn CCY
Limit CCY	Indicates Limit Currency
Dr/Cr	Indicates Debit Credit Indicator
Txn Desc	Indicates the transaction description
Total OD Limit	Indicates the total OD limit
Balance	Indicates Account Opening Balance

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17.16 Large Debit Balance Report

Oracle FLEXCUBE facilitates generation of 'Large Debit Balance Report' at EOD with details of CASA accounts which have exceeded the threshold limit. The details are grouped based on the account class and currency.

17.16.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Large Debit Balance Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates Account Class
Currency	Indicates Currency
Threshold Amount	Indicates Threshold Limit maintained at product and currency level
Account Number	Indicates Account Number whose balance has reached threshold limit
Account Name	Indicates Account description
Customer Id	Indicates Customer ID
Customer Name	Indicates Customer Name
Customer Telephone No	Indicates Customer Mobile Number
Available Balance	Indicates Account available balance

17.17 Intra bank Transfer Report

Oracle FLEXCUBE facilitates generation of the following reports from the 'Intra Bank Transfer Report' screen:

- List of all Advance requests received in branch
- List of all Interbank cash transfer done in branch
- List of pending transfer request arrived at branch

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You can invoke this screen by typing 'RTRIBTXD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow.

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

From Date

Specify the date from which the report should be generated.

To Date

Specify the date to which the report should be generated.

Report Type

Select the type of report from the following options:

- Advance Request
- Completed transfers
- Pending transfers

17.17.1 Contents of the Report

The selection options that you specified while generating the report are printed at the beginning of the report.

The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Reference No	Intra bank reference number

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Description	Description of the intraday transfer
From Branch	Branch code of transfer branch
From Vault	Vault of the transfer branch
To Branch	Branch code of transfer
To Vault	Vault of branch to which it is transferred
Transit GL	Transit GL code
Sender User	User (Teller) who initiated send operation
Receiver User	User (Teller) who initiated receive operation
Denomination Code	Denomination code
Denomination Value	Denomination value
Unit	Units
Total Amount	Total amount of transfer

17.18 Flat File Cheque Book Requested Report

You can invoke 'Flat File Cheque Book Requested Report' screen by typing 'SVRREPRT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following parameters here:

Branch

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

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17.18.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates Customer Account Number
Customer Full Name	Indicates the full name of the customer
Cheque Start Number	Indicates the start number of the cheque
Cheque End Number	Indicates the end number of the cheque
Number of Cheques	Indicates the number of cheques

17.19 Signatory Details Report

You can invoke 'Signatory Details' screen by typing 'SVRSIG in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

17.19.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

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Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer Number	**Indicates the customer number**
Account Number	Indicates the Account Number
Currency	Indicates the currency
Signature	Displays the signature
CIF Sig Id	Indicates the CIF Signature
Approval Limit	Indicates the limit of approval
Type	Indicates the type
Solo	Indicates whether the signatory is solo

17.20 Daily Processed Transactions Report

You can invoke 'Daily Processed Transactions Report' screen by typing 'CORDLPRT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You can specify the following parameters here:

Branch Code

You can generate the report for a specific branch or for all the branches. If you select 'All', the system will generate the report for all the branches. If you select 'Specific Branch', you need to specify the branch code.

Select a valid branch code from the option list. The system will generate the report for the selected branch.

Specify the report options and click 'OK' button to generate the report.

17.20.1 <u>Contents of the Report</u>

The parameters specified while generating the report are printed at the beginning of the report.

Header

The header of the report will contain the name of the report, branch code, branch name, branch date, user ID of the user who generated the report, module code, date and time of running the report and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Transaction Number	The transaction number
Transaction Code	The code that identifies the type of transaction
Transaction Amount	The amount involved in the transaction
Customer Type	The type of customer involved in the transaction
Account Number	The account number
Booking Date	The date of transaction booking
Value Date	The transaction value date
Charge	The applicable charge
Rate	The applicable rate
Title of Accounts	This indicates the title of the accounts
Maker ID	The user ID of the maker of the transaction
Maker Date Stamp	The date and time of the transaction
Checker ID	The user ID of the checker who authorized the transaction
Checker Date Stamp	The user ID of the checker who authorized the transaction

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