

Savings User Guide

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Savings User Guide  
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# 1. Preface

## 1.1 Introduction

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 Audience

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 Documentation Accessibility

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

## 1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>Preface</i> - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Savings</i> - An Overview provides a snapshot of the features of the entire module.
Chapter 3	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.
Chapter 4	<i>Common Operations</i> - Details the common operations that you can perform when processing transactions in this module.
Chapter 4	<i>Data Replication</i> – Details replicating host data in the branch.
Chapter 6	<i>Maintenances for Savings</i> - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
Chapter 7	<i>Maintaining Passbook</i> - Details the maintenances needed for the issuance of passbook at the Bank parameter and account class level
Chapter 8	<i>Cash Transactions</i> - explains all the cash-based transactions that can be performed through this module.
Chapter 9	<i>Instrument Transactions</i> - Describes the various instrument-based transactions that can be performed in this module.
Chapter 10	<i>General Ledger Transaction</i> - Explains miscellaneous debit and credit transactions GL transactions.

<b>Chapter 11</b>	<i>Time Deposit Transactions</i> - Explains the various types of transactions in this category.
<b>Chapter 12</b>	<i>Credit Card Payments</i> – Explains the various types of payments in this category
<b>Chapter 13</b>	<i>Vault Operations</i> - Explains the different types of Vault operations available in branch.
<b>Chapter 14</b>	<i>Balancing Operations</i> - Explains the balancing operations available in this module.
<b>Chapter 14</b>	<i>Batches</i> - Details the various automatic processes applicable for the module.
<b>Chapter 15</b>	<i>Branch Deployment Options</i> - Details various branch deployment options.
<b>Chapter 16</b>	<i>Batches</i> - Details various batch operations done in this module.
<b>Chapter 17</b>	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents.
<b>Chapter 18</b>	<i>Function ID Glossary</i> - 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:


<b>Abbreviation</b>	<b>Description</b>
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

---

## 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.*

### 2.2 Savings

This section contains the following topics:

- [Section 2.2.1, "User Roles"](#)
- [Section 2.2.2, "Salient features"](#)
- [Section 2.2.3, "Data Replication"](#)

#### 2.2.1 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.

#### 2.2.2 Salient features

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

### **2.2.3 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.*

#### **2.2.3.1 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.

#### **2.2.3.2 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.

#### **2.2.3.3 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.

#### **2.2.3.4 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 in 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.

### **2.2.3.5 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 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.

This chapter contains the following sections:

- [Section 3.2, "Features of Savings Workflow"](#)
- [Section 3.3, "Workflow Interfaces"](#)
- [Section 3.4, "Maintaining Function Group"](#)
- [Section 3.5, "Workflow Definition"](#)
- [Section 3.6, "User Role Definition"](#)
- [Section 3.7, "Workflow Transaction"](#)

### 3.2 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.

### 3.3 Workflow Interfaces

This section contains the following topics:

- [Section 3.3.1, "Defining workflow interfaces"](#)
- [Section 3.3.2, "Locking a Workflow stage"](#)
- [Section 3.3.3, "Tracking and Auditing"](#)
- [Section 3.3.4, "Defining a Workflow stage "](#)

#### 3.3.1 Defining 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).

### **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.

## **3.3.2 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.

## **3.3.3 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.

### 3.3.4 Defining a Workflow stage

You can define workflow stages as per the bank's requirements. The class generator utility will automatically generate the transaction specific classes. The workflow definitions for all transactions are generated in XML format. Whenever you change the workflow definition for a transaction, the respective class should be generated again and replicated to the workflow.

## 3.4 Maintaining Function Group

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.

Function
<input checked="" type="checkbox"/> 5521
<input type="checkbox"/> 5555
<input type="checkbox"/> 6501
<input type="checkbox"/> 6512
<input type="checkbox"/> 6514
<input type="checkbox"/> 6520

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).

## 3.5 Workflow Definition

This section contains the following topics:

- [Section 3.5.1, "Maintaining Workflow Definition"](#)
- [Section 3.5.2, "Tracking Approval by E-mail"](#)
- [Section 3.5.3, "Handling of Local Transactions and Pure Query"](#)
- [Section 3.5.4, "Maintaining Auto Assignment of Authorizer"](#)
- [Section 3.5.5, "Maintaining Default Authorizer"](#)

### 3.5.1 Maintaining Workflow Definition

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.

#### **User Preferences**

##### **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."
- 

**Validation Preferences****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.

---

**Authorization Preferences****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.

### **Email Approval**

Check this box to send transaction authorization approval request to the checker by e-mail. The checker can either Approve or Reject the request and provide remarks in the mail as reply. The sent and received email status is tracked in Email Approval Queue (CSSAMQUE) screen.

### **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.

### **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.

---

## **Multiple Level Authorization Preferences**

### **Multi Authorization**

Check this box to route the transaction for multiple authorization.

### **Follow Sequence**

Check this box to follow a sequence during various levels of multiple authorization of a transaction. This is enabled if 'Multi Authorization' is checked.

### 3.5.1.1 **Authorization Limit Check Button**

Click 'Authorization Limit Check' button to maintain the currency wise transaction limit in online and offline mode. The 'Authorization Limit Check' screen is displayed.

<input type="checkbox"/>	Currency	Amount	Offline Amount
--------------------------	----------	--------	----------------

Here you need to maintain currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then it is treated as authorization required.

#### **Currency**

Specify the currency for the authorization limit check.

#### **Online Amount**

Specify the online amount for the authorization limit check.

#### **Offline Amount**

Specify the offline amount for the authorization limit check.

The system performs the following validation while setting the preferences for Workflow definition:

The denomination tracking check should be Y only if 'Till Required' is Y.

Authorization Preference should be Y only if corresponding amendment preferences are Y.

The override handling in last stage cannot be Defer.

If you select 'Auto Authorize' option then the following options cannot be selected.

- Auth limit check
- IB check
- Authorization on charge amendment
- Authorization on exchange rate amendment

You cannot select the override handling to 'Auto'.

### 3.5.1.2 Multi Authorization Role Details Button

You can configure roles eligible to authorize transactions specific to a currency and amount combination in the 'Multi Level Authorization Role Details' screen. You can configure the roles only if you select the 'Multi Level Authorization' check box in the 'Function Work flow Definition Detail' (STDWFDEF) screen.

To configure the roles eligible to authorize transactions, click the 'Multi Authorization Role Details' button. The 'Multi Authorization Role Details' screen is displayed.

The screenshot shows a software window titled 'Roles'. It is divided into three main sections:

- Currency:** Contains a search bar with '1 Of 1' and a 'Go' button. Below it is a table with a header row: 

<input type="checkbox"/>	Currency Code *
--------------------------	-----------------
- Amount Slab and Authorization Levels:** Contains a search bar with '1 Of 1' and a 'Go' button. Below it is a table with a header row: 

<input type="checkbox"/>	Amount Slab *	No of Levels Path1	No of Levels Path2
--------------------------	---------------	--------------------	--------------------
- Authorization Role Mapping:** Contains a search bar with '1 Of 1' and a 'Go' button. Below it is a table with a header row: 

<input type="checkbox"/>	Authorization Rule	Level 1	Level 2	Level 3	Level 4	Level
--------------------------	--------------------	---------	---------	---------	---------	-------

At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can specify the following details here:

#### **Currency**

##### **Currency Code**

Specify the currency code using which the amount slabs are defined. Alternatively, you can select the currency code from the option list. The list displays all the currency code maintained in the system. This is enabled if 'Multi Authorization' is checked.

#### **Amount Slab and Authorization Levels Grid**

##### **Amount Slab**

Specify the amount slab up to which authorization can be performed. Alternatively, you can select the amount slab from the option list. The system refreshes the amount slabs for the selected currency. This is enabled if 'Multi Authorization' is checked.

##### **No of Levels Path1 and Path2**

The system displays the maximum number of levels of authorization required for selected currency and amount slab combination as maintained in 'Authorization Role Mapping' section.

#### **Authorization Role Mapping**

##### **Authorization Rule**

Select the authorization rule from the adjoining drop-down list. This list displays the following values:

- Primary - To apply the authorization rule as primary
- Alternate - To apply the authorization as alternate

### **Level (1-5)**

Specify the user role to authorize the transaction in the respective level.

---

#### **Note**

For Primary rule, you should specify the role for at least one level.

---

### **3.5.1.3 Authorizing Mutli Level Authorization Details**

When a maker submits a transaction eligible for multi level authorization, all the authorizers mapped to various levels can view and authorize the record in their authorization queue.

If you had checked the 'Follow Sequence' check box in the 'Function Work flow Definition Detail' screen (STDWFDEF), the transaction appears in the authorization queue only after the previous level of authorization. If you did not check the 'Follow Sequence' check box, all authorizers mapped to primary or secondary rule across levels can authorize the transaction from the queue in any order.

To authorize a record in the authorization queue, click the 'Reference Number' link of the record in the 'Multi Authorization Role Details' screen. The system displays the transaction and authorization role details as maintained in the 'Multi Authorization Role Details' screen.

You can navigate to the respective transaction from the authorization queue by double-clicking on a record. This is applicable for authorizers with multi branch access to navigate from the same branch they are logged in.

You can view the roles for each level as per primary and alternate rule in successive rows. By default, the system selects the role as per the lowest level in the primary rule. During authorization, you can edit the role by clicking the check box against respective role based on the roles mapped and authorize the transaction

After verifying all the details, click 'Authorize' button to authorize the transaction.

---

#### **Note**

If you have Multi Branch Access, you can view and authorize pending records from other branch by querying on records of the respective branch. You can filter the records for authorization belonging to a specific branch and authorize the transaction.

---

### **3.5.2 Tracking Approval by E-mail**

Oracle FLEXCUBE allows you to seek approval on a retail teller transaction through e-mail request. You can enable 'Email Approval' flag in the Workflow Definition screen to avail this feature. On setting this flag to 'Yes', a scheduler job triggers transaction authorization request mail to all the allowed checkers. Checkers can view the mail in their inbox and decide to approve or reject the transaction with any remarks.

You can track the status of email requests send, approved and rejected through Approval by Email Status screen. You can invoke this screen by typing 'CSSAMQUE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch Code	Function	Key Id	Transaction Date	Email Reference Number	Maker ID	Assigned To	Email Status	Approva
AR1	1401	FJB1400200000001	2017-10-23 16:50:01	1	RAJANIPK1	RTAUTH2	Mail Sent	Approved
AR1	1401	FJB1400200000003	2017-10-24 15:13:18	2	RAJANIPK	RTAUTH2	Mail Sent	Approved
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	10	RAJANIPK	RAJANIPK	Mail Sent	Approved
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	11	RAJANIPK	AUTH_1	Mail Sent	Approved
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	12	RAJANIPK	RTAUTH1	Mail Sent	Rejected
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	13	RAJANIPK	TEST12	Mail Sent	
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	14	RAJANIPK	ADMINUSR	Mail not Sent	
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	15	RAJANIPK	RTAUTH2	Mail Sent	Rejected
AR1	1401	FJB1400200000012	2017-10-24 18:21:54	6	RAJANIPK1	RTAUTH2	Mail Sent	Rejected

You can query the status of the e-mails by specifying any or all of the following parameters and fetch records:

- Function
- Assigned To
- Authorization Status
- Key ID
- Approval Status

The following records are displayed based on the queried criteria:

- Branch Code
- Function
- Key ID
- Transaction Date
- Email Reference Number
- Maker ID
- Assigned To
- Email Status
- Approval Status
- Approved Date
- Remarks
- Email Reference Number
- Authorization Status
- Intimation Sent

### 3.5.3 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

### 3.5.4 Maintaining Auto Assignment of Authorizer

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

- Maintaining Default Authorizer
- Maintaining User Role Definition

### 3.5.5 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.

The screenshot shows a web-based application window titled "Default Authorizer Detail". At the top left, there is a "View" button. The main content area contains six input fields arranged in two columns. The left column has three fields: "User ID \*", "Branch Code \*", and "Default Authorizer \*". The right column has three fields: "User Name", "Branch Name", and "Description". At the bottom of the window, there is a light blue bar containing several fields: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of this bar.

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.

**Description**

The system displays the description.

## 3.6 User Role Definition

This section contains the following topics:

- [Section 3.6.1, "Maintaining User Role Definition"](#)
- [Section 3.6.2, "Maintaining Denomination Tracking"](#)
- [Section 3.6.3, "Maintaining Savings Function Definition"](#)

### 3.6.1 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.

The screenshot shows the 'Role Maintenance' window. At the top, there is a 'Save' button. Below it, there are two text input fields: 'Role Id \*' and 'Role Description'. Under the 'Role Description' field, there is a checkbox labeled 'Centralisation Role'. A navigation bar at the bottom of the main content area contains buttons for 'Maintenance', 'Reports', 'Batch', 'Online', 'Process Stage Rights', 'Acc Class Restriction', 'Branch Restriction', 'Rights', 'Password Restriction', 'Web Branch', 'Branch Limit', and 'Fields'. The bottom-most section of the window contains fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

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.

### 3.6.2 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.

### 3.6.3 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 to enter query, modify, authorize and close.

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.

#### **Duplicate Advice Tracking**

Check this box to track the duplicate advices. When an advice is duplicated or regenerated, the word 'Reprint' appears in the header of the advice.

#### **Amend After Auth Allowed**

Check this box to indicate if the transaction can be amended after approval.

If this field is not checked, then whenever the maker picks up a transaction from the pending queue and if the transaction had been approved, then all the fields on the screen will be disabled. Only the denomination details will be enabled for editing.

#### **Reversal Advice Required**

Check this box to indicate whether Reversal advice is required or not.

If you check this field, then the system will pick the values from 'Reversal Advice Name' field for advice generation during reversal.

#### **Reversal Advice Name**

Specify the reversal advice name.

#### **Online Advice Name**

The system displays the advice template name to be used in online 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.

## **3.7 Workflow Transaction**

This section contains the following topics:

- [Section 3.7.1, "Stages in Workflow Transaction "](#)
- [Section 3.7.2, "Input Stage"](#)

- [Section 3.7.3, "Enrich Stage"](#)
- [Section 3.7.4, "Running Savings EOD Mandatory"](#)

### 3.7.1 Stages in Workflow Transaction

Oracle FLEXCUBE allows you to set preferences before generating the workflow. The following are the preferences you can set for each stage, they are:

Handling of overrides – The following options are supported:

- **Defer** – It indicates whether the display and remote authorization handling of savings and host overrides raised in the current stage are combined with the branch validation step of the subsequent stage. If the branch validation step of the subsequent stage does not raise any overrides then the host overrides are not displayed and the transaction proceeds. If the next host hit again results in overrides then they will be displayed.
- **Immediate** – It indicates whether the host overrides are handled in the current stage. When you accept the overrides and submit the transactions for remote authorization. The workflow proceeds only on successful remote authorization.
- **Auto** – It indicates whether all the overrides from branch and host do not require authorization. The system sets the 'Auto' option, if you have opted for 'Auto Authorize' option.
- **SI. Number** – This is a system generated number which determines the sequence of execution of the stages.

While saving the preferences the workflow gets generated. There are two stages for generating a workflow. They are:

- Input
- Enrich

After generating the workflow, INPUT and ENRICH stages, the system performs the following validations after determining whether validations need to be carried out before calling HOST:

- The system raises the inter-branch override if the transaction account does not belong to the current branch.
- The system raises an override if the transaction amount is greater than transaction level limit or role level limit.
- The system raises an override if you amend the exchange rate that is defaulted by the system.
- The system raises an override if you amend the charges that is defaulted by the system.

If validation raises any override then transaction will require Remote Authorization. On successful Remote Authorization, transaction will proceed with Work Flow i.e. to HOST. If validation does not return overrides, transaction will proceed with Work Flow i.e. to HOST directly. The Inter Branch and transaction limit checks are carried out in first stage and the remaining validations are carried out in second stage.

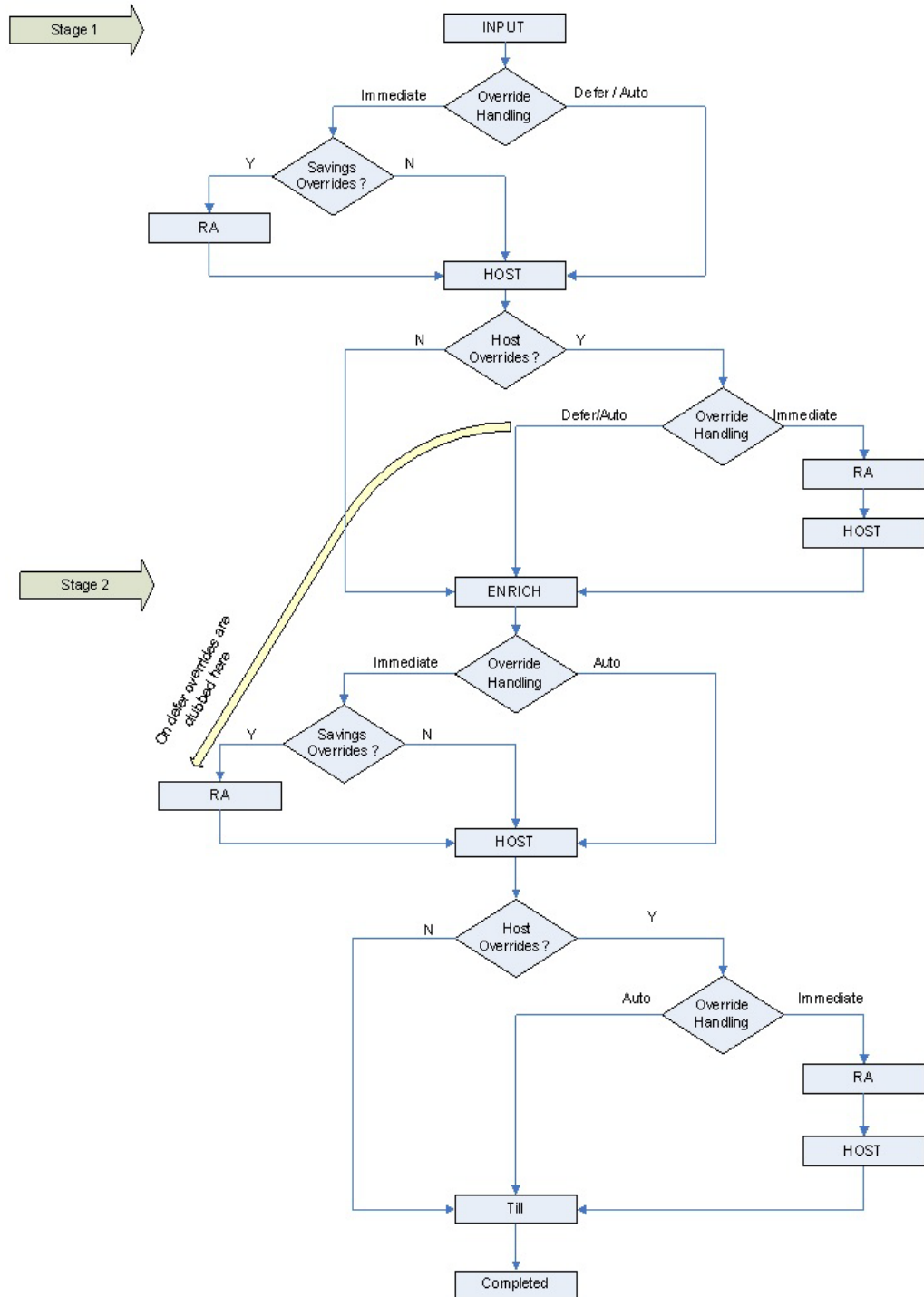
---

#### **Note**

Online and Offline transaction level limit is maintained in 'Savings Workflow Defenition' and Role level limit is maintained in 'User Roles Defination' Screen.

---

The diagram below consists of two stages for generating the workflow:



### 3.7.2 Input Stage

The system performs certain validation during input stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction moved for override handling validation. Here if system raises an override as Immediate, the transaction will require Remote Authorization. On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST and then moves to ENRICH stage.

If the system raises an override as Defer, then the transaction are clubbed and sent for Remote Authorization during ENRICH stage. If the system does not raise any host override, then the transaction directly hits the ENRICH stage.

### **3.7.3 Enrich Stage**

The system performs certain validation during enrich stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction is moved for override handling validation. Here if system raises the override as Immediate, the transaction will require Remote Authorization.

On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. And then moves to Till. If the system does not raise any override, then the transaction directly moves to the Till. If the validation does not return any host overrides, then the transaction directly moves to the Till.

If Till required is selected then on successful completion of the enrich stage, the system will update the Till automatically. After updating the Till, the transaction is completed.

---

#### **Note**

If 'Advice Required' is selected in the 'Branch Function Definition Detail' screen, the system generates the advice and displays on successful completion of the transaction.

---

### **3.7.4 Running Savings EOD Mandatory**

Oracle FLEXCUBE facilitates to make savings EOD (End of Day) mandatory to run EOD for a particular branch wherein the workflow cannot be modified. Therefore the 'Workflow Allowed' flag is maintained as 'N'. The EOD batch run is carried out for both stages. During the first stage, the system performs validation needed for executing savings EOD. And in the second stage, it performs HOST call.

You have to maintain the following function to make savings EOD as mandatory for running host EOD:

The function 'BRNRECON' should be maintained as a mandatory function in 'Mandatory Batch Programs'.

In 'Mandatory Batch Programs' maintenance, the End of cycle group will be 'End Of Transaction Input' for the function ID 'BRNRECON'.

The HOST keeps a track whether savings EOD execution is completed for each branch and date. After completion, the HOST marks the savings EOD execution as completed for that

application date and branch. The batch program 'BRNRECON' checks if savings EOD is completed and return success. If savings EOD is not mandatory, then 'BRNRECON' is not maintained as a mandatory function



---

## 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 contains the following sections:

- [Section 4.2, "Workflow Task List"](#)
- [Section 4.3, "Clearing a User"](#)
- [Section 4.4, "Authorizing a Transaction"](#)
- [Section 4.5, "Initiate a Customer Session"](#)
- [Section 4.6, "Opening the Branch"](#)
- [Section 4.7, "Opening a Vault/Till"](#)
- [Section 4.8, "Balance and Close a Till"](#)
- [Section 4.9, "Teller Totals"](#)

### 4.2 Workflow Task List

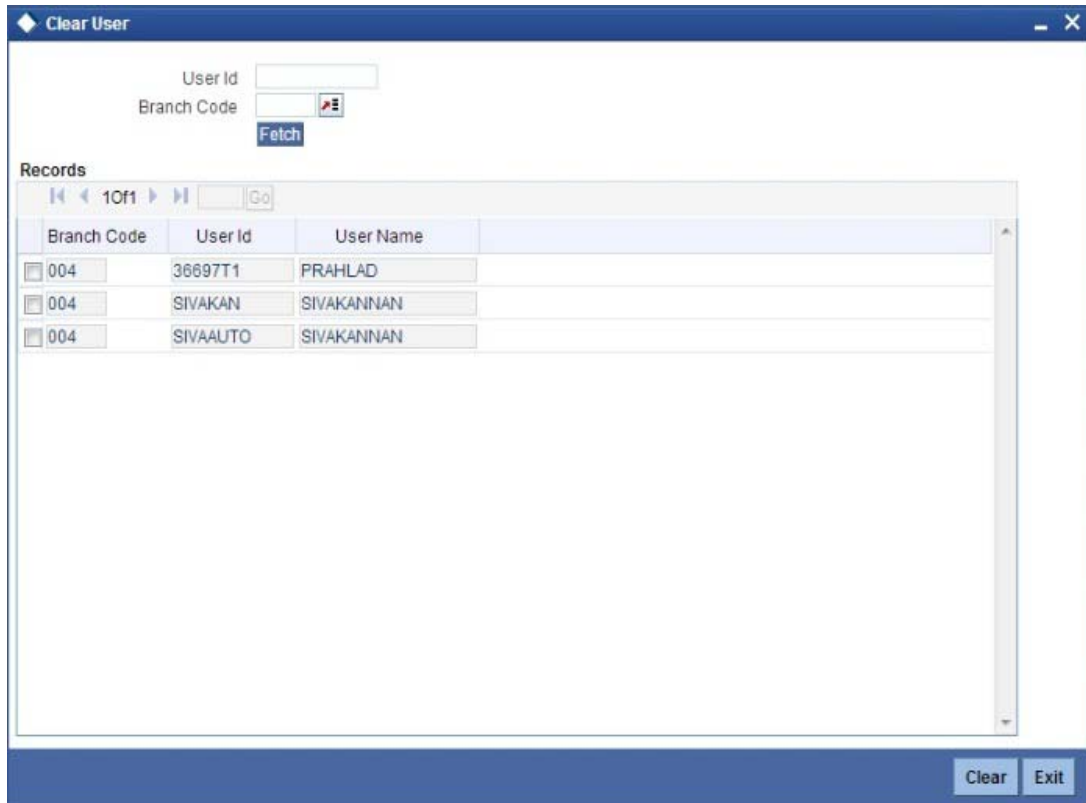
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- 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:



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 Authorizing a Transaction

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

This section contains the following topics:

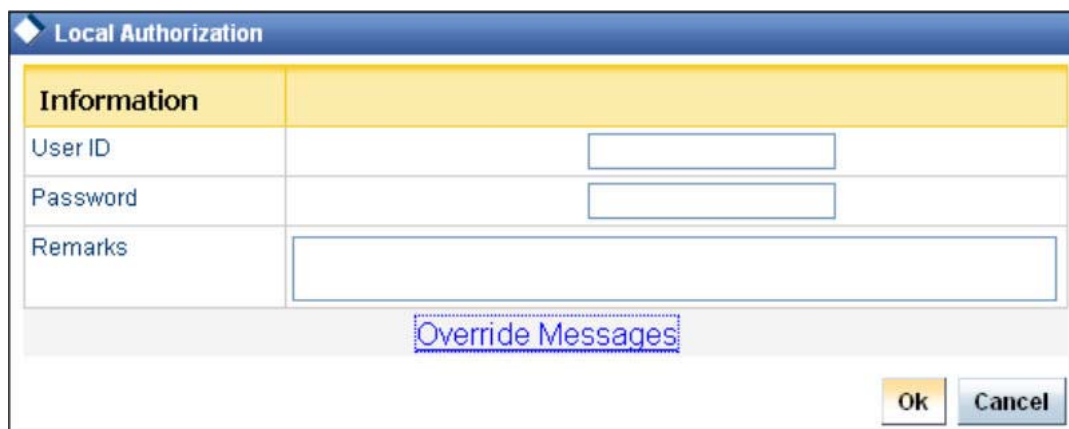
- [Section 4.4.1, "Manual Assignment"](#)
- [Section 4.4.2, "Auto Assignment"](#)
- [Section 4.4.3, "Displaying Overrides and Errors"](#)
- [Section 4.4.4, "Reversing a Transaction"](#)

## 4.4.1 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:



Local Authorization	
<b>Information</b>	
User ID	<input type="text"/>
Password	<input type="text"/>
Remarks	<input type="text"/>
<a href="#">Override Messages</a>	
<input type="button" value="Ok"/> <input type="button" value="Cancel"/>	

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).

---

### **Remote Auth**

In this type, the Maker will assign the transaction to an authorizer using the Remote Authorization 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.

#### **4.4.2 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.

#### **4.4.3 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 inhouse 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**

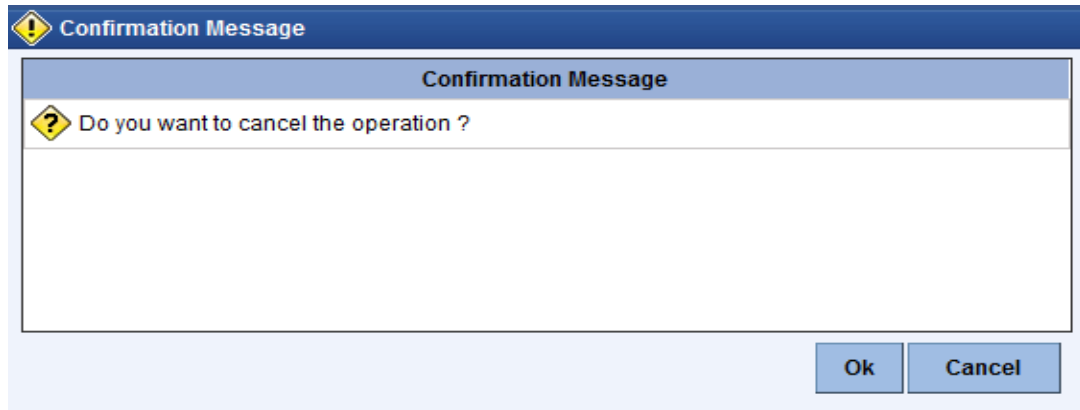
Reject option will be applicable only for functions 1013 (Cheque Withdrawal) and LOCH (In-House Cheque Deposit). If you reject an override, the process will remain in Enrich stage.

---

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.

#### 4.4.4 **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.



### 4.5 **Initiate a Customer Session**

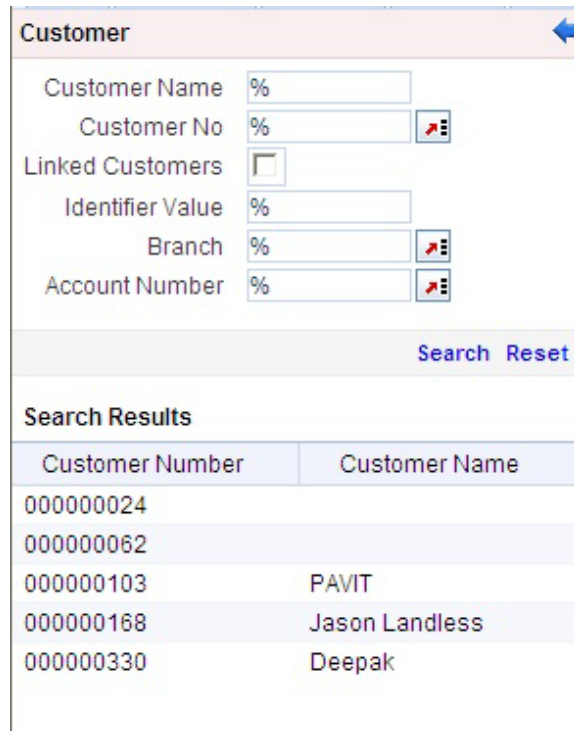
This section contains the following topics:

- [Section 4.5.1, "Initiating a Customer Session"](#)
- [Section 4.5.2, "Ending a Customer Session"](#)

#### 4.5.1 **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.



Customer Number	Customer Name
000000024	
000000062	
000000103	PAVIT
000000168	Jason Landless
000000330	Deepak

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 hyperlink 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



Customer Number	Customer Name
034002662	RAGHAV

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

The screenshot shows the Oracle Customer Details interface. The top navigation bar includes 'Home', 'Interactions', 'Customer', 'Workflow', and 'Preferences'. The main content area is titled 'Customer Details - 000003'. On the left, there is a search panel with 'Search By' set to 'Customer Number' and search results for 'VINAY003'. The main form fields are as follows:

Customer No	000003
Customer Full Name	VINAY003
Address Line 1	LONDON
Address Line 2	ENG
Address Line 3	UK
Address Line 4	
Date of Birth	1988-01-01
Telephone	
Mobile Number	
Email	
Passport Number	

On the right side of the form, there are two image upload fields: 'Customer Photo' and 'Customer Signature'. Both fields contain a large 'X' over a placeholder image, indicating that no photo or signature has been uploaded. An 'Exit' button is located at the bottom right of the form.

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

**Customer** ←

Customer Name

Customer No

Linked Customers

Identifier Value

Branch

Account Number

[Search](#) [Reset](#)

**Search Results**

Customer Number	Customer Name
000004186	fgfg

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

**List of Accounts**

Account Number	Branch Code
IAD04GBP000418601	019

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

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.



## 4.5.2 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.

## 4.6 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).

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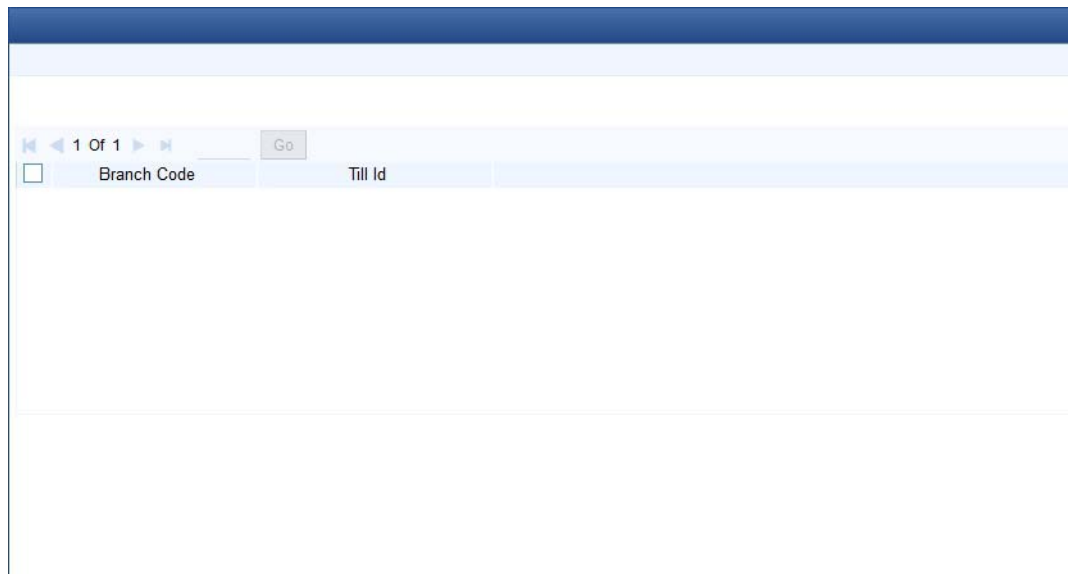
### Note

Opening of Branch will have no processing or operational implications.

---

## 4.7 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.

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.

## **4.8 Balance and Close a Till**

This section contains the following topics:

- [Section 4.8.1, "Balancing and Closing a Till"](#)
- [Section 4.8.2, "Specifying Cash Details"](#)
- [Section 4.8.3, "TC Details"](#)

### **4.8.1 Balancing and Closing a Till**

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.

In the Till and Vault Parameter Maintenance (DEDTVSET) screen, if you select the 'Carry Forward Allowed' check box, the system allows Till balancing with balance in the Till or Vault and closure of Till or Vault with TC and cash Balance.

If you do not select the 'Carry Forward Allowed' check box, the system checks for the error code maintenance and performs the following:

- If you maintain error codes as 'Ignore', the system allows you to close the Till or Vault with balance and does not display any error or override message
- If you maintain error codes as 'Override', the system displays an override message at the time of Till and Vault balancing if closed with cash and TC balance
- If you maintain error codes as 'Error', the system displays an error at the time of Till and Vault balancing, if closed with cash and TC balance

The system displays the following error messages:

- For Cash Balance: The system displays, "Cash balance carry forward is not allowed"
- For TC Balance: The system displays, "TC balance carry forward is not allowed"

In this case, you have to transfer the cash balance to other Till or Vault and proceed to Till Batch Closure.

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.

**4.8.2 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.

**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.

### 4.8.3 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 screenshot displays the 'TC Details' tab in a software application. At the top, there is a 'Main' header. Below it, there are input fields for 'External Reference Number', 'Branch', and 'Till Id'. Underneath these fields are two tabs: 'Cash Details' and 'TC Details', with 'TC Details' being the active tab. The 'TC Details' section features a table with the following columns: 'Issuer Code', 'TC Currency', 'TC Description', 'System Count', 'TC Count', and 'Series'. Above the table, there is a navigation bar with a 'Go' button and a '1 Of 1' indicator. The table itself is currently empty.

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 'OK' button to continue. If the balancing is correct, the Till closure is initiated. The system will confirm with the message "Transaction Completed Successfully".

The till closure has to be authorized by another user having sufficient privileges. This feature can be enabled by checking 'Default Authorization' checkbox at Workflow for the function ID 'TVCL'.

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

### 4.9 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.

Currency	Till Id	Opening Balance	Incoming Cash	Outgoing Cash	Total Cash	Cash In #	Cash Out #
----------	---------	-----------------	---------------	---------------	------------	-----------	------------

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:

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.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

---

## 5. Data Replication

### 5.1 Introduction

Savings is an interface provider for processing teller transactions. Business logic is partially built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Pull' 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 creating materialized views in the branch schema. The materialized views can be created with desired frequency of refresh. 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 viz:

- 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, all the branches will be deployed in de-centralized mode. Data can be replicated by using materialized views.
- 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 using materialized views.

This chapter contains the following sections:

- [Section 5.2, "Maintain Replication Parameters"](#)
- [Section 5.3, "Steps to follow during Setup"](#)

### 5.2 Maintain Replication Parameters

This section contains the following topics:

- [Section 5.2.1, "Maintaining Replication Parameters"](#)
- [Section 5.2.2, "Replicate Common Data Button"](#)
- [Section 5.2.3, "List of Materialized Views"](#)

#### 5.2.1 Maintaining Replication Parameters

You have to maintain CSTB\_PARAM table. You have 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)

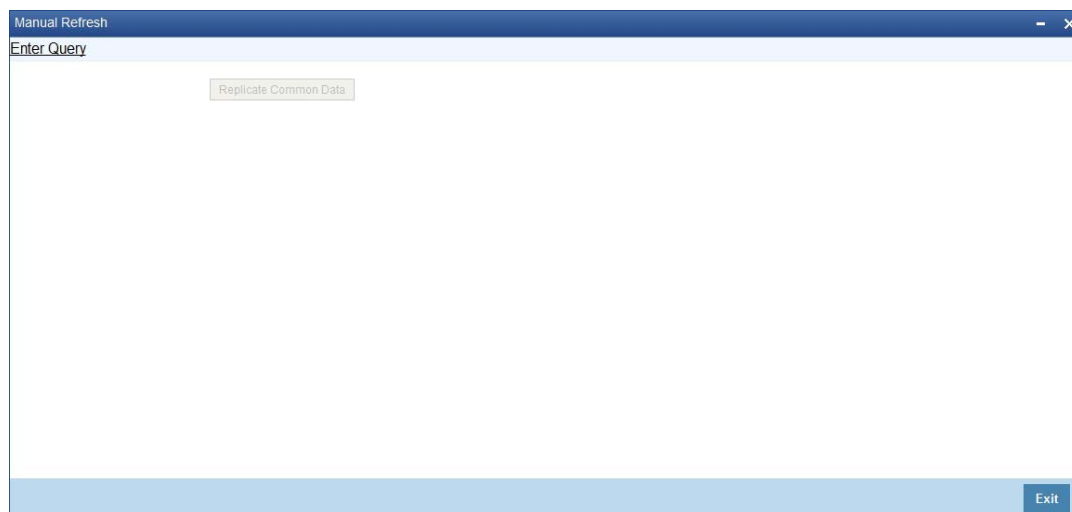
You need to maintain the following values for de-centralized and hybrid set-up:

- BRANCH\_INSTALLED - Y
- DEPLOYMENT\_MODE - D or H (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)



## 5.2.2 Replicate Common Data Button

You can replicate records from branch manually on an ad-hoc basis using the 'Manual Refresh' screen. 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.



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

## 5.2.3 List of Materialized Views

The table below lists the materialized views in branch schema:

CATM_CHECK_BOOK
CATM_CHECK_DETAILS_MV

CATM_STOP_PAYMENTS
CGTM_BRANCH_PARAMETERS
CGTM_LATE_CLEARING
CSTB_CLG_REJ_REASON
CSTB_DEBUG_USERS
CSTB_FEATURES
CSTM_DENM_DETAILS
CSTM_DEV_PROJECT_DETAILS
CSTM_DEVELOPER_PROJECTS
CSTM_INST_DETAIL
CSTM_INST_MASTER
CSTM_PROD_BRN_DISALLOW
CSTM_PRODUCT
CSTM_PRODUCT_CCY_DISALLOW
CSTM_PRODUCT_UDF_FIELDS_MAP
CSTM_PRODUCT_USERDEF_FIELDS
CYTB_CCY_PAIR_MASTER
CYTB_RATES_HISTORY
CYTM_CCY_DEFN_MASTER
CYTM_CCY_PAIR_DEFN_MASTER
CYTM_FWDRATE_DETAILS
CYTM_FWDRATE_MASTER
CYTM_RATE_TYPE
CYTM_RATES
CYTM_RATES_MASTER
DETM_CLG_BANK_CODE
DETM_CLG_BRN_CODE
DETM_MCK_ISSUER_CODES
DETM_MCK_ISSUER_CODES_DTL
DETM_RT_PREFERENCES
ERTB_MSGS

FBTB_BRANCH_MULTIAUTH_AMT
FBTB_BRANCH_MULTIAUTH_CCY
FBTB_BRANCH_MULTIAUTH_MAP
FBTB_BRANCH_PARAM
FBTB_BRANCH_PARAM_MASTER
FBTB_BRNLOC_MAP
FBTB_CLG_BRN_CODE
FBTB_CUST_ACC_BAL
FBTB_CUST_ACCOUNT
FBTB_FUNC_DEFN
FBTB_FUNC_GROUP
FBTB_FUNCTION_DESCRIPTION
FBTB_ITEM_DESC
FBTB_JOINT_ACC HOLDER
FBTB_LABELS
FBTB_LOV_INFO
FBTB_MODULES
FBTB_RATES
FBTB_ROLE_LIMIT
FBTB_STAT_FUNC_DEFN
FBTB_TCDENM
FBTB_TILL_MASTER_MV
FBTB_TILL_VLT_CCY_PARAMS
FBTB_USER_AUTHORISER
FBTB_USER_TILLS
FBTB_UTILITY_PROVIDER
FBTB_WF_DEF_MASTER
FBTB_WF_TXN_LIMIT
FBTM_BRANCH_INFO_MV
FBTM_END_POINT
FBTM_LCL_HOLIDAY

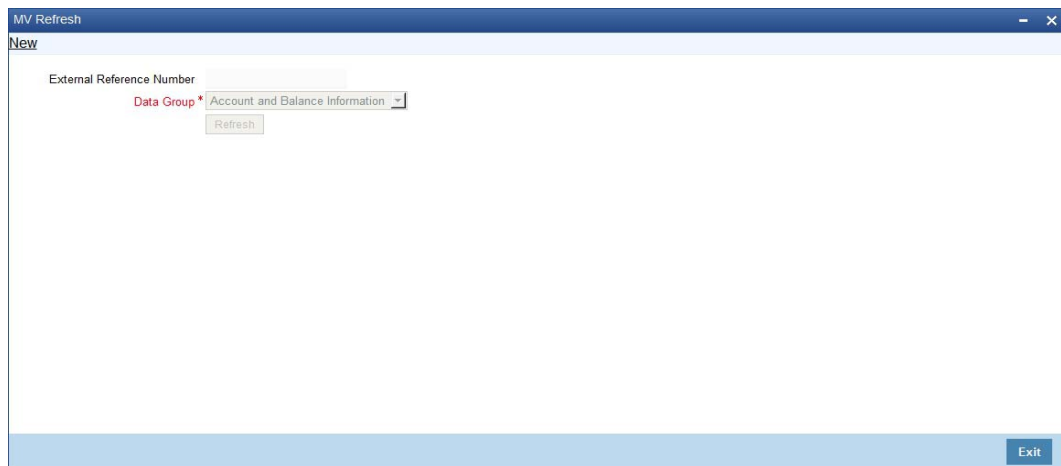
GLTM_GLMASTER
GLTM_MIS_CLASS
GLTM_MIS_CODE
GWTM_FCJ_FUNCTIONS
IFTM_ARC_MAINT
ISTM_INSTR_DAO_ACCOUNTS
ISTM_INSTR_MASTER
ISTM_INSTR_PROD
MITM_ACCLS_DEFAULT
MITM_COST_CODE
MITM_CUSTOMER_DEFAULT
MITM_MIS_GROUP
MITM_MIS_HEAD
MITM_POOL_CODE
MITM_PRODUCT_DEFAULT
SLAB_CODE_MAINT
SMTB_LANGUAGE
SMTB_MENU
SMTB_PARAMETERS
SMTB_ROLE_ACCCLASS
SMTB_ROLE_DETAIL
SMTB_ROLE_MASTER
SMTB_USER
SMTB_USER_ACCCLASS
SMTB_USER_ACCESS_PRODUCTS
SMTB_USER_BRANCHES
SMTB_USER_CENTRAL_ROLES
SMTB_USER_GLEXCEPT
SMTB_USER_GLREST
SMTB_USER_PRODUCTS
SMTB_USER_ROLE

STTB_CUST_LIMIT_TRACKING
STTB_TRANSFERRED_ACCOUNT
STTM_ACC_CLASS_GRP_DTL
STTM_ACC_CLASS_GRP_MASTER
STTM_ACCLS_BRN_RESTR
STTM_ACCLS_CCY_BALANCES
STTM_ACCOUNT_CLASS
STTM_BANK
STTM_BRANCH
STTM_BRANCH_ARCGRP_MASTER
STTM_BRN_ENT_MNT
STTM_BRN_ENT_MNT_PARAMS
STTM_BRN_FUNC_GRP_DTL
STTM_BRN_FUNC_GRP_MASTER
STTM_CCY_HOL_MASTER
STTM_CCY_HOLIDAY
STTM_CHARGE_CD_DETAIL
STTM_CHARGE_CD_MASTER
STTM_CLG_HOL_MASTER
STTM_CLG_HOLIDAY
STTM_COUNTRY
STTM_CUST_IMAGE
STTM_CUST_PERSONAL
STTM_CUST_RESTR
STTM_CUST_RESTR_CODES
STTM_CUST_RESTR_LINK
STTM_CUSTOMER
STTM_DATES
STTM_END_POINT
STTM_FLOAT_DAYS_DETAIL
STTM_FLOAT_DAYS_MASTER

STTM_LATE_CLG_MTN
STTM_LCL_HOL_MASTER
STTM_LCL_HOLIDAY
STTM_RESTR_CODE_PRDGRP
STTM_SECTORS
STTM_TRN_CODE
STTM_VIRTUAL_ACCOUNTS
SVTM_ACC_SIG_DET
SVTM_ACC_SIG_MASTER
SVTM_CIF_SIG_DET
SVTM_CIF_SIG_MASTER
SVTM_SLAB_CONDITIONS
SVTM_SLAB_GROUP_DET
UDTM_FIELDS
UDTM_LOV

#### 5.2.4 Replicating data from Branch - Ad-hoc basis

You can replicate records from Host to Branch manually on an ad-hoc basis using the 'MV Refresh' screen. You can invoke this screen by typing 'MREF' 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.

##### **Data Group**

Select the data group from the drop-down list. The list displays the following options:

- Data Group
- Account and Balance Information

- Check Information
- Customer Image Information
- Exchange Rates Information
- Others
- Static
- User and TILL Information

You can choose any one of the below mentioned option from the drop down list and click Refresh button to refresh all materialized views.

The MV Refresh screen will not support authorization.

The list of Materialized views along with the grouping are mentioned below:

<b>Materialized View Name</b>	<b>Data Group</b>
STTM_VIRTUAL_ACCOUNTS	Account and Balance Information
FBTB_CUST_ACC_BAL	Account and Balance Information
GLTM_GLMASTER	Account and Balance Information
STTB_TRANSFERRED_ACCOUNT	Account and Balance Information
STTM_ACCLS_CCY_BALANCES	Account and Balance Information
FBTB_JOINT_ACC HOLDER	Account and Balance Information
FBTB_CUST_ACCOUNT	Account and Balance Information
CATM_CHECK_BOOK	Check Information
CATM_CHECK_DETAILS_MV	Check Information
CATM_STOP_PAYMENTS	Check Information
STTM_CUST_PERSONAL	Customer Image Information
MITM_CUSTOMER_DEFAULT	Customer Image Information
SVTM_ACC_SIG_MASTER	Customer Image Information
SVTM_CIF_SIG_MASTER	Customer Image Information
SVTM_ACC_SIG_DET	Customer Image Information
STTM_CUSTOMER	Customer Image Information
STTM_CUST_IMAGE	Customer Image Information
SVTM_CIF_SIG_DET	Customer Image Information
CYTM_CCY_DEFN_MASTER	Exchange Rates Information
CYTB_RATES_HISTORY	Exchange Rates Information
CYTB_CCY_PAIR_MASTER	Exchange Rates Information

<b>Materialized View Name</b>	<b>Data Group</b>
CYTM_CCY_PAIR_DEFN_MASTER	Exchange Rates Information
CYTM_RATES	Exchange Rates Information
CYTM_RATES_MASTER	Exchange Rates Information
FBTB_RATES	Exchange Rates Information
CYTM_FWDRATE_DETAILS	Exchange Rates Information
CYTM_FWDRATE_MASTER	Exchange Rates Information
CYTM_RATE_TYPE	Exchange Rates Information
CSTM_DEV_PROJECT_DETAILS	Others
CSTM_DEVELOPER_PROJECTS	Others
CGTM_LATE_CLEARING	Others
STTM_LATE_CLG_MTN	Others
FBTB_BRANCH_MULTIAUTH_MAP	Others
FBTB_BRANCH_MULTIAUTH_CCY	Others
FBTB_BRANCH_MULTIAUTH_AMT	Others
STTM_SECTORS	Others
CGTM_BRANCH_PARAMETERS	Others
STTM_FLOAT_DAYS_MASTER	Others
STTM_FLOAT_DAYS_DETAIL	Others
STTM_LCL_HOLIDAY	Others
STTM_CLG_HOL_MASTER	Others
STTM_CLG_HOLIDAY	Others
STTM_LCL_HOL_MASTER	Others
FBTB_BRANCH_PARAM	Others
FBTM_BRANCH_INFO_MV	Others
FBTB_WF_TXN_LIMIT	Others
FBTB_WF_DEF_MASTER	Others
FBTM_END_POINT	Others
SVTM_SLAB_GROUP_DET	Others



<b>Materialized View Name</b>	<b>Data Group</b>
SVTM_SLAB_CONDITIONS	Others
FBTM_LCL_HOLIDAY	Others
FBTB_UTILITY_PROVIDER	Others
FBTB_FUNC_GROUP	Others
FBTB_FUNC_DEFN	Others
FBTB_CLG_BRN_CODE	Others
FBTB_MODULES	Others
FBTB_TCENM_DETAIL	Others
FBTB_TCENM	Others
FBTB_ROLE_LIMIT	Others
STTM_CCY_HOL_MASTER	Others
ISTM_INSTR_DAO_ACCOUNTS	Others
ISTM_INSTR_MASTER	Others
ISTM_INSTR_PROD	Others
IFTM_ARC_MAINT	Others
DETM_RT_PREFERENCES	Others
GLTM_MIS_CLASS	Others
GLTM_MIS_CODE	Others
MITM_POOL_CODE	Others
MITM_PRODUCT_DEFAULT	Others
SLAB_CODE_MAINT	Others
MITM_MIS_HEAD	Others
MITM_ACCLS_DEFAULT	Others
MITM_COST_CODE	Others
MITM_MIS_GROUP	Others
DETM_MCK_ISSU- ER_CODES_DTL	Others
CSTM_INST_DETAIL	Others
CSTM_INST_MASTER	Others
CSTM_PROD_BRN_DISALLOW	Others
CSTM_DENM_DETAILS	Others

<b>Materialized View Name</b>	<b>Data Group</b>
CSTB_CLG_REJ_REASON	Others
CSTB_FEATURES	Others
GWTM_FCJ_FUNCTIONS	Others
DETM_CLG_BRN_CODE	Others
DETM_CLG_BANK_CODE	Others
DETM_MCK_ISSUER_CODES	Others
CSTM_PRODUCT_USER- DEF_FIELDS	Others
CSTM_PRODUCT	Others
CSTM_PRODUCT_CCY_DISAL- LOW	Others
CSTM_PRODUCT_UD- F_FIELDS_MAP	Others
SMTB_LANGUAGE	Others
STTM_CUST_RESTR_LINK	Others
UDTM_FIELDS	Others
STTM_TRN_CODE	Others
STTM_DATES	Others
STTM_BRN_ENT_MNT_PARAMS	Others
STTM_BRN_FUNC_GRP_DTL	Others
STTM_RESTR_CODE_PRDGRP	Others
UDTM_LOV	Others
STTM_BRN_FUNC_GRP_MAS- TER	Others
STTM_CHARGE_CD_DETAIL	Others
STTM_COUNTRY	Others
STTM_CUST_RESTR_CODES	Others
STTM_END_POINT	Others
STTM_CUST_RESTR	Others
STTM_CHARGE_CD_MASTER	Others
STTM_CCY_HOLIDAY	Others
STTB_CUST_LIMIT_TRACKING	Others

<b>Materialized View Name</b>	<b>Data Group</b>
STTM_ACC_CLASS_GRP_DTL	Others
SMTB_ROLE_MASTER	Others
SMTB_PARAMETERS	Others
SMTB_ROLE_ACCCLASS	Others
SMTB_ROLE_DETAIL	Others
STTM_BRANCH	Others
STTM_BRANCH_ARCGRP_MASTER	Others
STTM_BRN_ENT_MNT	Others
STTM_BANK	Others
STTM_ACC_CLASS_GRP_MASTER	Others
STTM_ACCLS_BRN_RESTR	Others
STTM_ACCOUNT_CLASS	Others
FBTB_BRNLOC_MAP	Static
FBTB_ITEM_DESC	Static
SMTB_MENU	Static
ERTB_MSGS	Static
FBTB_FUNCTION_DESCRIPTION	Static
FBTB_LABELS	Static
FBTB_LOV_INFO	Static
FBTB_STAT_FUNC_DEFN	Static
FBTB_USER_AUTHORISER	User and TILL Information
FBTB_USER_TILLS	User and TILL Information
FBTB_TILL_MASTER_MV	User and TILL Information
FBTB_TILL_VLT_CCY_PARAMS	User and TILL Information
SMTB_USER_ACCESS_PRODUCTS	User and TILL Information
SMTB_USER_BRANCHES	User and TILL Information
SMTB_USER_ACCCLASS	User and TILL Information
CSTB_DEBUG_USERS	User and TILL Information
SMTB_USER	User and TILL Information

Materialized View Name	Data Group
SMTB_USER_PRODUCTS	User and TILL Information
SMTB_USER_ROLE	User and TILL Information
SMTB_USER_GLREST	User and TILL Information
SMTB_USER_CENTRAL_ROLES	User and TILL Information
SMTB_USER_GLEXCEPT	User and TILL Information

## 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'.  
*For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.*
- Once the set up is complete, for common static data replication, you get an option in 'STDBRREF' screen, by clicking the button 'Replicate Common Data'. When you subsequently click this button, only the incremental common static data is replicated. This specific step is not required when new centralized branches are created using 'STDBRANC'.

### 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'.*

## 6. Maintaining Passbook

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.

This chapter contains the following sections:

- [Section 6.1, "New Passbook Issue Details"](#)
- [Section 6.2, "Changing Passbook Status"](#)
- [Section 6.3, "Passbook Update"](#)
- [Section 6.4, "Passbook Reprint"](#)
- [Section 6.6, "Passbook Issued Report"](#)

### 6.1 New Passbook Issue Details

This section contains the following topics:

- [Section 6.1.1, "Invoking New Passbook Issue Screen"](#)
- [Section 6.1.2, "Charge Button"](#)

#### 6.1.1 Invoking New Passbook Issue Screen

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.

The screenshot shows a web application window titled "New". It contains a form with the following fields and controls:

- External Reference Number (text input)
- Passbook Type (text input)
- Passbook Number (text input)
- Status (text input)
- Remarks (text input)
- Branch \* (text input)
- Account \* (text input)
- Account Description (text input)
- Customer Id (text input)
- Populate (button)
- Charge (button)
- History (button)

Below the form is a table with the following columns: Passbook Number, Issue Date, Status, Status Description, and Status Change Date. The table has one row with a checkbox in the first column.

At the bottom right of the window is an Exit button.

## **Account Details**

### **Account**

Specify account details. Alternatively, you can select account number from the option list. The list displays all the valid account number maintained in the system.

### **Account Description**

The system displays the description for the selected account.

### **Branch**

Specify the branch code. Alternatively, you can select branch code from the option list. The list displays all the valid branch code maintained in the system.

### **Customer ID**

The system displays the customer ID for the selected account number.

## **Passbook Details**

### **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'.

### **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.

---

### **Status Movement**

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

## **Charge Account Details**

### **Charge Account**

The system will default the account number from the 'Account Number' field. You can amend this value. Specify the charge account, Alternatively, you can select charge account number from the option list. The list displays all the valid charge account number maintained in the system.

On selecting different account values, the system will default Charge Account Branch, Charge Account Description, Charge Customer ID automatically.

### **Charge Account Description**

The system displays the description for the selected charge account number.

### **Charge Account Branch**

The system displays the branch code.

### **Charge Customer ID**

The system displays the charge customer ID for the selected charge account number.

## **Additional Details**

### **Remarks**

Enter a short remark about the passbook issue.

### **External Reference Number**

The system generates and displays the reference number.

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

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.

## **6.1.2 Charge Button**

Clicking Charge button, the following window is displayed. In 'Charge Details' window, you can capture details of charges associated with the issuance of a new passbook.

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
-------------------	--------	----------	---------------	--------------------------	---------------

### **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.

### 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.

### 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

## 6.2 Changing Passbook Status

This section contains the following topic:

- [Section 6.2.1, "Invoking Changing Passbook Status Screen"](#)

### 6.2.1 Invoking Changing Passbook Status Screen

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.

The screenshot shows a software interface for changing passbook status. It features a form with the following fields: External Reference Number, Customer ID, Account\* (with an asterisk indicating it is required), Passbook Number, Branch, Issue Date, Status Movement\* (with an asterisk), and Reason. A 'Populate' button is positioned below the Reason field. Below the form is a table with the following columns: Passbook Number, Issue Date, Status Movement, Status Description, and Status Change Date. The table contains one row with empty cells. The interface also includes a 'New' button, an 'Enter Query' button, and an 'Exit' button at the bottom right.

#### 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.

**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'*

---

**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.

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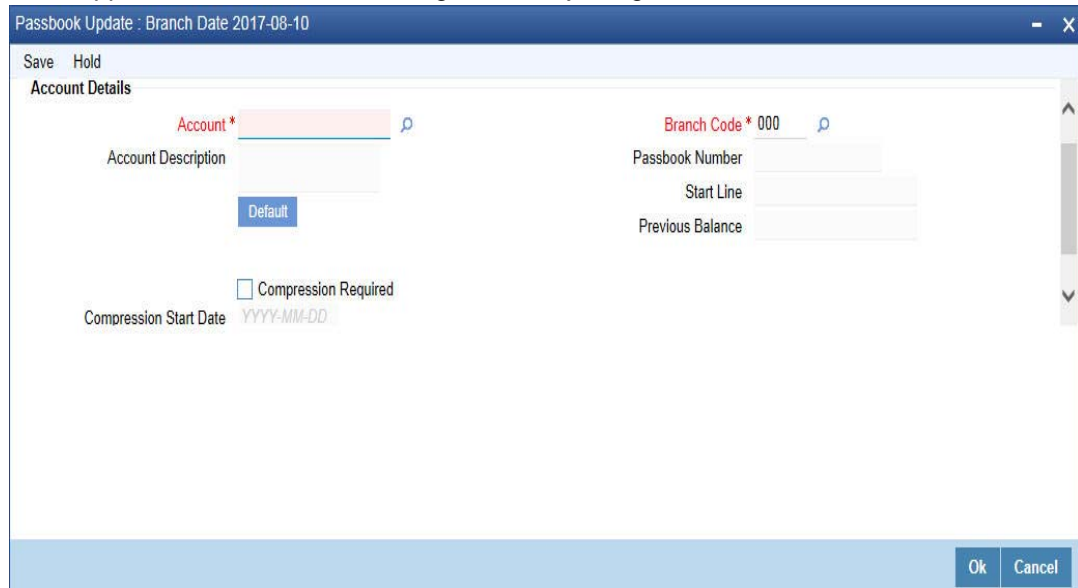
## 6.3 Passbook Update

This section contains the following topic:

- [Section 6.3.1, "Invoking Passbook Update Screen"](#)

### 6.3.1 Invoking Passbook Update Screen

You can invoke 'Passbook Update' screen by typing '7010' 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 details:

#### **Account Details**

##### **Account**

Specify the account number. Alternatively, you can select account number from the option list. The list displays all the valid account number maintained in the system.

##### **Account Description**

The system displays the description for the selected account number.

##### **Branch Code**

The system displays the branch code.

##### **Passbook Number**

The system displays the passbook number.

##### **Start Line**

Specify the start line of the passbook to enter the transaction details.

##### **Previous Balance**

The system displays the previous balance in the passbook.

##### **Compression Required**

Check this box to modify the defaulted values related to transaction compression.

If this field is checked in 'Preferences' button of 'Account Class Maintenance' screen, and if the count of unprinted transactions is more than the value maintained in field 'Limit for Unprinted Transactions' at Account Class level, then the transaction compression is applicable for the passbook printing and system will auto default values in following fields of passbook update screen :

##### **Compression Start Date**

The system displays the compression start date.

### **Compression End Date**

Select the compression end date from the adjoining calendar.

If 'Compression Required' field is checked and compression period is specified, the system will aggregate the debit and credit amount separately for the transactions during the compression period and print a single line on passbook along with the closing balance as of the compression end date.

After printing, all the transactions are either printed individually or consolidated will be marked as 'Printed' in system. The date printed on the passbook for the compressed entry will be the end date of compression period.

Transaction code maintained for transaction compression at account class level will be printed for compressed entry. All transactions which are printed as part of compressed entry will be tracked under the same line number. For instance, if compressed entry is printed on line number 8 on passbook and there are total 10 transactions which are compressed, system will track all 10 transactions under line number 8.

If Passbook Compression Preferences are not maintained and you try to compress the transaction, the system will display an appropriate error message.

Each time, when transaction compression is done while printing of passbook, the system will generate a unique Compression Reference Number as per the following logic:

- Compression Ref. Number. will be 14 character long
- First 3 characters will be the branch code from which compression is done
- Next 5 characters will be the date in Julian format.
- Last 6 characters will be the running sequence number.

Clicking 'Default' button, the system will populate the values in Start Line, Previous Balance, Compression Required, Compression Start Date and Compression End Date.

## **6.4 Passbook Reprint**

This section contains the following topic:

- [Section 6.4.1, "Invoking Passbook Reprint Screen"](#)

## 6.4.1 Invoking Passbook Reprint Screen

You can invoke the 'Passbook Reprint' screen by typing '7011' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application window titled "Passbook Reprint". At the top left, there is a "New" button. The main content area is divided into several sections. The first section is for account selection, with a red asterisk next to the "Account" label. It includes fields for "Account Description", "Reprint Basis" (with radio buttons for "Reprinting Based on Transactions" and "Reprinting Based on Date"), "Account Branch", and "Account Currency". Below this, there are two sections for reprinting criteria: "Reprinting Based on Transactions" with a "Last Number Of Transactions" field, and "Reprinting Based on Date" with "From Date" and "To Date" fields. An "Exit" button is located in the bottom right corner of the window.

You can specify the following details:

### **Account**

Specify the account number for which passbook needs to be re-printed. Alternatively, you can also select the account number from the option list. The list displays all the valid account numbers maintained in the system.

### **Account Description**

The system displays the description for the selected account number.

### **Account Branch**

The system displays the branch code.

### **Account Currency**

The system displays the currency details for the selected account number.

### **Reprint Basis**

Select the reprinting basis. The options are as follows:

- Reprinting Based on Transactions
- Reprinting Based on Date

### **Reprinting Based on Transactions**

#### **Last Number of Transaction**

Specify the last number of transactions to be re printed.

This field is enabled only if you have selected 'Reprinting Based on Transactions' in 'Reprint Basis' field.

System will mark the last x number of printed transactions as unprinted. For instance, if you input 10 number of transactions to be reprinted, the system will mark latest 10 printed transactions as unprinted.

## Reprinting Based on Date

### **From Date**

Specify the start date of date range for which passbook needs to be re-printed.

The system will mark the transactions unprinted for the entered period. If there is no transaction during that period, The system will display an appropriate information message.

From date cannot be a future date, it cannot be less than the account opening date

### **To Date**

The system displays the end date of date range for which passbook needs to be re-printed.

The system will default the current system date in this field.

This field is enabled only if you have selected 'Reprinting Based on Date' in 'Reprint Basis' field.

After saving, you can print the transactions including the transactions which are marked unprinted using reprint option. using 'Passbook Update (7010)' screen. In this 'Passbook Update' screen, the system will automatically start printing the transactions which are marked as unprinted using the reprinting option.

## **6.5 Passbook Reports**

This section contains the following topic:

- [Section 6.5.1, "Invoking Passbook Reports"](#)

### **6.5.1 Invoking 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.

The screenshot shows a window titled "Passbook Details" with a blue header bar. The main area contains several input fields and dropdown menus. On the left, there are fields for "Branch \*", "Account \*", and "Account Description". Below these are "Report Format" (set to PDF) and "Report Output" (set to View). On the right, there are fields for "Passbook Number", "Status", "Printer At" (set to Client), and "Printer". At the bottom right, there are "Ok" and "Exit" buttons.

#### **Branch Code**

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

#### **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.

## 6.6 Passbook Issued Report

This section contains the following topics:

- [Section 6.6.1, "Invoking Passbook Issued Report Screen"](#)
- [Section 6.6.2, "Contents of the Report"](#)

### 6.6.1 Invoking Passbook Issued Report Screen

You can generate passbook Issued Report to show date wise details of passbooks issued to various accounts. You can invoke the 'Passbook Issued Report' screen by typing 'CARPBISU' 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 details:

#### **Branch**

Select if single or all branch details needs to be generated. The list displays the following options:

- All
- Single

After selecting the required option, specify the branch code. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

### **User**

Select if single or all user details needs to be generated. The list displays the following options:

- All
- Single

After selecting the required option, specify the user details. Alternatively, you can select user code from the option list. The list displays all valid user code maintained in the system.

### **Date Range**

#### **From Date**

Select the date from which the reports need to be generated from the adjoining calendar.

#### **To Date**

Select the date till which the reports need to be generated from the adjoining calendar.

#### **Report Format**

Select the format in which you need to generate the report from the drop-down list. The 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 drop-down list. The 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 drop-down list. The 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 option list.

## **6.6.2 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in 'Passbook Issued 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:

<b>Sl. No</b>	<b>Field Name</b>	<b>Information</b>
1	Issue Branch	Branch Code From which passbook is issued
2	Date of Issue	Date on which Passbook is issued
3	Account Branch	Account branch of the account to which passbook is issued
4	Account Number	Account No. for which passbook is issued
5	Account Description	Account Description
6	Passbook Type	Type of Passbook
7	Passbook Number	Passbook Number
8	Passbook Status	Status of Passbook (e.g. Active, Re-issue & Active)
9	Maker Id	User id who issued the passbook
10	Checker Id	Authorizer who authorized the issue of passbook



---

# 7. Cash Transactions

## 7.1 Introduction

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

This chapter contains the following sections:

- [Section 7.2, "Deposit Cash"](#)
- [Section 7.3, "Withdraw Cash"](#)
- [Section 7.4, "Domestic Cash Transfer"](#)
- [Section 7.5, "International Cash Transfer"](#)
- [Section 7.7, "Advance By Cash"](#)
- [Section 7.6, "Close out Withdrawal by Cash"](#)
- [Section 7.8, "Exchanging Denominations "](#)
- [Section 7.9, "Pay Bill by Cash"](#)
- [Section 7.10, "Pay a Bill against Account"](#)
- [Section 7.11, "Pay a Bill by Clearing Cheque"](#)
- [Section 7.12, "Pay a Bill by In-house Cheque"](#)
- [Section 7.13, "Request for Funds Transfer"](#)
- [Section 7.14, "Making a Stop Payment"](#)
- [Section 7.15, "Sell Foreign Exchange to a Walk-in Customer"](#)
- [Section 7.16, "Purchase Foreign Exchange from a Walk-in Customer "](#)
- [Section 7.17, "Purchase FX against Account"](#)
- [Section 7.18, "Issue TT against Account "](#)
- [Section 7.19, "Issue a TT against GL "](#)

- Section 7.20, "Issue a TT to a Walk-in Customer "
- Section 7.21, "Issuing Multiple TT against Account"
- Section 7.22, "Issuing Multiple TT for Walk In"
- Section 7.23, "Maintaining TT Test Keys"
- Section 7.24, "Inward TT Registration"
- Section 7.25, "Liquide a TT against GL "
- Section 7.26, "Liquidate a TT against Account"
- Section 7.27, "Liquidate a TT for a Walk-in Customer"
- Section 7.28, "Inquiring on a TT Transaction"
- Section 7.29, "Transaction Reversal"
- Section 7.30, "Disbursing Loan Manually By Cash"
- Section 7.31, "Repaying Loan Manually By Cash"
- Section 7.32, "Safe Deposit Box Rentals"
- Section 7.33, "Viewing Availability of Denomination in Till"
- Section 7.34, "Querying Till Vault Position"
- Section 7.35, "Sell Foreign Currency against CASA Account"

## **7.2 Deposit Cash**

This section contains the following topics:

- Section 7.2.1, "Depositing Cash "
- Section 7.2.2, "Specifying Denomination Details"
- Section 7.2.3, "Specifying Charge Details"
- Section 7.2.4, "Specifying MIS Details"
- Section 7.2.5, "Specifying UDF Details"
- Section 7.2.6, "Specifying Project Details"
- Section 7.2.7, "Authorization Stage"
- Section 7.2.8, "Viewing errors and overrides"
- Section 7.2.9, "Cash Deposit in Two Step Processing"

### **7.2.1 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.

You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

If a virtual account number is specified in this screen, then the F10, F11, and F12 keys will not display any value, however the following error messages will be displayed for each of these keys:

- F10: Customer Image not maintained for this Customer/Account in branch 214
- F11: Customer Account Balance cannot be accessed for this Customer/ Account.
- F12: Customer Signature not maintained for this Customer/Account in branch 214

Click the OK button and you will be able to proceed further with the transaction.

Here the teller can capture the following details:

**Account Number**

**Physical 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.

---

**Note**

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

---

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **Virtual Account Number**

You can also specify a virtual account number in this field. The physical account number is identified based on the Virtual Account Number and Account Currency combination. If there is no physical account available for the combination, then the default physical account number is selected. The account currency changes as per the default physical account number.

#### **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.

For a Virtual Account, the transaction currency is defaulted as the account currency. The physical account number is identified based on the account currency and virtual account number combination. If physical account number is available then the transaction currency remains the same.

If the physical account number is not available, then the default physical account number is selected and the transaction currency changes as per the default physical account number. The account currency changes according to the default physical account number.

#### **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.

#### **Pickup**

Click on pickup to default 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.

---

**Note**

Oracle FLEXCUBE books the 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.

---

Advice

CREDIT ADVICE

Print Close Next

Branch 018 Transaction Date 2011-09-05

Beneficiary Name

Beneficiary Address

Dear Sir(s),

Our Reference : FJB1124800001158

We have credited your account as follows :

Transaction Currency GBP

Transaction Amount 100

Transaction Account 0180180002840

Exchange Rate 1

Deposit Slip No

Unit Id

Yours faithfully,

-----

Authorised Signature

---

**Note**

When Duplicate Advice Tracker field is checked and you click the EXIT button on the advice generation screen, the system displays a message "Print Successful?". Click OK button to confirm the successful printing. Every subsequent print of the advices will be considered as duplicate advice. *For more information on Duplicate Advice Tracker refer to section "Messaging Branch Parameters Maintenance" in the Core User Manual*

---

## 7.2.2 Specifying Denomination Details

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

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

### **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.

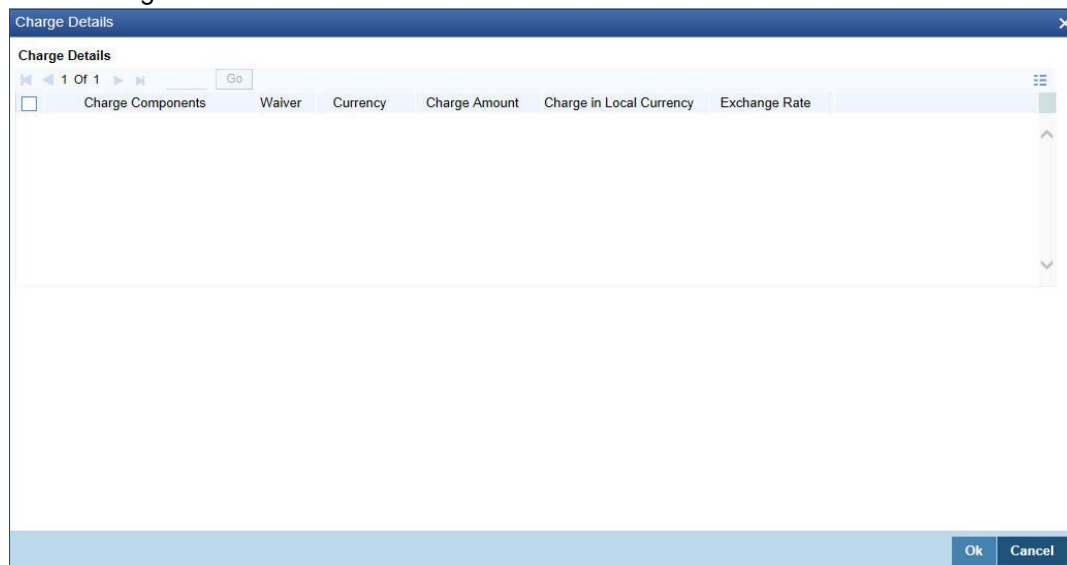
#### **Total Amount**

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.

## 7.2.3 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.

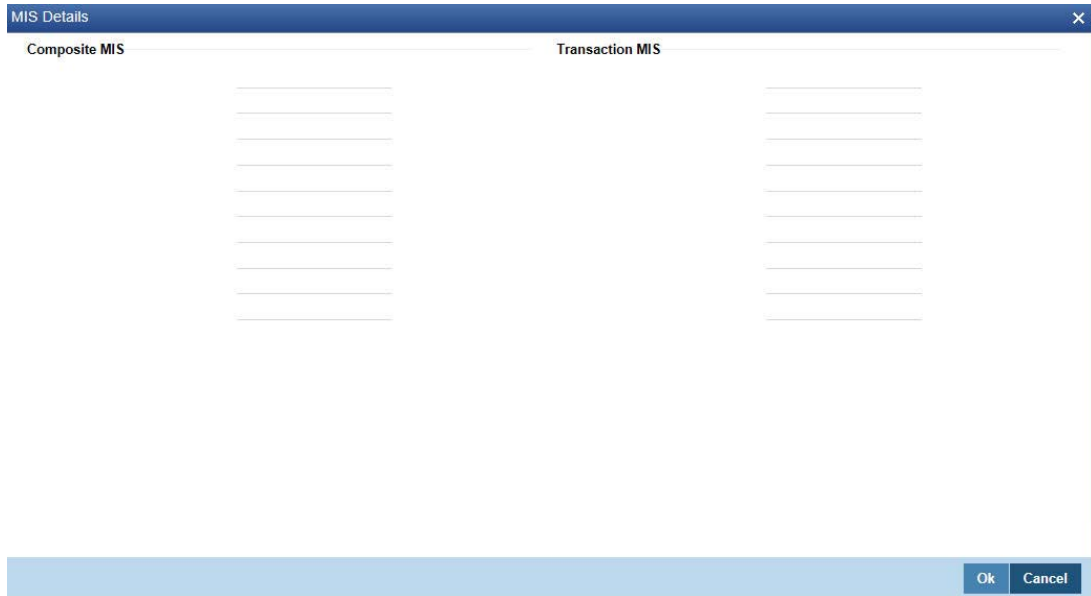
### 7.2.3.1 Recalculating charges

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.



## 7.2.4 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.

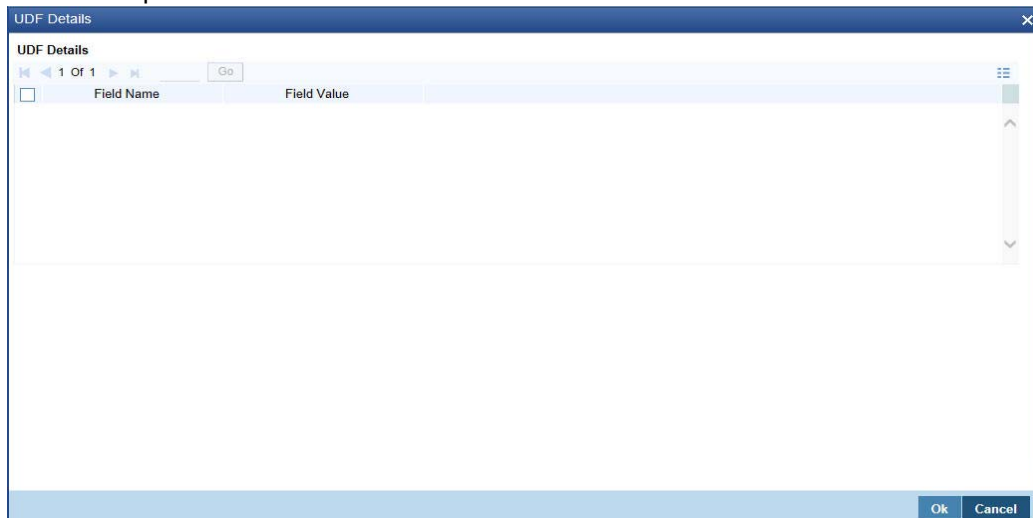
### **Composite MIS**

Specify the composite MIS code.

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

## 7.2.5 Specifying UDF Details

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



### Field Name

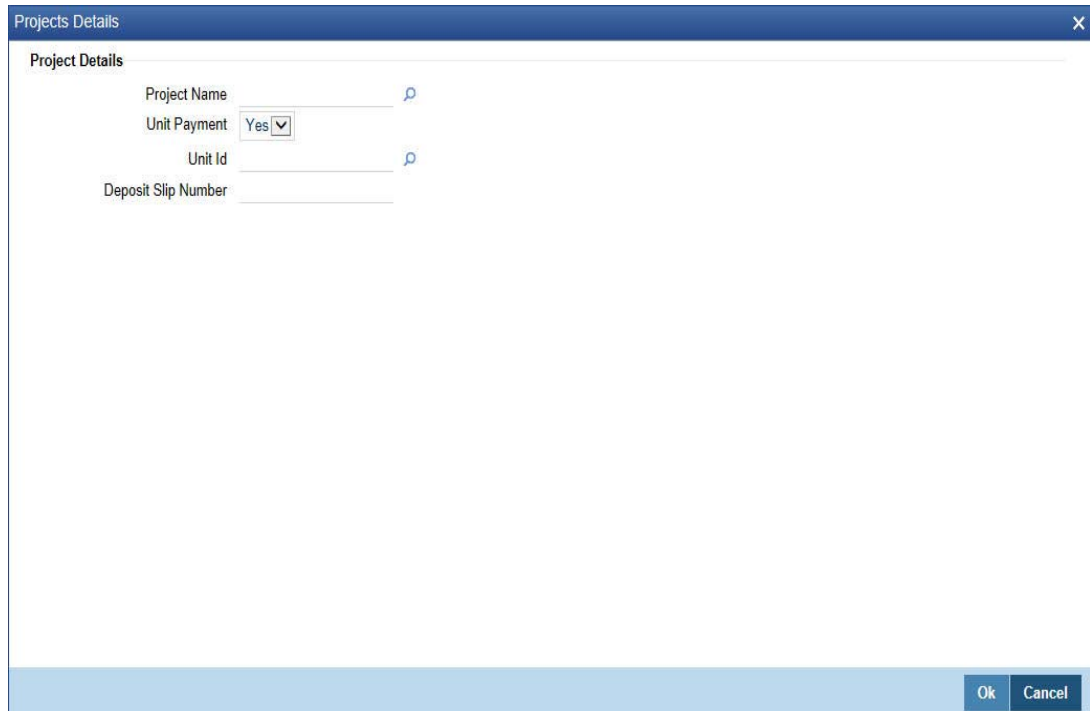
The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

### Field Value

Specify the value for the each UDF that is displayed.

## 7.2.6 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:

### 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.

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 screenshot displays the Oracle FLEXCUBE application interface. The top navigation bar includes 'Home', 'Interactions', 'Customer', 'Workflow', 'Tasks', and 'Preferences'. The 'Workflow' section is active, showing a search filter for 'Miscellaneous Customer Credit'. Below the search filter, there are search results for 'Assigned' (2), 'Completed' (58), and 'Failed' (2). The main area displays three data tables:

Reference	Transaction Branch	Account	CCY	Transaction Amount	MakerId	TxnStage Id	Transaction
FJB1213002005568	WE1	3003003003022	GSP	13.00	34135T1	-1	COM
FJB1213002005572	WE1	3003003003022	GSP	130.00	34135T3	-1	COM

Reference	Transaction Branch	Account	CCY	Transaction Amount	MakerId	TxnStage Id	Transaction
FJB1213002005568	WE1	3003003003022	GSP	230.00	34135T1	-1	COM
FJB1213002005558	WE1	3003003003022	GSP	530.00	34135T1	-1	COM
FJB1213002005536	WE1	3003003003022	USD	150.00	34135T1	-1	COM
FJB1213002005552	WE1	3003003003022	GSP	230.00	34135T1	-1	COM

Reference	Transaction Branch	Account	CCY	Transaction Amount	MakerId	TxnStage Id	Transaction
FJB1213002005554	WE1	3003003003021	GSP	9300.00	34135T2	-1	COM
FJB1213002005518	WE1	3003003003021	USD	530.00	34135T1	-1	COM
FJB1213002005553	WE1	3003003003021	GSP	530.00	34135T3	-1	COM
FJB1213002005544	WE1	3003003003022	GSP	5399.00	34135T3	-1	COM
FJB1213002005509	WE1	3003003003021	GSP	530.00	34135T1	-1	COM

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.

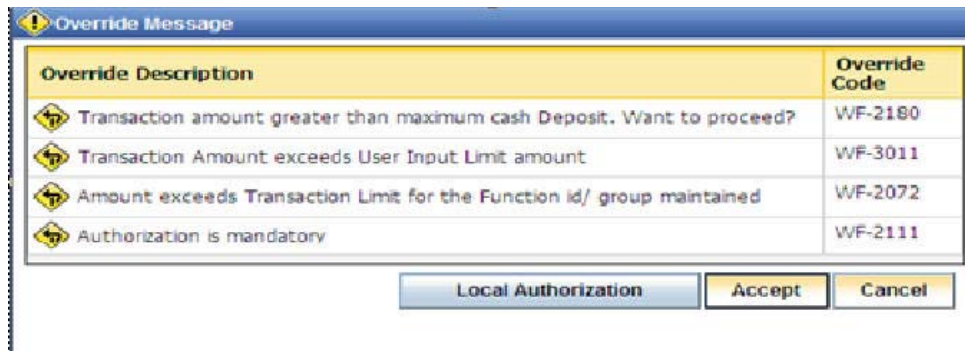
You can fetch and see the response from your task list.

## 7.2.7 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:

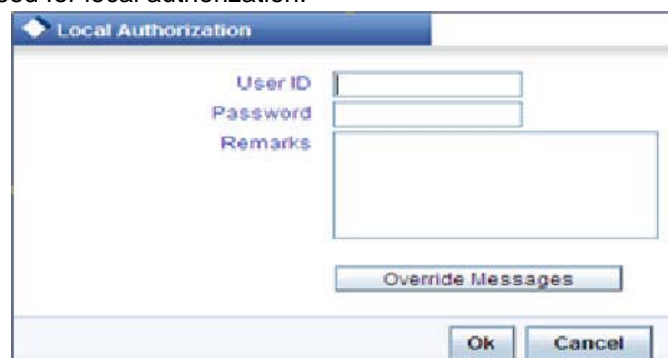
- Local
- Remote

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.



### 7.2.7.1 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'.

---

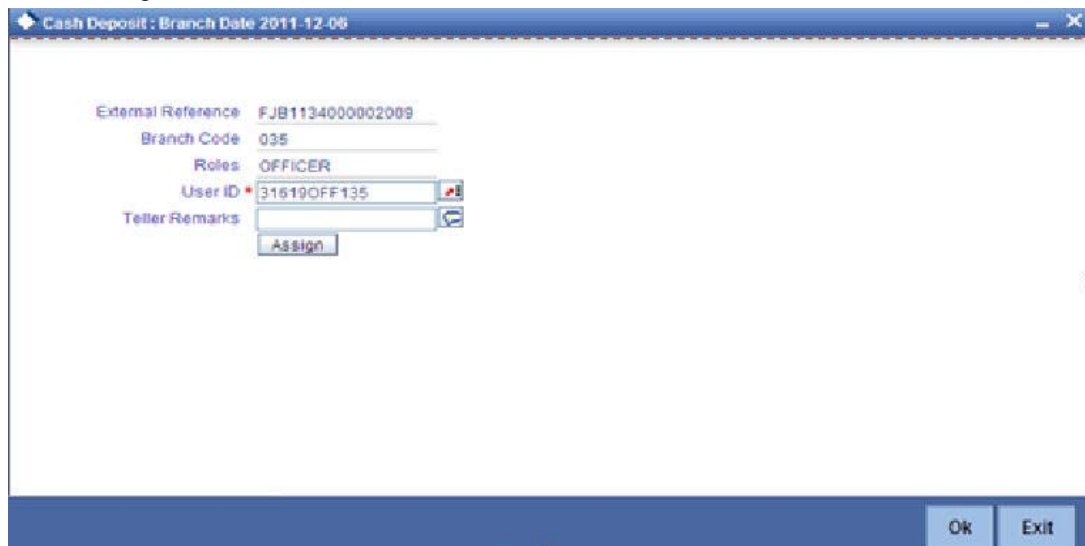
## Note

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

---

### 7.2.7.2 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.

## **7.2.8 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.

### **7.2.8.1 Submission stage**

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

- Single-step save – wherein the transaction is saved 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.

## **7.2.9 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/Cr and Account	Amount
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.
  - 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.
  - You cannot amend a transaction after authorization for cash deposit with two step processing. Cash Deposit in two step processing does accounting in second step only. So validations during accounting cannot be achieved.
- 

## 7.3 Withdraw Cash

This section contains the following topics:

- [Section 7.3.1, "Withdrawing Cash"](#)
- [Section 7.3.2, "Specifying Denomination Details"](#)
- [Section 7.3.3, "Specifying charge details"](#)
- [Section 7.3.4, "Specifying MIS details"](#)
- [Section 7.3.5, "Specifying UDF Details"](#)
- [Section 7.3.6, "Specifying Project Details"](#)
- [Section 7.3.7, "Cash Withdrawal in Two Step Processing"](#)

### 7.3.1 Withdrawing Cash

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.

Cash Withdrawal

New

Account Number\* \_\_\_\_\_ Account Branch\* \_\_\_\_\_

Account Description \_\_\_\_\_

Transaction Currency\* \_\_\_\_\_

Transaction Amount\* \_\_\_\_\_

Account Currency \_\_\_\_\_

Account Amount \_\_\_\_\_

Narrative \_\_\_\_\_

External Reference \_\_\_\_\_

Ok Exit

---

#### 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:

#### 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.

**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 Currency**

The system displays the currency of the 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.

**Pickup**

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

**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 debited from 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 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.

---

**Note**

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

---

**Token No**

Specify the token number.

**Narrative**

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

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

**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**

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.

The screenshot shows a window titled 'Advice' with a 'DEBIT ADVICE' header. It contains a form with the following fields and values:

Branch	WB1	Transaction Date	2012-05-09
Beneficiary Name	Michael Pattinson		
Beneficiary Address			

Dear Sir(s),

Our Reference : FJB1213000006147

We have debited your account as follows :

Transaction Currency	GBP
Transaction Amount	1000
Transaction Account	0000000000022
Exchange Rate	1.00

Yours faithfully,

-----  
 Authorised Signature

**7.3.2 Specifying Denomination Details**

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

## Preferred Denomination

The screenshot shows the 'Cash Withdrawal' application window. It features a top menu bar with 'New' and 'Enter Query' options. The main area contains several input fields for account details (Account Number, Account Branch, Account Description, Transaction Currency, Transaction Amount, Narrative, External Reference, Total Charge, Negotiated Cost Rate, Customer, Customer Name), currency information (Account Currency, Account Amount), and product details (Product: CHWL, Exchange Rate, Negotiation Reference). A 'Recalculate' button is located near the product details. Below these fields is a tabbed interface with 'Currency Denominations' selected. This section includes fields for 'Currency Code' and 'Preferred Denomination', along with a 'Populate' button. To the right, there are fields for 'Total Cash Amount' and a 'Clear' button. At the bottom, there is a 'Denomination Details' table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table currently shows one row with empty fields. The window also has 'Ok' and 'Exit' buttons at the bottom right.

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

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

### 7.3.3 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.

**Cash Withdrawal**

New Enter Query

Account Number  Account Branch

Account Description

Transaction Currency  Account Currency

Transaction Amount \*  Account Amount

Narrative

External Reference  Product CHWL

Total Charge  Exchange Rate

Negotiated Cost Rate  Negotiation Reference

Customer

Customer Name

Currency Denominations Charges MIS UDF

**Charge Details**

1 Of 1

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

### 7.3.4 Specifying MIS details

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

**Cash Withdrawal**

New Enter Query

Account Number  Account Branch

Account Description

Transaction Currency  Account Currency

Transaction Amount \*  Account Amount

Narrative

External Reference  Product CHWL

Total Charge  Exchange Rate

Negotiated Cost Rate  Negotiation Reference

Customer

Customer Name

Currency Denominations Charges MIS UDF

Composite MIS

Transaction MIS

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

### 7.3.5 Specifying UDF Details

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

The screenshot shows the 'Cash Withdrawal' application window. The 'UDF' tab is selected, displaying a table for 'UDF Details'. The table has two columns: 'Field Name' and 'Field Value'. The table is currently empty. The form also includes various input fields for account and transaction details, and a 'Recalculate' button.

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

### 7.3.6 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.

The screenshot shows the 'Projects Details' application window. It contains the following fields:

- Project Name:
- Unit Payment:
- Unit Id:
- Deposit Slip Number:

The 'Ok' and 'Exit' buttons are visible at the bottom right of the window.

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 button to go to the next stage. The authorization process is similar to cash deposit.

---

**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.
- 

**7.3.7 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:**

<b>Dr/Cr and Account</b>	<b>Amount</b>
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.

The cashier role is performed by CHW2.

**Accounting Entry:**

<b>Dr/Cr and Account</b>	<b>Amount</b>
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
- 

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.*

## **7.4 Domestic Cash Transfer**

This section contains the following topics:

- [Section 7.4.1, "Transferring Cash Domestically"](#)
- [Section 7.4.2, "Specifying PC Details"](#)

## 7.4.1 Transferring Cash Domestically

You can capture a domestic cash transfer transaction through the 'Domestic 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.

The screenshot shows the 'Cash Deposit' application window. At the top, there is a 'New' button and an 'Enter Query' field. Below this, there are two columns of input fields. The left column includes: External Reference Number, Product (set to 'CHTR'), Transaction Currency, Transaction Amount (marked with a red asterisk), Exchange Rate, Related Customer, Customer Name, and Narrative. The right column includes: Account Branch, Account Number, Account Description, Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is located below the right column. Below these fields is a tabbed interface with tabs for 'Currency Denominations', 'Charge Details', 'MIS', 'UDF', 'Projects Details', and 'PC Details' (which is currently selected). Under the 'PC Details' tab, there are two sections: 'Counterparty Details' and 'Customer Details'. The 'Counterparty Details' section includes: Counterparty Name (marked with a red asterisk), Counterparty Address 1 (marked with a red asterisk), Counterparty Address 2, Counterparty Address 3, Counterparty Bank Code (marked with a red asterisk), Counterparty Account (marked with a red asterisk), and Counterparty Account type (marked with a red asterisk, with a dropdown menu showing 'Savings Bank'). The 'Customer Details' section includes: Customer Name (marked with a red asterisk), Customer Address 1 (marked with a red asterisk), Customer Address 2, Customer Address 3, Communication Mode (with radio buttons for 'Mobile Number' and 'Email Id'), Mobile Number, and Email Id. At the bottom right of the window is an 'Exit' button.

## 7.4.2 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.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

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.*

## **7.5 International Cash Transfer**

This section contains the following topics:

- [Section 7.5.1, "Transferring Cash Internationally"](#)
- [Section 7.5.2, "Denomination Button"](#)
- [Section 7.5.3, "Charge Button"](#)
- [Section 7.5.4, "MIS Button"](#)
- [Section 7.5.5, "UDF Button"](#)
- [Section 7.5.6, "FT Details Button"](#)

### **7.5.1 Transferring Cash Internationally**

Oracle FLEXCUBE facilitates international funds transfer by cash. A Walk in customer or an account holder of the Bank can perform the transfer by remitting cash in foreign currency. You can process International Cash Transfer for an account holder or for a walk-in customer, if the Product Code is defaulted as 'CXTR' and the FT Transaction check box is selected in the RT Product Preference (DEDRTPRM) screen.

You can process international cash transfer through the 'International Cash Transfer' screen. You can invoke this screen by typing '1406' 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 details:

### **Transaction Details**

#### **Account Number**

Specify the account number for the transaction. Alternatively, you can select the account from the option list. The list displays all valid accounts maintained in the system. In case of walk-in customer, this field is left blank.

#### **Account Description**

The system displays the description of the account number.

#### **Account Branch**

The system displays the branch of the main account of the transaction.

#### **Account Currency**

The system displays the currency of the account.

#### **Transaction Currency**

Specify the currency of the transaction. Alternatively, you can select the transaction currency from the option list. The list displays all the currencies maintained in the system.

### **Transfer Currency**

Specify the transfer currency in which the amount has to be transferred. Alternatively, you can select the transfer currency from the option list. The list displays all the currencies maintained in the system.

If the customer wants the deposited FCY cash to be transferred in another currency to the Beneficiary account, you need to specify the transfer currency for FT transaction in the 'Transfer currency' field. The system converts the transaction amount into the transfer currency and credits it to the beneficiary account using the specified exchange rate.

### **Transaction Amount**

Specify the transaction amount.

### **Transfer Amount**

The system displays the transfer amount based on the transfer currency selected and the derived exchange rate.

## **Customer Details**

### **Customer Number**

The system displays the customer Id. If the customer number is a walk-in customer, the walk-in customer number maintained at the branch parameter level is defaulted.

### **Customer Name**

The system displays the customer name. If the customer number is a walk-in customer, specify the customer name.

---

#### **Note**

If the customer is a Walk-in Customer, you can specify the customer name in the Customer Name field.

---

### **Customer Address1**

Specify the first line of the customer address.

### **Customer Address2**

Specify the second line of the customer address.

### **Customer Address3**

Specify the third line of the customer address.

### **Country**

Specify the country code of the ordering customer. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system.

### **Communication Mode**

Select the mode of communication for the funds transfer. The options are as follows:

- Mobile Number
- Email ID

### **Mobile Number**

Specify the mobile number of the customer. If you select the mode of communication as 'Mobile Number', it is mandatory to specify the mobile number of the customer.

**Email ID**

Specify the email Id of the customer. If you select the mode of communication as 'Email ID', it is mandatory to specify the email Id of the customer.

**Additional Details****Narrative**

Specify any remarks pertaining to the transaction.

**Exchange Rate**

The system displays the exchange rate, if the transaction currency and transfer currency are different. This exchange rate used to convert the transaction currency into transfer currency and derive the transfer amount.

**Negotiated Cost Rate**

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

**Negotiated 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 it is mandatory to specify the negotiated reference number.

---

**Note**

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

---

**Total Charge Amount**

The system displays the total charge amount of the transaction in the transaction currency.

**Total Amount**

The system displays the total amount of the transaction. In case of walk-in customer, the total amount would be the total transaction amount with the applicable charges.

If the customer is a walk-in customer, the system displays the charges as the total amount. If the customer is an Account Holder, the system displays the transaction amount as the total amount.

**External Reference Number**

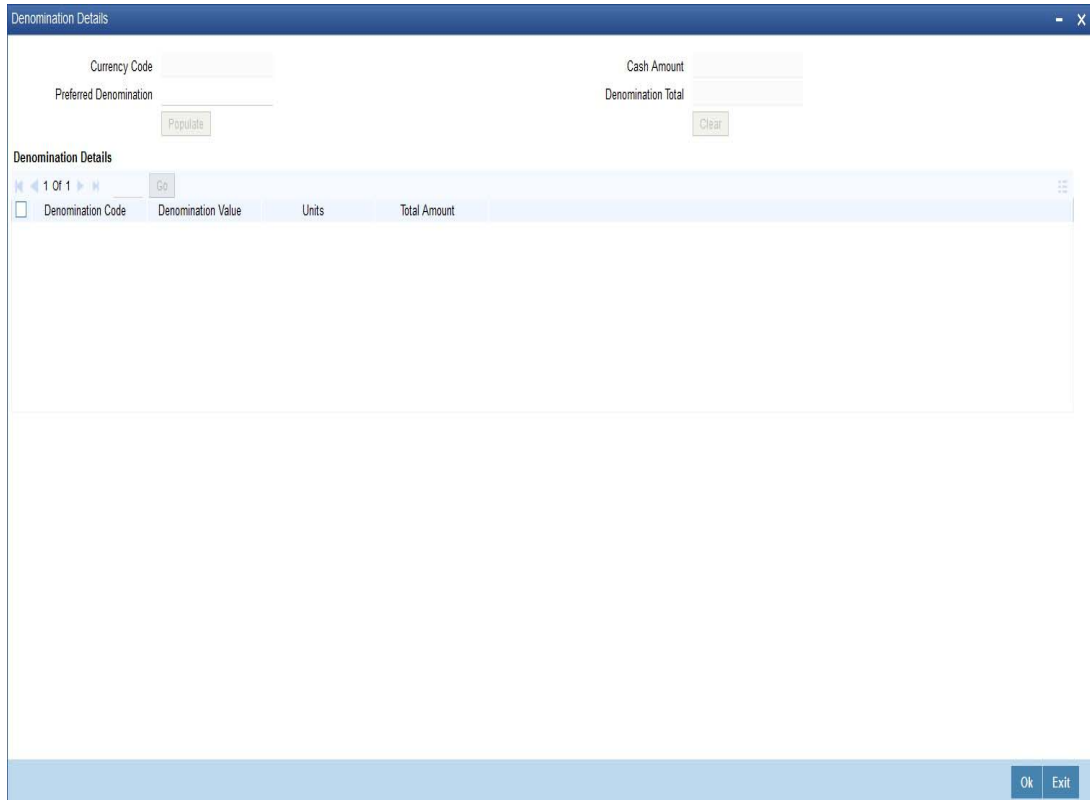
The system displays the external reference number maintained in the system.

Click 'Pickup' button to populate the data such as total Amount, total charge amount in transaction currency, customer number, customer name, and address details. In case of walk-in customer, you need to enter the customer name, address, country code and communication mode. It is mandatory to click 'Pickup' button to populate the data in the Denomination, Charge, MIS, UDF and FT Details screens.

After clicking 'Pickup' button, if you modify the Transaction Amount, Transaction Amount Currency or Account then it is mandatory to click 'Pickup' button before saving the transaction.

**7.5.2 Denomination Button**

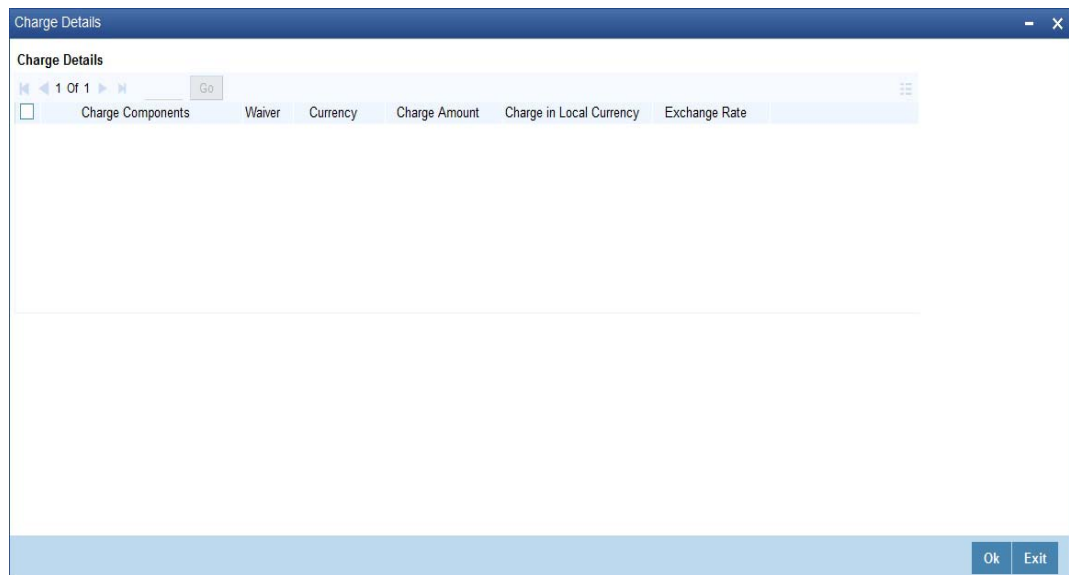
You can specify the denomination details for the international cash transfer in the 'Denomination Details' screen. Click the 'Denomination' button to invoke the screen.



For more information on denomination details, refer to the section ‘Specifying Denomination Details’ in chapter ‘Depositing Cash’ in this User Manual.

### 7.5.3 Charge Button

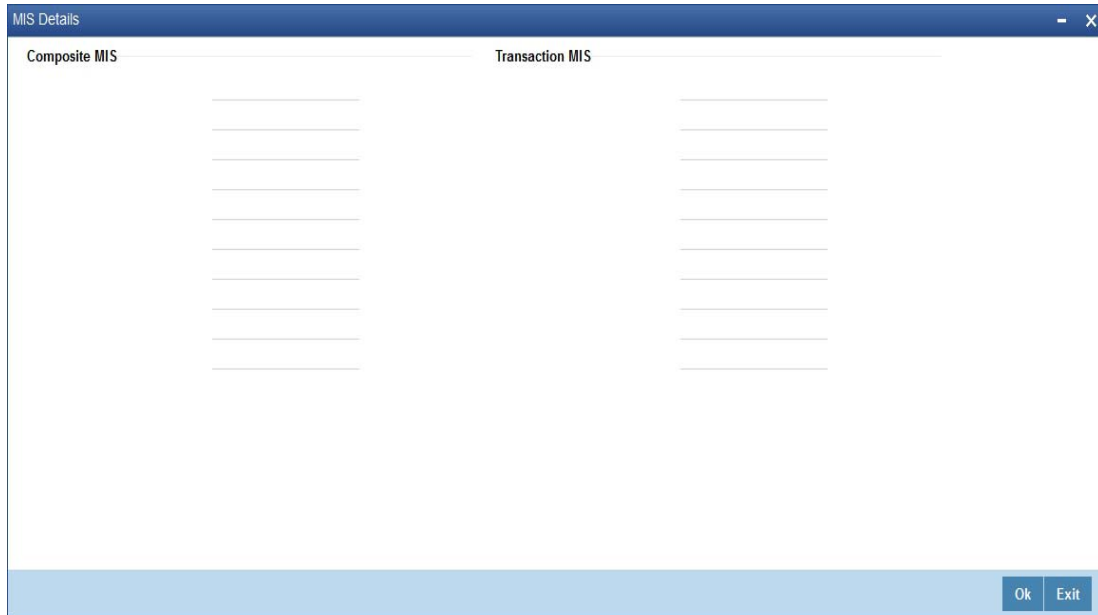
You can capture charge related details in ‘Charge Details’ screen. Click the ‘Charge’ button to invoke the screen.



For more information on charge details, refer to the section ‘Specifying Charge Details’ in chapter ‘Depositing Cash’ in this User Manual.

## 7.5.4 MIS Button

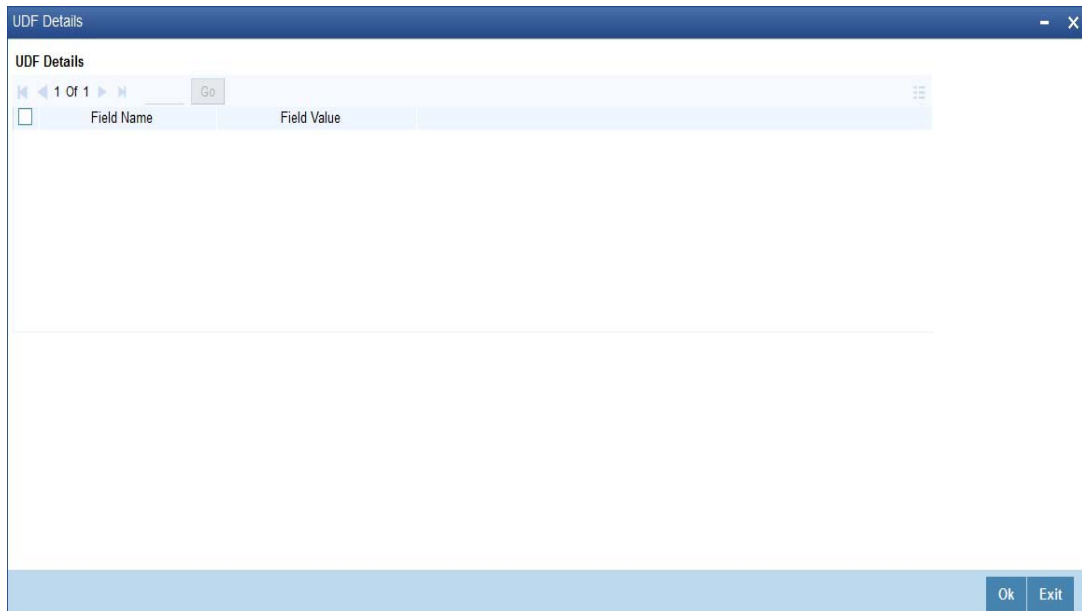
You can capture MIS details in the 'MIS Details' screen. Click the 'MIS' button to invoke the screen.



For more information on MIS details, refer to the section 'Specifying the MIS details' in chapter 'Depositing Cash' in this User Manual.

## 7.5.5 UDF Button

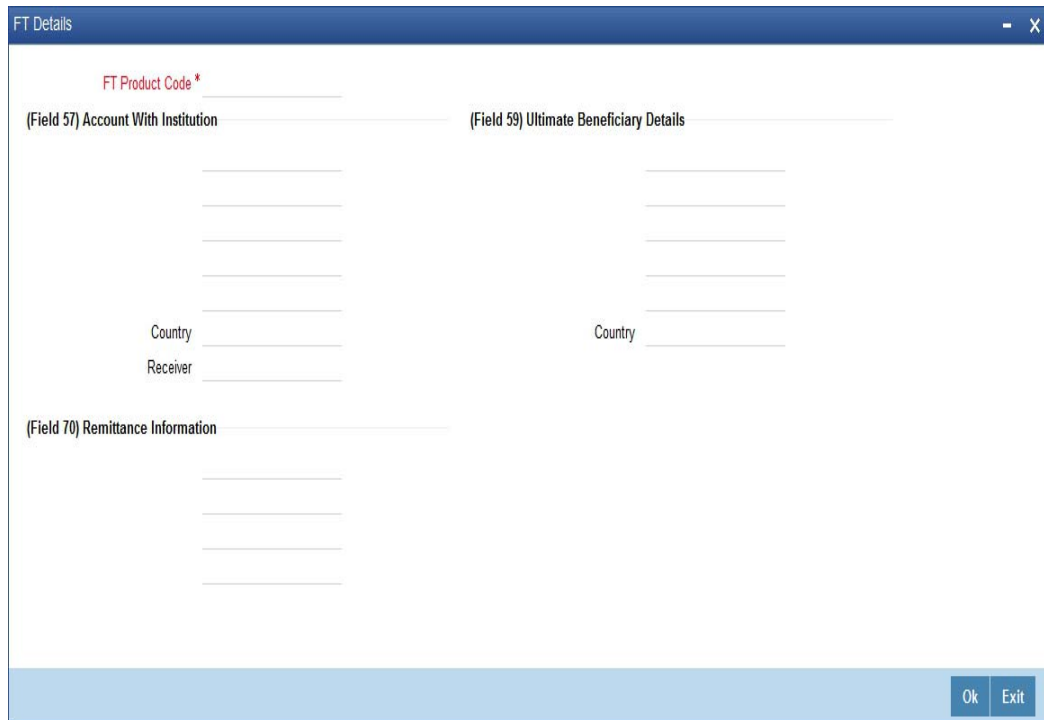
You can capture UDF details in the 'UDF details' screen. Click the 'UDF' button to invoke the screen.



For more information on UDF details, refer to the section 'Specifying the UDF details' in chapter 'Depositing Cash' in this User Manual.

## 7.5.6 FT Details Button

You can capture Funds Transfer details in the 'FT Details' screen. Click the 'FT Details' button to invoke the screen.



The screenshot shows a window titled "FT Details" with a blue header bar. The main area contains several input fields:

- FT Product Code \***: A single-line text field.
- (Field 57) Account With Institution**: A multi-line text field.
- (Field 59) Ultimate Beneficiary Details**: A multi-line text field.
- Country**: A single-line text field, appearing twice.
- Receiver**: A single-line text field.
- (Field 70) Remittance Information**: A multi-line text field.

At the bottom right, there are two buttons: "Ok" and "Exit".

You can specify the following details here:

### FT Product

Specify the FT product code. The system allows only outgoing FT product codes to be specified. Alternatively, you can select the product code from the option list. The list displays all product codes maintained in the system.

### (Field 57) Account with Institution

Specify the account with institution details. Alternatively, you can select the account from the option list. The list displays all accounts with institution details maintained in the system.

### Country

Specify the country code. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system.

### Receiver

Specify the receiver BIC code. Alternatively, you can select the code from the option list. The list displays all the receiver BIC codes maintained in the system.

### (Field 70) Remittance Information

Specify the remittance information. Alternatively, you can select the remittance details from the option list. The list displays the remittance details maintained in the system.

### (Field 59) Ultimate Beneficiary

Specify the ultimate beneficiary details. Alternatively, you can select the beneficiary from the option list. The list displays all the beneficiary maintained in the system.

## 7.6 Close out Withdrawal by Cash

This section contains the following topics:



- [Section 7.6.1, "Closing out Withdrawal by Cash"](#)
- [Section 7.6.2, "Specifying Charge Details"](#)
- [Section 7.6.3, "Specifying the MIS Details"](#)
- [Section 7.6.4, "Specifying the UDF details"](#)

## 7.6.1 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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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.

## 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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

---

### 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.

---

Clicking 'Pickup' button, the system defaults the following details:

#### 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.

---

## Enrichment stage - 2

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

The screenshot shows a software window titled "LBL\_CL\_OUT\_WITH\_BY\_CASH". At the top, there are "New" and "Enter Query" buttons. Below this, there are several input fields for account information: Account Number, Account Description, Account Amount, Customer, Narrative, and External Reference. To the right, there are fields for Account Currency, Total Charge, and Transaction Amount. A tabbed interface is visible with "Denomination" selected, and other tabs include "Charges", "MIS", and "UDF". Under the "Denomination" tab, there are fields for Currency Code, Preferred Denomination, Total, and Cash Amount, along with "Populate" and "Clear" buttons. Below this is a "Denomination Details" section with a table. The table has columns for Denomination Code, Denomination Value, Units, and Total Amount. The table currently shows one row with empty fields. At the bottom of the window, there is a "Charges" section and an "Exit" button.

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

### 7.6.1.1 Specifying Denomination Details

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.*

## 7.6.2 Specifying Charge Details

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

The screenshot shows a software window titled "LBL\_CL\_OUT\_WITH\_BY\_CASH" with a menu bar containing "New" and "Enter Query". The main area contains several input fields arranged in two columns:

- Account Number
- Account Description
- Account Amount
- Customer
- Narrative
- External Reference
- Account Currency
- Total Charge
- Transaction Amount

Below the input fields is a tabbed interface with four tabs: "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected. At the bottom right of the window is an "Exit" button.

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

## 7.6.3 Specifying the MIS Details

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

The screenshot shows the same software window as in 7.6.2, but with the "MIS" tab selected. The input fields for account and transaction details are still present. Below the tabs, the screen is divided into two sections:

- Composite MIS**: A table with 8 rows and 2 columns of empty input fields.
- Transaction MIS**: A table with 8 rows and 2 columns of empty input fields.

The "Charges" tab is still visible at the bottom left, and the "Exit" button is at the bottom right.

## 7.6.4 Specifying the UDF details

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

The screenshot shows a software window titled "LBL\_CL\_OUT\_WITH\_BY\_CASH". At the top, there are buttons for "New" and "Enter Query". Below this, there are several input fields for account and transaction details:

- Account Number
- Account Description
- Account Amount
- Customer
- Narrative
- External Reference
- Account Currency
- Total Charge
- Transaction Amount

Below the input fields, there are tabs for "Denomination", "Charges", "MIS", and "UDF". The "UDF" tab is currently selected. Underneath, the "UDF Details" section is visible, showing a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom of the window, there is a "Charges" section and an "Exit" button.

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.*

## 7.7 Advance By Cash

This section contains the following topics:

- [Section 7.7.1, "Disbursing Cash Advance"](#)
- [Section 7.7.2, "Specifying Denomination Details"](#)
- [Section 7.7.3, "Specifying Charge details"](#)
- [Section 7.7.4, "Specifying the MIS details"](#)
- [Section 7.7.5, "Specifying the UDF details"](#)

### 7.7.1 Disbursing Cash Advance

You can release cash advances through the 'Advance By Cash' screen. When a credit card customer submits a request for advance by cash, you can disburse the cash advances that are maintained in the external system where cash withdrawal from GL is allowed. You can also perform reversal of transaction in this screen. You can invoke this screen by typing '1461'

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

The screenshot shows a software window titled "Advance By Cash" with a "New" button at the top left. The form is divided into three main sections:

- Contract Details:** Includes fields for "Advance Reference Number \*", "Transaction Currency \*", "Transaction Amount \*", and "Tenor" (with sub-fields for Days, Months, and Years).
- Document Details:** Includes fields for "Document Category \*", "Document Type \*", "Document Number \*", "Beneficiary Name \*", and "Sanction Reference Number \*". There is also a "Pickup" button.
- Additional Details:** Includes fields for "Narrative", "External Reference Number", "Total Charge", and "Total Transaction Amount".

At the bottom of the window, there is a navigation bar with "Denomination | Charge | MIS | UDF" and "Ok | Exit" buttons.

Product type in the Retail Product Parameter Definition screen 'DEDRTPRM' should be 'EC'- External Cash Advance. ARC setup should be done to track denominations and the credit account should be CASH GL. in IFDATMMN an ARC maintenance is created, where the charge type will be percentage and basis will be transaction amount

## **Contract Details**

### **Advance Reference Number**

Specify the advance reference number. For example if the Nature of Advance is Loan the loan account number should be specified and if the Nature of Advance is credit card then the Credit Card number should be specified.

### **Transaction currency**

Specify the currency in which cash advance transaction is initiated. Alternatively you can select the transaction currency code from the option list. The list displays all valid transaction currency maintained in the system.

### **Transaction Amount**

Specify the transaction amount that needs to be sanctioned.

## **Tenor**

You can specify the tenor of the advance in Days/Months/Years

### **Days**

Specify the tenor of advance in days. The range of value that you can specify is "0-30". If you specify a value beyond permissible range, the system will display an error message.

If you specify the tenor value of date in decimal, then the system displays an error message "Invalid Tenor Value".

### **Months**

Specify the tenor of advance in months. The range of value that you can specify is "0-11". If you specify a value beyond permissible range, the system will display an error message

If you specify the tenor value of month in decimal, then the system displays an error message "Invalid Tenor Value".

### **Years**

Specify the tenor of advance in years.

If you specify the tenor value of year in decimal, then the system displays an error message "Invalid Tenor Value".

## **Document Details**

### **Document Category**

Specify the category of the document that is uploaded. Alternatively you can select the category of the document from the option list. The list displays all valid document categories maintained in the system.

### **Document Type**

Specify the type of document submitted by the customer. Alternatively you can select the type of document from the option list. The list displays all valid document types maintained for a document category.

### **Document Number**

Specify the document reference number submitted by the customer.

### **Beneficiary Name**

Specify the beneficiary name.

### **Sanction Reference Number**

Specify the approval number obtained from the third party.

When a transaction is reversed and initiated again with the same Sanction Reference Number and application number combination, then the system displays an configurable override message "Sanction Reference Number should be unique".

## **Additional Details**

### **Narrative**

Specify the remarks about the transaction.

### **Total Charge**

Specify the total charge applicable.

### **Total Transaction Amount**

The system displays the total transaction amount inclusive of all applicable charges.

### **External Reference Number**

The system displays a unique number generated based on the branch specific sequence number generation logic. The Host system identifies a branch transaction with the External reference number.

The following transactions will be performed in this screen:

- Cash Advance (If netting is not present)
  - Debit Offset GL
  - Credit cash GL
- Charge portion
  - Debit GL
  - Credit. income GL

You can capture the following details in this screen:

### **7.7.2 Specifying Denomination Details**

You can capture denomination related details in this screen. Click 'Denomination' button to invoke this screen.

*For more information on denomination details screen, refer to the section 'Specifying denomination details' in the chapter 'Depositing Cash' in this User Manual.*

### **7.7.3 Specifying Charge details**

You can capture charge related details in this screen. Click 'Charge' button to invoke this screen.

*For more information on charge details screen, refer to the section 'Specifying charge details' in the chapter 'Depositing Cash' in this User Manual.*

### **7.7.4 Specifying the MIS details**

You can capture details pertaining to MIS. Click on the 'MIS' button to invoke the screen.

*For more information on MIS details screen, refer to the section 'Specifying the MIS details' in the chapter 'Depositing Cash' in this User Manual.*

### **7.7.5 Specifying the UDF details**

You can capture the UDF details in the 'UDF details' screen. Click 'UDF' button to invoke this screen.

*For more information on UDF screen, refer to the section 'Specifying the UDF details' in the chapter 'Depositing Cash' in this User Manual.*

## **7.8 Exchanging Denominations**

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.



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.

**7.8.1 Specifying Denomination Details**

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

**Currency Code**

Specify the currency in which the transaction is being performed. You can select the appropriate code from the adjoining option list.

**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.

**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, 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.*

## 7.9 Pay Bill by Cash

This section contains the following topics:

- [Section 7.9.1, "Paying a Bill by Cash"](#)
- [Section 7.9.2, "Specifying denomination details"](#)
- [Section 7.9.3, "Specifying Charge Details"](#)

### 7.9.1 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.

The screenshot shows a software window titled "Bill Payment by Cash". The window has a standard Windows-style title bar with minimize, maximize, and close buttons. Below the title bar, there are two buttons: "New" and "Enter Query". The main area of the window contains a form with the following fields:

External Reference	<input type="text"/>	Product	BPCH
Consumer Number	<input type="text"/>	Bill Number *	<input type="text"/>
Bill Date *	<input type="text"/>	Bill Currency *	<input type="text"/>
Transaction Currency *	<input type="text"/>	Bill Amount *	<input type="text"/>
Institution Id *	<input type="text"/>	Narrative	<input type="text"/>

At the bottom right of the window, there is an "Exit" 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.

**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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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.

---

#### **Note**

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

---

## **7.9.2 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 'Depositing Cash' for further details.*

## **7.9.3 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.*

## **7.10 Pay a Bill against Account**

This section contains the following topics:

- [Section 7.10.1, "Paying a Bill against Account"](#)
- [Section 7.10.2, "Specifying charge details"](#)
- [Section 7.10.3, "Specifying the MIS details"](#)
- [Section 7.10.4, "Specifying the UDF details"](#)

## 7.10.1 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.

Field Name	Value / Requirement
External Reference	
Consumer Number	
Bill Date *	
Account Number *	
Account Branch	
Account Currency	
Account Title	
Product	BPAT
Institution Id *	
Bill Number *	
Bill Currency *	
Customer	
Bill Amount *	
Narrative	

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.

**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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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.

---

## **7.10.2 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.*

## **7.10.3 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 'Depositing Cash' for further details.*

## **7.10.4 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.*

## **7.11 Pay a Bill by Clearing Cheque**

This section contains the following topics:

- [Section 7.11.1, "Paying a bill by clearing cheque"](#)
- [Section 7.11.2, "Specifying the MIS details"](#)
- [Section 7.11.3, "Specifying the Field details"](#)

### **7.11.1 Paying a bill by clearing cheque**

You can undertake other bank cheque transactions for the payment of all the utility bills through 'Bill Payment By Clearing Cheque' screen. You can invoke this screen by typing

'1045' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Bill Payment By Clearing Cheque

New

External Reference Number

Consumer Number

Institution Id \*

Institution Description

Bill Number \*

Bill Date \*

Bill Currency \*

Bill Amount \*

Narrative

Product BPCC

Transaction Currency \*

Clearing Type \*

Cheque Number \*

Cheque Date \*

Routing Number \*

Drawer Account Number

Pickup

MIS | Fields

Exit

You can capture the following details:

#### **External Reference Number**

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

#### **Consumer Number**

Specify the consumer number for the transaction.

#### **Institution Id**

Specify the unique Id corresponding to the institution towards which bill payment is being made. Alternatively, you can select the institution id from the option list. The list displays all institution code maintained in the system.

#### **Institution description**

The system displays the description of the biller institution.

#### **Bill Number**

Specify the bill number.

#### **Bill Date**

Select the date on which the bill has been issued from the adjoining calendar.

#### **Bill currency**

Specify the currency in which the bill should be paid. Alternatively, you can select the currency from the option list. The list displays all bill currency maintained in the system.

#### **Bill Amount**

Specify the bill amount.

#### **Narrative**

Specify any remarks pertaining to the transaction.

#### **Product**

The system displays the utility payment product. The Product 'BPCC' will be defaulted for the transaction pertaining to the bill payment for clearing cheques.



### **Transaction Currency**

Specify the currency in which the payment is made by the customer. Alternatively, you can select the transaction currency from the option list. The list displays all transaction currency maintained in the system

### **Clearing Type**

Select the clearing type. Alternatively, you can select the type of clearing from the option list. The list displays all clearing products maintained in the system.

### **Cheque Number**

Specify the cheque number provided by the customer. Alternatively you can select the cheque number from the option list. The list displays all the cheque numbers of the customer maintained in the system.

### **Cheque Date**

Select the date on which cheque has been issued from the adjoining calendar.

If the cheque is issued before three months, the system displays an error message "Cheque is a stale one".

### **Routing Number**

Specify the routing number. Alternatively you can select the routing number from the option list. The list displays all routing number maintained in the system.

### **Drawer Account Number**

Specify the drawer account number.

### **Pickup Button**

Click on pickup to default the data into the MIS and fields details. It is mandatory to click on 'Pickup' button before save.

## **7.11.2 Specifying the MIS details**

You can capture details pertaining to MIS. Click on the 'MIS' button to invoke this screen.

*For more information on MIS details screen, refer to the section 'Specifying the MIS details' in the chapter 'Depositing Cash' in this User Manual.*

## **7.11.3 Specifying the Field details**

You can capture the UDF details in the 'UDF details' screen. Click 'Fields' button to invoke this screen.

*For more information on UDF screen refer to the section 'Specifying the UDF details' in the chapter 'Depositing Cash' in this User Manual.*

## **7.12 Pay a Bill by In-house Cheque**

This section contains the following topics:

- [Section 7.12.1, "Paying a bill by in-house cheque"](#)
- [Section 7.12.2, "Specifying Charge details"](#)
- [Section 7.12.3, "Specifying the MIS details"](#)
- [Section 7.12.4, "Specifying the Field details"](#)

## 7.12.1 Paying a bill by in-house cheque

You can pay all the utility bills using same bank cheque. You can maintain these transactions, in the 'Bill Payment By In-house Cheque' screen. You can invoke this screen by typing '1035' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button

Bill Payment By In House Cheque

New

External Reference Number

Consumer Number

Institution Id\*

Institution Description

Bill Number\*

Bill Date\*

Bill Currency\*

Bill Amount\*

Narrative

Product BPIC

Account Number\*

Account Branch

Account Title

Account Currency

Cheque Number\*

Cheque Date\*

Pickup

Charaes | MIS | Fields

You can capture the following details:

### **External Reference Number**

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

### **Consumer Number**

Specify the consumer number for the transaction.

### **Institution Id**

Specify the unique Id corresponding to the institution towards which bill payment is being made. Alternatively, you can select the institution id from the option list. The list displays all institution code maintained in the system.

### **Institution description**

The system displays the description of the biller institution.

### **Bill Number**

Specify the bill number.

### **Bill Date**

Select the date on which the bill has been issued from the adjoining calendar.

### **Bill currency**

Specify the currency in which the bill should be paid. Alternatively, you can select the currency from the option list. The list displays all bill currency maintained in the system.

### **Bill Amount**

Specify the bill amount.

### **Narrative**

Specify any remarks pertaining to the transaction.

**Product**

The system displays the utility payment product. The Product 'BPIC' will be defaulted for the transaction pertaining to the bill payment for in-house cheques.

**Account Number**

Specify the account number of the customer against which the bill should be paid. Alternatively, you can select the account number from the option list. The list displays all the accounts maintained in the system

**Account Branch**

The system displays the branch where the chosen account resides.

**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.

**Cheque Number**

Specify the cheque number provided by the customer. Alternatively you can select the cheque number from the option list. The list displays all the cheque numbers of the customer maintained in the system.

If the cheque is cancelled, the system displays an error message "Selected cheque is cancelled".

If the cheque has stop payment, the system displays an error message "There is a stop payment on the selected cheque"

**Cheque Date**

Select the date on which cheque has been issued from the adjoining calendar.

If the cheque is issued before three months, the system displays an error message "Cheque is a stale one".

**Pickup Button**

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

**7.12.2 Specifying Charge details**

You can capture charge related details in this screen. Click 'Charge' button to invoke this screen.

For more information on charge details screen, refer to the section '*Specifying charge details*' in the chapter '*Depositing Cash*' in this User Manual.

**7.12.3 Specifying the MIS details**

You can capture details pertaining to MIS. Click on the 'MIS' button to invoke the screen

For more information on MIS details screen, refer to the section '*Specifying the MIS details*' in the chapter '*Depositing Cash*' in this User Manual.

## 7.12.4 Specifying the Field details

You can capture the UDF details in the 'UDF details' screen. Click 'Fields' button to invoke this screen.

*For more information on UDF screen refer to the section 'Specifying the UDF details' in the chapter 'Depositing Cash' in this User Manual.*

## 7.13 Request for Funds Transfer

This section contains the following topics:

- [Section 7.13.1, "Requesting for Funds Transfer"](#)
- [Section 7.13.2, "Specifying charge details"](#)
- [Section 7.13.3, "Specifying MIS details"](#)
- [Section 7.13.4, "Specifying UDF Details"](#)
- [Section 7.13.5, "Specifying Project Details"](#)

### 7.13.1 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.

The screenshot shows a software window titled 'LBL\_1006' with a menu bar containing 'New' and 'Enter Query'. The main area is divided into three sections:

- From Account Details:** Includes fields for 'From Account Number \*', 'From Account Branch', 'From Account Description', 'From Account Currency', and 'From Account Amount \*'.
- To Account Details:** Includes fields for 'To Account Number \*', 'To Account Branch', 'To Account Description', 'To Account Currency', and 'To Account Amount'.
- Additional Details:** Includes fields for 'Narrative' and 'External Reference'.

At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

If a virtual account number is specified in this screen, then the F10, F11, and F12 keys will not display any value, however the following error messages will be displayed for each of these keys:

- F10: Customer Image not maintained for this Customer/Account in branch 214
- F11: Customer Account Balance cannot be accessed for this Customer/ Account.
- F12: Customer Signature not maintained for this Customer/Account in branch 214

Click the OK button and you will be able to proceed further with the transaction.

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.

---

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the From Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **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 Account Amount**

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

### **To Account Details**

#### **To Account Number**

##### **Physical Account**

Specify the account that should be credited for the funds transfer. 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. Choose the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the To Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **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.

For Virtual Accounts, the virtual account name is displayed in this field.

### **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.

For a Virtual Account, the 'From Account' currency is defaulted as the account currency.

The physical account number is identified based on the account currency and virtual account number combination. If the physical account number is available, then the account currency remains the same.

If the physical account number is not available, then the default physical account number is selected and the account currency changes as per the default physical account number.

### **To Account Amount**

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

Click 'Pickup' button. The system validates if all the mandatory details are specified. This button will be disabled after the first click.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

### **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.

If virtual account number is entered in the 'To Account Number' field, then that virtual account number will be displayed in the Narrative field.

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.

If there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking 'Pickup' button, the system defaults the following details:

#### **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.

**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.

---

## 7.13.2 Specifying charge details

This block allows you to capture charge related details.

LBL\_1006

New Enter Query

**From Account Details**

From Account Number  From Account Branch   
From Account Description  From Account Amount   
From Account Currency

**To Account Details**

From Account Number  To Account Branch   
To Account Number  To Account Amount   
To Account Description   
To Account Currency

**Additional Details**

Narrative  External Reference   
Product  Total Charge   
Customer ID  Total From Account Amount   
Customer Name    
Exchange Rate

Charges MIS UDF Project Details

**Charge Details**

1 Of 1

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ok Exit

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



### 7.13.3 Specifying MIS details

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

The screenshot shows a software window titled 'LBL\_1006' with a menu bar containing 'New' and 'Enter Query'. The main area is divided into several sections:

- From Account Details:** Includes fields for 'From Account Number', 'From Account Description', 'From Account Currency', 'From Account Branch', and 'From Account Amount'.
- To Account Details:** Includes fields for 'To Account Number', 'To Account Description', 'To Account Currency', 'To Account Branch', and 'To Account Amount'.
- Additional Details:** Includes 'Narrative', 'External Reference', 'Product' (with 'FTRQ' entered), 'Customer ID', 'Customer Name', and 'Exchange Rate'.
- Summary:** Includes 'Total Charge' and 'Total From Account Amount' with a 'Recalculate' button.

At the bottom, there is a tabbed interface with 'Charges', 'MIS', 'UDF', and 'Project Details'. The 'MIS' tab is selected. Below the tabs are two empty table areas labeled 'Composite MIS' and 'Transaction MIS'. The window has 'Ok' and 'Exit' buttons at the bottom right.

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

### 7.13.4 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.

### 7.13.5 **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.

The screenshot shows the LBL\_1006 Oracle form with the following sections:

- From Account Details:** From Account Number, From Account Branch, From Account Description, From Account Amount, From Account Currency.
- To Account Details:** From Account Number, To Account Branch, To Account Number, To Account Amount, To Account Description, To Account Currency.
- Additional Details:** Narrative, External Reference, Product (FTRQ), Customer ID, Customer Name, Exchange Rate, Total Charge, Total From Account Amount, and a Recalculate button.
- Navigation:** Charges, MIS, UDF, Project Details (selected).
- Project Details:** Project Name, Unit Payment (Yes), Unit Id, Deposit Slip Number.
- Buttons:** Ok, Exit.

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

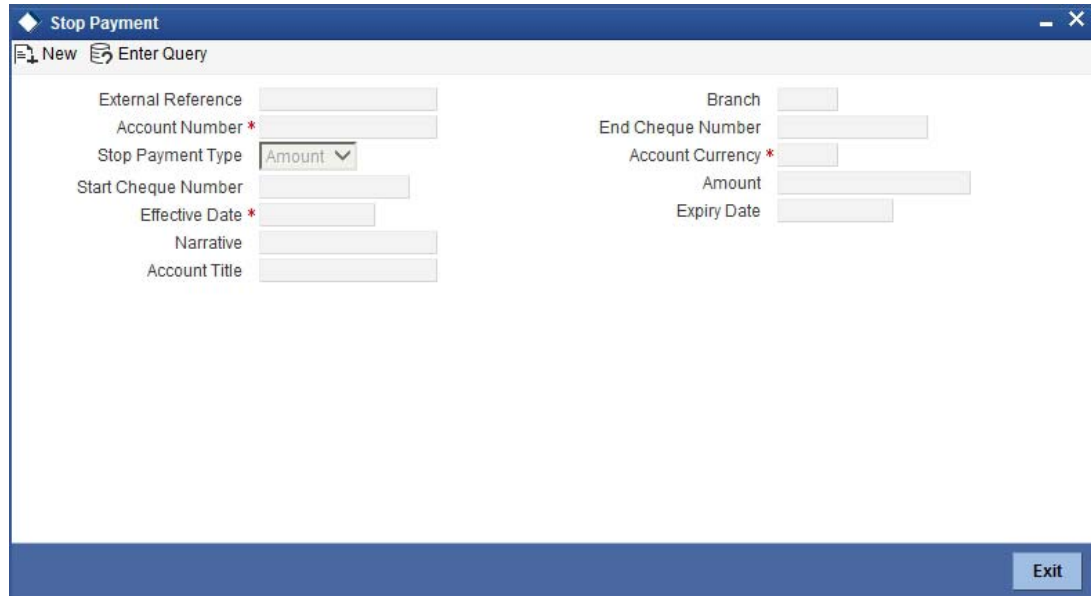
Specify the deposit slip number for the payment.

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 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.*

## 7.14 Making a Stop Payment

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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

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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

#### **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.

## **7.14.1 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 waived.

### 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.*

## 7.15 Sell Foreign Exchange to a Walk-in Customer

This section contains the following topics:

- [Section 7.15.1, "Selling Foreign Exchange to a Walk-in Customer"](#)
- [Section 7.15.2, "Specifying denomination details"](#)
- [Section 7.15.3, "Specifying charge details"](#)
- [Section 7.15.4, "Specifying the MIS details"](#)
- [Section 7.15.5, "Specifying UDF Details"](#)

### 7.15.1 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.

The screenshot shows the 'FX Sale (Walk in)' application window. The window title is 'FX Sale (Walk in)'. The interface includes a toolbar with 'New' and 'Enter Query' buttons. The main area contains several input fields: 'External Reference', 'Currency Sold \*', 'Beneficiary Name', 'Beneficiary Address', 'Amount Sold \*', 'Product' (set to 'FXSW'), 'Passport/IC Number', 'Narrative' (set to 'FX Sale (Walk in)'), and 'Currency Received \*'. An 'Exit' button is located in the bottom right corner.

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.

**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.

**Customer ID**

Specify the customer ID. Alternatively, you can select customer ID from the option list. The list displays all valid customer ID 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.

**Denomination Variance Applicable**

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB\_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'FX Denominations' sub-screen.

On clicking the Pickup button, the following details are defaulted: In addition to the details defaulted from the previous stage, you can view the following details:

**Currency Received Rate**

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

**Negotiated Rate**

Specify the negotiated rate to compute profit or loss of this transaction.

**Negotiated Reference**

Specify the negotiated reference details.

**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.

**Net Amount**

The system displays the net amount.

If you have manually changed the exchange rate, then you can recalculate the net amount by clicking 'Recalculate' button.

If you have checked the check-box 'Denomination Variance Applicable', then the system will apply the variance for each denomination and calculate the net amount.

**7.15.2 Specifying denomination details**

In the 'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button.

In the 'FX Denomination' screen, you can capture details of the foreign currency denominations involved in the transaction. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage. You can invoke this screen by clicking the 'FX Denomination' button.

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

**7.15.3 Specifying charge details**

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

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

**7.15.4 Specifying the MIS details**

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

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

**7.15.5 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.*

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.

## 7.16 Purchase Foreign Exchange from a Walk-in Customer

This section contains the following topics:

- [Section 7.16.1, "Purchasing Foreign Exchange from a Walk-in Customer"](#)
- [Section 7.16.2, "Specifying Denomination Details"](#)
- [Section 7.16.3, "Specifying charge details"](#)
- [Section 7.16.4, "Specifying MIS details"](#)
- [Section 7.16.5, "Specifying UDF Details"](#)

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

The screenshot shows the 'FX Purchase (Walk in)' application window. The window title is 'FX Purchase (Walk in)'. The toolbar includes 'New' and 'Enter Query' buttons. The main area contains the following fields:

- External Reference
- Currency Bought \*
- Beneficiary Name
- Beneficiary Address
- Amount Bought \*
- Product: FXPW
- Passport/IC Number
- Narrative: FX Purchase (Walk in)
- Currency Paid \*

An 'Exit' button is located in the bottom right corner.

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.

**Denomination Variance Applicable**

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB\_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'FX Denominations' sub-screen.

On clicking the 'Pickup' button the following details will be displayed:

**Transaction Currency Rate**

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

**Negotiated Rate**

Specify the negotiated rate to compute profit or loss of this transaction.

You can book profit or loss for each retail FX transaction based on the negotiated rate and transaction rate.

The formula for computing Profit/Loss is as follows:

Direct Method (Stronger currency to Weaker currency) = Negotiated Cost Rate – Transaction Rate) \* Transaction Amount

Indirect method (Weaker currency to Stronger currency) = (1/Negotiated Cost Rate – 1/Transaction Rate) \* Transaction Amount

If both the currencies of transaction are Foreign currency, then revaluation will be as follows:

Revaluation method = Amount \* (Transaction Rate–Negotiated Cost Rate) \* Revaluation MID Rate of CCY2

At the time of booking, the profit or loss generated by the transaction will be booked as part of REVL. This profit or loss will be booked under separate GLs as per ARC maintenance.

If Negotiated rate and transaction rate are same there will not be any accounting entry for profit or loss.

### **Negotiated Reference**

Specify the negotiated reference details.

For the negotiated transactions, the negotiation reference number and negotiated rate will be provided by the treasury which needs to be manually captured during transaction input.

### **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.

## **7.16.2 Specifying Denomination Details**

In the 'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button.

In the 'FX Denomination' screen, you can capture details of the foreign currency denominations involved in the transaction. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage. You can invoke this screen by clicking the 'FX Denomination' button.

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

## **7.16.3 Specifying charge details**

This screen allows you to capture charge related details. You need to click on the 'Charges' button to invoke the screen. *Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

## **7.16.4 Specifying MIS details**

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

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

## **7.16.5 Specifying UDF Details**

You can capture the UDF details under 'UDF' screen. 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.*

## **7.17 Purchase FX against Account**

This section contains the following topics:

- [Section 7.17.1, "Purchasing FX against Account"](#)
- [Section 7.17.2, "Denomination Details Tab"](#)

- [Section 7.17.3, "Charges Tab"](#)
- [Section 7.17.4, "MIS Tab"](#)
- [Section 7.17.5, "UDF Tab"](#)

### 7.17.1 **Purchasing FX against Account**

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 also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

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.

**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. If virtual account number is entered in the account number field, then that virtual account number will be displayed in the Narrative field.

**Account****Physical 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.

**Virtual Account**

You can also specify a virtual account number in this field. The physical account number is identified based on the Virtual Account Number and Account Currency combination. If there is no physical account available for the combination, then the default physical account number is selected. The account currency changes as per the default physical account number.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Accounts Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**Account Description**

Specify the description of the specified customer account. For a virtual account, the virtual account name is displayed here.

**Account Currency**

Currency of the specified customer account is defaulted here.

For a Virtual Account, the FX currency is defaulted as the account currency.

The physical account number is identified based on the account currency and virtual account number combination. If physical account number is available then the account currency remains the same.

If the physical account number is not available, then the default physical account number is selected and the account currency changes as per the default physical account number.

**Denomination Variance Applicable**

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB\_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'Denominations' sub-screen.

On clicking the Pickup button, the following fields will be defaulted:

In addition to the parameters defaulted from the previous stage, you can maintain the following:

#### **Currency Rate**

The current exchange rate of the currency is defaulted here.

#### **Negotiated Rate**

Specify the negotiated rate to compute profit or loss of this transaction.

#### **Negotiated Reference**

Specify the negotiated reference details.

#### **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.

If you have checked the check-box 'Denomination Variance Applicable', then the system will apply the variance for each denomination and calculate the net amount.

#### **Recalculate**

Click the 'Recalculate' button to recalculate the amount after modifications to values, if any.

### **7.17.2 Denomination Details Tab**

In the 'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage in the Denomination screen.

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

### **7.17.3 Charges Tab**

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

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

## 7.17.4 MIS Tab

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

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

## 7.17.5 UDF Tab

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

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

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

*Refer 'Authorization Stage' section under 'Depositing Cash' for further details.*

## 7.18 Issue TT against Account

This section contains the following topics:

- [Section 7.18.1, "Issuing a TT against Account"](#)
- [Section 7.18.2, "Specifying denomination details"](#)
- [Section 7.18.3, "Specifying charge details"](#)
- [Section 7.18.4, "Specifying MIS Details"](#)
- [Section 7.18.5, "Specifying the UDF details"](#)

### 7.18.1 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.

External Reference	Instrument Type
TT Currency *	Instrument Status
TT Amount *	Account Number *
Serial No	Account Branch *
Telegraphic Transfer Date *	Bank code *
Beneficiary Account number	Narrative
Beneficiary Phone No.	Account Title
Beneficiary ID. No.	Account Currency *
Payable Branch *	<input type="checkbox"/> Charge by Cash
Beneficiary Name *	Remitter Name *
Beneficiary Address	Remitter Address
	Remitter Phone No.
	Remitter ID. No.

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

You need to specify the following details:

**Bank Code**

Specify the clearing bank code for the transaction.

**TT 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.

**Remitter Name**

Specify the name of the remitter.

**Remitter Address**

Specify the address of the remitter

**Remitter Phone Number**

Specify the phone number of the remitter.

**Remitter ID Number**

Specify a unique identification value of the remitter.

**Beneficiary A/C number**

Specify the account number to which the proceeds have to be credited.

**Beneficiary ID Number**

Specify the beneficiary ID number.

**Beneficiary Phone Number**

Specify the phone number of the beneficiary.

**Charge by Cash**

Check this box "Charge by Cash" to select the charge mode, that is by cash or from account.

---

**Note**

For the TT where Charge by "Cash" is selected, then all the TT transactions are treated as cash transactions.

---

**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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**TT Amount**

Specify the transfer amount.

**Telegraphic Transfer Date**

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



**Serial Number**

Specify the serial number printed on the TT.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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.

**Generated Test Key**

The generated test key is system populated. This field is system populated at Enrich stage.

**7.18.2 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction. These details need to be mandatorily updated if 'Charge by Cash' is selected.

**TT Issue against Account**

New Enter Query

External Reference  
TT Currency  
TT Amount \*  
Instrument Number  
Telegraphic Transfer Date  
Serial No  
Generated Test Key  
Beneficiary A/C No.  
Beneficiary Phone No.  
Beneficiary ID. No.  
Payable Branch  
Beneficiary Name \*  
Beneficiary Address

Issuing Branch  
Instrument Type  
Instrument Status  
Bank code  
Narrative  
Account Number  
Account Branch  
Customer Name  
Account Currency  
Account Amount  
Exchange Rate  
Charges  
Recalculate  
 Charge by Cash  
Remitter Name  
Remitter Address  
Remitter Phone No.  
Remitter ID. No.

**Denomination** | Charges | MIS | UDF

Currency Code  
Preferred Denomination  
Populate

Cash Amount  
Denomination Total  
Clear

**Denomination Details**

1 Of 1

Denomination Code	Denomination Value	Units	Total Amount

Exit

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

### 7.18.3 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.

#### 7.18.4 **Specifying MIS Details**

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

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

#### 7.18.5 **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.

### 7.19 **Issue a TT against GL**

This section contains the following topics:

- [Section 7.19.1, "Issuing a TT against GL"](#)
- [Section 7.19.2, "Specifying Charge Details"](#)
- [Section 7.19.3, "Specifying MIS Details"](#)
- [Section 7.19.4, "Specifying the UDF details"](#)

## 7.19.1 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.

The screenshot shows a software window titled "TT Issue against GL". The window has a menu bar with "New" and "Enter Query" options. The main area is divided into two columns of input fields. The left column contains: External Reference, TT Currency \*, TT Amount \*, Bank code \*, Telegraphic Transfer Date \*, Serial No, Narrative, Beneficiary A/C No., Beneficiary Phone No., Beneficiary ID. No., Payable Branch \*, Beneficiary Name \*, and Beneficiary Address. The right column contains: Instrument Type (pre-filled with "TTG"), General Ledger Number \*, General Ledger Title, General Ledger Currency \*, Remitter Name \*, Remitter Address, Remitter Phone No., and Remitter ID. No. At the bottom right, there are "Ok" and "Exit" buttons.

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.

### **TT 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.

### **General Ledger Currency**

Specify the GL currency in this field.

### **Telegraphic Transfer Date**

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

### **General Ledger Title**

The system displays a brief title for the chosen account.

### **TT Amount**

Specify the transfer amount.

### **Serial Number**

Specify the Serial number printed on the TT.

**Remitter Name**

Specify the name of the remitter.

**Remitter Address**

Specify the address of the remitter

**Remitter Phone Number**

Specify the phone number of the remitter.

**Remitter ID Number**

Specify the remitter ID number.

**Beneficiary A/C number**

Specify the account number to which the proceeds have to be credited.

**Beneficiary Phone Number**

Specify the phone number of the beneficiary.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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.

**Generated Test Key**

The generated test key is system populated. This field is system populated at Enrich stage.

### **7.19.2 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.*

### **7.19.3 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.*

### **7.19.4 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.*

## **7.20 Issue a TT to a Walk-in Customer**

This section contains the following topics:

- [Section 7.20.1, "Issuing a TT to a Walk-in Customer"](#)
- [Section 7.20.2, "Specifying denomination details"](#)
- [Section 7.20.3, "Specifying charge details"](#)
- [Section 7.20.4, "Specifying MIS Details"](#)
- [Section 7.20.5, "Specifying the UDF details"](#)

## 7.20.1 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.

The screenshot shows a software window titled "TT Issue against Walk in". The window has a menu bar with "New" and "Enter Query" options. The main area is divided into two columns of input fields. The left column contains: External Reference, TT Currency \* (with a red asterisk), TT Amount \* (with a red asterisk), Telegraphic Transfer Date \* (with a red asterisk), Serial No., Beneficiary A/C No., Beneficiary Phone No., Beneficiary ID. No., Payable Branch \* (with a red asterisk), Beneficiary Name \* (with a red asterisk), and Beneficiary Address. The right column contains: Instrument Type (with the value "TTW" entered), Bank code \* (with a red asterisk), Transaction Currency \* (with a red asterisk), Narrative, Remitter Name \* (with a red asterisk), Remitter Address (with three stacked input lines), Remitter Phone No., and Remitter ID. No. At the bottom right of the window are "Ok" and "Exit" buttons.

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.

### **TT 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.

### **TT Amount**

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

### **Telegraphic Transfer Date**

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

### **Remitter Name**

Specify the name of the remitter.

### **Remitter Address**

Specify the address of the remitter

### **Remitter Phone Number**

Specify the phone number of the remitter.

**Remitter ID Number**

Specify the remitter ID number.

**Beneficiary A/C number**

Specify the account number to which the proceeds have to be credited.

**Beneficiary Phone Number**

Specify the phone number of the beneficiary.

**Beneficiary ID Number**

Specify the beneficiary Identification number.

**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.

**Beneficiary Address**

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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.

**Generated Test Key**

The generated test key is system populated. This field is system populated at Enrich stage.

## 7.20.2 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 'Depositing Cash' in this manual for further details.*



### 7.20.3 Specifying charge details

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

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
-------------------	--------	----------	---------------	--------------------------	---------------

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

### 7.20.4 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.

### 7.20.5 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.

## 7.21 Issuing Multiple TT against Account

Issuance of multiple TT against a customer account with multiple beneficiaries respectively from single transactions is performed through this screen. The beneficiaries can be in different banks. The charge for this TT would be the sum of individual charges for each of the beneficiary banks. The charge can be collected either in cash or debited to the customer account. You can invoke the 'Multiple TT Issue against Account' screen, by typing '8324' in the

field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke this screen, the External Reference Number, Instrument Type and Instrument Status is defaulted.

Specify the following details in this screen:

### TT Currency

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

### Total Transfer Amount

The value in this field is defaulted. The sum total of the multiple TT amount is displayed in this field.

### Telegraphic Transfer Date

Specify the telegraphic transfer date.

### Remitter Account Number

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

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Remitter Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### Remitter Name

Specify the name of the remitter.

### Remitter Address

Specify the address of the remitter

### Remitter Phone Number

Specify the phone number of the remitter.

**Remitter ID Number**

Specify the remitter ID number.

**Charge by Cash**

Check the box "Charge by Cash" to select the charge mode that is by cash or from account.

**Payable Bank Code**

Specify the clearing bank code for the transaction.

**Payable Bank**

The name of the payable bank is displayed here.

**Payable Branch**

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

**Serial Number**

Specify the serial number.

**TT Amount**

Specify the transfer amount.

**TT Instrument Number**

The instrument number of the generated child TT's is system populated.

**Narrative**

Specify remarks pertaining to the transaction.

**Beneficiary Name**

Specify the name of the beneficiary of the TT.

**Beneficiary Address**

Specify the address of the beneficiary.

**Beneficiary Phone Number**

Specify the phone number of the beneficiary.

**Beneficiary A/C number**

Specify the account number to which the proceeds have to be credited.

**Beneficiary ID Number**

Specify the beneficiary Identification number.

**TT Transaction Number**

The system displays the Telegraphic Transfer transaction number in this field.

On clicking the 'Enrich' button, the following fields are defaulted:

**Test Key**

This field stores the test key generated at Enrich Stage.

**TT Total Charge Amount**

The value in this field is defaulted. The Total Charge will be equal to sum of all the Charges as computed and returned by the ARC of Individual Child TTs in the Enrichment Stage.

**Total Transfer Amount**

The value in this field is defaulted. The sum total of the multiple TT amount is displayed in this field.

### Charge Amount 1 to 5

These fields are defaulted by the system. It computes all 5 charges (if applicable) for each individual child TT from their respective ARC and populates the same in the fields Charge 1, Charge 2, Charge 3, Charge 4, and Charge 5.

### Charge Currency 1 to 5

The currency in which charge has to be deducted is displayed in these fields.

### TT Transaction Number

The Telegraphic Transfer transaction number is defaulted in this field.

## 7.21.1 Specifying Denomination Details

In this block, you can capture details of the currency denominations for the charge, if the Charge by Cash is Y.

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

## 7.22 Issuing Multiple TT for Walk In

Issuance of Multiple TT against a walk-in customer with multiple beneficiaries from a single transaction is possible through this facility. You can invoke the 'Multiple TT Issue against Walk in' screen, by typing '8323' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Multi TT Issue Walk in' application window. The window title is 'Multi TT Issue Walk in'. It contains several input fields organized into sections. The top section includes 'Instrument Type' (TMW), 'Status' (INIT), 'External Reference Number', 'TT Currency', and 'Total Transfer Amount'. The middle section is 'Payable Bank and Beneficiary Details' and includes 'Payable Bank Code', 'Payable Bank', 'Payable Branch', 'Serial No', 'TT Amount', 'Narrative', 'TT Instrument No.', 'Beneficiary Name', 'Beneficiary A/C No.', 'Beneficiary Address', 'Beneficiary Phone No.', 'Beneficiary Id', 'Generated Test Key', and 'TT Transaction No.'. The bottom section is 'Denomination' and includes 'Charge Currency 1' through 'Charge Currency 5' and 'Charge Amount 1' through 'Charge Amount 5'. There are 'OK' and 'Exit' buttons at the bottom right.

When you invoke this screen, the External Reference Number, Instrument Type and Instrument Status is defaulted.

### TT Currency

Specify the TT currency or select a currency for the TT from the adjoining option list.

### Telegraphic Transfer Date

Select the telegraphic transfer date in this field.

### Remitter Name

Specify the name of the remitter.

**Remitter Address**

Specify the address of the remitter

**Remitter Phone Number**

Specify the phone number of the remitter.

**Remitter ID Number**

Specify the remitter ID number.

**Payable Bank Code**

Specify the clearing bank code for the transaction.

**Beneficiary A/C number**

Specify the account number to which the proceeds have to be credited.

**Payable Bank**

The name of the payable bank is displayed here.

**Payable Branch**

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

**Serial Number**

Specify the serial number.

**TT Amount**

Specify the transfer amount.

**TT Instrument Number**

The system generates the instrument number of the generated child TT's.

**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.

**Beneficiary Phone Number**

Specify the phone number of the beneficiary.

**Beneficiary ID Number**

Specify the beneficiary Identification number.

On clicking the 'Enrich' button, the system populates the following details.

**TT Total Charge Amount**

This field is auto populated. The Total Charge will be equal to sum of all the Charges as computed and returned by the ARC of Individual Child TTs in the Enrich Stage.

**Test Keys**

This field stores the test key generated. This field is defaulted at Enrich state.

**Total Transfer Amount**

The value in this field is defaulted. The sum total of the multiple TT amount is displayed in this field.

### **TT Transaction Number**

The system displays the telegraphic transfer transaction number in the field.

### **Charge Amount 1 to 5**

These fields are defaulted by the system. It computes all 5 charges (if applicable) for each individual child TT from their respective ARC and populates the same in the fields Charge 1, Charge 2, Charge 3, Charge 4, and Charge 5.

### **Charge Currency 1 to 5**

The currency in which the charges need to be deducted is defaulted in these fields.

## **7.22.1 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.*

## **7.23 Maintaining TT Test Keys**

With this facility a unique Test Key is generated for Individual TT remittance when the funds are being remitted to another bank. It is also beneficial for validating funds remitted from external banks payable at the branches of Home Bank. The generated Test Key is a part of the outgoing TT message. The test key generation is based on the following parameters:

- The remitter bank and branch.
- The beneficiary branch and bank
- The amount of remittance
- The date of remittance
- The Fax number used to send the remittance message
- A serial number

You can invoke the 'TT Test Key Maintenance screen by typing 'STDTTKEY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Test Key Maintenance

New

External Bank Code \* 0000 External Bank Name \*

1 Of 2

Bank Parameter 1 \*

Bank Parameter 2 \*

Applicable For TT Type \*

<input type="checkbox"/>	Actual Value	Code Value
<input checked="" type="checkbox"/>	1	1
<input type="checkbox"/>	10	10
<input type="checkbox"/>	100	56
<input type="checkbox"/>	11	11
<input type="checkbox"/>	12	12
<input type="checkbox"/>	13	13

Maker ADMINUSER1 Date Time: 2014-01-01 06:19:22 Mod No 1 Recon

Checker ADMINUSER1 Date Time: 2014-01-01 06:19:22 Auth

Specify the following details in this field:

#### External Bank Code

Select the external bank code from the adjoining option list. The option list displays all the bank codes as maintained in the 'Clearing Bank Code Maintenance'.

#### External Bank Name

This field is defaulted as per your selection in the external bank code field.

#### Bank Parameter 1

Select the bank parameter from the drop down list. The available parameters are as follows:

- Date
- Month
- Year
- Currency
- Amount
- Amount Range
- Home Bank Branch.
- Corresponding Bank Branch.
- Serial No.

#### Bank Parameter 2

Based on your selection in the Bank Parameter 1 field, select the appropriate value from the drop down list. The list of values displayed are as follows:

- All: this value indicates that all the parameters in Parameter 1 are applicable for the selection except amount.
- If Date is selected as Parameter 1, then the list of values will display the following parameters:
  - SUN

- MON
- TUE
- WED
- THUR
- FRI
- SAT
- If Amount is selected as Parameter 1, then the list of values displayed are:
  - MOD 100
  - MOD10

#### **Applicable for TT type**

Select the appropriate value from the drop down list. The list of values displayed are as follows:

- Both TT Type
- Inward TT
- Outward TT

#### **Actuals**

Specify the actual value in this field.

#### **Code Value**

Specify the code value in this field.

## **7.24 Inward TT Registration**

This section contains the following topics:

- [Section 7.24.1, "Defining Inward TT Registration"](#)
- [Section 7.24.2, "Specifying Charge details"](#)
- [Section 7.24.3, "Specifying MIS Details"](#)
- [Section 7.24.4, "Specifying the UDF details"](#)

### **7.24.1 Defining Inward TT Registration**

With this facility an inward remittance, that is, remittance from a external bank, is processed in the following manner:

- Remittance for credit to a customer account: The beneficiary customer has a customer account with the bank. The remittance on processing is credited to the customer account.
- Remittance is for collection by cash: The beneficiary customer collects the remitted amount in cash.

Any charges, if applicable, is calculated and collected from the customer. The charges are calculated based on the remitting bank and branch, beneficiary branch, amount, and so on. The charges can be collected either in cash or debited to a customer account. At the time of processing this inward remittance, the test key sent by the remitting bank is also validated

You can invoke this screen by typing '8322' 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:

#### **TT Currency**

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

#### **TT Amount**

Specify the amount that the customer is receiving.

#### **Telegraphic Transfer Date**

Specify the Telegraphic Transfer Date.

#### **Payable Branch**

Specify the branch where the TT amount is paid out.

#### **Payment Mode**

Select the appropriate option from the drop down list to indicate whether the TT is Payable by Immediate Liquidation to Account or Payable by Deferred Liquidation.

#### **Beneficiary Account**

Select the beneficiary account number from the adjoining option list.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Beneficiary A/C field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **Beneficiary Branch**

The beneficiary's home branch is displayed in this field on the selection of the beneficiary account.

**Beneficiary Name**

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

**Beneficiary Address**

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

**Beneficiary Phone Number**

Specify the phone number of the beneficiary.

**Beneficiary ID Number**

Specify the beneficiary Identification number.

**Narrative**

Specify remarks pertaining to the transaction.

**Instrument Number**

The system displays the instrument number.

**Inward TT Reference**

Specify the Reference No. of the Inward Inter Bank TT.

**Transaction Currency**

Specify the currency in which the payment is being made by your customer.

**Bank Code**

Specify the clearing bank code for the transaction.

**Issuing Branch**

Select the branch of the external bank where the TT has been issued. Only the branches of the External Bank for which the Bank Code is selected, is listed

**Serial Number**

Specify the serial number printed on the TT

**Remitter Name**

Specify the name of the remitter.

**Remitter Address**

Specify the address of the remitter

**Remitter Phone Number**

Specify the phone number of the remitter.

**Remitter ID Number**

Specify the remitter ID number.

**Input Test Key**

Specify the Test Key sent by External Bank on the fax message of the TT

**Pick Up**

Click this button to retrieve details and compute charges if applicable. The following details are computed by the system:

**Exchange Rate**

Specify the rate of exchange.

### **Charges**

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

### **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.

#### **7.24.2 Specifying Charge details**

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

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

#### **7.24.3 Specifying MIS Details**

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

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

#### **7.24.4 Specifying the UDF details**

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

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

### **7.25 Liquide a TT against GL**

This section contains the following topics:

- [Section 7.25.1, "Liquidating a TT against GL"](#)
- [Section 7.25.2, "Specifying charge details"](#)
- [Section 7.25.3, "Specifying MIS details"](#)
- [Section 7.25.4, "Specifying the UDF details"](#)

## 7.25.1 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.

The screenshot shows the 'TT Liquidation against GL' window with the following fields:

External Reference	<input type="text"/>	Beneficiary Phone No.	<input type="text"/>
Branch	<input type="text"/>	Beneficiary ID. No.	<input type="text"/>
Instrument Status	Payment	Bank Code	<input type="text"/>
Narrative	<input type="text"/>	General Ledger Number	<input type="text"/>
Payable Branch	<input type="text"/>	Instrument Number	<input type="text"/>
Beneficiary Name	<input type="text"/>	Issue Date	<input type="text"/>
Beneficiary Address	<input type="text"/>	TT Amount	<input type="text"/>
	<input type="text"/>	General Ledger Currency	<input type="text"/>
Passport/LC Number	<input type="text"/>	Telegraphic Transfer Date	<input type="text"/>
		Remitter Name	<input type="text"/>
		Remitter Phone No.	<input type="text"/>
		Remitter ID. No.	<input type="text"/>
		Test key	<input type="text"/>

An 'Exit' button is located at the bottom right of the window.

On invoking this screen, the External Reference Number of the transaction is displayed. Select the branch code in the 'Issuing Branch' field and the instrument number of the TT to be liquidated in the 'Instrument Number' field.

The screenshot shows the 'TT Liquidation against GL' window with the following fields:

External Reference	<input type="text"/>	Beneficiary Phone No.	<input type="text"/>
Issuing Branch *	<input type="text"/>	Beneficiary ID. No.	<input type="text"/>
Instrument Number *	<input type="text"/>	Remitter Name	<input type="text"/>
Beneficiary Name	<input type="text"/>	Remitter Phone No.	<input type="text"/>
		Remitter ID. No.	<input type="text"/>

An 'Exit' button is located at the bottom right of the window.

The following details will be auto populated:

### Remitter Name

The name of the remitter is defaulted in this field.

### Remitter Phone Number

The phone number of the remitter is defaulted in this field.

**Remitter ID Number**

The remitter ID number is defaulted in this field.

**Test Key**

The Test Key sent by External Bank on the fax message of the TT is defaulted in this field.

**Beneficiary Name**

The name of the beneficiary in whose favour the telegraphic transfer is done is defaulted in this field.

**Beneficiary Phone Number**

The phone number of the beneficiary is defaulted in this field.

**Beneficiary ID Number**

The beneficiary Identification number is defaulted in this field.

**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).

**Instrument Status**

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

**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.

**GL Number**

The GL into which the amount should be liquidated is displayed here.

**TT 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.

**Telegraphic Transfer Date**

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

**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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

The Charges, UDF, and MIS tabs will be displayed at this stage.

### **7.25.2 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.*

### **7.25.3 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.*

### **7.25.4 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.

---

#### **Note**

MIS and UDF should have same set of values for the Instrument Issuance and Liquidation products, even if the products are different for issuance and liquidation. Else, the system displays an error message during liquidation as 'UDF not maintained'.

---

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

## **7.26 Liquidate a TT against Account**

This section contains the following topics:

- [Section 7.26.1, "Liquidating a TT against Account"](#)
- [Section 7.26.2, "Specifying charge details"](#)
- [Section 7.26.3, "Specifying MIS details"](#)
- [Section 7.26.4, "Specifying the UDF details"](#)

## 7.26.1 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.

The screenshot shows the 'TT Liquidation against GL' window. It has a title bar with a diamond icon and the text 'TT Liquidation against GL'. Below the title bar is a menu bar with 'New' and 'Enter Query' options. The main area contains two columns of input fields. The left column includes: External Reference, Branch, Instrument Status (with a dropdown menu showing 'Payment'), Narrative, Telegraphic Transfer Date, Payable Branch, TT Status, Beneficiary Name, Beneficiary Address, and Passport/IC Number. The right column includes: Beneficiary Phone No., Beneficiary ID. No., Clearing Bank Code, Transaction Branch, Account Number, Instrument Number, Issue Date, TT Currency, TT Amount, Account Currency, Remitter Name, Remitter Phone No., Remitter ID. No., and Test key. At the bottom right, there is an 'Exit' button.

On invoking this screen, the External Reference Number of the transaction is displayed. Select the branch code in the 'Issuing Branch' field and the instrument number of the TT to be liquidated in the 'Instrument Number' field.

The screenshot shows the 'TT Liquidation against GL' window after some fields have been populated. The left column now includes: External Reference, Issuing Branch \*, Instrument Number \*, and Beneficiary Name. The right column includes: Beneficiary Phone No., Beneficiary ID. No., Remitter Name, Remitter Phone No., and Remitter ID. No. The 'Exit' button is still present at the bottom right.

The following fields will be auto populated:

**Remitter Name**

The name of the remitter is defaulted.

**Remitter Phone Number**

The phone number of the remitter is defaulted

**Remitter ID Number**

The remitter ID number is defaulted.

**Test Key**

The Test Key sent by External Bank on the fax message of the TT is defaulted.

**Beneficiary Name**

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

**Beneficiary Phone Number**

The phone number of the beneficiary is defaulted.

**Beneficiary ID Number**

The beneficiary Identification number is defaulted.

**Bank Code**

The clearing bank code is displayed here.

**Payable Branch**

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

**Instrument Status**

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.

**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.

**Telegraphic Transfer Date**

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

**Account Number**

Specify the account into which the TT should be liquidated.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**Transaction Branch**

The branch to which the account belongs is displayed here.

**Beneficiary Address**

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

You can enter remarks for the transaction.



In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

### **7.26.2 Specifying charge details**

The Charges, MIS and UDF tabs will be displayed at this stage. 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.*

### **7.26.3 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.*

### **7.26.4 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.*

## **7.27 Liquidate a TT for a Walk-in Customer**

This section contains the following topics:

- [Section 7.27.1, "Liquidating a TT for a Walk-in Customer"](#)
- [Section 7.27.2, "Specifying Denomination Details"](#)
- [Section 7.27.3, "Specifying charge details"](#)
- [Section 7.27.4, "Specifying MIS details"](#)
- [Section 7.27.5, "Specifying the UDF details"](#)

### **7.27.1 Liquidating a TT for a Walk-in Customer**

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

(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. Select the branch code in the 'Issuing Branch' field and the instrument number of the TT to be liquidated in the 'Instrument Number' field.

The following details will be auto populated:

**Remitter Name**

The name of the remitter is defaulted.

**Remitter Phone Number**

The phone number of the remitter is defaulted.

**Remitter ID Number**

The remitter ID number is defaulted.

**Test Key**

The Test Key sent by External Bank on the fax message of the TT is defaulted.

**Beneficiary Name**

The name of the beneficiary in whose favor the telegraphic transfer is done, is defaulted.

**Beneficiary Address**

The address of the beneficiary is displayed here.

**Beneficiary Phone Number**

The phone number of the beneficiary is defaulted.

**Beneficiary ID Number**

The beneficiary Identification number is defaulted.

**Instrument Status**

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.

**Instrument Currency**

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

**TT Instrument Amount**

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

**Telegraphic Transfer Date**

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

**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.

**Passport/IC Number**

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

**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.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

---

**Note**

The Inter Bank Outward TT Issuance will not be available for the Payment in the Liquidation Process. The Inter Bank Outward TT will be available for only Refund and Cancel event at the Refund at the Issuing and Payable branch respectively, under the TT Liquidation Process.

---

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

The Denomination, Charges, MIS and UDF tabs are displayed at this stage.

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

### **7.27.2 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 'Depositing Cash' for further details.*

### **7.27.3 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.*

### **7.27.4 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.*

### **7.27.5 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.*

## **7.28 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.

### **Issue Branch**

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

After you specify the above details, click 'Ok' button.

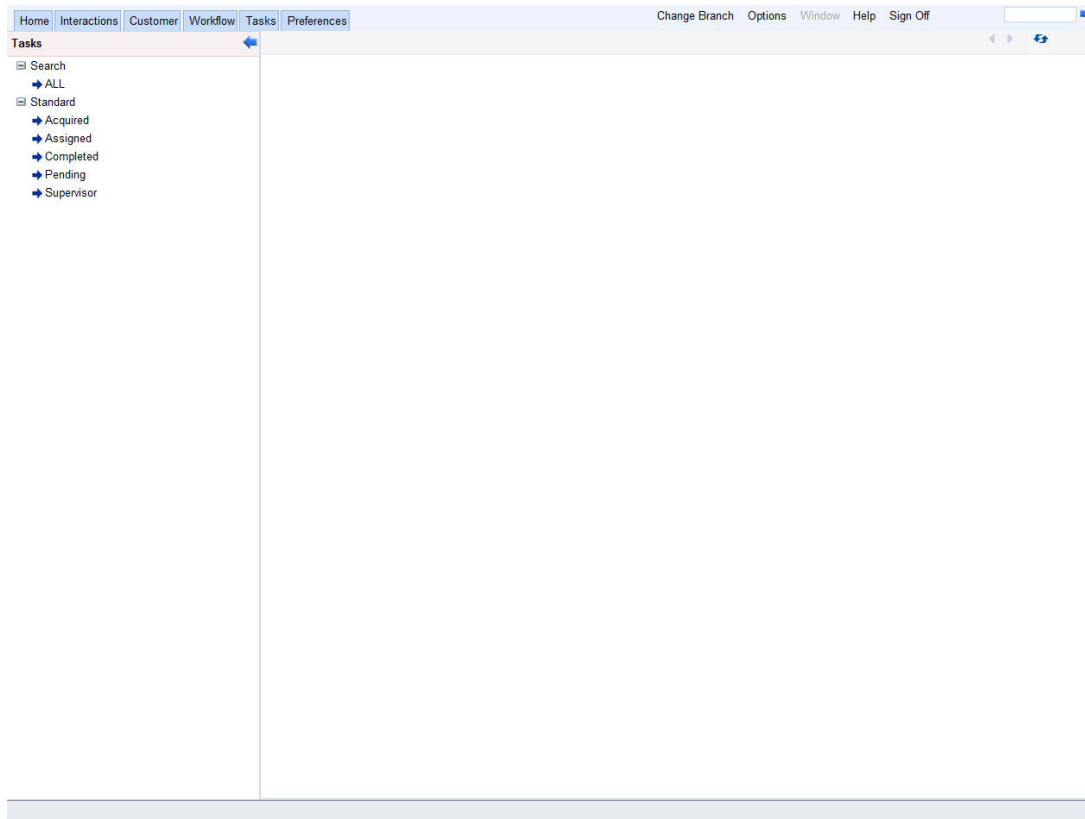
The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number
- Beneficiary Address

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

## 7.29 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".

## 7.30 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.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

The details specified in the first screen are displayed here. However, you can capture the following details:

**Disbursement Amount**

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount and click 'Recalculate' button to calculate the total cash being disbursed.

**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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

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



## 7.31 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:

The screenshot shows the 'Cash Deposit' application window. At the top, there are 'New' and 'Enter Query' buttons. Below them are input fields for 'External Reference Number', 'Loan Account Branch \*', and 'Financing Account'. To the right, there is a 'Product' dropdown menu with 'LRCH' selected. A table below these fields is currently empty, with a '1 Of 1' indicator and a 'Go' button. At the bottom right, there is an 'Exit' button.

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.

Click 'Save' button. The total amount financed, disbursed, the total outstanding amount for each component and currency is displayed in the following screen:

The screenshot shows the 'Cash Deposit' application window after saving. It now includes additional input fields: 'Repayment Currency \*', 'Repayment Amount \*', and 'Narrative'. The table below has three columns: 'Component Name', 'Component Currency', and 'Outstanding Amount'. The table is currently empty. At the bottom right, there is an 'Exit' button.

Specify the following in this screen:

**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.

**Narrative**

Specify any remarks for the transaction.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

**Repayment Amount**

The amount mentioned in the input screen is displayed here. However, you can modify the same. Specify the amount to be repaid and click 'Recalculate' button to calculate the total cash being amount.

**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.
- 

## 7.32 Safe Deposit Box Rentals

This section contains the following topics:

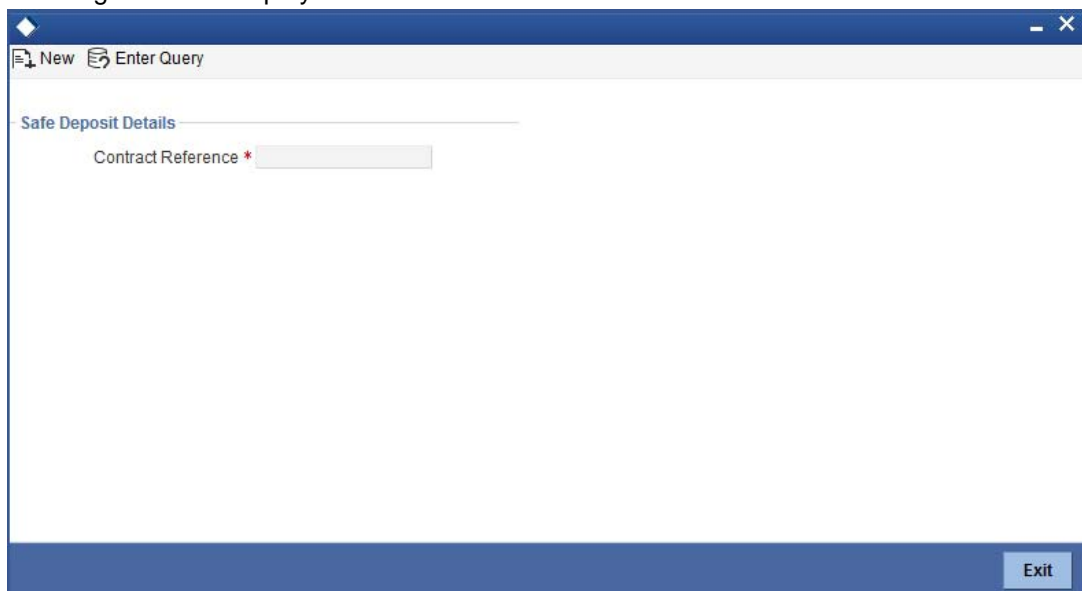
- [Section 7.32.1, "Processing Safe Deposit Box Rentals"](#)
- [Section 7.32.2, "Input Stage"](#)

### 7.32.1 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:

### 7.32.2 Input Stage

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:



The screenshot shows a software application window titled 'Safe Deposit Details'. The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. Below the header, there is a toolbar with 'New' and 'Enter Query' buttons. The main content area is white and contains the text 'Safe Deposit Details' followed by a horizontal line. Below this, there is a label 'Contract Reference \*' followed by a text input field. At the bottom right of the window, there is a blue button labeled 'Exit'.

In this screen, select the Contract Reference Number of the transaction from the option list.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults 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.

**Settlement Currency**

The system will display the currency selected at the contract level. You can modify this, if required.

You can save the transaction by clicking the save icon.

In this screen, you can enter the details pertaining to denomination, MIS and UDF:

**7.32.2.1 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.

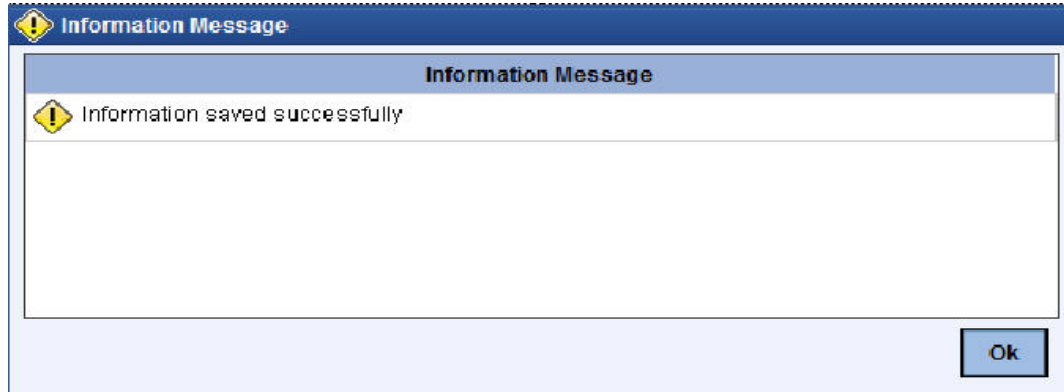
If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish

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

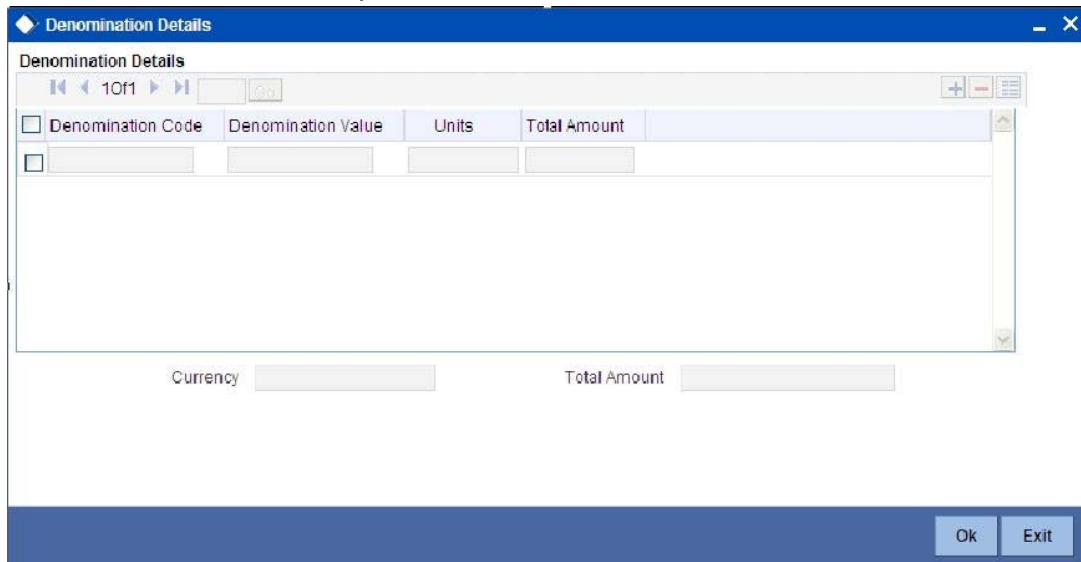
Refer the chapter 'Operations' in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:



### 7.33 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.

## 7.34 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day and view the vault position including denomination, at any given point of time 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.

The screenshot shows the 'Till Position' application window. At the top, there are two input fields labeled 'Branch' and 'Till/Vault ID'. Below these are two sections: 'Currency Details' and 'Denomination Details'. Each section has a 'Go' button and a table with columns for 'Currency Code', 'Opening Balance', 'Incoming Cash', and 'Outgoing Cash' (for Currency Details), and 'Denomination Id', 'Denomination Value', 'Opening Balance', and 'Incoming Count' (for Denomination Details). An 'Exit' button is located at the bottom right of the window.

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.

### **Currency Details**

#### **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:

### **Denomination Details**

#### **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.

## **7.35 Sell Foreign Currency against CASA Account**

This section contains the following topics:

- [Section 7.35.1, "Sale of Foreign Currency against CASA Account"](#)
- [Section 7.35.2, "Specifying Denomination Details"](#)
- [Section 7.35.3, "Specifying Charge Details"](#)
- [Section 7.35.4, "Specifying MIS details"](#)
- [Section 7.35.5, "Specifying UDF Details"](#)

### **7.35.1 Sale of Foreign Currency against CASA Account**

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

screen by typing '8206' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a 'New' form with the following fields:

- External Reference
- FX Currency \*
- Beneficiary Name
- Beneficiary Address
- FX Amount \*
- Product (FXSA)
- Branch
- Account Branch
- Passport/IC Number
- Narrative (FX Sale Against Account)
- Account \*
- Account Description
- Account Currency

An 'Exit' button is located at the bottom right of the form.

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.

#### **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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Accounts field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **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.

**Negotiated Rate**

Specify the negotiated rate to compute profit or loss of this transaction.

**Negotiated Reference**

Specify the negotiated reference details.

**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.

**Denomination Variance Applicable**

This Check box will have the value Y by default only if you have set the required parameter to 'Yes' in 'FBTB\_PARAMS'.

By default, the system displays the status of the check-box as checked. However, you can modify this based on the transaction requirements.

If this box is checked, then based on the denominations of the currency, the system will apply the respective variance to the rate of exchange. The variance is applied based on the variance maintained for the currency pair involved in the transaction.

If you check this box, it is mandatory to specify the denominations in 'Denominations' sub-screen.

On clicking the pickup button, the following details will be defaulted:

**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.

If you have manually changed the exchange rate, then you can recalculate the net amount by clicking 'Recalculate' button.

If you have checked the check-box 'Denomination Variance Applicable', then the system will apply the variance for each denomination and calculate the net amount.

**Currency Received Rate**

Specify the current exchange rate of the currency.

## 7.35.2 Specifying Denomination Details

In the 'Denomination' screen, you can capture details of the currency denominations involved in the transaction. You can invoke this screen by clicking the 'Denomination' button. If you have checked the check-box 'Denomination Variance Applicable', then you must capture the 'FX denomination details' before Pickup stage in the Denomination screen.

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

## 7.35.3 Specifying Charge Details

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

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

### 7.35.3.1 Recalculating Charges

You can modify any of the charges for any of the components. In case of modification, you need to click 'Recalculate' button. The system will compute the new charge amount and display the same. In case you modify the charge details and don't click on this button, the system will trigger the charge recalculation internally, when you click the save button.

## 7.35.4 Specifying MIS details

This screen 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.*

## 7.35.5 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.*

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.*

---

## 8. Instrument Transactions

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

This chapter contains the following sections:

- [Section 8.1, "WithdrawCash against a Cheque"](#)
- [Section 8.3, "Deposit a Cheque into a GL"](#)
- [Section 8.4, "Deposit an In-house Cheque "](#)
- [Section 8.5, "Tracking a Cheque Return"](#)
- [Section 8.6, "Bulk Cheque Return"](#)
- [Section 8.7, "Querying Cheque Status"](#)
- [Section 8.9, "Issue a TC against an Account"](#)
- [Section 8.10, "Issue a TC against a GL"](#)
- [Section 8.11, "Issue a TC to a Walk-in Customer"](#)
- [Section 8.12, "Purchase a TC against an Account"](#)
- [Section 8.13, "Purchase a TC from a Walk-in Customer"](#)
- [Section 8.14, "Issue a DD Issue against an Account"](#)
- [Section 8.15, "Issue DD against Cheque"](#)
- [Section 8.16, "Liquidating a DD against a GL"](#)
- [Section 8.17, "Liquidate a DD against an Account"](#)
- [Section 8.18, "Liquidate a DD for a Walk-in Customer"](#)

- Section 8.19, "Issue a DD to a Walk-in Customer"
- Section 8.20, "Issue a DD against a GL"
- Section 8.21, "Inquiring on a DD Transaction"
- Section 8.22, "Re-validate DD Instrument"
- Section 8.23, "Reprint/ Reissue of DD"
- Section 8.24, "Duplicate DD Instrument"
- Section 8.25, "Issue a BC against an Account"
- Section 8.26, "Issue BC against Cheque"
- Section 8.27, "Close Account by BC"
- Section 8.28, "Close Account"
- Section 8.29, "Issue a BC against a GL"
- Section 8.30, "Issue a BC to a walk-in customer"
- Section 8.31, "Liquidate a BC against an account"
- Section 8.32, "Liquidate a BC against a GL"
- Section 8.33, "Liquidate a BC for a walk-in customer"
- Section 8.34, "Inquiring on a BC Transaction"
- Section 8.35, "Re-validate BC Instrument"
- Section 8.36, "Reprint / Reissue Banker's Cheque"
- Section 8.37, "Duplicate BC Instrument"
- Section 8.38, "Reversing BC/DD Liquidation"

## **8.1 WithdrawCash against a Cheque**

This section contains the following topics:

- Section 8.1.1, "Withdrawing Cash against a Cheque"
- Section 8.1.2, "Specifying Denomination Details"
- Section 8.1.3, "Specifying Charge Details"
- Section 8.1.4, "Specifying MIS Details"
- Section 8.1.5, "Specifying UDF details"

### **8.1.1 Withdrawing Cash against a Cheque**

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.

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.

---

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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.

**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.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

**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.

Clicking 'Pickup' button, the system defaults the following details:

**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.

**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.

---

**8.1.2 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 behavior, 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'.

### 8.1.3 Specifying Charge Details

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

The screenshot shows a 'Charge Details' dialog box. At the top, there is a title bar with the text 'Charge Details' and a close button (X). Below the title bar, there is a search bar containing '1 Of 1' and a 'Go' button. A table is displayed with the following columns: 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The 'Charge Components' column has a checkbox. At the bottom right of the dialog, there are 'Ok' and 'Cancel' buttons.

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. If you check this option, you will have to click the 'Recalculate' button to re-compute the net amount to be credited to the account.

#### **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. You will then have to recalculate the charge and net transaction 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.

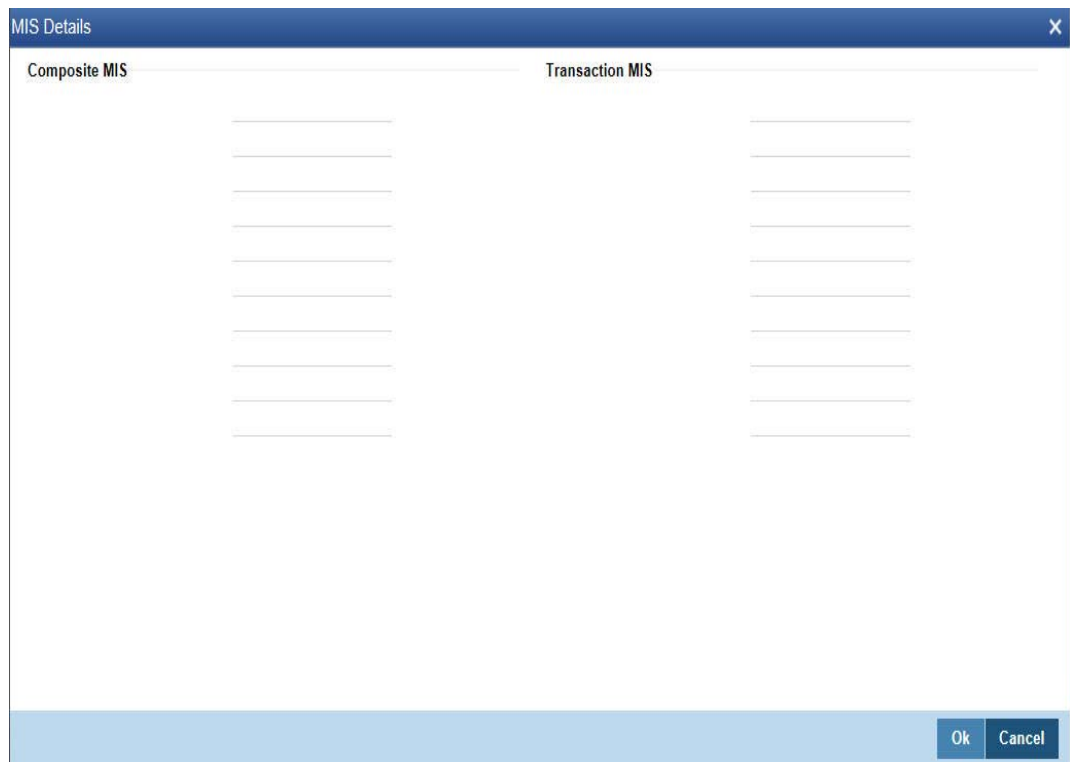
#### **Charge Currency**

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



## 8.1.4 Specifying MIS Details

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



The screenshot shows a dialog box titled "MIS Details" with a close button (X) in the top right corner. The dialog is divided into two sections: "Composite MIS" on the left and "Transaction MIS" on the right. Each section contains a vertical list of horizontal lines, representing input fields for data entry. At the bottom right of the dialog, there are two buttons: "Ok" and "Cancel".

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**

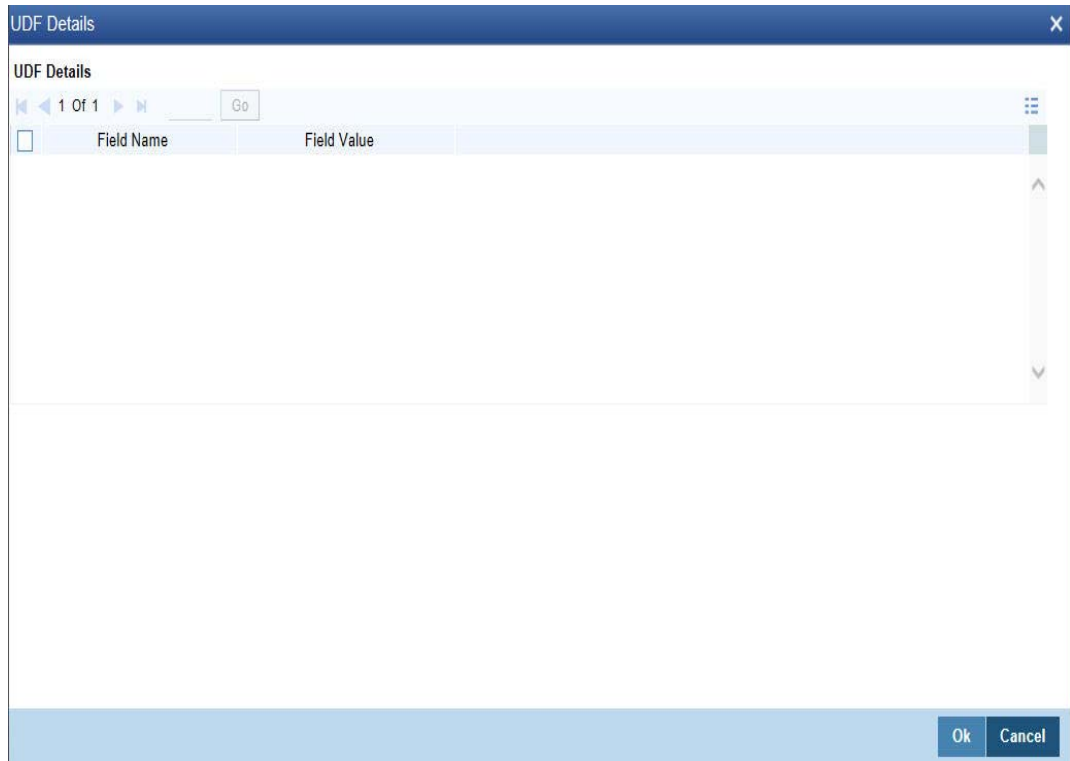
Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

### **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.

## 8.1.5 Specifying UDF details

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



The screenshot shows a window titled "UDF Details" with a close button (X) in the top right corner. Below the title bar, there is a search bar containing "1 Of 1" and a "Go" button. A table is displayed with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

### **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.

---

**Note**

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed 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 dual-control operations and the authorization process respectively.*

## 8.2 Depositing a Cheque

The In-house cheques will deposit using the existing Outward Clearing Data Entry screens if Customer float days are greater than zero for the product or if sufficient funds are not available during cheque deposited from existing LOCH screen. If the in-house cheques are initiated using Outward Clearing Data Entry screen, the system will follow the regular life cycle of inward clearing contract creation and return handling like other normal clearing cheques.

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.

External Reference Number FJB140900000393

Account Number \* Account Currency \*

Account Description Account Branch 001

Cheque Currency \* GBP Cheque Amount \*

Clearing Type \* Instrument type Cheque

Cheque Date \* 2014-03-31 Cheque Issue Date YYYY-MM-DD

Cheque Number \* Drawer Account Number \*

Routing Number \*

**Instrument Details**

Customer Id Customer Name

Exchange rate Account Amount

Total Charges Negotiated Cost Rate

Value Date YYYY-MM-DD Negotiation Reference

Late Clearing  Special Available

Branch Code  Regulation CC Available

Bank Name Bank Code

Sector Description Sector Code

Branch Name

Charge | MIS | UDF | Project Details

Ok Cancel

Here you can capture the following details:

### 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.

### Account Number

Specify the customer account number 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.

---

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**Account Currency**

The system displays the currency associated with the account.

**Account Description**

The system displays the description of the account number chosen.

**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.

**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.

**Cheque Amount**

Specify the amount that needs to be deposited to the account; in terms of local 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

**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.

---

**Cheque Number**

Specify the MICR number displayed on the cheque.

**Drawer Account Number**

Specify the account number on which the cheque is drawn.

**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.

Clicking 'Pickup' button, the system displays the following details:

**Instrument Details****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 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'.

**Account Amount**

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

**Total Charges**

The system calculates the charges applicable to the transaction and displays the amount 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 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.

**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.

**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.

---

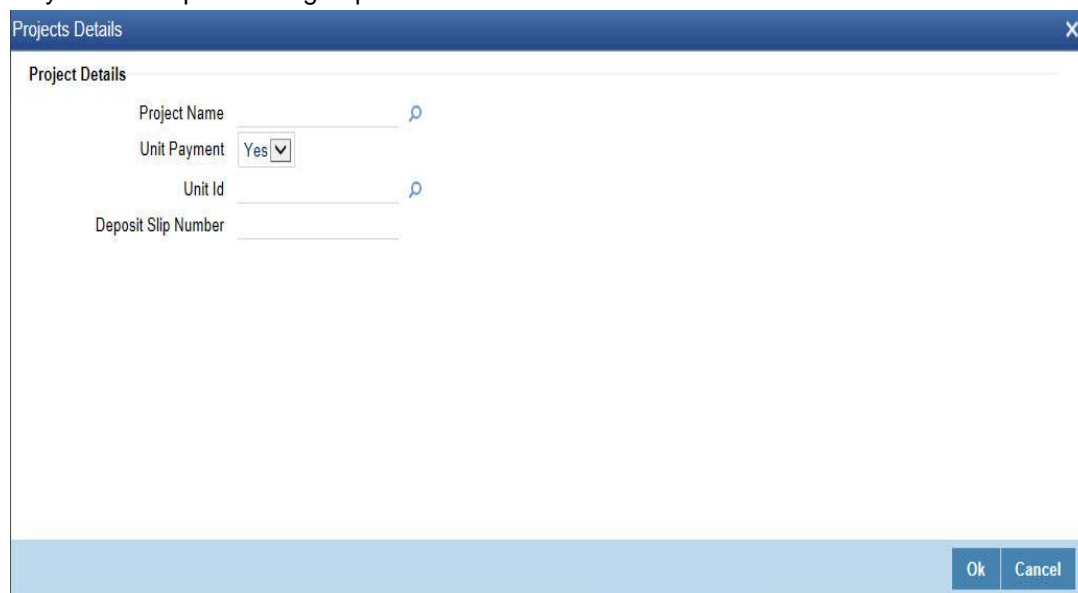
**Note**

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

---

**8.2.1 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.

Click save icon to go to the next stage.

*Refer the sections titled 'Authorization stage' and 'Submission stage' under 'Withdrawing Cash against a Cheque' for details on the authorization and submission.*

## **8.2.2 Specifying Charge Details**

Charges Details sub screen 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.

## **8.2.3 Specifying MIS Details**

MIS Details sub-screen allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the MIS Details screen.

*Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

## **8.2.4 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.*

## **8.3 Deposit a Cheque into a GL**

This section contains the following topics:

- [Section 8.3.1, "Depositing a Cheque into a GL"](#)
- [Section 8.3.2, "Specifying Charge Details"](#)
- [Section 8.3.3, "Specifying MIS Details"](#)
- [Section 8.3.4, "Specifying UDF Details"](#)

### 8.3.1 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.

#### **Transaction Amount**

Specify the amount that needs to be deposited into the GL.

#### **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.

#### **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.

#### **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.

#### **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.

#### **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.

**Routing Number**

Specify the routing number for cheque clearance.

**Cheque Number**

Specify the MICR number displayed on the cheque.

**Drawer Account Number**

Specify the account on which the cheque is drawn.

**General Ledger Amount**

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

**Account Title**

On specifying the account number, the corresponding account title (description) is displayed.

**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.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

**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'.

**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.

**Total Charges**

The system displays the service charges applicable to the 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.

---

**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.

### **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.*

### **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.

## **8.3.2 Specifying Charge Details**

Charge Details sub-screen allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the Charge Detailsscreen. Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

## **8.3.3 Specifying MIS Details**

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

## **8.3.4 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.*

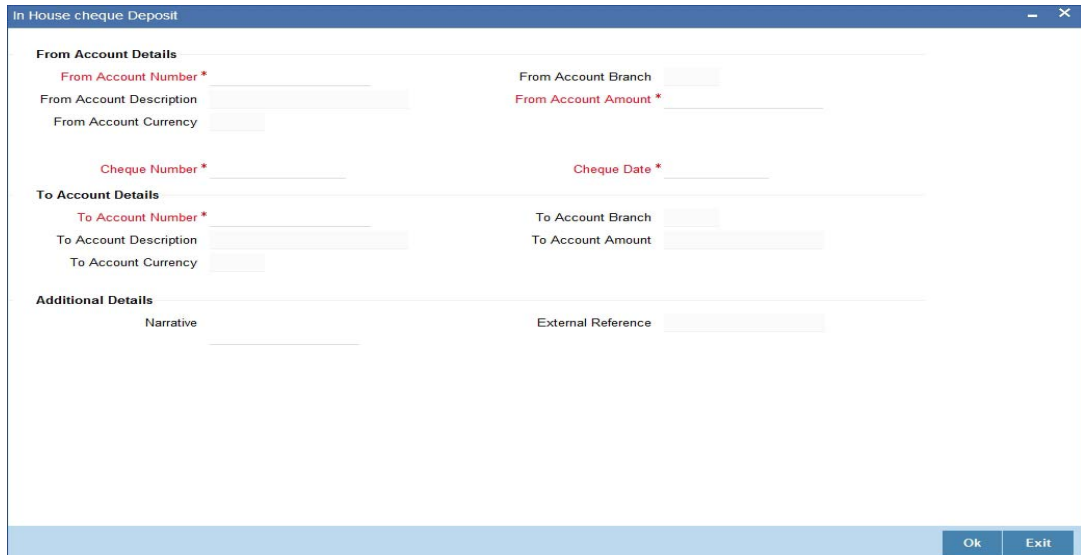
## **8.4 Deposit an In-house Cheque**

This section contains the following topics:

- [Section 8.4.1, "Depositing an In-house Cheque"](#)
- [Section 8.4.2, "Specifying Charge Details"](#)
- [Section 8.4.3, "Specifying MIS Details"](#)
- [Section 8.4.4, "Specifying UDF Details"](#)

## 8.4.1 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.



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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the From Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **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.

#### **Cheque Number**

Specify the cheque number.

#### **Cheque Date**

Specify the cheque date from the adjoining calendar.

**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.

**Amount**

Specify the amount for which the cheque has been drawn.

**Narrative**

Here, you can enter remarks for the transaction.

**Cheque Number**

Specify the number on the cheque that has been drawn.

**Cheque Date**

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

**Cheque 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.

---

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

**Customer ID**

The system displays the drawer customer's CIF based on the value in the 'From Account' field.

**From Amount**

The system displays the amount debited from the beneficiary account.

**To Amount**

The system displays the amount credited to the beneficiary account.

**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.

---

**8.4.2 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.*

**8.4.3 Specifying MIS Details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the MIS Details screen. Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

**8.4.4 Specifying UDF Details**

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF' to view the UDF Details 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. 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*

## 8.5 Tracking a Cheque Return

This section contains the following topics:

- [Section 8.5.1, "Invoking Cheque Return Screen"](#)
- [Section 8.5.2, "Charge Button"](#)

### 8.5.1 Invoking Cheque Return Screen

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.

**Remitter Account**

Specify the remitter account number. Alternatively, you can select remitter account number from the option list. The list displays all valid remitter account number maintained in the system.

**Instrument Number**

Specify the instrument number. Alternatively, you can select instrument number from the option list. The list displays all valid instrument number maintained in the system.

**Reject Code**

Specify the reject code. Alternatively, you can select reject code from the option list. The list displays all valid reject code maintained in the system.

**Reject Reason**

The system displays the reason for the selected reject code.

**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.

**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.

After specifying the mandatory details, click 'Query' button, to display the following values:

- Beneficiary Account
- Account Description
- Cheque Return Amount
- Charge Amount
- Instrument Currency
- Instrument Amount
- Value Date

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Drawee Accounts Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

## 8.5.2 **Charge Button**

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.

---

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

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

## **8.6 Bulk Cheque Return**

This section contains the following topics:

- [Section 8.6.1, "Cheque Return Batch"](#)
- [Section 8.6.2, "Maintaining Function Input Details"](#)
- [Section 8.6.3, "Triggering Cheque Return Processing Batch"](#)

### **8.6.1 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.



## 8.6.2 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.

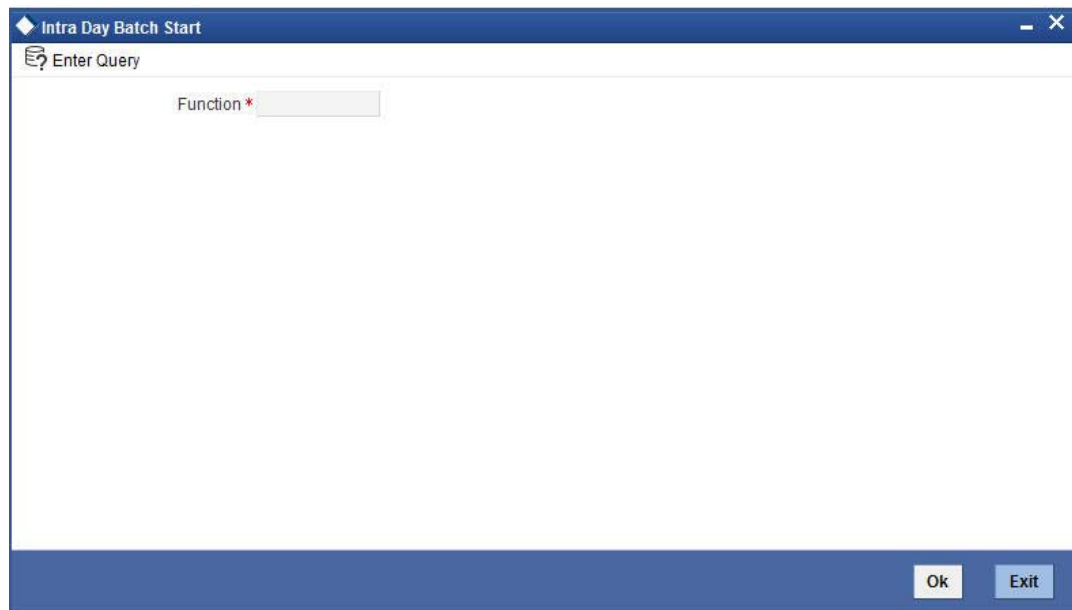
Parameter	Data Type	Value
ACTION CODE	VARCHAR2	RETURN
EXTERNAL SYSTEM	VARCHAR2	Name of the external system for which the cheque returns are being uploaded
FUNCTION ID	VARCHAR2	6560

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.*

### 8.6.3 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.

## 8.7 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

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

Cheque Status Inquiry : Branch Date 2017-08-10::Transaction Branch Code 000

Query Details

Account Number \* [ ] [ ]

Account Description [ ]

Cheque Number \* [ ] [ ]

Cheque Status [Invalid Cheque Number]

Customer Number [ ]

Customer Name [ ] [ ]

Account Branch [ ]

Account Currency [ ]

Query

Reset

Cancel

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### 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.

---

## 8.8 Inward Cheque Return

This section contains the following topic:

- [Section 8.8.1, "Invoking Inward Cheque Return Screen"](#)

### 8.8.1 Invoking Inward Cheque Return Screen

In case of handling returns for successfully processed Inward clearing transactions, the system will first reverse the entries that got passed as part of Inward clearing transaction and pass the newly introduced reject entries as part of REVR event. You can return successfully processed inward clearing transactions using 'Inward Cheque Return' screen. You can invoke this screen by typing '6570' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Inward Cheque Return' application window. The window title is 'Inward Cheque return'. The form is titled 'New' and contains the following fields:

Field Name	Field Value / Note
External Reference	
Remitter Account *	
Routing No *	
Drawer Account Description	
Narrative	Cheque Return - Cheque I
Beneficiary Account	
Account Description	
Cheque Return Amount	
Charge Amount	
Transaction Branch	
Instrument Number *	
Reject Code *	
Reject Reason	
Instrument Currency	
Instrument Amount	
Value Date	

Buttons: New, Query, Ok, Exit

You can specify the following details:

#### **External Reference**

The system displays the external reference number based on the branch specific sequence number by which the host identifies the branch transaction.

#### **Remitter Account**

Specify the drawer account number, Alternatively, you can select remitter account from the option list. The list displays all valid drawer account number maintained in the system.

#### **Routing No**

Specify the routing number. Alternatively, you can select routing number from the option list. The list displays all valid routing number maintained in the system.

#### **Drawer Account Description**

The system displays description for the specified remitter account.

#### **Transaction Branch**

The system displays the current logged in branch details.

#### **Instrument Number**

Specify the cheque number that needs to be tracked to return. Alternatively, you can select instrument number from the option list. The list displays all valid instrument number maintained in the system.

**Reject Code**

Specify the reject code. Alternatively, you can select reject code from the option list. The list displays all valid reject code maintained in the system.

**Reject Reason**

Specify the reason for reject.

**Narrative**

Specify the details about the cheque number and the reject reason for the cheque return.

**Beneficiary Account**

The system displays the beneficiary details specified for the cheque.

**Account Description**

The system displays the description of the beneficiary account number.

**Cheque Return Amount**

The system displays the amount of cheque returned.

**Charge Amount**

The system displays the charge applicable for the charge return.

**Instrument Currency**

The system displays the currency of the instrument.

**Instrument Amount**

The system displays the amount of the instrument.

**Value Date**

The system displays the value date of the instrument.

## **8.9 Issue a TC against an Account**

This section contains the following topics:

- [Section 8.9.1, "Selling a TC against an Account"](#)
- [Section 8.9.2, "Specifying TC Denomination Details"](#)
- [Section 8.9.3, "Specifying Charge Details"](#)
- [Section 8.9.4, "Specifying MIS Details"](#)
- [Section 8.9.5, "Specifying UDF Details"](#)

### **8.9.1 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

typing '1009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TC Sale against Account : Branch Date 2014-01-02::Transaction Branch Code AR1

Save Hold

**Travellers Cheque Details**

Issuing Branch AR1 TC Currency \* GBP

Issuer Code \* TC Amount \*

**Account Details**

Account Branch \* AR1 Account Currency \*

Account \* Account Amount

Pickup

**Beneficiary Details**

Beneficiary Name Address Line 1

TC Denominations | Charge | MIS | UDF

Ok Cancel

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**Account Currency**

The account currency of the specified customer account is displayed here.

**TC Currency**

The transaction currency of the specified customer account is displayed here.

**TC Amount**

Specify the amount for which the TC is being issued.

**Narrative**

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

**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.

**8.9.2 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.

**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.

**8.9.3 Specifying Charge Details**

This block allows you to capture charge related details. Click on the 'Charges' to invoke the Charge Details screen. Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

**8.9.4 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

**8.9.5 Specifying UDF Details**

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details 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.

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**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.

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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 authorization process.*

## 8.10 Issue a TC against a GL

This section contains the following topics:

- [Section 8.10.1, "Selling a TC against a GL"](#)
- [Section 8.10.2, "Specifying TC Denomination Details"](#)
- [Section 8.10.3, "Specifying Charge Details"](#)
- [Section 8.10.4, "Specifying MIS Details"](#)
- [Section 8.10.5, "Specifying UDF Details"](#)

### 8.10.1 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.

TC Sale Against GL - Branch Date 2014-01-02

Save Hold

Travellers Cheque Details

Transaction Branch AR1 TC Currency \* GBP

Issuer Code \* TC Amount \*

GL Details

General Ledger Number \* General Ledger Currency \*

General Ledger Description

Pickup

Beneficiary Details

TC Denominations | Charge | MIS | UDF

Ok Cancel

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.

**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.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

**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.

**Recalc**

Click 'Recalc' button to update amount/charge details.

**8.10.2 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.*

**8.10.3 Specifying Charge Details**

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

*Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.*

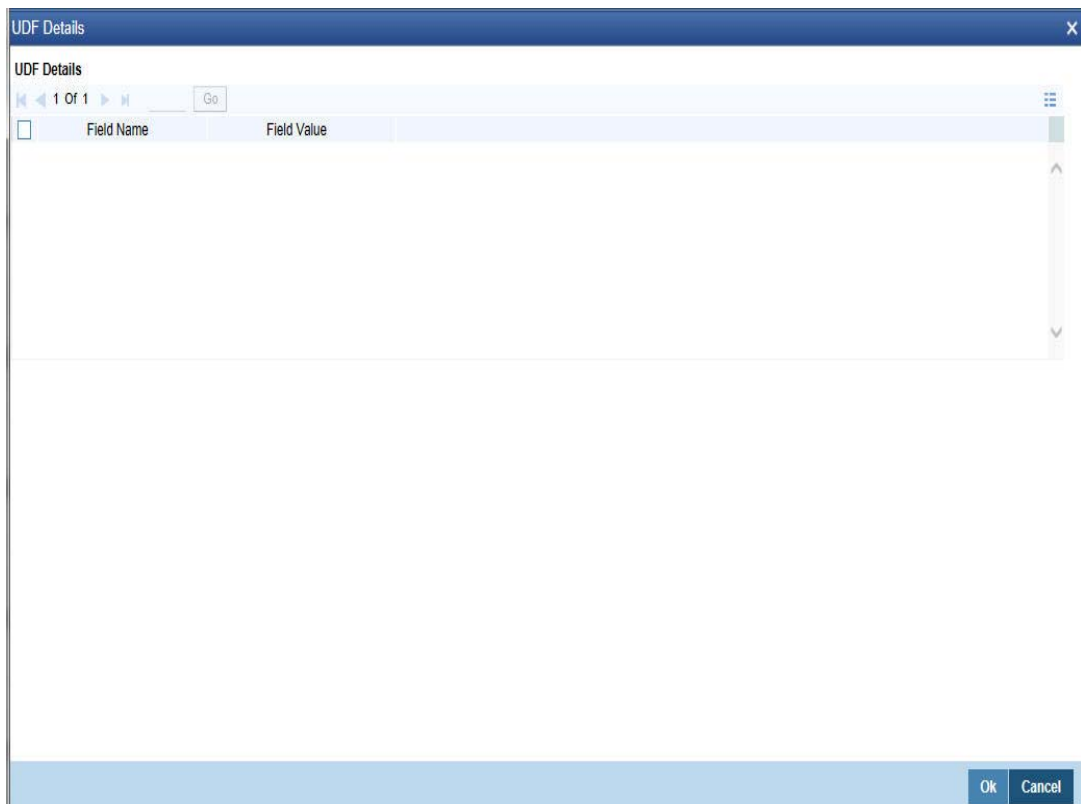
**8.10.4 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

## 8.10.5 Specifying UDF Details

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



Field Name	Field Value
------------	-------------

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.*

## 8.11 Issue a TC to a Walk-in Customer

This section contains the following topics:

- [Section 8.11.1, "Selling a TC to a Walk-in Customer"](#)
- [Section 8.11.2, "Specifying TC Denomination Details"](#)
- [Section 8.11.3, "Specifying Currency Denomination Details"](#)
- [Section 8.11.4, "Specifying Charge Details"](#)
- [Section 8.11.5, "Specifying MIS Details"](#)
- [Section 8.11.6, "Specifying UDF Details"](#)

## 8.11.1 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.

The screenshot shows the 'TC Sale Walk in' application window. The title bar reads 'TC Sale Walk in : Branch Date 2014-01-02'. Below the title bar, there are 'Save' and 'Hold' buttons. The main area is divided into two sections: 'Travellers Cheque Details' and 'Beneficiary Details'. In the 'Travellers Cheque Details' section, there are fields for 'Issuing Branch', 'Issuer Code \*', 'Transaction currency \*', 'TC Currency \*' (set to 'GBP'), and 'TC Amount \*'. A 'Pickup' button is located below these fields. In the 'Beneficiary Details' section, there is a 'Beneficiary Name' field and four 'Address Line' fields (Address Line 1 through Address Line 4). At the bottom of the window, there is a navigation bar with 'Denomination | TC Denominations | Charge | MIS | UDF' and 'Ok' and 'Cancel' buttons.

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.

### **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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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.

**8.11.2 Specifying TC Denomination Details**

Click 'TC Denominations' to enter the TC denomination details.

*Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.*

**8.11.3 Specifying Currency Denomination Details**

Click 'Currency Denominations', to 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.*

**8.11.4 Specifying Charge Details**

This block allows you to capture charge related details. Click on the 'Charges' to invoke the Charge Details screen:

*Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.*

### **8.11.5 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

### **8.11.6 Specifying UDF Details**

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details 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.*

## **8.12 Purchase a TC against an Account**

This section contains the following topics:

- [Section 8.12.1, "Purchasing a TC against an Account"](#)
- [Section 8.12.2, "Specifying TC Denomination Details"](#)
- [Section 8.12.3, "Specifying Charge Details"](#)
- [Section 8.12.4, "Specifying MIS Details"](#)
- [Section 8.12.5, "Specifying UDF Details"](#)

## 8.12.1 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.

TC Purchase against Account : Branch Date 2014-01-02

Save Hold

Travellers Cheque Details

TC Currency \* GBP

TC Amount \*

Issuer Code \*

Issuing Branch AR1

Instrument Type TCA

Instrument Status LIQD

Account Details

Account Branch \* AR1

Account \*

Account Title

Pickup

Account Currency \*

TC Amount in Account Currency

TC Denomination | Charge | MIS | UDF

Ok Cancel

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### 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.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

**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.

**8.12.2 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.*

**8.12.3 Specifying Charge Details**

This block allows you to capture charge related details. Click on the 'Charges' to invoke the Charge Details screen. Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

**8.12.4 Specifying MIS Details**

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

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

### **8.12.5 Specifying UDF Details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the UDF Details 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.

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#### **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.

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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 authorization process.

## **8.13 Purchase a TC from a Walk-in Customer**

This section contains the following topics:

- [Section 8.13.1, "Purchasing a TC from a Walk-in Customer"](#)
- [Section 8.13.2, "Specifying TC Denomination Details"](#)
- [Section 8.13.3, "Specifying Currency Denomination Details"](#)
- [Section 8.13.4, "Specifying Charge Details"](#)
- [Section 8.13.5, "Specifying MIS Details"](#)
- [Section 8.13.6, "Specifying UDF Details"](#)

### **8.13.1 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.

TC Purchase Walk in : Branch Date 2014-01-02

Save Hold

**Travellers Cheque Details**

Issuing Branch AR1

Issuer Code \*

Transaction currency \*

TC Currency \* GBP

TC Amount \*

Pickup

**Beneficiary Details**

Beneficiary Name

Passport/IC Number

Address Line 1

Address Line 2

Address Line 3

Currency Denominations | TC Denominations | Charge | MIS | UDF

Ok Cancel

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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

### **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.

## **8.13.2 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.*

## **8.13.3 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.*

### **8.13.4 Specifying Charge Details**

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

*Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.*

### **8.13.5 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

### **8.13.6 Specifying UDF Details**

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details 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.*

## **8.14 Issue a DD Issue against an Account**

This section contains the following topics:

- [Section 8.14.1, "Selling a DD Issue against an Account"](#)
- [Section 8.14.2, "Specifying Charge Details"](#)
- [Section 8.14.3, "Specifying MIS Details"](#)
- [Section 8.14.4, "Specifying UDF Details"](#)
- [Section 8.14.5, "Viewing OFAC Check Response"](#)

### **8.14.1 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.

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. 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 of the cheques.

**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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

**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.



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**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) and issuer code 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 and issuer code.
  - This will ensure that the instrument number is unique for the instrument BC or DD and issuer code irrespective of the issue type. i.e., across all types of BC and DD, the instrument number will be unique.
- 

### **8.14.2 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.*

### **8.14.3 Specifying MIS Details**

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

*Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.*

### **8.14.4 Specifying UDF Details**

You can capture UDF 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.

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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.*

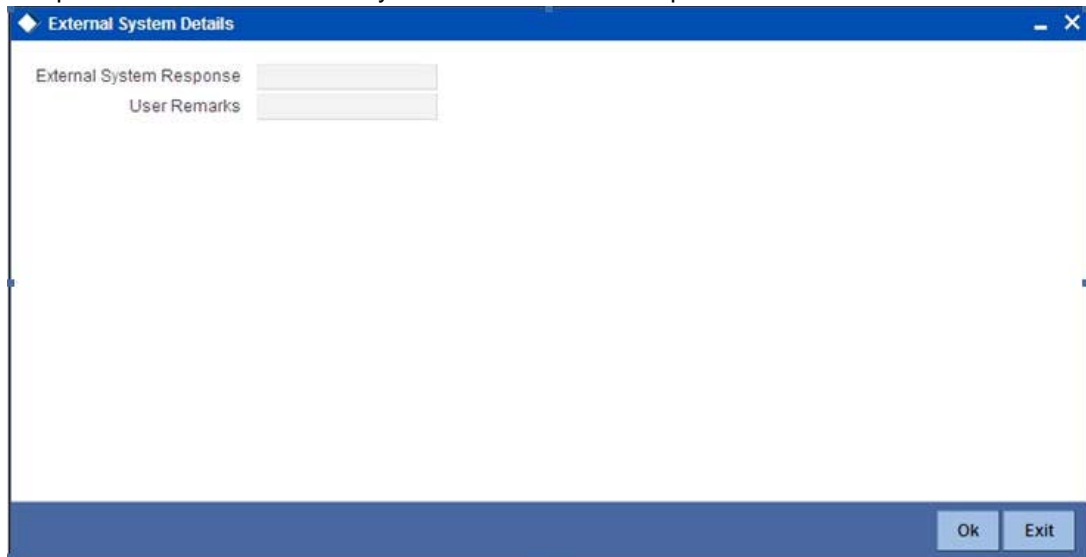
*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

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

### 8.14.5 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.

## 8.15 Issue DD against Cheque

This section contains the following topics:

- [Section 8.15.1, "Issuing DD against Cheque"](#)
- [Section 8.15.2, "Specifying Charge Details"](#)
- [Section 8.15.3, "Specifying MIS Details"](#)
- [Section 8.15.4, "Specifying UDF Details"](#)

## 8.15.1 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.

The screenshot shows a software window titled "DD Issue against Cheque" with a "New" button at the top left. The form is organized into four main sections:

- DD Details:** Includes fields for DD Date \*, Bank Code \*, Bank Name, DD Currency \*, DD Amount \*, Instrument Number, Payable Branch Code \*, and Payable Branch Name.
- Beneficiary Details:** Includes fields for Beneficiary Name \* and Verification Number.
- Funding Details:** Includes fields for Account Number \*, Account Description, Cheque Number, Account Branch, Account Currency, Account Amount, and Cheque Date.
- Delivery Details:** Includes two checkboxes:  Dispatch by Post / Courier and  Use Account Address.

At the bottom right of the window, there are "Ok" and "Exit" buttons.

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. 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 of the cheques.

#### **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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

##### **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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

**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.

**8.15.2 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.*

**8.15.3 Specifying MIS Details**

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

*Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.*

**8.15.4 Specifying UDF Details**

You can capture the UDF 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.

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**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.

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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 authorization process.*

## 8.16 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.

The screenshot shows a software window titled "DD Liquidation against GL : Branch Date 2014-01-02". At the top left, there are "Save" and "Hold" buttons. The main area is divided into three sections: "Query Details", "DD Details", and "Payable Bank Details". In the "Query Details" section, there are two dropdown menus: "Issue Branch Code" and "Instrument Number", with a "Query" button to the right. The "DD Details" section contains fields for "Issue Branch Name", "Issue Date" (displaying "2014-01-02"), "DD Currency" (displaying "GBP"), and "DD Amount". The "Payable Bank Details" section includes "Payable Bank Code" (displaying "000") and "Payable Bank Name" (displaying "FLEXCUBE UNIVERS"). At the bottom left, there are labels "Charge | MIS | UDF". At the bottom right, there are "Ok" and "Cancel" buttons.

Here you can capture the following details:

### Query Details

#### **Issue Branch Code**

Select the issue branch code from the adjoining option list.

#### **Instrument Number**

Select the instrument number of the DD that should be liquidated from the adjoining option list. This field allows you to capture the issuer code while selecting the instrument number.

### DD Details

#### **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 Details

#### **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'.

**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.

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.*

## **8.17 Liquidate a DD against an Account**

This section contains the following topics:

- [Section 8.17.1, "Liquidating a DD against an Account"](#)



- [Section 8.17.2, "Specifying Charge Details"](#)
- [Section 8.17.3, "Specifying MIS Details"](#)
- [Section 8.17.4, "Specifying UDF Details"](#)

## 8.17.1 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

#### **Issue Branch Code**

Select the issue branch code from the adjoining option list.

#### **Instrument Number**

Select the instrument number of the DD to be liquidated from the adjoining option list. This field allows you to capture the issuer code while selecting the instrument number.

### BC Details

#### **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 Details**

### **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'.

### **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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Accounts Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

## **8.17.2 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.*

## **8.17.3 Specifying MIS Details**

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

*Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.*

## **8.17.4 Specifying 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.

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### **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.

## 8.18 Liquidate a DD for a Walk-in Customer

This section contains the following topics:

- [Section 8.18.1, "Liquidating a DD for a Walk-in Customer"](#)
- [Section 8.18.2, "Specifying Denomination Details"](#)
- [Section 8.18.3, "Specifying Charge Details"](#)
- [Section 8.18.4, "Specifying MIS Details"](#)
- [Section 8.18.5, "Specifying UDF Details"](#)

### 8.18.1 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.

The screenshot shows a software window titled "DD Liquidation against Walk-in : Branch Date 2014-01-02". The window contains several sections: "Query Details" with fields for "Issue Branch Code \*" and "Instrument Number \*" and a "Query" button; "DD Details" with fields for "Issue Branch Name", "Issue Date" (2014-01-02), "DD Currency" (GBP), "DD Amount", and "MICR Number"; and "Payable Bank Details". At the bottom, there are tabs for "Denomination", "Charge", "MIS", and "UDF", and "Ok" and "Cancel" buttons.

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. This field allows you to capture the issuer code while selecting the instrument number.

##### **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'.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. 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. Click save icon to go to the next stage.

You can capture the following information:

**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.

**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.

**Net Amount**

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

**8.18.2 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.*

**8.18.3 Specifying Charge Details**

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the Charge Details 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.*

**8.18.4 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.*

## 8.18.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details 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.

*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.*

## 8.19 Issue a DD to a Walk-in Customer

This section contains the following topics:

- [Section 8.19.1, "Issuing a DD to a Walk-in Customer"](#)
- [Section 8.19.2, "Specifying Denomination Details"](#)
- [Section 8.19.3, "Specifying Charge Details"](#)
- [Section 8.19.4, "Specifying MIS Details"](#)
- [Section 8.19.5, "Specifying UDF Details"](#)
- [Section 8.19.6, "Invoking OFAC Check"](#)

### 8.19.1 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.

DD Issue against Walk-in : Branch Date 2014-01-02

Save Hold

**DD Details**

DD Date \* 2014-01-02

DD Currency GBP

Bank Code 000

Bank Name FLEXCUBE UNIVERSAL

DD Amount \*

Instrument Number

MICR Number

**DD Payable Details**

Payable Branch Code \* AR1

Payable Branch Name FLEXCUBE UNIVERSAL

**Beneficiary Details**

Beneficiary Name \*

Verification Number

Denomination | Charge | MIS | UDF

Ok Cancel

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. 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 of the cheques.

## **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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

### **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. The mode of charge collection is Cash.

### **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.

## **8.19.2 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.*

### **8.19.3 Specifying Charge Details**

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the Charge Details 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-compute the net amount payable to the customer.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

### **8.19.4 Specifying MIS Details**

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

*Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.*

### **8.19.5 Specifying UDF Details**

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details screen.

*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.*

### **8.19.6 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.

## 8.20 Issue a DD against a GL

This section contains the following topics:

- [Section 8.20.1, "Issuing a DD against a GL"](#)
- [Section 8.20.2, "Specifying Charge Details"](#)
- [Section 8.20.3, "Specifying MIS Details"](#)
- [Section 8.20.4, "Specifying UDF Details"](#)
- [Section 8.20.5, "Invoking OFAC Check"](#)

### 8.20.1 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.

The screenshot shows the 'DD Issue Against GL' application window. The window title is 'DD Issue Against GL : Branch Date 2014-01-02'. The interface includes a 'Save Hold' menu bar and a main form area with three sections: 'DD Details', 'DD Payable Details', and 'Beneficiary Details'. The 'DD Details' section includes fields for 'DD Date \*' (2014-01-02), 'Bank code \*' (000), 'Bank Name' (FLEXCUBE UNIVERSAL), 'DD Currency \*' (GBP), and 'DD Amount \*'. The 'DD Payable Details' section includes 'Payable Branch Code \*' (AR1) and 'Payable Branch Name' (FLEXCUBE UNIVERSAL). The 'Beneficiary Details' section includes 'Beneficiary Name \*' and 'Verification Number'. At the bottom, there are tabs for 'Charge', 'MIS', and 'UDF', and 'Ok' and 'Cancel' buttons.

Here you can capture the following details:

#### **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. 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 "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 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.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

### **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.

## **8.20.2 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.*

## **8.20.3 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.*

## 8.20.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details screen.

*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.*

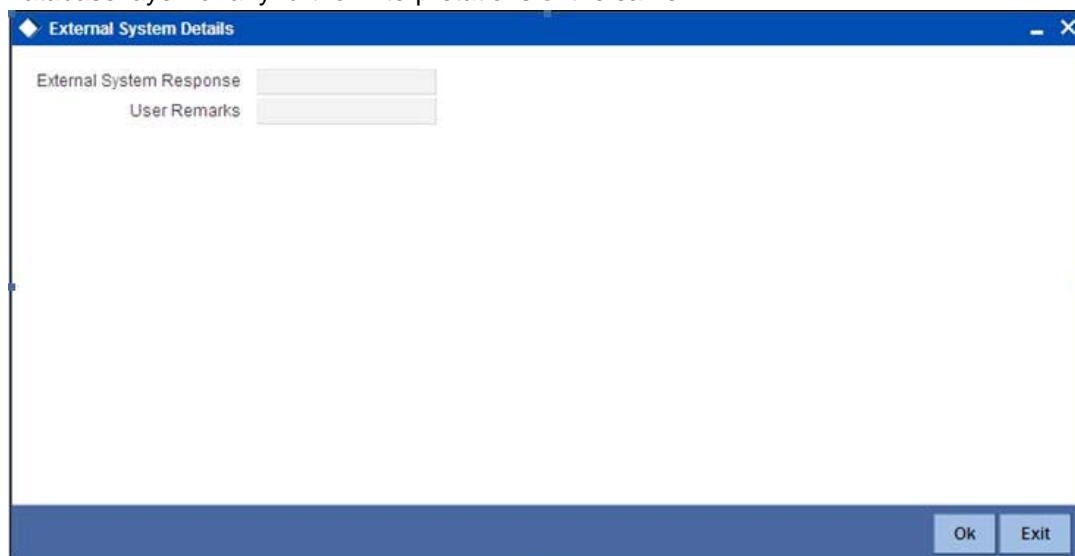
## 8.20.5 Invoking OFAC Check

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 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.



The screenshot shows a dialog box titled "External System Details". It contains two text input fields: "External System Response" and "User Remarks". At the bottom right, there are "Ok" and "Exit" buttons.

Here, you can view the following details.

## External System Response

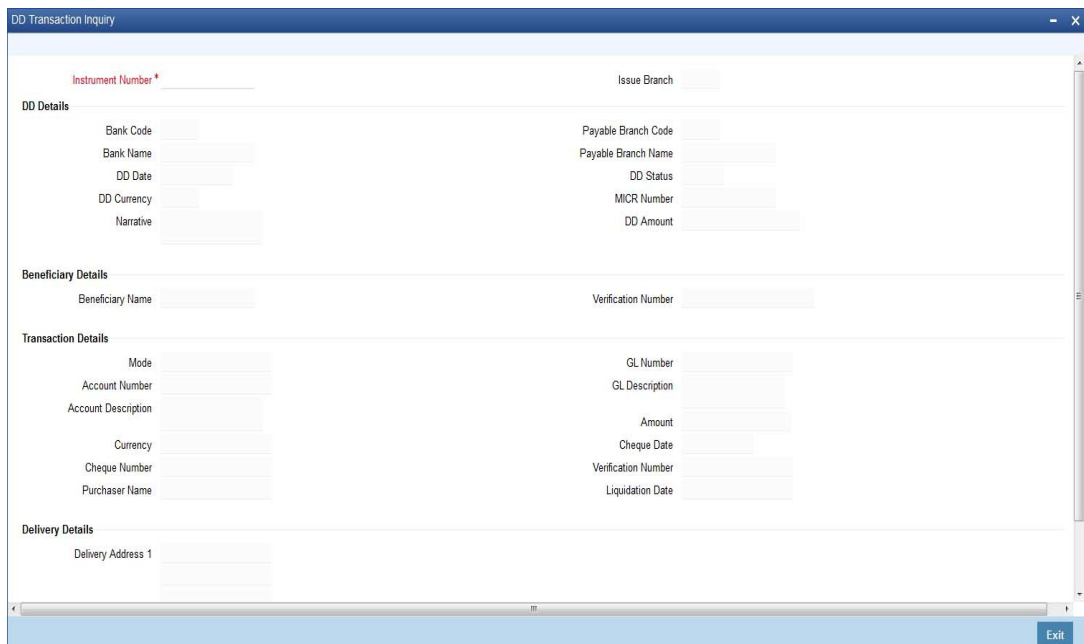
The response from the external system regarding the black listed customer will be defaulted here.

## User Remarks

You can specify your remarks here.

## 8.21 Inquiring on a DD Transaction

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.



The screenshot shows the 'DD Transaction Inquiry' window. At the top, there are two search fields: 'Instrument Number' (with a red asterisk) and 'Issue Branch'. Below these are four sections of data fields:

- DD Details:** Bank Code, Bank Name, DD Date, DD Currency, Narrative, Payable Branch Code, Payable Branch Name, DD Status, MICR Number, DD Amount.
- Beneficiary Details:** Beneficiary Name, Verification Number.
- Transaction Details:** Mode, Account Number, Account Description, Currency, Cheque Number, Purchaser Name, GL Number, GL Description, Amount, Cheque Date, Verification Number, Liquidation Date.
- Delivery Details:** Delivery Address 1.

An 'Exit' button is located at the bottom right of the window.

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.

**DD Amount**

The system displays the amount for which the DD is being drawn.

**Print Status**

Check this box to print the instrument.

---

**Note**

During loan disbursement, if the issuing branch is selected as a branch other than the transaction branch then the "Print Status" check box is updated as unchecked during DD creation

---

**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.

**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.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

## **8.22 Re-validate DD Instrument**

This section contains the following topics:

- [Section 8.22.1, "Re-validating DD Instrument"](#)

## 8.22.1 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.

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.

The screenshot shows the 'DD Revalidation' application window. The title bar reads 'DD Revalidation : Branch Date 2014-03-31'. The window contains two main sections: 'Query Details' and 'Instrument Details'. In the 'Query Details' section, 'Issue Branch' is set to '001', 'Payment Mode' is 'General Ledger', and there are input fields for 'Issuer Code \*' and 'Instrument Number \*'. In the 'Instrument Details' section, 'Issue Date' is '2014-03-31', 'Expiry Date' is empty, 'Issue Account Number' is empty, 'Demand Draft Currency' is 'GBP', and 'MICR Number' and 'Demand Draft Amount' are also empty. At the bottom, there are 'Denomination' and 'Charge' fields, and 'Ok' and 'Cancel' buttons.

You need to specify following details here:

### **Issue Branch**

The system defaults the current branch as the issue branch.

### **Issuer Code**

Specify the issuer code of the cheque book. Alternatively, you can select the issuer code from the option list. The list displays all valid options maintained in the system.

### **Instrument Number**

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

### **Payment Mode**

The system will collect charges based on the payment mode selected at the query stage.

System displays the following instrument details in this screen:

- Issue Date
- Issue Account Number
- MICR Number
- Payable Bank

- Branch
- Expiry Date
- Demand Draft Currency
- Demand Draft Amount
- Demand Draft Status
- Revalidation Date

You need to specify the following details:

#### **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**

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.

#### **Beneficiary Details**

The system displays the beneficiary details.

#### **Additional Details**

#### **Instrument Type**

The system displays the instrument type.

#### **External Reference Number**

The system displays external reference number.

### **8.22.1.1 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, if 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.*

### 8.22.1.2 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.

## 8.23 Reprint/ Reissue of DD

This section contains the following topics:

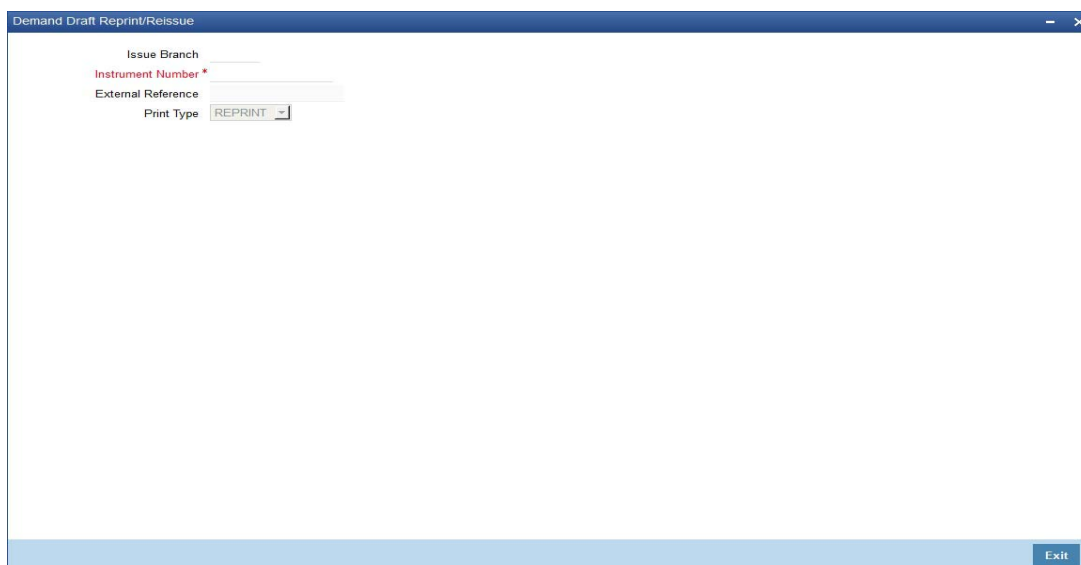
- [Section 8.23.1, "Reprinting / Reissuing of DD"](#)

### 8.23.1 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

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.

#### **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.

#### **Issuer Code**

Specify the issuer code of the cheque book. Alternatively, you can select the issuer code from the option list. The list displays all valid options maintained in the system.

#### **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**

Select print type from the drop-down list. The list displays the following values:

- Reissue - Select this option to reissue the DD instrument
- Reprint - Select this option to reprint the DD instrument.
- First Print - Select this option when the instrument is disbursed at the issuing branch itself. This action updates the 'Print Status' check box in 'Instruments Transaction Query Screen' as checked.

---

**Note**

If you select 'Print Type' as Reissue or Reprint and if the 'Print Status' check-box in 'Instruments Transaction Query Screen' is unchecked then system displays an error message

---

**Old Instrument Details**

The system displays the following old instrument details

- Instrument Date
- Issue Account Number
- Account Description
- MICR Number
- Expiry Date
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank

**New Instrument Details****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.

---

**Beneficiary Details****Beneficiary Name**

The system displays the beneficiary name.

**Address Line 1-3**

The system displays the address.

## Additional Details

### **Demand Draft Status**

The system displays the demand draft status.

### **External Reference**

The system displays the external reference number.

Click 'Save' to retain the incremented reprint / Reissue count and audit details.

## **8.24 Duplicate DD Instrument**

This section contains the following topics:

- [Section 8.24.1, "Issuing Duplicate DD Instrument"](#)
- [Section 8.24.2, "Viewing Instrument Reprint Summary"](#)

### **8.24.1 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).

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.

The screenshot shows a software window titled "Duplicate Issue of DD Instrument - Branch Date 2014-03-31". At the top left, there are "Save" and "Hold" buttons. Below that is a "Query Details" section containing several input fields: "Issue Branch" with the value "001", "Payment Mode" with a dropdown menu set to "General Ledger", "Issuer Code \*" (with a red asterisk and a search icon), and "Old Instrument Number \*" (also with a red asterisk and a search icon). A "Query" button is located to the right of these fields. Below the "Query Details" is an "Old Instrument Details" section with fields for "Issue Date" (2014-03-31), "Expiry Date", "Issue Account Number", "Demand Draft Currency" (GBP), "MICR Number", and "Demand Draft Amount". At the bottom left, there is a "Denomination | Charge" section. At the bottom right, there are "Ok" and "Cancel" buttons.

You need to specify following details here:

#### **Issue Branch**

Specify the branch where DD has been issued.

#### **Issuer Code**

Specify the issuer code of the cheque book. Alternatively, you can select the issuer code from the option list. The list displays all valid options maintained in the system.

**Old Instrument Number**

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

**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.

The system displays the following old instrument details:

- Issue Date
- Issue Account Number
- MICR Number
- Payable Bank
- Branch
- Expiry Date
- Demand Draft Currency
- Demand Draft Amount
- Demand Draft Status

**New Instrument Details****New Instrument Number**

Select the new instrument number from the adjoining option list.

**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.

**Duplicate Issue Date**

Specify the duplicate issue date.

**Payment Details**

You need to specify the following details under 'Payment Details' section:

**Charge Account**

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.

**Beneficiary Details**

The system displays the beneficiary details.

**Additional Details****Instrument Type**

The system displays the instrument type.



## External Reference Number

The system displays external reference number.

### 8.24.1.1 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

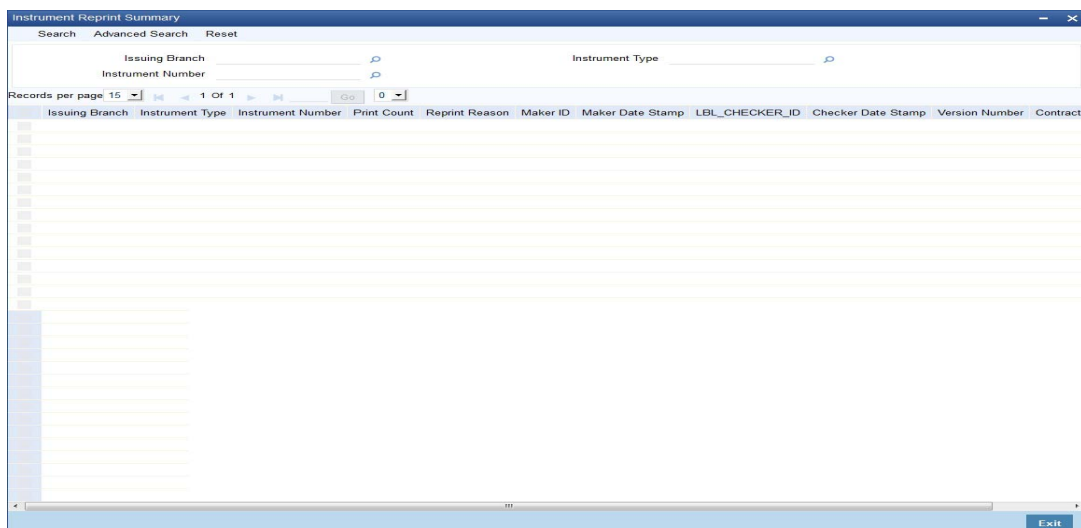
*Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.*

### 8.24.1.2 Specifying Charge Details

Charge Details 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.

### 8.24.2 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

## 8.25 Issue a BC against an Account

This section contains the following topics:

- [Section 8.25.1, "Selling a BC against an Account"](#)
- [Section 8.25.2, "Specifying Charge Details"](#)
- [Section 8.25.3, "Specifying MIS Details"](#)
- [Section 8.25.4, "Specifying UDF Details"](#)
- [Section 8.25.5, "Invoking OFAC Check"](#)

### 8.25.1 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.

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".

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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.

### **Mode of Charge**

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges
- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account.

### **Charge Account**

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the system. This field is enabled if you select the 'Other Account' option in the 'Mode of Charge' field. You can validate the total denomination amount in the Denomination screen, if you select the 'Mode of Charge' as Cash.

### **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.

**External Reference**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

**Total Charge Amount**

The system displays the total charge amount for the issued BC.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

**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) and issuer code 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 and issuer code.
  - This will ensure that the instrument number is unique for the instrument BC or DD and issuer code irrespective of the issue type. i.e., across all types of BC and DD, the instrument number will be unique.
- 

## 8.25.2 **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.

### **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.

## 8.25.3 **Specifying MIS Details**

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

### **Standard Industrial Code**

Select the industry to which the customer belongs.

## 8.25.4 Specifying UDF Details

You can capture the UDF 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 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.*

## 8.25.5 Invoking OFAC Check

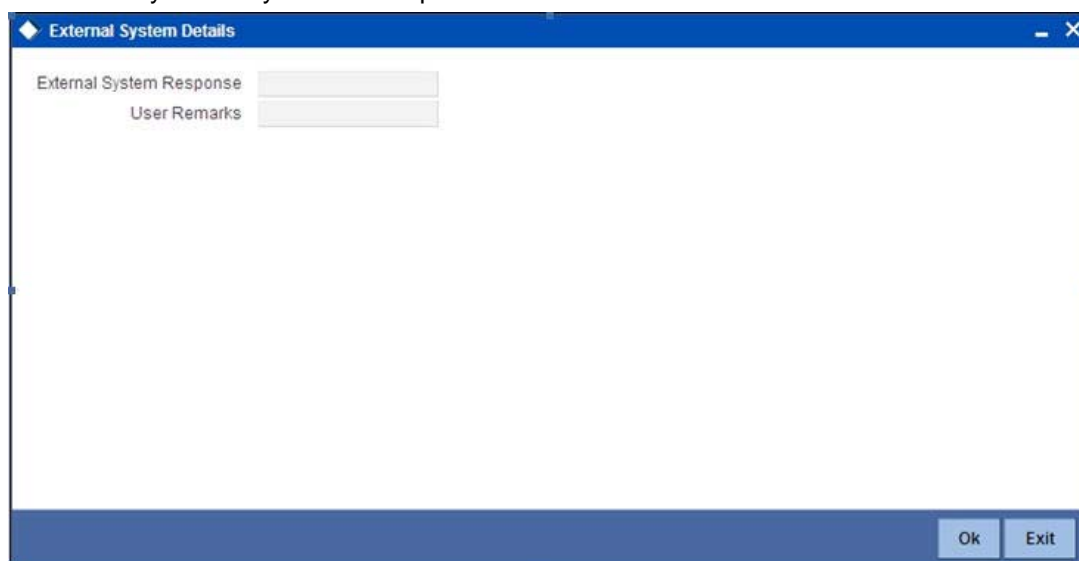
OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in '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.



The screenshot shows a window titled "External System Details". It contains two text input fields: "External System Response" and "User Remarks". At the bottom right, there are "Ok" and "Exit" buttons.

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.

## **8.26 Issue BC against Cheque**

This section contains the following topics:

- [Section 8.26.1, "Selling BC against Cheque"](#)
- [Section 8.26.2, "Specifying Charge Details"](#)
- [Section 8.26.3, "Specifying MIS Details"](#)
- [Section 8.26.4, "Specifying UDF details"](#)

### **8.26.1 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.

The screenshot shows a software window titled "BC Issue against Cheque" with a "New" button in the top-left corner. The window contains a form with the following sections and fields:

- BC Details:** BC Date \*, Bank Code \*, Bank Name, BC Currency \*, BC Amount \*, Instrument Number, Payable Branch Code \*, Payable Branch Name.
- Beneficiary Details:** Beneficiary Name \*, Verification Number.
- Funding Details:** Account Number \*, Account Description, Cheque Number \*, Account Branch, Account Currency, Account Amount, Cheque Date.
- Delivery Details:**  Dispatch by Post / Courier,  Use Account Address, Address.

At the bottom right of the window, there are "Ok" and "Exit" buttons.

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. 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 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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**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.

**Mode of Charge**

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges
- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account

**Charge Account**

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the

system. This field is enabled if you select the 'Other Account' option in the 'Mode of Charge' field. You can validate the total denomination amount in the Denomination screen, if you select the 'Mode of Charge' as Cash.

### **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'.

#### **Total Charge Amount**

The system displays the total charge amount for the issued BC.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

#### **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.

**8.26.2 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.

**8.26.3 Specifying MIS Details**

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

*Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.*

**8.26.4 Specifying 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.

## 8.27 Close Account by BC

This section contains the following topics:

- [Section 8.27.1, "Close Out Withdrawal by BC"](#)
- [Section 8.27.2, "Specifying Charge Details"](#)
- [Section 8.27.3, "Specifying MIS Details"](#)
- [Section 8.27.4, "Specifying UDF Details"](#)

### 8.27.1 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.

Close Out Withdrawal by BC : Branch Date 2014-01-02

Save Hold

Query Details

Account Number \*  ρ

Account Description

Account Branch AR1

IC Liquidation

Query

Account Details

Account Currency

Account Amount

Charge | MIS | UDF

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.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

Clicking 'Pickup' button, the system defaults the following 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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**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.

**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'.

**8.27.2 Specifying Charge Details**

Charge Details 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.

**8.27.3 Specifying MIS Details**

MIS Details 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.

**8.27.4 Specifying UDF Details**

You can capture the UDF 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 go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.

---

**Note**

- The contract is saved only when there are no overrides or when all overrides have been authorized by a supervisor.
  - Once the transaction is successfully authorized the customer's account balance is set to zero and a BC is issued for the net amount.
- 

For more information on 'Authorization' and 'Submission', refer the section 'Withdrawing Cash against a Cheque' in this manual.

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.

## 8.28 Close Account

This section contains the following topics:

- [Section 8.28.1, "Account Close Out Withdrawal"](#)
- [Section 8.28.2, "Specifying Charge Details"](#)
- [Section 8.28.3, "Specifying MIS Details"](#)
- [Section 8.28.4, "Specifying UDF details"](#)

### 8.28.1 Account Close Out Withdrawal

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.

The screenshot shows a software window titled "Account Close Out Withdrawal : Branch Date 2014-01-02". The window has a menu bar with "Save", "Hold", and "Generate". Below the menu bar is a "Query Details" section with the following fields and controls:

- Account Number \***: A text input field with a search icon to its right.
- Account Description**: A text input field.
- Branch**: A dropdown menu currently showing "AR1".
- IC Liquidation**: A blue button.
- Query**: A blue button.

Below the "Query Details" section is an "Account Details" section with the following fields:

- Account Currency**: A text input field.
- Account Amount**: A text input field.

At the bottom of the window, there are three tabs: "Charges", "MIS", and "UDF". In the bottom right corner, there are "Ok" and "Cancel" buttons.

On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account Number are displayed.

#### **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.



To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **Branch**

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

### **Account Description**

The system displays a brief description on the account.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

### **External Reference**

The system displays the external reference number.

### **Branch**

The system displays the branch code.,

### **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'.

### **8.28.2 Specifying Charge Details**

Charge Details 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.

### **8.28.3 Specifying MIS Details**

MIS Details 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.

### **8.28.4 Specifying 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 go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.

## **8.29 Issue a BC against a GL**

This section contains the following topics:

- [Section 8.29.1, "Issuing a BC against a GL"](#)
- [Section 8.29.2, "Specifying Charge Details"](#)
- [Section 8.29.3, "Specifying MIS Details"](#)
- [Section 8.29.4, "Specifying UDF details"](#)
- [Section 8.29.5, "Invoking OFAC Check"](#)

## 8.29.1 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.

BC Issue against GL - Branch Date 2014-01-02

Save Hold

BC Details

BC Date \* 2014-01-02 BC Currency \* GBP

Bank Code \* 000 Bank Name FLEXCUBE UNIVERSAL

BC Amount \* Instrument Number

MICR Number

BC Payable Details

Payable Branch Code \* AR1 Payable Branch Name FLEXCUBE UNIVERSAL

Beneficiary Details

Beneficiary Name \* Verification Number

Charge | MIS | UDF

Ok Cancel

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. 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 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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

**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

**8.29.2 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.

**8.29.3 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.

**8.29.4 Specifying 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..

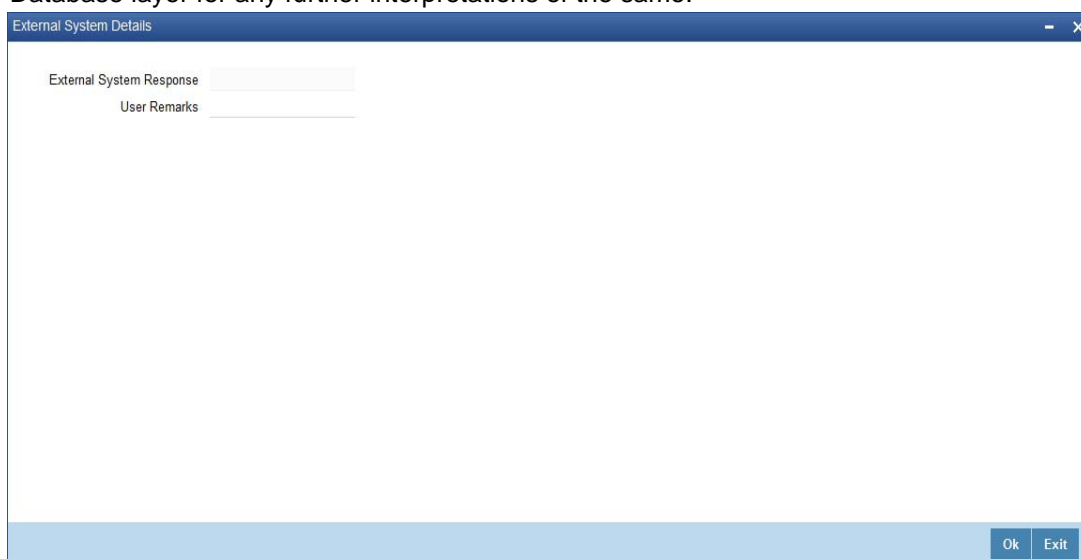
## 8.29.5 **Invoking OFAC Check**

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 '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.



The screenshot shows a window titled "External System Details". Inside the window, there are two text input fields. The first is labeled "External System Response" and the second is labeled "User Remarks". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

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.

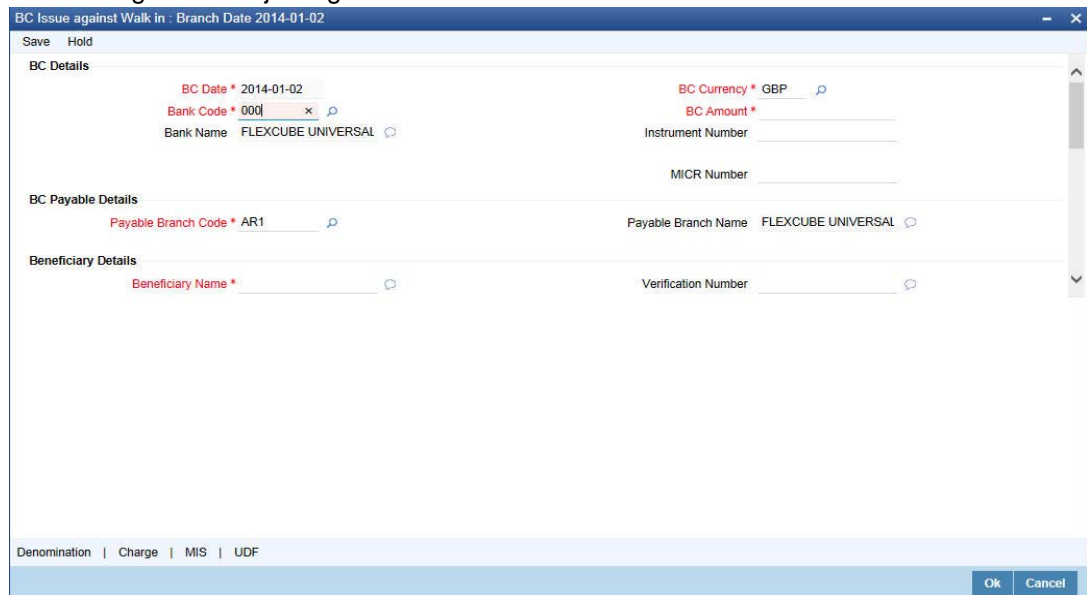
## 8.30 Issue a BC to a walk-in customer

This section contains the following topics:

- [Section 8.30.1, "Issuing a BC to a walk-in customer"](#)
- [Section 8.30.2, "Invoking OFAC Check"](#)
- [Section 8.30.3, "Specifying Denomination Details"](#)
- [Section 8.30.4, "Specifying Charge Details"](#)
- [Section 8.30.5, "Specifying MIS Details"](#)
- [Section 8.30.6, "Specifying UDF details"](#)

### 8.30.1 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.



The screenshot shows a software window titled "BC Issue against Walk in - Branch Date 2014-01-02". The window contains several sections of input fields:

- BC Details:** Includes fields for "BC Date \* 2014-01-02", "Bank Code \* 000", "Bank Name FLEXCUBE UNIVERSAL", "BC Currency \* GBP", and "BC Amount \*". There are also fields for "Instrument Number" and "MICR Number".
- BC Payable Details:** Includes fields for "Payable Branch Code \* AR1" and "Payable Branch Name FLEXCUBE UNIVERSAL".
- Beneficiary Details:** Includes fields for "Beneficiary Name \*" and "Verification Number".

At the bottom of the window, there is a navigation bar with tabs for "Denomination", "Charge", "MIS", and "UDF". On the right side of the bottom bar, there are "Ok" and "Cancel" buttons.

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'.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

### **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.

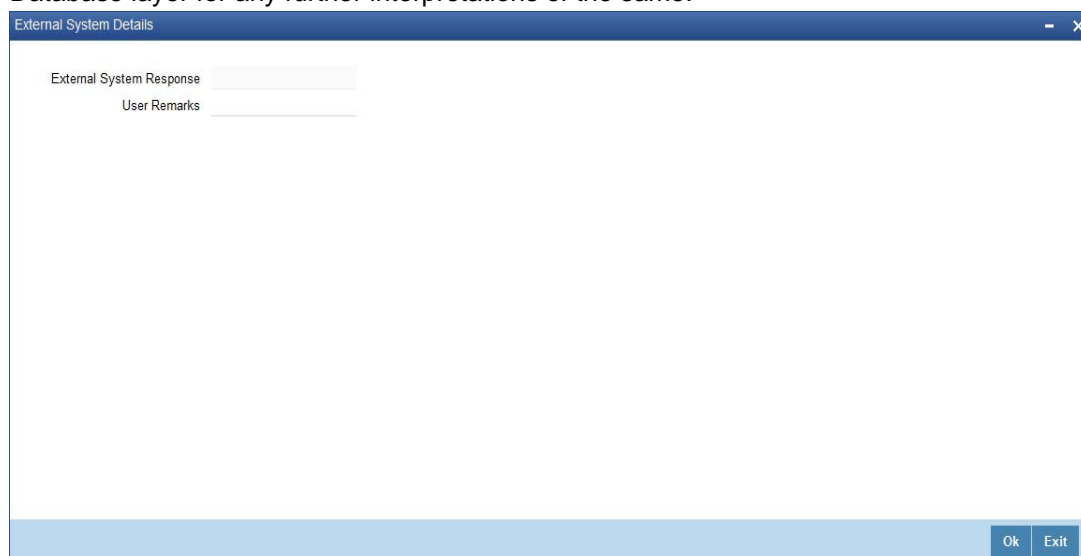
## **8.30.2 Invoking OFAC Check**

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.

#### **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.

### **8.30.3 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.*

### **8.30.4 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.*

### **8.30.5 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.

### **8.30.6 Specifying 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.

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

## 8.31 Liquidate a BC against an account

This section contains the following topics:

- [Section 8.31.1, "Liquidating a BC against an account"](#)
- [Section 8.31.2, "Specifying Charge Details"](#)
- [Section 8.31.3, "Specifying MIS Details"](#)
- [Section 8.31.4, "Specifying UDF Details"](#)

### 8.31.1 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.

The screenshot shows the 'BC Liquidation against Account' screen. The window title is 'BC Liquidation against Account - Branch Date 2014-01-02'. The screen is divided into several sections: 'Query Details' with fields for 'Issue Branch Code \*' and 'Instrument Number \*'; 'BC Details' with fields for 'Issue Branch Name', 'Issue Date' (2014-01-02), 'BC Currency' (GBP), 'BC Amount', and 'MICR number'; 'Payable Bank Details' with fields for 'Payable Bank Code' (000), 'Payable Bank Name' (FLEXCUBE UNIVER), 'Payable Branch Code' (AR1), and 'Payable Branch Name' (FLEXCUBE UNIVER); 'Beneficiary Details' with fields for 'Beneficiary Name' and 'Verification Number'; and 'Liquidation Details' with a dropdown for 'Liquidation/Operation Mode' (Payment), and fields for 'Account Number \*', 'Account Description', 'Account Branch' (AR1), 'Account Currency', and 'Account Amount'. At the bottom, there are tabs for 'Charge', 'MIS', and 'UDF', and 'Ok' and 'Cancel' buttons.

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. This field allows you to capture the issuer code while selecting the instrument number.

## **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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

### **Query Details**

#### **Issue Branch Code**

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.

#### **Instrument Number**

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

### **BC Details**

#### **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'.

#### **MICR Number**

The system displays the MICR number of the cheques captured during 'Issue'.

### **Payable Bank Details**

#### **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'.

**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/ Operation Mode**

Select the mode of liquidation or operation to be performed on the issued BC from the drop-down list. The list displays the following values:

- Payment - To update the instrument status as payment
- Refund - To update the instrument status as refund
- Cancel - To update the instrument status as cancel
- Lost - To update the instrument status as lost
- Reactivate - To reactivate the instrument which was lost

**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.

---

**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.

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

- Txn Amount
- Total Charges
- Total Amount

### **8.31.2 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.*

### **8.31.3 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.*

### **8.31.4 Specifying 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.*

## 8.32 Liquidate a BC against a GL

This section contains the following topics:

- [Section 8.32.1, "Liquidating a BC against a GL"](#)
- [Section 8.32.2, "Specifying Charge Details"](#)
- [Section 8.32.3, "Specifying MIS Details"](#)
- [Section 8.32.4, "Specifying UDF Details"](#)

### 8.32.1 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.

The screenshot shows the 'BC Liquidation against GL' application window. The title bar indicates the branch date is 2014-01-02. The interface is divided into several sections: 'Query Details' with fields for 'Issue Branch Code \*' and 'Instrument Number \*', a 'Query' button, and a 'BC Details' section with fields for 'Issue Branch Name', 'Issue Date' (2014-01-02), 'BC Currency' (GBP), 'BC Amount', and 'MICR number'. There is also a 'Payable Bank Details' section. At the bottom, there is a navigation bar with 'Charge | MIS | UDF' and 'Ok | Cancel' buttons.

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. This field allows you to capture the issuer code while selecting the instrument number.

##### **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 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/ Operation Mode**

Select the mode of liquidation or operation to be performed on the issued BC from the drop-down list. The list displays the following values:

- Payment - To update the instrument status as payment
- Refund - To update the instrument status as refund
- Cancel - To update the instrument status as cancel
- Lost - To update the instrument status as lost
- Reactivate - To reactivate the instrument which was lost

**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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

### **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.

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.

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

- Txn Amount
- Total Charges
- Total Amount

**8.32.2 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.*

**8.32.3 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.*

**8.32.4 Specifying 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.

## 8.33 Liquidate a BC for a walk-in customer

This section contains the following topics:

- [Section 8.33.1, "Liquidating a BC for a walk-in customer"](#)
- [Section 8.33.2, "Specifying Denomination Details"](#)
- [Section 8.33.3, "Specifying Charge Details"](#)
- [Section 8.33.4, "Specifying MIS Details"](#)
- [Section 8.33.5, "Specifying UDF details"](#)

### 8.33.1 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.

BC Liquidation against Walk in : Branch Date 2014-01-02

Save Hold

Query Details

Issue Branch Code \*

Instrument Number \*

Query

BC Details

Issue Branch Name

Issue Date 2014-01-02

BC Currency GBP

BC Amount

MICR Number

Payable Bank Details

Denomination | Charge | MIS | UDF

Ok Cancel

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. This field allows you to capture the issuer code while selecting the instrument number.

**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.

## **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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save.

Clicking 'Pickup' button, the system defaults the following details:

### **Liquidation Type**

The liquidation type of the BC is displayed here.

### **Liquidation/ Operation Mode**

Select the mode of liquidation or operation to be performed on the issued BC from the drop-down list. The list displays the following values:

- Payment - To update the instrument status as payment
- Refund - To update the instrument status as refund
- Cancel - To update the instrument status as cancel
- Lost - To update the instrument status as lost
- Reactivate - To reactivate the instrument which was lost

### **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.

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.

### 8.33.2 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 'Withdrawing cash against a Cheque' in this manual for further details.*

### 8.33.3 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.*

### 8.33.4 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.*

### 8.33.5 Specifying 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.*

## 8.34 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.

The screenshot shows a web-based application window titled "BC Transaction". At the top, there are two input fields: "Instrument Number \*" and "Issue Branch". Below this, the screen is divided into several sections, each with a header and several input fields:

- BC Details:** Bank Code, Bank Name, BC Date, BC Currency, BC Status, Payable Branch Code, Payable Branch Name, MCR Number, BC Amount, Narrative.
- Beneficiary Details:** Beneficiary Name, Verification Number.
- Transaction Details:** Mode, Account Number, Account Description, Currency, Cheque Number, Purchaser Name, GL Number, GL Description, Amount, Cheque Date, Verification Number, Liquidation Date.
- Delivery Details:** Address.

An "Exit" button is visible in the bottom right corner of the window.

Specify the following details:

**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.

After you specify the above details, click 'Ok' button. Based on the specified data, the following details will be displayed:

**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.

**Print Status**

Check this box to print the instrument.



---

**Note**

During loan disbursement, if the issuing branch is selected as a branch other than the transaction branch then the "Print Status" check box is updated as unchecked during BC creation.

---

**Beneficiary Details****Beneficiary Name**

Specify the name of the beneficiary in whose favor the BC

**Verification Number**

Specify the passport/IC Number.

**Transaction 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.

**Cheque Number**

The system displays the cheque number.

**Purchaser Name**

The system displays the purchaser name.

**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.

**Cheque Date**

The system displays the cheque date.

**Verification Number**

The system displays the verification number.

**Liquidation Date**

The system displays the date on which BC is liquidated.

**Multi Reference Number**

The system displays the consolidated reference number of the BCs issued. This field is applicable only for multiple BCs issued either through BC Multi Issuance screen or using Bulk Upload.

## Delivery Details

### **Address Line 1 to 4**

The system displays the address of the customer.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

## **8.35 Re-validate BC Instrument**

This section contains the following topics:

- [Section 8.35.1, "Re-validating BC Instrument"](#)

### **8.35.1 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.

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.

BC Revalidation : Branch Date 2014-03-31::Transaction Branch Code 001

Save Hold

Query Details

Issue Branch 001

Payment Mode General Ledger

Issuer Code \*

Instrument Number \*

Query

Instrument Details

Issue Date 2014-03-31

Expiry Date

Issue Account Number

Bankers Cheque Currency GBP

MICR Number

Bankers Cheque Amount

Denomination | Charge

Ok Cancel

You need to specify following details here:

#### **Issue Branch**

Specify the branch where BC has been issued.

#### **Issuer Code**

Specify the issuer code of the cheque book. Alternatively, you can select the issuer code from the option list. The list displays all valid options maintained in the system.

### **Instrument Number**

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

### **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.

### **Instrument Details**

The system displays the following instrument details:

- Issue Date
- Issue Account Number
- MICR Number
- Payable Bank
- Branch
- Expiry Date
- Bankers Cheque Currency
- Bankers Cheque Amount
- Bankers Cheque Status
- Revalidation Date

### **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**

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.

### **Beneficiary Details**

The system displays the beneficiary details.

## Additional Details

### **Instrument Type**

The system displays the instrument type.

### **External Reference Number**

The system displays external reference number.

### **8.35.1.1 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.*

### **8.35.1.2 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.

## **8.36 Reprint / Reissue Banker's Cheque**

This section contains the following topics:

- [Section 8.36.1, "Reprinting / Reissuing Banker's Cheque"](#)

### **8.36.1 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.

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.

The screenshot shows a software window titled "BC Reprint/Reissue". Inside the window, there are four main input areas: "External Reference" (a text box), "Issue Branch" (a text box), "Print Type" (a dropdown menu currently showing "REPRINT"), and "Instrument Number \*" (a text box with a red asterisk indicating it is required). At the bottom right of the window, there is a blue "Exit" button.

You need to specify the following details on this screen.

**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.

**Issuer Code**

Specify the issuer code of the cheque book. Alternatively, you can select the issuer code from the option list. The list displays all valid options maintained in the system.

**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.

**Multi BC External Reference No**

Select the multi BC external reference number from the option list. The list displays all valid options.

**Start Number**

Specify the start number.

**End Number**

Specify the end number.

**Print Type**

Select the print type from the drop-down list. The list displays the following values:

- Reissue - Select this option to reissue the BC instrument
- Reprint - Select this option to reprint the BC instrument.
- First Print - Select this option when the instrument is disbursed at the issuing branch itself. This action updates the 'Print Status' check box in 'Instruments Transaction Query Screen' as checked.

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**Note**

If you select 'Print Type' as Reissue or Reprint and if the 'Print Status' check-box in 'Instruments Transaction Query Screen' is unchecked then system displays an error message.

---

**Old Instrument Details**

The system displays the following old instrument details:

- Issue Date
- Issue Account Number
- Account Description
- MICR Number
- Expiry Date
- Instrument Currency
- Instrument Amount
- Payable Bank

**New Instrument Details****New Instrument Number**

Specify the new instrument number.

**New MICR Number**

Specify the new MICR number.

**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 operation. You cannot modify this.

**Beneficiary Details****Beneficiary Name**

The system displays the beneficiary name.

**Address 1-3**

The system displays the address of the beneficiary.

**Additional Details****Instrument Status**

The system displays the instrument status.

**External Reference Number**

The system displays the external reference number.

*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.*

*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.*

## **8.37 Duplicate BC Instrument**

This section contains the following topics:

- [Section 8.37.1, "Issuing Duplicate BC Instrument"](#)

### **8.37.1 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).

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:

### **Issue Branch**

Specify the branch where BC has been issued.

### **Issuer Code**

Specify the issuer code of the cheque book. Alternatively, you can select the issuer code from the option list. The list displays all valid options maintained in the system.

### **Old Instrument Number**

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

### **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.

### **Old Instrument Details**

The system displays the following old instrument details:

- Issue Date
- Issue Account Number
- MICR Number
- Payable Bank
- Expiry Date
- Bankers Cheque Currency
- Bankers Cheque Amount
- Bankers Cheque Status

## **New Instrument Details**

### **New Instrument Number**

The system displays the new instrument number.

### **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.

### **Duplicate Issue Count**

The system displays the duplicate issue count.

## **8.37.1.1 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.*

## **8.37.1.2 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.

## **8.38 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.

Reversal of Instrument Liquidation : Branch Date 2014-01-02

Save Hold

Query Details

Branch

Instrument Number \*

Instrument Type \* BCA

Query

Instrument Details

Instrument Currency GBP

Instrument Amount

Liquidation Details

Liquidation Mode

Liquidation Date 2014-01-02

Pickup

Charge | MIS | UDF

Ok Cancel

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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## 8.39 Multi BC Issue

This section contains the following topics:

- [Section 8.39.1, "Issuing Multi BC against an Account"](#)
- [Section 8.39.5, "Issuing Multi BC against Cheque"](#)
- [Section 8.39.9, "Issuing Multi BC against GL"](#)

## 8.39.1 Issuing Multi BC against an Account

You can issue Multi BC against a customer's savings account. To capture this transaction, you need to invoke the 'Multi BC Issue Against Account' screen by typing '8332' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Multi BC Issuance against Account' application window. The window title is 'Multi BC Issuance against Account'. The form is divided into several sections:

- Instrument Details:** Instrument Type (BMA), Instrument Status (INIT), External Reference Number\*, BC Currency\*, Total BC Amount, BC Total Charge Amount, BC Date\*, Charge Branch.
- Remitter Information:** Remitter Account Number\*, Account Currency, Account Branch, Mode of Charge (dropdown), Charge Account, Exchange rate, Remitter Name\*, Address Line 1-4, Remitter Phone No., Remitter ID. No.
- Payable Bank and Beneficiary Details:** A tabbed section with '1 Of 1' tabs. It contains fields for Payable Bank\* (Payable Bank Name, Payable Branch\*), Instrument Amount\*, Narrative, Instrument No., Demand Draft MICR Number (with an 'EINBA' button), Beneficiary Name, Address Line 1-4, Verification Number, Beneficiary Phone No., Beneficiary Id, BC Transaction Number, and Delivery Mode.
- Charge Details:** A list of five rows, each with Charge Currency and Charge Amount fields.

The bottom of the window has a status bar with 'Denomination | MIS | UDF' and 'Ok Exit' buttons.

You can specify the following details:

### Instrument Type

The system displays the instrument type corresponding to the multi BC issued to customers against their account.

### Instrument Status

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

### External Reference

The system displays a unique reference number generated based on the branch-specific sequence number generation logic.

### BC Currency

The system displays the currency of the banker's cheque. You can modify it.

### Total BC Amount

The system displays the sum total of multiple BC amount.

### BC Total Charge Amount

The system displays the total charge amount computed for the issued multiple BC.

### BC Date

The system defaults the BC date to the system date. You can modify it.

**Remitter Account Number**

Specify the account number of the remitter. Alternatively, you can select the account number from the option list. The list displays all valid accounts maintained in the system.

**Account Currency**

The system displays the account currency based on the account number selected.

**Account Branch**

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

**Mode of Charge**

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges
- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account
- Null - If 'Null' option is selected, the system calculates the charges based on the ARC maintenance

**Charge Account**

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the system. This field is enabled if you select the 'Other Account' option in the 'Mode of Charge' field.

**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'.

**Remitter Name**

Specify the name of the remitter.

**Remitter Address 1 to 4**

Specify the address of the remitter.

**Remitter Phone No.**

Specify the phone number of the remitter.

**Remitter ID No.**

Specify a unique identification value of the remitter.

**Payable Bank and Beneficiary Details**

Click 'Add' button to specify the following details.

**Payable Bank**

Specify the payable bank code that is issuing the BC. Alternatively, you can select the bank code from the option list. The list displays all bank codes maintained in the system.

**Payable Bank**

The system displays the name of the bank based on the bank code selected.

**Payable Branch Code**

Specify the payable branch code where the BC is payable. Alternatively, you can select the branch code from the option list. The list displays all the branch codes maintained in the system.

**Payable Branch Name**

The system displays the payable branch name based on the payable branch code selected.

**Instrument Amount**

Specify the amount for which the BC is being issued.

**Narrative**

Specify remarks if any for multi BC issue.

**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.

**Demand Draft MICR Number**

Specify the MICR number displayed on the BC being issued.

**Beneficiary Details****Beneficiary Name**

Specify the name of the beneficiary in whose favour the BC is being issued.

**Beneficiary Address 1 to 4**

Specify the address of the beneficiary.

**Verification Number**

Specify the verification number.

**Beneficiary Phone No.**

Specify the phone number of the beneficiary.

**Beneficiary ID**

Specify a unique identification value of the beneficiary.

**BC Transaction Reference Number**

The system displays the BC transaction reference number on click 'Enrich' button.

**Delivery Mode**

Check this box to set the delivery mode.

**Charge Currency 1 to 5**

The system displays the charge currency of the BC issued.

### **Charge Amount 1 to 5**

The system displays the charge amount of the BC issued.

## **8.39.2 Denomination Button**

You can capture the denomination details by clicking the 'Denomination' button.

### **Currency Code**

The system displays the currency of the account.

### **Cash Amount**

The system displays the cash amount.

### **Preferred Denomination**

Specify the preferred denomination.

### **Denomination Total**

The system displays the denomination total.

### **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 behavior, 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'.

## **8.39.3 MIS Button**

You can capture the MIS details by clicking the 'MIS' button.

*For more details, refer section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.*

## **8.39.4 UDF Button**

You can capture the UDF details in by clicking the 'UDF' button.

*For more details, refer section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.*

During authorization, the issued BCs are sent for printing. The system generates an advice for the BC Multi Issuance providing the details of the Remitter account, BC Date, Total BC Amount, Total Charge Amount, Charge Debit account along with the details of the individual BC instrument no, individual charges and their corresponding beneficiary details.

### 8.39.4.1 Uploading Bulk BC Multi Issuance against Customer Account

You can issue bulk Bankers Cheques using an Interface upload for an existing instrument types. This upload facility is applicable only for BC issue against Customer account.

You can receive bulk file from channels like Internet Banking or can be uploaded directly. You can create an interface definition for the input file for Multi BC Issue against customer account and cheque with relevant components as per the file format. Similarly, an interface definition for the output file for Multi BC Issue input file can be created, which shows the processing status of the records, error code and status.

While saving or authorizing of uploaded transactions, the system performs the BC issuance specific validations and create individual BC transactions using an RT product 'BCSG'. The system derives the debit account from the GL maintained for the product 'BCSG'.

### 8.39.5 Issuing Multi BC against Cheque

You can sell Multi 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 '8333' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Multi BC Issuance against Cheque' application window. The window title is 'Multi BC Issuance against Cheque'. The interface includes a 'New' button and a grid of input fields for transaction details. The fields are organized into sections: 'Remitter Account Number', 'Remitter Name', 'Payable Bank and Beneficiary Details', and 'Charge Currency' and 'Charge Amount' for up to five charges. A 'Dispatch by Post / Courier' checkbox is also present. The bottom of the window shows 'Denomination | MIS | UDF' and 'Ok Exit' buttons.

In this screen, you need to specify the following details:

#### **Instrument Type**

The system displays the instrument type corresponding to the multi BC issued to customers against their account.

**Instrument Status**

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

**External Reference**

The system displays a unique reference number generated based on the branch-specific sequence number generation logic.

**BC Currency**

The system displays the currency of the banker's cheque. You can modify it.

**Total BC Amount**

The system displays the sum total of multiple BC amount.

**BC Total Charge Amount**

The system displays the total charge amount computed for the issued multiple BC.

**BC Date**

The system defaults the BC date to the system date. You can modify it.

**Remitter Account Number**

Specify the account number of the remitter. Alternatively, you can select the account number from the option list. The list displays all valid accounts maintained in the system.

**Account Currency**

The system displays the account currency based on the account number selected.

**Account Branch**

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

**Cheque Number**

Specify the number of the cheque being drawn for BC sale.

**Cheque Date**

Specify the date of the cheque from the adjoining calendar.

**Mode of Charge**

Select the mode of charge through which the charges are collected for the BC issuance from the drop-down list. The list displays the following values:

- Cash - If the customer deposits the charge amount by cash for BC issuance, then Cash GL is debited for charges
- Transaction Account - If the customer account or transaction account to be debited for charges. By default, the system selects this option
- Other Account - If the charges to be borne from other customer account
- Null - If 'Null' option is selected, the system calculates the charges based on the ARC maintenance

**Charge Account**

Specify the charge account number which has to be debited. Alternatively, you can select the charge account from the option list. The list displays all charge accounts maintained in the system. This field is enabled if you select the 'Other Account' option in the 'Mode of Charge' field.

**Remitter Name**

Specify the name of the remitter.

**Remitter Address 1 to 4**

Specify the address of the remitter.

**Remitter Phone No.**

Specify the phone number of the remitter.

**Remitter ID No.**

Specify a unique identification value of the remitter.

**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'.

**Payable Bank and Beneficiary Details**

Click 'Add' button to specify the following details.

**Payable Bank**

Specify the payable bank code that is issuing the BC. Alternatively, you can select the bank code from the option list. The list displays all bank codes maintained in the system.

**Payable Bank**

The system displays the name of the bank based on the bank code selected.

**Payable Branch**

Specify the payable branch code where the BC is payable. Alternatively, you can select the branch code from the option list. The list displays all the branch codes maintained in the system.

**Instrument Amount**

Specify the amount for which the BC is being issued.

**Narrative**

Specify remarks if any for multi BC issue.

**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.

**Demand Draft MICR Number**

Specify the MICR number displayed on the BC being issued.

**Beneficiary Name**

Specify the name of the beneficiary in whose favour the BC is being issued.

**Beneficiary Address 1 to 4**

Specify the address of the beneficiary.



**Verification Number**

Specify the verification number.

**Beneficiary Phone No.**

Specify the phone number of the beneficiary.

**Beneficiary ID**

Specify a unique identification value of the beneficiary.

**BC Transaction Number**

The system displays the BC transaction reference number on click 'Enrich' button.

**Dispatch by Post /Courier**

Check this box to dispatch the BC by post or courier.

**Charge Currency 1 to 5**

The system displays the charge currency of the BC issued.

**Charge Amount 1 to 5**

The system displays the charge amount of the BC issued.

**8.39.6 Denomination Button**

You can capture the denomination details by clicking the 'Denomination' button.

*For more information about denomination details, refer the section 'Issuing Multi BC against an Account' in this User Manual.*

**8.39.7 MIS Button**

You can capture details pertaining to MIS.

*For more information, refer the section 'Specifying MIS details' under 'Capturing a cash deposit' for further details.*

**8.39.8 UDF Button**

You can capture details pertaining to UDF.

Specify the following details.

**Field Name**

The system displays the UDFs specified for the account class.

**Field Value**

The system displays the value for each UDF. You can modify it.

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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**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

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For more information 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, refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

During authorization, the issued BCs are sent for printing. The system generates an advice for the BC Multi Issuance providing the details of the Remitter account, BC Date, Total BC Amount, Total Charge Amount, Charge Debit account along with the details of the individual BC instrument no, individual charges and their corresponding beneficiary details.

### 8.39.9 Issuing Multi BC against GL

You can issue a Multi BC against a GL account for your customer through the 'Multi BC Issue against GL' screen. You can invoke this screen by typing '8334' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The system displays the 'External Reference Number' and the 'Banker's Cheque Date'. You need to specify the following details:

#### Instrument Type

The system displays the instrument type corresponding to the multi BC issued to customers against their account.

#### Instrument Status

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

#### External Reference

The system displays a unique reference number generated based on the branch-specific sequence number generation logic.

#### BC Currency

The system displays the currency of the banker's cheque. You can modify it.

**Total BC Amount**

The system displays the sum total of multiple BC amount.

**BC Total Charge Amount**

The system displays the total charge amount computed for the issued multiple BC.

**BC Date**

The system defaults the BC date to the system date. You can modify it.

**GL Number**

Specify the GL number. Alternatively, you can select the account number of the GL against which a BC is issued from the option list. The list displays the GL number maintained in the system.

**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.

**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'.

**Payable Bank and Beneficiary Details**

Click 'Add' button to specify the following details.

**Payable Bank**

Specify the payable bank code that is issuing the BC. Alternatively, you can select the bank code from the option list. The list displays all bank codes maintained in the system.

**Payable Bank**

The system displays the name of the bank based on the bank code selected.

**Payable Branch**

Specify the payable branch code where the BC is payable. Alternatively, you can select the branch code from the option list. The list displays all the branch codes maintained in the system.

**Instrument Amount**

Specify the amount for which the BC is being issued.

**Narrative**

Specify remarks if any for multi BC issue.

**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.

#### **Demand Draft MICR Number**

Specify the MICR number displayed on the BC being issued.

#### **Beneficiary Name**

Specify the name of the beneficiary in whose favour the BC is being issued.

#### **Beneficiary Address 1 to 4**

Specify the address of the beneficiary.

#### **Verification Number**

Specify the verification number.

#### **Beneficiary Phone No.**

Specify the phone number of the beneficiary.

#### **Beneficiary ID**

Specify a unique identification value of the beneficiary.

#### **BC Transaction Number**

The system displays the BC transaction reference number on click ‘Enrich’ button.

#### **Delivery Mode**

Check this box to dispatch the BC by post or courier.

#### **Charge Currency 1 to 5**

The system displays the charge currency of the BC issued.

#### **Charge Amount 1 to 5**

The system displays the charge amount of the BC issued.

### **8.39.10 MIS Button**

You can capture details pertaining to MIS.

For more details, refer the section ‘Specifying MIS Details’ under ‘Selling a BC against an Account’ in this manual.

### **8.39.11 UDF Button**

You can capture details pertaining to UDF.

*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.*

During authorization, the issued BCs are sent for printing. The system generates an advice for the BC Multi Issuance providing the details of the Remitter account, BC Date, Total BC Amount, Total Charge Amount, Charge Debit account along with the details of the individual BC instrument no, individual charges and their corresponding beneficiary details.

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## 9. General Ledger Transactions

### 9.1 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.

This chapter contains the following sections:

- [Section 9.2, "Miscellaneous Customer Debits"](#)
- [Section 9.3, "Miscellaneous Customer Credits"](#)
- [Section 9.4, "Advance By Transfer"](#)
- [Section 9.5, "Miscellaneous Debit to a GL Account"](#)
- [Section 9.6, "Miscellaneous Credit to a GL Account"](#)
- [Section 9.7, "Fund Transfer in GL Accounts"](#)

### 9.2 Miscellaneous Customer Debits

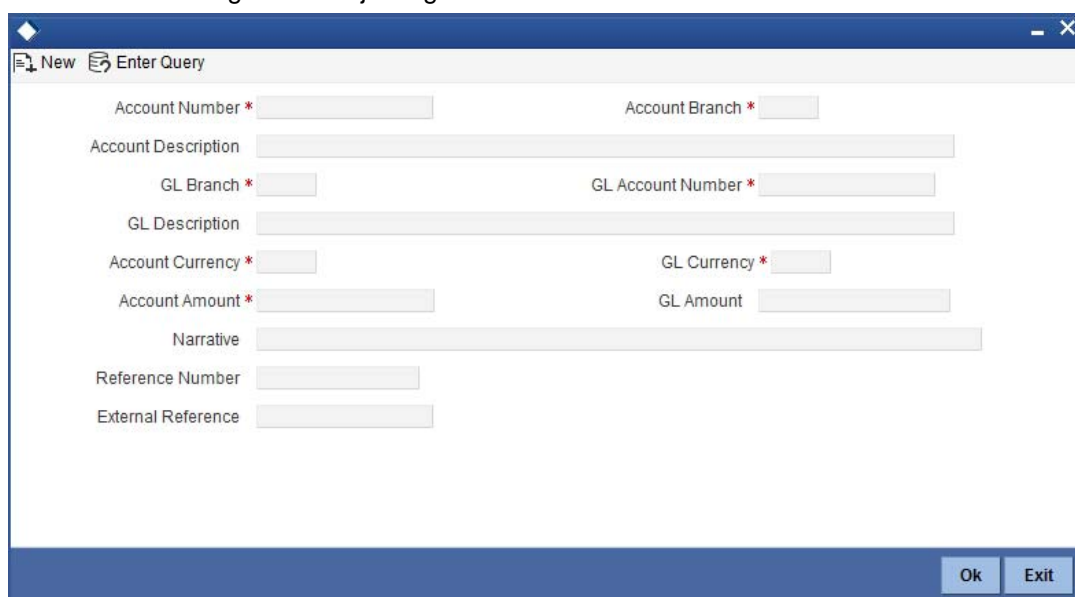
This section contains the following topics:

- [Section 9.2.1, "Miscellaneous Debits to a Customer's Account"](#)
- [Section 9.2.2, "Specifying the charge details"](#)
- [Section 9.2.3, "Specifying the MIS Details"](#)
- [Section 9.2.4, "Specifying UDF Details"](#)

#### 9.2.1 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:

### **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. To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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**Note** For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

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.

### **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.

**Account Currency**

Based on the account number specified, the system displays the account currency.

**Account Amount**

Specify the debited amount in account currency.

**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'.

**Reference Number**

Specify the reference number for the transaction.

**External Reference**

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

**Enrichment stage**

On saving, 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 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.



If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

#### **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.

---

### **9.2.2 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.

### **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:

The screenshot shows a software window titled "Miscellaneous Customer Debit". It contains several input fields and buttons:

- Account Number, Account Branch
- Account Description
- GL Branch, GL Account Number
- GL Description
- Account Currency, GL Currency
- Account Amount (with a red asterisk), GL Amount
- Narrative
- Reference Number, Exchange Rate
- External Reference, Product (set to MSCD)
- Customer ID, Negotiated Cost Rate
- Customer Name, Negotiation Reference
- Total Charge
- Buttons: Recalculate, Ok, Exit
- Charges: MIS (selected), UDF
- Composite MIS: A list of empty lines for data entry.

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.

### **9.2.4 Specifying UDF Details**

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

The screenshot shows a software window titled "Miscellaneous Customer Debit". It contains several input fields arranged in a grid-like fashion. Fields include "Account Number", "Account Branch", "Account Description", "GL Branch", "GL Account Number", "GL Description", "Account Currency", "GL Currency", "Account Amount \*", "GL Amount", "Narrative", "Reference Number", "Exchange Rate", "External Reference", "Product" (with value "MSCD"), "Customer ID", "Negotiated Cost Rate", "Customer Name", "Negotiation Reference", and "Total Charge". There is a "Recalculate" button. Below the main form is a section for "UDF Details" with a table header "Field Name" and "Field Value". The table shows "1 Of 1" rows. At the bottom right are "Ok" and "Exit" buttons.

### 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.*

## 9.3 Miscellaneous Customer Credits

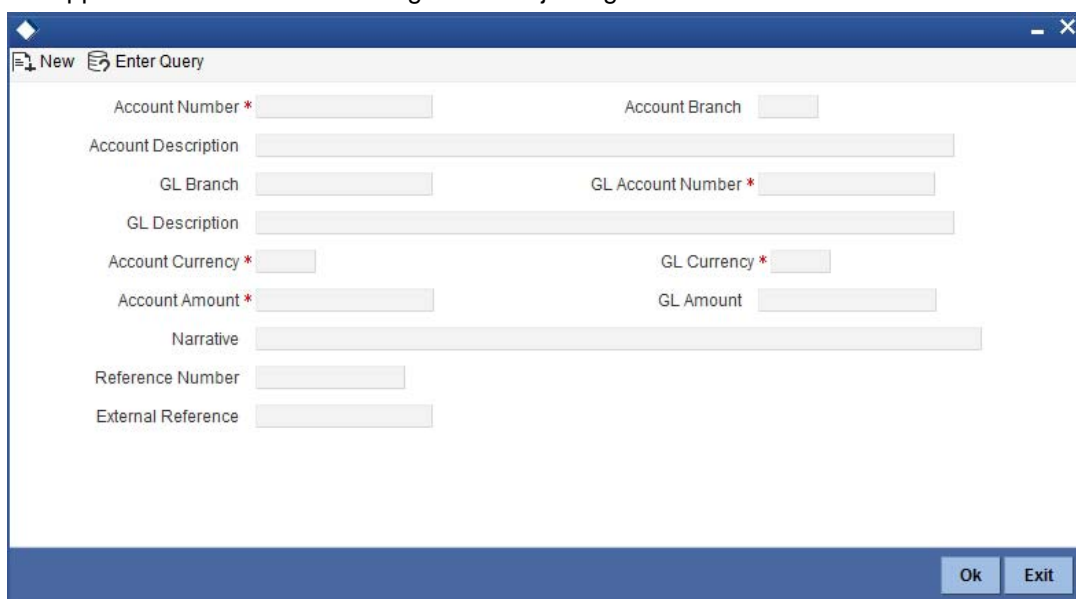
This section contains the following topics:

- [Section 9.3.1, "Miscellaneous Credits to a Customer's Account"](#)
- [Section 9.3.2, "Specifying the charge details"](#)
- [Section 9.3.3, "Specifying the MIS details"](#)
- [Section 9.3.4, "Specifying UDF Details"](#)

### 9.3.1 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.



You can also specify Virtual Accounts in this screen. These virtual accounts can be used as a routing account to credit the underlying physical account.

If a virtual account number is specified in this screen, then the F10, F11, and F12 keys will not display any value, however the following error messages will be displayed for each of these keys:

- F10: Customer Image not maintained for this Customer/Account in branch 214
- F11: Customer Account Balance cannot be accessed for this Customer/ Account.
- F12: Customer Signature not maintained for this Customer/Account in branch 214

Click the OK button and you will be able to proceed further with the transaction.

The following details can be captured in this screen:

### **Account Number**

Physical Account

Specify the customer account number into which the amount needs to be deposited.

---

NoteBased 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.

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

---

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**Virtual Account**

You can also specify a virtual account number in this field. The physical account number is identified based on the Virtual Account Number and Account Currency combination. If there is no physical account available for the combination, then a default physical account number is selected. The account currency changes as per the default physical account number.

**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. For a virtual account, the virtual account name is specified here.

**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.

For a Virtual Account, the GL currency is defaulted as the account currency. The physical account number is identified based on the account currency and virtual account number combination. If physical account number is available, then the account currency remains the same. If the physical account number is not available, then the default physical account number is selected and the account currency changes as per the default physical account number.

**Account Amount**

Specify the credited amount in terms of account currency.

**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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking of Pickup button is made mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pickup, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

On Click of pickup the following details get defaulted

- 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.

#### **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.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

#### **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.

---

### **9.3.2 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.*

### 9.3.3 Specifying the MIS details

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

The screenshot shows a software window titled "Miscellaneous Customer Credit" with a menu bar containing "New" and "Enter Query". The main area contains several input fields for account and GL details, including Account Number, Account Branch, Account Description, GL Branch, GL Account Number, GL Description, Account Currency, GL Currency, Account Amount, and GL Amount. There are also fields for Narrative, External Reference, Customer ID, Customer Name, Exchange Rate, Product (set to "MSCC"), Negotiated Cost Rate, Negotiation Reference, and Reference Number. A "Recalculate" button is located below the Reference Number field. At the bottom, there is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "MIS" tab is active, showing two columns: "Composite MIS" and "Transaction MIS", each with a vertical list of empty input boxes. "Ok" and "Exit" buttons are at the bottom right.

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

### 9.3.4 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.

## 9.4 **Advance By Transfer**

- [Section 9.4.1, "Disbursing Advance by Account Credit"](#)
- [Section 9.4.2, "Specifying the charge details"](#)
- [Section 9.4.3, "Specifying the MIS details"](#)
- [Section 9.4.4, "Specifying the UDF details"](#)

### 9.4.1 **Disbursing Advance by Account Credit**

You can release advances by account credit through the 'Advance By Transfer' screen. When a customer submits a request for advance by account credit in case of emergency, you can disburse advance that are maintained in the external system where transfer from GL to CASA account is allowed. You can also perform reversal of transaction in this screen. You can invoke



this screen by typing '1462' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Product type in the 'Retail Product Parameter Definition' (DEDRTPRM) screen should be 'ET'-External Transfer Advance. In IFDATMMN create an ARC maintenance with the product code with Debit Account as Offset account and charge debit account as Offset account. In the Offset account specify the Offset GI that is configured earlier and add a charge code as per requirement.

## **Contract Details**

### **Advance Reference Number**

Specify the advance reference number. For example if the Nature of Advance is Loan then the loan account number should be specified and if the Nature of Advance is credit card then the Credit Card number should be specified.

### **Account Number**

Specify the account number of the customer to which advance has to be credited.

### **Account Description**

The system displays the account description based on the account number specified.

### **Account Branch**

The system displays the account branch based on the account number specified.

### **Account Currency**

The system displays the account currency based on the account number specified.

### **Transaction currency**

Specify the currency in which advance transaction is initiated. Alternatively you can select the transaction currency code from the option list. The list displays all valid transaction currencies maintained in the system.

### **Transaction Amount**

Specify the transaction amount that needs to be sanctioned.

## **Tenor**

You can specify the tenor of the advance in Days/Months/Years

### **Days**

Specify the tenor of advance in days. The range of value that you can specify is "0-30". If you specify a value beyond permissible range, the system will display an error message.

If you specify the tenor value of date in decimal, then the system displays an error message "Invalid Tenor Value".

### **Months**

Specify the tenor of advance in months. The range of value that you can specify is "0-11". If you specify a value beyond permissible range, the system will display an error message.

If you specify the tenor value of month in decimal, then the system displays an error message "Invalid Tenor Value".

### **Years**

Specify the tenor of advance in years.

If you specify the tenor value of year in decimal, then the system displays an error message "Invalid Tenor Value".

## **Document Details**

### **Document Category**

Specify the category of the document that is uploaded. Alternatively you can select the category of the document from the option list. The list displays all valid document categories maintained in the system.

### **Document Type**

Specify the type of document submitted by the customer. Alternatively you can select the type of document from the option list. The list displays all valid document types maintained for a document category.

### **Document Number**

Specify the document reference number submitted by the customer.

### **Beneficiary Name**

Specify the beneficiary name.

### **Sanction Reference Number**

Specify the approval number obtained from the third party.

When a transaction is reversed and initiated again with the same Sanction Reference Number and application number combination, then the system displays an configurable override message "Sanction Reference Number should be unique".

## **Additional Details**

### **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'.

### **Narrative**

Specify the remarks about the transaction.

### **Total Charge**

Specify the total charge applicable.

### **Total Transaction Amount**

The system displays the total transaction amount inclusive of all applicable charges.

### **External Reference Number**

The system displays a unique number generated based on the branch specific sequence number generation logic. The Host system identifies a branch transaction with the External reference number.

If the customer requests for advance account credit, then the following accounting entries are passed:

- Principal portion (If netting is not present)
  - Debit Offset GL
  - Credit CASA
- Charge portion
  - Debit Charge GL
  - Credit income GL

You can capture the following details in this screen:

#### **9.4.2 Specifying the charge details**

You can capture details pertaining to charge. Click on the 'Charges' tab to invoke the following screen.

*For more information on charge details screen, refer to the section 'Specifying the Charge details' in the chapter 'Miscellaneous Debits to a Customer's Account' in this User Manual.*

#### **9.4.3 Specifying the MIS details**

You can capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen.

*For more information on MIS details screen, refer to the section 'Specifying the MIS details' in the chapter 'Miscellaneous Debits to a Customer's Account' in this User Manual.*

#### **9.4.4 Specifying the UDF details**

You can capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen.

*For more information on UDF details screen, refer to the section 'Specifying the UDF details' in the chapter 'Miscellaneous Debits to a Customer's Account' in this User Manual.*

### **9.5 Miscellaneous Debit to a GL Account**

This section contains the following topics:

- [Section 9.5.1, "Miscellaneous Debit to a General Ledger Account"](#)
- [Section 9.5.2, "Specifying the denomination details"](#)
- [Section 9.5.3, "Specifying the charge details"](#)
- [Section 9.5.4, "Specifying MIS details"](#)

- [Section 9.5.5, "Specifying UDF details"](#)

## 9.5.1 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 '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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the GL Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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.

**External Reference**

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

After pickup system populates the below details:

**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.

---

## 9.5.2 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.

### **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'.

## 9.5.3 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot displays the 'Miscellaneous GL Debit' window. At the top, there are several input fields: 'GL Account Number', 'GL Description', 'Transaction Currency', 'Transaction Amount \*', 'Reference Number', 'Narrative', and 'External Reference'. To the right, there are fields for 'GL Currency', 'GL Amount', 'Exchange Rate', 'Total Charges', 'Negotiated Cost Rate', and 'Negotiation Reference', along with a 'Precision' button. Below these fields, there are tabs for 'Denomination', 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is selected, and the 'Charge Details' section is expanded. This section shows a table with the following columns: 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The table has one row with a checkbox in the 'Charge Components' column. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

## 9.5.4 Specifying MIS details

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

The screenshot displays the 'Miscellaneous GL Debit' window. It features a top header with the window title and standard OS window controls. The main area is divided into several sections:

- GL Account Information:** Fields for GL Account Number, GL Description, Transaction Currency, Transaction Amount (marked with a red asterisk), Reference Number, Narrative, and External Reference.
- GL Currency and Amount:** Fields for GL Currency, GL Amount, Exchange Rate, Total Charges, Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is positioned below the Negotiation Reference field.
- Denomination:** A section with 'Charges' and 'UDF' tabs, where the 'MIS' tab is currently selected.
- Composite MIS:** A section with a header and several horizontal input lines.
- Transaction MIS:** A section with a header and several horizontal input lines.

At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

*Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

## 9.5.5 Specifying UDF details

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

The screenshot shows a software window titled "Miscellaneous GL Debit". It has several input fields for transaction details, including "GL Account Number", "GL Description", "Transaction Currency", "Transaction Amount", "Reference Number", "Narrative", "External Reference", "GL Currency", "GL Amount", "Exchange Rate", "Total Charges", "Negotiated Cost Rate", and "Negotiation Reference". There is a "Recalculate" button. Below these fields are tabs for "Denomination", "Charges", "MIS", and "UDF". The "UDF Details" tab is active, showing a table with columns "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

Refer the section titled 'Specifying 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.

## 9.6 Miscellaneous Credit to a GL Account

This section contains the following topics:

- [Section 9.6.1, "Miscellaneous Credit to a General Ledger Account"](#)
- [Section 9.6.2, "Specifying the denomination details"](#)
- [Section 9.6.3, "Specifying the charge details"](#)
- [Section 9.6.4, "Specifying the MIS details"](#)
- [Section 9.6.5, "Specifying UDF Details"](#)

### 9.6.1 Miscellaneous Credit to a General Ledger Account

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 screenshot shows a software window titled "Miscellaneous GL Credit". The window has a menu bar with "New" and "Enter Query" options. The main area contains several input fields: "GL Account Number \*", "GL Description", "Transaction Currency \*", "Transaction Amount \*", "Reference Number", "Narrative \*", and "External Reference". On the right side, there are two more input fields: "GL Currency \*" and "GL Amount". At the bottom right of the window, there are "Ok" and "Exit" buttons.

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.

**External Reference Number**

This is a system generated sequence number for the transaction.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:**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.

---

### **9.6.2 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.*

### 9.6.3 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot displays the 'Miscellaneous GL Credit' window. It features several input fields for transaction details, including GL Account, GL Description, Transaction Currency, Transaction Amount (marked with a red asterisk), Reference Number, Narrative, and External Reference. On the right side, there are fields for GL Currency, GL Amount, Exchange Rate, Total Charges, Negotiated Cost Rate, and Negotiation Reference, along with a 'Recalculate' button. Below these fields is a 'Denomination' section with tabs for 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is active, showing a 'Charge Details' section with a table. The table has columns for 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The 'Waiver' column contains a checkbox. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

*Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

## 9.6.4 Specifying the MIS details

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

The screenshot displays the 'Miscellaneous GL Credit' window. The top section contains several input fields for transaction details: GL Account, GL Description, Transaction Currency, Transaction Amount (highlighted in red), Reference Number, Narrative, and External Reference. On the right side, there are fields for GL Currency, GL Amount, Exchange Rate, Total Charges, Negotiated Cost Rate, and Negotiation Reference, along with a 'Piscalculate' button. Below these fields is a 'Denomination' section with tabs for 'Charges', 'MIS', and 'UDF'. The 'MIS' tab is currently selected. Underneath, there are two sections: 'Composite MIS' and 'Transaction MIS', each followed by a vertical list of horizontal lines for data entry. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

*Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

## 9.6.5 Specifying UDF Details

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

The screenshot displays the 'Miscellaneous GL Credit' window. The top section contains various input fields for transaction details, including GL Account, GL Description, Transaction Currency, Transaction Amount (highlighted in red), Reference Number, Narrative, External Reference, GL Currency, GL Amount, Exchange Rate, Total Charges, Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is located below these fields. Below the main form, there are tabs for 'Denomination', 'Charges', 'MIS', and 'UDF'. The 'UDF' tab is selected, showing a table with columns for 'Field Name' and 'Field Value'. The table is currently empty, and the status '1 Of 1' is visible above it. At the bottom right, there are 'Ok' and 'Exit' buttons.

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.*

## 9.7 Fund Transfer in GL Accounts

This section contains the following topics:

- [Section 9.7.1, "Miscellaneous GL Transfer"](#)
- [Section 9.7.2, "Specifying the charge details"](#)
- [Section 9.7.3, "Specifying the MIS details"](#)
- [Section 9.7.4, "Specifying UDF Details"](#)

### 9.7.1 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

'1005' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Miscellaneous GL Transfer" with a menu bar containing "New" and "Enter Query". The main area contains the following fields:

- From GL Account Number \*
- From GL Currency \*
- From GL Description
- To GL Account Number \*
- To GL Currency \*
- To GL Description
- From GL Amount \*
- To GL Amount
- Narrative
- Reference Number
- External Reference

Buttons for "Ok" and "Exit" are located at the bottom right of the window.

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.

**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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## 9.7.2 Specifying the charge details

In this block, you can specify the charge related details.

The screenshot displays the 'Miscellaneous GL Transfer' form. It includes the following fields and sections:

- From GL Account Number
- From GL Currency
- From GL Description
- To GL Account Number
- To GL Currency
- To GL Description
- From GL Amount \*
- To GL Amount
- Narrative
- Reference Number
- External Reference
- Product: MCGT
- Exchange Rate
- Calculate button
- Charges MIS UDF
- Charge Details table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, Exchange Rate.
- 1 Of 1
- Ok Exit buttons at the bottom right.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

### 9.7.3 Specifying the MIS details

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

The screenshot displays the 'Miscellaneous GL Transfer' window. It contains the following fields and controls:

- From GL Account Number
- From GL Currency
- From GL Description
- To GL Account Number
- To GL Currency
- To GL Description
- From GL Amount \*
- To GL Amount
- Narrative
- Reference Number
- External Reference
- Product: MCGT
- Exchange Rate
- Calculate button
- Charges: MIS (selected), UDP
- Composite MIS (table with 5 rows)
- Transaction MIS
- Ok and Exit buttons at the bottom right.

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.



## 9.7.4 Specifying UDF Details

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

The screenshot shows the 'Miscellaneous GL Transfer' window with the 'UDF' tab selected. The form includes the following fields:

- From GL Account Number
- From GL Currency
- From GL Description
- To GL Account Number
- To GL Currency
- To GL Description
- From GL Amount \*
- To GL Amount
- Narrative
- Reference Number
- External Reference
- Product: MCGT
- Exchange Rate
- Calculate button

At the bottom, there is a 'UDF Details' table with the following structure:

Field Name	Field Value

Navigation buttons 'Ok' and 'Exit' are located at the bottom right of the window.

*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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# 10. Time Deposit Transactions

## 10.1 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.

This chapter contains the following sections:

- [Section 10.2, "Open a TD Account for Multi Mode Pay In"](#)
- [Section 10.3, "Opening a TD Account for Multi Mode Pay Out"](#)
- [Section 10.4, "Topping-up a TD"](#)
- [Section 10.5, "Open a Islamic TD Account for Multi Mode"](#)
- [Section 10.6, "TD Redemption"](#)
- [Section 10.7, "Close Out Withdrawal by Multi Mode"](#)

## 10.2 Open a TD Account for Multi Mode Pay In

This section contains the following topics:

- [Section 10.2.1, "Opening a TD Account for Multi Mode Pay In"](#)
- [Section 10.2.2, "Specifying Term Deposit Details"](#)
- [Section 10.2.3, "Specifying Interest Details"](#)
- [Section 10.2.4, "Specifying joint account holder details"](#)
- [Section 10.2.5, "Specifying the dual currency deposit details"](#)
- [Section 10.2.6, "Specifying the Check List Details"](#)
- [Section 10.2.8, "Capturing the Pay-Out Parameters"](#)
- [Section 10.2.9, "Specifying Child TD Details"](#)
- [Section 10.2.10, "Capturing Pay-Out Parameters"](#)

- [Section 10.2.11, "Specifying Denominated Deposit Details"](#)

### 10.2.1 **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.
  - 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.

**Customer Name**

The system defaults the customer name.

**Branch Code**

The current logged in branch is defaulted here.

**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..

#### **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.

#### **Account Number**

Specify the account number of the deposit account.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

On clicking the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following details are displayed:

#### **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.

## 10.2.2 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.

TD Account Opening by Multi Mode

New

Customer Id \* Customer Name Account Open Date \*

Currency \* Branch Code External Reference Number

Account Class \* Fetch Account Number \* Account Description

Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List Denominated Deposit

Term Deposit Pay In Option

Pay in By Others

1 Of 1 Go

Pay In Option	Percentage	Amount	Offset Branch	Offset Account	Cheque Instrument No	Cheque Date	Clearing Type	Drawee
Account								

Term Deposit Account \*

Interest Payout Details | TD Payout Details

Ok Exit

You need to capture the following details here:

### 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.

- 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**

Only Account option can be multiple.

---

### **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.

---

### **Note**

- The customer account number, pay-in account number and payout account number needs to use different CASA account numbers. An override message "Book TD with single or joint, provide the IB, Pay-in and Payout as different customer" is displayed.
  - In case of pay-in of add funds through GL, you need to select the GL maintained in 'Term Deposit Pay In Parameters Maintenance' (STDTDPAY) screen. If you do not specify an offset GL account, then on save, the system defaults the GL maintained in STDTDPAY screen.
- 

### **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.

**Drawee Account Number**

Specify the drawee account number.

**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".
  - 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, "Roll-over 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.

**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.

**Term Deposit Pay Out 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.

## 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

If a special amount is to be rolled over, specify the amount (less than the original deposit amount). The amount specified here will be reckoned in the account currency.

## 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

**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.

**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).

### **Add Funds**

Check this box to add additional funds for rollover.

### **Add Amount**

Specify the additional amount to be considered for rollover in TD account currency.

---

#### **Note**

If you select Rollover Type as 'Principal', 'Principal+Interest' or 'Interest', then you need to check 'Add Funds' checkbox and specify the additional amount in 'Add Amount' field.

If you specify the additional amount, then it is mandatory to update the 'Add Pay in' details. Otherwise, the system will display an error message on save.

If you select Rollover Type as 'Special Amount', then based on the rollover amount, the system updates 'Add Funds' checkbox and 'Additional Amount' field. If Rollover Amount is more than the Maturity Amount (P+I), then system displays the additional amount (Add Amount = Rollover Amount - Maturity Amount) in Add Amount field. 'Add Funds' checkbox will be checked automatically.

For Rollover Type, 'Special Amount', 'Add Funds' and 'Add Amount' fields are editable and are populated on 'Save'.

If the user specifies higher amount, the 'Add Funds' gets updated as 'Yes' and 'Add Amount' will be updated as the difference between special rollover amount and TD maturity amount (P+I) on Save of TD booking. The additional amount field will not be updated on subsequent events in the TD. Any difference amount after rollover will be transferred to the principal payout account.

If TD Rollover Type is 'Special Amount' and Rollover amount specified is lower than TD amount, the difference will be paid out.

---

## **Term Deposit Payout Details**

### **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

### **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

---

**Note**

For payout component as 'Interest', pay-out through TD is not supported.

---

**Goal Account Details****Goal Reference Number**

The goal reference number as received from the channels are displayed in this field.

**Target Amount**

The goal amount is defaulted in this field.

**Term Deposit Additional Funds Pay in Option**

Select the Payin Details for debiting the additional amount for rollover from the drop down list. The list displays the following values:

- GL - In case of pay-in of add funds through GL you need to select the GL maintained in Term Deposit Pay In Parameters Maintenance (STDTDPAY) screen. If you do not specify an offset GL account, then on save, the system defaults the GL maintained in STDTDPAY screen to be placed here.
- Account - In case of pay-in from savings account, it is mandatory to specify the offset account. If it is not specified, the system displays an error on saving the TD account. If the pay-in account specified is disallowed for the TD product, then on saving the account, the system displays an error message. The account specified is debited at the time of rollover of TD.

---

**Note**

In case of pay-in of add funds through GL, you need to select the GL maintained in 'Term Deposit Pay In Parameters Maintenance' (STDTDPAY) screen. If you do not specify an offset GL account, then on save, the system defaults the GL maintained in STDTDPAY screen.

---

**Percentage**

Specify the percentage of payout for each payout option specified.

**Amount**

Specify the amount to be transferred to TD.

**Offset Branch**

The system displays the branch code of the account to which fund is transferred from TD account.

**Offset Account**

Specify the account number/ GL to which the fund is transferred in the event of TD account rollover.

If pay in option for additional funds is 'Account', then it is mandatory to specify the offset account. Otherwise, the system will display an error message when you try to save,

If the offset account does not have sufficient funds, then the system displays an override message on save. Before rollover date, customer has to operationally ensure that sufficient funds are available in offset account. Otherwise rollover will fail.

If offset account has any limits attached to it, then on save, the system displays an override message. Override message is generic for both TD opening and additional funds rollover payin.

Click 'Pickup' button.

### 10.2.2.1 Denomination Details

Select Pay-In mode as cash to enable denomination tab.

The screenshot shows the 'TD Account Opening by Multi Mode' application window. The window title is 'TD Account Opening by Multi Mode'. Below the title bar, there is a 'New' button. The main area contains several input fields: Customer Id, Customer Name, Account Open Date, Currency, Branch Code, External Reference Number, Account Class, Account Number, and Account Description. Below these fields is a tabbed interface with 'Denomination' selected. The 'Denomination' tab shows 'Currency Code' and 'Preferred Denomination' fields, and 'Total' and 'Cash Amount' fields with 'Populate' and 'Clear' buttons. Below this is a 'Denomination Details' section with a table. The table has columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. There is a 'Go' button and a '1 Of 1' indicator. At the bottom of the window, there are 'Interest Payout Details' and 'TD Payout Details' tabs, and an 'Exit' button.

---

#### Note

Pay in by Cash is not applicable to Rollover with additional funds.

---

#### 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.

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

---

After Pickup, you can generate Input slip advice by clicking 'Generate' button.

**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'.

### 10.2.2.2 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.

The screenshot shows a web form titled 'Pay Out Details' with a 'New' button. The form is divided into several sections:

- Branch**: A text input field.
- Account**: A text input field.
- Currency**: A dropdown menu.
- Term deposit**: A dropdown menu with 'Bankers Cheque / Demand Draft' and 'PC' as options.
- Instrument Details**: A section containing:
  - Bank Code**: A text input field.
  - Payment Branch**: A text input field.
  - Instrument Type**: A dropdown menu.
  - Currency**: A dropdown menu.
- Beneficiary Details**: A section containing:
  - Beneficiary Name**: A text input field.
  - Passport/IC Number**: A text input field.
  - Narrative**: A text input field.
  - Beneficiary Address**: A text input field.

You can capture the following details:

#### **Branch Code**

The system displays the branch code.

#### **Account**

The system displays the account number.

#### **Currency**

The system displays the currency of the account.

### 10.2.2.3 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.

## **10.2.2.4 PC Tab**

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

The screenshot shows the 'Pay Out Details' screen with the 'PC' tab selected. The screen is divided into several sections:

- Branch** and **Account** fields.
- Currency** field.
- Term deposit** section with tabs for 'Term deposit', 'Bankers Cheque / Demand Draft', and 'PC' (selected).
- Counterparty** section with fields for **Counterparty Bank Code**, **Counterparty Account**, and **Currency**.
- Beneficiary Details** section with fields for **Beneficiary Name**, **Passport/IC Number**, and **Narrative**.
- Beneficiary Address** field.

## **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
- 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".

## 10.2.3 Specifying Interest Details

This block allows you to capture interest related details. Click on the 'Interest' tab to invoke the following screen.

TD Account Opening by Multi Mode

New

Customer Id Customer Name Account Open Date  
Currency Branch Code External Reference Number  
Account Class Account Number Account Description

Denomination Term Deposit Details **Interest** Joint Holders Dual Currency Deposit Check List UDF Denominated Deposit MIS

Rate Chart Allowed  Interest Rate Based on Cumulative Amount

Product Details Effective Date

1 Of 1 Go 1 Of 1 Go

Product Waiver Open Continue Variance on Rollover  Date Open

UDE Values

1 Of 1 Go

Element User Defined Element Value Rate Code TD Rate Code Variance

Interest Payout Details | TD Payout Details

Exit

### 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.

*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.*

## 10.2.4 Specifying joint account holder details

In case of joint accounts, you need to specify the details of the joint holder.

The screenshot shows the 'TD Account Opening by Multi Mode' application window. The 'New' form is displayed with various input fields for account details. The 'Joint Holders' tab is selected, showing a table with columns for 'Customer ID', 'Short Name', and 'Relationship'. The 'Relationship' dropdown menu is set to 'Customer Contact Person'. The 'Exit' button is visible in the bottom right corner.

Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

## 10.2.5 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:

The screenshot shows the 'TD Account Opening by Multi Mode' application window. The 'New' form is displayed with various input fields for account details. The 'Dual Currency Deposit' tab is selected, showing a list of fields for capturing dual currency deposit details, including 'Linked Currency', 'Currency Option Product', 'Exchange Rate', 'Linked Currency Settlement Account', 'Linked Currency GL', 'Fixing Days', 'Yield Enhancement', 'Inception Fair Value', and 'Option Contract Reference'. The 'Exit' button is visible in the bottom right corner.

The following details are captured in this screen:

### Linked Currency

This option is defaulted from the Account Class. However you can modify this value.

**CCY Option Product**

This option is defaulted from the Account Class. However you can modify this value.

**Exchange Rate**

Specify the exchange rate.

**Linked Currency Settlement Account**

Specify the account of the linked currency's settlement.

**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.

The following options are mandatory if the Linked Currency is specified:

- CCY Option Product
- Exchange Rate
- Linked CCY's Settlement A/c
- Linked CCY's GL A/c
- Yield Enhancement
- Inception Fair Value

*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.*

## 10.2.6 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:

The screenshot displays the 'TD Account Opening by Multi Mode' application. At the top, there is a 'New' section with input fields for Customer Id, Customer Name, Account Open Date, Currency, Branch Code, External Reference Number, Account Class, Account Number, and Account Description. Below this is a navigation bar with tabs: Denomination, Term Deposit Details, Interest, Joint Holders, Dual Currency Deposit, **Check List**, UDF, Denominated Deposit, and MIS. The 'Check List' tab is active, showing a 'Document List' section. This section includes a table with the following columns: Document Type, Mandatory, Expiry Date, Expected Date of Submission, and Actual Date of Submission. Below the table are buttons for 'Upload', 'Delete', and 'View', and a 'Send Notification' checkbox. At the bottom of the application, there are tabs for 'Interest Payout Details' and 'TD Payout Details', and an 'Exit' button.

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.

---

### Note

- Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.
  - Expected Date of Submission will always be greater than current date
- 

### 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.

---

**Note**

You cannot save and authorize an account if the mandatory documents are not confirmed as 'Checked'.

---

**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

---

**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.

## **10.2.7 Banking Channels Details Tab**

The system defaults the common channel information captured at CIF and account class levels during TD account creation.

Specify the following details:

### Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

### Banking Channel Name

The system displays the name of the banking channel.

### Remarks

Specify remarks for the banking channel subscription.

---

### Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
- You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.
- You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the

account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.

- When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

## 10.2.8 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button.

The screenshot shows a window titled 'Pay Out Details' with a 'New' button. The window contains several input fields and a tabbed interface. The 'Term deposit' tab is selected, showing fields for 'Branch', 'Account', 'Currency', 'Branch', 'Currency', and 'Customer No'. The 'Bankers Cheque / Demand Draft' tab is also visible, showing a 'PC' field. The 'Account Class' field has a radio button for 'Parent Account' and a radio button for 'Account Class'. The 'Account Class' field has a 'P' button. The 'Interest' field is visible at the bottom. The 'Ok' and 'Exit' buttons are at the bottom right.

The following details are captured here:

### Branch Code

The system defaults the branch code.

### Account Number

Specify the account number.

### Currency

Specify the currency.

### 10.2.8.1 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.

### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

### **Narrative**

Specify the description for the pay-out.

## **10.2.8.2 Specifying PC Details**

To capture the pay-out details thought transfer to other bank account, click on the 'PC' tab.

The screenshot shows a software window titled "Pay Out Details" with a "New" button in the top left. The window has a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC". The "PC" tab is currently selected. The form contains the following fields:

- Branch: [Text Field]
- Currency: [Text Field]
- Account: [Text Field]
- Counterparty: [Section Header]
- Counterparty Bank Code: [Text Field]
- Counterparty Account: [Text Field]
- Counterparty Currency: [Text Field]
- Beneficiary Details: [Section Header]
- Beneficiary Name: [Text Field]
- Beneficiary Address: [Text Field]
- Passport/IC Number: [Text Field]
- Narrative: [Text Field]

At the bottom of the window, there is an "Interest" label and "Ok" and "Exit" buttons.

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.

## 10.2.8.3 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.

The screenshot shows a software window titled "Pay Out Details" with a "New" tab. The window is divided into several sections. On the left, there are input fields for "Branch" and "Account". Below these, a tab labeled "Term deposit" is selected, showing options for "Bankers Cheque / Demand Draft" and "PC". Further down are fields for "Branch", "Currency", and "Customer No". On the right side, there is a "Currency" field and a "Default From" section with radio buttons for "Parent Account" and "Account Class". Below that is an "Account Class" dropdown menu with a "P" option. At the bottom of the window, there is an "Interest" section and "Ok" and "Exit" buttons.

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.

---

## 10.2.9 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

The screenshot shows a software interface for opening a TD account. The window title is "TD Account Opening by Multi Mode". Below the title bar is a "New" button. The main area contains a form with various input fields and tabs. The "Term Deposit Details" tab is selected. Fields include: Customer Id, Branch Code, Play in By (Others), Currency, Account Number, Clearing Type, Product Code, Account Description, Cheque Instrument No, Account Open Date, External Reference Number, Cheque Date, Cash Amount, Drawee Account Number, and Routing No. Below these are tabs for Denomination: Term Deposit Details (selected), Profit, Joint Holders, Dual Currency Deposit, Check List, and UDF. Further fields include: Term Deposit Currency, Profit Booking Branch, Term Deposit Amount, Profit Booking Account, Deposit Tenor (Years, Months, Days), and Original Tenor (Years, Months, Days). At the bottom, there is a "TD Payout Details" section and an "Exit" button.

You need to capture the following details here:

### Account Details

Specify the account number of the Child TD.

### 10.2.9.1 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.

**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.

### 10.2.9.2 Capturing Details for Deposit

Click on the 'Deposit' tab to specify the deposit details.

The screenshot shows the 'Term Deposit Interest' application window. The 'Deposit' tab is active. The interface includes sections for 'Deposit Tenor' and 'Rollover Tenor', each with radio buttons for 'Account Class Tenor', 'Account Tenor', and 'Independent Tenor'. Below these are input fields for 'Years', 'Months', and 'Days'. There are also fields for 'Maturity Date' and 'Next Maturity Date', and a dropdown for 'Term Deposit Currency'. Under 'Deposit Tenor', there are radio buttons for 'Auto Rollover', 'Close on Maturity', 'Move Interest to Unclaimed', and 'Move Principal to Unclaimed'. Under 'Rollover Tenor', there are radio buttons for 'Rollover Type' (Principal + Interest, Principal, Special Amount, Interest) and a 'Rollover Amount' field. A checkbox for 'Rollover Interest Rate Based on Cumulative Amount' is also present, with a 'Compute' button below it. At the bottom, there is a table with columns 'Payout Type', 'Percentage', 'Offset Branch', 'Account', and 'Narrative'. Below the table is a 'Payout Parameters' section. The window ends with 'Ok' and 'Exit' buttons.

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.

### 10.2.9.3 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. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.
- 

#### 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.

### 10.2.10 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 screenshot shows a window titled "Payout Parameters" with a tab labeled "Bankers Cheque" and a sub-tab "PC". The window is divided into two main sections: "Cheque Details" and "Beneficiary Details".

**Cheque Details:**

- Bank Code: \_\_\_\_\_
- Payment Branch: \_\_\_\_\_
- Currency: \_\_\_\_\_

**Beneficiary Details:**

- Beneficiary Name: \_\_\_\_\_
- Passport/IC Number: \_\_\_\_\_
- Narrative: \_\_\_\_\_
- Beneficiary Address: \_\_\_\_\_

At the bottom right of the window, there are "Ok" and "Exit" buttons.

The following details are captured here:

### **10.2.10.1 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.

### **10.2.10.2 Specifying PC Details**

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a window titled "Payout Parameters" with a tab labeled "PC" selected. The window is divided into two main sections: "Counterparty" and "Beneficiary Details".

**Counterparty Section:**

- Counterparty Bank Code:
- Counterparty Account:
- Currency:

**Beneficiary Details Section:**

- Beneficiary Name:
- Passport/IC Number:
- Narrative:
- Beneficiary Address:

At the bottom right of the dialog, there are "Ok" and "Exit" buttons.

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/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.

**10.2.11 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.

The screenshot shows a web application interface titled 'Main'. It contains several input fields and buttons:

- Currency Code**: A text input field.
- Preferred Denomination**: A text input field with a **Populate** button below it.
- Total**: A text input field.
- Cash Amount**: A text input field with a **Clear** button below it.
- Denomination Details**: A table with a header row containing columns for Denomination Code, Denomination Value, Units, and Total Amount. Above the table is a navigation bar with a 'Go' button and a '1 Of 1' indicator.

**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.

### **Certificate Allocation Pending Amount**

This indicates the amount for which the certificate is yet to be allocated.

### **Term Deposit Amount**

The indicates the deposit amount.

While saving the transaction, if you had modified the interest rate at TD account level for TD booking or for creating Payout TD, the system displays configurable override messages.

These overrides are displayed during subsequent modifications of the interest rate. You can also configure overrides for Dual Authorization to be displayed at Contract and Maintenance level in the 'Override Maintenance' screen.

*For more information about configuring overrides, refer to the section 'Override Maintenance' in the chapter 'Configuring Overrides' in the Core Services User Manual.*

## **10.3 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.

## **10.4 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 Ccy 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 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.

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.

**Account Branch**

The branch code where the selected TD account is available is displayed here. You cannot modify this.

**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.

**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"
- 

**Remitter Name**

Specify the name of the remitter in this field.

**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.

**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.

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.

Click 'Pickup' button. It is mandatory, as when you click 'Pickup' button, the system populates Charges and Denomination details. The system validates if all the mandatory details are specified. This button will be disabled after the first click.

## **10.5 Open a Islamic TD Account for Multi Mode**

This section contains the following topics:

- [Section 10.5.1, "Opening a Islamic TD Account for Multi Mode"](#)
- [Section 10.5.2, "Specifying Term Deposit Details"](#)
- [Section 10.5.3, "Specifying Profit Details"](#)

## 10.5.1 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.

Islamic TD Account Opening by Multi Mode

New

Customer Id\* \_\_\_\_\_ Customer Name \_\_\_\_\_ Pay in By Others ▾

Currency\* \_\_\_\_\_ Branch Code \_\_\_\_\_ Clearing Type \_\_\_\_\_

Product Code\* \_\_\_\_\_ Account Number\* \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_

P \_\_\_\_\_ Account Description \_\_\_\_\_ Drawee Account Number \_\_\_\_\_

Account Open Date\* \_\_\_\_\_ Routing No \_\_\_\_\_

External Reference Number \_\_\_\_\_ Cheque Date \_\_\_\_\_

Term Deposit Details Profit Joint Holders Dual Currency Deposit Check List

Term Deposit Currency \_\_\_\_\_ Profit Booking Branch \_\_\_\_\_

Term Deposit Amount\* \_\_\_\_\_ Profit Booking Account \_\_\_\_\_

Account Description \_\_\_\_\_

Deposit Tenor \_\_\_\_\_

Years \_\_\_\_\_

Months \_\_\_\_\_

Days \_\_\_\_\_

Original Tenor \_\_\_\_\_

Years \_\_\_\_\_

TD Payout Details

Exit

For details about the fields in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

## Enrichment stage

After specifying the parameters, click the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following screen will be displayed:

Islamic TD Account Opening by Multi Mode

New

Customer Id\* \_\_\_\_\_ Customer Name \_\_\_\_\_ Pay in By Others ▾

Currency\* \_\_\_\_\_ Branch Code \_\_\_\_\_ Clearing Type \_\_\_\_\_

Product Code\* \_\_\_\_\_ Account Number\* \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_

P \_\_\_\_\_ Account Description \_\_\_\_\_ Drawee Account Number \_\_\_\_\_

Account Open Date\* \_\_\_\_\_ Routing No \_\_\_\_\_

External Reference Number \_\_\_\_\_ Cheque Date \_\_\_\_\_

Term Deposit Details Profit Joint Holders Dual Currency Deposit Check List

Term Deposit Currency \_\_\_\_\_ Profit Booking Branch \_\_\_\_\_

Term Deposit Amount\* \_\_\_\_\_ Profit Booking Account \_\_\_\_\_

Account Description \_\_\_\_\_

Deposit Tenor \_\_\_\_\_

Years \_\_\_\_\_

Months \_\_\_\_\_

Days \_\_\_\_\_

Original Tenor \_\_\_\_\_

Years \_\_\_\_\_

TD Payout Details

Exit

---

### Note

Customer account number, pay in account number, and payout account number should have different CASA account numbers. The following override message is displayed:

“Book TD with Single or Joint, Provide the IB, Pay-in and Payout Account as different customer”.

---

## 10.5.2 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.

Islamic TD Account Opening by Multi Mode

**New**

Customer Id\* \_\_\_\_\_ Customer Name \_\_\_\_\_ Pay in By: Others ▾  
 Currency\* \_\_\_\_\_ Branch Code \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Product Code\* \_\_\_\_\_ Account Number\* \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 P Account Description \_\_\_\_\_ Drawee Account Number \_\_\_\_\_  
 Account Open Date\* \_\_\_\_\_ Routing No \_\_\_\_\_  
 External Reference Number \_\_\_\_\_ Cheque Date \_\_\_\_\_

Term Deposit Details Profit Joint Holders Dual Currency Deposit Check List

**Product Details** Effective Date

1 Of 1 Go + -

<input type="checkbox"/>	Product	Waiver	Open	Continue Variance on Rollover	<input type="checkbox"/>	Date	Open
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

**UDE Values**

1 Of 1 Go + -

<input type="checkbox"/>	Element	User Defined Element Value	Rate Code	Variance
<input type="checkbox"/>				

TD Payout Details

Exit

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.

### 10.5.2.1 Specifying Term Deposit Pay Out Details

Click 'TD Payout Details' tab in 'Islamic TD Account Opening by Multi Mode' screen to maintain payout details.

Pay Out Details

New

Branch   
Account

Currency

Term deposit Bankers Cheque / Demand Draft PC

Branch   
Currency   
Customer No

Default From  Parent Account  
 Account Class

Account Class

Interest

Ok Exit

### 10.5.2.2 Specifying Bankers Cheque Details

The screenshot shows the 'Pay Out Details' window with the 'Bankers Cheque / Demand Draft' tab selected. The window contains the following fields:

- Branch: \_\_\_\_\_
- Account: \_\_\_\_\_
- Currency: \_\_\_\_\_
- Term deposit: Bankers Cheque / Demand Draft | PC
- Instrument Details**
  - Bank Code: \_\_\_\_\_
  - Payment Branch: \_\_\_\_\_
  - Instrument Type: \_\_\_\_\_
  - Currency: \_\_\_\_\_
- Beneficiary Details**
  - Beneficiary Name: \_\_\_\_\_
  - Passport/IC Number: \_\_\_\_\_
  - Narrative: \_\_\_\_\_
  - Beneficiary Address: \_\_\_\_\_

At the bottom, there is an 'Interest' section and 'Ok' and 'Exit' buttons.

### 10.5.2.3 Specifying PC Details

The screenshot shows the 'Pay Out Details' window with the 'PC' tab selected. The window contains the following fields:

- Branch: \_\_\_\_\_
- Account: \_\_\_\_\_
- Currency: \_\_\_\_\_
- Term deposit: Bankers Cheque / Demand Draft | PC
- Counterparty**
  - Counterparty Bank Code: \_\_\_\_\_
  - Counterparty Account: \_\_\_\_\_
  - Currency: \_\_\_\_\_
- Beneficiary Details**
  - Beneficiary Name: \_\_\_\_\_
  - Passport/IC Number: \_\_\_\_\_
  - Narrative: \_\_\_\_\_
  - Beneficiary Address: \_\_\_\_\_

At the bottom, there is an 'Interest' section and 'Ok' and 'Exit' buttons.

For details about the fields and the tabs in the screen refer 'Specifying Term Deposit Pay out Details' section of this chapter.

### 10.5.3 Specifying Profit Details

This block allows you to capture profit related details. Click on the 'Profit' tab to invoke the following screen:

The screenshot shows a software window titled "Term Deposit Profit". It is divided into several sections:

- Account Details:** Contains fields for "Calculation Account", "Calculation Account Description", "Profit Booking Account", "Profit Booking Account description", "Charge Booking Account", "Charge Booking Account Description", "Profit Start Date", "Charge Start Date", "Profit Booking Branch", "Charge Booking Branch", and a "Profit Statement" button. There are also "Dr Cr Advices" and "Waive Charges" buttons.
- Product Details:** Contains fields for "Product Code", "UDE Currency", "ILM Product", and "ILM Product Type". It also features a "Go" button and a list of options: "Waive Charges", "Generate UDE Change Advice", "Open", and "Continue Variance on Rollover".
- Effective Date:** A section with a checkbox and the text "Effective Date Open".
- Payout Parameters:** A section at the bottom with "Ok" and "Exit" buttons.

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.

## IL Product Type

Specify the IL product type.

Term Deposit Profit

Account Details

Profit Deposit

Deposit Tenor

Rollover Tenor

Account Class Tenor  
Account Tenor  
Independent Tenor

Year  
Months  
Days

Maturity Date

Auto Rollover  
Close on Maturity  
Move Profit to Unclaimed  
Move Principal to Unclaimed

Account Class Tenor  
Account Tenor  
Independent Tenor

Years  
Months  
Days

Next Maturity Date

Principal + Profit  
Principal  
Special Amount  
Profit

Rollover Type

Rollover Amount

Compute

1 Of 1

Go

Payout Type	Percentage	Offset Branch	Account	Narrative
-------------	------------	---------------	---------	-----------

Payout Parameters

Ok Exit

*For details about the fields and the tabs in the screen refer 'Capturing Interest Details' and 'Capturing Details for Deposit' sections of this chapter.*

While saving the transaction, if you had modified the interest rate at TD account level for TD booking or for creating Payout TD, the system displays configurable override messages.

These overrides are displayed during subsequent modifications of the interest rate. You can also configure overrides for Dual Authorization to be displayed at Contract and Maintenance level in the 'Override Maintenance' screen.

*For more information about configuring overrides, refer to the section 'Override Maintenance' in the chapter 'Configuring Overrides' in the Core Services User Manual.*

### 10.5.4 Banking Channels Button

The system defaults the common channel information captured at CIF and account class levels during TD account creation.



Specify the following details:

### Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

### Banking Channel Name

The system displays the name of the banking channel.

### Remarks

Specify remarks for the banking channel subscription.

---

### Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
- You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.
- You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.

- When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.
- 

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

## 10.6 TD Redemption

This section contains the following topics:

- [Section 10.6.1, "Manual Pay-Out TD Redemption"](#)
- [Section 10.6.2, "Capturing the Pay-Out Parameters"](#)
- [Section 10.6.3, "Specifying Child TD Details"](#)
- [Section 10.6.4, "Capturing Pay-Out Parameters Details"](#)

### 10.6.1 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.

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.

---

### 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.

---

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### 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 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.

**Redemption Mode**

Select the Redemption mode from the following options:

- 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'.

**External Reference**

The system generates and displays a unique reference number for the transaction. The host identifies the transaction with the external reference number.

**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.

---

**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

**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.

---

### Note

The customer number, pay-in account number, and payout account numbers should use different CASA account numbers. The following override message is displayed to ensure that the account numbers are different:

“Do Redemption with differ customer A/C CIF”

---

Clicking ‘Query’ button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

## Specifying Denomination Certificate Details

Click ‘Denominated Deposits’ tab to capture denominated deposit certificate details:

The screenshot shows a software interface for entering deposit certificate details. At the top, it says 'Redemption by transfer in Multimode'. Below that is a 'New' header. The form contains several input fields and checkboxes:

- Account Number \*** (text input)
- Account Branch** (text input)
- Account Description** (text input)
- Redemption Mode** (dropdown menu, currently set to 'Partial Redemption')
- Account Currency** (text input)
- Redemption Amount** (text input)
- External Reference** (text input)
- Waive Penalty
- Waive Interest
- Default Maturity Instructions

Below these is a 'Details' section with a horizontal line separator:

- Principal Amount** (text input)
- Interest Rate** (text input)
- Interest Amount** (text input)
- Maturity Amount** (text input)
- Tax Amount** (text input)
- Total Payout Amount** (text input)

A blue 'Compute' button is located below the 'Tax Amount' field.

At the bottom, there are two tabs: 'Term Deposit Payout Details' and 'Denominated Deposit'. The 'Denominated Deposit' tab is selected. Below the tabs is a section titled 'Denominated Deposit Certificate Details' with a checkbox labeled 'Select All'.

The bottom of the window has a blue bar with an 'Exit' button.

### 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.

The following screen is displayed:

Multimode Deposit Redemption : Branch Date 2014-04-01

Save Hold

Account Number \* Account Branch

Account Description

Redemption Mode Partial Redemption Account Currency

Redemption Amount External Reference FJB1409100018109

Waiver Penalty  Waive Interest

Default Maturity Instructions

Details

Principal Amount Interest Amount Tax Amount Interest Rate Maturity Amount Total Payout Amount

Compute

Term Deposit Payout Details Denominated Deposit

Term Deposit Payout Details

Payout Mode	Percentage	Redemption Amount	Offset Branch	Offset Account
<input checked="" type="checkbox"/> Account				

Cancel

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".
- 

**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:

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

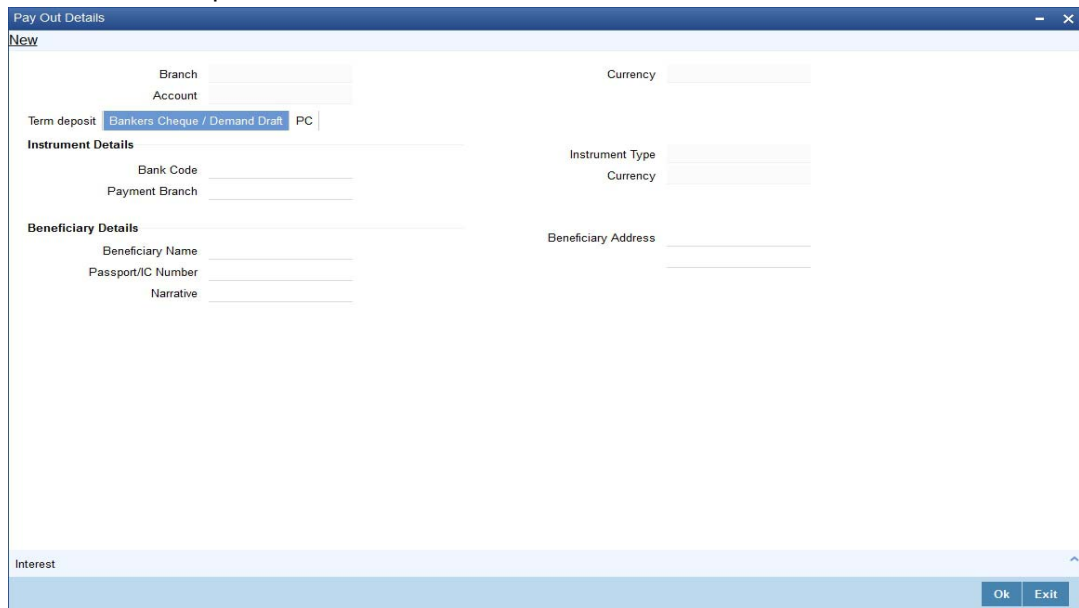
This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

### Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

## 10.6.2 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.



The screenshot shows a window titled 'Pay Out Details' with a 'New' button. The window contains several input fields organized into sections:

- Branch** and **Account** fields.
- Currency** field.
- Term deposit** dropdown menu with options: Bankers Cheque / Demand Draft, PC.
- Instrument Details** section with **Bank Code** and **Payment Branch** fields.
- Instrument Type** and **Currency** fields.
- Beneficiary Details** section with **Beneficiary Name**, **Passport/IC Number**, and **Narrative** fields.
- Beneficiary Address** field.
- Interest** field at the bottom.
- Ok** and **Exit** buttons at the bottom right.

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

### 10.6.2.1 Specifying Bankers Cheque Details

#### Bank Code

Specify the bank code of the Bankers cheque.

#### Cheque Date

Select the cheque date for the pay-out.

#### 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.

## 10.6.2.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a software window titled "Pay Out Details" with a "New" tab. The window is divided into several sections with input fields:

- Branch** and **Account** fields.
- Currency** field.
- Radio buttons for **Term deposit**, **Bankers Cheque / Demand Draft**, and **PC** (which is selected).
- Counterparty** section with fields for **Counterparty Bank Code**, **Counterparty Account**, and **Counterparty Currency**.
- Beneficiary Details** section with fields for **Beneficiary Name**, **Beneficiary Address**, **Passport/IC Number**, and **Narrative**.
- Interest** field at the bottom.
- Ok** and **Exit** buttons at the bottom right.

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.

### 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.

### 10.6.2.3 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 screenshot shows a software window titled "Pay Out Details" with a "New" sub-header. It features a tabbed interface with "Term deposit" selected. The form includes the following fields and controls:

- Account: [Text Field]
- Branch: [Text Field]
- Branch Code: [Text Field]
- Customer No: [Text Field]
- Currency: [Text Field]
- Account No: [Text Field]
- Account Class: [Text Field]
- Default From: Radio buttons for "Account" (selected) and "Account Class".
- A "P" button below the radio buttons.
- Term Deposit Interest: [Text Field] at the bottom left.
- Ok and Exit buttons at the bottom right.

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.

---

#### 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.

---

### 10.6.3 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.

The screenshot shows a software window titled "Interest" with a dark blue header. The main area contains several input fields and checkboxes arranged in a grid-like fashion. On the left side, there are fields for "Branch", "Account", "Calculation Account", "Book Account", "Charge Booking Account", "Charge Booking Account Description", "Product", and "User Data Elements Currency". On the right side, there are fields for "Account Class", "Currency", "Interest Start Date", "Interest Booking Branch", "Charge Booking Branch", "Charge Start Date", and a "Product" field with a "1 Of 1" indicator. Below these fields are several checkboxes: "Interest Statement", "Dr Cr Advices", "Interest Rate Based on Cumulative Amount", "Waive", "Generate UDE Change Advice", and "Open". At the bottom of the window, there is a section for "Effective Date" with a "Go" button and a "1 Of 1" indicator. The bottom-most part of the window has a blue bar with "TD Payout Details" and "Ok" and "Exit" buttons.

You need to capture the following details here:

#### **Branch Code**

The system displays the branch code of the Child TD.

#### **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.

**10.6.3.1 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.

**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.

### 10.6.3.2 Capturing Details for Deposit

To capture the deposit details, click on the 'Deposit' tab.

The screenshot shows a software window titled "Interest" with a "Deposit" tab selected. The window is divided into several sections for data entry:

- Header Fields:** Branch, Account, Account Class, and Currency.
- Deposit Tenor Section:** Includes radio buttons for "Account Class Tenor", "Account Tenor" (selected), and "Independent Tenor". Below are input fields for "Years", "Months", and "Days", and a "Maturity Date" field.
- Rollover Tenor Section:** Includes radio buttons for "Account Class Tenor", "Account Tenor" (selected), and "Independent Tenor". Below are input fields for "Years", "Months", and "Days", and a "Next Maturity Date" and "Tenor" field.
- Options Section:** Checkboxes for "Auto Rollover", "Close On Maturity", "Move Interest to unclaimed", and "Move Principal to unclaimed".
- Rollover Type Section:** Radio buttons for "Principal/Interest", "Principal" (selected), "Special Amount", and "Interest", along with a "Rollover Amount" field.
- Global Option:** A checkbox for "Rollover Interest Rate Based on Cumulative Amount".
- Pay Out Details Table:** A table with columns: Payout Type, Percentage, Offset Branch, Offset Account, and Narrative. It is currently empty.
- Footer:** "TD Payout Details" label and "Ok" and "Exit" buttons.

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



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, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

---

**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

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.

### **10.6.3.3 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
- 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. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.
- 

#### **Percentage**

Specify the amount of redemption in percentage.

#### **Offset Branch**

Specify the branch code of the account for redemption.

#### **Offset Account**

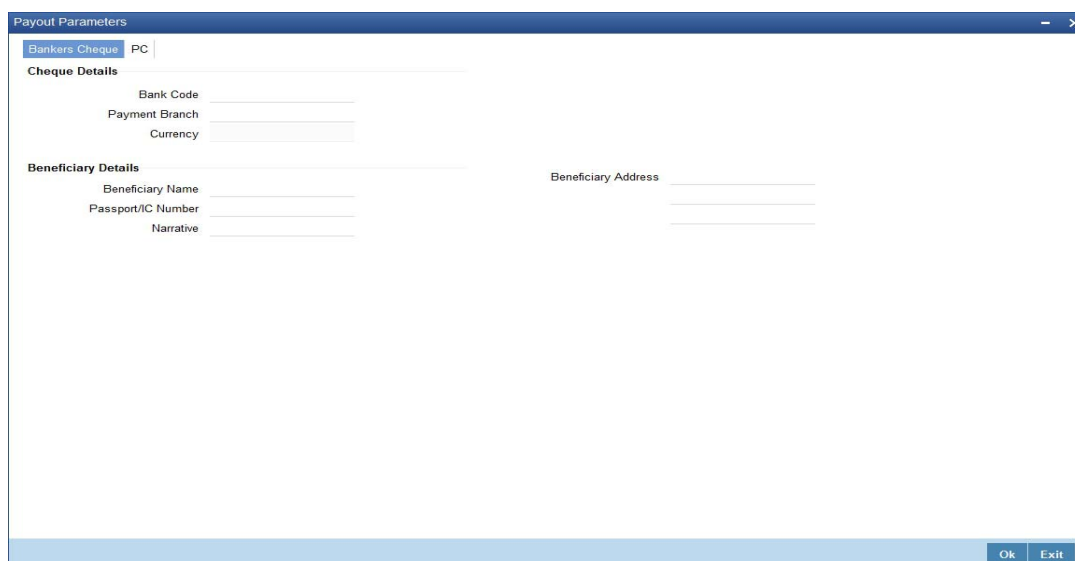
Specify the account number/ GL for redemption.

#### **Narrative**

Specify the description for the redemption.

## 10.6.4 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 screenshot shows a window titled "Payout Parameters" with a tab labeled "Bankers Cheque" and a sub-tab "PC". The window is divided into two main sections: "Cheque Details" and "Beneficiary Details".

**Cheque Details:**

- Bank Code: [Text Field]
- Payment Branch: [Text Field]
- Currency: [Text Field]

**Beneficiary Details:**

- Beneficiary Name: [Text Field]
- Passport/IC Number: [Text Field]
- Narrative: [Text Field]
- Beneficiary Address: [Text Field]

At the bottom right of the window, there are "Ok" and "Exit" buttons.

The following details are captured here:

### 10.6.4.1 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

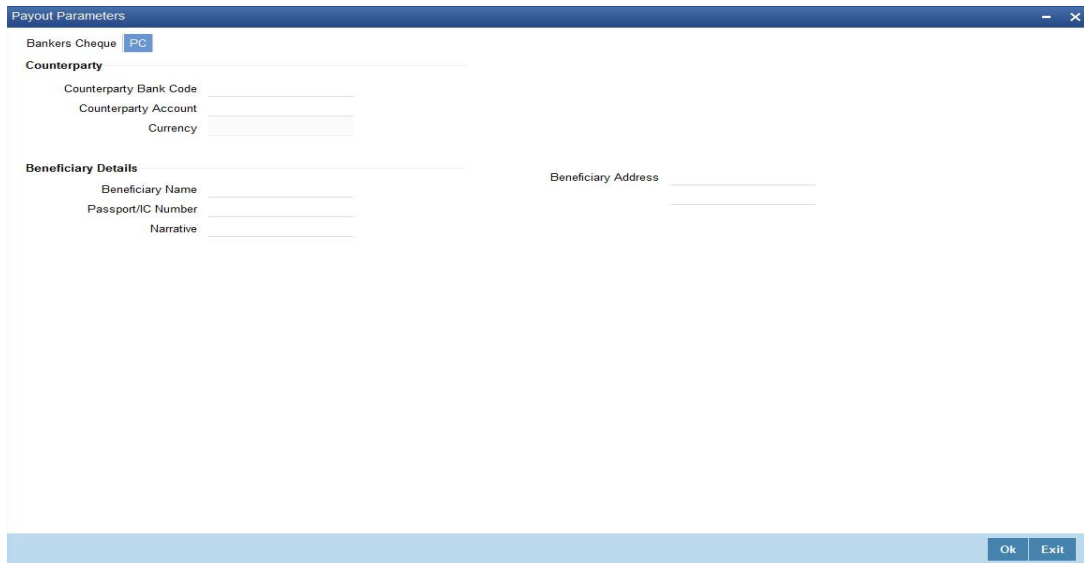
Specify the description for the pay-out.

#### Country Code

Specify the country code for the pay-out.

## 10.6.4.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.



The screenshot shows a window titled "Payout Parameters" with a tab labeled "PC". The window contains two main sections: "Counterparty" and "Beneficiary Details".

**Counterparty**

- Counterparty Bank Code: \_\_\_\_\_
- Counterparty Account: \_\_\_\_\_
- Currency: \_\_\_\_\_

**Beneficiary Details**

- Beneficiary Name: \_\_\_\_\_
- Passport/IC Number: \_\_\_\_\_
- Narrative: \_\_\_\_\_
- Beneficiary Address: \_\_\_\_\_

At the bottom right of the window, there are "Ok" and "Exit" buttons.

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.

## 10.7 Close Out Withdrawal by Multi Mode

This section contains the following topics:

- [Section 10.7.1, "Processing Close Out Withdrawal by Multi Mode"](#)
- [Section 10.7.2, "Maintaining Pay-out Parameters"](#)

### 10.7.1 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.

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

#### **Account Title**

Title of the specified account number is defaulted here.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

#### **Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

**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.

**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.

---

## 10.7.2 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.

The screenshot shows a window titled "Payout Details" with a tab labeled "Bankers Cheque" and "PC". The window is divided into two main sections: "Cheque Details" and "Beneficiary Details".

**Cheque Details:**

- Bank Code: \_\_\_\_\_
- Country Code: \_\_\_\_\_
- Cheque Date: \_\_\_\_\_
- Payable Branch: \_\_\_\_\_

**Beneficiary Details:**

- Beneficiary Name: \_\_\_\_\_
- Passport/IC Number: \_\_\_\_\_
- Beneficiary Address: \_\_\_\_\_
- Narrative: \_\_\_\_\_

At the bottom right of the window, there are "Ok" and "Exit" buttons.

You can maintain the following parameters here:

### 10.7.2.1 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'.



## 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.

### **10.7.2.2 PC Tab**

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.

The screenshot shows a dialog box titled "Payout Details" with a "PC" tab selected. The dialog is divided into two main sections: "Counterparty Details" and "Beneficiary Details".

**Counterparty Details:**

- Counterparty Bank Code: \_\_\_\_\_
- Counterparty Account: \_\_\_\_\_
- PC Product Category: \_\_\_\_\_

**Beneficiary Details:**

- Beneficiary Name: \_\_\_\_\_
- Beneficiary Address: \_\_\_\_\_
- Passport/IC Number: \_\_\_\_\_
- Narrative: \_\_\_\_\_

At the bottom right of the dialog, there are "Ok" and "Exit" buttons.

You can maintain the following parameters here:

## **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.

---

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# 11. Credit Card Payments

## 11.1 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.

This chapter contains the following sections:

- [Section 11.2, "Processing Payments by In-House Bank Cheques"](#)
- [Section 11.3, "Processing Payments by Other Bank Cheques"](#)
- [Section 11.4, "Processing Payments by Cash"](#)
- [Section 11.5, "Processing Payments by Account"](#)
- [Section 11.6, "Processing Credit Card Payment Reversals"](#)

## 11.2 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.

The screenshot shows a software window titled "Payment by In House Cheque". The window contains a form with the following fields and labels:

- External Reference
- Credit Card No \*
- From Account Number \*
- From Account Branch \*
- Account Title
- From Account Currency \*
- Amount \*
- Narrative
- Product: CRCM
- Credit Card Holder Name
- Cheque Number \*
- Check Date \*

An "Exit" button is located at the bottom right of the window.

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.

**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.

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 correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

### Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

### Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to for authorization. Authorization Authority can approve or reject a transaction at this stage.

*For authorization process details, refer 'Depositing an In-house Cheque' section in 'Instrument Transactions' chapter of this User Manual.*

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.

---

**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.
- 

## 11.3 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.

The screenshot shows a web-based form titled "Payment by Cheque". The form is organized into two columns of input fields. The left column includes: "External Reference Number", "Transaction Currency \*", "Transaction Amount \*", "Clearing Type \*", "Cheque Number \*", and "Routing Number \*". The right column includes: "Account Branch \*", "Narrative", "Drawer Account Number", "Cheque Date \*", "Credit Card No \*", "Credit Card Holder Name", and "Cheque Issue Date". At the bottom right of the form, there is a blue button labeled "Exit".

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.

**Account Number**

Specify the account number of the Credit Card to credit the account.during credit card payment. Alternatively, you can select the account number from the option list. The list displays all the valid account numbers maintained in the system.

If you do not specify the account number, during credit card payment, the system credits the GL maintained as part of Card Maintenance GL.

**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.

---

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows a window titled "Payment by Cheque" with a standard Windows-style title bar (minimize, maximize, close). The form is organized into two main columns of input fields. The left column includes fields for External Reference Number, Credit Card No, Credit Card Holder Name, Account Number, Account Title, and Narrative. The right column includes Transaction Currency, Transaction Amount, Exchange rate, Total Charges, Negotiated Cost Rate, and Negotiation Reference. Below these are tabs for "Instrument Details", "Charge", "MIS", and "UDF". Under "Instrument Details", there are fields for Clearing Type, Cheque Number, Value Date, Routing Number, and a checkbox for "Special Available". The right side of the form includes fields for Drawer Account Number, Cheque Date, checkboxes for "Late Clearing" and "Regulation CC Available", and fields for Bank Code, Sector Code, and Branch Name. A "Sector Description" field is at the bottom left. A blue "Recalculate" button is positioned below the "Negotiation Reference" field, and a blue "Exit" button is in the bottom right corner.

In addition to the details maintained in the previous stage, 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

## Recalculate

Click this button to recalculate charges for the cheque deposited.

*For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.*

After validating for the availability of the data, click 'Save' icon to go to the next stage.

## Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

*For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.*



After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

## 11.4 Processing Payments by Cash

This section contains the following topics:

- [Section 11.4.1, "Invoke Credit Card Payment by Cash screen"](#)
- [Section 11.4.2, "Currency Denomination Tab"](#)
- [Section 11.4.3, "Charge Details Tab"](#)

### 11.4.1 Invoke Credit Card Payment by Cash screen

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.

The screenshot shows a window titled "Payment by Cash" with the following fields:

External Reference	Product CRCA
Account Branch	Transaction Currency *
Credit Card No	Transaction Amount *
Credit Card Holder Name	Narrative

An "Exit" button is visible at the bottom right of the window.

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.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot displays the 'Payment by Cash' application window. It features a top navigation bar with the title 'Payment by Cash' and standard window controls. The main area is divided into several sections:

- External Reference Number:** Includes fields for External Reference Number, Credit Card No, Credit Card Holder Name, Product (CRCA), Transaction Currency, Transaction Amount (marked with a red asterisk), Exchange Rate, and Narrative.
- Account Information:** Includes fields for Account Branch, Account Number, Account Description, Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference.
- Buttons:** A 'Recalculate' button is located below the Account Information fields.
- Navigation:** A set of tabs includes 'Currency Denominations' (selected), 'Charge Details', 'MIS', and 'UDF'.
- Denomination Details:** Includes fields for Currency Code and Preferred Denomination, with a 'Populate' button below them.
- Summary:** Includes fields for Total and Cash Amount, with a 'Clear' button below them.
- Denomination Table:** A table with columns for Denomination Code, Denomination Value, Units, and Total Amount. It shows '1 Of 1' items and a 'Go' button.
- Footer:** An 'Exit' button is located in the bottom right corner.

In addition to the details maintained in the previous stage, 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

#### **Recalculate**

Click this button to recalculate charges for the cheque deposited.

### **11.4.2 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.

### **11.4.3 Charge Details Tab**

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

*For further processing details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.*

Click 'Save' icon to go to the next stage.

#### **Authorization Stage**

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, the system processes accounting entries to respective GLs maintained for Credit Card product.

## 11.5 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.

External Reference	<input type="text"/>	Product	CRAC
Credit Card No *	<input type="text"/>	Credit Card Holder Name	<input type="text"/>
Recovery Account *	<input type="text"/>	Transaction Currency *	<input type="text"/>
Account Branch	<input type="text"/>	Amount *	<input type="text"/>
Value Date *	<input type="text"/>	Narrative	<input type="text"/>
Account Title	<input type="text"/>		

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Recovery Account number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**Account Title**

Title of the recovery account is defaulted here.

**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

---

**Narrative**

Specify remarks for the credit card payments, if any.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows the 'Payment by Account' application window. The form includes the following fields:

- External Reference
- Credit Card No
- Value Date
- Recovery Account
- Account Title
- Account Branch
- Exchange Rate
- Total Charge
- Product: CRAC
- Credit Card Holder Name
- To Account Number
- Account Description
- Transaction Currency
- Amount \*
- Narrative
- Account Amount

A 'Recalculate' button is located below the 'Account Amount' field. Below the form is a 'Charges' tab with sub-tabs for 'MIS' and 'UDF'. The 'Charge Details' section shows a table with the following header:

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

An 'Exit' button is located at the bottom right of the window.

In addition to the details maintained in the previous stage, 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.

### Recalculate

Click this button to recalculate charges for the cheque deposited.

## 11.5.1 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

*For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.*

Click 'Save' icon to go to the next stage.

### Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

*For authorization process details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.*

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product.

## 11.6 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 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.

Credit Card No *	<input type="text"/>	Payment Currency	<input type="text"/>
Transaction Ref No *	<input type="text"/>	Payment Amount	<input type="text"/>
Transaction Branch	<input type="text"/>	Payment Status	<input type="text"/>
Transaction Date	<input type="text"/>	Payment Input By	<input type="text"/>
Remarks	<input type="text"/>	External Ref No	<input type="text"/>

Maker ID	Date Time	Authorization Status	<input type="button" value="Exit"/>
LBL_CHECKER_ID	Date Time		

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

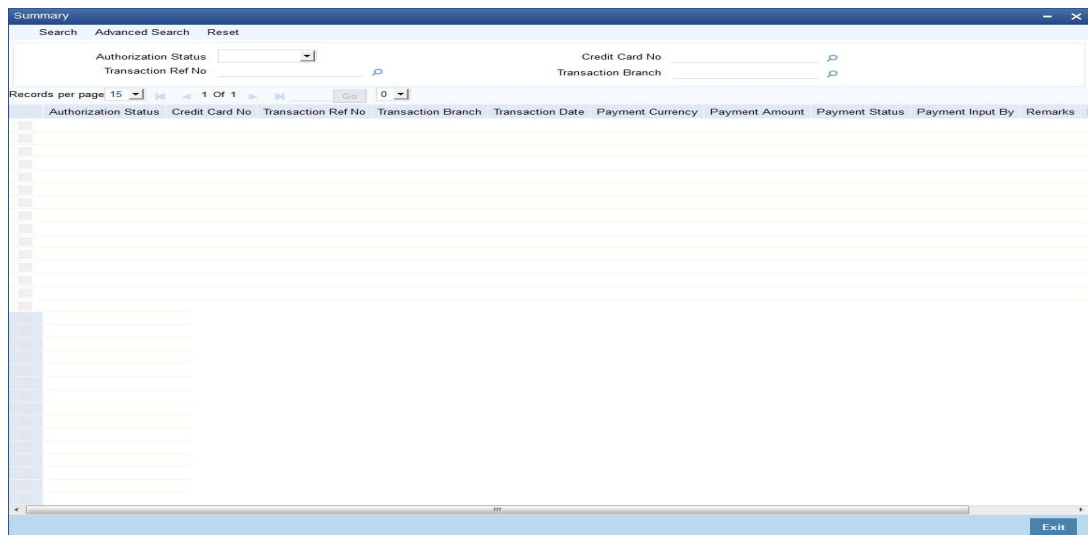
### Remarks

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.

## 11.6.1 Viewing Credit Card Reversal Payments

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 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

## 12. Vault Operations

### 12.1 Introduction

This chapter details the various Vault Operations that can be performed through this module.

This chapter contains the following sections:

- [Section 12.2, "Transferring Cash from Vault"](#)
- [Section 12.3, "Transferring Cash to Vault"](#)
- [Section 12.4, "Buy Cash from Central Bank"](#)
- [Section 12.5, "Sell Cash to Central Bank"](#)
- [Section 12.6, "Buying TCs from Agent"](#)
- [Section 12.7, "Buying TCs from Head Office"](#)
- [Section 12.8, "Selling TCs to Head Office"](#)
- [Section 12.9, "Buying TCs from Vault"](#)
- [Section 12.10, "Returning TCs to Vault"](#)
- [Section 12.11, "Capturing TC Details"](#)

### 12.2 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.

The screenshot shows the 'Transfer Cash from Vault' application window. The window title is 'Transfer Cash from Vault'. The interface includes a menu bar with 'New' and 'Enter Query' options. The main area contains several input fields: 'Transfer Currency \*', 'Transfer Amount \*', 'External Reference', 'Currency Code', and 'Preferred Denomination'. There are also 'Default Denomination', 'Total Cash Amount', and 'Populate' buttons. A 'Denomination Details' table is visible at the bottom, with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table currently shows one row with empty fields. At the bottom right, there are 'Ok' and 'Exit' buttons.

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.

**12.2.1 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 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.*

## 12.3 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.

Denomination Code	Denomination Value	Units	Total Amount

Here, you can capture the following details:

### **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.

### 12.3.1 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.

## 12.4 Buy Cash from Central Bank

This section contains the following topics:

- [Section 12.4.1, "Buying Cash from Central Bank"](#)
- [Section 12.4.2, "Specifying Denomination Details"](#)
- [Section 12.4.3, "Specifying the MIS Details"](#)
- [Section 12.4.4, "Specifying UDF Details"](#)

### 12.4.1 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.

The screenshot shows a software window titled "Buy Cash From Central Bank". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, the main area contains several input fields: "External Reference Number", "Transaction Currency \*", "Narrative", "Branch", and "Transaction Amount \*". An "Exit" button is located in the bottom right corner of the window.

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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

### Enrichment Stage

In this stage some additional details need to be captured on the screen. The screen displayed is as below:

Denomination Code	Denomination Value	Units	Total Amount

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

## 12.4.2 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'.

### **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'.

## 12.4.3 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.

The screenshot shows a software window titled "Buy Cash From Central Bank". At the top, there are buttons for "New" and "Enter Query". Below this, there are input fields for "External Reference Number", "Narrative", "Branch", "Transaction Currency", and "Transaction Amount". A tabbed interface is visible with three tabs: "Denomination", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tabs, there are two columns of input fields: "Composite MIS" on the left and "Transaction MIS" on the right. Each column contains a vertical stack of eight empty text boxes. An "Exit" button is located in the bottom right corner of the window.

*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.

## 12.4.4 Specifying UDF Details

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

The screenshot shows a software window titled "Buy Cash From Central Bank". At the top, there are buttons for "New" and "Enter Query". Below this, there are several input fields: "External Reference Number", "Narrative", "Branch", "Transaction Currency", and "Transaction Amount". A tabbed interface is visible with three tabs: "Denomination", "MIS", and "UDF", where "UDF" is the active tab. Below the tabs is a section titled "UDF Details" which contains a table with two columns: "Field Name" and "Field Value". The table has one row with empty input fields. At the bottom right of the window is an "Exit" button.

### 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.*

## 12.5 Sell Cash to Central Bank

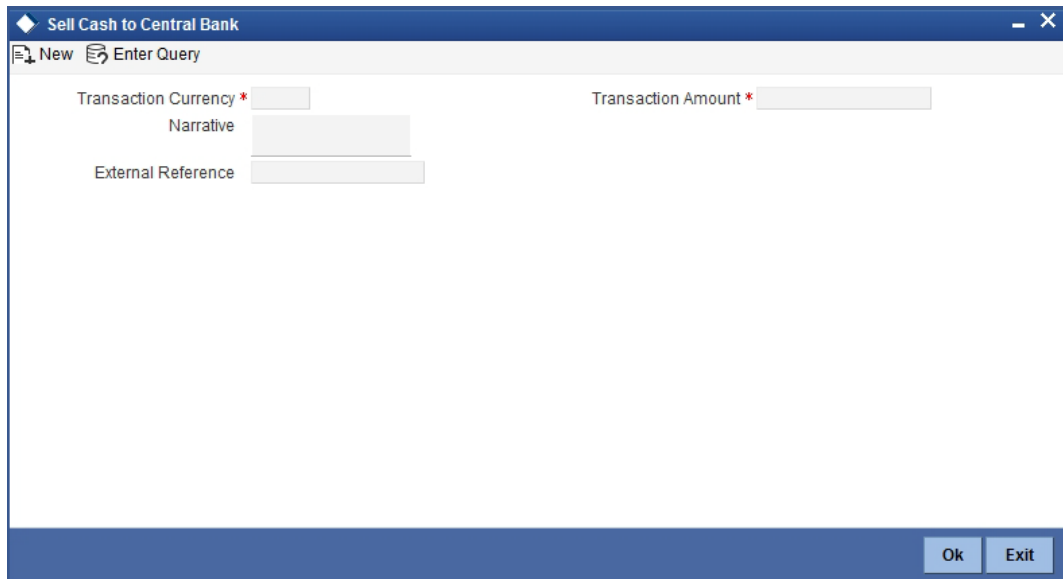
This section contains the following topics:

- [Section 12.5.1, "Selling Cash to Central Bank"](#)
- [Section 12.5.2, "Specifying Denomination Details"](#)
- [Section 12.5.3, "Specifying MIS Details"](#)
- [Section 12.5.4, "Specifying UDF Details"](#)



## 12.5.1 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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

In this stage some additional fields are displayed like Exchange rate.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

## 12.5.2 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'.

### **Units**

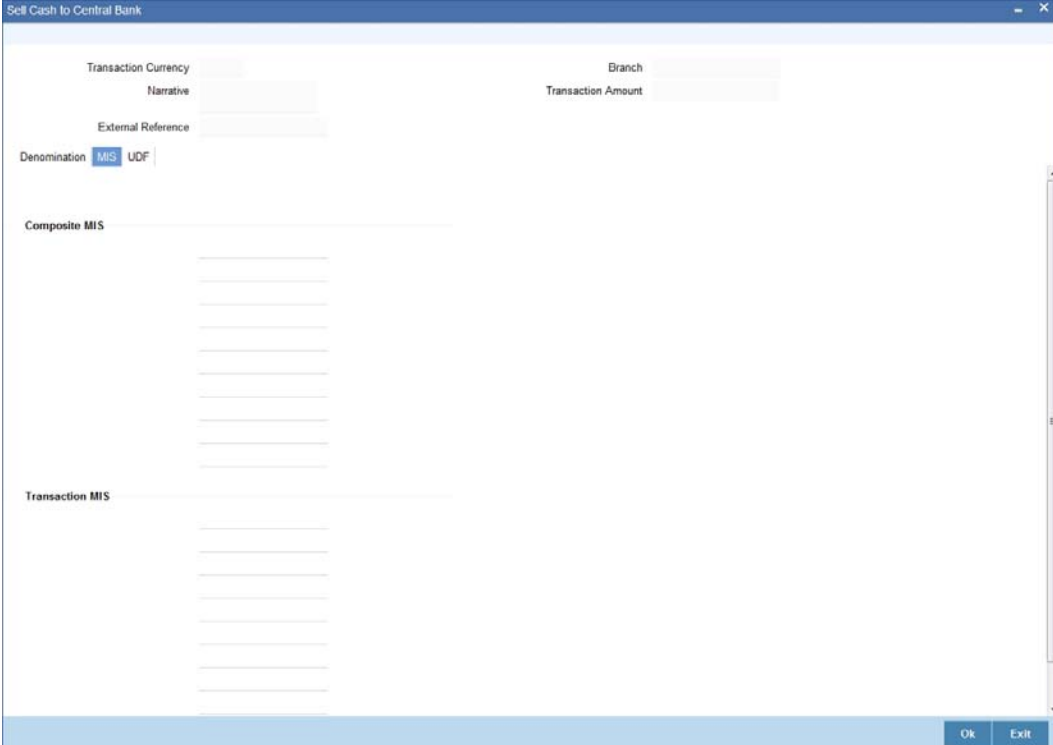
Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.

### **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'.

## 12.5.3 Specifying MIS Details

You can capture the details in the 'MIS' tab of the screen:

The screenshot shows a software window titled "Self Cash to Central Bank". It contains several input fields: "Transaction Currency", "Branch", "Narrative", "External Reference", and "Transaction Amount". Below these is a "Denomination" field with a dropdown menu showing "MIS" and "UDF", where "MIS" is currently selected. Underneath is a section for "Composite MIS" with multiple horizontal lines for text entry. At the bottom is a "Transaction MIS" section, also with multiple horizontal lines. The window has a blue header bar and a footer bar with "Ok" and "Exit" buttons.

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.

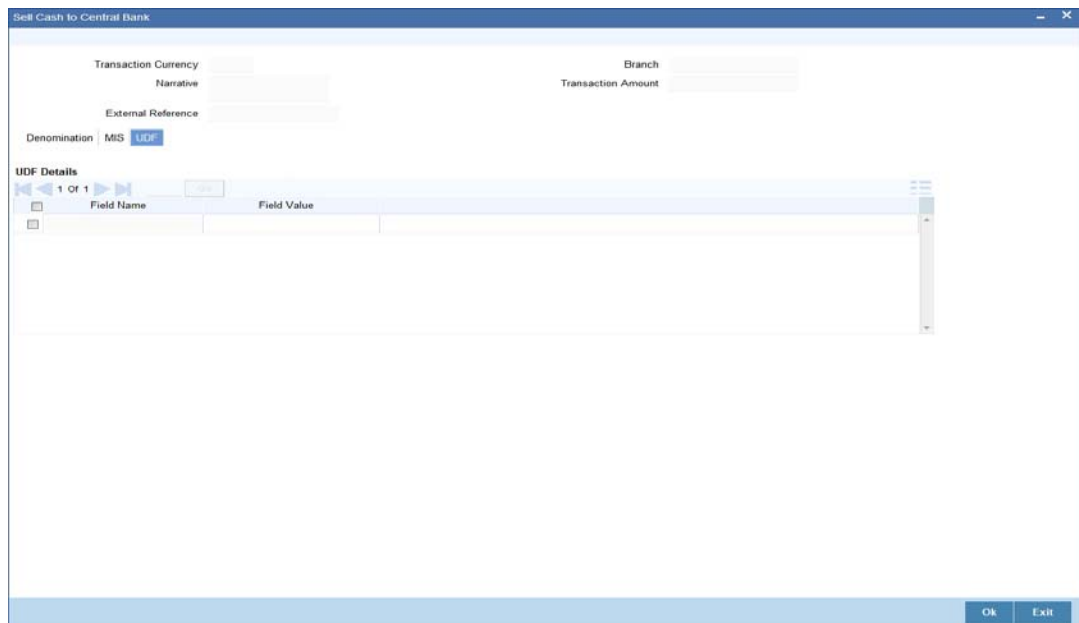
### Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

### Contract in Various Currencies

## 12.5.4 Specifying UDF Details

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



The screenshot shows a software window titled "Sell Cash to Central Bank". The window contains several input fields: "Transaction Currency", "Narrative", "External Reference", "Denomination" (with "MIS" and "UDF" options), "Branch", and "Transaction Amount". Below these fields is a tabbed interface with "UDF Details" selected. The "UDF Details" tab shows "1 Of 1" and a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

### 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.*

## 12.6 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.

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.

**12.6.1 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.

### 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.*

## 12.7 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.

Description	Denomination	Currency	Count	Series	Sys Count

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.

### 12.7.1 Capturing TC Details

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.

## 12.8 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.

Description	Denomination	Currency	Count	Series	Sys Count	€

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.

### 12.8.1 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.

### 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.*

## 12.9 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.

Description	Denomination	Currency	Count	Series	Sys Count

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.

### 12.9.1 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.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

## 12.10 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.

Description	Denomination	Currency	Count	Series	Sys Count

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.

## 12.11 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.*

## 12.11.1 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.

The screenshot shows a software window titled "Display TC available with Vault". It contains several input fields for filtering: "External Reference Number", "Transaction Branch", "Transaction Currency \*", and "Issuer Code \*". There are "Okays" and "Reset" buttons below the first two fields. A navigation bar indicates "1 Of 1" records and includes a "Go" button. Below this is a table with the following columns: "Description", "Sys Count", "Series", "Start Number", "End Number", "Amount", and "Denominati". The table is currently empty. An "Exit" button is located in the bottom right corner of the window.

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.

---

## 13. Balancing Operations

This chapter details the various balancing operations that can be performed using this module.

This chapter contains the following sections:

- [Section 13.1, "Book Shortage"](#)
- [Section 13.2, "Booking Overage"](#)
- [Section 13.3, "Transfer Cash from Teller"](#)
- [Section 13.4, "Sell Cash to Teller"](#)
- [Section 13.5, "Inter Branch Transaction"](#)

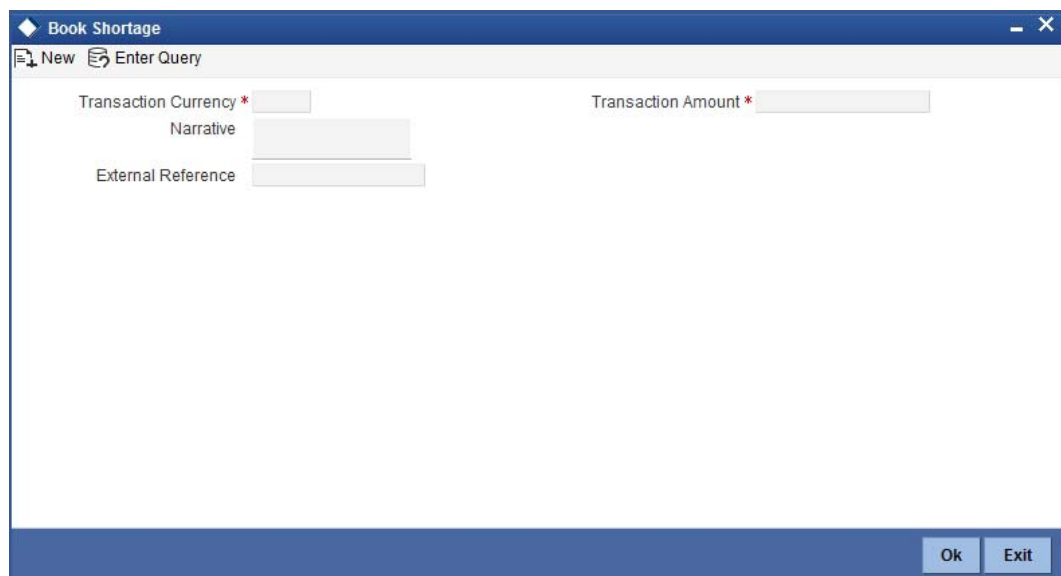
### 13.1 Book Shortage

This section contains the following topics:

- [Section 13.1.1, "Invoke 'Book Shortage' screen"](#)
- [Section 13.1.2, "Specifying denomination details"](#)
- [Section 13.1.3, "Specifying the MIS details"](#)
- [Section 13.1.4, "Specifying the UDF details"](#)

#### 13.1.1 Invoke 'Book Shortage' screen

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 two 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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

Clicking 'Pickup' button, the system validates if Transaction Amount and Exchange Rate details are specified. This button will be disabled after the first click.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

**13.1.2 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'.

### 13.1.3 Specifying the MIS details

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

The screenshot shows a software window titled "Book Shortage". At the top, there are input fields for "Transaction Currency", "Branch", "Narrative", and "Transaction Amount". Below these is an "External Reference" field. A "Denomination" section has two tabs: "MIS" (which is selected) and "UDF". Underneath, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a vertical list of horizontal lines for data entry. At the bottom right of the window, there are "Ok" and "Exit" buttons.

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.

#### **Contracts In Various Currencies**

Specify the MIS code assigned to contracts in various currencies.

### 13.1.4 Specifying the UDF details

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

The screenshot shows a window titled "Book Shortage" with several input fields: "Transaction Currency", "Branch", "Narrative", "Transaction Amount", and "External Reference". Below these is a "Denomination" section with "MIS" and "UDF" tabs. The "UDF" tab is active, showing a table with the following structure:

Field Name	Field Value

At the bottom right of the window are "Ok" and "Exit" buttons.

#### **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.*

## 13.2 Booking Overage

This section contains the following topics:

- [Section 13.2.1, "Invoke 'Booking Overage' screen"](#)
- [Section 13.2.2, "Specifying Denomination Details"](#)
- [Section 13.2.3, "Specifying the MIS details"](#)
- [Section 13.2.4, "Specifying the UDF Details"](#)

### 13.2.1 Invoke 'Booking Overage' screen

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.



The screenshot shows a window titled 'Book Overage' with a blue header bar. Below the header, there are two tabs: 'New' and 'Enter Query'. The main area contains four input fields: 'Transaction Currency \*', 'Transaction Amount \*', 'Narrative', and 'External Reference'. The 'Transaction Currency \*' and 'Transaction Amount \*' fields are positioned at the top, while 'Narrative' and 'External Reference' are below them. At the bottom right of the window, there are two buttons: 'Ok' and 'Exit'.

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 two 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.

**13.2.2 Specifying Denomination Details**

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

The screenshot shows a software window titled "Denomination Details". At the top, there are four input fields: "Currency Code", "Preferred Denomination", "Cash Amount", and "Denomination Total". Below "Preferred Denomination" is a "Populate" button, and below "Denomination Total" is a "Clear" button. A section titled "Denomination Details" contains a table with the following columns: "Denomination Code", "Denomination Value", "Units", and "Total Amount". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

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**

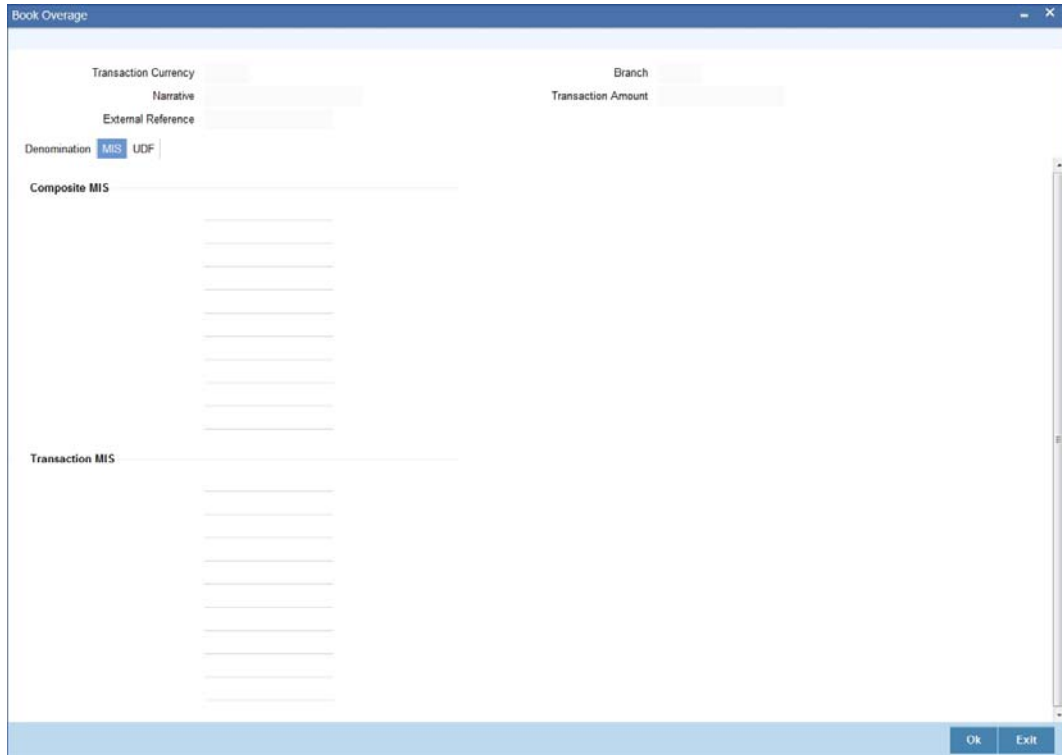
Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

### **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'.

## **13.2.3 Specifying the 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**

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.

**13.2.4 Specifying the UDF Details**

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

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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

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.*

## **13.3 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.

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.

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

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

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

## **13.4 Sell Cash to Teller**

You can perform cash transfer between Tellers within a branch in the 'Sell Cash to Teller' screen.

The Remitting Teller initiates the cash transfer within the same branch and specifies the Till to which the amount has to be transferred. The Receiving Teller can either save the transaction or discard it and cannot modify the transaction. The Receiving Teller manually verifies the transaction and clicks the 'Save' button confirming the transaction. After saving the transaction, the respective Till balances gets updated.

During authorization, the system triggers accounting entries and actual Till transfer takes place. After authorization, you cannot perform reversal of the transaction.

---

#### **Note**

If there are any 'Transfer Cash to Till' transaction initiated by Remitting Teller, which is incomplete, you cannot close the Till of both the Remitting Teller and the Receiving Teller.

---

You can invoke the screen by typing SCTT 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 details.

### **Transaction Details**

#### **Branch**

The system displays the branch code maintained in the system.

#### **From Till ID**

The system displays the till from where the cash is transferred.

#### **To Till ID**

Specify the Till Id where the cash has to be transferred. Alternatively, you can select Till Id from the option list. The list displays all the Till IDs maintained in the system.

#### **Till User ID**

The system displays the respective Till User ID maintained in the system.

#### **Transaction Currency**

Specify the currency code for the transaction. Alternatively, you can select the currency code from the option list. The list displays all the transaction currency maintained in the system.

#### **Transaction Amount**

Specify the total amount to be transferred.

### **Additional Details**

#### **Narrative**

Specify the remarks if any while performing cash transfer between Tellers within a branch.

#### **Currency Code**

The system displays the currency code of the transaction currency maintained in the system.

#### **Preferred Denomination**

Specify the preferred currency denomination for the transaction.

### **External Reference Number**

The system displays the external reference number for the branch, which is the unique identifier for a branch transaction.

### **Cash Amount**

The system displays the total cash amount in denominations block maintained in the system.

### **Denomination Total**

The system displays the denomination total maintained in the system.

### **Denomination Details**

#### **Denomination Code**

Specify the denomination code of the currency used in the transaction. Alternatively, you can select the denomination code from the option list. For every currency, various denominations are assigned to separate the denomination codes.

#### **Denomination Value**

The system displays the face value of the denomination maintained in the system.

#### **Units**

Specify the number of units of the denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behavior, you can specify units in negative.

#### **Total Amount**

The system displays the denomination value by multiplying the denomination value with the number of units.

#### **Acceptance Status**

The system displays the appropriate acceptance status maintained in the system. The system displays the following values:

- Pending - Status on transaction initiation.
- Completed - Status on receiving teller accepts.
- Discarded - Status on receiving teller discards.

## **13.5 Inter Branch Transaction**

This section contains the following topics:

- [Section 13.5.1, "Inter Branch Transaction Input"](#)
- [Section 13.5.2, "Inter Branch Transaction Request"](#)
- [Section 13.5.3, "Previewing Messages"](#)
- [Section 13.5.4, "Viewing Inter Branch Transaction Request Summary"](#)
- [Section 13.5.5, "Liquidating Inter Branch Transaction"](#)

### **13.5.1 Inter Branch Transaction Input**

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.

During Cash Pickup or Cash Delivery, the remitting bank can book an input transaction in the 'Inter Branch Transaction Input' screen. You can save the denomination details and print an



advice for the same. Simultaneously, the system updates the request status of the record to 'Initiated' for the Request Reference Number.

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.

The screenshot shows a software window with a title bar containing a diamond icon, a minus sign, and a close button. Below the title bar is a menu bar with 'New' and 'Enter Query' options. The main area contains several input fields and a checkbox. On the left side, there are fields for 'External Reference Number', 'Description', 'Advance Request Reference' (with 'No' below it), 'From Branch \*', 'From Vault \*', and 'Transaction Currency \*'. On the right side, there is a checkbox labeled 'Advance Request', and fields for 'To Branch \*', 'To Vault \*', and 'Transaction Amount \*'. All fields are currently empty. At the bottom right corner, there is a blue button labeled 'Exit'.

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.

**From Branch**

The system displays the current active branch office from where the cash will be sent.

**From Branch Name**

The system displays the name of the branch from which the request is initiated.

**To Branch**

Specify the destination branch where the cash will be received.

**To Branch Name**

The system displays the name of the branch to which the request is initiated.

**From Vault**

The system displays the vault based on the 'From 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 Reference No**

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 based on sender branch
  - No accounting entries or updates will be available for this transaction
- 

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

**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.

In addition to the details, captured in the previous stage, the system defaults the following 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.

---

**Note**

- The system validates whether the vault has sufficient cash balance. The system also checks whether the operation with sending cash is allowed for the receiving branch. For such transactions, you cannot change the transit account information. On saving the transaction, necessary accounting entries will be posted and the vault value will be updated. Thus the 'Send' operation will be completed. However, you can reverse the contract after authorization and the already posted accounting entries is reversed via the 'REVR' event.
  - If Denomination Tracking setup is maintained as 'None', then denomination tracking is not applicable.
- 

After authorization, if a record is reversed, which is linked to Inter Branch Transaction Request, the system updates the request status of the record to 'Cancelled' in the 'Inter Branch Transaction Request' screen. You cannot reuse a cancelled record.

### **13.5.2 Inter Branch Transaction Request**

Oracle FLEXCUBE facilitates inter branch transaction request. A 'Pickup of Cash' or 'Delivery of Cash' request can be raised by a branch with the central cash depository, which is another branch in Oracle FLEXCUBE.

A branch raises the request in the following scenarios:

- Pickup of Cash request - If the branch has cash in excess
- Delivery of Cash request - If there is a shortage of cash, for a future date

The branch to which the request is raised, acknowledges the request and generates advices for inter branch cash transfer request. Every request is identified by a unique 'Request Reference Number', which is automatically generated on save for a new request.

You can query the record through the 'Inter Branch Transaction Request' screen. You can invoke this screen by typing 'RTDBRTRX' 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 details:

### Request Reference Number

The system displays a unique system generated request reference number.

### Description

Specify the description of the request.

### Request for

Select the request for type for the inter branch transaction request. The options are as follows:

- Cash Pickup - If the branch has cash in excess
- Cash Delivery - If there is a shortage of cash, for a future date

### Requesting Branch

The system defaults the current branch code.

### Requesting Branch Name

The system defaults the current branch name.

### To Branch

Specify the branch code of the branch to which the request is raised. Alternatively, you can select the branch code from the option list. The list displays all the branch code maintained in the system.

### To Branch Name

The system defaults the branch name based on the 'Request To Branch Code' selected.

### Transaction currency

Specify the transaction currency. Alternatively, you can select the currency from the option list. The list displays all the currency code maintained in the system.

---

**Note**

While saving the transaction, the system performs validation to check whether the transaction currency is allowed for both 'From Vault' and 'To Vault'.

---

**Transaction Amount**

Specify the transaction amount which has to be transferred.

**Request Date**

The system defaults the application date as the request date. You are allowed to edit it as a current system date only.

**Delivery/ Pickup Date**

Select the delivery or pickup date from the adjoining calendar. This date should not be lesser than the 'Request Date'.

The system displays an override message, if the Delivery/ Pickup Date is a holiday for the 'To Branch'.

---

**Note**

If an Inter Branch Transaction is liquidated on a later date and not on the Delivery Date, then post liquidation, the system updates the actual delivery date as Delivery / pickup date in RTDBRTRX.

---

**Request Status**

Select the request status from the drop-down list. The list displays the following values:

- Accept
- Reject
- Pending
- Initiated
- Liquidated
- Cancelled

---

**Note**

The following are system defined statuses:

- Pending
- Initiated
- Liquidated
- Cancelled

You cannot select these statuses during inter branch transaction request. On click of 'New' button, the system defaults the Request Status as 'Pending'. You cannot edit it.

---

**Remarks**

Specify remarks against a particular status. It is mandatory to specify remark, if a request is rejected.

**Denomination Details**

The system displays the following details:

- Currency Code

- Denomination Total
- Denomination Code
- Denomination Value
- Units
- Total Amount

When the record is accepted, the system generates the advices/messages for both Pickup/Delivery Request.

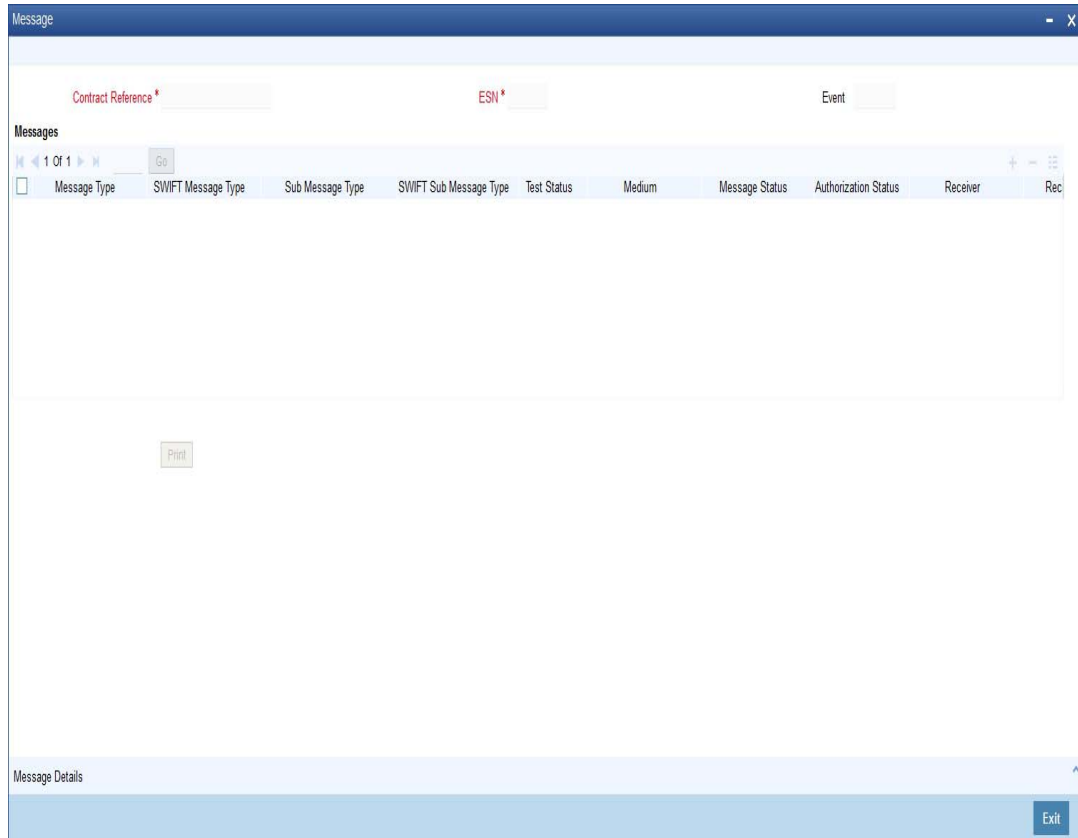
---

**Note**

- The system updates the status of the request to 'Initiated', if the request is initiated through 'Inter Branch Transaction Input' (1410) screen.
  - The system updates the status of the request to 'Liquidated', if the request is liquidated through 'Inter Branch Transaction Liquidation' (1411) screen.
  - You can close a request only if the status of the request is 'Pending'.
  - You can only select the record status to 'Accept' or 'Reject'.
  - You can select the record status to 'Accept' or 'Reject' only when the logged in branch matches with the 'To Branch' of the request. If the record fetched is in any other branch other than 'To branch', this field is not enabled.
  - You cannot modify the status of a request, if the system updates the request status to 'Liquidated' or 'Initiated'.
  - You cannot modify the status of a rejected request. Once a request is rejected, it cannot be reused. You should provide a remark stating a reason for rejection.
  - You can modify the request record post authorization, only if the record is in 'Pending' status.
  - While raising a request, it is not mandatory to specify the denominations. If you click 'Default Denomination', then it is mandatory to specify the 'Units' under the denomination details.
- 

### 13.5.3 Previewing Messages

You can preview the advice/message generated for the Inter-Branch Transaction Request using 'Message' screen. To invoke this screen, click 'Message' button.



You can specify the following details:

### **Contract Reference**

Specify the contract reference number of the inter-branch transaction request.

The system displays the following details:

- ESN
- Event
- Message Type
- SWIFT Message Type
- Medium
- Message Status
- Authorization Status
- Receiver
- Receiver Name
- DCN

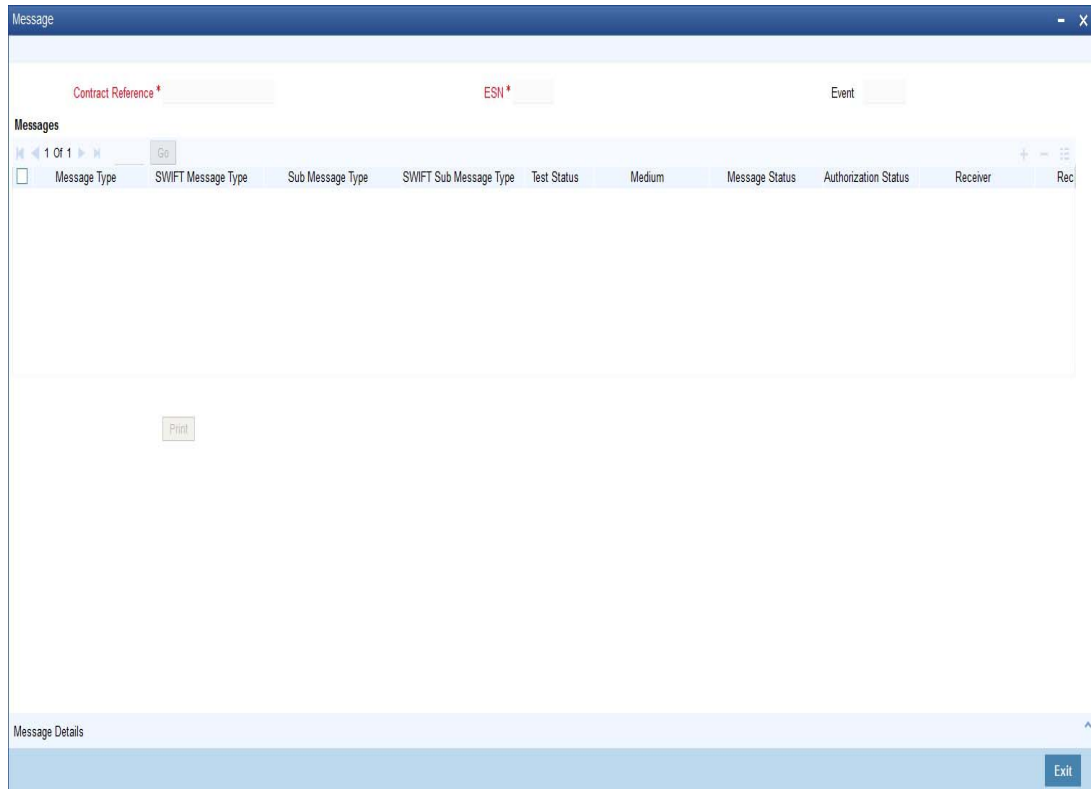
When a request status is accepted, saved and auto authorized, the system generates the advices/message, which are available for print. To print the generated advice/message, select a message and click 'Print' button.

The system generated two type of messages, they are:

- Accept Advice - This advice is generated if the request raised is accepted
- Reject Advice - This advice is generated if the request raised is rejected

### 13.5.3.1 Viewing Message Details

To view a message details, click 'Message Details' button to view the complete message.



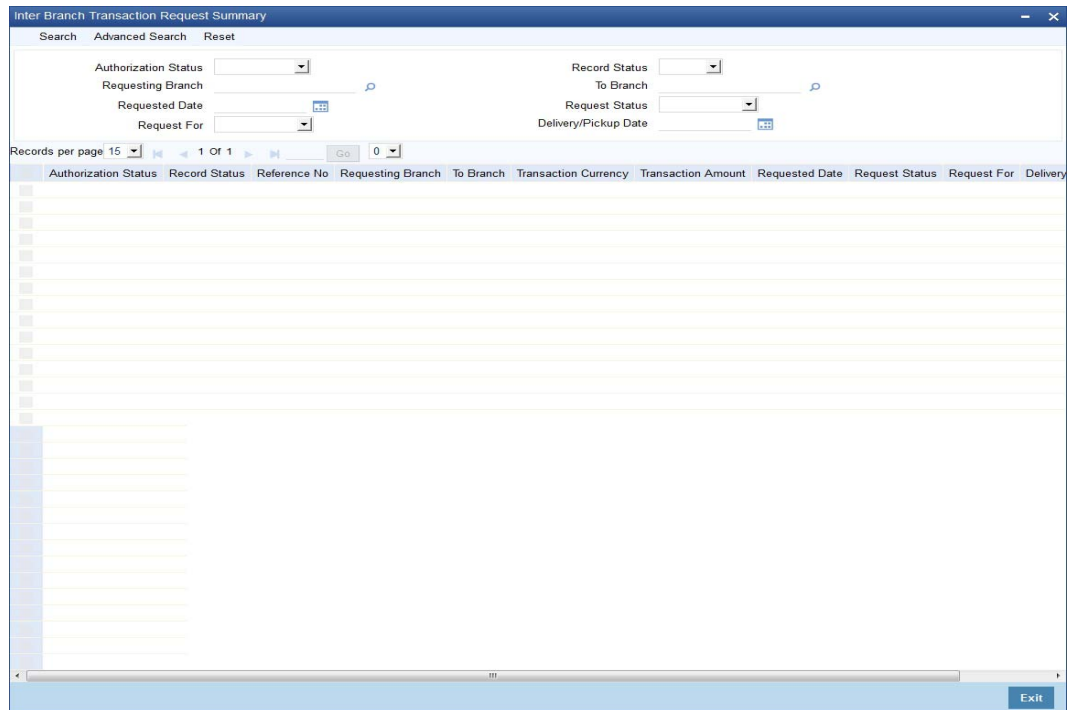
You can view the following details of the message:

- Reference number
- Document number
- ESN/Version Number
- Receiver/Sender
- Message Type
- SWIFT Message Type
- Message - Text of the message
- Remarks
- Reject Reason
- Message Trailers

### 13.5.4 Viewing Inter Branch Transaction Request Summary

You can view the details of the request raised by the current branch or the request received for the current branch in the 'Inter Branch Transaction Request Summary' screen. You can invoke this screen by typing 'RTSBRTRX' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.





In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Requesting Branch
- Requested Date
- Request For
- Record Status
- To Branch
- Request Status
- Delivery/Pickup Date

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference No
- Requesting Branch
- To Branch
- Transaction Currency
- Transaction Amount
- Requested Date
- Request Status
- Request For
- Delivery/Pickup Date

### 13.5.5 Liquidating Inter Branch 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 Number  Description   
Original Reference No. \*

Exit

#### Query Details

External Reference Number  Description   
Original Reference No. \*

Exit

The system displays the following:

**Original reference no**

Specify the original reference number. Alternatively, you can select the original reference number from the option list. The list displays all the valid original reference number maintained in the system.

**From Branch**

The system displays the current active branch office from where the cash will be sent.

**From Branch Name**

The system displays the name of the branch from which the request is initiated.

On click of 'Query' button, the system defaults following fields:

- To Branch
- From Vault
- To Vault
- Transaction Currency
- Transaction Amount.

**To Branch Name**

The system displays the name of the branch to which the request is initiated.

**Additional Details****External Reference Number**

The system displays the external reference number.

**Denomination Details****Denomination Code**

The system defaults the denomination code maintained during the initiation stage.

**Denomination Value**

The system displays the value of the denomination.

**Units**

The system displays the units entered by the initiator.

**Total Amount**

The system displays the total amount.

Clicking 'Query' button, the system validates if all the mandatory details are specified. This button will be disabled after the first click.

---

**Note**

- If an Inter Branch Transaction is liquidated on a later date and not on the Delivery Date, then post liquidation, the system updates the actual delivery date as Delivery / pickup date in RTDBRTRX.
  - If Denomination Tracking setup is maintained as 'None', then denomination tracking is not applicable.
-

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

---

# 14. Branch Deployment Options

## 14.1 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.

This chapter contains the following sections:

- [Section 14.2, "Deployment Options"](#)
- [Section 14.3, "Processing Transactions in Offline Mode"](#)
- [Section 14.4, "Tanking and Untanking"](#)
- [Section 14.5, "Auto-Reversal Process"](#)
- [Section 14.6, "Offline Batch Process Flow"](#)

## 14.2 Deployment Options

This section contains the following topics:

- [Section 14.2.1, "Centralized Deployment"](#)
- [Section 14.2.2, "De-centralized Deployment"](#)

### 14.2.1 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.

## 14.2.2 De-centralized Deployment

In a de-centralized deployment:

- Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the FLEXCUBE DB.
- Branch and Host schemas will be present in different Oracle DB Instances.
- Doesn't require network connectivity at all times.
- 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.

### 14.2.2.1 Online Mode

If the branch is online, you can see the online status when you mouse over 'Branch' on the application toolbar.

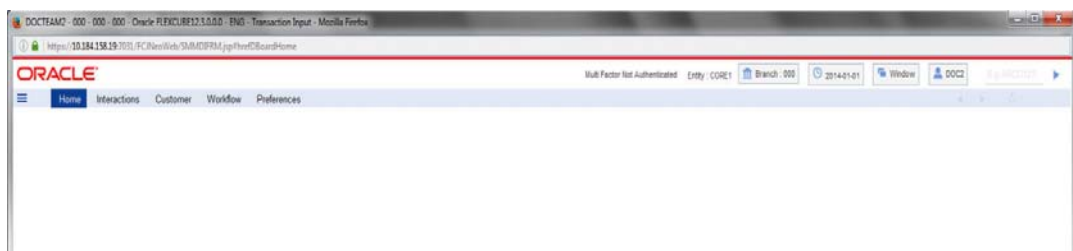


The features of this deployment are as follows:

- 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.

### 14.2.2.2 Offline Mode

If the branch is online, you can see the online status when you mouse over '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.

#### **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.

## **14.3 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

SI No	Function id	Module	Offline	Description
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
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



SI No	Function id	Module	Offline	Description
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)
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

## 14.4 Tanking and Untanking

Transactions are stored in Branch DB in Offline mode with the status as Tanked

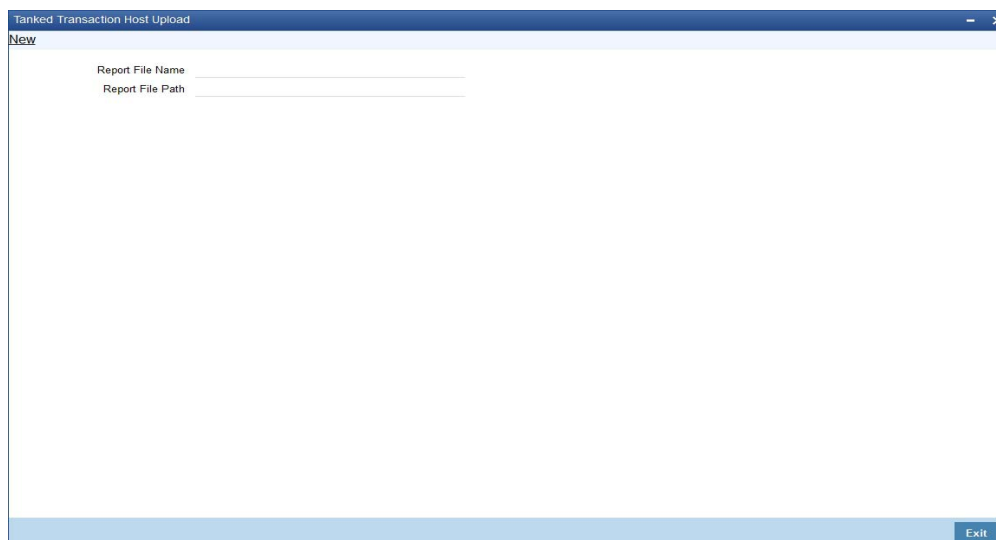
Untanking job will pick up the Tanked transactions and store them in FLEXCUBE DB once the connectivity is restored.

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.

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.

## 14.5 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.

## 14.6 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 be 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.

### 14.6.1 Process Flow for Online Branch which uploads Offline Transactions

The process for uploading offline transactions is as follows:

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 STDUFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDUFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

## 15.1 Introduction

This chapter details the various batch operations that are done in this module.

This chapter contains the following sections:

- [Section 15.2, "Clearing Inward Cheque Data Entry"](#)
- [Section 15.3, "Clearing Inward Data Entry"](#)
- [Section 15.4, "Consolidated Cheques Data Entry"](#)
- [Section 15.5, "Clearing Outward Data Entry"](#)
- [Section 15.6, "Running EOD"](#)
- [Section 15.7, "Querying Tellers Status"](#)

## 15.2 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.

Entry Number	Instrument Type	Account Number	Cheque Number	Amount	Remitter Branch	Account Title	Clearing Type	Drawee Account Number
--------------	-----------------	----------------	---------------	--------	-----------------	---------------	---------------	-----------------------

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**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.

---

After entering these details click save icon move to the enrichment stage.

## Enrichment Stage

In this stage you can also modify the details you have entered in the input stage if required.

Entry Number	Instrument Type	Account Number	Cheque Number	Amount	Remitter Branch	Account Title	Clearing Type	Drawee Account Number	FLEXCUBE Ref
--------------	-----------------	----------------	---------------	--------	-----------------	---------------	---------------	-----------------------	--------------

Click save icon to save the transaction. The system displays the message as "Transaction Completed Successfully".

## 15.3 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.

Entry Number	Instrument Type	Account Or General Ledger Number	Instrument Number	Instrument Currency	Amount	Branch Code	Account Title	Narrative	Clearing
--------------	-----------------	----------------------------------	-------------------	---------------------	--------	-------------	---------------	-----------	----------

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.

**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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

**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 a 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.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## 15.4 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.

Entry Number	Instrument Type	Drawer Account Number *	Cheque Number *	Amount *	Routing Number	Narrative
1	Cheque	...	...	...	...	Cheque Deposit

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### 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.

---

#### 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.

---

Click save icon to go to the next stage.

### Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

Entry Number	Instrument type	Drawer Account Number	Cheque Number	Amount	Routing Number	Narrative
	Cheque					

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.

## 15.5 Clearing Outward Data Entry

The In-house cheques will deposit using the existing Outward Clearing Data Entry screens if Customer float days are greater than zero for the product or if sufficient funds are not available during cheque deposited from existing LOCH screen. If the in-house cheques are initiated using Outward Clearing Data Entry screen, the system will follow the regular life cycle of inward clearing contract creation and return handling like other normal clearing cheques.

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.

Entry Number	Instrument type *	Drawee Account Number *	Instrument Number *	Instrument Currency *	Amount *	Routing Number
--------------	-------------------	-------------------------	---------------------	-----------------------	----------	----------------

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.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

*For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.*

### **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:

- 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

### 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.

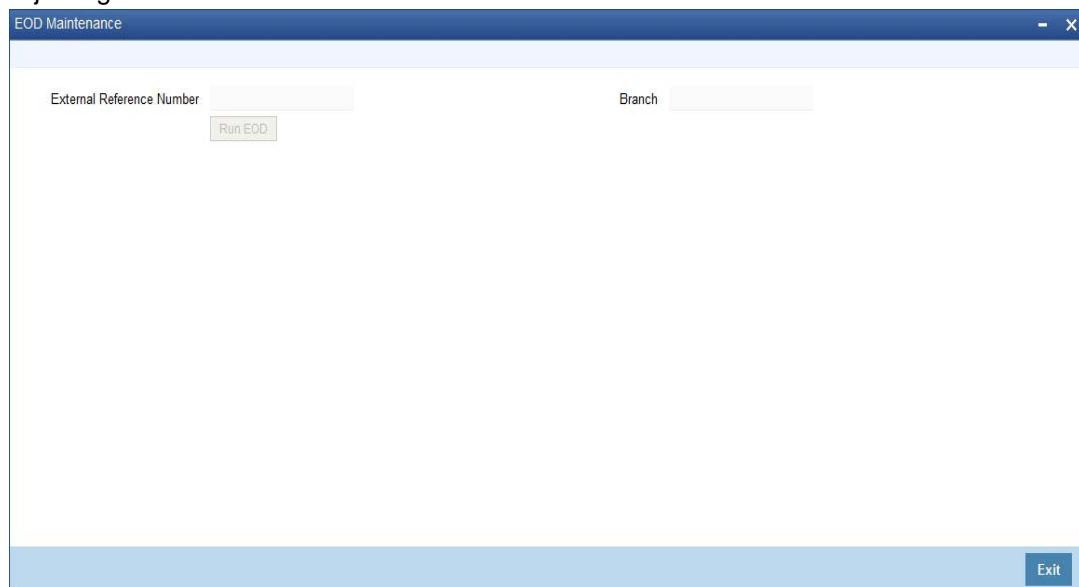
In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button once, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

## 15.6 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 of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

## 15.7 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:

The screenshot shows a software window titled 'Main'. At the top, there are two input fields: 'External Reference Number' and 'Branch'. Below these is a 'Go' button. A table header is visible with columns: 'User ID', 'Till Id', 'User Working', 'Pending Transactions', 'Tanked Transactions', and 'Assigned Transactions'. The table body is currently empty. At the bottom right of the window is an 'Exit' button.

### **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



### 16.1 Introduction

This chapter contains the following sections:

- Section 16.2, "Savings Insignificant Balance Accounts Report"
- Section 16.3, "Blocked Accounts Report"
- Section 16.4, "Account Balance Listing Report"
- Section 16.5, "Saving Accounts Opened Today Report"
- Section 16.6, "Saving Accounts Closed Today Report"
- Section 16.7, "Flat File - Cheque Book Requested Report"
- Section 16.8, "Savings Large Balance Movements Report"
- Section 16.9, "Accounts Dormant Next Month Report"
- Section 16.10, "Savings Account Dormant Today Report"
- Section 16.11, "Re-validated Instruments Report"
- Section 16.12, "Reissued Instrument Report"
- Section 16.13, "Duplicate Instrument Issued Report"
- Section 16.14, "Savings Overline/TOD Report"
- Section 16.15, "Daily Overline/TOD Txn Report"
- Section 16.16, "Large Debit Balance Report"
- Section 16.17, "Intra bank Transfer Report"
- Section 16.18, "Flat File Cheque Book Requested Report"
- Section 16.19, "Signatory Details Report"
- Section 16.20, "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.

### 16.2 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.

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.

**16.2.1 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:

Field	Description
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

Last Debit Date	This indicates the date of previous debit
Account Balance	This indicates the balance amount in the account

## 16.3 Blocked Accounts Report

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.

### 16.3.1 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:

Field	Description
Account Number	This indicates the account number
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

## 16.4 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.

### 16.4.1 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:

<b>Field</b>	<b>Description</b>
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

## **16.5 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.

**Branch Code**

The system displays the current branch code. You can generate the report specific to this branch.

**16.5.1 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:

Field	Description
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

## 16.6 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.

### Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

### 16.6.1 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:

Field	Description
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

## 16.7 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.

### 16.7.1 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:

Field	Description
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

## 16.8 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.

### 16.8.1 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:

Field	Description
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 Move-ment	This indicates the Balance Movement in CASA
Available Balance	Balance Available

## 16.9 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.

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.



### 16.9.1 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:

Field	Description
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

## 16.10 Savings Account Dormant Today Report

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.

### 16.10.1 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:

Field	Description
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
Date of Transaction (Date Last Dr and Date Last Cr)	This indicates the last date on which there was a transaction in the account.

## 16.11 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.

The screenshot shows a software window titled "Revalidated Instruments Report". The window contains the following fields and controls:

- Branch Code \***: A text input field.
- Instrument Type \***: A text input field.
- From Date**: A text input field.
- To Date**: A text input field.
- Report Format**: A dropdown menu currently showing "PDF".
- Report Output**: A dropdown menu currently showing "View".
- Printer At**: A dropdown menu currently showing "Client".
- Printer**: A text input field.
- Buttons**: "Ok" and "Exit" buttons are located at the bottom right of the window.

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.

**16.11.1 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.

The generated report will have the following information:

Field	Description
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-validation
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.

**16.12 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.

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.

**16.12.1 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:

Field	Description
Issue Date	Issue date of the instrument

Beneficiary Name	Name of the beneficiary
Reissued Date	Re-validated date of the instrument
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

## 16.13 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.

**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.

**16.13.1 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**

The generated report will have the following information:

Field	Description
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
------------	---

## 16.14 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.

**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.

**16.14.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the 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

---

**Note**

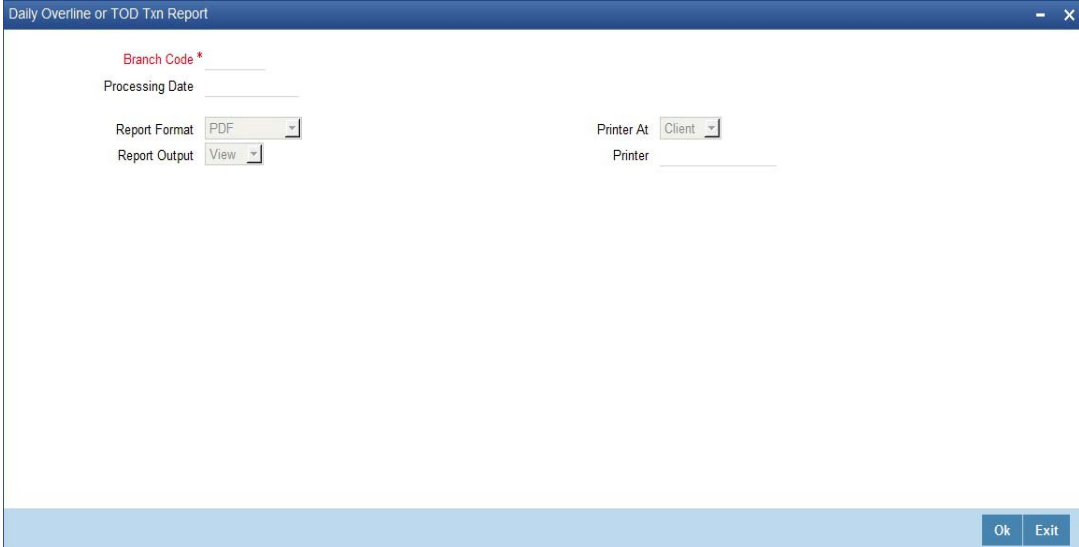
Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all overline accounts will be listed in the report. At least a single overline account should have 100% customer account linkage.

---

## 16.15 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.

## 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.

### 16.15.1 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

---

**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 over line accounts will be listed in the report.
  - At least a single line should be mapped with 100% customer\_account\_linkages.
- 

## 16.16 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.

### 16.16.1 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

## 16.17 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

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

### **16.17.1 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

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

## 16.18 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.

## 16.18.1 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

## 16.19 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.

Signatory Details

All CIFs

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Exit

### 16.19.1 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:



### 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

## 16.20 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.

Daily Processed Transactions Report

Branch

Branch Code

Option  All  Specific Branch

Date

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Exit

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.

---

### **Note**

The daily processed transactions report displays only transactions related to customer account and does not list any walk-in cash transactions.

---

## **16.20.1 Contents of the Report**

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:

<b>Field Name</b>	<b>Field Description</b>
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

---

## 17. Function ID Glossary

### Numerics

1005 .....	9-25	8203 .....	7-62
1006 .....	7-52	8204 .....	8-35
1008 .....	9-2	8205 .....	8-31
1009 .....	8-28	8206 .....	7-112
1010 .....	8-80	8207 .....	7-68
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1014 .....	8-44	8302 .....	8-97
1025 .....	7-42	8304 .....	8-126
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6570 .....	8-26	9010 .....	12-8
7010 .....	6-6	9011 .....	12-10
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7031 .....	6-4	9016 .....	12-14
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SVRCABLI .....16-4  
SVRDOREP .....16-10  
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SVRLBALM .....16-9  
SVRREPRT .....16-23  
SVRSIG .....16-24

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TLTT .....4-14  
TVCL .....4-11  
TVQR .....7-110