Current and Savings Account User Guide

Oracle FLEXCUBE Universal Banking

Release 14.2.0.0.1

Part No. E99083-01

January 2019

ORACLE

Current and Savings Account
Oracle Financial Services Software Limited
Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

Copyright © 2007, 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.
The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. Preface 1-1

1.1 Introduction 1-1
1.2 Audience 1-1
1.3 Documentation Accessibility 1-1
1.4 Organization 1-1
1.5 Related Documents 1-2
1.6 Glossary of Icons 1-3

2. CASA - An Overview 2-1

2.1 Major Features 2-1
2.2 Major Functions 2-2

3. Maintaining Account Class 3-1

3.1 Account Class Maintenance 3-1
3.1.1 Maintaining Account Classes 3-1
3.1.2 Invoking Account Class Maintenance Screen 3-2
3.1.3 Statement Parameters Tab 3-10
3.1.4 Preferences Tab 3-15
3.1.5 GL Lines Button 3-21
3.1.6 Auto Deposits Button 3-23
3.1.7 Status Rule Button 3-25
3.1.8 Amount Block Button 3-30
3.1.9 Restriction Button 3-32
3.1.10 Statement Button 3-32
3.1.11 REG Button 3-37
3.1.12 Branches/Currencies Button 3-38
3.1.13 Customer Categories Button 3-41
3.1.14 Notice Button 3-43
3.1.15 Banking Channels Button 3-44
3.1.16 Default Limits 3-45
3.2 Account Class Restriction Maintenance 3-47
3.2.1 Maintaining Branch Preferences 3-48
3.2.2 Maintaining Currency Preferences 3-49
3.2.3 Customer Categories Button 3-52
3.3 Account Class Denomination Deposit 3-54
3.4 Account Class Group Maintenance 3-55
3.4.1 Maintaining Account Class Group 3-55
3.4.2 Viewing Account Class Group 3-56
3.5 Account Class Provisioning Maintenance 3-57
3.5.1 Maintaining Account Class Provisioning 3-57
3.6 Account Class Transfer 3-60
3.6.1 Maintaining Account Class Transfer 3-60
3.6.2 Main Tab 3-60
3.6.3 Auxiliary Tab 3-62
3.6.4 Processing Account Class Transfer 3-75
3.6.5 Viewing Account Class Transfer 3-76

3.7 Account Class Value Date Maintenance 3-77
3.7.1 Maintaining Account Class Value Dates 3-78
3.8 Manual Status Change Input 3-79
3.8.1 Modifying Account Status Manually 3-79
3.9 Maintaining Turnover Limits 3-82
4. Customer Accounts 4-1
4.1 Customer Account Maintenance 4-2
4.1.1 Opening Customer Accounts 4-3
4.1.2 Main Tab 4-6
4.1.3 Auxiliary Tab 4-15
4.1.4 Nominee Tab 4-27
4.1.5 Checklist Tab 4-29
4.1.6 Capturing Additional Details 4-31
4.1.7 Interest Button 4-33
4.1.8 Charge Button 4-39
4.1.9 Consolidated Charge Button 4-41
4.1.10 BIC Button 4-42
4.1.11 Instructions Button 4-42
4.1.12 Standing Instructions Button 4-43
4.1.13 Linked Entities Button 4-44
4.1.14 REG Button 4-45
4.1.15 Account Status Button 4-46
4.1.16 Restriction Button 4-48
4.1.17 Currency Limits Button 4-51
4.1.18 MIS Button 4-52
4.1.19 Statement Button 4-54
4.1.20 Limits Button 4-60
4.1.21 Documents Tab 4-64
4.1.22 Banking Channels Tab 4-65
4.1.23 Joint Holder Button 4-66
4.1.24 Fields Button 4-68
4.1.25 Deposits Instructions Button 4-68
4.1.26 Billing Parameters Button 4-70
4.1.27 Account Signatory Button 4-72
4.1.28 Interim Transactions Report Button 4-77
4.1.29 Notice Preferences Button 4-82
4.1.30 Cards Tab 4-83
4.1.31 Statistics Button 4-85
4.1.32 Change Log Tab 4-85
4.1.33 Cheque Book Request Button 4-85
4.1.34 Debit Card Request Button 4-87
4.1.35 Sweep In Setup Button 4-88
4.1.36 Generating Alert for Secure Overdraft Utilization 4-92
4.1.37 Viewing Customer Accounts Details 4-94
4.1.38 Viewing Customer Accounts 4-96
4.1.39 Viewing Customer Account Sweep History Details 4-96
4.2 Financial Inclusion Customer Account Creation 4-98
4.2.1 Creating FI Customer and Customer Accounts 4-98
4.2.2 Viewing FI Customer Account Creation Details 4-107
4.3 Multi Currency Account Maintenance 4-109

4.3.1 Opening Multi Currency Account 4-109
4.4 Multi Currency Account Query 4-111
4.4.1 Opening Multi Currency Account query 4-111
4.5 CASA Branch Parameter Maintenance 4-113
4.6 Address Code Maintenance 4-113
4.6.1 Maintaining Address Code 4-114
4.6.2 Viewing Address Code Maintenance 4-114
4.7 Company Code Maintenance 4-115
4.7.1 Maintaining Company Code 4-116
4.7.2 Viewing Company Code Maintenance 4-117
4.8 Primary Party Change Maintenance 4-118
4.8.1 Changing Primary Party of an Account 4-118
4.8.2 Linked Entities Button 4-119
4.8.3 Account Signatory Button 4-120
4.8.4 Customer Change Button 4-120
4.8.5 Viewing Primary Party Change Summary 4-124
4.9 Maintaining Customer De-duplication 4-125
4.10 Joint Holder Maintenance 4-127
4.10.1 Maintaining Joint Holder Details 4-127
4.10.2 Viewing Joint Holder Details 4-129
4.11 Reserve Account Creation 4-130
4.12 Reconciliation of MT110 with Incoming Cheque Transactions 4-131
4.12.1 Processing MT110 Incoming Message 4-131
4.12.2 Processing Inward Cheque Clearing Transaction 4-131
4.13 Sweep-In Transactions 4-132
4.13.1 Processing Escrow Sweeps 4-132
4.13.2 Processing Sweep-In from Linked Accounts 4-133
4.13.3 System validations for Sweep-in at Account and Account Class Level .. 4-133
4.13.4 Sweep in and Reverse Sweep in Sequence 4-136
4.13.5 Reversal of Sweep in Transaction 4-137
4.13.6 De-linking Accounts 4-138
4.13.7 Handling Batch Closure of Auto Deposits with Zero Balance 4-138
4.14 Levying Penalty Interest on Notice Accounts 4-138
4.15 Maintaining Notice Period for Withdrawal 4-139
4.15.1 Withdrawal of Funds without Penalty 4-140
4.16 Recording Details of Lodgment Book Requests 4-140
4.17 Quick Account Opening 4-142
4.17.1 Opening CASA Account Quickly 4-142
4.17.2 Main Tab 4-145
4.17.3 Check List Tab 4-149
4.17.4 MIS Button 4-150
4.17.5 UDF Button 4-150
4.17.6 Cheque Book Request Button 4-150
4.17.7 Debit Card Request Button 4-151
4.17.8 Change Log Button 4-151
4.17.9 Viewing Quick Customer Account Summary 4-151
4.18 Maintaining Customer Account Limit 4-152
4.19 Transaction Limit Code Maintenance 4-153
4.19.1 Maintaining Transaction Count Limit Code 4-154
4.19.2 Viewing Transaction Count Limit 4-156

4.19.3 Maintaining Transaction Count Limit Code Mapping *4-156*
4.19.4 Viewing Transaction Count Limit Code Mapping *4-158*
4.20 Generating Notifications 4-159
4.21 Query Operation 4-159
4.21.1 Querying for Account Statistics *4-160*
4.21.2 Querying for Month-Wise Customer Account Statistics *4-161*
4.21.3 Querying Account Details *4-163*
4.21.4 Querying Account Transactions *4-166*
4.21.5 Querying Accounting Reconciliation *4-167*
4.22 View Operation 4-169
4.22.1 Viewing Month-Wise Customer Account Statistics *4-170*
4.22.2 Viewing Customer Account Balance *4-171*
4.22.3 Viewing Utilization of Free Amounts *4-177*
4.22.4 Viewing Dummy Numbers Associated with CIF Number *4-178*
4.23 Bulk Account Status Change 4-179
4.23.1 Maintaining Bulk Account Status Changes *4-179*
4.23.2 Viewing Bulk Account Status Change *4-181*
4.24 Closing Account 4-182
4.25 Special Range/Number Maintenance 4-183
4.26 Releasing Track Receivable Details 4-185
4.27 Viewing Release of Track Receivable Summary 4-187
4.28 Deleting Track Receivable Details 4-188
4.29 Viewing of Deletion of Track Receivable Summary 4-191
4.30 Account Netting Structure Maintenance 4-192
4.30.1 Maintaining Account Netting Structure *4-192*
4.30.2 Viewing Account Netting Structure Details *4-193*
5. Customer Tax Allowance Limit 5-1
5.1 Maintaining Customer Tax Allowance 5-1
6. Error Queue Definition and Accounting Referral Queue 6-1
6.1 Maintaining Error Queue 6-1
6.1.1 Error Code List *6-2*
6.2 Viewing Accounting Referral Queue 6-4
7. Stamp Duty Taxation 7-1
7.1 Maintaining Stamp Duty Taxation 7-1
8. Maintaining Passbook 8-1
8.1 New Passbook Issue Details 8-1
8.1.1 Invoking New Passbook Issue Screen *8-1*
8.1.2 Charge Button *8-3*
8.2 Passbook Status Change 8-4
8.2.1 Invoking Passbook Status Change Screen *8-4*
8.3 Passbook Update 8-5
8.3.1 Invoking Passbook Update Screen *8-5*
8.4 Passbook Reprint 8-7
8.4.1 Invoking Passbook Reprint Screen *8-7*
8.5 Passbook Compressed Transactions 8-8
8.5.1 Invoking Passbook Compressed Transactions Screen *8-9*
8.6 Passbook Reports 8-10
8.6.1 Invoking Passbook Reports *8-10*
9. Maintaining Cheque Book Details 9-1

9.1 Cheque Book Maintenance 9-1
9.1.1 Maintaining Cheque Book Details 9-1
9.1.2 Fields Button 9-5
9.1.3 View Cheque Status Button 9-5
9.1.4 Charge Button 9-7
9.1.5 Events Button 9-8
9.2 Cheque Details Maintenance 9-9
9.2.1 Maintaining Cheque Details 9-10
9.2.2 Retrieving Cheque Details 9-12
9.3 Cheque Book Archive 9-13
9.3.1 Archiving Cheque Book 9-13
9.3.2 Viewing Archived Cheque Books 9-14
9.3.3 Querying Archived Cheque Details 9-16
10. Maintaining Account Structure 10-1
10.1 Defining Account Structure 10-1
10.2 Debiting Transaction into the Primary Account 10-1
10.2.1 Processing Amount Block 10-2
10.3 Maintaining Account Structure 10-2
10.4 Viewing Account Structure Maintenance Summary 10-2
11. Account Switching Service 11-1
11.1 Full Switch Service Process 11-1
11.2 Partial Switch Service Process 11-2
11.3 Processing Account Switch Service 11-2
11.3.1 Maintaining Account Switching Service Parameters 11-3
11.3.2 Viewing Account Switching Service Parameter Details 11-4
11.3.3 Maintaining Outgoing Information Request for Account Switching 11-5
11.3.4 Account Switching Service Outgoing Message Browser 11-11
11.3.5 Account Switching Service Incoming Message Browser 11-12
11.3.6 Incoming Information Request and Response Operations 11-13
11.3.7 Incoming Request Workflow 11-18
11.3.8 Outgoing Request Workflow 11-19
11.3.9 Redirecting the Requests 11-19
11.3.10 Outgoing Balance Transfer Request and Response 11-21
11.3.11 Incoming Balance Transfer Request and Response 11-24
11.3.12 Notify Switch Completion 11-26
11.3.13 Switch Termination 11-27
11.3.14 Cancelling Payment Arrangements 11-28
11.3.15 Auto Completion for Partial Switch 11-30
11.3.16 Authorizing Account Switching Service 11-31
11.3.17 Completing Account Switching Service 11-31
12. Maintaining Amount Blocks 12-1
12.1 Hold Code Maintenance 12-1
12.1.1 Maintaining Hold Codes 12-1
12.1.2 Viewing Hold Codes 12-3
12.2 Amount Block Maintenance 12-3
12.2.1 Maintaining Individual Amount Blocks 12-4
12.2.2 Viewing Amount Block 12-7
12.2.3 Maintaining Consolidated Amount Block Details 12-9
12.3 Processing Amount Block Request from Channels 12-11

12.3.1 Debit or Credit Transactions Upload 12-11
12.3.2 Amount Block Request 12-12
12.3.3 Amount Block Modification 12-12
12.3.4 Release of Amount Block 12-12
13. Maintaining Stop Payment Details 13-1
13.1 Stop Payment Maintenance 13-1
13.1.1 Maintaining Stop Payment Orders 13-2
14. Generating Account Statements 14-1
14.1 Account Statement Generation 14-1
14.1.1 Maintaining Advice Formats 14-1
14.1.2 Maintaining Account Statement Format for Account Classes 14-6
14.1.3 Maintaining Message Types 14-8
14.1.4 Maintaining Customer Address 14-9
14.1.5 Maintaining Statement Generation Batch 14-9
14.1.6 Maintaining Ad Hoc Statement Requests 14-11
14.1.7 Viewing Adhoc Consolidated Statement Request Summary 14-13
14.1.8 Maintaining Automatic Consolidated Statement Requests 14-14
14.1.9 Viewing Automatic Consolidated Statement Request Summary 14-16
14.1.10 Maintaining Combined Statements 14-18
14.1.11 Viewing Combined Statement Details 14-20
14.1.12 Periodic Charges for Combined Statement 14-21
14.2 Statement of Fees Generation 14-22
14.2.1 Maintaining Statement of Fees 14-23
14.2.2 Contents of the Report 14-24
15. Processing Post Dated Cheques 15-1
15.1 Post Dated Cheque Maintenance 15-1
15.1.1 Drawer Maintenance 15-1
15.1.2 Post Dated Cheque Reject Code Maintenance 15-5
15.1.3 Customer Cheque Discount Details Maintenance 15-6
15.2 PDC Products 15-9
15.2.1 Maintaining PDC Products 15-9
15.2.2 Accounting Roles Button 15-12
15.2.3 Events button 15-12
15.2.4 Preferences Button 15-13
15.3 Post Dated Cheque Transaction 15-16
15.3.1 Entering Details of Post Dated Cheques 15-17
15.3.2 Viewing Post Dated Cheques Transaction Input summary 15-22
15.3.3 Accounting Entries Button 15-25
15.3.4 ICCF Details Button 15-25
15.3.5 Project Details Button 15-27
15.3.6 Limits Button 15-27
15.3.7 Viewing Summary of Post Dated Cheques Transaction 15-29
15.3.8 Bulk Input of Post Dated Cheques 15-31
15.3.9 Project Details Button 15-34
15.3.10 Viewing Post Dated Cheques Bulk Input Summary 15-35
15.4 Other Operations on PDCs 15-36
15.4.1 Cancellation and Reversal of PDCs 15-36
15.4.2 Liquidation of PDCs 15-39
15.4.3 Return of Post Dated Cheque 15-45

15.4.4 Re-Presentation of Post Dated Cheque 15-46
15.5 Events and Accounting Roles 15-46
15.5.1 Events 15-46
15.5.2 Amount Tags 15-47
15.5.3 Accounting Roles 15-48
15.5.4 Event-wise Accounting Entries 15-48
15.5.5 Discounted cheque, Advance Charge collection, with Accrual 15-52
15.5.6 Discounted, Advance charge collection, without Accrual 15-53
15.5.7 Discounted, Arrear charge collection, with Accrual 15-54
15.5.8 Discounted, Arrear charge collection, without Accrual 15-55
15.5.9 Purchase 15-57
16. Instrument Details 16-1
16.1 Maintaining Instrument Product 16-1
16.2 Maintaining Instrument Types for Other Banks 16-3
16.3 Instruments Transactions Query 16-4
16.3.1 Querying Instruments Transactions 16-5
16.3.2 Transaction Details Tab 16-5
16.3.3 Charges tab 16-6
16.3.4 MIS Button 16-7
16.3.5 Clearing Button 16-7
16.3.6 Accounting Entries Button 16-8
16.3.7 Viewing Instrument Transaction Query Summary 16-8
16.4 Instrument Type Maintenance 16-9
16.4.1 Maintaining Instrument Types 16-9
16.4.2 Status Button 16-11
16.4.3 Defining Cheque Details 16-11
16.5 Message Generation for Instruments 16-12
16.5.1 MT110 and MT111 Generation 16-13
16.5.2 Processing MT110 and MT111 16-13
16.5.3 Mapping between Common Payment Gateway Fields and Instruments 16-14
16.6 Uncollected Funds on Payment Instruments 16-17
16.6.1 Manual Processing for Uncollected Funds 16-17
16.6.2 Operations that you can Perform 16-18
16.6.3 Intra-day Release of Uncollected Funds 16-19
16.6.4 Querying for Details on Overdrawn Accounts 16-20
16.7 Instrument Clearing Details Maintenance 16-21
16.7.1 Maintaining Interface Clearing Details for Instruments 16-21
16.7.2 Charges tab 16-23
16.7.3 Viewing Interface Clearing Summary 16-24
16.8 Inward Interface Clearing Details 16-25
16.8.1 Invoking Inward Interface Clearing Details Screen 16-25
16.8.2 Charges Button 16-27
16.8.3 Events Button 16-28
17. Annual Percentage Yield for CASA Accounts 17-1
17.1 Specifying the APY Basis 17-1
18. Batch Processing 18-1
18.1 Batch Processes 18-1
18.1.1 Batch Process for Liquidating PDC Linked Schedules 18-1
18.1.2 Processing of Customer De-duplication Batch 18-2

18.1.3 Processing Message Generation for Combined Statement 18-2
18.1.4 Sweep In and Sweep Out Batch Processing 18-2
19. Reports 19-1
19.1 Maintaining Printing Options for Reports 19-2
19.2 Account Cheque Details Report 19-3
19.2.1 Generating Account Cheque Details Report 19-3
19.2.2 Selection Options 19-3
19.2.3 Contents of the report 19-4
19.3 CASA Stop Payment Report 19-4
19.3.1 Generating CASA Stop Payment Report 19-5
19.3.2 Selection Options 19-5
19.3.3 Contents of the report 19-5
19.3.4 Customer Statistics Report 19-6
19.4 Account Statement Reports 19-8
19.4.1 Generating Account Statement Reports 19-8
19.4.2 Contents of the report 19-13
19.4.3 Viewing Charge Details 19-15
19.4.4 Viewing Events 19-16
19.5 PDC Summary Report 19-16
19.5.1 Generating PDC Summary Report 19-16
19.5.2 Contents of the report 19-17
19.6 Cheque Cancellation Report 19-18
19.6.1 Generating Cheque Cancellation Report 19-18
19.6.2 Contents of the Report 19-18
19.7 Interest Statement Report 19-19
19.7.1 Generating Interest Statement Report 19-19
19.7.2 Contents of the Report 19-20
19.8 Dormant Activated Report 19-22
19.8.1 Generating Dormant Activated Report 19-22
19.8.2 Contents of the Report 19-22
19.9 Stop Cheques Maintained Report 19-23
19.9.1 Generating Stop Cheques Maintained Report 19-24
19.9.2 Contents of the Report 19-24
19.10 Post Dated Cheques Due Today Report 19-25
19.10.1 Generating Post Dated Cheques Due Today Report 19-25
19.10.2 Contents of the Report 19-26
19.11 Inter-Branch Accounts Opened Today Report 19-27
19.11.1 Generating Inter-Branch Accounts Opened Today Report 19-27
19.11.2 Contents of the Report 19-28
19.12 Account Status Movement Report 19-29
19.12.1 Generating Account Status Movement Report 19-29
19.12.2 Contents of the Report 19-30
19.13 Variances Maintained Today Report 19-31
19.13.1 Generating Variances Maintained Today Report 19-31
19.13.2 Contents of the Report 19-31
19.14 Operating Instructions Not Captured Report 19-32
19.14.1 Generating Operating Instructions Not Captured Report 19-32
19.14.2 Contents of the Report 19-33
19.15 Minor Customer Details Report 19-34
19.15.1 Generating Minor Customer Details Report 19-35

19.15.2 Contents of the Report 19-35
19.16 CASA-Overdraft Report 19-36
19.16.1 Generating CASA-Overdraft Report 19-36
19.16.2 Contents of the Report 19-37
19.17 Insignificant Balance Dormant Account Report 19-38
19.17.1 Generating Insignificant Balance Dormant Account Report 19-38
19.17.2 Contents of the Report 19-39
19.18 CRR Movement Report 19-40
19.18.1 Generating CRR Movement Report 19-40
19.18.2 Contents of the Report 19-41
19.19 VAT Deduction Report 19-42
19.19.1 Generating VAT Deduction Report 19-43
19.19.2 Contents of the Report 19-43
19.20 Customer De-duplication Report 19-44
19.20.1 Generating Customer De-duplication Report 19-44
19.20.2 Contents of the Report 19-44
19.21 Account Opened and Activated Report 19-45
19.21.1 Generating Account Opened and Activated Report 19-45
19.21.2 Contents of the Report 19-46
19.22 Account Block and Reason Report 19-47
19.22.1 Generating Account Block and Reason Report 19-47
19.22.2 Contents of the Report 19-48
19.23 Account Closure and Reason Report 19-49
19.23.1 Generating Account Closure and Reason Report 19-49
19.23.2 Contents of the Report 19-49
19.23.3 Account Open or Close Report 19-50
19.23.4 Generating Account Open or Close Report 19-51
19.23.5 Contents of the Report 19-51
19.24 Passbook Details Report 19-52
19.24.1 Generating Passbook Details Report 19-52
19.24.2 Contents of the Report 19-53
19.25 Account Balance List Report 19-53
19.25.1 Generating Account Balance List Report 19-54
19.25.2 Contents of the Report 19-54
19.26 Customer Limit Position Tracking Report 19-55
19.26.1 Generating Customer Limit Position Tracking Report 19-55
19.26.2 Contents of the Report 19-56
19.27 All Dormant Account Report 19-57
19.27.1 Generating All Dormant Account Report 19-57
19.27.2 Contents of the Report 19-57
19.28 Debit Card Issued Report 19-58
19.28.1 Generating Debit Card Issued Report 19-59
19.28.2 Contents of the Report 19-59
19.29 New Minor Account Report 19-60
19.29.1 Generating New Minor Account Report 19-60
19.29.2 Contents of the Report 19-61
19.29.3 Non Resident Account Report 19-62
19.29.4 Generating Non Resident Account Report 19-62
19.29.5 Contents of the Report 19-62
19.30 Document Checklist Report 19-63

19.30.1 Generating Document Checklist Report 19-64
19.30.2 Contents of the Report 19-64
19.31 Customer Account Branch Transfer Report 19-65
19.31.1 Generating Customer Account Branch Transfer Report 19-65
19.31.2 Contents of the Report 19-66
19.32 Customer Cheque Discounting Report 19-67
19.32.1 Generating Customer Cheque Discounting Report 19-67
19.32.2 Contents of the Report 19-67
19.33 Cancelled or Rejected Report 19-68
19.33.1 Generating Cancelled or Rejected Report 19-68
19.33.2 Contents of the Report 19-68
19.34 Large Debit Balance Report 19-69
19.34.1 Generating Large Debit Balance Report 19-69
19.34.2 Contents of the Report 19-69
19.35 Ad-Hoc Combined Statement 19-70
19.35.1 Generating Ad-Hoc Combined Statement 19-71
19.35.2 Charge Details 19-72
19.36 Combined Statement Generation Report 19-73
19.36.1 Generating Combined Statement Generation Report 19-73
19.36.2 Contents of the Report 19-73
19.37 Customer Change Report 19-74
19.37.1 Generating Customer Change Report 19-74
19.37.2 Contents of the Report 19-75
19.38 Passbook Issued Report 19-75
19.38.1 Invoking Passbook Issued Report Screen 19-75
19.38.2 Contents of the Report 19-77
20. Glossary 20-1
20.1 Important Terms 20-1
21. Annexure A 21-1
21.1 Format of PD_PDC_CAN Message Type 21-1
22. Annexure B - Accounting Entries 22-1
22.1 Accounting Entries and Advices for CASA 22-1
22.2 Events 22-1
22.3 Amount Tags 22-1
22.4 Accounting Roles 22-2
22.5 Event-wise Accounting Entries for Products 22-4
22.5.1 Accounting Entries for Interest Products 22-5
22.5.2 Accounting Entries for Discounted Cheques 22-14
23. Annexure C - IC Rule Set-up 23-1
23.1 IC Rule Maintenance 23-1
23.1.1 Maintaining IC Rule 23-1
23.1.2 Interest on Saving and Current Bank Accounts for Retail Customer 23-2
23.1.3 Debit Interest on Current Accounts 23-6
23.1.4 Interest on Current account for Corporate Customer 23-8
23.1.5 Charge as Dr Interest when the Balance is Less than Minimum Average Balance 23-15
23.1.6 Dormancy Charge 23-18
23.2 UDE Value Maintenance 23-19
23.2.1 Maintaining UDE Value 23-19

23.2.2 Interest on Saving and current Bank Accounts for Retail Customer 23-20
23.2.3 Debit Interest on Current Accounts 23-21
23.2.4 Interest on Current account for Corporate Customer 23-21
23.2.5 Interest on Liqd Before Month End on Saving and Current Bank Accounts For Retail Customer..... 23-21
23.2.6 Interest on Saving and Current Bank Accounts For Retail Customer 23-21
23.2.7 Charge On Less Average Balance 23-21
23.2.8 Stamp Duty Taxation 23-23
23.3 IC Rates Maintenance 23-24
24. Annexure D - Tags 24-1
24.1 Account Statement Tags 24-1
25. Annexure E - Functions Supporting Financial Inclusion 25-1
26. Function ID Glossary 26-1

1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Current and Savings Account sub-module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the Current and Savings Account sub-module of Oracle FLEXCUBE.

Besides this User Manual, you can obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

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	*Preface* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*CASA - an Overview* is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Account Class* talks on how to maintain account classes for a customer account.
Chapter 4	*Maintaining Customer Accounts* explains how you can maintain accounts in your bank for customers
Chapter 5	*Maintaining Tax Allowance Limit* explains how you can maintain tax-free allowance limit at the customer account level

Chapter 6	*Maintaining Stamp Duty Taxation* explains the workflow of Stamp Duty Taxation, and the options to define the same.
Chapter 7	*Maintaining Passbook* describes the information required for issuance of passbook to customers.
Chapter 8	*Maintaining Cheque Book Details* gives information pertaining to the maintenance of Cheque books issued to customers.
Chapter 9	*Maintaining Account Structure* explains the account structure supported in Oracle FLEXCUBE.
Chapter 10	*Account Switching Service* explains about account switch services supported by Oracle FLEXCUBE.
Chapter 11	*Maintaining Amount Blocks* gives details on maintaining amount blocks placed on customer accounts.
Chapter 12	*Maintaining Stop Payment Details* explains how you maintain details of stop payment instructions on Cheques issued by customers.
Chapter 13	*Generating Account Statements* explains the maintenances for account statement generation.
Chapter 14	*Processing Post Dated Cheques* describes how Oracle FLEXCUBE processes post dated Cheques.
Chapter 15	*Instrument Details* explains how the reference information needed for entry of instrument-based transactions in the Oracle FLEXCUBE Branch system can be maintained.
Chapter 16	*Annual Percentage Yield for CASA accounts* explains how Annual Percentage Yield (APY) on customer accounts is processed in Oracle FLEXCUBE
Chapter 17	*Batch Processing* describes the various batch operations done in this module which are required for batch processing.
Chapter 18	*Reports* gives the list of reports that can be generated for this module in Oracle FLEXCUBE.
Chapter 19	*Glossary* gives a list of important terms used in the manual.
Chapter 20	*Annexure A* details format of 'PD_PDC_CAN' message.
Chapter 21	*Annexure B - Accounting Entries* gives the event-wise accounting entries for CASA module.
Chapter 22	*Annexure C – IC Rule Set-up* gives the IC rule set-up for CASA module.
Chapter 23	*Function ID Glossary* has alphabetical listing of Function/Screen IDs used in the module with page references for quick navigation.

1.5 Related Documents

- The Procedures User Manual
- The Settlements User Manual

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. CASA - An Overview

Current Account and Savings Account, commonly referred to as CASA, is one of the modular sub-systems in the Oracle FLEXCUBE system. Through this system your bank can execute the following functions:

- Create a customer account
- Capture details of a Cheque book issued to a customer
- For each Cheque book, the details of which you have maintained, the system generates a status matrix. This matrix stores the status of each leaf of the Cheque book. When no transaction has taken place the status of the Cheque is stored as ‘unused’. Whenever a Cheque based transaction is initiated by Data Entry modules the status of this Cheque moves from ‘unused’ to ‘used’ in this matrix. Subsequently, if a Cheque is canceled or rejected the status can be updated in the status matrix.
- Apart from this, tracking and upholding a stop payment instruction against Cheques, is also a function that this sub-system supports. These stop payment instructions, normally coming from a customer against a Cheque or a series of Cheque or an amount for which a Cheque was issued; are applicable for a period or indefinitely.

Yet another feature supported by CASA is the facility to define amount blocks for accounts (as per a customer’s instruction or the instruction of the bank). The system processes the expiry of such blocks automatically.

To put it briefly in the CASA sub-system you maintain the following details:

- Cheque books issued to customers
- Amount blocks enforced against accounts
- Stop payment instructions issued by customers

These details are maintained in what are called data tables and are called forth for interface during a Cheque processing by the Data Entry system. These tables are:

- ‘Cheque Book Details’, ‘Cheque Status’ and ‘Cheque Details’ where you maintain Cheque book details
- ‘Amount block maintenance’ where you maintain amount blocks against particular amounts
- ‘Stop Payment’ where you maintain stop payment instructions issued against a Cheque or range of Cheques

This chapter contains the following sections:

- Section 2.1, "Major Features"
- Section 2.2, "Major Functions"

2.1 Major Features

There are three major features this system provides:

- A service which returns the status of the Cheque
- A service which updates the status of the Cheque
- A service which will process initiation and expiry of stop payment instructions and amount blocks

2.2 Major Functions

The major functions, which the system provides, are the following:

Function	Details
Maintenance	It provides for maintenance of Cheque books issued for a customer account, with a provision to track and update the status of each Cheque leaf in the book Maintenance of stop payment instructions issued by customers based on, either, Cheque numbers, or, the amount for which the Cheque, or Cheques, were issued A facility to maintain amount blocks on customer accounts
Processing	Whenever a Cheque-based transaction is initiated, the system will alert the user about the status of the Cheque In case of a stop payment instruction enforced against that account number, the system will verify whether the details of the Cheque and the stop payment instructions match. It will warn the user accordingly, and ask for an override In case of amount blocks, the system takes care of the minimum balance to be maintained in the account while monitoring Limits. The system allows the debit transactions initiated from branch over the counter or through inward clearing to utilize the uncollected funds when the transaction amount exceeds the account balance by doing a force debit against the uncollected funds.
Reports	Two types of reports can be generated: Details of all Cheques processed along with their status. Details of stop payment instructions enforced against various accounts. Details of records that have been purged.
Purge	The user has the facility to purge old records which are no longer being used.

3. Maintaining Account Class

While defining CIF records and Customer Accounts, you would have noticed that many of the fields have option lists positioned next to them. While some option lists contain pre-defined values for some option lists to be populated you need to capture data through separate screens. For instance, while maintaining CIF records you need to associate each customer with a customer category. For this purpose you will need to maintain customer categories before you begin to maintain CIF records. Similarly, each customer account needs to be associated with an account class. Therefore, you will need to maintain account classes before you start defining customer accounts.

This chapter contains the following sections:

- Section 3.1, "Account Class Maintenance"
- Section 3.2, "Account Class Restriction Maintenance"
- Section 3.3, "Account Class Denomination Deposit"
- Section 3.4, "Account Class Group Maintenance"
- Section 3.5, "Account Class Provisioning Maintenance"
- Section 3.6, "Account Class Transfer"
- Section 3.7, "Account Class Value Date Maintenance"
- Section 3.8, "Manual Status Change Input"
- Section 3.9, "Maintaining Turnover Limits"

3.1 Account Class Maintenance

This section contains the following topics:

- Section 3.1.1, "Maintaining Account Classes"
- Section 3.1.2, "Invoking Account Class Maintenance Screen"
- Section 3.1.3, "Statement Parameters Tab"
- Section 3.1.4, "Preferences Tab"
- Section 3.1.5, "GL Lines Button"
- Section 3.1.6, "Auto Deposits Button"
- Section 3.1.7, "Status Rule Button"
- Section 3.1.8, "Amount Block Button"
- Section 3.1.9, "Restriction Button"
- Section 3.1.10, "Statement Button"
- Section 3.1.11, "REG Button"
- Section 3.1.12, "Branches/Currencies Button"
- Section 3.1.13, "Customer Categories Button"
- Section 3.1.14, "Notice Button"
- Section 3.1.15, "Banking Channels Button"
- Section 3.1.16, "Default Limits"

3.1.1 Maintaining Account Classes

In the Oracle FLEXCUBE system, you can classify the customer accounts of your bank into different groups and assign each an identifying code. For instance, you may define a group

called INDSB to represent savings accounts held by individuals, SB-INS to comprise institutional savings accounts, COR-CU for corporate current accounts.

Each group is referred to as an Account Class and is maintained in the 'Account Class' screen. For each class, you also define certain common attributes applicable to all accounts in this class, such as, the General Ledger lines to which the accounts in this class report to, facilities granted to the account holders (pass book, check book, ATM etc.).

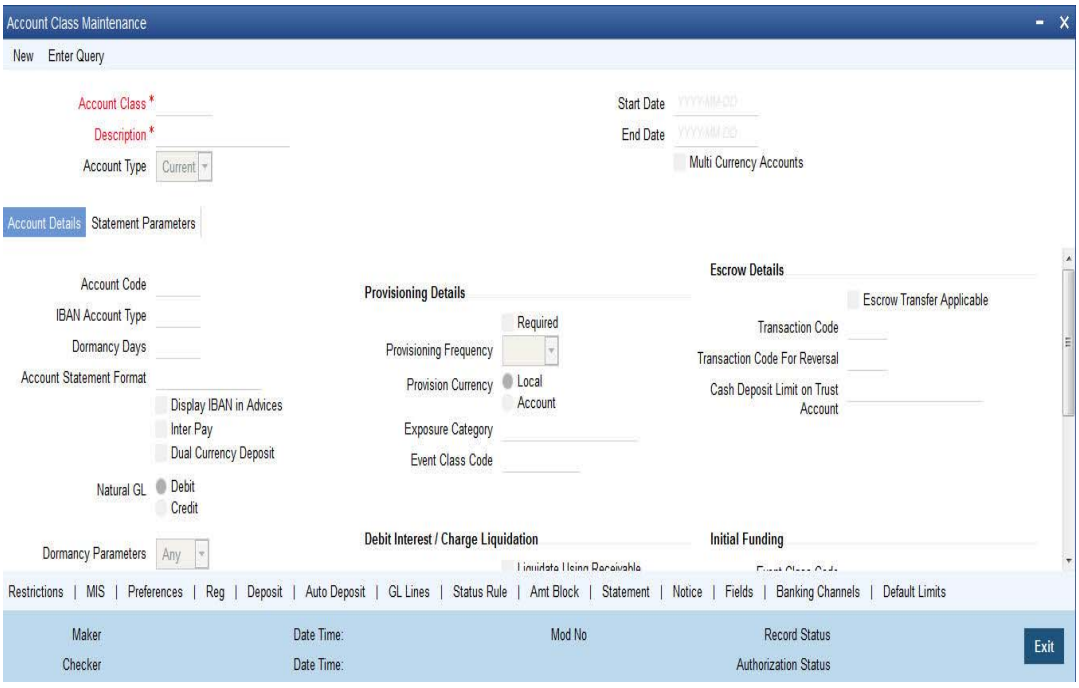
In the 'Customer Accounts Maintenance' screen, where you open accounts for the customers of your bank, each customer account is linked to an account class, and the attributes defined for the account class are by default applicable to the customer account. For instance, if the frequency of account statement generation has been defined as daily for an account class CU-COR, the system generates statements for all accounts under this class on a daily basis. However, some of the parameters defined for the account class, can be revised at the account level for any of the accounts linked to the class. Account level parameters will supersede those defined for the account class.

While defining the account classes you should also keep in mind that the interest rate structure is also specified for an account class (in the Interest and Charges module).

The account class table is maintained at the Bank Level by the Head Office branch

3.1.2 Invoking Account Class Maintenance Screen

You can invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Defining an Account Class includes the maintenance of the following parameters:

Assigning a unique Code to the Account Class and associating an appropriate description with the class

Indicating the type of account for which account class is being maintained

Specifying the period after which accounts in this class should become dormant if no customer transaction is posted into the account.

Indicating the date from when new accounts can be created under the account class.

Indicating the end date after which the new accounts cannot be created for the account class.

Maintaining the different statuses applicable to the accounts for which the account class is being defined. This would be used for tracking NPA's on current and savings accounts.

Maintaining status-wise GLs for provisioning

Identifying the reporting lines (GL Line, Central Bank Lines and the Head Office Lines) for each status.

Maintaining account statement details like the type of statement that is to be generated, the frequency at which statements should be generated for all accounts under a class.

Indicating the preferences unique to an account class like the check book, passbook or ATM facilities to be given to account holders under this account class; whether overdraft facility should be allowed for accounts linked to this class; whether the credit limit should be checked for all accounts under the class; interest and charges to be computed for accounts under this class.

Specifying preferences regarding account holder facilities, interest computation etc.

Indicating whether status change for all accounts belonging to the account class should be automatic or manual.

Identifying and assigning preferred branches, currencies and customers to the account class.

Specifying whether receivables should be tracked for the account class. This specification will default to all accounts that are linked to this account class.

Specifying whether reordering of Cheque Books for all accounts linked to this account class should be triggered automatically or not. If yes, the parameters for the same.

Specifying liquidation preferences for debit interest and charges, to notify your customers through a Debit Interest Notification message (in the case of charges, a Charge Notification message) before debiting the customer's personal current account for debit interest or charges.

Maintaining initial funding details for new accounts.

Indicating whether Escrow transfer is applicable or not for new accounts

Each of the parameters has been discussed in detail in the subsequent sections

Account Class and Description

The account class code is a unique 6-character code, which identifies the class. Along with the class code you need to assign an appropriate description to the account class.

For instance, let us assume you are defining a class for savings account of individuals. You could associate the code SB IND with it. Similarly, the description that you associate with it could be something like this – 'Savings accounts of individuals'.

Multi Currency Accounts

The multi-currency account class Flag is applicable only for current and savings account.

Account Type

The six different types of accounts that you can maintain are:

- Nostro account - your bank's accounts with another bank
- Miscellaneous Debit - Each transaction is entered with a reference number. In the miscellaneous debit account a single debit transaction is matched subsequently with credits against the same reference number.

While posting transactions into this account, if the first entry is a debit, the subsequent reconciling entries should be all credits.

The system gives you a break-up of the balance by the reference number

- Miscellaneous Credit - as in miscellaneous debit account, in the miscellaneous credit accounts you post each transaction with a reference number. In a miscellaneous credit account a single credit entry is matched subsequently with debit entries with the same reference number.

The system gives you a break-up of the balance by reference numbers

- Savings Account
- Current Account

Account Code

As per your bank's requirement you can choose to classify account classes into different account codes. The bank can decide the manner in which the account classes are to be assigned to different account codes. An account code can consist of a maximum of four characters.

Depending on the customer account mask maintained, the value in the account code field would be used during the generation of customer account numbers through the 'Customer Accounts Maintenance' screen.

If you have decided to include account code as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will need to select the account class for the account number being generated. In the option-list provided, the account class is displayed along with the associated account code. When the account number gets populated, it is the account code that forms a part of the customer account number.

IBAN Account Type

Specify the IBAN account type if BBAN format has an account type.

Start Date

Specify the date from which the account class should become active, using the adjoining calendar. You will be able to create accounts under this account class from this date.

End Date

You can also specify the life span of the account class by indicating the end date.

The end date for an account class refers to the termination date after which, creation of new account under the account class is disallowed.

Consequently, the option list for Account Class in all further transactions screen in Oracle FLEXCUBE, will not display the 'expired' account class as of the system date. However, the existing accounts for the account class will be active even after the end date.

Note

If you do not specify an End Date for the account class, the account is taken to be an open-ended account class.

Dormancy Days

You have to indicate the period after which an account in an account class becomes inactive or dormant if customer transactions are not posted into the account. The system allows only three numeric characters for Dormancy Days.

Note

However, while maintaining transaction codes, if you have checked the Consider for Account Activity field, all transactions posted to any account under this account class linked to the particular transaction code will become active from dormant irrespective of the dormancy period. If a customer-initiated transaction is posted into the account with the dormant status the account status will be updated to Active from Dormant since the Transaction Code associated with the account has the Consider for Account Activity option enabled.

Dormancy Parameters

As stated above, if Transaction Code associated with the account has the Consider for Account Activity option enabled, the dormant status of the account will be updated to Active. Apart from this, you can specify the parameter that is required for re activating the account. To indicate the re activation parameters for the dormant account choose any from the following options:

- Debit
- Credit
- Any
- Manual

In case of a transaction, the system will check for the parameter you have specified here and accordingly change the status of the account. However, the parameter maintained at the account level will super cede the parameter you have specified here.

Account Statement Format

Specify the format in which account statement should be generated. The adjoining option list displays all valid formats maintained in the system. You can select the appropriate one.

Display IBAN in Advices

For an account class you can indicate whether the IBAN number of the customers involving the accounts within the class should be printed on advices sent to the customer. If you would like to print the IBAN number of the customers on advices sent to the customers involving the account class, you can enable the Display IBAN in Advices option by checking it.

Your specification will be made applicable to all customers linked to the account class. You will be allowed to change this option for a specific account.

Note

IBAN Account numbers for specific customers can be captured while defining a specific account through the IBAN Sub-screen of the ‘Customer Account Maintenance’ screen.

Dual Ccy Deposit

Check this box to enable the account class for Dual Currency Deposit (DCD) type.

Dual Currency Deposit (DCD) is a short-term currency-linked deposit that allows you to earn a higher interest rate than regular time deposits.

Note

You will be allowed to check this field only for 'Deposit' Account Type. If this box is checked for other Account types, system throws an error.

Natural GL

The reporting of all turnovers of the particular account class will be directed to the GL that you identify as the natural GL. Based on the characteristic of the account balance; you can specify whether the turnover is to be posted to the Debit GL or to the Credit GL. For instance, if the account class is for overdrafts, the balance is normally a debit whereas current accounts normally do not have a debit balance.

Applicable Customer Status

Specify the applicable customer status from the drop-down list. The available options are:

- Major
- Minor
- Both
- Not Applicable

Note

- By default 'Not applicable' option would be selected when a new account class is created.
- If you select 'Minor' option at the CIF level and 'Applicable customer status' as 'Major' at the account class level then the system displays an error message as "The A/c class you selected is for major customer."
- Similarly if you uncheck 'Minor' option at the CIF level and select 'Applicable customer status' as 'Minor' at the account class level then the system displays an error messages as "The A/c class you selected is for minor customer"

Specifying Liquidation Preferences for Debit Interest and Charges

You must specify the liquidation preferences for debit interest and charges, for those accounts classes where interest/charge has to be debited from a Receivable GL before actually debiting the customer account. This feature is applicable only for the debit interest and any charges on the account calculated through the IC module. The preferences that you need to specify are:

- Liquidate Using Receivable - Indicates whether receivable tracking is required for IC Debit interest and IC charges
- Debit Notice – enabling this option indicates that a notification needs to be sent to customers before debiting the customer account for the interest / charge calculated for the period.
- Liquidation Days – specifies the number of working days from the actual liquidation date before the interest/charge can be liquidated into the customer account. Working days are calculated on the basis of the Local Holiday Calendar.

- Liquidation Mode – debit interest or charges can be liquidated either Manually or Automatically. If you choose the automatic mode of liquidation, debit interest or charges are liquidated automatically as part of the BOD process on the liquidation date. However, after having specified Auto as the mode of liquidation, if you wish to liquidate them manually for a specific account, the System intimates you with an override message. Manual interest liquidation can be triggered through the 'Debit Interest Liquidation' screen. Manual liquidation is recommended during Account Closure.
- Verify Funds –enabling this option indicates that an available balance check should be performed for receivable tracking. As a result, the System performs the available balance check before debiting the account. The available balance also includes the limit amount. Verification of funds is applicable only in the case of Auto-Liquidation. If you leave this option unchecked, the System performs a 'force-liquidation' regardless of whether the account has sufficient funds or not.

Note

– You will not be allowed to change these preferences at the account level. However in the Amounts and Dates section of the 'Customer Accounts Maintenance' screen, both the total debit interest due as well as the charges due, are displayed.

– If there is any outstanding interest or charges on the account, the outstanding amount is displayed as an override while saving the transaction involving the account.

– While closing an account closure, the System verifies whether there is any outstanding debit interest or charges on the account. You will need to liquidate these before Account Closure.

An error log is created to store the error details of accounts for which liquidation could not be performed due to the following reasons:

- The Verify Funds option is enabled and partial liquidation is performed
- The Verify Funds option is enabled and the account has insufficient funds
- Accounting entries do not get passed successfully irrespective of whether the Verify Funds option is set or not.

Refer the End of Day processing for Debiting Receivable GLs section in the Daily Processing of IC chapter of the IC User Manual for details on end of day processes on Auto and Manual liquidation.

Maintaining Details for Free Banking

For account classes for which a free banking period is being provided, you can indicate the free banking parameters. These include:

- The number of days after the account opening date, for which no charges would be levied on the account. This is the free banking period. Charging for the account would commence when the free banking period has elapsed.
- Whether an advice (charge start advice) is to be sent to the customer, indicating the commencement of charging on the account
- The number of days before the charge start date, the charge start advice is to be sent to the customer, indicating the commencement of charging on the account.

Specifying Initial Funding Preferences

You need to specify the following details pertaining to initial funding for opening accounts under the account class.

Event Class Code

Specify the event class code maintained for initial funding process for the module code ‘DE’. This adjoining option list displays all valid event class codes maintained in the system. You can choose the appropriate one.

Charge Role to Head Code

Specify the class code that you wish to use for posting charge-related accounting entries for initial funding. This adjoining option list displays all valid class codes maintained in the system. You can choose the appropriate one.

Refer the section ‘Maintaining Event Class for Account Initial Funding’ in the chapter titled ‘Creating Classes’ under Modularity User Manual for further details about the event class code.

Maintaining Provisioning Details

When you define an account class, you can specify whether provisioning is applicable for accounts using the class. You can make the following specifications in the Provisioning Details section in the ‘Account Classes’ screen:

- Auto Provisioning Required - Check this box if provisioning is applicable
- Provision Frequency - Frequency at which the provisioning would be done, either daily or monthly

---

Note

The frequency you define here is only applicable if you have indicated individual account-wise status processing for accounts in the Branch Parameters. If you have indicated status processing at Group/CIF level, then the provisioning batch process executes at the frequency maintained in the ‘Branch Parameters’ screen for your branch, and not at the frequency maintained in the Account Classes screen.

- The currency in which the provisioning amount must be calculated – either account currency or local currency
- Default exposure category for accounts using the account class
- Event class for which the provisioning accounting entries would be defined

The specifications you make here are inherited by any account that uses the account class.

In addition to these preferences, you must also indicate:

- The accounting roles and heads representing the GLs to which the accounting entries for provisioning must be passed, for each account status
- Whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account

You can maintain these details for each account status in the ‘Status Details’ screen.

Maintaining Escrow Details

The following Escrow details can be maintained for the account class:

Escrow Transfer Applicable

Check this box to enable Escrow transfer for the accounts belonging to the selected account class.

Transaction Code

Select the Transaction Code to be used for Escrow transfer from the adjoining option list. The option list displays only those transaction codes which are not enabled for Escrow processing at the ‘Transaction Code Maintenance’ screen.

Note

This is a mandatory input if Escrow transfer is enabled for the account class.

Transaction Code for Reversal

Select the transaction code to be used for Escrow Reversal transactions from the adjoining option-list. The option list displays only those transaction codes which are not enabled for Escrow processing at the ‘Transaction Code Maintenance’ screen.

Note

During account class amendment, the system does not allow you to disable Escrow process for an account class if a Project account has been created using that account class.

Cash Deposit Limit on Trust Account

If you have checked the box ‘Escrow Transfer Applicable’, you will have to specify the maximum cash that can be deposited in the Trust accounts under this account class.

Maintaining Required Sweeps

Sweep in can be initiated for a CASA account if the balance is insufficient. This sweep in process is applicable for all modules of Oracle FLEXCUBE and Channel which initiated the debit transaction on the CASA account.

Enable Sweep in

Check this box to enable sweep in.

Enable Reverse Sweep in

Check this box to enable reverse sweep in. You can check this box only if the ‘Enable Sweep in’ check box is checked. If the check box is checked without checking ‘Enable Sweep in’, the system disable saving, current account class creation and amendment of the account class.

The system defaults these values at account level and are not modifiable for auto deposit accounts. However, the vice verse is applicable.

You can modify these check boxes at CASA and Term Deposit Account Class levels as part of Account class amendment, only if no active accounts are available under that account class. If active accounts are available, the system will disable modification of ‘Enable Sweep in’ and ‘Enable Reverse Sweep in’ check boxes at account class level.

Consider Primary Account Minimum Balance for Sweep

Check this box to consider primary account minimum balance for sweep.

If you modify or save an account class maintenance with ‘Enable Sweep in’ as unchecked and ‘Consider Primary Account Minimum Balance for Sweep' as checked, then the system displays an error message as ‘Consider Primary Account Minimum Balance for Sweep can be enabled only if Enable Sweep in flag is checked’.

During a debit transaction if the available balance for the primary account is below the minimum balance and ‘Consider Primary Account for Minimum Balance Sweep’ is checked at account class level then the system does the cover account sweeps as follows:

- The amount to be swept is arrived at considering the minimum balance requirement of the primary account.
- The system transfers the shortfall from the cover accounts without considering the minimum balance requirement of cover accounts.
- If the primary account or cover account is below minimum balance, then the system displays override message.

Considering the minimum balance requirement of primary account will remain at the cover account sweep level and will not be applicable for sweep from auto deposits or term deposits.

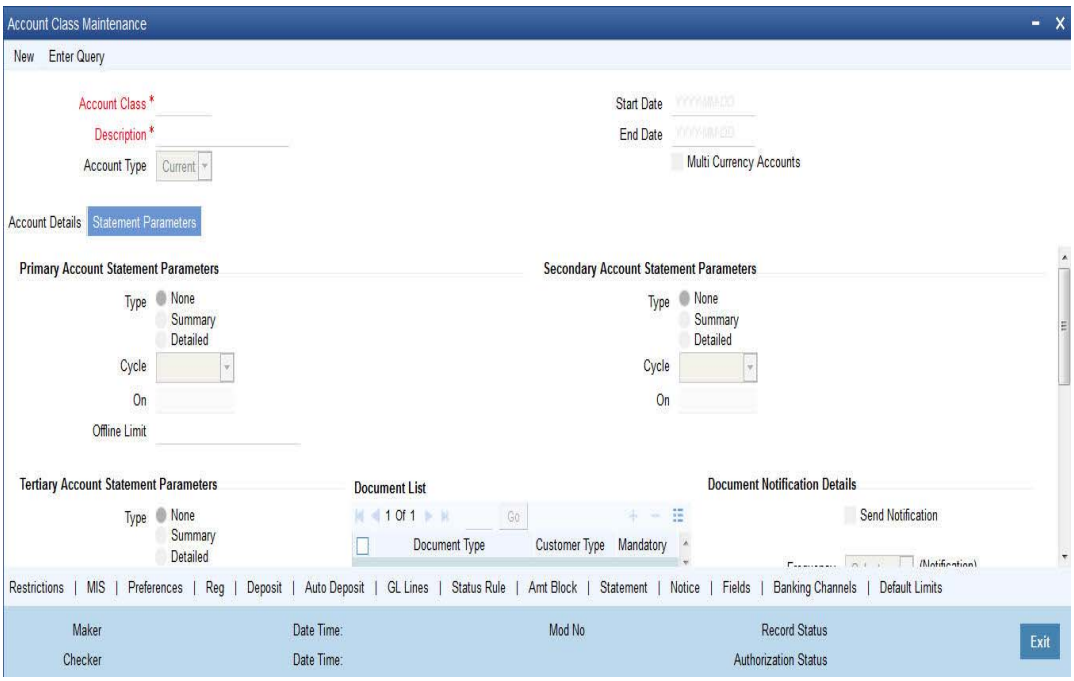
If 'Consider Primary Account Minimum Balance for Sweep' is checked, reverse sweep for all linked accounts considers eligible amount for reverse sweep after keeping the minimum balance of primary account.

3.1.3 Statement Parameters Tab

For each account class that you maintain you have the option of generating account statement details, periodically, for all customer accounts associated with the account class.

If you need to generate account statements that would need to be sent across multiple media, generated at different frequencies, you can define up to three different frequencies at which the statements could be generated, with a primary, secondary and tertiary frequency.

Click 'Statement Parameters' tab to invoke the screen for maintaining these details. The screen is displayed below:



As part of specifying the account statement preferences you can indicate the following for each of the statements, whether primary, secondary or tertiary:

Type

The first preference that you specify for each account class is to indicate whether the periodic generation an account statement is required. If the generation of an account statement is necessary, you have to specify the format in which it is to be generated. The options available are:

- Detailed – indicating that the statement should be a detailed account of all the customer transactions within the account class.
- Summary - indicating that only a summary of the transaction details is enough.
- None – indicating that neither a summary nor a detailed account of transactions is required.

Cycle

The system generates the account statement details at a frequency that you specify. The frequency can be:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

If you indicate that the statement generation frequency is weekly, you should also indicate the day of the week on which the account statement is due. Similarly, for a monthly statement you should indicate the day of the month.

To specify the frequency for a monthly statement you can specify a number between 1 and 31 (corresponding to the system date). If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days.
- For months with 30 days on the 30th; if 30th is a holiday on the next working day.

If you set the statement date to 31, then account statements will be generated on:

- The 31st, for month with 31 days; if 31st is a holiday on the next working day.
- The last working day for months < 31 days.

For all other cycles, account statement would be generated on the last day of that cycle.

Offline Limit

This is the limiting amount till which transactions will be carried out between account(s) for the account class you are defining here, between branches when the database connectivity is not functional.

Enter the off-line limit here.

Note

- If you are defining primary, secondary and tertiary statements, the frequency for each must be different and unique; for instance, if you define a monthly primary statement, you cannot define a secondary or tertiary statement with a monthly frequency.
- Offline limit is maintained only for primary level.

Document List

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.

Customer Type

Specify the customer type. The adjoining option list displays all the customer types that are maintained in the system. You can select the appropriate one.

Mandatory

Select from the list to indicate that the document specified here is mandatory.

Note

The document list is defaulted in the account based on the customer type. If any document is mandatory at the account class, then that document is captured and checked in the 'Account Class Maintenance' screen otherwise the system does not allow saving the account.

Document Notification Details

Send Notification

Check this box to indicate whether to send notifications or reminders for not submitting the mandatory documents.

Frequency (Notification)

Specify the frequency of notification to be sent from the adjoining drop-down list. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

Days (Reminder)

Specify the number of days left for the expiry or submission due date of the documents for sending the reminder.

Statement of Fees Parameters

Statement of Fees Required

Check this box if a statement of fees is required for the account class.

Cycle

The cycle of statement generation. Select the value from the drop-down list. The options are:

- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily
- Annual

On

Select the day of statement generation from the dropdown list.

Delivery Channel

The various delivery methods for the statement. Select the value from the dropdown list

- Postal
- Deliver to Branch
- Internet Banking
- No Printing

Package of Services Description

The description for package of services

Maintaining Cheque Book Preferences

Oracle FLEXCUBE provides you with the facility to automatically trigger the reorder of Cheque Books for all accounts reporting to a specific account class. However, you have the option of changing your preferences at the account level also.

To facilitate automatic reordering of Cheque Books, you have to maintain the following details:

Cheque Book

To indicate that automatic reordering of cheque books should be allowed and for specifying the details for the same, you have to check this option. If not selected, you will not be able to maintain the automatic reordering preferences for the account class.

Auto Reorder of Cheque Book

You have to select this option to specify that automatic reordering of Cheque Books is required for all accounts reporting to this account class. This field will be enabled only if you have checked the 'Cheque Book' option explained above.

Reorder Level

Here, you have to indicate the level at which the reordering of Cheque Book should happen. Automatic reordering will be set off by the system when the unused number of cheque leaves becomes equal to or less than the re-order level that you maintain here. This field will be enabled only if you have indicated that automatic reordering of Cheque Books is required i.e. the 'Auto Reorder of Cheque Book' option is checked.

Reorder No of Leaves

In this field you have to specify the number of leaves that should be ordered for the new Cheque Book. This field will be enabled only if you have checked the 'Auto Reorder of Cheque Book' option.

Max No. of Cheque Rejections

Specify the maximum number of cheque rejections that can be allowed for an account.

3.1.3.1 Processing Automatic Reordering of Cheque Books

The automatic reordering of Cheque Books is processed at EOD by executing a batch function.

The following conditions should be satisfied for initiation of automatic reordering:

- The 'Auto Reorder of Cheque Book' option is turned on at the account level

- The number of unused check leaves for the account is less than or equal to the reorder level maintained at the account level. The system will pick up the number of leaves to be reordered from the field ‘Reorder Number of Leaves’ maintained for the account.

The numbering of cheque leaves for the new Cheque Book will depend on the ‘Cheque Number Unique for Branch’ option in the ‘Bank Parameters’ screen. If this option is checked, the numbering will begin from the Last Number + 1 of the Cheque Book that was delivered last to any account. If you do not select this option, the number will start from the Last Number +1 of the Cheque Book delivered to the same account previously.

The value of ‘Include for Cheque Book Printing’ and ‘Cheque Type’ (specifications defined in the ‘Cheque Book Details’ screen) will be defaulted from the previous order of the Cheque Book.

Capturing Details about Specially Designated Nationals

Specially Designated Nationals (SDN) are those customers with whom you need to refrain from trading in any form. The US government publishes a list of such nationals and circulates this list among banks and other financial organizations. You can to maintain the details of SDNs in Oracle FLEXCUBE.

The details of Specially Designated Nationals are updated and published by the US government on a regular basis. You could download these details from their web site. You have two options to replicate the contents of this file into Oracle FLEXCUBE. They are:

Upload the file into Oracle FLEXCUBE through the SDN Upload screen.

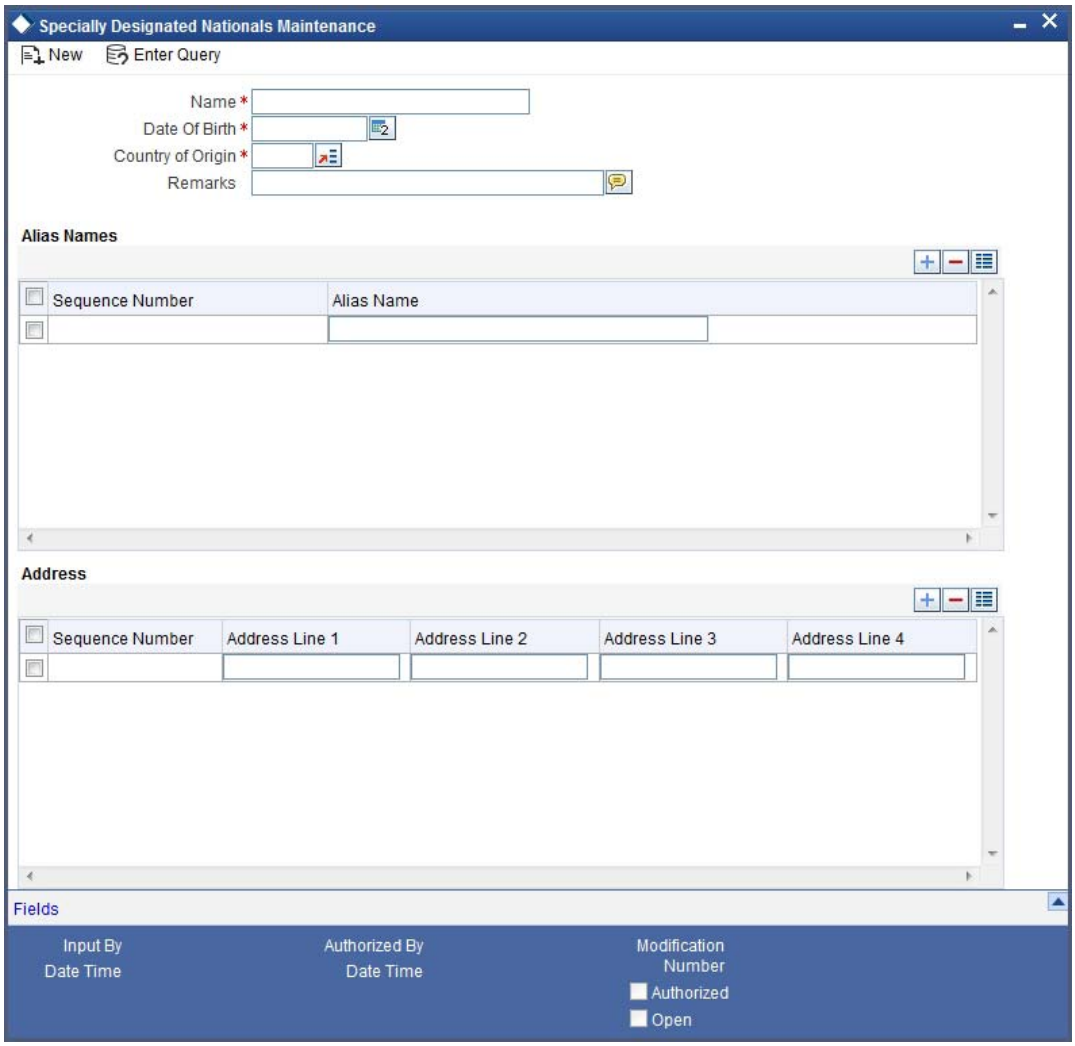
Maintain the details of each SDN manually.

Both these options have been elaborated upon in the subsequent sections.

3.1.3.2 Maintaining SDN Details Manually

Through the ‘Specially Designated Nationals’ screen you can capture the details of SDN customers manually. Invoke this screen, by typing ‘STDSDNMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



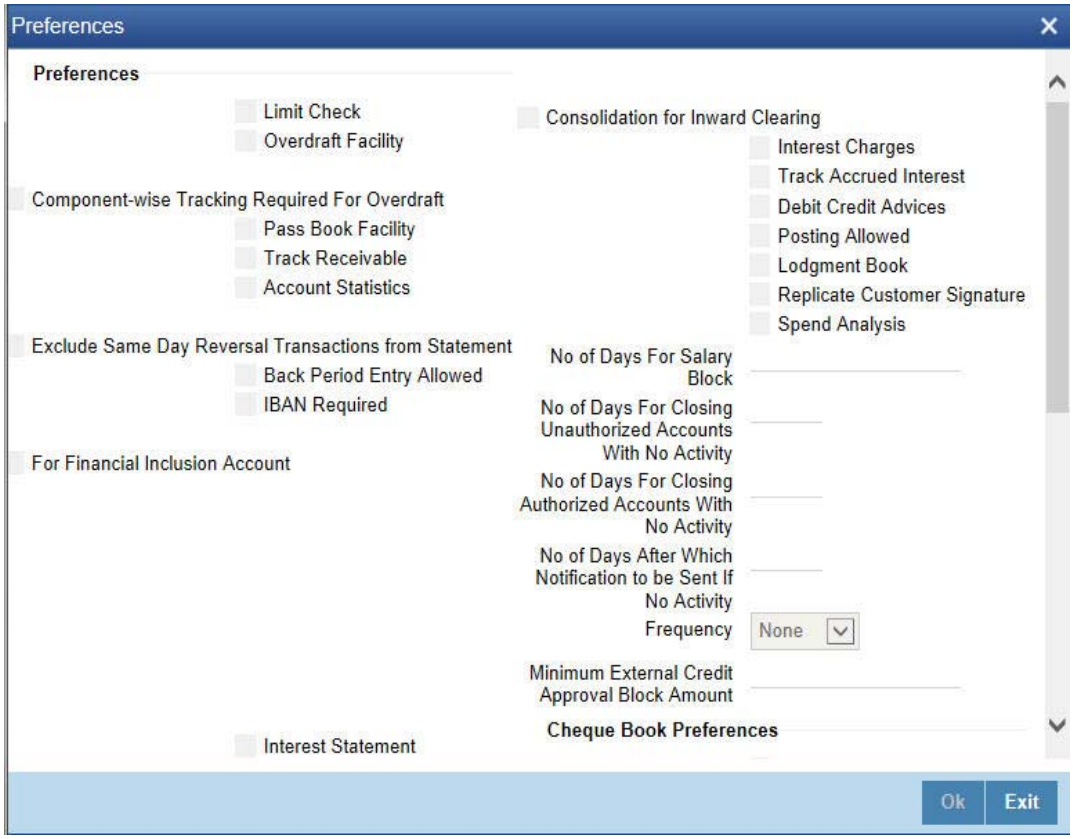
The following details have to be captured:

- Name of the Specially Designated National (SDN)
- Date of Birth of the SDN: Specify the Date of Birth of the SDN in YYYYMMDD format
- Country of Origin: You can specify the SDN's country of origin by selecting the same from the option list provided
- Remarks: You can specify any additional remarks, if required
- Alias Names of the SDN: You can specify a maximum of fifteen alias names
- Addresses of the SDN: You can specify a maximum of fifteen addresses (of address line 1 to address line 4) for a SDN

3.1.4 Preferences Tab

Preferences are the options or attributes that uniquely distinguish an account class. You can specify the preferences of an account class in the 'Preference' screen. To invoke this screen, click 'Preferences' button in 'Account Class Maintenance' screen.

The screen is as shown below:



The following are the preferences that you can specify for an account class:

- Limit Check – you can check this box to indicate that a limit check for sufficient availability of funds in the account will be made for all accounts belonging to the account class
- Overdraft Facility – if checked indicates that all accounts belonging to this class would be allowed an overdraft facility (facility to draw a specified amount over and above the balance in the account)
- Component-wise Tracking Required for Overdraft - check this box to indicate if Component-wise tracking is required or not. If component wise tracking required for overdraft is checked and no appropriation sequence is maintained in status rule, then the system displays an error message on save. You cannot modify this once the account class is authorized.
- Interest Charges – if checked indicates that for interest and charges computation the Interest and Charges module will process accounts linked to this class.
- Track Accrued IC – if checked, indicates whether accrued interest in the Interest and Charges module on an account linked to this class, would be considered while computing credit utilization for the account.
- Passbook Facility – if checked, indicates that accounts linked to the account class are issued passbooks.
- ATM Facility – if checked, indicates that accounts linked to the class will avail the ATM facility
- Direct Banking Facility - if checked, indicates that accounts linked to the class will avail Direct banking facility.
- Project Account - Check this box to track the working capital of the project.
- Daylight Limit – if checked indicates that you can specify daylight overdraft limit for all the accounts belonging to this account class. While modifying the maintenance, if you

uncheck this box, the daylight overdraft limit will be made zero for all the accounts belonging to this account class.

- Debit/Credit Advices – If checked, indicates that for all accounts belonging to this class, the system will generate a debit/credit advices on interest liquidation. The advices are generated during end of day processing in SWIFT or/and MAIL format. You can also specify this preference through the 'Special Conditions' screen.
- Track Receivable – if checked, you can choose to block the subsequent credit that happens to the settlement account (linked to this account class) of a loan contract or retail teller contract, if the system detects insufficient funds in the account, during liquidation. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or the retail teller contract for liquidation.
- Posting Allowed – This check box is checked by default. Uncheck this check box to setup Monetary Accounts for the selected Account Class.

  This check box is provided to handle IRA Monetary Accounts. Using this facility, you can avoid posting into the IRA Monetary Accounts from Teller/Journal screens and ensure that the details are computed only through IRA subscriptions.

Note

Uncheck this checkbox only for specific Inter-Branch Accounts.

- Available Balance Check Required – Check this box to enable the system to check for the available of funds before posting a debit entry to a customer account.
- Referral Required - enabling this option indicates whether a referral check should be performed on accounts belonging to the account class. Consequently, the system checks the available balance (not the current balance) while performing the referral checks for all transactions involving the account. If a transaction involving the account results in the account moving to overdraft, the account and transaction details will be sent to the Referral Queue.
- Lodgement Book - If you wish to allow orders of lodgement books for all accounts that use an account class, you can indicate so, in the 'Account Class Maintenance' screen, by selecting the Lodgement Book option.
- Back Period Entry Allowed – if checked, indicates that back-valued entries can be posted to account belonging to the class as long as the account is open. You will be allowed to change this specification for a specific account.
- IBAN Required - Check this box if IBAN is required for the account class.

Note

IBAN Required is restricted for TD and Nostro account class. The system displays an error message if user defines IBAN Required for Nostro or TD account.

- For Financial Inclusion Account - Check this box to indicate that the account class is for FI customers. The system allows only savings account type for FI customer account class.
- Integrated Liquidity Management – check to indicate that the accounts created under this account class would be part of an ILM Structure.
- Large Debit Balance Tracking Required – Check this if you require large debit balance tracking for the account class.
- Defer the Balance Update - Check this box to defer the balance update. If 'Defer the Balance Update' is checked, then the balance will be updated during EOD.

While posting back-valued transactions, the System verifies whether the Back Period Entry Allowed option has been enabled for the account class. If the option has not been enabled an error message is displayed. This check is also performed while uploading journal entry transactions.

Replicate Customer Signature

Check this box to indicate that customer signature should be replicated. On checking this option, the signature of the customer gets defaulted to account level.

Spend Analysis

Spend analysis classifies the debit transactions from an account under different spend classes. Check this box to enable spend analysis for the accounts that are associated with this account class.

If you check this box, the system allows you to enable spend analysis at the account level. However, you can disable spend analysis for individual accounts by unchecking the checkbox 'Spend Analysis' at the account level.

If you do not check this box, the system disables spend analysis for all accounts associated with this account class. In that case, you cannot enable spend analysis at the account level.

Note

You can modify the status of this checkbox. While modifying this, the system verifies whether spend analysis is enabled for any customer account associated with this account class. If spend analysis is enabled for a customer account, the system will not allow you to modify this option. In that case, you need to disable it at the account level first and then modify the status for the account class.

No. of Days For Salary Block

Specify the number of days for salary block. At the time of salary credit in to a customer account, the system will place an amount block for the number of days specified here from the date of salary credit. The amount blocked will be equal to the loan instalments due during this period.

No of days for Closing Unauthorized Accounts with No Activity

Specify the number of days after which the unauthorized accounts without any activity should be automatically closed.

No of days for Closing Authorized Accounts with No Activity

Specify the number of days after which the authorized accounts without any activity should be automatically closed. This is applicable for Term Deposits as well.

No. of Days after which Notification is to be sent if No Activity

Specify the number of days after which a notification needs to be sent to the channels if the account is inactive. If the account is inactive for the particular period of time as mentioned in this field, then the account is closed by the system and the funds will be transferred as per the maturity instructions.

Frequency

Select the frequency at which notifications need to be sent from the drop down list. The field needs to be mandatorily updated if a value has been entered in the 'No. of Days after which Notification is to be sent if No Activity' field. The list of values provided are as follows:

- Once
- Daily
- Weekly

- Monthly
- Yearly

This field needs to be mandatorily updated if the ‘No. of Days after which Notification is to be sent if No Activity’ field is updated with a value. If a value has been provided in the ‘Frequency’ field and no value is provided in the ‘No. of Days after which Notification is to be sent if No Activity’ field, then an error is displayed which states that a value needs to be in the No. of Days after which Notification is to be sent if No Activity’ field.

If these two fields have been updated, then a notification is sent to the channels only when a TD account is created with the ‘Goal Reference Number’.

Minimum ECA Block Amount

Specify minimum ECA block amount.

RT-Charge Product For Passbook Issue

Specify the RT product from the adjoining option list. The list displays all the active RT products. You can select the appropriate one.

Enabling Printing of Account Statistics

You can enable printing statistics in respect of accounts using an account class, either period code-wise or financial year-wise, for the following customer information:

- Low and High Balance for a period–The lowest and highest current balances for the period.
- Average credit and debit balance for a period–This is computed as the sum of credit/(debit) current balances in a period, divided by the number of days of credit/(debit) balance during the period.
- Credit and debit days–The number of days the account was in credit/(debit) balance in the period.
- Credit and Debit Turnover–The credit/(debit) turnover for the period.
- Excess days in debit balance–The number of days in a month when the account exceeded the overdraft limits.
- Overdraft Limit–This is computed by summing the temporary overdraft limit and the sub-limit of the account. For each month, this would represent the limit on the last date of the month.
- Credit grade of the Customer–This would be the prevalent rating on the last day of the period. For the current period, this information is provided up to the previous working day.

To enable printing of this information for all accounts using an account class, you must enable the Account Statistics option in the Account Class Maintenance.

For each account class for which account statistics has been enabled, an accounting End of Day (EOD) process updates the statistics table both period-wise and according to financial years. The book-dated balances are used for computation of statistics, and the balances are maintained according to accounting periods.

For information about viewing the period-wise account statistics, refer the section Querying on Account Statistics, found earlier in this chapter.

Status Change Automatic

If you check this option, the status of the account will be changed automatically by the system as per the conditions maintained in the ‘Status Rule Definition’ screen. If you do not select this option, you have to change the status manually through the ‘Manual Status Change’ screen.

These screens are discussed in detail in the subsequent sections of this document. This specification will be defaulted to all the accounts reporting to this account class.

Exclude Same Day Reversal transaction from Statement

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

Your specification for this at the account class level defaults to all accounts involving the class. You can change it for a specific account.

For comparing transactions the System will look for similarity of reference number and date.

Consolidation for Inward Clearing

You need to indicate whether or not consolidation is required for inward clearing transactions in a batch at the Account Class level. The indication for this option is carried forward to the 'Customer Account Maintenance' screen. If this option is unchecked here, it cannot be checked in the 'Customer Account Maintenance screen'.

3.1.4.1 Processing for Consolidation of Inward Clearing

During the Inward Clearing process, the consolidated entry for clearing will be passed according to the following grouping:

- Remitter's Account
- Clearing Product
- Instrument Currency
- Remitter's branch
- End point

A consolidated clearing entry will be passed using a separate Transaction Code maintained in the 'Clearing Product Preferences' screen. This Transaction Code should be set with Cheque Mandatory option as No in the 'Transaction Code Maintenance' screen.

One consolidated clearing entry will be passed for each of the above groups. Entries will be passed against a common reference no. generated for each of the groups. After the consolidated entry has been passed, each individual instrument will be processed separately to pass charge entries (if applicable) at the transaction level.

Specifying Turnover Limit Preferences

You can specify turnover limits for an account class and thereby monitor the turnover in all accounts linked to the account class.

Turnover Limit Code

Specify a turnover limit code that should be linked to the account class. The adjoining option list displays all valid turnover limit codes maintained in the system using the 'Turnover Limit Maintenance' screen. You can choose the appropriate one.

Passbook Compression Preferences

Compression Required

Check this box to specify that transaction compression is applicable to the accounts under the particular account class.

Limit for Unprinted Transactions

Specify the maximum limit for unprinted transactions that can be printed without compression.

Transaction Code

Specify the Transaction code to be used for printing the description for compressed entry on passbook. Alternatively, you can select the transaction code from the option list. The list displays all valid transaction code maintained in the system.

The 'Limit for Unprinted Transactions' and 'Transaction Code' fields will be enabled only if 'Compression Required' field is checked.

If 'Compression Required' field is checked, it is mandatory to maintain the values in 'Limit for Unprinted Transactions' and 'Transaction Code' fields, else the system will display an appropriate error message.

Collateral Linkage

Allow Collateral Linkage

Check this box to allow collateral linkage.

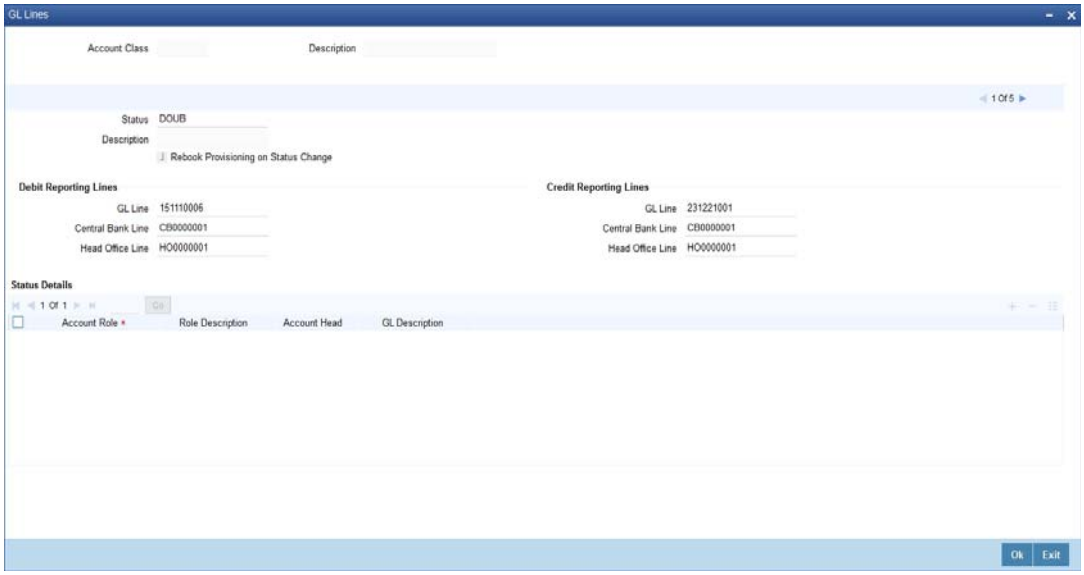
3.1.5 GL Lines Button

Current and Savings accounts that have not generated any interest over a specific period or have remained inactive with interest overdue may be identified as 'NPAs' (Non-Performing Asset). In Oracle FLEXCUBE, you can assign different status codes to an account class, which will be applicable to all the accounts under it. The accounts will move from one status to the other based on the number of days they have remained inactive in the system. The status of an account will determine whether the account should be marked as an NPA or not.

Further, you can also specify the reporting lines (for GL, Central Bank, and Head Office) to which accounting entries should be passed when an account moves from one status to the other. You can post all debit and credit balances of one account class to a single General Ledger account. Conversely, you also have the option of posting debits and credits to separate GLs.

The status codes and the reporting lines for each status may be defined in the 'Status Details' screen. Click the 'GL Lines' button in the 'Account Classes' screen to invoke it.

The screen is as shown below:



You can specify the following details in this screen:

Status

You can select the different status codes applicable to the account class, in this field. Use the Add icon to define each status and the attributes for the same. You can use the navigation icons to move from one status to the other.

Only status codes with status type ‘Account’ will be available in the option-list if the Status Processing Basis is defined as ‘Contract/Account’ for all branches, in the Branch Parameters. If the Status Processing Basis is defined as ‘Group/CIF’ level for any branch, then the statuses of type ‘Both’ are available. In this case, it is mandatory to link all the statuses defined.

On selection of the status, the associated description will be displayed alongside.

Specifying Reporting line Details

Dr and Cr GL Lines

Select the debit GL account, to which all debit balances within a specific account class will report to, when it moves to the status being defined. You can identify the debit GL from the list of existing GLs. Likewise, all credits within a particular account class will report to the GL account that you have identified to track credits.

Dr and Cr Central Bank Lines

Select the Central Bank Debit line to which all debit accounts belonging to an account class should report to when it moves to the selected status. You have maintained Central Bank Debit lines in the ‘Reporting Lines Maintenance’ screen. You can select the appropriate CB Debit Line from the available option-list.

Similarly, all accounts belonging to an account class, if in credit should report to a Central Bank Credit Line for the selected status. You can identify the CB Credit Line that should be associated with the status from the option-list available.

Dr and Cr Head Office Lines

This is the Debit Head Office GL maintained in the ‘Reporting Lines Maintenance’ screen to which all accounts belonging to this class will report, if they move to the status being defined.

Similarly, select the Credit Head Office GL maintained in the ‘Reporting Lines Maintenance’ screen to which all accounts belonging to this class will report to, when they move to the status being defined.

Note

As a mandatory requirement, you have to associate the status ‘NORM’ (Normal) when maintaining status codes for an account class.

Accounting Roles and Heads for Provisioning

In addition to the provisioning preferences that you specify for an account class, you must also maintain the accounting roles and heads representing the GLs to which the accounting entries for provisioning must be passed, for each account status. You can maintain this information in the ‘Status Details’ screen, when you define each of the status codes.

Rebook Provisioning on Status Change

In the ‘Status Details’ screen, you can indicate whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account. Rebooking essentially means that fresh provisioning is done, after writing back the previous provisioning amount.

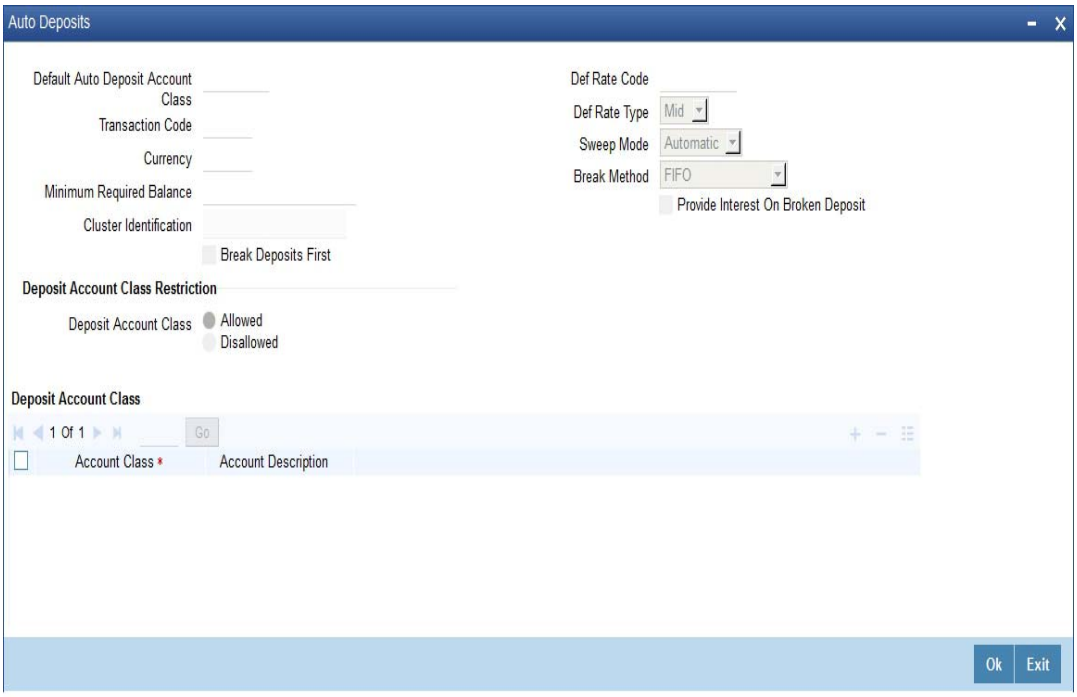
The provisioning batch process, when executed, not only computes the provisioning amount; it also records the current status of the account and checks whether the current status is different from the status that was prevalent when the process was previously executed. If so, the old provisioning amount is reversed (*if* the Rebook Provision option has been set in the Status Details), and the entries for the new provisioning amount are booked into the provisioning and write back GLs maintained for the current status in the Status Details.

If the Rebook Provision has not been set, there is no reversal of the old provisioning amount, and the differential provisioning entries are passed, as usual, into the GLs maintained for the new status.

3.1.6 Auto Deposits Button

Auto deposits are the linked deposit accounts to the savings accounts. These accounts are created once the threshold balance exceeds in the customer accounts. You can maintain these accounts using 'Auto Deposits' screen. Click the button 'Auto Deposit' in the 'Account Class Maintenance' screen to invoke it.

The screen is as shown below:



You have to specify the following fields in this screen.

Default Auto Deposit Account Class

Specify the deposit type of account class for the auto deposit account.

Transaction Code

Specify the transaction code (DPN - New deposit account) for the book event to trigger at the time of creation of auto deposit account.

Currency

Specify the currency in which the deposit account has to created.

Minimum Required Balance

Specify the balance that is required to be maintained at the linked savings account. If any balance exists beyond this balance in the account then the system creates an auto deposit account as part of batch process.

Cluster Identification

The system displays the cluster ID linked with the deposit account class linked to the saving account class.

Def Rate Code

Select the code of the differential rate; whether ‘Mid’ or ‘Standard’.

Def Rate Type

Select the type of differential rate code; whether ‘Mid’ or ‘Buy’ or ‘Sell’

Sweep Mode

Select the mode of sweep from the following options.

- Automatic - For the deposit to be created as part of the batch
- Manual - For the deposit to be created manually

Break Method

Select the method in which the break of auto deposit should happen, from the following options.

- MAXB - The system breaks the maximum valued deposit account or the deposit account having the maximum balance in order of descending amount.
- MINB - The system breaks the deposit account having minimum balance in order of ascending amount.
- FIFO - The system breaks the deposit account in order of chronological account creation date.
- LIFO - The system breaks the deposit account in order of reverse chronological account creation date (the latest created deposit account breaks first).

Provide Interest On Broken Deposit

Check this field to indicate the system to calculate interest on the deposits. This is done when the attached account class is mapped to the IC product.

Break Deposits First

Check this field to indicate the system to break the deposit accounts created and transfer the proceedings to the savings account. The system breaks the deposits when the savings account does not have sufficient balance to withdraw the amount.

In this case the system breaks the auto deposit account and restores the savings account with balance to allow withdrawing the money.

For example, the customer has the total balance in the account for $5675 including $650 as auto deposit. He withdraws $5500 from an ATM. As part of intraday batch (DESWPBAT), the system breaks the auto deposit account of $650 and restores the balance amount to savings. So his current standings would be $175 in his savings account and he does not hold any auto deposit account.

Deposit Account Class Restriction Details

You can set restrictions to the selected account class here:

Deposit Account Class

Select restriction type for the selected deposit account from the options. The following options are available for selection:

- Allowed – Select to allow account classes specified under ‘Deposit Account Class’ section.

- Disallowed Select to disallow account classes specified under ‘Deposit Account Class’ section.
-

While saving account class, the system validates if the Default Deposit Account Class mentioned in the Auto Deposit sub screen is part of the allowed list of Deposit Account classes. If the default deposit account class is not part of the allowed list, then the system will show an error message as “The Auto deposit account class is not part of the allowed list of Deposit Account Class".

Specifying Deposit Account Class

You can maintain the deposit account class details:

Account Class

Specify the account class for which you need to set the restrictions. The adjoining option list displays account classes which are active and authorized. Select the appropriate one.

Account Description

The system displays the description of the selected account class.

3.1.6.1 Handling Batches for AD Creation

The following batches are available in the system to handle batches for AD creation:

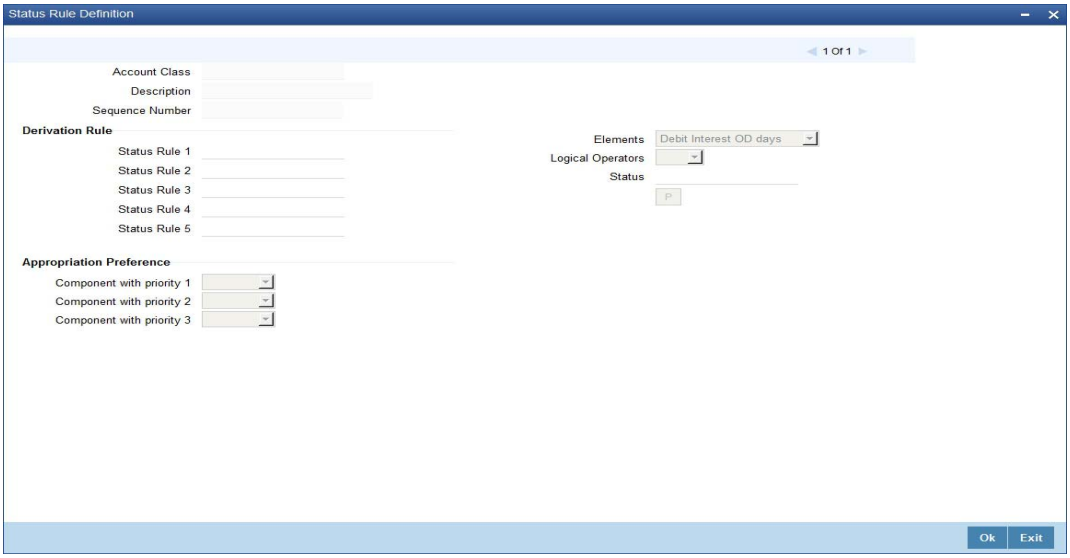
- DEDEPBAT – If AD instruction is maintained at account level, then the batch creates AD. If instruction is not maintained at the account level, then the batch creates AD based on account class level maintenance. Batch is maintained in DE module in the ‘End of Txn Input’ stage.
- DEAUTDEP – The system will create AD only if account level instructions are maintained. If not maintained, then AD will not be created for that account. Batch is maintained in IC module in the ‘End of Txn Input’ stage
- DESWPBAT – Intra day batch for AD creation.

3.1.7 Status Rule Button

If you have opted for automatic status change for all accounts belonging to an account class, you have to maintain the criteria based on which the system will bring about the status change automatically.

You can define the different criteria in the ‘Status Rule Definition’ screen. Click the button ‘Status Rule’ in the ‘Account Class Maintenance’ screen to invoke it.

The screen is as shown below:



In this screen, you can define five conditions for each status applicable to an account class. An account will be said to be in a specific status if any one of the five conditions associated with the status holds true for an account. Conversely, if all the conditions are false, the account will automatically move to the next available status for which the condition is true.

A user defined status INTR is used for both OD and Loan accounts. When a loan is in adversity status and the customer pays the entire overdue amount, the status of the loan changes to a user defined account status ‘INTR’ rather than ‘NORM’, so would the other OD and loan accounts of the same customer across branches.

Only backward movement of any other status to INTR is applicable. The account status cannot change from NORM to INTR. The status sequence of INTR is maintained as the immediate sequence number next to NORM.

The following elements are available based on which you can build a condition for automatic status change. You can associate each of these elements with an account, in the ‘Customer Accounts Maintenance’ screen.

The set of elements are as follows:

- Frozen
- Dormant
- No Debits
- No Credits
- Stop Payment
- Current Status

In addition, the following elements will also be available for processing:

- OD (overdraft) Days
- Inactive Days
- Overline Days
- TOD (Temporary Overdraft) Days
- Customer Classification
- Due Count

- Overdue Days
- Customer Credit Ranking
- Debit Interest Overdue Days
- Overdue Limit Breach Days
- Overdue Expiry Days
- Overdue No Credit days
- Principal Overdue Days
- Principal Overdue Amount
- Principal Overdue Local Currency Equivalent Amount
- Interest Overdue Days
- Interest Overdue Amount
- Interest Overdue Local Currency Equivalent Amount
- Charge Overdue Days
- Charge Overdue Amount
- Charge Overdue Local Currency Equivalent Amount
- Account Interim Days

Appropriation Preference

You can define the appropriation sequence for overdraft accounts for each account status.

Appropriation sequence maintenance is mandatory if the 'Component-wise Tracking for Overdraft' is checked.The appropriation preference sequence can be modified anytime and this will be applicable for the existing accounts also.This modification will effect only for future credits and appropriation.

Component with priority 1

Select the component with first priority from the adjoining drop-down list. The options available are:

- Principal
- Interest
- Charge

Component with priority 2

Select the component with second priority from the adjoining drop-down list. The options available are:

- Principal
- Interest
- Charge

Component with priority 3

Select the component with third priority from the adjoining drop-down list. The options available are:

- Principal
- Interest
- Charge

Status Change for Overdraft Accounts

Oracle FLEXCUBE processes the status change for overdraft accounts based on the following rules:

- Debit Interest OD Days
- OD Limit Breach Days
- OD Expiry Days
- No Credit days
- Account Interim Days

Debit Interest OD Days

The system processes the status change on overdraft account, if the customer fails to pay the debit interest of the overdraft account for specified number of days.

For example,

OD Utilization date: 01-Jan-2011

Days after which Status Change should happen: 90 Days

Debit interest due date: 01-Feb-2011

In this example, the system modifies the customer account status based on the status rule maintenance, if the customer fails to pay the debit interest by 02-May-2011.

OD Limit Breach Days

The system processes the status change on OD account, if the OD limit of the overdraft account is breached for a specified number of days. The system tracks the overdraft limit breach days based on the utilizations done at the line level.

OD Expiry Days

The system processes the status change on overdraft account, if the OD utilization of the overdraft account is not settled beyond the expiry date.

No Credit Days

The system processes the status change on OD account if there is no credit transaction into the overdraft account for a specified number of days.

Logical Operators

Logical Operators are indicators of certain conditions that you specify while building a rule. These operators are used in combination with the elements discussed earlier. The following is a list of logical operators that you would require to build a status rule:

Operator	Description
AND	The conjunction ‘and’
OR	The conjunction ‘or’
>	Greater than
>=	Greater than or equal to (please note that there is no space between the two symbols)

<	Less than
<=	Less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)
=	Equal to

Oracle FLEXCUBE allows data store for tracking of SOD debit interest due. During Interest liquidation for debit interest, the system populates the SOD Debit Interest Due Data Store with the Amount Due as debit interest for the SOD utilized amount and the due date of payment for the interest amount.

The debit interest due amount is adjusted in the SOD utilized amount and the system checks for any credit entries for the SOD corresponding to the debit interest. During EOD, if any credit entry exists for the account, then the system does adjustments on the amount due for the SOD debit interest due data store. The system also adjusts the debit interest payment against the oldest available debit interest due amount, and so on.

Oracle FLEXCUBE provides SDEs for 'SOD Due Count' and 'SOD Overdue Days' for status rule generation. During EOD while running the status update batch, the system calculates SDE 'SOD Due Count' value as the count of the records having due amount not equal to zero from the SOD debit interest due data store. The system updates the 'SOD Overdue Days' with the number of days since the last debit interest payment done for the account.

Oracle FLEXCUBE provides an account status called 'DIDF' for an SOD account, which is available as part of 'Status Rule Screen'. If the 'SOD Due Count 'or 'SOD Overdue Days' satisfies the condition specified in the status change rule, then the system changes the status for the account to 'DIDF'.

While running the status change batch, the system updates the 'No Debit' flag as 'Y' for 'DIDF' status account. If payment for the debit interest happens on the SOD account against the utilized amount, and if on recalculation the value of SDE 'SOD Due Count', or 'SOD Overdue Days' is not met, the status batch changes the status of the OD account from 'DIDF' to the previous account status and updates the 'No Debit' flag as 'N'.

Account Interim Days

The system processes the OD status change based on the account interim days when the INTR status is maintained at the account class level. The SDE Account Interim Days (ACCOUNT_INTR_DAYS) holds the number of days (the difference between the last date on which the account has changed to INTR status and the application date) the account is in intermediate (INTR) status. The account status changes to INTR based on the formula maintained at the rule level.

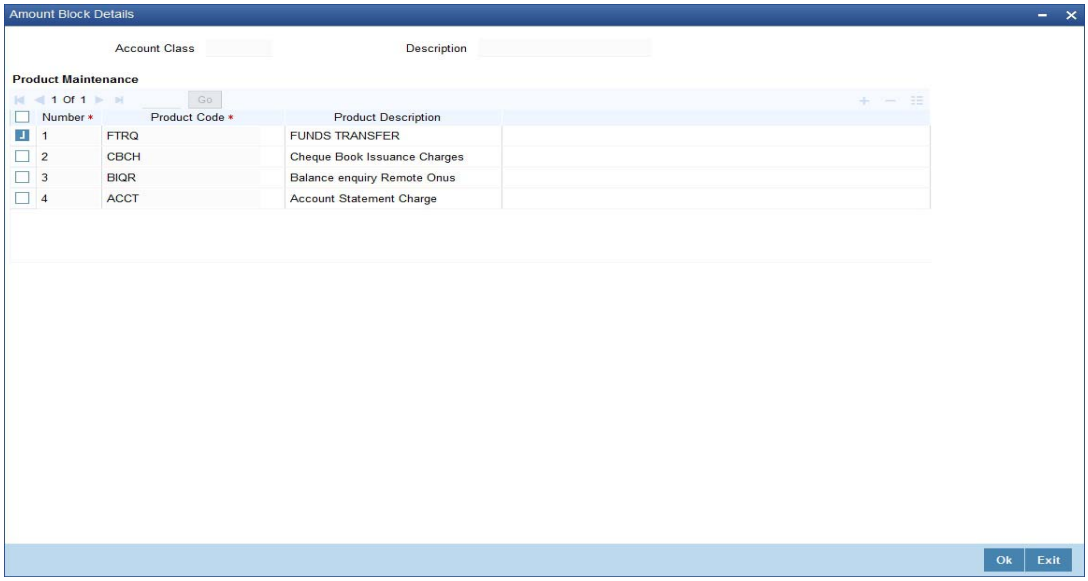
Note

- Amount block is not considered because of the possibilities of simultaneous utilizations of the SOD.
- Any credit transaction towards the SOD account is tracked under interest due for the SOD.
- Any impact on account status after the execution of account status change batch for the day, gets reflected in the next EOD execution.

3.1.8 Amount Block Button

The allocation of funds will occur as per the product sequence you maintain in the 'Product Maintenance' screen invoked from the 'Account Class Maintenance' screen. Click the 'Amt Block' button to access this screen.

The screen is as shown below:



In this screen, you will specify the sequence of products based on which funds will be made available when a credit is posted to an account with a track receivable option. The sequence number is automatically generated by the system. All authorized products of your bank will be available in the option-list. On selection of the product, the product description will appear alongside.

Whenever a credit happens to an account with a track receivable option, the system will check if the account has any receivable being tracked against it. If yes, the amount is blocked as a receivable and this process continues until the amount needed for liquidation becomes fully available.

The batch process run as part of EOD/BOD will liquidate the loan contract or retail teller contracts.

If the amount received is not sufficient for full liquidation, then depending on the minimum amount required for liquidation, the system would initiate a partial liquidation for loans but for retail teller contracts liquidation will be initiated only when full amount is available.

The following example illustrates the manner in which the system will use the sequence for allocation of funds:

Assume that you have maintained the following product sequence for funds allocation:

Sequence No.	Product
1	ADBN
2	LDBD
3	ABCD

The liquidation schedule dates for the various loan contracts are as follows:

Contract	Liq. Schedule Dt.	Liqd. Amt. (in USD)
LDBD001	1st January 2002	1000
LDBD002	1st January 2002	500
ADBN001	2nd January 2002	1000
ABCD001	2nd January 2002	500

Further, all contracts are marked for auto liquidation and the settlement account for all contracts is A1. The balance in account A1 as on 1st January 2002 is 500 USD.

Action	Details
Batch liquidation run as part of BOD/ EOD on 1st Jan.	Liquidation does not occur as the system detects insufficient funds in A1 (only 400 USD). The account is marked for receivable tracking and a block is placed on 400 USD.
A credit of 500 USD to A1 on 2nd Jan.	The total amount blocked gets updated to 1000 USD. Since we have two contracts involving the same product (LDBD) maturing on the same date, funds will be allocated to the first contract, LDBD001 (based on the Contract Reference Number). Subsequent credits to the account will be used towards loan LDBD002. Since contracts with LDBD have earlier schedule dates, funds will be allocated to them though, as per the product sequence, contracts with ADBN should receive the funds first. The liquidation schedule date takes precedence in this case. Further credits to account, A1 will be allocated against the contract ADBN001 followed by the contract ABCD001. This will be based on the product sequence number since both contracts have the same schedule dates. Within a contract, allocation of funds towards the various components like interest, penalty interest etc. will be determined by the 'Liquidation Order' maintained for the loan product. To sum up, the schedule date of the loan contract takes precedence followed by the product sequence and finally the liquidation order.

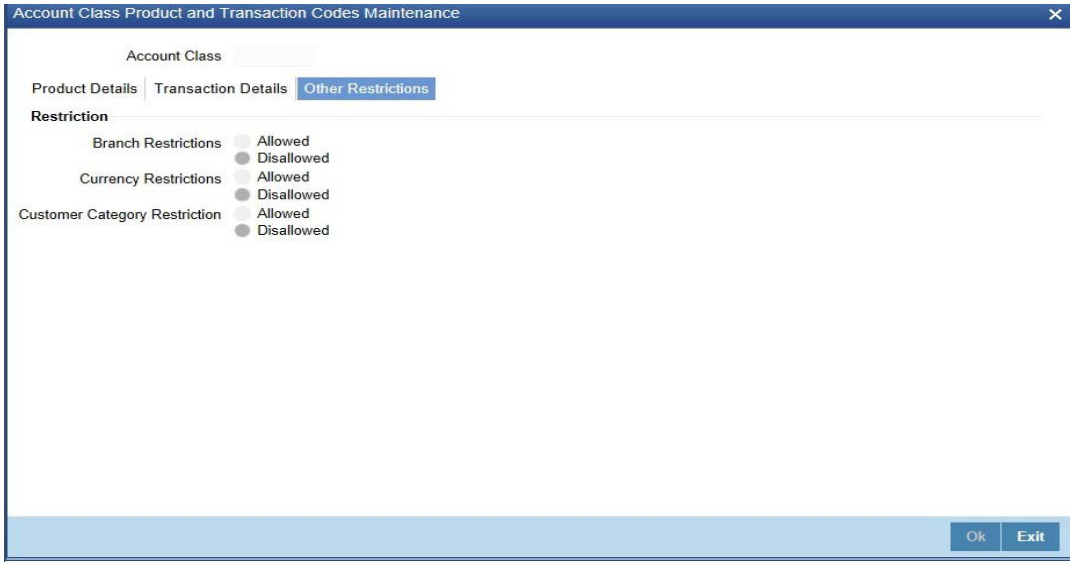
Note

If insufficient funds are detected in an account with a receivable tracking, the system will trigger the event 'LBLK' indicating that enough funds are not available and that subsequent credits made to the account will be blocked as a receivable.

3.1.9 Restriction Button

You can place restrictions on transactions involving customer accounts, at the account class level. As discussed earlier (for customer account), these restrictions get defaulted to all accounts that are linked to the account class. But you are allowed to change these restrictions for individual accounts as well.

To maintain the restrictions click the 'Restriction' button in the 'Account Classes' screen. The 'Product and Transaction Codes Restriction' screen is displayed



The restrictions can be based on:

- Products: Choose from the provided options - Allowed or Disallowed
- Transaction Codes: Choose from the provided options - Allowed or Disallowed
- Other Restrictions: Select the appropriate from the below available options.
  - Branch Restrictions: Choose from the provided options - Allowed or Disallowed
  - Currency Restrictions: Choose from the provided options - Allowed or Disallowed
  - Category Restrictions: Choose from the provided options - Allowed or Disallowed

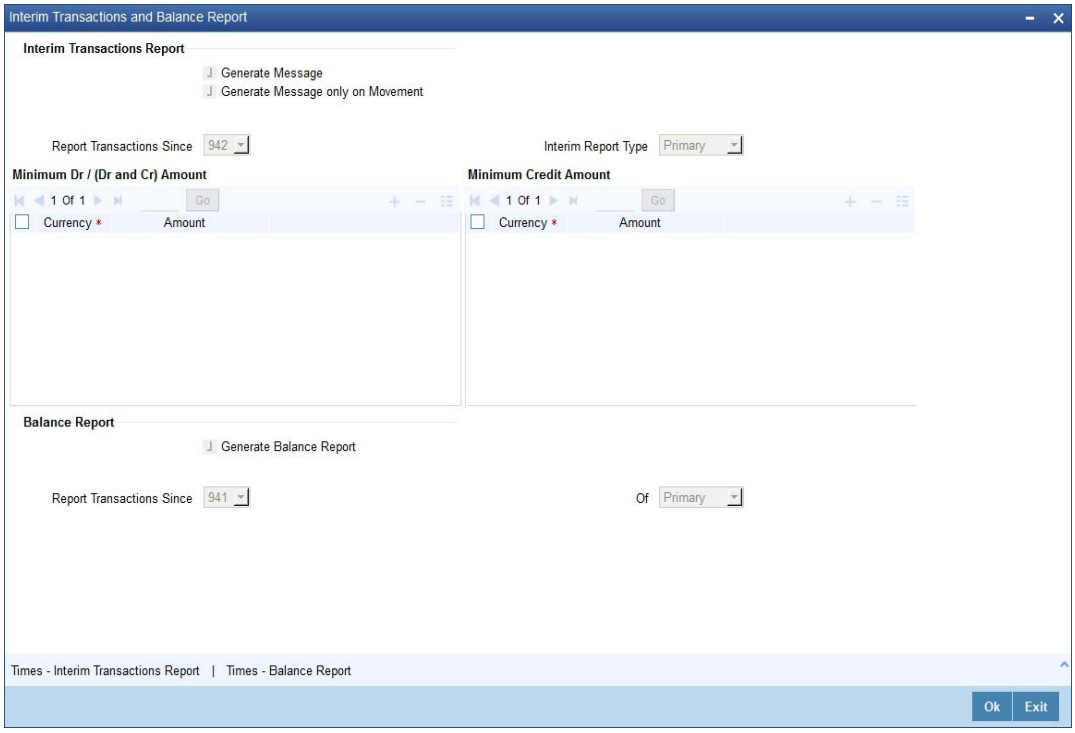
Validation of Restrictions

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account class used by the specified account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

3.1.10 Statement Button

To receive the details of account balances you need to capture the relevant information in the MT 941/MT942 message. The account balance details can be linked to the message by employing the statement screen. To invoke this screen click on the 'Statement' button, in the 'Account Class Maintenance' screen. You need to specify the details for an MT 941/MT942 message.

The screen is as shown below:



This screen contains the details necessary for the account generation parameters. The message details the balance of an account or group of accounts under a particular account class. The account balances indicate the condition of the account for an identified time period.

Specifying Interim Transactions Report

Generate Message

Check this box to indicate that the accounts belonging to the account class are to be considered for periodic interim statement generation i.e., MT942.

Generate Message Only On Movement

Check this box to indicate that the interim statement needs to be generated only if additional entries have been posted subsequent to the previous interim statement generation.

Report Transaction Since

This is a list of all the transactions the accounts under a class have undergone, on basis of which the transactions would be reported in the interim account statement. You can choose the appropriate values applicable:

- Previous MT942: This indicates that all transactions posted and authorized since previous MT942 would be sent in the current interim statement
- Previous MT940/MT950: This indicates that all transactions posted and authorized since previous MT940/MT950 would be sent in the current interim statement. If this option is selected, user will have to specify the cycle of account statement to be considered.

Minimum Debit (Debit and Credit) Amount and Currency

Specify the minimum transaction amount for the debit transaction, which is eligible for reporting in the interim statement. This amount should be qualified by a currency. The amount for the corresponding account currency will be defaulted from here while opening the account.

If you do not specify the minimum credit amount, the system will consider the minimum debit amount specified here for reporting the credit transactions also.

Minimum Credit Amount and Currency

Specify the minimum transaction amount for the credit transaction, which is eligible for reporting in the interim statement. This amount should be qualified by a currency. The amount for the corresponding account currency will be defaulted from here while opening the account.

Generate Balance

To indicate that accounts under certain account classes are to be considered for generation of their balance messages, check this box. The valid values for this action are Y and N.

Of

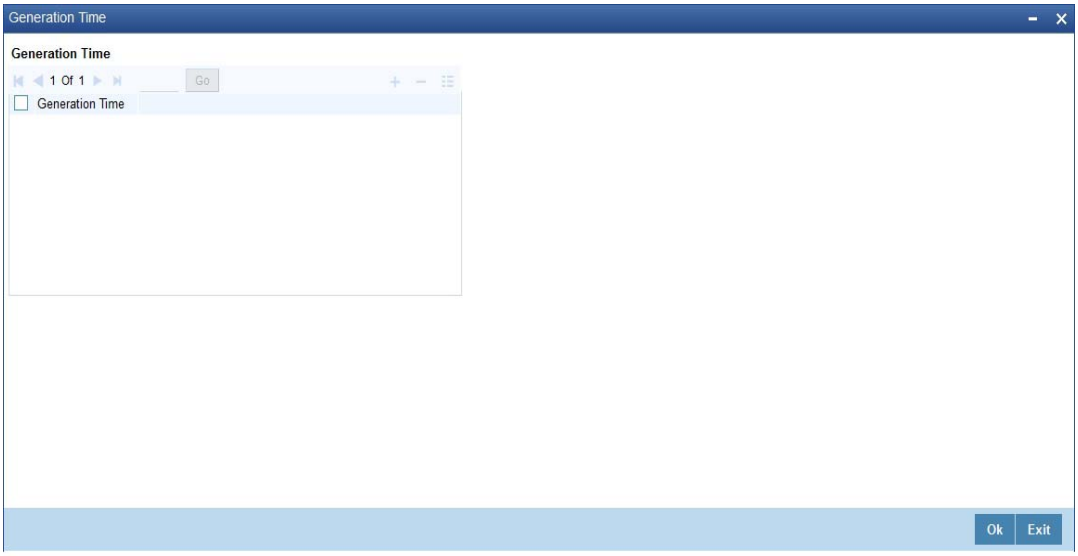
Select the mode of message for balance generation form the option list

Report Transaction Since

This is a list of all the transactions the accounts under a class have undergone, in the interval of balance messages generated for the accounts under the respective classes. You can choose the appropriate values applicable:

- Previous MT940: This indicates all transactions posted and authorized since the issue of a previous MT 940 in the current balance report.
- Previous MT941: This indicates all transactions posted and authorized since the issue of a previous MT 941 in the current balance report.
- Previous MT950: This indicates all transactions posted and authorized since the issue of a previous MT 950 in the current balance report.

You can synchronize the time instance by hours for generation of balance messages by clicking the 'Times' button.



This screen is employed to indicate the the time instance in hours for the generation of the balance reports.

Message Generation Time

Specify the timing for generation of the MT 941/MT942 messages. You can specify the time interval in hours only.

A new message type is created for the balance report process which can be run as part of a scheduled task. This message type is ACST_BALANCE and ACST_INT_DTL.

3.1.10.1 Balance Statement Handoff

The balance statement can be handed off as part of scheduled task under Oracle. You need to assign its frequency in hours. This process is initiated for all accounts requiring a balance account statement. As discussed previously the time for generation of the statement is determined and specified. In case of no subsequent transactions reports, the statement is not generated.

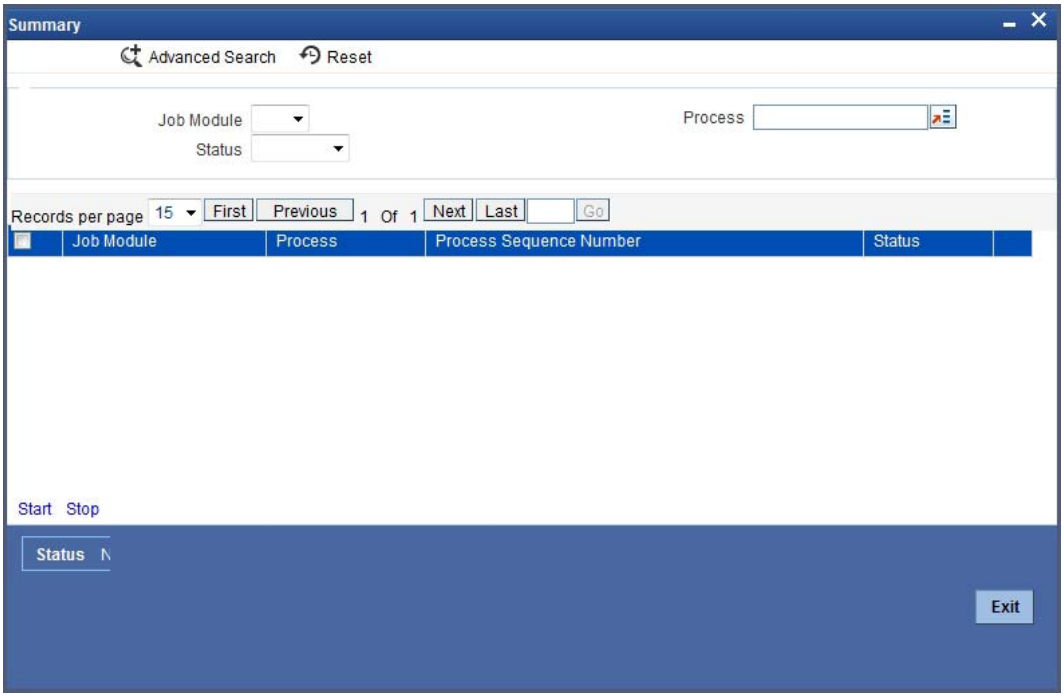
3.1.10.2 Assigning Balance Statement as Job

The balance statement can be facilitated to run as part of a scheduled job as part of the Oracle jobs initiated during processing.

The 'Jobs Browser' screen of the application provides you the facility to run the balance statement as a synchronized task, subject to specified time intervals in hours.

Invoke the 'Jobs Browser' screen from the application typing 'CSSJOBBR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screen is as shown below:



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Job Module
- Status
- Process

Select the option 'Generate Balance Report' from the Process option list. All associated accounts of the particular branch that have been marked for generation of balance statements are procured by Oracle FLEXCUBE.

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

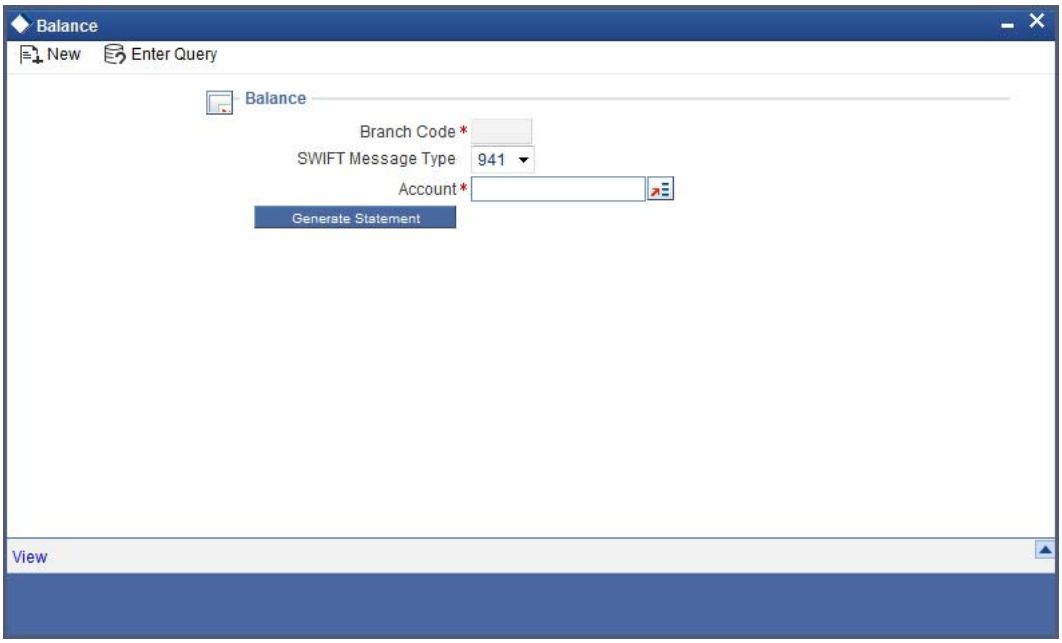
System displays the following details pertaining to the fetched records:

- Job Module
- Process
- Process Sequence Number
- Status

The debit and credit accounts considered since the previous issue of an MT 941 are picked for the current processing. The previous messages are based on the parameters maintained for each account. This processing produces details of the statement generation.

3.1.10.3 Generation of Ad hoc Reports

Balance reports for each account under an account class can be generated on an ad hoc basis. The Ad Hoc report generation screen is used for capturing details of a balance report sent ad hoc. You can invoke this screen by typing 'ACDADCRP' in the upper right corner of the application toolbar, and clicking the arrow adjacent it.



Branch Code

The branch to which the account marked for balance report generation belongs is displayed; you cannot change or modify this value.

Account

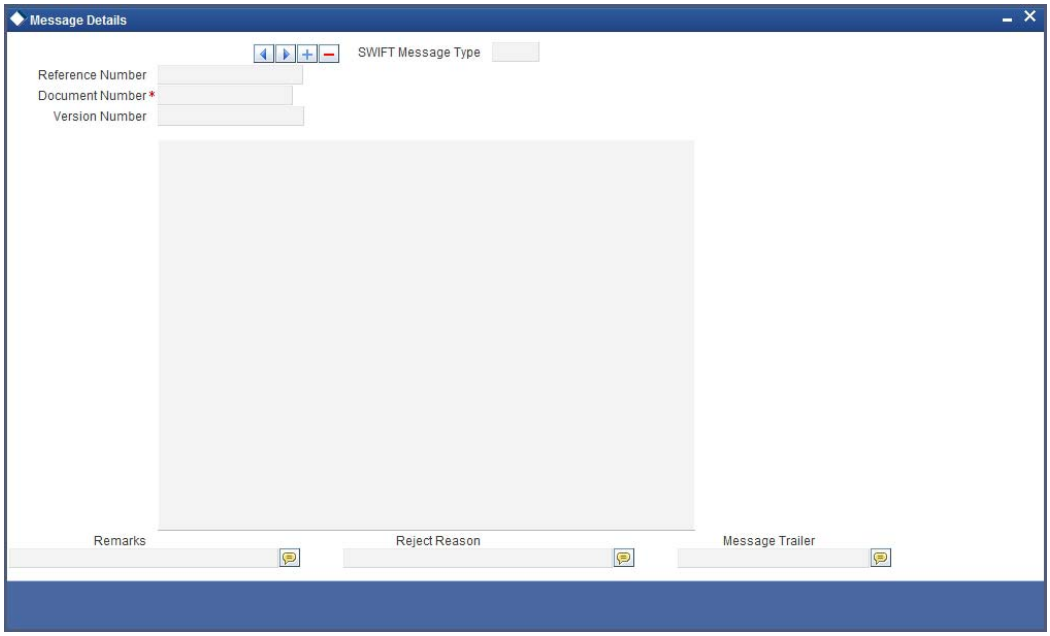
Select the account which has been identified for generation of a balance statement, from the option list. The account balance of this account is generated as an outgoing statement.

Swift Message Type

Select the type of message required to be sent. As the message is a balance statement, select MT941/MT942.

Click on the 'Generate Statement' button to initiate the generation of balance statement for the account you have selected. This process would pick up the entire debit and credit component accounts created since the issue of a previous MT941, MT942, MT950 or MT940 are included in the generated statement.

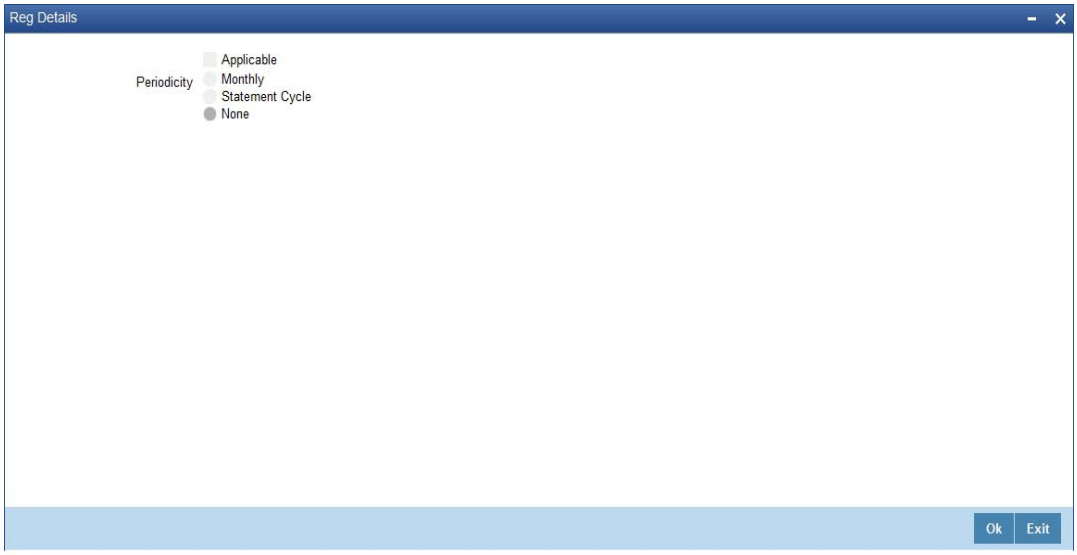
You can examine the details of the generated message, to ensure that all details entered are correct. Click on the ‘View’ button, to observe the outgoing message.



You can examine the message for ensuring the information entered is complete. You can only view the details of the message; no input of additional information is supported at this stage.

3.1.11 REG Button

For an account class, you can define whether the Regulation D limits are applicable, and the period over which the limits would be applicable. In the ‘Account Class Maintenance’ screen, click the ‘REG’ button to invoke the ‘Reg Details’ screen. You can specify the Regulation D applicability details in this screen.



If you indicate the periodicity of Regulation D applicability as ‘Statement Cycle’, the restricted transactions would be counted over the primary statement cycle defined for the account class.

The Regulation D applicability details specified for an account class would default to all accounts using the class.However, you can make changes to these details when you set up a customer account that uses the account class.

3.1.12 Branches/Currencies Button

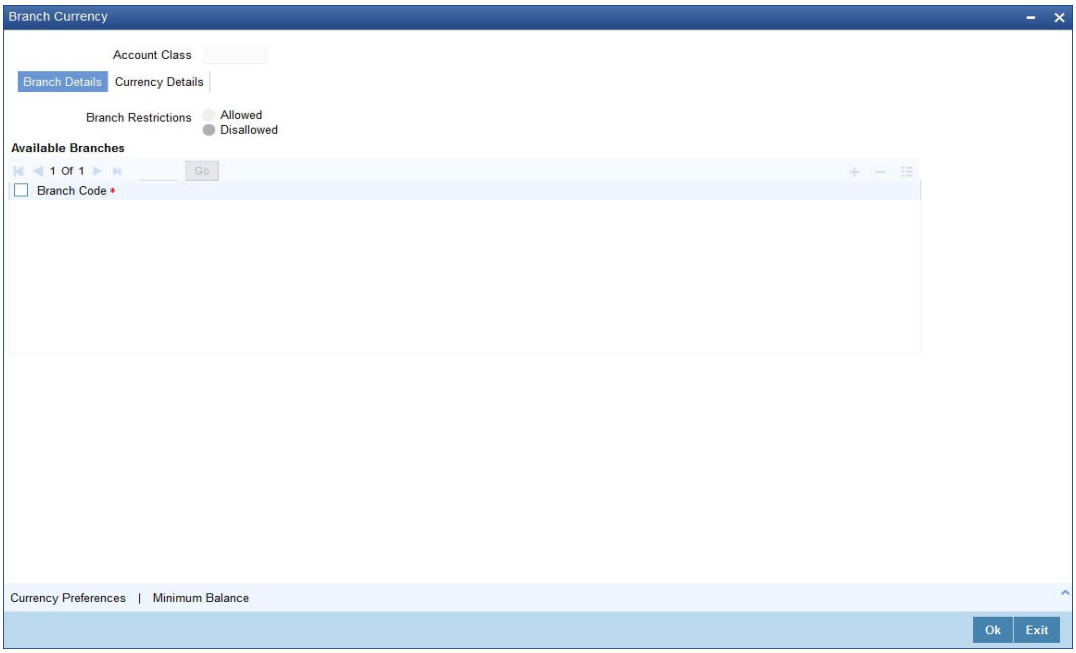
In addition to what you have specified in the 'Account Class Maintenance' screen you have the option of specifying the following for an accounts class:

- List of allowed or disallowed branches and allowed or disallowed currencies
- List of allowed and disallowed customer categories and allowed and disallowed customers

You can specify the branch and currency preferences through the 'Account Class – Branch and Currency Preferences' screen.

Click 'Branches/Currencies' in the 'Account Class Maintenance' screen. The 'Account Class – Branch and Currency Preferences' screen will be displayed.

The screen is as shown below:



In this screen you can specify the following for an account class:

- Those branches to which all parameters defined for this account class should be available
- Those currencies in which all customer accounts linked to this account class can operate

3.1.12.1 Maintaining Branch Preferences

Customer accounts maintained in any branch can be linked to any account class. However, you have the option of restricting the linkage of customer accounts in a particular branch or branches to an account class.

For example, your bank has a total of 25 branches. Branch 001 and 004 handles only Corporate Customers. For an account class, say, SAV-IND (savings accounts of individuals) you would like to disallow linkage of all customer accounts of branch 001 and 004.

To specify this, click on disallowed since the disallowed branch list is smaller than the allowed branch list. From the list of Available Branches select 001 and click the adjoining arrow. Repeat the procedure for 004. 001 and 004 will be listed under disallowed branches.

Note

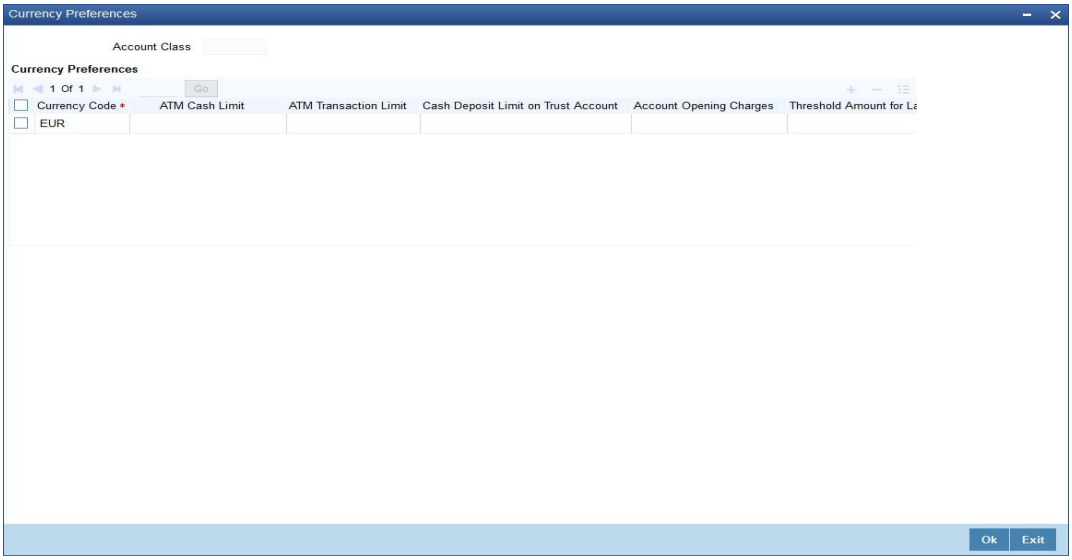
For specifying the allowed list of branches, first click on allowed. You will notice that the list title changes accordingly to allowed and vice versa. You should select allowed or disallowed depending upon the length of the list.

3.1.12.2 Maintaining Currency Preferences

For all accounts under this account class you have the option of specifying currencies in which transactions are allowed/disallowed.

For example, you want to restrict all account level transactions under the account class Corporations for corporate type accounts to four important currencies only, say - USD, GBP, JPY, and DEM. You can specify the same.

To do this, click the 'Currency Preference' button. The 'Account Class - Currency Preferences' screen will be displayed.



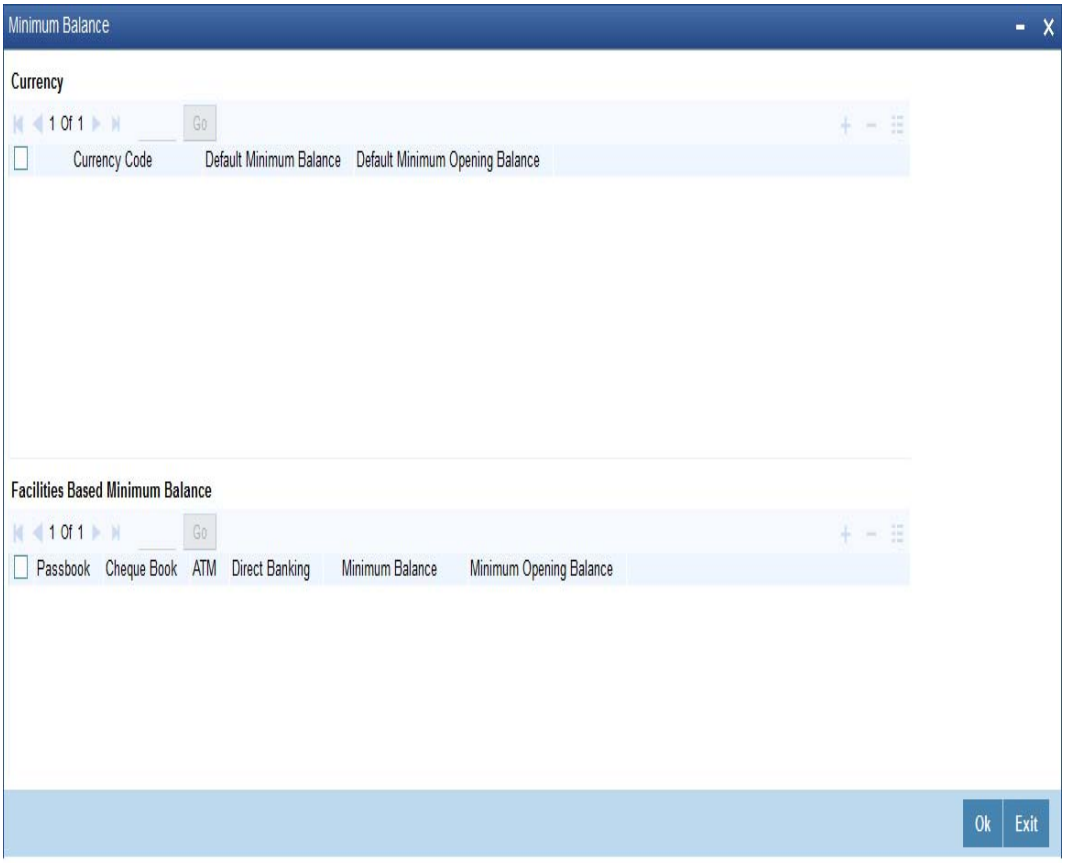
All the allowed currencies you have defined for this account class will be displayed in the option list adjoining the 'Currency Code' field. You can specify charges that should be levied against each currency for opening a customer account. You can also maintain the maximum number of ATM transactions that can be carried out on every currency. Similarly, you can maintain the maximum cash that can be withdrawn from an ATM for every currency. If the box 'Escrow Transfer Applicable' is checked for the account class, you can capture currency-wise cash deposit limit for the Trust accounts linked to the account class.

If 'Large Debit Balance Tracking Required' check box is checked at the preferences level, then you have to maintain threshold amount for large debit balance. If the threshold amount is not maintained for large debit balance and the 'Large Debit Balance Tracking Required' check box is checked, then the system displays an error message.

3.1.12.3 Maintaining Minimum Balance

You can maintain minimum balance and minimum opening balance for a CASA account based on the account facilities in the Minimum Balance screen. You can also maintain the

minimum balance for each currency. Click ‘Minimum Balance’ button under Currency Details tab of ‘Branch and Currency Restriction’ sub-screen to invoke Minimum Balance screen.



Currency

Currency Code

Specify the currency code of the account. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Default Minimum Balance

Specify the default minimum balance to be maintained for the account.

Default Minimum Opening Balance

Specify the default minimum opening balance to be maintained for the account. Default minimum opening balance amount should not be less than default minimum balance amount.

Facilities Based Minimum Balance

You can maintain minimum balance based on account facilities in this block

Passbook

Check this box if passbook facility is applicable for maintaining minimum balance amount.

Cheque Book

Check this box if cheque book facility is applicable for maintaining minimum balance amount.

ATM

Check this box if ATM facility is applicable for maintaining minimum balance amount.

Direct Banking

Check this box if direct banking facility is applicable for maintaining minimum balance amount.

Minimum Balance

Specify the minimum balance for facility combination for a currency. You can maintain the minimum balance based on the multiple facility combinations.

Minimum Opening Balance

Specify the minimum opening balance for facility combination for a currency. The minimum opening balance should not be less than the minimum balance.

Based on the account facilities availed at account level, the system looks for a matching record of account facilities at account class level for an account currency. The minimum balance and minimum opening balance that is maintained for the matching record will be considered for validating minimum balance and minimum opening balance respectively. If none of the records are matching, then default minimum balance and default minimum opening balance maintained for that currency is considered for minimum balance and minimum opening balance validation.

Note

For each records maintained in 'Facilities Based Minimum Balance' section, the criteria combination should be unique. For instance, for a USD currency, if one record is maintained with the value as 'Y' for all the facilities, then another record of USD currency should not have value as 'Y' for all facilities.

If the minimum balance is maintained for currencies that are disallowed or restricted for an account class, then the system displays an error message.

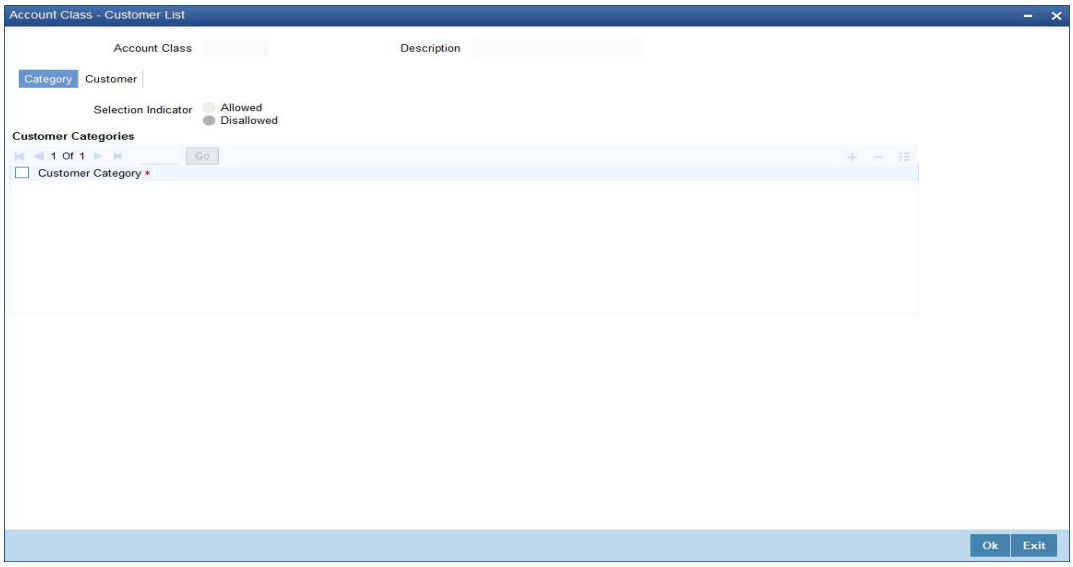
If 'Allowed' option is selected in Branch and Currencies Restriction sub screen and if the currency for which minimum balance details is maintained are not available in the list of allowed currencies, then the system displays an error message.

3.1.13 Customer Categories Button

Instead of linking each customer account to an account class, a customer category is linked to the class.

For an account class you should specify the category that should be linked to it and also specify if all customers under each of the categories are to be linked to the account class. In the 'Account Class - Customer List' screen you have the option of specifying the categories that should be linked to this account class and within a category you can also restrict individual customers to be linked to the class.

To indicate allowed customer categories click the ‘Customer/Categories’ button. The ‘Account Class - Customer List’ screen will be invoked.



In this screen you define the following:

- A list of allowed or disallowed customer categories
- A list of disallowed customers (if any) under the allowed category

For an account class you need to specify the customer categories that should be linked to it and also customers within a category who should not be allowed to be linked to this account class.

For example,

Requirement

You are capturing the features of a Nostro account class called NostroLCY, you would like to:

- Associate the customer category called Banks with NostroLCY
- Disallow a customer called Midas-Bank associated with the customer category called Banks from using the features of this class
- Grant your customer Morgan Stanley linked to the customer category called Financial Institutions all rights associated with NostroLCY

Procedure

In the Selection Indicator field click on Allowed (since your allowed list is smaller and therefore easier to indicate).

1. Highlight and select the Customer Categories called Banks and Financial Institutions in the Available Categories list and click the adjoining arrow.
2. Next, highlight Financial Institutions and click adjoining arrow against Customers. It will display the entire list of customer accounts maintained under the customer category Financial Institutions
3. Select Morgan Stanley. It will be listed in the first row. To allow this customer the parameters assigned to this account class check the small square box alongside
4. To add a row, click the Add icon. To delete an extra row, click the Delete icon
5. To disallow Midas Bank, click on Banks under available categories. Click the adjoining arrow against Customers, to display a list of all the customers under this category. Select Midas Bank. Since you would like to disallow this customer do not check the square box against it

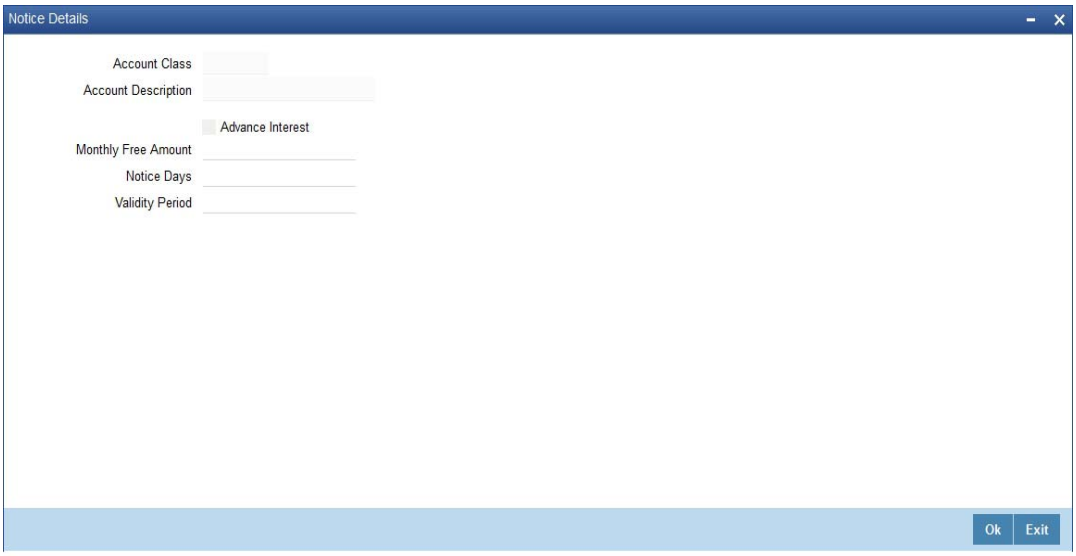
Note

Check the square box to allow a customer the parameters assigned to this account class. Leave the box unchecked to disallow a customer from being assigned to this account class.

3.1.14 Notice Button

You can specify the notice preferences for the withdrawal of amount through the 'Notice Preferences' screen. Click 'Notice' in the 'Account Class Maintenance' screen.

The 'Notice Preferences' screen is displayed as follows:



The following fields are displayed in this screen:

- Account Class – The unique code assigned to the account class is displayed
- Description – A short description of the account class is displayed

The following are the notice preferences that you can specify for an account class:

Advance Interest

Check this field to levy the advance interest on the account class.

Note

- The customer of the account class is liable to pay this interest in case he/she fails to provide the required notice to the bank.
- The system deducts the advance interest from the credit Interest earned by the customer of the account class on his/her credit balance in the account.

Monthly Free Amount

Specify the amount that a customer of the account class can withdraw per calendar month from his/her savings account without being liable to pay advance interest.

Notice Days

Specify the number of days before which a customer of the account class should notify the bank if he/she wants to withdraw an amount more than the 'Free Amount' from his/her account.

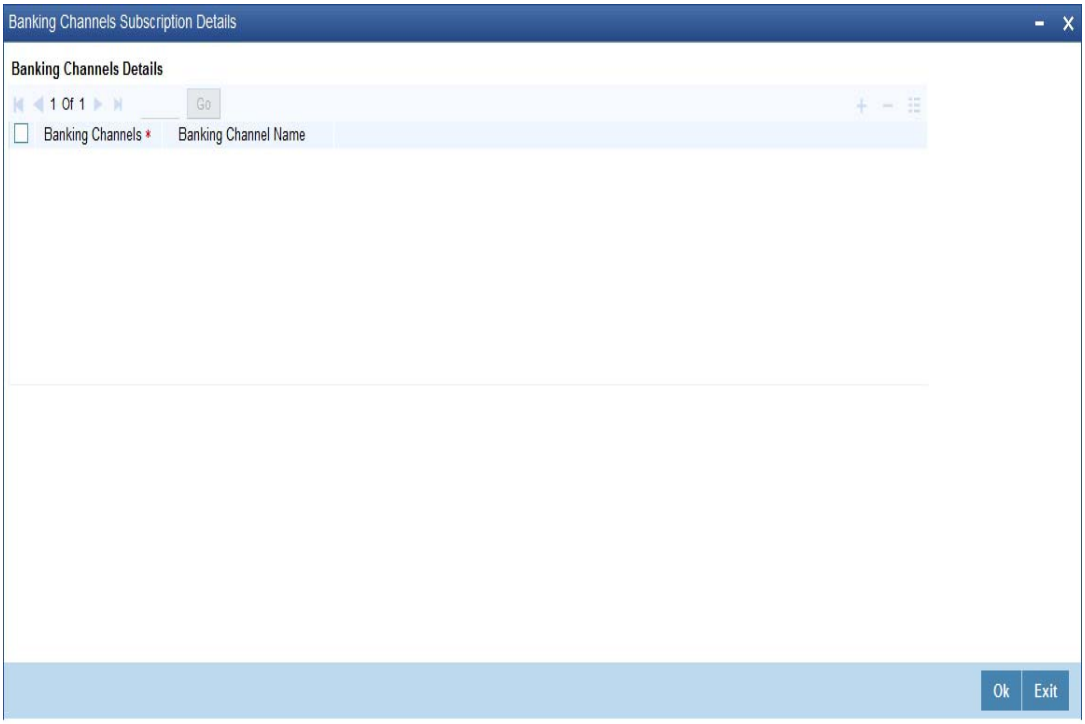
Validity Period

Specify the notice validity period in number of days. During this period, a customer of the account class can do the withdrawal of the amount for which he/she notified the bank.

3.1.15 Banking Channels Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. These channel details can be maintained in 'Static Type Maintenance' (CODTYPES) screen.

Click 'Banking Channels' button to specify the details relating to channels.



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.

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.

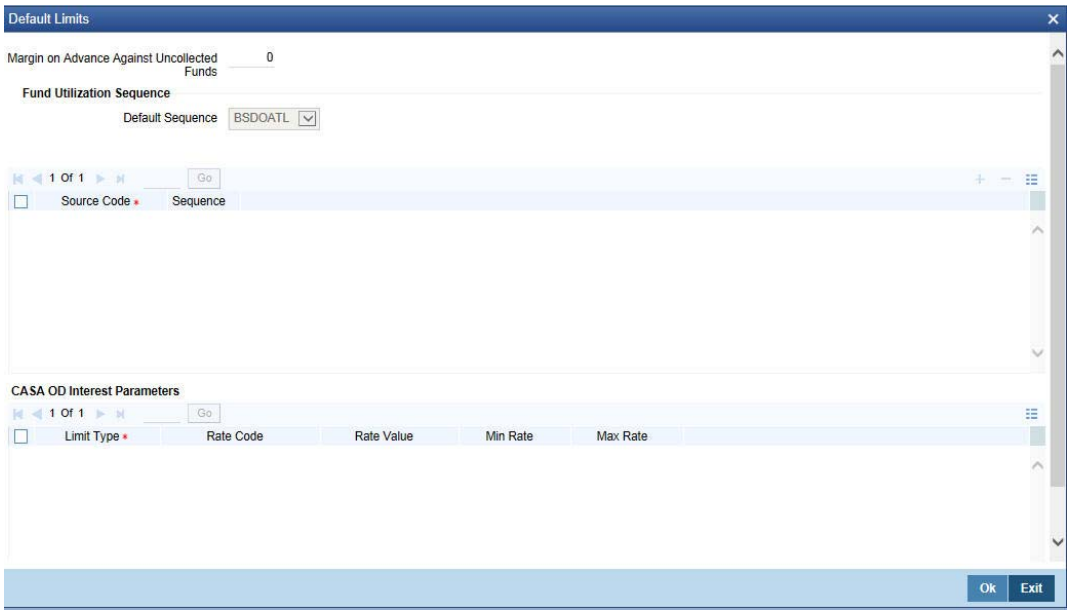
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.
- When account 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).

3.1.16 Default Limits

You can define fund utilization sequence and default interest parameters for various account level OD through the 'Default Limits' screen. Click 'Default Limits' in the 'Account Class Maintenance' screen to invoke the following screen.



You maintain the following details in this screen:

Margin on Advance Against Uncollected Funds

Specify the margin in percentage terms that will be held on the uncollected funds while offering AUF limit to account. AUF margin should be within 0 - 100.

Fund Utilization Sequence

Default Sequence

Select the default fund utilization sequence for accounts from the drop-down list. The list displays the following values:

- BSDOATLV
- BDOSATLV
- BDSOATLV
- BDSOATL
- BDOSATL
- BSDOATL

The following are the component in sequence considered for utilization at account level:

Component in Sequence	Remarks
B - Balance	Balance refers to clear balance available for debits at account.
S - Sweep in Funds	Funds available as a result of sweep in setup including cover account, auto deposit and term deposit linkages.
D - Daylight Limit	Limit is primarily meant for intraday consumption. Only one active limit is allowed at any point of time.
O - OD Limit	Will apply to account level OD limits. Multiple limits of this category can be active simultaneously. Limits captured under Limit Details section under Limits Button of Customer Account Maintenance (STDCUSAC) screen will be considered for this component.
A - AUF limit	Limit granted against uncollected funds available in the account. Only one active limit allowed at any point of time.
T - Temporary OD	Temporary OD granted at the account.
L- Local Limit	Facility refers to local facility. Limits captured under Line Linkage Details section under Limits Button of Customer Account Maintenance (STDCUSAC) screen will be considered for this component.
V - Overline	Overline refers to the overline utilization.

The utilization sequence will be defaulted to all accounts opened under the account class to Limits sub screen of Customer Accounts Maintenance screen.

Source Code

Specify the source code to define channel specific sequence. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the system.

Sequence

Select the sequence applicable for the selected source code from the drop-down list. The list displays the following values:

- BOSAL
- BSOAL
- BOSL

Note

If ‘Source Code’ specific sequence is not selected, the default sequence will be applicable for the channel. If transaction amount is greater than the supported components as per sequence, the transaction will be disallowed, displaying a message as ‘Transaction cannot be processed due to insufficient funds in the account’ based on the error code maintenance.

CASA OD Interest Parameters

Limit Type

The system displays the account level OD limit type.

Rate Code

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

Rate Value

Specify the interest rate.

Min Rate

Specify the minimum interest rate applicable on the limit type.

Max Rate

Specify the maximum interest rate applicable on the limit type.

3.2 Account Class Restriction Maintenance

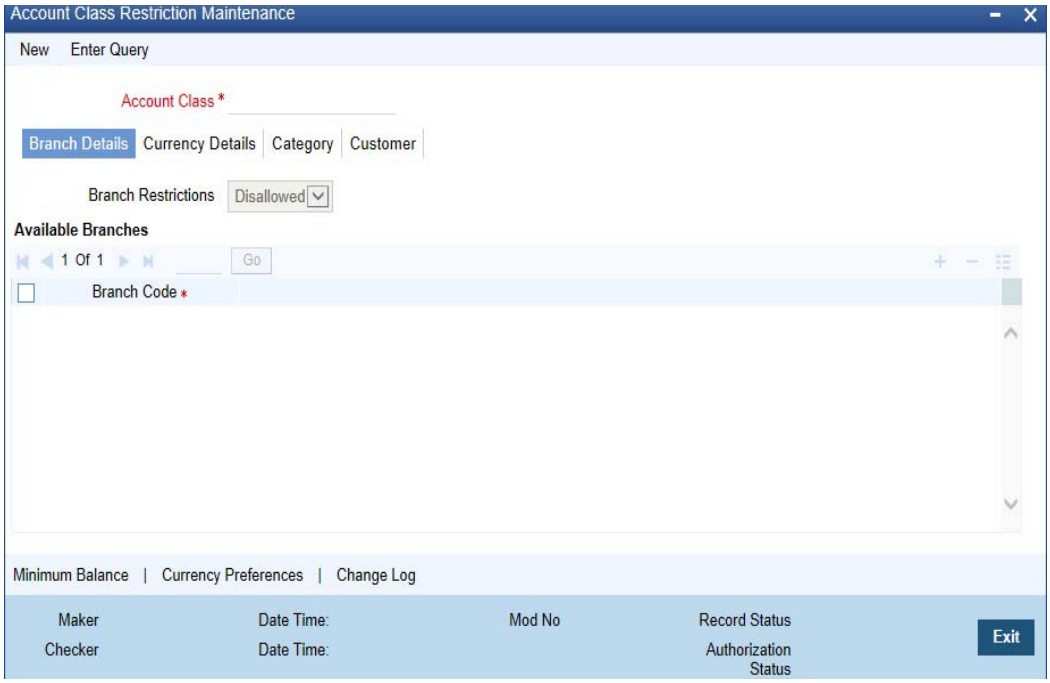
This section contains the following topics:

Section 3.2.1, "Maintaining Branch Preferences"

Section 3.2.2, "Maintaining Currency Preferences"

Section 3.2.3, "Customer Categories Button"

You can invoke the ‘Account Class Restriction Maintenance’ screen by typing ‘STDACRES’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



Note

In this screen user can maintain Account Class Restrictions for all authorized and non Islamic Account Classes from Account Class screen (STDACCLS).

There are four types of Restrictions that can be maintained in each of the four tabs :

- "Branch Details
- "Currency Details
- "Category
- "Customer

Also user can set Minimum Balance and Currency Preferences for an Account class

3.2.1 Maintaining Branch Preferences

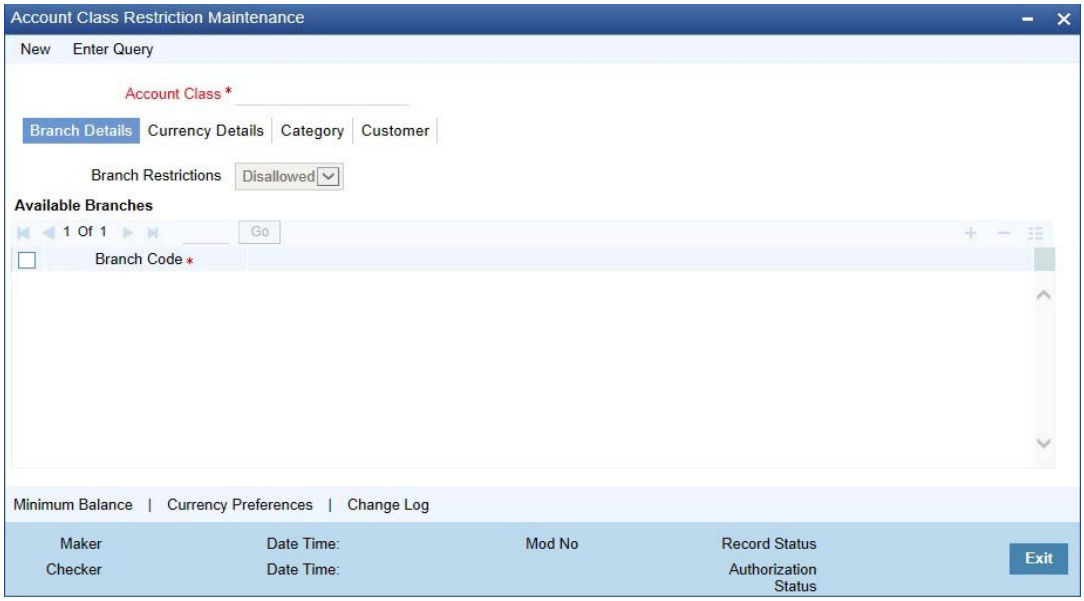
Customer accounts maintained in any branch can be linked to any account class. However, you have the option of restricting the linkage of customer accounts in a particular branch or branches to an account class.

For example, your bank has a total of 25 branches. Branch 001 and 004 handles only

Corporate Customers. For an account class, say, SAV-IND (savings accounts of individuals) you would like to disallow linkage of all customer accounts of branch 001 and 004.

To specify this, click on disallowed since the disallowed branch list is smaller than the allowed branch list. From the list of Available Branches select 001 and click the adjoining arrow.

Repeat the procedure for 004. 001 and 004 will be listed under disallowed branches.

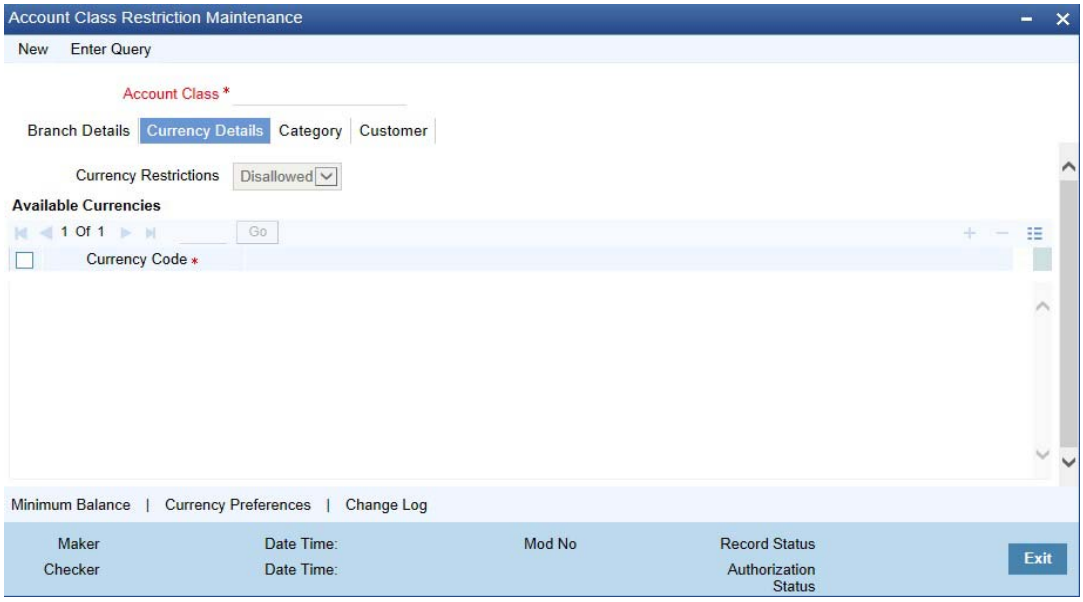


Note

For specifying the allowed list of branches, first click on allowed. You will notice that the list title changes accordingly to allowed and vice versa. You should select allowed or disallowed depending upon the length of the list.

3.2.2 Maintaining Currency Preferences

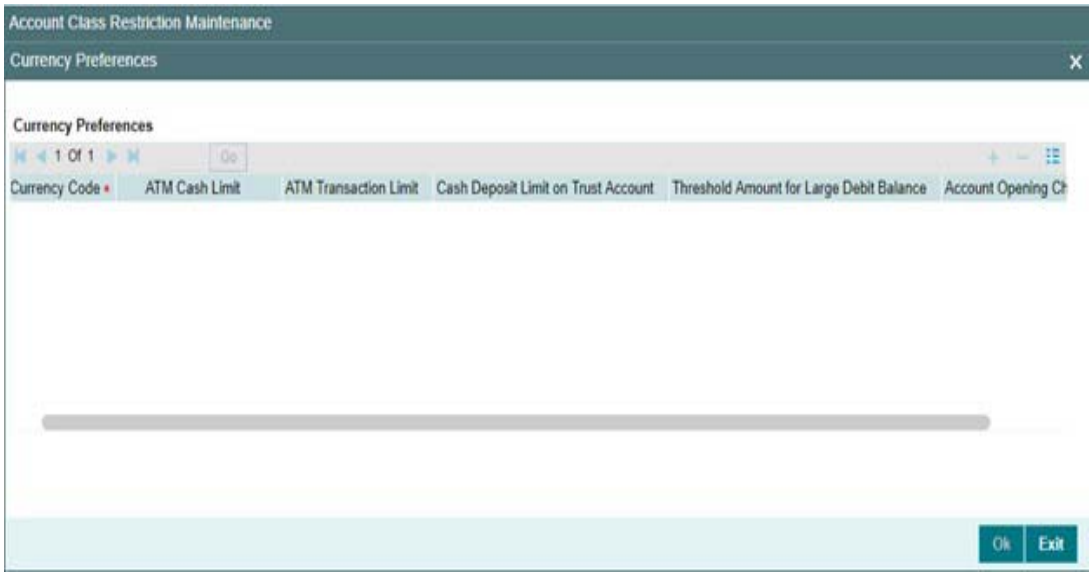
For all accounts under this account class you have the option of specifying currencies in which transactions are allowed/disallowed.



For example, you want to restrict all account level transactions under the account class

Corporations for corporate type accounts to four important currencies only, say - USD, GBP, JPY, and DEM. You can specify the same.

To do this, click the 'Currency Preferences' button. The 'Currency Preferences' screen will be displayed.

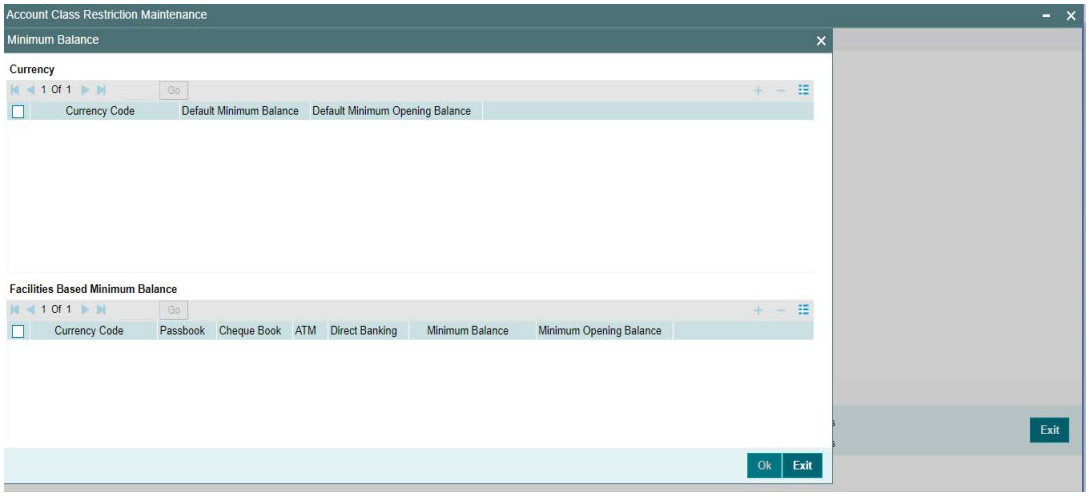


All the allowed currencies you have defined for this account class will be displayed in the option list adjoining the 'Currency Code' field. You can specify charges that should be levied against each currency for opening a customer account. You can also maintain the maximum number of ATM transactions that can be carried out on every currency. Similarly, you can maintain the maximum cash that can be withdrawn from an ATM for every currency. If the box

'Escrow Transfer Applicable' is checked for the account class, you can capture currency-wise cash deposit limit for the Trust accounts linked to the account class.

If 'Large Debit Balance Tracking Required' check box is checked at the 'Account Class-preferences' level, then you have to maintain threshold amount for large debit balance. If the threshold amount is not maintained for large debit balance and the 'Large Debit Balance Tracking Required' check box is checked, then the system displays an error message.

Maintaining Minimum Balance



You can maintain minimum balance and minimum opening balance for a CASA account based on the account facilities in the Minimum Balance screen. You can also maintain the minimum balance for each currency. Click 'Minimum Balance' button under Currency Details tab to invoke Minimum Balance screen.

Currency

Currency Code

Specify the currency code of the account. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Default Minimum Balance

Specify the default minimum balance to be maintained for the account.

Default Minimum Opening Balance

Specify the default minimum opening balance to be maintained for the account. Default minimum opening balance amount should not be less than default minimum balance amount.

Facilities Based Minimum Balance

You can maintain minimum balance based on account facilities in this block

Passbook

Check this box if passbook facility is applicable for maintaining minimum balance amount.

Cheque Book

Check this box if cheque book facility is applicable for maintaining minimum balance amount.

ATM

Check this box if ATM facility is applicable for maintaining minimum balance amount.

Direct Banking

Check this box if direct banking facility is applicable for maintaining minimum balance amount.

Minimum Balance

Specify the minimum balance for facility combination for a currency. You can maintain the minimum balance based on the multiple facility combinations.

Minimum Opening Balance

Specify the minimum opening balance for facility combination for a currency. The minimum opening balance should not be less than the minimum balance.

Based on the account facilities availed at account level, the system looks for a matching record of account facilities at account class level for an account currency. The minimum balance and minimum opening balance that is maintained for the matching record will be considered for validating minimum balance and minimum opening balance respectively. If none of the records are matching, then default minimum balance and default minimum opening balance maintained for that currency is considered for minimum balance and minimum opening balance validation.

Note

For each records maintained in 'Facilities Based Minimum Balance' section, the criteria combination should be unique. For instance, for a USD currency, if one record is maintained with the value as 'Y' for all the facilities, then another record of USD currency should not have value as 'Y' for all facilities.

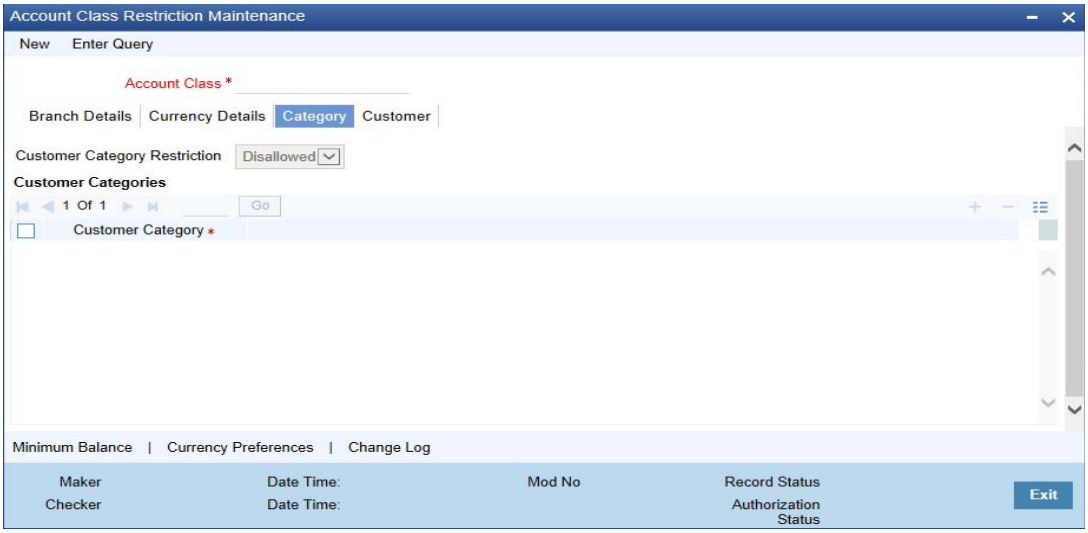
If the minimum balance is maintained for currencies that are disallowed or restricted for an account class, then the system displays an error message.

If 'Allowed' option is selected in Branch and Currencies Restriction sub screen and if the currency for which minimum balance details is maintained are not available in the list of allowed currencies, then the system displays an error message.

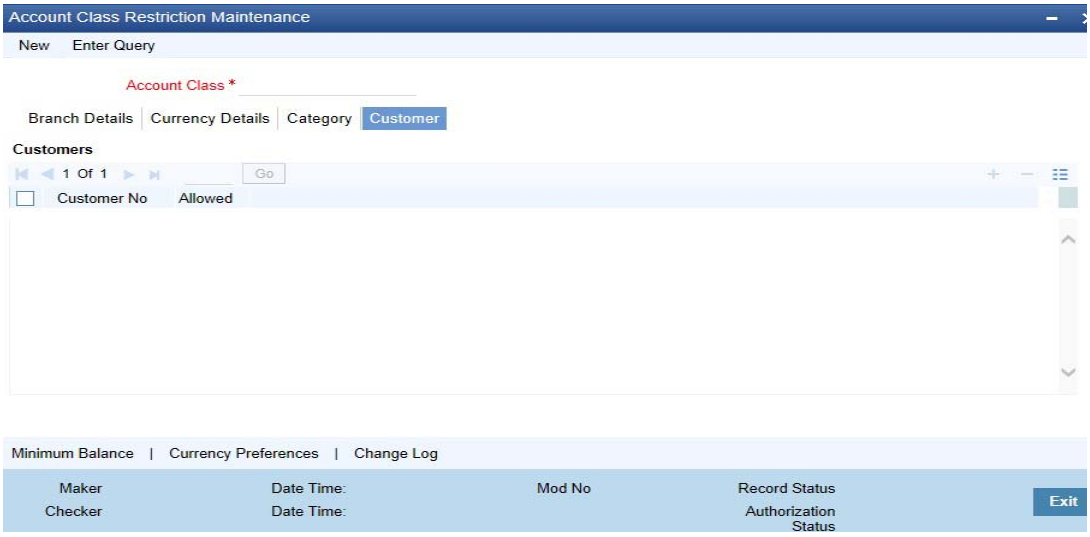
3.2.3 Customer Categories Button

Instead of linking each customer account to an account class, a customer category is linked to the class.

For an account class you should specify the category that should be linked to it and also specify if all customers under each of the categories are to be linked to the account class. In the 'Category' tab you have the option of specifying the categories that should be linked to this account class and within a category you can also restrict individual customers to be linked to the class.



To indicate allowed customer click the 'Customer tab.



The 'Customers' screen will be invoked.

In this screen you define the following:

A list of disallowed customers (if any) under the allowed category

- Check the square box to allow a customer the parameters assigned to this account class.
- Leave the box unchecked to disallow a customer from being assigned to this account
- class.
- For an account class you need to specify the customer categories that should be linked to it
- and also customers within a category who should not be allowed to be linked to this account
- class.

For example,

Requirement

You are capturing the features of a Nostro account class called NostroLCY, you would like to:

- Associate the customer category called Banks with NostroLCY
- Disallow a customer called Midas-Bank associated with the customer category called
- Banks from using the features of this class
- Grant your customer Morgan Stanley linked to the customer category called Financial
- Institutions all rights associated with NostroLCY

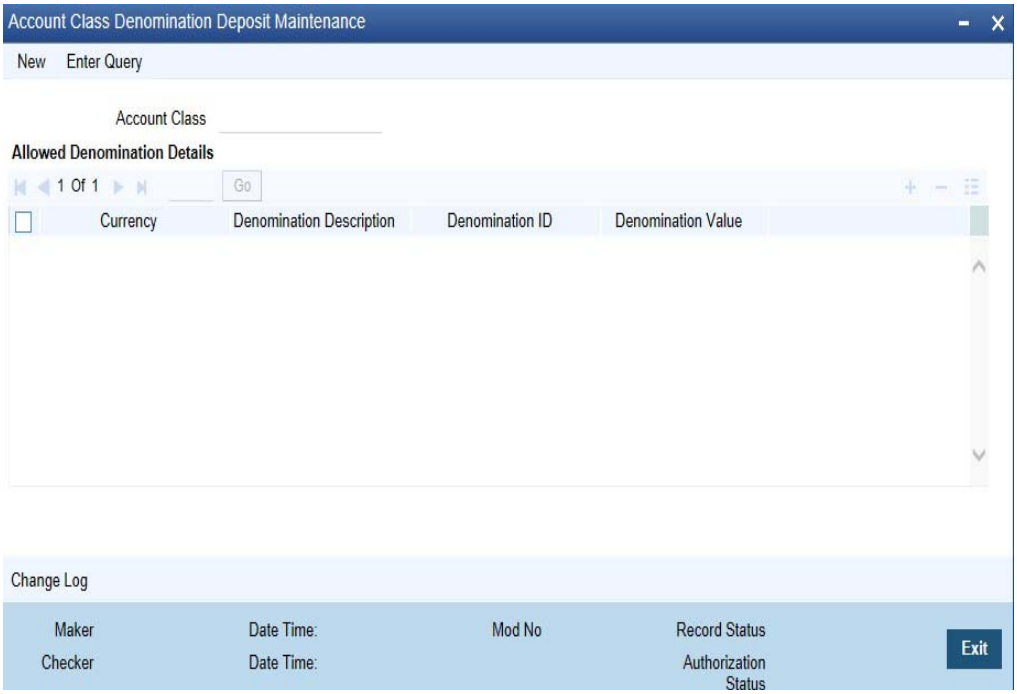
Procedure

In the Selection Indicator field click on Allowed (since your allowed list is smaller and therefore easier to indicate).

- Highlight and select the Customer Categories called Banks and Financial Institutions in the Available Categories list and click the adjoining arrow.
- Next, highlight Financial Institutions and click adjoining arrow against Customers. It will display the entire list of customer accounts maintained under the customer category Financial Institutions
- Select Morgan Stanley. It will be listed in the first row. To allow this customer the parameters assigned to this account class check the small square box alongside
- To add a row, click the Add icon. To delete an extra row, click the Delete icon
- To disallow Midas Bank, click on Banks under available categories. Click the adjoining arrow against Customers, to display a list of all the customers under this category. Select Midas Bank. Since you would like to disallow this customer do not check the square box against it
- To add a row, click the Add icon. To delete an extra row, click the Delete icon
- To disallow Midas Bank, click on Banks under available categories. Click the adjoining arrow against Customers, to display a list of all the customers under this category. Select Midas Bank. Since you would like to disallow this customer do not check the square box against it.

3.3 Account Class Denomination Deposit

You can invoke the ‘Account Class Denomination Deposit’ screen by typing ‘STDACCDD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



3.4 Account Class Group Maintenance

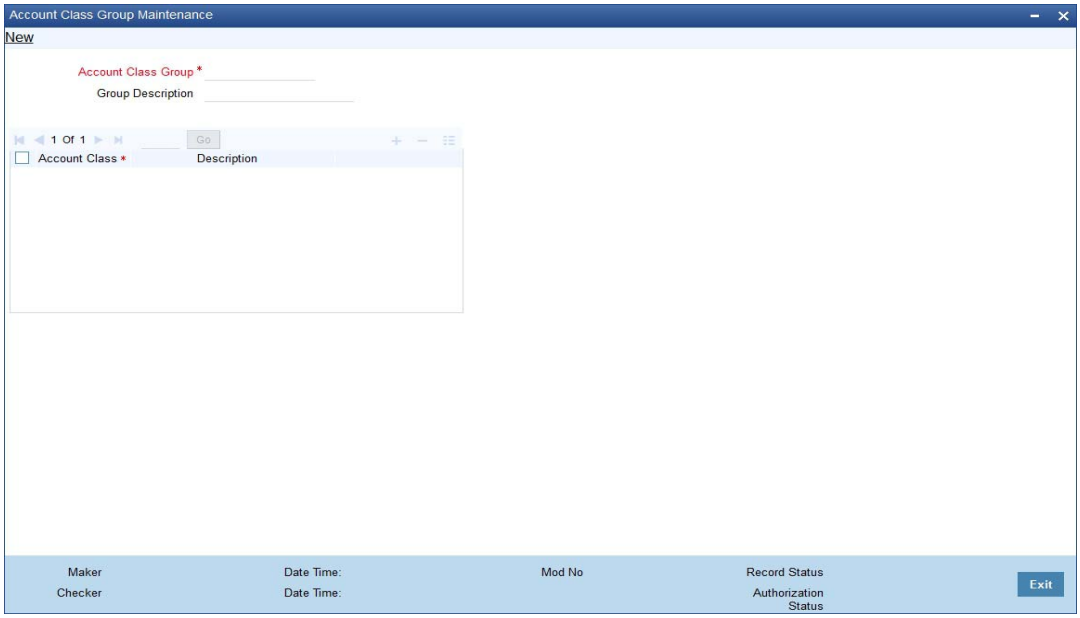
This section contains the following topics:

- Section 3.4.1, "Maintaining Account Class Group"
- Section 3.4.2, "Viewing Account Class Group"

3.4.1 Maintaining Account Class Group

You can group different account classes under a single account class group in ‘Account Class Group Maintenance’ screen. To invoke this screen, type ‘STDACLGP’ in the field at the top

right corner of the Application tool bar and click the adjoining arrow button.



Specify the following here:

Account Class Group

Specify the account class group.

Description

Specify a brief description on the account class group.

A given account class cannot be part of more than one account class group

Account Class

Select the account class from the adjoining option list.

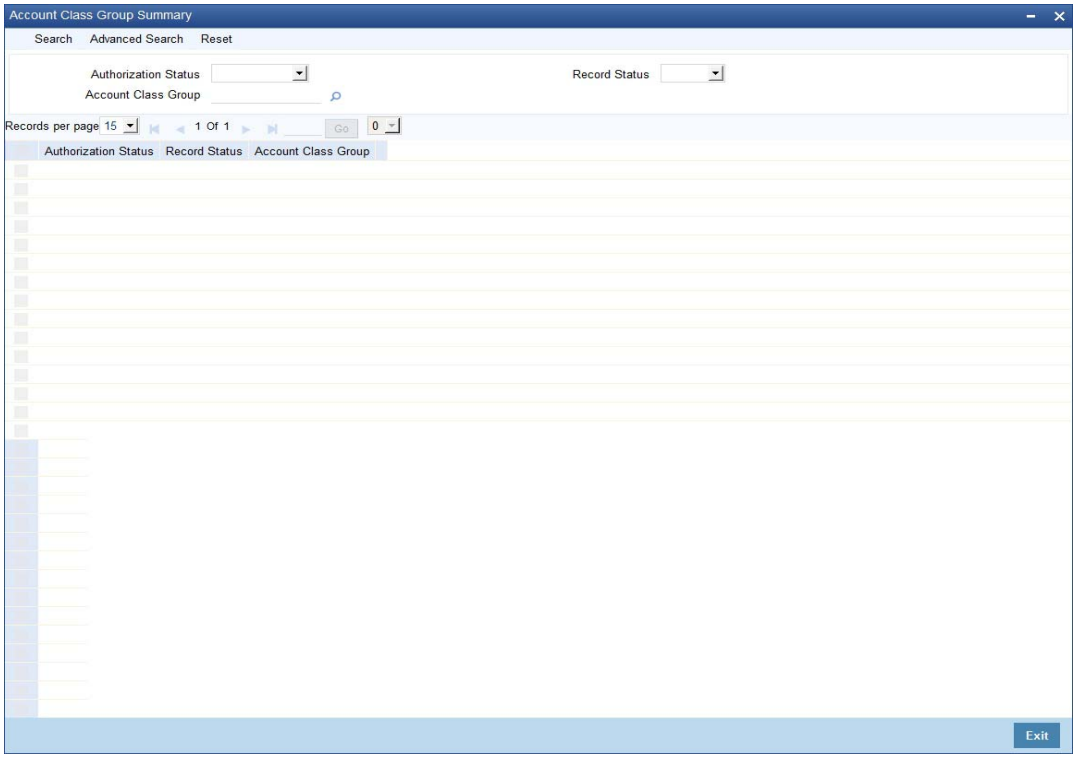
Description

The system displays the description on the account class selected.

3.4.2 Viewing Account Class Group

You can view the account class group details maintained in the 'Account Class Group Maintenance' screen using the 'Account Class Group Summary' screen. You can invoke this

screen by typing 'STSACLGP' 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
- Record Status
- Account Class Group

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

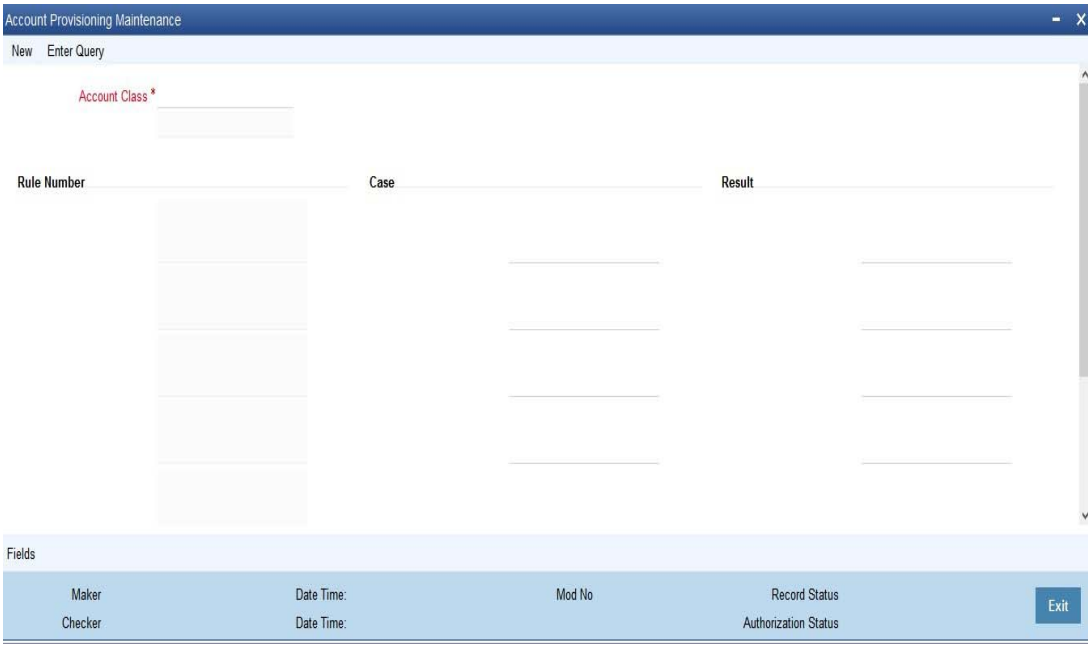
3.5 Account Class Provisioning Maintenance

This section contains the following topics

- Section 3.5.1, "Maintaining Account Class Provisioning"

3.5.1 Maintaining Account Class Provisioning

You can display the ‘Account Provisioning Maintenance’ screen by typing ‘STDPRVRL’ in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



You need to enter the following details:

Account Class

The account class for which you want to create the provisioning rule

Rule Number

Enter a numeric value for the rule you want to create.

Case

Enter the condition of the rule.

Result

The expected result for the rule.

Elements

Select element based on which you need to build the condition for maintaining account class provisioning. The drop-down list displays the following elements:

- Outstanding Balance ACY
- Outstanding Balance LCY
- Receivable Interest
- Accrued Interest
- Account Status
- Exposure Category
- Risk-Free Exposure Amount
- Provision Percent
- Loss Percent
- Status Sequence
- Receivable Interest LCY
- Accrued Interest LCY
- Risk-Free Exp Amt LCY

- Bank Guarantee: The SDE BANK_GUARANTEE_is used for provisioning component formula definition. **BANK_GUARANTEE_AMT** returns the value of linked amount in case if the linked collateral is of type 'Bank Guarantee'. Based on the rule and formula. the same amount is used for provisioning computation. The **BANK_GUARANTEE_AMT** will be zero if the linked Bank Guarantee or Stand by LC has expired during provisioning computation.

Functions

The mathematical functions used for the rule. The drop-down list displays the following functions:

- Absolute
- Greatest
- Least
- Round
- Truncate
- Floor
- Ceiling
- Power
- Modular

Operators

Select the operator for building a condition for automatic status change. You can use multiple elements, in conjunction with the functions and arithmetic operators. The drop-down list displays the following operators:

- + (add)
- - (subtract)
- * (multiply)
- / (divide)

Logical Operators

The logical operators to define the conditions for your rule. The drop-down list displays the following logical operators:

Operator	Description
AND	The conjunction 'and'
OR	The conjunction 'or'
>	Greater than
>=	Greater than or equal to (please note that there is no space between the two symbols)
<	Less than
<=	Less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)

=	Equal to

3.6 Account Class Transfer

This section contains the following topics:

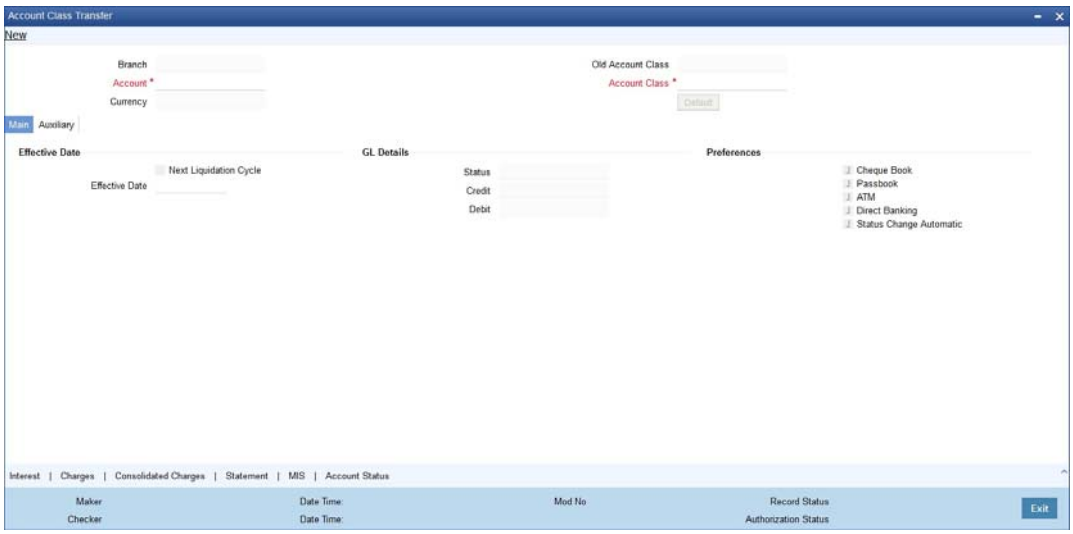
- Section 3.6.1, "Maintaining Account Class Transfer"
- Section 3.6.2, "Main Tab"
- Section 3.6.3, "Auxiliary Tab"
- Section 3.6.4, "Processing Account Class Transfer"
- Section 3.6.5, "Viewing Account Class Transfer"

3.6.1 Maintaining Account Class Transfer

Oracle FLEXCUBE facilitates the change of account class at the customer account level without changing the customer account number. Depending on the destination account class, system defaults the reporting GL lines and IC related values. The account class transfer can be initiated through the 'Account Class Transfer Maintenance' screen.

3.6.2 Main Tab

You can invoke the 'Account Class Transfer' screen by typing 'STDACTFR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are maintained here:

Branch Code

The current branch is defaulted here.

Account

Select the account number which requires an account class transfer, from the adjoining option list. This adjoining option list displays all valid accounts maintained at the account class level.

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 this User Manual.

Old Account Class

The account class to which the selected customer account belongs is defaulted here.

Currency

The currency of the selected customer account is defaulted here.

Account Class

Select the new account class to which the customer account has to be transferred, from the adjoining option list. This adjoining option list displays all valid account class. When the account class is selected, the system checks whether the new account class is a valid one or not.

Click the 'Default' button to generate default parameters.

If the old and new account class are of different type, then the system will display the error message as "Old and new A/c class belongs to different a/c class types Failed to Process the Request.

Click 'Ok' to reset Account Class parameters.

If the old and new account class are of same type, then the system will display the override message as "Provisioning details should be manually modified, if required."

Click 'Accept' if you wish to continue. The system will display the Information Message as "Request Successfully Processed."

Click 'Ok' to continue. The following GL details are defaulted based on the values maintained at the Account Class level:

- Status
- Credit
- Debit

Effective Date

The effective date of account class transfer can be based on either next liquidation cycle or effective value date.

Next Liquidation Cycle

Check this box to indicate that the account class transfer should be effective from the earliest liquidation date of the products mapped to the account.

Effective Date

Select the effective date for account class transfer from the adjoining calendar.

Note

System displays an error message in the following conditions:

- If the specified date coincides with a holiday
- If the effective date is not provided and the transfer is based on actual date
- If the selected customer account has an unprocessed record

GL Details

The reporting GL details of the account selected is defaulted here when you click 'Default' button.

Note

For successful account class transfer, the CB and HO lines of both the account classes must be same.

Preferences

The system defaults the following account facility preferences from account class level. You can modify the values.

Cheque Book

Check this box if you need a cheque book to be issued for your account.

Passbook

Check this box if you need a passbook to be issued for your account.

ATM

Check this box if you need to avail an ATM facility for your account.

Direct Banking

Check this box to avail direct banking facility.

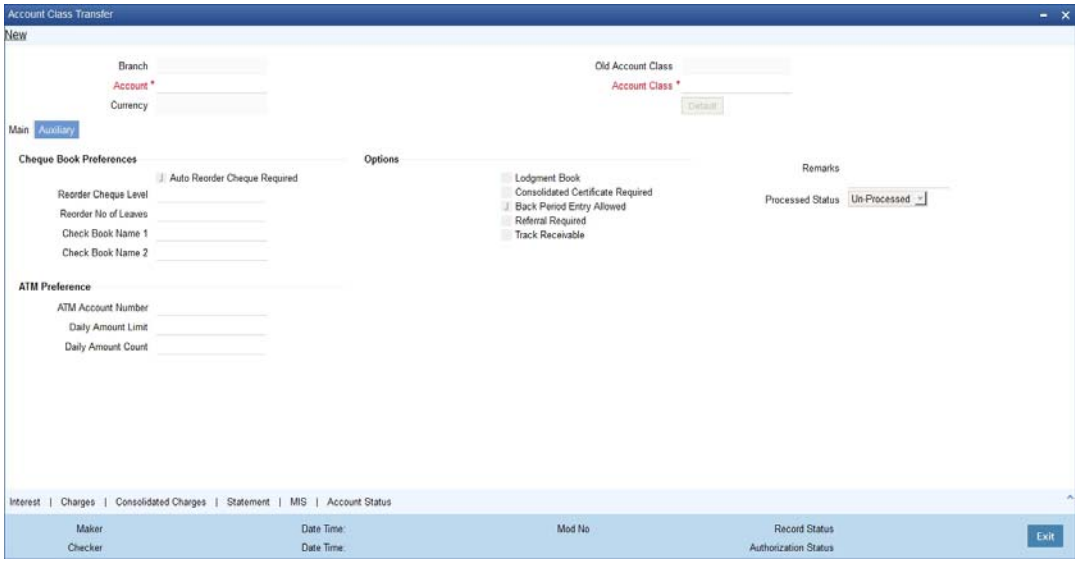
By availing direct banking facility, you can only view the minimum balance of the account. You cannot perform any other transactions with this facility.

Status Change Automatic

Check this box if you need automatic status change for your account.

3.6.3 Auxiliary Tab

Specify the auxiliary details by clicking ‘Auxiliary’ tab in the ‘Account Class Transfer’ screen.



Cheque Book Preferences

Maintain the following cheque book preferences if you have opted for a cheque book for your account in the ‘Main’ tab.

Auto Re-order Cheque Required

Check this box to automatically reorder cheque books for all accounts belonging to this account class.

Reorder Cheque Level

Specify the level at which you need a cheque book for the account.

Reorder Number Of Leaves

Specify the number of cheque leaves you need in the reordered cheque book.

Cheque Book Name 1

Specify the name used for opening savings account A1. This name will be printed on the cheque book and will be used for all cheque transactions.

Cheque Book Name 2

Specify the name if you need to enter the name of the joint account holder on the cheque book, if the customer account is joint operations account.

ATM Preference

You can maintain the following parameter if the ATM box is checked in the Main screen.

Atm Account No

Specify the valid ATM account number that should be linked to the new account class.

Daily Amount Limit

Specify the daily limit for the amount that can be withdrawn from the ATM.

Daily Amount Count

Specify the daily count for the amount that can be withdrawn from the ATM.

Options

You can maintain the following parameters for your account here.

Lodgement Book

Check this box if you need a lodgement book to be issued for the account.

Consolidated Cert. Reqd

Check this box if you need a consolidated certificate to be issued for the account.

Back Period Entry Allowed

Check this box if you need back period entries for the account.

Referral Required

Check this box if you need a referral check for your account.

Track Receivable

Check this box if you prefer to track the receivables for the account.

Remarks

Specify the reason for the account class change.

Processed Status

System displays the status of account class transfer here. The drop-down list displays the following options:

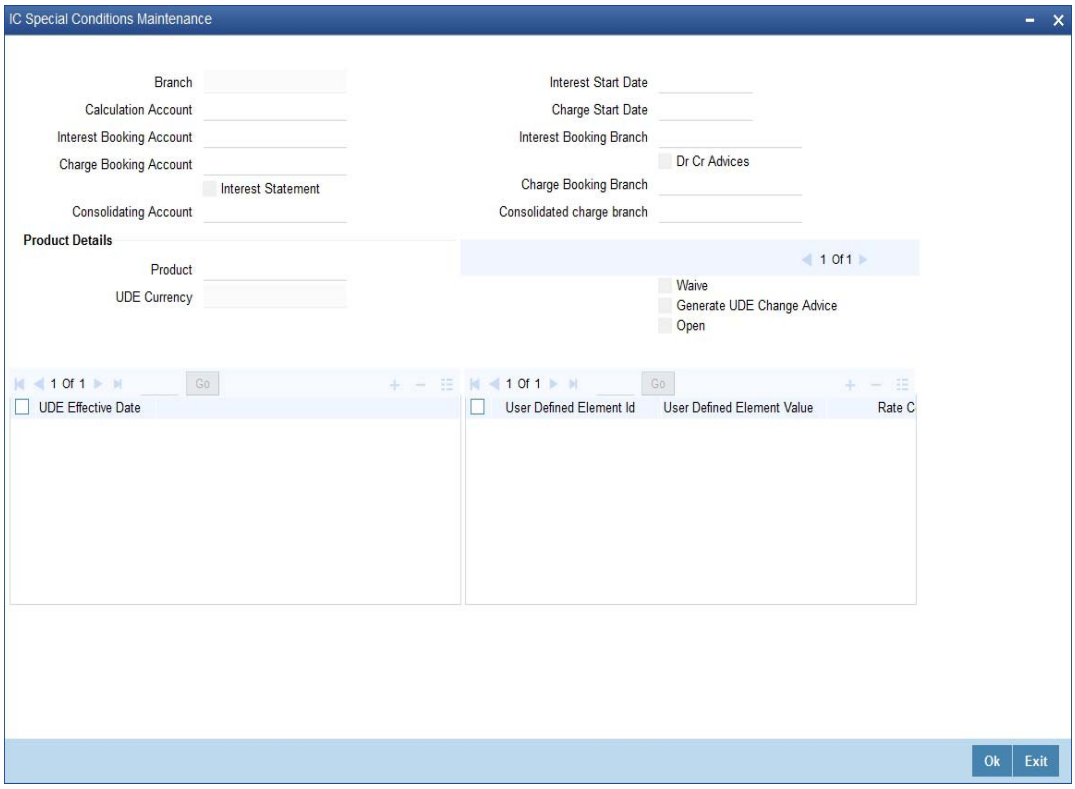
- Unprocessed–This status is defaulted till the account class transfer is effective.

- Processed–This status is defaulted when the account class transfer is effective.

3.6.3.1 Interest Button

You can maintain the interest and consolidated charges of the account class in the 'IC Special Conditions Maintenance' screen. The system would generate the details by default. You can manually maintain the products if IC special condition is applicable for this account-account class combination.

Click 'Interest' button in the 'Account Class Transfer' screen to invoke 'IC Special Conditions Maintenance' screen.



The following details are captured here:

Branch Code

The current branch code is defaulted here.

Calculation Account

Select the valid customer account number for calculation from the adjoining option list.

Interest Booking Account

Select the valid customer account number from the adjoining option list.

Interest Start Date

Select to indicate the effective date to generate interest from the adjoining calendar.

Interest Booking Branch

Select to indicate valid Branch for calculating the interest from the adjoining option list.

Interest Statement

Check this box to generate the interest statement.

Charge Booking Account

Select the valid customer account number for booking the charge from the adjoining option list.

Charge Start Date

Specify to indicate the effective date to generate charges from the adjoining calendar.

Charge Booking Branch

Select to indicate the valid Branch from the option list, for calculating the charge.

Dr Cr Advices

Check this box to generate debit and credit related advices.

Consolidated Account

Select the valid account number from the adjoining option list.

Consolidated charge bank

Select the valid bank from the adjoining option list.

Product Details

You can specify product details for your account here.

Product Code

Select the valid product code from the adjoining option list.

UDE Currency

The system generates the user defined currency type maintained at ‘Interest Product Preference’ level.

Waive

Check this box if you need to waive of interest or charges defined for the selected interest product at the Interest Product Preference level.

Generate UDE Change Advice

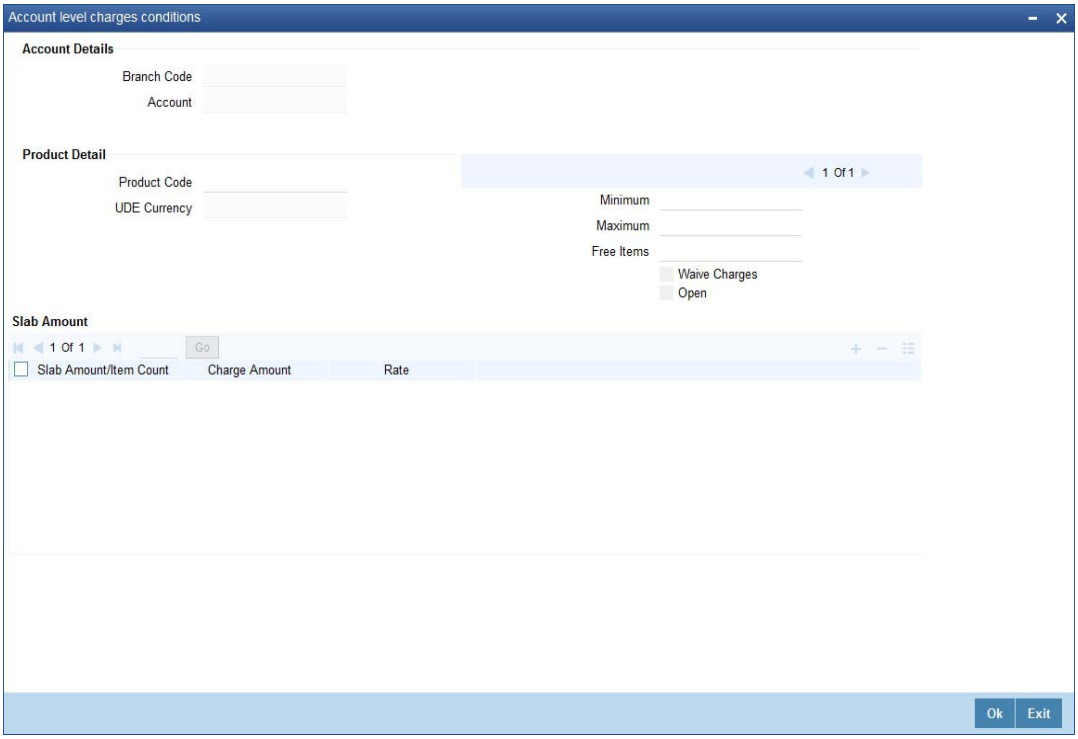
Check this box if you need to generate advice for change in values of the User Data elements for the account.

Open

Check this box if you need to apply the selected interest product for the account.

3.6.3.2 Charges Button

Click ‘Charges’ button in the ‘Account Class Transfer’ screen to invoke ‘Account level charges conditions’ screen.



The following details are captured here:

Account Details

You can maintain the account details here.

Branch Code

The current branch code is defaulted here.

Account

The system generates the account number maintained in the ‘Main’ screen of ‘Account Class Transfer’.

Product Detail

You can specify the parameters related to product here.

Product Code

Select a valid product code from the adjoining option list.

UDE Currency

The system generates the user defined currency type defined for the selected charges product.

Minimum

Specify the minimum charge that can be applied for the account.

Maximum

Specify the maximum charge that can be applied for the account.

Free Items

Specify to indicate the number of items on which the charges are not levied.

Waive Charges

Check this box if you need to waive the charges defined for the selected charges product at the account level.

Open

Check this box if you need to apply the selected charges product for the account.

Slab Amount

You can specify the parameters related to slab amount here. You can add additional rows by clicking the '+' button and delete rows by clicking '-' button.

Slab Amount

Specify an amount slab for the charges maintained at the account level. Rate will be applied for the amounts less than or equal to the amount slab.

Charge Amount

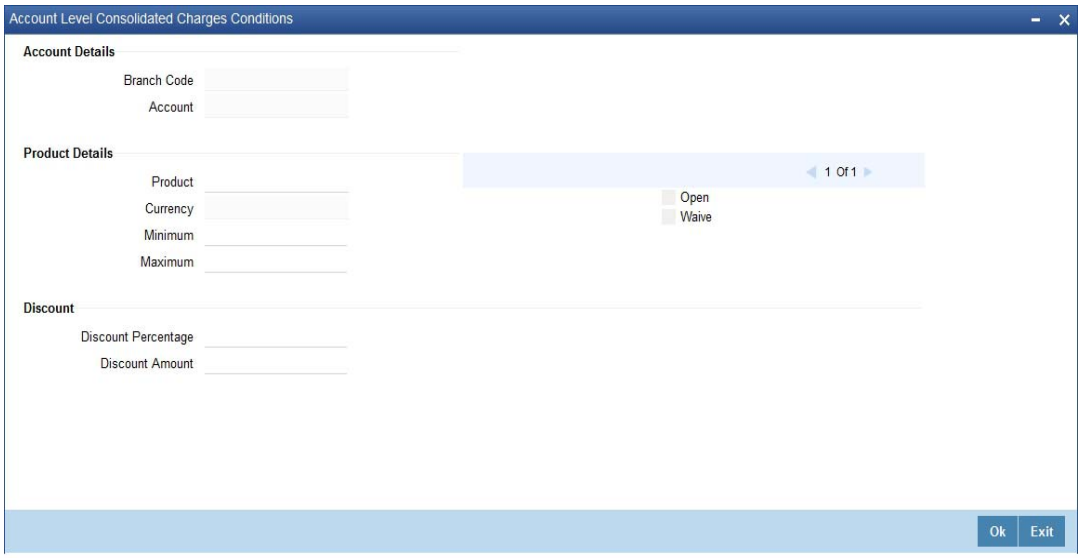
Specify the charge amount applied for the selected product at the account.

Rate

Specify the rate to be applied for the charges maintained at the account level.

3.6.3.3 Consolidated Charges Button

Click 'Consolidated Charges' button in the 'Account Class Transfer' screen to invoke 'Account Level Consolidated Charges Conditions' screen.



The following details are captured here:

Account Details

You can maintain the account details for an account here.

Branch Code

The current branch code is defaulted here.

Account

The system generates the account number maintained in the ‘Main’ screen of ‘Account Class Transfer’.

Product Details

You can specify product details for your account here.

Product Code

Select a valid product code from the adjoining option list.

Currency

The system generates the user defined currency type defined for the selected consolidated charges product.

Minimum

Specify the minimum consolidated charges that can be applied for the account.

Maximum

Specify the maximum consolidated charges that can be applied for the account.

Open

Check this box if you need to apply the selected consolidated charges product for the account.

Waive Charges

Check this box if you need to waive the consolidated charges defined for the selected consolidated charges product.

Discount

You can specify discount details for the consolidated charges applied for the account.

Discount Percentage

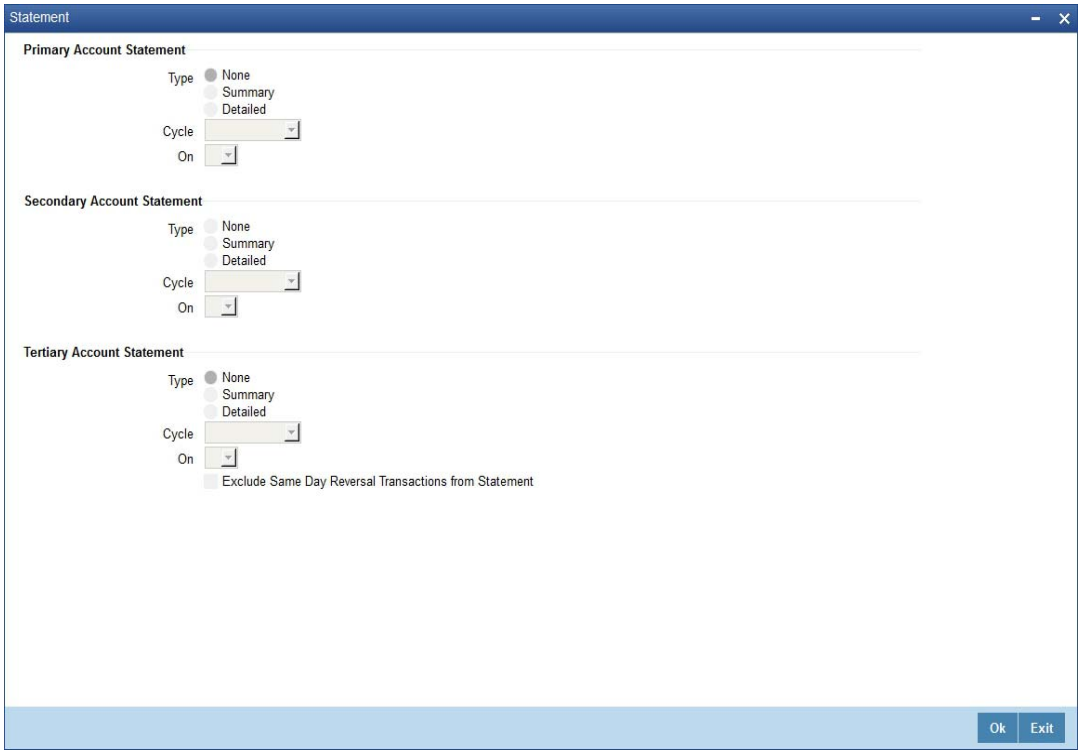
Specify percentage of the amount to be discounted from the computed consolidated charges.

Discount Amount

Specify a flat amount to be discounted from the computed consolidated charges.

3.6.3.4 Statement Button

Click ‘Statement’ button in the ‘Account Class Transfer’ screen to invoke ‘Statement’ screen.



Specify the following parameters for each of the valid account type.

Primary A/c Statement

You can generate account statement periodically for primary account type.

Type

Select the statement type to be generated from the options. The following values are available for selection:

- None–Select this option if you do not need an account statement.
- Summary–Select this option if you need a brief account statement.
- Detailed–Select this option if you need a detailed account statement.

Cycle

Select the frequency to generate statement, from the adjoining drop-down list. This list displays the following values:

- Annual–Select this option if you need to generate the statement annually.
- Semi Annual–Select this option if you need to generate the statement half yearly.
- Quarterly–Select this option if you need to generate the statement quarterly.
- Monthly–Select this option if you need to generate the statement monthly.
- Fortnightly–Select this option if you need to generate the statement fortnightly.
- Weekly–Select this option if you need to generate the statement weekly.
- Daily–Select this option if you need to generate the statement daily.

On

Select a month, a date or a day to generate statement from the adjoining drop-down list. The drop-down list displays following values:

- Displays names of the months when Annual, Semi Annual, and Quarterly are selected at the 'Cycle' level
- Displays numbers from 1 to 31 when Monthly is selected at the 'Cycle' level
- Displays names of the week days when Fortnightly and Weekly are selected at the 'Cycle' level
- Displays a blank list when Daily is selected at the 'Cycle' level

Secondary A/c Statement

You can generate account statement periodically for secondary account type.

Type

Select the statement type to be generated from the options. The following values are available for selection:

- None–Select this option if you do not need an account statement.
- Summary–Select this option if you need a brief account statement.
- Detailed–Select this option if you need a detailed account statement.

Cycle

Select the frequency to generate statement, from the adjoining drop-down list. This list displays the following values:

- Annual–Select this option if you need to generate the statement annually.
- Semi Annual–Select this option if you need to generate the statement half yearly.
- Quarterly–Select this option if you need to generate the statement quarterly.
- Monthly–Select this option if you need to generate the statement monthly.
- Fortnightly–Select this option if you need to generate the statement fortnightly.
- Weekly–Select this option if you need to generate the statement weekly.
- Daily–Select this option if you need to generate the statement daily.

On

Select a month, a date or a day to generate statement from the adjoining drop-down list. The drop-down list displays following values:

- Displays names of the months when Annual, Semi Annual, and Quarterly are selected at the 'Cycle' level
- Displays numbers from 1 to 31 when Monthly is selected at the 'Cycle' level
- Displays names of the week days when Fortnightly and Weekly are selected at the 'Cycle' level
- Displays a blank list when Daily is selected at the 'Cycle' level

Tertiary A/c Statement

You can generate account statement periodically for tertiary account type.

Type

Select the statement type to be generated from the options. The following values are available for selection:

- None–Select this option if you do not need an account statement.

- Summary–Select this option if you need a brief account statement.
- Detailed–Select this option if you need a detailed account statement.

Cycle

Select the frequency to generate statement, from the adjoining drop-down list. This list displays the following values:

- Annual–Select this option if you need to generate the statement annually.
- Semi Annual–Select this option if you need to generate the statement half yearly.
- Quarterly–Select this option if you need to generate the statement quarterly.
- Monthly–Select this option if you need to generate the statement monthly.
- Fortnightly–Select this option if you need to generate the statement fortnightly.
- Weekly–Select this option if you need to generate the statement weekly.
- Daily–Select this option if you need to generate the statement daily.

On

Select a month, a date or a day to generate statement from the adjoining drop-down list. The drop-down list displays following values:

- Displays names of the months when Annual, Semi Annual, and Quarterly are selected at the ‘Cycle’ level
- Displays numbers from 1 to 31 when Monthly is selected at the ‘Cycle’ level
- Displays names of the week days when Fortnightly and Weekly are selected at the ‘Cycle’ level
- Displays a blank list when Daily is selected at the ‘Cycle’ level

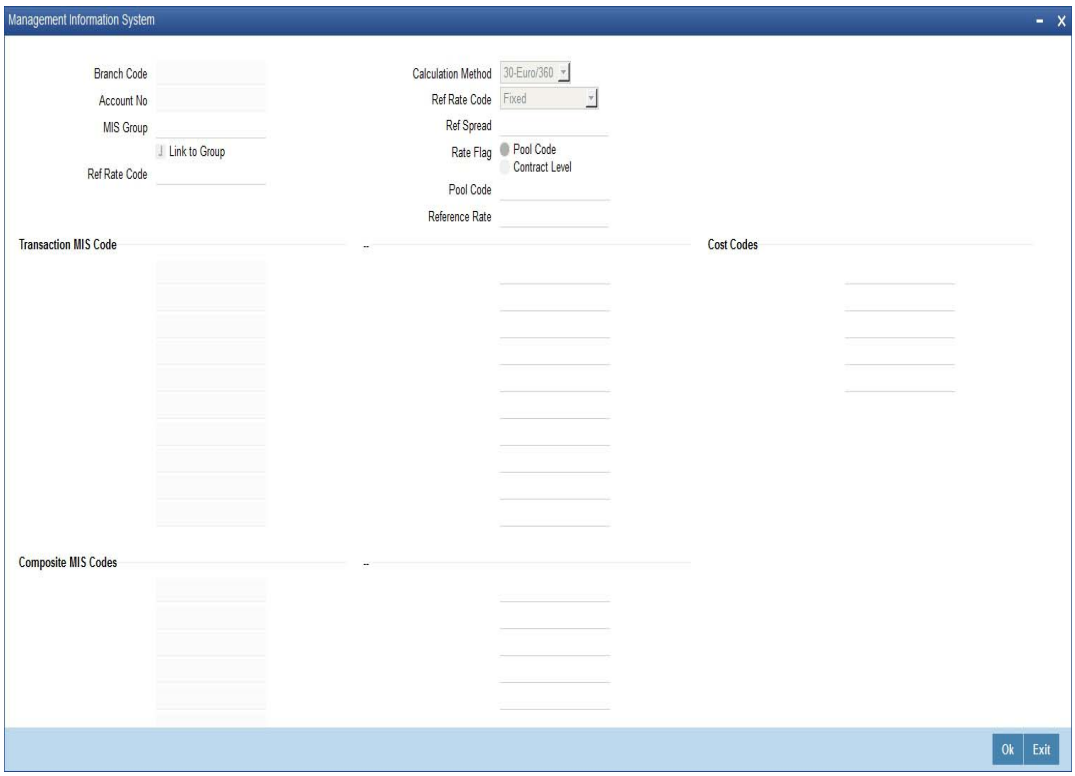
Exclude Same Day Reversal trns from stmt

Check this box to exclude details of the transactions reversed on the same day from the generated statement.

3.6.3.5 Maintaining MIS Details

Click ‘MIS’ button in the ‘Account Class Transfer’ screen to invoke ‘Management Information System’ screen.

The screen is as shown below:



All the parameters are defaulted here. You can change the values if needed. The following parameters are maintained:

Branch Code

The current branch code is defaulted here.

Account No

The system generates the account number maintained in the ‘Main’ screen of ‘Account Class Transfer’.

MIS Group

Select a valid MIS group from the adjoining option list.

Link to Group

Check this box if you need to link MIS group to the account. Any changes to the MIS group would be automatically applied to the linked account.

Ref Rate Code

Specify a valid reference rate code for the account.

Calculation Method

Select a method to calculate the rate from the adjoining drop-down list. This list displays the following values:

- 30-Euro/360
- 30-US/360
- Actual/360
- 30-Euro/363
- 30-US/365
- Actual/365

Ref Rate Code

Select a valid reference type from the adjoining drop-down list. This list displays the following values:

- Fixed–Select this option if you need a fixed reference rate for the account.
- Floating Automatic–Select this option if you need to apply the reference rate maintained at the account level.

Ref Spread

Specify the reference spread for the account.

Rate Flag

Select a valid rate flag from the options. The following values are available for selection:

- Pool Code–Select this option if you need to apply the rate maintained for the pool to which the account belongs.
- Contract Level– Select this option if you need to apply the rate maintained at contract level.

Pool Code

Select a valid pool code to which the account class belongs, from the adjoining option list.

Reference Rate

Select a valid reference rate from the adjoining option list.

Transaction MIS Code

The system generates transaction type of MIS code from the Account Class level. You can select a valid MIS code from the adjoining option list, if needed.

Composite MIS Codes

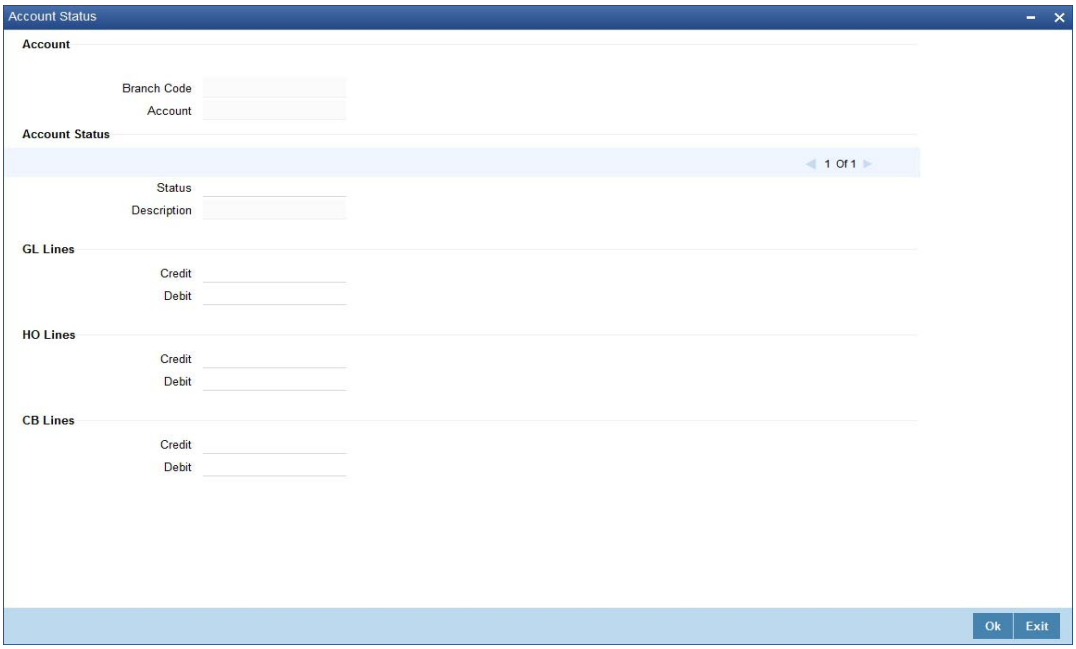
The system generates composite type of MIS code from the Customer Maintenance level. You can select a valid MIS code from the adjoining option list, if needed.

Cost Codes

The system generates cost codes from the Account Class level. You can select a valid cost code from the adjoining option list, if needed.

3.6.3.6 Account Status Button

Click ‘Account Status’ button in the ‘Account Class Transfer’ screen to invoke ‘Account Status’ screen.



All the parameters are defaulted here. You can change the values, if needed. The following parameters are maintained

Account

You can maintain account details for your account here.

Branch Code

The current branch code is defaulted here.

Account

The system generates the account number maintained in the ‘Main’ screen of ‘Account Class Transfer’.

Account Status

You can maintain account status details for your account here.

Status

The current account status is defaulted here. You can select a valid account status from the adjoining option list, if needed.

Note

Account class transfer is processed only if the account status is ‘NORM’.

Description

The description of the account status is defaulted here.

GL Lines

You can maintain the credit and debit details of the general ledger reporting lines for your account here.

Credit

The GL code related to credit is defaulted here. You can select a valid GL code from the adjoining option list, if needed.

Debit

The GL code related to debit is defaulted here. You can select a valid GL code from the adjoining option list, if needed.

HO Lines

You can maintain the credit and debit details of the Head Office reporting lines for your account here.

Credit

The line code related to credit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

Debit

The line code related to debit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

CB Lines

You can maintain the credit and debit details of the Central Bank reporting lines for your account here.

Credit

The line code related to credit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

Debit

The line code related to debit is defaulted here. You can select a valid line code from the adjoining option list, if needed.

3.6.4 Processing Account Class Transfer

Oracle FLEXCUBE facilitates the change of account class at the customer level without changing the customer account number. Depending on the destination account class, system defaults reports the reporting GL lines and IC related values.

3.6.4.1 Processing EOD Batch

During IC EOD process, system considers interest accrual for the back value dated transactions carried out prior to account class transfer, and computes the interest from the effective date of transfer based on new account class values. If the value date of the back value transaction is before the effective date of transfer, then the system does not compute interest for the period between value date and effective date.

Note

System does not process IC calculation of back valued UDE change, back value dated transaction, CIF type change and bulk change of the old account class.

3.6.4.2 Processing BOD Batch

During BOD process, system initiates the IC online liquidation of interest accrued on various products for all the customer accounts in the account class, till the effective date of account class transfer. Using gateway infrastructure, system authorizes and changes the account class based on the parameters maintained at the account class transfer level. However, GL balance of the accounts processed for account class transfer would be considered for the next day EOC.

Note

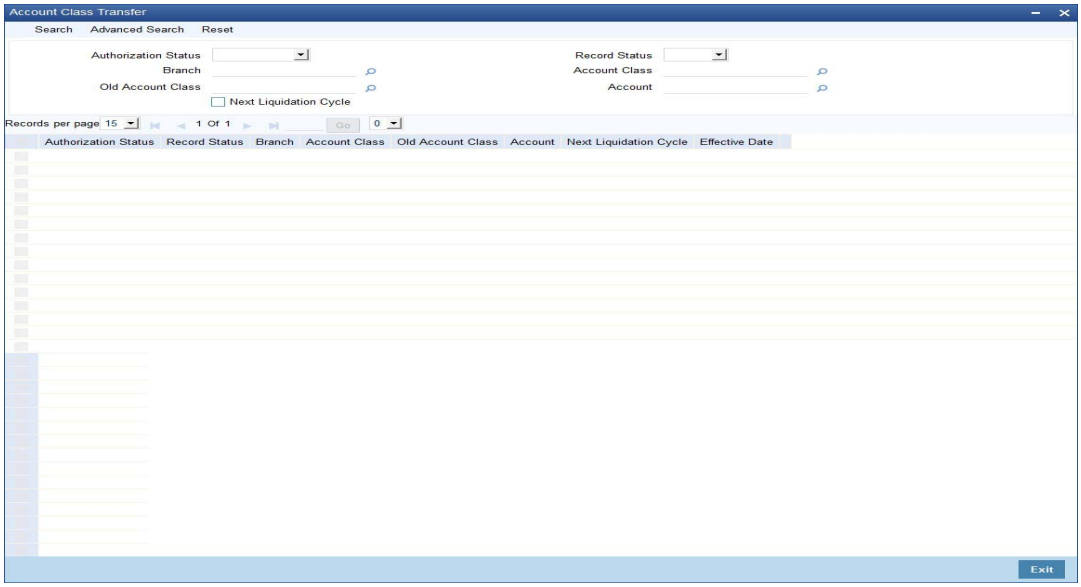
- Transfer of the account class would be effective only after the liquidation of customer accounts.
- Error log is written for the customer account which has failed in the account class transfer.

When account class transfer maintenance is saved, the system will enforce restriction and display an error message in following conditions:

- If one of the mask components of the customer account is Account class
- If dual-currency is enabled for the old account class
- If the account is already linked in ILM structure
- If the old account class is deposit type
- If the new account class has customer or currency restriction on the selected customer and account currency respectively

3.6.5 Viewing Account Class Transfer

You can view a summary of Account Class Transfer maintained at the 'Account Class Transfer' level using 'Account Class Transfer' summary screen. You can invoke the 'Account Class Transfer' summary screen by typing 'STSACTFR' in the field at the top right corner of the Application tool bar and clicking 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

- Record Status
- Branch Code
- Account Class
- Old Account Class
- Account
- Next Liquidation Cycle

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Branch Code
- Account Class
- Old Account Class
- Account
- Next Liquidation Cycle
- Effective Date

3.7 Account Class Value Date Maintenance

Based on the bank’s policy all financial transactions that affect the customer account will move the effective date of the transaction for a predefined days. The day on which the transaction will be effective is known as Value Date.

The calculation of value dates are different for Current, Savings account:

- Current Account: For current account the float days would be added/subtracted directly to value date to arrive the treated value date.
- Savings Account: For Savings account the float days would be added depending on the date of transaction it originated.

The value data calculation is also different for credit and debit transactions:

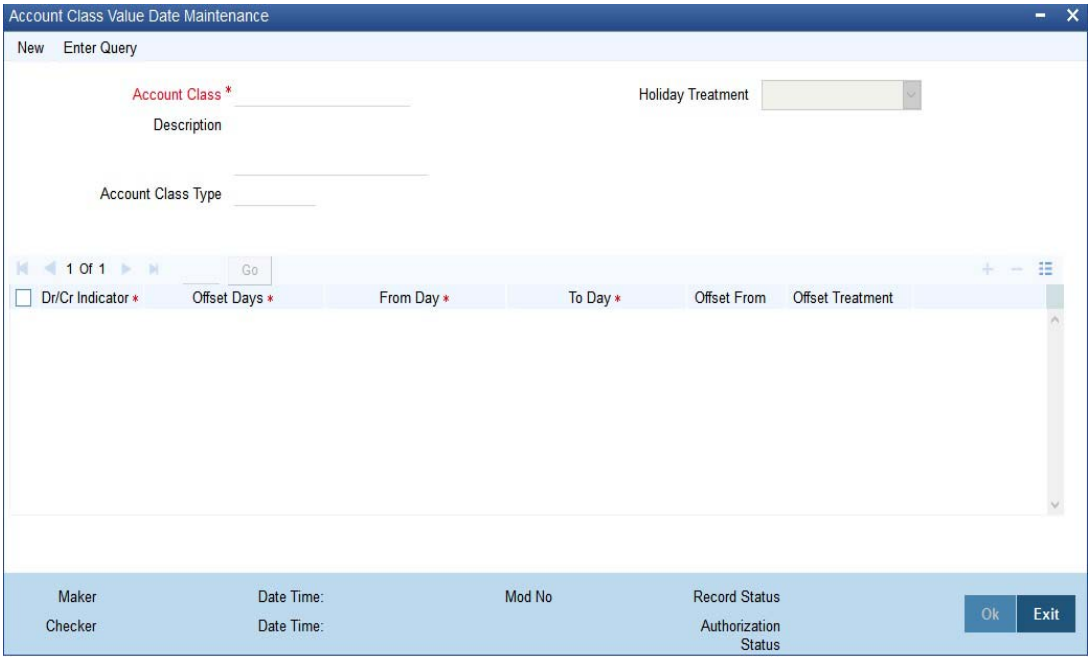
- Credit Transactions: For credit transactions the value date is moved ahead for predefined dates.
  Such as, for credit transactions, that happened between 1st day of the month until 15th day of the month, the treated value date would be 16th of the month and if transactions are between 16th to last day of the month, then the treated value date would be 1st day of the immediate next month
- Debit Transactions: For debit transactions the value date is moved back for predefined days.
  Such as debit transactions that happened between first day of the month until 15th day of the month, the treated value date would be 1st of the month and if transactions are between 16th to last day of the month, then the treated value date would be 16th of the month

This section contains the following topic:

- Section 3.7.1, "Maintaining Account Class Value Dates"

3.7.1 Maintaining Account Class Value Dates

You can invoke the Account Class Value Date Maintenance screen by typing ‘STDACCVD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Defining an Account Class Value Date includes the maintenance of the following parameters:

Account Class

The Account Class for which Value Date treatment is maintained. You can select any open and active current and savings account classes.

Description

The description of the account class.

Account Class Type

The type of account class, such as Savings, Current, and so on.

Holiday Treatment

Indicates the type of Holiday treatment needed. The values are null value, Next working day, and Previous working day.

When you select null value for Holiday Treatment holiday treatment is not considered for transactions. When ‘Next working day’ is selected as Holiday Treatment, the value date moves to the next working day, if the system calculated value date falls on a holiday. When you select ‘Previous working day’, the value date will moves to the previous working day if the system calculated value date falls on a holiday

Dr/Cr Indicator

The type of transaction. The values are Credit and Debit.

Offset Days

The offset days or value date

From Day

Enter the start day of the slab.

The From Day cannot be greater than the To day.

To Day

The end day of the slab.

There should be no overlap in the dates selected in the date slab.

Offset From

The date from which the value date treatment should be considered.

Offset Treatment

The type of value date treatment should be done. The available options are Move Forward and Move Backward.

If you select Move Forward as the offset treatment for debit transactions or Move Backward for credit transactions a configurable display message is displayed.

Value Date application depends on the options you select in the Offset From and Offset Treatment fields.

- When you select To Date, offset days are added or subtracted from To Date.
- When you select From Date, offset days are added or subtracted from From Date.
- When you select Value Date, offset days are added or subtracted from Value Date.

If the computed value date is less than the account opening date or interest start date (in case of migrated accounts), the computed value date is adjusted such that it is equal to either the account opening date or the interest start date whichever is greater.

3.8 Manual Status Change Input

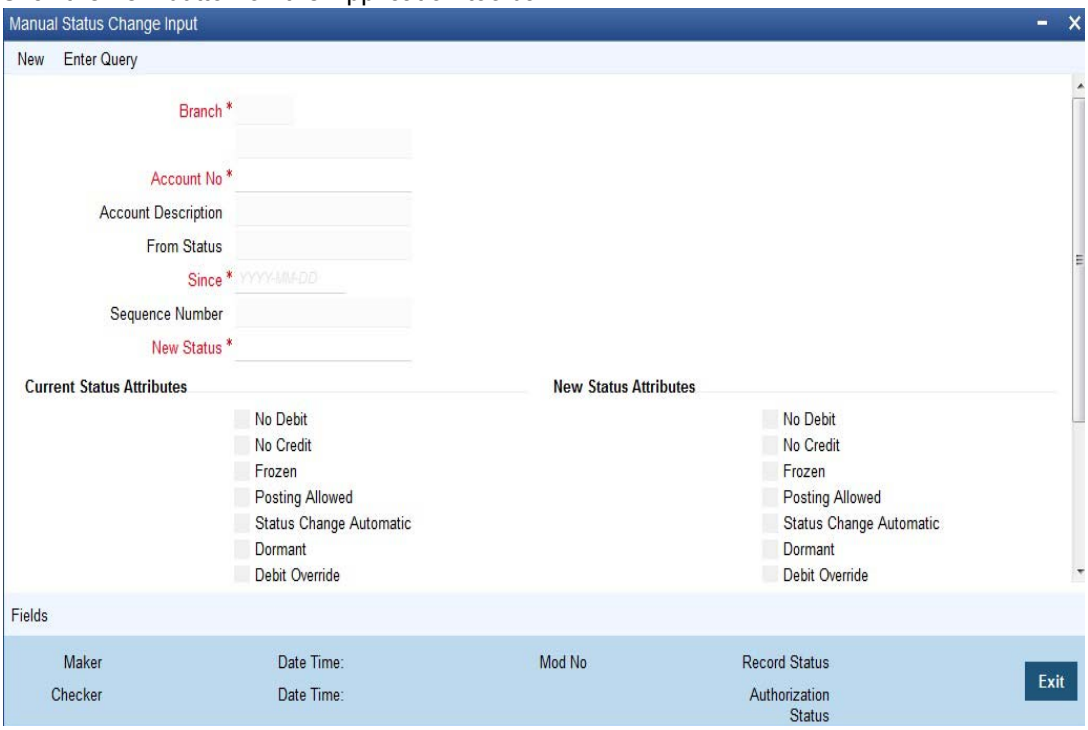
This section contains the following topic:

- Section 3.8.1, "Modifying Account Status Manually"

3.8.1 Modifying Account Status Manually

You can use the ‘Manual Status Change’ screen for status movements that have to be performed manually on a customer account. You can invoke this screen, by typing ‘STDSTCHN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click the new button on the Application toolbar.



Provide the following details in this screen to facilitate a manual status change:

Account No

Select the customer account for which you are marking a manual status change, from the option-list provided.

On selection of the account, the system will display the current status of the account as well as the date on which the account moved to the current status.

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 this User Manual.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

New Status

Specify the new status of the account. You can select the appropriate status from this list.

If Status Processing Basis specified in the Branch Parameters for all the branches is 'Contract/Account', only status codes maintained with status type 'Account' (in the 'Status Codes Maintenance' screen) will be available in the option-list. If Status Processing Basis for even one of the branches is specified as 'Group/CIF' level, then the only statuses available will be of type 'Both'.

Current Status Attributes

In addition to the new status, you can also mark the account with any one of the following statuses, if required:

- No Credit – if checked, no credit movement will be allowed on the account

- No Debit – the system will not allow debit movements on the account if you select this option
- Frozen – if selected, no activity will be allowed on the account
- Posting Allowed – if checked, posting of accounting entries will be allowed in the account
- Status Change Automatic - You can select this option if you want the subsequent status change for the account to be performed automatically by the system. After the account moves to the new status specified here, all subsequent status movements will be triggered automatically, during the EOD run for the branch. However, the changes will come into effect only upon authorization of the details maintained here. At a later date, you can switch back to the manual mode by unchecking this option and having the same authorized.The manual status movement that you specify in this screen has to be authorized for the new status of the account to come into effect.
- Debit Override - Check this box to selectively allow or restrict debit transactions from an account.
- Credit Override - Check this box to selectively allow or restrict credit transactions to an account.
- Central Bank Dormant - If the account is in Central Bank Dormant status, then this is checked. As Central Bank Dormant and Dormant both goes together so both the statuses will be checked.
- Bancontrol - You can select this option if you want to check the accounts that have bancontrol status or status that requires referrals approval to the Approval Queue.
- Bancontrol Reason - Specify the reason for the bancontrol status. Bancontrol Indicator will be captured at the Account Level with the reason for moving to bancontrol.
- Description - Specify a brief description associated with the bancontrol reason.

On authorization of the manual status change operation, the new statuses will be reflected in the customer account and will be effective immediately

Note

When the account status is modified from the Manual Status Change screen (STDTCHN), system will display a configurable override message: "The Account has an active amount block", if there is an active amount block created from the amount block input screen

Maintaining Status Change Processing

For accounts marked with automatic status change, you can execute a batch process at EOD to trigger the status movement and other associated changes. Use the 'Account Status Update Processing' screen available in the Application Browser to begin the batch process.

At EOD, if the Central Bank Dormancy Days <= (Current Date – Dormancy Date) then the account moves to 'Central Bank Dormant' status. This would be the last status of the account in dormancy movement.

If the Status Processing Basis defined for the branch is 'Group/CIF' level, the worst status for all loans and overdrafts accounts is calculated for a Group/CIF level. This status is displayed in the respective Group/CIF screens as well as at the respective account and contract screens. The individual status of each account and contract is also displayed in the accounts screen as 'Account Derived Status'.

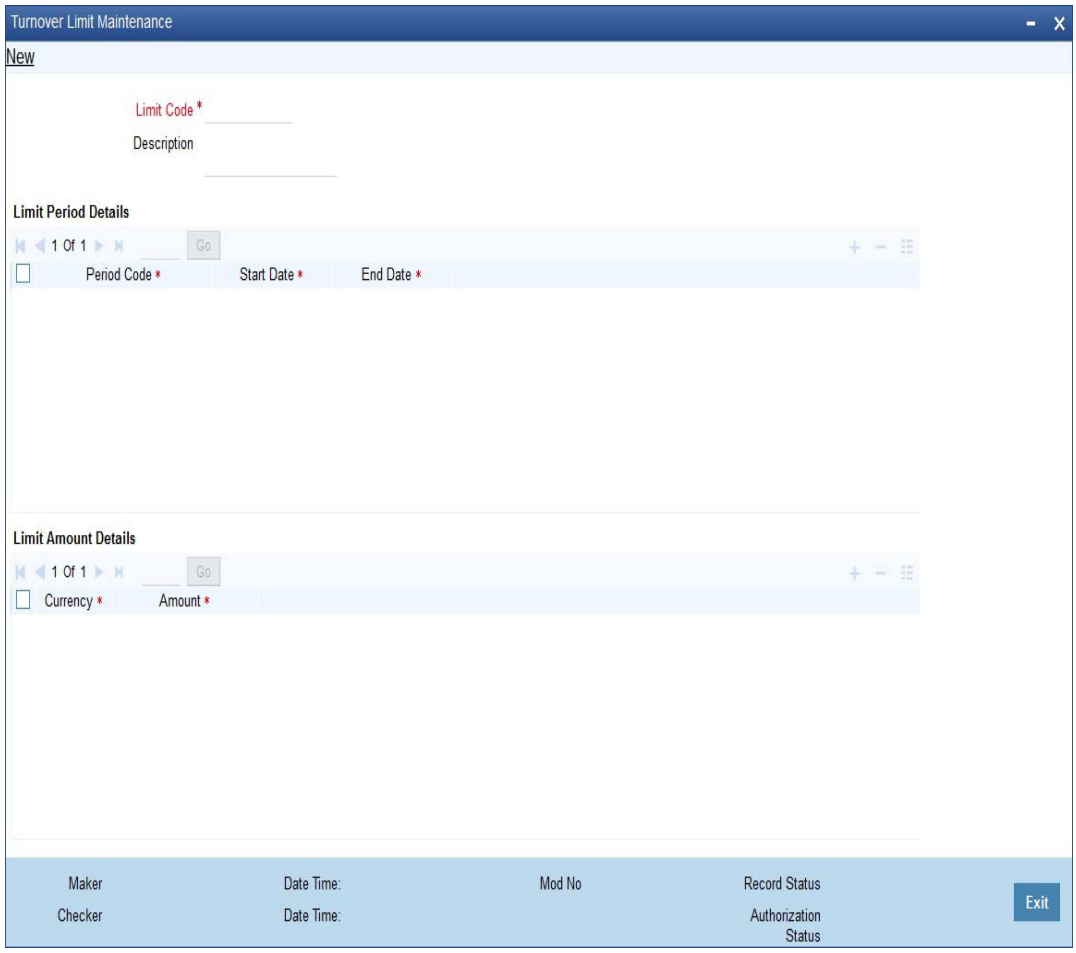
Refer the 'Products' chapter of the Interest and Charges user manual for more details.

3.9 Maintaining Turnover Limits

You can maintain turnover limits for a given period of time using the 'Turnover Limit Maintenance' screen. You can attach these limits to an account class and thereby track the turnover on all accounts under the account class.

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

The screen is as shown below:



Here, you need to specify the following details.

Limit Code

Specify a unique code used to identify turnover limit.

Description

Specify a brief description associated with the turnover limit.

Period Details

You can specify the following details pertaining to the period for limit application.

Period Code

Specify a unique code to identify the financial period for which you wish to maintain turnover limits.

Start Date

Specify the start date of the financial period, using the adjoining calendar.

End Date

Specify the end date of the financial period, using the adjoining calendar.

You can maintain multiple period codes. However, the periods cannot overlap.

Limit Amount Details

You can specify the following details pertaining limits applicable on the period code.

Limit Currency

Specify the currency of the limit amount. This adjoining option list displays all valid currency codes maintained in the system. You can choose the appropriate one.

Limit Amount

Specify the limit amount applicable of the financial period.

Note

- You can increase or decrease the maximum turnover limit as part of record modification. The modified limits will be applicable only for subsequent transactions.
- Unutilized limit amount does not get carried forward to the next period.

4. Customer Accounts

You can define customer accounts for all the customers of your bank through the ‘Customer Accounts Maintenance’ screen.

Each account that you define is identified with an account number. The structure of the account number is based on the Account Mask you have maintained through the Account Parameters sub-screen of the Bank-wide Parameters screen.

The Account Number can be combination of the CIF Number, the Account Class, Currency, and any other alphabet/s or number/s of the account or currency as defined.

For an account number, you also need to define (in this screen) other parameters like: the account class; the type of account - joint or single; the reporting lines for the account; the currency in which transactions can be passed to this account; the customer’s account limit; the check book/passbook/ATM facility, the various statuses applicable to the account and so on.

Every account created or modified in Oracle FLEXCUBE needs to be authorized to become effective. Whenever a new customer account is created or an existing record is modified, the system generates a notification message on the record authorization. This notification message can be sent to any external system if required.

This chapter contains the following sections:

- Section 4.1, "Customer Account Maintenance"
- Section 4.2, "Financial Inclusion Customer Account Creation"
- Section 4.3, "Multi Currency Account Maintenance"
- Section 4.4, "Multi Currency Account Query"
- Section 4.5, "CASA Branch Parameter Maintenance"
- Section 4.6, "Address Code Maintenance"
- Section 4.7, "Company Code Maintenance"
- Section 4.8, "Primary Party Change Maintenance"
- Section 4.9, "Maintaining Customer De-duplication"
- Section 4.10, "Joint Holder Maintenance"
- Section 4.11, "Reserve Account Creation"
- Section 4.12, "Reconciliation of MT110 with Incoming Cheque Transactions"
- Section 4.13, "Sweep-In Transactions"
- Section 4.14, "Levying Penalty Interest on Notice Accounts"
- Section 4.15, "Maintaining Notice Period for Withdrawal"
- Section 4.16, "Recording Details of Lodgment Book Requests"
- Section 4.17, "Quick Account Opening"
- Section 4.18, "Maintaining Customer Account Limit"
- Section 4.19, "Transaction Limit Code Maintenance"
- Section 4.20, "Generating Notifications"
- Section 4.21, "Query Operation"
- Section 4.22, "View Operation"
- Section 4.23, "Bulk Account Status Change"
- Section 4.24, "Closing Account"

- Section 4.25, "Special Range/Number Maintenance"
- Section 4.26, "Releasing Track Receivable Details"
- Section 4.27, "Viewing Release of Track Receivable Summary"
- Section 4.28, "Deleting Track Receivable Details"
- Section 4.29, "Viewing of Deletion of Track Receivable Summary"

4.1 Customer Account Maintenance

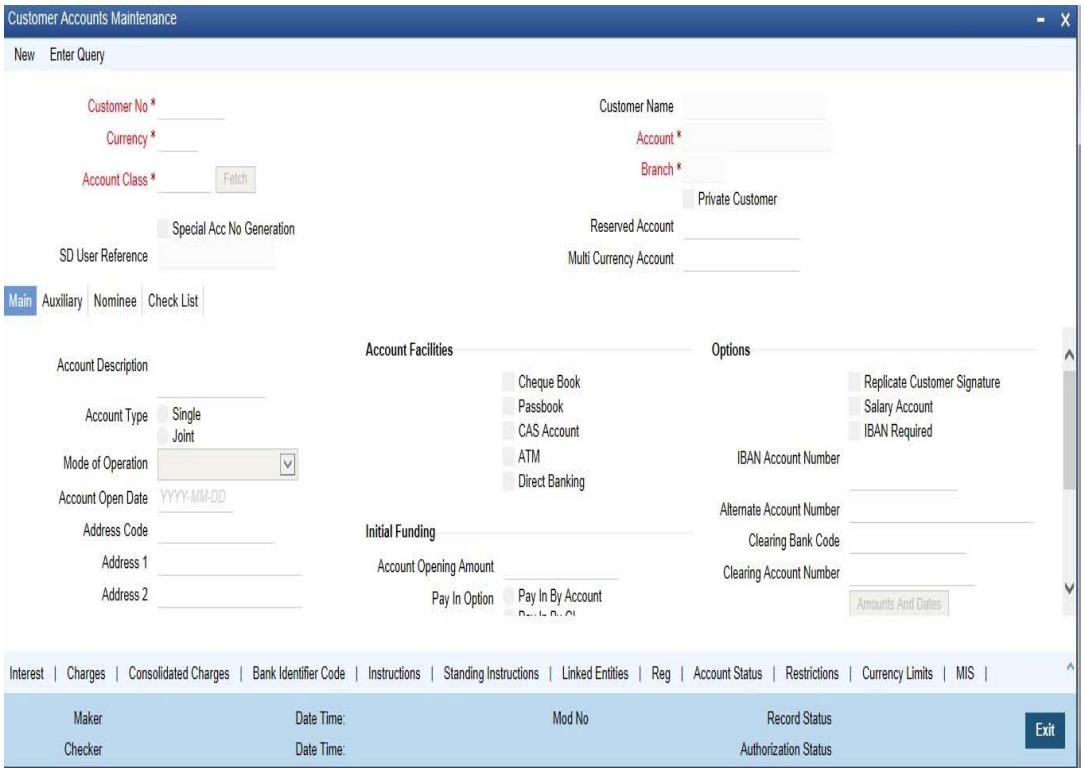
This section contains the following topics:

- Section 4.1.1, "Opening Customer Accounts"
- Section 4.1.2, "Main Tab"
- Section 4.1.3, "Auxiliary Tab"
- Section 4.1.4, "Nominee Tab"
- Section 4.1.5, "Checklist Tab"
- Section 4.1.6, "Capturing Additional Details"
- Section 4.1.7, "Interest Button"
- Section 4.1.8, "Charge Button"
- Section 4.1.9, "Consolidated Charge Button"
- Section 4.1.10, "BIC Button"
- Section 4.1.11, "Instructions Button"
- Section 4.1.12, "Standing Instructions Button"
- Section 4.1.13, "Linked Entities Button"
- Section 4.1.14, "REG Button"
- Section 4.1.15, "Account Status Button"
- Section 4.1.16, "Restriction Button"
- Section 4.1.17, "Currency Limits Button"
- Section 4.1.18, "MIS Button"
- Section 4.1.19, "Statement Button"
- Section 4.1.20, "Limits Button"
- Section 4.1.21, "Documents Tab"
- Section 4.1.22, "Banking Channels Tab"
- Section 4.1.23, "Joint Holder Button"
- Section 4.1.24, "Fields Button"
- Section 4.1.25, "Deposits Instructions Button"
- Section 4.1.26, "Billing Parameters Button"
- Section 4.1.27, "Account Signatory Button"
- Section 4.1.28, "Interim Transactions Report Button"
- Section 4.1.29, "Notice Preferences Button"
- Section 4.1.30, "Cards Tab"
- Section 4.1.31, "Statistics Button"
- Section 4.1.32, "Change Log Tab"
- Section 4.1.33, "Cheque Book Request Button"
- Section 4.1.34, "Debit Card Request Button"
- Section 4.1.35, "Sweep In Setup Button"

- Section 4.1.36, "Generating Alert for Secure Overdraft Utilization"
- Section 4.1.37, "Viewing Customer Accounts Details"
- Section 4.1.38, "Viewing Customer Accounts"
- Section 4.1.39, "Viewing Customer Account Sweep History Details"

4.1.1 Opening Customer Accounts

Invoke the 'Customer Accounts Maintenance' screen by typing 'STDCUSAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the new button on the toolbar.



Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen

The 'Customer Accounts Maintenance - Main' screen is displayed by default when you invoke the 'Customer Accounts Maintenance' screen. The Branch Code of the sign-on branch is on display.

Customer Number

To create an account, you need to input the CIF number of the customer for whom the account is to be created. The adjoining option list displays all the valid customer codes. You can select the appropriate one.

If the CIF number is a part of the account mask, the specified CIF should be as part of the account number as per the length of CIF in the mask.

If you have included the CIF Number of the customer as part of the Account Mask, the system automatically defaults the CIF code of the customer in the respective field. You can modify this code.

However, while defining the Account Mask in the Account Parameters section of the Bank-wide Parameters screen, if you have specified that the CIF Number should not be a part of the account mask you will have to specify the customer code manually. A list of all the valid customer codes is displayed in the available option list. You can select the appropriate.

Customer Name

The name of the customer is displayed based on the CIF ID that you have mentioned in 'Customer No' field.

Currency

You have to identify the currency of the customer account. A list of all the currencies maintained in the system will be displayed in the available list. You can select the currency of transaction for the respective account. If the currency of the account is not defined for the current period in the 'Turnover Limit Maintenance' screen, you will not be able to save the account.

Refer the section 'Maintaining Turnover Limits' in the chapter titled 'Maintaining Mandatory Information' in this User Manual for details about the 'Turnover Limit Maintenance' screen.

Account

You can indicate the account number of the customer. One customer can have any number of accounts.

The structure of the account number is defined in the customer account mask maintained in the Account Parameters sub-screen of the Branch-wide parameters screen. The account number can be a combination of the account class, customer code (CIF Number), serial number or currency as defined in the customer account mask.

The last constituent of the account number is always a system generated check digit (it could be alphabetical or numeric depending upon the mask defined).

You cannot alter the relative position of the constituents of customer account (as defined in the mask) while maintaining actual customer accounts.

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 this User Manual.

Branch Code

The system displays the branch code of the sign on branch. If the you have Multi Branch Access Rights, system allows you to select the branch where the account is to be created.

Note

The branch selection option list will display all the active branches, to which the user has access.

Account Class

In Oracle FLEXCUBE, you can classify the customer accounts of your bank into different groups. Each group is referred to as an account class and is maintained in the 'Account Class Maintenance' screen. For each class, you have to define certain common attributes applicable to all accounts in the particular class.

While maintaining a specific account you have to identify the class to which the particular account belongs. You can select the appropriate account class from the list of all the valid account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list.

Refer the chapter 'Maintaining Mandatory Information' in the Core Entities User Manual for details about maintaining account classes.

Fetch

Fetch button is used to fetch the account number. The system will fetch the account number if the following ways:

- If the Auto Account Generate option is enabled in branch parameter, the system will default the auto-generated account number.
- If the Auto Account Generate option is disabled in branch parameter, the system will popup the account window. You can specify the account number and it will be defaulted in the main screen.

Special Account No Generation

Check this box to generate a special account number in the 'Account' field.

Note

- If the customer creation is manual, you should enter the desired customer number complying with the mask having the special number in the 'Account' field. On click of 'Ok' button, the system validates whether the special number entered is an unused and a valid number.
- This field is disabled after generating account number in the 'Account' field.

Reserved Account

Specify the reserved account of the Customer. Alternatively, you can select the reserved account from the option list. The list displays all valid reserved accounts maintained in the system.

SD User Reference

The system displays the SD user reference for the account; however, this is not applicable for CASA.

Multi Currency Account

The system generates Multi Currency Account (MCA) number and customer account number when account class is enabled for Multi currency account else it generates only customer account number.

The system validates the mask maintained at Branch level on save. Bank level mask is referred when branch level mask is not available.

Note

- The first account opened under MCA account class is considered as primary account of the customer.
- The system displays an error when another account is opened for the customer in the same account class through this screen.

This field displays only the multi currency account number for accounts opened under MCA account class as follows:

- Primary account creation and query
- Sub accounts opened during query.

Private Customer

The system defaults whether the customer is private or not from the customer screen. You cannot modify this field.

Details maintained in this screen are classified into four broad tabs and are discussed in detail in the subsequent sections:

Tab	Remarks
Main	Here you maintain the main attributes of each customer account like the account number, customer code, the account class, account currency, type of account - single or joint, account status, other statuses applicable, Cheque Book preferences etc.
Auxiliary	Under Auxiliary you can view other details like provisioning etc.
Nominee	Nominee details are maintained under Nominee head.
Check List	Document details like document type, expiry date, expected date of submission and so on are maintained under Check List.

4.1.2 Main Tab

Account Description

The system displays the customer's complete name. However, you can modify it, if required. Here you can enter the nature of the account like current, savings, overdraft, etc. If a customer has two or more accounts under one account class, you can specify the purpose of that account.

Note

It is mandatory to enter the account description. If the full name is not maintained at customer level or account description is not entered, the system will display an error message.

Account Type

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated.

Mode of Operation

Select the mode of operation from the following options:

- Single
- Jointly
- Either Anyone or Survivor
- Former or Survivor
- Mandate Holder

Account Open Date

The system displays the current branch date. However, you need to specify the date on which the account was opened.

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the address of the customer.

Location

An address for a customer account is based on the ‘Location’ and ‘Media’ combination. Location codes maintained through the ‘Account Address Location Type Maintenance’ screen are made available against this field. The address maintained here is always the primary or the default address. Each customer can have several addresses for a particular media. To distinguish between one address of a customer from another for a given media, it is essential for you to specify a unique location for each address. Also, if you are amending an address here, the same gets updated in the ‘Customer Account Address - Detailed’ table after the validations are through.

Media

Indicate the media for which the charge should be levied. Select one of the following options from the option list:

- Mail
- Telex
- SWIFT
- Fax
- ISO

Country Code

Specify the country of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Note

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

Account Facilities

As part of specifying the account facilities, you can indicate whether the account holder can avail he following facilities:.

- A chequebook facility
- A passbook facility
- A CAS account facility
- An ATM facility
- A Direct Banking facility

You can indicate that the account holder can avail of a Chequebook, Passbook, ATM facility, Direct Banking facility by checking the box positioned next to each of these fields. The system displays a configurable override message if the defaulted values are modified.

If you have indicated that the account holder needs to be provided with the check book facility, you can also specify whether automatic reordering of cheque books should be allowed for the account. In addition, you will have to maintain the check book details through the respective screen. Similarly, you can choose to indicate that the account holder needs to be provided with a Passbook, ATM and Direct Banking facility.

Note

Although these specifications are defaulted from the account class screen, where you had maintained these specifications for all accounts belonging to a class, the options specified at the account level will supersede that specified for the account class.

Cheque

System checks the box by default if you have selected the option for availing cheque book facility in account class screen.

Passbook

System checks the box by default if you have selected the option for availing passbook facility in account class screen.

This shall be defaulted from the account class screen, where you had defined this facility for all accounts belonging to a class. The option specified at the account level will supersede that specified for the account class.

CAS Account

Check this box if you wish to have CAS account facility.

ATM

System checks the box by default if you have selected the option for availing ATM facility in account class screen.

Direct Banking

The system checks this box by default, if you have selected the option for availing direct banking facility in account class screen. You are allowed to modify it.

By availing direct banking facility you can only view the minimum balance of the account. The system does not allow you to perform any other transactions with this facility.

Initial Funding

You can maintain the following details here:

Account Opening Amount

Specify the amount being deposited to open a customer account. While saving the record, the system checks whether this amount is equal to or greater than the minimum limit maintained for the linked account class. If the amount is less than the applicable limit, the system will display an error message. If it is equal to or greater than the limit amount, the system will proceed with saving.

Input to this field will be mandatory if limit amount has been maintained for the linked account class.

Pay-In Option

Select the method for initial funding during account creation. Choose one of the following options:

- Pay In By Account
- Pay In By GL

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the offset Account. If you have chosen ‘Pay In By Account’, as the pay-in option, specify the customer account that should be debited while posting accounting entries. The adjoining option list displays all valid customer accounts and customer GLs maintained in the system. You can choose the appropriate one.

If you choose ‘Pay In By GL’, the system will display the offset GL maintained for the branch in the ‘Term Deposit Payin Parameters Maintenance’ screen.

Waive Account Opening Charges

Check this box to indicate that account opening charges should be waived for individual customer account.

4.1.2.1 Specifying Other Options

Replicate Customer Signature

The signature of the customer gets defaulted from the linked CIF (customer) level to account. This value will be defaulted only if the customer type is individual with single or joint mode of operation.

Salary Account

Check this box to indicate the salary account which should be selected for loan recovery on salary credit. By default this option is unchecked.

IBAN Required

Check this box to capture the details of the IBAN account for a specific customer. ‘IBAN Required’ is enabled by default if:

- ‘IBAN Required’ at account class level is checked
- ‘IBAN Check Required’ in the country code maintenance (STDCNMNT) is checked.

IBAN Account Number

Specify the IBAN Account Number. If IBAN details are maintained for the branch and 'IBAN Required' is checked for the account, then the system will generate the IBAN number on saving the account.

The IBAN consist of 34 alphanumeric characters out of which first two letters are the country code, next two characters being check digits followed by a country specific Basic Bank Account Number (BBAN).

For Nostro accounts, you have to provide the IBAN after checking 'IBAN Required' flag.

Alternate Account Number

You have to define an alternate account number for the account you are defining. The alternate account number that you specify should be unique for each customer. You can capture the old account numbers used by your bank before installing the Oracle FLEXCUBE system. The old account numbers would be mapped with the new account numbers. This would facilitate quick tracking of the account and generating queries.

In the Data Entry Module, you can input a transaction using the alternate account number instead of the actual account number.

Clearing Bank Code

Specify the external bank’s code that should be used for clearing maintenance. The adjoining option list displays the valid banks maintained in the system. You can choose the appropriate one.

Clearing Account Number

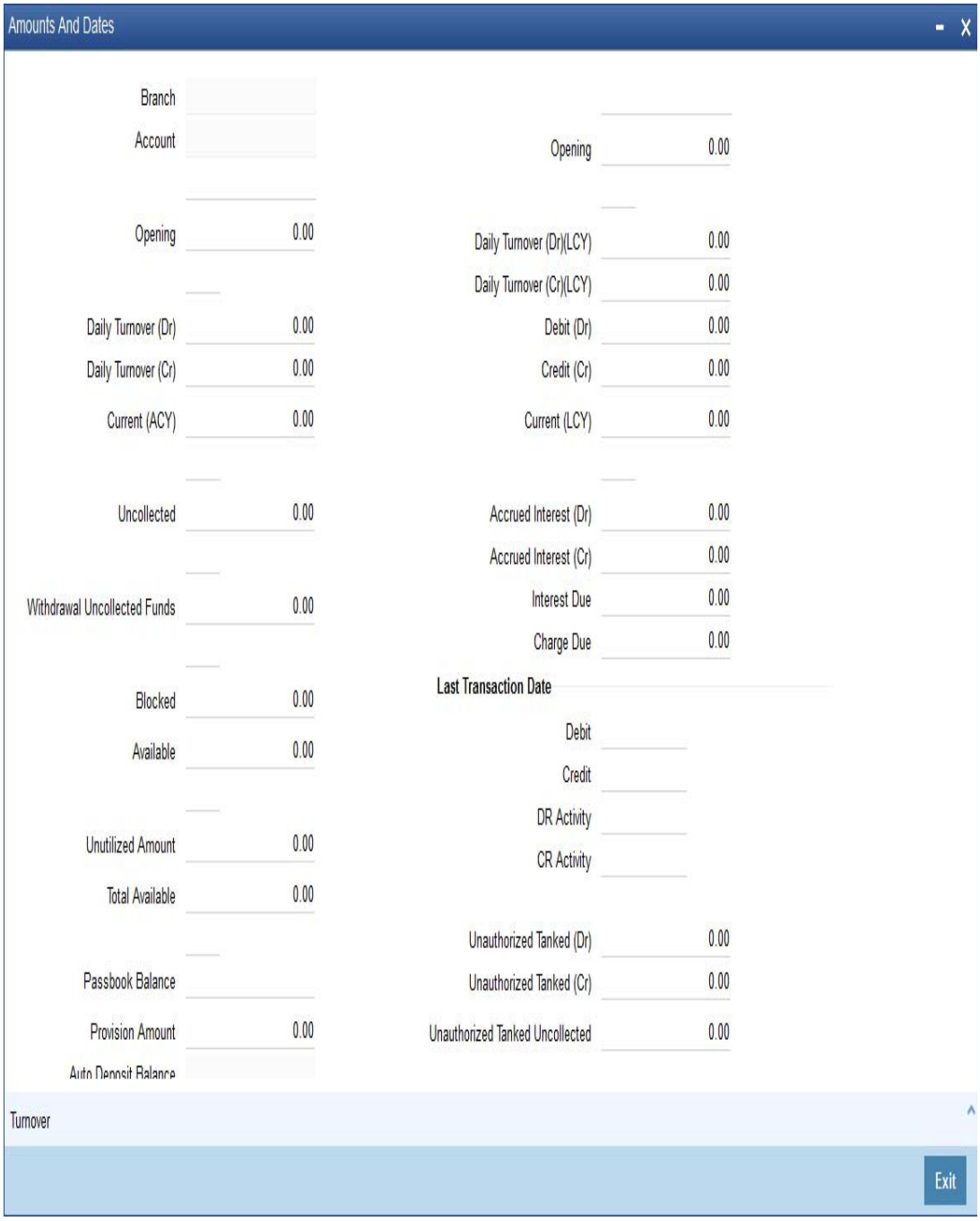
The clearing account number for the customer account is generated automatically if you have opted for auto generation in the Branch parameters. The account number is created according to the account mask you have maintained for the branch. This will be mandatory, and has to comply with length of 9 characters and MOD 11 validation, if the value of the UDF 'Clearing A/C Mandatory' is maintained as YES in the Field Name to Value Definition screen.

However, you can choose to change this number here and the system validates this number with the account mask you have maintained for the branch.

4.1.2.2 Viewing Details of Amounts and Dates

In the Customer Accounts Maintenance - Amounts and Dates screen you can view all financial details of this customer's account along with the details of the previous debit or credit activities. However, access to all financial information of an account can be restricted for any user. The financial details of an account include the account balance, the sweep eligible balance, the uncleared debit and credit balances, the debit and credit turnover, and the interest details. The turnover limit details of an account include the current financial period, currency, utilized and unutilized limit balances.

Click ‘Amounts and Dates’ button in the Customer Accounts Maintenance screen.



4.1.2.3 Viewing Total Available Balance Details

The total available balance displayed by the system includes the initial funding amount and unutilized line amount (in case the customer enjoys an OD limit).

In the Amounts and Dates screen, you can view the outstanding debit interest and/or charges due on the account, as on the current date.

You can also view the amount that can be withdrawn against uncollected funds, on the account.

The System computes and displays the following

- Allowable amount based on the Withdrawable Uncollected Funds Basis option specified in the Branch Parameters Preferences screen.
- Passbook Balance
- Sweep Eligible balance which is sum of Available balance of Cover accounts, Available Linked amount of Auto Deposits & Available linked amount of Term Deposits. The available amount that can be swept from the cover account will be derived based on the Sweep limit and Retain Minimum Balance field values. For more information on how this field is derived, refer to the table in Cover Account Details section in this User Manual.
- ILM Sweep Eligible Balance is sweep eligible balance for integrated liquidity management. Sweep eligible balance is calculated during linking of cover accounts, Auto Deposits and Term Deposit accounts for the first time and is recalculated during:
  - De-linking of cover accounts /Auto Deposits/Term deposits
  - After Sweep in processing
  - After Reverse Sweep in processing
  - Adding new cover accounts, Auto Deposits and Term Deposits
  - Modifying linked amount for Term Deposits
  - Changing Cover accounts status to Debit restricted / Frozen/Dormant
  - Any other event which impacts the balances of Cover accounts / Auto Deposits / Term deposits

  Click 'F11' to compute sweep eligible balance. Based on the available balance, an authorizer in a bank authorizes debit transaction on primary source CASA account which has sweeps arrangement in place. Click 'Details' button to view the details
- If Charge tracking preference is selected as 'Part track' or 'Full track' then, once the amount for tracking has been calculated, the system will do the following validations in IC module:
  - W ill create an internal amount block for the amount to be tracked against the charge account.
  - The tracked amount will be updated in receivable amount in the CASA account upfront during tracking
  - Once the receivable amount is updated, the available balance will get affected. The receivable amount is deducted from current balance while arriving at the available balance.
- The receivable amount will be displayed in the Amounts and dates tab of customer account screen.

4.1.2.4 Viewing Interest details

Accrued interest (Dr/Cr) shows the amount accrued till date on the account.

System displays the outstanding interest due & charge due in these fields. If the check box Liquidation Using Receivable is checked at the account class level and if the account has insufficient balance, then system debits interest and charges from the receivable GL and the same will be displayed in these fields.

4.1.2.5 Viewing Unposted Entries

When this branch is under EOD processing, the inter-branch transactions originated from other branches are tanked. The funds are made available automatically after BOD and till such time they are treated as unposted items.

4.1.2.6 Viewing Turnover Limit Details

You can view the account balance status with respect to the turnover balance limit set for the financial period. You can view the financial period, currency, total deposited amount and the permissible limit for deposits. The period and limit details are inherited from the limit code associated with the parent account class.

During every credit transaction on the account, the system updates the limit utilization and checks the balance amount against the permissible threshold. On account of a transaction, if the balance breaches the limit threshold, the system will display an override message.

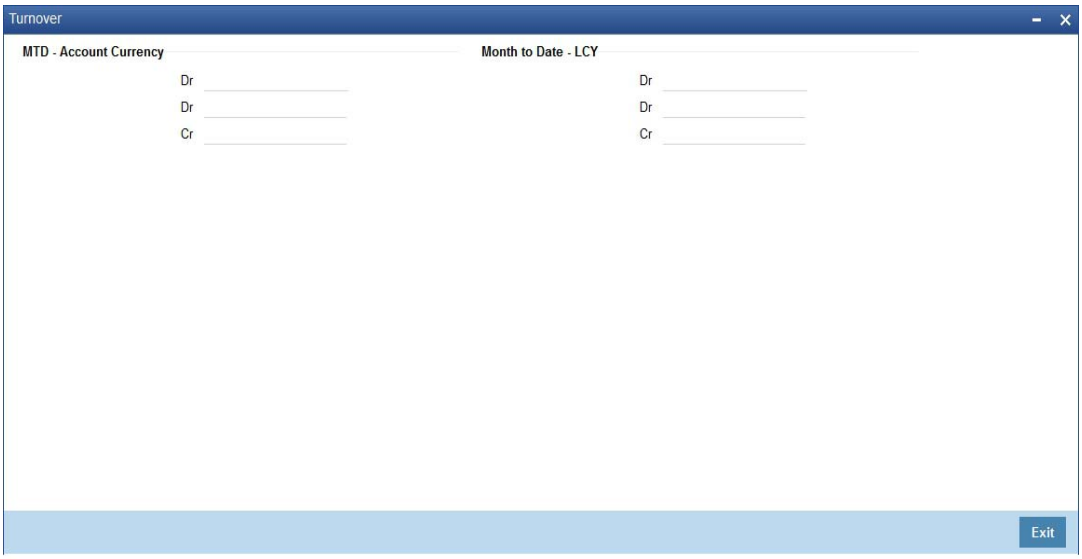
4.1.2.7 Viewing Component-wise Breakup for Overdraft

You can view the component-wise outstanding amounts in ACY and the component-wise oldest outstanding dates for overdraft accounts.

4.1.2.8 Viewing Turnover Amounts

In the Customer Account - Turnover Amounts screen you can view the total turnover of this customer account from the first date of this month to the current day's system date. Also, you can view the accumulated interest associated with debit or credit transactions after the last liquidation.

To view the turnovers for the account, click the 'Turnover' button. The Customer Accounts - Turnover Amounts screen is displayed.



After maintaining the required details, you can return to the Amounts and dates screen.

Status Details

The account status reflects the status of the account. The account may have a No Credit or No Debit order issued against it or a Stop Payment order or it may have been frozen for some reason and therefore dormant.

While posting transactions to the customer account, the system checks the status of the account before the entry is processed. If the status of the account is dormant, then the system will display an override message indicating the same.

NSF Blacklist Status (Non Sufficient Fund)

NSF Blacklist Status indicates that the customer account is blacklisted due to NSF rejection.

If cheque is rejected or returned due to NSF, the blacklisted formula is executed to get the new NSF level of the customer. If the new NSF level is a blacklisted level, then the customer account will be marked as a blacklisted and check book facility of all the customer's accounts will be revoked.

In case the new NSF level is not a blacklisted level, then the customer is marked as a non-blacklisted customer and check book facility will be enabled for that customer account.

For Joint account:

- If cheque is rejected due to NSF in a joint account, all of the customer's NSF level will be changed from Level 1 to Level 2 and so on.

Corporate or individual accounts:

- If the blacklisted customer, is an authorized signatory in a corporate account, then the corporate account will not be frozen.
- If a corporate customer is blacklisted due to cheque return, then the authorized signatories are not blacklisted and their individual accounts will not be blacklisted.

Note

NSF blacklist status is an indicator in the account to indicate the blacklist status. System will continue to support the credit or debit transaction of the account.

4.1.2.9 Specifying Nominees

First Nominee

You can nominate two persons who would have the right to the balances in your account after the account holder's demise

Subsequent to the account holder, the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

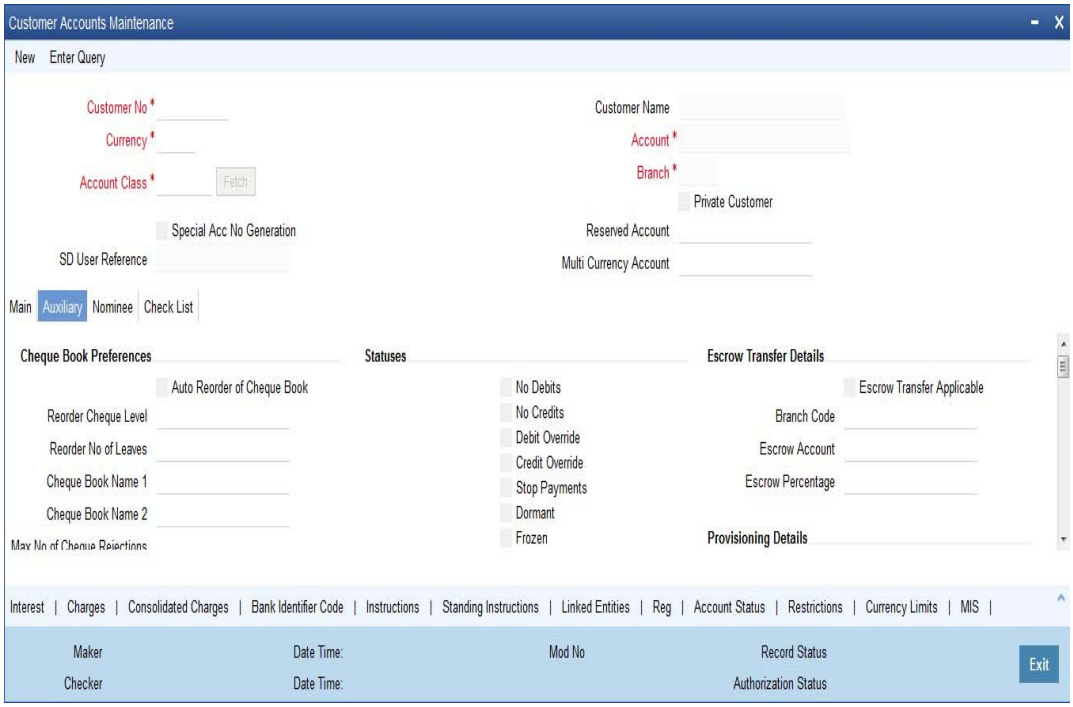
Second Nominee

You can nominate two persons who would have the right to the balances in your account after the account holder's demise.

Subsequent to the account holder, the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

4.1.3 Auxiliary Tab

Click on the 'Auxiliary' tab to invoke the following screen.



4.1.3.1 Capturing Cheque Book Preferences

Auto Reorder of Cheque Book

Check this box to automatically generate a reorder for chequebook, based on the number of leaves outstanding. This field will be enabled only if you have checked the 'Cheque Book' Check box.

Reorder Cheque Level

This field specifies the level at which the re-order of cheque book happens. Re-ordering of the check book is possible, only if the unused cheque leaves is equal or less than the re-order level. This field will be enabled only if you have checked the 'Auto Re-order of Cheque book' check box.

Reorder No of Leaves

This field specifies the number of leaves, which should be ordered for the new cheque book . This field will be enabled only if you have checked the 'Auto Re-order of Cheque book' check box.

Cheque Book Name1 & Cheque Book Name 2

Specify the name mentioned in the cheque book, while printing the cheque leaf.

Note

It is mandatory to specify cheque Book Name1 if the cheque book box is enabled in main screen.

Maximum Number of Cheque Rejections

The system defaults the value of maximum number of cheque rejections that can be allowed for an account from the account class. However, you can modify it at the account level.

Note

- If ‘Maximum Number of Cheque Rejections’ is not maintained at customer account maintenance, system will not mark the cheque facility to ‘N’ for any number of cheque rejections.
- If the bank resets the check book facility to ‘Y’ which was earlier updated to ‘N’ by the system because of violation of maximum number of check rejections, the cheque rejection count will be taken by the system freshly.
- An override message is displayed when the user manually updates the cheque book facility from ‘N’ to ‘Y’.

Auto Cheque Book Request

Check this box if you want the system to create a request for the cheque book automatically, for the account during account creation.

When you check this box, the system allows you to capture cheque book request details in the Cheque Book Request screen, as part of account creation.

4.1.3.2 Capturing ATM Details

Branch

Specify the branch code of the account.

ATM Account Number

Specify the ATM account number in this field only if you have opted for the ATM facility for that account. The ATM account number which is a numeric value will be used only for information purpose and no further processing will be done based on this field.

Daily Amount Limit

Specify the daily limit of the amount that can be withdrawn from the ATM.

Daily Count Limit

Specify the maximum number of times the customer is allowed to use ATM facility in a day.

Auto Debit Card Request

Check this box, if you want the system to create a request for the debit card automatically, for the account during account creation.

When you check this box, the system allows you to capture debit card request details in the Debit Card Request Details screen, as part of account creation.

4.1.3.3 Specifying Other Options

Euro Cheques

Euro chequebook can be issued to a customer whose account has checked for 'Euro cheques' option in the customer account maintenance screen the account should be a account with EUR currency only.

MT210 Required

Notice to Receive message (MT210) is an advance notification to your account servicing institution that it will be receiving funds that are to be credited to your bank’s account with that institution.

For a Nostro account, you can specify whether the Nostro agent (your account servicing institution) prefers to receive a Notice to Receive SWIFT message (i.e., MT 210) when it is debited in the case of a funds transfer. To indicate that the message MT 210 is to be

generated by default whenever the Nostro account is the debit account for a funds transfer, select the 'MT 210 Required?' check box in the Customer Accounts Maintenance screen, for the relevant Nostro account.

If you indicate so, an MT 210 is generated by default whenever this Nostro account is being debited during the posting of accounting entries in any transaction. This preference (to generate an MT 210 by default) can be over-ridden when you enter a contract involving a debit to the Nostro account.

Once you have specified this preference for a Nostro account, you can change it whenever necessary. For instance, if you have not specified that an MT 210 be generated, you can unlock the record and specify the generation of MT 210. Conversely, if you have specified that MT 210 generation is applicable, you can unlock the record and specify that it is no longer applicable.

Lodgement Book (Deposit Slip Book)

If you have allowed the use of lodgment books for an account class, this specification is defaulted for all customer accounts that use such a class. You can change the Account Class default and make the required specification.

If you wish to allow orders of Lodgment books for individual customer accounts, you can indicate so, in the Customer Account Maintenance screen, by selecting the Lodgment Book option.

Consolidated Certificate Required

You need to indicate whether consolidation for inward clearing is required at the Customer Account level. This option gets defaulted from the Account Class Maintenance screen. If this option is unchecked in the Account Class Maintenance screen, then it cannot be enabled here.

This option will process a consolidated entry for all the transactions for a customer in an inward clearing batch.

Please refer Clearing user manual for more information.

Back Period Entry Allowed

You can choose to allow the posting of back-valued entries into the account by enabling the Back Period Entry Allowed option. If you choose not to restrict back period entries, you will be allowed to post journal entry transactions to past periods as long as the account is open.

This specification is defaulted from the account class linked to the account. You can choose to change it for a specific account.

Note

While posting back-valued transactions, the System verifies whether the Back Period Entry Allowed option has been enabled for the account. If the option has not been enabled an error message is displayed. This check is also performed while uploading journal entry transactions.

CRS Statement Required

Check this box to indicate that CRS statement is required.

MT110 Reconciliation Required

Check this box to indicate that the MT110 reconciliation is required for the cheques received for the account.

If the ‘Positive Pay’ option is selected, then MT110 reconciliation is not applicable.

To know more details about MT110 reconciliation, refer heading ‘Processing MT110 Incoming Message’ in this chapter.

Default Waiver

This field allows default waiver of charges for clearing related transactions.

Track Receivable

During liquidation of loan contracts as well as processing of retail teller contracts, if the system detects insufficient funds in the settlement account, then you can choose to block the subsequent credit that happens to the settlement account. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or retail teller contract, for liquidation. If the track receivable option is checked for the account, the system will track the receivables for the account if sufficient funds are not available in the account.

The allocation of funds will happen in a sequence that you specify at the account class level. This is explained in the section titled ‘Maintaining Account Classes’.

Referral Required

Referral refers to the process of handling customer transactions, which force the accounts involved in such a transaction to exceed the overdraft limit. Examples of typical transactions, which force an account to move into overdraft, are Standing Instructions or Clearing transactions. Note that you should have checked the box ‘Referral Required’ in the product preferences screen of the aforesaid modules and the Clearing product applicable to them. The ‘Referral Required’ option is defaulted from the account class linked to the account. You can change it for a specific account. If an account is marked for referral, the details of transactions resulting in the account moving into Overdraft will be sent to the referral queue. Note that charge, fee or interest debited to the customer account will not be referred to the Referral Queue. You can view referral transactions in the ‘Referral Queue Summary’ screen

For further details on Referrals refer to the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities User Manual.

Project Account

Check this box to track the working capital of the project.

This account will have a temporary overdraft line attached and banks will use this feature to fund working capital. The system will calculate the interest based on the T-OD used in the commitment contract.

Whenever project account is credited or debited, utilization transaction will be triggered in limits based on the limit with lowest interest bearing. If no interest rate is available, it will use the first available line.

This transaction will cascade to joint venture holder limits tracking which will utilize respective lines to the ratio of their share.

Spend Analysis

Check this box to enable spend analysis for the account. If you check this box, the system will consider all debit transactions from this account for spend analysis. If you do not check this, the system will not consider the transactions for spend analysis.

Allow Collateral Linkage

Check this box to allow collateral linkage.

4.1.3.4 Specifying Statuses

No Debits

No debits can be posted to the account. For example, Silas Marner, a customer of your bank, going abroad for a year instructs you not to debits his account till his return. You can execute this instruction by checking this box.

No Credits

No credits can be posted to the customer account by enabling the check box positioned next to this field.

Debit Override

Check this box to selectively allow or restrict debit transactions from a particular account. This check box is disabled once the account is authorized. You can further modify the debit override status from 'Manual Status Change' screen or 'Bulk Account Status Change' screen.

If an account is updated with both 'No Debit' and 'Debit Override' status, the system will consider the functionality of No Debit status over Debit Override status.

Credit Override

Check this box to selectively allow or restrict credit transactions to a particular account. This check box is disabled once the account is authorized. You can further modify the credit override status from 'Manual Status Change' screen or 'Bulk Account Status Change' screen.

If an account is updated with both 'No Credit' and 'Credit Override' status, the system will consider the functionality of No Credit status over Credit Override status.

Stop Payments

If a stop payment instruction is issued (for a cheque or an amount) against the account number, the system will automatically check the ‘Stop Payment’ box. When the stop payment instruction is withdrawn, the status gets updated accordingly. If a customer has requested for stop payment of multiple cheques, the ‘Stop Payment’ option will continue to remain checked till the last request is also cancelled. After cancellation of the last stop payment instruction, the option gets updated (unchecked) immediately.

Dormant

The system updates this status for an account based on the dormancy days specified in the Account Class Maintenance screen

Frozen

If you have frozen a customer account in the ‘Customer Information Maintenance – Basic’ screen the accounts gets frozen. For instance, at the behest of a court order, the status of the account is reflected here in the ‘Customer Accounts Maintenance’ screen.

Posting Allowed

The system checks or unchecks this check box based on the value maintained at Account Class level.

This check box facilitates Inter-branch Accounting through Entity/Accounts instead of GLs. The accounts maintained for these Inter-Branch transactions are used only for posting system generated Inter-Branch entries and not for any direct posting using ‘Journal Entry’ or Teller Transaction screens.

Status Change Automatic

This specification will be defaulted from the account class to which the account belongs. However, you have the option of changing it at the customer account level. If you check this option, the status of the account will be changed automatically by the system as per the conditions maintained in the ‘Status Rule Definition’ screen (invoked from the Account Class

Maintenance screen). If you do not select this option, you have to change the status manually through the ‘Manual Status Change’ screen.

For details on conditions maintained in the ‘Status Rule Definition’ screen, refer the chapter ‘Maintaining Mandatory Information’ in the Core Entities user manual.

Overdraft

The system displays a check in the check box if the customer account has overdraft facility. The system checks or un-checks the check box based on the information available in Account Class Maintenance.

Central Bank Dormant

This status shows that the account is in Central Bank Dormant. A ‘Central Bank Dormant account’ cannot become ‘Active’ automatically by system. It is activated manually using the Status Change screen (STDSTCHN) and Dormancy Parameter screen (STDSTDOR).

Bancontrol

Based on the option selected in the ‘Manual Status Change Input’, the Bancontrol check box enabled or disabled here.

Bancontrol Reason

Based on the reason mentioned in the ‘Manual Status Change Input’, the bancontrol reason displayed here.

Description

Based on the description mentioned in the ‘Manual Status Change Input’, the bancontrol description is displayed here.

Sanction Check Status

The system displays the sanction check status. The drop-down list displays the following status:

- Not required
- Pending
- Approved
- Rejected

Click the ‘Fetch’ button to retrieve the latest status of the sanction check.

Note

If you want to amend any of above statuses, you can do only via 'Manual Status Input' screen.

4.1.3.5 Specifying Status Details

Status

At the time of maintaining a customer account for the first time, the account status will be ‘NORM’ (Normal) by default. The ‘Status Since’ field will display the current system date i.e. the date on which the account is maintained in the system. The system will update the status whenever a status change occurs. Therefore, at any point of time, this field will display the current status of the account. The ‘Since’ field will reflect the date on which the account moves to the current status.

Subsequently, the system will default the value of CIF Status as available in the ‘Customer Maintenance’ screen. This status is the worst status among all the loans, savings accounts and current accounts for the customer in the current branch.

Note

This is done if you have opted for status processing at the ‘Group/CIF’ level as part of your branch preferences.

Since

The date on which the status of the account is changed to the current status is displayed here

Propagate Reporting Details

This field indicates whether the reporting lines defined for status movement, for the account class that this account reports to, must also be applicable to it.

The following GL’s are defined in the Account Class Maintenance for posting account balances when a status movement occurs on any accounts belonging to the account class:

- The Debit and Credit GL’s to which account balances must be posted, for movement to each status
- The Central Bank Reporting Debit and Credit GL’s
- Head Office Reporting Debit and Credit GL’s

When you select this option, the GL’s maintained for the account class will be applicable to the customer account you are defining in this screen. The reporting lines will be propagated to the account whenever a status change occurs.

If you do not want the account class details to be propagated to the account as well, you have the option of maintaining the status codes and the reporting lines exclusively for an account. You can achieve this through the ‘Status Details’ screen. Click the ‘Account Status’ button in the Customer Accounts Maintenance screen to invoke it.

Account Auto Closed

The system checks this box to indicate that the account has been closed automatically through the auto account closure feature. You will not be allowed to modify this.

Account Derived Status

The system displays the current status of the account here. This is applicable for CASA accounts (current accounts and savings accounts)

Dormancy Parameters

If Transaction Code associated with the account has the Consider for Account Activity option enabled, the dormant status of the account will be updated to Active. Apart from this, you can specify the parameter that is required for re-activating the account. Choose from the following options to indicate the re-activation parameters for the dormant account.

- Debit – If you do any debit transaction the dormant check box will be unchecked automatically
- Credit – If you do any credit transaction the dormant check box will be unchecked automatically
- Any – If you do any credit/debit transaction, the dormant check box will be unchecked automatically
- Manual – The dormant check box needs to be unchecked manually from the 'Manual Status Change' screen

In case of a transaction, the system will check for the parameter you have specified here and accordingly change the status of the account. The parameter you specify here will supercede the parameter you have maintained at the account class level.

4.1.3.6 Specifying Intermediary Options

Intermediary Required

Check this box to link Intermediaries with CASA.

Intermediary Code

Specify the intermediary code from the adjoining option list.

Intermediary Description

The system gives a brief description about intermediary code.

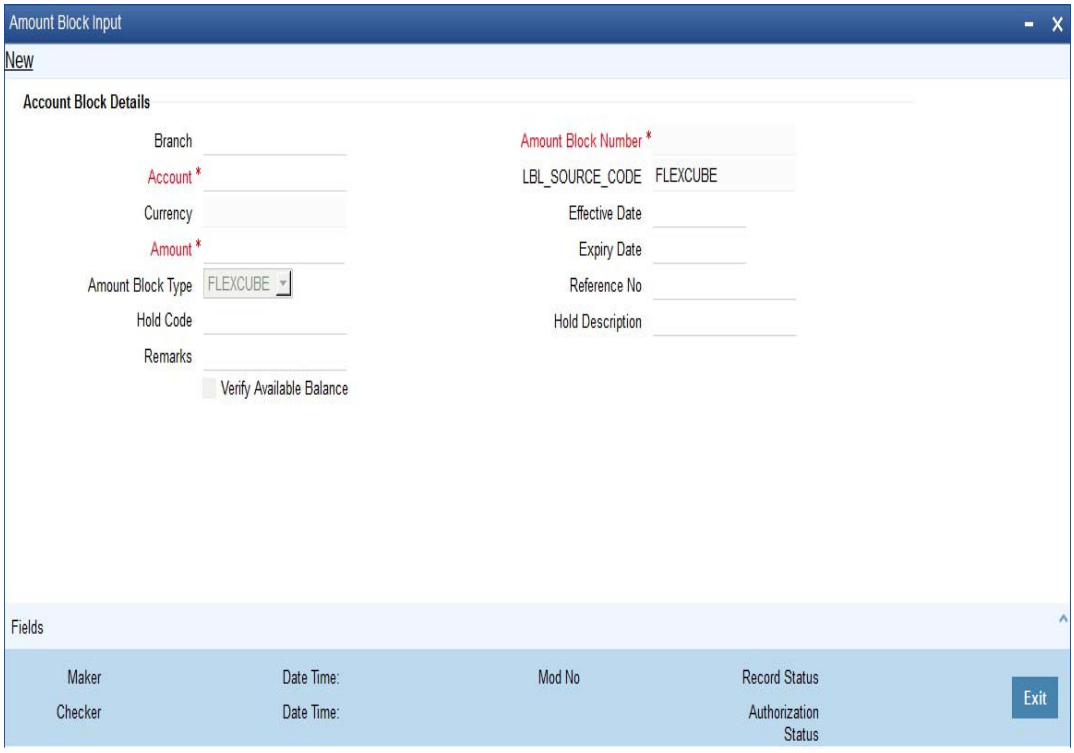
Intermediary Ratio

Specify the ratio of individual intermediary contribution against the CASA account.

4.1.3.7 Capturing Escrow Transfer Details

Escrow transfer processing refers to transfer of certain percentage of credit amount that comes to project account (Trust account) to the designated account (Escrow account). This is based on defined transaction codes and cut-off time defined for the account currency. Transactions with the transaction code and credit account for which the box 'Escrow Processing' is checked in the 'Transaction Code Maintenance' screen are considered for the Escrow sweeps. The system computes percentage of credit amount and places an amount block on project account.

You can view the details of such system generated Escrow amount blocks using the 'Amount Block Maintenance' screen (CADAMBLK) wherein the field 'Amount Block Type' will display 'Escrow'.



Escrow Transfer Applicable

This box is checked by default if the customer account belongs to an account class for which Escrow transfer is enabled.

Note

This box should be checked for Project/Trusted account(s) only.

Branch Code

Select the branch code in which the Escrow account has to be created from the adjoining option-list.

Escrow Account

Select a valid account to be used as an Escrow account from the adjoining option-list. The list displays all valid accounts based on the selected Escrow branch and the currency of the project account.

Note

The system does not allow the circular linkage of Project account and Escrow accounts.

Escrow Percentage

Specify the percentage of the credited amount, which has to be transferred to the Escrow account.

Note

The Escrow percentage specified here will be same for all transactions and will not vary for different credits like cash, cheque, draft etc.

Source Code

The source from which the amount block has been initiated is displayed. When an amount block is created through a source code, the same can be modified or released by the same source code.

Verify Available Balance

Check this box to enable creation of amount block only when sufficient funds are available.

4.1.3.8 Capturing Provisioning Details

An account inherits the provisioning parameters defined for the account class it uses. You can change the defaulted parameters and make the following specifications, as required, in the Provision Details section of the Customer Account Maintenance screen:

Auto Provisioning Required

You can indicate whether the provisioning for bad loans in corporate loans and deposits module is applicable for the account. If you indicate so, the provisioning batch, when executed, picks up the account for provisioning.

Exposure Category

If the logic for deriving the exposure category of the CIF or customer group to which the customer belongs, based on the total exposure, has been maintained in the Exposure Type Category Linkage maintenance, then the exposure category of the account is identified. If no logic has been maintained, you can specify the exposure category in the Customer Account Maintenance screen.

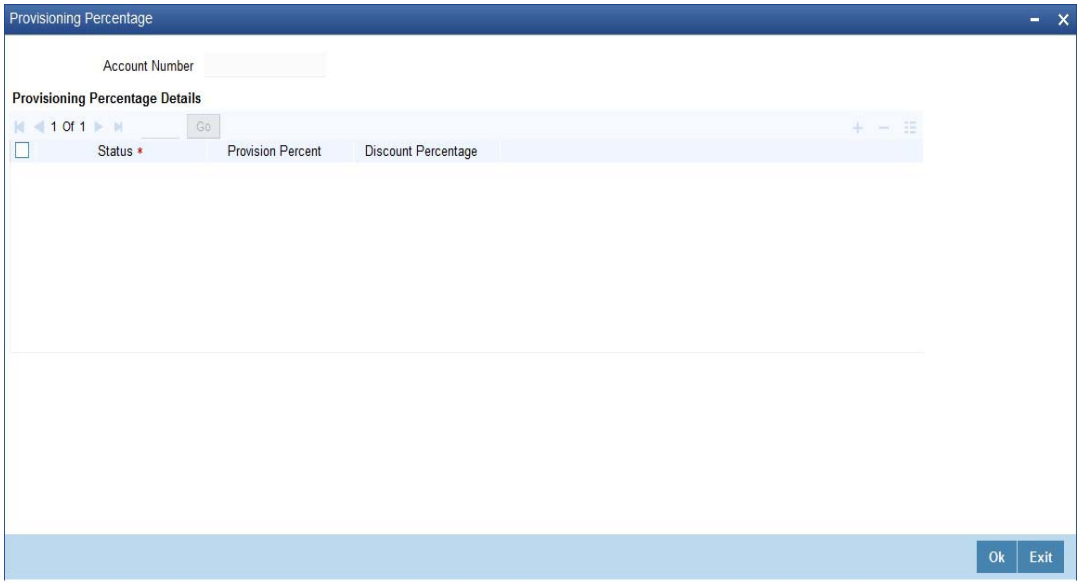
Risk Free Exposure Amount

You can indicate the risk-free collateral amount that would be used in computing the provisioning amount for the account.

Provisioning Currency

You can indicate the currency in which the provisioning amount must be calculated – either account currency or local currency. This specification is defaulted from the preferences for the account class used by the account, and you can alter it if necessary.

In addition to the provisioning preferences listed above, you must also indicate the applicable provisioning percentage and the discount percentage details in the Provision Percentages screen that you can invoke by clicking on the 'Provisioning Percentage' button in the Provisioning Details section of the 'Customer Account Maintenance' screen.



Account Number

The system displays the customer account number

Status

Specify the status of the account for which you are maintaining provisioning percentages. The adjoining option list displays all valid status codes maintained in the system. Select the appropriate one.

Provision Percent

If you wish to indicate a specific provisioning percentage to be applicable for the account, you can specify it in the Provisioning Percentage screen.

If you do not specify any provisioning percentage, the provisioning batch picks up the applicable provisioning percentage from the Exposure Provisioning Percentage Maintenance, for the exposure category of the account and the account status.

Discount Percentage

If you wish to indicate a specific discount percentage to be applicable for the account, you can specify it in the Provisioning Percentage screen.

If you do not specify any discount percentage, the provisioning batch picks up the applicable discount percentage from the Exposure Provisioning Percentage Maintenance, for the exposure category of the account and the account status.

4.1.3.9 Capturing Positive Pay

Positive Pay

For the account you are maintaining, you can specify whether you want positive pay facility for the account or not. When a check comes in for payment, the system validates for any

unpaid record only for those accounts that are under positive pay. For all the other accounts that are not specified for positive pay, the system does not do any validation before making payments for the checks.

Funding

If you enable 'Funding', accounting entries will be posted by the Positive Pay maintenance/ upload table for the positive pay transaction. You have to enable 'Positive Pay' to make use of 'Funding' functionality. If 'Positive Pay' is not enabled, 'Funding' option will not be applicable.

If 'Funding' is not selected, accounting entries will not be passed for positive pay transactions.

Note

You cannot enable both 'Deferred Reconciliation' and 'Funding' functionalities. You have to choose between either of them for a particular account.

Mod 9 Validation Required

You can enable Mod 9 Validation for positive pay accounts only. Only if positive pay enabled then Mod 9 Validation will be active.

In the case of inward clearing of Positive Pay files, if Modulo 9 is enabled for the product, the system performs a Modulo 9 Validation on any new cheque. If the cheque fails modulo 9 validations the system will display an error message on save. In case of check replacement the Modulo 9 Validation is done for the new check number while in case of alphanumeric checks, the system throws an error message if modulo 9 validation is checked.

When uploading a positive pay cheque the system will perform a Modulo 9 Validation if Modulo 9 validation is enabled for the product. If the validation fails, this particular check will not be uploaded. The same will be valid in case of Cheque Replacement while for alphanumeric checks, system will skip the check and display an error.

Stale Days

If you have specified a positive pay facility for the account you are maintaining, then you have to indicate the number of stale days for the transaction. If the date of processing happens after the specified stale date then the transaction gives an exception error. You have to do an override for this exception.

Fund Branch

Click on the adjoining option list to choose from the list of branches maintained. The positive pay parking account will be picked from this branch.

Deferred Reconciliation

Enabling this check box indicates whether or not the Positive Pay account has the Deferred Reconciliation facility. Deferred Reconciliation is the facility wherein a Positive pay cheque, which is free of any disparity, is cleared by the bank even in the absence of any instruction from the drawer of the cheque. The instruction can be deferred. Deferred Reconciliation function goes hand-in-hand with the Positive Pay described above and Deferred Reconciliation is applicable only for Positive Pay Accounts

- If Positive Pay = No and Deferred Reconciliation = No, the cheque is subjected to the usual validations and is Rejected if:
  - There is any discrepancy in the instrument
  - There is a Stop payment instruction issued against the instrument
- If Positive Pay = Yes and Deferred Reconciliation = No, Cheque is subject to the usual validations and processing

- If Positive Pay = Yes and Deferred Reconciliation = Yes, and if any one or more of the three fields viz. Branch, Account No., Cheque No. , does not match with the Positive Pay instruction, the cheque will be put under Deferred Reconciliation as Unreconciled
- If this unreconciled cheque comes in for clearing once again with the same set of parameters, it is Rejected
- If Positive Pay instruction is received for an Unreconciled cheque, it is marked Reconciled and the cheque status is marked Liquidated
- If Positive Pay = Yes and Deferred Reconciliation = Yes, and the Amount field does not match with the Positive Pay instruction, the check is Rejected outright

All data pertaining to reconciled and unreconciled cheques are maintained and information regarding account no., cheque no., amount and status of the instrument [reconciled or unreconciled] can be retrieved if needed.

An EOD batch function will purge all reconciled cheques as part of the clearing batch process.

During the upload process, validation is done against all the positive pay, the deferred reconciliation flags combinations, and all Unreconciled Positive Pay Instructions are marked as Reconciled and liquidated.

Deferred reconciliation will be overridden by a stop payment instruction if any. An error message (or an override) will be shown if a Cheque that comes in for clearing has a stop pay instruction against it but has no positive pay instruction.

Funding Account

Click on the adjoining option list to choose the account into which funds have to be transferred on receipt of a positive pay instruction. The accounts that satisfy the following conditions will be available in the list of 'Positive Pay Parking Account':

- Both accounts belong to the same customer
- The currency of both the accounts is the same

Validation Digit

Validation digit will be having values only 0 and 9. If validation digit is 9, then 9 - mod 9 remainder for the check number (Excluding the check digit) should be equal to the check digit for the check to be passed else the check is rejected.

The check digit is the last digits of the check i.e. if check number is 1800 then check digit is 0. The mod 9 remainder of the check number should be equal to the check digit for the check to be passed if validation digit in customer accounts maintenance is 0 else the check is rejected.

4.1.3.10 Capturing Sweep

Enable Sweep In

The system checks or unchecks the check box based on the status maintained at Account Class Maintenance level.

Enable Reverse Sweep in

The system checks or unchecks the check box based on the status maintained at Account Class Maintenance level.

4.1.3.11 Viewing Passbook Details

System displays the passbook details here,

Passbook Number

The system displays the latest passbook number. You cannot modify the value.

Passbook Status

The system displays the current status of the passbook. You cannot modify the value

> **Note**
>
> Passbook details get populated once the passbook is issued for the customer account with the latest status and latest passbook number issued.

4.1.3.12 Specifying Turnover Limit Preferences

The account inherits the turnover limit code linked to the parent account class.

Turnover Limit Code

The system displays the turnover limit code applicable to the account.

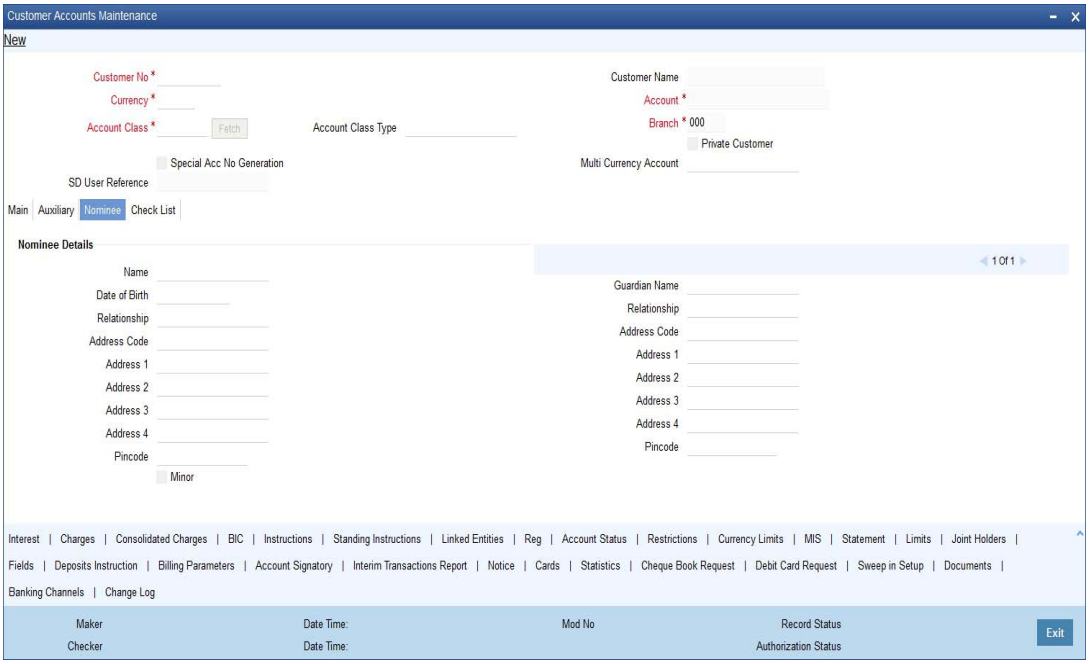
4.1.3.13 Specifying Other Options

Default Waiver for Maintenance Screen

The system checks this box by default, to indicate that maintenance charge is waived.

4.1.4 Nominee Tab

Click ‘Nominee’ tab in the ‘Customer Accounts Maintenance’ screen in order to capture nominee details for the account.



Specify the following details:

Name

Specify the name of the nominee of the account.

Date of Birth

Specify the date of birth of the account nominee.

Relationship

Specify the relationship that the nominee shares with the primary account holder.

Address 1 – 4

Specify the address of the nominee.

Minor

Check this box to indicate that the nominee is a minor (less than 18 years old).

Guardian Name

In case the nominee is a minor, specify the name of the nominee's guardian.

Relationship

Specify the relationship that the nominee shares with the guardian.

Address Code

Specify the address code from the adjoining option list.

Address 1 – 4

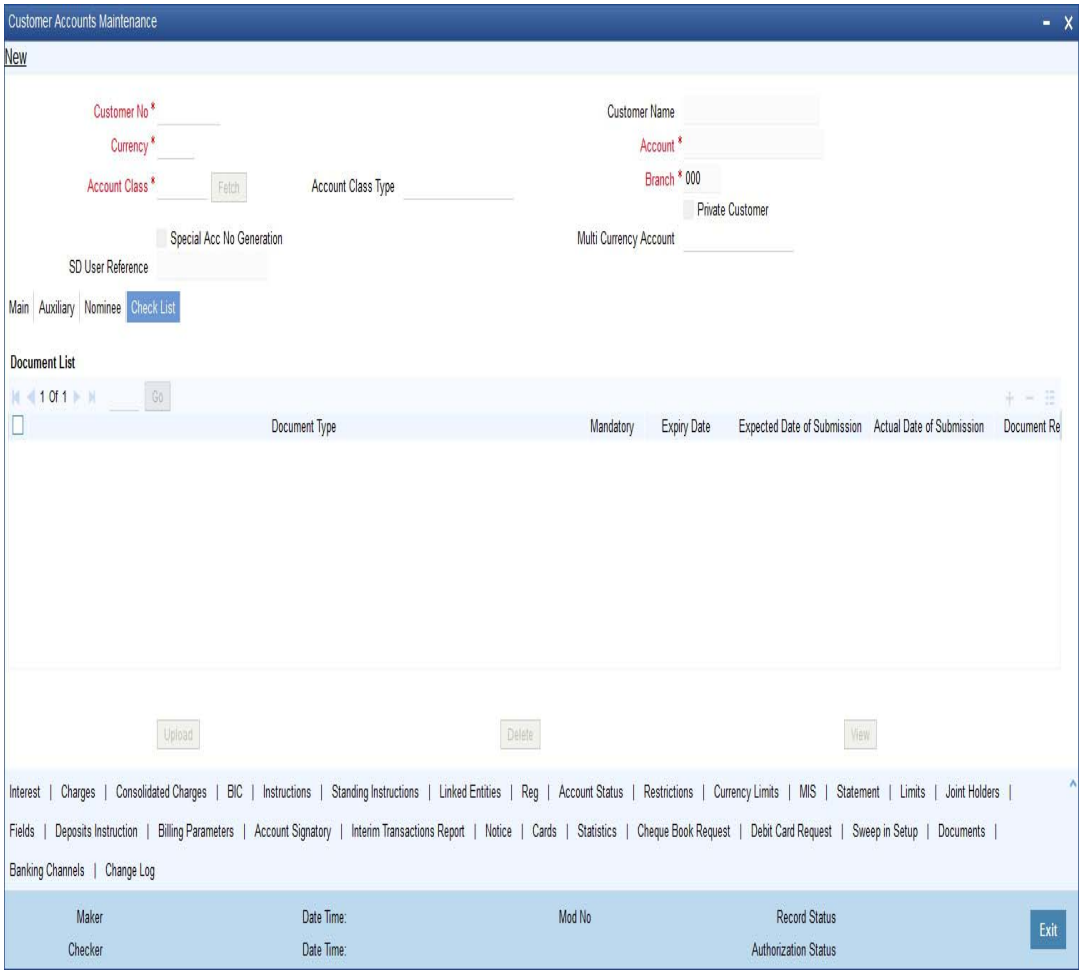
Specify the guardian's address.

Pincode

The postal code of the nominee.

4.1.5 Checklist Tab

Click the ‘Check List’ tab from the ‘Customer Accounts Maintenance’ screen to capture the details of document types that are to be maintained.



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

Specify the expected date on which the customer is accepted to submit the required documents.

Actual Date of Submission

System displays 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

Notes

– 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.

4.1.6 Capturing Additional Details

You can capture additional details for the account by clicking the following buttons in the 'Customer Accounts Maintenance' screen:

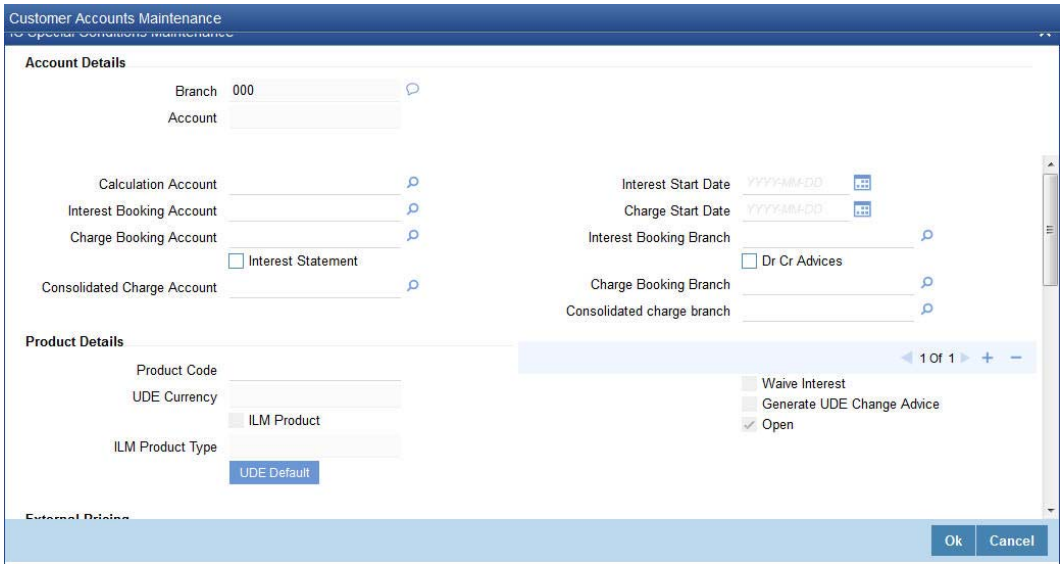
Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Consolidated Charges	This invokes the 'Account Level Consolidated Charges Conditions' screen.
BIC	This invokes the 'Authorized SWIFT BICs for Customer Account' screen.

Button	Function
Instructions	This invokes the ‘Account Operating Instructions Maintenance’ screen.
Standing Instructions	This invokes the ‘Instruction Diary Summary’ screen.
Linked Entities	This invokes the ‘Linked Entities’ screen.
REG	This invokes the ‘REG Details’ screen.
Account Status	This invokes the ‘Status Details’ screen.
Restrictions	This invokes the ‘Products and Transaction Codes Restriction’ screen.
Currency Limits	This invokes the ‘Limits’ screen.
MIS	This invokes the ‘Management Information System’ screen.
Statement	This invokes the ‘Statement Details’ screen.
Limits	This invokes the ‘Account Limits’ screen.
Joint Holders	This invokes the ‘Joint Holder screen.
Fields	This invokes the ‘UDF’ screen.
Deposits Instruction	This invokes the ‘Deposits Instruction’ screen.
Billing Parameters	This invokes the ‘Billing Parameters’ screen.
Account Signatory	This invokes the ‘Signatory Details’ screen.
Interim Transactions Report	This invokes the ‘Interim Transactions Report’ screen.
Notice	This invokes the ‘Notice Preferences’ screen
Cards	This invokes the ‘Cards Summary’ screen.

Button	Function
Statistics	This invokes the ‘Account Statistics’ screen.
Cheque Book Request	This invokes the ‘Cheque Book Request’ screen.
Debit Card Request	This invokes the ‘Debit Card Details’ screen.
Sweep In Setup	This invokes the ‘Sweep Structure Maintenance’ screen,
Documents	This invokes the ‘Document Upload’ screen
Banking Channels	This invokes the ‘Banking Channel’ screen
Change Log	This invokes the ‘Customer Address Change Log’ screen.

4.1.7 Interest Button

You can capture details of interest for the account, using the ‘IC Special Conditions Maintenance’ screen. Click the ‘Interest’ button in the ‘Customer Accounts Maintenance’ screen to invoke this screen.



Specify the following details:

Interest Booking Branch

By default, the customer’s account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

Interest Booking Account

You can select the accounts for booking interests on transactions processed at your bank.

At the time of creating an IC product, if you have maintained the booking account type as Interest (in the 'Interest and Charges – Product Definition' screen), the Interest will be liquidated into the Interest Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Interest Booking Account' field). However, you have the option of booking interest to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Interest will then be liquidated into the selected account.

Calculation account

Specify the calculation account. When you specify a calculation account, then all balances and turnovers for the specified account are clubbed with the balances and turnovers for the combined account for calculation purposes.

Charge Booking Branch

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

Charge Booking Account

You can select the accounts for booking charges on transactions processed at your bank

At the time of creating an IC product, if you have maintained the booking account type as Charge (in the 'Interest and Charges – Product Definition' screen), the charge will be liquidated into the Charge Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Charge Booking Account' field). However, you have the option of booking charge to a different account belonging to another branch also. The accounts maintained in the selected Charge Booking Branch will be available in the adjoining option list. You can select the appropriate account. Charges will then be liquidated into the selected account.

Interest Statement

You can also indicate if you would like 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.

Consolidated Charge Branch

By default it will be same as the current branch. However you can select the branch of the consolidated charge account from the adjoining option list.

Consolidated Charge Account

The consolidated charge will be a group of charge products that are linked to one IC product. Select the account that is identified as the master account for collecting the consolidated Fall Below Fee.

The Fall Below Fee is a kind of fee that is charged if sum of average monthly balance of all the accounts is less than the minimum required balance.

Note

- The master account should be in the same currency as of the other account currencies.
- For the master account, the field should be left blank. This master account is maintained as consolidated charge account on the other set of accounts.
- All the accounts should be belonging to the same customer.
- The Fall Below Fee is waived if the master account or any one of the account has overdraft facility.

Dr Cr Advices

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check the 'Debit/Credit Advices' 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. No advices will be generated if you leave this box unchecked.

The preference you have made in the Customer Account Class screen will be defaulted here. However, you can choose to change your preference to generate or suppress these Advices.

Interest Start Date

For the account for which you are defining special conditions, you must specify the date from which you would like to apply interest. Interest for this account will be calculated according to the special conditions that you define subsequently.

Charge Start Date

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the account class used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

Product

To calculate interest for an account, you must apply an interest product on the account. To recall, every interest product that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product on the account, interest for the account will be calculated according to the interest rule definition.

For the account for which you are defining special conditions choose the product(s) that you wish to apply. To recall, you can define a Special Condition for an account only if the account class of the account has a General Condition defined for the product. Thus, the picklist from where you select the product for which you want to define a Special Condition will contain products that satisfy one of the following conditions:

- a General Condition has been defined for the product and account class combination
- the product has been defined as a special conditions only product

The interest rule that is linked to the product(s) will determine the interest that is applied on the account.

You may want to apply more than one interest product on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two products (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest products that you want to apply on an account.

Note

The UDE currency, defined for the product (in the Interest Product Preferences screen) that you apply on the account, is displayed. Note that the UDE values that you specify for the account subsequently will be taken to be in this currency.

You can opt to generate an advice, for the benefit of the customer, when the values of the UDEs defined for the interest rule change.

Generate Rate Change Advice

Check the box ‘Generate UDE change advice’ at account level, to indicate that interest rate change advice has to be generated for the account at EOD. System generates interest rate change advices for Customer Accounts and Savings accounts when the interest rate changes as part of EOD. For those accounts, when interest rate changes the details are handed off for rate change advice generation and the same is generated in the pre determined swift format as per MT 935.

The advice tag used for interest rate change is RTCHG_ADVICE.

The advice format for interest rate change as per MT935 is given below:

Status	Tag	Field Name	Content/ Options	Remarks
M	20	Transaction Reference Number	16x	Unique Transaction Reference Number generated by system
O	23	Further Identification	16x	Specifies the kind of interest rate Field 23 populated as per account class type. IF Class Type is S or Y Tag will be populated with Currency+’DEPOSIT If Class Type is C Tag will be populated with Currency+CURRENT

Status	Tag	Field Name	Content/ Options	Remarks
O	25	Account Identification	35x	Customer Account Number for which advice is generated
M	30	Effective Date of New Rate	6!n	Effective date of New interest rate in YYMMDD format
M	37H	New Interest Rate	1/12d	Indicator (C or D depending on whether new interest rate is a credit or debit rate) & New interest rate in decimal comma format.
O	72	Sender to Receiver Information	35x	
M = Mandatory, O = Optional				

A rule identifies the method in which interest or charge is to be calculated. An interest rule consists of System Data Elements and User Data Elements.

When you apply a product on an account (while defining special conditions for it), interest for the account will be calculated according to the interest rule that you have linked to the product. That is, you merely define the following:

- how the principal should be picked up from the account
- the period for which you want to apply interest
- the type of rate (*not the numeric value*) that should apply

You now have to specify the numeric values of all the UDEs that you identified for the interest rule. The value that you specify here will be used to calculate interest for the account.

All the UDEs that you have identified for the rule (to which the product is linked) will be displayed here. The UDEs that are displayed here can be of four types. They are:

- Credit Rate
- Debit Rate
- Amount
- Number

The interest that you charge on a debit balance is an example of a debit rate. The interest that you charge on a credit balance is an example of a credit rate.

A User Data Element will be an amount under the following circumstances:

- In the case of a tier structure, the upper and lower limit of a tier or a tier amount
- In the case of a charge, when it is indicated as a flat amount
- Any amount that can be used in the definition of formula(e)

When building an interest rule you may have indicated the UDE to be a number if the interest or charge is based on the number of transactions or the number of account statements. A

UDE under this category can also be used to store a numerical value that may be used in a formula.

Now, for each of the UDEs that are displayed, you must specify the values *individually*. If the type of UDE that you have identified for the rule is a 'Rate' element, you can either specify a Rate Code or enter a "value" for the Rate element.

If you specify a Rate Code for the UDE, the value that you have maintained for the rate code will be picked up while calculating interest. However, if you choose to enter a "spread" for the Rate Code, the appropriate value will be computed. (A "Spread" is a positive or negative value that you add or deduct to the value specified for the Rate Code). If you do not specify a spread, the rate maintained for the Rate Code will be picked up.

If the type of UDE is an amount, the value that you enter will be in the currency that you specified in the UDE Amounts Currency field (in the Interest Product Preferences screen). If you specified the UDE amounts currency as the local currency and the account is in a foreign currency, the currency conversions will be on the basis of the mid rate for the day.

Note

The UDE values that you specify here will only be applied to this account.

The 'Customer Credit Rating' field at the Customer level will be used as a SDE CUSTOMER_CREDIT_RATING for defining status change rules. This will also be available for provision rule definition at the CL product level.

Waive Product

Check this box if you want to waive of a particular interest or charge product that has been specified.

Open

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. You can make the product applicable again by checking the 'Open' box.

External Pricing

The system enables or disables this check box based on the interest product and account class configured.

If this check box is checked for an account creation under an account class that is signified as 'Special Condition Only', then you can fetch pricing details of UDEs for selected interest product from external pricing and billing system.

Effective Date

The 'Effective Date' of a record is the date from which a record takes effect. You can maintain different 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.

Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

Integrated LM Product

The system defaults the Integrated Liquidity Management flag based on the IC product associated with this account (Please refer Integrated Liquidity management for more information).

IL Product Type

The IL product type will be defaulted to pool lead/pool re-allocation based on the ILM product maintained at IC product level.

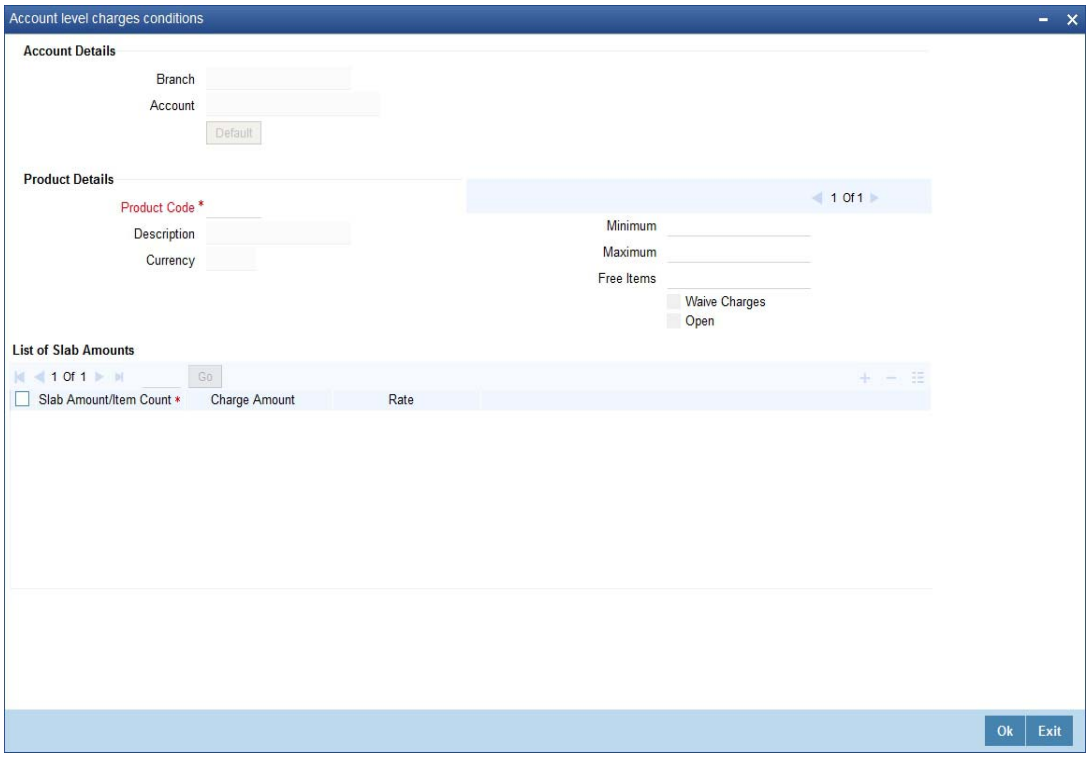
UDE Values

Variance

Specify the variance in the interest rate. This is the variance alone. This value can be modified at any point of time.

4.1.8 Charge Button

You can capture details of charges for the account, using the 'Account level charges conditions' screen. To invoke this screen, click the 'Charge' button in the 'Customer Accounts Maintenance' screen.



Branch Code

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

Account

The Account number of customer (for which you are defining special conditions) is displayed in this field.

Note

You can click the ‘Default’ button to default the Charge Products and the corresponding details applicable for the account. You can then modify these values to define the special conditions.

4.1.8.1 Specifying Product Details

Specify the following details:

Product

The system defaults a product when you click the ‘Default’ button at the time of account creation. You must modify it to identify the Charge product using which the applicable charges would be collected.

Currency

The charges would be collected in the currency defined for the selected charge product, and this currency is displayed on the screen.

Minimum and Maximum

You must indicate the charge amount range, representing the minimum and maximum charge that can be applied for the account.

Free Items

You must indicate the number of free items for which the customer will not be charged. The number of free items is derived based on the charge basis defined for the charge product in the IC module.

Open

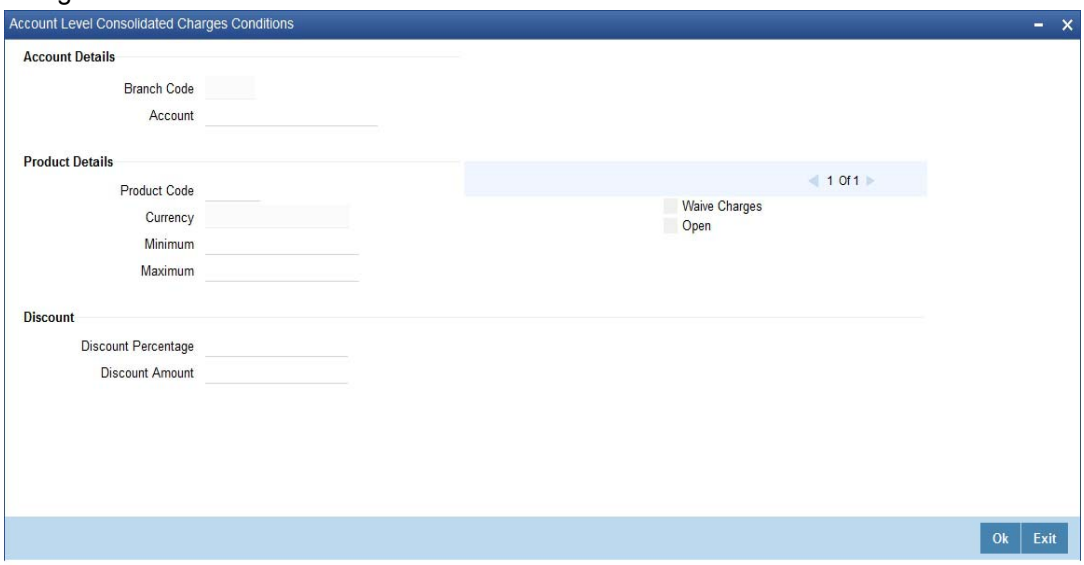
By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the ‘Open’ box.

Waive Charges

You can choose to waive charges for an account.

4.1.9 Consolidated Charge Button

You can capture details of consolidated charges for the account, using the ‘Account Level Consolidated Charges Conditions’ screen. To invoke this screen, click the ‘Consolidated Charge’ button in the ‘Customer Accounts Maintenance’ screen.



Branch

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

Product

You must identify the consolidated charge product using which the applicable charges would be consolidated. The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

When you opt for a consolidated charge product, all the consolidated charge parameters defined for the selected product are defaulted to the account for which the product has been linked. You can change the default in respect of the following parameters:

- Minimum and maximum charge
- Discount percentage and discount amount

Currency

The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

Minimum

You must indicate the minimum charge that can be applied for the account.

Maximum

You must indicate the maximum charge that can be applied for the account.

Open

By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the Open box.

Waive Charges

You can choose to waive consolidated charges for an account.

Discount Amount

In this field, you can indicate the flat discount amount, if any, which would be applicable for the consolidated charge calculated for the account. After the discounting has been applied, the Maximum and Minimum validations are performed.

Alternatively, the discount, if any, which is applicable, can be specified as a percentage of the calculated consolidated charge amount.

Discount Percentage

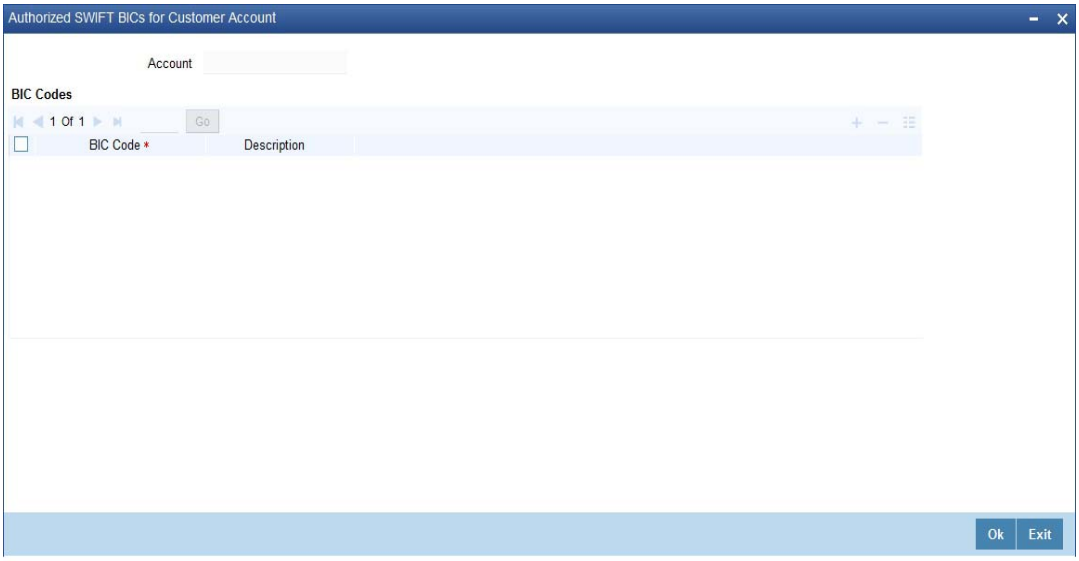
You can indicate the discount percentage, if any, which would need to be applied to the calculated charge. After the discounting has been applied, the Maximum and Minimum validations are performed.

The discount, if any, which is applicable, can also be specified as a flat discount amount.

4.1.10 BIC Button

You can capture details of all SWIFT BIC that should be allowed for a customer account, using the 'Authorized SWIFT BICs for Customer Account' screen.

To invoke this screen, click 'BIC' button in the 'Customer Accounts Maintenance' screen.



Account Number

The system defaults the account number of the customer in this field.

BIC Code

Specify the BIC here. You can choose any valid BIC maintained in the 'BIC Code Maintenance' screen.

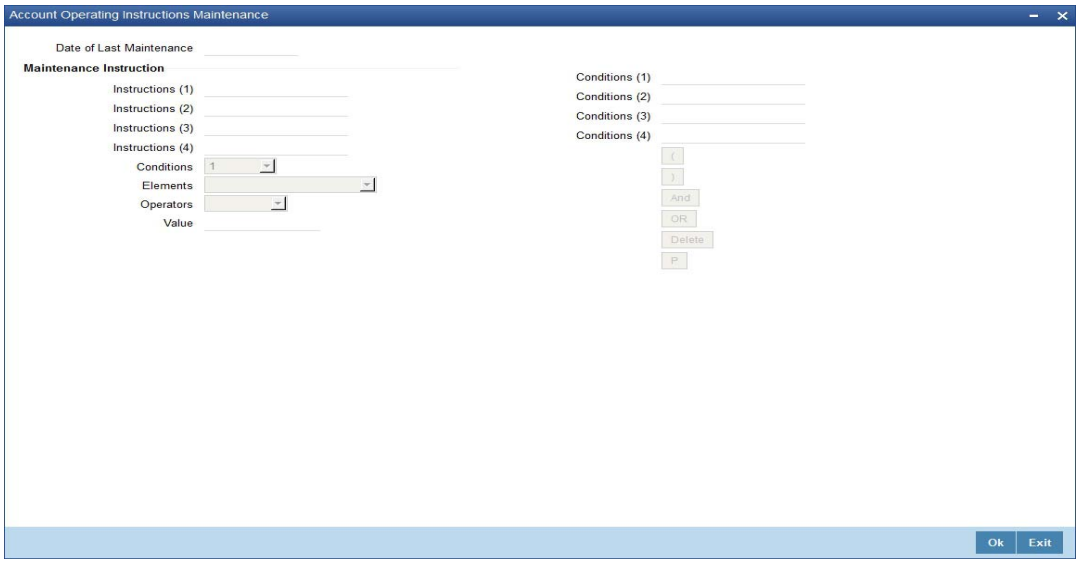
Description

The system displays the description for the corresponding BIC that you have specified.

4.1.11 Instructions Button

You can capture details for operating the account, using the 'Account Operating Instructions Maintenance' screen. To invoke this screen, click 'Instructions' button in the 'Customer Accounts Maintenance' screen.

The screen is shown below:



Date of Last Maintenance

The current system date is also displayed

Instructions

Specify the instructions to be borne in mind when operating a customer account

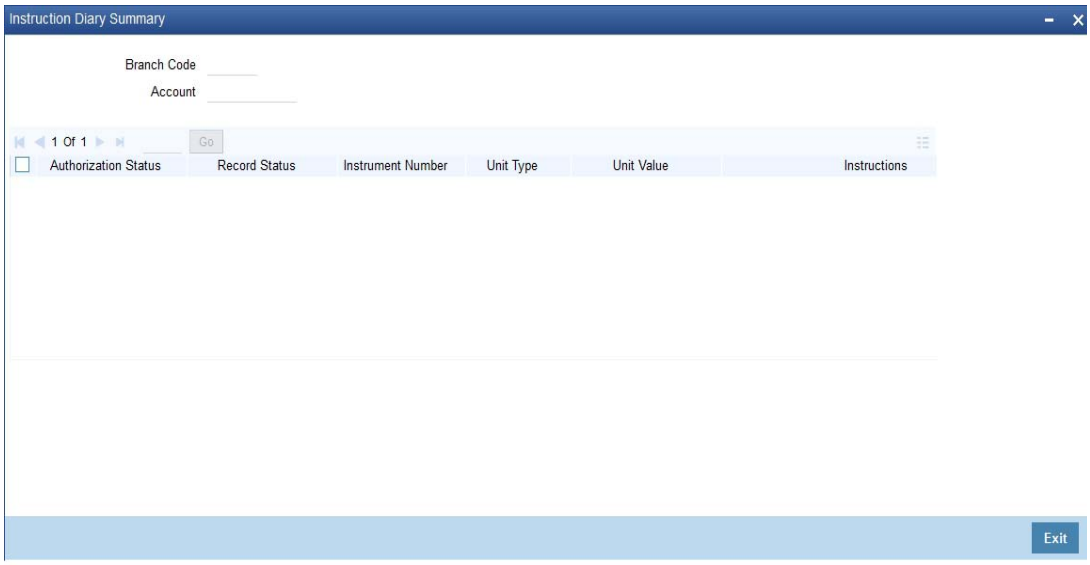
Conditions

You can maintain the instructions using the above screen during the account opening. The maintained instructions can be viewed from the 'Account Maintenance' screen invoked from Signature Verification screen.

For more details on 'Signature Verification' screen refer chapter Verification of Signatures in 'Sign Verify' module.

4.1.12 Standing Instructions Button

You can capture details of standing instructions for the account, using the ‘Instruction Diary Summary’ screen. To invoke this screen click the ‘Standing Instructions’ button in the ‘Customer Accounts Maintenance’ screen.

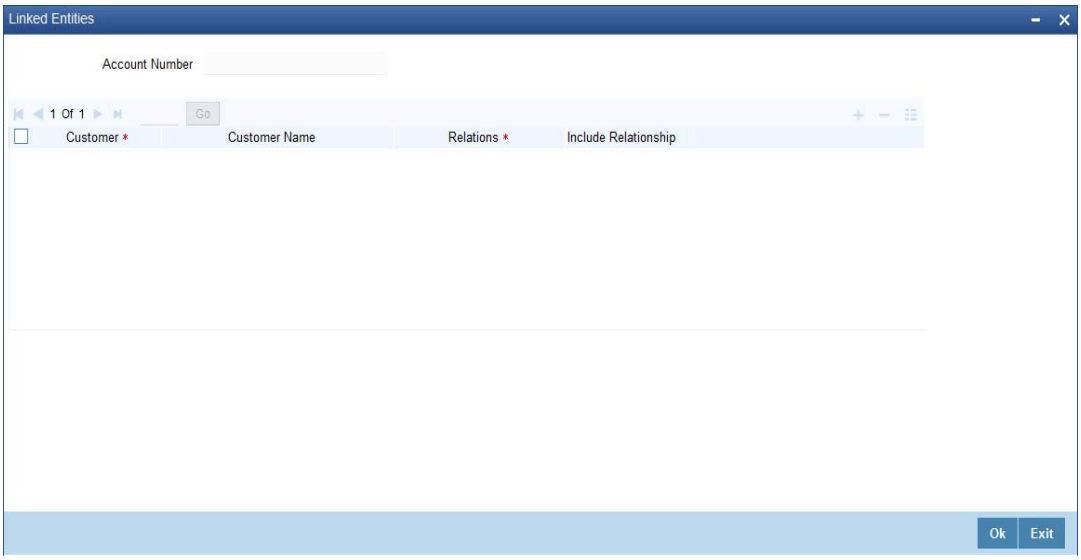


Here you can view the following details:

- Authorization status
- Record status
- Instruction number
- Unit type
- Unit value
- Instruction
- Instruction type
- Execution days
- Execution months
- Execution years
- Month end flag
- Holiday rule
- First due date
- Next due date
- Next execution date
- Condition elements
- Operator
- Condition value
- Account officer
- Special instruction type
- Expiry date
- Special instruction

4.1.13 Linked Entities Button

You can capture details of linked entities for the account, using the 'Linked Entities' screen. To invoke this screen; click the 'Linked Entities' button in the 'Customer Accounts Maintenance' screen.



Customer

Select the customer from the option list with whom you want to establish the relationship with the customer account that you are maintaining.

Description

In this field, the system displays the name of customer that you have selected in the previous field. You cannot change the description.

Relationship

You have to choose a relationship code to establish a relationship between the customer being selected and the customer account you are maintaining.

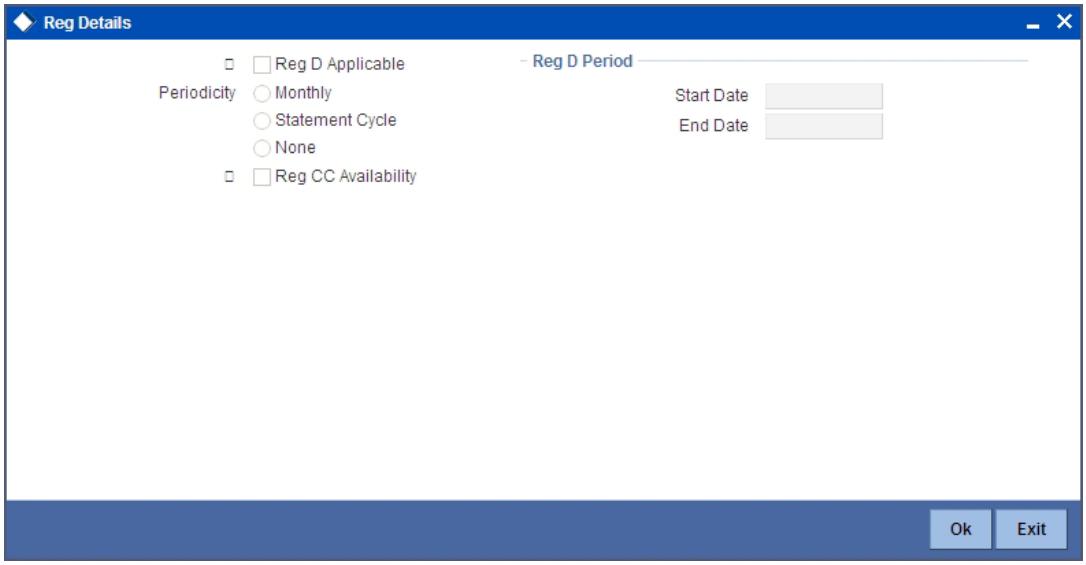
By default, the system will select the customer of the account as the Primary Holder. This is a pre-shipped relationship and you will not be allowed to change the relationship.

4.1.14 REG Button

Reserve Requirements for Depository Institutions (Regulation D) is a US Federal Reserve Board regulation that limits the number of preauthorized withdrawals and transfers from a savings account or money market account. The regulation applies to all United States banking institutions offering such accounts. In consumer banking, 'Regulation D' often refers to §204.2(d)(2) of the regulation, which places a limit of six withdrawals or outgoing transfers per month from savings or money market accounts via several transaction methods.

The Expedited Funds Availability Act (EFA or EFAA) was enacted in 1987 by the United States Congress in order to standardise hold periods on deposits made to commercial banks and to regulate institutions' use of deposit holds. It is called as Regulation CC or Reg CC after the Federal Reserve regulation that implemented the act. Regulation CC stipulates four types of holds that a bank may place on a cheque deposit, at its discretion.

You can capture limited Regulation D and regulation CC details for the customer account, using the 'REG Details' screen. To invoke this screen, click the 'REG' button in the 'Customer Accounts Maintenance' screen.The screen is shown below:



Reg CC Availability

Check this box if the check deposits into this account should be considered for Regulation CC aggregation.

Reg D Period

Specify the following details.

Reg D Applicable

Indicate whether the Regulation D limits are applicable for the account

Periodicity

If you indicate the periodicity of Regulation D applicability as ‘Statement Cycle’, the restricted transactions would be counted over the primary statement cycle defined for the customer account.

Start Date

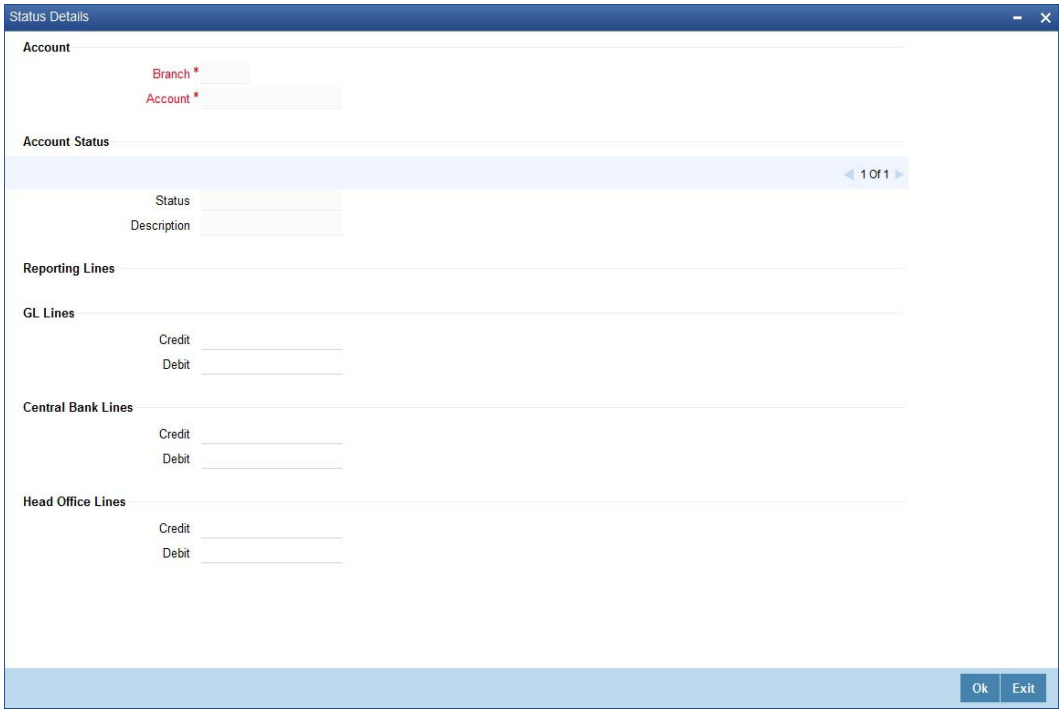
The start date for Regulation D applicability is first set to be the date on which you mark the availability option in this screen. Subsequent to the first period, the EOD process would update the start date according to the periodicity defined.

End Date

Subsequent to the first period, the EOD process would update the end date according to the periodicity defined.

4.1.15 Account Status Button

You can specify status details for the account, using the ‘Status Details’ screen. To invoke this screen, click the ‘Account Status’ button in the ‘Customer Accounts Maintenance’ screen.



Here you can capture the following details:

Branch

The system defaults the code of the current branch

Account Number

The system defaults the account number from the main screen

Status

You can select the different status codes applicable to the account, in this field. Use the Add icon to define each status and the attributes for the same. You can use the navigation icons to move from one status to the other.

On selection of the status, the associated description will be displayed alongside

Dr and Cr GL Line

Select the debit GL account, to which all debit balances within a specific account class will report to, when it moves to the status being defined. You can identify the debit GL from the list of existing GLs. Likewise, all credits within a particular account class will report to the GL account that you have identified to track credits.

Dr Central Bank Line

Specify the Central Bank line to which this account will report to, if it is in debit. This line is maintained in the ‘Reporting Lines Maintenance’ screen.

Cr Central Bank Line

Specify the Central Bank line to which this account will report to, if it is in credit. This central bank line is maintained in the ‘Reporting Lines Maintenance’ screen.

Dr Head Office Line

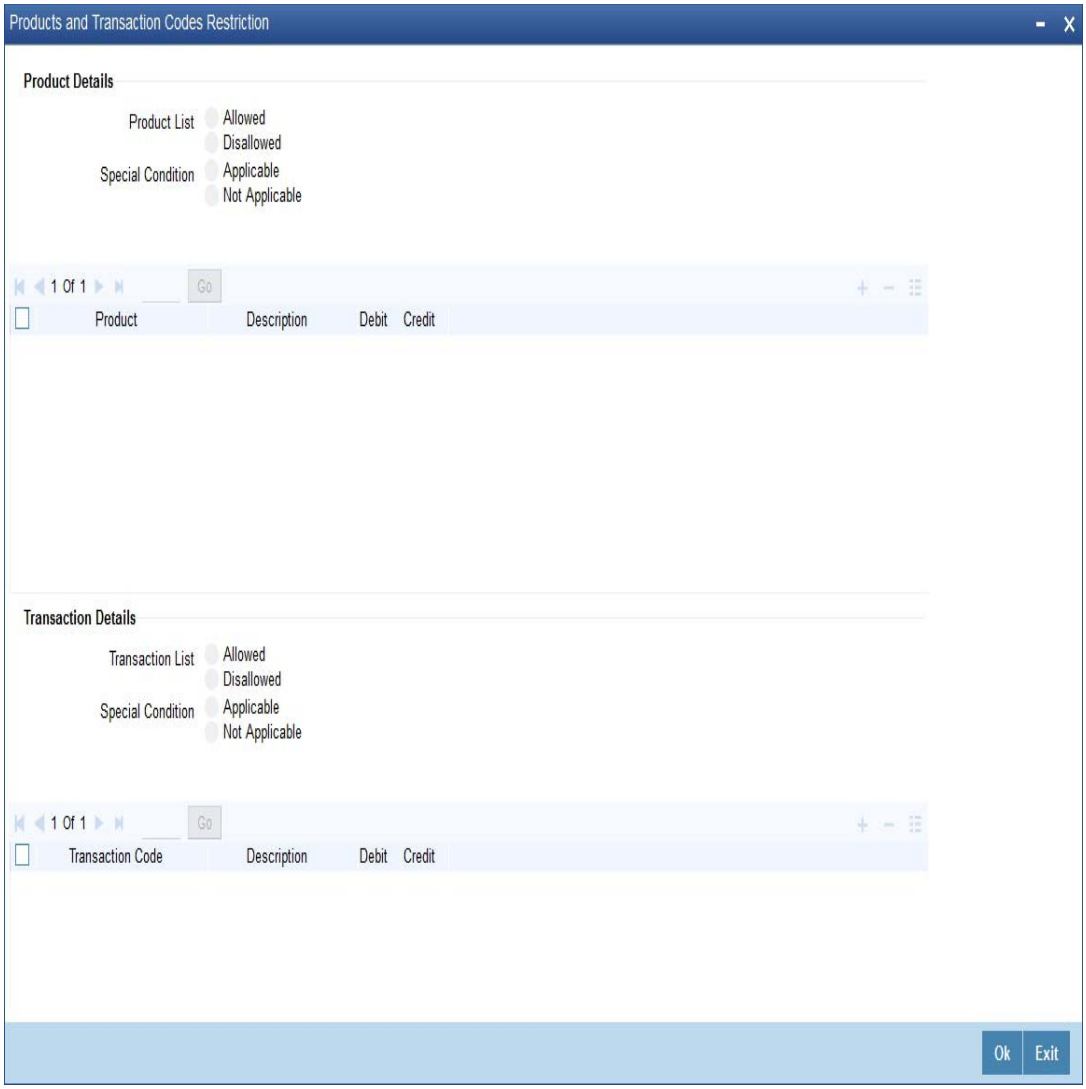
Specify the Debit Head Office GL to which the account will report, if they are in a debit

Cr Head Office Line

Specify the Credit Head Office GL to which this account will report, if it is running in credit.

4.1.16 Restriction Button

You can specify restrictions for the account, using the ‘Products and Transaction Codes Restriction’ screen. To invoke this screen, click the ‘Restriction’ button in the ‘Customer Accounts Maintenance’ screen.



4.1.16.1 Specifying Product Restriction

Special Condition

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code or product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option ‘Special Condition Applicable’ at the account level. If you opt to define special conditions for an account the ‘restrictions’ defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for ‘Special Condition Not Applicable’.

Restriction Type

Specify the restriction type here. The options available are:

- Allowed – If you select this, the products entered in the multi entry block will be allowed for that customer account
- Disallowed – If you select this option, the products entered in the multi entry block will be disallowed

Product Code

You can select the products and specify the type of transaction (Dr, Cr or both) that you would like to allow/disallow for each product. In contracts involving the selected products, the accounts would be used for processing the selected type of transaction. For instance, assume that for the account A1, you have allowed 'Dr' for the product ABCD. This would mean that if a Dr entry for the product ABCD is passed to the account, A1, it would go through but in case a Cr entry is passed for this product, then the system will display a message indicating that the transaction is restricted for the account.

Description

The system displays the description for the product code that which you have specified

Dr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow Dr Transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

Cr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow Dr transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

4.1.16.2 Specifying Transaction Restriction

Special Condition

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code or product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Special Condition Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Special Condition Not Applicable'.

Restriction Type

Specify the restriction type here. The options available are:

- Allowed – If you select this, the transaction code entered in the multi entry block will be allowed for that customer account
- Disallowed – If you select this option, the transaction code entered in the multi entry block will be disallowed

Transaction Code

Likewise, you can maintain restrictions for transaction codes as well

Description

The system displays the description for the transaction code that you have specified

Dr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow debit transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

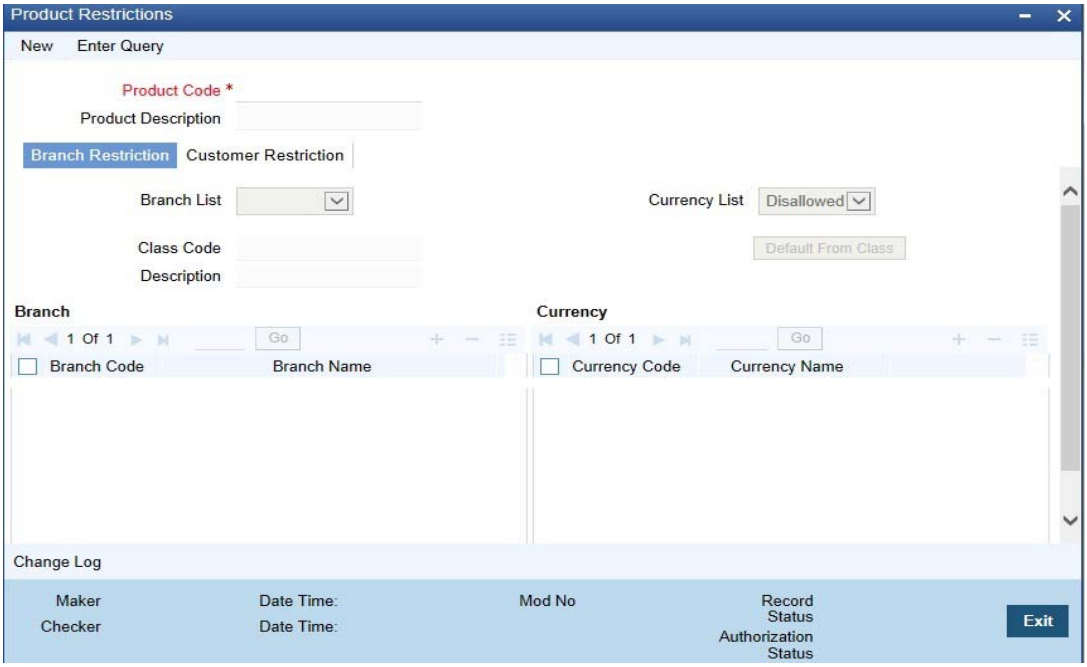
Cr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow debit transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

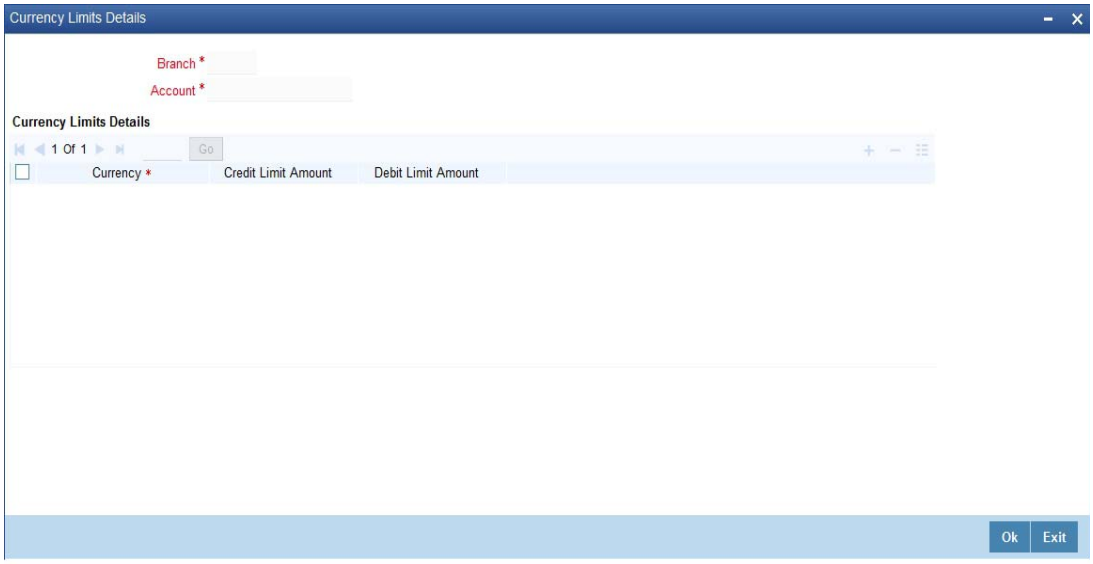
4.1.16.3 Product Restriction

You can specify Product Restrictions by using the 'Product Restriction' screen. To invoke the screen, type CSDPRDRS to maintain the branch and currency restrictions.



4.1.17 Currency Limits Button

You can specify restrictions for the account, using the ‘Currency Limits Details’ screen. To invoke this screen, click the ‘Currency Limits’ button in the ‘Customer Accounts Maintenance’ screen.



Account Number

The system displays the customer account for which currency limits are being maintained

Currency

Specify the currency in which the auto exchange limits should be maintained. The adjoining option list displays the currency codes maintained in the system. You can choose the appropriate one.

Cr Lmt Amt

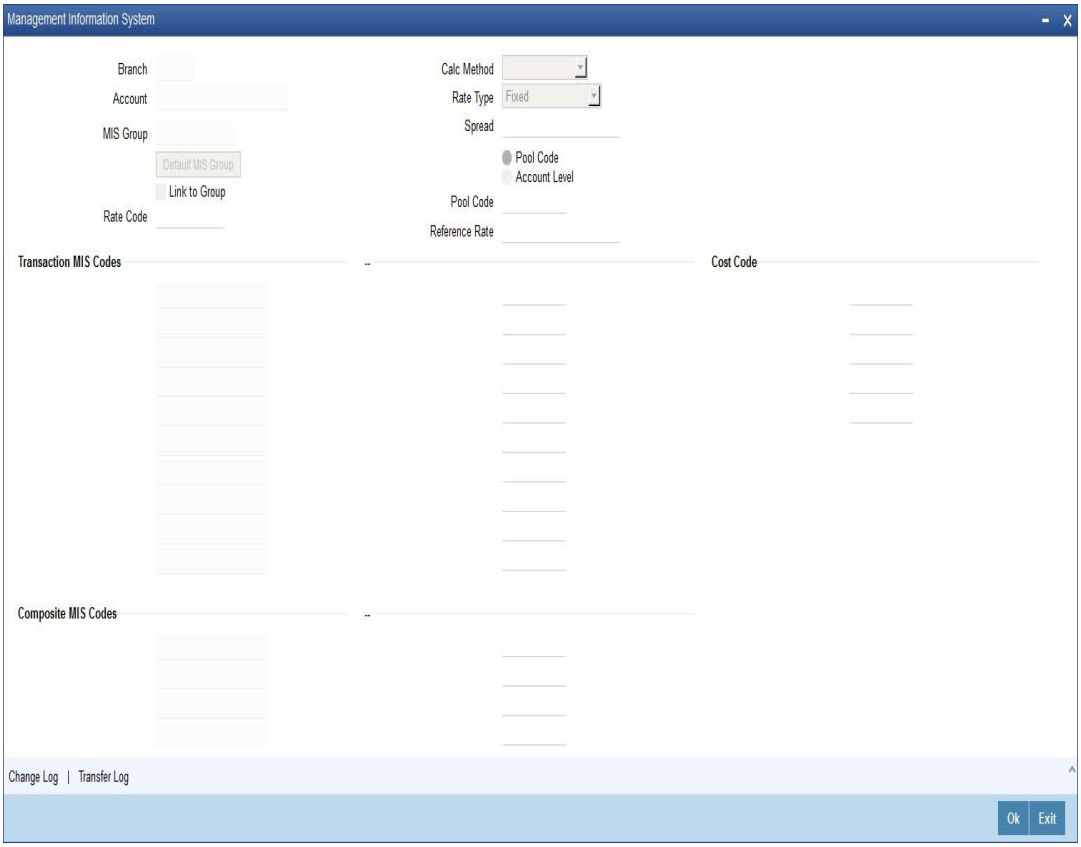
Specify the credit limit amount in the chosen currency.

Dr Lmt Amt

Specify the debit limit amount in the chosen currency.

4.1.18 MIS Button

You can capture Management Information System details for the account, using the 'Management Information System' screen. To invoke this screen; click the 'MIS' button in the 'Customer Accounts Maintenance' screen.



Branch

The current logged-in branch code is displayed here

MIS Group

For an account, the transaction type of MIS class will be picked up from the account class

Rate Code

Specify the rate code. Select the appropriate one from the adjoining option list, which displays all valid rate codes maintained in the system

Link to Group

If an MIS Group is linked, you can indicate whether the linkage with the group should always be maintained. If yes, any change to the MIS Group will automatically apply to the customer to whom the MIS Group is linked. If not, the entities defaulted for the customer will continue, even if they are changed subsequently for the group.

Calculation Method

System displays the calculation method.

Rate type

If you have indicated that rates maintained for the individual account should be picked up for MIS refinancing you have to specify the Rate Type that is to be used. The options available are:

- Fixed

- Floating – Automatic – indicating that the system should pick up the refinancing rate associated with the account. Since the account number is linked to a Rate Code the system picks up the rate code associated with the account when the EOD processes are run to refresh the various rates.

Select the appropriate.

Pool Code/Account Level

The Pool Code/Account Level to which the account class or product belongs should be defined.

Pool Code

For an account, the pool code will be picked up from the account class.

Transaction MIS Group

For an account, the transaction type of MIS class will be picked up from the account class.

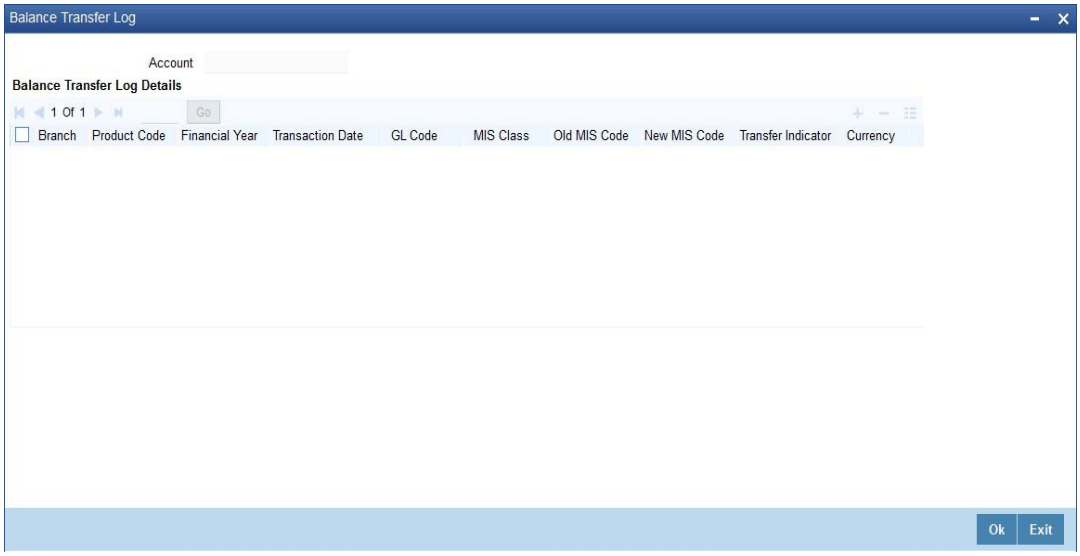
Composite MIS Group

The composite type of MIS class will be defaulted from those defined for the customer.

Cost Code

For an account, the cost codes will be picked up from the account class.

4.1.18.1 Specifying Transfer log details



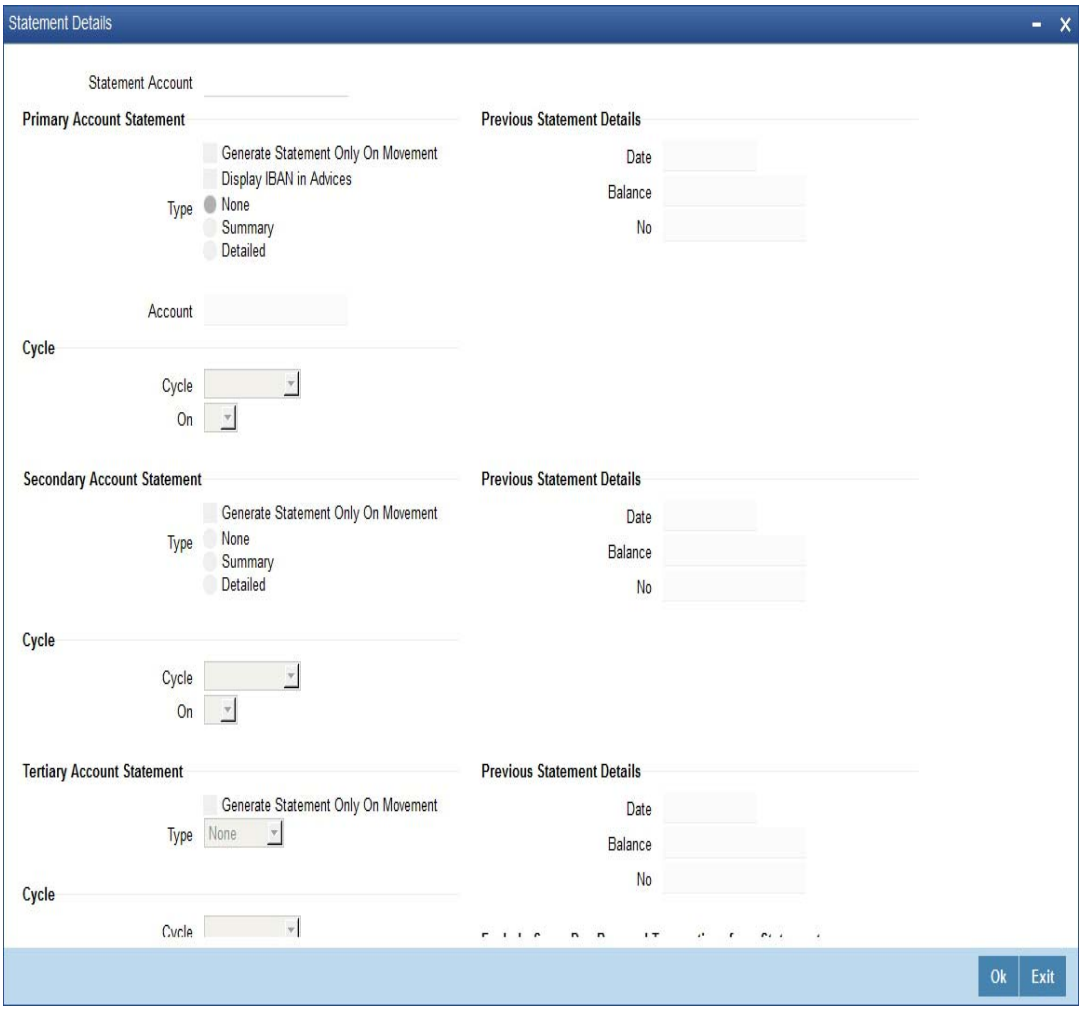
Here you can capture the following details:

Account Number

This is the account number of the deposit. If you specify an account that is disallowed for your user id and move to the next field the system will throw up an error/override. The restricted accounts for users ids are maintained in the 'User Account Class Restrictions' screen. The system will perform this validation for default settlement pick up also.

4.1.19 Statement Button

You can specify restrictions for the account, using the ‘Statement Details’ screen. To invoke this screen, click the ‘Statement’ button in the ‘Customer Accounts Maintenance’ screen.



Account Number

The system displays the account number for which you are setting the statement details

Primary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date)

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On the September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Display IBAN in Advices

If you would like to print the IBAN number of the customer on advices sent to the customer, you can enable the Display IBAN in Advices option by checking it. This specification will be defaulted from the account class linked to the customer account. You will be allowed to change it for a specific account.

You can choose to print the IBAN Number in advices that are sent to the customer by enabling the check box positioned next to the Display IBAN on Advices field. If the Display IBAN on Advices check box is disabled, you can enable this option by checking the box. Consequently, the IBAN Account Number will be printed on all customer correspondence (Debit/Credit advices) involving the particular account.

Because of choosing to print IBAN numbers in the correspondence sent to the customer, the Oracle FLEXCUBE account number will be replaced by the IBAN number. The lists of SWIFT messages that will include IBAN account numbers are as follows:

- MT940 – Customer Statement Message
- MT950 – Statement Message
- MT900 – Confirmation of debit
- MT910 – Confirmation of Credit

Note

While processing incoming payments, the system checks to see whether the account involved is an IBAN account. If the account is an IBAN account, it will be processed with the corresponding Oracle FLEXCUBE account number.

Secondary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Statement Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Tertiary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Statement Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Exclude Same Day Reversal Transactions from Statement

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

This specification is defaulted from the account class linked to the account. You can change it for a specific account.

Statement Account

A customer may have two or more accounts with your bank but may desire to receive a single consolidated account statement.

Oracle FLEXCUBE allows you to link accounts. For the particular account whose statement preferences you are defining you can indicate the parent account to which the account should be linked for statement generation purposes.

The statement account is applicable for all type of account statements (Primary, Secondary and Tertiary). If the statement account has been specified, you cannot enter other statement details.

If the statement account is not specified for a particular account then the account can be a statement account for other accounts. If statement accounts have been maintained, during EOD, the account statement will not be individually generated for the child accounts. Instead a consolidated account statement would be generated based on the frequency specified for the parent account.

While closing a parent account, a message will be shown requesting removal of the parent-child account linkage.

To view the details of loan instalment recovery and charge recovery details in the Account Statement Report following tags will be included:

- _LNCHGDTLS_
- _CLCHGACC_

Statement of Fees Parameter

Statement of Fees Required

Check this box if a statement of fees is required for the account.

Cycle

The cycle of statement generation. Select the value from the drop-down list. The options are:

- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily
- Annual

On

Select the day of statement generation from the drop-down list.

Delivery Channel

Select the various delivery methods for the statement from the drop-down list. The available options are:

- Postal
- Deliver to Branch
- Internet banking
- No printing

Previous Statement Details

Last generation date

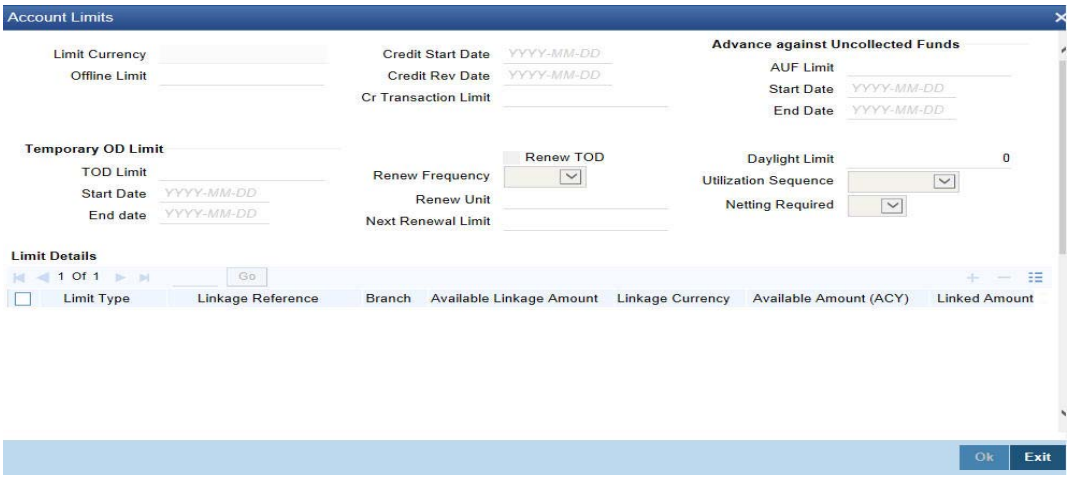
The last statement generation date in YYYY-MM-DD format.

Last Statement No

The last statement generation reference number.

4.1.20 Limits Button

You can capture details of account limits, using the ‘Account Limits’ screen. Click the ‘Limits’ button in the ‘Customer Accounts Maintenance’ screen to invoke this screen.



Limit Currency

The system displays the limit currency.

Offline Limit

This is the limiting amount till which transactions will be carried out between account(s) for the account class you are defining here, between branches when the database connectivity is not functional.

Credit Start Date

This is the date from which this monitoring comes into effect. The check will be performed for all entries to customer accounts with transaction (booking) date greater than or equal to the start date.

Credit Rev Date

This is the date on which you would wish to revise this limit. The limit check will continue irrespective of the date maintained here. The revision date must be greater than the start date and can be left blank.

Cr Transaction Limit

This is the limit for credit transactions in the account currency. When a transaction exceeds this limit, an override is displayed. The override requires a dual authorization to save the transaction.

Advance against Uncollected Funds

AUF Limit

Specify the AUF limit.

The withdraw able uncollected fund for an account will be either the AUF limit or the uncollected fund (after applying margin) whichever is lesser.

At any point the applicable AUF limit i.e. 'Withdraw able Uncollected Funds' for an account will be calculated as Minimum of auf limit or uncollected funded after applying margin whichever lesser

Start Date

Select the AUF start date from the adjoining calendar.

End Date

Select the AUF end date from the adjoining calendar.

Temp. OD Limit

The temporary OD limit is the limit upto, which any overdraft is allowed, for a specified time period, over and above the limit set for this account.

This limit is independent of any credit line linked to this account. This is mostly used for short term overdrawing.

Temp. OD Start and End Date

The start and end dates represent the dates from which the temporary overdraft limit becomes effective upto the date on which it should ceases to be effective.

Renew TOD

Check this box if you want to renew TOD. Renewal of TOD will be done as part of casapks batch process.

Renew Frequency

Specify the renew frequency from the drop-down list. The available options are:

- Days
- Months
- Years

Renew Units

Specify the renew units.

The following validations need to be done for the frequency:

- If ‘Renew Frequency’ chosen is ‘Days’ then ‘Renew Units’ cannot be greater than 366
- If ‘Renew Frequency’ chosen is ‘Months’ then ‘Renew Units’ cannot be greater than 12
- If ‘Renew Frequency’ chosen is ‘Years’ then ‘Renew Units’ can be given in terms of years

Next Renewal Limit

Specify the TOD amount that can be renewed in next cycle.

Daylight Limit

The daylight limit is the limit up to which an overdraft is allowed for the business day. The daylight limit will be added to temporary overdraft to calculate the available balance if EOD is not in progress. Daylight limit is not considered during EOD.

Note

You can specify the daylight limit only if ‘Daylight Limit’ option is checked in linked ‘Account Class - Preferences’ screen. By default, the system will display the value as zero. You can however change it.

Utilization Sequence

The system displays the utilization sequence from the ‘Account Class Maintenance’ screen. You can also select the utilization sequence from the drop-down list. The list displays the following values:

- BSDOATLV
- BDOSATLV

- BDSOATLV
- BSDOATL
- BDOSATL
- BSDOATL

Netting Required

To process linked accounts, which are marked for referral, you will need to enable the Netting Required option. This option is defaulted from the Credit Line associated with the customer account. If you change the default option, the system displays an override message.

4.1.20.1 Specifying Limit Details

You can capture the following here:

Limit Type

Select the limit type from the drop-down list. The list displays the following values:

- Term Deposit - System creates an amount block for TD based on the linked amount.
- Local Collateral - System creates an amount block for local collateral based on the linked amount
- Unsecured - Clean unsecured limit of the customer

Total linked amount will be added as OD limit for the customer.

Linkage Reference

Specify the linkage reference. Alternatively, you can select the linkage reference from the option list. The list displays all valid values maintained in the system.

Branch

The system displays the branch code.

Available Linkage Amount

The system displays the available linkage amount.

Linkage Currency

The system displays the linkage currency.

Available Amount (ACY)

The system displays the available amount.

Linked Amount (ACY)

The system displays the linked amount.

Linkage Percentage

Specify the percentage of TD to be linked to the limit.

The limit amount will be updated based on linkage percentage, for TD redemption, top-up and maturity processing.

The system allows you to provide either Linked Amount or Linkage Percentage. You cannot maintain both Linked Amount and Linkage Percentage.

Start Date

Select the start date for the limit from the adjoining calendar.

End Date

Select the end date for the limit from the adjoining calendar.

Rate Code

The system displays the rate code based on the maintenance at the account class. You can modify this value.

Rate Value

The system displays the rate value based on the maintenance at the account class. You can modify this value.

Note

You can specify either rate code or rate value.

Spread

Specify the spread to be applied on the limit.

Final Rate

The system displays the final rate based on the variance.

4.1.20.2 Specifying Line Linkage

Here you can specify the following:

Customer Number

Specify the customer number to link the credit line. You can link customer of the account or customers linked as a part of joint venture.

Effective Date

Specify the effective date for the linked line. The system defaults the application date if the effective date is left blank. Effective Date can be past or current date but cannot be a future date.

Note

Effective Date should not be earlier than the:

- start date of the linked limits
- booking date of CASA account.

If multiple lines are attached to an OD account then the:

- SDE for line amount returns the sum of the line amount of the attached facilities till the current day. But the percentage mentioned while linking the line is not considered.

The interest is recalculated if the effective date or limit amount is changed.

If the effective date is within the current period, then the interest is recalculated from the period start date and the accrual entry is passed.

If the effective date is earlier than the current liquidation period, then interest recalculated for the period prior to the current liquidation period is posted as adjustment entries.

Effective date is applicable only for the linkage type ‘Lines’. You cannot attach a line which was active on past date and inactive on the system date. The option for facility displays the facilities active on application date and not for the effective date.

You can delink the unutilized lines. The date of delinking is stored in an internal data store. From the effective date till the date of delinking the line will be considered as linked.

Any modification of the facility amount is also stored in internal data store to get the effective line amount for a specific date.

For interest calculation, the existing SDE , LINE_AMOUNT will be used to give the total limit amount available on that effective date.

If back valued line is attached or an expired line is renewed from a back value date, then you can recompute the interest considering the line which is available from back value effective date or from the old expiry date.

On the expiry date of a particular line, it is considered for the interest calculation. LINE_AMOUNT SDE will return the line amount on the date of expiry and will return to zero after the expiry date

---

Linkage Type

System allows you to select the linkage type as ‘Lines’.

Linkage Reference Number

Specify the linkage reference number based on the type of linkage. If you have selected linkage type as ‘Facility’ then you have to enter facility code in the Linkage reference number.

Limit Amount

Specify the limit amount. The limit amount will be updated based on linkage percentage, for TD redemption, top-up and maturity processing.

Ear Marked Amount

Specify the ear marked amount.

4.1.21 Documents Tab

You can store the customer related documents in central content management repository through the ‘Document Upload’ screen. Click the ‘Documents’ tab and update the following details:

Document Category

Specify the category of the document to be uploaded.

Document Type

Specify the type of document that is to be uploaded.

Document Reference

The system generates and displays a unique identifier for document reference.

Remarks

Specify the additional information, if any.

Upload

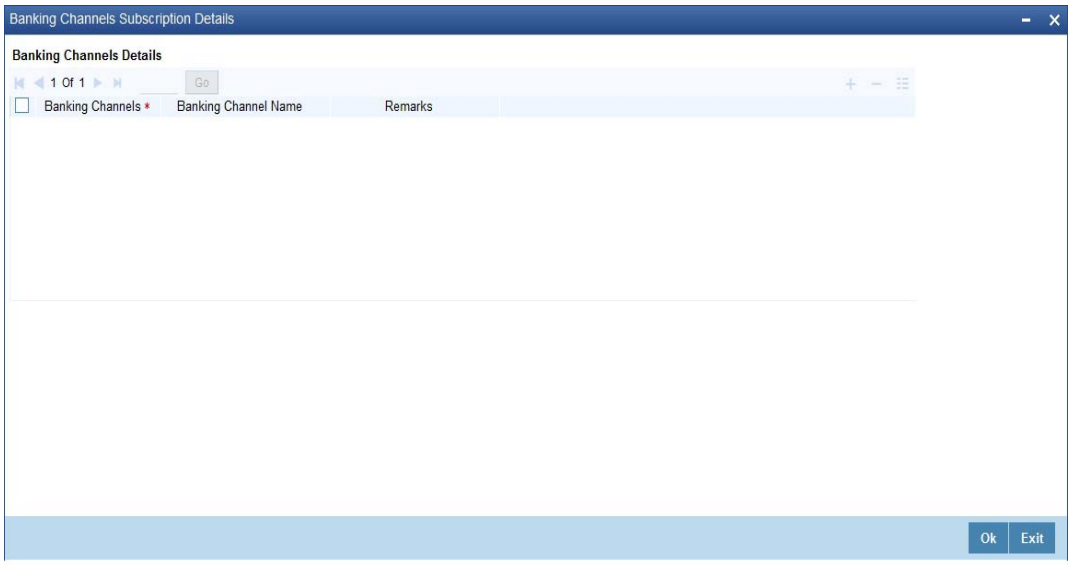
Click ‘Upload’ button to open the ‘Document Upload’ screen. In the ‘Document Upload’ dialog box, enter the corresponding document path and click the ‘Submit’ button. Once the document is uploaded through the upload button, the system displays the document reference.

View

Click ‘View’ to view the document uploaded.

4.1.22 Banking Channels Tab

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer account level. Click 'Banking Channels' button to specify the details relating to channels.



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.

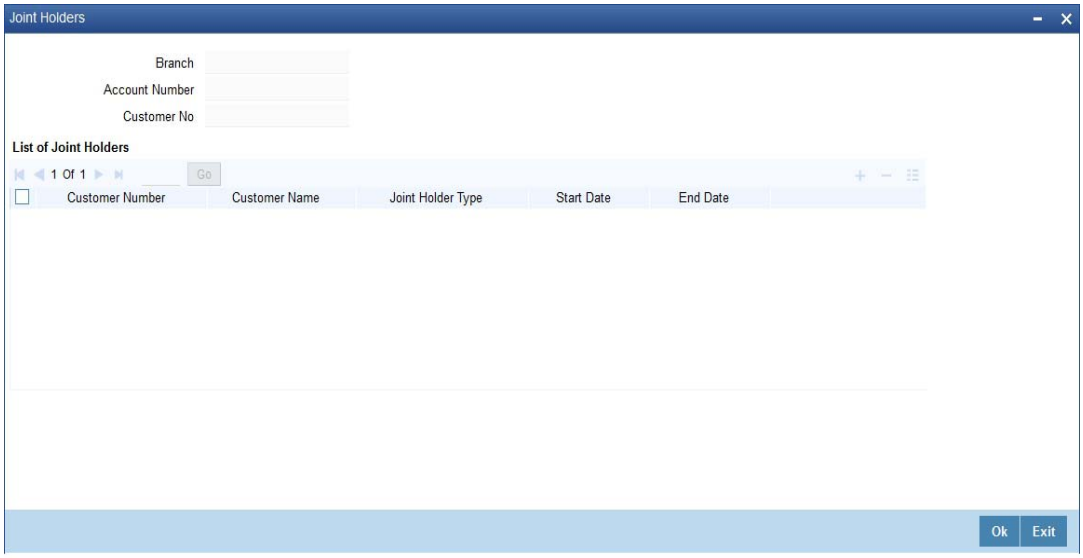
– When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.

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).

4.1.23 Joint Holder Button

You can capture details of joint holders of the account, using the 'Joint Holders' screen. Click the 'Joint Holders' button in the 'Customer Accounts Maintenance' screen to invoke this screen.



Account Number

The system displays the account number here.

Customer Number

The system defaults the customer number based on the selected account number.

Branch Code

The system displays the branch code of the current branch.

List of Joint Holders

You can add the joint holder details in this section if the selected account type is 'Joint'. Maintain the following details:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

Customer Name

The system displays the customer name based on the selected customer number.

Joint Holder Type

Specify the type of authority. Select the appropriate one from the drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer
- Power of Attorney

Start Date and End Date

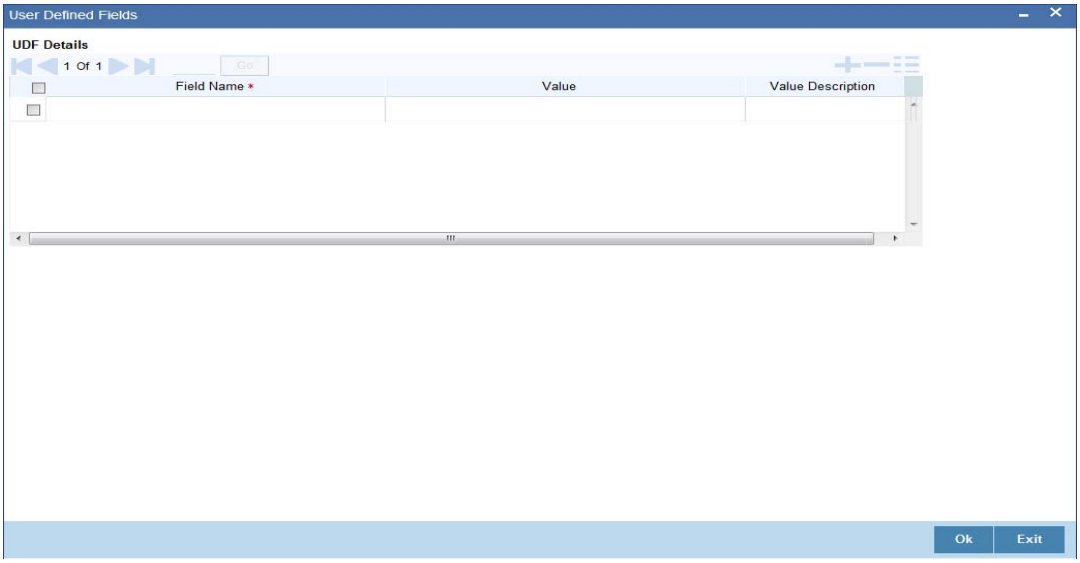
The Start Date and End Date display the validity of the joint holder of the account. This is for information purpose only.

Note

- After the Joint holder expires the corresponding signature details of the joint holder will be deleted in the account signatory details and the same will be reflected in the Account Signatory History screen
- If the end date expires, the system does not allow you to save the customer account in case of amendment in the joint holder details.
- If you modify a joint holder record from ‘STDJHMNT’ screen and s not authorized yet, the system will not allow you to modify the joint holder details from ‘STDCUSAC’ screen and vice-versa, until it is authorized. However, you can modify the account details other than joint holder details.
- You can enter the joint holder details only if 'Account Type' is 'Joint'. If the account type is ‘Joint’ then it is mandatory to specify the details of at least one joint holder.

4.1.24 Fields Button

You can capture User Defined Fields for the account, using the ‘UDF’ screen. To invoke this screen; click the ‘Fields’ button in the ‘Customer Accounts Maintenance’ screen.'

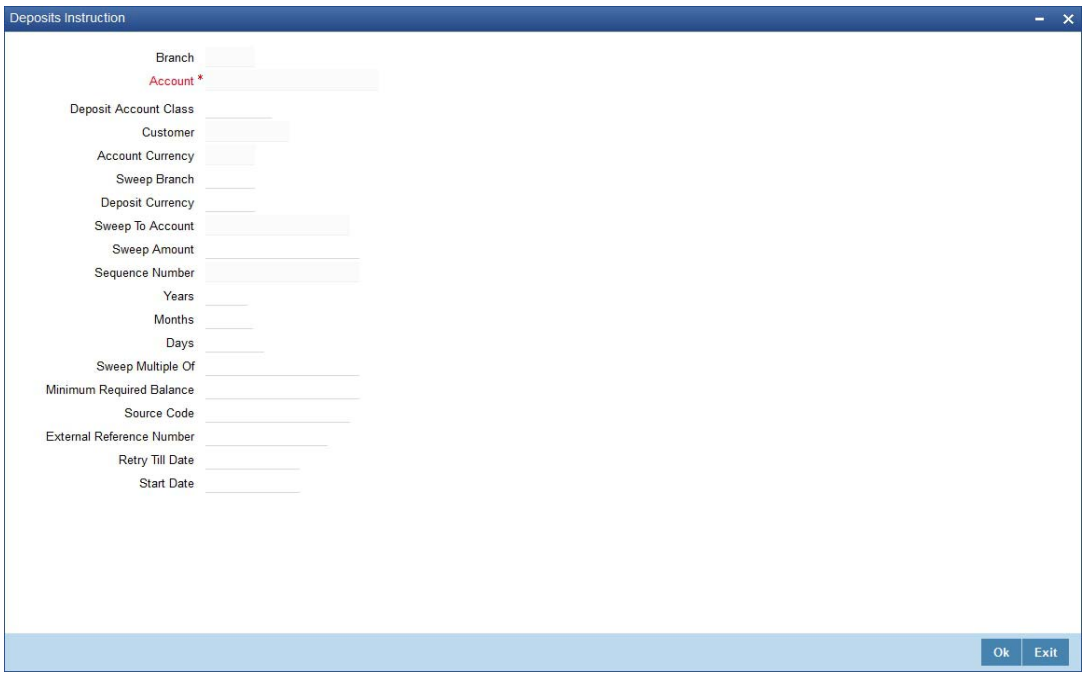


4.1.25 Deposits Instructions Button

The system defaults the latest modified /sequence number record from ‘Deposit Instruction’ screen. This latest modified /sequence number is applicable for creation of new Auto Deposit creation.

Every modification at Account level reflects at ‘Deposit Instruction’ screen, based on the sequence number.

Oracle FLEXCUBE allows you to create auto deposits from a savings account if the balance in the account exceeds a certain limit. You can capture details for creation of auto deposits, using the ‘Deposits Instruction’ screen. To invoke this screen, click the ‘Deposits Instruction’ button in the ‘Customer Accounts Maintenance’ screen.



Here you can capture the following details:

- Branch - The branch code of the branch which is to be associated with the account
- Account Number - Specify the account number of the customer. Select the account number from the adjoining option list
- Deposit Account Class - The system defaults the default Auto Deposit account class specified in CASA Account class. However, you can modify, if needed. The adjoining option list displays all active, authorized and allowed list of auto deposit account classes specified in CASA account class. Select the appropriate one. If you need to restrict auto deposit at account level, remove the default Auto Deposit account class and save the account..
- Customer - The customer for whom you are maintaining the deposit instructions
- Account Currency - Specify the currency of the particular account. The adjoining option list displays valid currencies of the selected auto deposit account classes which are active and authorized.
- Sweep Branch - Indicate the branch to which the sweep is carried out
- Deposit Currency - The currency in which the deposit is made
- Sweep To Account - Indicate the account to which the sweep is carried out
- Amount - The amount to be swept to Sweep to account.
- Minimum Required Balance - The minimum balance indicates that only the amounts above this limit will be used for auto creating deposits
- Source Code - The code assigned for the sweep
- External Reference Number
- Sequence Number - The system generated sequence number for the instruction you are maintaining
- Deposit Currency - The currency in which the deposit is made
- Tenor - Tenor for the deposits that are opened under an account class, in terms of years, months and days
- Sweep Multiple Of - The sweep can only be in multiples of the sweep specified
- Retry Till Date - The instructions specified will be invalid after this date Any failed sweeps after this date will not be picked up for processing the next day

While saving auto deposit instructions of customer account;

- If auto deposit accounts already exist for the Account. then the system displays an error message as "Active Auto Deposits are already exist. Cannot modify the Account Class/ Currency".
- The system will validate if the auto deposit currency is part of the Interest & Charges Product's account class and currency combination of the Auto Deposit Account class. If it is not then the system displays an error message as “The Auto deposit Currency is not part of the Interest and Charges Product's account class and currency combination".

4.1.25.1 Handling Batches for AD Creation

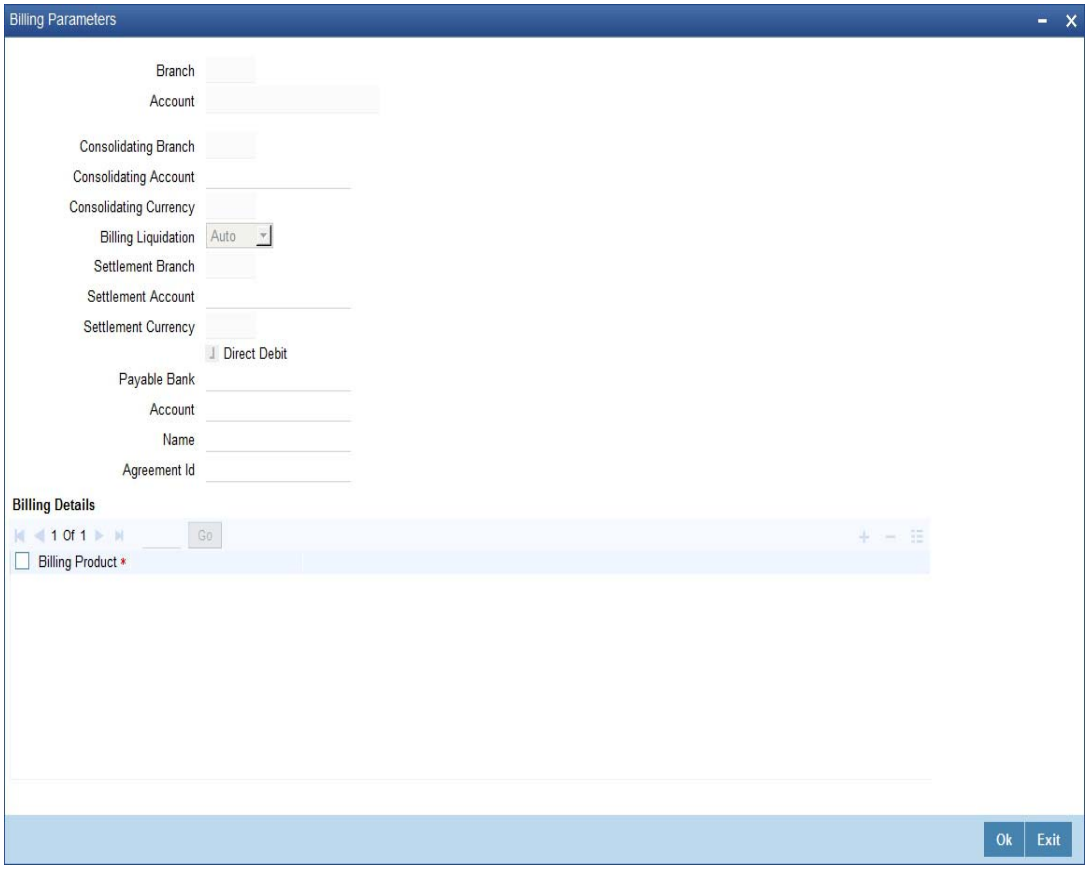
The following batches are available in the system to handle batches for AD creation:

- DEDEPBAT – If AD instruction is maintained at account level, then the batch creates AD. If instruction is not maintained at the account level, then the batch creates AD based on account class level maintenance. Batch is maintained in DE module in the ‘End of Txn Input’ stage.
- DEAUTDEP – The system will create AD only if account level instructions are maintained. If not maintained, then AD will not be created for that account. Batch is maintained in IC module in the ‘End of Txn Input’ stage

- DESWPBAT – Intra day batch for AD creation.

4.1.26 Billing Parameters Button

You can capture billing parameters for the account, using the 'Billing Parameters' screen. To invoke this screen; click the 'Billing Parameters' button in the 'Customer Accounts Maintenance' screen.



You will have to maintain a set of parameters for the billing module. While settling or liquidating the bill, the default parameters that you have maintained for the account involved in this module will be used.

The screen also displays the Product Code and Description of all Billing Products applicable to the account.

Consolidating Account

You can specify a consolidating account for the given account. From the option list you can choose:

- A different account number if you want to consolidate the charge under this account to a different account. The Consolidation account selected for this account should be in the same currency as this account. It also has to belong to the same branch as the specified account.
- The same account to indicate that there is no consolidation and an individual billing invoice is to be raised on this account

Billing Liquidation

You have two modes of liquidation i.e. Auto or Manual. The preference you have maintained for the billing product will be defaulted here. You can choose to change the mode for the specified account under the following scenarios:

- If Auto is chosen, then you have to specify whether the settlement is through a settlement account or through Direct Debit Instruction
- In case you want to raise Direct Debit instruction for the billing invoice amount, irrespective of whether the liquidation mode is Auto or Manual, you have to maintain the details for Direct Debit details viz. Direct Debit Bank Code, Account, Name and Agreement ID fields.
- If you choose Manual option, then manual liquidation is possible only under the following four modes:
  - By Cash – through retail teller product
  - By Clearing – through outward clearing product
  - By Transfer – debit account in CASA moduleIf the consolidation account is different from the present account, then the system uses the liquidation parameters specified at the consolidation account level and liquidation parameters specified, if any, at this account level is ignored.

Settlement Account

As mentioned above, you need to specify the settlement account to enable automatic liquidation of billing.

For liquidating the billing amount and also for collecting the bill amount, the system makes use of the account specified here.

Maintaining direct debit details

If you have maintained the mode of settlement for auto liquidation of bills as Direct Debit instructions, you need to specify the following details:

- Bank Code – Choose the bank code from the option list. This indicates the bank code of the settlement account
- Account Number – Specify the account number for the settlement account
- Name – Specify the name of the debtor
- Agreement ID – Specify the agreement id on which the DD is to be generated

During liquidation, the direct debit contract is uploaded into the system in case you have maintained the settlement mode as direct debit transaction. The upload happens for both automatic liquidation and manual liquidation.

4.1.26.1 Closure of accounts with outstanding Billing Invoices

In the event of account closure, the system allows closure only after all invoice are generated and payment of outstanding bill amount is made.

Before closing the account, you need to:

- Manually liquidate the billing amount through the Manual Liquidation screen in case the payment is yet to be done. The system displays a message for the unpaid amount.
- Generate the pending invoices for all Billing Products applicable to that account, using the Account Based Invoice Generation screen, and also liquidate the bill amounts under each of the Billing Products manually.
- Refund the amount if the overdue amount is in negative

4.1.26.2 Initiating Manual Liquidation for Bills

All the components of a bill can be liquidated automatically or manually. In the Product Preferences screen, you can indicate whether the mode of liquidation of bills is to be automatic or manual. The system automatically liquidates those bills marked for auto

liquidation. If the bills are marked for manual liquidation, you have to liquidate them through the Billing Liquidation screen.

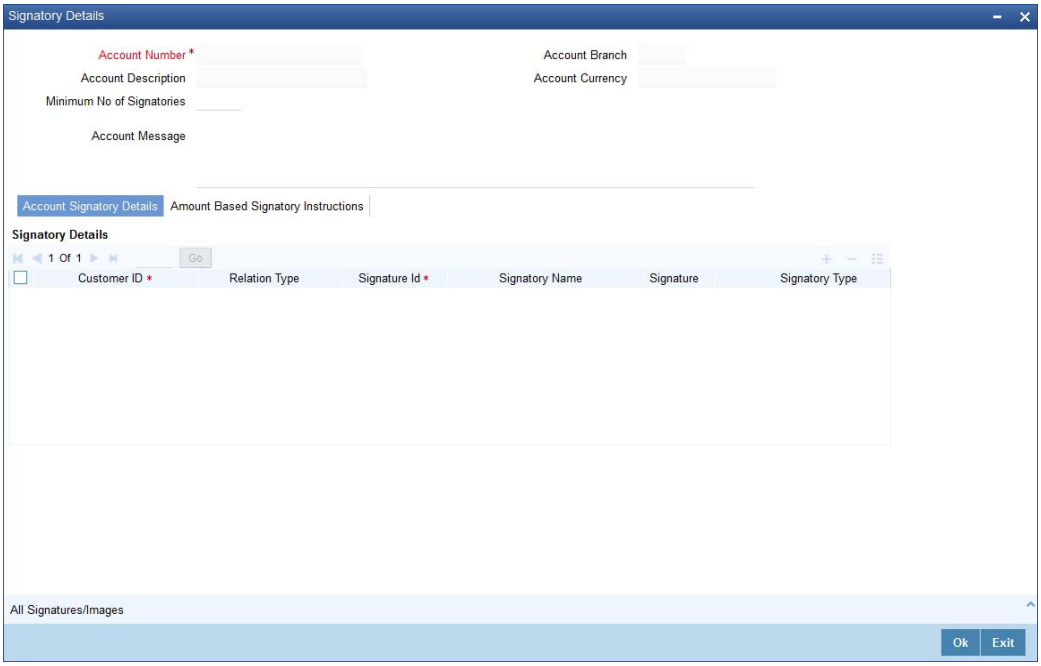
The liquidation is triggered differently for each of the following scenarios:

- Account Based
- Adhoc Based
- Batch Based

Refer the section 'Defining parameters for settlement/liquidation of bill for an account' in Billing User Manual under Modularity for details about this screen.

4.1.27 Account Signatory Button

You can capture details of signatories for the account, using the 'Signatory Details' screen. To invoke this screen, click the 'Account Signatory' button in the 'Customer Accounts Maintenance' screen.



Here you can capture the following details:

Account Branch

The system defaults the current branch here.

Account Number

This system displays the account number to which signatories are to being linked.

Account Description

The system displays the description for the account selected.

Account Currency

The system displays the account currency.

Minimum Number of Signatories

Specify the minimum number of signatories necessary to endorse an instrument involving the account.

Note

If the linked or replicated signatories are less than the specified minimum number then the system displays an error message.

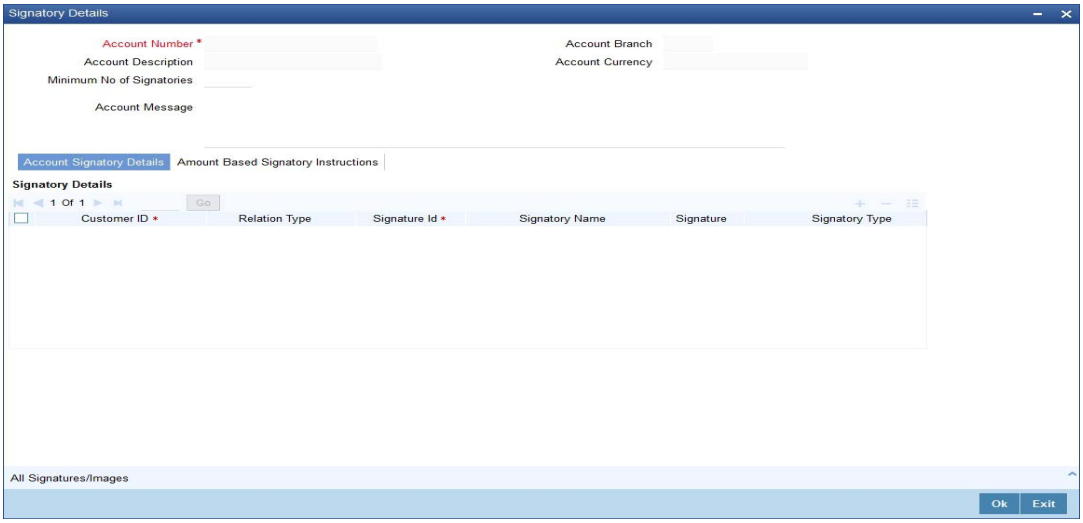
Account Message

Specify a brief description about particular signatories. It can be related to the name, number and the type of signatory of your customer. You can specify a maximum of 4000 characters as account message length.

For instance you can capture a message like - "This signatory is a joint account holder with rights to sign instruments only up US 8000".

4.1.27.1 Account Signatory Details Tab

You can maintain account signatory details for different customers using this tab.Click on 'Account Signatory Details' tab to invoke the following screen



Customer ID

Specify the customer signatory you want to link to the account.

You can link a customer signatory to an account either by:

- Click on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the Customer Signatory details screen
- If the check box 'Replicate Signature' is checked in account level the signature details will be defaulted from the customer maintenance; however you are allowed to add/ remove signatories manually.

Note

If the signatory ID that you specify has not been maintained, the system will generate an error and you will not be able to create an account. ".

Relation Type

The system displays the relation type of the customer.

Signatory ID

Specify the signatory ID of the customer. Alternatively, you can select the ID from the option list. The list displays values maintained in CIF signatory for the customer number.

Signatory Name

The system displays the corresponding name of the signatory number specified.

Signature Type

Specify the signatory type of the customer. Alternatively, you can select the type from the option list. The list displays signatory types maintained for the customer number.

Approval Limit

Specify the amount up to which the account signatory can approve for debits.

Signatory Message

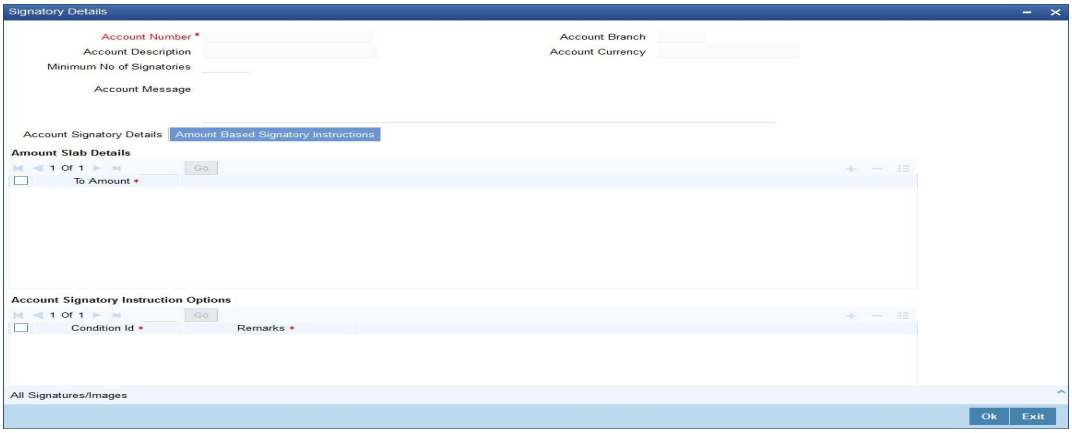
Specify additional signatory message details in this field. You can enter a maximum of 4000 characters, alphanumeric.

Solo Sufficient

Check this box to indicate whether one signatory detail is sufficient.

4.1.27.2 Amount Based Signatory Instruction Tab

You can maintain account signatory instructions for different amount slabs in this tab.Click on 'Amount Based Signatory Instruction, tab to invoke the following screen:



Amount Slab Details

To Amount

Specify the slabs by setting a 'To Amount'. The amount slab will start from zero and the first value entered sets the slab from zero to that amount. The amounts are arranged in ascending order. For next slab, an amount above the previous 'To Amount' is considered as the 'From' value.

For example, If the 'To Amount' entered are as below

To Amount
10,000
100,000
1,000,000

Then the maintenance will indicate the below amount slabs:

From Amount	To Amount
0	10,000
Above 10,000	100,000
Above 100,000	1,000,000

Account Signatory Instruction Options

You can define different conditions for the amount slabs in this section.

Condition Id

Specify a unique Id for condition to be set.

Remarks

Give a brief description for the condition id.

Required Signatories

You can provide the required signatories for the conditions set in this section.

Signature Type

Select the signature type required from the option list. The list displays the signature types maintained in static type maintenance screen.

Note

The signature type cannot be repeated for a condition.

Required No. of Signatories

Specify the number of signatories for each signatory type.This number should be less than or equal to the total number of signatories maintained under the signatory type.

Note

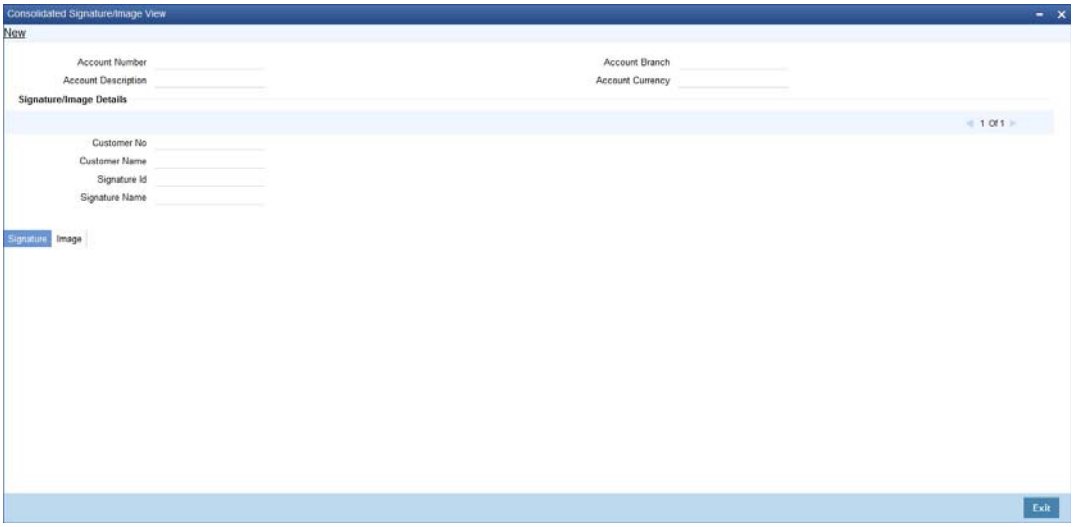
The Amount Based Signatory Instructions tab will be enabled in the following RT screens only if the value of param 'AMOUNT_BASED_SV' is Y in CSTM_BRANCH_LOC_PAR-AMS.

- Cash Withdrawal (1001)
- Account to Account Transfer (1006)
- Miscellaneous Customer Debit (1008)
- TC Sale against Account (1009)
- BC Issue against Account (1010)
- Cheque Withdrawal (1013)
- DD Issue against Account (1014)
- Bill Payment Against account (1075)
- Account Close Out Withdrawal by BC (1300)
- Close Out Withdrawal (1301)
- Multi-mode Deposit Redemption (1317)

- Account Close Out Withdrawal (1320)
- Account Close Out Withdrawal by Multi Mode (1350)
- Cash Transfer (1405)
- Inward Clearing Data Entry (5555)
- FX Sale Against Account (8206)
- TT Issue against Account (8318)
- DD Issue against Cheque (8330)
- BC Issue against Cheque (8335)
- In House Cheque Deposit (LOCH)
- Payment by in house cheque (1045)

4.1.27.3 All Signatures/Images button

Click 'All Signatures/Images' button to view 'Customer Signature/Image Consolidated View' screen.



The following details will be displayed in the above screen

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image'** tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

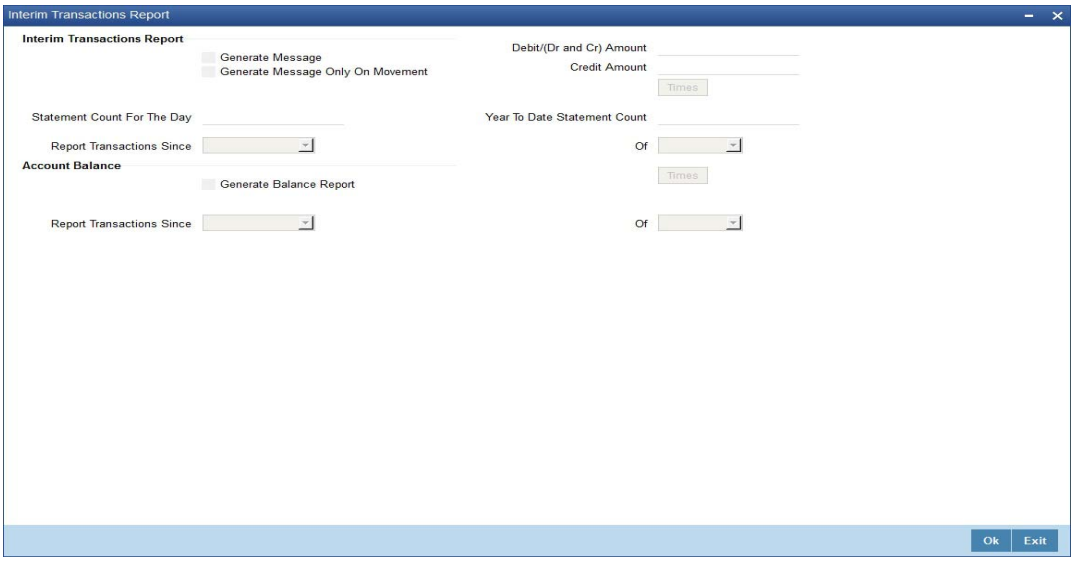
- Zoom In
- Zoom Out

- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

4.1.28 Interim Transactions Report Button

The Customer accounts maintenance provides you with the facility to generate balance reports for the customer account. These details are defaulted from the account class maintenance performed for the account class category the customer account comes under. You can however, alter these details utilizing the Customer account maintenance screen.

To invoke this screen click the 'Interim Transactions Report' button, in the customer account maintenance screen. You need to specify the details for an MT 941 message.



This screen contains the details necessary for the account generation parameters. The message details the balance of the customer account that is under a particular account class. The account balances indicate the condition of the customer account for an identified time period.

4.1.28.1 Specifying Interim Transactions Report

Generate Message

Check this box to indicate that the periodic interim statement (MT942) generation is required for the account. This will be defaulted from 'Account Class Maintenance' screen. However, you can modify it. The 'Consolidated Statement' and 'Generate Message' are mutually restricted.

Generate Message Only on Movement

Check this box to indicate that the interim statement generation is required, only if additional entries have been posted subsequent to the previous interim statement generation. This will be defaulted from 'Account Class' screen, however you can modify it.

Report Transaction Since

This section lists all the transactions of the interim account statement, which are supposed to be reported. This will be defaulted from 'Account Class' screen, however you can modify it. You can choose the appropriate values applicable:

- Previous MT942 – This indicates that all transactions posted and authorized since previous MT942 would be sent in the current interim statement.
- Previous MT940: This indicates that all transactions posted and authorized since previous MT940 will be sent in the current interim statement. If this option is selected, you will have to specify the cycle of account statement to be considered.

Debit (Dr and Cr) Amount

Specify the minimum transaction amount for the debit transaction to be eligible for reporting in the interim statement. The corresponding amount for the account currency will be defaulted. However, you can modify the amount defaulted. If the amounts are not defined at the account class for the currency in which the account is being created, no defaulting of amounts shall be done.

If you do not specify the minimum credit amount, the system will consider the amount specified in this field for reporting the eligible credit transactions also.

Credit Amount

Specify the minimum transaction amount for the credit transaction to be eligible for reporting in the interim statement. However, you can modify the amount defaulted. If the amounts are not defined at the account class for the currency in which the account is being created, no defaulting of amounts shall be done.

Daily Statement Count

Specify the count of interim statement generated during the day. In case a statement is scheduled to generate, but is not generated because there is no movement, the counter will not be incremented. The counter will be reset at End of Day.

Year to Date Statement Count

Specify the count of interim statement generated for the account since start of the financial year. The financial year will be as defined in the Accounting Period maintenance. This counter would be set at the end of year.

Generate Balance Report

To indicate that the customer account is considered for generation of its balance message, check this box

Of

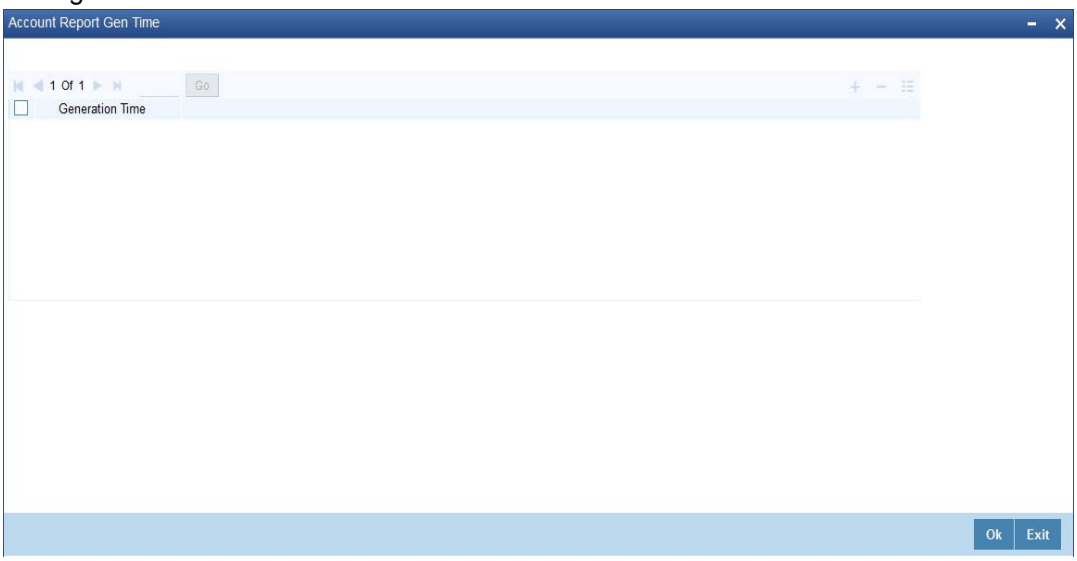
Select the mode of message for balance generation from the option list

Report Transaction Since

This section lists all the transactions the customer account has undergone, in the interval of balance messages generated for the account. You can choose the appropriate values applicable:

- Previous MT940: This indicates all transactions posted and authorized since the issue of a previous MT 940 in the current balance report
- Previous MT941: This indicates all transactions posted and authorized since the issue of a previous MT 941 in the current balance report
- Previous MT950: This indicates all transactions posted and authorized since the issue of a previous MT 950 in the current balance report

You can synchronize the time instance by hours for generation of the balance message by clicking the ‘Times’ button.



This screen is employed to indicate the the time instance in hours for the generation of the balance report.

Message generation time

Specify the timing for generation of the MT 941/ MT942 message. You can specify the time interval in hours only.

The details for issuing the balance reports are discussed in the chapter ‘Maintaining Mandatory information, for different accounts under a particular class. The details involved in generation of a balance report for a specific customer account correspond with those discussed for account classes.

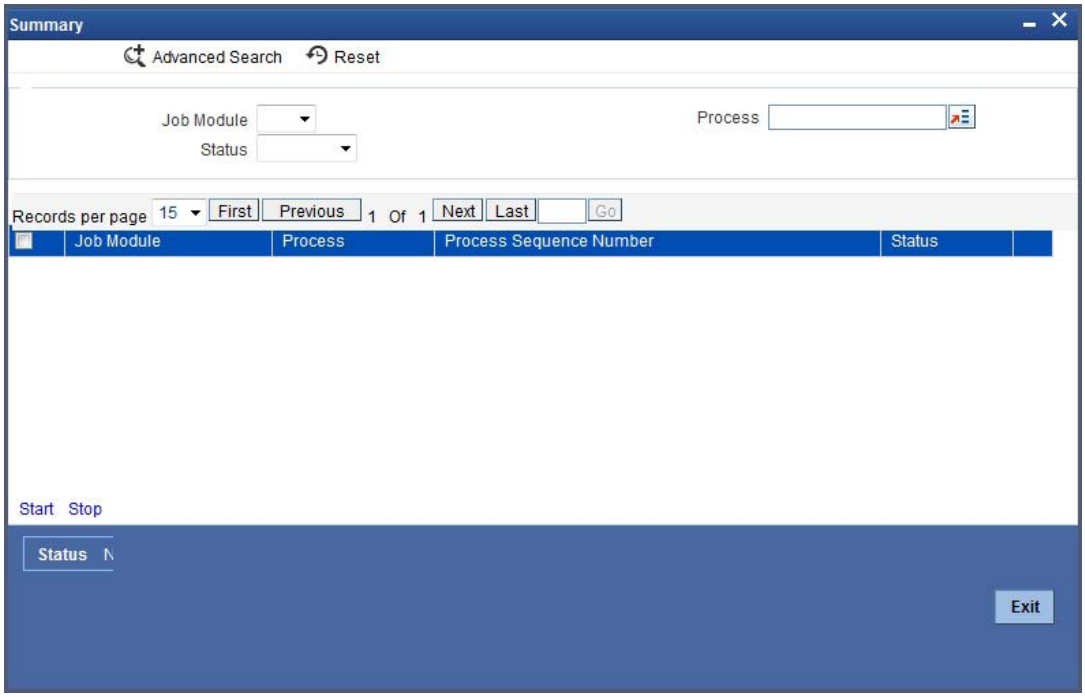
4.1.28.2 Balance Statement Handoff

The balance statement can be handed off as part of scheduled task under Oracle FLEXCUBE. You need to assign its frequency in hours. This process is initiated for all accounts requiring a balance account statement. As discussed previously the time for generation of the statement is determined and specified. In case of no subsequent transactions reports, the statement is not generated.

4.1.28.3 Assigning Balance Statement as Job

The balance statement can be facilitated to run as part of a scheduled job as part of the Oracle jobs initiated during processing. The Jobs Browser screen of the application provides you the facility to run the balance statement as a synchronized task, subject to specified time intervals in hours.

Invoke the ‘Jobs Browser’ screen from the application typing ‘CSSJOBBR’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Select the option ‘Generate Balance Report’ from the Process option list. All associated accounts of the particular branch that have been marked for generation of balance statements are procured by Oracle FLEXCUBE

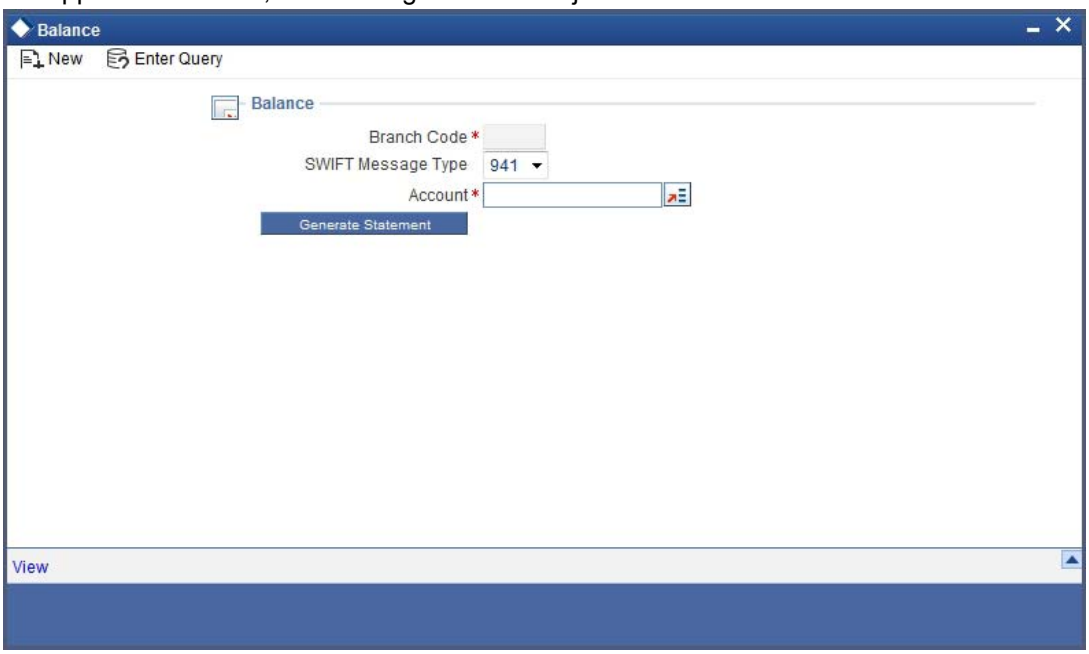
The debit and credit accounts considered since the previous issue of an MT941/MT942, are picked up for the current processing. The previous messages are based on the parameters maintained for each account. This processing produces details of the statement generation.

4.1.28.4 Generation of Ad hoc Reports

Balance reports for each account under an account class can be generated on an ad hoc basis. The Ad Hoc report generation screen is used for capturing details of a balance report sent ad hoc.

You can invoke this screen by selecting Messages in the application browser. Hereafter select ‘Detailed’ under ‘Account Balance and Interim Report’.

Alternatively, you can invoke this screen by typing ‘ACDADCRP’ in the upper right corner of the application toolbar, and clicking the arrow adjacent it.



Branch Code

The branch to which the account marked for balance report generation belongs is displayed; you cannot change or modify this value.

Account

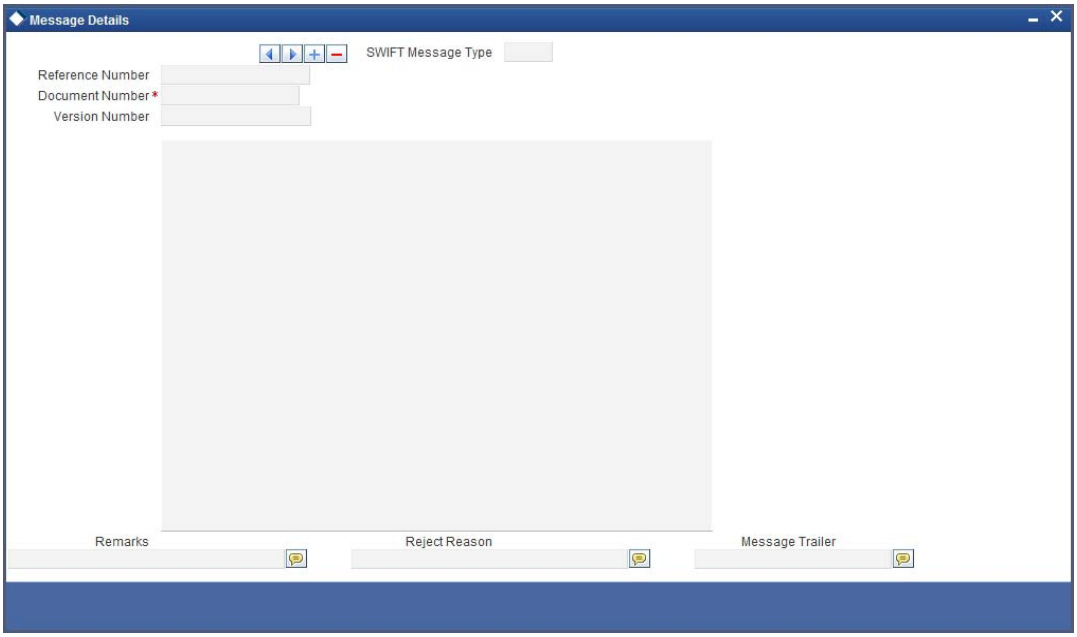
Select the account, which has been identified for generation of a balance statement, from the option list. The account balance of this account is generated as an outgoing statement.

Swift Message Type

Select the type of message required to be sent. As the message is a balance statement, select MT941/ MT942.

Click on the ‘Generate Statement’ to initiate the generation of balance statement for the account you have selected. This process would pick up the entire debit and credit component accounts created since the issue of a previous MT941, MT942, MT950 or MT940 are included in the generated statement.

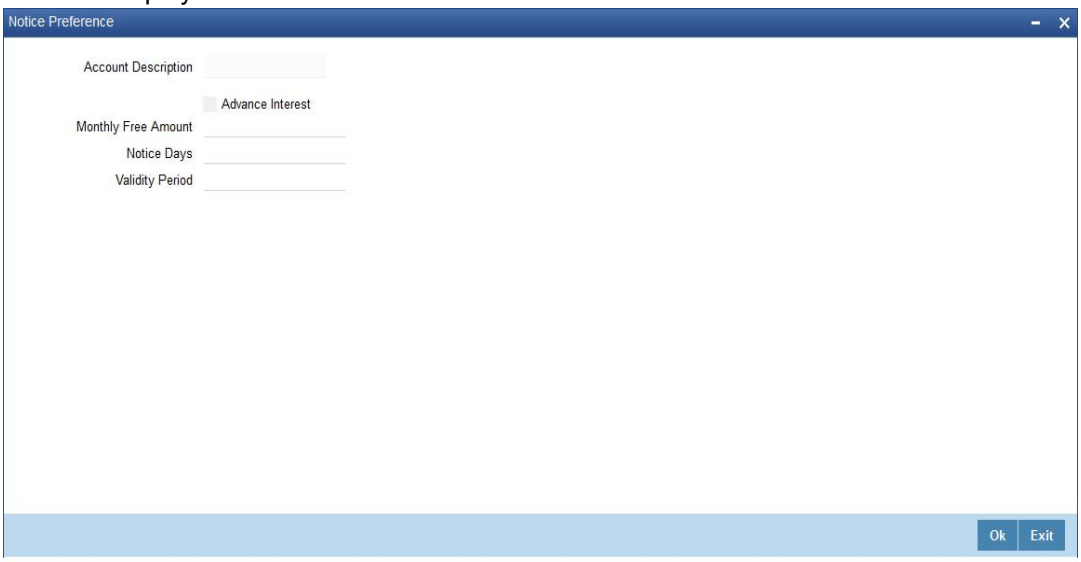
You can examine the details of the generated message, to ensure that all details entered are correct. Click on the ‘View’ button, to observe the outgoing message.



You can examine the message for ensuring the information entered is complete. You can only view the details of the message; no input of additional information is supported at this stage.

4.1.29 Notice Preferences Button

You can view and modify the notice preferences maintained at the account class level for the withdrawal of amount from savings account through the ‘Notice Preferences’ screen. Click ‘Notice’ button in the ‘Customer Accounts Maintenance’ screen. The ‘Notice Preferences’ screen is displayed as follows:



Note

This screen is applicable only for saving type of account

The following field is displayed in this screen:

Description

The following details are defaulted from the account class maintenance level. However, at the account level you are allowed to modify this.

Advance Interest

Check this field to levy the advance interest on the account

> **Note**
>
> The customer is liable to pay this advance interest in case he/she fails to provide the required notice to the bank
>
> The system deducts the advance interest from the credit Interest earned by the customer on his/her credit balance in the account

Monthly Free Amount

Specify the amount that the customer can withdraw per calendar month from his/her savings account without being liable to pay advance interest.

Notice Days

Specify the number of days before which the customer should notify the bank if he/she wants to withdraw an amount more than the 'Free Amount' from his/her account.

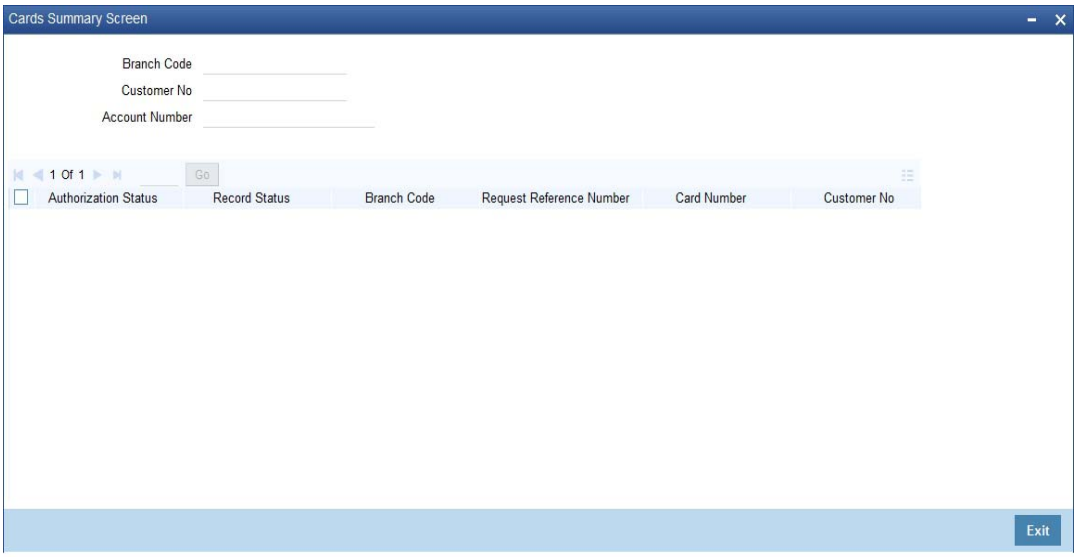
Validity Period

Specify the validity period in number of days. During this period, the customer can do the withdrawal of the amount for which he/she notified the bank.

For more details on 'Notice Accounts' refer the following section 'Levying penalty interest on notice accounts'.

4.1.30 Cards Tab

Click 'Cards' button to view details about debit cards issued against the account.



Here, you can view the following details.

Authorisation Status

Indicate the authorisation status of the debit card by selecting one of the following values:

- Authorised

- Unauthorised

Record Status

Indicate the record status of the debit card by selecting one of the following values:

- Open
- Closed

Branch Code

The branch code is displayed from the main ‘Customer Accounts Maintenance’ screen.

Request Reference Number

The system displays the request reference number of the card issuance record.

Card Number

The system displays the debit card number of the card holder.

Customer Number

The customer identification code (CIF) of the account holder is displayed from the main ‘Customer Accounts Maintenance’ screen.

Account Number

The account number is displayed from the main ‘Customer Accounts Maintenance’ screen..

Branch Code

The system displays the branch code where the debit card has been issued.

Multiple cards can be issued to a customer.

Card Products

The system displays the card products.

Primary Card

the system displays the primary card.

Name on Card

The name printed on the card.

Owner Id number

The system displays the owner ID number.

Card Issued Date

The date on which the card is issued.

Card Expiry Date

The date till which the card is valid.

Card Status

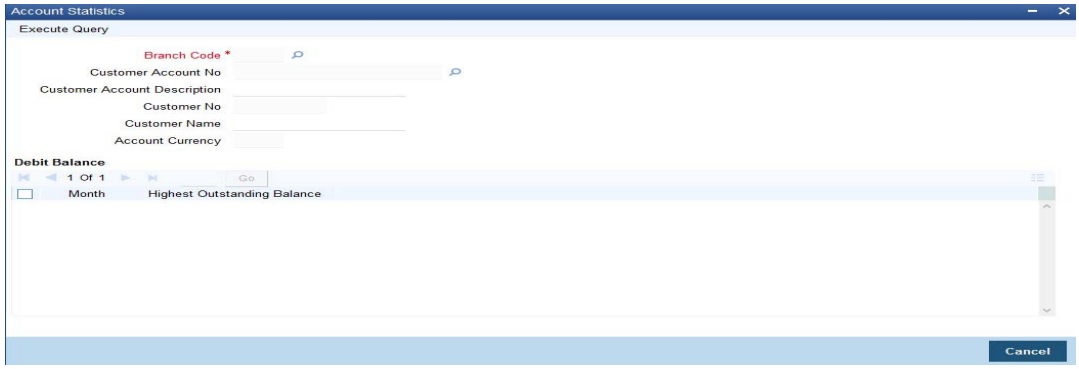
The system displays the card status.

Card BIN

The system displays the card BIN.

4.1.31 Statistics Button

Click ‘Statistics’ button to view the details on Highest Debit Balance for the last 12 months including the current month.



You can view the following details here:

- Branch Code
- Customer Number
- Account Number
- Currency
- Month
- Highest Outstanding Balance

4.1.32 Change Log Tab

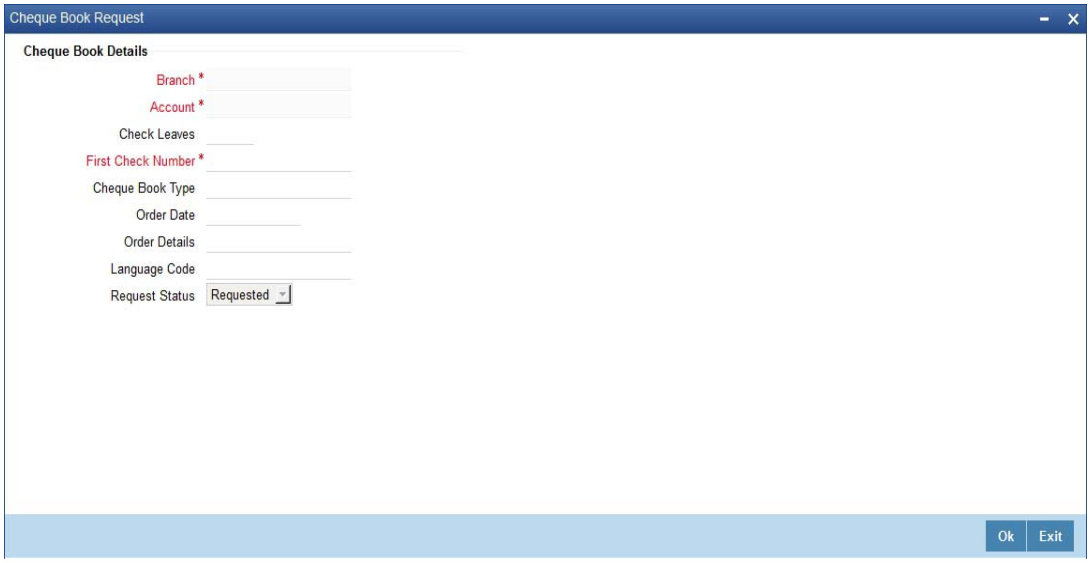
Click on the ‘Change Log’ button in the ‘Customer Account Maintenance’ screen to display the Change Log screen

Branch

The current logged-in branch code is displayed here.

4.1.33 Cheque Book Request Button

Click on the ‘Cheque Book Request’ button in the ‘Customer Account Maintenance’ screen to invoke the Cheque Book Request screen.



You will be able to invoke this screen, only if you have checked the ‘Auto Cheque Book Request’ check box in the ‘Customer Account Maintenance’ screen.

Branch

The branch detail gets defaulted from the account branch.

Account

Select the account number to which a cheque book needs to be issued. The adjoining option list displays all the accounts which are enabled for the cheque book issuance.

First Check Number

Specify the number of the first cheque leaf of the cheque book. If the cheque book number is auto generated, you need not specify.

Check Leaves

Specify the number of cheque leaves in the cheque book.

Cheque Book Type

Specify the cheque book type. The adjoining option list displays the cheque types maintained in the system. You can choose the appropriate one.

You need to specify the cheque book type if the cheque book is generated with inventory tracking.

Order Date

The order date gets defaulted as the current date. However you can change the same.

Order Details

Specify the order details.

Language Code

Specify the code of the language. The adjoining option list displays all valid language codes maintained in the system. You can choose the appropriate one.

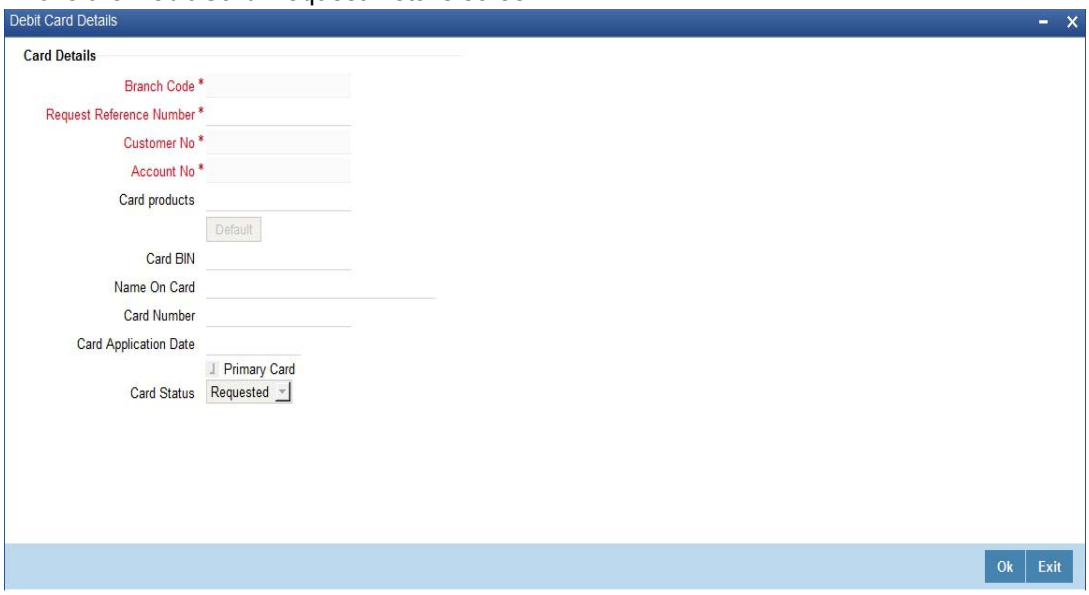
Request Status

The value of this will be defaulted to ‘Requested’ status.

Click ‘Ok’ to save the cheque book request details.

4.1.34 Debit Card Request Button

Click on the 'Debit Card Request' button in the 'Customer Account Maintenance' screen to invoke the Debit Card Request Details screen.



You will be able to invoke this screen, only if you have checked the 'Auto Debit Card Request' check box in the 'Customer Account Maintenance' screen.

Branch Code

The branch detail gets defaulted from the account branch.

Request Reference Number

The reference number of the request is auto generated and populated, when you click on the 'Default' button.

Customer Number

The customer number of the account gets defaulted.

Account Number

The account number gets defaulted from account details.

Card Products

Specify the card products. The adjoining option list displays the card products maintained in the system. You can select the appropriate ones.

Card Bin

Specify the card bin. The adjoining option list displays the card bins maintained for the specified card product. You can choose the appropriate one.

Name on Card

Specify the customer name that is to be printed on card.

Card Number

Specify the debit card number to be requested. The adjoining option list displays the valid debit card numbers maintained in the system. You can choose the appropriate one.

Card Application Date

The card application date would be defaulted as the current date of the branch. However you can change the same.

Primary Card

The primary card check box remains checked by default.

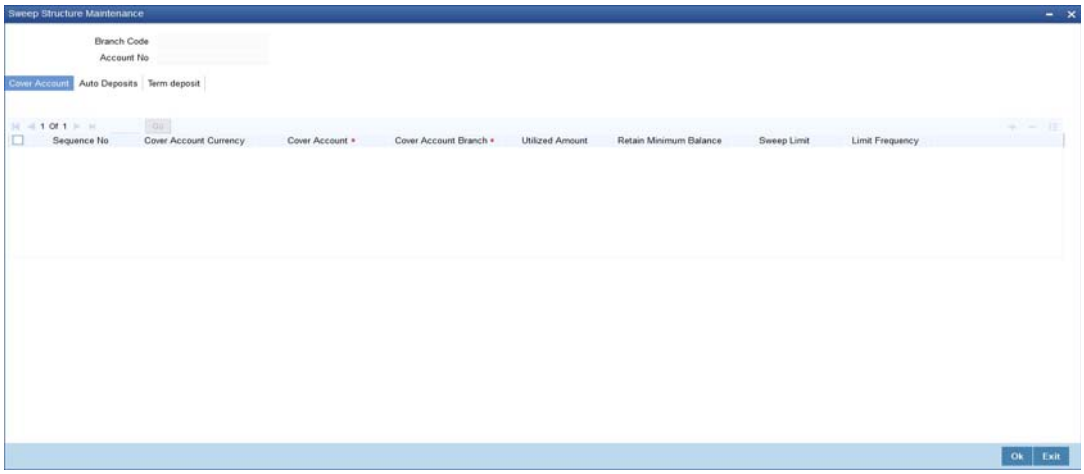
Card Status

The status of the card will be defaulted to ‘Requested’

Click ‘Ok’ to save the Debit card request details.

4.1.35 Sweep In Setup Button

Oracle FLEXCUBE facilitates linking cover accounts and TD accounts. Based on the customer requirements, you can link Cover accounts / Auto Deposits / Term Deposits to a Primary Account. You can setup cover accounts for a primary account and use them during Sweep in and Reverse Sweep in process. You can also perform an enquiry for the linkage details of Auto Deposits and Term Deposits along with cover account details. Click ‘Sweep In Setup’ button in the ‘Customer Account Maintenance’ screen to invoke the ‘Sweep Structure Maintenance’ screen.



The system defaults the following details from the main screen:

- Branch Code
- Account Number

You can also maintain the linkage details for the following:

- Cover Account
- Auto Deposit
- Term Deposit

4.1.35.1 Cover Account Details

You can maintain the following cover account details:

Sequence Number

The system defaults the sequence number of the specified parent cover account, when you save the sweep structure record. This number is used to identify the preference level of the cover account.

Cover Account

Specify the cover account that should be linked with the specified sequence number. The adjoining option list displays a list of valid accounts maintained in the system. Select the appropriate one.

Once you specify the cover account, the system defaults the following details:

- Cover Account Currency
- Cover Account Branch
- Utilized Amount

Retain Minimum Balance

Check this box to maintain minimum balance in the cover account.

If you check this box, the amount that can be swept from the cover account will be the difference between the available balance in the cover account and the minimum balance maintained for the cover account.

During a transaction if account balance goes below the minimum balance then system will consider the minimum balance of the cover account while deriving the amount to be swept from the cover account.

> **Note**
>
> If AC-OVD05 is configured as an error then Retain minimum balance field should be checked else the system will display an error message.

Sweep Limit

Specify the maximum amount to be swept from the cover account.

Limit Frequency

Select the frequency of the sweep limit from the drop-down list. This list displays the following values:

- Per Transaction-To validate that the amount maintained at the sweep limit for the cover account is more than the amount swept from the cover amount for every transaction.
- Daily-To validate that the sum of total amount swept from the cover account for a day is not more than the maximum sweep amount of the cover account.

> **Note**
>
> Limit Utilization for daily sweep limit will be reset to zero everyday, as part of mark Beginning of Day (BOD) process

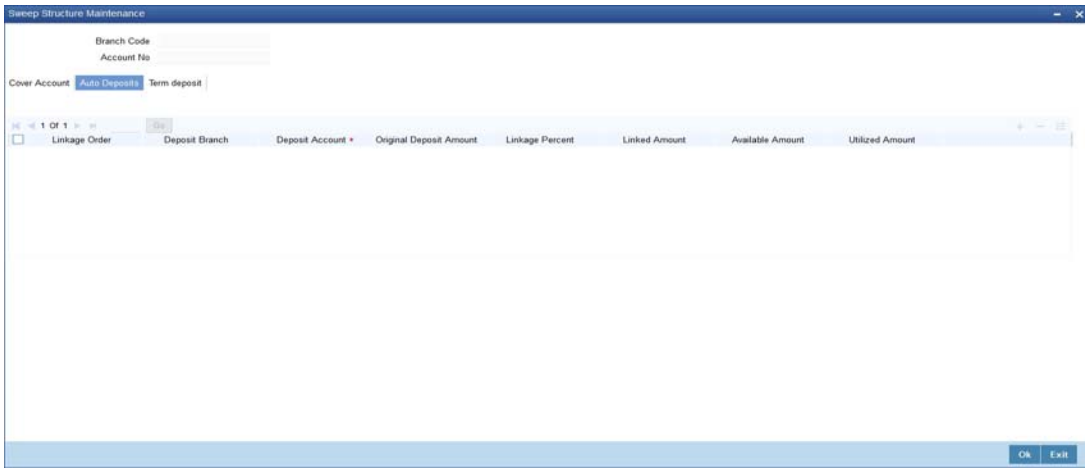
If Sweep Limit is maintained and Sweep Limit frequency is not maintained or vice versa, the system displays an error message “Either the Sweep Limit or Sweep Limit Frequency is not maintained”.

When the sweep limit is maintained and the Retain minimum balance field is checked, then amount available for sweep from the cover account will be calculated as follows.

Case	Retain Minimum Balance for Cover Accounts	Frequency	Sweep Amount
1	Y	Per Transaction	Least of (Available balance-Minimum Balance) or Sweep Limit amount will be available for sweep from the cover account.
2	Y	Daily	Least of (Available balance-Minimum Balance) or Available Sweep Limit amount will be available for sweep from the cover account
3	N	Per Transaction	Least of the available balance or sweep limit amount will be available for sweep from the cover account.
4	N	Daily	Least of the available balance or sweep limit amount will be available for sweep from the cover account.

4.1.35.2 Auto Deposits Tab

Click ‘Auto Deposits’ tab in the ‘Sweep Structure Maintenance’ screen to verify auto deposit details.

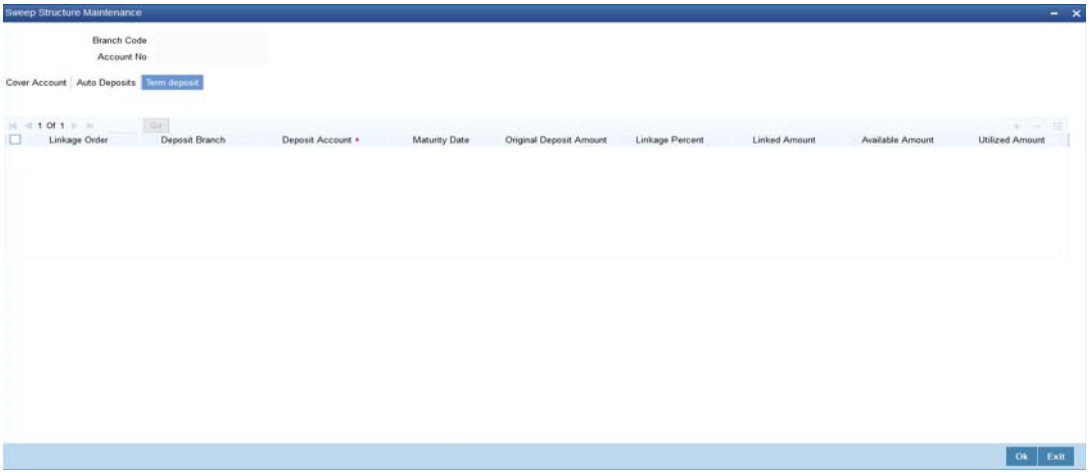


1. If both Primary Account and Auto Deposit account classes are enabled for Sweep in, then the system by default includes auto deposits of a primary account in Sweep structure maintained for the primary CASA account and allocates 100% of Auto Deposit amount as Linked Amount.

2. If Auto Deposit account class or CASA account class is not enabled for Sweeps, then when linked CASA account balance falls below minimum balance the system breaks Auto Deposits. However, only when ‘Sweeps’ check box is checked at both CASA and Auto Deposit Account class level, the Auto Deposits are part of sweep structure.
3. Once automatic linkage is established by the system, the system disables modification of linkage percentage/linked amount irrespective of whether there is utilization or not. The system also disabled de-linking of the Auto Deposit from Primary CASA account.

4.1.35.3 Term Deposit Tab

Click ‘Term Deposits’ tab in the ‘Sweep Structure Maintenance’ screen to maintain auto deposit details.



You can maintain the following deposit account details:

Linkage Order

The system defaults the linkage order of the specified parent deposit account, when you save the sweep structure record. This number is used to identify the preference level of the deposit account.

Deposit Account

Specify the deposit account that should be linked with the specified linkage order. The adjoining option list displays a list of valid accounts maintained in the system. Select the appropriate one.

Once you specify the deposit account, the system defaults the following details:

- Deposit Branch
- Maturity Date
- Original Deposit Amount
- Available Amount
- Utilized Amount

Linkage Percent

Specify the linkage percent for the linked deposit account.

Linked Amount

Specify the linkage amount. The linked amount should not be greater that the available collateral amount.

Note

Specify the Linkage percentage /Linked amount only during new operation. You cannot maintain both Linked amount and Linkage percentage of the deposit amount during new linkage of Deposit.

4.1.36 Generating Alert for Secure Overdraft Utilization

Secure Overdraft (SOD) facility is given against collaterals for an account. Oracle FLEXCUBE facilitates generation of alert when SOD utilization is closer towards the consolidated limit amount of the collaterals.

Oracle FLEXCUBE runs a batch process to identify such breached SOD accounts and generates alerts as per the maintained percentage parameter at SOD account level and decides the breach limit for every account. The system sends the generated alerts as ADVICE format (email) or ASCII flat file. It defines the message format for email and captures the following key information to send these alerts to OD customer:

- Email ID
- Mobile number

The system runs a CASA batch adding the following process ‘SODALERT’:

- Identify the SOD accounts to be processed
- Read the percentage for breach calculation
- Identify if the breach happened
- Generate the alert to intermediate data store
- Generate the MSG hand-off in case the medium is mail
- Complete the message generation if the medium is mail
- Update the dispatch flag as processed.

4.1.36.1 Creating a Message Advice Format

You need to create a message advice format through the ‘Advice Format Maintenance’ screen with the format named ‘SOD_CR_UTIL’. You should also create an outgoing generic interface to generate ASCII file where in the component details for the generic interface are the elements from the new data store. You need to schedule this generic interface to be executed during EOD through ‘GIDPRSIF’ batch.

Note

The system processes alerts only if the email address and mobile number are maintained for a customer.

You can know the Limit Utilization Breach for the account by the application of the following formula:

‘(Utilized limit amount) ≥ (SOD Amount *SOD notification percentage) / 100’

The Intermediate data store consists of the following details:

- DCN
- BRN
- Customer Account Number

- Customer Number
- Customer Mail
- Customer Mobile Number
- Utilized Amount
- Overdraft Amount
- Dispatch Flag

You need to maintain the following message advice format through the ‘Advice Format Maintenance’ screen.

#RH

< SOD ACCOUNT UTILIZATION>

Date: _DATE_

Bank Name: _BANK-NAME_

Branch Address: _BRANCH-ADDR_

Customer Name: _CUST-NAME1_

Customer ID: _CUSTOMER_

Account Number: _ACCOUNT-NO_

OD Amount: _OD_AMOUNT_

Utilised Amount: _UTIL_AMOUNT_

#EH

#B

#SC

#IF _DIFFEQAUL_

Your Account with Account Number _ACCOUNT-NO_ has reached the limit of the OD.

#ENDIF

#IF _DIFFGREATER_

Your Account with Account Number _ACCOUNT-NO_ has breached the limit of the

OD by _DIFFGREATER_

#ENDIF

#EC

#EB

#RF

FOR _BRANCHNAME_

AUTHORIZED SIGNATORY.

#EF

For more information on Advice Format, refer 'Maintaining Advice Format' chapter under 'Messaging System' User Manual.

Note

For multiple collaterals you need to consider consolidated limit amount for deriving the breach limit amount.

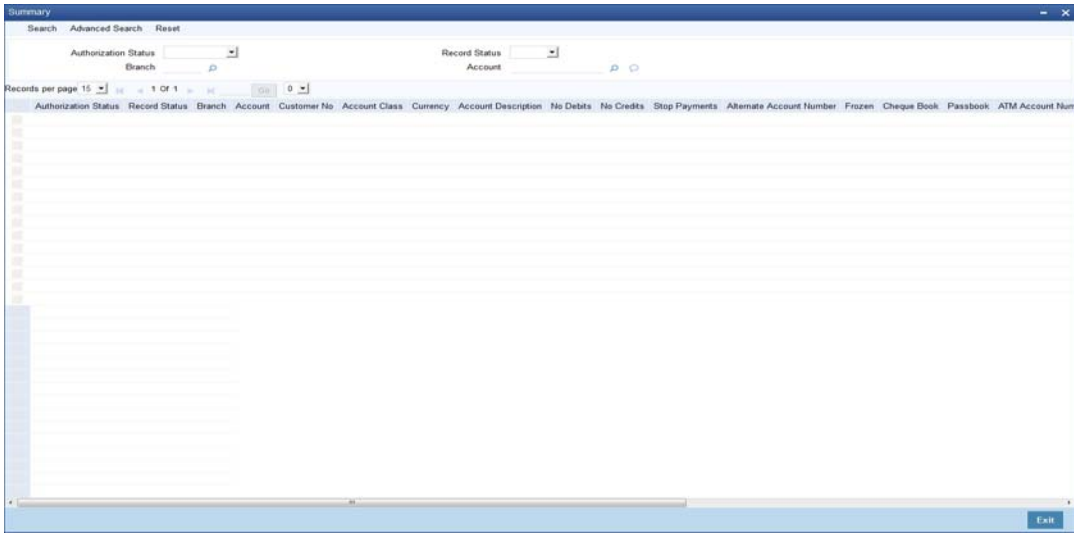
The process of sending of the SMS alert messages is handled by the third party system.

The system re-uses the following key information for alert generation:

- Email ID – from customer personal maintenance
- Mobile number – from CIF – personal information

4.1.37 Viewing Customer Accounts Details

You can view the customer accounts details maintained in the 'Customer Accounts Maintenance' screen using the 'Customer Accounts Summary' screen. You can invoke this screen by typing 'STSCUSAC' 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
- Branch Code
- Record Status
- Account

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

Note

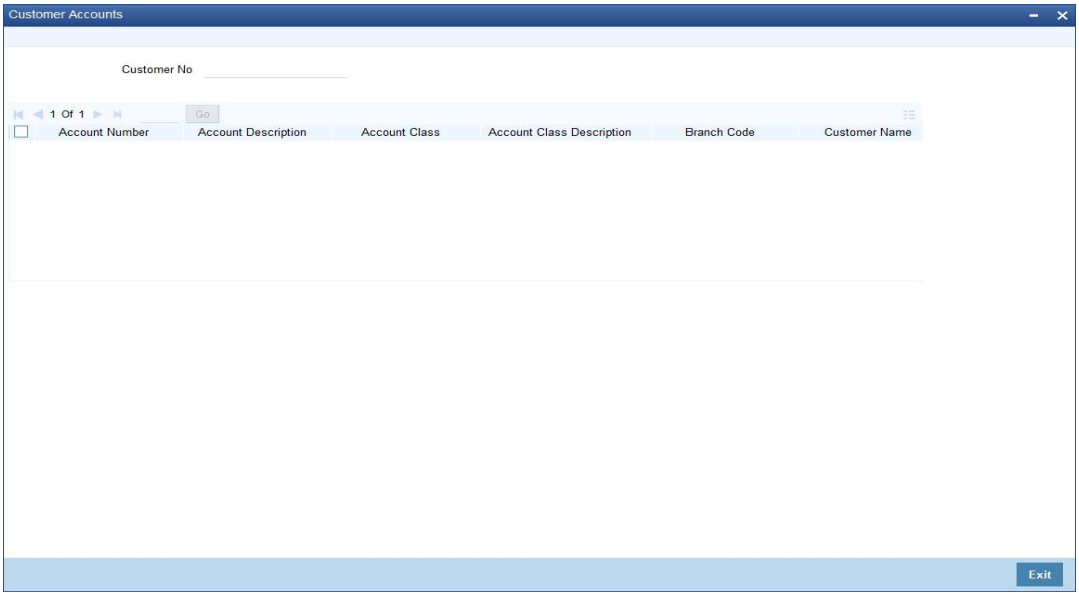
You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the ‘Group Code Restriction’ screen.

If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Branch
- Account
- Account Description
- Customer Number
- Currency
- Account Class
- No Debits
- No Credits
- Account Number
- Alternate Account Number
- ATM
- Cheque Book
- Pass Book
- IBAN Account Number
- MT110 Reconciliation Required
- Frozen
- Project Account
- Account Class Type
- Stop Payments
- Account Open date
- ATM Account Number
- Dormant
- Function ID
- Multi Currency Account

4.1.38 Viewing Customer Accounts

You can view the details of all accounts maintained for a specific customer using ‘Customer Account’ screen. You can invoke this screen by typing ‘STDACCDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Customer Number

Specify the customer number. On search, the system displays the following details pertaining to all the accounts held by this customer.

- Account Number
- Account Description
- Branch Code
- Customer Name
- Account type
- Currency Current Balance
- Account Status: displays the status as open or closed.

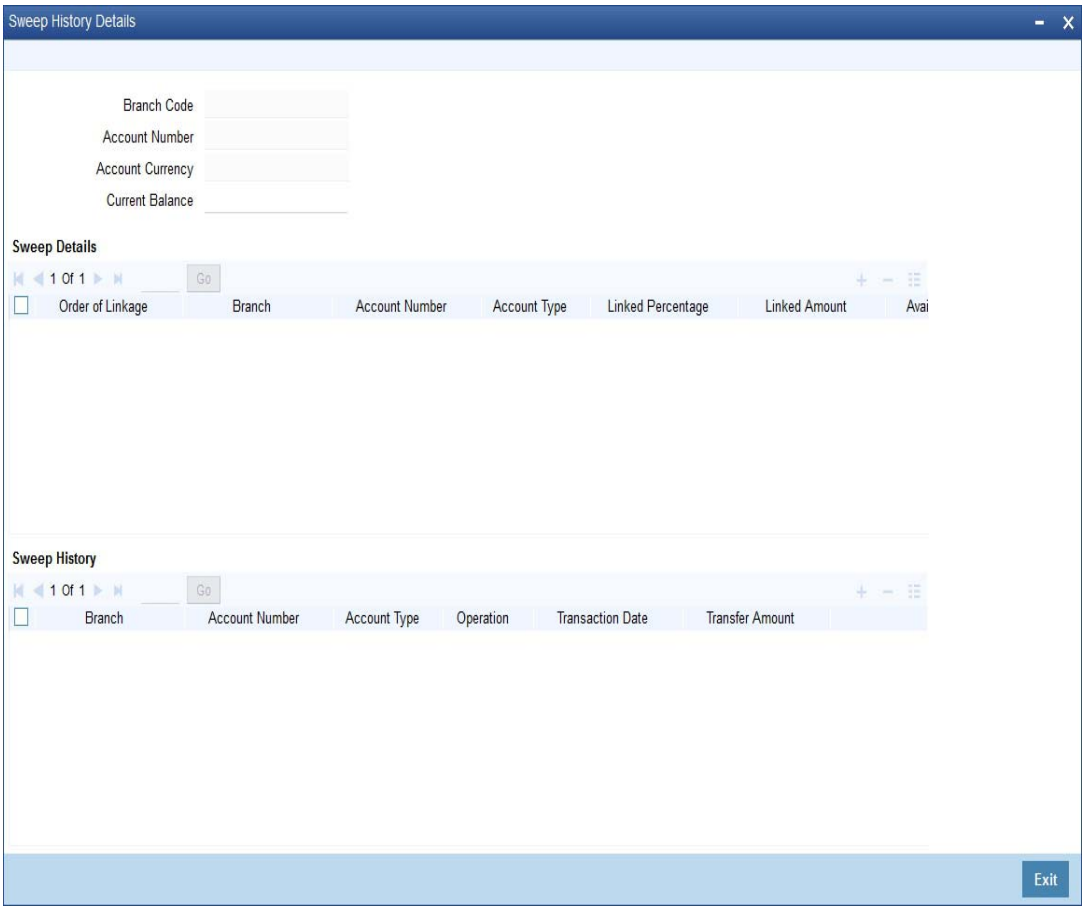
To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in this User Manual.

4.1.39 Viewing Customer Account Sweep History Details

The system computes the Sweep history details when Cover Accounts / Auto Deposits / Term Deposits are linked to the primary CASA account in ‘Sweep in Structure’ screen at customer account level.

You can view Customer Account Sweep details in the Customer Account Sweep History Details screen. You can invoke this screen by typing ‘STDSWHIS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on following parameters and fetch records:

- Branch Code
- 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 this User Manual.

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

If you are allowed to query sweep details for the account, then system displays the details pertaining to the Sweep and Sweep History:

Sweep Details

- Order of Linkage
- Branch
- Account Number
- Account Type
- Linked Percentage

- Linked Amount
- Available Amount
- Utilized Amount
- Account Structure

Sweep History for the customer account:

- Branch
- Account Number
- Account Type – Displays the linked account types(Cover/Auto deposit/Term Deposit)
- Operation – Displays the process of the transaction (Sweep in /Sweep out)
- Transaction Date
- Transfer Amount

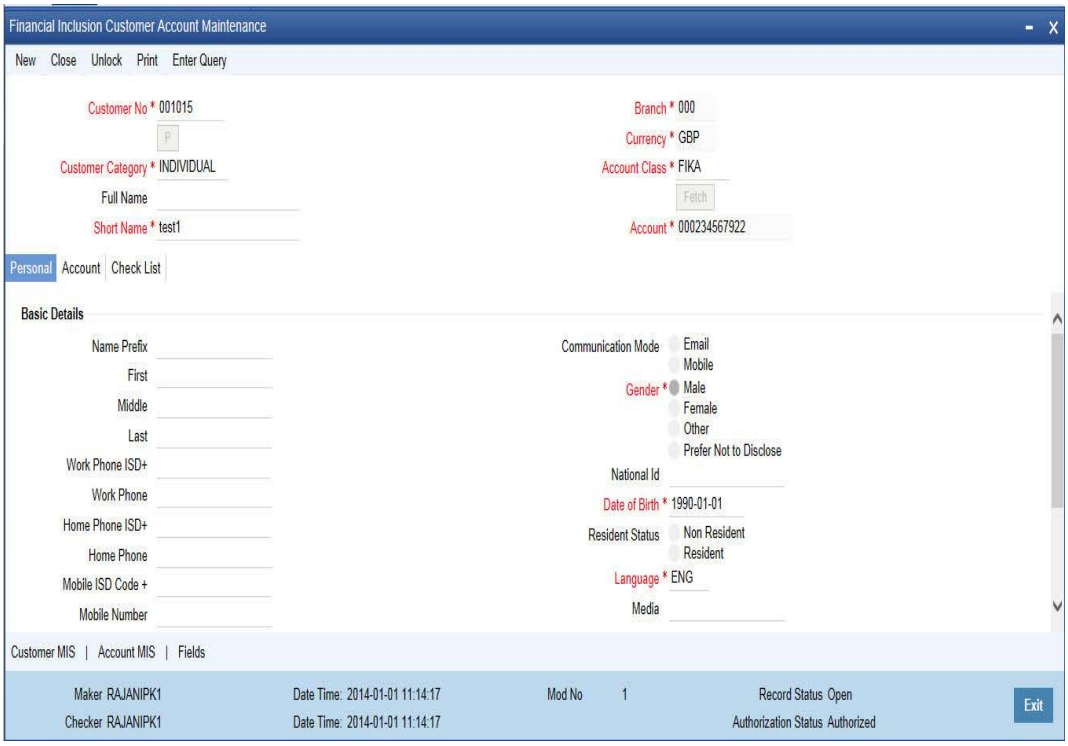
4.2 Financial Inclusion Customer Account Creation

This section contains the following topics:

- Section 4.2.1, "Creating FI Customer and Customer Accounts"
- Section 4.2.2, "Viewing FI Customer Account Creation Details"

4.2.1 Creating FI Customer and Customer Accounts

You can create a financial inclusion customer and customer account using ‘FI Customer Account Creation’ screen. You can invoke this screen by typing ‘STDFIACC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following in this screen:

Customer Number

Specify the customer number.

Customer Category

Select the category under which a particular customer has to be categorized.

Full Name

Specify the full name of the customer.

Short Name

Specify the customer's unique abbreviated name or a short name.

Branch

Specify the code of the corresponding branch.

Currency

Specify the currency of the account.

Account Class

Specify the account class.

Account

Specify the customer account number.

4.2.1.1 Personal Tab

Basic Details

Name Prefix

Specify the title prefixed to the name of the customer.

First

Specify the First name of the customer.

Middle

Specify the Middle name of the customer.

Last

Specify the Last name of the customer.

Work Phone ISD+

Specify a valid international dialing code for the work telephone number of the customer. The adjoining option list displays all valid ISD codes maintained in the system. Select the appropriate one.

Work Phone

Specify the work telephone number of the customer.

Home Phone ISD+

Specify a valid international dialling code for the home telephone number of the customer. The adjoining option list displays all valid ISD codes maintained in the system. Select the appropriate one.

Home Phone

Specify the home telephone number of the customer.

Mobile ISD Code+

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the customer.

Email ID

Specify the email address of the customer.

Sanction Check Status

The system displays the status of the sanction check request .

By default the ‘Sanction Check Status’ is updated as ‘Not Required’. When the request for sanction check is send, then the status is updated as ‘Pending’. If the sanction check status of the record is ‘Pending’, then the records cannot be reopened, modified or authorized.

Based on the final status received from the external system, the status is updated as 'Approved' or 'Rejected'.

Communication Mode

Indicate the mode of communication to be used to intimate the customer about the beneficiary account credit. You can select one of the following options:

- Mobile
- Email ID

Gender

Select the gender of the customer. The following options are available for selection:

- Male
- Female
- Other
- Prefer Not to Disclose

National ID

Specify the national identification number or national social security number of the customer.

Date of Birth

Specify the date of birth of the customer.

Resident Status

Choose the resident status of the customer. This indicates whether the customer is a recognized resident of the country in which the particular branch of your bank operates or not. Choose one of the following options:

- Resident
- Non Resident

Language

Specify the language in which your customer wants the statements and advices to be generated while sending periodic updates. Alternatively, you can also choose the language from the option list.

Media

Specify the medium of communication.

Address

Address for Correspondence

Name

Specify the name of the customer. The customer will be addressed by this name in all correspondences sent from the bank.

Address Code

Specify the address code.

Address 1- 4

Specify the mailing address of the customer in the four rows that are provided.

Pincode

Specify pincode of the address specified.

Country

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

Nationality

Specify the nationality of the customer. The list of country codes are available in the option-list positioned next to this field. You can select the appropriate.

Permanent Address

Same as Correspondence Address

Select the check box if the 'Address For Correspondence' is same as "Permanent Address'. If the permanent is same as the address for correspondence, you need not provide the details of the permanent address.

Address Code

Specify the address code.

Address 1-4

Specify the permanent address of the customer.

Pincode

Specify pincode of the address specified.

Country

Specify the country of permanent residence of the customer.

Additional Details

KYC Status

Select the KYC status of the customer.

KYC Reference

Specify the KYC Reference Number. The option list displays all valid KYC reference numbers generated. Choose the appropriate one.

Identifier

Name

Specify the unique identifier name.

Value

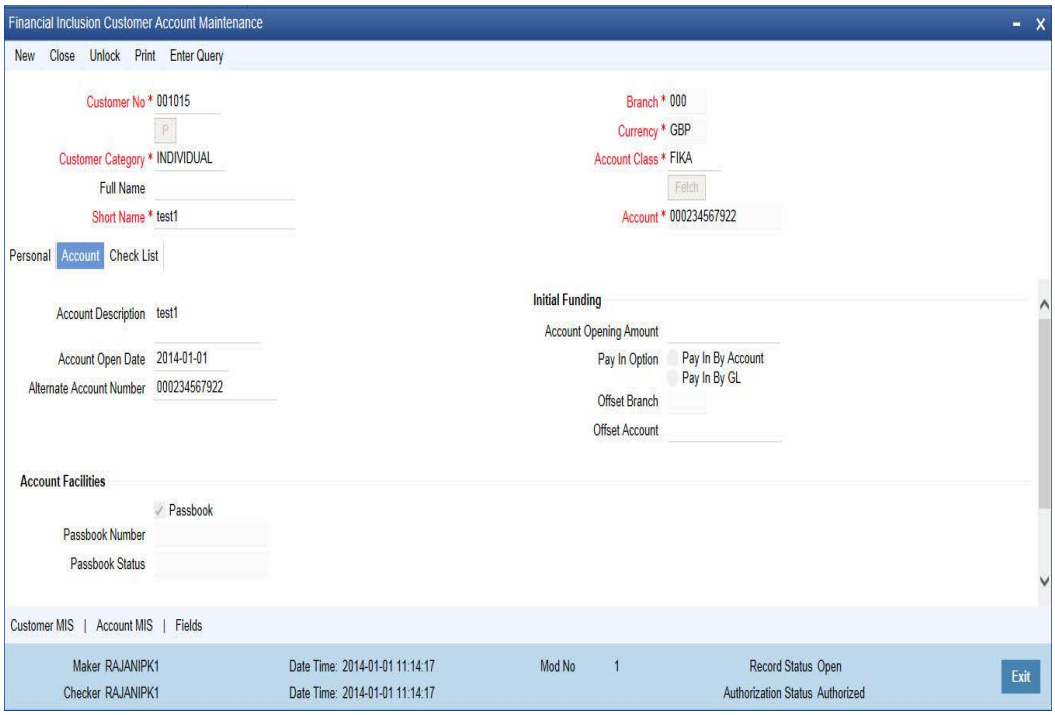
Specify the unique identifier value.

SSN

Specify the social security number.

4.2.1.2 Account Tab

Click 'Account' tab in the 'FI Customer Account Creation' screen to capture account details for the customer.



Account Description

Give a brief description on the account.

Account Open Date

Specify the account opening date from the adjoining calendar.

Alternate Account Number

Specify the alternate account number.

Initial Funding

Account Opening Amount

Specify the amount funded to open the account.

Pay in Option

Specify the pay in option. You can pay in by account or by GL.

Offset Branch

Specify the offset branch for initial funding.

Offset Account

Specify the offset account for initial funding.

Account Facilities

Passbook

Check this box if the account requires a passbook.

Passbook Number

The system displays the generated passbook number.

Passbook Status

The system displays the status of the passbook.

Nominee Details

Name

Specify the name of the nominee.

Date of Birth

Specify the date of birth of the nominee.

Relationship

Specify the customer's relationship with the nominee.

Address Code

Specify the address code.

Address 1-4

Specify the address of the nominee.

Minor

Indicate if the nominee is a minor.

Guardian Name

Specify nominee's guardian name.

Relationship

Specify guardian's relationship with the nominee.

Address Code

Specify the address code.

Address 1-4

Specify the address of nominee's guardian.

Pincode

Specify the pincode of address provided.

Temporary OD

Limit Currency

Specify the limit currency.

Temporary Overdraft Start

Specify the start date from when the temporary overdraft limit becomes effective.

Temporary Overdraft End

Specify the end date from when temporary overdraft limit ceases to be effective.

Temporary Overdraft Limit

Specify the temporary overdraft limit amount.

TOD Renewal

Renew TOD

Check this box to indicate if temporary overdraft renewal is required.

Renew Frequency

Select the frequency of TOD renewal.

Renew Unit

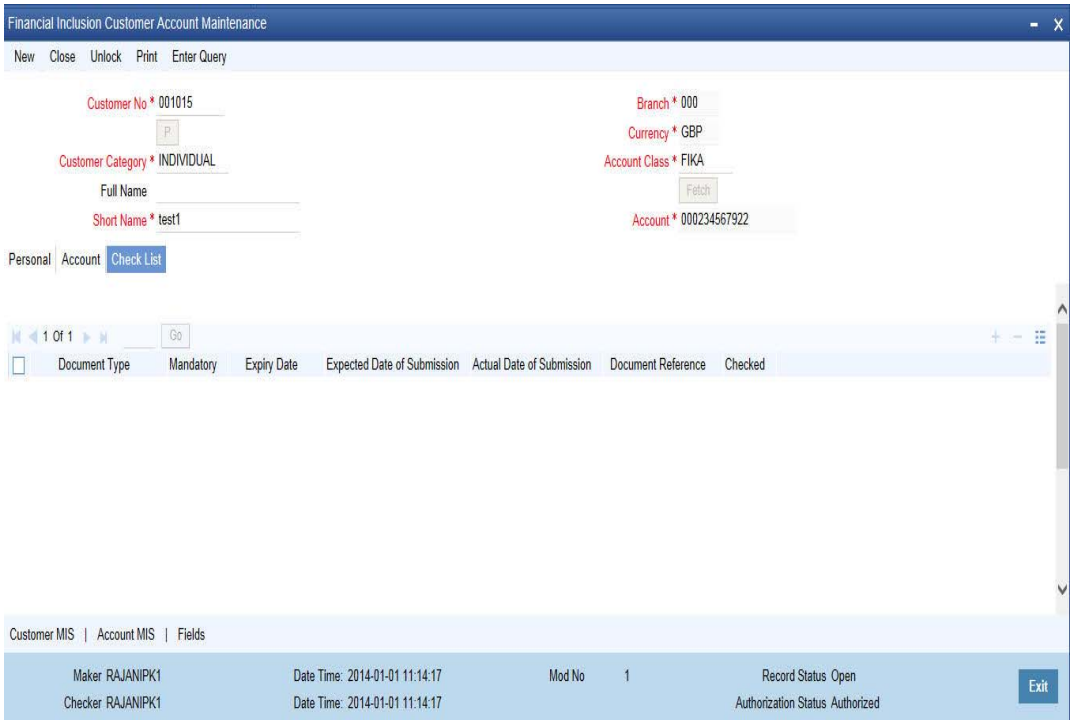
Specify the TOD renew unit.

Next Renewal Limit

Specify the next renewal limit.

4.2.1.3 Checklist Tab

Click the 'Check List' tab from the 'FI Customer Account Creation' screen to capture the details of document types that are to be maintained.



Document Type

Specify the type of document.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Expiry Date

Specify the expiry date of the document.

Expected Date of Submission

Specify the expected date of submission of the document.

Actual Date of Submission

Specify the actual date of submission of the document.

Document Reference

The system displays the reference number of the uploaded document.

Checked

Check this box to indicate that the received documents are checked.

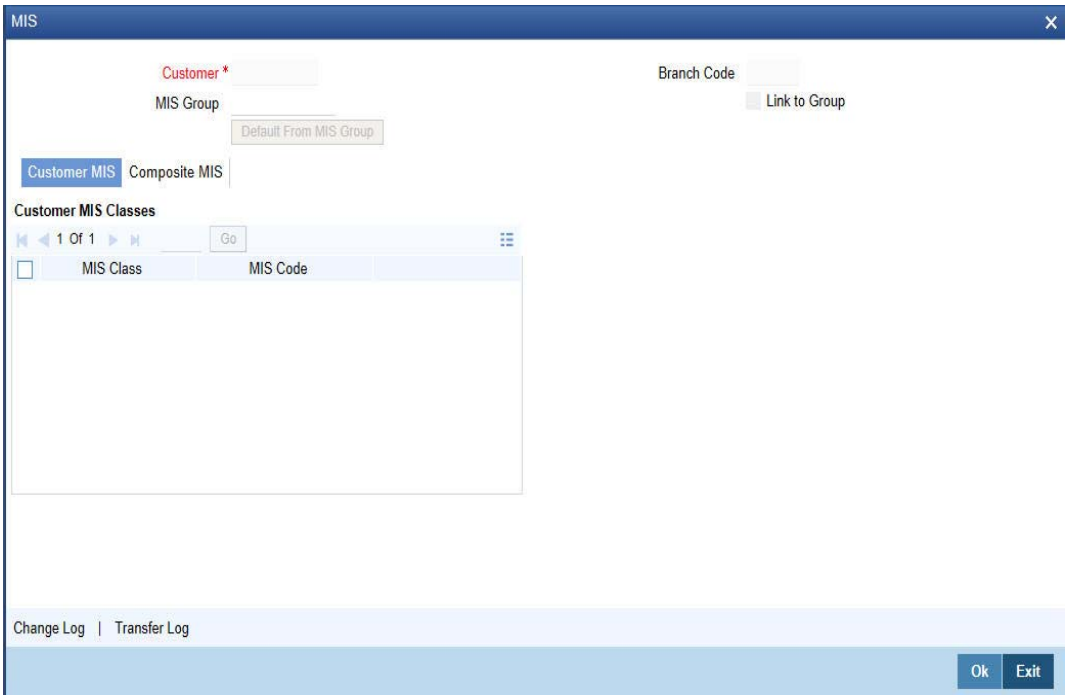
Remarks

Specify remarks, if any.

You can upload, delete and view the document details by clicking ‘Upload’, ‘Delete’ and ‘View’ button in the Checklist tab of ‘FI Customer Account Creation’ screen.

4.2.1.4 Customer MIS Button

Click ‘Customer MIS’ button to invoke MIS screen.



Specify the following in this screen:

Customer

The system displays the customer code.

MIS Group

Specify the MIS Group to which the customer should be linked.

Branch Code

The system displays the branch code.

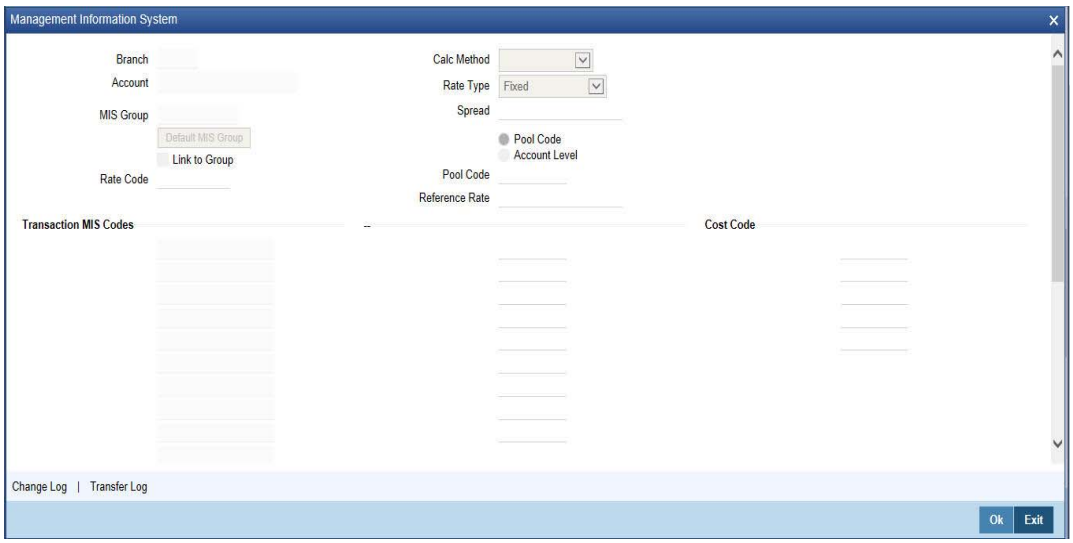
Link to Group

Check this box to link the customer to MIS group.

The details of the customer and composite class of entities are defaulted under Customer MIS and Composite MIS sections.

4.2.1.5 Account MIS Tab

Click ‘Account MIS’ button to invoke MIS screen.



Specify the following in this screen:

Branch

The system displays the branch code of the customer.

Account

The system displays the customer account.

MIS Group

The system displays the MIS group.

Link to Group

Check this box to link the customer to MIS group.

Rate Code

Specify the rate code.

Calc Method

Select the calculation method from the drop-down list.

Rate Type

Select the rate type from the drop-down list.

Spread

Specify the spread for the account.

Pool Code

Select the pool code to apply the rate maintained for the pool to which the account belongs to.

Account Level

Select ‘Account Level’ to apply the rate maintained at account level.

Reference Rate

Specify the reference rate.

System displays Transaction MIS Codes and Cost Code Codes.

4.2.1.6 Fields Button

You can capture User Defined Fields for the customer account, using the ‘UDF’ screen.'

FI Customer and Customer Account Validations

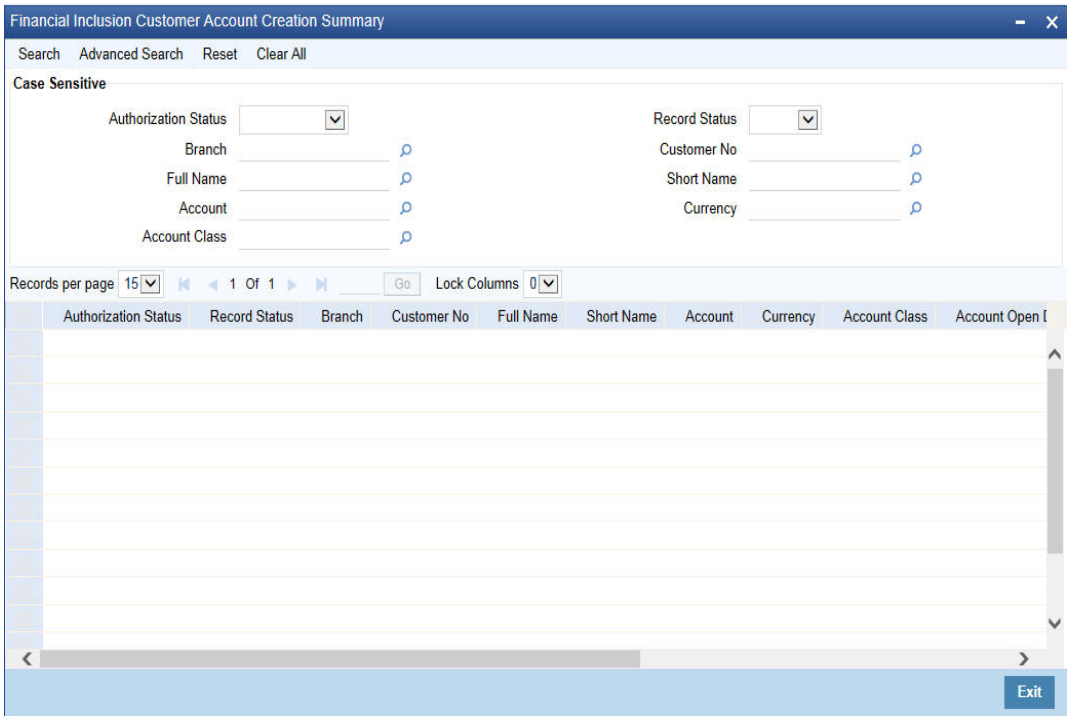
- The system will not allow any operations in STDCIF, STDCIFAD, STDCUSAC and STDCASAC screens for FI customers and customer accounts.
- For ‘Close’ operation in STDFIACC:
  - If the close mode is CASH, the user can close the customer account only from 1301 (Close out Withdrawal) screen. The customer record will also get closed during this time.
  - If the close mode is anything other than CASH, then user should close the record from STDFIACC screen.
- You cannot transfer FI account class to normal account class and normal to FI account class using Account Class Transfer (STDACTFR) screen. You can transfer the account class only if both old and new account classes are FI Account classes.
- An FI account class and currency cannot be mapped to more than one IC product with booking account type as ‘Interest’. The system allows you to map FI account class to multiple charge products.
- You cannot enable ‘Special Conditions Only’ flag in IC Product Maintenance (ICDPRMNT) screen if FI account class is mapped to it.
- If an FI account class is mapped to an IC product, then the IC rule that is mapped should not have more than one debit and one credit type formula.
- Signature verification process will be skipped for FI customer accounts during branch transaction input.
- A user role ‘FIROLES’ will be mapped to the FI related users and this role will be restricted from accessing other function IDs other than the allowed functions.

Details on allowed set of functions are available in the Annexure chapter of this user manual.

4.2.2 Viewing FI Customer Account Creation Details

You can view the FI customer account creation details maintained in the ‘FI Customer Account Creation’ screen using the ‘FI Customer Account Creation Summary’ screen. You

can invoke this screen by typing ‘STSFIACC’ 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
- Branch
- Record Status
- Customer Number
- Full Name
- Short Name
- Account
- Currency
- Account Class

Select any or all of the above parameters for a query and click ‘Search’ button. The system displays the following records meeting the selected criteria:

- Authorization Status
- Record Status
- Branch
- Customer No
- Full Name
- Short Name
- Account
- Currency
- Account Class
- Account Open Date
- Account Description

- SSN
- Address 1
- Nationality
- Country
- Customer Category

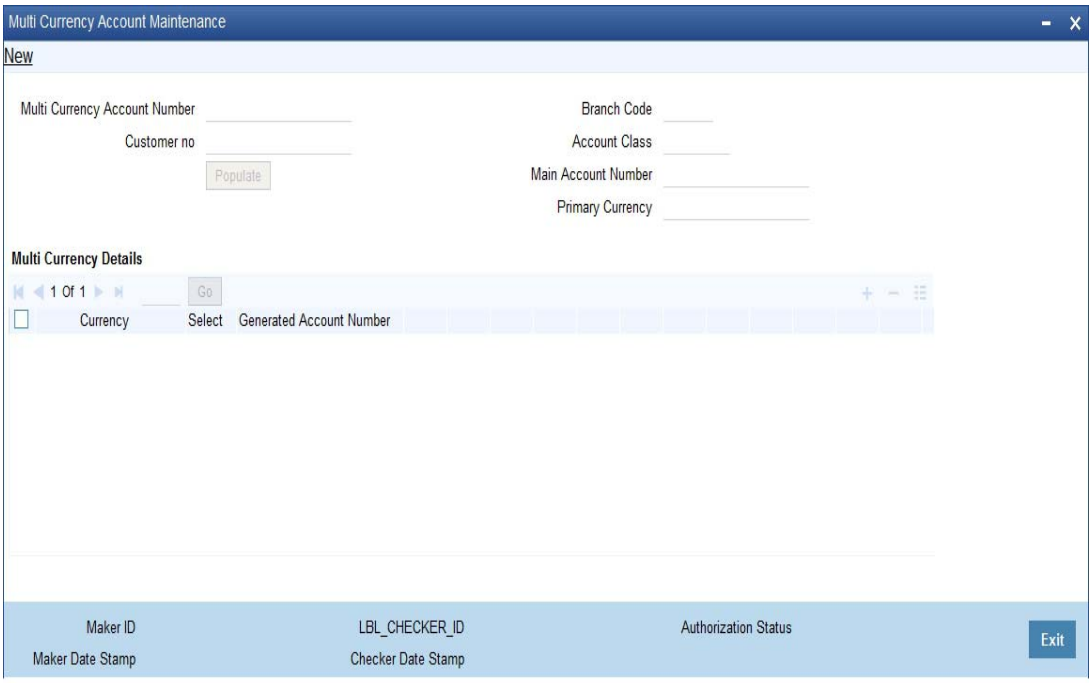
4.3 Multi Currency Account Maintenance

This section contain the following topic:

- Section 4.3.1, "Opening Multi Currency Account"

4.3.1 Opening Multi Currency Account

Invoke the 'Multi Currency Account Maintenance' screen by typing 'STDMCYAC ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the new button on the toolbar.



Multi Currency Account Number

Select the Multi Currency Account Number of the customer. Select one of the following value from the option list.

The system allows you to select multi currency account number if multi currency is enabled. The account number option list of the following screens will fetch the multi currency accounts also:

Function ID	Function Description
1000	Miscellaneous Transfer
1001	Cash Withdrawal
1006	Account to Account Transfer
1008	Miscellaneous Customer Debit

1010	BC Issue against Account
1014	DD Issue against Account
1401	Cash Deposit
1408	Miscellaneous Customer Credit
8309	BC Liquidation against Account
8312	DD Liquidation against Account
LOCH	In House Cheque Deposit
1406	International Cash Transfer
DEDTRONL	Single entry
DEDJNLON	Journal entry Online
DEDMJONL	Journal multi offset entry
ISDINSTN	Settlement Instruction Maintenance
ISCTRSTL	Settlement
CSCTRSPT	Split Settlement
CLDACCNT	Account Detail
CLDACCVM	Value Dated Amendments
CLDCMTMT	Commitment Account
CLDCMTVM	Commitment VAMI
CLDMNDSB	Manual disbursement
CLDPYMNT	Payment Input
CLDMROL	Rollover Input
SIDTRONL	Standing Instruction Online Detailed
LCDTRONL	LC Contract Detail
LCDTRPAY	LC Payment Input
BCDTRONL	BC Contract Detail
BCDTRPAY	BC Payment Input

Customer Number

The system displays the customer number.

Branch Code

The system defaults the branch code when MCA number has been selected.

Account Class

The system displays the value of account class.

Main Account Number

The system displays the main account number of the customer.

Primary Currency

The system defaults the primary account currency of the customer.

The other account currencies under MCA account class are opened in this screen when the primary account is authorized.The primary account number and CASA are able to identify the MCA account.

It is not possible to open accounts in different branch using multi currency account class for the same customer.The Account Branch number for all the assigned casa accounts is same as that of the primary account created.

Only multi currency accounts opened in user logged in branch will be available for creating sub accounts in this screen. This screen will support multi-branch access.

It is possible to operate on each of the sub-account as per current support in FCUBS.

The cheque book and pass book details and other facilities are supported at the sub- account level and not at multi currency account level.

The account dormancy and inactive status related validations will be tracked only at the primary account level. However, other transaction restrictions can be marked at any sub-account (no debit, no credit, frozen).

Hotkeys will work based on the primary account if the account input is an multi currency account. The existing account description field displays description of the primary account, whenever multi currency account is selected across FCUBS screens.

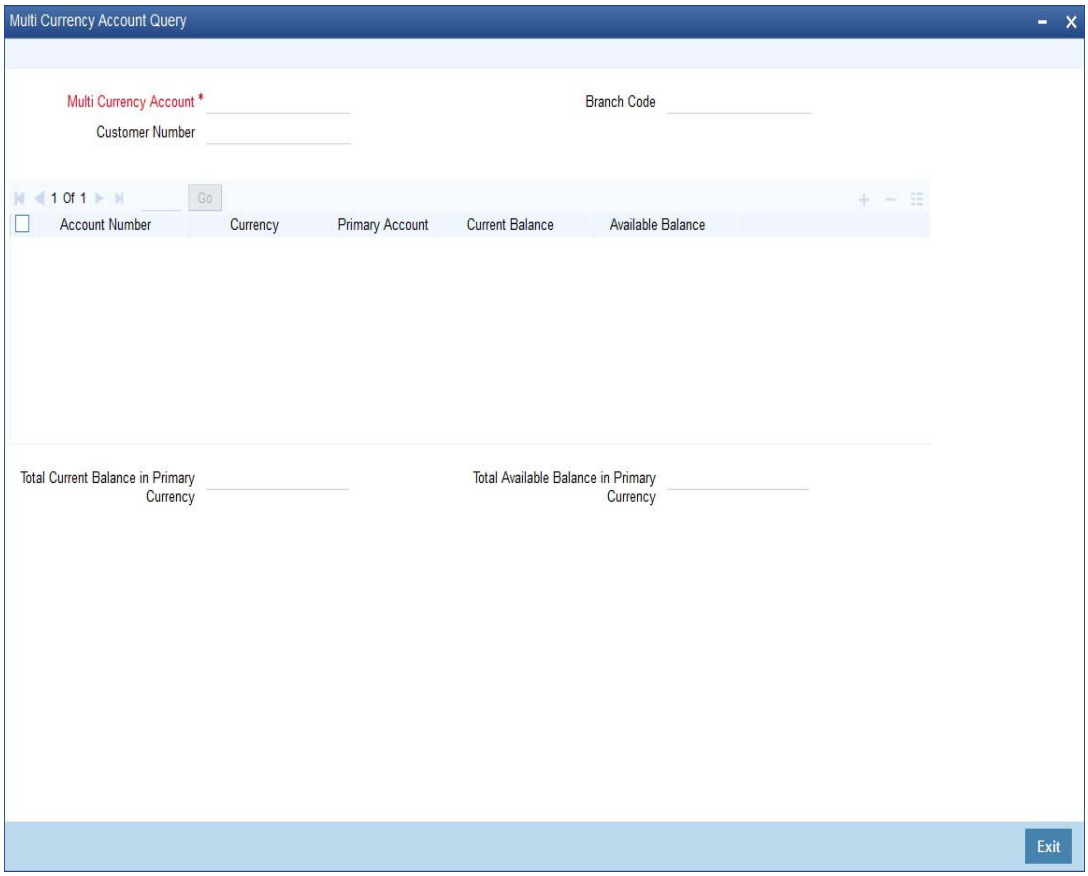
4.4 Multi Currency Account Query

This section contains the following topic:

- Section 4.4.1, "Opening Multi Currency Account query"

4.4.1 Opening Multi Currency Account query

Invoke the ‘Multi Currency Account query’ screen by typing ‘STDMCYQY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the new button on the toolbar.



The Multi currency Account Details will provide the following:

- The sub-account and primary account are part of MCA account class are listed along with current and available balances.
- The consolidated account available balance is shown in the primary account currency.

Multi Currency Account Number

Specify the Multi Currency Account Number of the customer. Select one of the following options from the option list.

Branch Code

The system displays the branch code of the customer.

Customer Number

The system displays the customer number.

Total Current Balance

The system displays total current balance in Primary Currency.

Total Available Balance

The system displays the total available balance in primary currency.

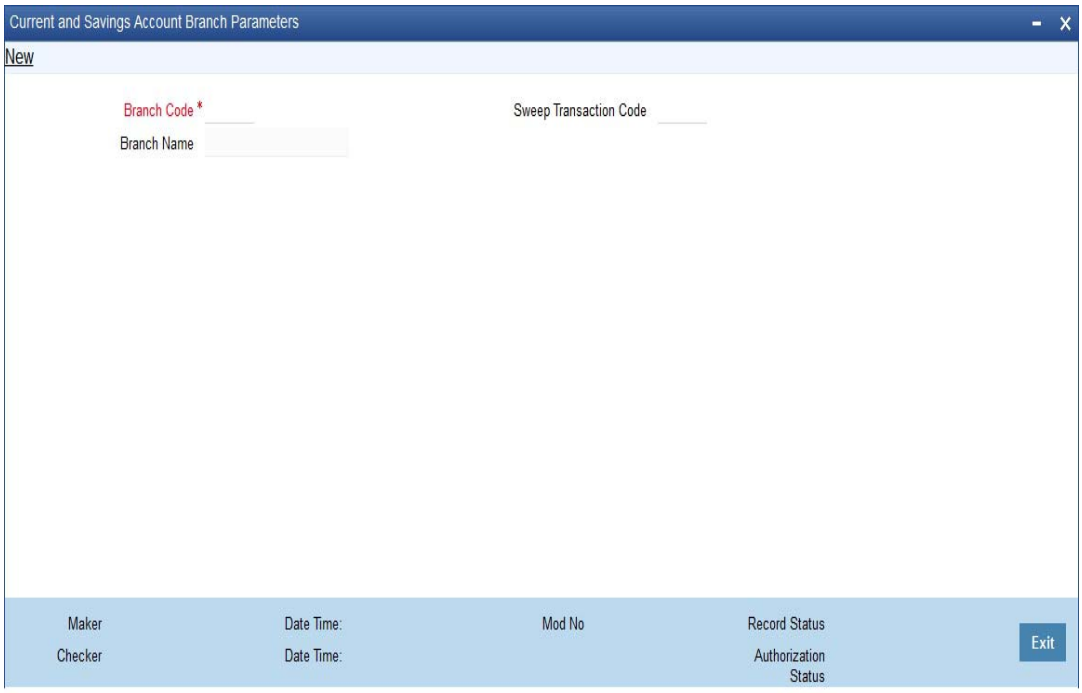
Transactions in Multiple Currency Account Opening

- If the account number is maintained as MCA, then the system checks for the transaction currency based on the screen. On tab out of transaction currency field, system updates the respective sub account of the MCA in the 'Account Number' field
- Transaction is internally routed to the appropriate sub account based on user selection. The respective sub account is also internally stored in the system.

- The following details are maintained separately for each account:
  - Interest/Charge calculation and application.
  - Account statements and Passbook.
  - Account activity in the entire life cycle of an account (till account closure).
- Only the primary account re-opens when closed primary account is re-opened.

4.5 CASA Branch Parameter Maintenance

You can maintain CASA related branch parameters in the 'Current and Savings Account Branch Parameter' screen. To invoke this screen, type 'CADBRMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can specify the following parameters:

Branch Code

Specify the branch code from the adjoining option list.

Sweep Transaction Code

Specify the sweep transaction code from the adjoining option list.

Branch Name

System displays the branch name.

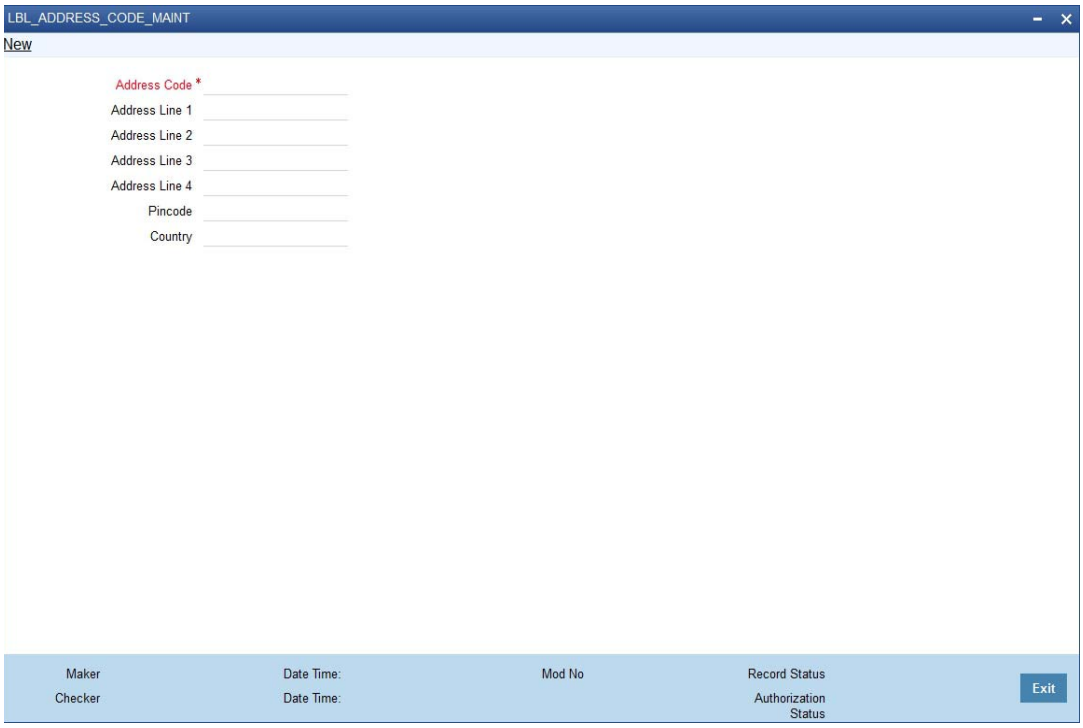
4.6 Address Code Maintenance

This section contains the following topics:

- Section 4.6.1, "Maintaining Address Code"
- Section 4.6.2, "Viewing Address Code Maintenance"

4.6.1 Maintaining Address Code

You can maintain CASA related address code parameters in the ‘Current and Savings Account Branch Parameter’ screen. To invoke this screen, type ‘STDADMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can specify the following parameters:

Address Code

Specify the address code from the adjoining option list.

Address Line 1 - 4

Specify the mailing address of the customer.

Pincode

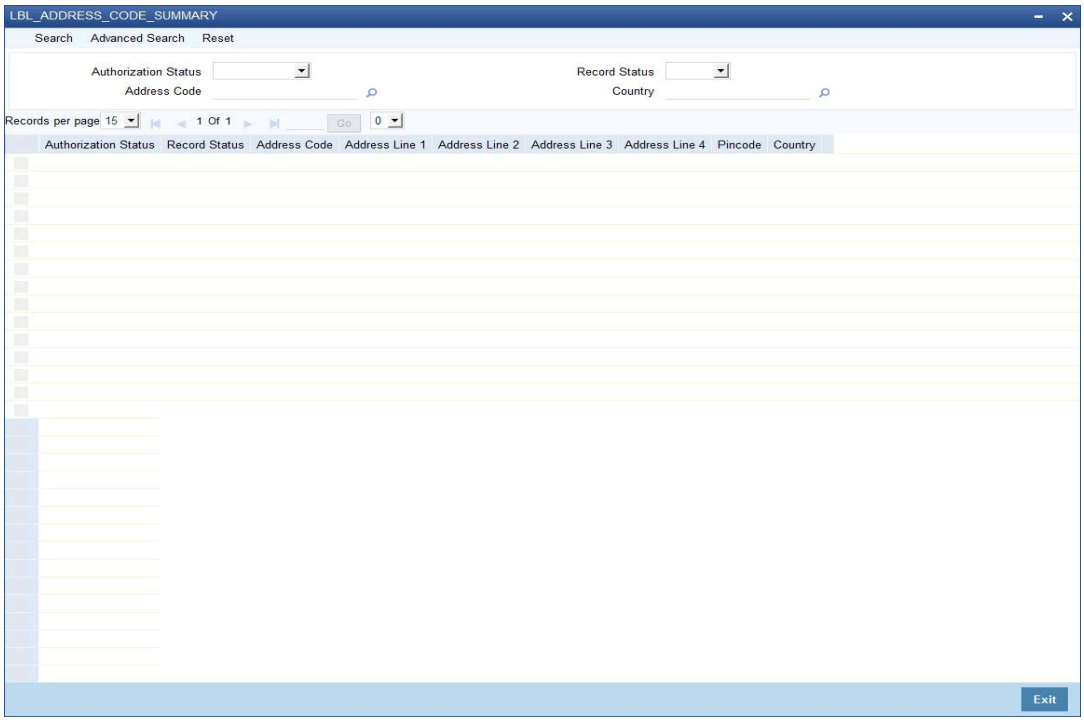
Specify pincode of the mailing address specified.

Country

Specify the country as given in the address of correspondence of the customer. You can select the appropriate country from the adjoining option list.

4.6.2 Viewing Address Code Maintenance

You can view the address code details maintained in the ‘Address Code Maintenance’ screen using the ‘Address code Summary’ screen. You can invoke this screen by typing ‘STSADMNT’ 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 paramteres and fetch records:

- Authorization Status
- Address Code
- Record Status
- Country

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

The system displays the following details pertaining to the fetched records:

- Authorization Status
- Address Code
- Address Line 1
- Address Line 2
- Address Line 3
- Address Line 4
- Record Status
- Pincode
- Country

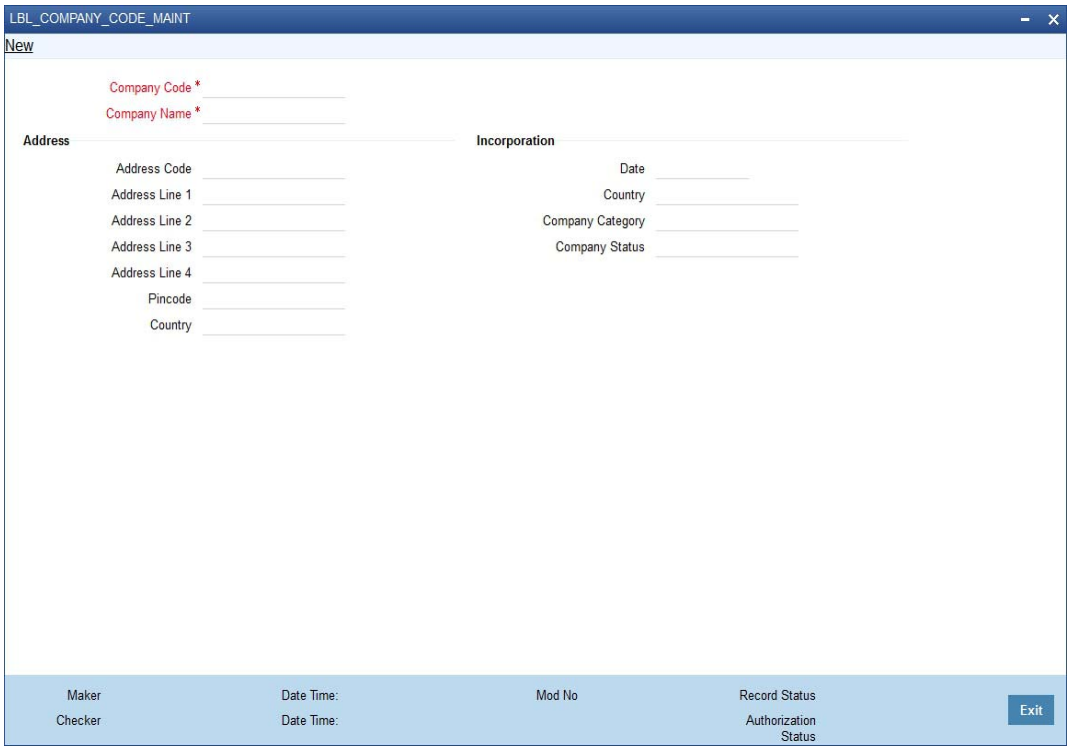
4.7 Company Code Maintenance

This section contains the following topics:

- Section 4.7.1, "Maintaining Company Code"
- Section 4.7.2, "Viewing Company Code Maintenance"

4.7.1 Maintaining Company Code

You can maintain CASA related company code parameters in the ‘Current and Savings Account Branch Parameter’ screen. To invoke this screen, type ‘STDCPMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can specify the following parameters:

Company Code

Specify the company code from the adjoining option list.

Company Name

Specify the company name as an Registered address of the organization.

Address

Address Code

Specify the address code from the adjoining option list.

Address Line 1 - 4

Specify the mailing address of the customer.

Pincode

Specify pincode of the mailing address specified.

Country

Specify the country as given in the address of correspondence of the customer. You can select the appropriate country from the adjoining option list.

Incorporation

Date

Specify the date on which the customer's company was registered as an organization.

Country

Specify the country of registration of the office of the corporate.

Company Category

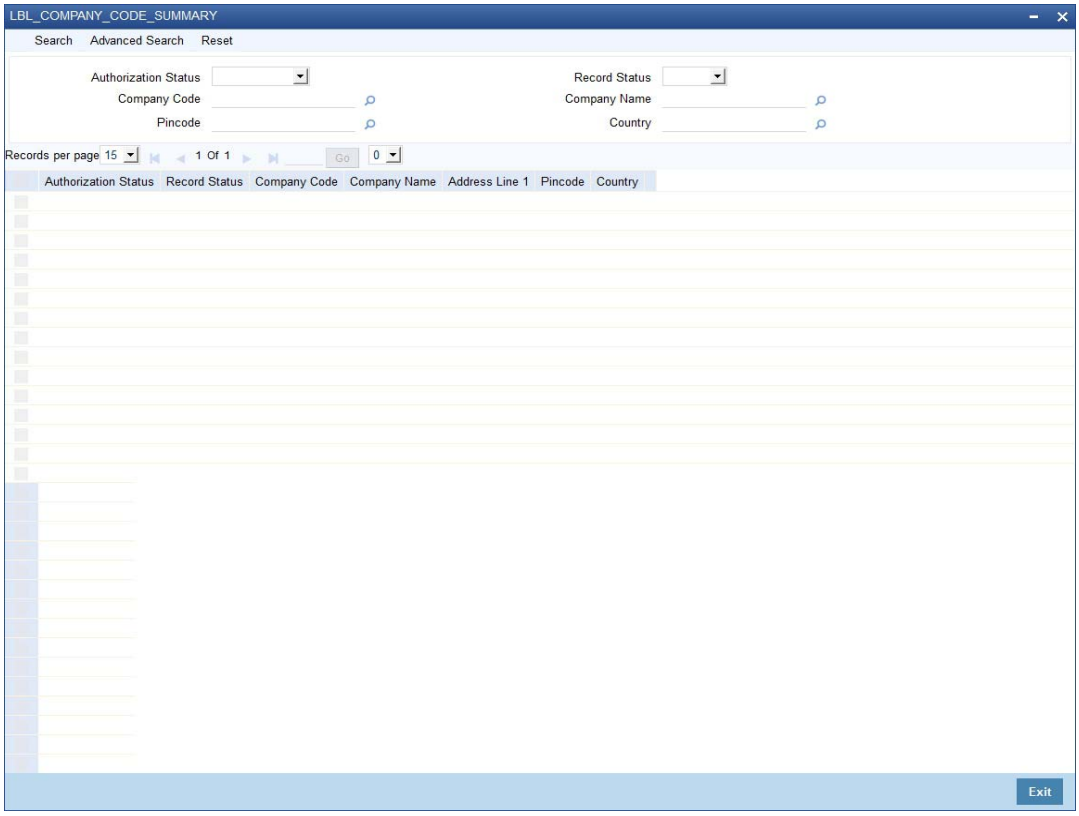
Specify the company category

Company Status

Specify the company status.

4.7.2 Viewing Company Code Maintenance

You can view the address code details maintained in the 'Company Code Maintenance' screen using the 'Company code Summary' screen. You can invoke this screen by typing 'STSCPMNT' 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 paramteres and fetch records:

- Authorization Status
- Record Status
- Company Code
- Company Name
- Pincode

- Country

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

The system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Company Code
- Company Name
- Address Line 1
- Pincode
- Country

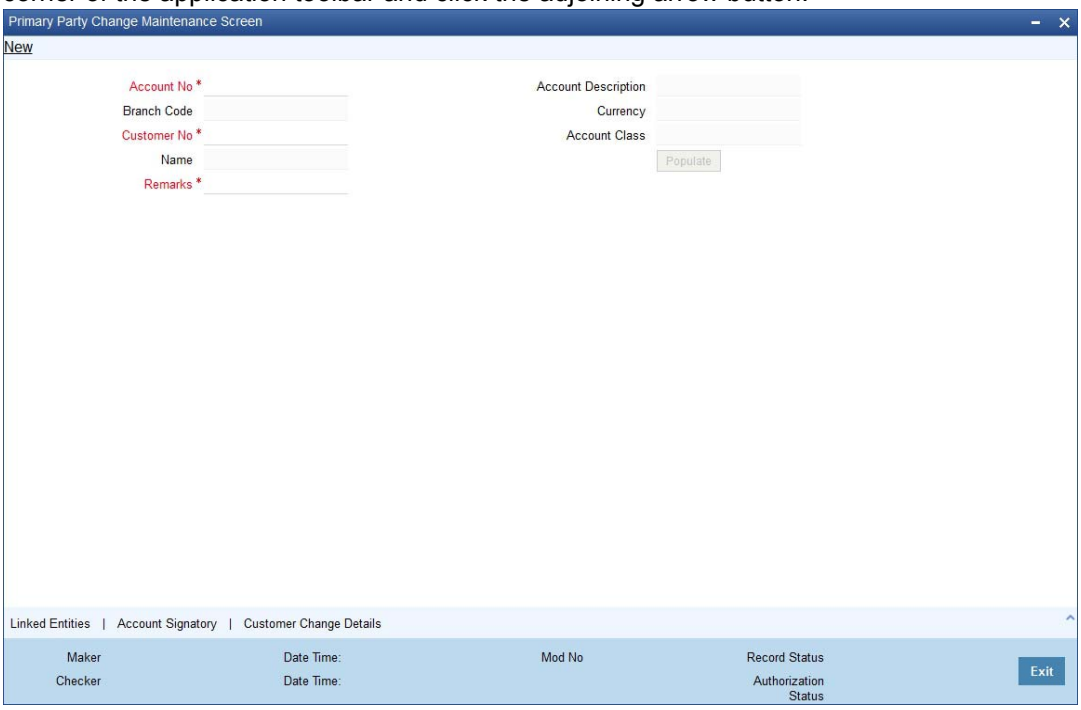
4.8 Primary Party Change Maintenance

This section contains the following topics:

- Section 4.8.1, "Changing Primary Party of an Account"
- Section 4.8.2, "Linked Entities Button"
- Section 4.8.3, "Account Signatory Button"
- Section 4.8.4, "Customer Change Button"
- Section 4.8.5, "Viewing Primary Party Change Summary"

4.8.1 Changing Primary Party of an Account

You can change the primary customer of a specific account using ‘Primary Party Change Maintenance’ screen. To invoke this screen, type ‘STDCUSCH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Account

Specify the account number for which you need to change the primary customer. The option list displays all valid active and open accounts under the current branch. Unauthorized and tanked accounts will not be available for selection.

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 this User Manual.

Select the appropriate account number.

Description

Based on the account selected, the system displays the account description.

Branch Code

The system displays the current branch code.

Currency

The system displays the currency associated with the selected account.

Customer Number

The system displays the customer number of the primary customer of the account.

You can modify this and specify the customer number as per requirement. The option list displays all valid active and open customer numbers. Select the appropriate one.

The customer number that you select here must be different from the customer number displayed on selection of the account number.

Once you have selected the customer number, click 'Populate' button. The system will update the 'Account Signatory' and 'Linked Entities' details based on the changed customer number. If you do not click the 'Populate' button, on saving the record, the system will display an error message.

Customer Name

Based on the customer number, the system displays the name of the customer.

Account Class

The system displays the account class to which the selected account belongs.

Remarks

Specify your remarks related to the change of primary customer.

4.8.2 Linked Entities Button

Click 'Linked Entities' button to view the linked entities.

When you click 'Populate' button after selecting the customer account, the system will update the changed customer as the primary account holder in 'Linked Entities' screen. The other details will remain the same. However, you can modify the details.

For further details on the 'Linked Entities' screen, refer to the section 'Specifying Linked Entities' in this chapter.

4.8.3 Account Signatory Button

Click ‘Account Signatory’ button to view the account signatory details.

When you click ‘Populate’ button after selecting the customer account, the system will update the account signatory details based on the changed customer.

The amount based signatures will be defaulted from the account level. In case modifications are done on these, system will reflect in the changes in STDCUSAC after authorization.

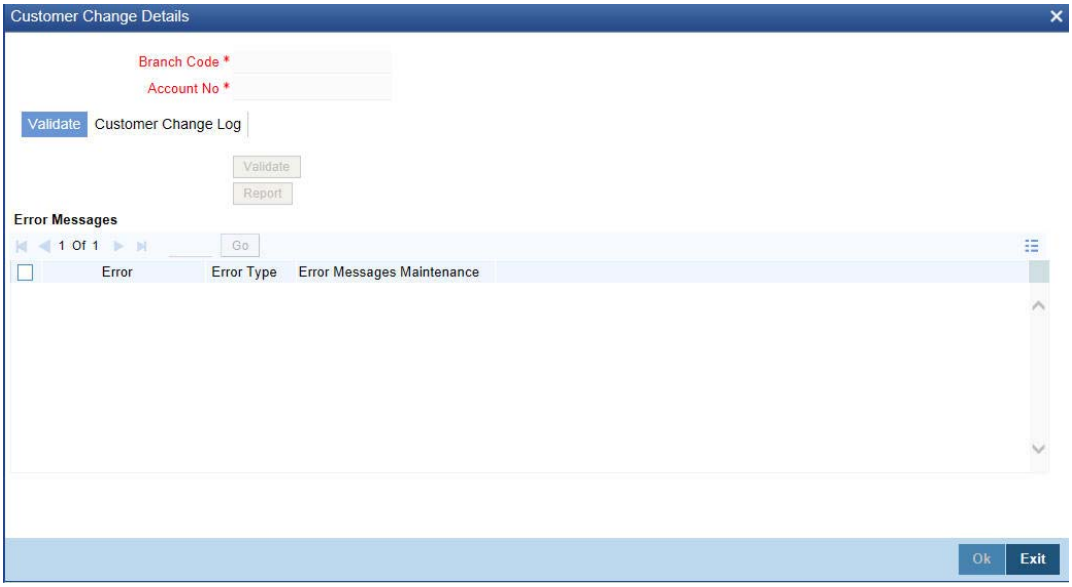
If you have checked the box ‘Replicate Customer Signature’, then the system clears the signatures maintained for the old customer in the ‘Account Signatory’ sub-screen and displays the rest of the signatures. This may include signatures of the joint holders. The system will also default the signature maintained for the changed primary account holder.

If you have not checked the option ‘Replicate Customer Signature’, then the system clears the signatures maintained for the old customer.

For further details on the ‘Account Signatory’ details, refer to the section ‘Specifying Account Signatory Details’ in this chapter.

4.8.4 Customer Change Button

Click ‘Customer Change Details’ button to view the details of primary customer changes.



You can view the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number for which the primary account has been changed,

4.8.4.1 Validate Tab

From the ‘Validate’ tab, you can validate the customer changes and view the error/override messages. Click ‘Validate’ button. The system will displays the following details if there is a possible error or override during the process.

Error Code

This is the error code for the error\ override message.

Type

This indicates whether the message was an error message or an override message.

Message

This field displays the details of the error/ override message.

The list will contain the details of possible errors in the beginning, followed by the possible overrides.

You can generate a report of the error/ override messages using the ‘Report’ button. Once you click this button, the system will display the ‘Report Options’ screen. Select the appropriate options and click ‘OK’ button to generate the report.

You can view the following details in the report:

Header

Under the Header, you can view the following details:

- Branch code
- Account Number
- New Customer Number
- Old Customer Number
- Remarks
- Date and Time
- Maker Id

Detailed

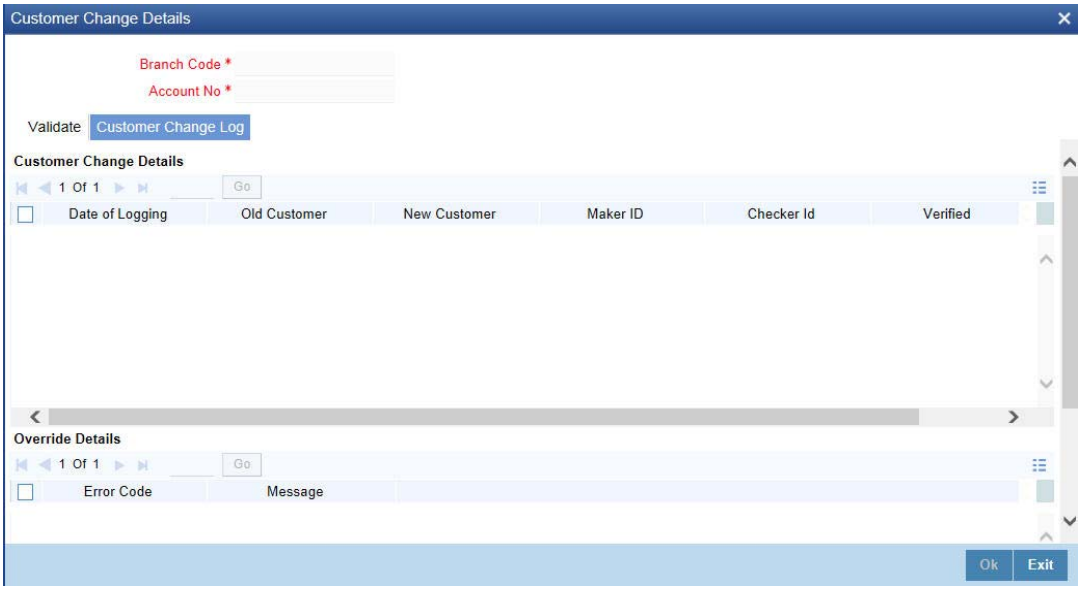
Under detailed section, you can view the following details:

- Error Code
- Error Type
- Error Message

Based on the possible error information received, you can resolve such issues and proceed to save the customer change.

4.8.4.2 Customer Change Log Tab

Under this tab, you can see the history of all customer changes that has happened for the selected account.



In this tab, you can view the history of all customer changes happened on a given account. Against each customer change information, you can view all the overrides triggered during the change process.

This screen will display the details of unauthorized customer changes, if any. The authorizer can view the overrides and take a decision whether to authorize the change or not.

For each primary party change, you can view the following details:

- Date of change
- Old customer number
- New customer number
- Remarks entered by the user
- The user ID of the maker
- The user ID of the checker/authorizer
- The user ID of the verifier
- Whether the change has been authorised or not

For every selected change record, you can view the following details of the errors/ overrides:

- Error code
- The error/ override message

Once you have captured and verified all the details, save the record. If the new customer number is not different from the old one, then the system will display an error message.

Note

- Multi branch access is not supported for this operation.
- This operation is considered as a customer account amendment. External notifications that exist for the customer account modification will continue to work for this.

– If there is any unauthorized primary party change record, then the system will not allow amendment of that customer account.

The primary party change will be effected and updated in the customer account records only after authorization. During authorization, the system will repeat the validations. If there is any error, then you will not be allowed to authorize the record.

You need to manually handle the following situations:

- Any correction in the relationships maintained at customer account level using ‘Primary Party Change’ screen
- Modification of address at the account level
- Re-submission of mandatory documents as part of customer change
- Change in the ICCF product, rule or charge
- Change in the joint holders list or list of signatories required because of the customer change
- Customer spread
- Deactivation of ATM cards and debit cards
- Changes in the status of the customer or account due to primary party change
- Checking uninitiated transaction (transactions in external channels), upload tables, workflow stages. Validation of transaction in referral queue, ELCM queue
- Validation of user defined status of account
- Issuance of new card to the new customer
- Validation of existing track receivables in the account
- Records for customer and account combination in the Service Request Screen (STDSRQST)

You need to operationally handle the following changes:

- Joint holders
- Notice preference
- Escrow transfer details
- Currency limit details
- Document checklist
- Interest and charge subsystems
- Address details, location, media, country code, cheque book name
- Deposit instructions and other instructions
- Nominee details
- Restriction details
- Memo instructions
- Service request
- Statement details
- Interim transaction report details
- UDF details
- ATM details such as name on card
- KYC status
- Customer account tax allowance limit
- Check book re-order details

- Dormancy parameter details (STDSTDOR)
- Salary account flag
- Home branch of old and new customers
- Gender, resident status, staff, minor status
- Stop payment request maintained
- New cheque book requests, debit card requests, Debit card activation requests

Note

– Through relationship pricing it is possible to define different rates based on the eligibility criteria of the customer. After the customer change has been effected, the system evaluates the eligibility criteria and applies benefit plan. At this point, the system considers the relationships maintained for the new customer.

– After the primary party change, AML tracking for online/daily TOV/monthly TOV for the customer group associated with the new customer takes place. On the same day, customer account entries will report to two customer numbers.

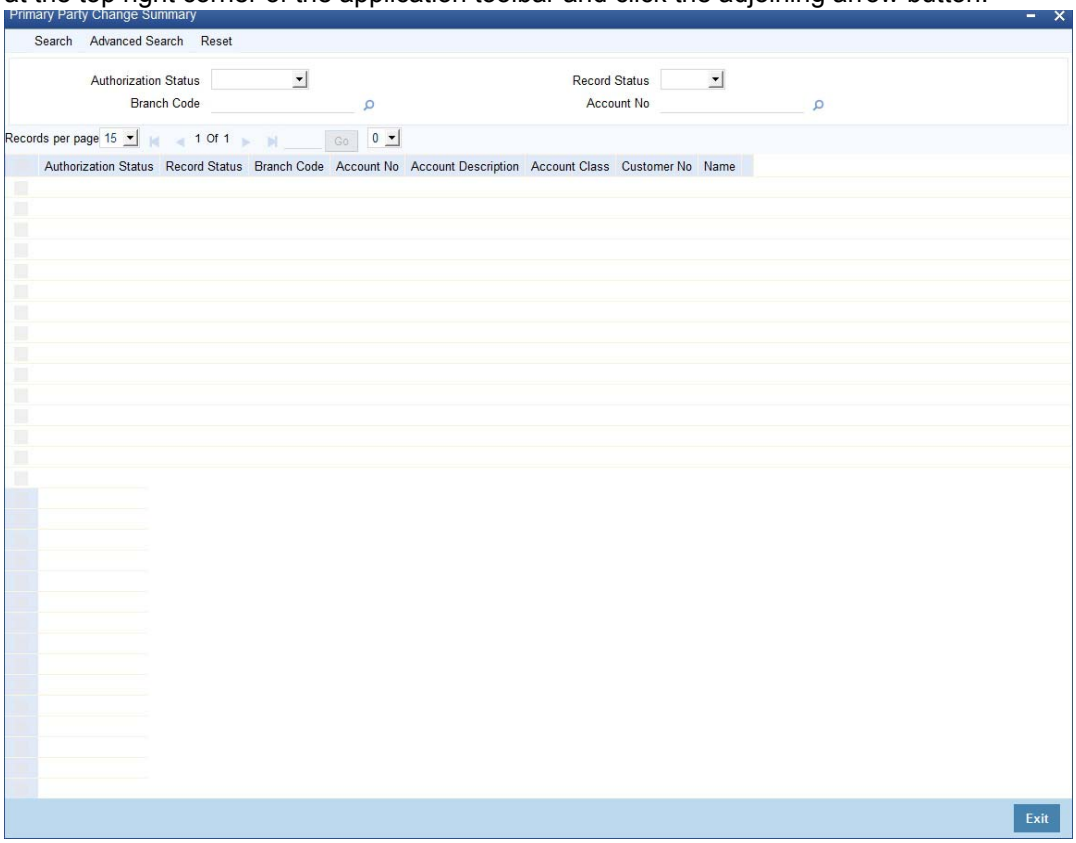
– In case of back dated transactions in the account after primary party change, the system considers the new customer while passing accounting entries.

– The system does not validate the origination accounts during primary party change.

– The changes made using ‘Primary Party Change’ screen will not reflect in the change log of the customer account screen.

4.8.5 Viewing Primary Party Change Summary

You can view a summary of primary party changes made in the system using ‘Primary Party Change Maintenance Summary’ screen. To invoke this screen, type ‘STSCUSCH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Branch code
- Account number

Once you have specified the parameters, click ‘Search’ button. The system displays the following details of all records that match the search criteria.

- Authorization status
- Record status
- Branch code
- Account number
- Account description
- Account class
- Customer number

Note

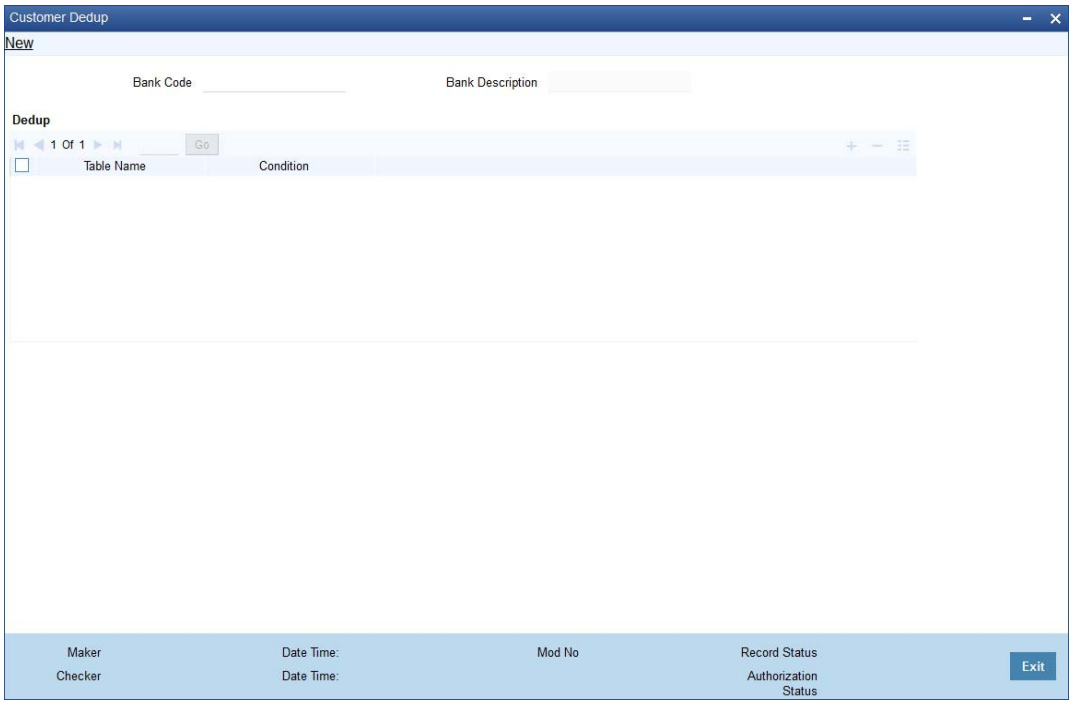
Following are some additional information related to primary party change.

- The system does not validate the usage of the account in the any retail transactions. Retail transactions includes following modules RT, UP, CG, IS and DE.
- If the account is used in corporate transactions, the system validates whether the account is maintained as a settlement account in any of the authorized or unauthorized contracts. If it is used, the system displays an override message listing the transaction reference numbers. Corporate transactions include the transactions from the modules other than those mentioned above.
- After the primary party change, the customer balance report to the MIS codes of the new customer. For existing transactions, the related customer or customer in MIS will not change.

4.9 Maintaining Customer De-duplication

You can frame the rule to avoid the duplicate the customer data using ‘Customer Dedup Maintenance’ screen. Also, you can modify the existing the De-duplication rule condition. You

can invoke this screen by typing ‘STDDEDUP’ 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:

Bank Code

Specify the unique bank code from the adjoining option list.

Bank Description

System defaults the bank name depending on the bank code selected.

Deduplication Rule

Sequence Number

System generates a new sequence number for each column whenever a parameter is changed.

Condition

Select the field name for the de-duplication check from the adjoining drop-down list. System displays all the fields of the below tabs in the customer creation screen.

- Main
- Auxiliary
- Personal
- Corporate

System will check the data duplication for the selected fields.

Note

System performs the de-duplication check for all existing customers against the latest available de-duplication condition maintained at the bank level.

System performs the de-duplication check for the new customers during customer creation and for existing customer during customer reopening as well as if the de-duplication rules are updated.

System performs de-duplication check for customers uploaded through Excel and also for customers created through BPEL.

System allows modifying the de-duplication rule condition if and whenever required.

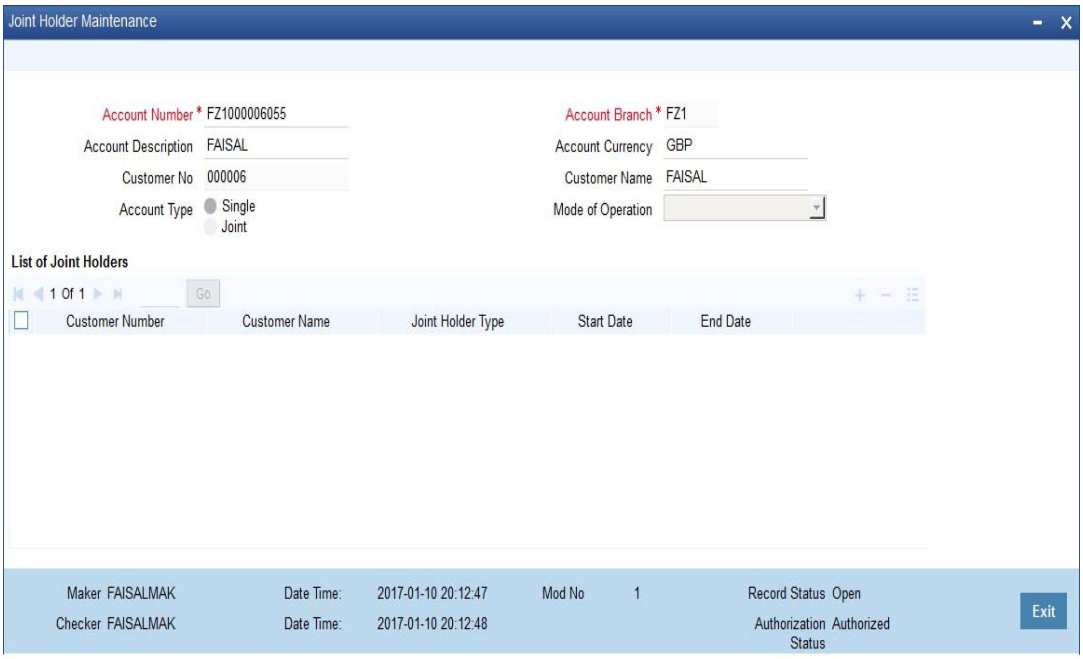
4.10 Joint Holder Maintenance

This section contains the following topics:

- Section 4.10.1, "Maintaining Joint Holder Details"
- Section 4.10.2, "Viewing Joint Holder Details"

4.10.1 Maintaining Joint Holder Details

You can maintain joint holders details using ‘Joint Holder Maintenance’ screen.You can invoke this screen by typing ‘STDJHMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Account Number

Specify the account number for which you want to enquire about the joint holder details. The adjoining option list displays the list of all valid account numbers. Select the appropriate one.

Based on the account number selected, the system defaults the following details:

- Account Description
- Account Branch
- Account Currency
- Customer Number
- Customer Name
- Account Type

- Mode of Operation

List of Joint Holders

You can add the joint holder details in this section if the selected account type is ‘Joint’. Maintain the following details:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

You cannot specify the primary customer number here.

Customer Name

The system displays the customer name based on the customer number selected.

Joint Holder Type

Specify the type of a joint account, a type of authority. Select the appropriate one from the adjoining drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer
- Power of Attorney

Note

One joint holder can have only one joint holder type of relation with the account. For example, if a customer is added as an ‘Authorized Signatory’ for the account, the same customer cannot be added as any other joint holder type.

You cannot modify the primary holder in this maintenance.

Start Date

Specify the starting date or valid from of the joint account.

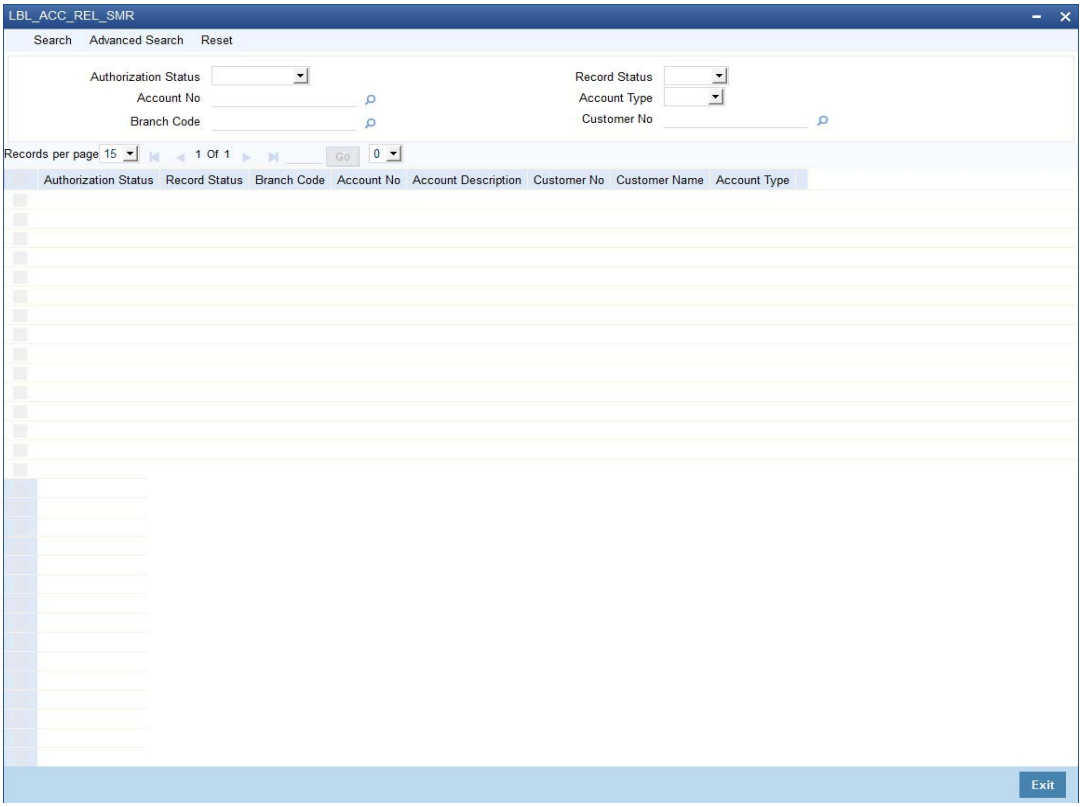
End Date

Specify the date on which the joint account has ended.

The system validates the specified details and saves the record.

4.10.2 Viewing Joint Holder Details

You can view the joint holder details maintained in ‘Joint Holder Maintenance’ screen using the ‘Joint Holder Summary’ screen. You can invoke this screen by typing ‘STSJHMNT’ 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
- Record Status
- Account Number
- Account Type
- Branch Code
- Customer Number

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

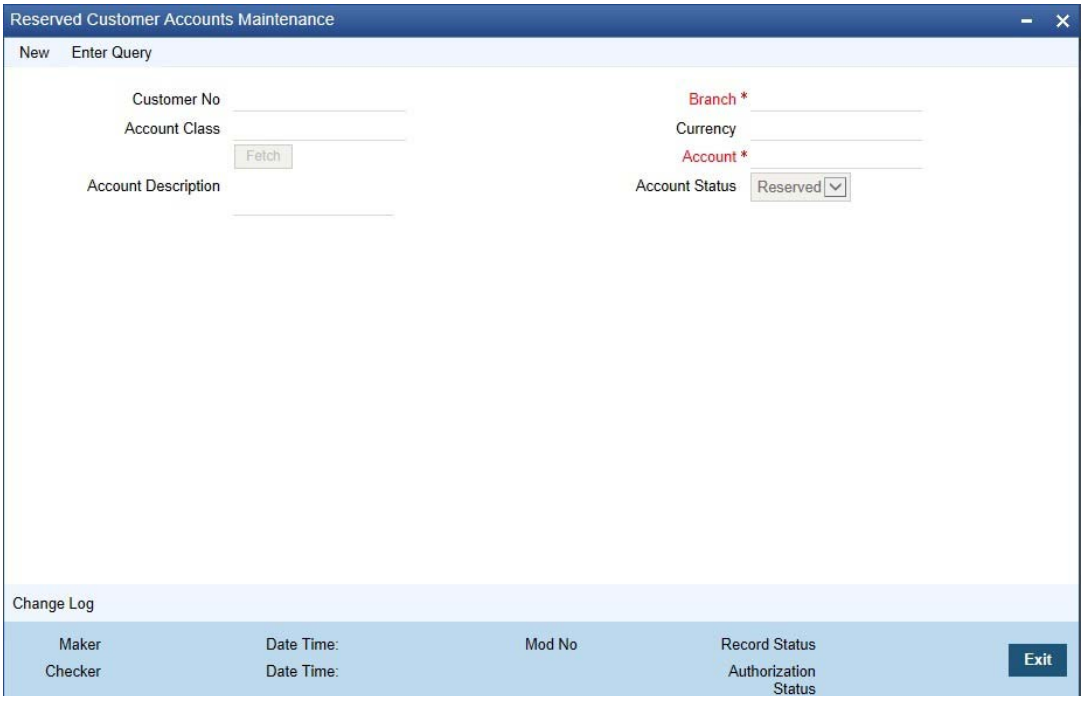
- Authorization Status
- Record Status
- Account Number
- Account Description
- Customer Number
- Customer Name
- Account Type
- Branch Code

Note

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.

4.11 Reserve Account Creation

You can create Reserve Account details using 'Reserve Account Creation' screen.You can invoke this screen by typing 'STDRESAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Reserved Customer Account would be activated from Customer Account screen (STDCUSAC).

Specify the follow details in the screen:

Customer Number

Specify the Customer Number.

Branch

On clicking new, the Branch field displays the Transaction Branch Code as default.

Account Class

Specify the Account Class. Alternatively, you can select the Account Class from the option list.

Fetch Button

On click of Fetch button:

- A. Few Validations are done
  - If Account mask has Customer Number, then it would mandate user to enter the Customer Number. Similarly, it would do so for Account Class and Currency.
- B. If Validations are a success and if:

- (i) Manual 'Account Number Generation' screen is opened, then the user can enter Reserved Account Number and click OK.
- (ii) It's Auto 'Account Number Generation' screen, then Account Number is generated automatically with filled in Account Number

Currency

Specify the Currency type. Alternatively, you can select the Currency from the option list.

Account

The system displays the Account on clicking the Fetch Button and confirming OK.

Account Description

Specify the required Account Description.

Account Status as Reserved

The system displays the Account Status as 'Reserved'. Once the account is created from the 'Customer Accounts Maintenance' (STDCUSAC) screen, status will change from Reserved to Active

4.12 Reconciliation of MT110 with Incoming Cheque Transactions

MT110 Message is received by the drawee bank from the correspondent bank, as a confirmation of the cheque issuance. When the cheque is received in the drawee bank, system reconciles the message with the inward clearing transaction in the system.

This section contains the following topics:

- Section 4.12.1, "Processing MT110 Incoming Message"
- Section 4.12.2, "Processing Inward Cheque Clearing Transaction"

4.12.1 Processing MT110 Incoming Message

After receiving the MT110 message, system stores the message details in a data store, with the status as 'U' and tries to resolve the payment account from the Sender's Correspondent/ Receiver's Correspondent (field 53a or 54a) if present.

If the 'MT110 Reconciliation required' flag is chosen for the account, then the system stores the message details for reconciliation in a data store and the below reconciliation process is done.

System tries to resolve the cheque and it's clearing transaction with the below details of the message.

- Cheque number (field 21),
- Instrument Amount (field 32a)
- Resolved payment account number.

If the inward clearing transaction for the cheque is found, then the transaction is updated with the MT110 message reference number and the status of the message and the instrument transaction is marked as 'R' ('Reconciled').

4.12.2 Processing Inward Cheque Clearing Transaction

After the receipt of the cheque, if the MT110 Reconciliation required flag is chosen for the remitter account, then the system does the below reconciliation process:

- System tries to resolve the MT110 received for the instrument. If the message is identified, then the clearing transaction gets updated with the MT110 message reference number and the status of the message and the instrument transaction would be marked as ‘R’ (‘Reconciled’).
- If the message is not identified, then the status of the Instrument transaction gets marked as ‘U’ (Un-Reconciled)

Else the Reconciliation status gets updated as ‘N‘(Not Applicable).

Refer heading ‘Specifying Clearing/Cheque Details’ in the Utility Payments Manual for further details on ‘Clearing Transaction Query’ screen.

4.13 Sweep-In Transactions

The sections contains the following topics:

- Section 4.13.1, "Processing Escrow Sweeps"
- Section 4.13.2, "Processing Sweep-In from Linked Accounts"
- Section 4.13.3, "System validations for Sweep-in at Account and Account Class Level"
- Section 4.13.4, "Sweep in and Reverse Sweep in Sequence"
- Section 4.13.5, "Reversal of Sweep in Transaction"
- Section 4.13.6, "De-linking Accounts"
- Section 4.13.7, "Handling Batch Closure of Auto Deposits with Zero Balance"

4.13.1 Processing Escrow Sweeps

Escrow Sweep is a process in which the system automatically transfers a predefined percentage of amount that is credited to project account to the Escrow account maintained at the Customer Account Maintenance level.

When a transaction is saved at the Customer Account Maintenance level, the system verifies for the following at different levels:

- Escrow Processing enabled at the Transaction Code Maintenance level
- Escrow Process enabled for the Credit account

If Escrow Process is enabled for Transaction code and Credit account, then the system calculates the value of the amount to be blocked for Escrow transfer, based on the Percentage maintained at the Customer Account level. The system then saves these amount blocks as Escrow type Amount Blocks, with an unique, original transaction reference number.

Note

On modifications transaction, the block amount would be recomputed accordingly.

During EOD batch process (CASABAT), Escrow amount blocks with block expiry date on or before the application date are transferred to the Escrow account, maintained at the customer account level with the transaction code maintained at account class level.

The Amount blocks are placed based on the following conditions:

- For Future dated transaction, the Amount Block will be placed with the block expiry date as effective date of transaction.
- For current dated transaction, the Amount Block will be placed with the block expiry date as application date.

- If the transaction is saved after the currency cut off time, then the Amount Block will be placed with the block expiry date as next day and system processes Escrow transfer on the next day.

Note

Cut off time is applicable only for transaction entry and not for authorization of transaction.

Reversal of transaction happens based on the following conditions

- If the Reversal of transaction is done on same day, the amount block that is placed due to the escrow transaction will be removed.
- If the transaction is reversed on next day after escrow amount block is processed, then the system reverts the amount from the Escrow account. The negative entries will be posted with the reversal transaction code maintained at account class level.

4.13.2 Processing Sweep-In from Linked Accounts

The linked cover accounts, Auto Deposits and Term Deposits are debited online or real time and Primary CASA account is funded immediately to ensure that primary CASA account is not moved into debit balance due to Sweep in before EOD batch processing and complete the Debit Transaction.When a Sweep in transaction is initiated due to shortfall in Primary CASA account, the system will identify the linked accounts and the amount to be debited during sweep in.The system will post two sets of accounting entries in a single transaction to complete the debit transaction. This debit transaction involves online funding of Primary CASA account and then debiting of Primary CASA account.

The following accounting entries are posted:

Set 1:

Debit Linked Accounts (To the extent of shortfall amount)

Credit CASA Account (To the extent of shortfall amount)

Set 2:

Debit CASA account (Transaction amount)

Credit Target account (Transaction amount)

Both sets of accounting entries are passed in a single transaction, so that the amount swept in to primary account will be utilized to honour the debit transaction.When the TD account is linked in sweep in structure, the system imposes amount block on linked TD accounts to the extent of linked amount.If the available balance is not sufficient to meet the shortfall in Primary CASA account, then the system will only consider available balance of cover account and proceed with next linked account.

4.13.3 System validations for Sweep-in at Account and Account Class Level

The system performs few validations for sweep in at account level and account class level.

The following validations are performed for sweep in at account class level:

- If Sweep in & Reverse Sweep in check boxes are not checked at Auto Deposit Account Class level, then the system will not allow you to check these check boxes at Auto Deposit Account level.

- If Sweep in & Reverse Sweep check boxes are checked at Auto Deposit Account Class level, then the system will not allow you to uncheck these check boxes at Auto Deposit Account level.

The account level validations and process for CASA, Cover, Auto Deposit and TD accounts are detailed below:

CASA Account

- If 'Enable Sweep in' check box is unchecked while creating a CASA account and is checked during life cycle based on customer request, then the existing auto deposits will be part of sweep in structure, provided the account class of Auto Deposit is enabled for sweeps.
- You can uncheck 'Enable Sweep in' check box at Primary CASA account level, only if cover accounts and term deposits are de-linked. However, you need to de-link the cover accounts and term deposits before disabling Sweep in feature at primary CASA account. Also, since de-linking is disabled for auto deposits, the system will automatically de-link auto deposits once 'Enable Sweep in' check box is unchecked at primary CASA account level.
- During account opening/ account amendment, you can uncheck both the check boxes, even if they are checked at Account class level.
- While closing CASA account, the system by default de-links the linked Cover accounts and Term deposits and displays the information message notifying the de-linking of linked account.
- If any Auto deposit exists while closing the CASA account, the system will display the error message as "Account has slave accounts".

Cover Account

- When you specify cover accounts for a primary account,
  - The system validates if the cover account is frozen / dormant / debit restricted. If yes, then the system displays an appropriate override/error message as "The cover account is frozen/dormant/debit restricted".
  - The system validates if holding patterns of cover account and primary account are same. If not equal, then displays the override/error message as "Holding Pattern Mismatch".

    This validation is enable only during linkage of cover accounts.

    If there is a change in holding pattern of primary/cover accounts after the linkage of cover account, then the system will not validate during the process of changing the holding pattern. This process needs to be handled manually.
  - The system validates if primary customer number of cover account and primary account are same. If not equal, then displays the override/error message as "Customer Number Mismatch".

    This validation is enable only during linkage of cover accounts.

    If there is a change in primary customer of primary/cover accounts after the linkage of cover account, then the system will not validate during the process of changing the primary customer. This process needs to be handled manually.
  - If you modify or save a CASA account linking an overdraft account as a cover account, then the system displays an error message as 'Overdraft account is linked as a cover account'.
- You can configure the message as either override or error depending. If it is configured as error, then the system will disable saving of cover account linkage operation if the cover account is frozen / dormant / debit restricted. If it is configured as override, then the system will enable linkage; however, during sweep in process, the cover account

will be skipped if the status is frozen / dormant/debit restricted. So that the system need not track it for replenishment.

- You can disable sweep in feature for a cover account only after de-linking it from sweep structure. Else, the system will display an error message.
- You can disable reverse sweep in feature for a cover account even after utilization. However, the utilization due to sweep in will not become zero. Also, the system will not consider the cover account for reverse sweep in, since the 'Reverse Sweep In' field is disabled, when the funds are available in primary CASA account. After disabling the 'Reverse Sweep In' field at cover account level, if you re-enable 'Reverse Sweep In' field, then the system triggers reverse sweep in whenever there are funds in primary CASA account, considering the old utilization amount.

Note

– Though disabling reverse sweep in flag and again enabling it after some time is not a generic business scenario, we will handle this in design to avoid any future issues.

- While linking cover accounts to a Primary CASA account, the system will validate that 'Enable Sweep in' check box is checked for the cover account at account level. Else, the system will not allow linking the cover account to the Primary CASA account.
- If 'Enable Reverse Sweep in' check box is not checked at Cover account level, then the system will not trigger reverse sweep in of funds from Primary CASA account when Primary CASA account is credited.
- You cannot check the 'Enable Sweep in' and 'Enable Reverse Sweep in' check boxes at Cover account level, if these check boxes are not enabled at Account class level. However, if the check boxes are checked at Account class level, the same can be disabled at Account level during account opening/ account amendment.
- If a Cover account is enabled with No credits, then the system skips that account during reverse sweep in process. However, the system tracks the Sweep in amount and credits once 'No Credits' check box is unchecked.

Auto and TD Accounts

The following are the validations and processes for auto deposits on specified deposit account:

- When you create an Auto deposit using surplus funds from a primary CASA account, The system will validate if 'Enable Sweep in' check box is checked at the primary CASA account level and at the Auto Deposit Account class level.
- If 'Enable Sweep in' check box is checked at both places, then the system will create automatic linkage of Auto deposits with primary CASA account as part of 'Sweep Structure Maintenance' screen. The latest deposit is placed on the top and linkage percentage is by default maintained as 100% and the auto deposit amount is maintained as linkage amount.

  The order of linkage of auto deposits at 'Sweep Structure Maintenance' level does not influence the order in which auto deposits are broken for sweeping out funds from auto deposits to primary CASA account.

The following are the validations and processes for term deposits on specified deposit account:

- The system validates if holding patterns of term deposit account and primary CASA account are same. If not equal, then displays the override/error message as "Holding Pattern Mismatch".

- The system validates if primary customer number of term deposit account and primary account are same. If not equal, then displays the override/error message as "Customer Number Mismatch".
- When you link a TD account in Deposit Linkage section of Primary CASA account, the system validates if the TD account is linked as collateral. If it is already linked as a collateral, then the system validates if the available amount of the TD account is equal or greater than the linked amount you entered. If the available amount is less than the linked amount, then the system displays an error message and stops the process of linkage.
- When you try to maintain a TD account linked to a CASA account as collateral for a Loan account / OD account, then the system validates if the available amount of the TD account alone is maintained as collateral linkage amount. This validation is based on the inked amount towards sweeps and any other amount block on TD account.
- If TD Account Class is enabled for Sweeps, then during TD account creation or amendment, you can modify sweep in features at account level by disabling or enabling sweep in. However, you can perform this action before linking it to Primary CASA account.
- If TD Account Class is disabled for Sweeps, then during TD account creation or amendment, you will not be able to enable sweeps feature at account level during. Because, the concerned TD Account Class is not eligible for sweeps feature.
- If you need to disable sweep in feature for a Term Deposit account, then you need to ensure that the Term deposit account is de-linked from primary account in ‘Term deposits’ section of ‘Sweep Structure Maintenance’ screen at Customer Account Maintenance level. If not de-linked, then the system displays an error message alerting you to de-link the account from sweep structure.
- Term Deposit currency and CASA account currency must be similar. The system disables the linkage of Term deposit accounts in sweep structure with different currency.

4.13.4 Sweep in and Reverse Sweep in Sequence

During Sweep in and Reverse Sweep in process, the system sequences processing of linked accounts. Cover, auto deposits and term deposits are utilized in the defined order of sequence.

Sweep in Sequence

The sequence followed for sweep in is:

1. Cover Accounts
2. Auto Deposit Accounts
3. Term Deposit Accounts

If there are multiple cover accounts, then the system follows the sequence of linkage in ‘Sweep Structure Maintenance’ screen at Primary account level.

If there are multiple auto deposits, then the system follows the value selected for ‘Break Method’ parameter in Auto Deposit section of CASA account class.

If there are multiple term deposits, then the system follows the linkage sequence in ‘Sweep Structure Maintenance’ at Primary account level.

Reverse Sweep in Sequence

The sequence followed for sweep in is:

1. Term Deposit Accounts

2. Auto Deposit Accounts
3. Cover Accounts

If there are multiple Cover accounts, Auto Deposits and Term Deposits, then the system uses the sweep in sequence of utilization to replenish the funds.

4.13.5 Reversal of Sweep in Transaction

Oracle FLEXCUBE supports reversal of the Sweep in transactions, irrespective of whether the reversal is attempted on same day or subsequently. This will be supported for all types of transactions for which reversal is allowed. Reversal will be allowed even for back value dated debit transactions involving sweep in of funds.

Reversal of sweep in will not restore the original position, however, it is treated as credit to linked accounts. Similarly, reversal of reverse sweep in would be treated as debit to linked accounts.

4.13.5.1 Online Reverse Sweep in

Oracle FLEXCUBE facilitates online reverse sweep in. When a Primary CASA account receives credit after sweep in transaction and before EOD batch processing, the system will reverse sweep in funds to linked accounts immediately without waiting for EOD batch process. Credit can either be partial or full. Based on the credit criteria, the system process the online reverse sweep in.

Partial Credit to Primary CASA account

During the day, if CASA account is partially credited, then the system debits the CASA account and credits the linked accounts in the reverse order of original utilization sequence followed during Sweep in. The system will also keep track of remaining amounts to be replenished in linked accounts.

The following accounting entries are posted:

- Debit CASA account (Partial Credit amount)
- Credit Linked Accounts (Partial credit amount)

The system will not handle accounting/amount block during EOD batch, as the linked accounts were debited online during Sweep in. Remaining amount is tracked as ‘Amount to be reverse swept’ and the same is adjusted next time when funds are credited.

Full Credit to Primary CASA account

During the day, if CASA account is credited with sufficient amount to cover the amount swept in, then the system debits the CASA account and credits the linked accounts in the reverse order of original utilization sequence followed during Sweep in.

The following accounting entries are posted:

- Debit CASA account (Sweep in amount)
- Credit Linked Accounts (Sweep in amount)

The system will not handle accounting/amount block during EOD batch, as the linked accounts were debited online during Sweep in. Only after complete replenishing of swept in funds, the system will create Auto Deposits. However, only if there are surplus funds available in Primary CASA account.

4.13.6 De-linking Accounts

De-linking Cover Account

The cover account can be de-linked from sweep in structure any time during the life cycle, after utilization. Once the cover account is de-linked, the system reverses sweep in amount stored against the cover account and updates as zero.

De-linking Auto Deposits from Primary CASA account

If 'Enable Sweep in' check box is unchecked for Primary CASA account as part of account amendment, then the system will de-link the existing Auto deposits from Sweep structure. These de-linked Auto deposits and new auto deposits created after the change are broken whenever CASA account balance goes below minimum balance.

De-linking Term Deposit from Sweep In Structure

The system facilitates you to de-link the term deposit utilized as part of sweep in, from Sweep in structure. The moment Term deposit is de-linked, the system reverses sweep in amount stored against the term deposit account and updates as zero. So that the system need not track it for replenishment.

4.13.7 Handling Batch Closure of Auto Deposits with Zero Balance

Oracle FLEXCUBE facilitates batch closure of auto deposits with zero balance if any or all of the following criteria are satisfied:

- If 'Enable Reverse Sweep in' is unchecked for Primary CASA account
- If 'Enable Reverse Sweep in' is unchecked for Auto Deposit account. If the Auto Deposit account is completely utilized, then the system closes it online.
- Sweep in Sequence

4.14 Levying Penalty Interest on Notice Accounts

The 'Notice Account' is a savings account for which the bank levies 'Advance Interest' if the account holder withdraws an amount more than the 'Free Amount'. The free amount is the amount that a customer can withdraw per calendar month from his/her savings account without providing any notice to the bank and without being liable to pay advance interest.

Oracle FLEXCUBE facilitates the setting up of a 'Notice Account' using the 'Customer Accounts Maintenance – Notice Preferences' screen by enabling the option, 'Advance Interest'. You can also configure an account class for advance interest by enabling the option, 'Advance Interest' at the 'Account Class Maintenance – Notice Preferences' screen.

For more details on the 'Customer Accounts Maintenance – Notice Preferences' screen, refer to the preceding section titled, 'Maintaining Notice Preferences for Withdrawal'.

For more details on the 'Account Class Maintenance – Notice Preferences' screen, refer to the section, 'Maintaining Notice Preferences' in the chapter, 'Maintaining Mandatory Information' of this User Manual.

These Notice Accounts are linked to the 'Notice Period' maintained at Account Class/ Customer Account level for the withdrawal of amount from the account. The account holder should provide a notice of specified days/months to the bank to withdraw an amount more than the 'Free Amount'. Once the notice period is crossed, the notice becomes active and the customer can withdraw the noticed amount during the validity period of the notice. For example, if the Notice Period is 3 months then the customer should inform the Bank 3 months in advance about the amount the customer wants to withdraw from his account.

The noticed amount can be withdrawn at one go or in several installments within the notice validity period window. After the validity period expires, the status of the notice remains closed.'

Note

The system deducts the advance interest from the credit Interest earned by the customer on his credit balance in the account

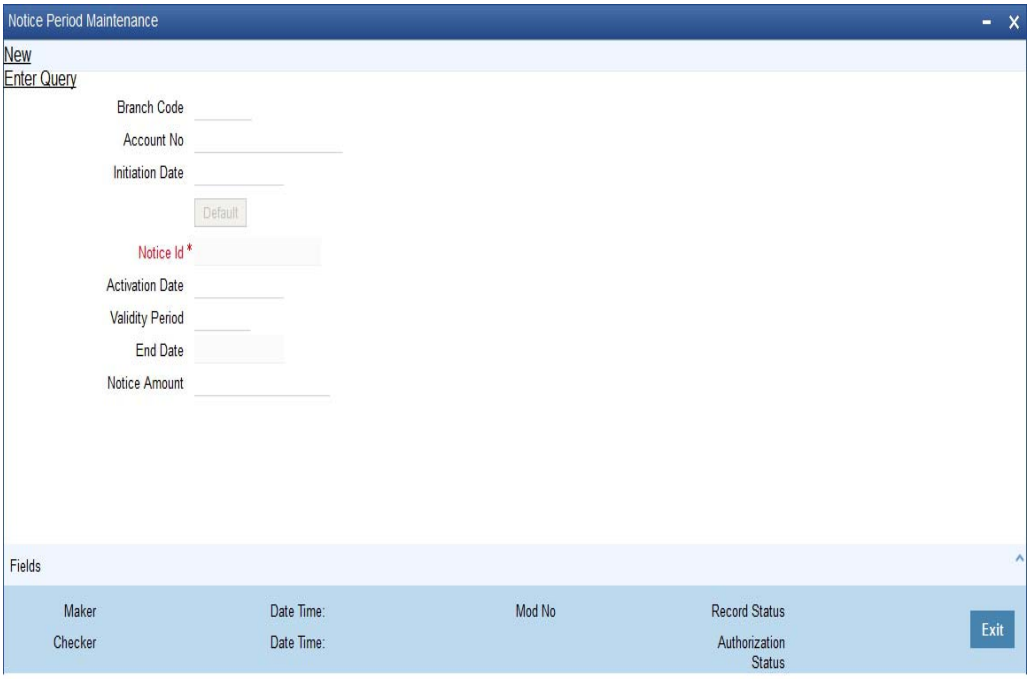
If the customer does not withdraw his free amount during any month he is not allowed to carry forward the same in the subsequent month

You have to maintain an SDE for advance interest calculation on the amount withdrawn from the customer account. The system takes up all accounts belonging to a product, for which the option 'Advance Interest' in 'Notice Preferences' screen is enabled, for calculating the Advance Interest.

For more details on maintaining this SDE refer to the section, 'Maintaining SDEs for Computing Advance Interest' in the chapter, 'Maintaining System Data Elements' of the 'Interest and Charges' User Manual.

4.15 Maintaining Notice Period for Withdrawal

You can specify the notice for withdrawal of amount from the accounts using 'Notice Period Maintenance' screen. You can invoke this screen by typing ''STDNPMNT' at the top right corner of the application tool bar and clicking the adjoining arrow button.



The following details are captured in this screen.

Branch Code

The current branch code is defaulted here.

Account Number

Specify the account number for which you wish to maintain the notice period.

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 this User Manual.

Initiation Date

Specify the date on which the notice is initiated.

Note

After specifying the initiation date click 'Default' to display the Notice Id, Activation Date, Validity Period, End Date and Notice Amount. The system defaults the following fields based on the Notice Preferences you maintain at the Customer Account level.

Activation Date

The activation date gets defaulted based on the account number and initiation date entered.This is the date from which the notice period becomes active. However, you can modify this date.

Validity Period

The validity period of the notice as maintained in the 'Notice Preferences' screen at the account level gets defaulted here. However, you can modify this period

Notice Amount

Specify the amount to be withdrawn within the Notice Period. The amount you specify here should be in account currency.

The following fields are displayed in this screen:

- Branch Code – The branch code of the current branch
- Notice Id – The identification of the notice
- End Date – The end date of the notice period

Notes

You can unlock the record and modify details but you cannot make retrospective changes.

You can modify only the inactive notices (i.e. only when application date is less than activation date of the notice).

You can close and reopen the Maintenance.

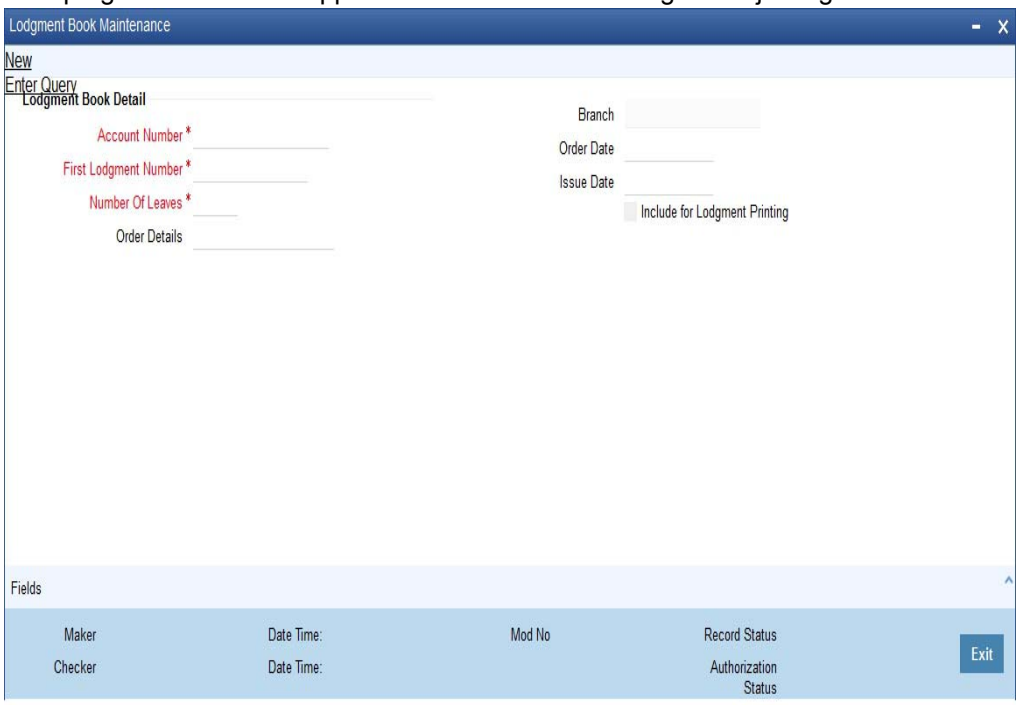
4.15.1 Withdrawal of Funds without Penalty

No early withdrawal penalty is charged for the first six days from a time deposit account. For this, you must maintain an Interest and Charges (IC) period system data element (SDE), 'Days from Start' which will indicate the number of days from deposit initiation to withdrawal date. While maintaining the penalty formula, you can specify a condition to charge penalty only if the value of the 'Days from Start' SDE is greater than 6 days.

4.16 Recording Details of Lodgment Book Requests

For a customer account, you can record details of lodgment book requests, provided the use of lodgment books is allowed for the account. You can capture these details in the 'Lodgment

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



For each request, you need to capture the following details:

Account Number

You can specify the account number of the customer account in respect of which the request for the lodgment book was received.

Start Number for the Lodgment Book

You can specify the start number for the leaves in the lodgment book. This depends upon your specification in the Bank Wide Parameters, in respect of uniqueness of lodgment book numbers.

For Example, In the Bank Wide Parameters, you have specified that lodgment book numbers must be unique for the branch. This means that lodgment numbers need to be unique across all accounts of that branch. For instance, if a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of any other account, with these numbers. If you have specified that lodgment book numbers must be unique to accounts in the branch, and a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of the same account, with these numbers. However, you can start a book with the same numbers in respect of another account in the branch.

Number of Leaves

You can specify the number of leaves that the lodgment book is to have

Order Date and Issue Date

By default, the order date and the issue date of the lodgment book is considered to be the application date; you can change the dates and specify them as required.

Order Details

You can specify order details as required for the lodgment book.

Order Details for Lodgment Printing

If you wish the order details to be sent to the lodgment book-printing agent, you can indicate so. If you indicate this by checking the Include for Lodgment Printing box, the issue date for the lodgment book will be updated by the printing interface.

4.17 Quick Account Opening

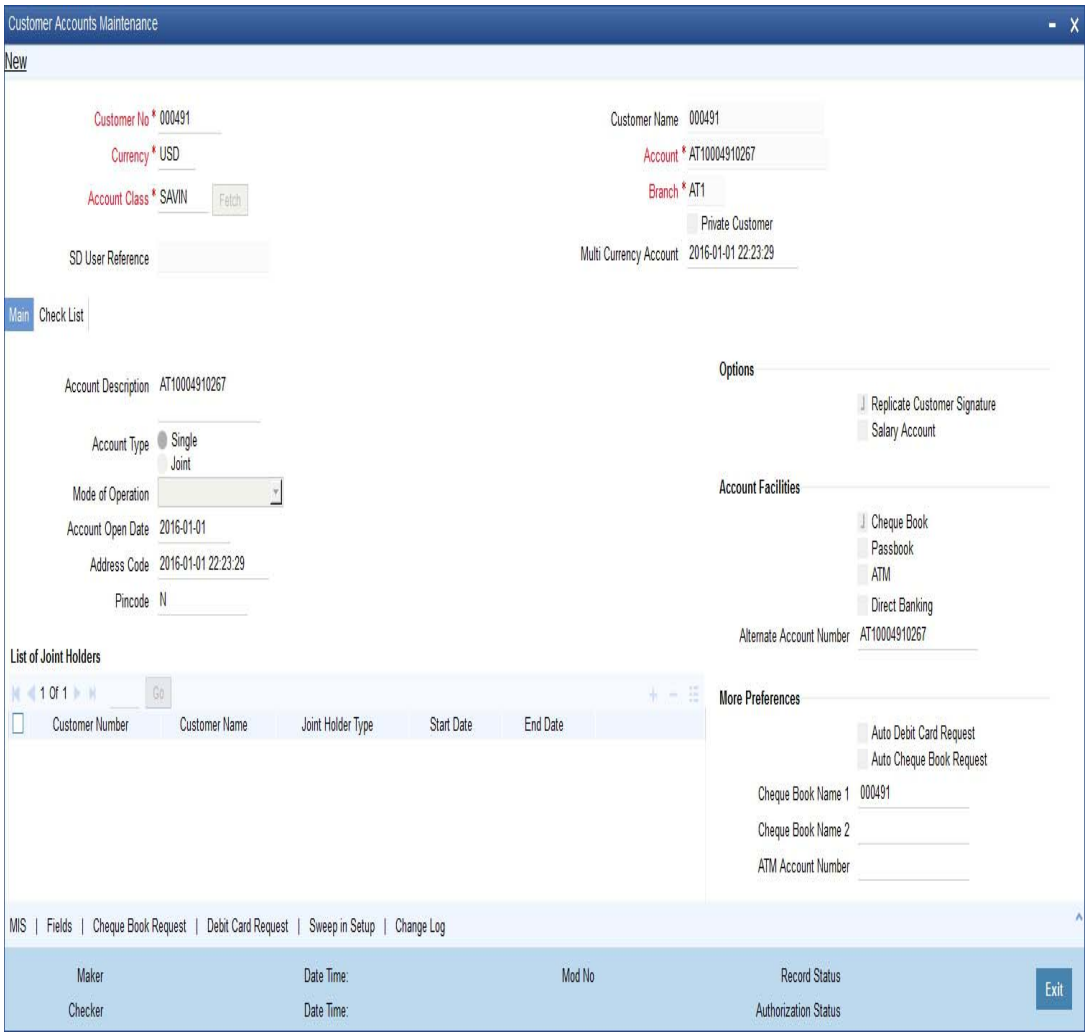
This section contains the following topics:

- Section 4.17.1, "Opening CASA Account Quickly"
- Section 4.17.2, "Main Tab"
- Section 4.17.3, "Check List Tab"
- Section 4.17.4, "MIS Button"
- Section 4.17.5, "UDF Button"
- Section 4.17.6, "Cheque Book Request Button"
- Section 4.17.7, "Debit Card Request Button"
- Section 4.17.7, "Debit Card Request Button"
- Section 4.17.8, "Change Log Button"
- Section 4.17.9, "Viewing Quick Customer Account Summary"

4.17.1 Opening CASA Account Quickly

You can open a quick CASA account using the 'Quick Customer Account Opening' screen. The 'Quick Customer Account Opening' screen will support the new and authorization operations. Any additional modifications need to be updated in the 'Customer Accounts Maintenance' screen.

You can invoke the ‘Quick Customer Account Opening’ screen by typing ‘STDCASAC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the ‘New’ button on Oracle FLEXCUBE to create a new CASA account.



You need to specify the following information:

Customer Number

Specify the customer identification number allotted by the bank. It is a mandatory field.

Customer Name

Specify the customer’s name.

Currency

The system defaults the local currency as the account currency. However, you can change the currency, if required.

Account

By default, the system displays the 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 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 this User Manual.

Account Class

Specify the account class of the customer.

Click ‘Fetch’ button to fetch the account number. The system will fetch the account number in the following ways:

- If the Auto Account Generate option is enabled in branch parameter, the system will default the auto-generated account number.
- If the Auto Account Generate option is disabled in branch parameter, the system will popup the account window. You can specify the account number and it will be defaulted in the main screen.

Note

– If the customer creation is manual, you should enter the desired customer number complying with the mask having the special number in the ‘Account’ field. On click of ‘Ok’ button, the system validates whether the special number entered is unused number and valid number.

– This field is disabled after generating account number in the ‘Account’ field.

Branch Code

The system defaults the local branch as the account branch.

SD User Reference

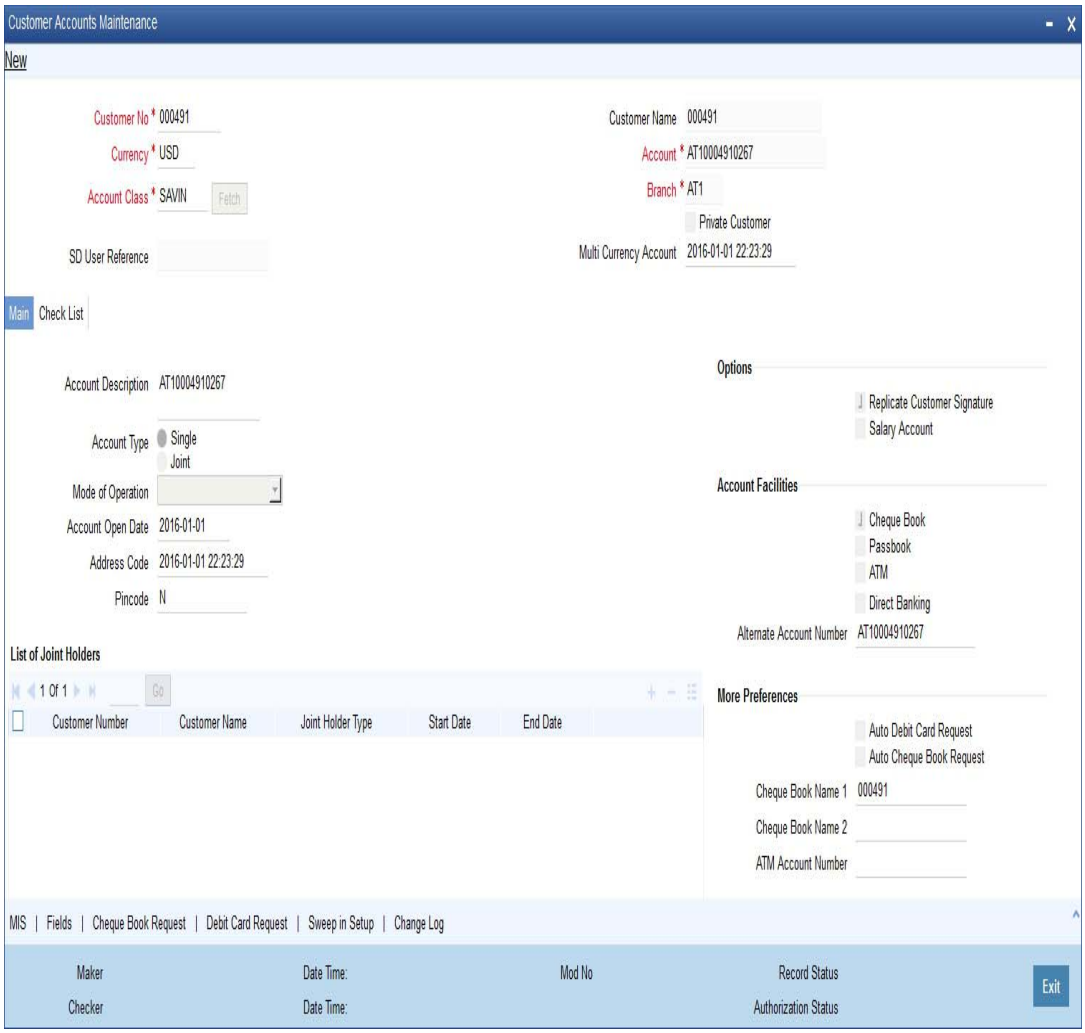
The system displays the SD user reference for the account.

Private Customer

The system displays a check in the box if the customer is a private customer.

4.17.2 Main Tab

In the ‘Main’ tab, the system provides some information and you also need to specify few details.



The system displays the following basic details of the customer:

Account Description

The system displays the customer’s complete name. You can modify it, if required.

Account Type

The system displays the account type as either ‘Single’ or ‘Joint’. If the account type is ‘Joint’, the system allows specifying the joint holder’s information.

Mode of Operation

Select the mode of operation.

Account Open Date

The system displays the current branch date.

Sanction Check Status

The system displays the status of the sanction check request

Address Code

The code for the address.

Pincode

The postal code.

List of Joint Holders

List of Joint Holders contains the joint holder's information. You need to specify the following information:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

Customer Name

The system displays the customer name based on the selected customer number.

Joint Holder Type

Specify the type of the joint account.

Start Date

Specify the starting date of the joint account.

End Date

Specify the date on which the joint account has ended.

Nominee Details

It contains the nominee's details. You need to specify the following details:

Name

Specify the nominee's complete name.

Date of Birth

Specify the nominee's date of birth.

Relationship

Specify the customer's relationship with the nominee.

Address Code

Specify the address code from the adjoining option list.

Address 1 – 4

Specify the complete address of the nominee.

Minor

Check the box, if the nominee is a minor.

Guardian Name

Specify the complete name of nominee's guardian.

Relationship

Specify the nominee's relationship with the guardian.

Address Code

Specify the address code from the adjoining option list.

Address 1 – 4

Specify the complete address of the guardian.

Options

Options consist of the additional preferences that you would like to opt for. You can select the following facilities, if required:

Replicate Customer Signature

The system will select the Replicate Customer Signature, by default. However, you can uncheck it, if required.

Salary Account

Check the box if the account is a salary account.

Account Facilities

Account Facilities consists of the facilities provided for the corresponding account. You need to specify the following information. The system displays a configurable override message if the defaulted values are modified.

Cheque Book

Check the box to avail the facilities of a cheque book.

Passbook

Check the box to avail the facilities of a passbook.

ATM

Check the box to avail the facilities of an Anytime Teller Machine (ATM).

Direct Banking

The system checks this box by default, if you have selected the option for availing direct banking facility in account class screen. However, you can modify it.

By availing direct banking facility you can only view the minimum balance of the account. The system does not allow you to perform any other transactions with this facility.

Alternate Account Number

Specify an alternate account number, if any.

More Preferences

More Preferences consists of the additional facilities provided by the bank. You need to specify the following facilities that you prefer:

Auto Debit Card Request

Check the box to raise a request for debit card. If the ‘Auto Debit Card Request’ check box is selected, the system will invoke the ‘Debit Card Details’ sub-screen. You need to specify the required details in that screen.

Auto Cheque Book Request

Check the box to raise a request for cheque book. If the ‘Auto Cheque Book Request’ check box is selected, the system will invoke the ‘Cheque Book Request’ sub-screen. You need to specify the required details in that screen.

Cheque Book Name 1

Specify the name that needs to be displayed in the cheque book.

Cheque Book Name 2

Specify an alternative name that needs to be displayed in the cheque book.

ATM Account Number

Specify the account number associated with the ATM card.

Initial Funding

Initial Funding consist of the information on initial funding of the account. Specify the following account information:

Account Opening Amount

Specify the opening amount of the account. The amount should not be less than the limit specified in the account class currency preferences level.

Pay In Option

Select the Pay In Option for the account. The options provided are:

- Pay In By Account
- Pay In By GL – This should be maintained in the 'Term Deposit Pay in Parameters Maintenance' screen with Branch code

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the offset account.

Waive Account Opening Charges

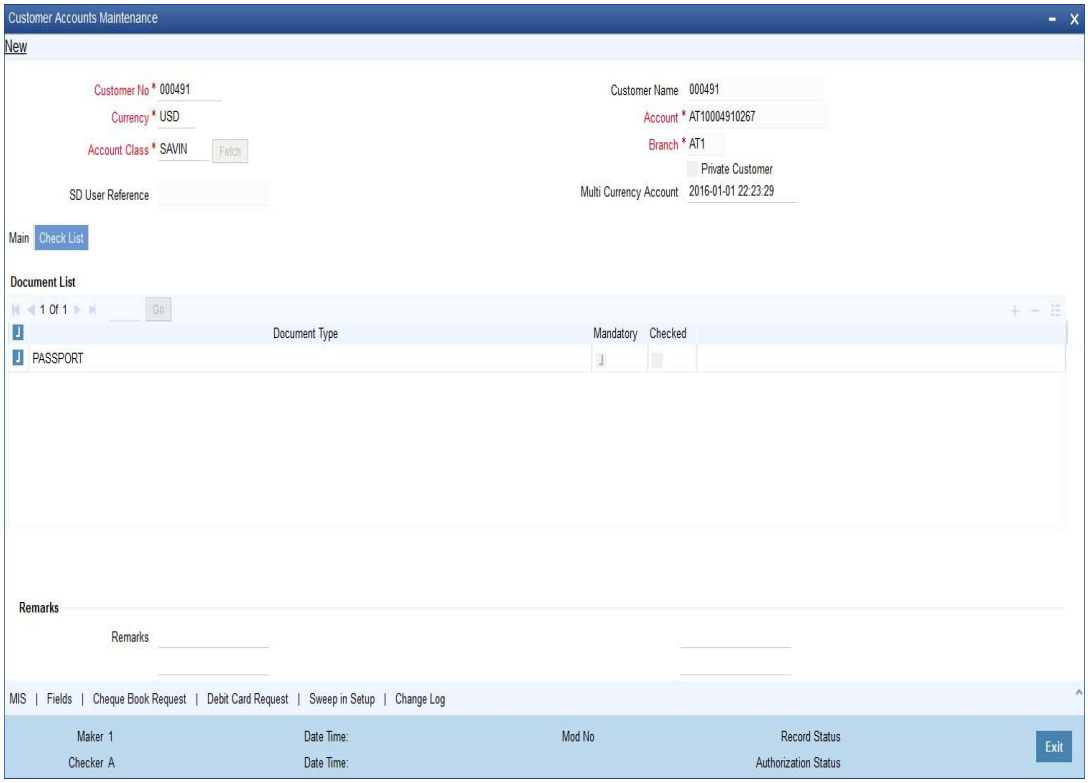
Check the box to waive off the opening charges of the corresponding account.

Note

If the Initial funding details maintained at the account class level, then on account level the same is mandatory.

4.17.3 Check List Tab

Check List is an optional tab based on the workflow of the bank.



In the Check List tab, you need to specify the following details:

Document List

Document List contains the information about the documents submitted to the bank for various purposes. You need to specify the following details:

Document Type

You can select the documents that are maintained in the account class.

Mandatory

Check the box if the document is mandatory.

Checked

Check the box if the document is checked.

> **Note**
>
> Check list will be defaulted from the account class document list, based on the customer type. If any of the documents is mandatory at account class, then the same should be captured in the account screen and it should be marked as checked, otherwise, system will not allow saving the account.

Remarks

'Remarks' contains the additional information of the document notifications. You need to specify the following details:

Remarks

Specify the additional information of the document notifications, if any.

After providing the necessary information, click the 'Save' button to save the information provided. The information is saved differently in the following scenarios:

- If the auto-authorize is enabled for the corresponding account, the system will save and authorize the account.
- If the auto-authorize is disabled for the corresponding account, the account will be saved in unauthorized status. The authorizer will query the newly created account in 'Customer Accounts Maintenance' screen to authorize the same.

4.17.4 MIS Button

You can capture Management Information System details for the account, using the 'Management Information System' screen. To invoke this screen, click 'MIS' button in the 'Customer Accounts Maintenance' screen.

For more details on the 'Management Information System' screen, refer to the section 3.1.17 in this chapter.

4.17.5 UDF Button

You can capture user defined field values for the account, using the 'User Defined Fields' screen. To invoke this screen, click 'Fields' button in the 'Customer Accounts Maintenance' screen.

A newly created user defined field cannot be directly mapped to the Quick Customer Addition (STDCASAC) screen. The following error message is displayed if a user defined field is mapped to the Function ID STDCASAC in the 'User Defined Fields Function Field Mapping Maintenance' screen:

"UDF Maintenance is not allowed for STDCASAC. Maintenance done for STDCUSAC will be applicable for STDCASAC also."

Therefore, the User Defined Fields which are mapped to the Customer Account Maintenance (STDCUSAC) screen are automatically mapped to the Quick Customer Account (STDCASAC) screen and appears in the 'Fields' button of the 'Quick Customer Account' screen.

The value for a newly created user defined field can be entered or modified in the 'Fields' button of the STDCASAC or the STDCUSAC screens, as the same value updated in one screen is reflects in the other screen.

For more details on the 'User Defined Fields' screen, refer to the section 3.1.23 in this chapter.

4.17.6 Cheque Book Request Button

Click on the 'Cheque Book Request' button in the 'Customer Account Maintenance' screen to invoke the Cheque Book Request screen.

For more details on the 'Cheque Book Request' screen, refer to the section 3.1.32 in this chapter.

4.17.7 Debit Card Request Button

Click on the ‘Card Request’ button in the ‘Customer Account Maintenance’ screen to invoke the Debit Card Request Details screen.

For more details on the ‘Debit Card Details’ screen, refer to the section 3.1.33 of this chapter.

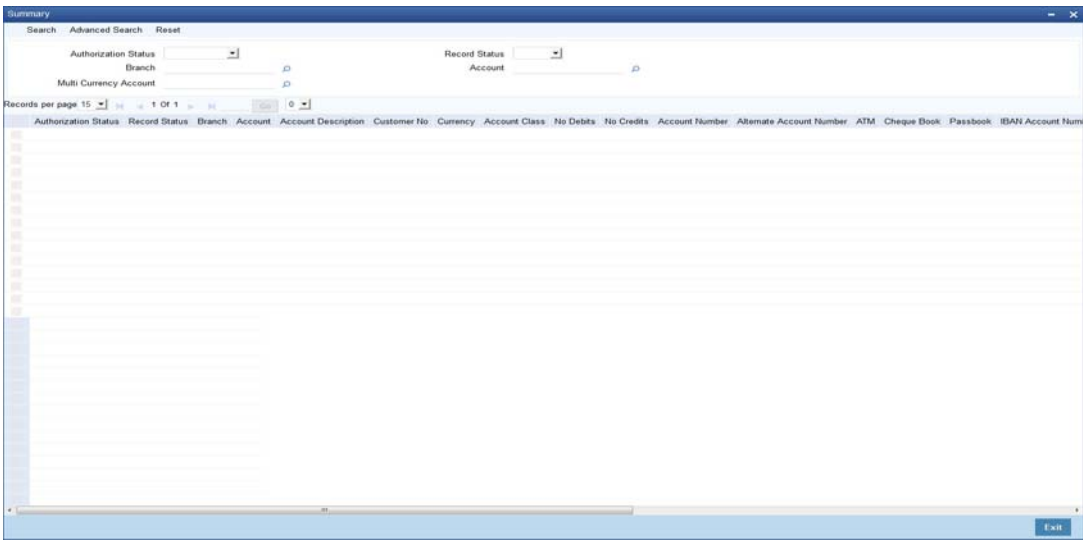
4.17.8 Change Log Button

You can capture the audit history details for the operations performed on that customer and the account using the ‘Change Log’ screen. To invoke this screen, click ‘Change Log’ button in the ‘Customer Accounts Maintenance’ screen.

For more details on the ‘Change Log’ screen, refer to the section '"Example 4.8.4.2" on page 122 in this chapter.

4.17.9 Viewing Quick Customer Account Summary

You can view the summary details of the quick customer account in the ‘Quick Customer Account Summary’ screen. To invoke this screen, type ‘STSCASAC’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can search for the records based on one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Account

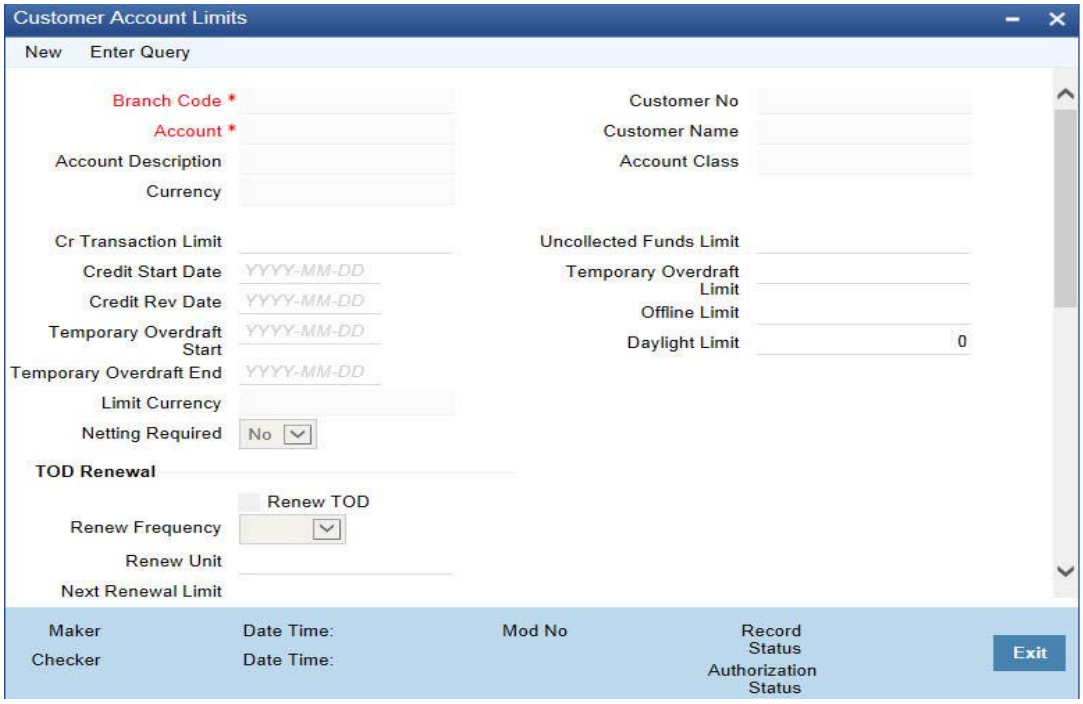
Once you have specified the search parameters, click ‘Search’ button. The system displays the following information:

- Authorization Status
- Record Status
- Branch Code
- Account
- Account Description
- Customer No

- Currency
- Account Class
- No Debits
- No Credits
- Stop Payments
- Dormant
- Account Open Date
- Alternate Account Number
- Cheque Book
- Passbook
- ATM Account Number
- Account Type
- Frozen
- MT110 Reconciliation Required

4.18 Maintaining Customer Account Limit

You can capture the details of account limits of the customer in the 'Customer Account Limits' screen. Based on the user rights only, you can invoke the 'Customer Account Limits' screen by typing 'LMDCUSLT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Based on the access given, the user can access this screen.



You need to specify the following details:

Branch Code

Specify the branch code of the branch in which you are maintaining the customer account limits. The adjoining option list displays all valid branches that are maintained in the system. You can choose the appropriate one.

Account

Specify the account of the customer. The adjoining option list displays all valid accounts that are maintained in the selected transaction 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 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 this User Manual.

Currency

The system displays the customer account's currency. You cannot modify it.

Customer Number

The system displays the customer number based on the customer account number selected. You cannot modify it.

Account Class

The system displays the account class based on the customer account number selected. You cannot modify it.

Note

You can also capture the account limits in the 'Account Limits' of the 'Customer Accounts Maintenance' screen.

Daylight Limit

Specify the daylight limit amount.

TOD Renewal

Renew TOD

Check this box to indicate that TOD is renewed.

Renew Frequency

Specify the renew frequency.

Renew Unit

Specify the unit of renew.

Next Renewal limit

Specify the next renewal limit.

For more information on maintaining account limits for customer, refer the section 'Specifying Account Limits' in this chapter.

4.19 Transaction Limit Code Maintenance

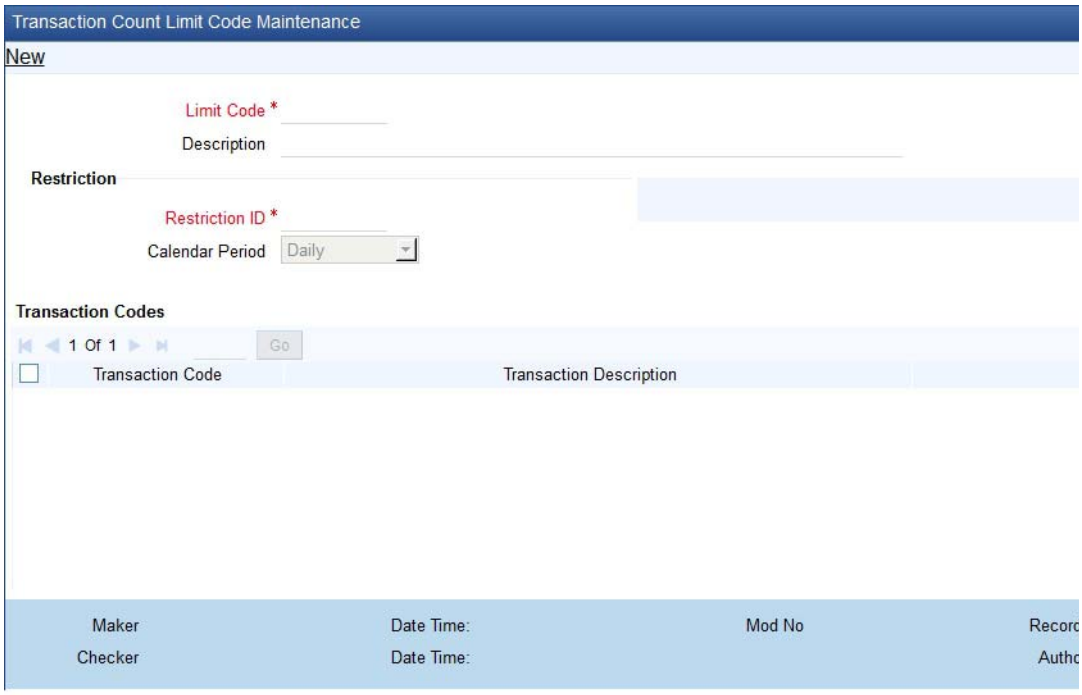
This section contains the following topic:

- Section 4.19.1, "Maintaining Transaction Count Limit Code"
- Section 4.19.2, "Viewing Transaction Count Limit"
- Section 4.19.3, "Maintaining Transaction Count Limit Code Mapping"
- Section 4.19.4, "Viewing Transaction Count Limit Code Mapping"

4.19.1 Maintaining Transaction Count Limit Code

In the 'Transaction Count Limit Code Maintenance' screen the transaction count limits can be maintained. This screen is used to capture the different restriction types based on the nature of the transaction. The type of transaction is recognized by the transaction code used for passing accounting entries for the transaction. Restrictions can be maintained for a single transaction code or for a group transaction codes.

You can invoke this screen by typing 'STDTCLMT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button. The screen appears as shown below:



Specify the following details:

Limit Code

Specify a unique identifier to identify group of transaction types and the respective restrictions.

> **Note**
>
> For a Limit Code, there can be multiple transaction restriction maintenances, that is, multiple restriction IDs can be maintained. Example: For Limit code "SBACCLS1", cash deposit is allowed 10 times in a month whereas cash withdrawal is allowed only twice in a week.

Description

Specify the description of the limit code.

Restriction ID

Specify an identifier to identify the type of restriction. This is an eight character identifier. Limit Code and Restriction ID combination is unique in the system.

Calendar Period

Select the period for which restriction is applicable from the drop down list. The options available will be Daily, Weekly, Fortnightly, Monthly, Quarterly, Semi-annually and annually.

Period	Description
Daily	Each Calendar Day
Weekly	Sunday to Saturday
Fortnightly	1st of month to 15th of month, 16th of month to End of month
Monthly	Each Calendar Month
Quarterly	January-March, April-June, July-September, October-December
Semi-Annually	January-June, July-December
Annually	January- December

Transaction Codes

Specify the transaction code or codes for which the restriction is applicable. The number of transactions allowed is applicable cumulatively for all the transaction codes maintained in this section. This is a multiple entry field where the transaction code(s) for which the restriction is applicable can be captured. At least one transaction code has to be maintained for a restriction ID.

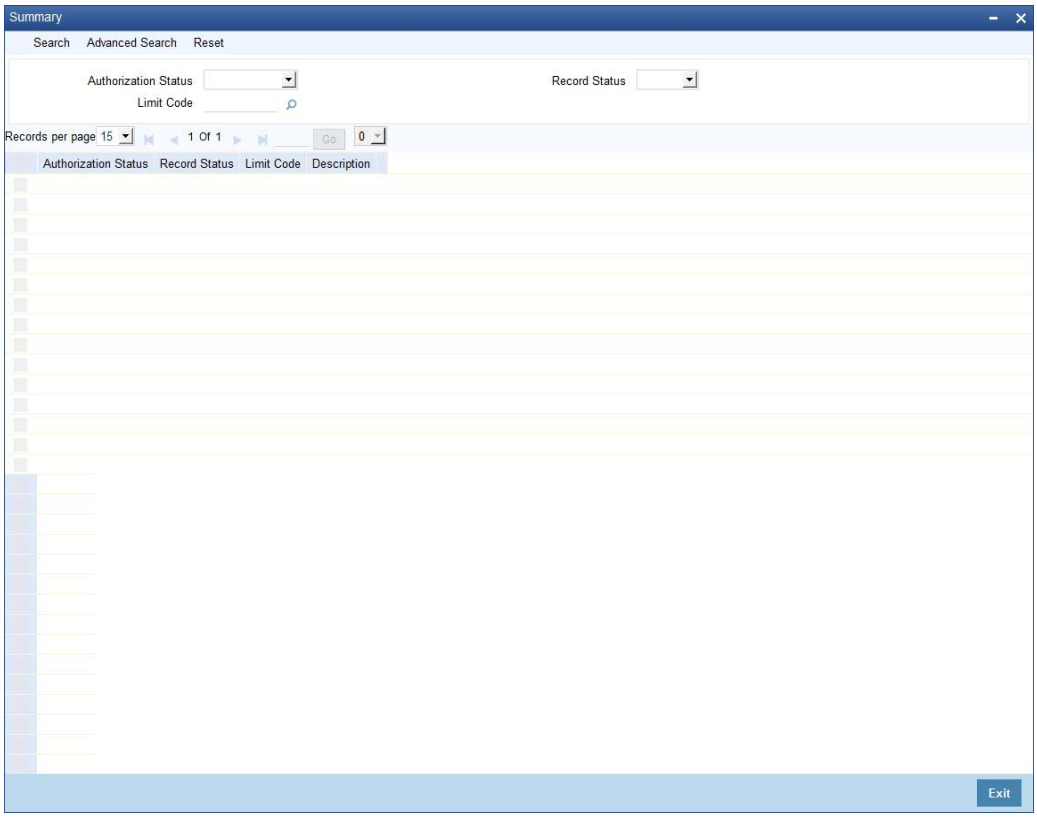
Note

If for a limit code and transaction code combination, no restriction is maintained, this will signify that no restriction is required for the given transaction code for the said limit code. Also, a given transaction code can't be a part of multiple restriction ids under the same Limit code. If a transaction count limit code is modified, the changes will be effective from the modification date onwards.

If a restriction ID is added to a limit code, then the same needs to be added in the transaction count limit code mapping screen manually, if required. If a restriction ID needs to be deleted from a limit code, then the same needs to be deleted first from all the transaction count limit code mappings, manually. If restriction ID is attached to any of the account class/ account, then the same will not be allowed to be deleted from Transaction Count Limit Code Maintenance screen.

4.19.2 Viewing Transaction Count Limit

You can view a summary of transaction count limit in the 'Transaction Count Limit Summary' screen. To invoke this screen, type 'STSTCLMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can search for records based on one or more of the following parameters:

- Limit Code
- Authorization Status
- Record Status

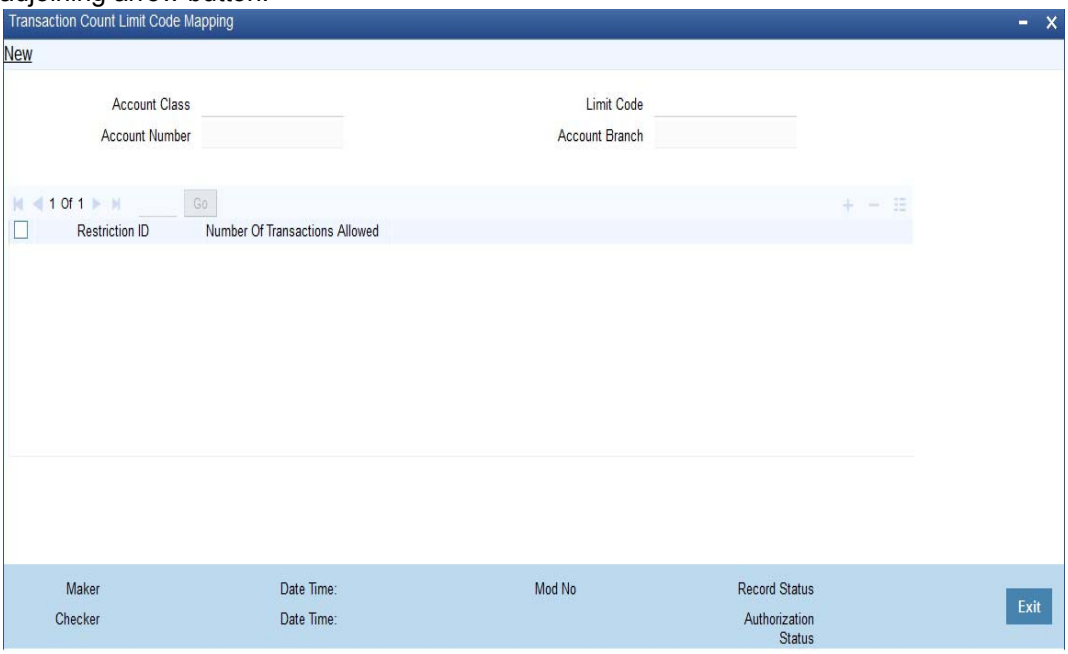
Once you have specified the parameters, click the Search button. The system displays the following details of all records that match the specified criteria:

- Authorization Status
- Record Status
- Limit Code
- Description

4.19.3 Maintaining Transaction Count Limit Code Mapping

The 'Transaction Count Limit Code mapping' screen enables you to map a limit code to an account class or account number. This screen is used to capture the number of transactions allowed for the restriction IDs linked to the limit code. You can invoke this screen, by typing

'STDTCLMM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can specify the following parameters:

Account Class

Select the account class to which the limit code needs to be linked from the adjoining option list. All active account classes as maintained in the system are displayed in the list of values.

Account Number

Select the account number to which the limit code needs to be linked, from the adjoining option list. This can be selected in special cases where account level restrictions are different from account class level. All accounts maintained for the given account class and corresponding account branch code is displayed in the list of values.

In this field, you also have an option of selecting 'All' account numbers. Mapping for 'All' accounts can be maintained at the head office level only. Mapping for specific accounts can be maintained only in the home branch of the account.

Account Branch

The branch code of the selected account number is displayed. If "ALL" is selected in the account number field, "ALL" is displayed in this field as well.

Limit Code

Select the limit code that needs to be linked to the account class or account number, from the adjoining option list. All limit codes as maintained in the 'Transaction Count Limit Code Maintenance' screen is displayed in the list of values.

Restriction ID

Select the Restriction ID for which the restriction needs to be applied from the adjoining option list. All restriction IDs maintained under the given limit ID is displayed in the list of values.

Transaction Allowed

Specify the number of transaction allowed for the selected Restriction ID.

If the "Transaction Counter" value is greater than or equal to the "Transactions Allowed" value, then the system will not allow the transaction to proceed. An error message "This transaction

is exceeding the number of transactions (Number) for the restriction code (Restriction Code) allowed for the (Period)" will be displayed.

Note

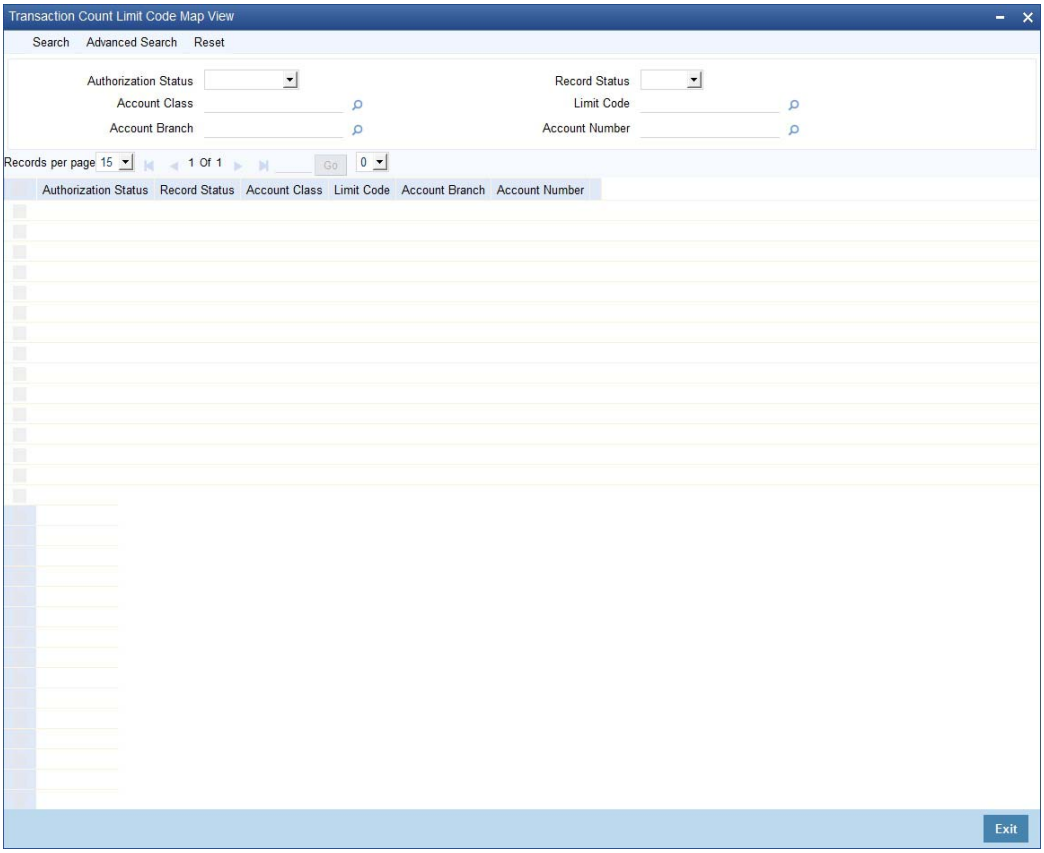
Only a single limit ID can be attached to an account class, account number, and account branch. Also, if for a given customer account restriction is not required, as an exception, (whereas the corresponding account class to which it belongs to has restrictions), a mapping can be maintained without any restriction ID. This will signify that no restriction is applicable for the given customer account.

If a transaction count limit code mapping is modified, the changes will be effective from the modification date onwards. When specific account mapping is closed, the transaction counter will not be reset till the period end. However, comparisons are done with the allowed number of transaction maintained for "ALL" accounts for the account class.

A feature ID "ACCTRNLIMIT" is provided to indicate if the transaction restriction is required for a branch or not. If this feature ID is set to "Y" for a branch, then the system will consider transaction count limit as per the process described in this section. If this feature ID is not maintained for branch, then the system will proceed further without considering transaction count limit.

4.19.4 Viewing Transaction Count Limit Code Mapping

You can view a summary of transaction count limit code mapping in the 'Transaction Count Limit Code Mapping Summary' screen. To invoke this screen, type 'STSTCLM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can search for records based on one or more of the following parameters:

- Authorization Status

- Record Status
- Account Class
- Limit Code
- Account Branch
- Account Number

Once you have specified the parameters, click the Search button. The system displays the following details of all records that match the specified criteria:

- Authorization Status
- Record Status
- Account Class
- Limit Code
- Account Branch
- Account Number

4.20 Generating Notifications

Oracle FLEXCUBE provides a facility to insert notification of transactions done through the CASA module in the notification table. The list of fields that are sent in the notification for a transaction done in the CASA module are as follows

- Transaction Module Code
- Transaction User ID (to identify the originating channel)
- Debit or Credit
- Indicator.
- Account Branch
- Account Number
- Account Currency
- Transaction branch Code
- Transaction branch name
- Transaction reference number
- Transaction Code
- Transaction Code description
- Event Code (To differentiate reversals)
- Transaction Amount
- Transaction currency
- Transaction date with Timestamp
- Transaction Value date
- Account current balance after transaction
- .Account available balance after transaction
- Additional Narrative
- Amount Tag

4.21 Query Operation

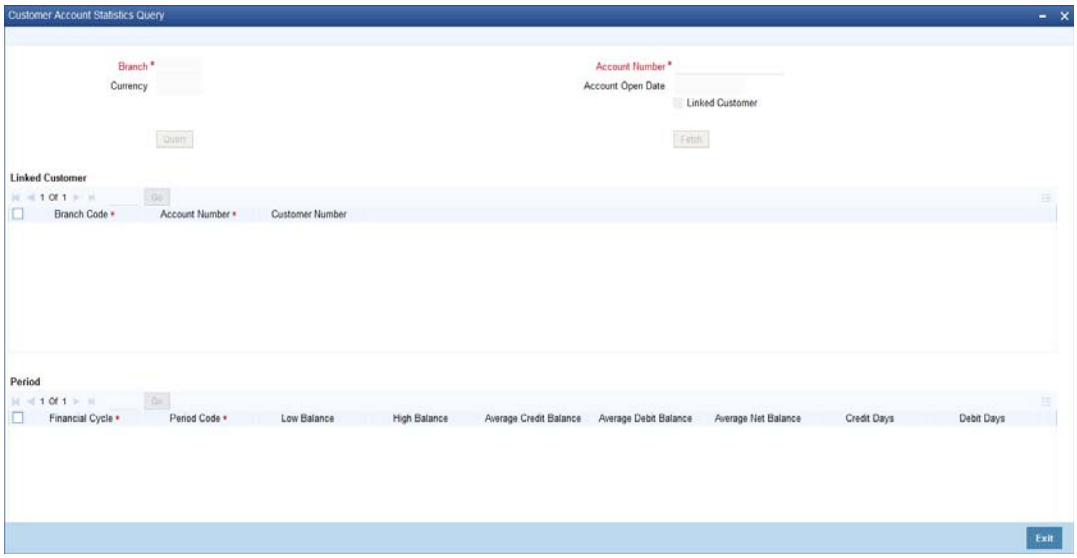
This section contains the following topics:

- Section 4.21.1, "Querying for Account Statistics"

- Section 4.21.2, "Querying for Month-Wise Customer Account Statistics"
- Section 4.21.3, "Querying Account Details"
- Section 4.21.4, "Querying Account Transactions"
- Section 4.21.5, "Querying Accounting Reconciliation"

4.21.1 Querying for Account Statistics

You can view period-wise statistics for an account in the 'Customer Account Statistics Query' screen. You can invoke this screen by typing 'ACDASTQY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Check Linked Customer and provide Account Number and click Query button to view all Account Numbers of the customers and its linked customers in Linked Customer Details. To query on any account displayed, select the account and click 'Fetch' button. A query operation is performed on the selected customer and the details are displayed. The displayed values are based on the query parameters provided.

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 this User Manual.

The details displayed are as follows:

- Low and High Balance for a period

The lowest and highest current balances for the period

- Average credit and debit balance for a period

This is computed as the sum of credit/(debit) current balances in a period, divided by the number of days of credit/(debit) balance during the period

- Credit and debit days

The number of days the account was in credit/(debit) balance in the period

- Credit and Debit Turnover

The credit/ (debit) turnover for the period

- Excess days in debit balance

The number of days in a month when the account exceeded the overdraft limits

- Overdraft Limit

This is computed by summing the temporary overdraft limit and the sub-limit of the account. For each month, this would represent the limit on the last date of the month

- Credit grade of the Customer

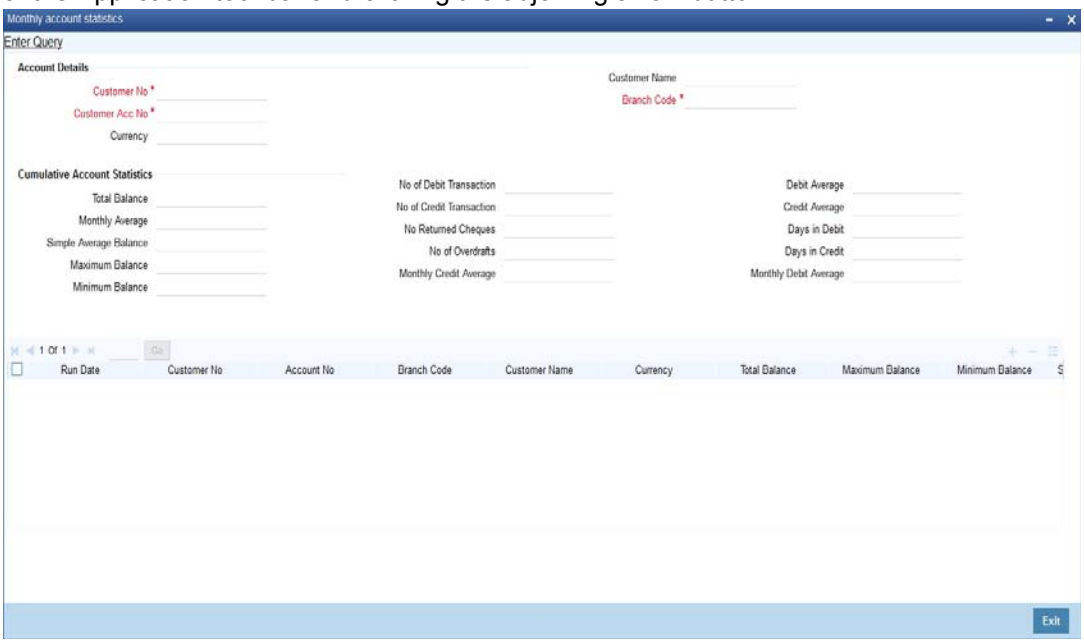
This would be the prevalent rating on the last day of the period. For the current period, this information is provided up to the previous working day.

Printing of this information for an account is only possible if the Account Statistics option has been enabled in the Account Class Maintenance for the account class used by the account.

If account statistics has been enabled, an accounting End of Day (EOD) process updates the statistics table both period-wise and according to financial years. The book-dated balances are used for computation of statistics, and the balances are maintained according to accounting periods.

4.21.2 Querying for Month-Wise Customer Account Statistics

You can query for month-wise statistics for an account in the 'Monthly Account Statistics' screen. You can invoke this screen by typing 'STDACSTA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following fields:

Customer Number

Specify the customer number.

Customer Account Number

Specify the customer 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 Customer Acc No 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 this User Manual.

Branch Code

Specify the branch code.

Cumulative Account Statistics

You can view the following cumulative account statistics of the account:

- Total Balance
- Monthly Average
- Simple Average Balance
- Maximum Balance
- Minimum Balance
- Number of Debit Transaction
- Number of Credit Transaction
- Number of Returned Cheques
- Number of Overdrafts
- Monthly Credit Average
- Debit Average
- Credit Average
- Days in Debt
- Days in Credit
- Monthly Debit Average

Monthly Account Statistics

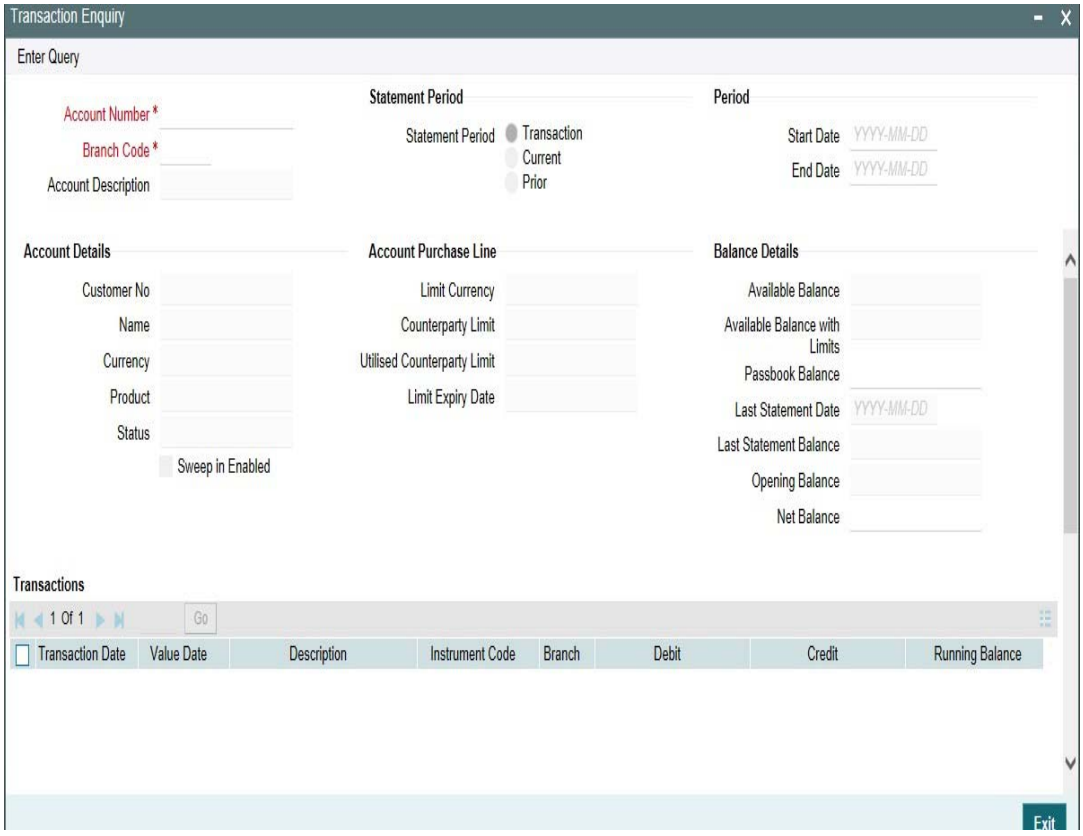
You can view the following monthly account statistics of the account:

- Run Date
- Customer Number
- Account Number
- Branch code
- Customer Name
- Total Balance
- Maximum Balance
- Minimum Balance
- Simple Average Balance
- Debit Average
- Credit Average
- Excess OD Average
- Currency
- Number of Returned Cheques
- Number of Debit Transaction

- Number of Credit Transaction
- Closing Balance
- Debit Interest
- Non Sufficient Funds
- Charges Amount
- Debit Check Returned
- Visa Debit Details
- Last Debit Transactions
- Last Credit Transactions
- Last Overdraft Transaction
- Days in Debt
- Monthly Debit Average
- Days in Excess OD
- Monthly Average
- Number of Overdrafts
- Days in Credit
- Monthly Credit Average

4.21.3 Querying Account Details

You can query and view the account details using 'Transaction Enquiry' screen. You can invoke this screen by typing 'STDBLINQ' at the top right corner of the application tool bar and clicking the adjoining arrow button.



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. In case of multiple accounts with the same account number, the system will pop-up 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 this User Manual.

Branch Code

The system displays branch code based on the specified account number.

Account Description

The system describes the account for the specified account number here.

Statement Period

Select the statement period to limit the number of transactions to be listed. By default, 'Transaction' option is selected as the statement period. Therefore, only last five transactions will be listed.

Note

If you specified statement period is less than 6 months, then system will display an error message.

You need to have rights for that particular branch otherwise; you cannot query the account details.

Period

Start Date

Specify the statement period start date of current statement period.

End Date

Specify the statement period end date of current statement period.

Note

After specifying the search parameters press 'F7' to enter query and 'F8' to execute query; in order to view the account details.

Account Details

System displays the following details under 'Account Details' section:

- Customer Number
- Name
- Currency
- Product
- Status
- Sweep in Enabled

Account Purchase Line

System displays the following details under ‘Account Purchase Line’ section:

- Limit Currency
- Counterparty Limit
- Utilized Counterparty Limit
- Limit Expiry Date

Balance Details

System displays the following details under ‘Balance Details’ section:

- Available Balance
- Available Balance with Limits
- Passbook Balance
- Last Statement Date
- Last Statement Balance
- Opening Balance
- Net Balance

Note

The system calculates the net balance using the following formula:

– Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account +Withdraw able Uncollected funds) - (Minimum Balance)

Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.

As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

The net balance will be in the account currency.

Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.

Transactions

System displays the transactions depending on the ‘Statement Period’ selected, and displays the following details under ‘Transactions’ section:

- Transaction Date
- Value Date
- Description
- Instrument Code
- Branch
- Debit
- Credit
- Running Balance

System displays the following details:

- Transaction Initiation Date
- User ID
- Authorization Id
- Batch Number
- Transaction Code
- Description
- Local Currency
- Exchange Rate
- LCY Amount

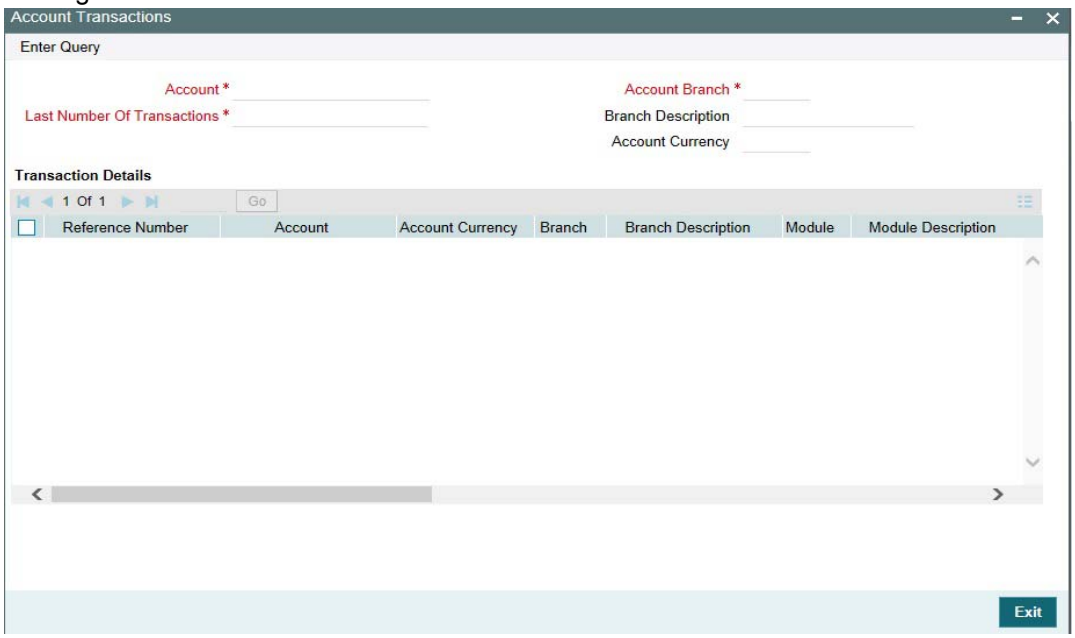
Summary

System displays the following details under ‘Summary’ section:

- Total Debit Amount
- Total Credit Amount
- Debit Count
- Credit Count

4.21.4 Querying Account Transactions

You can view account transactions in the ‘Account Transaction’ screen. You can invoke this screen by typing ‘ACDACTRN’ in the field on the top right corner of the application toolbar and clicking the arrow button.



Note

The current support of defining the mask at the branch level which takes precedence over the mask provided at the bank level. Using this screen, you can search for account transactions based on one or more of the following parameters:

Account

Select the account number from the adjoining option list. All accounts as maintained in the system are displayed here.

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.

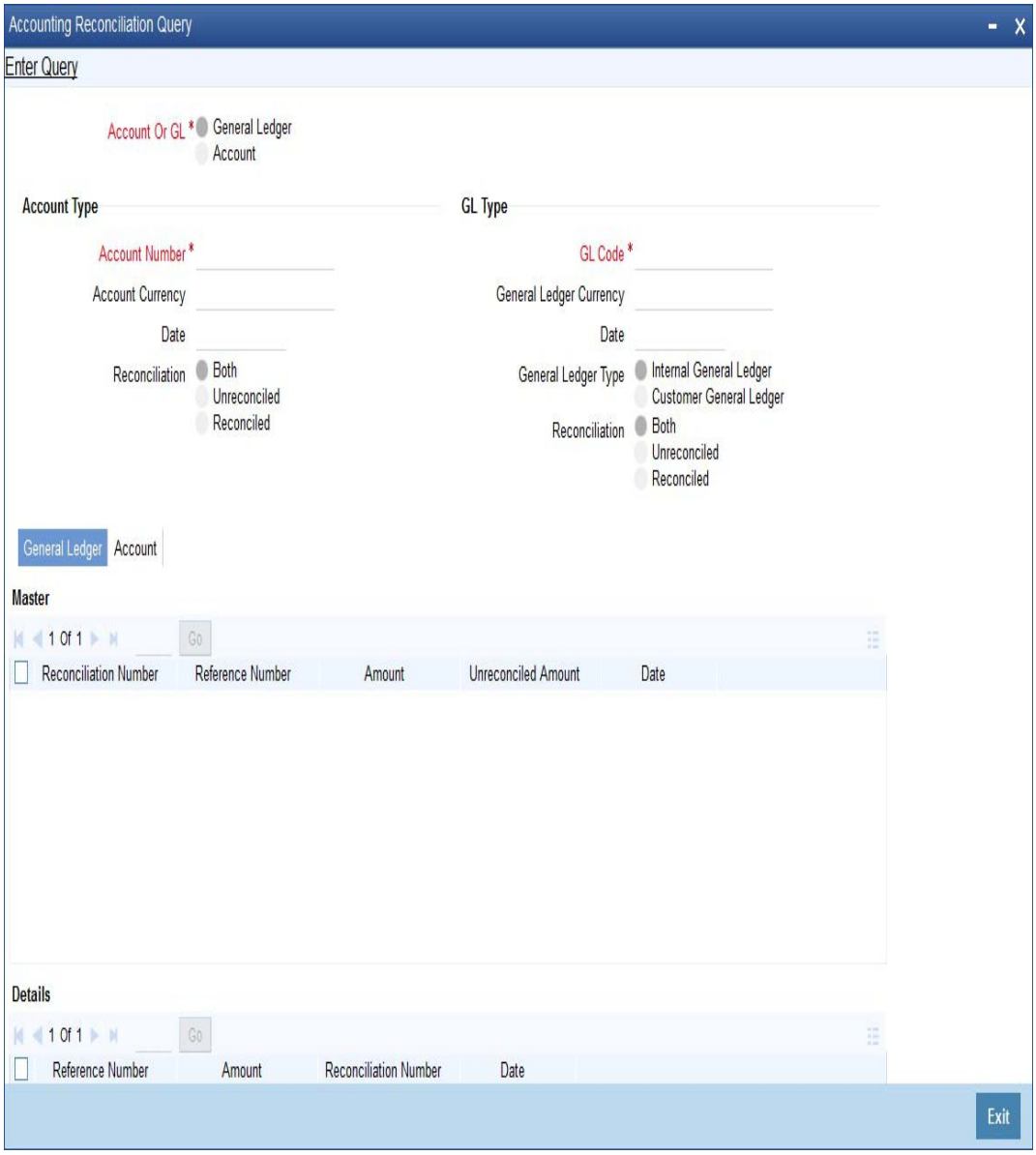
For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Number of Transactions

Specify the number of transactions in this field.

4.21.5 Querying Accounting Reconciliation

You can query accounting reconciliation through 'Accounting Reconciliation Query' screen. You can invoke this screen by typing 'ACDRECNC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Account or GL

Indicate if you would like to view reconciliation details for an account or GL.

Account Number

Specify the 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 this User Manual.

Account Currency

Specify the currency of the account.

Date

Specify the date.

View Criteria

Indicate, by clicking on the appropriate radio button, if you would like to retrieve reconciliation details for a GL according to the following criteria:

- Unreconciled amounts
- Reconciled amounts
- Both

GL Code

Specify the General Ledger Code.

General Ledger Currency

Specify the currency of general ledger.

Date

Specify the date

General Ledger Type

Select the type of general ledger from the following:

- Internal General Ledger
- Customer General Ledger

General Ledger Details

Master

Reconciliation Number

Specify the reconciliation number.

Reference Number

Specify the reference number.

Amount

Specify the Amount

Unreconciled Amount

Specify the unreconciled amount.

Date

Specify the date

Details

Reference Number

Specify the reference number.

Amount

Specify the Amount

Reconciliation Number

Specify the reconciliation number.

Date

Specify the date..

Account Details

Master

Reconciliation Number

Specify the reconciliation number.

Reference Number

Specify the reference number.

Amount

Specify the Amount

Unreconciled Amount

Specify the unreconciled amount.

Date

Specify the date

Details

Reference Number

Specify the reference number.

Amount

Specify the Amount

Reconciliation Number

Specify the reconciliation number.

Date

Specify the date.

4.22 View Operation

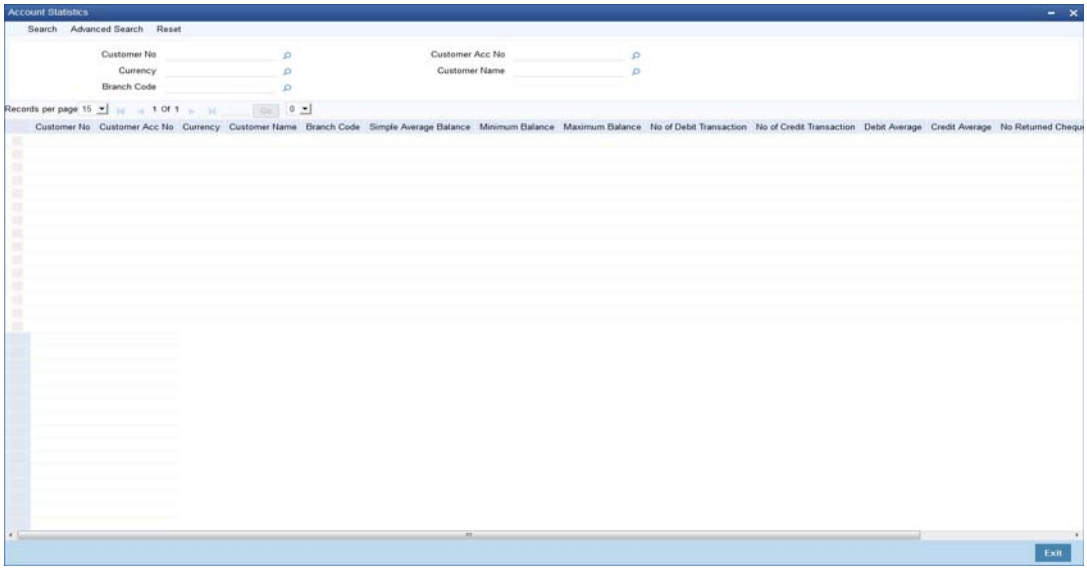
This sections contains the following topics:

- Section 4.22.1, "Viewing Month-Wise Customer Account Statistics"
- Section 4.22.2, "Viewing Customer Account Balance"
- Section 4.22.3, "Viewing Utilization of Free Amounts"

- Section 4.22.4, "Viewing Dummy Numbers Associated with CIF Number"

4.22.1 Viewing Month-Wise Customer Account Statistics

You can view month-wise statistics for an account in the 'Monthly Account Statistics' screen. You can invoke this screen by typing 'STSACSTA' at the top right corner of the application tool bar and clicking the adjoining arrow button.



Using this screen, you can search for month-wise account details based on one or more of the following parameters:

- Customer number
- Currency
- Branch code
- Customer account number
- Customer name

Click 'Search' button. Based on the search criteria, the system displays the following month-wise account details:

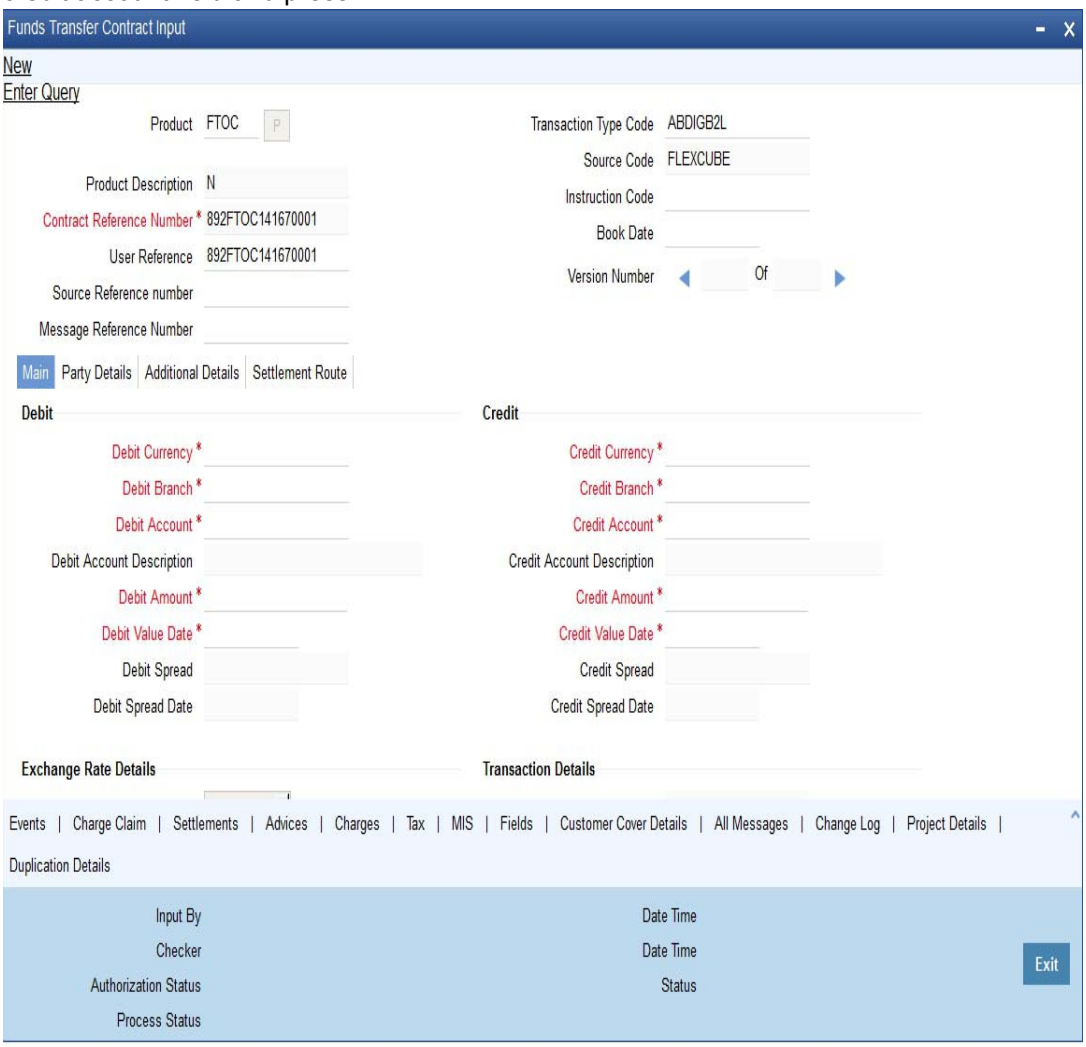
- Customer number
- Customer account number
- Currency
- Customer name
- Branch code
- Simple average balance
- Minimum balance
- Maximum balance
- Number of debit transactions
- Number of credit transactions
- Debit average
- Credit average

4.22.2 Viewing Customer Account Balance

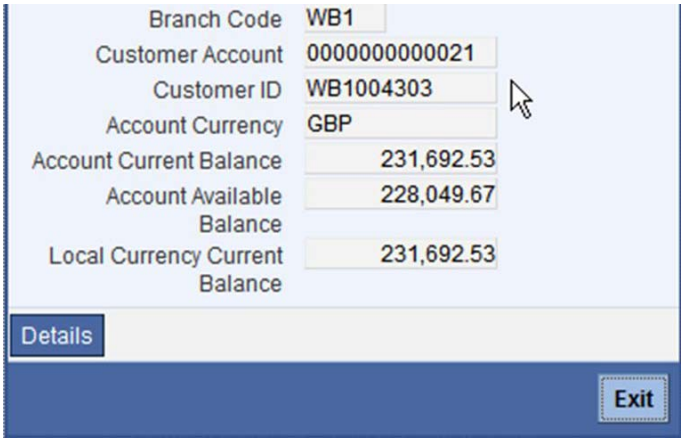
You can view the balance and account status of a customer account from any customer account field of any screen in Oracle FLEXCUBE.

To view the balance and account status you need to select the customer account and press F11.

For e.g. to view the account balance information and account status of the credit account that you have selected in the 'Funds Transfer Contract Input' screen, place your cursor in the credit account field and press F11.



The system will open the 'Customer Balance View' screen containing the brief information about the credit account selected.

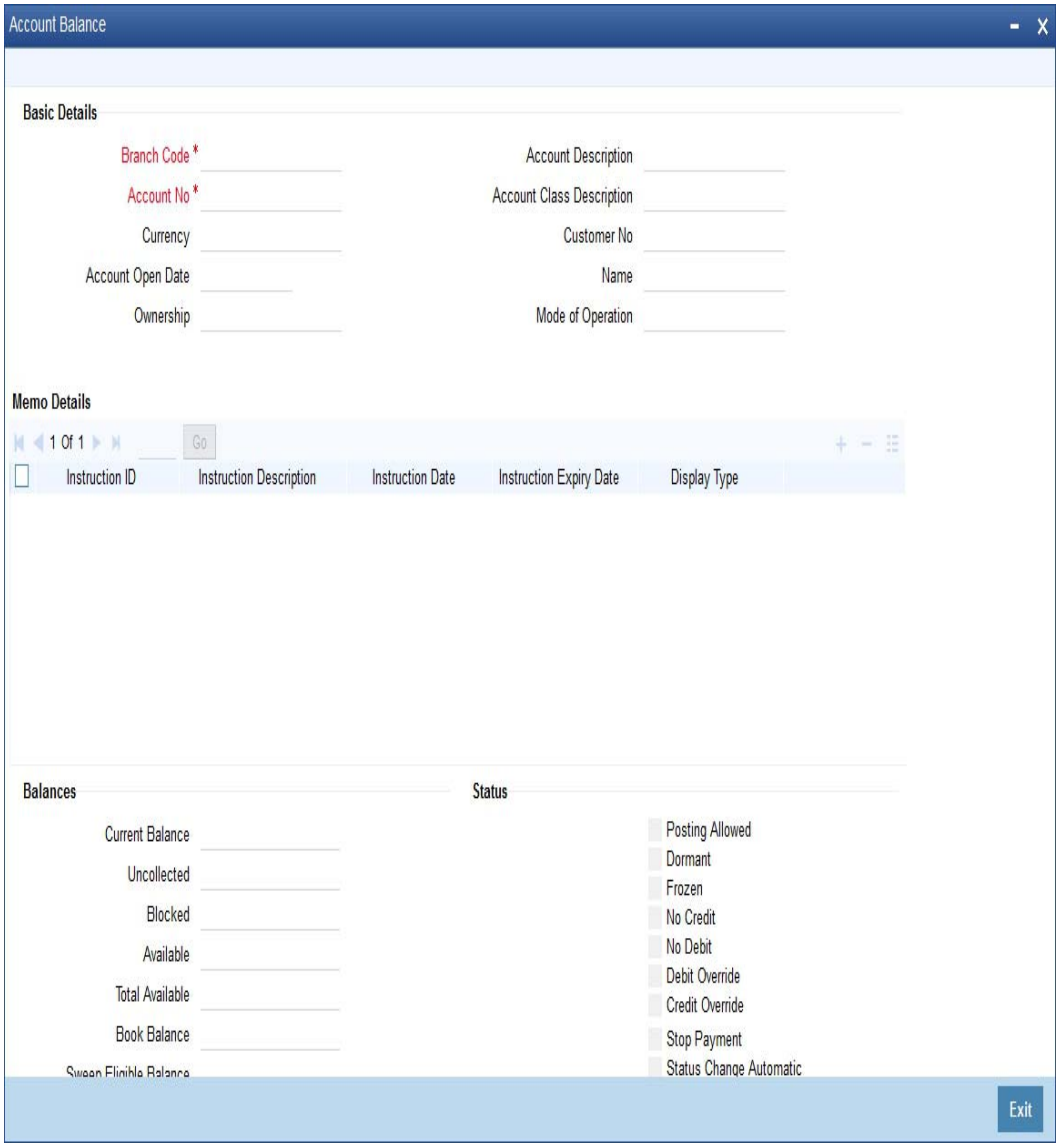


The ‘Customer Balance View’ screen would contain the following information:

- Branch Code
- Customer Account
- Customer ID
- Account Current Balance
- Account Available Balance
- Local Currency Current Balance

Click the ‘Details’ button on the ‘Customer’s Balance View’ screen to open the ‘Customer Account Balance’ screen. This screen consists of detailed information on customer’s balance. The system displays the detailed balance information of the selected customer account if it is

a valid customer. You can also invoke this screen by typing ‘STDCUSBL’ at the top right corner of the application tool bar and clicking the adjoining arrow button..



Basic Details

The system displays the following details under ‘Account Details’ section:

- Account Number
- Account Description
- Branch Code
- Account Class
- Currency
- Customer Number
- Account Open Date
- Customer Name
- Ownership
- Mode of Operation

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 this User Manual.

Memo Details

The system displays the following details:

- Instruction Id
- Instruction Description
- Instruction Date
- Instruction Expiry Date
- Display Type

Balances

The system displays the following details under 'Balance Details' section:

- Current Balance
- Uncollected
- Blocked
- Available
- Total Available
- Book Balance
- Sweep Eligible Balance
- ILM Sweep Eligible Balance
- Temporary Overdraft Limit
- Net Balance
- Passbook Balance

You can enquire the last printed passbook balance while doing transaction by placing the cursor at account number field and pressing F11 hot key. The system will open a new screen and display the last printed passbook balance along with the other details.

The system will display the Passbook Balance and current balance upon pressing F11 key. However it will not mandate the teller to verify passbook balance and current balance, which needs to be controlled operationally.

Note

The system calculates the net balance using the following formula:

- Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account +Withdraw able Uncollected funds) - (Minimum Balance)
- Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.
- As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

- The net balance will be in the account currency.
- Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.
- The available amount that can be swept from the cover account will be derived based on the Sweep limit and Retain Minimum Balance field values. “Sweep Eligible Balance” field in the ‘Amounts and Dates’ screen will be derived based on this value. *For more information on how this field is derived, refer to the table in Cover Account Details section in this User Manual.*

Status

The system displays the following details under ‘Status’ section:

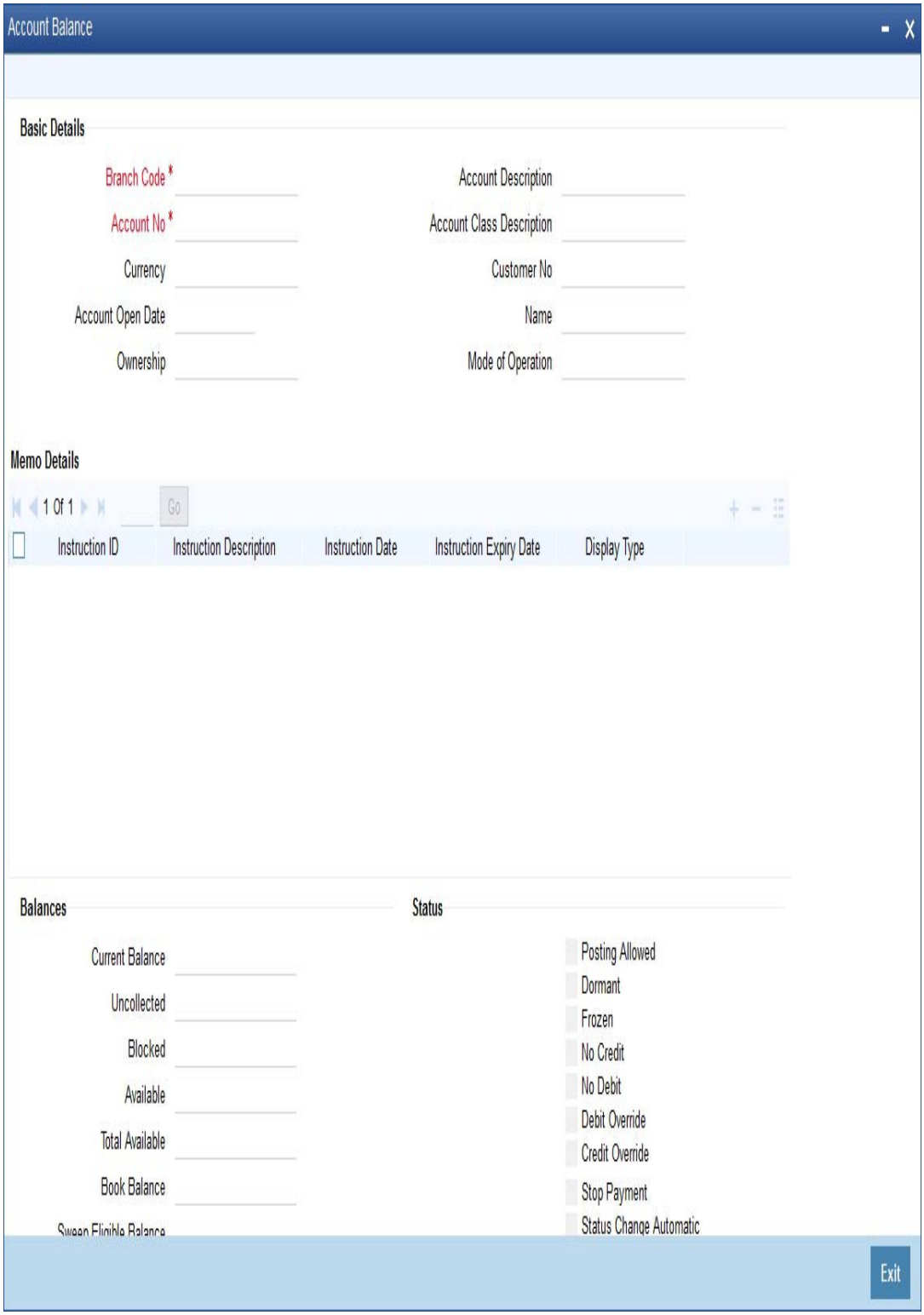
- Posting Allowed
- Blocked
- Dormant
- Stop Payment
- Frozen
- Status Change Automatic
- No Credits
- Overdraft
- No Debits
- Debit Override
- Credit Override

Sweeps

The system displays the following details under ‘Sweeps’ section:

- Sweep in Enabled

The system will capture the required information from the ‘Transaction Enquiry’ screen and defaults the same information in transaction details.



Turnover Details

The system displays the following details under ‘Balance Details’ section:

- Opening
- Daily Turnover (Cr)
- Daily Turnover (Dr)

- Currency (ACY)

Additional Details

The system displays the following details under ‘Balance Details’ section:

- Accrued Interest (Dr)
- Accrued Interest (Cr)
- Interest Due
- Charges Due
- Last Interest Debit
- Last Interest Credit
- Last DR Activity
- Last CR Activity

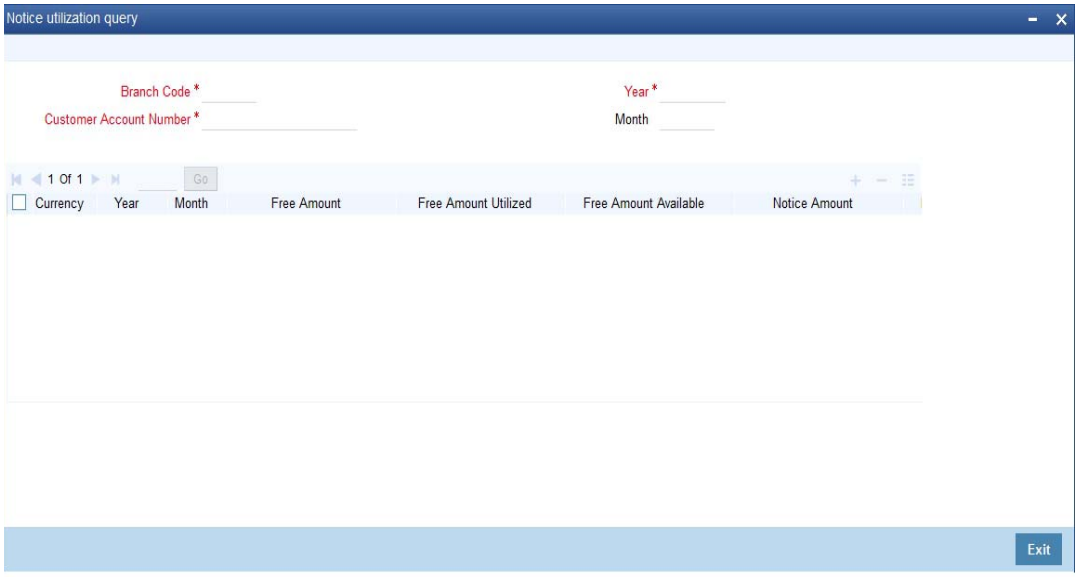
System displays the transactions depending on the ‘Statement Period’ selected, and displays the following details under ‘Transactions’ section:

- Transaction Date
- Value Date
- Description
- Branch
- Credit
- Debit

4.22.3 Viewing Utilization of Free Amounts

You can view the utilization of free amounts with respect to advance interest for the accounts using ‘Notice Utilization Query’ screen.

You can invoke this screen by typing ’STDNTUTL’ at the top right corner of the application tool bar and clicking the adjoining arrow button.



You can query the records based on any or all of the following criteria:

- Branch Code

- Account Number
- Year
- Month

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 this User Manual.

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed. The system displays the following details pertaining to the fetched records:

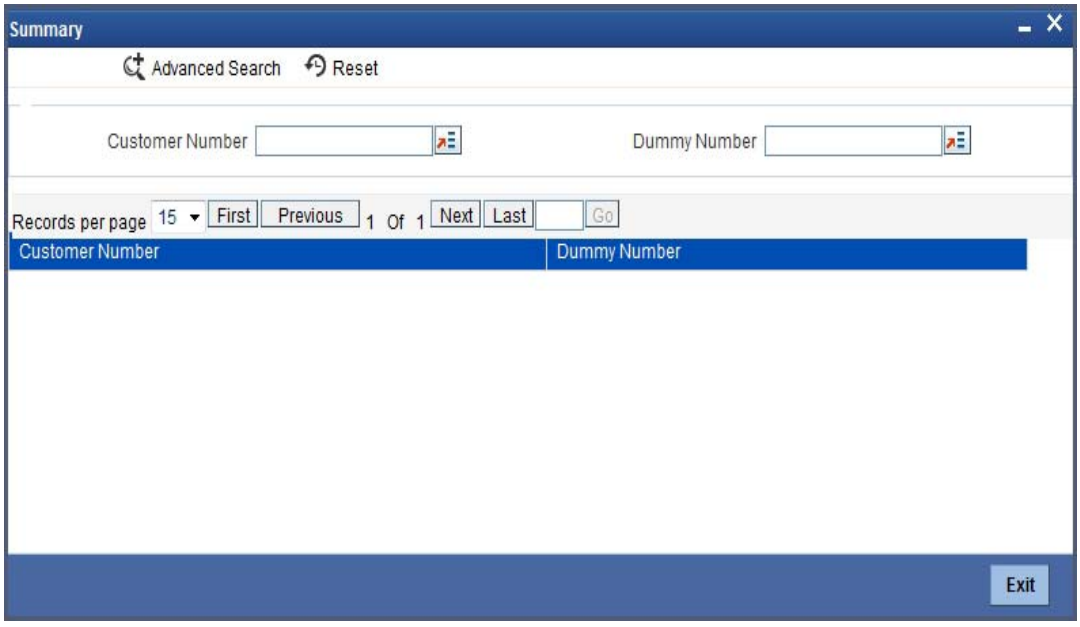
- Currency
- Year
- Month
- Free Amount
- Free Amount Utilized
- Free Amount Available
- Notice Amount

4.22.4 Viewing Dummy Numbers Associated with CIF Number

To recall, in the Branch Parameters screen, you can specify a number range based on which the customers of your bank will be assigned CIF numbers for identification. You can also maintain a dummy CIF number range for a branch. The dummy CIF range will be used for account number generation.

Refer the Core Services User Manual for details on maintaining dummy CIF number range and its usage for customer account number generation.

You can view all the dummy CIF numbers linked to a customer in the 'Dummy Customer Summary' screen. You can invoke this screen by typing 'STSMAINT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can view the CIF number that is associated with each dummy number.

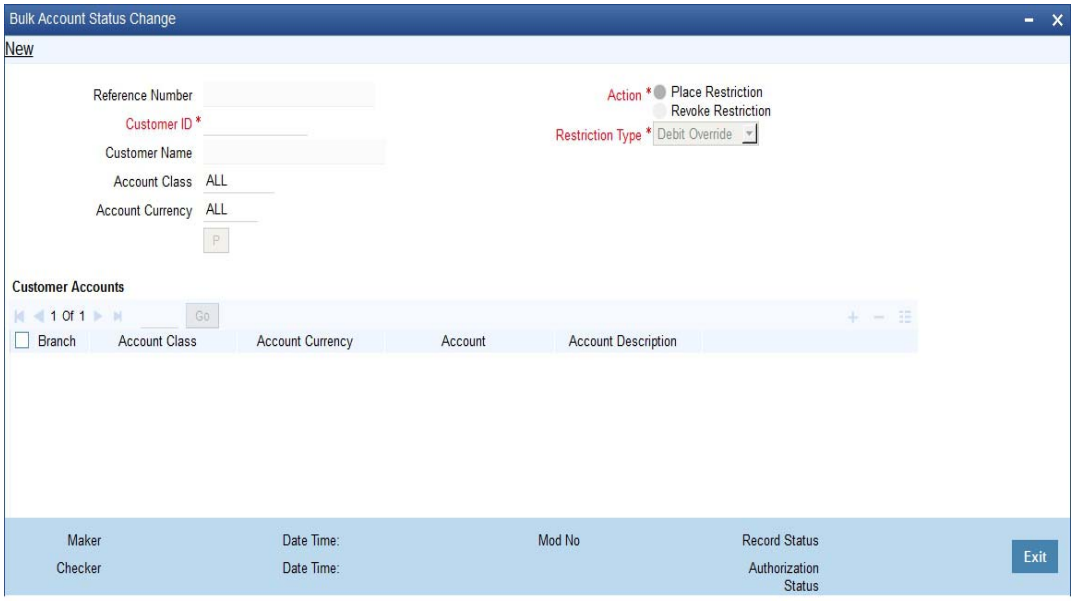
4.23 Bulk Account Status Change

This section contains the following topics:

- Section 4.23.1, "Maintaining Bulk Account Status Changes"
- Section 4.23.2, "Viewing Bulk Account Status Change"

4.23.1 Maintaining Bulk Account Status Changes

You can change debit and credit override status for multiple or all accounts of a given customer through Bulk Account Status Change screen. You can invoke this screen by typing 'STDBSTCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

Reference Number

The system generates a unique reference number on save.

Customer ID

Specify the customer ID for whom the Debit or Credit Override should be placed or revoked. Alternatively, you can select the customer ID from the option list. The list displays all active and authorized customer IDs.

Customer Name

The system displays the name of the customer.

Account Class

Specify the account class. Alternatively, you can select the account class from the option list. The list displays all open and authorized CASA account classes available in the system. The system defaults the account class as 'ALL' signifying all account classes.

Account Currency

Specify the account currency. Alternatively, you can select the account currency from the option list. The list displays all valid currency codes. By default the system defaults the account currency as 'ALL'.

Action

Select the action to be taken on debit and credit override status. The options are as follows:

- Place Restriction
- Revoke Restriction

If ‘Place Restriction’ is selected, the system checks the required account statuses in the customer accounts multi-grid and if Revoke Restriction is selected, the system will uncheck those account statuses from the customer account multi-grid based on the restriction type.

Restriction Type

Select the restriction type from the drop down list. The list displays the following values:

- Debit Override
- Credit Override
- Both

Click ‘P’ button to populate all the open and authorized accounts of the selected customer based on account class and account currency filters. If any unauthorized account is found during the search criteria, system displays an information message as “One or more accounts selected for status change operation is/are in unauthorized status”.

The system displays the following details in Customer Accounts section pertaining to the selected criteria:

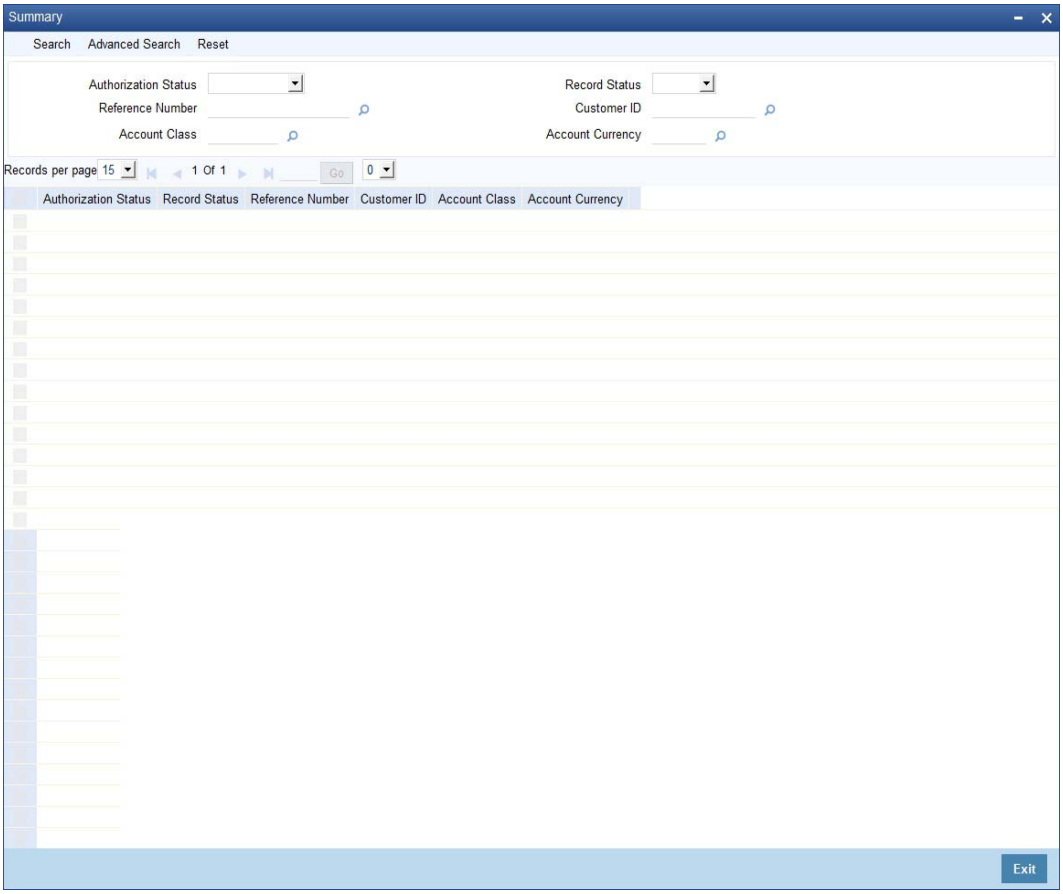
- Branch
- Account Class
- Account Currency
- Account
- Account Description

The system triggers account status change for all individual accounts once the bulk account status change operation is authorized.

While triggering status change for individual accounts, system will not validate the existing Debit/Credit Override statuses of the accounts. The accounts will be marked with the new intended status.

4.23.2 Viewing Bulk Account Status Change

You can view the bulk status change records in the ‘View Bulk Status Change’ summary screen. You can invoke this screen by typing ‘STSBSTCH’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Reference Number
- Customer ID
- Account Class
- Account Currency
- Authorization Status
- Record Status

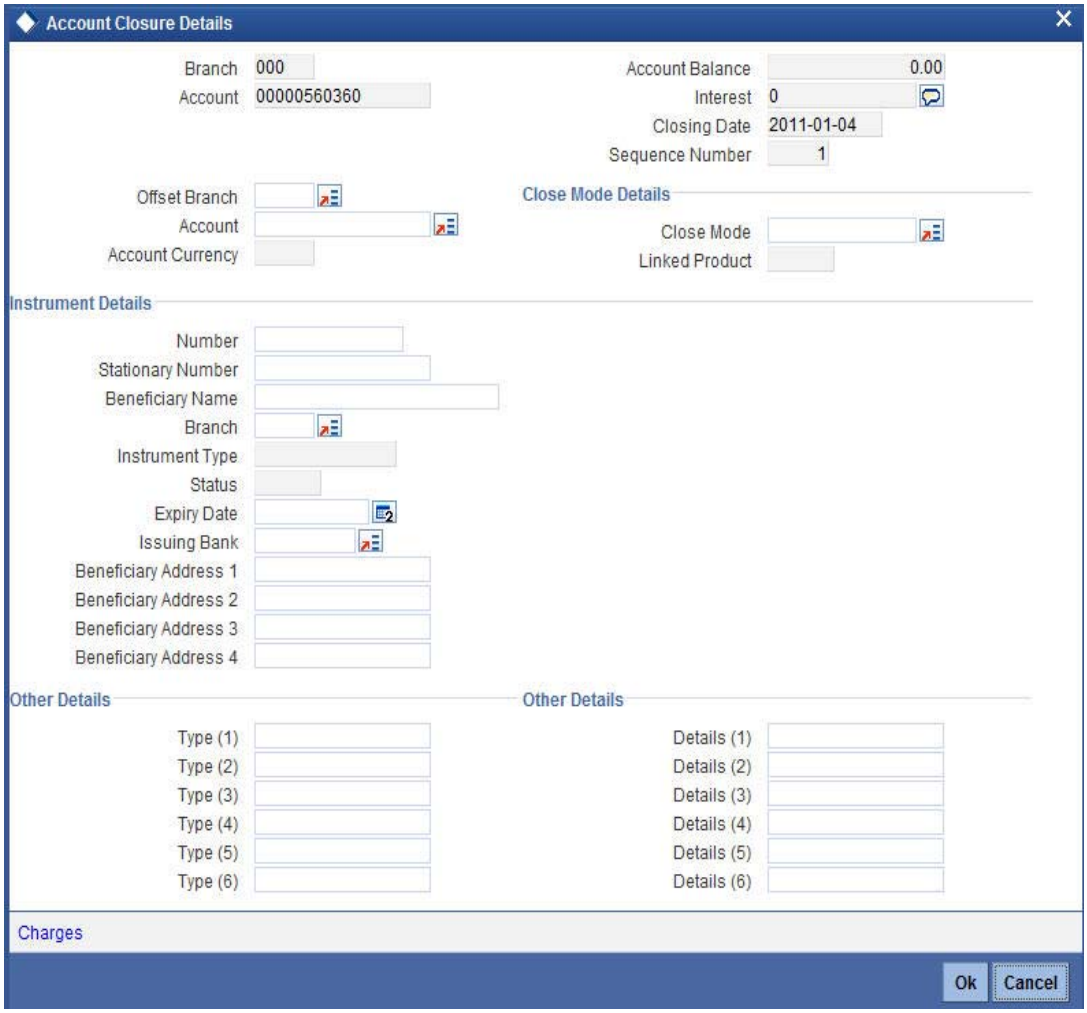
Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Reference Number
- Customer ID
- Account Class
- Account Currency

4.24 Closing Account

When you close an account, the system will check whether an IC product linked to the account is pending liquidation. If an IC Product is pending liquidation, you will be prompted to perform the liquidation before closing the account.

If any provisioning has been done in respect of the account, the relevant amount is written back to the GL as specified in the maintenance, on Closure. If the account does not have any IC products pending liquidation the system will display list of 'Close Out' modes in the Account Closure Details screen.



In this screen you can select the Close Mode, which is to be used to close the account. The option list positioned next to this field contains a list of all the Close Modes maintained in the Customer Account Closing Modes screen. The product linked to the close mode will be defaulted.

Some of the close out modes may require additional details to complete the transaction. These additional details can pertain to either of the following:

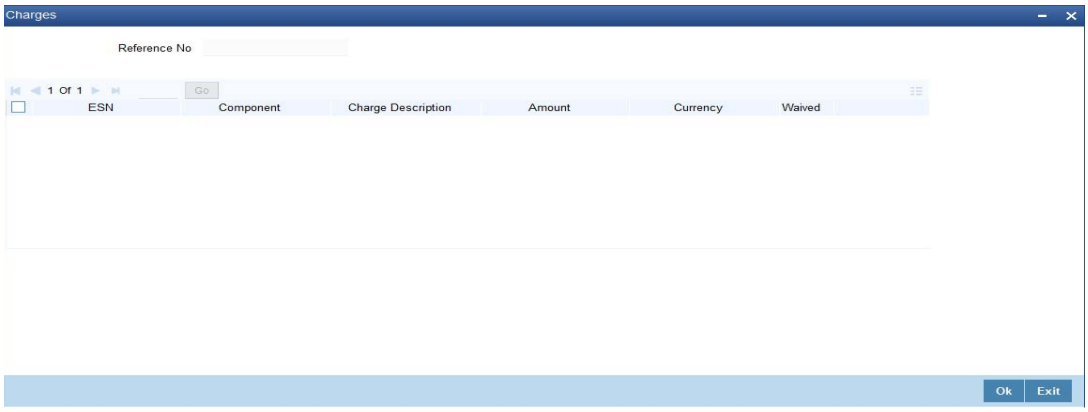
- The Offset Account
- The Instrument (when the Close Out is through an Instrument) with which you payoff the balance in the account

Thus, based on the mode selected the withdrawal entries are booked against the appropriate product. The balance of the account will drop down to zero. Subsequently, the account is marked as closed.

If this customer is a corporate customer, then you will not be able to close the customer account record if the following conditions are met:

- The account belongs to a savings or current account class.
- The account is a member of a netting group and there are any non-netted transactions of the netting group awaiting netting under the netting batch.

Click on the ‘Charge’ button to display the calculated charges of the retail teller charge product.



In the charge details screen, the system arrives at the final payout amount to the customer after deducting the calculated charge amount. If the charge amount is waived off, then it will not be deducted from the final payout amount.

If the account balance is not sufficient to cover the charge then the system displays appropriate error message.

Note

If any other charges are linked to the close out product, the same will be deducted from the final payout amount

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.

For detailed information on the Customer Account Closing Mode Maintenance screen, you can refer the Maintaining Customer Account Closing Modes sub-heading in this manual.

4.25 Special Range/Number Maintenance

You can maintain branch wise CIF and CASA range for specific customers. A range can also be maintained for the special number generation. The input range for mask character is ‘n’.

An example of maintaining branch wise CIF range for specific customers are as follows:

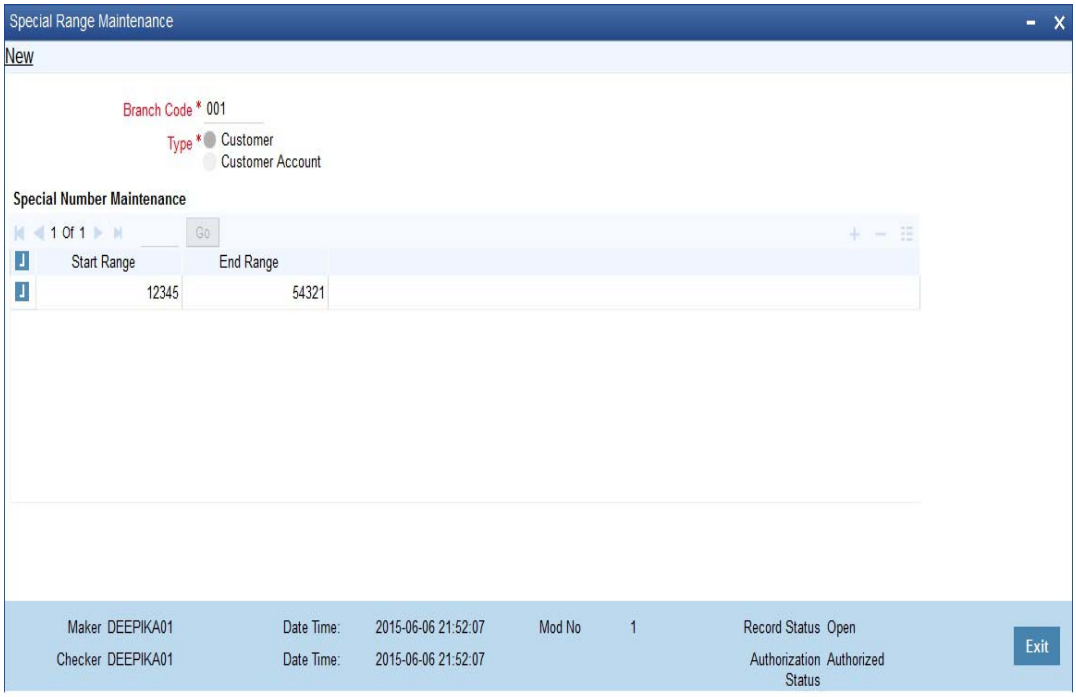
If the mask of the customer is ‘bbbnnnnn ‘, you can maintain the range/number for the mask character ‘n’. You can input the start and end range as 10000 to 20000 or can reserve specific numbers for example, 77777 for a specific branch.

The number of digits in the range can be less than the number of ‘n’s available in the mask, but not greater. For example, if the range maintained is 2000 to 3000, the customer number for ‘000’ branch for a special customer can be given as 00002222.

An example of maintaining branch wise CASA range for specific customers are as follows:

If the mask for the customer account is ‘bbbnnnnnnSSd’, you can maintain range for the mask character ‘n’. You can input the start and end range as 200000 to 400000 or you can reserve any specific numbers for a specific branch.

You can maintain branch wise CIF and CASA range for specific customers through ‘Special Range Maintenance’ screen. You can invoke this screen by typing ‘STDSPLRN’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



Specify the following details:

Branch code

Specify the branch code where the special range is applicable. Alternatively, you can select the branch code from the option list. The list displays all the valid branch codes maintained in the system.

Type

Select the type of customer to maintain the special range. The options are as follows:

- Customer - To maintain range for the all the branches
- Customer Accounts - To maintain range for specific customer accounts

Note

- For the Type ‘Customer’, you can select the option ‘All’ as Branch Code and system applies the range maintained across all branches.
- If you select the option ‘All’ you cannot maintain range for individual branches,
- If you maintain range for individual branches for customer, then you cannot maintain record for ‘All’ branches.

Special Number Maintenance

Start Range

Specify the start number of the special range to be maintained. If user wants to maintain individual numbers as special number, then the user should input the number in both start range and end range fields.

End Range

Specify the end number of the special range to be maintained. If user wants to maintain individual numbers as special number, then the user should input the number in both start range and end range fields.

The system performs the following validations during special range maintenance:

- The customer/customer account mask should be maintained for each branch and you can input the range for mask character having ‘n’.
- The start and end range should be within the start and end customer/ account range maintained at the branch parameter level.
- On updating the start and end account number maintained at branch parameter level, the system validates whether the special customer/account range is within the start and end account number.
- Start Range and End Range cannot be null.
- End range should always be greater than or equal to start range.
- There should not be any overlapping between ranges maintained for a branch.

4.26 Releasing Track Receivable Details

Release of track receivable enables you to release the amount which is marked as available in the track receivable record. This increases the available balance in the account since the amount is released. The available amount in the account is updated only upon the authorization of the record

Allowing the release of available amount in a track receivable record enables the customer to utilize the amount for other priority transactions.

Track Receivable is supported for modules like ‘IC’, ‘RT’,’CL’, ‘MO’, ‘LE’ and ‘CI’.

For the same contract reference number and component combination, the latest records must be released first. Also, there should not be any gap between the released records.

Example

Contract reference number - 000SAND110040001

Component - PRINCIPAL

Payment is due for 3 months. On 20/6/2014 there is a credit of 43433.34. Refer the table:

#	Component	Book Date	Amount Due	Available Amount
1	Principal	11/4/2014	16666.670x	16666.670
2	CHARGE	11/04/2014	100	100
3	PRINCIPAL	11/05/2014	166670.670	166670.670

#	Component	Book Date	Amount Due	Available Amount
4	PRINCIPAL	11/06/2014	166670.670	10000
5	CHARGE	11/04/2014	50	0

Example for Valid Cases

In the above case release of the track receivable records given in the below cases are valid

- 4,3,1 & 2
- 4,3 & 2
- 4 & 2

Example for Invalid Cases

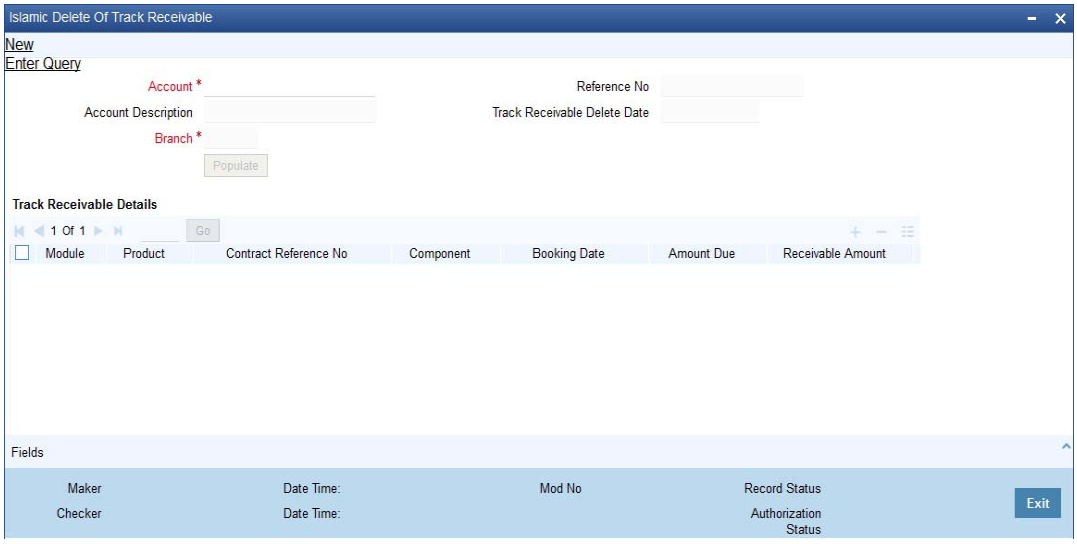
Below cases are invalid

- 3, 1
- 1
- 4, 1

Note

The records that are not to be released must be removed manually from the screen.

You can invoke this screen by typing ‘STDTRKRL’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



Specify the following details:

Account

The system displays the active accounts of the current branch that has some track receivable records with the available amount being greater than zero.

Account Description

The system automatically displays the account description upon the selection of the account.

Booking Date

The system displays the date on which the record is created.

Module

The system displays the module code of the track receivable record.

Component

The system displays the component code of the track receivable record.

Contract Reference Number

The system displays the contract reference number of the track receivable record.

Product

The system displays the Product code of the contract reference number.

Receivable Amount

The system displays the amount which is marked as receivable in the account for the component.

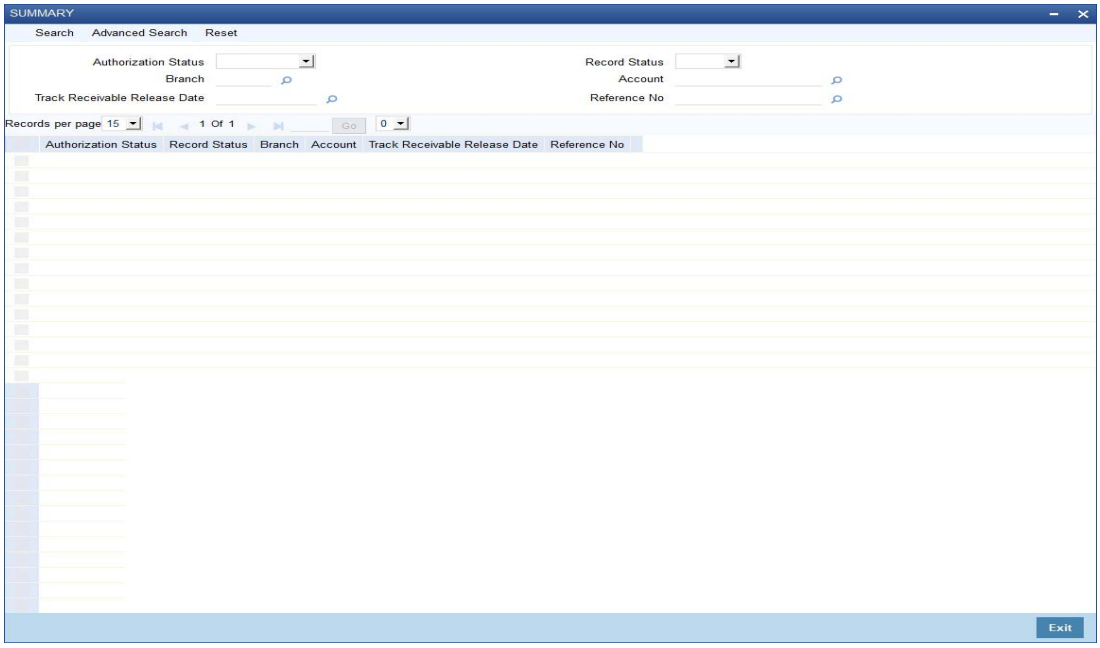
Note

- The system displays an error message if there are no records available for releasing the track receivable. Hence, you must maintain at least one track receivable record before clicking the Save icon.
- The system displays an error message if the latest records for contract reference number and component are not released. Hence, you should release in the reverse order of booking date for the same contract reference number and component.
- The system displays an error message if there is an unauthorized track receivable release record available for a customer account. Hence, you must delete the unauthorised record.
- The system displays an error message if the record has been updated after clicking the Save icon. Hence you must repopulate the account.

4.27 Viewing Release of Track Receivable Summary

You can view the release of track receivables details maintained in the Release of Track Receivable Summary screen. You can invoke this screen by typing ‘STSTRKRL’ in the field

in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any of the following parameters and fetch records-

- Authorization Status
- Record Status
- Branch
- Account
- Track Receivable Release Date
- Reference Number

Select any or all of the parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

4.28 Deleting Track Receivable Details

The Delete Track Receivable screen allows you to manually delete track receivable records. Delete Track Receivable is supported only for modules like ‘CL’, ‘CI’, ‘MO’ and ‘LE’. These modules will be modified to fetch records in RT, CG, DD, UP and IC modules. The first level of authorisation for deletion of Track Receivable must be done through STDTRKDL function ID..

For the same contract reference number and component combination, the latest records must be deleted first. Also, there should not be any gap between the deleted records.

For RT module track receivable is marked on the main transaction amount. The system throws an override when the user tries to delete the track receivable record marked for the main RT transactions.

For other modules track receivable is marked on the charge components and corresponding records are fetched. Deleting the track receivable marked on these components are also possible.

Example

Contract reference number - 000SAND110040001

Component - PRINCIPAL

Payment is due for 3 months. On 20/6/2014 there is a credit of 43433.34. Refer the table:

#	Component	Book Date	Amount Due	Available Amount
1	Principal	11/4/2014	16666.670x	16666.670
2	CHARGE	11/04/2014	100	100
3	PRINCIPAL	11/05/2014	166670.670	166670.670
4	PRINCIPAL	11/06/2014	166670.670	10000
5	CHARGE	11/04/2014	50	0

Example for Valid Cases

In the above case, deletion of the track receivable records given in the below cases are valid:

- 4,3,1 & 2
- 4,3 & 2
- 4 & 2

Example for Invalid Cases

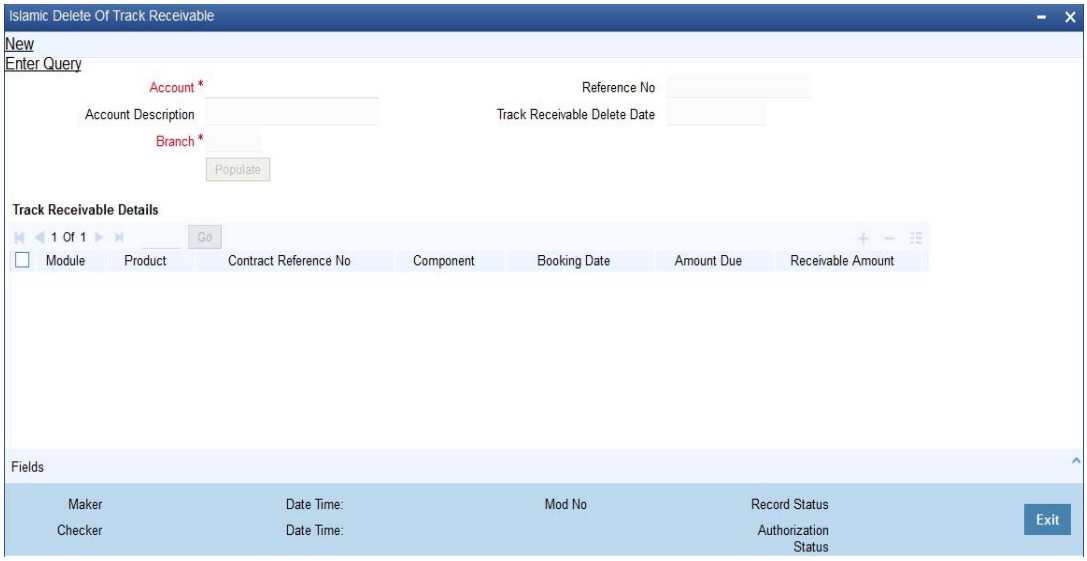
Below cases are invalid

- 3, 1
- 1
- 4, 1

Note

- The records that are not to be deleted must be removed manually from the screen.
- The system displays an error mesaage configurable override when the user tries to delete the track receivable marked on any of these modules RT, CG, DD, UP or IC are deleted.
- These modules track the charges which are due from customer and which is not tracked anywhere else.
- By deleting the track receivable record is waiving of the charges.

You can invoke this screen by typing ‘STDTRKDL’ in the field at the top right corner of the application toolbar and clicking on the adjoining arrow button.



Specify the following details:

Account

Displays the active accounts of the current branch that has some track receivable records with the available amount being greater than zero.

Account Description

This gets automatically displayed upon the selection of the account.

Booking Date

The system indicates the date on which the record is created.

Module

The system displays the module code of the track receivable record.

Component

The system displays the component code of the track receivable record.

Contract Reference Number

The system displays the contract reference number of the track receivable record.

Product

The system displays the product code of the contract reference number.

Receivable Amount

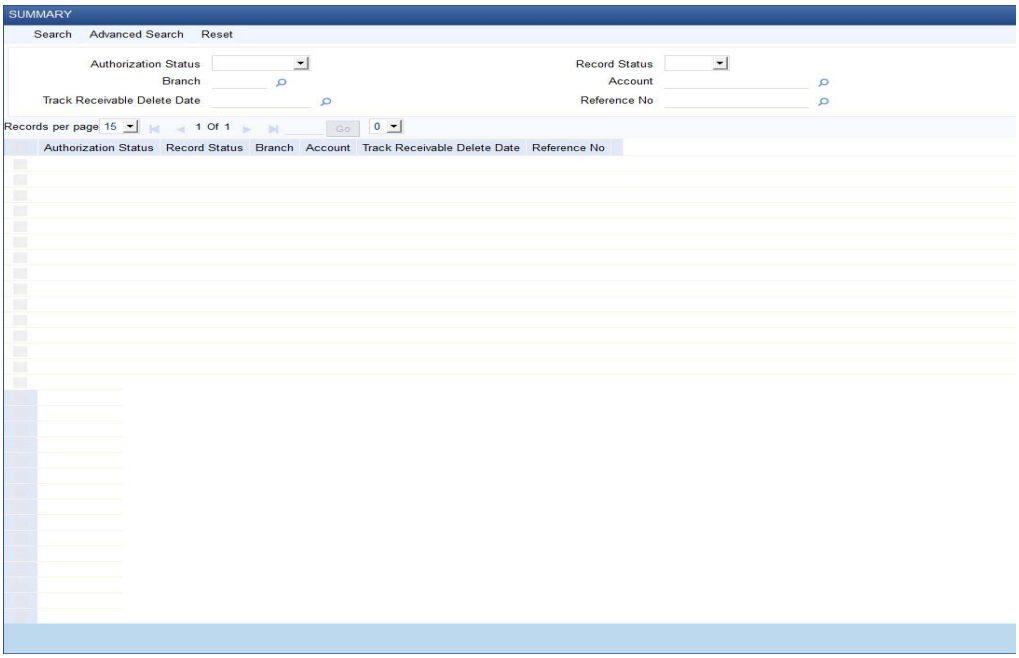
The system displays the amount which is marked as receivable in the account for the component.

Note

- The system displays an error message if there are no records available for deleting the track receivable. Hence, you must maintain at least one track receivable record before clicking the Save icon.
- The system displays an error message if the latest records for contract reference number and component are not deleted. Hence, you should delete in the reverse order of booking date for the same contract reference number and component.
- The system displays an error message if there is an unauthorized track receivable release record available for a customer account. Hence, you must delete the unauthorised record.
- The system displays an error message if the record has been updated after clicking the Save icon. Hence you must repopulate the account.

4.29 Viewing of Deletion of Track Receivable Summary

You can view the deletion of track receivables details maintained in the Deletion of Track Receivable Summary screen. You can invoke this screen by typing 'STSTRKDL' in the field in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any of the following parameters and fetch records-

- Authorization Status
- Record Status
- Branch
- Account
- Track Receivable Release Date
- Reference Number

Select any or all of the parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

4.30 Account Netting Structure Maintenance

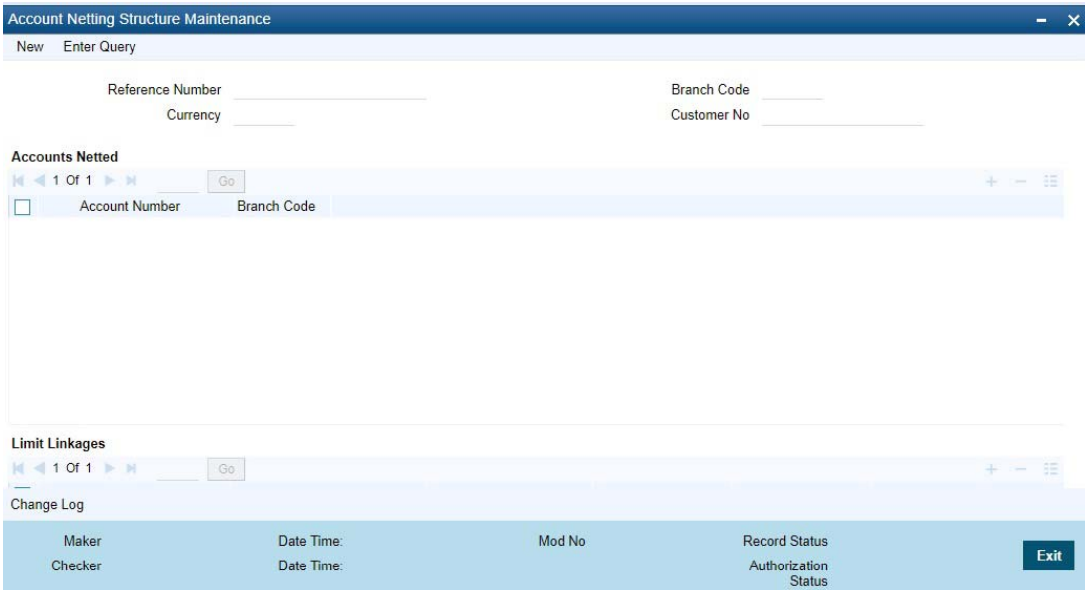
This section contains the following topics:

- Section 4.30.1, "Maintaining Account Netting Structure"
- Section 4.30.2, "Viewing Account Netting Structure Details"

4.30.1 Maintaining Account Netting Structure

You can view this screen for maintaining the list of accounts for which the balance is to be netted. Additionally, TOD and a local facility can also be attached to this structure. The 'limits check' during accounting will look at the collective balance across all accounts.

You can invoke this screen by typing 'STDACNET' in the field in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.



You can maintain the following details in the screen:

Reference Number

Specify the netting reference number.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays the netting branches.

Currency

Specify the netting currency. Alternatively, you can select the Netting currency from the option list.The list displays all valid currency maintained in the system.

Customer Number

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays the customer number for whom this netting structure is maintained.

Account Netted

You can maintain the following details in the screen:

Account Number

Specify the account number. Alternatively, you can select the relevant indicator from the option list which indicates accounts with netting required flag.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the option list.

Limit Linkages

Linkage Type

Select the linkage Type from the drop-down list. The options available are:

- Temporary Overdraft (TOD)
- Facility

Linked Reference Number

Specify the linked reference number.

Limit Amount

Specify the limit amount.

Effective Date

Specify the effective start date.

End Date

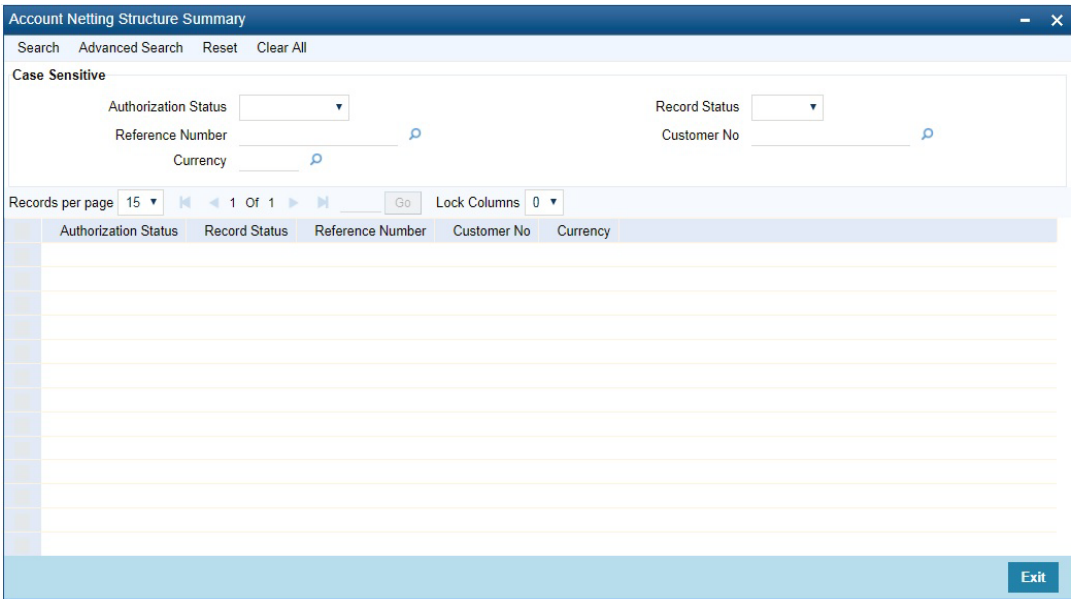
Specify the end date

Note

Total Available Balance: TOD/Facility linkage is not mandatory. If those limits are linked at the netting structure level, it will be added with the netted balance.

4.30.2 Viewing Account Netting Structure Details

You can view the account netting structure details in the 'Account Netting Structure Summary' screen. You can invoke this screen by typing 'STSACNET' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch the required records:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Currency

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria will be displayed.

5. Customer Tax Allowance Limit

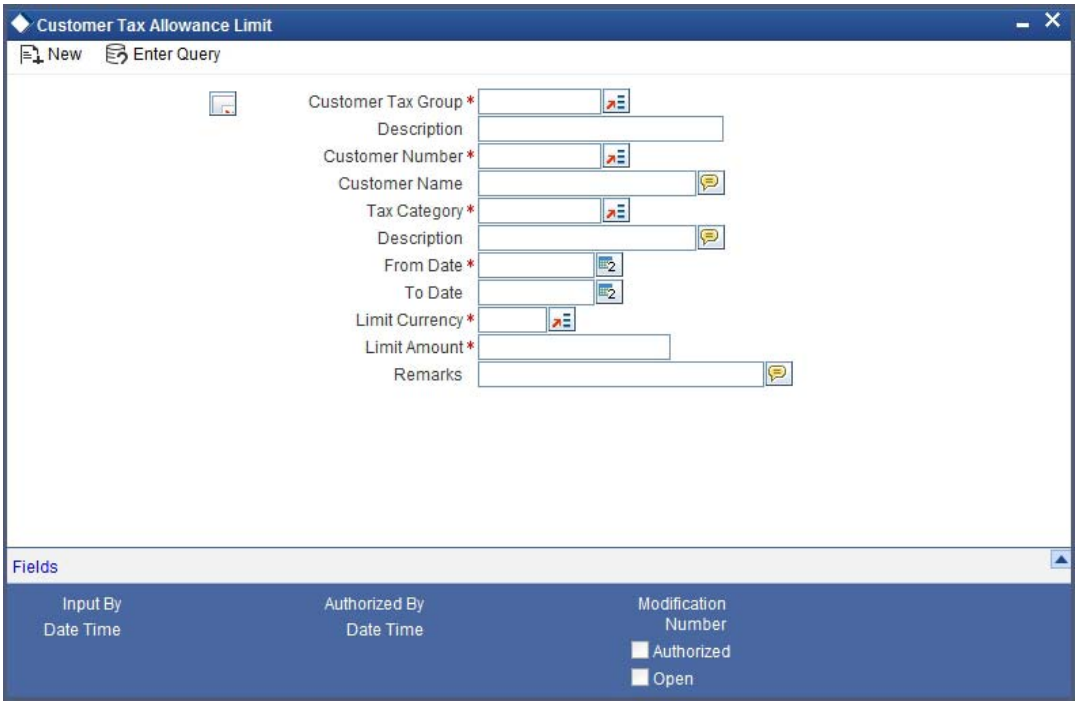
You can maintain tax-free allowance limit at the customer account level. The allowance limit at account level will be used only for Interest computed on the account.

This chapter contains the following section:

- Section 5.1, "Maintaining Customer Tax Allowance"

5.1 Maintaining Customer Tax Allowance

You can access this screen by typing ‘STDCULMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:



Specify the following details.

Tax Category

Specify the Tax Category for which you wish to maintain tax allowance limit at the customer account level. The description appears displayed alongside.

Customer Number

You need to specify the Customer Number for which the Customer Account Tax allowance Limit is being defined.

Customer Name

The customer name will be displayed alongside.

From Date

You need to specify the date from which the customer account tax allowance limit is effective

To Date

You need to specify the date up to which the customer account tax allowance limit will be applicable. The End Date should be greater than or equal to the Start Date. You can also leave the End Date blank which would indicate that the maintenance is open ended.

Limit Amount

You need to specify the allowance amount for the customer account. Any interest earned by the customer, exceeding this amount will be liable for tax deduction. The utilization of the allowance would be tracked against the customers and the minimum allowance available at the account level.

Note

The sum of limit amount specified in all the accounts of the customer should not exceed this limit amount.

Limit Currency

This indicates the currency of the tax allowance amount for the selected customer account. The currency appears by default from the Customer Tax Allowance screen and cannot be changed.

Remarks

You may specify any comments you wish to record pertaining to this screen.

6. Error Queue Definition and Accounting Referral Queue

This chapter contains the following section:

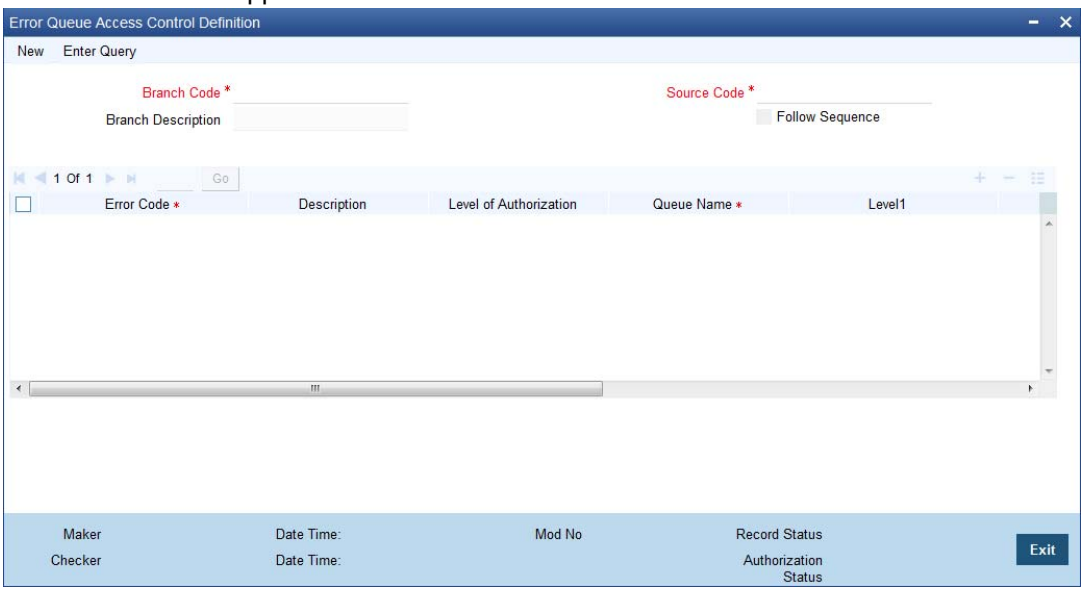
- Section 6.1, "Maintaining Error Queue"
- Section 6.2, "Viewing Accounting Referral Queue"

6.1 Maintaining Error Queue

The ‘Error Queue Access Control Definition’ screen enables you to define access levels required to authorize the transactions for BANCONTROL or any other required queue. You can post or reject the transaction based on the decision taken by the user in the ‘Referral Queue’ screen.

The levels of authorization should decide on the number of approvers required to approve a transaction for a BANCONTROL/DORMANT Queue.

You can access this ‘Error Queue Access Control Definition’ screen by typing ‘STDEQACD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below.:



Specify the following details.

Branch Code

Specify the branch code or type *.* for all branches. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system.

Branch Description

The system automatically displays the branch description upon the selection of the branch code.

Source Code

Specify the source code of the transaction. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the system.

Follow Sequence

Check this box to indicate that the sequence of levels should be followed for authorization.

System displays the following details pertaining to the fetched records:

- Error Code
- Description
- Level of Authorization
- Queue Name
- Level1
- Level2
- Level3
- Level4

Error Code

Specify the Error Code for which the record has to be populated into referral queue. Alternatively, you can select the error code from the list.

Description

This field displays the details of the error message.

Level of Authorization

Specify the levels of approval required in the referral queue.

Queue Name

Specify the name of referral queue record.

Level 1

Specify the role of the first level user who can approve the record. Alternatively, you can select the role from the list.

Level 2

Specify the role of the second level user who can approve the record. Alternatively, you can select the role from the list.

Level 3

Specify the role of the third level user who can approve the record. Alternatively, you can select the role from the list.

Level 4

Specify the role of the fourth level user who can approve the record. Alternatively, you can select the role from the list.

This section contains the following subsection:

- Section 6.1.1, "Error Code List"

6.1.1 Error Code List

Below table lists the error codes and their corresponding error messages

Error Code	Error Message
AC-OVD01	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3

AC-OVD02	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-OVD05	Available Balance $2 for $1 is lesser than the Min balance $3 for the Account Class
AC-OVD09	The Debit Interest Due for Account $1 is $2. Continue?
AC-OVD50	Account $1 set for closure do you wish to still process?
AC-OVD52	Account $1 is bancontrol
AC-OVDLM	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-OVNT1	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-OVNT2	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-PROD1	$1 transaction is not allowed for account $2 for product $3
AC-TRN1	$1 Transaction is not allowed for account $2 for Transaction code $3
AC-VAC05	Account $1 Dormant
AC-VAC06	Account $1 Closed Posting to deferred
AC-VAC11	The Account Opening Date $1 Of The Account $2 Is Greater Than The Value Date $3 Of The Transaction.
AC-VAC15	Customer is Frozen
AC-VAC17	Customer Whereabouts are unknown.
AC-VAC18	Customer is deceased
ST-FUS-001	Transaction results in utilization of Daylight OD Limit
ST-FUS-002	Transaction results in utilization of Account OD Limit
ST-FUS-003	Transaction results in utilization of Sweep Eligible Balance
ST-FUS-004	Transaction results in utilization of AUF Limit
ST-FUS-005	Transaction results in utilization of TOD Limit
ST-FUS-006	Transaction results in overline utilization
ST-FUS-03	Account Class Transfer Initiated for Account $1 in Debit Balance
ST-FUS-037	Both 'Default Deposit Rate' and 'Rate Code/Value' are given for Term Deposits.
ST-FUS-04	Customer Aggregation Initiated for Account $1 in Debit Balance
ST-FUS-07	The Automatic Overdraft facility is applicable only to Individual type customers

ST-FUS-08	The Automatic Overdraft facility is allowed only for local currency accounts
ST-FUS-12	Entered rate outside acceptable range for interest rate
ST-LM113	Line $1 - Amount exceeds line limit. Limit = $3 $2. Utilization = $4 $2. Overdraft = $5 $2 %Overdraft = $6

Supported modules for Error Queue are LC,BC,SI,DE and FX.

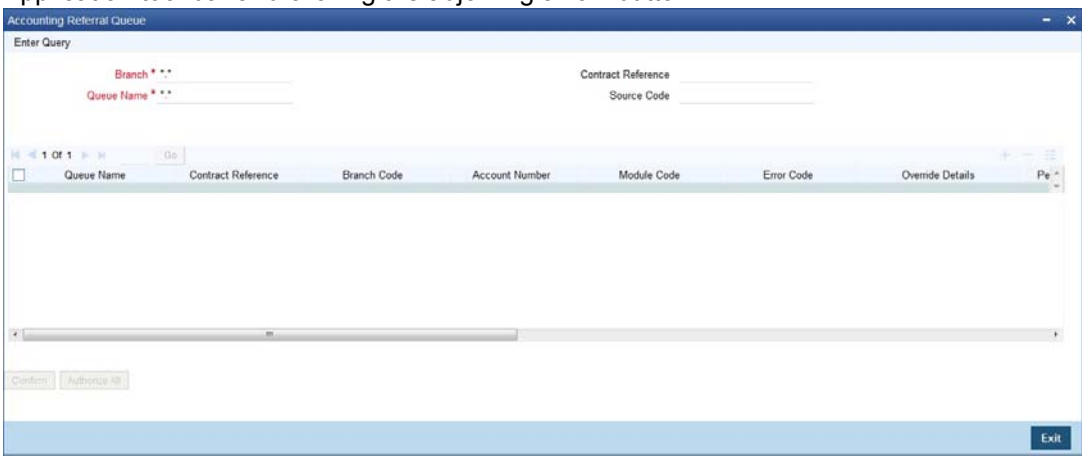
Initial funding has to be handled operationally in STDCIF,STDCUSAC,STDCASAC & IADCUSAC screens, since accounting entries are posting while authorization.

6.2 Viewing Accounting Referral Queue

You can view the summary of accounting referral records in the 'Accounting Referral Queue' screen. This screen displays the status of the records maintained such as authorized, unauthorized or rejected. Records will be displayed for a given source depending on the error queue (BANCONTROL/DORMANT) selected.

The records will be displayed based on the logged-in users role. If you do not have the required role then the records will not be displayed. If there are multiple errors for an account, then all those entries should be populated in this screen for authorization or rejection.

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



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Branch
- Queue Name
- Contract Reference
- Source Code

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Queue Name
- Contract Reference
- Branch Code
- Account Number

- Module Code
- Error Code
- Override Details
- Pending Authorization
- Completed Authorization
- Remarks
- Override Auth Status
- Maker ID
- Status
- Authorization Details

You can click Confirm button to authorize a single record. And you can click Authorize All button to authorize all records.

7. Stamp Duty Taxation

7.1 Maintaining Stamp Duty Taxation

You can collect stamp duty from the customers on the closing debit balance of the current accounts at the end of every quarter. Each branch maintains this amount in their GL and then transfers the amount to the HO. The HO consolidates the amount received from all branches and pays it manually to the government.

Note

- You need to uncheck the option ‘Available Balance Check Required’ in the Transaction Code Maintenance Screen [STDTRNCD], to force debit the stamp duty amount for the transaction code used in the accounting entries.
- The System Data Element, CURRENT_BAL, is used to obtain the closing balance of an account.
- The User Data Element, STAMP_DUTY, is used to define the for stamp duty rate for an account.

Using the above SDE and UDE you need to create a formula and link it to the accounts.

For details on the interest rule, refer the chapter, Annexure C - IC Rule Set-up.

8. 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 8.1, "New Passbook Issue Details"
- Section 8.2, "Passbook Status Change"
- Section 8.3, "Passbook Update"
- Section 8.4, "Passbook Reprint"
- Section 8.5, "Passbook Compressed Transactions"
- Section 8.6, "Passbook Reports"

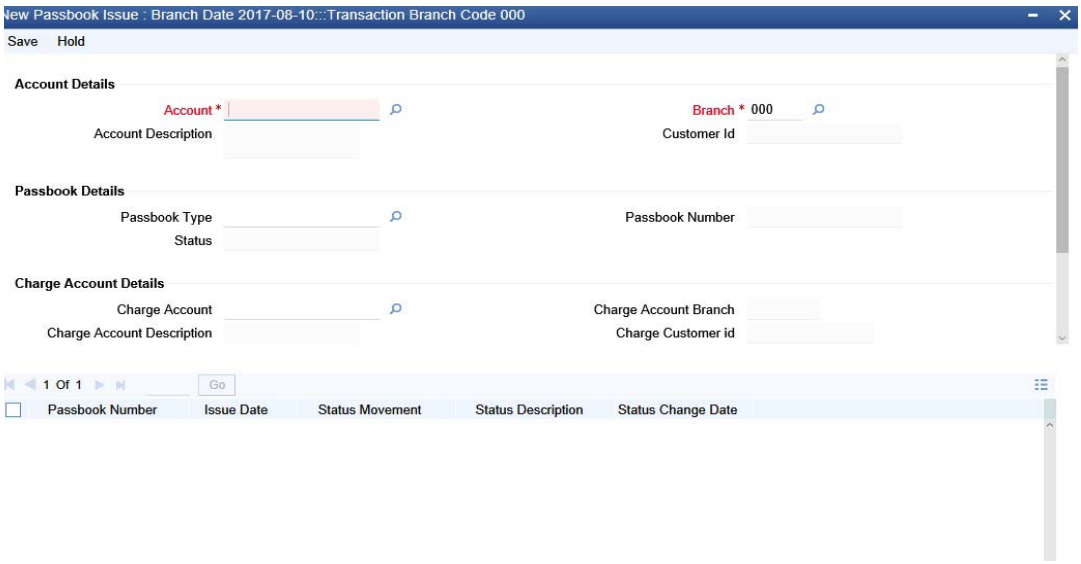
8.1 New Passbook Issue Details

This section contains the following topics:

- Section 8.1.1, "Invoking New Passbook Issue Screen"
- Section 8.1.2, "Charge Button"

8.1.1 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.



Account Details

Account

Specify account details. Alternatively, you can select account number from the option list. The list displays all valid account number 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 this User Manual.

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 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

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

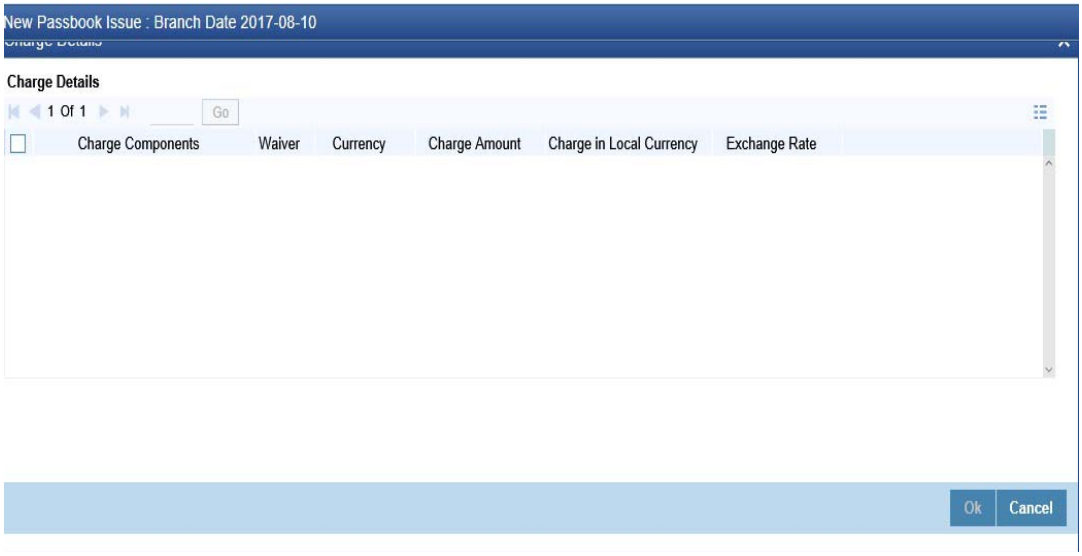
The system displays the details of all the passbooks issued for the selected account. The following details are displayed:

- 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.

8.1.2 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 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

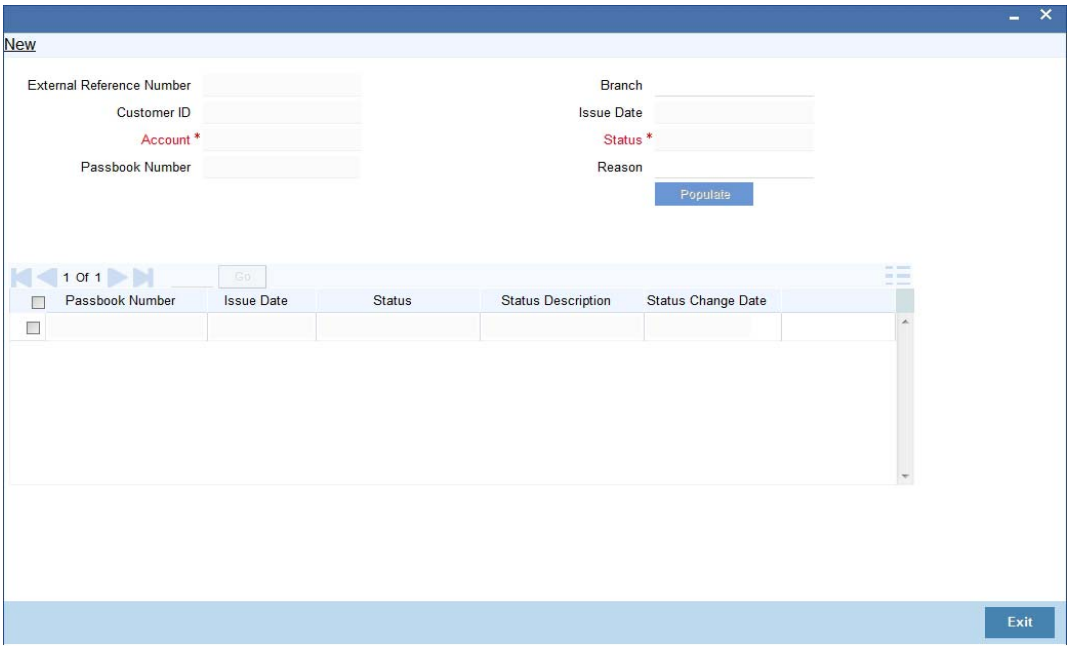
8.2 Passbook Status Change

This section contains the following topic:

- Section 8.2.1, "Invoking Passbook Status Change Screen"

8.2.1 Invoking Passbook Status Change 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.



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.

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 this User Manual.

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.

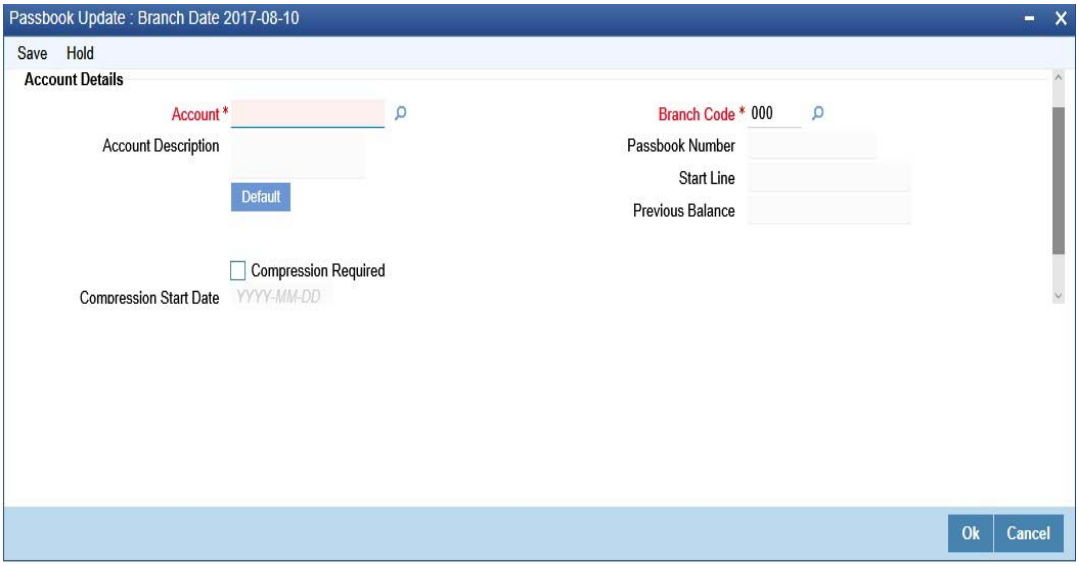
8.3 Passbook Update

This section contains the following topic:

- Section 8.3.1, "Invoking Passbook Update Screen"

8.3.1 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 valid account number 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 this User Manual.

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 Reference 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.

8.4 Passbook Reprint

This section contains the following topic:

- Section 8.4.1, "Invoking Passbook Reprint Screen"

8.4.1 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.

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 valid account numbers 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 this User Manual.

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

No Of Transaction

Specify the number of transactions to be re printed.

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

The 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 error 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' screen. In this screen, the system will automatically start printing the transactions which are marked as unprinted using the reprinting option.

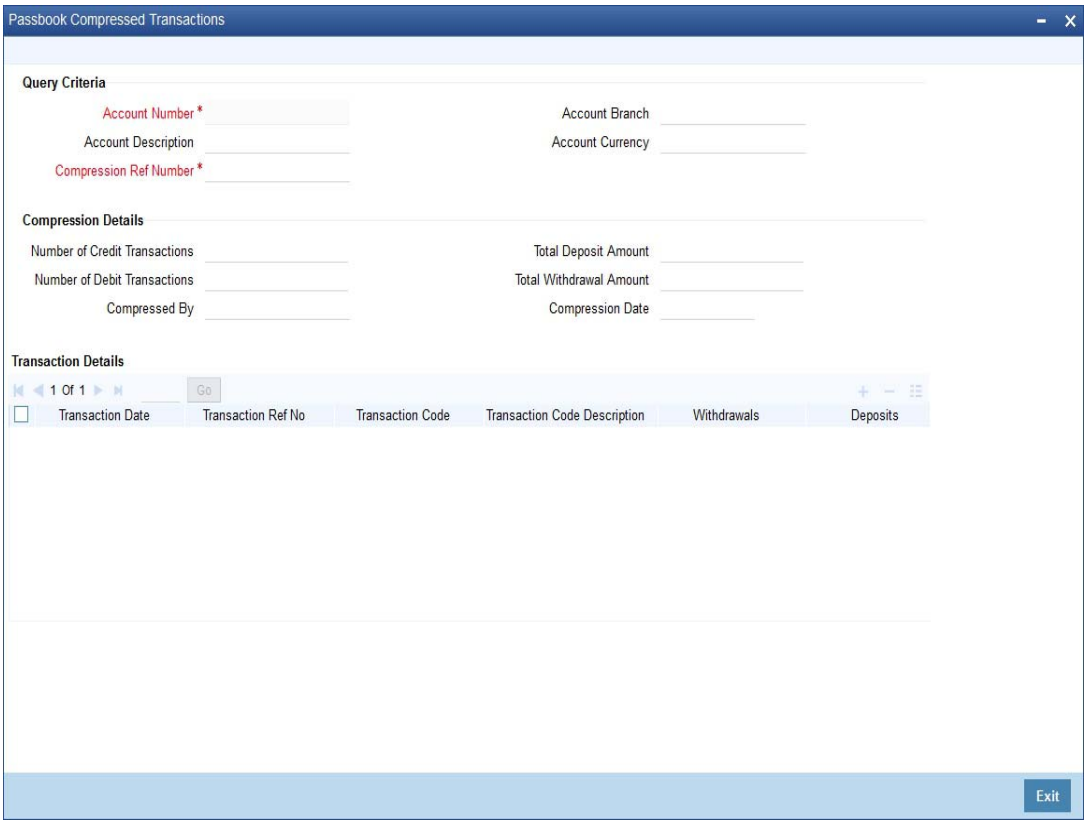
8.5 Passbook Compressed Transactions

This section contains the following topic:

- Section 8.5.1, "Invoking Passbook Compressed Transactions Screen"

8.5.1 Invoking Passbook Compressed Transactions Screen

You can view the details of transactions which are compressed/consolidated as part of compressed entry using 'Passbook Compressed Transactions' screen. You can invoke this screen by typing 'ACDCMPTR' 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:

Query Criteria

Account Number

Specify the CASA Account number for which compressed entry to be enquired. Alternatively, you can select the account number from the option list. The list displays all valid account numbers maintained in the system.

Account Description

The system displays the description for the selected account number,

Compression Ref Number

Specify compression reference number which is to be enquired.

Account Branch

The system displays the branch code for the selected account number.

Account Currency

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

Clicking 'Execute Query' button after entering the necessary values, the system displays the following details:

Compression Details

- Number of Credit Transactions which are compressed under that particular compression reference number
- Number of debit transactions which are compressed under that particular compression reference number
- User ID of user who has compressed the transactions
- Total amount of amount deposited under that particular compression reference number
- Total amount withdrawn under that particular compression reference number
- Date on which compression was done

Transaction Details

- Date of Transaction which is compressed under that particular Compression Reference Number
- Transaction Reference number of transaction which is compressed under that particular Compression Reference Number
- Transaction Code
- Description of transaction code
- Withdrawals
- Deposits

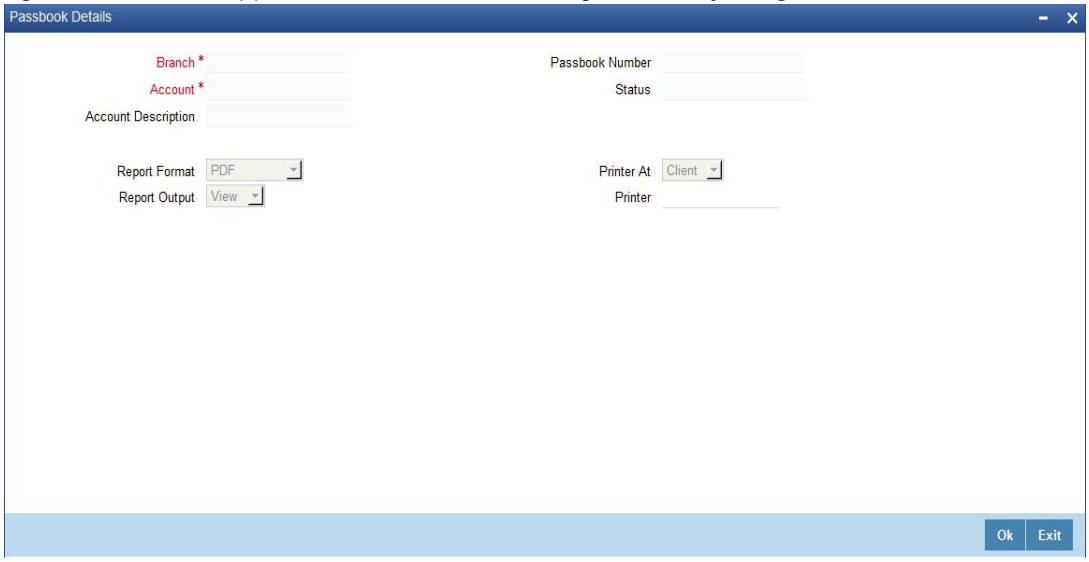
8.6 Passbook Reports

This section contains the following topic:

- Section 8.6.1, "Invoking Passbook Reports"

8.6.1 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.



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.

9. Maintaining Cheque Book Details

In the ‘Cheque book details’ table you can maintain details of Cheque books issued to your customers. In addition, you can view the status of each Cheque – whether used, cancelled, rejected, or if a stop payment has been issued against it.

When Cheque-based transactions are initiated in the Data Entry module, the system updates the amount and date of the transaction in this table. If a Cheque has been cancelled by the customer, or has been returned unpaid by you, this event can also be captured with the ‘Stop payment’ table, where you maintain your customers’ instructions for stop payment.

For each Cheque, the system maintains a history of the Cheque status. For instance, a customer requests a stop payment, revokes it, and subsequently this Cheque is paid by you over clearing. You can view the three events on this Cheque in the Cheque Details table.

The Cheque book details table is maintained by the individual branches.

This chapter contains the following sections:

- Section 9.1, "Cheque Book Maintenance"
- Section 9.2, "Cheque Details Maintenance"
- Section 9.3, "Cheque Book Archive"

9.1 Cheque Book Maintenance

This section contains the following topics:

- Section 9.1.1, "Maintaining Cheque Book Details"
- Section 9.1.2, "Fields Button"
- Section 9.1.3, "View Cheque Status Button"
- Section 9.1.4, "Charge Button"
- Section 9.1.5, "Events Button"

9.1.1 Maintaining Cheque Book Details

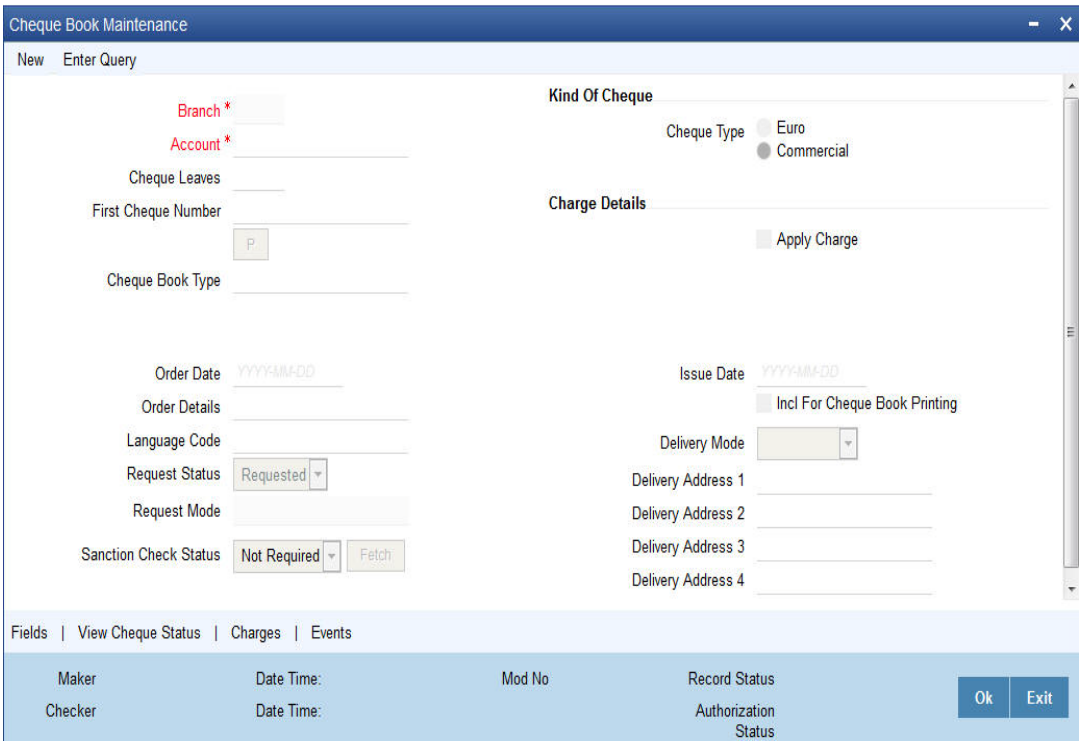
In the ‘Cheque Book Maintenance’ screen, you can maintain the following details for a Cheque book issued to a customer:

- Branch Code
- Customer account number
- First Cheque number of the Cheque book
- The total number of Cheque leaves in the book
- The Kind of Cheque (whether Euro or Commercial)
- The date on which the order was placed for the book
- The date on which the Cheque book was issued
- Any other order related detail

Note

You can query the other branch transactions only from the summary screen.

You can invoke the ‘Cheque Book Maintenance’ screen by typing ‘CADCHBOO’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



The following details need to be maintained for a Cheque book:

Branch Code

System displays the branch code.

Account Number

Specify the account number of the customer to whom you are issuing a Cheque book in the Account Number field. The adjoining option list displays all customer account numbers maintained in the selected transaction branch which are enabled for cheque book issuance. You can choose the appropriate one.Highlight the customer’s account number, and click ‘Ok’ button 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 this User Manual.

Cheque Leaves

Specify the total number of leaves in the Cheque book you are issuing the customer.

First Cheque Number

When issuing a Cheque book, you have to capture the number of the first leaf of the Cheque book.

You need not specify the first cheque number if cheque book number is auto generated.

If you specify the First Cheque Number, the system displays an error message as ‘Input of First check number is not allowed for automatic cheque numbering scheme”.

If the number of check leaves and the first check number is specified for manual cheque numbering scheme, the system will issue the cheque book as per the requested series,

If the number of check leaves is specified and the 'First Cheque Number' is left blank, then the system displays an override message as "First Check Number has not been input, do you want system to auto-generate the First cheque Number?" You can select "YES" or "No". If "YES", the system will generate the "First Check Number" based on the auto-generation logic without cheque sum and will save the maintenance. If "No" is selected for the override, you can manually input the First Cheque Number and save.

Cheque Book Type

If the cheque book is generated with inventory tracking, then specify the inventory by selecting it from the adjoining option list.

Kind Of Cheque book

A cheque book for customer can be of two types; commercial and Euro. A radio button is provided by which you can make your choice, as displayed on the screen. You can issue the Euro cheque book to a customer, whose account specifies for a 'Euro Cheques' option in the customer account maintenance screen.

Order Date

This is the date on which the customer placed a request for a new Cheque book.

If order date is not provided then the system defaults the system current date on save.

Incrementing Alpha-numeric Cheque Numbers

f the cheque mask is defined as alpha-numeric, the numeric characters will be incremented by adding the number of leaves requested to the last issued cheque number in case of auto-numbering scheme and auto re-order of cheque books during EOD.

If the numeric characters reach its maximum, the immediately preceding alpha character will be incremented to the next alphabet and the numeric serial will start from the minimum.

If an alpha character reaches the maximum, i.e. Z, the immediately preceding alpha character will be incremented to the next alphabet.

Issue Date

This is the date on which the Cheque book was issued to the customer.

Order Details

Against 'order details', you can enter any detail such as the name of the person who has collected the book on the customer's behalf, or the details of any special request for additional number of leaves in the Cheque book, and so on.

After having made the required mandatory entries and having saved your work, your user ID will be displayed at the made by field at the bottom of the screen, the date and time at which you saved the product will be populated. However, the authorization status will remain blank, which means that your entries have not been authorized by a user other than you. Status remains open or closed depending upon the status of the record.

Request Status

Select the status of the cheque book request from the adjoining drop-down list. This list displays the following values:

- Requested
- Generated
- Delivered

- Destroyed

Request Mode

The system displays the mode by which the cheque book request was made. This list displays the following values:

- Oracle FLEXCUBE
- Any other external system

Sanction Check Status

The system displays the status of the sanction check.

Language Code

Select the language code from the adjoining option. It displays all the language code in the system.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Courier
- Branch

Note

If the delivery mode is ‘Courier’, then you will need to specify the delivery address.

Delivery Address 1

Specify the address to which the cheque book should be delivered. From the adjoining option list, You can choose the valid account address maintained in the system.

Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

Apply Charge

Check this box to indicate that Online service charge is applied on new (issue)/modify/auth of the cheque book against customer account.

Include for Cheque Book Printing

When processing automatic reordering of cheque books for your branch, a file will be generated which will include the details of cheque books marked for automatic reorder. This file will then be sent to the Cheque Book printer. If you select the ‘Include for Cheque Book Printing’ option, then the system will include the details of manually reordered Cheque Books as well in the file to be sent to the printer.

Automatic reordering of Cheque Books will be triggered based on your specifications maintained for an account in the Customer Accounts Maintenance screen.

Refer the ‘Core Entities’ User Manual for more details on the maintenances required for the same.

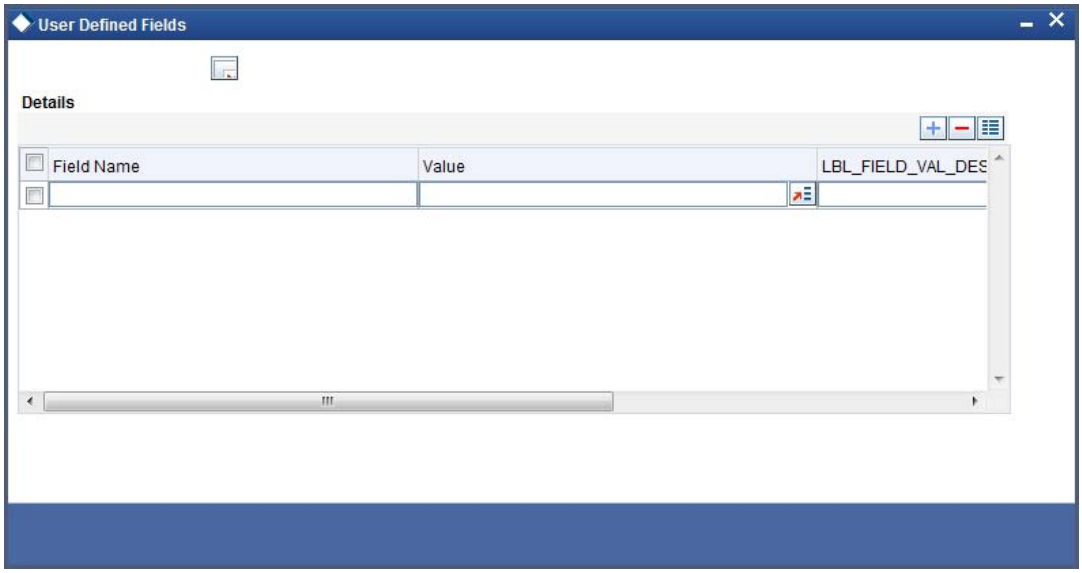
Specifying the value of the UDF ‘Cheque Type’

When maintaining Cheque Book reordering parameters, you also have to specify the type of cheque that you would like to order. This is captured in the field Cheque Type, which is maintained as an UDF.

Refer to the ‘User Defined Fields’ User Manual for details on defining UDFs.

9.1.2 Fields Button

Click ‘Fields’ button in the Cheque Book Details screen toolbar to invoke the ‘User Defined Fields' screen.



The UDF ‘Cheque Type’ will be displayed in this screen. Select the appropriate value from the option list provided. The possible values are:

- J: 20 page x 3.5’ Personal
- K: 40 page x 3.5’ Business
- P: 40 page x 3.5’ Business
- L: 40 page x 3.5’ (2 Part)
- R: 80 page x 3.5’ Business

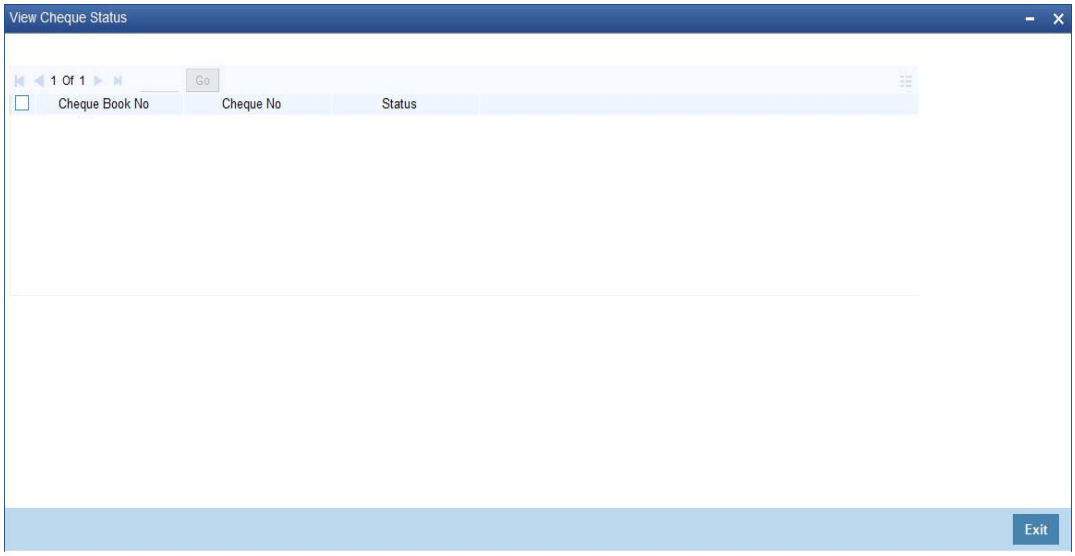
9.1.3 View Cheque Status Button

For each cheque book issued to a customer the system maintains the status of each leaf in the book.

The status of a cheque leaf can be one of the following:

Symbol	Status	Significance
N	Not Used	This cheque has not been used
U	Used	This cheque has been used
R	Rejected	This cheque has been returned without clearance
S	Stopped	A stop payment has been issued for this cheque
C	Can-celled	This cheque has been cancelled

To view the status of a Cheque book the details of which are on display, click ‘View Cheque Status’ button, on the ‘Cheque Book Maintenance’ table. The ‘View Cheque Status’ table is invoked.



Here you can view the status of all the leaves in this Cheque book. The ‘Cheque Number’ on display is the number of the first leaf on this Cheque book and is defaulted from the ‘Cheque Book Details’ screen.

The Cheque leaf status can be viewed in a matrix form. The column number should be suffixed to the row number to arrive at the Cheque number whose status you want to view. For example, in the matrix above the second row number - 000000000000001 when suffixed with 0 would give the status of the Cheque number 0000000000000010, which is under a stop payment order.

To move up and down the matrix, click on the upward and downward arrow respectively on the side of the matrix.

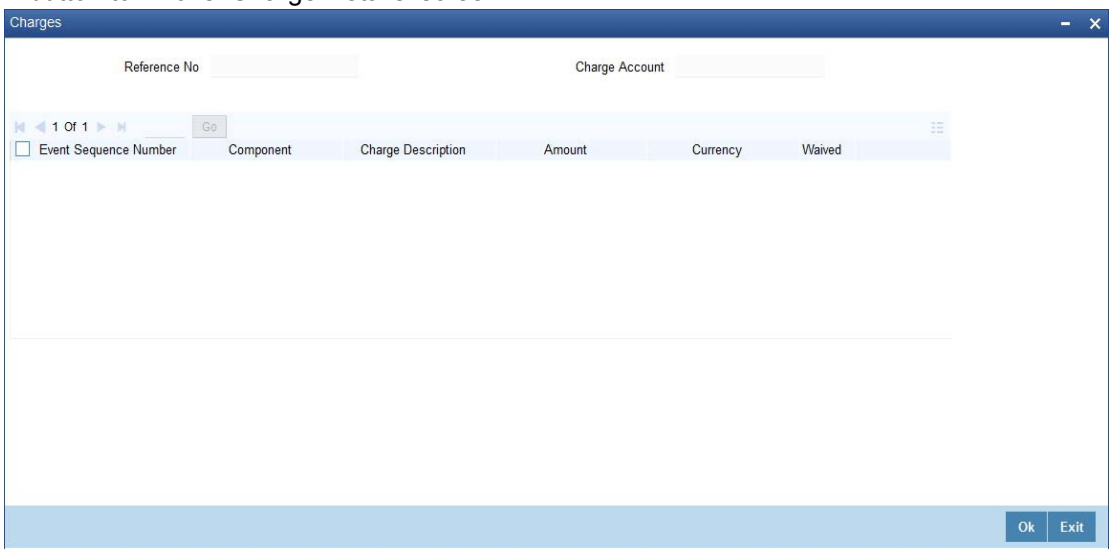
You have the option of manually changing the status of any of the Cheque leaves; except a Cheque, which has been ‘used’ or a Cheque under a stopped payment order. The stop payment order can be for a Cheque or a series of Cheques and is maintained in the ‘stop payment’ table from where it gets updated in the status table.

9.1.3.1 Viewing Details of a Cheque and changing its Status

To change the status of any leaf in a book, go to that leaf’s status block in the status matrix, and double click on the block. You will be returned to the ‘Cheque Details’ table. The ‘Cheque Details' table is invoked from the Application Browser.

9.1.4 Charge Button

You can view all the charge related details in the 'Charge Details' screen. Click on 'Charges' button to invoke 'Charge Details' screen.



Contract Reference

System displays the contract reference number here.

Charge Liquidation

System displays the following details under this section:

- ESN – Event sequence number
- Component – Charge component name
- Charge Description – Description of the charge account
- Charge Currency – Charge currency
- Charge Amount – Computed charge amount
- Waiver – If this box is checked, then charge will be waived.

Waiver

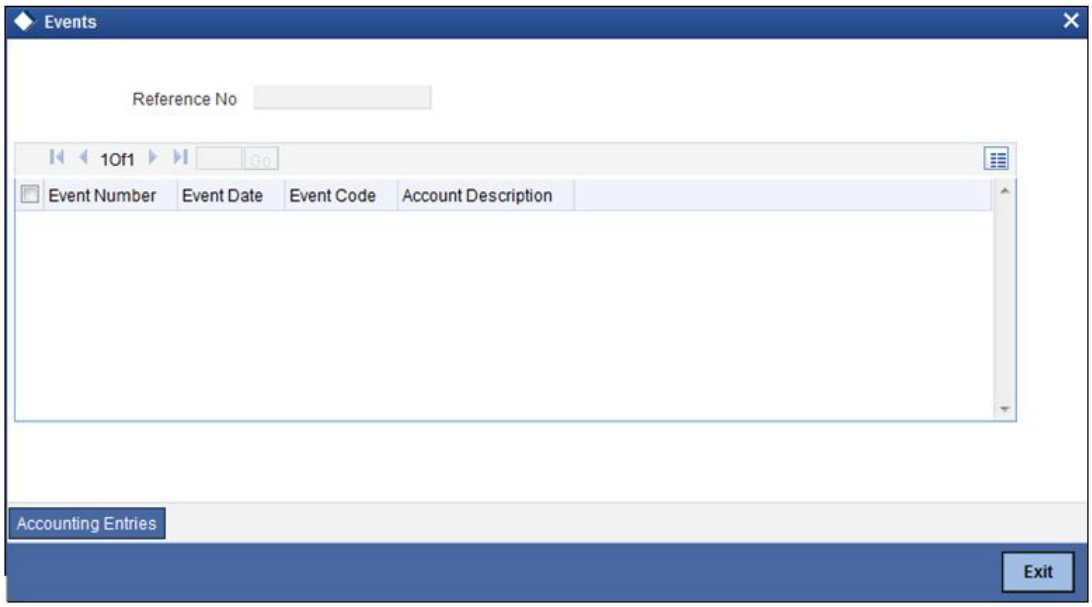
Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

9.1.5 Events Button

You can view all the events in the ‘Events’ screen. Click on ‘Events’ button to invoke ‘Events’ screen.’



Reference Number

System displays the reference number.

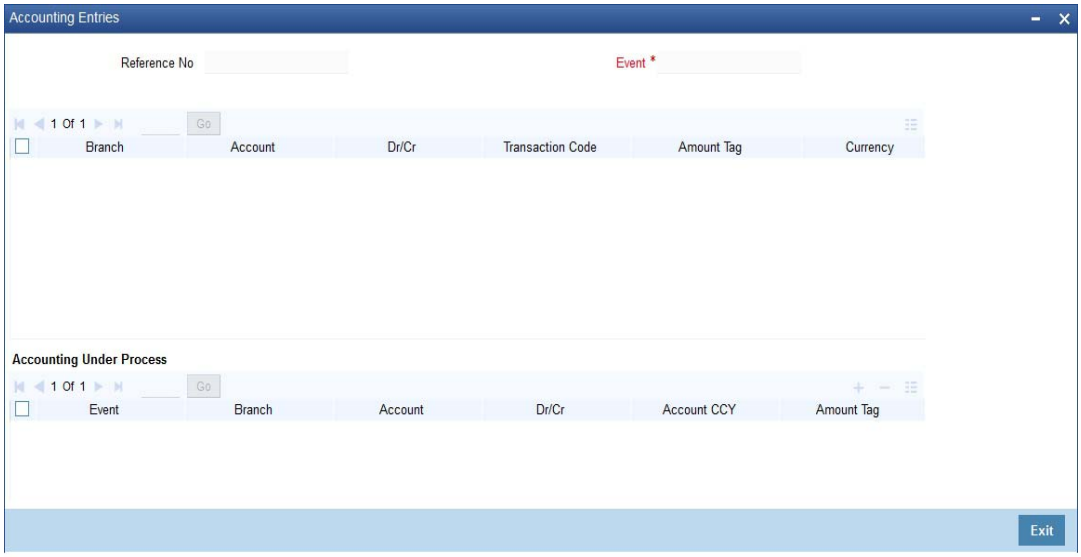
Events

System displays the following details under this section:

- Event Number - Event sequence number
- Event Date- Date of the event
- Event Code - The event code of the transaction
- Account Description - The description of the event code

9.1.5.1 Accounting Entries Button

You can view accounting entries in the ‘Events’ screen. Click on ‘Accounting Entries’ button to invoke ‘Accounting Entries’ screen.



Reference Number

System displays the transaction reference number here.

Event

System displays the event code of the transaction here.

Accounting Entries

System displays the following details under this section:

- Branch - Account branch code
- Account - Account number
- Dr/Cr - ‘C’ Indicates ‘Credit’ and ‘D’ indicates ‘Debit’
- Amount Tag - Amount Tag of the transaction
- Currency - Account currency
- Foreign Currency Amount - Amount in foreign currency
- Local Currency Amount - Amount in local currency
- Date - Date of the transaction
- Value Date - Value date of the transaction
- Code - Transaction code

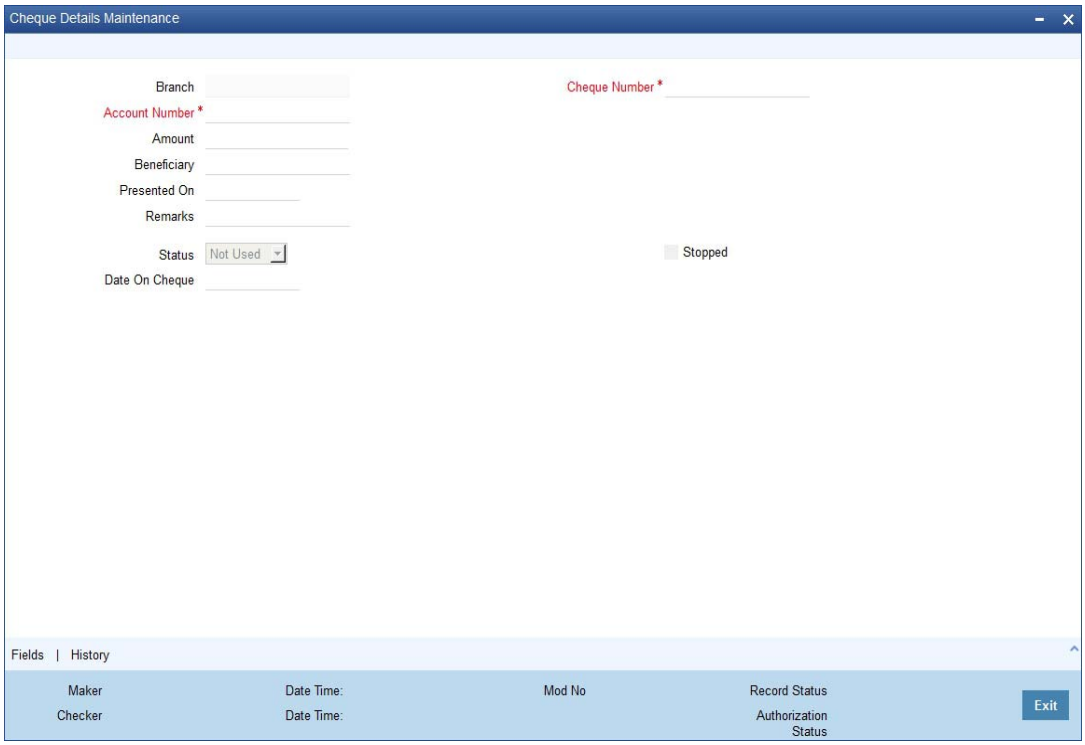
9.2 Cheque Details Maintenance

This section contains the following topics:

- Section 9.2.1, "Maintaining Cheque Details"
- Section 9.2.2, "Retrieving Cheque Details"

9.2.1 Maintaining Cheque Details

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



Branch Code

Specify code of the branch where the account for which you need to maintain the cheque details exists, from the adjoining option list.

If you have invoked this screen by double clicking on the Cheque status, all details related to the Cheque would be displayed in the 'cheque details' screen.

If the screen has been invoked from the Application Browser, then click on the account number (a display field), press F7 and enter the account number of this customer, whose Cheque status you want to view. Then press F8. The details of a Cheque leaf would be displayed. Move to the concerned 'Cheque number' record by using the arrow buttons on the toolbar or the <down arrow> key of your keyboard. You can also invoke the Cheque details by inputting the Cheque number, the details of which you want to view. The 'Amount', 'Beneficiary', 'Presented On', 'Date on Cheque' are populated from the concerned module from where the Cheque transaction took place. You can change any of the details.

In this screen the following details are updated from the front-end modules – Data Entry for a Cheque issued to a customer:

- Amount for which the Cheque is drawn
- Status of the Cheque
- Date on which the Cheque was presented for encashment Partial cheque payment feature is available for all accounts created under a branch that have 'PARTCHKPAY' feature id. If the original claim amount is more than the transaction amount, then the cheque will be partially paid. In such cases the cheque status should be marked as 'Part Used'. A cheque can be partially paid multiple times.

If 'PARTCHKPAY' feature id is not available for the branch and an user tries to modify the status to 'Part Used', the system displays an error message "Partial cheque utilization feature is not allowed for account branch".

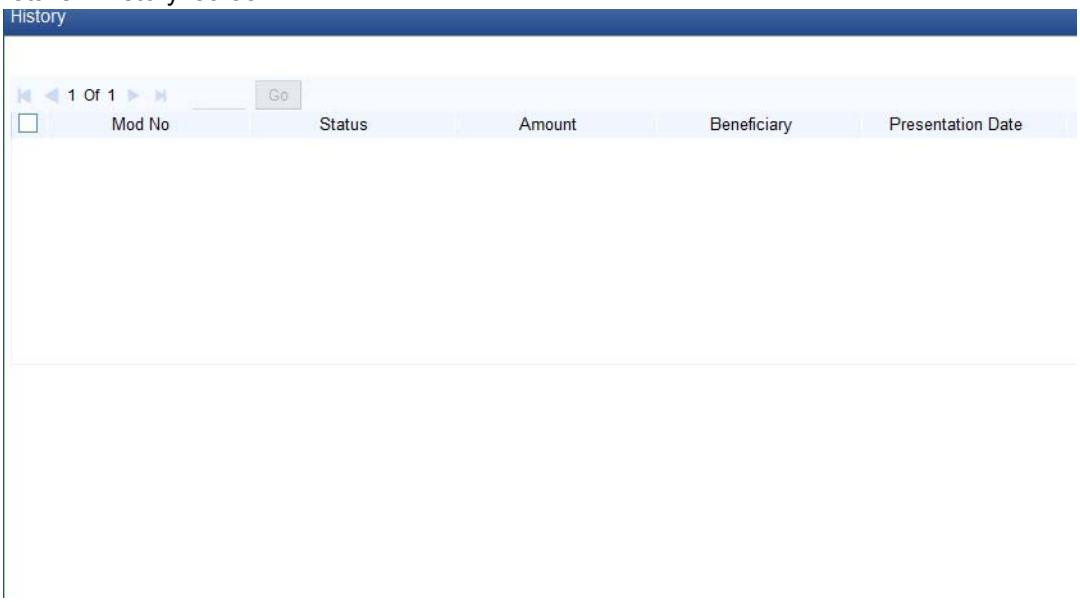
For more information on Feature Id, refer to the section 'Feature ID Maintenance' in the Core Services User Manual.

To modify a status detail, click unlock icon in the Application toolbar. Make the desired changes. Remember, the following points while modifying:

- A 'used' status cannot be changed
- For cheques that are stopped from payment, the 'Stopped' box is checked and 'Status' of the cheque is set to 'Unused'.
- 'Not used' status can be changed to rejected/cancelled.
- A 'Canceled' status cannot be changed
- 'Rejected' status can be changed to 'used'
- 'Part Used' status can only be 'Cancelled' or 'Rejected'

A Cheque may have passed through a series of status changes. The modification number moves up serially, each time you change the status of a Cheque. If a cheque is partially paid more than once, the account details and the presented date will be available for each payment with different modification numbers. To view the status, click the arrow button under Modification Number. This arrow will take you through the modifications.

To view the modification history of a Cheque, click 'History' button ,to display the 'Cheque Details - History' screen.



This screen lists all details pertaining to a .The amount for which the Cheque was issued, the presentation date, the value date and the Claim Amount of the Cheque are also displayed. The serial number represents the modification number.

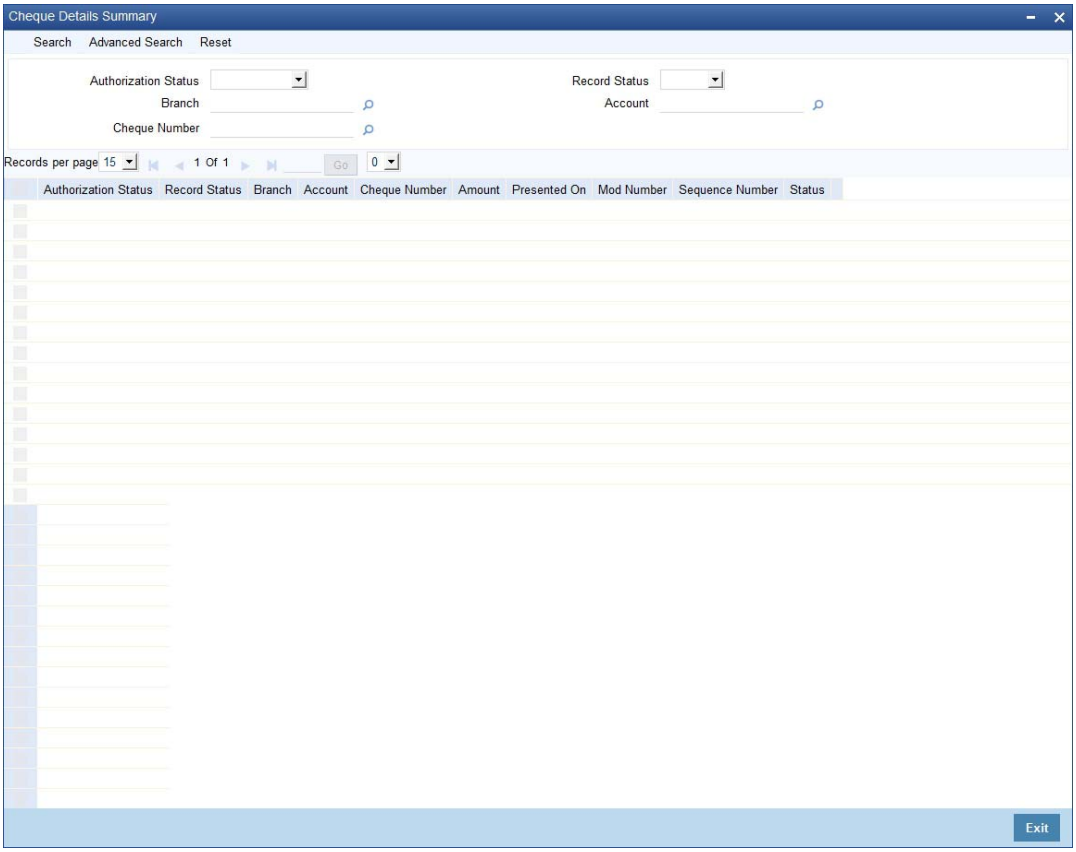
To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

To exit from the 'Cheque Details - History' screen, click 'Exit' or 'Cancel' button. If you have invoked the table from the Application Browser you would be returned to the Browser. If you have invoked this table from the 'Cheque Status' screen you would be returned to the 'Cheque Status' table.

9.2.2 Retrieving Cheque Details

You can view, modify, or authorize details related to cheques using ‘Cheque Details Summary’ screen. You can invoke the ‘Cheque Details Summary’ screen by typing ‘CASCHKDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query based on any or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Account Number
- Cheque Number

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
- Branch
- Account Number
- Cheque Number
- Amount
- Presented On
- Mod Number

You can acquire access rights to operate in multiple branches by checking the ‘Multi Branch Operational’ check box at ‘User Maintenance’ level. When the record is selected, the system validates your access rights of the branch and function.

If you do not have appropriate rights on the branch, then the system displays an error message. If the branch is a valid branch, then the system updates the same as transaction branch and then queries it in the maintenance screen.

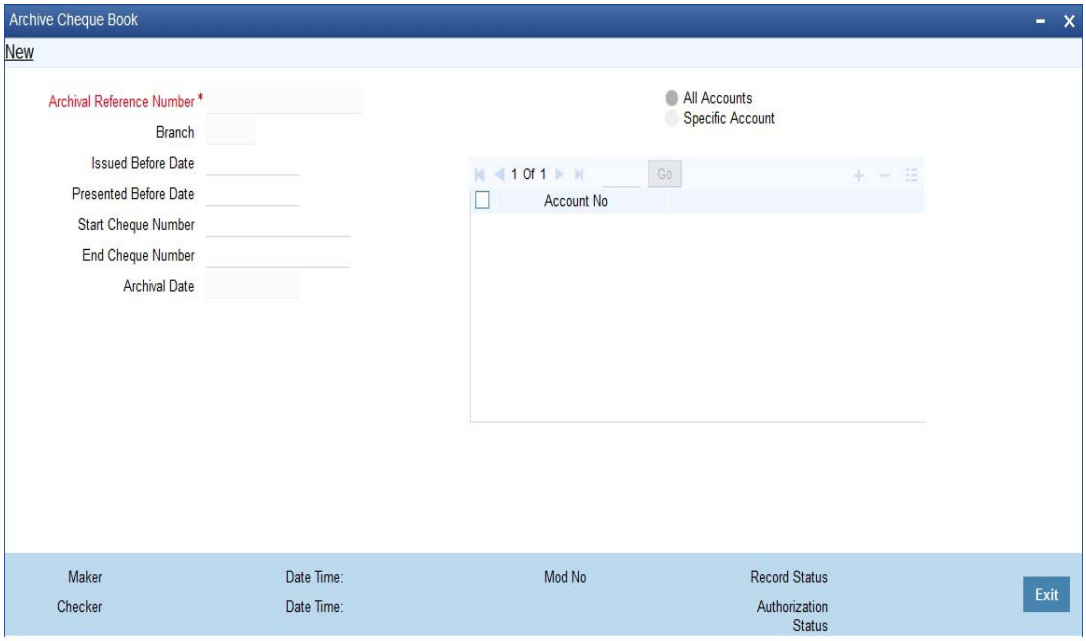
9.3 Cheque Book Archive

This section contains the following topics:

- Section 9.3.1, "Archiving Cheque Book"
- Section 9.3.2, "Viewing Archived Cheque Books"
- Section 9.3.3, "Querying Archived Cheque Details"

9.3.1 Archiving Cheque Book

You can archive the used and cancelled cheques for all accounts of the selected branch by using the Archive Cheque Book screen. To invoke this screen type ‘CADCHARC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following in this screen:

Archival Reference Number

The system displays the archival reference number.

All Accounts

Select ‘All Accounts’ to archive the cheque books of all accounts of selected branch.

Specific Accounts

Select ‘Specific Accounts’ to archive cheque books of specific account/accounts. You can specify the specific account numbers under Account Number.

You will have to select the accounts either as ‘All’ or ‘Specific’. If ‘All’ is selected then cheque issued against all the accounts for the selected branch will be considered. If ‘Specific’ is selected, you have to specify the account for the selected branch.

On authorization all the cheques satisfying the query are considered for archival and the actual archival process will get triggered.

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 this User Manual.

Branch

The system defaults the branch code here. However you can modify it by selecting the branch code from the adjoining option list.

Issued Before Date

Specify the date until which all the issued cheques should be considered for archival.

All the cheques issued to the account before the ‘Issued Before Date’ will be considered for archival process.

Presented Before Date

Specify the date until which the used cheques, presented for payment, should be considered for archiving.

All the used cheques presented for payment for the account before the ‘Presented Before Date’ will be considered for archival process.

Start Cheque Number

Specify the starting cheque number of the cheque series.

End Cheque Number

Specify the ending cheque number of the cheque series,

The system archives those cheques which are in Used (U) status and Cancelled (C) status.

If inventory is enabled, then reissue of the same cheque number will not be possible for cheque archival.

The cheques that do not conform to the archival branch's cheque mask will not be considered for archival.

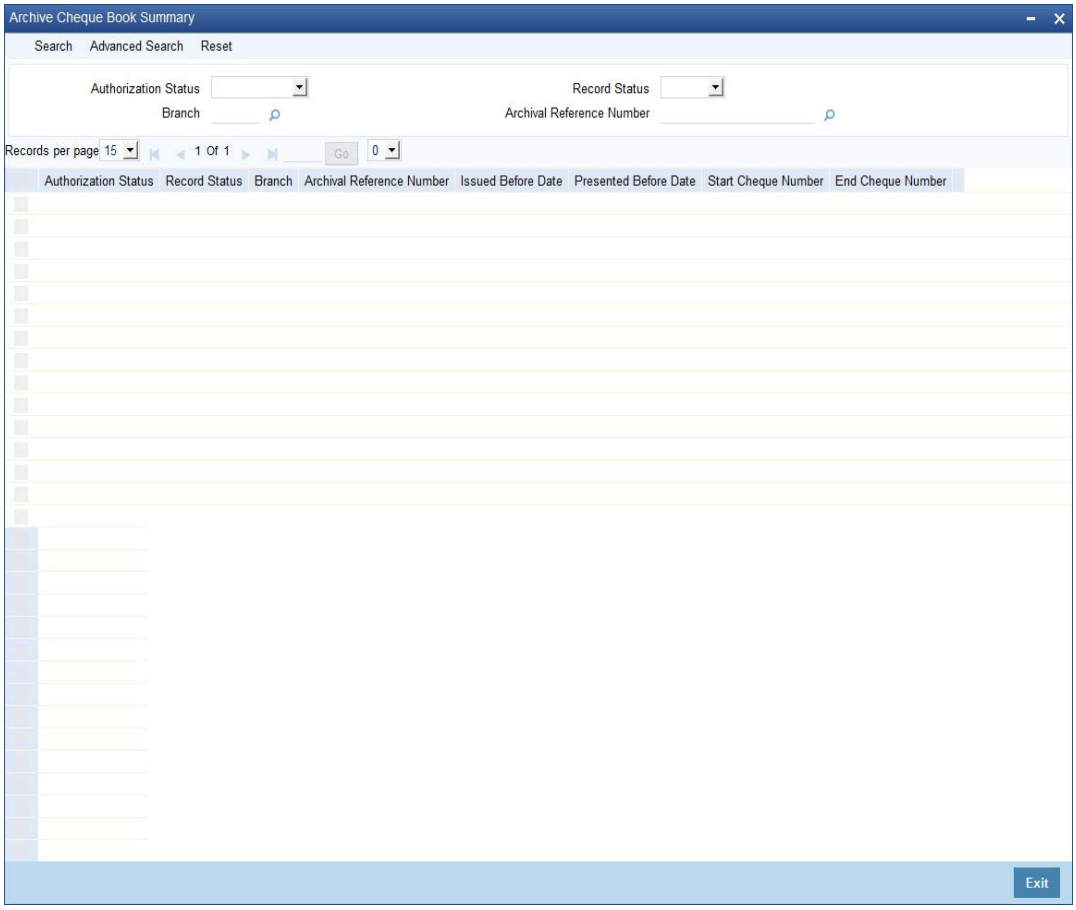
If the cheques are not archived, the system displays the information message as ‘No Cheques are archived for selected criteria’ a authorization level.

A new cheque book is created in the cheque book maintenance for the cheque numbers which are not archived.The number of leaves in the cheque book will be one if these cheques (for an account) are not in sequence, otherwise the number of leaves will be equal to the number of such cheques which are in a sequence. The cheque details for individual cheques will also be updated with the new cheque book numbers.

9.3.2 Viewing Archived Cheque Books

You can view the archived cheque book details maintained in the 'Archive Cheque Book' screen using the 'Archive Cheque Book Summary' screen. You can invoke this screen by

typing 'CASCHARC' 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:

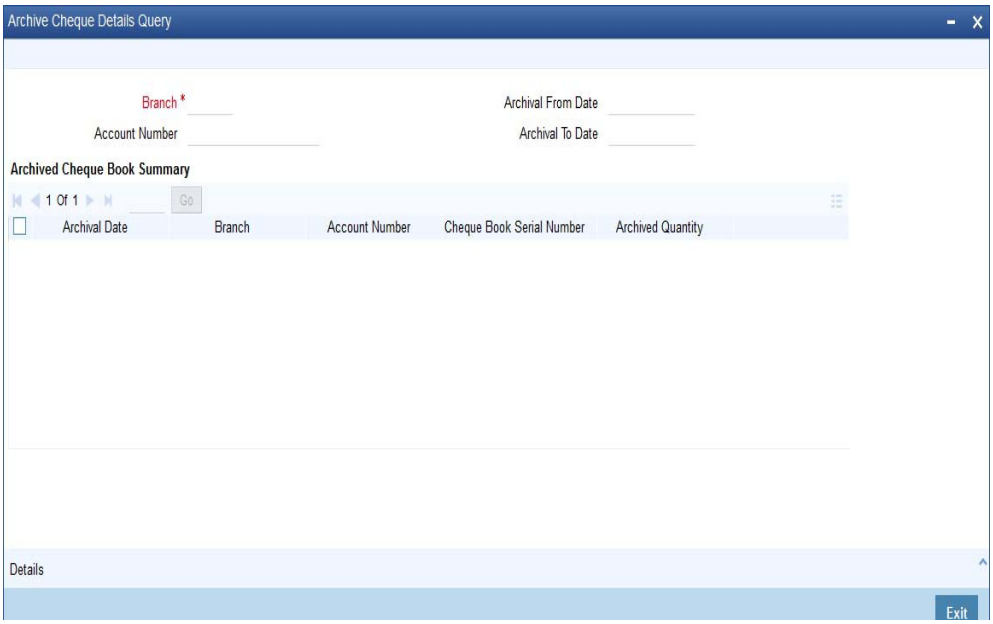
- Authorization Status
- Branch Code
- Record Status
- Archival Reference Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Branch
- Archival Reference Number
- Issued Before Date
- Presented Before Date
- Start Cheque Number
- End Cheque number

9.3.3 Querying Archived Cheque Details

You can query all the archived cheque details for a customer account in the ‘Archive Cheque Details Query’ screen. To invoke this screen type ‘CADCHARQ’ n the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can base your queries on any of the following parameters:

- Branch Code
- Archival From Date
- Account Number
- Archival To 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 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 this User Manual.

Select any or all of the above parameters for a query and click 'Execute Query' button. The records meeting the selected criteria are displayed.

- Archival Date
- Branch
- Account Number
- Cheque Book Serial Number
- Archived Quantity

Select a record and click on ‘Details’ button to view the following details of the archived cheque:

- Cheque Number
- Status
- Presented On
- Amount

- Remarks

10. Maintaining Account Structure

Oracle FLEXCUBE repays loan from multiple accounts. In Oracle FLEXCUBE, the loan account is the primary account and all the other accounts linked to it are cover accounts. While paying the settlement if the primary account has insufficient amount, the system will check the cover accounts for the remaining amount according to the preference.

In case of single account structure, the primary account will have only one cover account and the cover account will have only one primary account for making the account structure free of duplicate accounts. Every account has its own account structure. While closing an account under an account structure, you need to remove that account from the account structure manually else the system will not allow the closure of the account. If you want to amend an account structure, the system will check whether any amount block is open on the account structure. If any amount block is opened, then the system will throw an error. You can also configure the error code.

This chapter contains the following sections:

- Section 10.1, "Defining Account Structure"
- Section 10.2, "Debiting Transaction into the Primary Account"
- Section 10.3, "Maintaining Account Structure"
- Section 10.4, "Viewing Account Structure Maintenance Summary"

10.1 Defining Account Structure

Oracle FLEXCUBE allows you to have a primary account and secondary account and then link these two accounts.

If you amend an account structure, then the system will check if the status of any amount block created due to the account structure is open. If one or more amount block is open, then the system will display an error message. If a customer account is element of some account structure, then before closing that account, you should remove that account from the account structure manually; else the system will not allow you to close the account.

10.2 Debiting Transaction into the Primary Account

During settlement, if there is no sufficient balance in the primary account to cover up the debit/ cheque amount, then the system will check for the balance in the cover account from the account structure and processes as follows:

- The system will do the partial transaction using the available amount in the primary account
- If the settlement is not done fully in the previous level, then the system will check for the balance in the cover account to complete the transaction. If there is sufficient balance, then the system will place an amount block on the cover account for the settled amount.
- If the primary account and cover account, for which the amount block is created, are of different currency, the system will create an amount block in the cover account currency. The system will then debit the settlement amount from the primary account.

The system uses the ‘Mid Rate’ for currency conversion.

In case there is a stop payment on the cheque, the validation of stop payment will precede and the settlement will not go through.

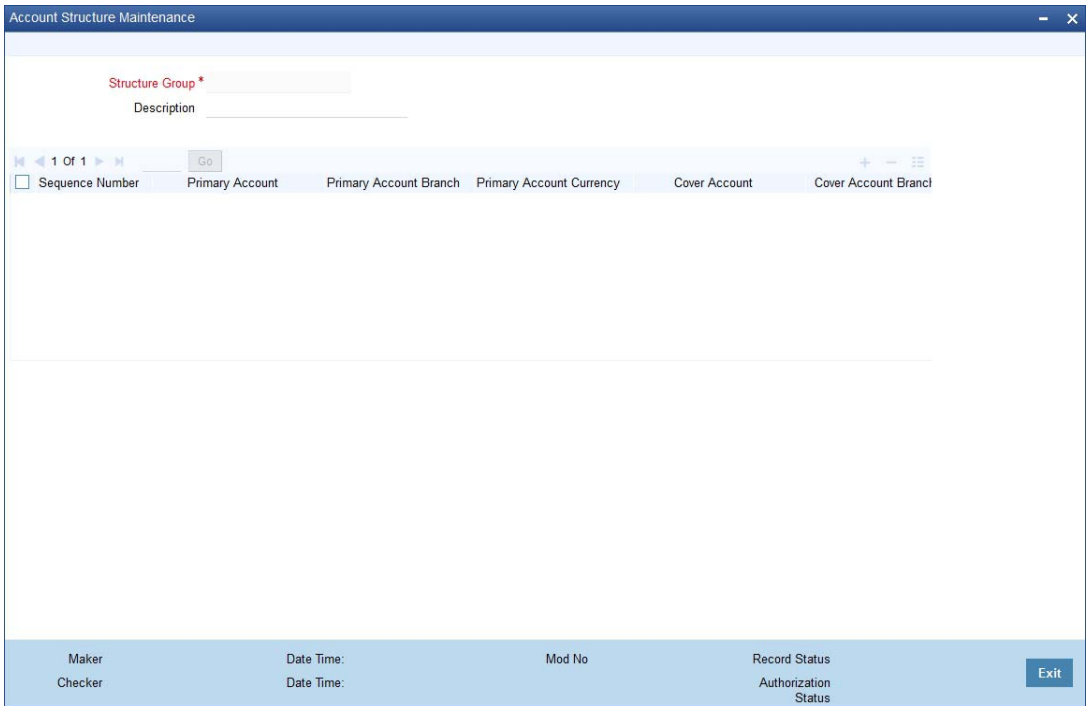
10.2.1 Processing Amount Block

The system will use the primary account and cover account amount block to identify the amount block which is created due to debit transaction processing in primary account. This process is configured either at post EOTI level or at BOD level. The system will process as follows:

- Remove the amount block from cover account
- Debit the cover account for the amount of 'Amount Block'
- Credit the parent account for the amount of 'Amount Block

10.3 Maintaining Account Structure

You can specify the account structure in the 'Sweep Structure Maintenance' screen. You can invoke the screen by clicking 'Sweep In Setup' in the 'Customer Accounts Maintenance' Screen.

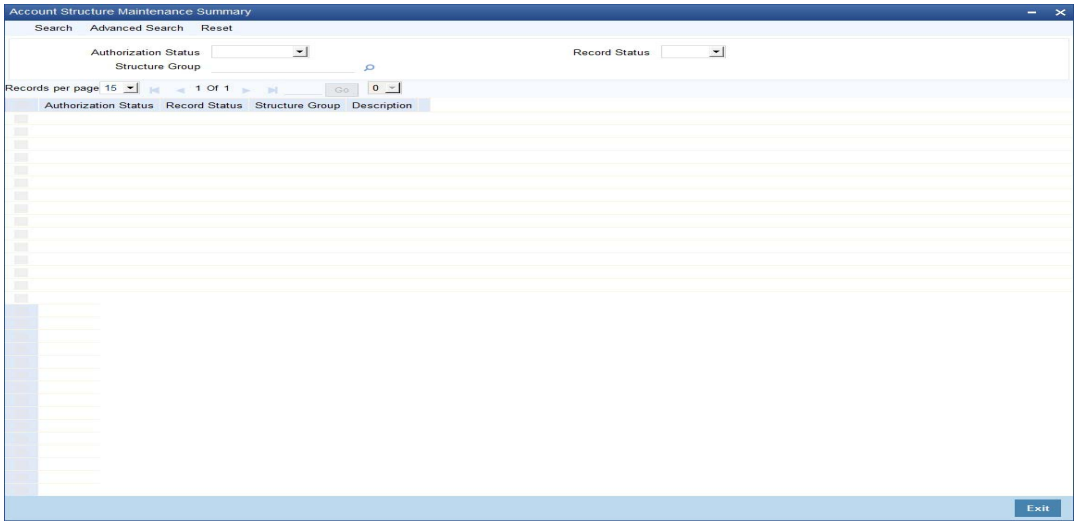


For Further details on maintaining the details for Cover Account, refer 'Maintaining Sweep Structure' in Maintaining Customer Accounts' chapter of this module.

10.4 Viewing Account Structure Maintenance Summary

You can view the summary details of the account structure in the 'Account Structure Maintenance Summary' screen.

To invoke this screen, type ‘CASSTRUC’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Structure Group
- Record Status
- Description

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Structure Group
- Record Status
- Description

11. Account Switching Service

Oracle FLEXCUBE allows you to switch from your old account to a new or a different account. You can either transfer the services fully or partially to your new current or savings account using this Account Switching Service. You can initiate the switch service once you have passed all the necessary ID checks with your new bank. The new bank will intimate whether the switch is in progress or if it is rejected.

The following are the two types of account switches:

Full Switch Service - This service also known as Current Account Switch Service (CASS) allows you to transfer all balances and payment arrangements to the new bank and closes the existing account. Any payments that should be made to, or collected from the old account will be redirected to the customer's new account.

Partial Switch Service - This service allows you to switch selective payment arrangements from old bank. Partial switch service does not include closing of the existing account or transferring all payment arrangements to the new account.

This chapter contains the following sections:

- Section 11.1, "Full Switch Service Process"
- Section 11.2, "Partial Switch Service Process"
- Section 11.3, "Processing Account Switch Service"

11.1 Full Switch Service Process

The following are the steps to process Full Switch service:

- The new bank captures and initiates the account switch information request message.
- The old bank receives and uploads the incoming information request message.
- The old bank performs response action on the incoming request and initiates Information Response message. This can be accept or reject response based on the status.
- The new bank receives and uploads the incoming Information Response message. In case of rejection, the new bank may choose to terminate the request and initiate Terminate message. In case of acceptance, the new bank initiates Request Redirection message.
- The new bank initiates Balance Transfer Request to the old bank on the previous day of the switch date.
- The old bank receives and uploads Balance Transfer Request message.
- On the switch date, the old bank acts on the Balance Transfer Request message to acknowledge the message by calculating the closing balance
- The old bank responds to the balance transfer request through Acknowledge Balance Transfer.
- The old bank initiates the positive balance payment.
- The new bank receives the acknowledge balance transfer message.
- If the closing balance is negative then the new bank initiates the payment to the old bank.
- The new bank sends Switch Complete message.

11.2 Partial Switch Service Process

The following are the steps to process Partial Switch service:

- The new bank captures and initiates the account switch Information Request message indicating the switch type as PARTIAL.
- The old bank receives and uploads the incoming Information Request message.
- The old bank then provides the response along with payment arrangements (Direct Debit and Standing Orders) in the response message.
- The new bank will select the payments to be cancelled by the old bank and initiates cancel payment arrangement message.
- The old bank will receive and upload the incoming cancel payment arrangements message.

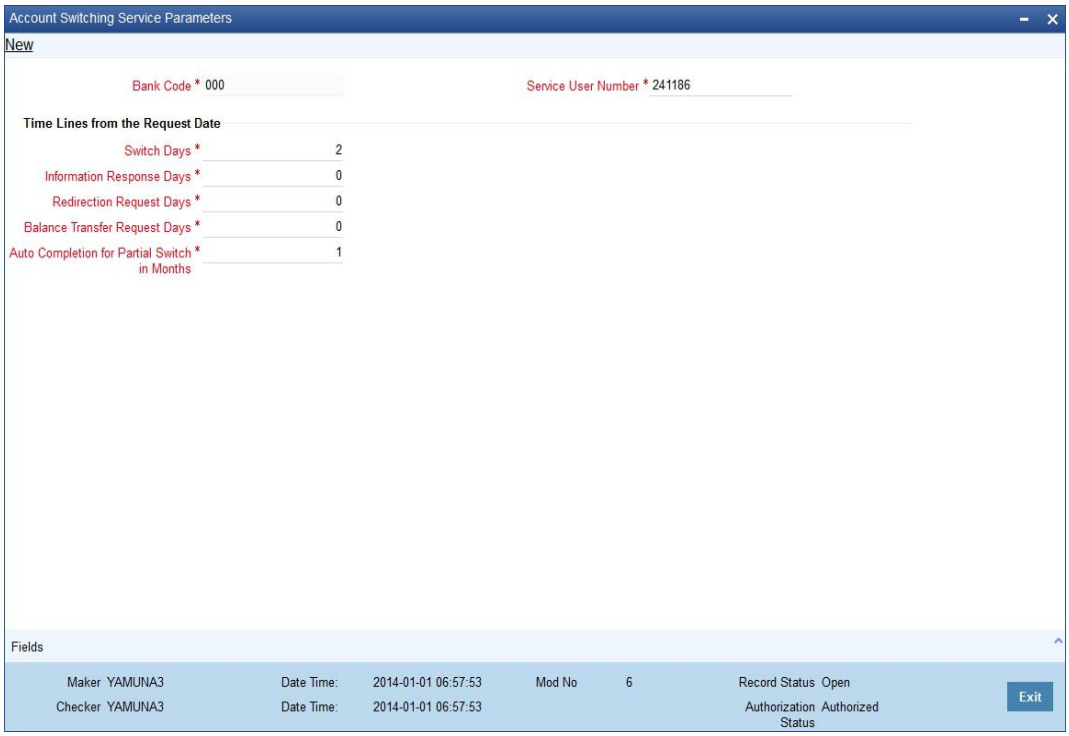
11.3 Processing Account Switch Service

This section contains the following topics:

- Section 11.3.1, "Maintaining Account Switching Service Parameters"
- Section 11.3.2, "Viewing Account Switching Service Parameter Details"
- Section 11.3.3, "Maintaining Outgoing Information Request for Account Switching"
- Section 11.3.4, "Account Switching Service Outgoing Message Browser"
- Section 11.3.5, "Account Switching Service Incoming Message Browser"
- Section 11.3.6, "Incoming Information Request and Response Operations"
- Section 11.3.7, "Incoming Request Workflow"
- Section 11.3.8, "Outgoing Request Workflow"
- Section 11.3.9, "Redirecting the Requests"
- Section 11.3.10, "Outgoing Balance Transfer Request and Response"
- Section 11.3.11, "Incoming Balance Transfer Request and Response"
- Section 11.3.12, "Notify Switch Completion"
- Section 11.3.13, "Switch Termination"
- Section 11.3.14, "Cancelling Payment Arrangements"
- Section 11.3.15, "Auto Completion for Partial Switch"

11.3.1 Maintaining Account Switching Service Parameters

You can maintain account switching parameters in Account Switching Service Parameter screen. To invoke this screen type 'STDASPRM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can maintain the following in this screen:

Bank Code

The system displays the bank code

Service User Name

Specify the service user name. This is a 6 digit service user number allocated by Bacs member bank for current account switching.

Time Lines from the Request Date

Switch Days

Specify the number of branch working days within which the switch process should be completed for full switch service.The system calculates the switch date by adding the switch days to request booking date.

Information Response Days

Specify the number of branch working days within which the bank should respond to the information request. Information response days should be less than redirection request days

Redirection Request Days

Specify the number of branch working days on which the new bank should send redirection request to the Account Switching Service. Redirection request days should be less than balance transfer request days but greater than information response days.

Balance Transfer Request Days

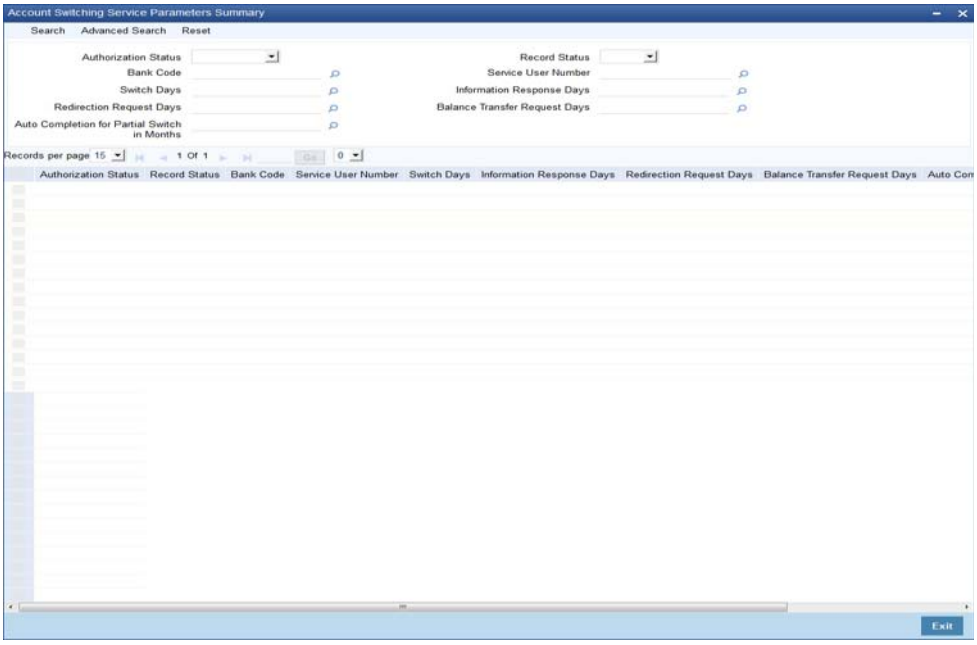
Specify the number of branch working days on which the balance transfer request should be raised by the new bank. Balance transfer request days should be less than switch days but greater than redirection request days.

Auto Completion for Partial Switch

Specify the number of months on which the system will automatically process the action on partial switch request.

11.3.2 Viewing Account Switching Service Parameter Details

You can view the account switching parameter details maintained in the Account Switching Service Parameter screen. You can invoke this screen by typing 'STSASPRM' in the field in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any of the following parameters and fetch records-

- Authorization Status
- Record Status
- Bank Code
- Service User Number
- Switch Days
- Information Response Days
- Redirection Request Days
- Balance Transfer Request Days
- Auto Completion for Partial Switch in Months

Select any or all of the parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

11.3.3 Maintaining Outgoing Information Request for Account Switching

You can capture the data required for sending the Information Request message in 'Account Switching Service - Outgoing Information Request and Response' screen. To invoke this screen type 'STDASORQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following in this screen:

Branch Code

The system displays the branch code.

Account Number

Select the account number to which account switching from old account is required. Alternatively, you can select the account number from the option list. The list displays all valid account numbers maintained in the system.

Switch Type

Select the account switching service type from the drop-down list. The list displays the following values:

- FULL - Full Switch Service
- PARTIAL - Partial Switch Service

Click 'Populate' to display the following details:

- Unique Reference Number
- Routing Unique Reference No
- Account Name
- Service User Number
- Booking Date
- Switch Date
- Balance Transfer Request Date
- Original Switch Date
- Customer Type
- Switch Action
- Info Response Date

- Received Date Time
- Switch Service Status

11.3.3.1 Info Request Tab

The system displays the following details based on the values maintained in Customer Maintenance (STDCIF) screen:

Account Party Details

- Prefix
- Surname
- Given Name
- Middle Name
- Date of Birth
- Nationality
- Resident Status

If the account is a joint account then the details of all the account holders will be defaulted in the account party details.

Postal Address

- Address Type
- Address 1 - 4
- Pin Code
- Country Code

Other Details

Code

Specify the code. Alternatively, you can select the code from the option list. The list displays all valid options.

Information

Specify the information. Alternatively, you can select the information from the option list. The list displays all valid options.

Organizational Details

Full Legal Name

The system defaults the full legal name based on Customer Maintenance screen.

Legal Status

Select the legal status from the drop-down list. The list displays the following values:

- IAPS - Industrial and Provident Society
- PCLS - Private company limited by shares (Ltd.)
- PCLG - Private company limited by guarantee (Ltd.)
- PCLC - Public limited company (Plc.)
- GENP - General partnership
- LLPP - Limited liability partnership (LLP)
- LIMP - Limited partnership (LP)

- UNLC - Unlimited company
- UNLT - Unlimited trust
- CICC - Community Interest Company (CIC)
- CIOC - Charitable Incorporated Organisation (CIO)
- SOLE - Sole proprietorship/Sole trader
- CHAR – Charity

Board Resolution Indicator

Select the board resolution indicator from the drop-down list. The list displays the following values:

- Yes
- No

The system displays the following details based on the Customer Maintenance screen:

Business Address/Operational Address

- Address 1-4
- Pin Code
- Country Code

Legal Address

- Address Line 1 - 4
- Pin Code
- Country Code

Old Account Details

Account Number

Specify the account number of the old bank that you want to switch.

Account Name

Specify the name as in the old account.

Financial Institution Member ID

Specify the member ID of the financial institution. Alternatively, you can select the member ID from the option list. The list displays all valid bank codes maintained in the Bank Directory Maintenance (PCDBNKMT) screen.

The system displays an error message if the ‘Account Switch Participant’ check box in Bank Directory Maintenance screen is not enabled for the selected financial institution member ID.

Others

Funding Limit

Specify the amount that new bank covers for the negative balance of the old account.

Funding Limit Currency

The system displays the currency of the funding limit amount.

Balance Transfer Window

Specify the processing window in which the balance transfer will be processed on the switch date.

Message Details

The details about the message.

Technical Rejection Details

Response Code

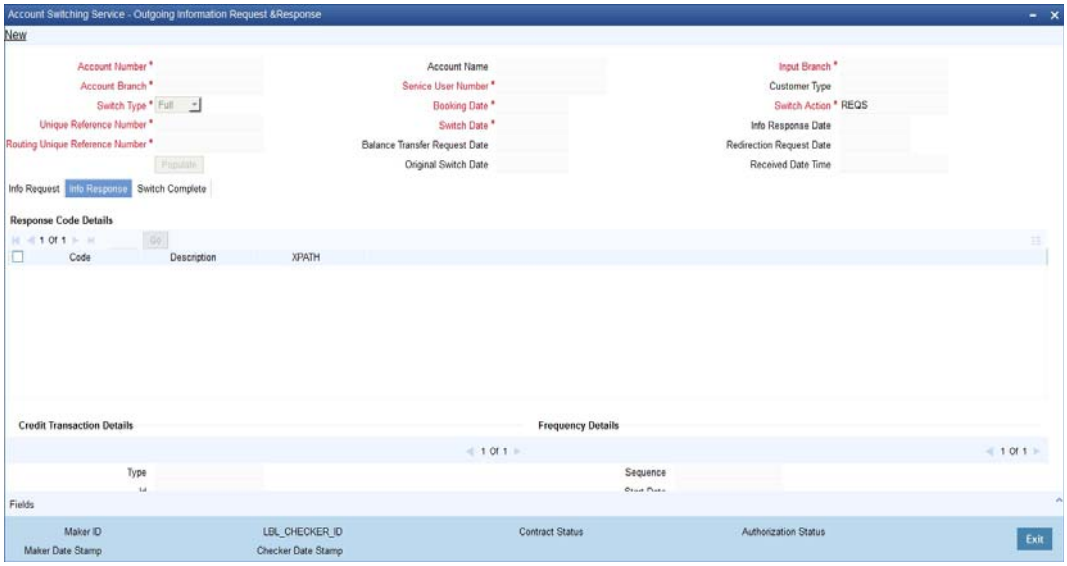
The system displays the response code for technical rejection.

Additional Information

The system displays additional information, if any, on the response code.

11.3.3.2 Info Response Tab

Information response message from the old bank is uploaded and displayed in the Info response tab of Account Switching Outgoing Information Request Input (STDASORQ) screen. Click 'Info Response' tab of Account Switching Outgoing Information Request screen to view the below screen.



The system displays the following details in Info Response tab:

Response Code Details

- Code
- Description
- X PATH

Credit Transaction Details

- Type
- ID
- Transferable
- Tax Rt Marker
- Credit Account

- Credit Account Name
- Financial Institution Member ID
- Other Details Code
- Other Details Description

Frequency Details

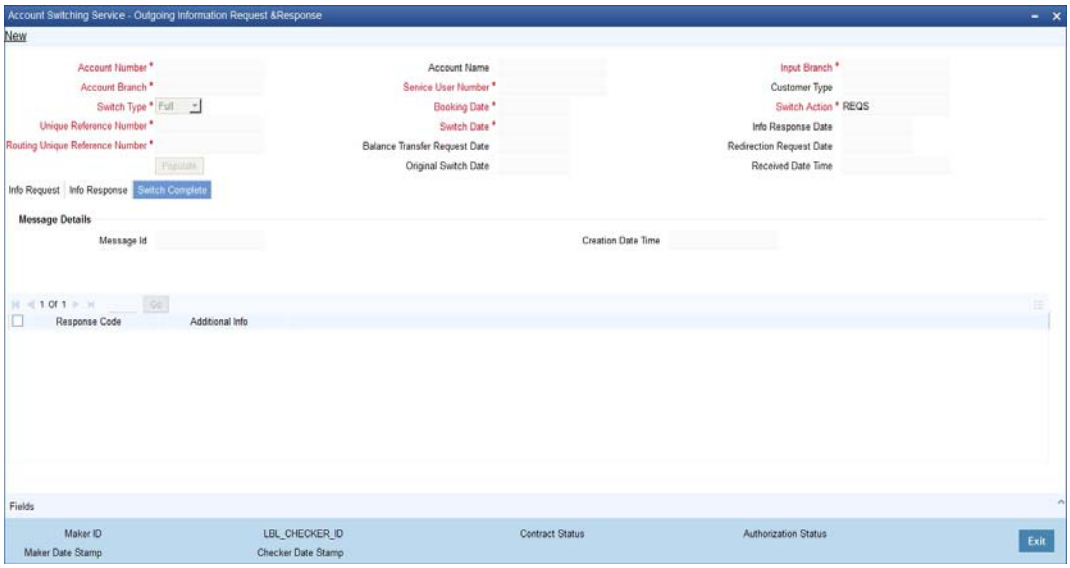
- Sequence
- Start Date
- No of Payments
- Last Payment Date
- Required Freq Pattern
- Amount
- Currency

Direct Debit Details

- Mandate ID
- Automated DD Instruction
- Transferable
- Name
- Organisation ID
- Message ID
- Last Collection Date
- Last Collection Amount
- Last Collection Currency
- Other Details Code
- Other Details Description
- Creation Date Time

11.3.3.3 Switch Complete Tab

The switch complete notification message will be displayed in the switch complete tab. Click 'Switch Complete' tab in the Account Switching Outgoing Information Request Input screen to view the following screen.



The system displays the following details in this screen:

- Message ID
- Creation Date Time

Technical Rejection Details

- Response Code
- Additional Information

The system uploads the technical rejection on outgoing information request based on the unique reference number with switch action as TRJT. Once the request is marked as TRJT, then further actions are not allowed in this request. You need to create a new request with new unique reference number.

11.3.3.4 Outgoing Information Request Messaging

You can generate the outgoing information request message by configuring intra day or end of day batch. All the authorized outgoing information request records with 'Switch Action' as REQS will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Information Request Message it is 01
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

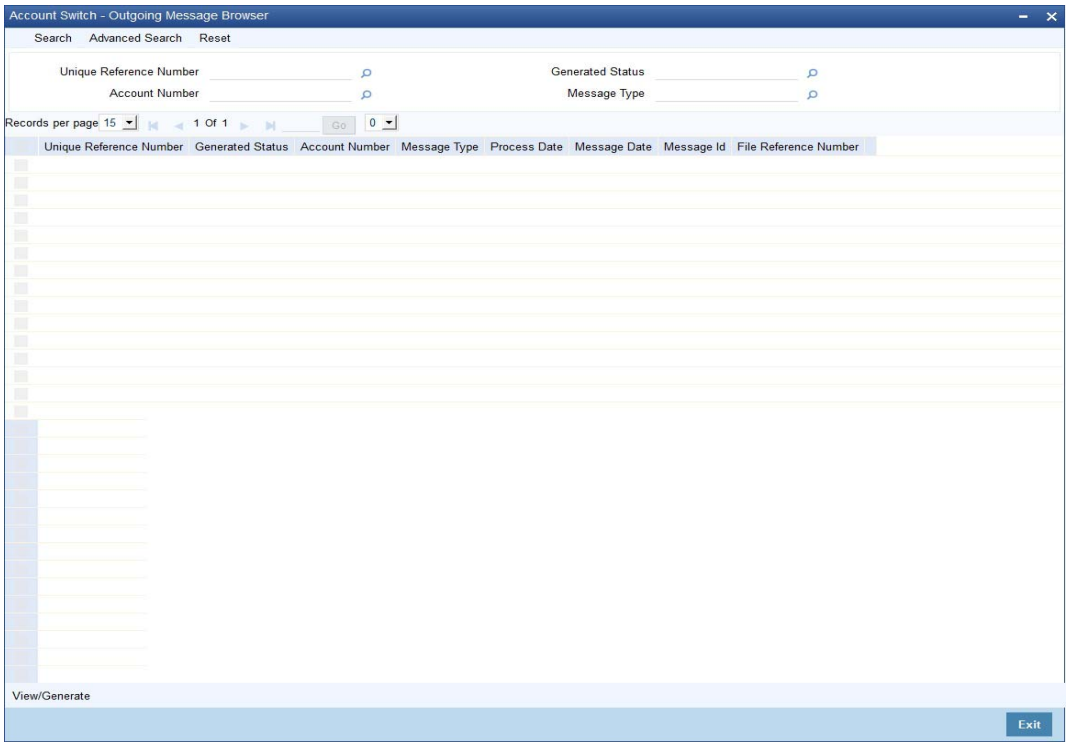
11.3.3.5 Uploading Incoming Information Response Message

The incoming information message from the old bank is processed from Account Switching Service Incoming Message Browser. This message is uploaded to Account Switching Service Incoming Information Request (STDASORQ) of the account branch.

During the upload if a response code W401 is generated and if switch date is modified, then system updates the switch date as in the message.

11.3.4 Account Switching Service Outgoing Message Browser

You can view the outgoing messages and its status in 'Account Switching Service Outgoing Message Browser' screen. To invoke this screen type 'STSASIMS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can view the following in this screen:

Unique Reference Number

Select the unique reference number of the account switch request.

Account Number

Select the account number for which account switching is initiated.

Generated Status

Select the status of the message.

Message Type

Select the message type from the drop-down list. The list displays the following values:

- Acmt.027
- Acmt.028
- Acmt.029
- Acmt.030

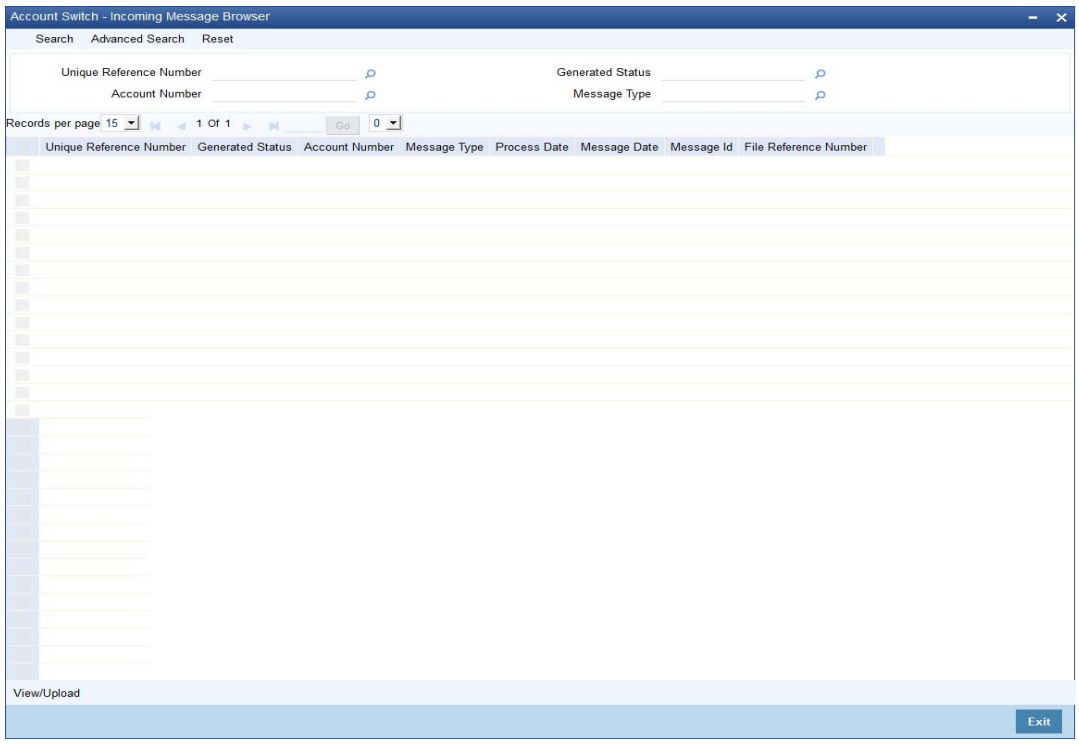
- Acmt.031
- Acmt.032
- Acmt.033
- Acmt.036
- Acmt.037

Select any of the above parameters. The records meeting the selected criteria are displayed.

- Unique reference Number
- Message ID
- Message Type
- Account Number
- Status
- Message
- Error Reason

11.3.5 Account Switching Service Incoming Message Browser

You can view and upload the incoming account switching service in the 'Account Switch - Incoming Message Browser' screen. To invoke this screen type 'STSASIMS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can view the following details in this screen:

Processing Date

The system displays the date on which the message is picked for processing.

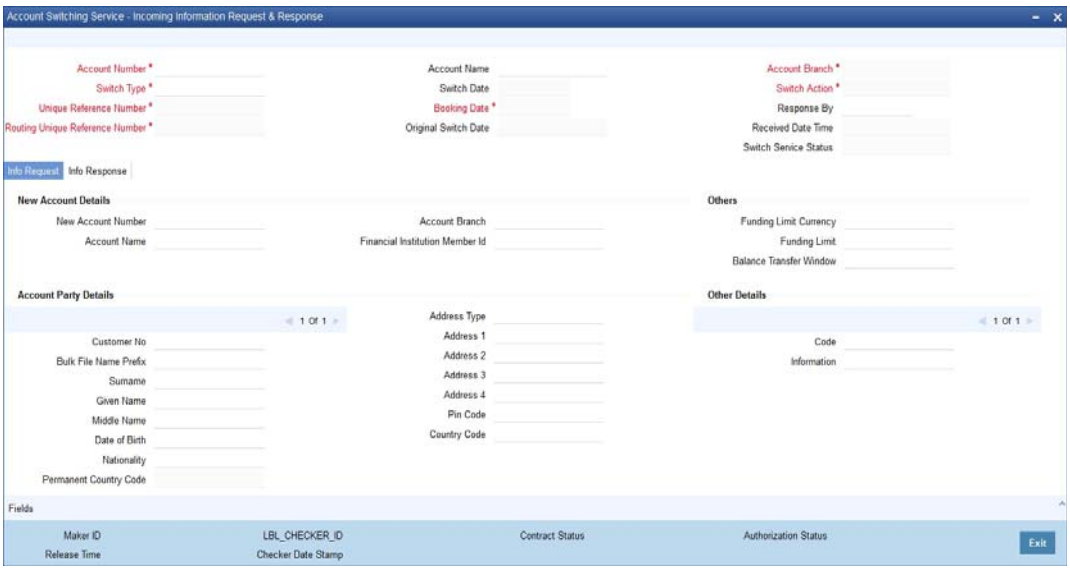
The system displays the following details depending upon the file name and processing date:

- Message ID
- Unique Reference Number

- Message

11.3.6 Incoming Information Request and Response Operations

You can view and respond to the information request details received from the new bank through Account Switching Service - Incoming Information Request and Response screen. You can opt to accept or reject an incoming information request. To invoke this screen type ‘STDASIRQ’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can view the following details in this screen:

Branch Code

The system displays the branch code.

Account Number

The system displays the account number from which account switching is required.

Account Name

The system displays the account name.

Switch Type

The system displays the account switching service type.

Unique Reference Number

The system displays the unique reference number.

Routing Unique Ref No.

The system displays the routing unique reference number.

Switch Date

The system displays the date on which the switch process will be completed.

Booking Date

The system displays the booking date.

Original Switch Date

The system displays the original switch date.

Switch Action

The system displays the action code during the course of full switch workflow process.

Response by

The system displays the date on which the response to the information request is expected.

Received Date Time

The system displays the message received date and time.

Switch Service Status

The system displays the switch status.

11.3.6.1 Info Request Tab

New Account Details

Account Number

Specify the account number of the old bank that has to be switched.

Account Name

Specify the account name as in the old bank.

Financial Institution Member ID

Specify the bank code of the old bank.

Others

Funding Limit

Specify the amount that the new bank covers for the negative balance of the old account.

The system displays the following details in this tab:

- Funding Limit Currency
- Balance Transfer Window

Account Party Details

- Prefix
- Surname
- Given Name
- Middle Name
- Date of Birth
- Nationality

Postal Address

- Address Type
- Address 1- 4
- Pin Code
- Country Code

Other Details (2)

- Code
- Information

Organization Details

- Legal Name
- Legal Status

Business Address

- Address Line 1 - 4
- Pin Code
- Country Code

Operational Address

- Address Line 1 - 4
- Pin Code
- Country Code

Legal Address

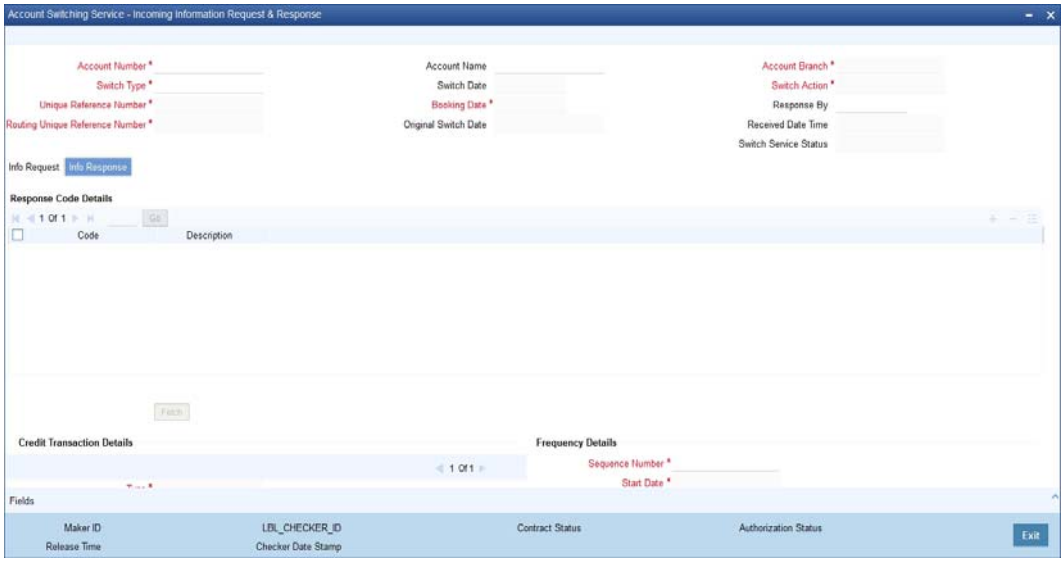
- Address Line 1- 4
- Pin Code
- Country Code

Message Details

- ID
- Creation Date Time

11.3.6.2 Info Response Tab

You can Click ‘Info Response’ tab to view the following screen.



Response Code Details

Code

Specify account switching service response code. Alternatively, you can select the response code from the option list. The list displays all valid response codes in the system.

Description

The system displays the account switching service response code description.

Click ‘Fetch’ to fetch the credit transaction and direct debit details from the system for the account number.

Credit Transaction Details

You can view the following details in this section:

- Type
- ID
- Credit Account
- Credit Account Name
- Financial Institution Member ID

Transferable

Check this box to transfer the credit payment arrangement.

Tax Rate Maker

Specify the tax rate marker.

Other Details Code

Specify the details of non-transferable credit payment arrangement.

Other Details Description

Specify the details of non-transferable credit payment arrangement

Frequency Details

Sequence

Specify the sequence number.

Start Date

Specify the date of the first payment to be made for this payment schedule as defined by the Schedule Code (PSC070) and its associated parameters.

No of Payments

The system displays the number of patterns.

Last Payment Date

The system displays the last payment date.

Required Freq Pattern

Specify the required frequency pattern.

Amount

The system displays the payment amount.

Currency

The system displays the payment currency.

Direct Debit Details

Mandate ID

The system displays the mandate ID.

Automated DD Instruction

Indicate if the Direct Debit Instructions are automated or not. The options are ‘Yes’ or ‘No’.

Transferable

Check this box to transfer the direct debit instruction.

Name

Specify the counter party name from Debtor Direct Debit Details.

Organization ID

Specify the organization ID.

Message ID

The system displays the message ID.

Last Collection Date

The system displays the date of the most recent collection.

Last Collection Amount

The system displays the most recent collection amount.

Last Collection Currency

The system displays the most recent collection currency.

Other Details Code

Specify the details of the non-transferable direct debit instruction.

Other Details Info

Specify the details of the non-transferable direct debit instruction.

Creation Date Time

The system displays the message creation date and time.

Technical Rejection Details

The system displays the following technical rejection details:

- Response Code
- Additional Information

The system uploads the technical rejection based on the unique reference number with switch action as TRJT. The response action ‘Accept’ or ‘Reject’ is allowed again when the information response is marked as TRJT.

11.3.6.3 Outgoing Information Response Message

You can generate the outgoing information response message by configuring intra day or end of day batch. All the authorized outgoing information response records with ‘Switch Action’ as ACCT or REJT will be generated through this batch process.

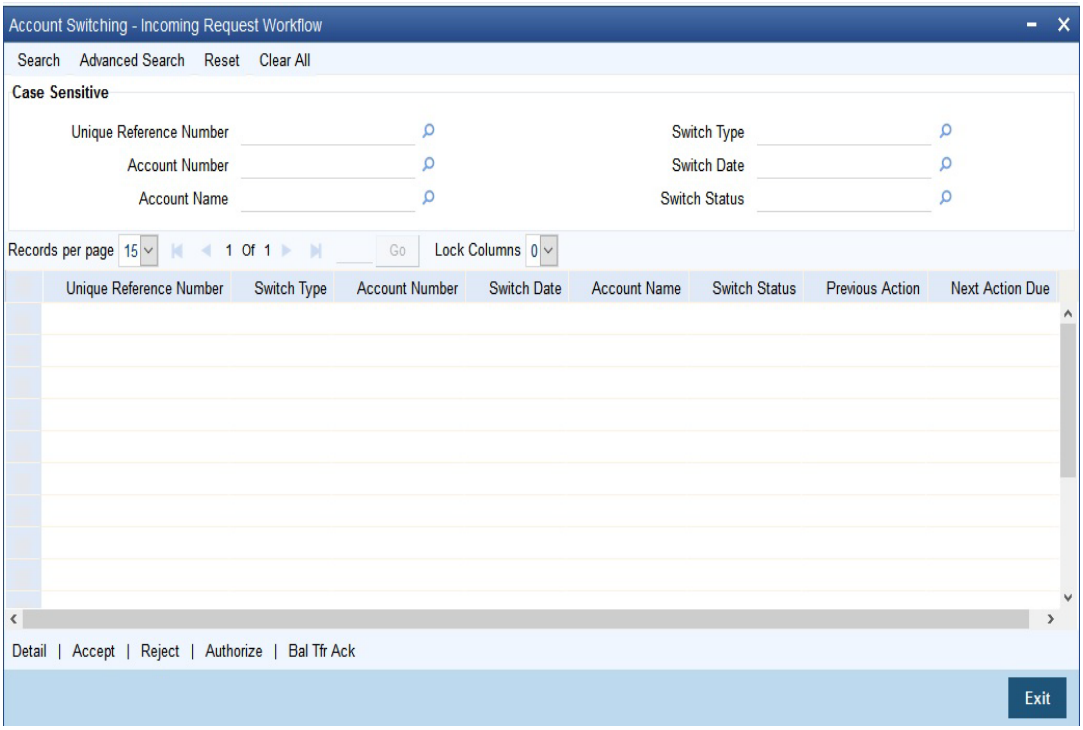
A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Information Response Message it is 02

- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

11.3.7 Incoming Request Workflow

You can query records, view the details of a record, accept, reject or acknowledge balance transfer actions through 'Account Switching Incoming Request Workflow' screen. To invoke this screen type 'STSASIRW' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

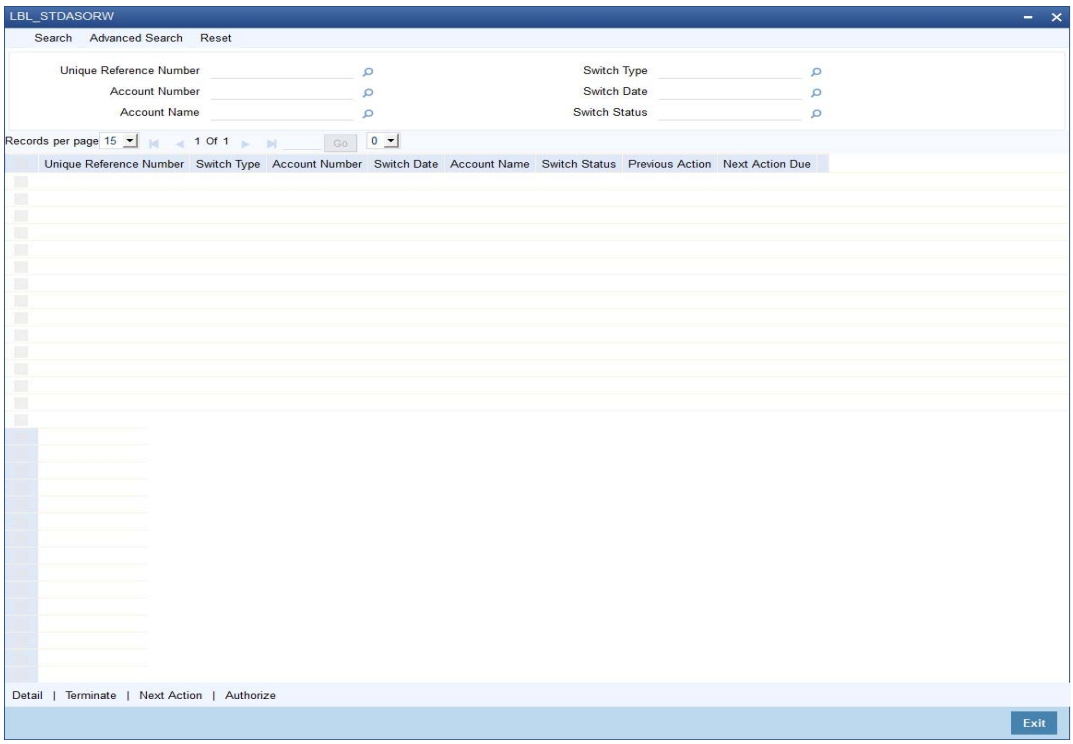
- Unique Reference Number
- Account Number
- Account Name
- Switch Type
- Switch Date
- Switch Status

The system displays the following details depending upon the selection criteria:

- Unique Reference Number
- Account Number
- Switch Type
- Switch Status
- Previous Switch Action
- Next Action Due

11.3.8 Outgoing Request Workflow

You can query and process or terminate an outgoing request through Account Switching Outgoing Request Workflow screen. To invoke this screen type ‘STSASORW’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records::

- Unique Reference Number
- Account Number
- Account Name
- Switch Type
- Switch Date
- Switch Status

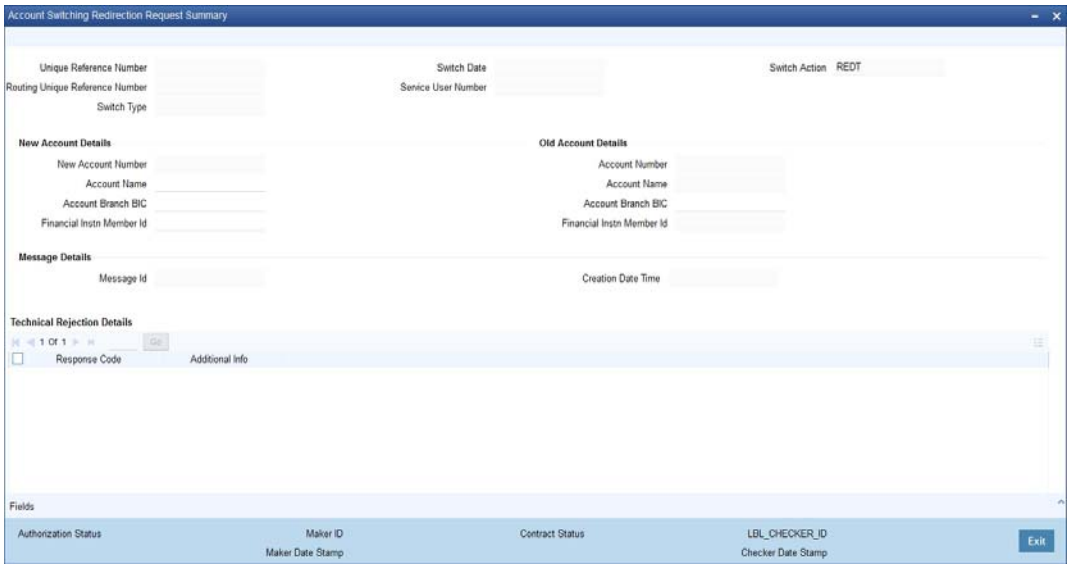
The system displays the following details depending upon the selection criteria:

- Unique Reference Number
- Account Number
- Switch Type
- Switch Status
- Previous Switch Action
- Next Action Due

11.3.9 Redirecting the Requests

You can redirect a request through Account Switching Redirection Request screen. To invoke this screen type ‘STDASRDT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button. The request can be redirected from Outgoing Workflow

screen. If the Switch Status of a record is ACCT or TRJT, then the next action is request redirection.



You can view the following details in this screen:

- Unique Reference Number
- Routing Unique Ref No
- Switch Type
- Switch Date
- Service User Number
- Switch Action

New Account Details

- Account Number
- Account Name
- Account Branch BIC
- Financial Institution Member ID

The system allows you to modify the defaulted account number.

Old Account Details

- Account Number
- Account Name
- Financial Institution Member ID

Account Branch BIC

Specify the BIC of the old account.

Message Details

- ID
- Creation Date Time

Technical Rejection Details

- Response Code

- Additional Information

The system uploads the technical rejection based in the unique reference number and switch action ‘TRJT’. The next action as Request Redirection will be allowed again when the previous redirection request is marked as TRJT.

11.3.9.1 Request Redirection Message

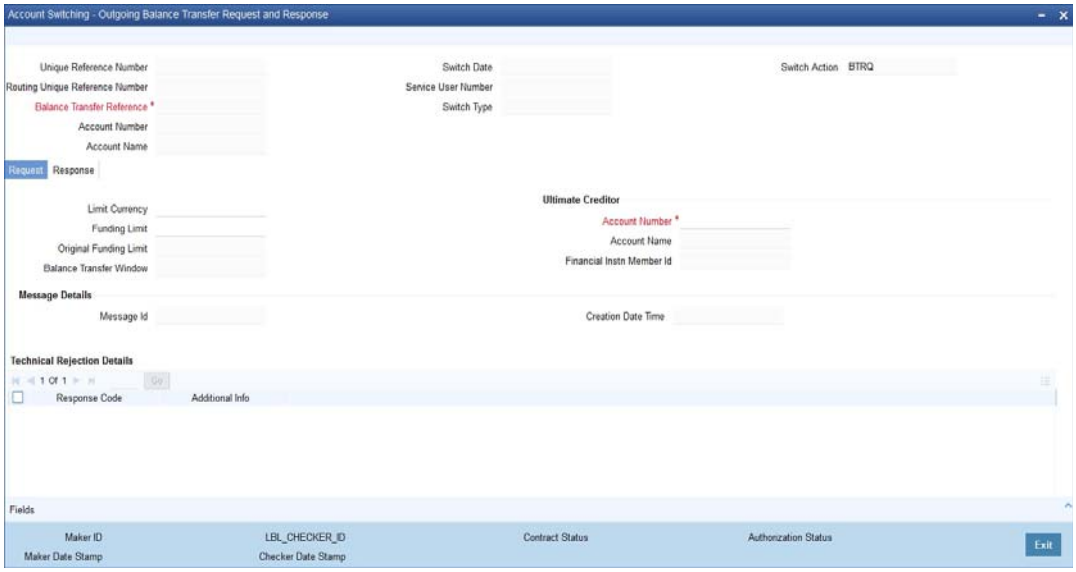
You can generate the outgoing request redirection message by configuring it as intra day or end of day batch. All the authorized redirection request records with ‘Switch Action’ as REDT will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Information Request Message it is 04
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

11.3.10 Outgoing Balance Transfer Request and Response

You can initiate the balance transfer request to the old bank through ‘Account Switching Balance Transfer Request’ screen. To invoke this screen type ‘STDASOBQ’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can view the following details in the Balance Transfer Request message:

- Unique Reference Number
- Routing Unique Ref No
- Balance Transfer Reference
- Account Number
- Account Name
- Switch Date

- Service User Number
- Switch Type
- Switch Action

11.3.10.1 Request Tab

Original Funding Limit

The system displays the original funding limit based on Account Switching Outgoing Information Request and Response screen.

Original Funding Limit Currency

The system displays the original funding limit currency.

Funding Limit

The system displays the funding limit. You can modify this. Funding limit cannot be less than the original funding limit.

Balance Transfer Window

The system displays the balance transfer window.

Ultimate Creditor Details

Account Number

The system displays the account number. You can modify it.

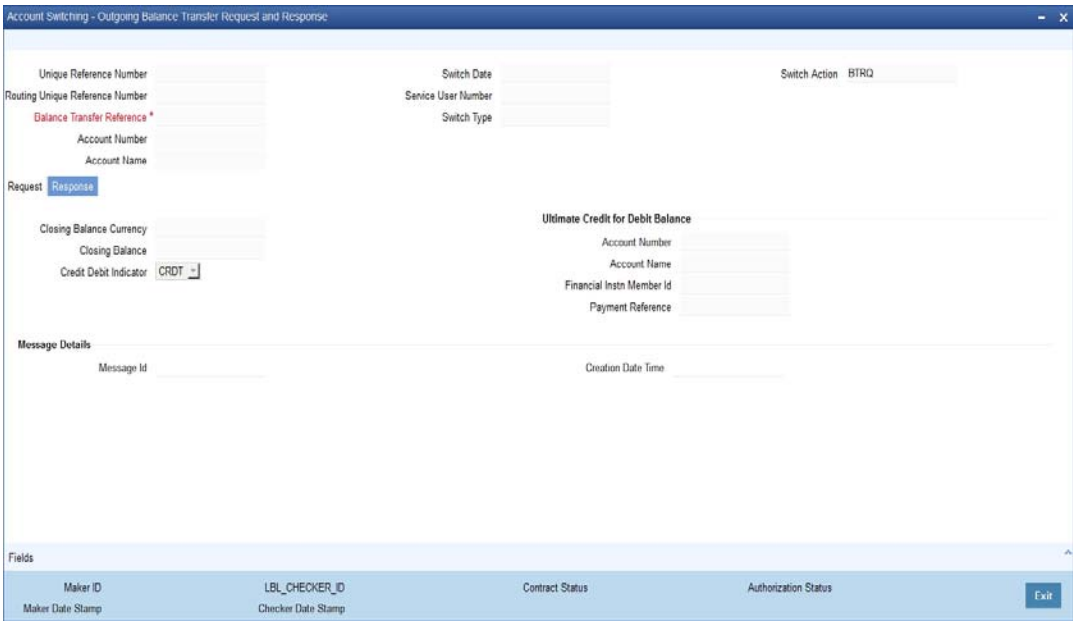
The system displays the following details:

- Account Name
- Financial Institution Member ID
- Message ID
- Creation Date Time

11.3.10.2 Response Tab

The incoming acknowledge balance transfer message will be processed from the Account Switching Service Incoming Message Browser. The message will be decomposed and uploaded into the Account Switching Outgoing Balance Transfer Request and Response of

the account branch. You can view the message data in the response tab. Click ‘Response’ tab in the Account Switching Balance Transfer Request and Response screen.



You can view the following details:

- Closing Balance
- Credit Debit Indicator
- Ultimate Creditor for Debit Balance
- Account Number
- Account Name
- Financial Institution Member ID
- Payment Reference Number
- Message ID
- Creation Date Time

Technical Rejection Details

- Response Code
- Additional Information

The system uploads the technical rejection based on the unique reference number and switch action TRJT. The next action as Balance Transfer Request will be allowed again when the Balance Transfer Request is marked as TRJT. You can then resubmit the balance Transfer request.

11.3.10.3 Outgoing Balance Transfer Message

You can generate the outgoing balance transfer request by configuring intra day or end of day batch. All the authorized balance transfer records with ‘Switch Action’ as BTRQ will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

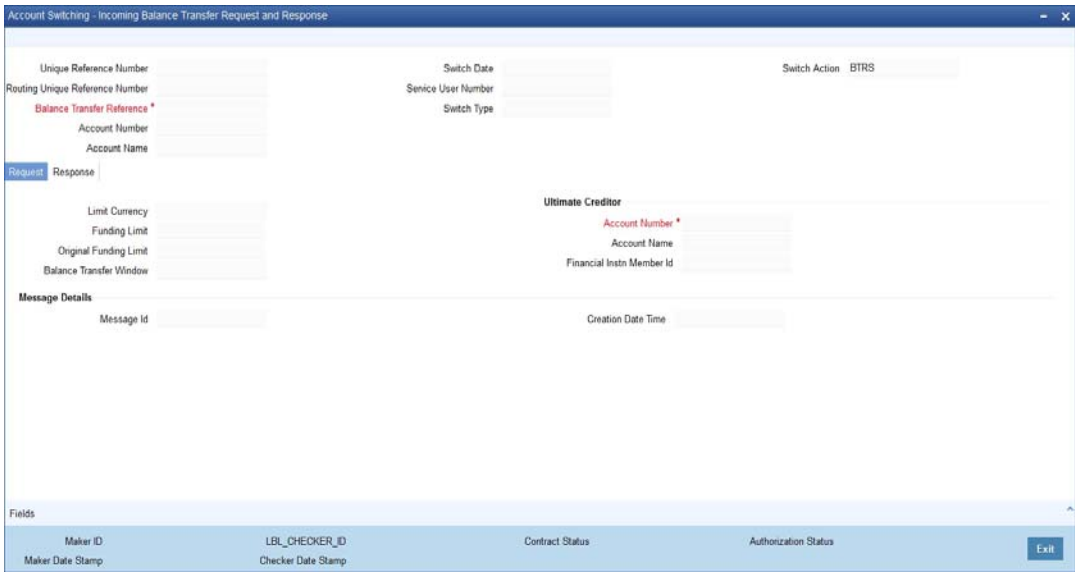
- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year

- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Information Request Message it is 05
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

11.3.11 Incoming Balance Transfer Request and Response

You can initiate acknowledgement response for Balance Transfer Request through Account Switching Incoming Balance Transfer request and Response. To invoke this screen type 'STDASIBQ' in the top right corner of the application toolbar and click the adjoining arrow button.

Acknowledge Balance Transfer is allowed for only FULL switch type and for previous switch actions like BTRQ and TRJT. The Incoming Balance Transfer Request and Response screen will be opened in unlock mode with switch action as BTRS. The system performs the existing account closure checks for the account number.if acknowledge balance transfer is not as part of the switch action TRJT.



You can view the following incoming balance transfer request details in this screen:

- Unique Reference Number
- Routing Unique Ref No
- Balance Transfer Reference
- Account Number
- Account Name
- Switch Date
- Service User Number
- Switch Type
- Switch Action

11.3.11.1 Request Tab

The incoming balance transfer request message is processed from the Account Switching Service Incoming Message Browser. The message will be decomposed and uploaded into the Account Switching Incoming Balance Transfer Request and Response of the account branch.

You can view the following message data in the Request tab of Account Switching Incoming Balance Transfer Request and Response screen.

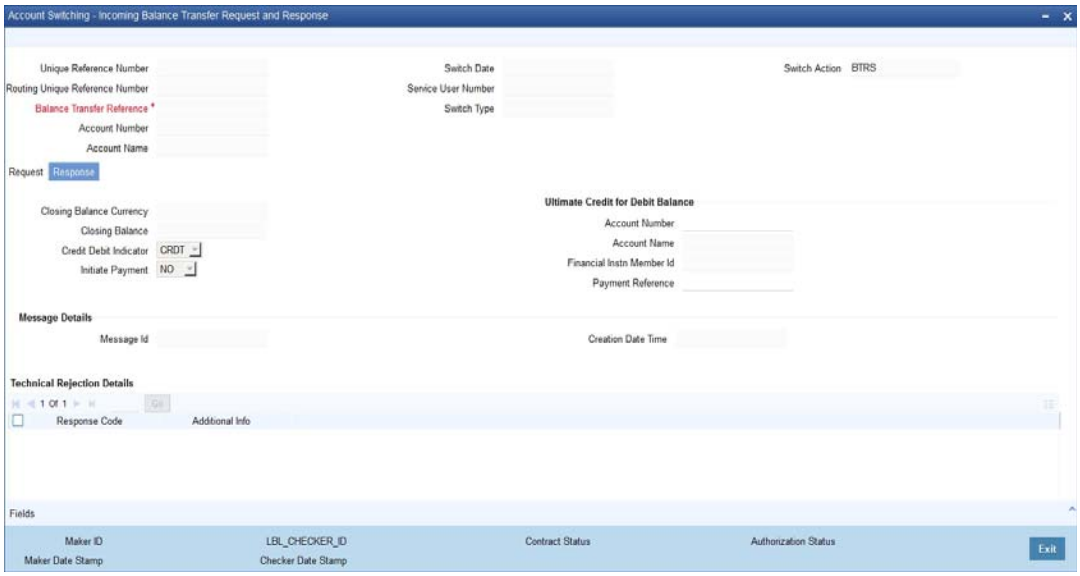
- Original Funding Limit
- Original Funding Limit Currency
- Funding Limit
- Balance Transfer Window

Ultimate Creditor for Positive Balance

- Account Number
- Account Name
- Financial Institution Member ID
- Message ID
- Creation Date Time

11.3.11.2 Response Tab

Click 'Response' tab in the Account Switching Incoming Balance Transfer Request and Response screen.



You can view the following details:

- Closing Balance
- Closing Balance Currency
- Credit Debit Indicator
- Initiate Payment

Ultimate Creditor for Debit Balance

- Account Number
- Account Name
- Financial Institution Member ID
- Payment Reference Number
- Message ID
- Creation Date Time

Technical Rejection Details

- Response Code
- Additional Information

The system uploads the technical rejection on acknowledge balance transfer message based on the unique reference number and switch action ‘TRJT’. To resubmit the acknowledge balance transfer, the response action Acknowledge Balance Transfer will be allowed again when the previous acknowledge response is marked as TRJT.

11.3.11.3 Acknowledge Balance Transfer Message

You can generate the outgoing acknowledge balance transfer message by configuring intra day or end of day batch. All the authorized balance transfer response records with ‘Switch Action’ as BTRQ will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Acknowledge Balance transfer Message it is 06
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

11.3.12 Notify Switch Completion

You can complete the switch action from Account Switching Outgoing Request Workflow if the switch actions are ‘BTRS’ and ‘TRJT’.Switch complete action can be performed only after receiving the payment or initiating the payment. You have to update the switch action as ‘COMP’ in Account Switching Outgoing Information Request and Response (STDASORQ) screen to complete the switch action.

11.3.12.1 Outgoing Switch Complete Message

You can generate the outgoing switch complete message by configuring it as intra day or end of day batch. All the authorized records with ‘Switch Action’ as COMP will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Switch Complete Message it is 07
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

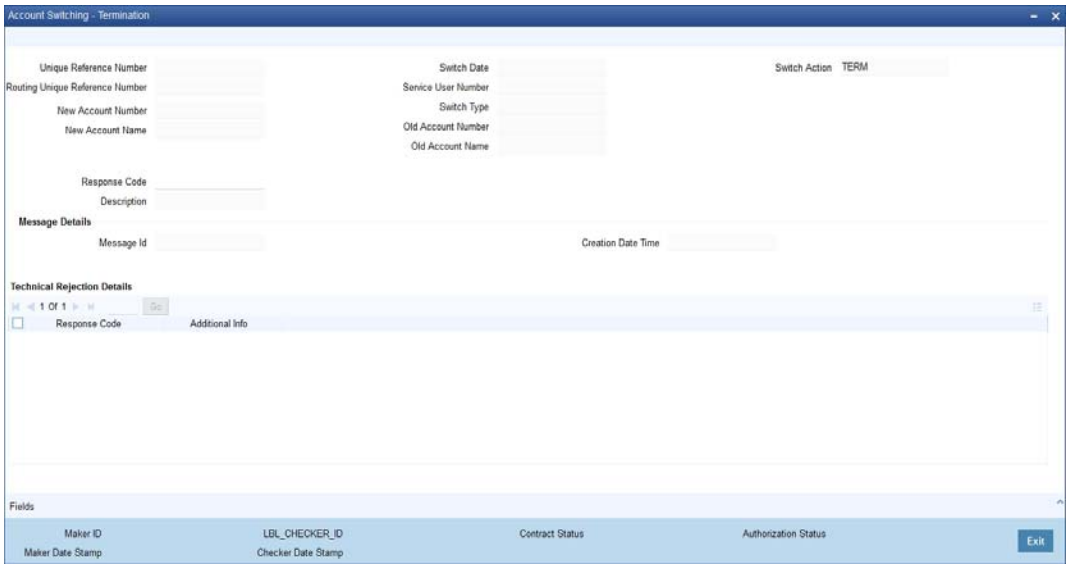
11.3.12.2 Technical rejection on Switch Complete Message

The system uploads technical rejection on Switch Complete message based on the unique reference number and switch action TRJT. To resubmit the switch complete message, the next action Switch Complete will be allowed again when the Switch Complete is marked as TRJT.

11.3.13 Switch Termination

You can terminate a switch anytime after the Information Request input. If switch termination action is done before generating the Information Request message, then the system populates the switch action as 'CANC' indicating that the Information Request is cancelled.

If the switch termination action is done after generation of Information Request, then the system populates the switch action as 'TERM' and will open the Account Switching Termination screen to capture the response code. You can invoke this screen by typing 'STDASTRM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can view the following details in this screen:

- Unique Reference Number
- Routing Unique Ref No.
- Switch Date
- Service User Number
- Switch Type
- Old Account Number
- Old Account Name
- Switch
- New Account Number
- New Account Name
- Response Code
- Description
- Message ID
- Creation Date Time

Technical Rejection Details

- Response Code
- Additional Information

The system uploads technical rejection on Switch Terminate message based on the unique reference number and switch action TRJT. To resubmit the switch terminate message, you can mark the info response as TRJT.

11.3.13.1 Outgoing Switch Terminate Message

You can generate the outgoing switch terminate message by configuring it as intra day or end of day batch. All the authorized switch termination records with 'Switch Action' as TERM will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

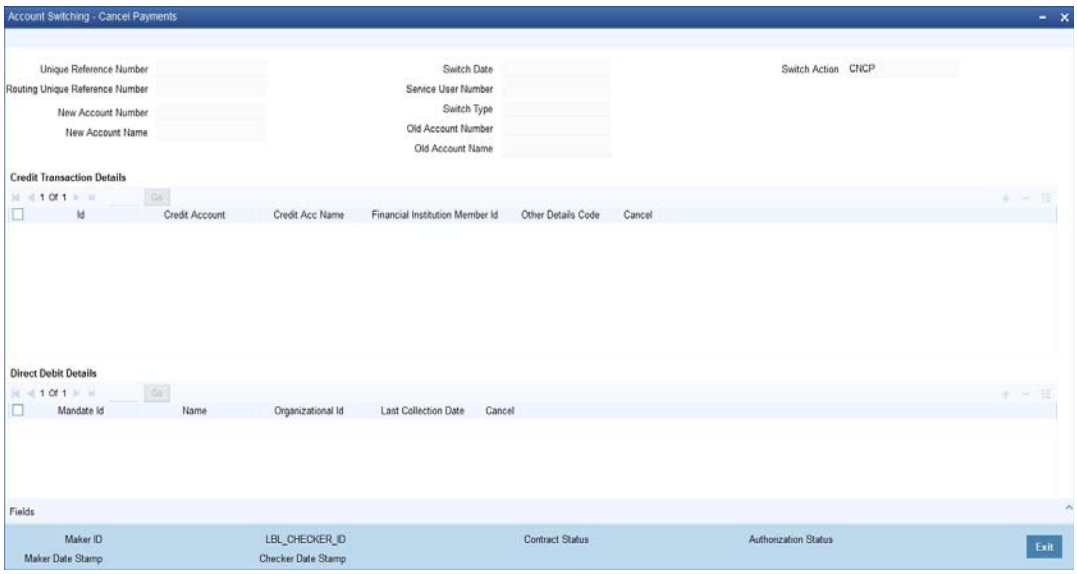
- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Switch Termination Message it is 010
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

11.3.13.2 Uploading Incoming Switch Terminate Message

The incoming switch terminate message is processed from the Account Switching Service Incoming Message Browser. This message is then decomposed and uploaded to Account Switching Terminate of the account branch.

11.3.14 Cancelling Payment Arrangements

You can cancel the payment arrangements of a partial switch service through 'Account Switching Cancel Payments' screen.To invoke the screen type 'STDASCNP' in the field at top right corner of the application toolbar and click the adjoining arrow button.



You can view the following details in this screen:

- Unique Reference Number
- Routing Unique Reference Number
- Switch Type
- Switch Date
- Service User Number
- Switch Action
- New Account Number
- New Account Name
- Old Account Number
- Old Account Name

Credit Transaction Details

The system displays the following credit transaction details:

- ID
- Credit Account
- Credit Account Name
- Financial Institution Member ID

Other Details Code

Specify the other details code for outgoing request. For incoming request, the system displays the other details code from incoming payment cancel message.

Cancel

Check this box if the payment should be cancelled by the old bank.

Direct Debit Details

The system displays the following direct debit details:

- Mandate ID
- Name
- Organization ID
- Last Collection Date

Cancel

Check this box to cancel the direct debit by the old bank.

Message ID

The system displays the message ID.

Creation Date Time

The system displays the message creation date and time.

Technical Rejection Details

The system displays the following technical rejection details:

- Response Code
- Additional Information

The system uploads technical rejection on Cancel Payment Arrangement message based on the unique reference number and switch action TRJT. To resubmit the cancel of payment arrangement message, you can mark the info response as TRJT.

11.3.14.1 Outgoing Cancel Payment Arrangements Message

You can generate the outgoing cancel payment arrangement message by configuring intra day or end of day batch process. All the authorized cancelled payments, cancel parameter enabled records with 'Switch Action' as CNCP will be generated through this batch process.

A message ID in the following format is generated and stored in the Account Switching Outgoing Message Browser:

- Position1 to 6 - Service User Number
- Position 7 to 8 - 2 digits year
- Position 9 to 11 - 3 digits day of year (001 to 366)
- Position 12 to 13 - 2 digits Message number. For Switch Termination Message it is 03
- Position 14 to 28 - 15 characters. Unique Reference Number by stripping the SWI and having only F or P as the first character.
- Position 29 to 35 - 6 digits running sequence number

11.3.14.2 Uploading Incoming Cancel Payment Arrangements

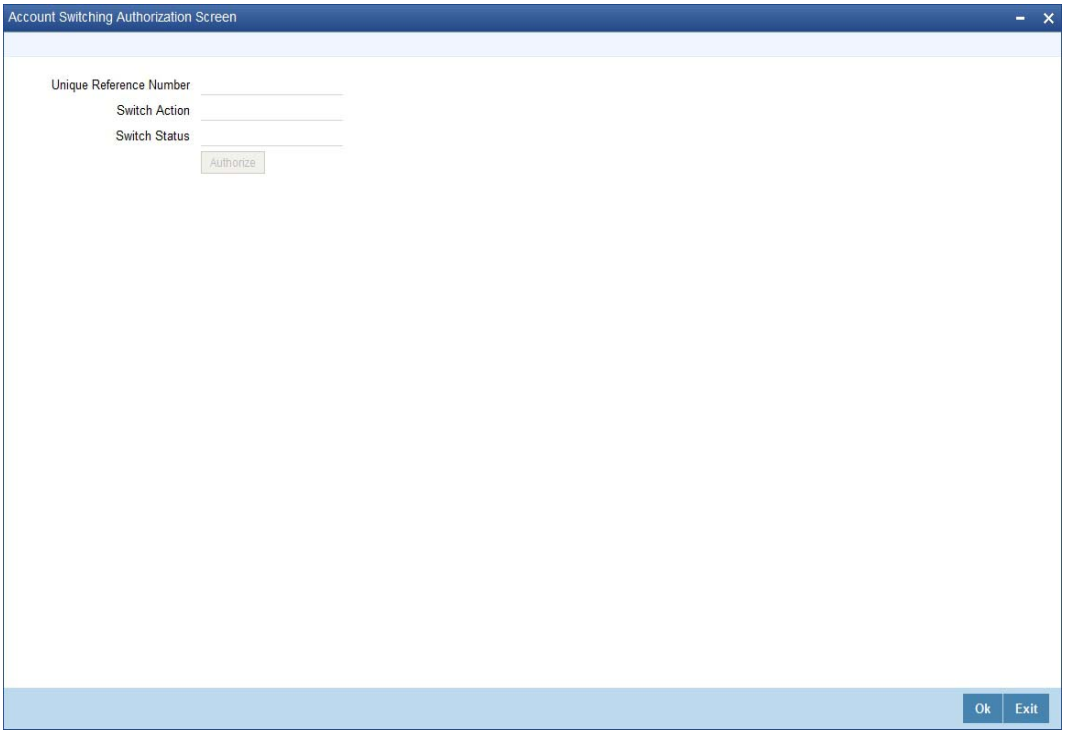
The incoming cancel payment arrangements message is processed from the Account Switching Service Incoming Message Browser. The message is decomposed and then uploaded to Account Switching Cancel Payments of the account branch.

11.3.15 Auto Completion for Partial Switch

The system processes the partial switch requests which are not marked for completion based on the auto completion months at the Account Switching Service bank parameters. The switch action of the request will be COMP. The switch complete message will not be generated for these requests because the Account Switching Service will automatically mark the request as completed, at the end of EOTI, on reaching the date.

11.3.16 Authorizing Account Switching Service

You can authorise account switching service through Account Switching - Authorization' screen. You can invoke the screen by typing 'STDASAUT' in the field at the top right corner of the Application toolbar and clinking the adjoining arrow button.



You can specify the following in this screen:

Unique Reference Number

Specify the unique reference number.

Switch Action

The system displays the action of the selected unique reference number.

Switch Status

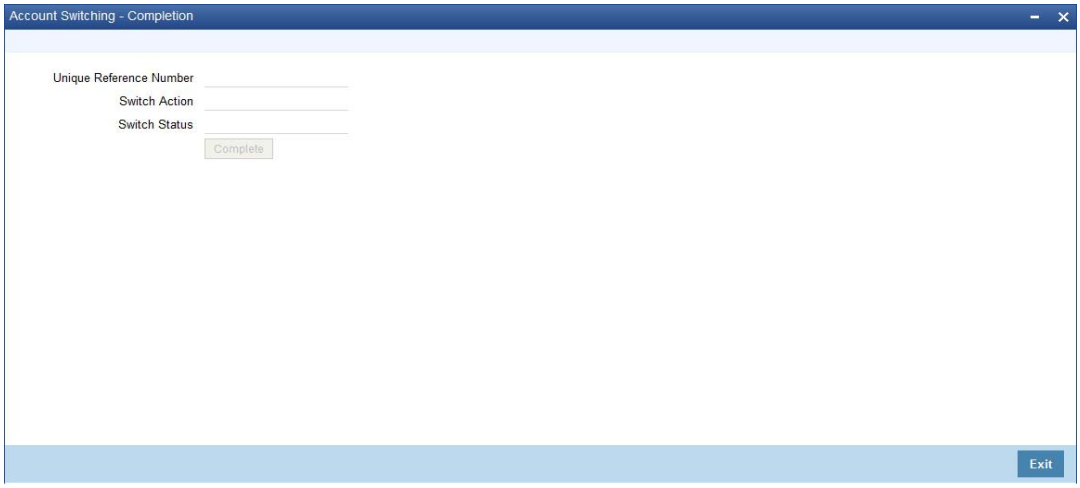
The system displays the status of the selected unique reference number.

Click 'Authorize' to authorize the switch service.

11.3.17 Completing Account Switching Service

You can query a unique reference number applicable for outgoing switch workflow and notify the account switch completion status through Account Switch Completion screen. You can

invoke this screen by typing ‘STDASCMP’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can specify the following in this screen:

Unique Reference Number

Specify the unique reference number.

Switch Action

The system displays the action of the selected unique reference number.

Switch Status

The system displays the status of the selected unique reference number.

Click ‘Complete’ to mark the switch service as completed.

The switch action will be updated as ‘COMP’ and the switch complete message will be generated once ‘Complete’ button is clicked on the queried unique reference number.

12. Maintaining Amount Blocks

An amount block is that part of the balance in a customer's account, which you wish to reserve for a specific purpose. It can be specified for an account either on the directions of the customer or at the behest of the bank.

When an amount block is set for an account, the balance available for withdrawal is the current balance of the account minus the blocked amount. On expiry of the period for which the amount block is defined the system automatically updates the amount block Cheque in the 'Customer Accounts' table. Amount blocks are maintained in the 'Amount Block Maintenance' table.

For Example, If the balance in an account is 1000 currency units and the amount block defined is 500 currency units, the actual funds available for withdrawal is only 500 units. An override will be required if the customer withdraws a higher amount.

When a debit to a customer account is made, where the transaction amount exceeds the available balance in the account, the system asks for an 'override'.

This chapter contains the following sections:

- Section 12.1, "Hold Code Maintenance"
- Section 12.2, "Amount Block Maintenance"
- Section 12.3, "Processing Amount Block Request from Channels"

12.1 Hold Code Maintenance

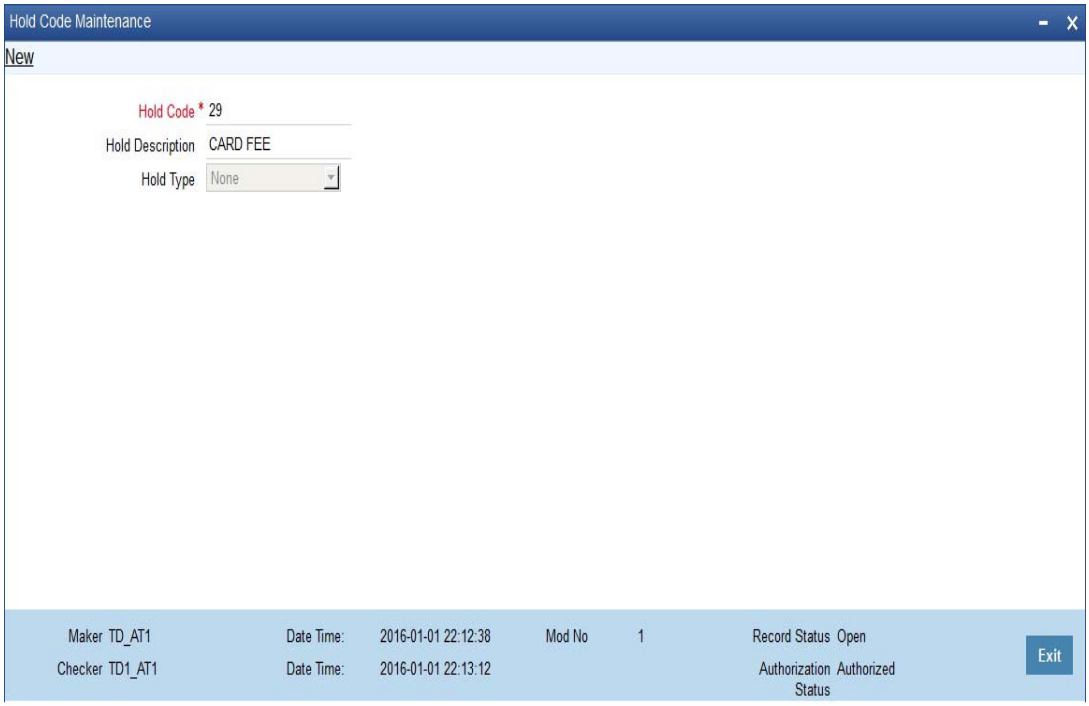
This section contains the following topics:

- Section 12.1.1, "Maintaining Hold Codes"
- Section 12.1.2, "Viewing Hold Codes"

12.1.1 Maintaining Hold Codes

Whenever you impose an amount block (hold) on customer accounts, a valid reason can be assigned for having effected the hold. You can define these reasons using the 'Hold Maintenance' screen.

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



You can capture the following details here:

Hold Code

Specify a code for the amount block reason you are maintaining in the system.

> **Note**
>
> The Hold Code can be a maximum of 15 characters (alphanumeric type) in length.

Hold Description

Provide a brief description of the hold code.

Hold Type

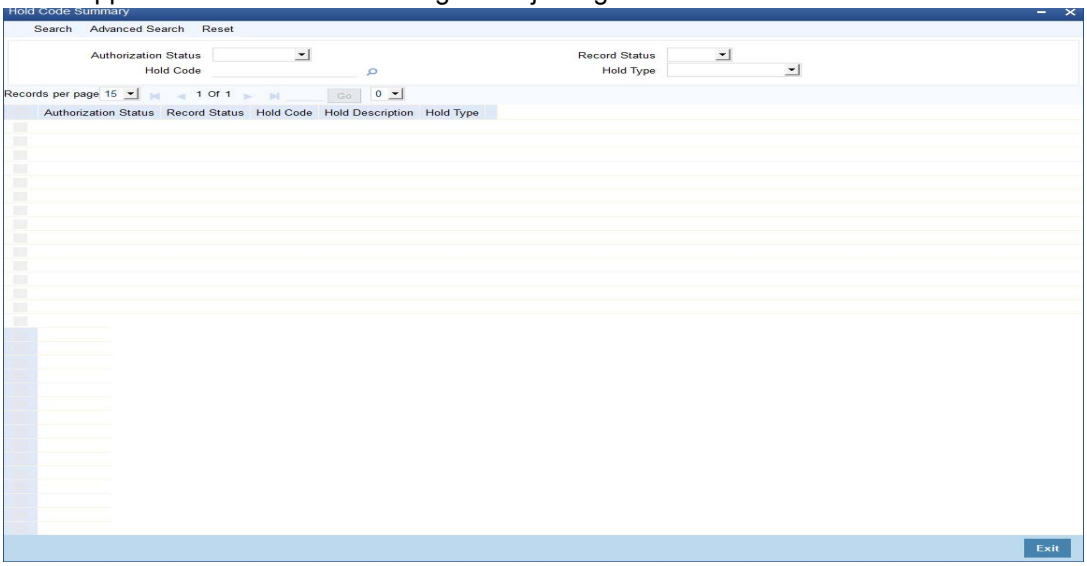
In case you are defining amount hold reasons for automated system hold, select the hold type from the adjoining drop-down list. The available options are:

- Salary Hold
- Overdue Hold
- Guarantor Recovery Hold
- External Deal Hold
- None
- Discounted TD

> **Note**
>
> Except ‘None’, for all other Hold Types mentioned above, only one Hold Code each can be maintained in the system.

12.1.2 Viewing Hold Codes

You can view a summary of Hold Codes maintained in the system using the 'Hold Summary' screen. You can invoke this screen by typing 'COSHOLDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Hold Code
- Record Status
- Hold Type

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
- Hold Code
- Hold Description
- Hold Type

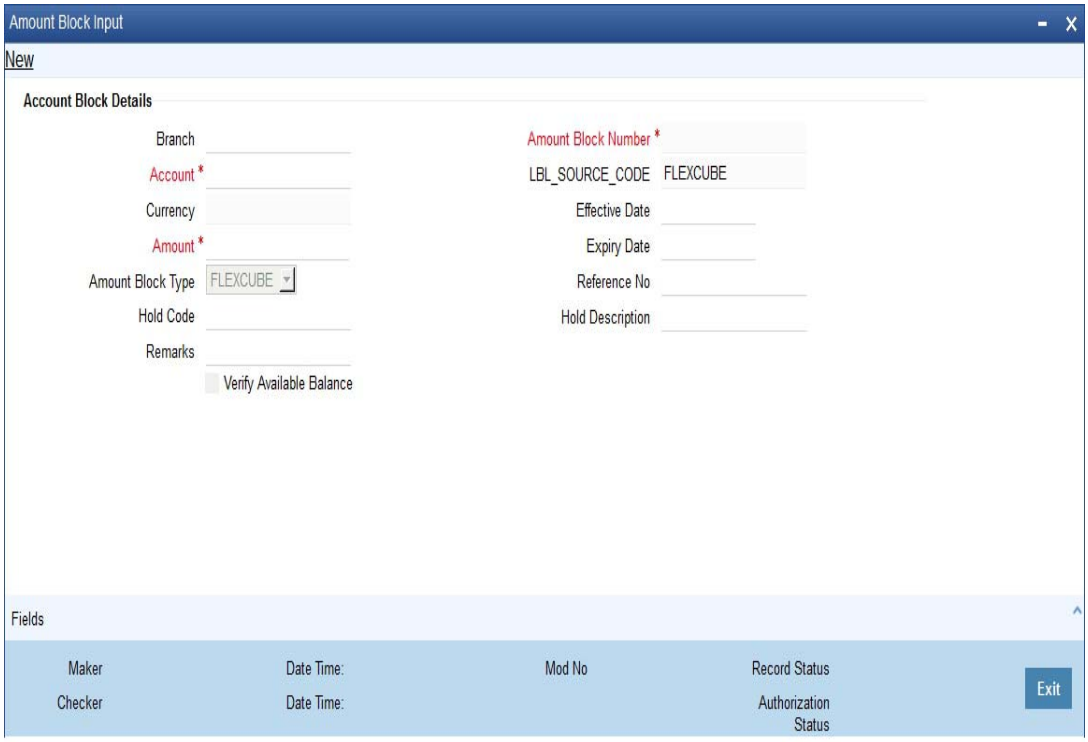
12.2 Amount Block Maintenance

This section contains the following topics:

- Section 12.2.1, "Maintaining Individual Amount Blocks"
- Section 12.2.2, "Viewing Amount Block"
- Section 12.2.3, "Maintaining Consolidated Amount Block Details"

12.2.1 Maintaining Individual Amount Blocks

You can maintain amount blocks on individual accounts of a customer using the ‘Amount Block Input’ screen. You can invoke this screen by typing ‘CADAMBLK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details here:

Account Number

Specify a valid account number of the customer for which you wish to maintain an amount block. The adjoining option list displays all valid customer accounts maintained in the selected transaction branch. 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 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 this User Manual.

Sequence Number

The system automatically displays the amount block sequence number.

Amount

Specify the amount which has to be blocked.

Note

- If the block amount is greater than the available balance, then the system displays an override message as “Block amount greater than available balance”.
- Interest calculations is not considered for negatively blocked amount.
- The Linked Line will not be utilized if the available balance becomes less than zero because of a amount block.

Effective Date

Specify the date from which the amount block is effective.

Note

For CASA amount block type, the effective date is the branch current date.

Expiry Date

Specify the date on which the amount block is released, so that it is available for withdrawal to the customer. You cannot modify the amount block after the expiry date

Note

For CASA amount block type, there is no expiry date.

Amount Block Type

Select the amount block type from the adjoining drop-down list. The available options are:

- FLEXCUBE
- Switch
- PreAuth
- Escrow
- System
- CASA - indicates an amount block that is created due to debit transaction processing in Primary Accounts.
- Bulk Salary
- P2P

Note

The option ‘System’ indicates a system generated amount block, equivalent to the external deal amount maintained in the system. You cannot modify a ‘System’ type of amount block.

During debit transaction processing, Oracle FLEXCUBE will use ‘Mid Rate’, if the primary account currency and cover account currency are different.

Note

– When an amount block is created and the account status is ‘No Debit’, ‘No Credit’, ‘Dormant’ or ‘Frozen’ then the system displays an override message with the account status.

– When an amount block is created and the customer status is ‘Frozen’, ‘Deceased’ or ‘Whereabouts Unknown’ then the system displays an override message with the customer status.

– If the account status is moved to 'Dormant' or 'No Debit' or 'No Debit' or 'Frozen', then the system displays an override message as 'The Account has active amount block'.

– If the account status is moved to 'Dormant' or 'No Debit' or 'No Debit' or 'Frozen', then the system displays an override message as 'The Account has active amount block'.

Note

If the amount block type is P2P, then the following transaction data is logged into 'P2P Payment Beneficiary Registration Queue' to track the beneficiary registration till the end date:

- Amount Block Number
- Branch Code
- Account Number
- END Date
- Beneficiary's Email ID
- Beneficiary's Telephone
- Beneficiary's Facebook ID
- Status

While processing an amount block, the amount block on the sender's account is released and the amount is debited from the senders account and credited to the clearing suspense GL.

Remarks

Specify remarks about the amount block, if any.

Note

For structured deposit, the subscription amount will be blocked from the given CASA account automatically and this system generated block is updated with SD contract reference number in remarks field.

Reference No

The system generates a unique reference number upon saving the record.

Note

- For system generated amount blocks corresponding to external deals, Oracle FLEXCUBE Reference number automatically generated in External Deal linkage screen gets defaulted here.
- The system generated Escrow amount blocks, are identified with an unique original transaction Reference No.
- The amount block can be released by the same source that has created the amount block.
- You are not allowed to modify or close Escrow Amount Blocks.
- System displays the consolidated blocked amount of the particular account in 'Amounts and Dates' details of the customer account.

System will not allow to closing the respective customer account unless existing active amount blocks are closed.

Hold Code

Specify a valid hold code. The adjoining option list displays all valid hold codes maintained in the system. You can select the appropriate one.

Hold Description

The system displays the hold code description.

> **Note**
>
> For system generated amount blocks corresponding to external deals, the description maintained at Hold Code Maintenance screen for Hold Code Type ‘External Deal’ gets displayed here.

Source Code

The source from which the amount block has been initiated is displayed. When an amount block is created through a source code, the same can be modified or released by the same source code.

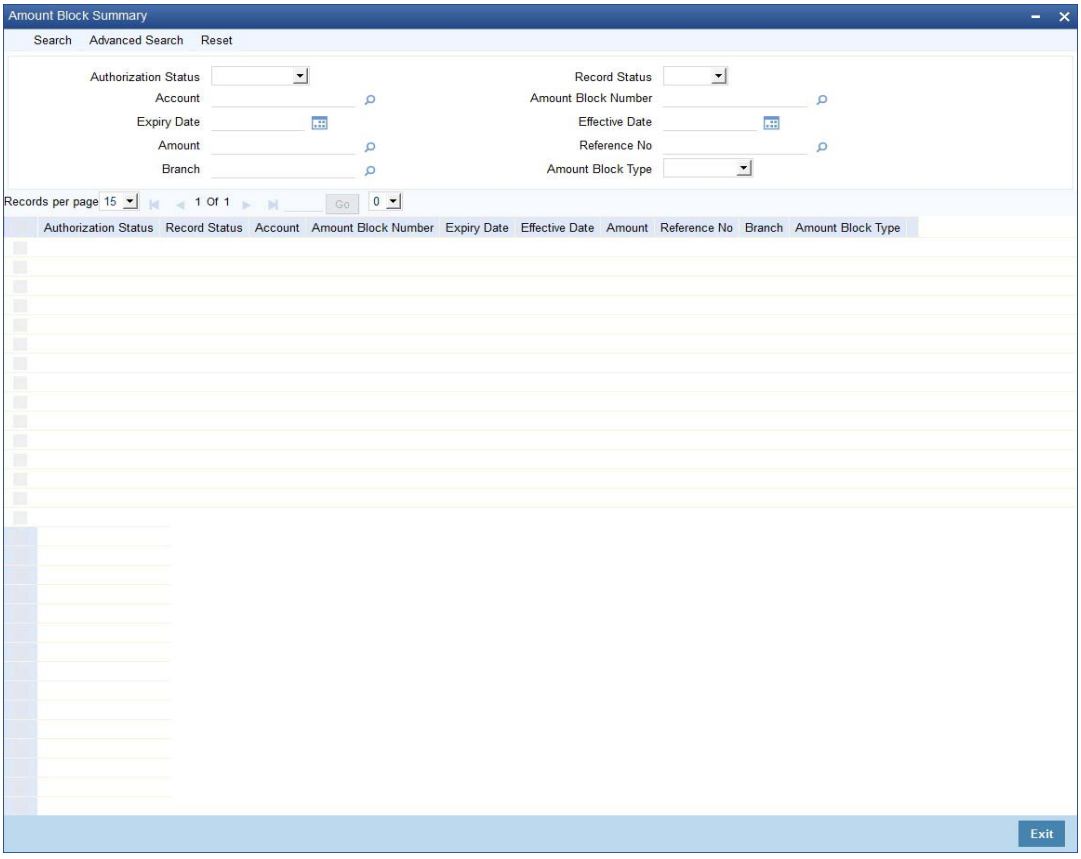
Verify Available Balance

Check this box to enable creation of amount block only when sufficient funds are available.*For more details related to external deal maintenance, refer Core Services User Manual.*

12.2.2 Viewing Amount Block

You can view a summary of Amount Blocks maintained at the ‘Amount Block Input’ level using ‘Amount Block Summary’ screen.

You can invoke the ‘Amount Block Summary’ screen by typing ‘CASAMBLK’ 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
- Record Status

- Account Number
- Sequence Number
- Amount
- Effective Date
- Expiry Date
- Reference No

Note

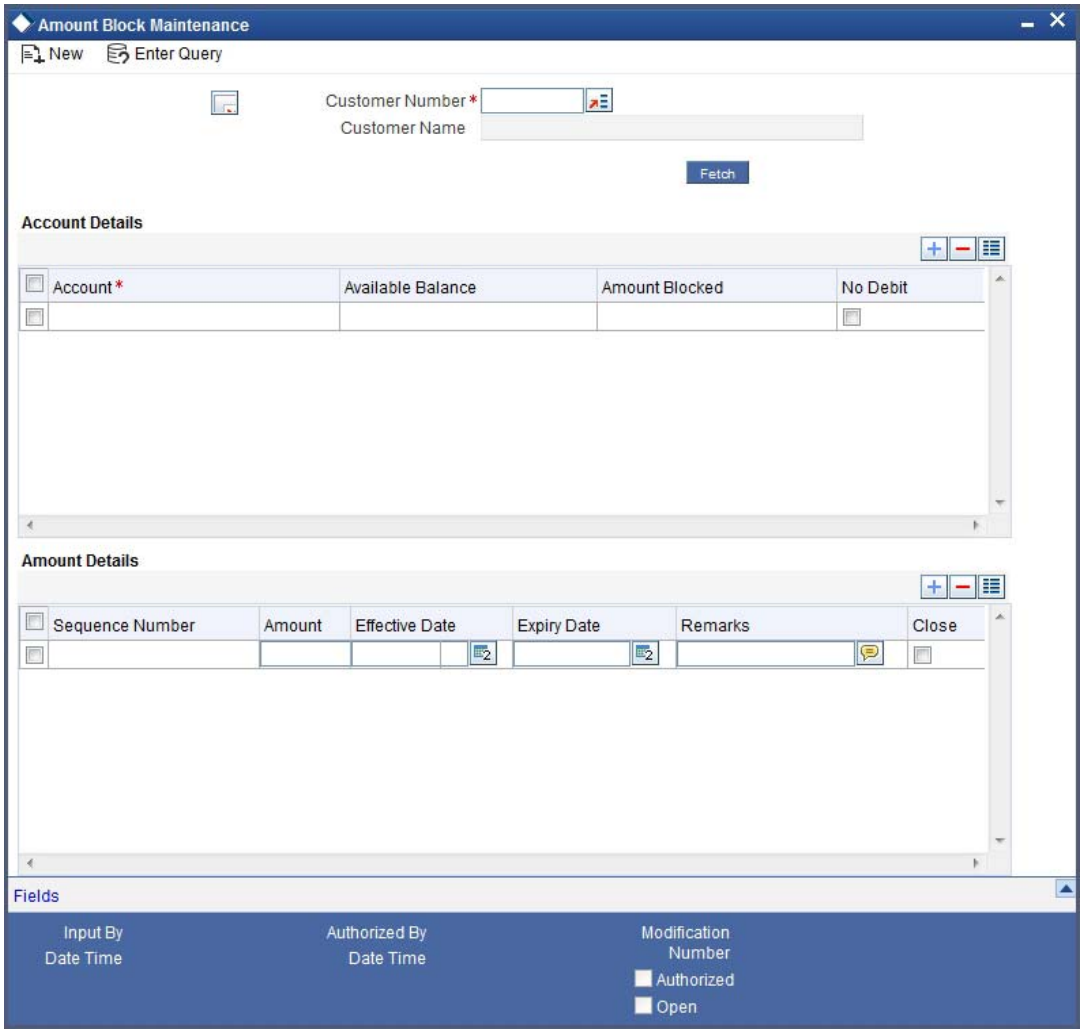
The system generated original transaction Reference No of Escrow amount blocks will also be displayed.

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
- Account Number
- Sequence Number
- Amount
- Effective Date
- Expiry Date
- Reference No

12.2.3 Maintaining Consolidated Amount Block Details

You can invoke the 'Consolidated Amount Block Input' screen by typing 'CADCAMBL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this table, you maintain all amount block details enforced for a customer account. Any number of amount blocks can be enforced for an account.

The following information will be available in this screen:

- All the accounts maintained for the customer
- The available balance in each account
- Active amount blocks, if any
- Whether the account is marked for no-debit ('Full Amount Block' option is Cheques)
- The user defined fields (UDFs) associated with the Customer (i.e. the UDFs mapped to the function id 'STDCIF')
- You can also do a query based on the UDFs
- In addition to viewing the amount block details for an account, you can also define new blocks or modify the details pertaining to existing amount blocks, if any. You can also use this screen to mark the account for no-debits.
- You can specify the following for a new amount block:
- Amount for which the block has been enforced

- Period for which this block should remain effective
- Any remark applicable to this amount block. It could be the purpose for which the block has been enforced.

If you are maintaining consolidated amount blocks for the first time for a customer account, you need to select the name of the customer from the option-list provided. On selection of the customer, all accounts maintained for the customer that are available in the current branch will be displayed in the middle section of the screen along with existing amount block details, if any. Select an account to view all the individual amount blocks for the selected account in the lower half of the screen.

To create a new amount block, click add icon. The sequence number for each amount block will be automatically created by the system.

Maintain the following parameters for the amount block:

Amount

Specify the amount that you would like to block in the account. When an amount block is set for an account, the balance available for transaction would be the current balance of the account minus the blocked amount.

Whenever a customer account is debited of an amount that exceeds the available balance in the account, the system asks for an ‘override’. Note that the available funds in a blocked account will always be shown to be the current balance less the amount block.

The ‘Blocked Amount’ field in the middle section of the screen will display the sum of all the amount blocks placed on the account.

You can raise the blocked amount for an account. On authorization, the ‘Customer Accounts’ table will be updated with the modified blocked amount.

Effective Date

When defining amount blocks for an account, specify the date on which the amount block comes into effect. A future-dated amount block comes into effect when the Beginning of Day process is executed for the day (on which the amount block becomes effective).

Expiry Date

This is the day on which the amount block expires. An amount block is effective till the EOD is run on the expiry date. On expiry of an amount block, the block amount status in the ‘Customer Accounts Maintenance’ table gets updated (if no other amount block is enforced on this account). The balance available for transaction is also updated.

Remarks

Here you can enter any remark specific to this amount block. For example, you can capture the purpose for which a block has been affected.

No Debit

When defining amount blocks, you can choose to completely block the account from any kind of debits made to the account. To do this, select the option ‘No Debit’. At a later point, you can UN Cheque this option to release the full block and define partial blocks if required.

Close

As stated earlier, the amount block will remain active from the effective date till the expiry date. However, you can release a block before the expiry date. Select the ‘Close’ option to affect a forceful closure of the amount block. If you do not select this option, the amount block will be released as part of the EOD batch process executed on the expiry date.

12.3 Processing Amount Block Request from Channels

A file upload facility has been provided from the external channels to the FCUBS system. The Generic Interface (GI) facility is utilized for this purpose. This facility is applicable for the following activities:

- Debit or Credit Transactions
- Amount Block Request
- Amount Block Modification
- Release of Amount Blocks

This section contains the following topics:

- Section 12.3.1, "Debit or Credit Transactions Upload"
- Section 12.3.2, "Amount Block Request"
- Section 12.3.3, "Amount Block Modification"
- Section 12.3.4, "Release of Amount Block"

12.3.1 Debit or Credit Transactions Upload

To debit or credit transactions for specific customer accounts in the FCUBS system, a file upload facility has been provided through the interface code 'IFIEXENT (for incoming) and IFOEXENT (outgoing)'. The outgoing file is linked to the incoming file and generated as per the data set provided in the incoming file.

For a failed transaction, that is, when a transaction leg in the 'Transaction Reference Number' fails, then the entire set of entries mapped to the transaction reference number is rolled back (including the amount block). A list of failed transactions and the status of each transactions is provided by the FCUBS system to the external channels.

The amount block reference numbers can be provided only for debit transactions. If the amount block reference number has been provided for a credit transaction, then that particular amount block will not be released. However, the credit transaction will be processed.When the "Amount Block Number" field is "Null" then there is no action taken by the system while processing the uploaded file.If the amount block reference number is provided in this field for a CASA/GL debit transaction during file upload or in the web service then on processing the transaction the following actions occur:

- If the "Amount Block Number" is valid then the amount block will be released. Transaction entries will be posted in the respective accounts. The validations that are applicable for the amount block release will be applied during releasing of the amount block through the file upload facility.
- If the "Amount Block Number" provided is invalid, then the all transaction legs under that particular Transaction Reference Number will be rolled back.
- If the "Amount Block Number" provided is not pertaining to the corresponding debit account number, the particular "Amount Block Number" will be released and processing of the corresponding debit transaction will continue.
- If "Amount Block Number" has been provided for a debit transaction and the release of amount block fails due to any reason, then the entire set of transactions will be rolled back.

Balancing of Settlement File Received from External Channels

The settlement file is sent in the transaction currency by the external channels. In case the external channel does not send the local currency equivalent amount, then the Oracle

FLEXCUBE UBS system converts the transaction amounts into the local currency by applying the applicable conversion rates. The process flow of the transaction is as follows:

- The required field level details will be provided by the channels.
- If the transaction received from the channel is balanced in local currency (LCY) amount then Oracle FLEXCUBE UBS system processes that transaction.
- If the transaction received from the channel has not provided the currency equivalent amount, then that transaction will be processed as mentioned below.
  - The debit/credit amount provided will be converted into LCY amount using the applicable conversion rates.
  - The transaction pair will be identified using the “AMOUNTTAG” value provided by the channels.
  - The average LCY amount of the transaction pair will be taken into account for processing the transaction.
  - Once the transaction is balanced the accounting entries will be posted into the respective account.
  - If the transaction is fails, further reconciliation needs to be done manually.

12.3.2 Amount Block Request

To create an amount block request using the GI facility, the AMIBLKNW (incoming) has been provided. To provide a response for the incoming files which are received from external channels an interface code AMOBLKST (outgoing) has been provided. The status of the file upload is identified by the error code provided in the outgoing file. The outgoing file would be linked to incoming file and generated in the context of the incoming file data set. The interface code formats provided for incoming and outgoing are the sample formats. Channels can copy this format and create new GI interface codes. Amount block no. should be compulsorily sent in the GI request otherwise outgoing file will not have the amount block number.

12.3.3 Amount Block Modification

To modify amount using the GI facility, the interface code AMIBLKMD (incoming) and AMOBLKST (outgoing) has been provided. The following fields can be modified in the amount block record:

- Amount
- Hold Code
- Expiry Date
- Remarks

The status of the amount block can be identified through the error code provided in the outgoing file. The outgoing file is linked to the incoming file and generated in the context of the incoming file data set. The amount block number that has to be modified should be provided by the channels. The validations that are applicable for the amount block modification is applied during modification of the amount block through upload facility also. If the modification (increasing/decreasing the amount of block) request has failed for any reason then the original amount of the block is retained. The interface code formats provided for incoming and outgoing are the sample formats. Channels can copy this format and create new GI interface codes

12.3.4 Release of Amount Block

To release an amount block using the GI facility, the interface code AMIBLKCL (incoming) and AMOBLKST (outgoing) is provided. The outgoing file is linked to the incoming file and generated in the context of the incoming file data set. The status of the upload is identified

thought the Status Code field. Amount block number that has to be closed should be provided by the channels. The validations that are applicable for the amount block release will be applied during releasing of the amount block through upload facility also.

13. Maintaining Stop Payment Details

A Stop Payment maintained in the ‘stop payment’ table is an instruction given by a customer to his bank directing it to stop payment against a Cheque. This instruction can be based on any of the following:

- A single Cheque number
- A range of Cheque numbers
- The amount for which the Cheque is drawn

When a stop payment is affected, the stop payment status in the ‘Customer Accounts Maintenance’ table gets updated to indicate the presence of a stop payment instruction for the customer account. Whenever a Cheque based transaction is initiated through Data Entry the system validates if any stop payment instruction has been issued against it. Payment against a Cheque is stopped if a stop payment instruction exists for that Cheque.

Stop payment for a Cheque can be specified for a defined period. You can also maintain a stop payment bearing no expiry date i.e., the instruction remains effective until revoked.

This chapter contains the following section:

- Section 13.1, "Stop Payment Maintenance"

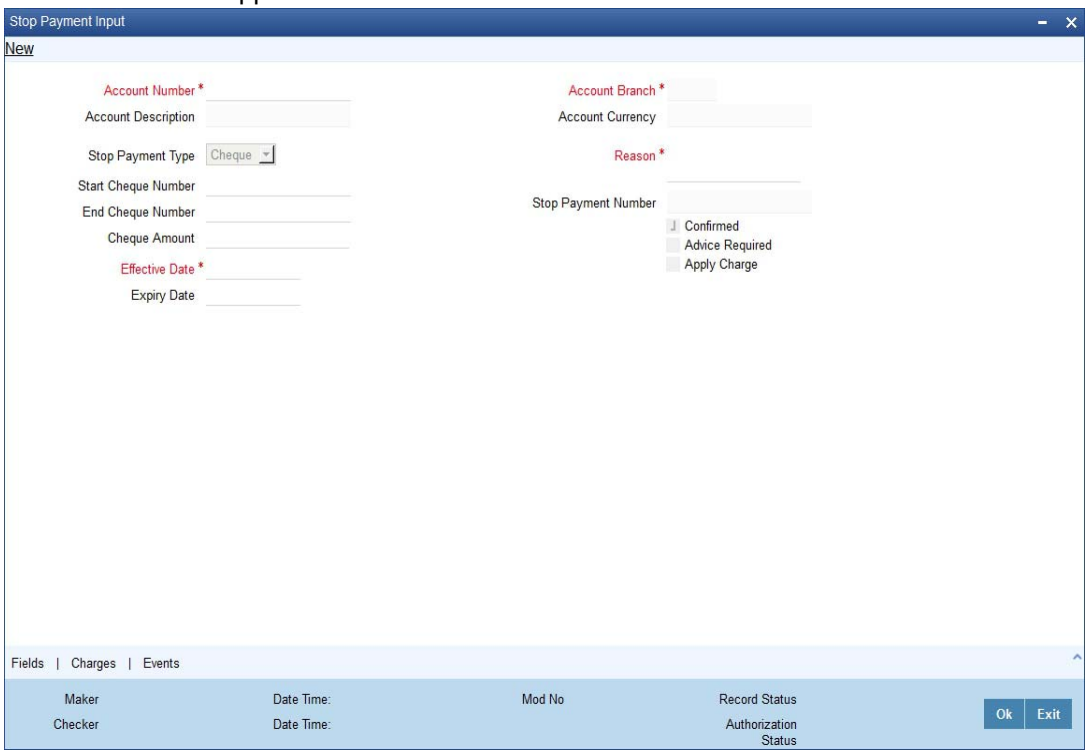
13.1 Stop Payment Maintenance

This section contains the following topic:

- Section 13.1.1, "Maintaining Stop Payment Orders"

13.1.1 Maintaining Stop Payment Orders

You can invoke the 'Stop Payment Input' screen by typing 'CADSPMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click the new button on the Application toolbar.



In this table you maintain all stop payment orders enforced for a customer account. The sequence number of the present stop payment instruction is displayed in the field 'Stop Payment No'.

Here you define the following:

- Account number on which you are enforcing a stop payment
- Whether stop payment is being defined against Cheque/Cheques or an amount
- If stop payment is based on Cheque then the start and end Cheque numbers
- If stop payment is based on amount then the Cheque amount
- Amount for which the stop payment has been enforced
- Period for which this stop payment should remain effective
- Any reason applicable to this stop payment. It could be the purpose for which it has been enforced

Any number of stop payment instructions can be maintained for an account. With each stop payment instruction enforced on an account, the system displays the stop payment number. This number denotes the number of the current stop payment records being maintained for this account.

For maintaining details of stop payment instruction, the following parameters need to be maintained:

Account Number

Specify the account number of the account for which you wish to enforce a stop payment. The adjoining option list displays the list of account numbers maintained in the selected

transaction branch. Highlight the customer's account number for whom you are entering details.

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 this User Manual.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Stop Payment type

This is either an amount or a cheque, on which the Stop Payment instruction is based.

If the instruction is cheque-based, the customer would give you the number of that Cheque. If the instruction pertains to a range of Cheques, the customer would give you the number of the first Cheque and the last Cheque in the range.

Start Cheque Number

This is the first cheque of the range. If the instruction is specified for a range of Cheques, the number of the first and the last Cheque of the range should be specified by the customer.

If the instruction is to withhold payment for one Cheque alone, enter the same Cheque number in both the 'start Cheque number' and the 'end Cheque number' fields.

Note

This is not mandatory if the stop payment type is an 'amount'.

End Cheque Number

This is the last cheque of the range. If the instruction is specified for a range of Cheques, the number of the first and the last Cheque of the range should be specified by the customer.

This is not mandatory if the stop payment type is an 'amount'.

Cheque Amount

If the stop payment type is 'amount', the Cheque amount represents the amount for which the Cheque was drawn.

Confirmation Status

The confirmation status indicates whether you have confirmed the stop payment instruction issued by the customer.

Effective Date

This is the date on which the stop payment comes into effect. A future-dated stop payment is affected after the Beginning of Day process has been executed for the day (the effective date of the stop payment).

Expiry Date

The stop payment expires on this day. A stop payment is effective till the End of Day is run on the expiry date. On expiry of a stop payment, the status in the 'Customer Accounts Maintenance' table gets updated (if no other stop payment is enforced on this account).

If you do not specify an expiry date, the stop payment will remain effective till it is revoked.

Remarks

Here, you can enter information specific to the stop payment that you are capturing. For example, you can indicate the purpose for which the stop payment has been issued.

After having made the required mandatory entries, and having saved your work, your user ID will be displayed at the 'Made By' field at the bottom of the screen, the Date and the Time at which you saved the product will be populated.

Another user, with the requisite rights, should authorize any operation that you perform, before the End of Day process is executed for the day.

Apply Charge

Check this box to indicate that online service charge will be applied on stopping payment request.

Advice Required

Check this box to indicate a mail advice is required to acknowledge the account on the stop payment request.

Once you check this box the system will generate the stop payment request message during Authorization.

A Message type STOP_PMNT_ACK will be used. This will be a MAIL Message and it will be sent to the account customer.

The following tags will be used for STOP_PMNT_ACK message:

Advice tag	Description
CUSTNAME	Customer name
ADD1	Customer address line 1
ADD2	Customer address line 2
ADD3	Customer address line 3
ADD4	Customer address line 4
ACCOUNT	Account
ACCOUNTBRN	Account Branch
STOPPAYNO	Stop Payment no
XREF	External reference
STOPTYPE	Stop Payment type
STARTCHECKNO	Start check No
ENDCHECKNO	End Check No
AMOUNT	Amount
EFFECTDT	Effective date
EXPIRYDT	Expiry date
REMARKS	Remarks

Advice tag	Description
AUTHDT	Authorization Date Time

For further details on Charge and Event button, refer the sections 'Viewing Charge Details 'and 'Viewing Event Details' in the chapter titled 'Maintaining Cheque Book Details' in this User Manual.

14. Generating Account Statements

An account statement is the record of transactions and their effect on account balances over a specified period of time for a given account. An account statement lists the debits and credits that have taken place over a time period.

A detailed statement gives minute details of the transactions that have occurred on a given account, including the order of details, ultimate beneficiary, payment method etc. On the other hand a summary statement shows all transactions but gives only limited details of individual transactions like the reference number, date and the amount with a debit/credit indicator.

SWIFT account statements are statements generated for NOSTRO type of accounts, i.e., for a bank type of a customer. MT940 is generated for an account with its primary statement as detailed and a MT950 is generated for an account with its primary statement as summary.

This chapter contains the following sections:

- Section 14.1, "Account Statement Generation"
- Section 14.2, "Statement of Fees Generation"

14.1 Account Statement Generation

You need to maintain a basic set-up at the following levels to generate account statements:

- Advice Formats
- Account Class
- Message Type
- Customer Address
- Batch EOD Inputs

This section contains the following topic:

- Section 14.1.1, "Maintaining Advice Formats"
- Section 14.1.2, "Maintaining Account Statement Format for Account Classes"
- Section 14.1.3, "Maintaining Message Types"
- Section 14.1.4, "Maintaining Customer Address"
- Section 14.1.5, "Maintaining Statement Generation Batch"
- Section 14.1.6, "Maintaining Ad Hoc Statement Requests"
- Section 14.1.7, "Viewing Adhoc Consolidated Statement Request Summary"
- Section 14.1.8, "Maintaining Automatic Consolidated Statement Requests"
- Section 14.1.9, "Viewing Automatic Consolidated Statement Request Summary"
- Section 14.1.10, "Maintaining Combined Statements"
- Section 14.1.11, "Viewing Combined Statement Details"
- Section 14.1.12, "Periodic Charges for Combined Statement"

14.1.1 Maintaining Advice Formats

Oracle FLEXCUBE offers you a format, on the basis of which you can maintain a layout for account statements to be generated. The maintenance form shown below offers you the flexibility of maintaining format details – like the lines per page and columns per page – according to your requirements, as also to maintain the tags required for populating the

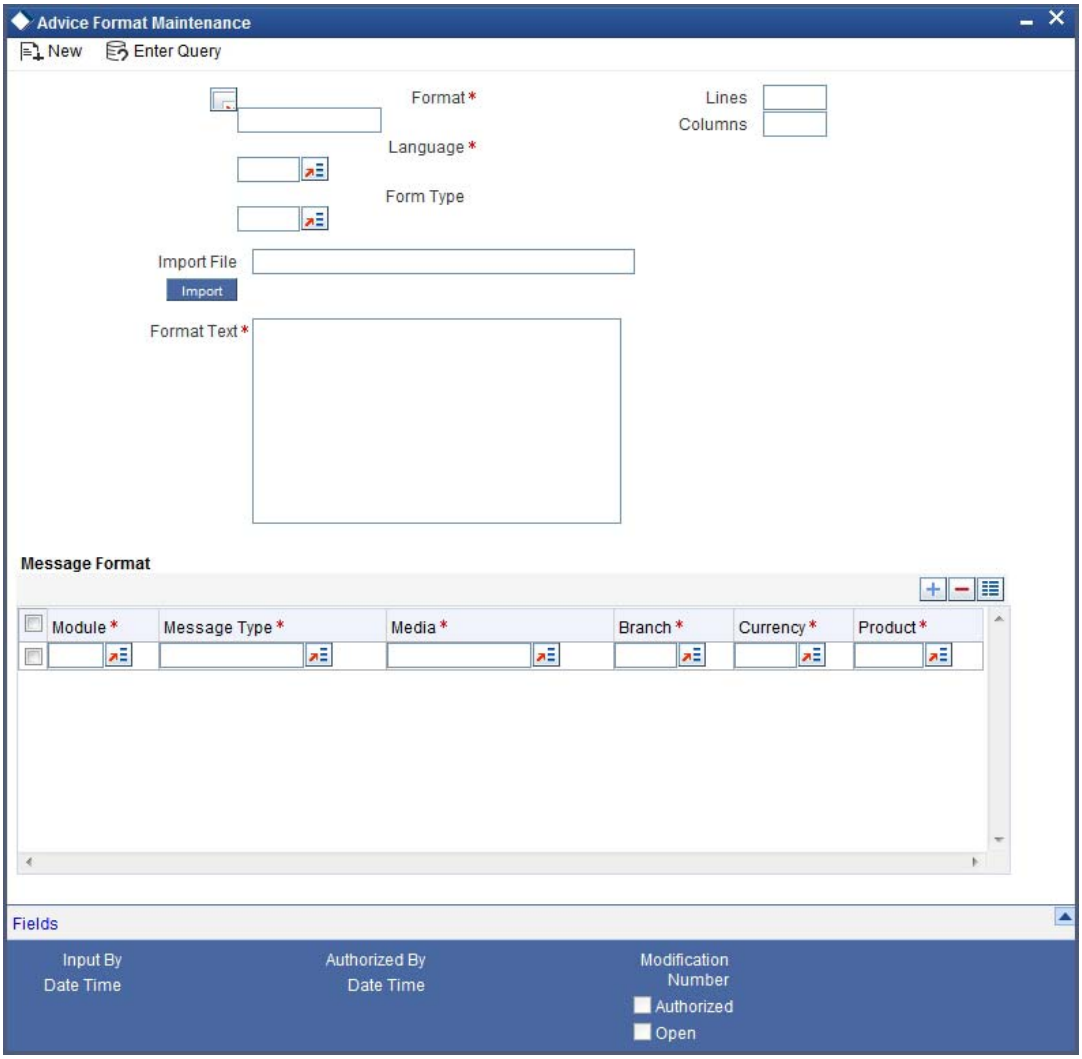
details. The system generates account statements, including ad hoc account statements, according to the maintenance provided by you.

You can invoke the ‘Advice Format Maintenance’ screen by typing ‘MSDADVFM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to maintain two advice formats – one for Savings accounts and the other for Nostro accounts viz ‘ACST_DETAILED’ and ‘SWIFT’ respectively as shown below.

14.1.1.1 ACST_DETAILED

You need to maintain details as shown in the screen below.



Format Text

Specify the following format.

BANK-NAME

COPY AS OF ASOFDT

CUSTNAME

Account Branch :BRNAME

ADDRESSONE

Branch Address :BRADDR1

ADDRESSTWO

BRADDR2

ADDRESSTHREE

BRADDR3

ADDRESSFOUR

Cust ID :CUSTNO

Account No :ACCOUNTNO

Account Desc. :ACCOUNTDESC

Account Class :ACLASSNAME

Account Currency :ACYNAME

Statement From: FROMDATE

To:TODATE

OPENBALANCE

Account Open Date : OPENDATE

OPENING BALANCEDRCR

OPENBALANCE

AVAILABLE BALANCEAVLBALANCE2

STATEMENT OF ACCOUNT:ACCOUNTNO

Statement From: FROMDATE

To:TODATE

PAGE :1

Trn Code/NarrativeREFERENCEBook DateValue DateWithdrawalDepositClosing Balance

F TAGVAL E TD

F TAGVAL E RC

F TAGVAL E BT

F TAGVAL E VD

FTAGVAL E

FTAGVAL E

F TAGVAL E TD

ACC NOREFERENCEDATELOAN CHARGES DESCAMOUNT

CL F TAGVAL E CL

CL F TAGVAL E CL

CL F TAGVAL E CL

CL F TAGVAL E CL

CL F TAGVAL E CL

==========

Totals DEBITVALUE CREDITVALUE

---------- ……

No. of DEBITS: ND AND CREDITS NC

==========

CLOSING BALANCE DRC CLOSEBALANCE AVAILABLE BALANCE AVLBALANCE2

UNCOLBALANCE

UNCOLLECTED BALANCE UNCOLBALANCE BLOCKED BALANCE BLOCKEDBALANCE

UNCOLBALANCE

* = UNAUTH ENTRY / R = REVERSAL

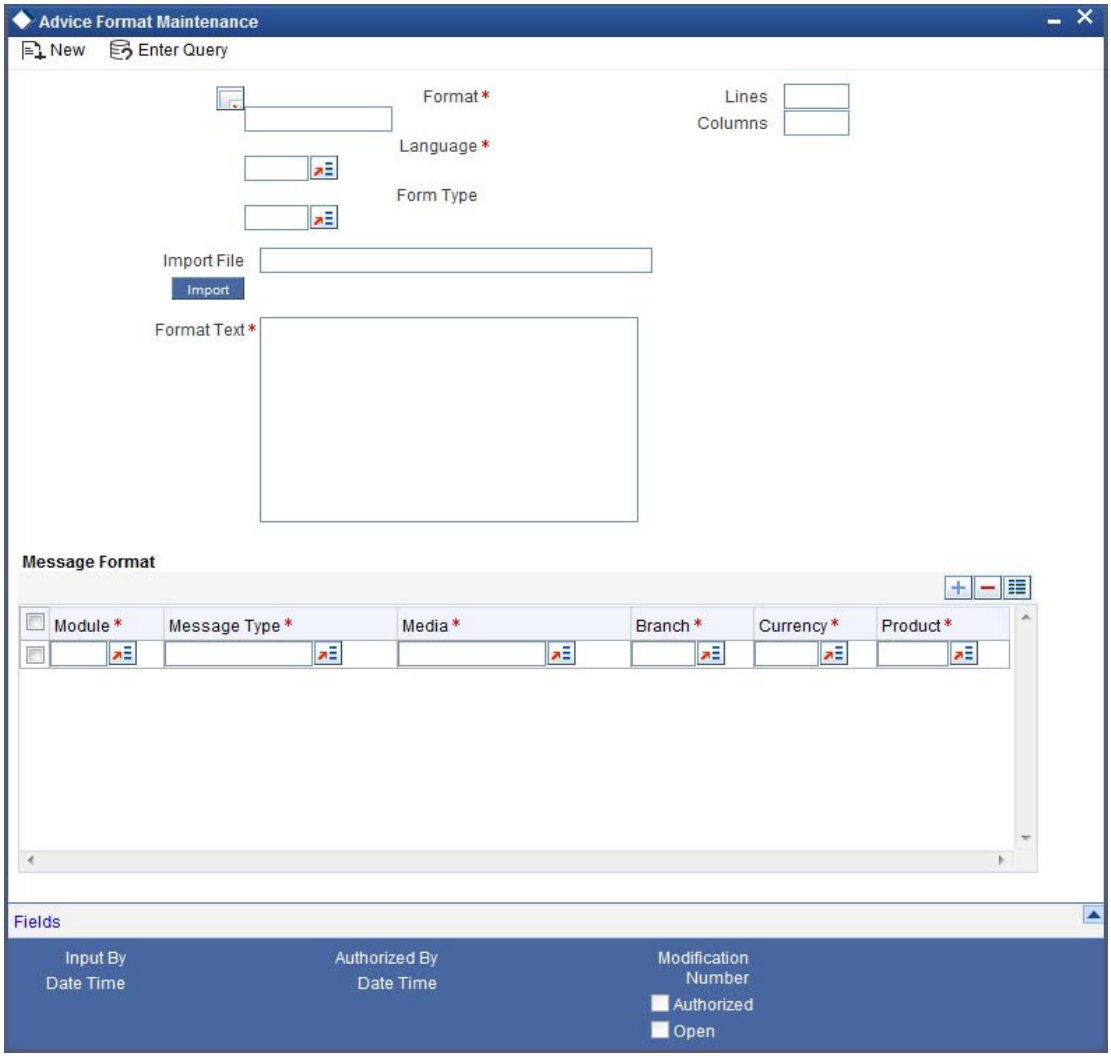
*** End Of Statement ***

If the trust account credit transaction is from any other module, the system will show the following details as part of 'TRNCODEDESC':

- Deposit Slip Number
- Unit ID

14.1.1.2 SWIFT

You need to maintain details as shown in the screen below.



Format Text

Specify the following format.

#B

#LOOP

LINE

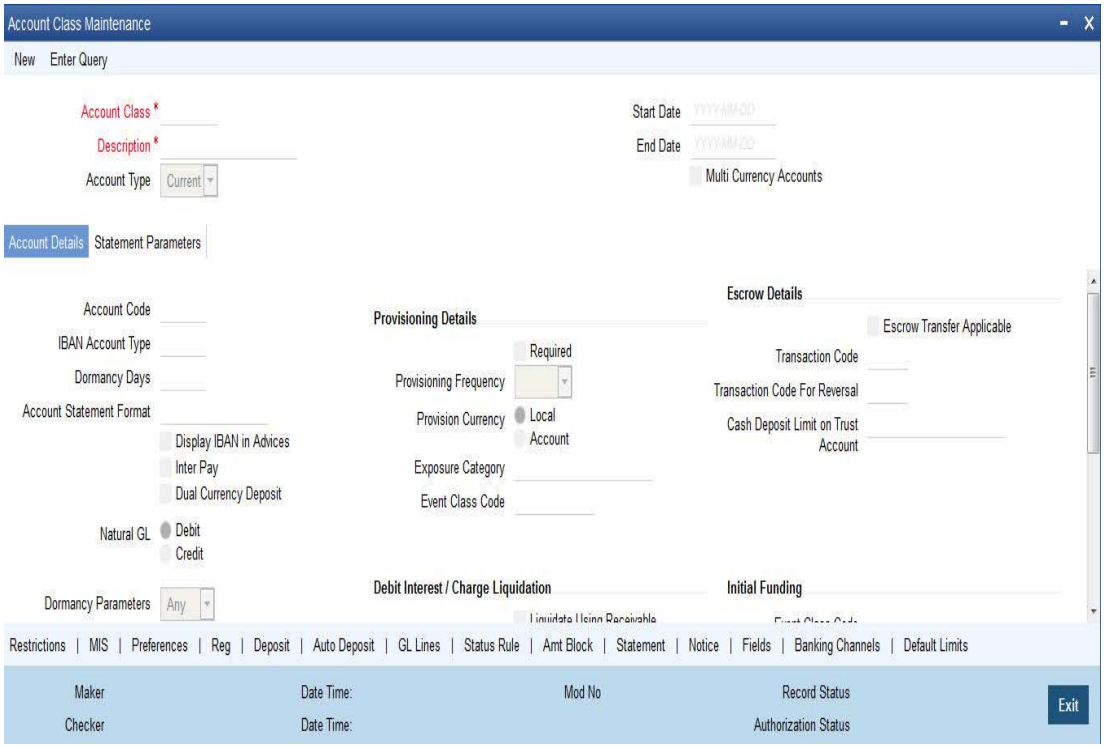
#ENDLOOP

#EB

14.1.2 Maintaining Account Statement Format for Account Classes

You need to specify the account statement format for Savings and Nostro types of account classes in the ‘Account Class Maintenance’ screen. You can invoke the ‘Account Class

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



You need to maintain the following details.

Account Type

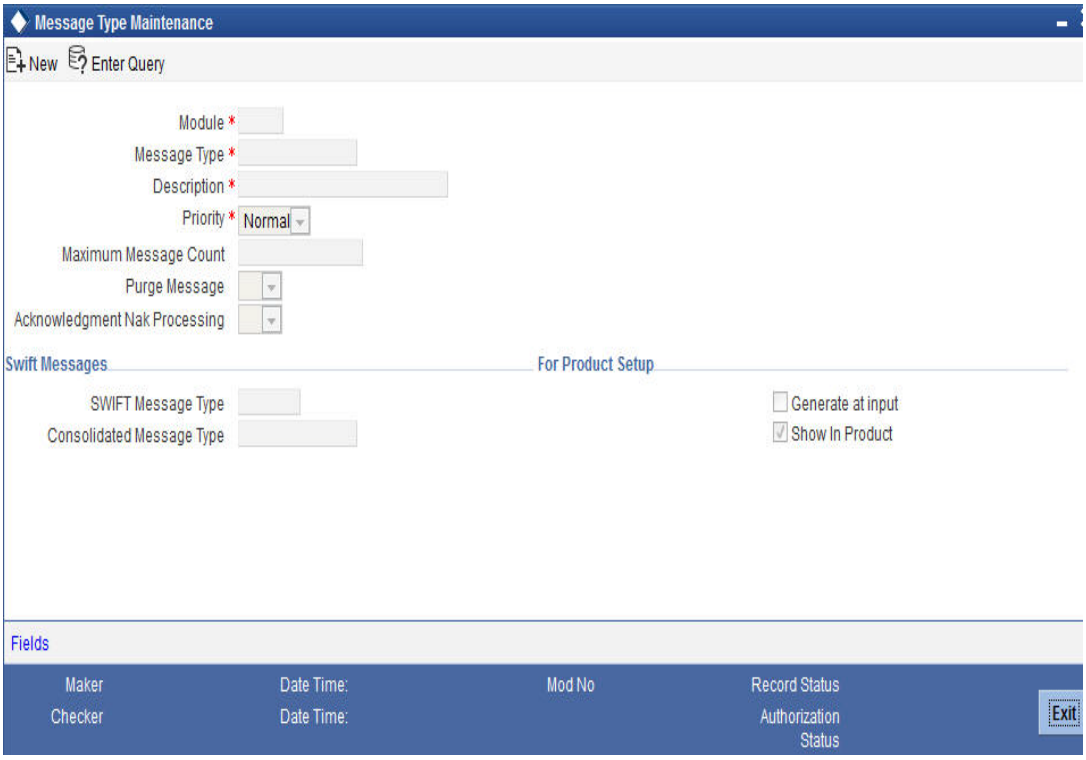
You need to maintain two records – for one choose 'Savings' and for the other choose 'Nostro'.

Account Statement Format

Choose 'ACST_DETAILED' for Savings type of account class and Nostro type of account class.

14.1.3 Maintaining Message Types

You can invoke the 'Message Type Maintenance' screen by typing 'MSDMSTYM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



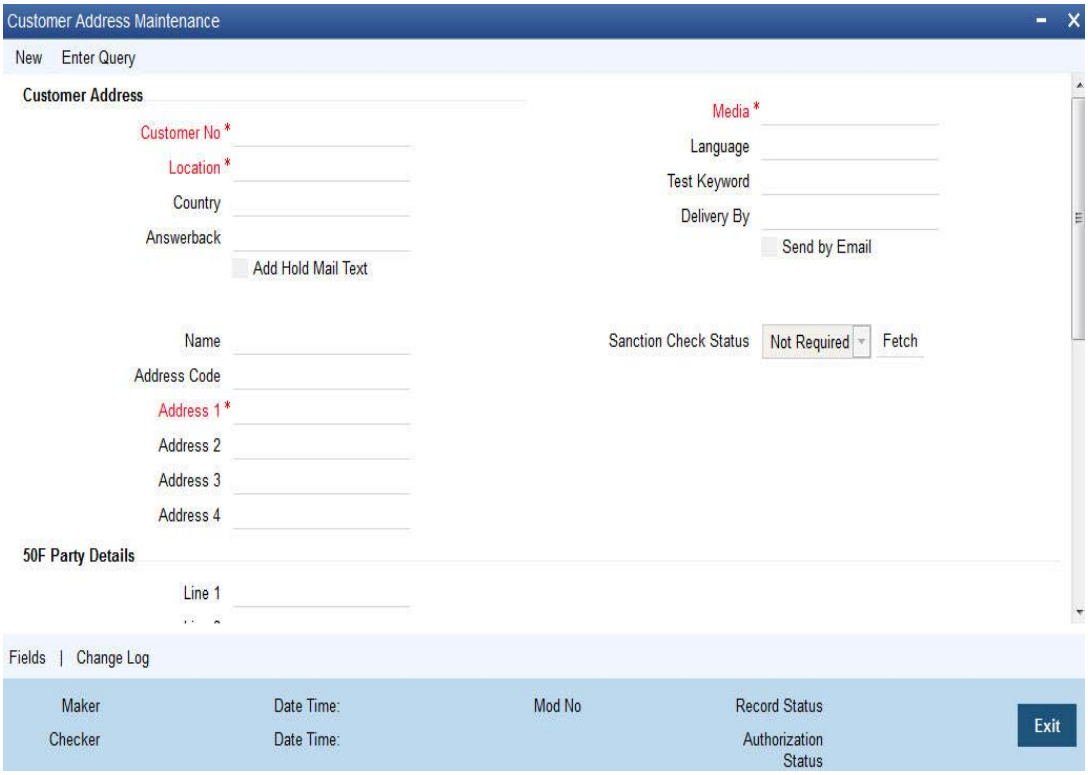
You need to maintain eight records with details given below.

Sr. No	Module	Message Type	SWIFT Message Type	Consolidation Message Type
1	AC	ACST_BALANCE	MT941	ACST_DETAILED
2	AC	ACST_DETAILED		ACST_DETAILED
3	AC	ACST_DE-TAILED2		ACST_DETAILED
4	AC	ACST_DE-TAILED3		ACST_DETAILED
5	AC	ACST_DE-TAIL_VD		ACST_DETAILED
6	AC	ACST_INT_DTL	MT942	ACST_DETAILED
7	AC	MT940	MT940	ACST_DETAILED
8	AC	MT950	MT950	ACST_DETAILED

For further details, refer the chapter titled 'Maintaining Messaging Branch Preferences' in the Messaging System User Manual.

14.1.4 Maintaining Customer Address

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



Here you need to maintain three records with the following details.

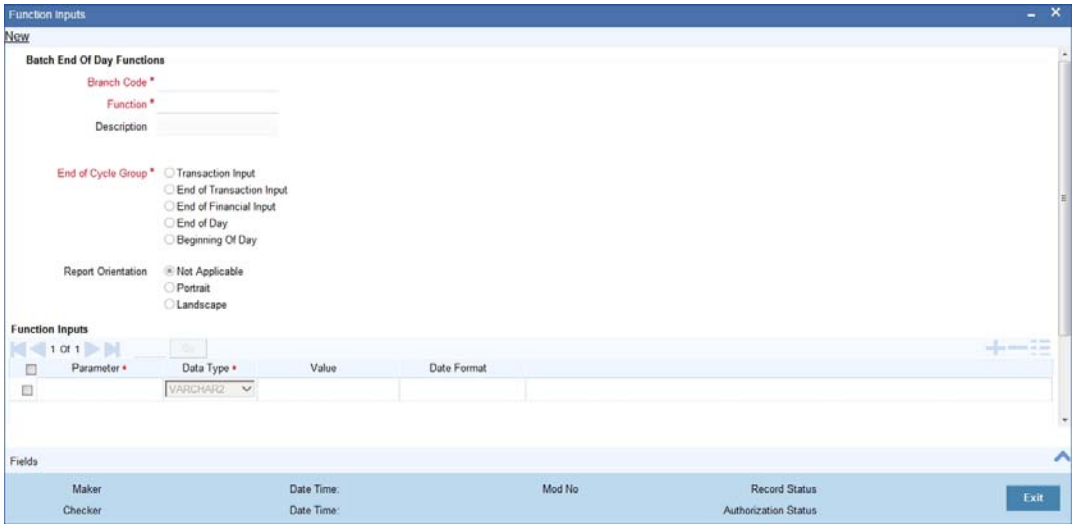
Sr. No	Branch	Module	Message Type	Format
1	ALL	AC	ACST_DETAILED	ACST_DETAILED
2	ALL	AC	ACST_DETAILED2	ACST_DETAILED
3	ALL	AC	ACST_DETAILED3	ACST_DETAILED

For further details, refer the chapter titled 'Maintaining Addresses for Customer' in the Messaging System User Manual.

14.1.5 Maintaining Statement Generation Batch

You can have the statement generation happen automatically as part of the automated End Of Day cycle, using the 'Batch EOD Function Input' screen. You can invoke this screen by

typing ‘BADEODFE’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You need to specify the following details.

Function Identification

Specify ‘ACSTHAND’ or select this value from the adjoining option list.

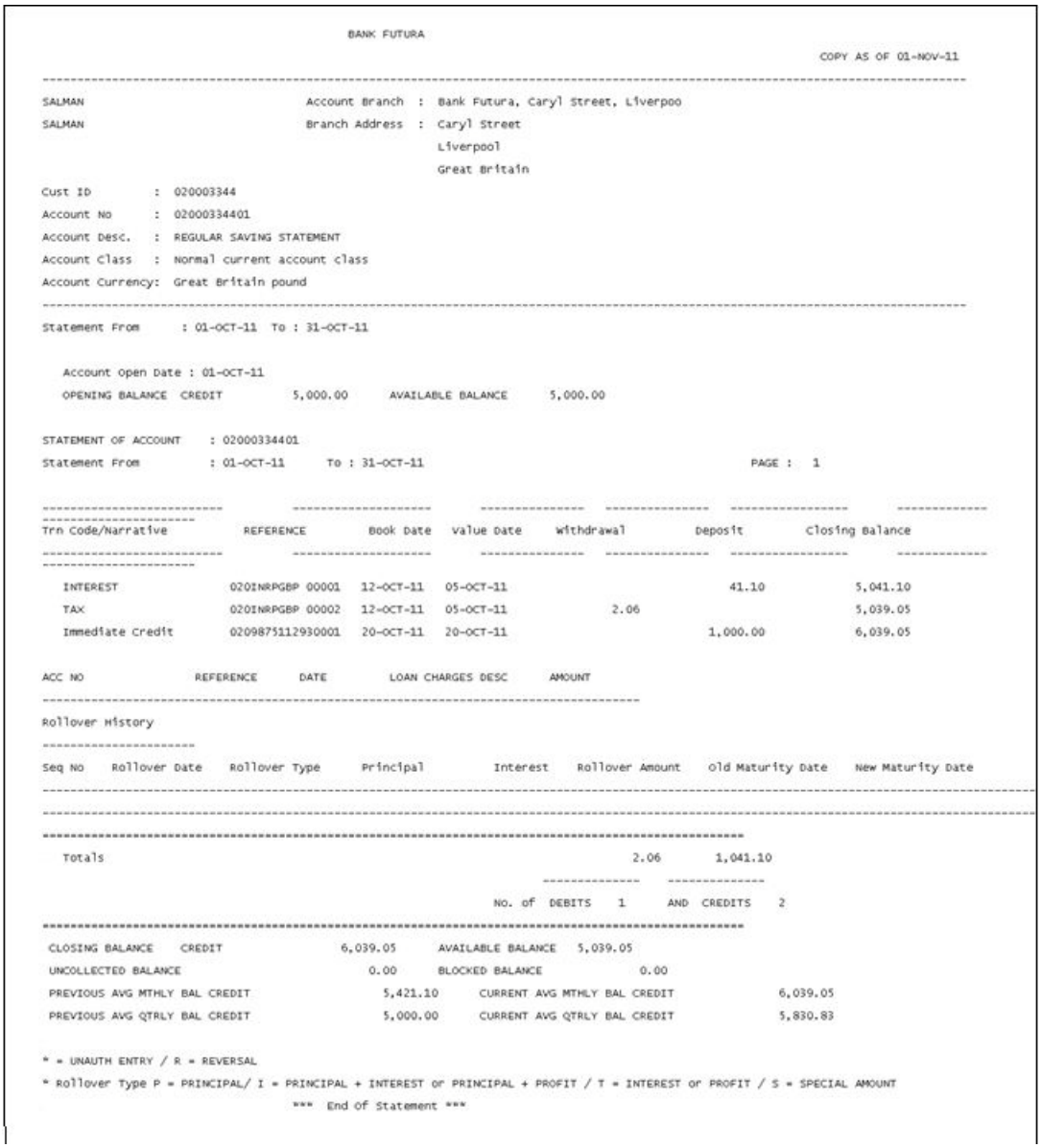
End Of Cycle Group

Choose the option ‘Transaction Input’.

For further details, refer the chapter titled ‘Automated End of Cycle Operations’ in the Automated End of Day User Manual.

Given below is a sample account statement:

Sample account statement

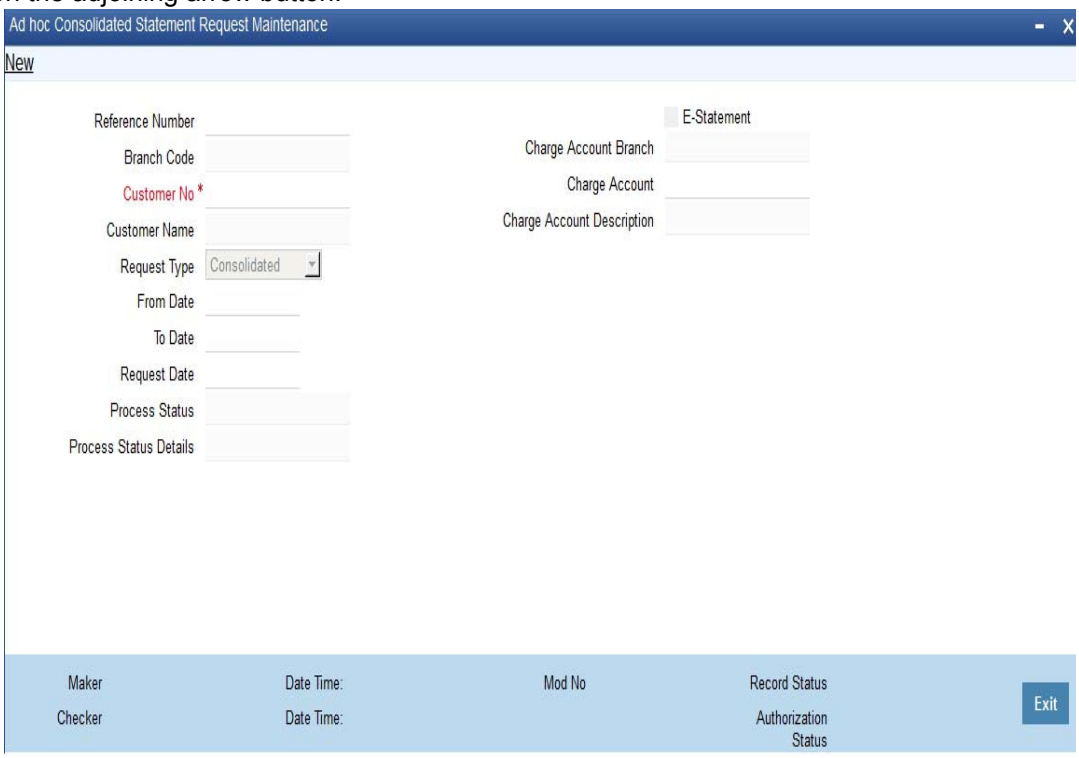


```
                                        BANK FUTURA
                                                                                                                  COPY AS OF 01-NOV-11
-------------------------------------------------------------------------------------------------------------------------------------
SALMAN                                 Account Branch  :  Bank Futura, Caryl Street, Liverpoo
SALMAN                                 Branch Address  :  Caryl Street
                                                          Liverpool
                                                          Great Britain
Cust ID         :  020003344
Account No      :  02000334401
Account Desc.   :  REGULAR SAVING STATEMENT
Account Class   :  Normal current account class
Account Currency:  Great Britain pound
-------------------------------------------------------------------------------------------------------------------------------------
Statement From      : 01-OCT-11  To : 31-OCT-11

   Account Open Date : 01-OCT-11
   OPENING BALANCE  CREDIT          5,000.00      AVAILABLE BALANCE      5,000.00

STATEMENT OF ACCOUNT    : 02000334401
Statement From          : 01-OCT-11      To : 31-OCT-11                                                  PAGE :   1

--------------------------          --------------------       ---------------   ---------------   ------------------       -------------
----------------------
Trn Code/Narrative          REFERENCE         Book Date   Value Date     Withdrawal          Deposit         Closing Balance
--------------------------          --------------------       ---------------   ---------------   ------------------       -------------
----------------------
   INTEREST                020INRPGBP 00001   12-OCT-11   05-OCT-11                                41.10            5,041.10
   TAX                     020INRPGBP 00002   12-OCT-11   05-OCT-11              2.06                               5,039.05
   Immediate Credit        0209875112930001   20-OCT-11   20-OCT-11                            1,000.00            6,039.05

ACC NO                REFERENCE      DATE         LOAN CHARGES DESC      AMOUNT
-------------------------------------------------------------------------------------
Rollover History
----------------------
Seq No    Rollover Date    Rollover Type      Principal          Interest    Rollover Amount    Old Maturity Date    New Maturity Date
-------------------------------------------------------------------------------------------------------------------------------------
-------------------------------------------------------------------------------------------------------------------------------------
=====================================================================================================
   Totals                                                                                  2.06        1,041.10
                                                                                  --------------    --------------
                                                                        No. of  DEBITS    1      AND  CREDITS    2
=====================================================================================================
 CLOSING BALANCE    CREDIT                 6,039.05      AVAILABLE BALANCE   5,039.05
 UNCOLLECTED BALANCE                           0.00      BLOCKED BALANCE              0.00
 PREVIOUS AVG MTHLY BAL CREDIT                   5,421.10      CURRENT AVG MTHLY BAL CREDIT              6,039.05
 PREVIOUS AVG QTRLY BAL CREDIT                   5,000.00      CURRENT AVG QTRLY BAL CREDIT              5,830.83

* = UNAUTH ENTRY / R = REVERSAL
* Rollover Type P = PRINCIPAL/ I = PRINCIPAL + INTEREST or PRINCIPAL + PROFIT / T = INTEREST or PROFIT / S = SPECIAL AMOUNT
                                    ***  End Of Statement ***
```

14.1.6 Maintaining Ad Hoc Statement Requests

You can maintain ad hoc requests for consolidated statements raised by customers using the ‘Adhoc Consolidated Statement Request Statement’ screen. You can invoke this screen by

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



You can capture the following details here:

Reference Number

Specify a 16-digit unique code to identify the record with. You can leave the field blank to have the system generate it automatically upon saving the record.

Branch Code

The system displays the branch code.

Customer No

Specify a valid customer number who has raised an ad hoc request for statement. The adjoining option list displays all valid customer numbers maintained in the system. You can select the appropriate one.

Customer Name

The name of the customer for the specified customer number is displayed.

Request Type

Select the request type from the adjoining drop-down list. The available options are:

- Consolidated
- CASA
- Corporate Loans

From Date

Specify the start date of the statement.

To Date

Specify the end date of the statement.

Request Date

Specify the date on which the request is raised by the customer.

Note

Note that 'To Date' must be less than or equal to 'Request Date'.

Process Status

The system displays the status denoted by a single letter as below:

- U: When the customer requests for the statement, this status is displayed
- P: For statements processed successfully, this status is displayed
- E: For statements that encounter error during processing, this status is displayed

Note

Using the Generic Interface, you can maintain the statement format and generate the statements.

Process Status Details

The system gives the description of the single letter Process Status displayed above.

E-Statement

Check this box to indicate that E-Statement is required.

Charge Account Branch

Specify the account branch from which charge is deducted for the E-Statement.

Charge Account

Specify the charge account. The adjoining option list displays all the valid account numbers maintained in the system. 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 Charge 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 this User Manual.

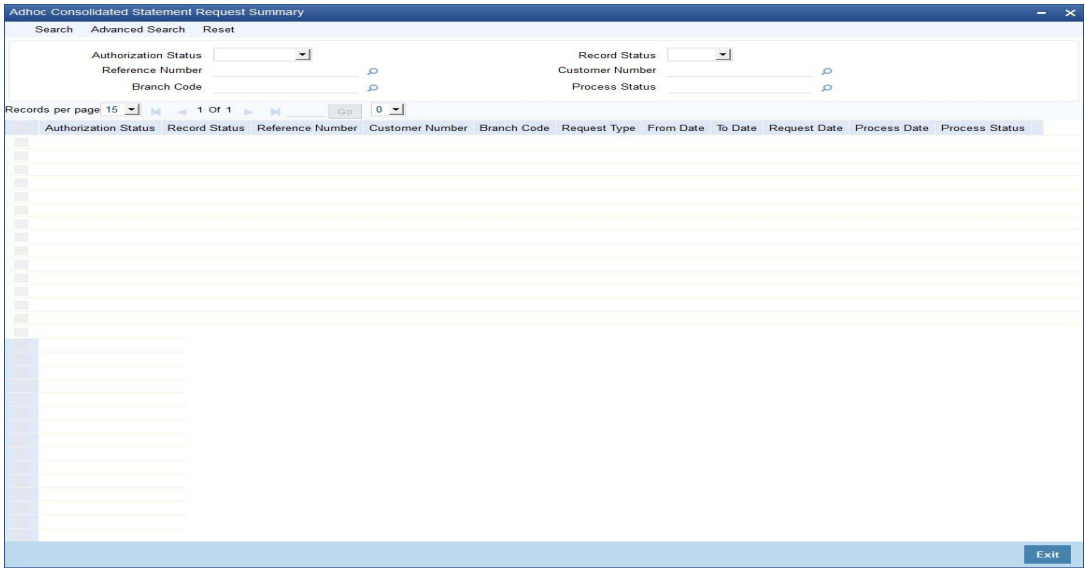
Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

14.1.7 Viewing Adhoc Consolidated Statement Request Summary

You can view a summary of adhoc consolidated statement requests using the 'Adhoc Consolidated Statement Request Summary' screen. You can invoke this screen by typing

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



You can query on records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Branch Code
- Process Status

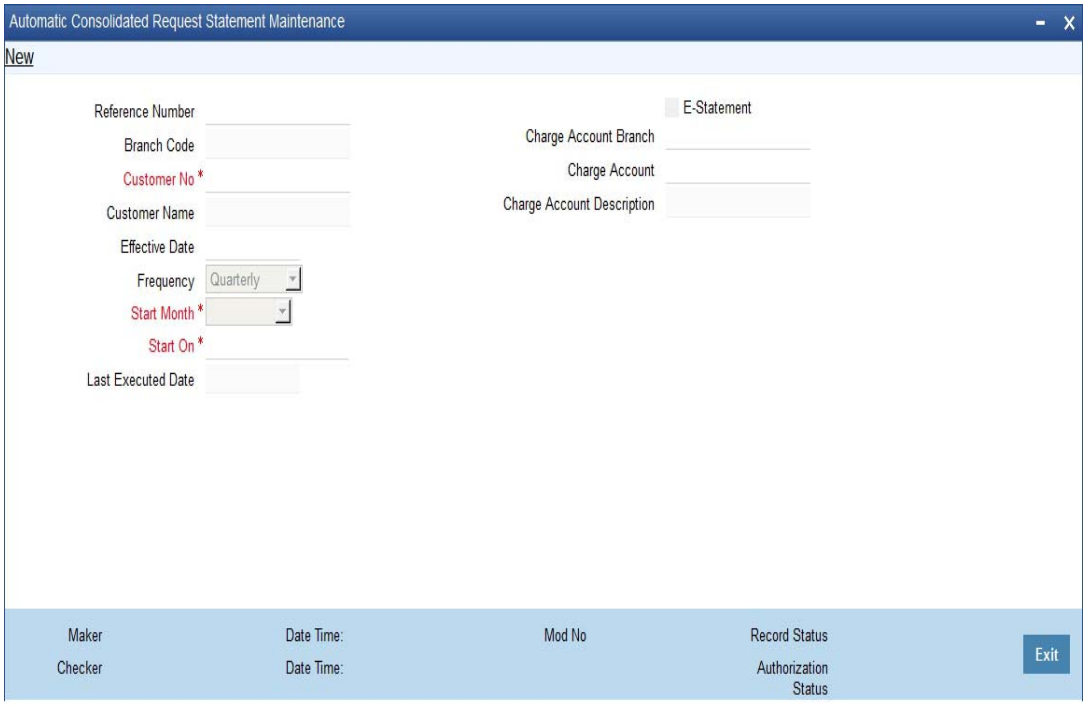
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Branch Code
- Request Type
- From Date
- To Date
- Request Date
- Process Date
- Process Status

14.1.8 Maintaining Automatic Consolidated Statement Requests

You can maintain statement requests of customers who would require consolidated statements on an automatic basis using the 'Automatic Consolidated Request Statement

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



You can capture the following details here:

Reference Number

Specify a 16-digit unique code to identify the record with. You can leave the field blank to have the system generate it automatically upon saving the record.

Branch Code

The system displays the branch code.

Customer No

Specify a valid customer number for whom you wish to maintain a request for automatic consolidated statements. The adjoining option list displays all valid customer numbers maintained in the system. You can select the appropriate one.

Customer Name

The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Effective Date

Specify the date on which the statement is requested.

Frequency

Select the frequency of the statement requested from the adjoining drop-down list. The available options are:

- Monthly
- Quarterly
- Semi Annual

- Annually

Start Month

Select the starting month of the requested statement from the adjoining drop-down list. The available options are:

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December

Start On

Specify which day of the month the statement should begin from.

Last Executed Date

The system displays the date on which the statement request was last executed, if any.

E-Statement

Check this box to indicate that E-Statement is required.

Charge Account Branch

Specify the account branch from which charge is deducted for the E-Statement.

Charge Account

Specify the charge account. The adjoining option list displays all the valid account numbers maintained in the system. You can choose the appropriate one.

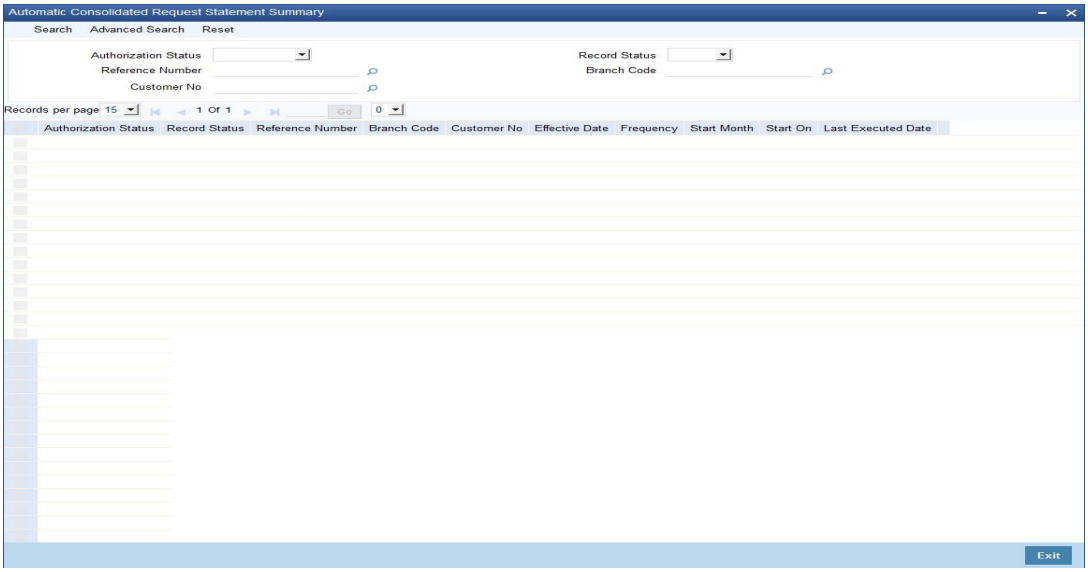
To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

14.1.9 Viewing Automatic Consolidated Statement Request Summary

You can view a summary of automatic consolidated statement requests using the 'Automatic Consolidated Request Statement Summary' screen. You can invoke this screen by typing

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



You can query on records based on any or all of the following criteria:

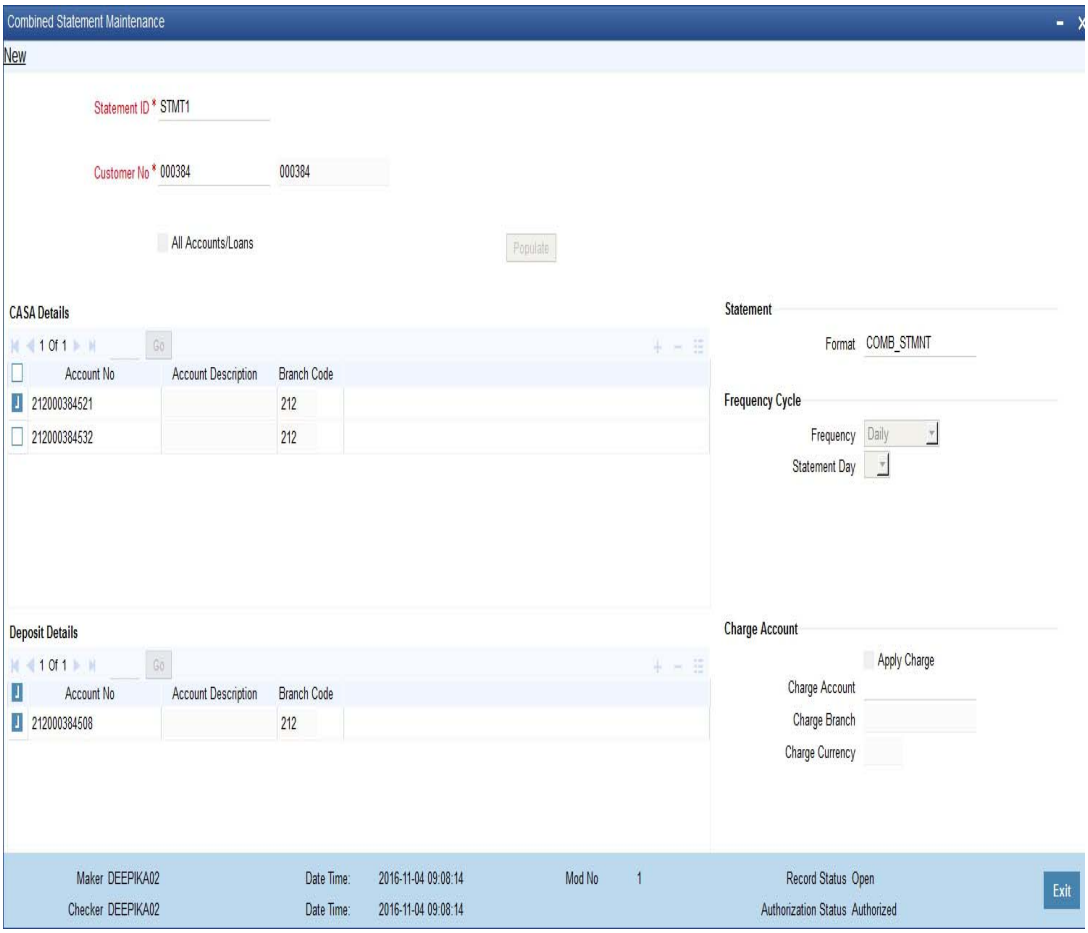
- Authorization Status
- Record Status
- Reference Number
- Branch Code
- Customer No

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 Number
- Branch Code
- Customer No
- Effective Date
- Frequency
- Start Month
- Start On
- Last Executed Date

14.1.10 Maintaining Combined Statements

You can generate a combined statement for all accounts through the 'Combined Statement Maintenance' screen. To invoke this screen type 'STDCDSTM' in the field at the top right corner of the Application tool bar and click. the adjoining arrow button.



Specify the following details:

Statement ID

Specify the statement plan identification.

Customer No

Select the customer number from the adjoining option list.

All Accounts/Loans

Check this box to generate statement for all accounts and loans of the customer.

Populate

Click 'Populate' button to default all the accounts, deposits and loans belonging to the customer.

If 'All Accounts/Loans' is unchecked then the 'Populate' button will be disabled. You will have to manually specify the details in this case.

CASA Details

The system displays the following CASA details of the customer:

- Account No - The system displays all the open and closed CASA accounts based on the customer selected.
- Account Description
- Branch Code
- Multi currency account - Generates statement of multi currency account level for required set of accounts of the customer.

Deposit Details

The system displays the following deposit details of the customer:

- Account No - The system displays all the open and closed deposit accounts based on the customer selected.
- Account Description
- Branch Code

Loan details

The system displays the following loan details of the customer:

- Account No - The system displays all the open and closed loan accounts based on the customer selected.
- Branch Code

Statement

Format

Select the statement format from the adjoining option list.

Frequency Cycle

Frequency

Select the frequency at which the combined statement should be generated from the adjoining drop-down list. The options available are:

- Annual
- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

Statement Day

Select the day on which combined statement should be generated from the adjoining drop-down list. If value for Statement Day is not selected, then the system defaults the values based on the frequency cycle selected. The statement gets generated on the month end of the defaulted values.

The statement displays the balance for CASA and TD accounts based on book dated or value dated balance. This will be parameterized at the bank level.

For the parameter COMBINED_STATEMENT, the system defaults the value as BOOK_DATED.

Charge Account

Apply Charge

Check this box to apply charge during the EOD batch process.

Charge Account

Select the charge account from the adjoining option list. Charge Account is mandatory if 'Apply Charge' is checked.

Charge Branch

The system displays the branch of the selected charge account.

Charge Currency

The system displays the currency of the selected charge account

Previous Statement Date

The system displays the last combined statement generation date.

No Previous Statement

The system displays the number of combined statement generated till date.

Note

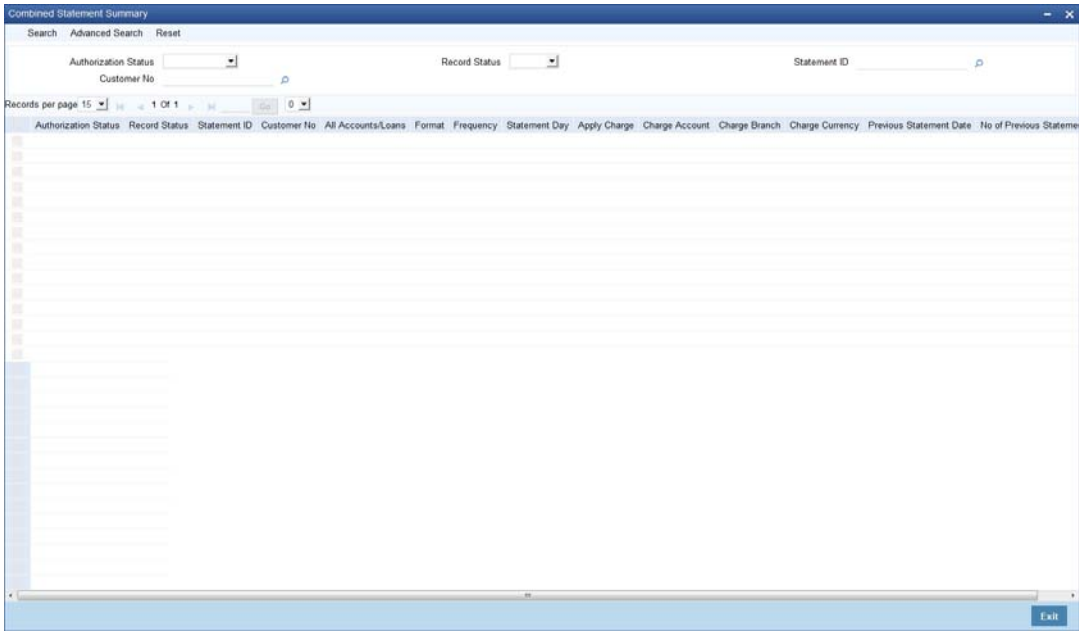
- You can modify the combined statement plan during any stage of the maintenance.
- You have to maintain atleast one account or loan to generate the combined statement.
- If 'Apply Charge' is checked and the 'Charge Account' is not maintained, then the system displays an error message as "Apply charge is checked, Please map Charge Account for the statement plan <Plan ID>".
- If the charge basis NUM-COMB-STMTS is not mapped to the IC product of the charge account, then the system displays an override message as "Charge Basis not mapped for the charge account".
- If different charge accounts are mapped to different plan IDs of the same customer then the system displays an override message as 'Different charge account is mapped for the plan id/ids , <plan id name>'.
- If any closed accounts are maintained in the statement plan the system displays an override message. You can manually delete the records of the closed accounts.
- Charge accounts can be changed during any stage. The charges applicable for the existing charge account will be liquidated during its IC liquidation cycle.
- You cannot close an account if it is mapped as charge account for the statement plan.
- If 'All accounts/Loans' is selected then you cannot delete or add any records in the CASA, TD or Loan Details block.
- If 'All accounts/Loans' is selected for one plan ID, then the system will display an override message on selecting the same for another plan id

---

14.1.11 Viewing Combined Statement Details

You can view the combined statement details maintained in the 'Combined Statement Maintenance' screen using the 'Combined Statement Maintenance Summary' screen. You

can invoke this screen by typing ‘STSCDSTM’ 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
- Customer No
- Record Status
- Statement ID

Select any or all of the above parameters for a query and click ‘Search’ button. The system displays the following records meeting the selected criteria:

- Authorization Status
- Record Status
- Statement ID
- Customer No
- All Accounts/Loans
- Format
- Frequency
- Statement Day
- Apply Charge
- Charge Account
- Charge Branch
- Charge Currency
- Previous Statement Date
- No of Previous Statements

14.1.12 Periodic Charges for Combined Statement

Periodic charges are applied to the charge account maintained in the combined statement plan. The charges are computed based on the slab details maintained and the number of

combined statement generated. The account class mapped to charge basis ‘NUM-COMB-STMTS' returns the number of combined statements generated. The counter for the charge basis are COMB_STMNT_FMT is reset after the charges are collected during IC liquidation.

14.2 Statement of Fees Generation

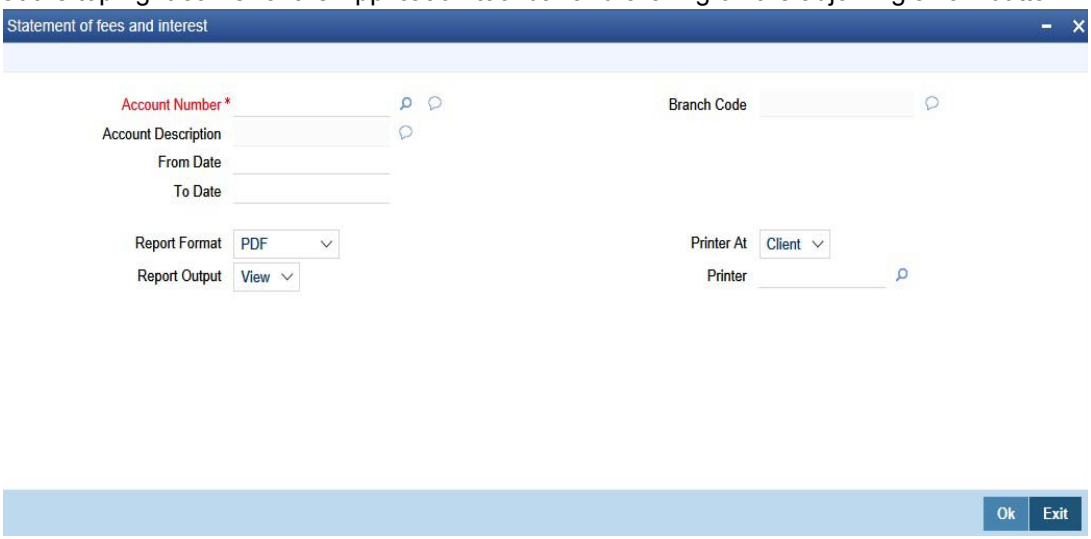
The statement of fees contains the information about fees which have been levied on an account and the interest earned/paid on the account.

The statement of fees is generated as per the following rules:

- Data about statement of fees is dumped into a table through a batch process, STBST-FEE, annually on a specific date, currently 18th June, covering transactions from the 18th of June of the previous year up to the 17th June of the current year.
  The EOD batch collects all the required details on the daily basis based on the transaction code maintained at the STDTRNCH level to print the statement of fees and stores into dump tables.
  Then the user can run the report job from BIP to generate the Statement of fees. This report referred in the report job internally refers to these dump tables.
  The user can also run the report job on STRSTFEE to generate the report.
- The user can change the date as per their requirement and generate an ad-hoc statement of fees.
  The user can generate the statement of fees online (through STROSTFE). In this case the statement of fees covers the period from the last statement of fees issued to the date when the ad-hoc statement is being printed.
- The statement of Interest will be a part of the Statement of fees. It will display the Total Interest paid, Total Interest Earned, and Comprehensive cost for the account.
- You can re-generate an old statement of fees.
- The statement of fees is generated for all payments (CASA) accounts on FLEXCUBE, but not for or Loan and Term accounts.
- The list of account classes for which a statement of fees is not required is stored parametrically.
- You can select the delivery method for the statement of fees at account level.
- Transactions that are reversed on the same day are not mentioned in the statement of fees.

14.2.1 Maintaining Statement of Fees

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



You have to specify the following details to generate the statement of fees and interests:

Account Number

The account number for which you want to generate the statement of fees and interests.

Branch Code

The branch code for the account.

Account Description

The description of the account.

From Date

The start date for the statement. It should always be lesser than the To Date.

It can't be lesser than account open date

To Date

The end date for the statement. To Date cannot be greater than current date

Report Format

Select the format for the statement from the drop-down list. The list displays the following values:

- PDF
- HTML
- Excel
- RTF.

Report View

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.

14.2.2 Contents of the Report

The statement of fees contains the following fields:

- Details of the branch where the account is held
- Customer Correspondence Address
- Statement Reference – i.e. a unique reference no
- Account Number
- Account Identification
- Summary section: This section lists a summary of fees posted and interest accumulated within the statement period.
  - Total fees paid denominated in the account currency. (Any refund of fees are to be set off from the total fees paid figure)
  - Total Interest paid denominated in the account currency. (Any reversal of interest paid is to be set off from the total interest paid figure).
  - Total interest earned denominated in the account currency. (Any reversal of interest received is to be set off from the total interest received paid)
  - Comprehensive cost indicator. This is computed by deducting the third item from the sum of the first two items (from above).

In case the account does not pay interest, the statement should state that ‘Interest not applicable’.

15. Processing Post Dated Cheques

Oracle FLEXCUBE supports processing of post dated Cheques (PDCs) both at Branch and Host levels.

PDCs have four events in their life cycle:

- Booking (Entry) of PDCs, where details of the PDC are entered in Oracle FLEXCUBE
- Initiation of PDCs, where the PDC is authorized and becomes active. Contingent entries, if required, are passed for the PDC during initiation
- Liquidation of PDCs, where the PDC becomes a normal Cheque to be sent through clearing.
- If the discounted cheque is returned from the clearing, then the system will process the debit from the past due account or create loan based on the parameters captured in the 'Post Dated Cheque product preference' screen.
- On re-presentation of PDC, the system will process the debit from the past due account maintained at 'Customer Cheque Discounting Maintenance' screen.
- During return of PDC, if the limits are maintained at any of the levels, utilization will be updated.
- Cancellation, when the PDC is cancelled before liquidation. It is also possible to reverse a PDC after liquidation

For processing PDCs, you will first have to create PDC products in Oracle FLEXCUBE and then process individual PDCs as contracts under the products that you create.

This chapter contains the following sections:

- Section 15.1, "Post Dated Cheque Maintenance"
- Section 15.2, "PDC Products"
- Section 15.3, "Post Dated Cheque Transaction"
- Section 15.4, "Other Operations on PDCs"
- Section 15.5, "Events and Accounting Roles"

15.1 Post Dated Cheque Maintenance

This section contains the following topics:

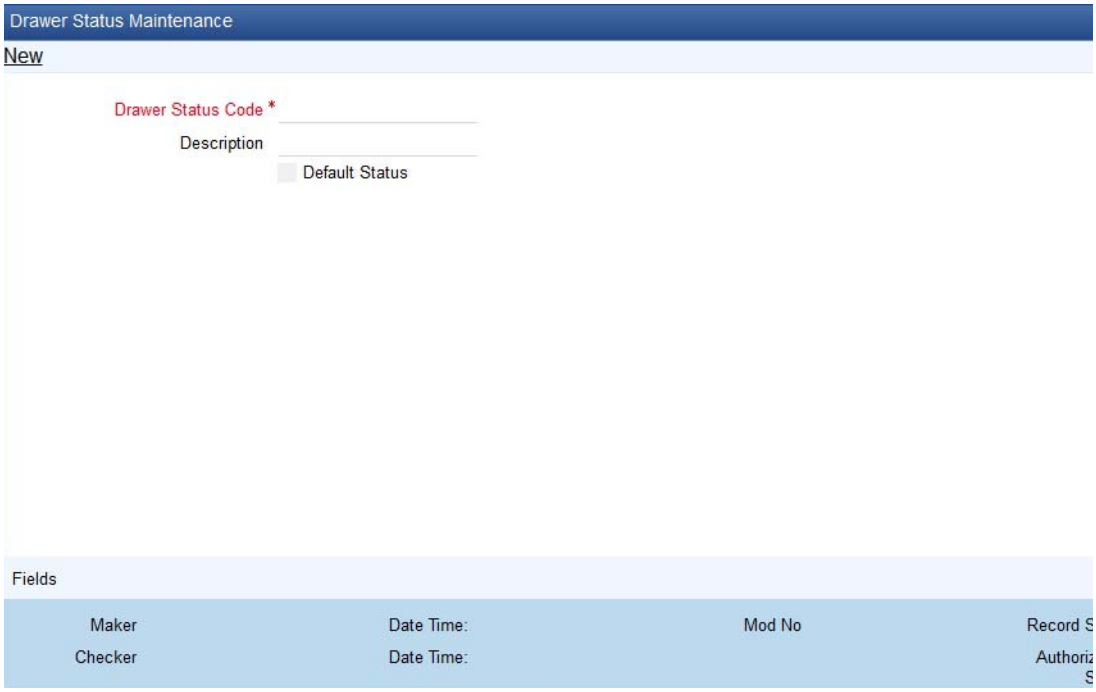
- Section 15.1.1, "Drawer Maintenance"
- Section 15.1.2, "Post Dated Cheque Reject Code Maintenance"
- Section 15.1.3, "Customer Cheque Discount Details Maintenance"

15.1.1 Drawer Maintenance

You can maintain the drawer status details using 'Drawer Status Maintenance' screen.

15.1.1.1 Maintaining Drawer Status Details

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



You can enter the following details:

Drawer Status Code

Specify a unique drawer status code here.

Description

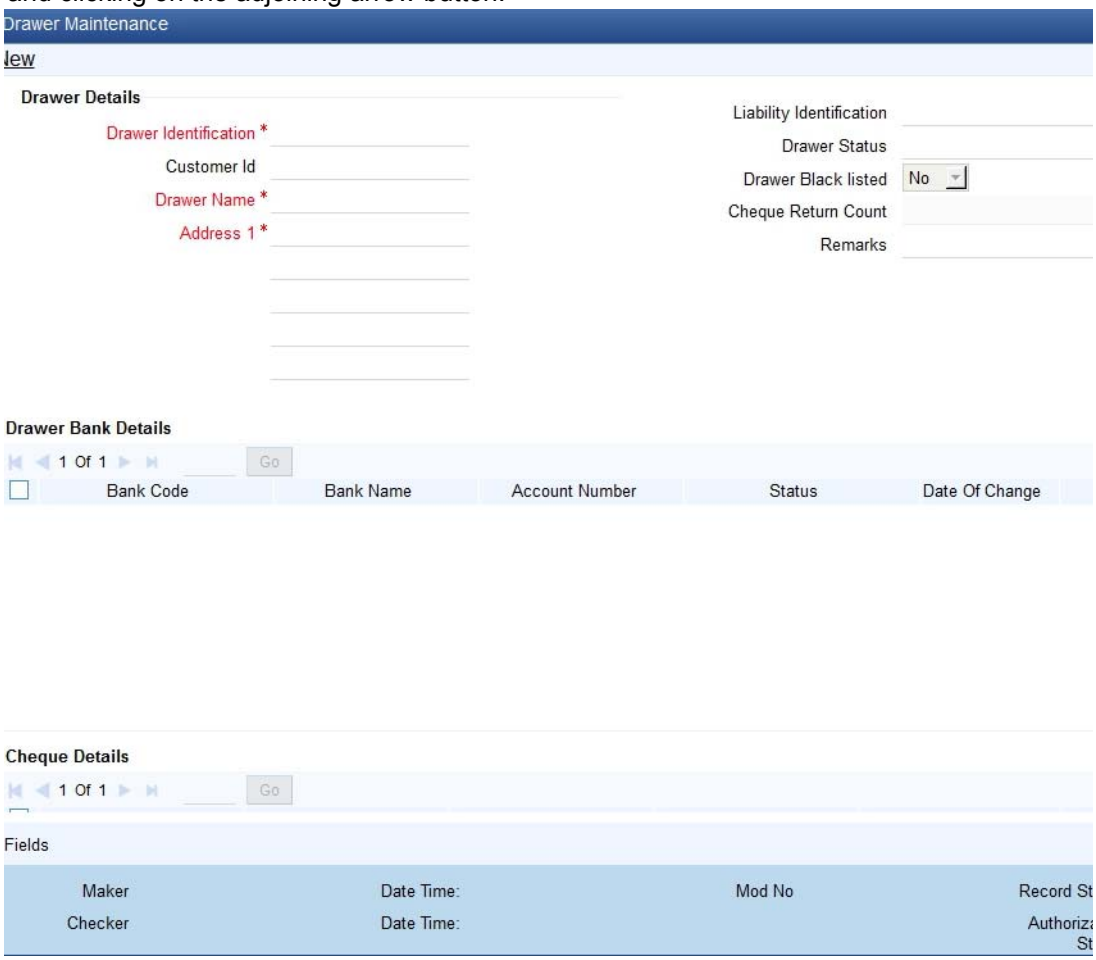
Enter a brief description about the status code.

Default Status

Check this box to indicate the whether to default the status or not.

15.1.1.2 Maintaining Drawer Details

You can maintain the drawer details using ‘Drawer Maintenance’ screen. You can invoke this screen by typing ‘PDDDWRMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can enter the following details:

Drawer Identification

Specify a unique drawer Id here.

Customer Identification

Specify the customer Id if the drawer belongs to the same bank. This adjoining option list displays all valid customer ids maintained in the system. You can choose the appropriate one. This is a mandatory field.

Liability Identification

The system displays the liability Id if the drawer is a bank customer. However you can specify the liability Id for a drawer, when a cheque discounting transaction is input, the limit utilization for the drawer will be tracked against this liability.

Drawer Status

Specify the drawer status. This adjoining option list displays all valid drawer statuses maintained in the system. You can choose the appropriate one.

Drawer Name

Enter the drawer name. However If drawer is bank's customer, then the name will get defaulted here.

Drawer Black Listed

The system defaults this field. The drawer will be blacklisted based on the number of times the cheque gets returned. The cheque return count will be maintained at 'Bank parameters' screen. If the number of cheque returns is greater than or equal to the count then drawer will be marked as blacklisted.

Address

Enter the drawer address. However If drawer is bank's customer, then the address will get defaulted here.

Cheque Return Count

The system displays the number of cheque returns for a drawer.

Remarks

Specify any additional information.

Drawer Bank Details

Bank Code

Specify bank code. You can link multiple bank codes to one drawer.

Bank Name

Specify the bank name of the drawer.

Account Number

Specify the account number of drawer bank. This adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

Status

Specify the drawer status against each drawer bank. This adjoining option list displays all valid drawer statuses maintained in the system. You can choose the appropriate one.

Date Of Change

The system displays the date of update for each bank.

Remarks

Enter any comments you wish to record pertaining to this screen.

Cheque Details

Cheque Status

The system displays the status of cheque. On realization, the status will be updated as 'Used' and upon return the status will be updated as 'Return'.

Cheque Amount

The system displays the amount on the cheque.

Discounted Date

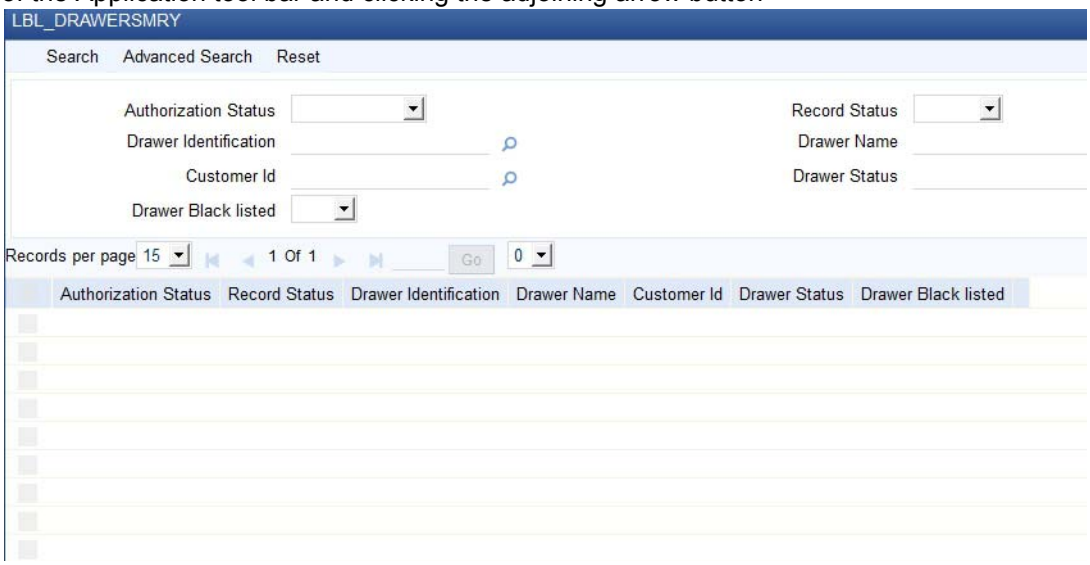
The system displays the date of discounting.

Cheque Date

The system displays the date of cheque clearing.

15.1.1.3 Viewing Drawer Summary

You can query, view the drawer details of the post dated cheques in the 'Drawer Summary' screen. You can invoke this screen by typing 'PDSDWRMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



Here, you can query on drawer details based on any one or all of the following criteria:

- Drawer Identification
- Drawer Name
- Drawer Status
- Customer Number

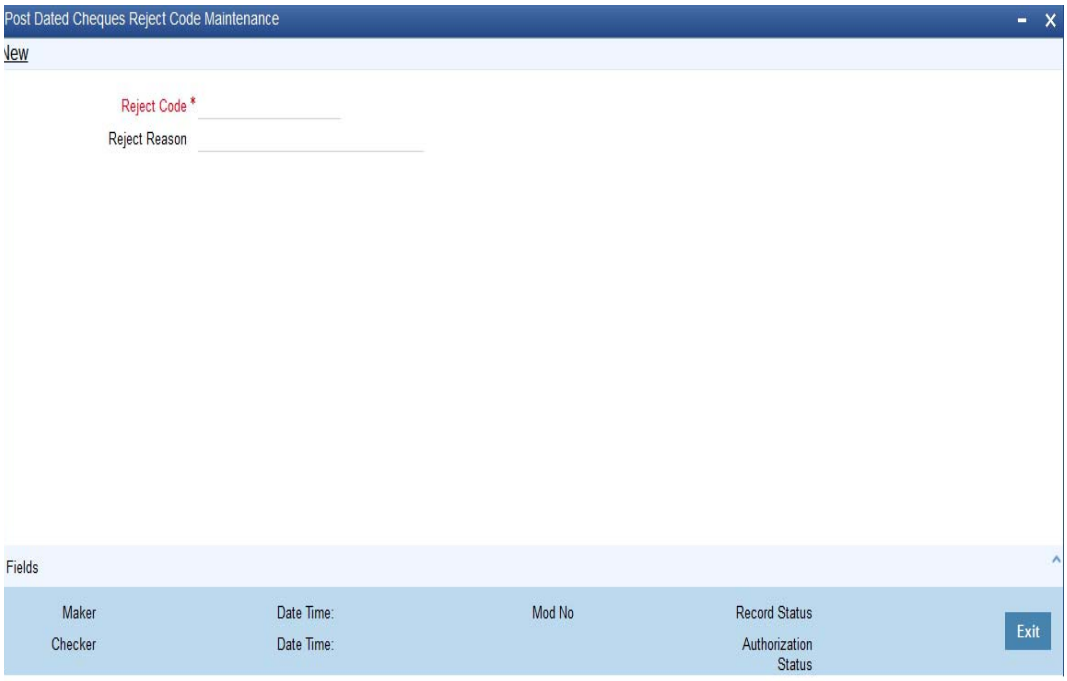
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization status
- Record status
- Drawer Identification
- Drawer Name
- Drawer Status
- Customer Number
- Drawer Blacklisted

15.1.2 Post Dated Cheque Reject Code Maintenance

You can maintain reject codes that are applicable to the rejection of post dated cheques using 'Post Dated Cheque Reject Code Maintenance' screen. To invoke this screen, type

PDDRJCOD' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Reject Code

Specify a unique reject code. This code can be used to identify the reason for rejecting or cancelling a post dated cheque.

Description

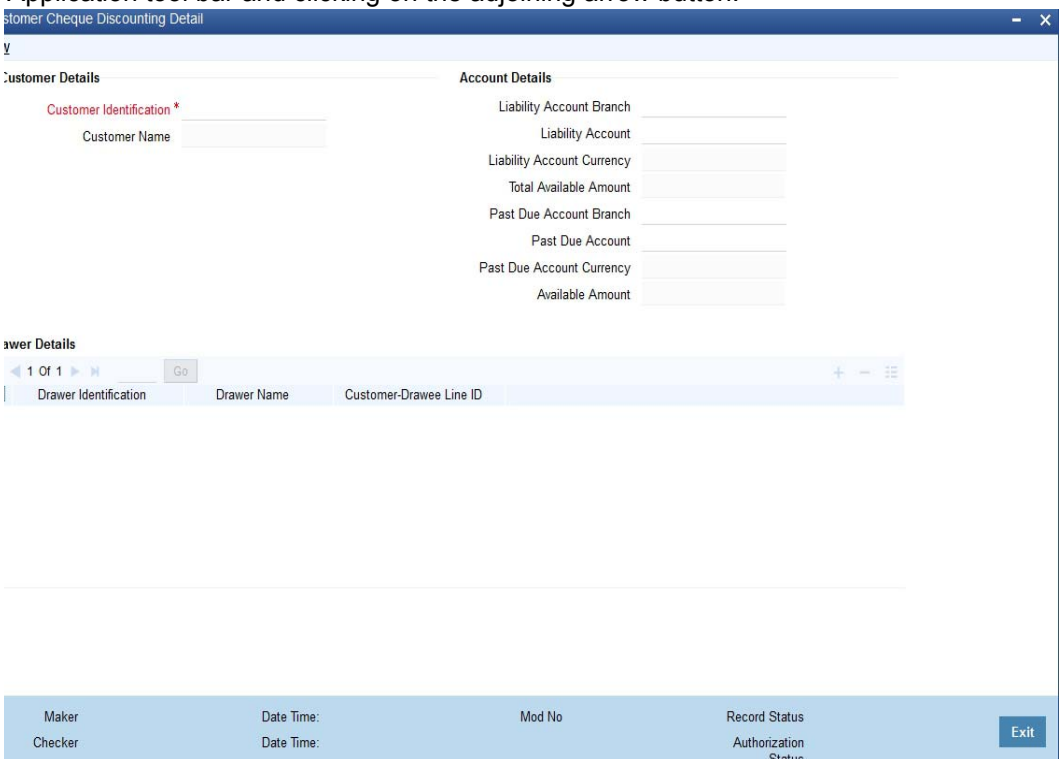
Enter the reject reason. Once you have captured the details, save the maintenance.

15.1.3 Customer Cheque Discount Details Maintenance

You can maintain the customer cheque discounting details using 'Customer Cheque Discounting Detail' screen.

15.1.3.1 Maintaining Customer Cheque Discount Details

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



You can enter the following details:

Customer Details

Customer Identification

Specify the customer identification. This adjoining option list displays all valid customer ids maintained in the system. You can choose the appropriate one. This is a mandatory field.

Customer Name

On selecting customer Id, the system displays the corresponding customer name.

Account Details

Liability Account Branch

Specify the customer liability account branch code. This adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

Liability Account

Specify the customer liability account/PDC settlement account. This adjoining option list displays all valid customer accounts maintained in the system. You can choose the appropriate one. This is a mandatory field.

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 Liability 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 this User Manual.

Liability Account Currency

Specify liability account currency.

Total Available Amount

The system displays the total available balance inclusive of limit amount, for the selected account.

Past Due Account Branch

Specify the past due account branch code. This adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

Past Due Account

Specify the customer past due account. This adjoining option list displays all valid customer accounts maintained in the system. You can choose the appropriate one. This is a mandatory field.

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 Past Due 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 this User Manual.

Past Due Account Currency

Specify the past due account currency.

Available Amount

The system displays the available balance for the selected account.

Drawer Details

Drawer Identification

Specify the drawer identification. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one. You can as well attach multiple drawer identification.

Drawer Name

The system displays the drawer name.

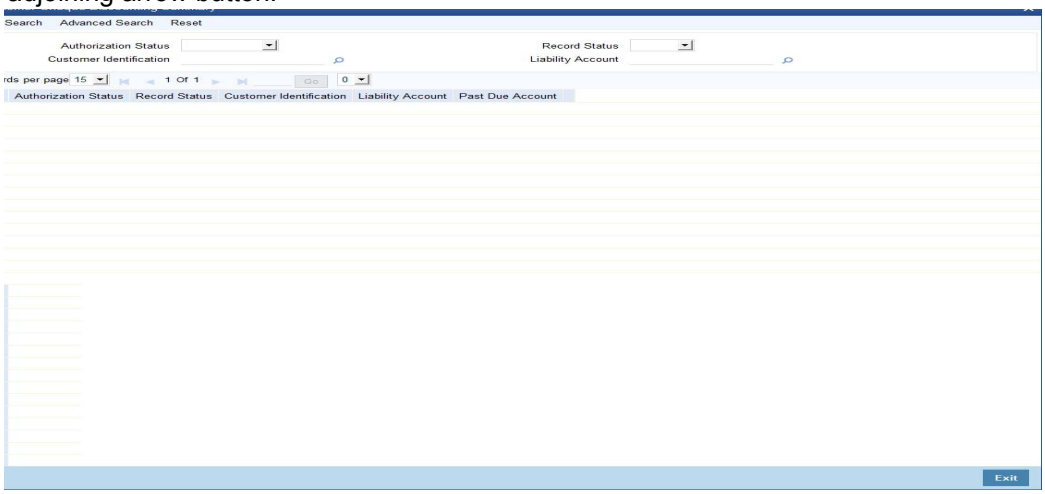
Customer – Drawee Line ID

Specify the limit line for customer and drawer combination. This adjoining option list displays all valid limit lines maintained for the liability Id. You can choose the appropriate one.

15.1.3.2 Viewing Customer Cheque Discount Summary

You can query, view the customer cheque discount details of the post dated cheques in the 'Customer Cheque Discounting Summary' screen. You can invoke this screen by typing

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



Here, you can query on customer cheque discounting details based on any one or all of the following criteria:

- Customer Number
- Liability Account/ PDC settlement account
- Past Due account

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
- Customer Number
- Liability Account/ PDC settlement account
- Past Due account

15.2 PDC Products

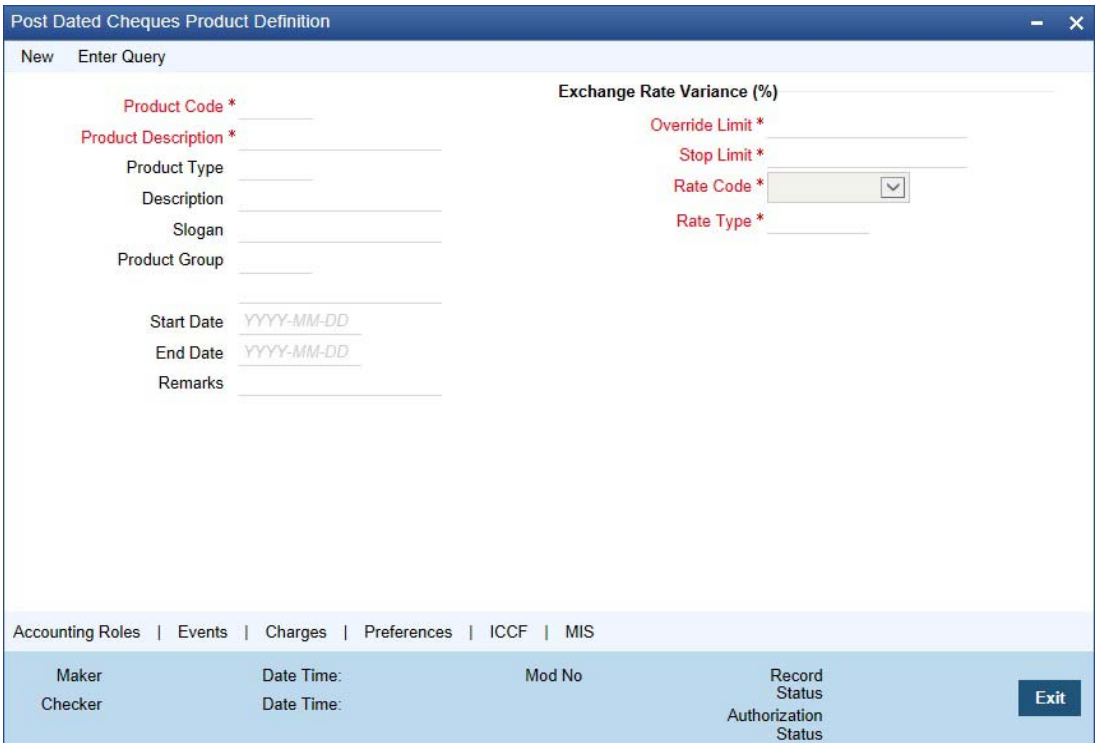
This section contains the following topics:

- Section 15.2.1, "Maintaining PDC Products"
- Section 15.2.2, "Accounting Roles Button"
- Section 15.2.3, "Events button"
- Section 15.2.4, "Preferences Button"

15.2.1 Maintaining PDC Products

You will have to create a product for PDCs and define attributes specific to it.

You can invoke the 'Post Dated Cheques Product Definition' screen by typing 'PDDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. In this screen, you can enter basic information relating to a PDC product such as Product Code, Description, and so forth.



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as accounting roles, events, MIS details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a post dated Cheques product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this section.

You can define the attributes specific to a PDC product in the PD Product Definition Main screen and the PDC Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals:

- Products
- Interest
- Charges and Fees
- Tax
- User Defined Fields
- Settlements

In the Product Definition screen, you can also enter the following:

Product Code

Specify the code for the product. This is a code for the specific PDC product that you are creating.

Product Description

Specify a brief description for the product code.

Product Type

Select the type for the product from the option list provided. The first attribute that you define for a product is its type. For a PDC product, the product type is PD.

Description

Specify a brief description for the product type.

Slogan

Select a slogan, or a marketing punch line, for the product.

Product Group

Select the product group to which you wish to assign the PDC product. Products can be categorized into groups based on the common elements that they share. Associating a product with a group will facilitate retrieval of information of a class of products at one stroke. You can maintain Product Groups in the Product Group Definition screen, invoked from the Application Browser.

Start Date / End Date

The period during which you wish the PDC product to be current – you specify this by entering a Start and an End Date.

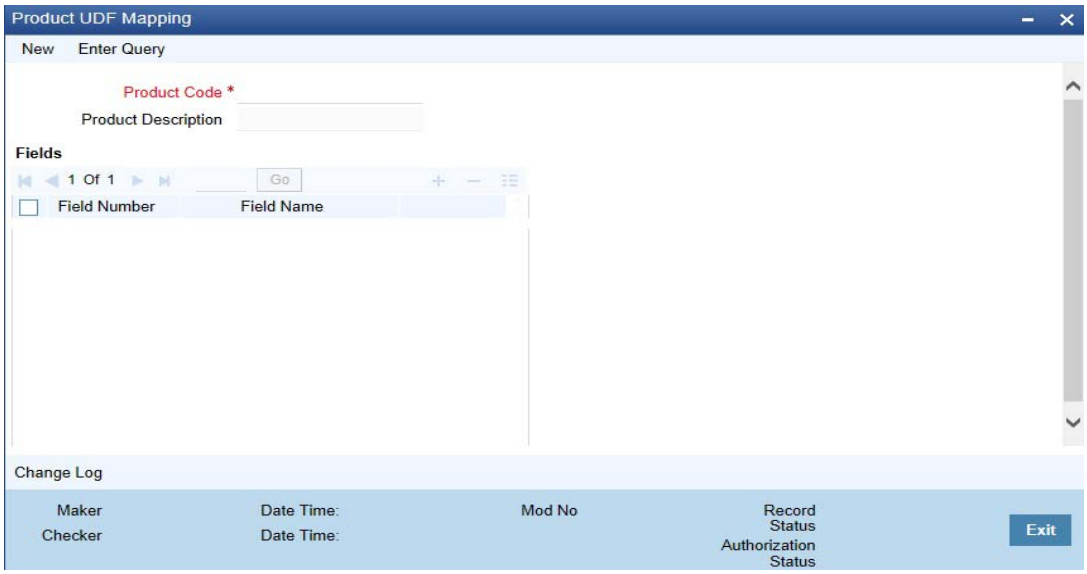
Remarks

Enter any additional remarks about the product.

Exchange Rate Variance (in %)

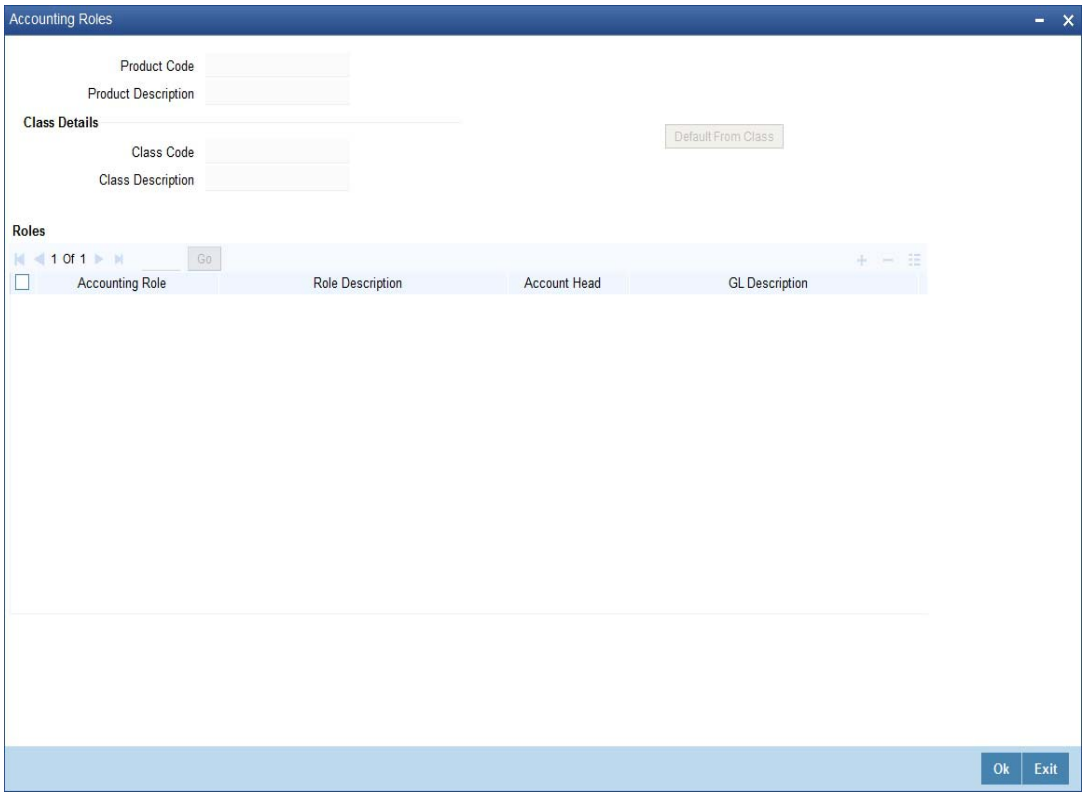
Exchange Rate Variance particulars for any currency conversion is involved – the extent of variance that will be allowed without requiring an override, the extent beyond which the transaction will not be allowed, the rate code and the rate type.

You can invoke the required product fields by typing ‘CSDPDUDF’ at the top right corner of the Application tool bar and clicking on the adjoining arrow button.These will specify the required product Field number and field names.



15.2.2 Accounting Roles Button

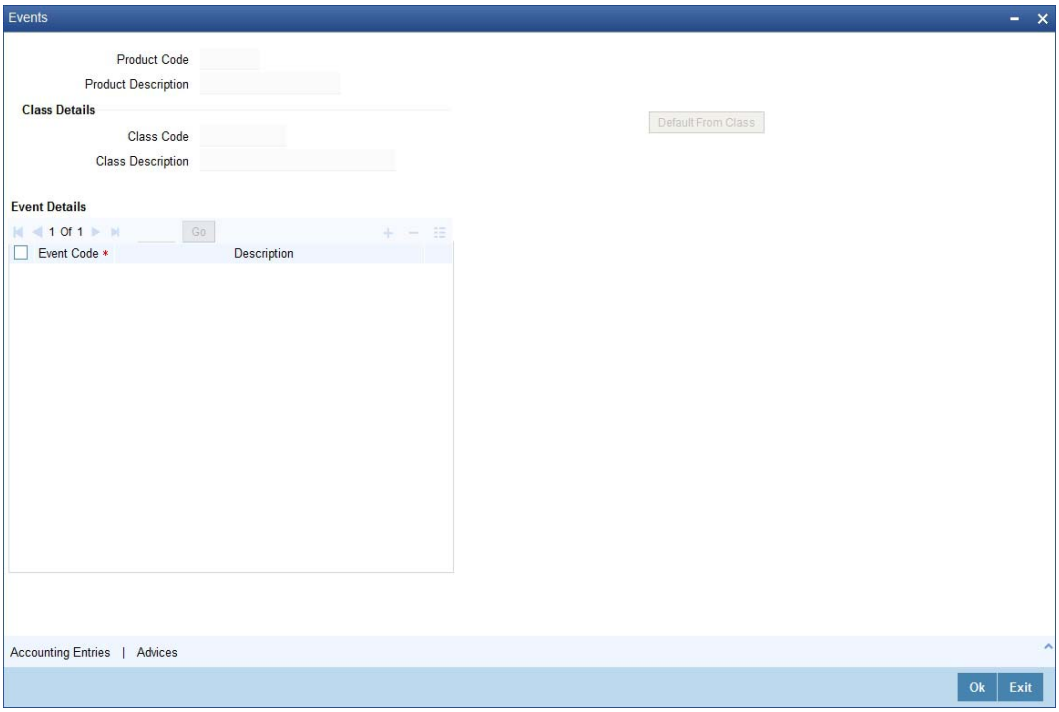
Click ‘Accounting Roles’ button to invoke the ‘Accounting Roles’ screen.



You can capture all the accounting role details related to individual post dated cheque in this screen.

15.2.3 Events button

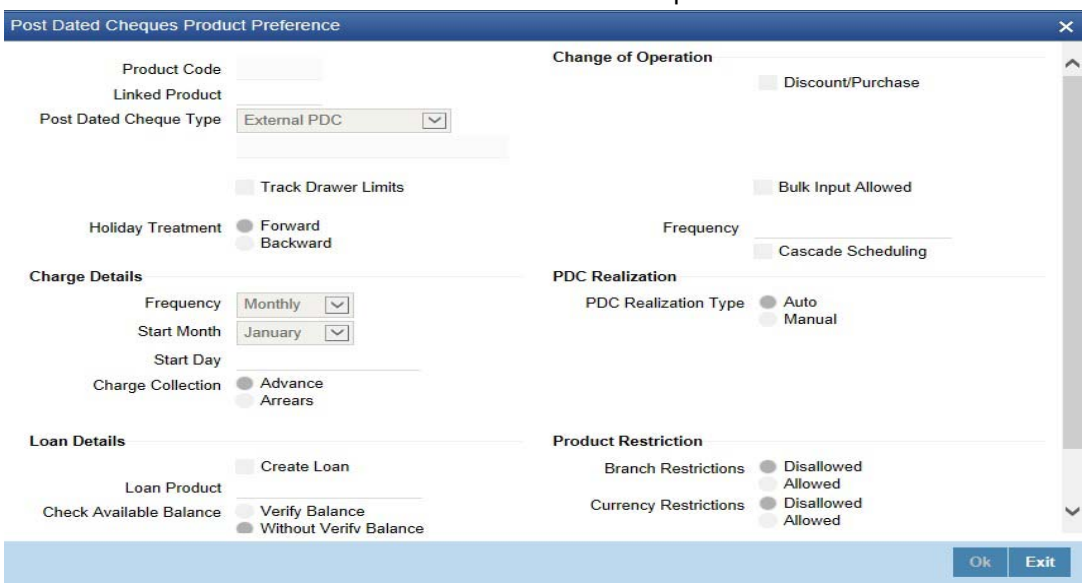
Click ‘Events’ button to invoke the ‘Events’ screen.



You can capture all event related details pertaining to post dated cheque.

15.2.4 Preferences Button

Click ‘Preferences’ button to invoke the ‘Post Dated Cheques Product Preference’ screen.



Product Code

Specify the code for the Product.

Linked Product

Select the Clearing product to be used when the product matures and the cheque is sent for outward clearing. This is only applicable to External PDCs.

Post Dated Cheque Type

Oracle FLEXCUBE processes the following types of PDCs :

- Own account: PDCs issued against the customer’s account
- External PDC: PDCs from other banks deposited in the customer’s account
- **Bank-issued PDC:** PDCs issued against the bank’s Nostro accounts

Track Drawer Limits

Check this box to track the drawer limits at the PDC transaction. The Drawer limits will be tracked at the PDC transaction only if this checkbox is checked.

Pass Contingent

Cheque this box if you wish contingent entries to be passed during PDC initiation. Depending on the type of PDC, the following contingent entries should be defined:

When a customer deposits PDC into own account

Accounting Role / Head	Amount Tag	Dr / Cr Indicator
Contingent Asset	PDC_RECEV	Dr
Contingent Liability	PDC_RECEV_CONTRA	Cr

Bank Issues PDC

Accounting Role / Head	Amount Tag	Dr / Cr Indicator
Contingent Asset	PDC_ISSUE_CONTRA	Dr
Contingent Liability	PDC_ISSUE	Cr

Discount / Purchase

Check this box, to allow discounting/purchasing for the PDC instrument.

Discounting/purchasing will be allowed for the PDC instrument, only if the product is defined for this change of operation,

Bulk Input Allowed

Cheque this box to indicate that this product can be used for bulk inputs. If this box is not checked, this product is available only for single online contracts. Oracle FLEXCUBE supports bulk input of PDCs, where a single contract is entered for multiple PDCs.

If you allow bulk input, you can indicate the default instrument number and frequency of the PDCs. This value defaults to bulk input contracts, but can be changed while entering the bulk input contract.

Holiday Treatment

If the liquidation event for a PDC falls on a holiday, you may wish that event to take effect either on the previous or on the following day. Select either Backward or Forward to indicate your preference. You may also desire that the schedule for bulk upload of PDCs gets modified according to the holiday treatment that you specify. That is, if a particular schedule day, falling on a holiday, is shifted backward / forward, then you may wish the subsequent schedule days also to move

- Forward
- Backward by the same number of days

Accrual Frequency

Specify the frequency in which the interest components are to be collected .The frequency can be Daily, Monthly, Quarterly, Half yearly and Annual.

Accrual start month

Specify the month when the accrual should happen, if the frequency is selected as “Quarterly” or above.

Accrual start date

Specify the date of the month when the accrual should happen, if the frequency is selected as “Monthly” or above.

Charge to be collected in

Specify the option for collecting the charges from the adjoining drop-down list. The available options are:

- Advance- The charge defined can be collected in advance.
- Arrears- The charge defined can be collected in arrears. The overdue charge component is always collected in arrears irrespective of preferences defined.

Frequency & Cascade Scheduling

Cheque the Cascade scheduling option if you wish subsequent schedule days to be recalculated when a particular schedule day is shifted. If you do not select this option, then

the original schedule is maintained. This Cheque box is enabled only if you have chosen to allow bulk input of PDCs.

PDC Realization

Select the type of PDC realization from the following options:

- Auto- Select this option for the automatic “movement of funds to collected” as a batch on the Customer Float day.
- Manual- Select this option for the manual “movement of funds to collected”.

Product Restrictions

Branch and Currency restriction preference can be defined on Post Dated Cheques Product Definition (Preferences sub-screen) with a new tab "Product Restrictions”

- Branch Restriction: From the provided options, select Disallowed or Allowed.
- Currency Restriction: From the provided options, select Disallowed or Allowed.

Loan Details

Create Loan

Check this box to create a loan automatically. When a financed PDC check is returned from clearing, a loan will be created based on the loan product and parameters captured at PDC product.

If ‘Create Loan’ field is checked and if PDC type is not External PDC, then the system displays an error message as ‘Create Loan option should be selected only for External PDC’.

While saving the PDC product, if ‘Create Loan’ field is checked and PDC type is External PDC but change of operations is not selected, the system displays an error message as ‘Create Loan option should be selected for External PDC and Discount / Purchase Operation’.

Loan Product

Specify the loan product. Alternatively, you can select the loan product from the option list. The list displays all valid bearing type loan products maintained in the system.

If the loan product value is captured when ‘Create Loan’ field is not checked, the system displays an error message as ‘Loan Product should not be captured when create loan is not selected’.

If ‘Create Loan’ field is checked but loan product value is not captured, the system displays an error message as ‘Loan product is mandatory if create loan flag is selected’.

Check Available Balance

Select the balance availability check that you want to perform. The options are as follows:

- Verify Balance-To verify the available balance of the customer
- Without Verify Balance - To create a loan for finance outstanding amount without verifying the customer balance

If create loan is not checked but verify balance is selected, the system displays an error message as ‘Verify Balance option to be chosen if create loan flag is selected’.

Loan Amount

Select the loan amount. The options are as follows:

- Instrument Amount- To create loan for instrument amount
- Total Outstanding Amount-To create loan for total outstanding amount (Instrument amount + any other charges)

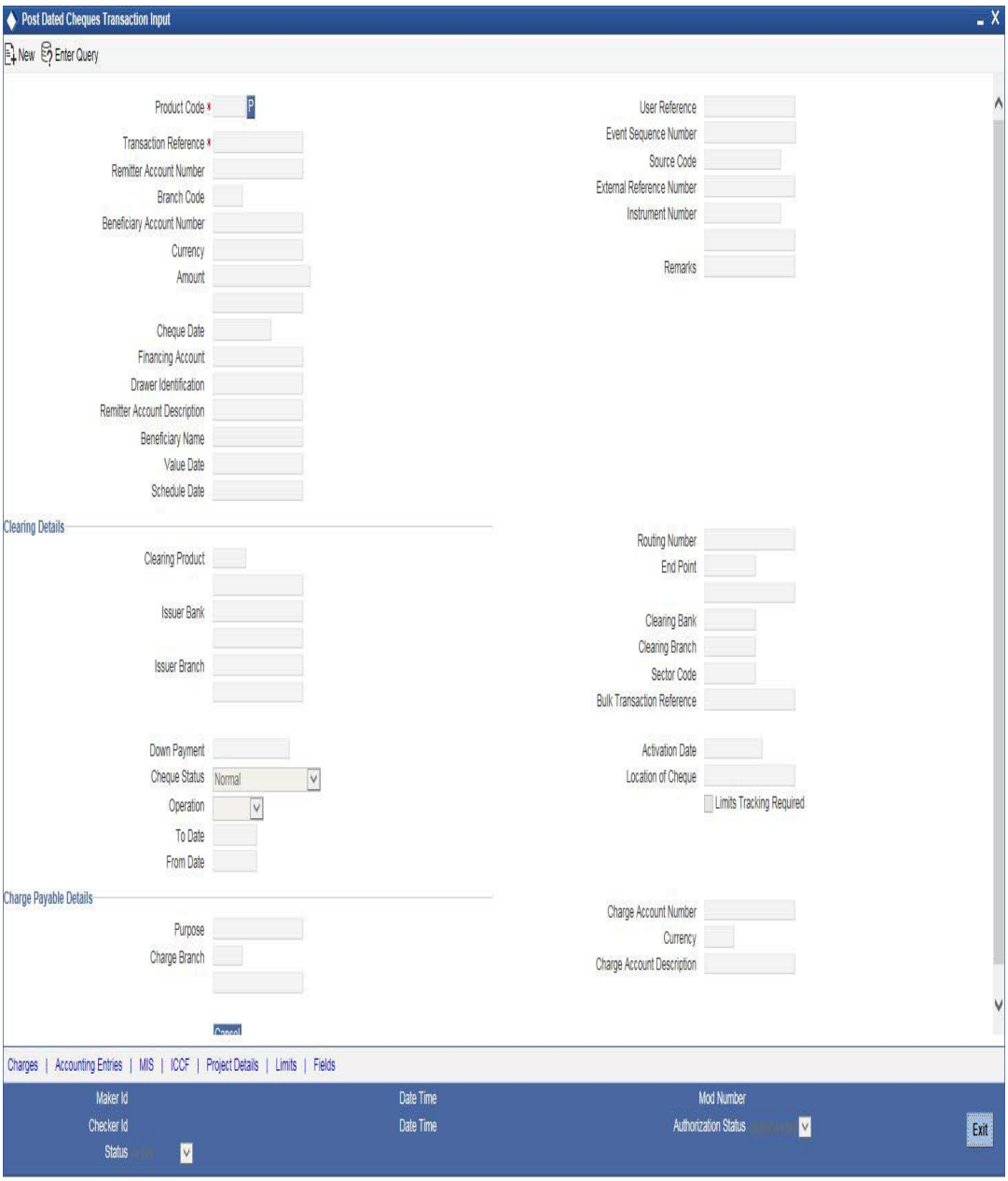
15.3 Post Dated Cheque Transaction

This section contains the following topics:

- Section 15.3.1, "Entering Details of Post Dated Cheques"
- Section 15.3.2, "Viewing Post Dated Cheques Transaction Input summary"
- Section 15.3.3, "Accounting Entries Button"
- Section 15.3.4, "ICCF Details Button"
- Section 15.3.5, "Project Details Button"
- Section 15.3.6, "Limits Button"
- Section 15.3.7, "Viewing Summary of Post Dated Cheques Transaction"
- Section 15.3.8, "Bulk Input of Post Dated Cheques"
- Section 15.3.9, "Project Details Button"
- Section 15.3.10, "Viewing Post Dated Cheques Bulk Input Summary"

15.3.1 Entering Details of Post Dated Cheques

You can invoke the 'Post Dated Cheques Transaction Input' screen by typing 'PDDTRONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Transaction Reference Number

Specify the Transaction Reference Number of the post dated cheque.

Product Code

From the option list of product codes that you have created in the Product Definition screen, specify the PDC product code that has to be used for the Cheque.

Remitter Account Number

This is the account which has to be debited for clearing the Cheque. Depending on the PDC type, you will have to select the following values for the remitter account:

- If the PDC type is 'Own A/c PDC', the remitter account should be a valid customer account

- If the PDC type is ‘PDC issued by the bank’, the remitter account can either be a GL or Nostro account
- If the PDC type is ‘External PDC’, the remitter account should be a valid GL

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 this User Manual.

Branch Code

Specify the code for the branch that has issued the post dated cheques. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system i.e both current branch code and other branch codes.

Beneficiary Account Number

Specify the Beneficiary account number in favour of which the PDC is drawn. Alternatively you can select the beneficiary account number from the option list. The list displays all valid beneficiary account number maintained in the system for the specified branch code

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 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 this User Manual.

Amount and Currency

From the option list, select the currency in which the PDC is denominated. Also specify the amount of the PDC.

Value Date

Specify the date on which the PDC was deposited.

Cheque Date

Specify the date on which the cheque is issued.

Financing Account

Specify the financing account number linked to the PDC. Alternatively, you can select the financing account from the option list. The list displays all valid financing account maintained in the system for the current branch..

For this loan account, if the customer pays an advance instalment or makes an early settlement, the system will delete the outstanding cheques. A report of such cancelled cheques is generated on a daily basis.

Drawer Identification

Specify the unique drawer Id here.

Beneficiary Name

The system displays the name of the specified beneficiary based on the details maintained at ‘Customer Maintenance’ level.

Remarks

Specify the reason for cancellation of post dated cheque.

Event Sequence Number

Specify the event sequence number for processing a post dated cheque.

Source Code

User Reference

Specify the user reference number. This is a mandatory field.

External Reference Number

Specify the external reference number while processing a post dated cheque.

Instrument Number

This is the PDC number. If PDC type is External, this number should be unique for the given clearing branch & bank.

Clearing Details

In the fields provided, enter / select the:

Clearing product

Select the product that is ready for clearing.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Clearing Bank

Select the bank that is clearing the post dated Cheques issued.

Clearing Branch

Select the branch that is clearing the post dated Cheques issued.

Sector Code

Select the code of the sector that is processing the post dated Cheques,

Issuer Bank

Select the bank that is issuing the post dated Cheques.

Bulk Transaction Reference Number

Specify the bulk transaction number that is used in transactions.

For detailed field explanation on End Point & Routing Number, refer to the Clearing User Manual.

The clearing details are needed only for External type PDCs.

Discount/Purchase details

Operation

Select the operation from the adjoining drop-down list. The available options are:

- Purchase- Select this option if the Activation date is current date and when selected, CPUR event will be fired.
- Discount - Select this option if the Activation date is future date and when selected, the event CDIS will be fired.

A validation will be done for the operations while saving the PDC transaction.

Amount

Specify the Purchase / discount amount. The full amount of the PDC will be the discount amount.

Cheque Status

Select the status of the cheque from the adjoining drop-down list.

The available options are:

- Normal – This is a normal cheque which is not discounted / purchased. For this you should choose the 'null' option.
- Discounted – This status is set to Discounted, when the operation is selected as Discount
- Purchased - This status is set to Purchased, when the operation is selected as Purchase
- Collection – When a normal cheque launched for collection (Activation of PDC)
- Collection after Discount - When a Discounted cheque launched for collection (Activation of PDC)
- Collection after Purchase - When a Purchased cheque launched for collection (Activation of PDC)
- Returned – When the cheque is dishonored/rejected, the status of the PDC would be updated to 'Returned '
- Passed - When the status of the funds is marked as collected, the status of the PDC will be updated as 'Passed'.
- Pullback – When the pullback operation is performed the cheque status will be Pullback.

Interest Computation Dates

Select the appropriate dates for interest computation from the adjoining list.

From date

Select the date from which the interest computation has to start, from the adjoining calendar button. These details are allowed only for the CDIS/CPUR event.

To date

Select the date till which the interest should be collected for discount, from the adjoining calendar button .It is arrived by adding the days from the date of discounting till the activation date + number of float days of customer value date defined in the ARC maintenance for the clearing product defined for a PDC product.

Charge Payable Details

You need to enter the following details for the processing of charges for the PDC:

Charge Branch

Select the branch in which the charge payable account is maintained.

Status

Indicate the current status of the PDC by selecting from the following values:

- **U** : Unprocessed
- **A** : Active (Initiated)
- **V** : Reversed
- **L**: Liquidated
- **C** : Cancelled

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

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 Charge 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 this User Manual.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Purpose

You have the option of specifying the purpose for which the PDC is issued. This is for information only.

Currency

Specify the currency in which the charge should be calculated.

Activation Date

Enter the date on which the PDC becomes a normal Cheque, that is, the maturity date of the PDC or the loan linked to PDC. Therefore, this can also be viewed as the value date of the normal Cheque. The value that you enter here is validated as per the holiday treatment maintained at the PDC product level. This date should be greater than or equal the current date & less than the end date specified for this PDC product.

Location of Cheque

Specify the location where the PDCs are held till activation. This is for reporting purposes only.

Actions allowed in the PDC Online screen

- **Add**: Entering details of a new PDC
- **Unlock**: Changing details of an unprocessed PDC. You can only modify an unauthorized and unprocessed PDC. If, during modification, you change the amount, activation date, currency, remitter account number or charge payable details, then the contingent entries passed during initiation gets deleted and new entries are passed based on the modification done.
- **Delete:** Deleting a PDC prior to its first authorization
- **Reverse**: Reversing a PDC that has been liquidated. Contingent entries passed for the PDC are reversed.
- **Cancellation:** Cancelling a PDC that is active but has not been liquidated. The accounting entries specified for the cancellation event are passed.

Limits Tracking

Limits Tracking required

If Limits tracking is enabled at product level then this box will be displayed as checked. This is defaulted from the product and you are allowed to change it. For Discounted and Purchase operations limits tracking should be checked.

The system will perform the following validations for limit tracking while saving the PDC transaction.

- If operation is discount and beneficiary belongs to other branch and Limit tracking is not selected, the system displays an override message as ‘Limit tracking is not selected. Is it ok?’.
- If operation is discount and beneficiary belongs to the same branch and Limit tracking is not selected, the system displays an override message as ‘Limit tracking is not selected. Is it ok?’.

Note

Limit utilization will get updated at liability level, Drawer level and for drawer + customer level.

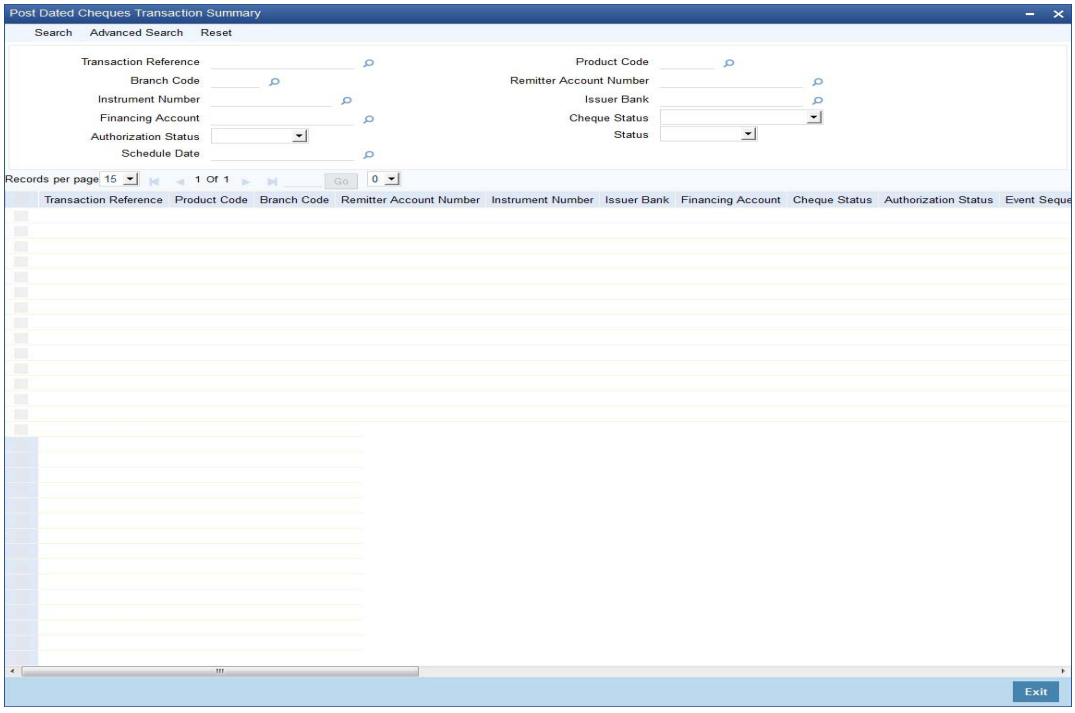
Limit tracking for customer will be tracked against limit line captured in ‘Customer Cheque Discounting’ screen.

Limit tracking for drawer would be tracked against the overall limit for the Liability id captured at ‘Drawer Maintenance’ screen.

Limit tracking for drawer +customer combination is tracked against the line id captured at ‘Customer Cheque Discounting’ screen.

15.3.2 Viewing Post Dated Cheques Transaction Input summary

You can invoke the ‘Post Dated Cheques Transaction Input’ summary screen by typing ‘PDSTRONL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Transaction reference
- Branch Code
- Instrument Number
- Financing Account
- Authorization Status

- Schedule Date
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Status

Note

Specify the Beneficiary account branch in the branch code field.

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

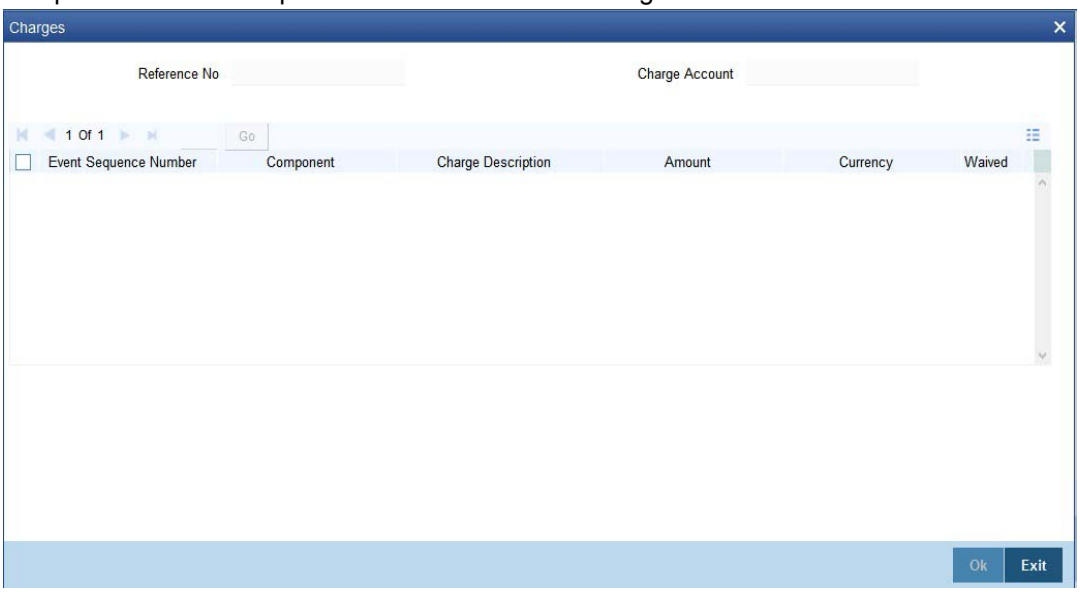
System displays the following details pertaining to the fetched records:

- Transaction reference
- Branch Code
- Instrument Number
- Financing Account
- Authorization Status
- Schedule Date
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Event Sequence Number
- Source Code
- External Reference Number
- Clearing Product
- Routing Number
- End Point
- Issuer Branch
- Purpose
- Remarks
- Status

15.3.2.1 Charges Button

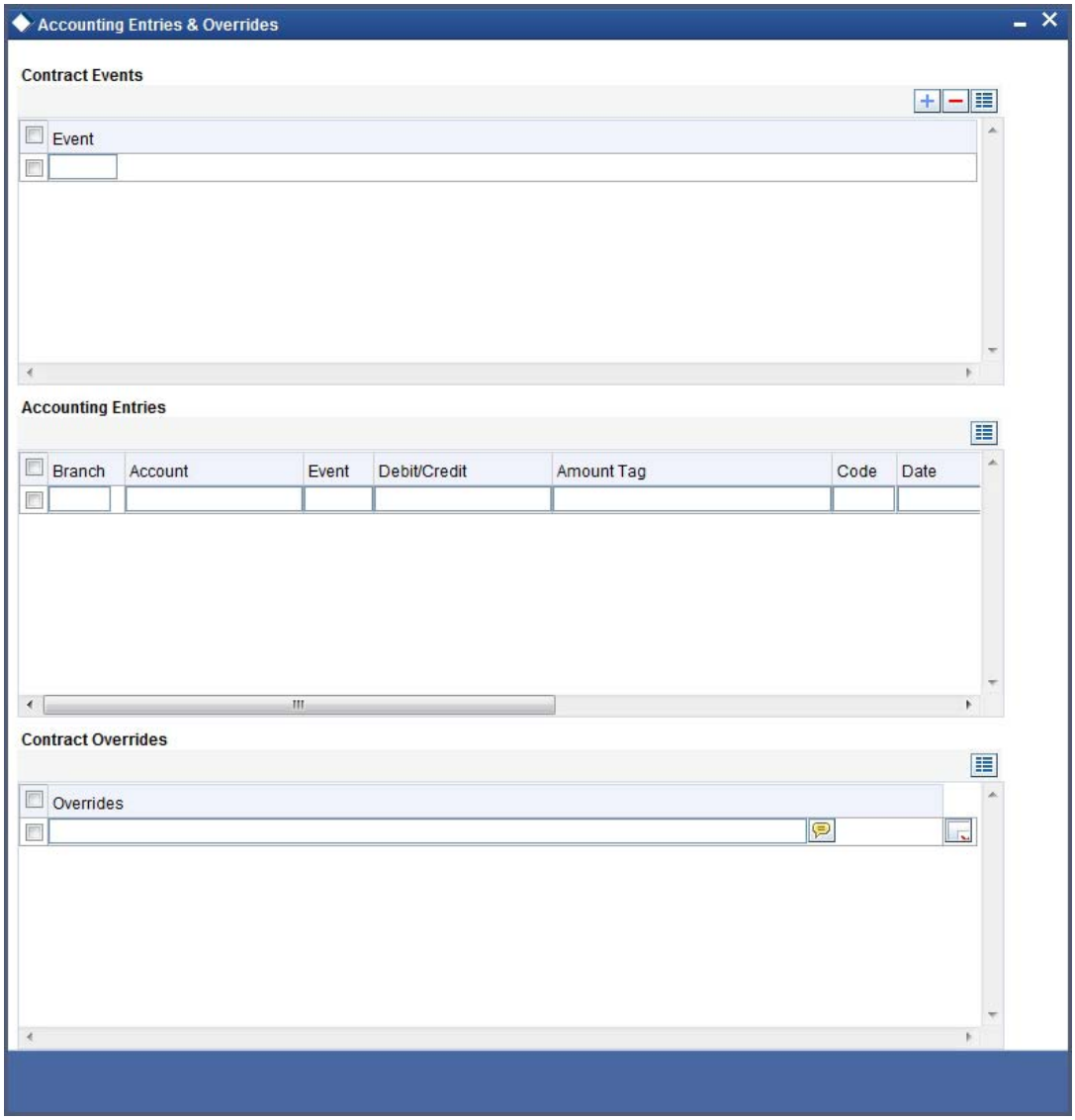
Charge parameters specified for a particular product default for the individual PDCs entered under that product.

You can view these charges for individual PDCs. Click ‘Charges’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Charge Details’ sub-screen.



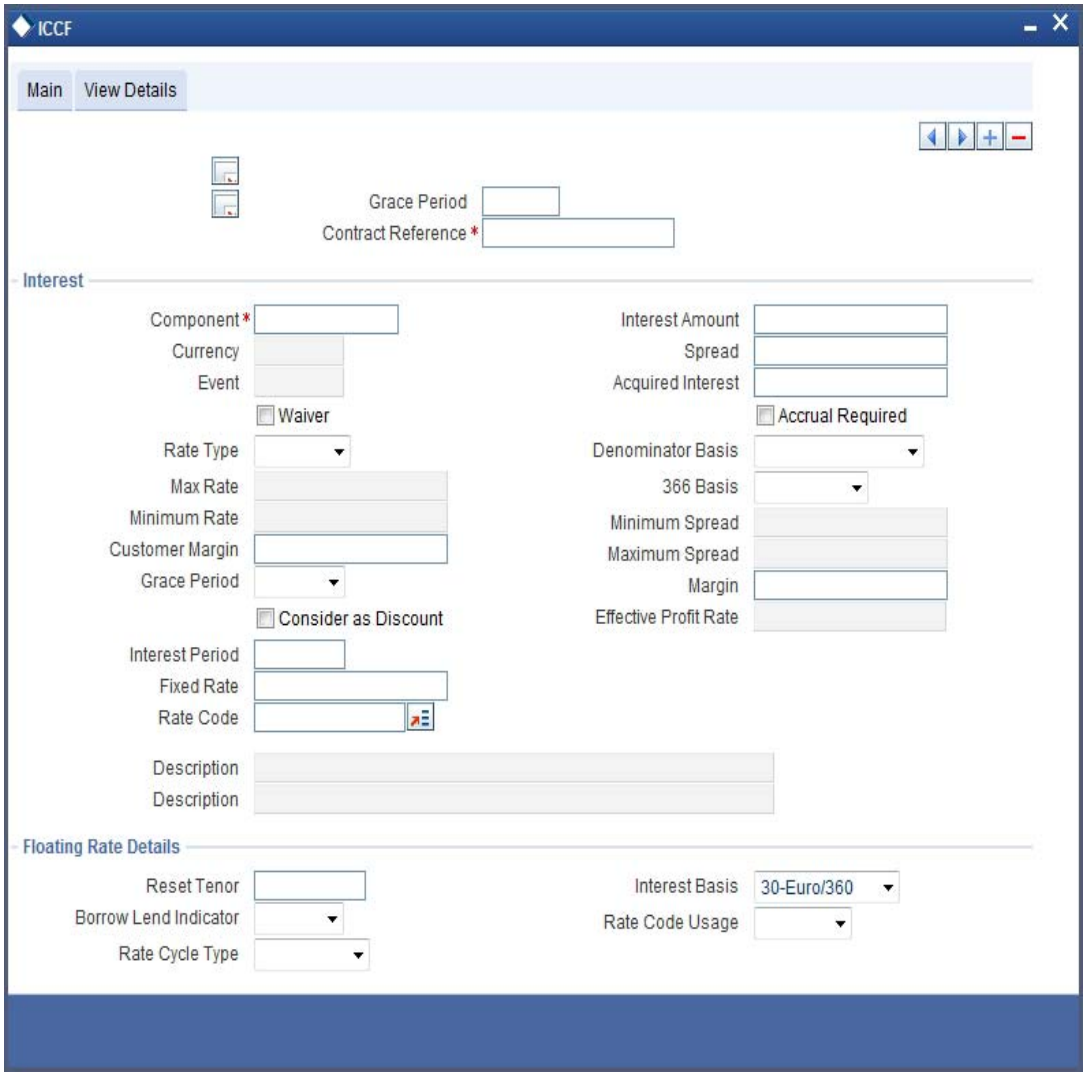
15.3.3 Accounting Entries Button

Click ‘Accounting Entries’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Accounting Entries’ sub-screen. You can view the accounting entries and overrides specified for the individual PDCs.



15.3.4 ICCF Details Button

Click the ‘ICCF Details button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘ICCF Details’ sunscreen.

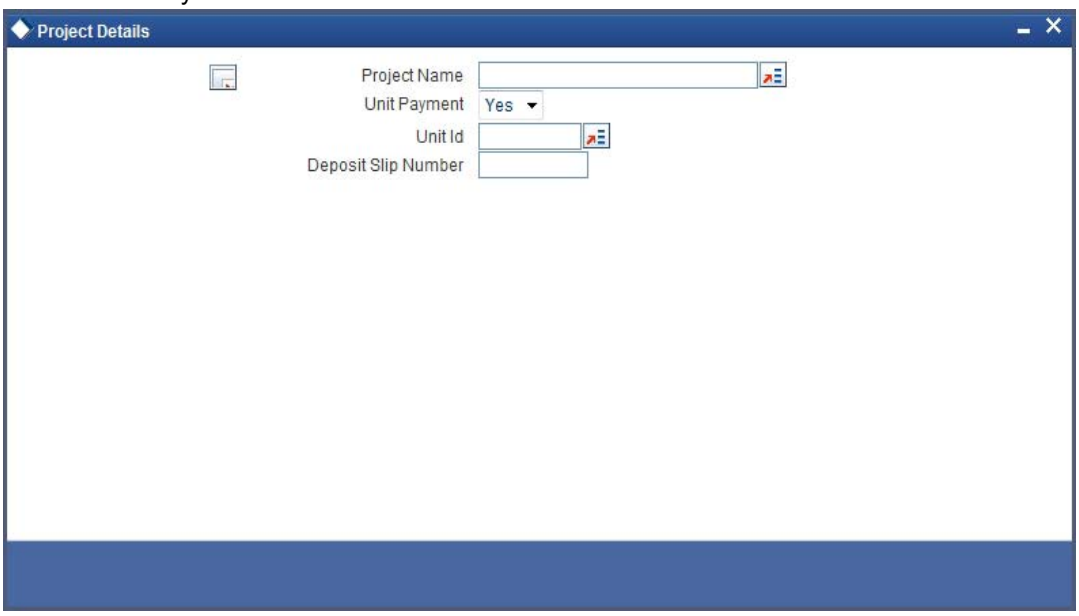


The following fields are displayed here:

- Grace Period
- Contract Reference Number
- Component
- Currency
- Event
- Rate Type
- Maximum Rate
- Minimum Rate
- Customer Margin
- Interest Periods
- Fixed Rate
- Rate Code
- Description
- Interest Amount
- Spread

15.3.5 Project Details Button

Click the ‘Project Details’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Project Details’ screen. You will have to capture project details in this screen only if the beneficiary account is 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.

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

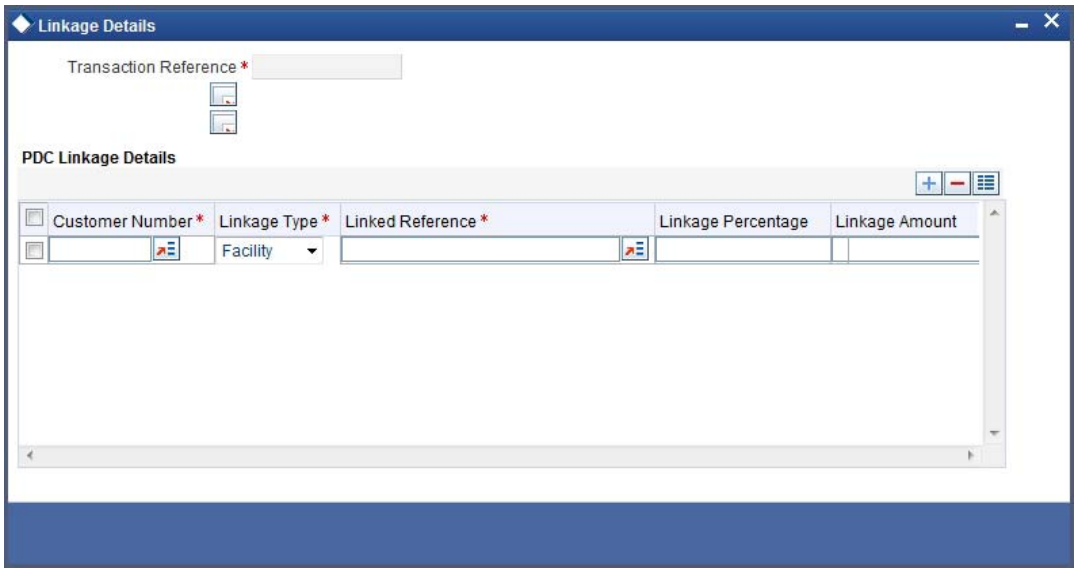
Specify the unit ID of the project. This field will be enabled only if you have selected ‘Yes’ against ‘Unit Payment’. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

15.3.6 Limits Button

Click the ‘Limits’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Linkage Details’ screen. You can capture multiple credit lines in this screen.



Specify the following details:

Customer Number

Specify the customer number. The adjoining option list displays all the valid customer names maintained in the screen. You can choose the appropriate one.

Linkage Type

Specify the linkage type from the adjoining drop-down list. The list displays the following values:

- Facility (credit line)
- Pool
- Collateral

Linked Reference

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as ‘Facility’ then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as ‘Pool’ then you have to enter collateral pool code in the Linkage reference number field.
- If you have selected linkage type as ‘Collateral’ then you have to enter collateral code in the Linkage reference number field.

Linkage Percentage

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

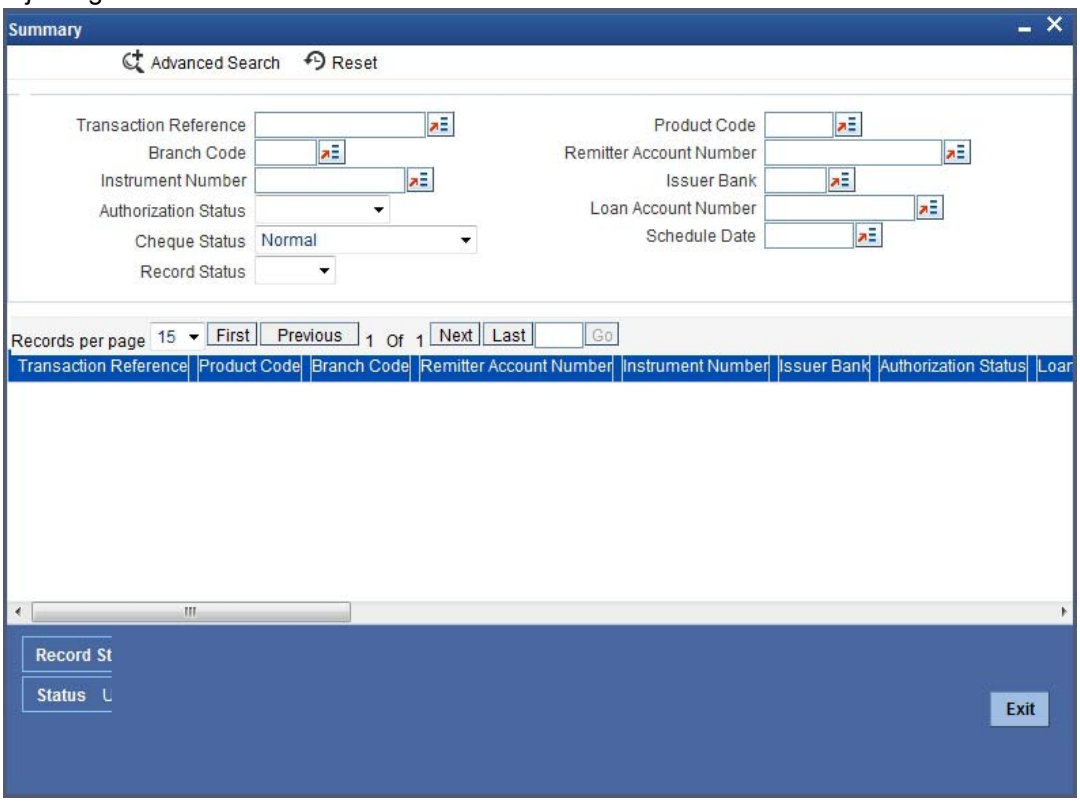
The total sum of ‘Percentage of Contribution’ should be equal to 100%, excluding the line for joint venture customers. If the total sum is not equal to 100%, then the system will raise an error message as “‘Sum total of Limits Percentage should be 100”.

Linkage Amount

The system displays the amount contributed for the credit line.

15.3.7 Viewing Summary of Post Dated Cheques Transaction

You can query, view and delete the transaction details of the post dated cheques in the 'Post Dated Cheques Transaction Summary' screen. You can invoke this screen by typing 'PDSONLIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on post dated cheques based on any one or all of the following criteria:

- Transaction Reference Number
- Branch Code
- Instrument Number
- Loan Account Number
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Schedule Due Date

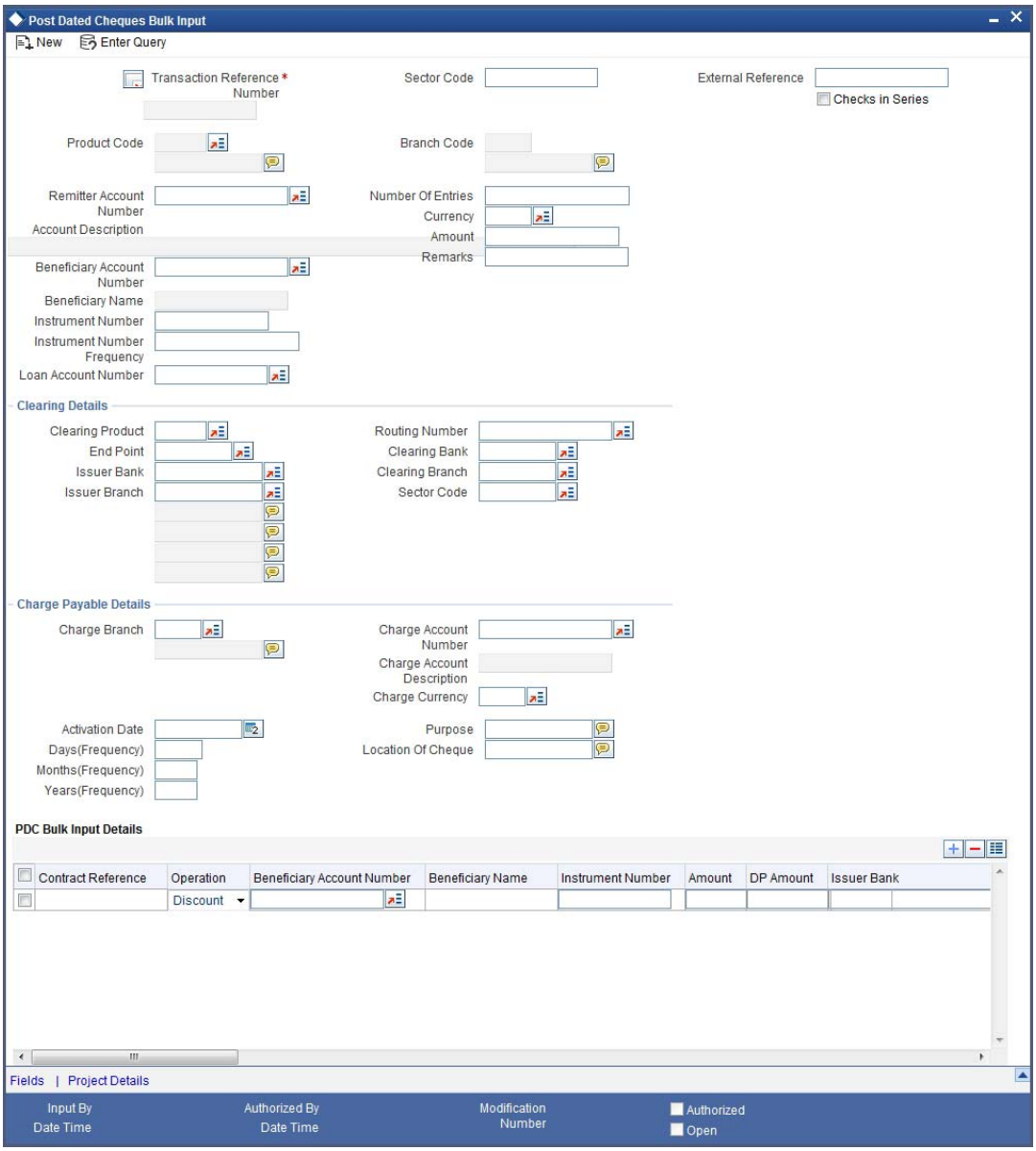
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Transaction Reference Number
- Event Sequence Number
- Source Code
- External Reference
- Product Code
- Branch Code
- Remitter Account Number

- Beneficiary Account Number
- Instrument Number
- Currency
- Amount
- Value Date
- Clearing Product
- Routing Number
- End Point
- Issuer Bank
- Issuer Branch
- Purpose
- Activation Date
- Location of Cheque
- Record Status
- Status
- Loan Account Number
- Remarks

15.3.8 Bulk Input of Post Dated Cheques

Oracle FLEXCUBE allows bulk inputs of PDCs with different due dates. You can invoke the 'Post Dated Cheques Bulk Input' screen by typing 'PDDBLKIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The fields in this screen are the same as those in the 'Post Dated Cheques Transaction Input' screen mentioned above. Additionally, you have to specify the number of instruments, the instrument number frequency and the activation date frequency, i.e., the frequency with which the PDCs fall due - in days, months and years.

Check in Series

Check this box to enable bulk input of post dated cheques. If this box is not checked, you have to enter the individual details of the cheque for the same clearing product and currency. If you check this box, you can specify project details in the 'Project Details' screen.

Note

Check in series is supported only when instrument number mask is maintained as numeric.

Refer the section 'Specifying Project Details' in this User Manual for details about the 'Project Details' screen.

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 or Beneficiary Account Number field or Charge 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 this User Manual.

Bulk Input Details

You can input bulk number of cheques even if it is drawn on different accounts and different amounts here.

The following details are captured here:

Operation

Select the operation from the adjoining drop-down list. The available options are:

- Purchase- Select this option if the Activation date is current date and when selected, CPUR event will be fired.
- Discount - Select this option if the Activation date is future date and when selected, the event CDIS will be fired.

A validation will be done for the operations while saving the PDC transaction

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Branch Code

Specify the code for the branch that has issued the post dated cheques. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system i.e both current branch code and other branch codes.

Beneficiary Account Number

Specify the Beneficiary account number in favour of which the PDC is drawn. Alternatively you can select the beneficiary account number from the option list. The list displays all valid beneficiary account number maintained in the system for the specified branch code .

Beneficiary Name

The system displays the name of the specified beneficiary based on the details maintained at 'Customer Maintenance' level.

Instrument Number

Specify the PDC number. If PDC type is External, this number should be unique for the given clearing branch and bank.

Amount

Specify the amount of the PDC.

Account Number

Specify the loan account number linked to the PDC. The adjoining option list displays all valid account numbers maintained in CL, MO and LE modules of Oracle FLEXCUBE. You can choose the appropriate one.

For this loan account, if the customer pays an advance instalment or makes an early settlement, the system will delete the outstanding cheques. A report of such cancelled cheques is generated on a daily basis.

Remarks

Specify the reason for cancellation of post dated cheque.

DP amount

Specify the discount amount. The full amount of the PDC will be the discount amount.

Issuer Bank

Specify the name of the bank of the issuer.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Activation Date

Specify the date of activation of PDC.

Purpose

Specify the purpose for which the PDC is issued. This is for information only.

Location of Cheque

Specify the location where the PDCs are held till activation. This is for reporting purposes only.

Charge Branch

Select the branch in which the charge payable account is maintained.

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at ‘Customer Account Maintenance’ level.

Charge Currency

Specify the currency in which the charge should be calculated.

User Reference

Specify the user reference number. This is a mandatory field.

Cheque Value Date

Specify the value date on which the cheque is issued.

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.

Schedule Date

Select the due date of the schedule from the adjoining option list. The list displays all the future dated unpaid schedule of the loan account for which the debit settlement mode of the component is PDC.

Deposit Slip Number

Specify the deposit slip number for the payment.

If you enter the fields, instrument number frequency, no of entries for a bulk input where the check in series flag is not selected, an error would be thrown on saving.

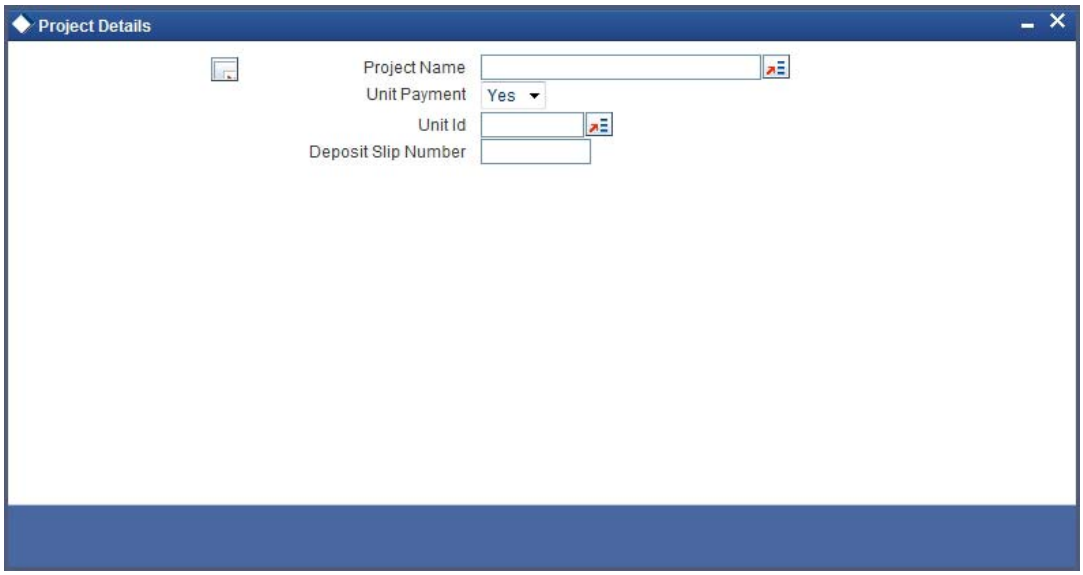
You will be able to upload bulk cheque transactions using file upload.

Once you have entered all the details and saved the contract, individual PDC contracts are created based on the activation date and instrument number frequency you have specified for the bulk input. The individual contracts become active when you authorize the bulk input, and can be viewed through the PDC contract online screen.

The actions allowed in this screen are Add and Delete. Delete is allowed only before authorization. Other actions are performed on individual PDCs through the PDC Online screen as explained above.

15.3.9 Project Details Button

Click the 'Project Details' button in the 'Post Dated Cheques Bulk Input' screen to invoke the 'Project Details' screen. You will have to capture project details in this screen only if the beneficiary account is 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.

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

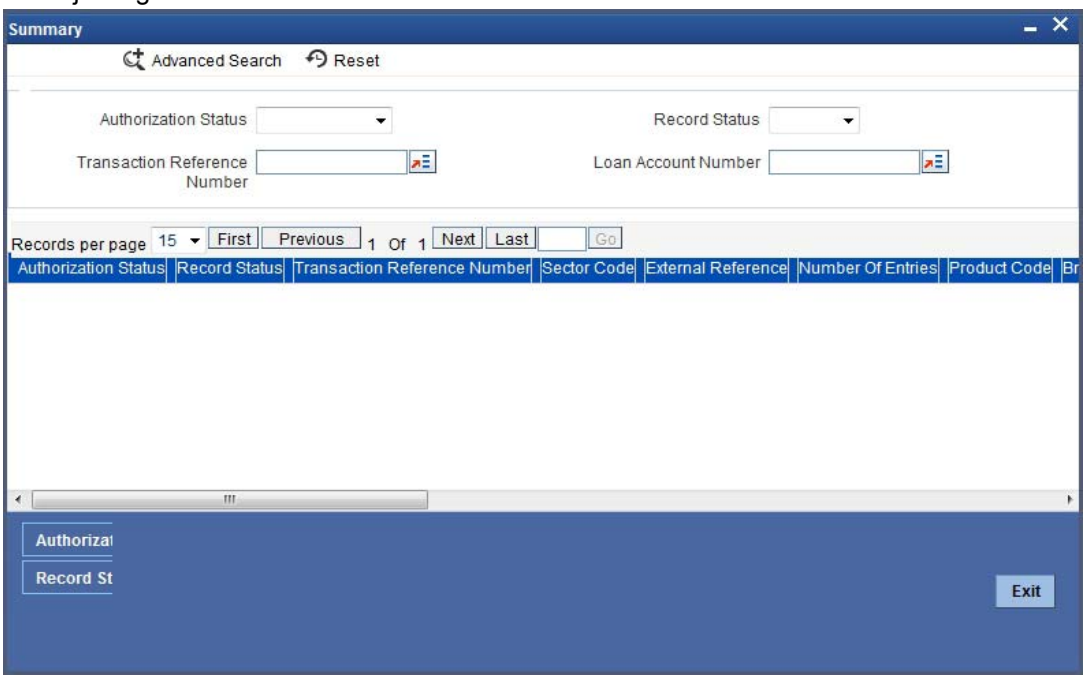
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

15.3.10 Viewing Post Dated Cheques Bulk Input Summary

You can query, view and delete the transaction details of the post dated cheques bulk inputs in the 'Post Dated Cheques Bulk Input Summary' screen. You can invoke this screen by typing 'PDSBULKI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on post dated cheques transaction details based on any one or all of the following criteria:

- Authorization Status
- Transaction Reference Number
- Record Status

- Loan Account Number

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
- Transaction Reference Number
- Sector Code
- External Reference
- Number of Entries
- Product Code
- Branch Code
- Remitter Account Number
- Beneficiary Account Number
- Instrument Number
- Currency
- Issuer Bank
- Issuer Branch
- Charge Branch
- Charge Account Number
- Charge Currency
- Account Number
- Remarks
- Processing of PDCs that you have entered

Oracle FLEXCUBE initiates unprocessed PDCs as per product definition on authorization. The status for the PDCs is set to ‘Active’ and contingent entries are passed.

15.4 Other Operations on PDCs

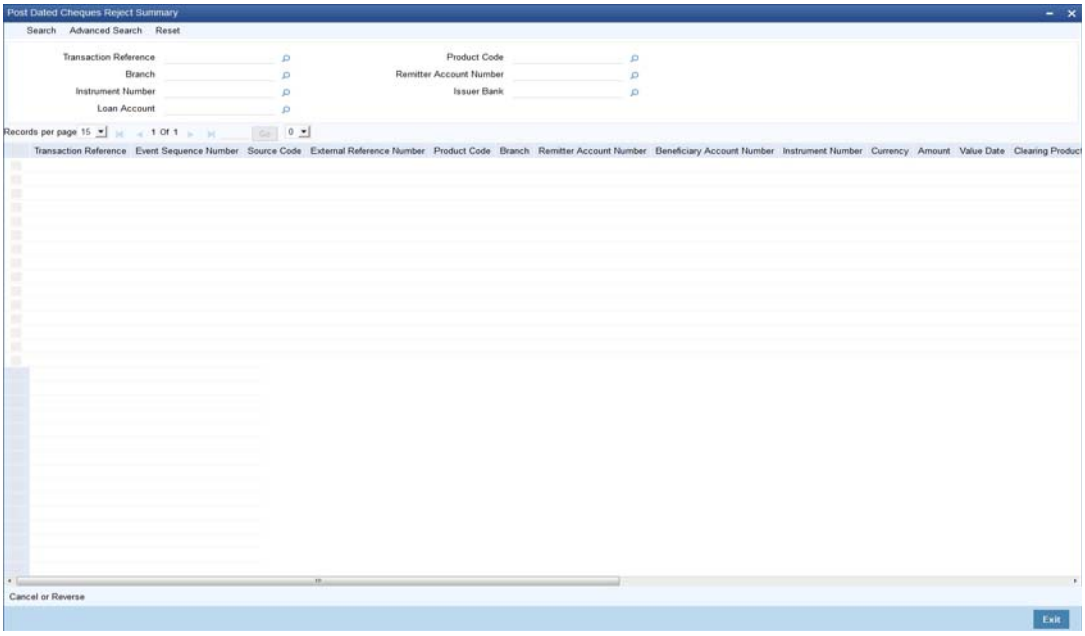
This section contains the following topics:

- Section 15.4.1, "Cancellation and Reversal of PDCs"
- Section 15.4.2, "Liquidation of PDCs"
- Section 15.4.3, "Return of Post Dated Cheque"
- Section 15.4.4, "Re-Presentation of Post Dated Cheque"

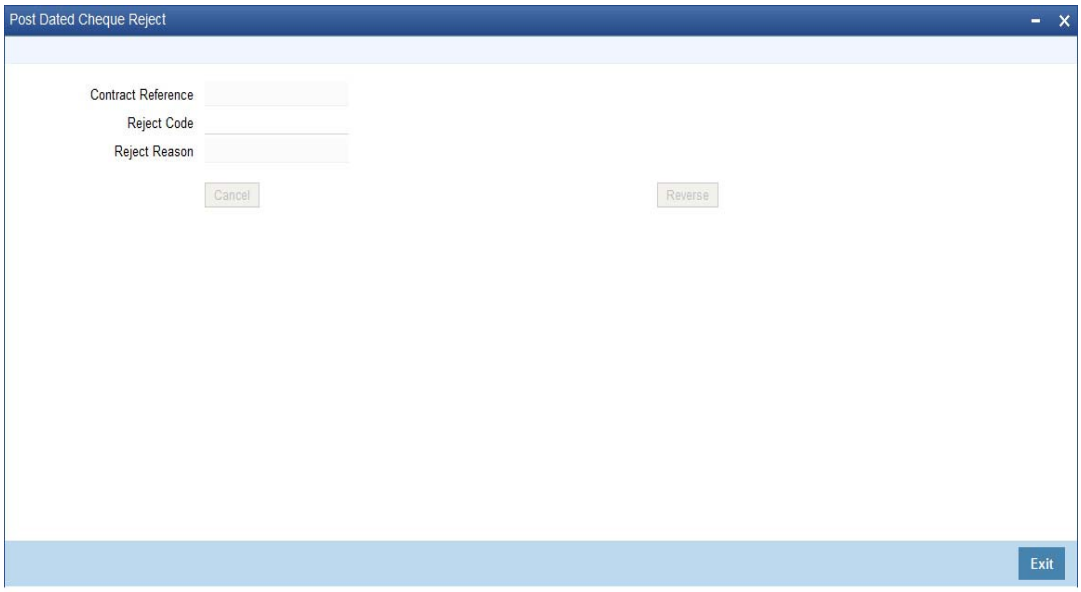
15.4.1 Cancellation and Reversal of PDCs

An active PDC can be cancelled before liquidation. You can cancel a post dated cheque using ‘Post Dated Cheques Reject’ screen. Invoke ‘Post Dated Cheque Reject Summary’ screen by

typing ‘PDSONREJ’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can set the required parameters and search the records. Select the record that you wish to reverse or cancel. Further, click ‘Cancel or Reverse’ button.



You can specify the following details:

Contract Reference

The system displays the reference number of the post dated cheque transaction.

Reject Code

Specify the code that identifies the reason for cheque rejection/ cancellation. The option list displays all valid reject codes maintained in the system. Choose the appropriate one.

Reject Reason

Based on the reject code selected, the system displays the reason for rejection/ cancellation.

To cancel the cheque, click ‘Cancel’ button. To reverse the cheque, click ‘Reverse’ button.

On cancellation, the accounting entries you defined for the CANL event are passed.

After the PDC has been liquidated, you also have the option to reverse it, by selecting 'Reverse' from the Actions menu in the Application toolbar or clicking reverse icon. All accounting entries passed for the PDC will be reversed.

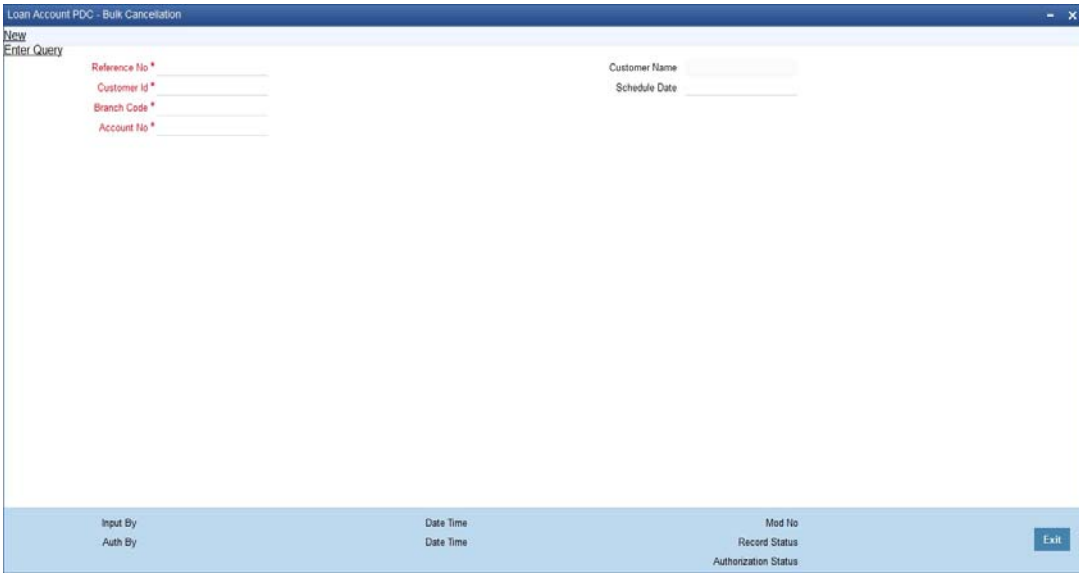
Oracle FLEXCUBE cancels the outstanding PDCs that are linked to loan after the prepayment of the loan. If you want to cancel the PDC after the partial prepayment, you will have to cancel manually through the 'Post Dated Cheque Transaction Input' screen. If you want to reverse the prepayment and authorization, you will have to manually link the cancelled loan payment through 'Post Dated Cheque Transaction Input' screen.

Note

The system will generate advices when the PDC is cancelled. This advice contains the message type 'PD_PDC_CAN' with 'PD' module.

15.4.1.1 Bulk Cancellation of PDCs

The system can cancel all the post dated cheques of the loan account whose Schedule due date is greater than the Schedule date entered in the screen and which are yet to be sent for collection. You can cancel the PDCs using the 'Loan Account PDC – Bulk Cancellation' screen. You can invoke this screen by typing 'PDDBULKC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

Reference No

The system displays the Reference Number of the transaction.

Customer Id

Select the Customer Id from the adjoining option list.

Customer Name

The system displays the Customer Name of the selected customer id.

Schedule Date

Specify the Schedule date.

Account No

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 No 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 this User Manual.

15.4.2 Liquidation of PDCs

PDCs that have reached or are past their activation date are liquidated as part of beginning-of-day batch process in Oracle FLEXCUBE. For PDCs with 'Active' status, the system performs the following actions on liquidation:

- Reverse contingent entries if any were passed
- Update status to Liquidated
- Log the instrument with Clearing, if necessary
- Call Accounts Rates Charge (ARC) upload to create a Cheque deposit transaction as per the ARC product set up for the PDC.
- Failed transactions are logged as exceptions

An active PDC can also be manually liquidated, on or after its activation date. To manually liquidate a PDC, select 'Liquidate' in the Application toolbar or click liquidate icon.

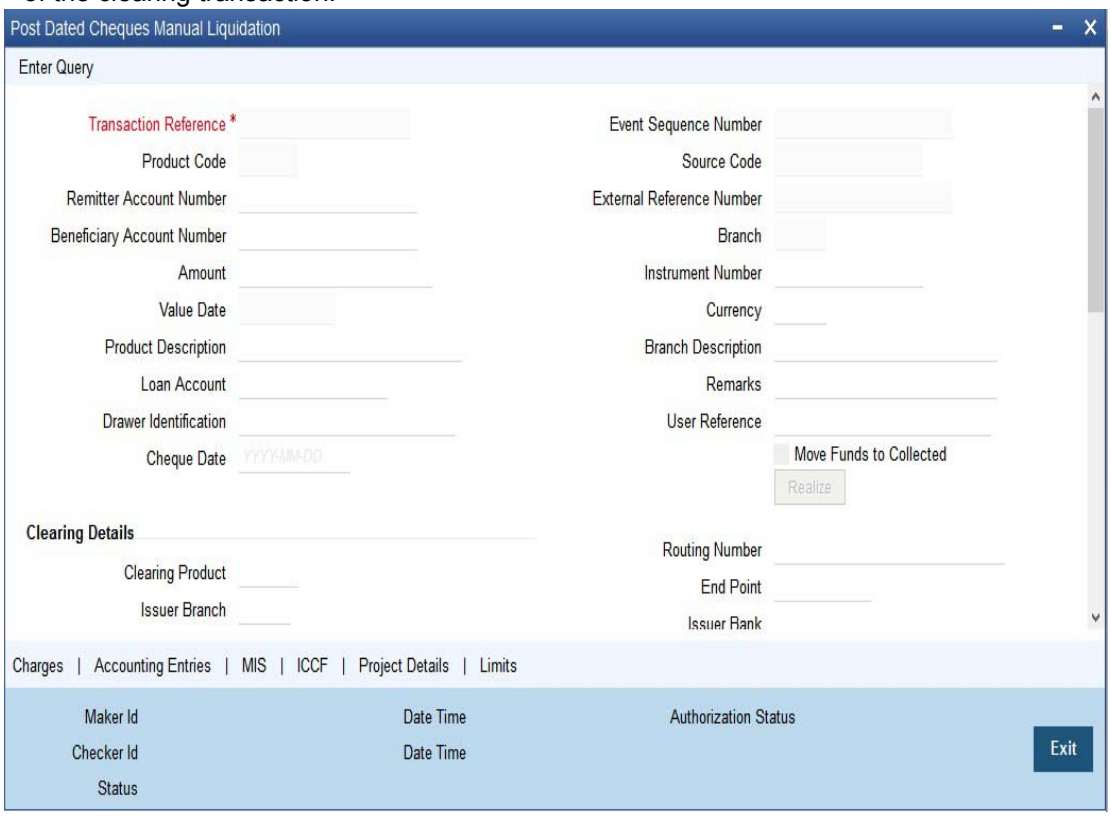
15.4.2.1 Manual Realization of PDCs

There are two possible ways of PDC realization based on the product setup:

- Auto Realization
- Manual Realization – For early/late realization

You can invoke the 'Post Dated Cheques Manual Realization' screen by typing 'PDDMNLIQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow

button. PDC Manual Realization is query screen where you can enter the ‘Reference number’ of the clearing transaction.



You can initiate the movement of funds to collect manually and can enter the ‘Reference number’ of the clearing transaction.

Transaction Reference Number

Specify the Transaction Reference Number of the post dated cheque.

Product Code

From the option list of product codes that you have created in the Product Definition screen, specify the PDC product code that has to be used for the Cheque.

Remitter Account Number

This is the account which has to be debited for clearing the Cheque. Depending on the PDC type, you can select the following values for the remitter account:

- If the PDC type is ‘Own A/c PDC’, the remitter account should be a valid customer account
- If the PDC type is ‘PDC issued by the bank’, the remitter account can either be a GL or Nostro account
- If the PDC type is ‘External PDC’, the remitter account should be a valid GL

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 this User Manual.

Beneficiary Account Number

This is the number of the account, in favor of which the PDC is drawn. If the customer draws a PDC on his account for depositing into another account held in your bank, then you can

enter the beneficiary account number here. The beneficiary account can either be a valid customer account or a valid GL.

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 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 this User Manual.

Amount and Currency

From the option list, select the currency in which the PDC is denominated. Also specify the amount of the PDC.

Value Date

Specify the date on which the PDC was deposited.

Loan Account Number

Specify the unique loan account number. Alternatively, you can select the loan account number from the option list. The list displays all valid loan account number for the current branch.

Drawer Identification

Specify a drawer Id here.

Cheque Date

Specify the date on which the cheque is issued.

User Reference

Specify the user reference number. This is a mandatory field.

Remarks

Specify the explanation for the cancellation of post dated cheque.

Event Sequence Number

Specify the event sequence number for processing a post dated cheque.

Source Code

Specify the source code for processing a post dated cheque.

Branch Code

Specify the code for the branch that has issued the post dated cheques. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system i.e both current branch code and other branch codes

External Reference Number

Specify the external reference number while processing a post dated cheque.

Instrument Number

This is the PDC number. If PDC type is External, this number should be unique for the given clearing branch & bank.

Clearing Details

In the fields provided, enter / select the:

Clearing product

Select the product that is ready for clearing.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Clearing Bank

Select the bank that is clearing the post dated Cheques issued.

Clearing Branch

Select the branch that is clearing the post dated Cheques issued.

Sector Code

Select the code of the sector that is processing the post dated Cheques,

Issuer Bank

Select the bank that is issuing the post dated Cheques.

Bulk Transaction Reference Number

Specify the bulk transaction number that is used in transactions.

For detailed field explanation on End Point & Routing Number, refer to the Clearing User Manual.

The clearing details are needed only for External type PDCs.

Charge Payable Details

You need to enter the following details for the processing of charges for the PDC:

Charge Branch

Select the branch in which the charge payable account is maintained.

Status

Indicate the current status of the PDC by selecting from the following values:

- U - Unprocessed
- A - Active (Initiated)
- V - Reversed
- L - Liquidated
- C - Cancelled

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

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 Charge 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 this User Manual.

Purpose

You have the option of specifying the purpose for which the PDC is issued. This is for information only.

Currency

Specify the currency in which the charge should be calculated.

Move funds to be collected

Check this box to trigger the realization of funds to customer account manually.

Check this box only when the funds are not in collected stage and when the cheque status is not rejected. Checking this field in any other scenarios, will throw an error while saving.

Drawer ID

Specify the drawer Id. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one.

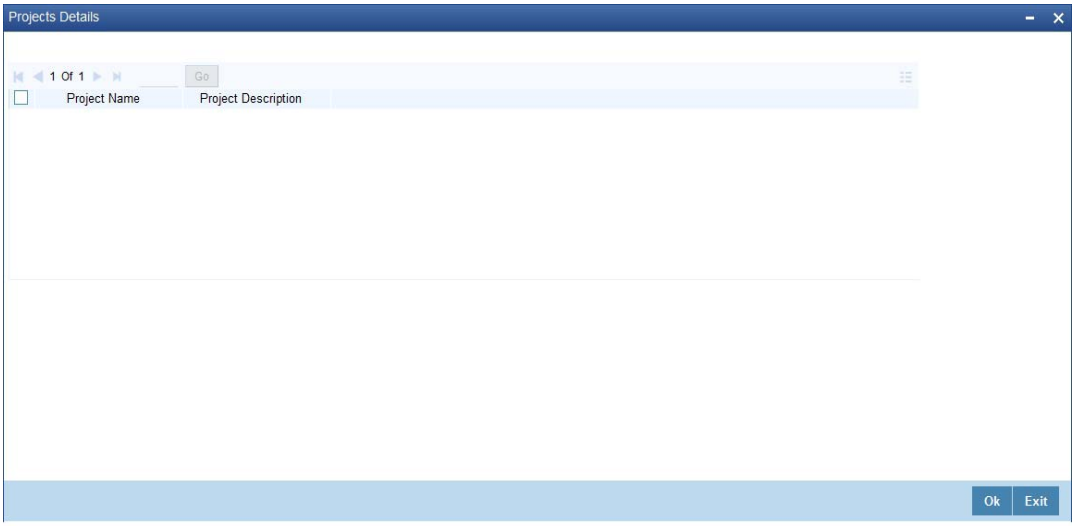
Also if you enter the fields, instrument number frequency, no of entries for a bulk input where the check in series box is not selected, an error will be thrown while saving.

The following operations are also allowed for this screen after the query operation.

- Unlock
- Save
- Authorization
- Unlock: Changing details of an unprocessed PDC. You can only modify an unauthorized and unprocessed PDC. If, during modification, you change the amount, activation date, currency, remitter account number or charge payable details, then the contingent entries passed during initiation gets deleted and new entries are passed based on the modification done.

15.4.2.2 Project Details Button

Click the ‘Project Details’ button in the ‘Post Dated Cheques Manual Liquidation’ screen to invoke the ‘Project Details’ screen. You will have to capture project details in this screen only if the beneficiary account is 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.

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

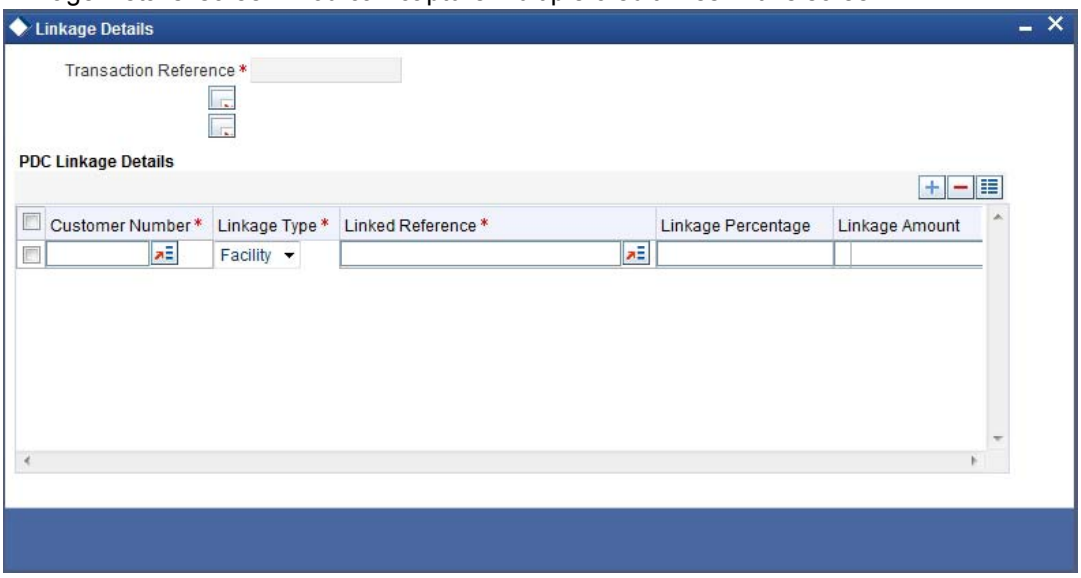
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

15.4.2.3 Limits Button

Click the 'Limits' button in the 'Post Dated Cheques Manual Liquidation' screen to invoke the 'Linkage Details' screen. You can capture multiple credit lines in this screen.



Specify the following details:

Customer Number

Specify the customer number. The adjoining option list displays all the valid customer names maintained in the screen. You can choose the appropriate one.

Linkage Type

Specify the linkage type from the adjoining drop-down list. The list displays the following values:

- Facility (credit line)
- Pool
- Collateral

Linked Reference

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as 'Facility' then you have to enter facility code in the Linkage reference number.

- If you have selected linkage type as ‘Pool’ then you has to enter collateral pool code in the Linkage reference number field.
- If you have selected linkage type as ‘Collateral’ then you have to enter collateral code in the Linkage reference number field.

Linkage Percentage

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

The total sum of ‘Percentage of Contribution’ should be equal to 100%, excluding the line for joint venture customers. If the total sum is not equal to 100%, then the system will raise an error message as “Sum total of Limits Percentage should be 100”.

Linkage Amount

The system displays the amount contributed for the credit line.

15.4.3 Return of Post Dated Cheque

When a financed PDC cheque is returned from clearing, the system will trigger ‘RETN’ event at PDC. When Create loan field in the ‘Post Dated Cheques Product Preference’ screen is not checked, then when a cheque is returned from the clearing, the system will process the debit from the past due account maintained in the ‘Customer cheque Discounting Maintenance Screen’. During return if limits are maintained then utilization will be updated.

When Create loan field is checked, and when a financed PDC cheque is returned from clearing then the cheque status will be updated as ‘Returned’ and system will create loan.

Following validations will be performed if Create loan field is checked:

- If Verify balance option is selected and Loan amount option is selected as Instrument amount, then the system will verify the available balance of the customer to the extent of instrument amount. And if the available balance is sufficient, the system will not create loan and debits the customer account to recover the instrument amount. If the available balance is not sufficient, then the system will debit the customer account to the extent of available balance and will create loan for the remaining Instrument amount.
- If verify balance option is selected and Loan amount is selected as total outstanding amount, then the system will verify the available balance of the customer to the extent of total outstanding amount. And if the available balance is sufficient, the system will not create loan and debits the customer account to recover the total outstanding amount. If the available balance is not sufficient, then the system will debit the customer account to the extent of available balance and will create loan for the remaining Total outstanding amount.
- If without verify option is selected and Loan amount option is selected as Instrument amount, then the system will create loan for instrument amount without verifying the available balance.
- If without verify option is selected and Loan amount option is selected as Total outstanding amount, then the system will create loan for Total outstanding amount without verifying the available balance.

During Loan creation:

- The system will pass ‘PDE Account’ as debit settlement account to the loan module. This will be used as settlement account during loan repayment.

- The system will pass ‘BRIDGE GL’ as credit settlement account to the loan module. This will be used as credit account during loan disbursement.

15.4.4 Re-Presentation of Post Dated Cheque

User can re-present a post dated cheque that is returned or bounced. The system supports re-presentation of cheques when returned.

15.5 Events and Accounting Roles

This section contains the following topics:

- Section 15.5.1, "Events"
- Section 15.5.2, "Amount Tags"
- Section 15.5.3, "Accounting Roles"
- Section 15.5.4, "Event-wise Accounting Entries"
- Section 15.5.5, "Discounted cheque, Advance Charge collection, with Accrual"
- Section 15.5.5, "Discounted cheque, Advance Charge collection, with Accrual"
- Section 15.5.6, "Discounted, Advance charge collection, without Accrual"
- Section 15.5.7, "Discounted, Arrear charge collection, with Accrual"
- Section 15.5.8, "Discounted, Arrear charge collection, without Accrual"
- Section 15.5.9, "Purchase"

This section has event-wise accounting entries for PDC module of Oracle FLEXCUBE.

15.5.1 Events

The following is an exhaustive list of events that can take place during the lifecycle of a PDC. In the subsequent paragraphs we shall examine the accounting entries for the various events listed below:

Module	Event Code	Event Description
PD	ACCR	Accrual of PDC
PD	CANL	Cancellation of PDC
PD	CDIS	Discounting of PDC.
PD	CPUR	Purchase of PDC
PD	INIT	Initiation of PDC
PD	LIQN	Liquidation of PDC
PD	PULL	Pull back of PDC

Module	Event Code	Event Description
PD	RADJ	Relalization of PDC
PD	RETN	Returning of PDC

15.5.2 Amount Tags

Representative set of amount tags are listed below:

Module	Amount Tags	Description
PD	PD_TAG	Instrument Amount
PD	PD_LIQN	PDC Liquidation
PD	PD_CAN	PDC Cancellation Amount Tag for Charges
PD	PD_CHG_TAG	PDC Amount Tag for Charges
PD	PD_LOAN_TAG	Loan Amount
PD	PD_RETN_TAG	PDC Return Amount
PD	PCNEWCL_DISC	PDC New Chrg
PD	PCNEWCL_LIQD	PDC New Chrg
PD	PCNEW-CL_PREM	PDC New Chrg
PD	PCOLDCL	PDC LIQD CHARGE
PD	PDCHG1	Exec Fees
PD	PDCHRG_DISC	PDC charge
PD	PDCHRG_LIQD	PDC charge
PD	PDCHRG_PREM	PDC charge
PD	PDCH_DISC	PDCH amt
PD	PDCH_LIQD	PDCH amt
PD	PDCH_PREM	PDCH amt
PD	DISCINT_ACCR	
PD	DISCINT_ADJ	
PD	DISCINT_LIQD	
PD	DISCINT_REF	

15.5.3 Accounting Roles

Representative set of accounting roles are listed below:

Accounting Role	Description
BRIDGE_GL	Bridge GL between PDC and Loan
CHECK DISCOUNTING	Check discounting Asset
CLG BRIDGE GL	Clearing Bridge Suspense GL
PAST DUE ACCOUNT	Past Due Account
PDC_BEN	Beneficiary
PDC_CANCELCHG	PDC Charges for Cancellation - Bank Income
PDC_CANLCHGCUST	PDC Charges for Cancellation - Customer Expense
PDC_CHARGE	Charge Income GL
PDC_CHG_CUST	Charge Account
PDC_ISSUE	Contingent Liability
PDC_ISSUE_CONTR	Contingent Asset
PDC_RECEV	Contingent Asset
PDC_RECEV_CONTR	Contingent Liability
PDC_REM	Remitter

15.5.4 Event-wise Accounting Entries

Accounting entries for various events are mentioned in the below table:

Event Code: INIT

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_CHARGE	PD_TAG	C
PDC_CHG_CUST	PD_TAG	D
PDC_ISSUE	PD_TAG	D
PDC_ISSUE_CONTR	PD_TAG	C
PDC_RECEV	PD_TAG	D
PDC_RECEV_CONTR	PD_TAG	C

Event Code: CDIS

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_CHARGE	PDCHG1	C
PDC_CHG_CUST	PDCHG1	D
CHECK DISCOUNTING	PD_TAG	D
PDC_BEN	PD_TAG	C
PDC_BEN	<Component>_LIQD	D
<Component>RIA	<Component>_LIQD	C

Event Code: CPUR

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_BEN	PD_TAG	C
CHECK DISCOUNTING	PD_TAG	D
PDC_CHARGE	PDCHG1	C
PDC_CHG_CUST	PDCHG1	D

Event Code: ACCR

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
<Component>REC	<Component>_ACCR	D
<Component>INC	<Component>_ACCR	C
<Component>INC	<Component>_ACCR	C
<Component>RIA	<Component>_ACCR	D

Event Code: CANL

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
CHECK DISCOUNTING	PD_TAG	C
PDC_BEN	PD_TAG	D
PDC_BEN	PD_TAG	C
<Component>RIA	PD_TAG	D
PDC_ISSUE	PD_TAG	C
PDC_ISSUE_CONTR	PD_TAG	D

Event Code: LIQN

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_RECEV	PD_TAG	C
PDC_RECEV_CONTR	PD_TAG	D
PDC_BEN	PDCH_LIQD	C
PDC_REM	PDCH_LIQD	D
PDC_ISSUE	PD_TAG	C
PDC_ISSUE_CONTR	PD_TAG	D
CLG_BRIDGE_GL	PD_TAG	D
CHECK DISCOUNTING	PD_TAG	C

Event Code: PULL

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PD_PULLINC	PD_CHG_TAG	C

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_BEN	PD_CHG_TAG	D
CHECK DISCOUNTING	PD_TAG	C
PDC_BEN	PD_TAG	D
PDC_ISSUE	PD_TAG	C
PDC_ISSUE_CONTR	PD_TAG	D
<Component>INC	<Component>_LIQD	C
<Component>RIA	<Component>_LIQD	D
PDC_BEN	<Component>_REF	C
<Component>RIA	<Component>_REF	D
PAST DUE ACCOUNT	PD_TAG	C
PDC_BEN	PD_TAG	D

Event Code: RADJ

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr Indicator
PDC_BEN	<Component>_LIQD	D
<Component>RIA	<Component>_LIQD	C
<Component>INC	<Component>_LIQD	C
<Component>RIA	<Component>_LIQD	D

Event Code: RETN

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr
PDC_CHARGE	PD_CHG_TAG	C
PDC_CHG_CUST	PD_CHG_TAG	D
BRIDGE_GL	PD_LOAN_TAG	D
CLG BRIDGE GL	PD_LOAN_TAG	C
PAST DUE ACCOUNT	PD_RETN_TAG	D
CLG BRIDGE GL	PD_RETN_TAG	C
PAST DUE ACCOUNT	<Component>_LIQD	D
<Component>INC	<Component>_LIQD	C

15.5.5 Discounted cheque, Advance Charge collection, with Accrual

Event: CDIS

ACCOUNT_ROLE_CODE	AMT_TAG	Dr/Cr
Check discounted	PD_TAG	Dr
Customer	PD_TAG	Cr
Customer	<Interest comp>_LIQD	Dr
RIA	<Interest comp>_LIQD	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
CHECK DISCOUNTING	PD_TAG	Cr
Customer	PD_TAG	Dr
Income	<Interest comp> _LIQD	Cr
Customer	<Interest comp> _LIQD	Cr
PDC_ISSUE	PD_TAG	Cr
PDC_ISSUE_CONTR	PD_TAG	Dr
Customer	PD_CHG_TAG	Dr
PD_PULLINC	PD_CHG_TAG	Cr

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
RIA	<interestcomp>_Adj	Dr
Income	<interestcomp>_Adj	Cr

Event: ACCR

ROLE	AMT_TAG	Dr/Cr
RIA	<Interest comp> _ACCR	Dr
Income	<Interest comp> _ACCR	Cr

15.5.6 Discounted, Advance charge collection, without Accrual

Event: CDIS

ROLE	AMT_TAG	Dr/Cr
Check discounted	PD_TAG	Dr
Customer	PD_TAG	Cr
Customer	<Interest comp>_LIQD	Dr
RIA	<Interest comp>_LIQD	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
Cheque discounted	PD_TAG	Cr
Customer	PD_TAG	Dr
RIA	<interest comp>_Ref	Dr
Customer	<interest comp>_Ref	Cr
Customer	PD_CHG_TAG	Dr
RIA	<interest comp>_LIQD	Dr
PD_PULLINC	PD_CHG_TAG	Cr
PDC_ISSUE	PD_TAG	Cr
PDC_ISSUE_CONTR	PD_TAG	Dr
Income	<interest comp>_LIQD	Cr
RIA	<interest comp>_LIQD	Dr

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
RIA	<interest comp>_LIQD	Dr
Income	<interest comp>_LIQD	Cr

Event: RADJ

ROLE	AMT_TAG	Dr/Cr
RIA	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

15.5.7 Discounted, Arrear charge collection, with Accrual

Event: CDIS

ROLE	AMT_TAG	Dr/Cr
Cheque discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
Cheque Discounting	PD_TAG	CR
Customer	PD_TAG	DR
Income	<Interest comp> _LIQD	CR
Customer	<Interest comp> _LIQD	CR
PDC_ISSUE	PD_TAG	CR
PDC_ISSUE_CONTR	PD_TAG	DR
Customer	PD_CHG_TAG	DR
PD_PULLINC	PD_CHG_TAG	CR

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
Interest Receivable	<Interest comp> _LIQD	Cr

Event: ACCR

ROLE	AMT_TAG	Dr/Cr
Income	<Interest comp> _ACCR	Dr
Interest Receivable	<Interest comp> _ACCR	Dr

Event: RADJ

ROLE	AMT_TAG	Dr/Cr
Customer	<Interest comp> _LIQD	Dr
Interest Receivable	<Interest comp> _LIQD	Cr

15.5.8 Discounted, Arrear charge collection, without Accrual

Event: CDIS

ROLE	AMT_TAG	Dr/Cr
Cheque Discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: PULL

ROLE	AMT_TAG	Dr/Cr
Cheque Discounting	PD_TAG	Cr
Customer	PD_TAG	Dr
Income	<Interest comp> _LIQD	CR
Customer	<Interest comp> _LIQD	CR
PDC_ISSUE	PD_TAG	CR
PDC_ISSUE_CONTR	PD_TAG	DR
Customer	PD_CHG_TAG	DR
PD_PULLINC	PD_CHG_TAG	CR

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

Event: RADJ

ROLE	AMT_TAG	Dr/ Cr
Customer	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

15.5.9 Purchase

Event: CPUR

ROLE	AMT_TAG	Dr/Cr
Cheque Discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: RETN

ROLE	AMT_TAG	Dr/Cr
Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr

Event: RADJ

ROLE	AMT_TAG	Dr/Cr
Customer	<Charge comp> _LIQD	Dr
<Charge_comp>_REC	<Charge comp> _LIQD	Cr

16. Instrument Details

Instrument transactions entered through an Oracle FLEXCUBE branch are stored in the host Oracle FLEXCUBE database through the Instrument details screen.

The Instruments module of Oracle FLEXCUBE provides for the maintenance of appropriate reference information, which would enable entry of instrument transactions from an Oracle FLEXCUBE, and also enable you to view and enrich transactions that have been entered through a Branch.

The accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for instruments transactions, must be maintained in the host Oracle FLEXCUBE installation, through the ARC Maintenance.

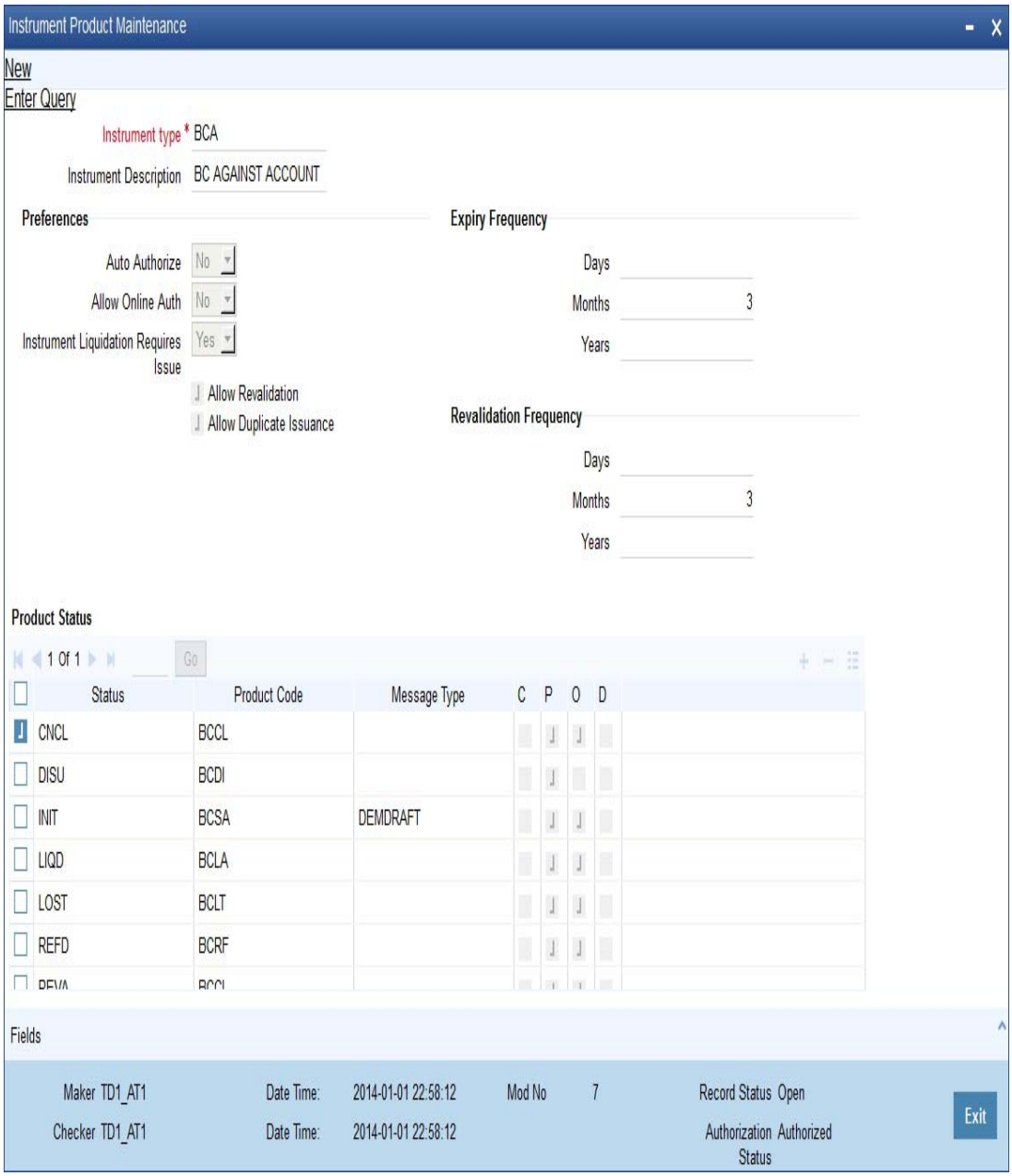
This chapter contains the following sections:

- Section 16.1, "Maintaining Instrument Product"
- Section 16.2, "Maintaining Instrument Types for Other Banks"
- Section 16.3, "Instruments Transactions Query"
- Section 16.4, "Instrument Type Maintenance"
- Section 16.5, "Message Generation for Instruments"
- Section 16.6, "Uncollected Funds on Payment Instruments"
- Section 16.7, "Instrument Clearing Details Maintenance"

16.1 Maintaining Instrument Product

Oracle FLEXCUBE allows you to maintain instruments issued by the bank. As part of the instrument type maintenance, you have to maintain a list of currencies, branches and DAO GL for an instrument type.

You can invoke the ‘Instrument Product Maintenance’ screen by typing ‘DDDPRMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this screen you can enter certain basic details of the instrument. They are:

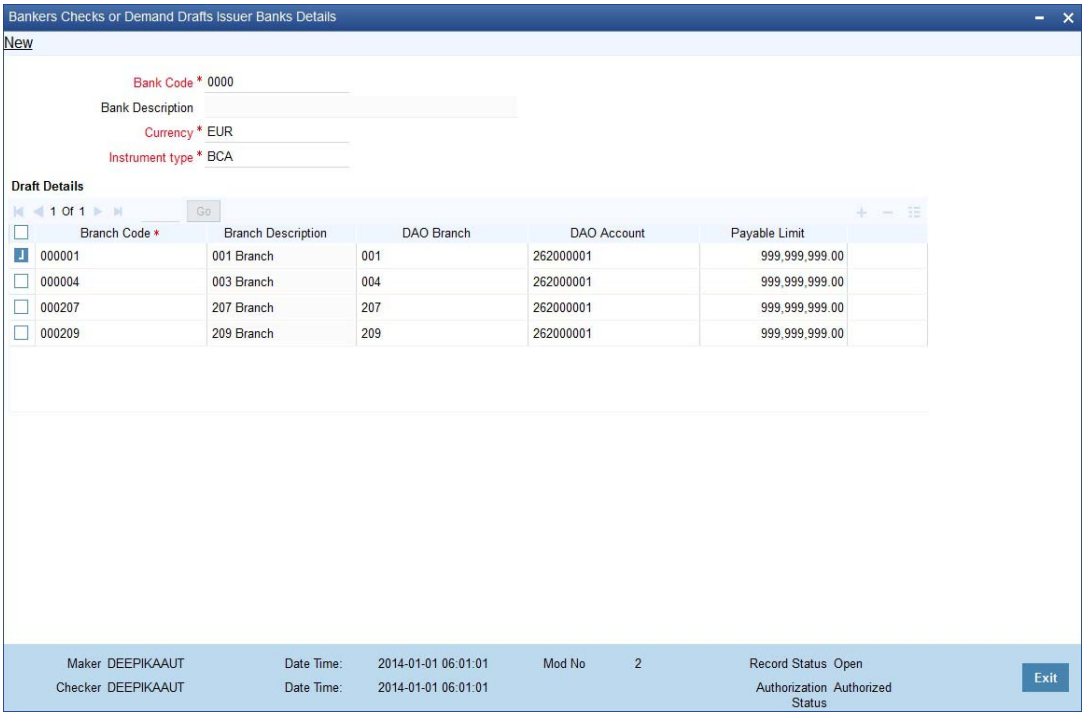
- The instrument type
- A description of the instrument
- The other preferences which include:
  - Whether auto authorization is allowed for the instrument type
  - Whether you need a print of the instrument details as and when the details are entered and authorized.
  - Whether online authorization is allowed for the instrument
  - Whether the instrument type allows to create demand drafts payable at other banks
  - Whether revalidation is allowed for the instrument type
  - Whether duplication of issuance allowed for the instrument type
- The expiry frequency of the instrument - in days, months or years
- Revalidation frequency of the instrument – in days, months or years

- The advice format applicable under this instrument type
- The status of the instrument and the product codes associated with the same
- The currency in which the DD is being issued
- The dao branch where the DD is being issued from
- The dao account which will get credited for the DD issued as per the currency and dao branch.
- The payable limit indicates the limit for the issuing an instrument for the bank. You can set a limit for each instrument type. All the instruments (under the instrument type) issued by your bank should be within the specified limit. In case the instrument issued for the issuer bank exceeds this limit, the system displays an error message 'Transaction amount is more than the payable limit'..
- Event to maintain the events REVA, DISU
- For instrument module the instrument types that are supported are BCW, BCA, BCG, BCC/DDW, DDA, DDG,
- DDC, TTW, TTA, TTG/TCA, TCG, TCW.

The various products selected against the various statuses should have maintenance in ARC except for statuses like 'Expired' or 'Reissue'.

16.2 Maintaining Instrument Types for Other Banks

Oracle FLEXCUBE facilitates maintenance of issuance performed by other banks. For maintaining instruments types on behalf of other banks, invoke the Banker Cheques/Demand Drafts – Issuer Banks Details screen from the Application Browser. You can invoke the 'Banker Cheques/Demand Drafts – Issuer Banks Details' screen by typing 'DEDDRISB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



In this screen you can enter certain basic details of the instrument. They are:

- The Bank Code and the description of the bank
- The Currency in which the instrument is being issued
- The instrument type

- The DAO (Draft Advice Outstanding) branch where the instrument is being issued from.
- The DAO account which will get credited for the instrument issued as per the currency and DAO branch.
- The parameters for the instruments issued by another bank:
  - The code for the branch issuing the instrument
  - The description for the branch
  - The DAO branch where the instrument is being issued from
  - The DAO account which will get credited for the instrument issued as per the currency and DAO branch.
  - The payable limit for the instrument issued on behalf of another bank. You can set a limit for each instrument type. In case the instrument issued for the issuer bank exceeds this limit, the system displays an error message 'Transaction amount is more than the payable limit'.

Note

- For the Instrument Type, Telegraph Transfer, you can liquidate it in Payable branch only, whereas refund and cancel operation can be performed in any branch.
- For the Instrument Type, Demand Draft and Banker's Cheque, you can refund, cancel and liquidation in any branch.

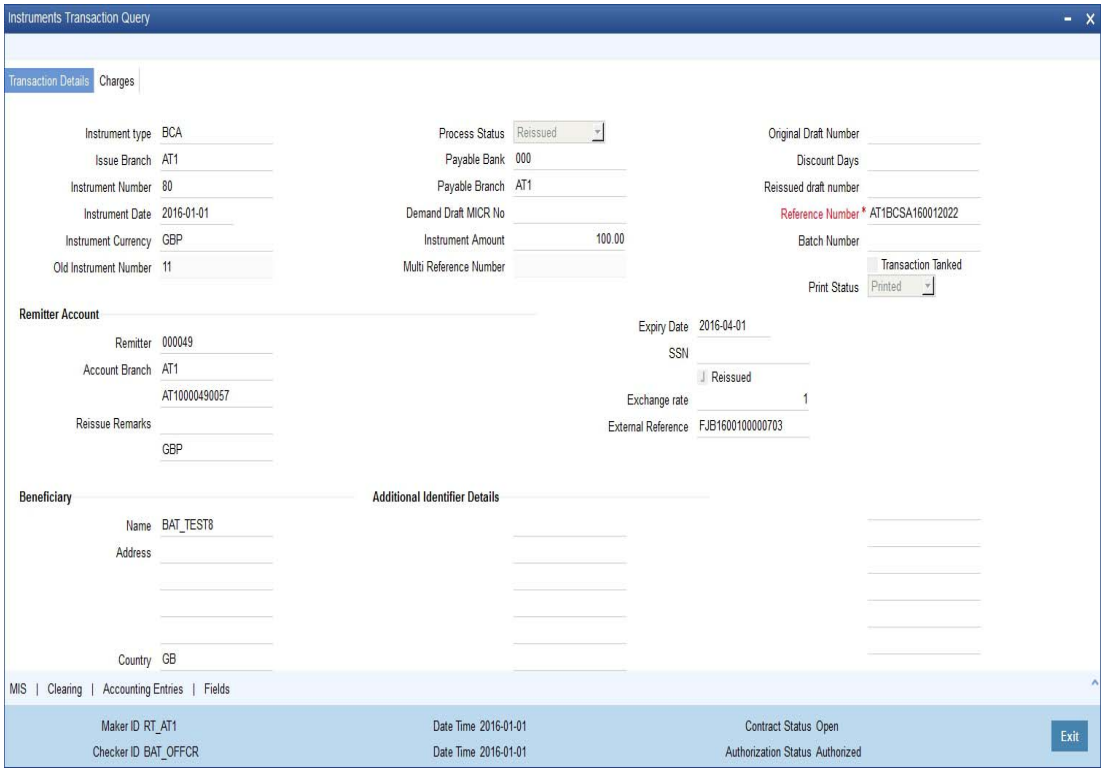
16.3 Instruments Transactions Query

This section contains the following topics:

- Section 16.3.1, "Querying Instruments Transactions"
- Section 16.3.2, "Transaction Details Tab"
- Section 16.3.3, "Charges tab"
- Section 16.3.4, "MIS Button"
- Section 16.3.5, "Clearing Button"
- Section 16.3.6, "Accounting Entries Button"
- Section 16.3.7, "Viewing Instrument Transaction Query Summary"

16.3.1 Querying Instruments Transactions

You can query instruments transactions in the 'Instruments Transaction Query' screen. You can invoke the screen by typing 'DDDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Click 'Enter Query' button to query the transaction.

16.3.2 Transaction Details Tab

Reference Number

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

Click 'Execute Query' button. The system displays the following details:

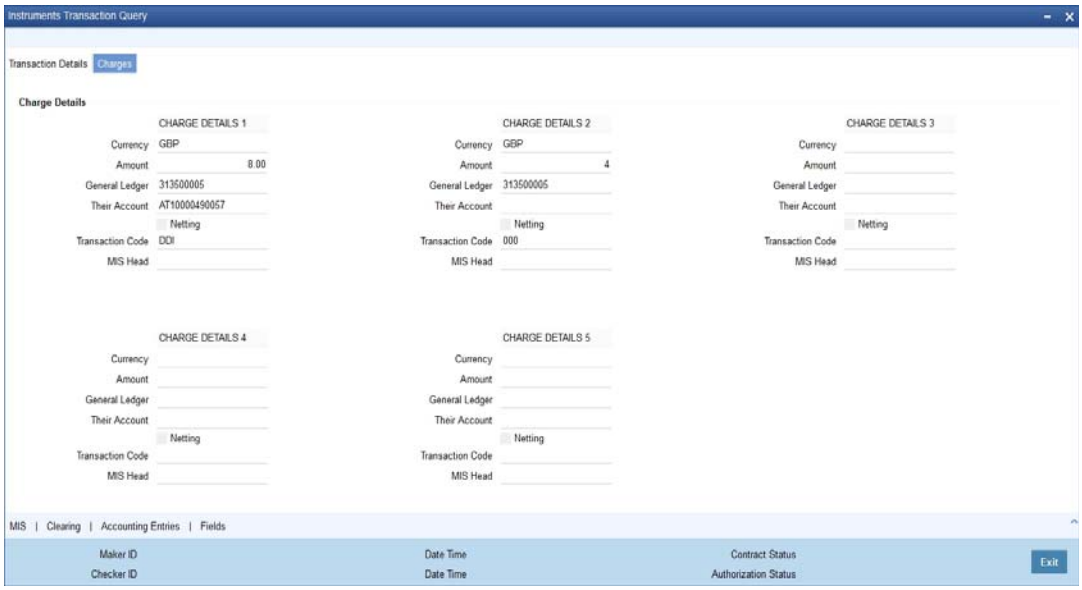
- Instrument type
- Issue Branch
- Instrument Number
- Instrument Date
- Instrument Currency
- Old Instrument Number
- Process Status
- Payable Bank
- Payable Branch
- Demand Draft MICR No
- Instrument Amount
- Multi Reference Number
- Original Draft Number

- Discount Days
- Reissued draft number
- Batch Number
- Transaction Tanked
- Print Status
- Remitter
- Account Branch
- Reissue Remarks
- Expiry Date
- SSN
- Reissued
- Exchange rate
- User Reference
- Name
- Address
- Country
- Narrative

16.3.3 Charges tab

The charges that you have specified for the instrument, branch and currency combination that you have chosen for the transaction, in the ARC Maintenance, are applied by default.

Click on the 'Charges' tab in the main 'Instruments Transaction Query' screen to view the charges.



The following details are displayed in this screen, based on the ARC record for the instrument, branch and currency chosen for the transaction:

- The charge account (typically the income account) specified in the charges section of the ARC Maintenance.
- The details of the charge such as currency and the transaction code used to post charge entries, whether netting is required, the amount of the charge is computed by the system are displayed.

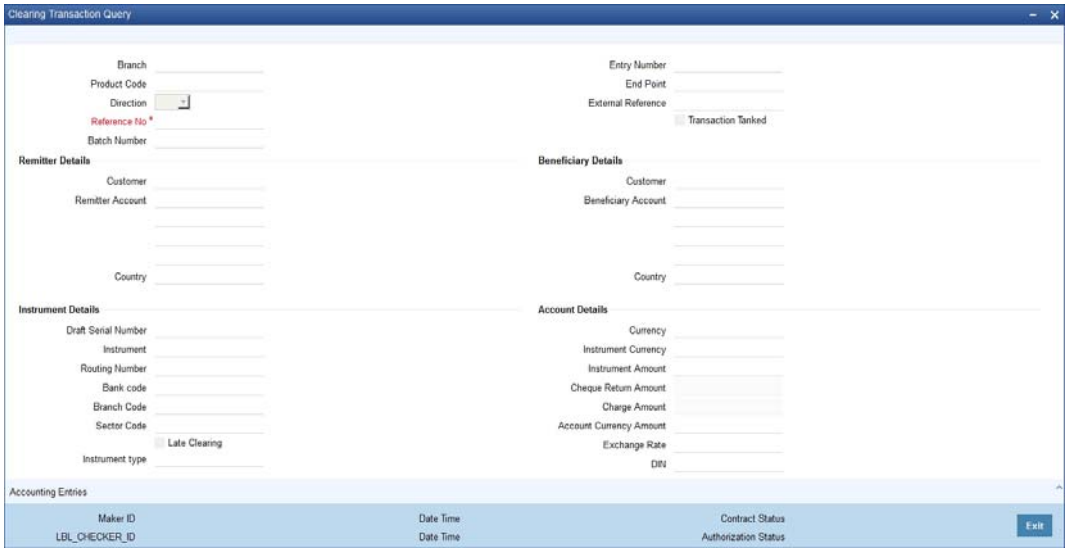
16.3.4 MIS Button

Click ‘MIS’ button to invoke the ‘MIS’ screen, where you can capture the MIS details for the instrument.

For more information on MIS, refer to the section ‘MIS Details for a Contract and Account’ in the chapter 'Defining MIS Details for a Customer, Account Class, Account, Product, and Contract' in MIS User Manual.

16.3.5 Clearing Button

Click ‘Clearing’ button to invoke the ‘Clearing Transaction Input Detail’ screen, where you can capture the details for the outward clearing instrument.



The information you capture in this screen is required to route outward clearing transactions to the appropriate clearing house.

In this screen, you have to capture the following information for clearing:

- The End Point
- The Bank Code
- The Branch Code (as identified in the network)
- The Sector to which it belongs
- Whether Reg CC is applicable
- Whether special cheque is governed by the Reg CC schedules
- Whether late clearing is required
- The reason for rejection

Depending on your Bank Code, Branch Code and Sector Code combination, the system displays the Routing Number, Bank Value Date and the Customer Value Date.

After you maintain the above details for clearing, click ‘Exit’ or ‘Cancel’ button to return back to the Instrument Type Details screen.

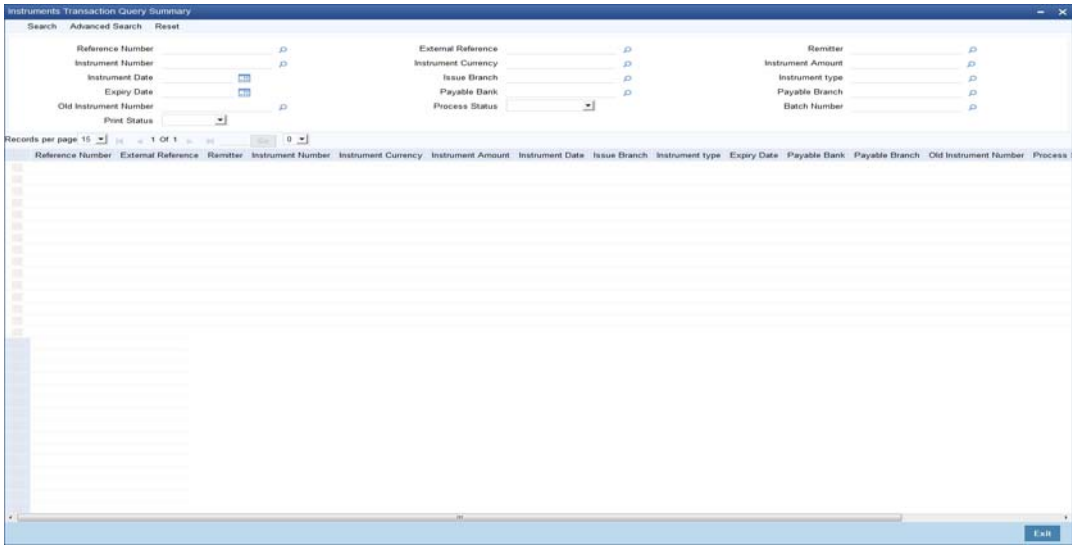
16.3.6 Accounting Entries Button

To view the accounting entries and overrides for the transaction, click ‘Accounting Entries’ button in the Instrument Type Detail screen. The Accounting Entries and Overrides screen is opened.

The system displays overrides that occurs while passing each transaction.

16.3.7 Viewing Instrument Transaction Query Summary

You can view a summary of Instrument Transaction Queries using ‘Instrument Transaction Query screen. You can invoke this screen by typing ‘DDSQUERY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query records based on any or all of the following criteria:

- Reference Number
- User Reference
- Remitter
- Instrument Number
- Instrument Currency
- Instrument Amount
- Instrument Date
- Issue Branch
- Instrument Type
- Expiry Date
- Payable Bank
- Payable Branch
- Batch Number
- Old Instrument Number
- Print Status

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Reference Number

- User Reference
- Remitter
- Instrument Number
- Instrument Currency
- Instrument Amount
- Instrument Date
- Issue Branch
- Instrument Type
- Expiry Date
- Payable Bank
- Payable Branch
- Batch Number
- Old Instrument Number
- Print Status

16.4 Instrument Type Maintenance

This section contains the following topics:

- Section 16.4.1, "Maintaining Instrument Types"
- Section 16.4.2, "Status Button"
- Section 16.4.3, "Defining Cheque Details"

16.4.1 Maintaining Instrument Types

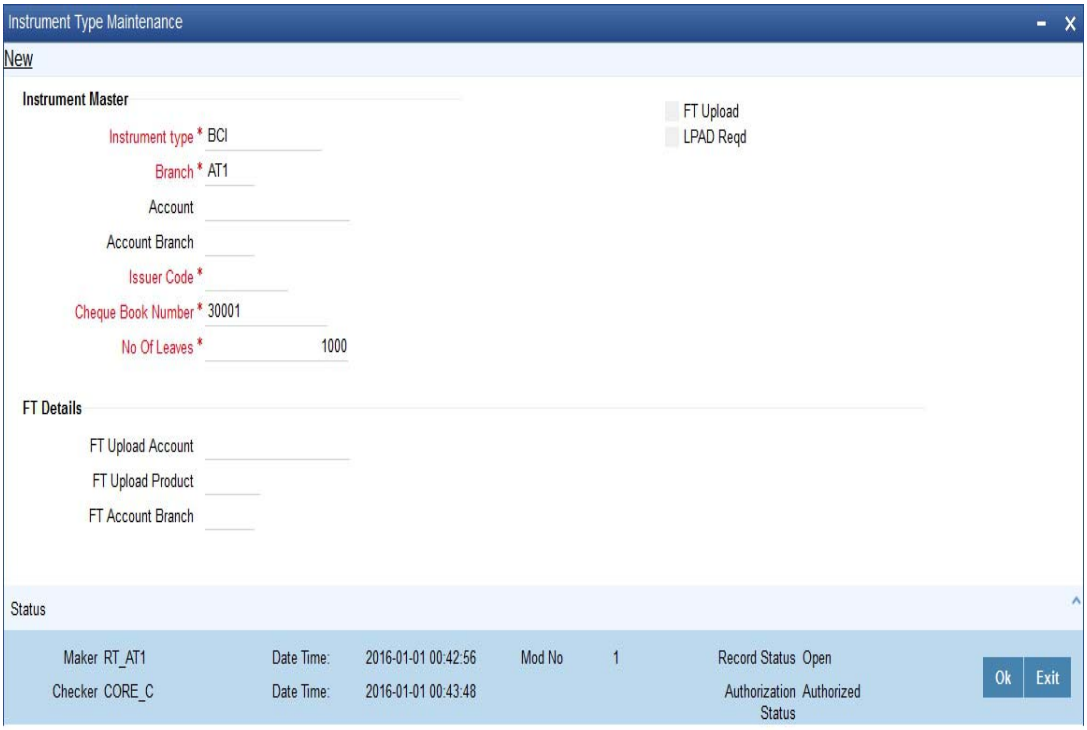
Your bank may issue Cheques to customers from the nostro accounts maintained with other banks. To facilitate this, you need to maintain the details of all the Cheque books issued by those banks/institutions to your bank in Oracle FLEXCUBE. Apart from these your bank would be issuing other instruments such as Drafts, DDs, MCKs and so forth, which also need to be maintained in Oracle FLEXCUBE. Each instrument type is identified by a unique instrument type code, which can be captured in Oracle FLEXCUBE.

Further, depending on the number of leaves and the book number, the system automatically generates the serial number for all the Cheque leaves associated with the book for a particular instrument type. You can view these numbers and the status of the Cheques in the ‘Status of Cheque’ screen. You are also allowed to change the status of a Cheque if a Cheque is cancelled.

You can settle a contract by associating an instrument type (example: Cheque s drawn on nostro accounts, DDs, MCKs etc.) with the settlement instruction. Multiple deals can be settled with a single Cheque if the same counter party, module and instrument type is associated with the settlement instructions for the deals.

You can define the various instrument types with the relevant details in the ‘Instrument Type Maintenance’ screen. You can invoke the ‘Instrument Type Maintenance’ screen by typing ‘ISDINSMS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can view the details of all the existing instrument types from the summary screen.



You need to maintain the following details for an instrument type:

Instrument Type

Specify a name for the instrument type that you are defining. There will be a list of values for the instrument type that will show all the instrument types from the DD status maintenance screen. Instrument number is picked from the Instrument type level.

Branch Code

Indicate the name of the branch to which the Cheque book is issued. All the branches maintained in Oracle FLEXCUBE are displayed in an option list. Select the branch code from the option list.

Account No

This is the nostro account maintained with other banks. If this Account is involved in a deal settlement, the type of instrument associated with the account will be defaulted in the 'Instrument Type' field of the 'Settlement Message Details' screen (invoked from the Contract Online screen of a front-end module).

Note

- You can associate a settlement account with one instrument type only.
- The instrument type will get defaulted only if you associate the liquidating event with the advice tag PAYMENT _MESSAGE.

Account Branch

The branch in which the nostro account resides is defaulted on selection of the account number. If you select a GL, the current branch is defaulted.

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.

No of Leaves

Specify the total number of Cheque leaves in the Cheque Book you are defining.

Cheque Book No

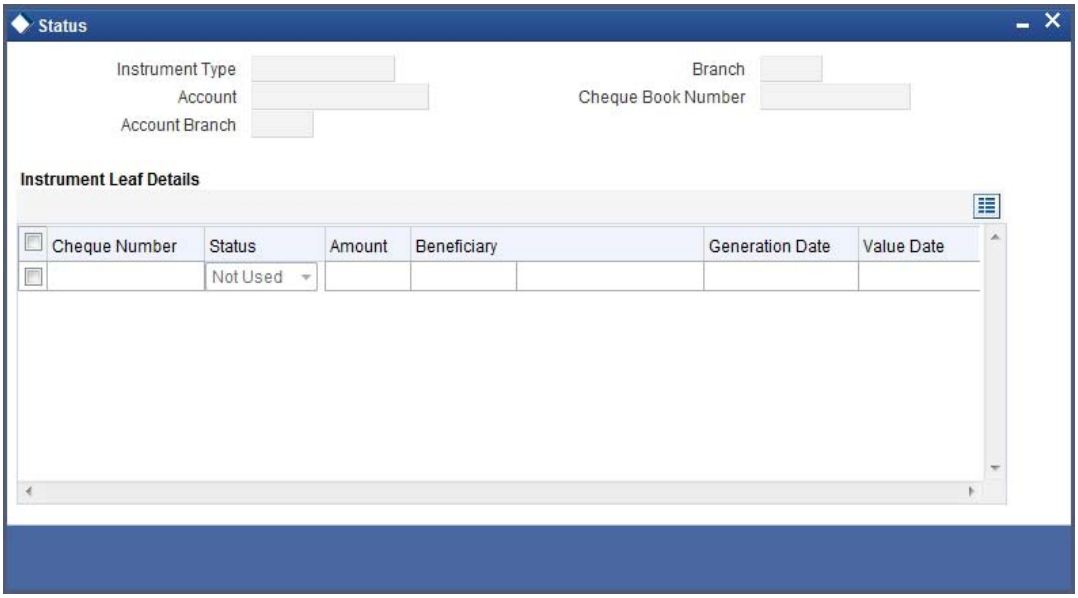
This is the number of the Cheque Book maintained for the Instrument Type. These numbers will be unique for a specific branch and instrument type.

LPAD Required

The user has an option to specify whether the instrument numbers have to be left padded with zeroes. If you enable this option, the instrument numbers will be prefixed by zeroes. By clicking 'Status' button you can view the status of each instrument.

16.4.2 Status Button

Click 'Status' button in the 'Instrument Type Maintenance' screen to invoke the 'Status of Cheque' screen. In this screen, you will see the individual Cheque numbers and Cheque status. By default the status of a Cheque is 'Not Used'.



The operation you perform on a Cheque book effects the corresponding Cheque leaves also. For instance, if you choose to close a Cheque book, the status of the Cheque leaves is also automatically updated to 'Cancelled'. On reopening the Cheque book, the status becomes 'Not Used' again.

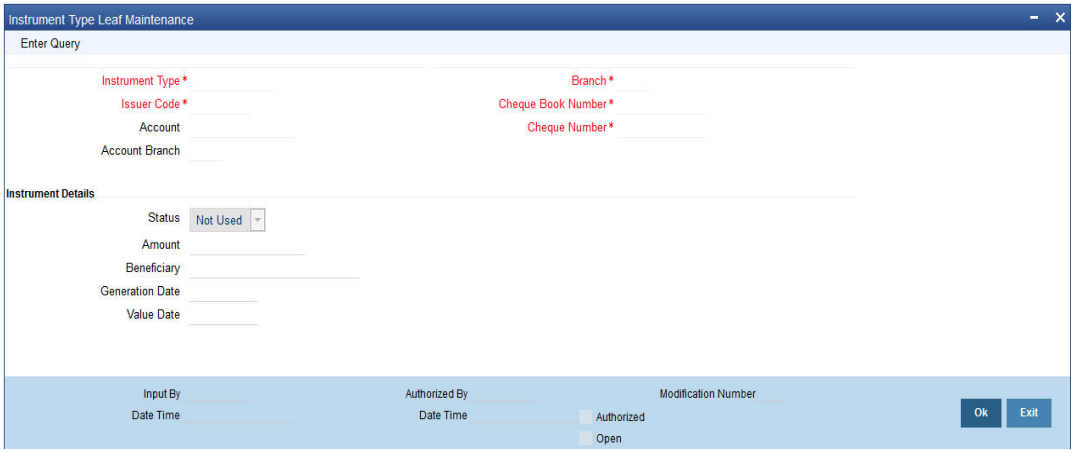
Note

User can maintain same cheque number for instruments of same Branch, Instrument Type, Instrument Currency, Instrument Number issued by different Issuers.

16.4.3 Defining Cheque Details

After the Cheque book is saved and authorized, you can view the details of the individual Cheque leaves in the 'Instrument Type Leaf Maintenance' screen. You can invoke this screen

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



Navigate to the desired Cheque book number, by using the previous and next arrow buttons in the toolbar. The following operations are not allowed:

- Creating a new record
- Copying a record
- Deleting a record
- Reopening a record
- Closing a record

The Messaging Subsystem of Oracle FLEXCUBE populates the following details whenever a Cheque is printed:

- Amount for which the Cheque is drawn
- Currency of the amount
- Beneficiary of the Cheque Date for which the Cheque was issued
- Date on which the Cheque was printed

You cannot change any of the above details. However, you are allowed to change the status of a Cheque. Select ‘Modify’ from the Actions Menu in the Application toolbar or click unlock icon to make the changes.

The status of Cheque is modified through the ‘Change Instrument Status’ screen. Click ‘Change Status To’ button to display this screen.

You will be allowed only the following status changes:

- A ‘Used’ status to a ‘Cancelled’ status
- A ‘Not Used’ status to a ‘Cancelled’ status

Note

You cannot change the status of a ‘Cancelled’ Cheque.

16.5 Message Generation for Instruments

This section contains the following topics:

- Section 16.5.1, "MT110 and MT111 Generation"

- Section 16.5.2, "Processing MT110 and MT111"
- Section 16.5.3, "Mapping between Common Payment Gateway Fields and Instruments"

16.5.1 MT110 and MT111 Generation

MT110 and MT111 will be generated from Instruments module.

- MT110 is generated whenever a foreign currency draft is issued from Instruments module and the message is sent to the bank on which the draft is drawn.
- MT111 is generated whenever a foreign currency draft is marked for stop payment and is sent to the bank where the draft is payable

16.5.2 Processing MT110 and MT111

Message type DD_ISSUE will be used to generate MT110 and DD_STOP_PMNT for MT111. You can link these message types to products in the DD status maintenance. In the DD status maintenance these message types will be input across the INIT and the STOP statuses. If DD_ISSUE is linked to an INIT product the existing message DEMDRAFT also will get printed along with MT110. Since this messages are going to be generated only for DD's issued in currencies other that USD and CAD separate instrument type has to be maintained for issuing DD's in other currency. This is because the message and product linkage is in the DD status maintenance. The receiver of the message will be the BIC code for the customer of the NOSTRO account / Credit Account.

The receiver will be obtained in the following way.

- The credit account specified as the DAO account would be picked as the receiver. The offset account is credited along with the debit of remitter account
- A DAO account needs to be maintained in the Teller-> Demand draft details for each bank +branch +currency combination
- The related customer of the credit account thus obtained will be determined
- The Swift address / BIC code for the customer will be obtained from the customer address/BIC directory

MT 110 and MT 111 generated will not have any funding advice. The fields 53A and 54A will not be populated for these messages.

The population of the tags of MT110 and MT111 will be as follows.

MT110 –

The receiver of MT110 will be the BIC for the customer corresponding to the Nostro a/c of the Liquidation product's ARC setup.

Message Text	Message Contents
Transaction Reference Number	20: Contract Reference Number of the DD transaction
Number of the cheque	21: Instrument Number from the DD transaction
Date the cheque was issued	30: Instrument Date from DD transaction
Currency and Amount of Cheque	32B: Instrument Currency, Instrument Amount
Payee of the cheque	59. Beneficiary Name

MT111

The receiver of the MT111 will be the BIC for the customer corresponding to the Nostro a/c of the liquidation product's ARC setup.

Message Text	Message Contents
Transaction Reference Number	20: Contract Reference Number of the DD transaction
Number of the cheque	21: Instrument Number from the DD transaction
Date the cheque was issued	30: Instrument date from DD transaction
Currency and amount of cheque	32B: Instrument Currency, Instrument Amount
Payee of the cheque	59: Beneficiary Name

16.5.3 Mapping between Common Payment Gateway Fields and Instruments

The following table gives the mapping between the common payment gateway fields and the fields supported by Instruments. This mapping is maintained in the system using the message type – product category / product mapping screen.

Common Payment Gateway Field	Instruments Field
Source Reference	External Reference
Source Code	Source Code
Queue	Not mapped
Amount	Instrument Amount
Value Date	Instrument Date
Currency	Instrument Currency
Status	Not mapped
Error Reason	Not mapped
Contract Reference Number	Not mapped (Generated upon upload)
Customer Account Number	Account Number
Customer Account Currency	Account Currency
Customer Amount	Amount in Account Currency
Customer Value Date	Not mapped
Counterparty Account Number	Beneficiary Account
Counterparty Currency	Beneficiary Account Currency
Counterparty Amount	Offset Amount
Counterparty Value Date	Not mapped
Exchange Rate	Exchange Rate

Common Payment Gateway Field	Instruments Field
By Order Of (5 Columns)	Not mapped
Our Correspondent (5 Columns)	Not mapped
Receiver's Correspondent (5 Columns)	Not mapped
Intermediary (5 Columns)	Not mapped
Account With Institution (5 Columns)	Not mapped
Beneficiary Institution1	Beneficiary Name
Beneficiary Institution 2	Beneficiary Address Line 1
Beneficiary Institution 3	Beneficiary Address Line 2
Beneficiary Institution 4	Beneficiary Address Line 3
Beneficiary Institution 5	Beneficiary Address Line 4
Payment Details (5 Columns)	Not mapped
Sender to Receiver Information (5 Columns)	Not mapped
Bank Operation Code	Not mapped
Instruction Code	Not mapped
Related Reference Number	Not mapped
Reject Code	Not mapped
Reject Details	Not mapped
UDF_1	Instrument Number
UDF_2	DD MICR Number
UDF_3	Instrument Status
UDF_4	Identifier Name 1
UDF_5	Identifier Value 1
UDF_6	Identifier Name 2
UDF_7	Identifier Value 2
UDF_8	Identifier Name 3
UDF_9	Identifier Value 3
UDF_10	Identifier Name 4
UDF_11	Identifier Value 4
UDF_12	Identifier Name 5
UDF_13	Identifier Value 5

Common Payment Gateway Field	Instruments Field
UDF_14	Identifier Name 6
UDF_15	Identifier Value 6
UDF_16	Charge Account
UDF_17	Expiry Date
Modification Number	Modification Number
UDF_18	SSN
UDF_19	Reissued Flag
UDF_20	Original Draft Number
UDF_21	Reissue Remarks
UDF_22	Reissued Draft Number
UDF_23	Transaction Date
UDF_24	Beneficiary Customer Number
UDF_25	Print Status
UDF_26	Payable Bank
UDF_27	Copy of instrument printed
UDF_28	Offset Account
UDF_29	Offset Currency
UDF_30	Narrative
Maker Id	Maker Id
Maker Date Stamp	Maker Date Stamp
Authorizer Id	Authorizer Id
Chequeer Date Stamp	Chequeer Date Stamp
Record Status	Record Status
Authorization Status	Authorization Status
Authorized Once flag	Authorized Once flag
Message Type	Not mapped
Branch Code	Payable Branch
Version Number	Version Number
Latest Version Number	Not mapped
Customer Account Branch	Account Branch

Common Payment Gateway Field	Instruments Field
Counterparty Account Branch	Offset Branch

16.6 Uncollected Funds on Payment Instruments

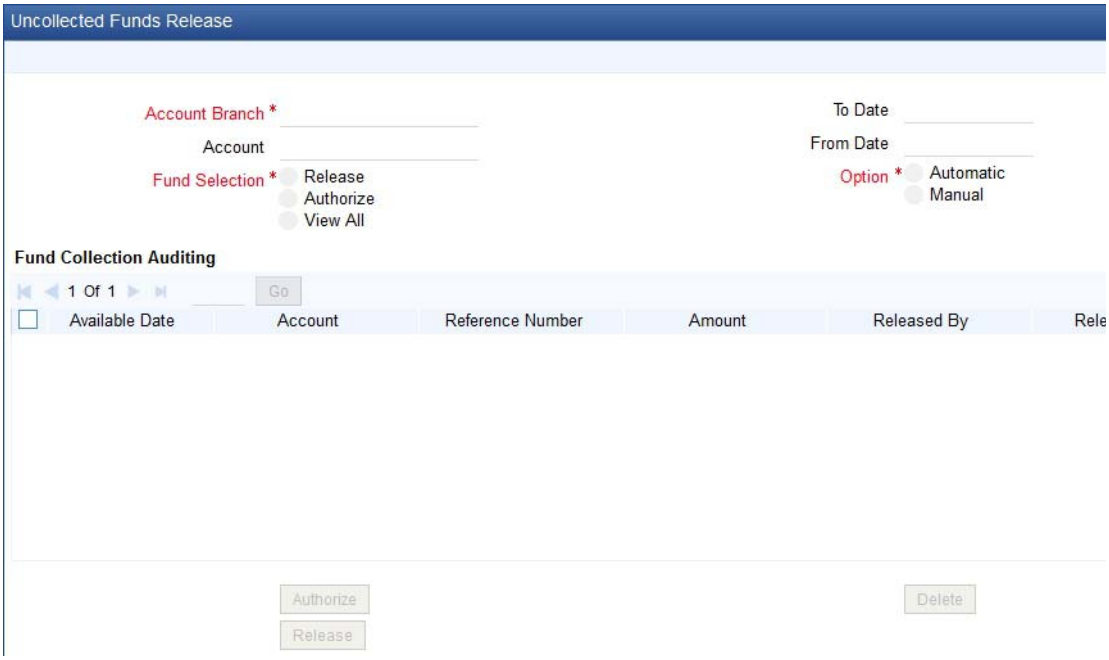
This section contains the following topics:

- Section 16.6.1, "Manual Processing for Uncollected Funds"
- Section 16.6.2, "Operations that you can Perform"
- Section 16.6.3, "Intra-day Release of Uncollected Funds"
- Section 16.6.4, "Querying for Details on Overdrawn Accounts"

16.6.1 Manual Processing for Uncollected Funds

Typically, uncollected funds on a payment instrument will be actually cleared after a specified time interval, depending upon the type of instrument. This is referred to as the 'availability information' for uncollected funds. The availability information is maintained for each kind of transaction in your bank, represented by transaction codes in Oracle FLEXCUBE. You can manually make available (or release) uncollected funds, before the available date, for credit transactions.

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



In the Uncollected Funds Release screen, you can choose to:

- Release the uncollected funds for a credit transaction for which manual release has been specified, or for which a float period has been specified. You can release the funds before the available date is reached. The release can be automatic or manual. If automatic, you can specify a To Date, and any transactions whose available date falls between the application date and specified To Date can be released.
- Specify a new available date for a credit transaction
- Authorize any previous release of uncollected funds for a transaction

- View any credit transactions for which manual release has been specified, or a float period has been specified, or in respect of which funds have been previously released and the release is pending authorization.

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 this User Manual.

16.6.2 Operations that you can Perform

The operation you select here is used both to retrieve the transaction in this screen, and for application of the operation when you select a transaction from the retrieved transaction list. Once a record is released, the system internally stores the user ID of the person who released the funds along with the release time.

16.6.2.1 Retrieving a Transaction

To perform any of these operations on a credit transaction, you must first retrieve the transaction in this screen. To do so, you can employ any of the following means:

- Select the operation you want to perform, by selecting the appropriate radio button in the Fund Selection section
- Select the release option, either Automatic or Manual, in the Option section. If you specify an automatic release option, specify a To Date

16.6.2.2 Selecting a Transaction for an Operation

After you have retrieved the transaction, the following details of the transaction are displayed:

- The Available Date
- The Account pertaining to the specified Uncollected Fund
- Reference Number
- Amount of the transaction
- Release details, such as the user that released the transaction, and time of the release

In the list, Cheque the 'Select' box in the row of the transaction for which you want to perform the selected operation, and then click 'Exit' button.

16.6.2.3 Making uncollected Funds available before the Available Date

You can use the Uncollected Funds Manual Release screen to indicate that uncollected funds must be made available before the available date. In this screen, you must first display the record of the transaction with uncollected funds, unlock it, and make funds available on the application date, in the manner described above. The system sets the available date for such a transaction as the application date, thereby ensuring the release of funds.

16.6.2.4 Changing the Available Date for a Transaction with uncollected Funds

In the Uncollected Funds Manual Release screen, you can also choose to change the available date for a transaction with uncollected funds. To do this, you must first display the record of the transaction with uncollected funds, unlock it, and specify a new available date in the Available Date field. The system sets the available date for such a transaction as the new date you have specified.

You can only specify a future date when you are changing the available date for a transaction with uncollected funds.

16.6.3 Intra-day Release of Uncollected Funds

During the course of a business day, you can manually release uncollected funds for transactions that have been posted using a transaction code for which the Intraday Release option has been enabled, and are due for release on or before the current date. You can do this by executing the Intraday Funds Release batch process, in the Intraday Funds Release screen.

You can invoke the 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

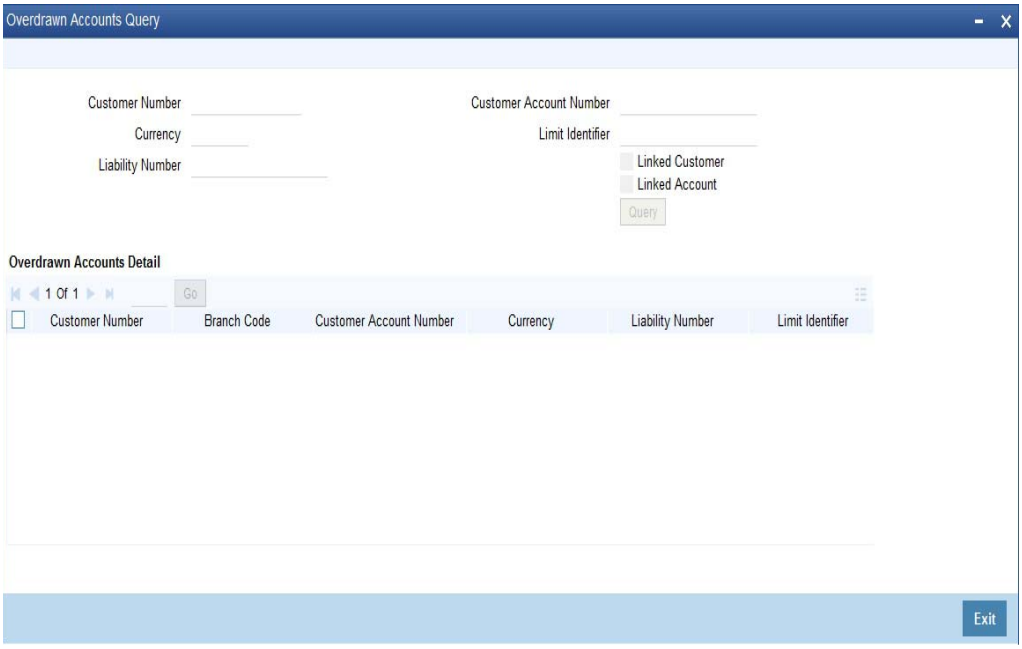
The Beginning of Day process skips the release of uncollected funds in respect of transactions posted using a transaction code for which the Intraday Release option has been enabled.

During the End of Day batch process, uncollected funds for transactions that have been posted using a transaction code for which the Intraday Release option has been enabled, and are due for release on or before the current date, are released. This takes place after all the End of Transaction Input (EOTI) validations are performed.

The EOD batch processing ensures that, if the Intraday Release batch is not run, or the transactions are posted after the Intraday Release batch is run, and the funds are due to be released, the same is done. This is done just after performing all pre EOTI validations.

16.6.4 Querying for Details on Overdrawn Accounts

You can query for details of accounts that are overdrawn over limits through the 'Overdrawn Accounts Query' screen.



You can view the following information in this screen:

- Customer Number
- Account Branch
- Account Number
- Account Currency
- Facility Identifier
- Line ID
- Liability Number
- Payable Balance: This is the available balance after taking limits into account. This is the sum of the temporary overdraft and the minimum of the available amount for the line and the sub limit.
- Uncollected Funds- the funds which are pending collection on the customer account.
- Uncollected Funds Limit
- Withdrawable Uncollected Funds - this is the uncollected funds that will be released either today or with a value date lesser than today. This is determined by your specification for the Withdrawable Uncollected Funds Basis at the branch level, subject to uncollected funds limit at the account level.

Note

– If, for a branch, you have specified the Uncollected Funds Basis as 'Uncollected', then the total of uncollected funds is treated as uncollected funds. If your specification is 'Uncollected funds Avl same day', then only that amount of uncollected funds which is available for the current day or any previous day is treated as uncollected funds.

– Overdrawn balance: The sum of payable balance including limits and the withdrawable uncollected funds subject to uncollected funds limits. The overdrawn balance should be negative.

– Intraday uncollected fund release batch status

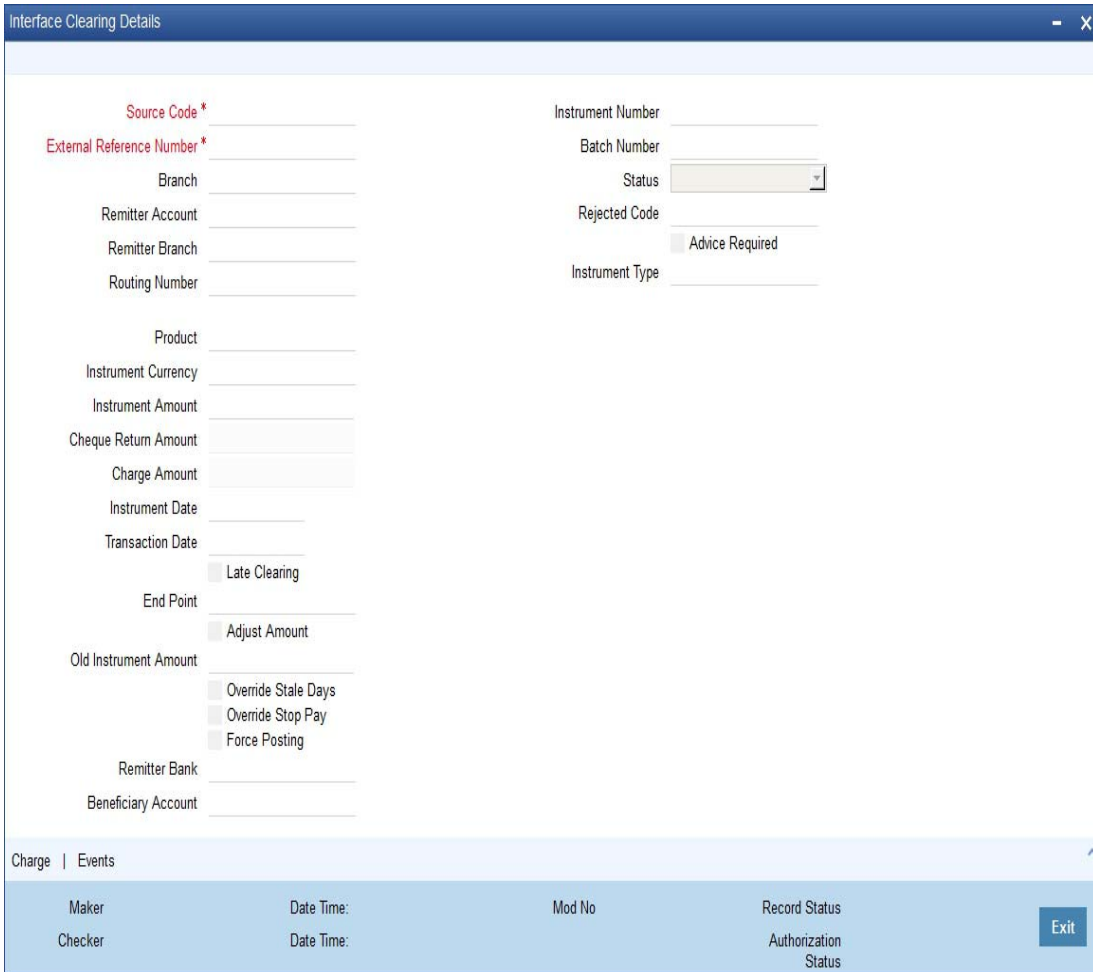
16.7 Instrument Clearing Details Maintenance

This section contains the following topics:

- Section 16.7.1, "Maintaining Interface Clearing Details for Instruments"
- Section 16.7.2, "Charges tab"
- Section , "For maintaining charge details in the ‘Charges’ screen, click the ‘Charge’ tab on the ‘Interface Clearing Details screen.’Events tab"
- Section 16.7.3, "Viewing Interface Clearing Summary"

16.7.1 Maintaining Interface Clearing Details for Instruments

You can invoke the ‘Interface Clearing Details’ screen by typing ‘IFDCLGDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. You can view the details of clearing transactions triggered from any clearing and PDC using this screen.



You can query for the interface details based on the following criteria:

Source Code

Specify the source code for clearing transaction.

External Reference

Specify the external reference number.

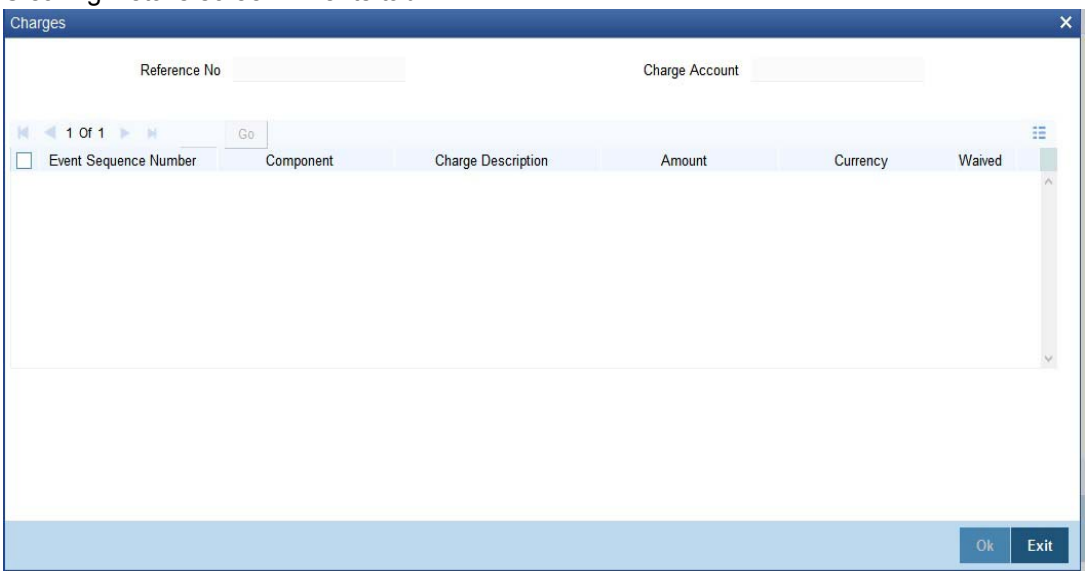
Click ‘Execute Query’.The system displays the following details:

- Branch
- Remitter Account
- Remitter Branch
- Routing Number
- Product
- Instrument Currency
- Instrument Amount
- Instrument Date
- Transaction Date
- Cheque Return Amount
- Presenting Bank Cheque Amount
- Late Clearing
- End Point
- Adjust Amount
- Old Instrument Amount
- Override Stale Days
- Override Stop Pay
- Force PostingModule Reference Number
- Error Codes
- Error Message
- Instrument Number
- Batch Number
- Status
- Rejected Code
- Advice Required
- Instrument Type
- Remitter Bank
- Beneficiary Account
- Beneficiary Bank
- Beneficiary Branch
- Bank Value Date
- Customer Value Date
- Serial Number
- Contract Reference
- Entry Number
- Din
- Din Date
- Remarks - The system defaults the remarks based on the narrative maintained in the respective data entry screen.

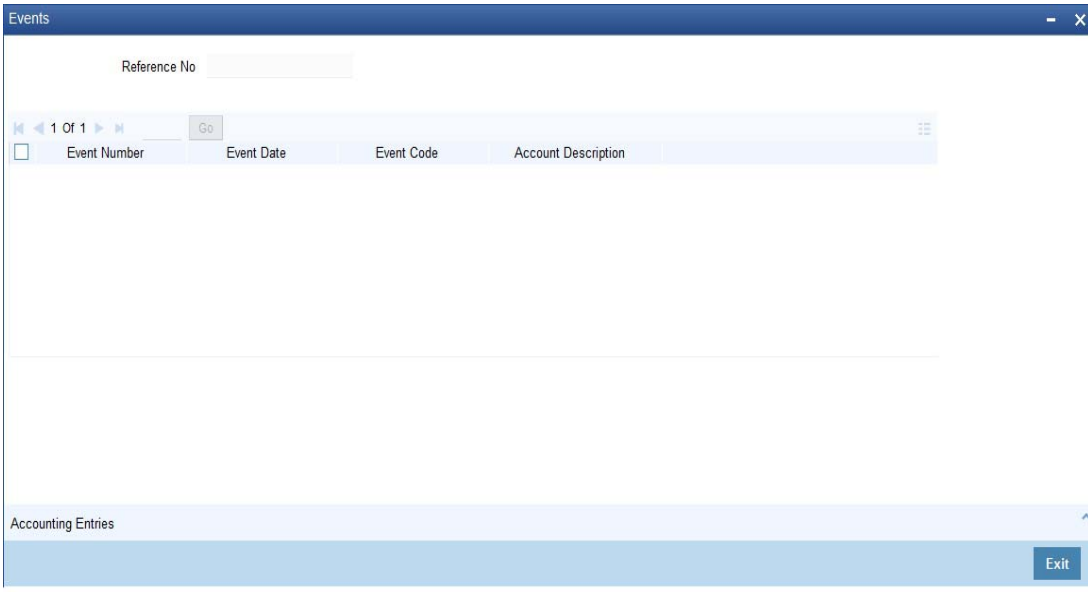
The system also displays the Charge and Events details in the respective windows.

16.7.2 Charges tab

For maintaining charge details in the ‘Charges’ screen, click the ‘Charge’ tab on the ‘Interface Clearing Details screen.’Events tab

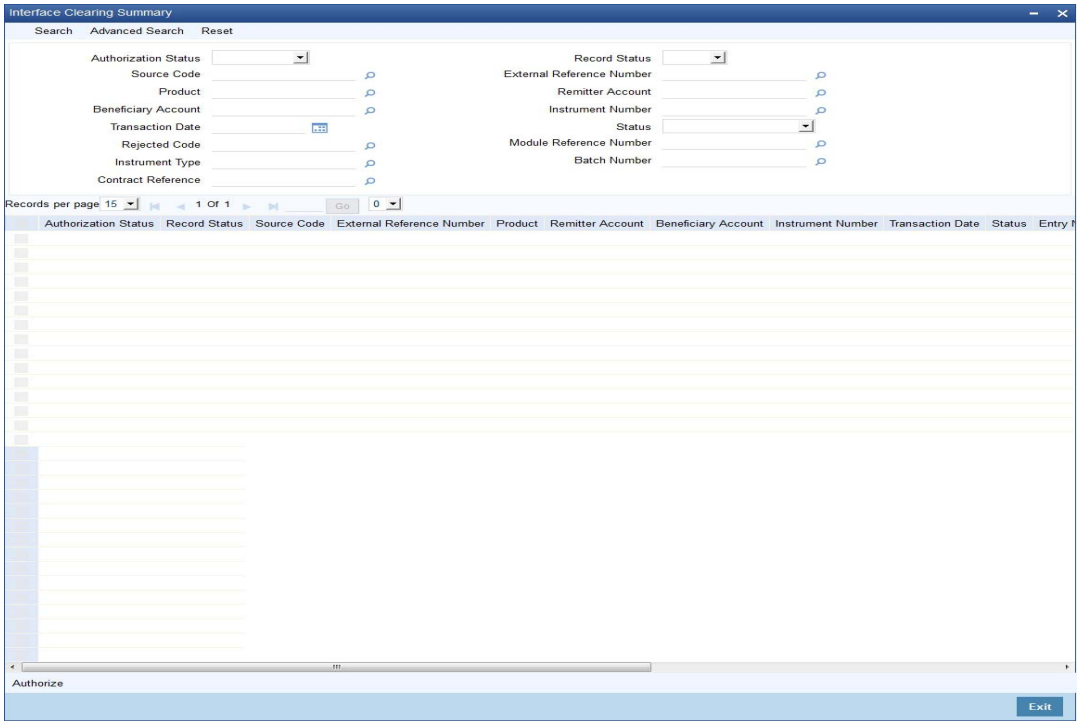


For maintaining event details in the ‘Events’ screen, click the ‘Events’ button on the ‘Interface Clearing Details’ screen..



16.7.3 Viewing Interface Clearing Summary

You can view the summary details of the clearing transactions using 'Interface Clearing Summary' screen by typing 'IFSCLGDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Source code
- Product
- Beneficiary Account
- Transaction Date
- Entry Number
- Module Reference
- Batch Number
- Record Status
- External Reference
- Remitter Account
- Instrument Number
- Status
- Rejected Code
- Instrument Type

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
- Source Code
- External Reference

- Product
- Branch
- Remitter Account
- Remitter Branch
- Beneficiary Account
- Instrument Number
- Transaction Date
- Routing Number
- Status
- Entry Number
- Rejected Code
- Advice Required
- Module Reference
- Instrument Type

16.8 Inward Interface Clearing Details

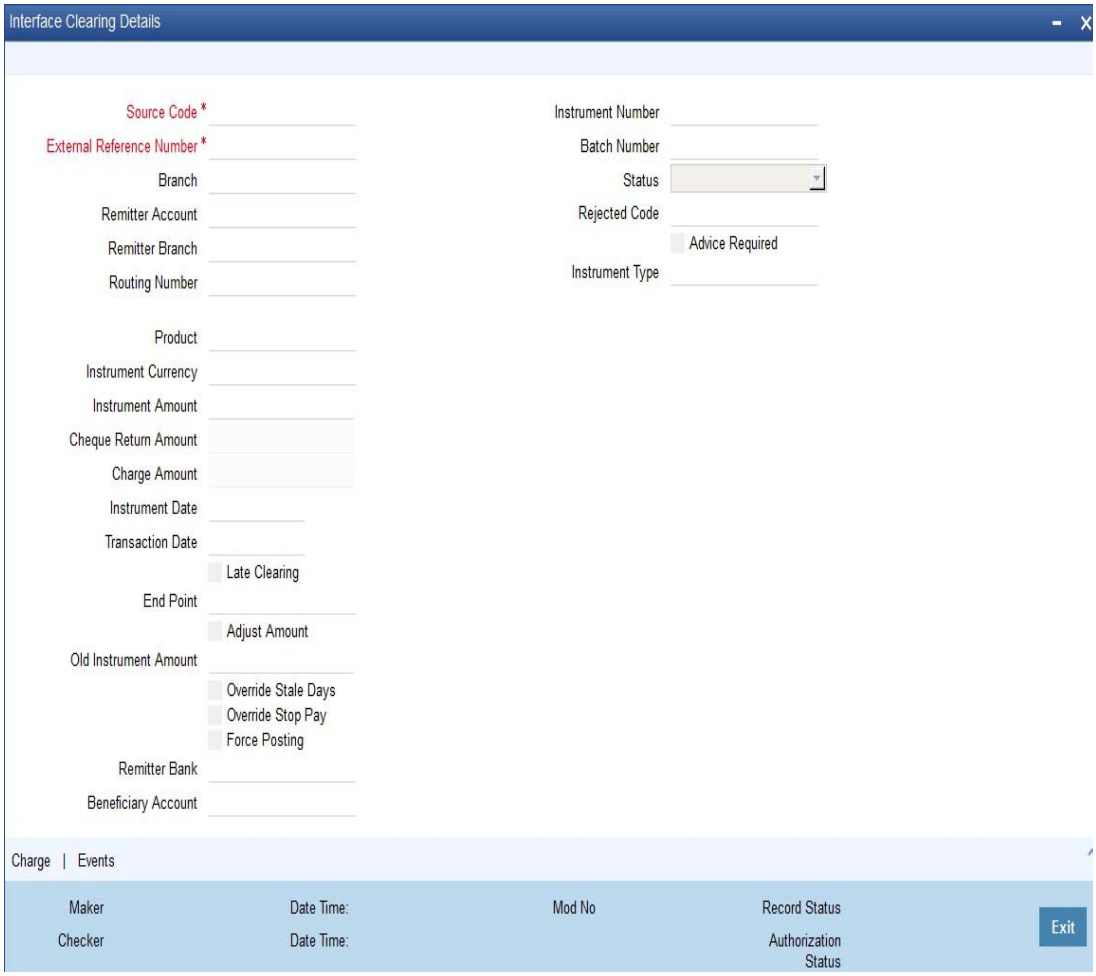
This section contains the following topics:

- Section 16.8.1, "Invoking Inward Interface Clearing Details Screen"
- Section 16.8.2, "Charges Button"
- Section 16.8.3, "Events Button"

16.8.1 Invoking Inward Interface Clearing Details Screen

You can invoke the 'Inward Interface Clearing Details' screen by typing 'IFDIWCGD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow

button. You can view the details of inward clearing transactions triggered from any inward clearing and PDC using this screen.



You can query for the inward interface details based on the following criteria:

Source Code

Specify the source code for inward clearing transaction.

External Reference

Specify the external reference number.

Click ‘Execute Query’.The system displays the following details:

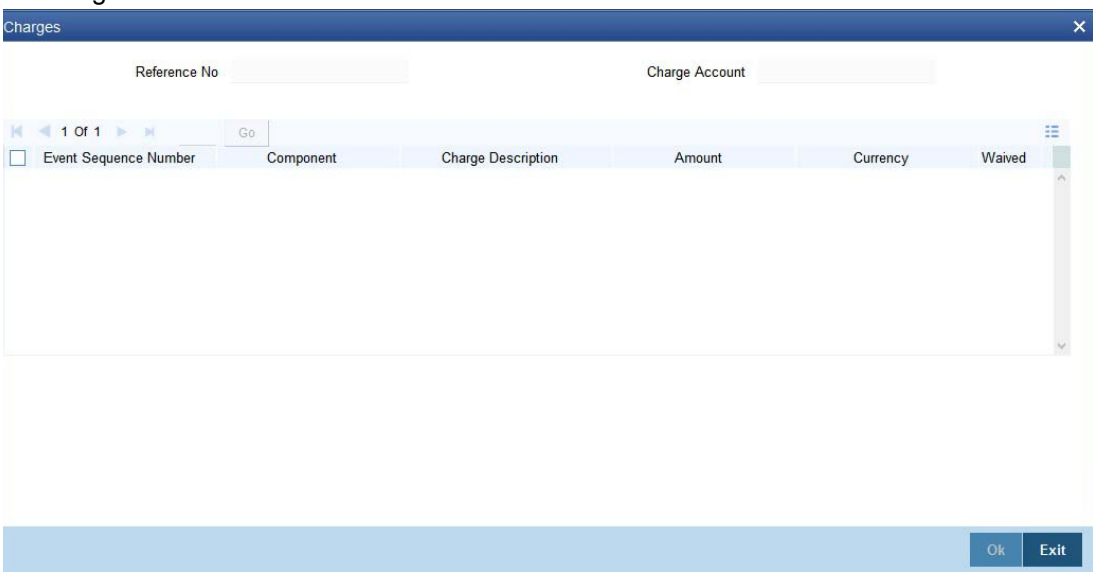
- Branch
- Remitter Account
- Remitter Branch
- Routing Number
- Product
- Instrument Currency
- Instrument Amount
- Instrument Date
- Transaction Date
- Cheque Return Amount
- Presenting Bank Charge Amount
- Late Clearing

- End Point
- Force Posting
- Module Reference Number
- Error Codes
- Error Message
- Instrument Number
- Batch Number
- Status
- Rejected Code
- Advice Required
- Instrument Type
- Remitter Bank
- Beneficiary Account
- Beneficiary Bank
- Beneficiary Branch
- Bank Value Date
- Customer Value Date
- Serial Number
- Contract Reference
- Entry Number
- Din
- Din Date
- Remarks - The system defaults the remarks based on the narrative maintained in the respective data entry screen.

The system also displays the Charge and Events details in the respective windows.

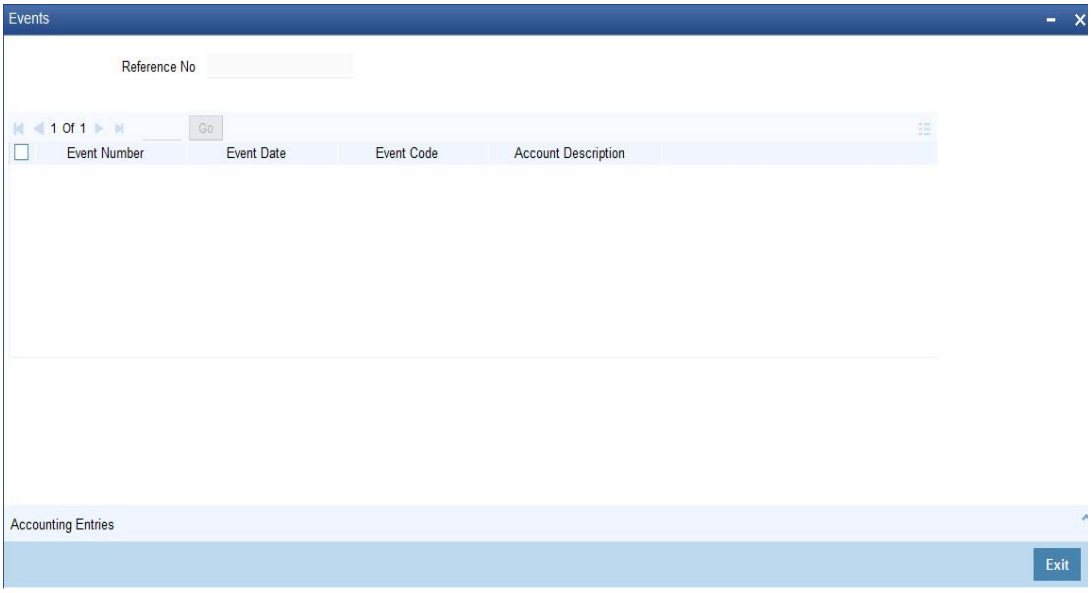
16.8.2 Charges Button

For maintaining charge details in the ‘Charges’ screen., click ‘Charges’ button on ‘Interface Clearing Details’



16.8.3 Events Button

For maintaining event details in the ‘Events’ screen., click ‘Events’ button on ‘Interface Clearing Details’.



17. Annual Percentage Yield for CASA Accounts

Oracle FLEXCUBE allows you to calculate the Annual Percentage Yield (APY) on customer accounts and display the APY on account statements, so as to enable your customer to compare interest rates offered by different banks.

In order to enable the system to compute APY on CASA accounts, you need to:

- Maintain a non-booked formula for APY as part of the interest formula in the Interest and Charges rule used. It must be remembered that only one APY formula may be maintained for an interest rule.
- In the Regulation Parameters Maintenance screen, specify the non-booked APY formula defined involving the interest formula in the interest rule for the product as an APY type formula. You must also specify the basis (average balance or daily balance) upon which the APY must be calculated.

This chapter contains the following topics:

- Section 17.1, "Specifying the APY Basis"

17.1 Specifying the APY Basis

When you identify the APY formula, you must also specify the basis upon which the interest used for APY computation will be computed. You can choose either the average balance basis (i.e., the interest is computed based on average balance, and APY is computed up to the latest interest liquidation) or a daily balance basis (interest is computed based on daily balance, and APY calculation takes into account the interest accrued till the current statement date)

If the interest is computed on an average balance basis, specify ‘LIQD’ as the APY basis; or if the interest is computed on a daily balance basis, specify ‘ACCR’ as the APY basis.

For an IC deposit, you must specify the APY basis as ‘ACCR’.

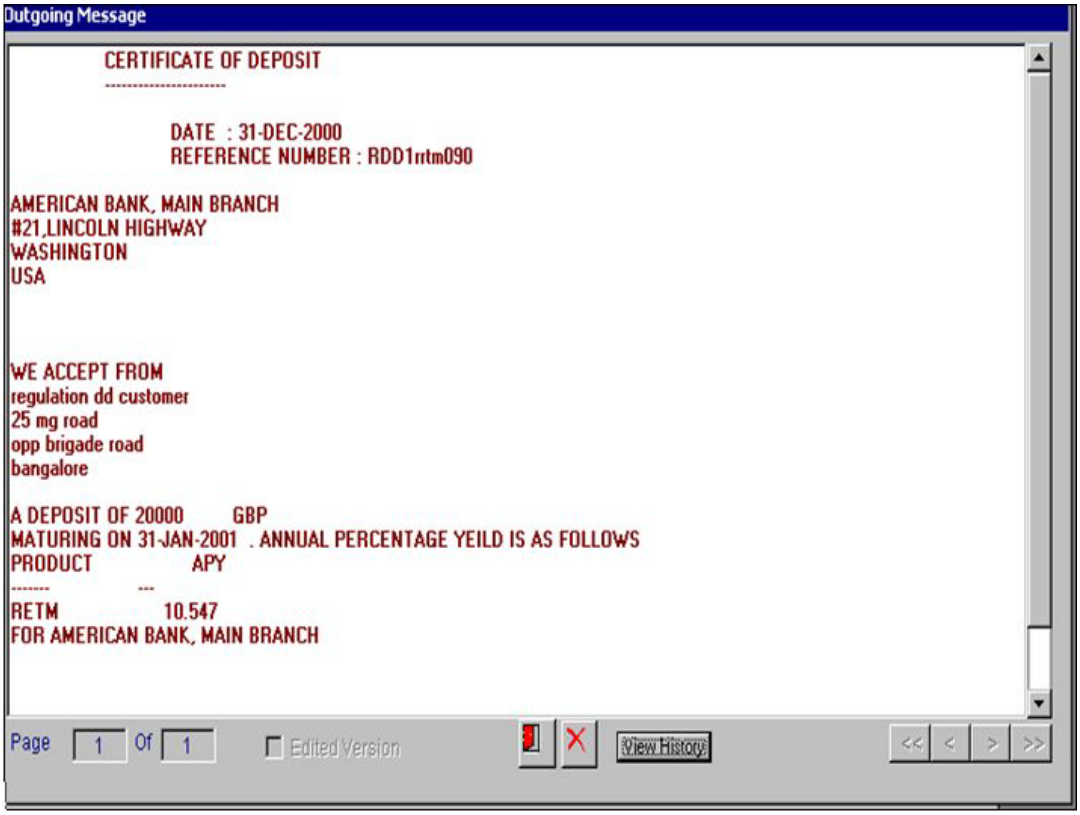
The different scenarios that could arise upon choosing these options are shown below:

Basis	Case	APY Logic
Average Balance	Statement frequency is asynchronous with liquidation frequency, for instance, if interest is calculated on the average daily balance for the calendar month and account statement is provided from 16th of one month to the 15th of next month.	Interest used for APY calculation will be the interest liquidated for the previous period, and you must maintain the APY basis as ‘LIQD’.
Average Balance	Statement frequency is lesser than liquidation frequency, for instance, if interest is paid on a quarterly basis for the quarter and account statements are provided monthly	APY is printed only when the interest is liquidated, i.e., the account statement for first two months of the quarter does not print APY, and APY is printed in the account statement only for the third month. For such cases, you must maintain the APY basis as ‘LIQD’.

Basis	Case	APY Logic
Average Balance	Statement frequency is more than liquidation frequency, for instance, if interest is paid on a monthly basis and account statements are provided annually	APY calculation is based on the latest interest liquidation that occurred within the statement period. For such cases, you must maintain the APY basis as 'LIQD'
Daily Balance	Statement frequency is less than liquidation frequency, for instance, interest is calculated using the daily balance method, applied annually, and monthly statement is provided.	APY calculation includes the interest accrued till the current statement date. For such cases, you must maintain the APY basis as 'ACCR'
Daily Balance	Statement frequency is more than liquidation frequency; as well and Statement frequency not in sync with liquidation frequency	APY calculation includes the interest accrued till the current statement date. For such cases, you must maintain the APY basis as 'ACCR'

Deposit Certificate Printing

You can have deposit certificates displaying the computed APY printed either as part of the EOD process or ad-hoc (printed from the menu).



For Example to compute APY, Your pays $30.37 in interest on a $1,000 six-month certificate of deposit (where the six-month period used by your bank contains 182 days), the annual percentage yield would be:

APY=100[(1+30.37/1,000) ^(365/182) -1] = 6.18%

To ensure the APY computation in the system, you must:

1. Define interest formula (say FORMULA1)
2. Define a system defined element (SDE) for Balance
3. Define a SDE for Days (number of days in the period, say DAYS)
4. Define a SDE for number of days in year (say YEAR)
5. Define a non-booked formula FORMULA2 as 1 + (FORMULA1/ Balance)
6. Define a non-booked formula FORMULA3 as YEAR/DAYS
7. Define a non-booked formula FORMULA4 as FORMULA2 ^ FORMULA3
8. Define a non-booked formula FORMULA5 as 100 * (FORMULA4 – 1), which will be the computed APY. If rounding is required, specify rounding at formula level.
9. In the Regulation Parameters Maintenance screen, specify PROD-RULE-FORMULA5 as APY type

18. Batch Processing

The events that are to take place automatically are triggered off during what is called the Batch Process. The batch process is an automatic function that is run as a mandatory Beginning of Day (BOD) and/or End of Day (EOD) process. During EOD, the batch process should be run after end-of-transaction-input (EOTI) has been marked for the day, and before end-of-financial-input (EOFI) has been marked for the day. This chapter details the various batch operations that are done in this module.

This chapter contains the following sections:

- Section 18.1, "Batch Processes"

18.1 Batch Processes

This section contains the following topics:

- Section 18.1.1, "Batch Process for Liquidating PDC Linked Schedules"
- Section 18.1.2, "Processing of Customer De-duplication Batch"
- Section 18.1.3, "Processing Message Generation for Combined Statement"
- Section 18.1.4, "Sweep In and Sweep Out Batch Processing"

18.1.1 Batch Process for Liquidating PDC Linked Schedules

You can configure the batch process for liquidating PDC linked schedules to process the payment of loan account components if the debit settlement mode is opted as PDC. This batch ‘PDDLNLIQ is run either as EOD or as an intraday batch. The batch processes the liquidation of all accounts for which the schedule date or PDC activation date and customer value date is less than the application date.

On the cheque date the clearing transaction triggers the following accounting entries:

Debit/Credit	Amount	Accounting Role	Description
Debit	Cheque Amount	CLRNG_ACCOUNT	Clearing Account
Credit	Cheque Amount	CLRNG_OFS_ACCOUNT	Beneficiary Account

During liquidation the beneficiary account of the PDC contract is used as Debit Settlement Bridge. The system passes accounting entries fro MLIQ as follows:

Debit/Credit	Amount Tag	Accounting Role
Debit	PRINCIPAL_LIQD	Beneficiary Account of PDC contract
Credit	PRINCIPAL_LIQD	Loan Account
Debit	MAIN_INT_LIQD	Beneficiary Account of PDC contract
Credit	MAIN_INT_LIQD	Main Interest Receivable

Note

If a PDC is returned or bounced due to any reason then you can represent the same PDC for payment again.

18.1.2 Processing of Customer De-duplication Batch

You can use this screen in case of a rule change and the reports need to be taken for the list of duplicate customers. You can invoke the 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the De-duplication batch function id 'DEDUPEOD' to run the customer de-duplication batch.

Only open customer accounts will be considered for the de-duplication check.

System initiates the de-duplication process based on the status maintained for deduplication check at head office with the status 'U' (Unprocessed). and 'P' (Processed).internally.

18.1.3 Processing Message Generation for Combined Statement

An EOD batch STCDSMT is run to process the message generation based on the statement cycle maintained in the 'Combined Statement Maintenance' screen.You can generate the message from the outgoing message browser once the EOD batch is processed. If the customer account in the statement plan belongs to different branches then the statement plan will display the account balance from the customer local branch. During EOD, combined statement will be generated monthly, whereas system applies charges to charge account based on the IC liquidation frequency.

18.1.4 Sweep In and Sweep Out Batch Processing

The Sweep In and Sweep Out process is handled by an EOD batch STSWEEP. All the utilized deposit accounts in a day are fetched by the batch STSWEEP due to CASA linkage. The amount block is then released to the CASA account by breaking the deposit.

Sweep In Process

During Sweep In Process the system:

- Releases the amount blocked for the deposit accounts for the utilized amount.
- Transfers the amount to relevant CASA account.
- Updates the deposit account balance.

Note

Other deposits are considered only after utilizing cover account created for account.

Sweep Out Process

During Sweep Out process the system:

- Check for the credit balance in the CASA account.
- Transfer the credit balance or the linked amount to the relevant deposit account.
- Updates the utilized amount for the transferred amount.

Note

Other deposits are considered only after utilizing cover account created for account.

19. Reports

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. You can generate this information in the form of reports in Oracle FLEXCUBE.

For every module you can generate reports, which give you data about the various events in the life of a specific contract, or across contracts, at a specific point in time. You can have analysis reports, daily reports, exception reports (reports on events that ought to have taken place on the contract but have not, due to various reasons), and history reports and so on.

From the Application Browser, select the Reports option. A list of all the modules to which you have access rights are displayed in the screen. When you click on a module, all the reports for which you have access rights under the selected module are displayed. Click on the report you want to generate. You will be given a selection Criteria based on which the report would be generated.

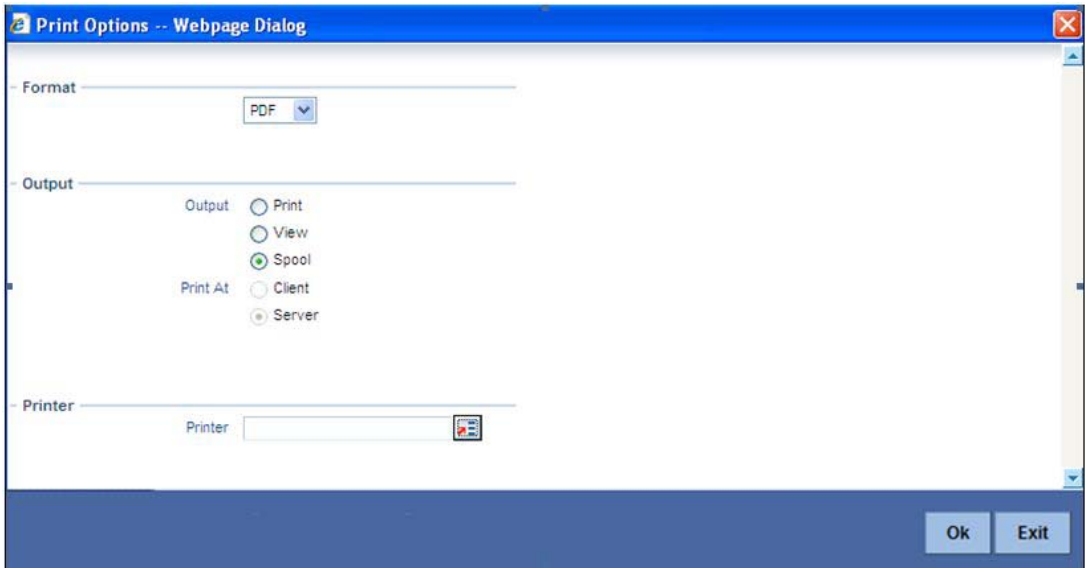
This chapter contains the following sections:

- Section 19.1, "Maintaining Printing Options for Reports"
- Section 19.2, "Account Cheque Details Report"
- Section 19.3, "CASA Stop Payment Report"
- Section 19.4, "Account Statement Reports"
- Section 19.5, "PDC Summary Report"
- Section 19.6, "Cheque Cancellation Report"
- Section 19.7, "Interest Statement Report"
- Section 19.8, "Dormant Activated Report"
- Section 19.9, "Stop Cheques Maintained Report"
- Section 19.10, "Post Dated Cheques Due Today Report"
- Section 19.11, "Inter-Branch Accounts Opened Today Report"
- Section 19.12, "Account Status Movement Report"
- Section 19.13, "Variances Maintained Today Report"
- Section 19.14, "Operating Instructions Not Captured Report"
- Section 19.15, "Minor Customer Details Report"
- Section 19.16, "CASA-Overdraft Report"
- Section 19.17, "Insignificant Balance Dormant Account Report"
- Section 19.18, "CRR Movement Report"
- Section 19.19, "VAT Deduction Report"
- Section 19.20, "Customer De-duplication Report"
- Section 19.21, "Account Opened and Activated Report"
- Section 19.22, "Account Block and Reason Report"
- Section 19.23, "Account Closure and Reason Report"
- Section 19.24, "Passbook Details Report"
- Section 19.25, "Account Balance List Report"
- Section 19.26, "Customer Limit Position Tracking Report"
- Section 19.27, "All Dormant Account Report"
- Section 19.28, "Debit Card Issued Report"
- Section 19.29, "New Minor Account Report"

- Section 19.29, "New Minor Account Report"
- Section 19.30, "Document Checklist Report"
- Section 19.31, "Customer Account Branch Transfer Report"
- Section 19.32, "Customer Cheque Discounting Report"
- Section 19.33, "Cancelled or Rejected Report"
- Section 19.34, "Large Debit Balance Report"
- Section 19.35, "Ad-Hoc Combined Statement"
- Section 19.36, "Combined Statement Generation Report"
- Section 19.37, "Customer Change Report"
- Section 19.38, "Passbook Issued Report"

19.1 Maintaining Printing Options for Reports

You can indicate preferences to print a report, while generating a report; however, the preferences are general.



The following are the common preferences you can maintain to print a report:

Format

Select the format in which you want the report to be generated from the options provided in the drop-down list. The following options are available:

- HTML
- RTF
- PDF
- Excel

Output

Select the output for the report from the options provided. The following options are available:

- Print – select this option if you wish to print the report
- View – select this option if you wish to view the contents of the report
- Spool – select this option if you wish to spool the report for further use

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

Specify the name of the printer or select it from the option list provided. All the configured printers are displayed in the list.

This is applicable only if you have specified the output as 'Print'.

Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.

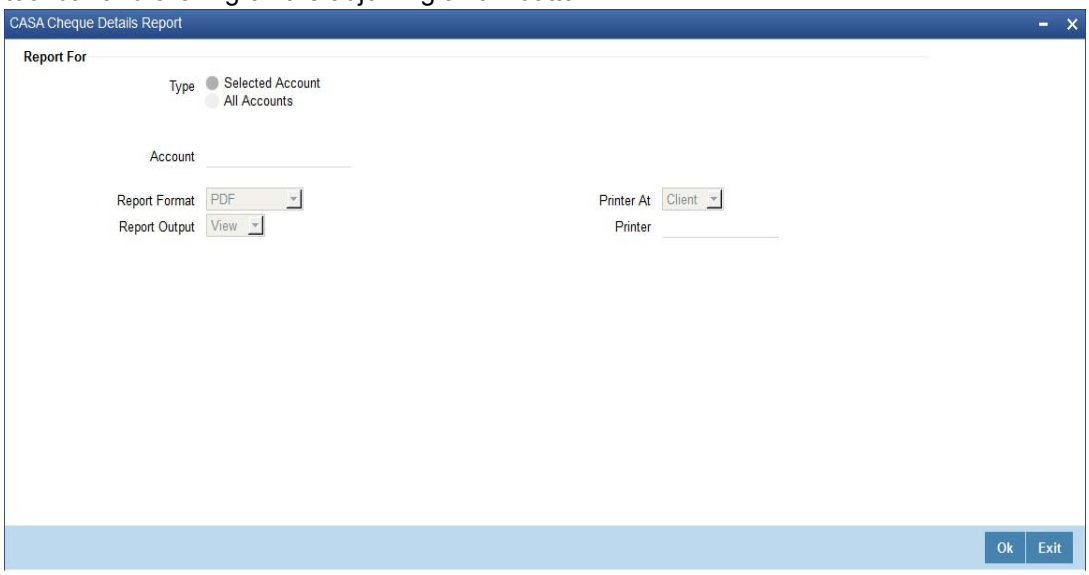
19.2 Account Cheque Details Report

This section contains the following topics:

- Section 19.2.1, "Generating Account Cheque Details Report"
- Section 19.2.2, "Selection Options"
- Section 19.2.3, "Contents of the report"

19.2.1 Generating Account Cheque Details Report

This report gives details of the Cheques used, cancelled and rejected for an account. You can invoke this screen by typing 'CARPCKDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



19.2.2 Selection Options

You can indicate the following preferences for generating the report:

Report For

Select the option ‘Selected Account’ if you want to generate the cheque book details report for a selected account. Select the option ‘All Accounts’ if you want to generate reports for all accounts.

Account

If you have selected the option ‘Selected Account’ select the account for which the cheque detail report has to be generated from the adjoining option list.

19.2.3 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the Cheque Book Details Report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the report

Field	Description
Account	The account number of the customer
Description	The description of the account
Check Number	The Cheque leaf number
Status	The status of the cheque
Amount	The amount for which the cheque is issued
Presented On	The date on which the cheque is presented in the bank
Date on Cheque	The date as given on the cheque
Beneficiary	The name of the person in whose name the cheque is issued

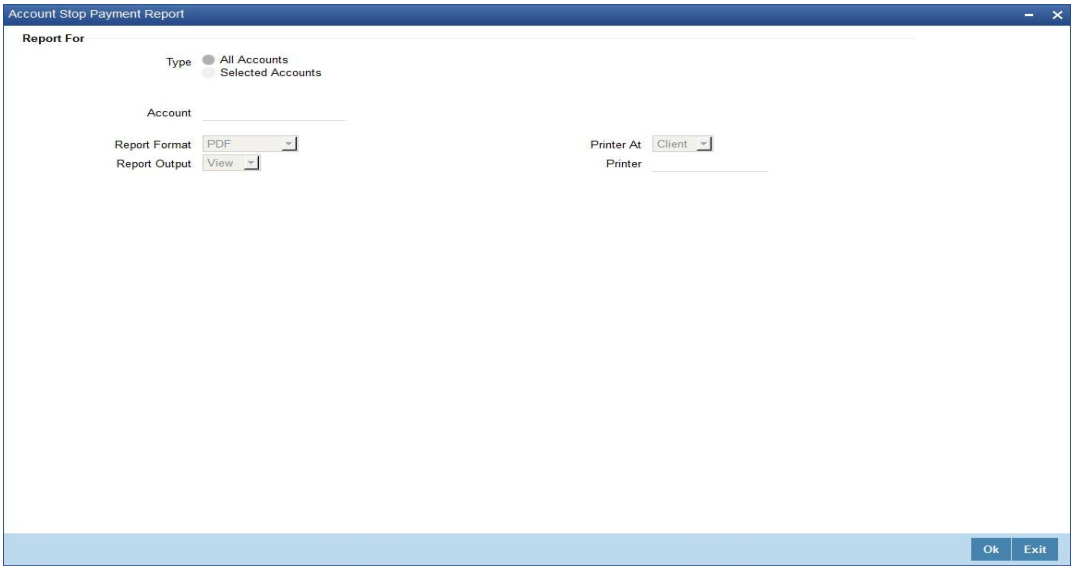
19.3 CASA Stop Payment Report

This section contains the following topics:

- Section 19.3.1, "Generating CASA Stop Payment Report"
- Section 19.3.2, "Selection Options"
- Section 19.3.3, "Contents of the report"

19.3.1 Generating CASA Stop Payment Report

This report gives details of the stop payment details issued on a cheque. You can invoke this screen by typing ‘CARPSPMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



19.3.2 Selection Options

You can indicate the following preferences for generating the report:

Report For

Select the option ‘Selected Account’ if you want to generate the cheque book details report for a selected account. Select the option ‘All Accounts’ if you want to generate reports for all accounts.

Account

If you have selected the option ‘Selected Account’ select the account for which the cheque detail report has to be generated from the adjoining option list.

19.3.3 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Stop Payment Report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the report

Field	Description
Account	The account number of the customer
Description	The description of the account
Stop Payment No	The stop payment instruction number
Type	The stop payment can be issued either on an amount or on cheque(s)
Start Check No	The starting cheque leaf number
End Cheque No	The ending cheque leaf number
Amount	The amount for which stop payment is done
Effective Date	The date from which the stop payment is effective
Expiry Date	The date on which the stop payment validity will expire

19.3.4 Customer Statistics Report

The table below displays customer statistics for the last six months.

Body of the report

Field	Description
Customer Number	FLEXCUBE Customer Number
Account No	FLEXCUBE Account Number
Acc Currency	Account Currency
Cust. Name	Customer name
Acc Branch	The branch in which the account was created
Last Debit	Last debit amount on the account for the month
Last Credit	Last credit amount on the account for the month
Last Over Draft	Last overdraft amount on the account for the month
Simple Average Balance	Simple Average balance of the account for the month

Minimum Balance	Minimum balance of the account for the month
Maximum balance	Maximum balance of the account for the month
No of Dr transactions	Number of debit transactions for that month
No of Cr Transactions	Number of credit transactions for that month
Closing Balance	Month end closing balance of that account
Total Balance	The balance of account (including the limit + uncleared / uncollected funds)
No of Returned Cheques	Total number of cheques returned on the account for that month
Debit Interest	Month END IC (Debit interest liquidated for that account only will be considered)
N.S.F	Number of transactions which could not be completed owing to Insufficient Balance in the account for the month
CHG'BLE TR	Number of chargeable transactions for the month
DB.CHK.RTD	Number of cheques returned for the month
Debit AVG	Debit average for the month
Days in Debit	Number of days in debit for the month
Monthly Debit AVG	Debit average for the month
Credit AVG	Credit average
Days in Credit	Number of days in Credit for the month
Monthly Credit AVG	Monthly credit average
XOD AVG	Excess overdraft average for the month
DAYS XOD	Number of days in excess overdraft for the month
MNTH AV	Excess overdraft average
Number of times gone into Overdraft	Number of times the account went into overdraft for the month

Note

The balance is shown in terms of the account currency.

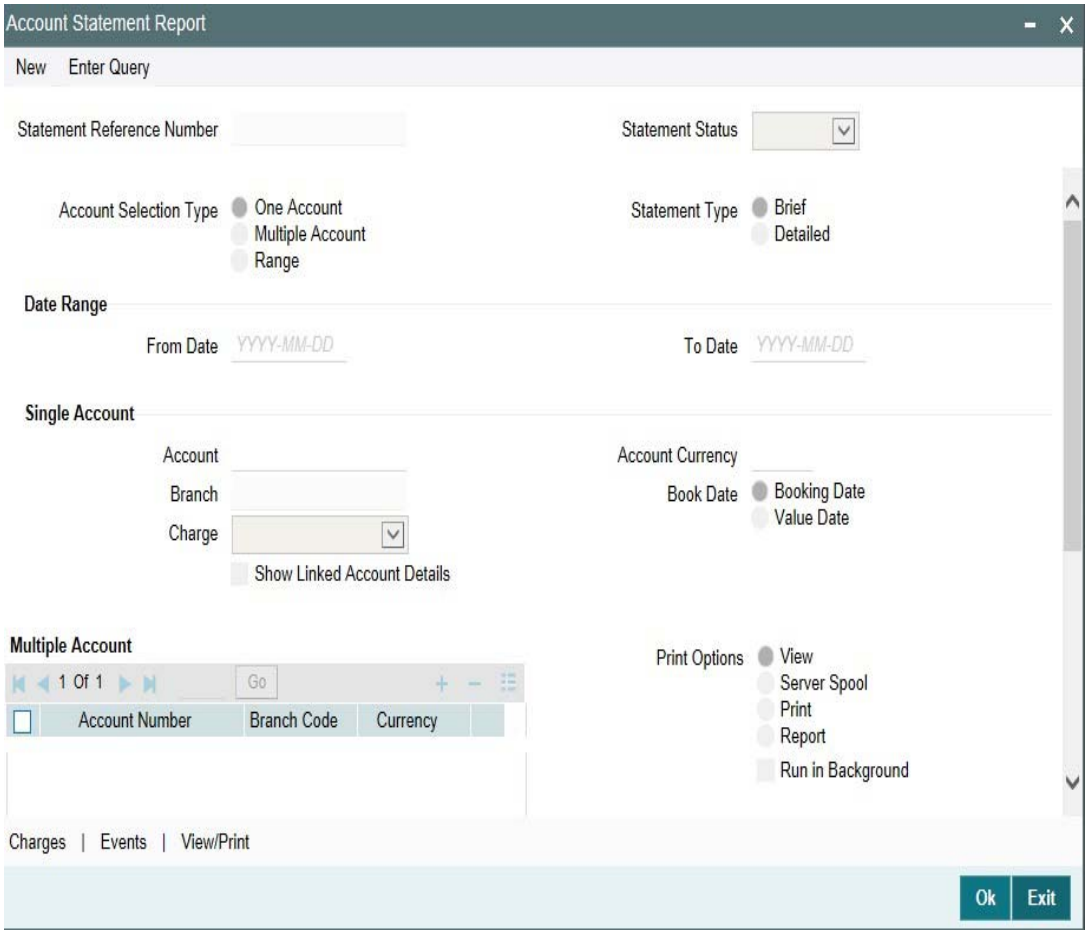
19.4 Account Statement Reports

This section contains the following topics:

- Section 19.4.1, "Generating Account Statement Reports"
- Section 19.4.2, "Contents of the report"
- Section 19.4.3, "Viewing Charge Details"
- Section 19.4.4, "Viewing Events"

19.4.1 Generating Account Statement Reports

You can get the details of the account statement reports using 'Account Statement Reports' screen. You can invoke this screen by typing 'ACDOPTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can indicate the following preferences for generating the report:

Account Type

Select the type of account you want to view. The types of accounts that can be selected are as follows:

- Normal Account: This option can be selected if a statement needs to be generated for physical accounts.

Account Selection Type

You have to indicate the account selection type of the customer. The options available are:

- One Account
- Multiple Account
- Range

Statement Type

You have to indicate the statement type of the customer. The options available are:

- Brief
- Detailed

Date Range

You can indicate the following:

From Date

Specify the date from when you are generating this report.

To Date

Specify the date till when you are generating this report.

Single Account

Account Number

Specify the account number. The option list displays all valid account numbers. 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 this User Manual.

Branch

The system displays the branch code of the selected account number.

Account Currency

Specify the account currency. The option list displays all valid account currencies. Choose the appropriate one.

Charge

You have to indicate the type of charges. The options available are:

- Null - Select this option If statement needs to be generated devoid of charge
- Fixed Charge - Select this option If statement needs to be generated with a fixed amount of charge
- Based on date Range - Select this option of statement needs to be generated and the charge for the same will be based on the duration of the period selected. (Difference between the from date and the to-date)
- Online Charge – Select this option if the statement needs to be generated and online charge is included.

Show Linked A/C Details

Check this box if you wish to show linked account details. Dates

You have to indicate the type of dates. The options available are:

- Booking Dated
- Value Dated

Select Multiple Accounts

Account Number

Specify the account number. The option list displays all valid account numbers. Choose the appropriate one.

Branch Code

The system displays the branch code of the selected account number.

Currency

Specify the currency of the account.

Range Account

From Account Number

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

To Account Number

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

From Account Branch

The system displays the branch code of the selected account number.

To Account Branch

The system displays the branch code of the selected account number.

From Account Currency

Specify the account currency from which the report needs to be generated. You can select the appropriate currency from the adjoining option list that displays all the currencies maintained in the system.

To Account Currency

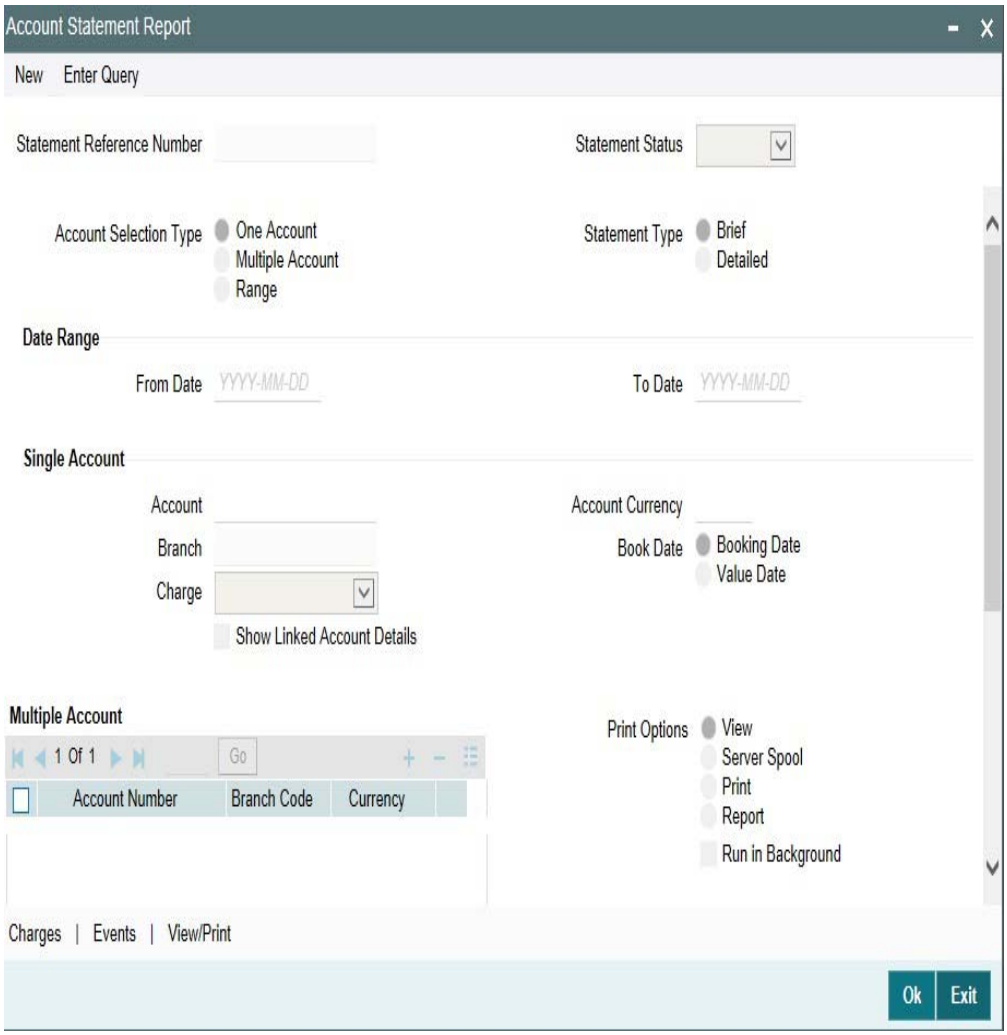
Specify the account currency to which the report needs to be generated. You can select the appropriate currency from the adjoining option list that displays all the currencies maintained in the system.

Print Options

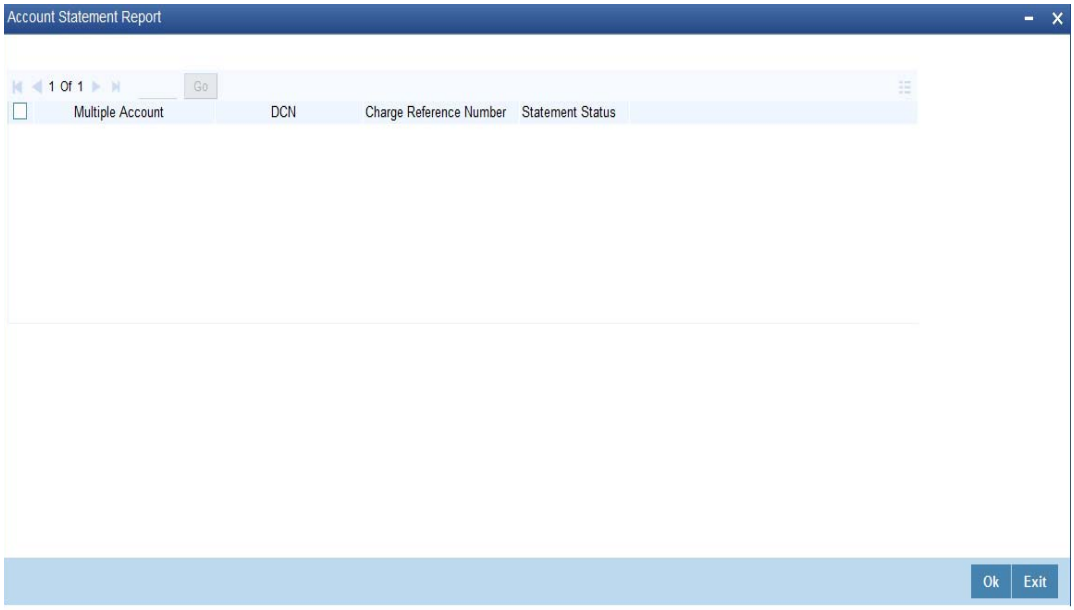
You have to indicate the type of print options. The options available are:

- View - Select this option to view the content of account statement.

– For Single Account, on click of ‘OK’ button, the following ‘Message’ screen is invoked.

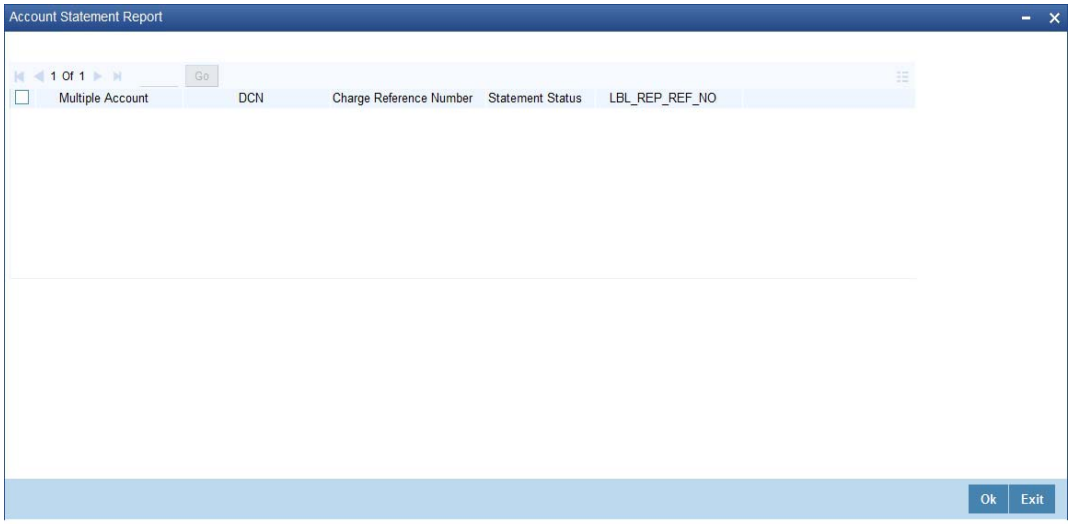


– For Multiple Accounts or Range of Accounts, on click of ‘OK’ button, the system invokes the following Account Statement Report with Multiple Account DCN list screen.

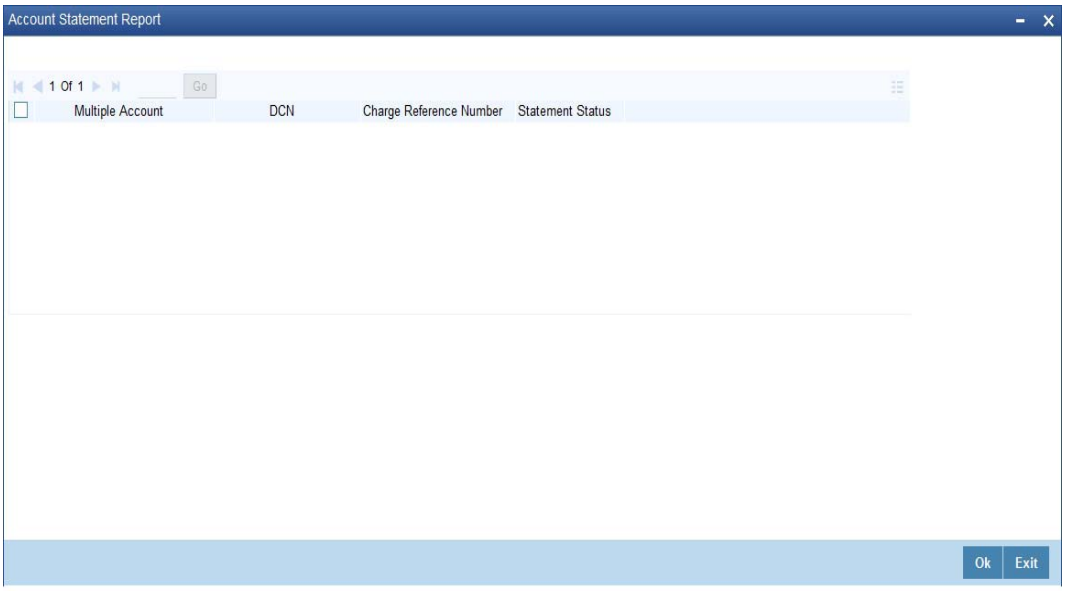


– On double click of each account in the multi grid the ‘Message’ screen is invoked.

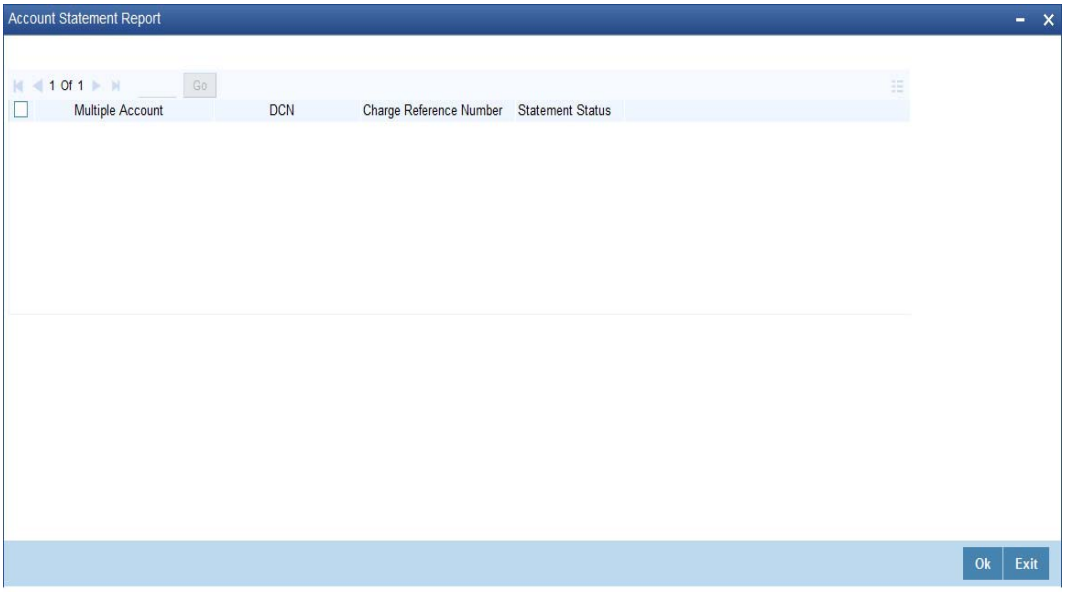
- Server Spool - Select this option to spool the account statement for further use.
- Print - Select this option to print the account statement.
- Report - Select this option to get the account statement as a report.
  - For ‘Single Account’, on click of ‘OK’ button the system invokes the following Report screen.



  - Click ‘OK’ from this screen to generate the account statement in the report format chosen.
  - For Multiple Accounts and Range of Accounts, on click of 'OK' button the following Multiple account DCN list screen is invoked.



– On click of 'OK' button in the above screen the system invokes the Account Statement Report screen.



– From the report screen on click of 'OK' button a single account statement for all the multiple accounts in the 'Report Format' chosen is generated.

19.4.2 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Account Statement Report are discussed under the following heads:

Header

An Account Statement is the record of transactions and their effect on account balances over a specified period of time for a given account. An Account Statement lists the debits and credits that took place over a time period.

The Header carries the title of the Report, information on the Account Number of the user generating the report.

Body of the report

Field	Description
Branch Name	This is the branch where the account resides.
Branch Address 1	This is the address of the branch.
Branch Address 2	This is the address of the branch.
Branch Address 3	This is the address of the branch.
Account Number	Details about customer account Number.
From date	This is from date.
To date	This is to date.
Page Number	This is the page number.

As of Date	As of date.
Customer Number	This is the customer number.
Customer Name	This is the customer name.
Customer Address 1	This is the address of the customer.
Customer Address 2	This is the address of the customer.
Customer Address 3	This is the address of the customer.
Customer Address 4	This is the address of the customer.
Opening Balance	This is the opening balance of the customer.
Transaction code Description	This is the description of the transaction code.
Transaction reference Number	This is the reference number of the account for which transaction details is being reported
Opening Date	The opening date of the account.
Previous Date	Gives the date of the previous statement.
Transaction Booking Date	This is the transaction booking date.
Transaction Amount	This is the transaction amount.
Additional Information	Gives some additional information.
Debit-Credit Indicator	This indicates the nature of the transaction – debit or credit.
Closing Balance	This indicates the closing balance.
Available Balance	This indicates the available balance.
Blocked Balance	This indicates the blocked balance.
Uncollected Balance	This indicates the uncollected balance.
Number of Debits	Indicates the number of debit transactions.
Number of Credits	Indicates the number of credit transactions.
Total Debit Value	Indicates the total debit value.
Total Credit Value	Indicates the total credit value.
Current Average Monthly Balance	Indicates the current average monthly balance.
Previous Average Monthly Balance	Indicates the previous average monthly balance.
Current Average Quarterly Balance	Indicates the average quarterly balance.
Previous Average Quarterly Balance	Indicates the previous average quarterly balance.

Note

The month end job ACBCSTAT batch runs in EOFI to compute account statistics and ACSTHAND batch runs at EOTI with daily frequency.

Note

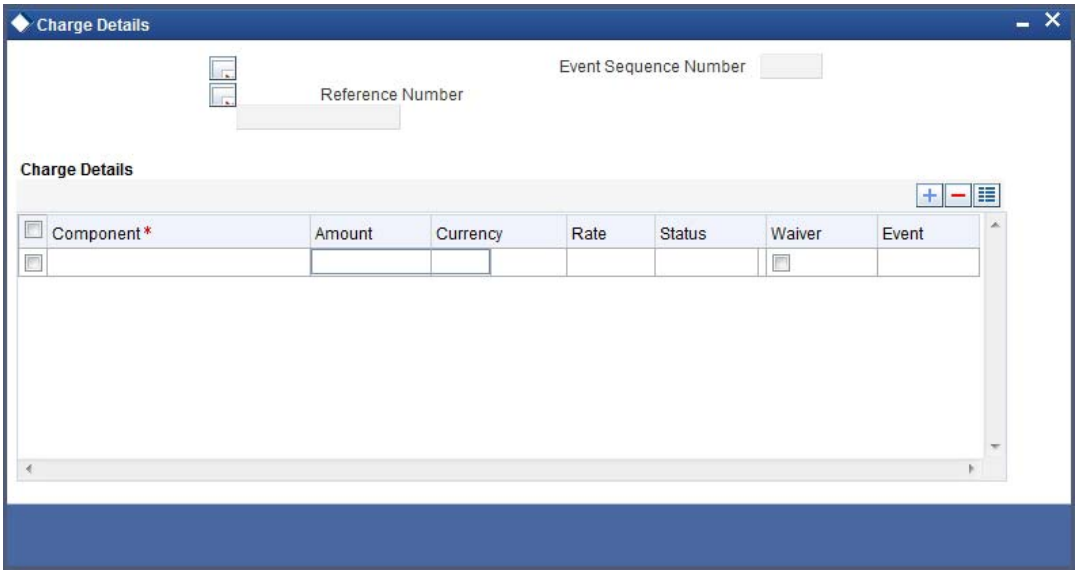
For book dated statement, tags CURAVGMTHLYBAL and PREVAVGMTHLYBAL will compute the book dated current and previous average monthly balance.

For value dated statement, tags CURAVGMTHLYBAL and PREVAVGMTHLYBAL will compute the value dated current and previous average monthly balance.

Click 'OK' button when you have specified your preferences in the 'Account Statement Reports' screen. The 'Print Options' screen gets displayed, where you can specify the preferences for printing the report.

19.4.3 Viewing Charge Details

You can view the charges for online statement generation in the 'Charge Details' screen. Click on 'Charges' button to invoke 'Charge Details' screen.



Contract Reference

System displays the contract reference number here.

Charge Liquidation

System displays the following details under this section:

- ESN - Event sequence number
- Component - Charge component name
- Charge Currency - Charge currency
- Charge Amount - Computed charge amount
- Waiver - If this box is checked, then charge will be waived.

Waiver

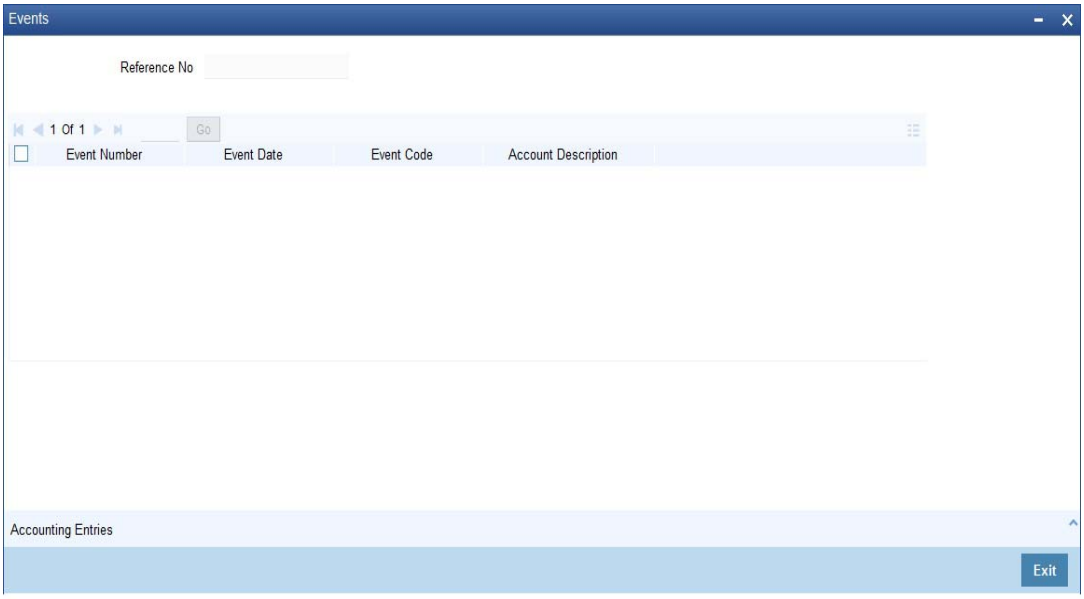
Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

19.4.4 Viewing Events

Click on 'Events' button to invoke 'Events' screen.'



Reference Number

System displays the reference number here.

Events

System displays the following details under this section:

- Event Number - Event sequence number
- Event Date- Date of the event
- Event Code - event code of the transaction
- Description - event code description

19.5 PDC Summary Report

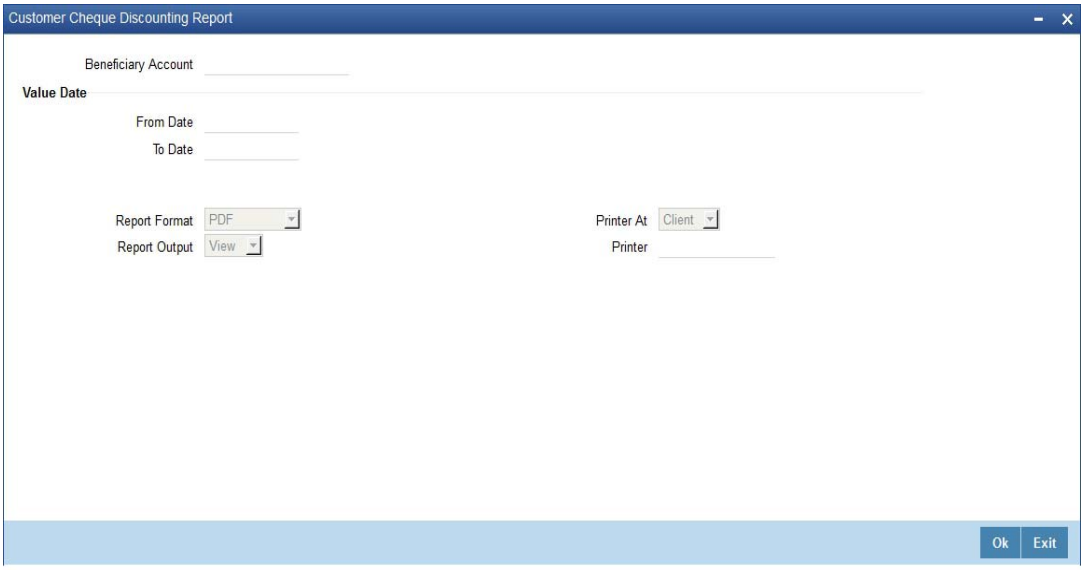
This section contains the following topics:

- Section 19.5.1, "Generating PDC Summary Report"
- Section 19.5.2, "Contents of the report"

19.5.1 Generating PDC Summary Report

PDC Summary report displays the details of all the cheques discounted for an account.You can generate report for post dated cheque details using 'Customer Cheque Discounting

Report' screen by typing 'PDRCHDRF' 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:

Beneficiary Account

Specify the beneficiary account. The adjoining option list displays the list of all the valid beneficiary accounts maintained in the system. You can choose the appropriate one.

Value Date

From Date

Enter the date from when you are generating this report.

To Date

Enter the date till when you are generating this report.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

19.5.2 Contents of the report

The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Product code	This indicates the product code
Product description	This indicates the product description
Customer ID	This indicates the customer Id
Customer Name	This indicates the customer name
Cheque number	This indicates the cheque number
Discounted date	This indicates the discounted date
Cheque date	This indicates the cheque date

Field Name	Field Description
Cheque CCY	This indicates the cheque currency
Cheque amount	This indicates the cheque amount
Cheque Status	This indicates the cheque status
Drawer identification	This indicates the drawer identification
Drawer Name	This indicates the drawer name
Drawer bank code (for the cheque)	This indicates the drawer bank code for the cheque

Aggregation Fields

Field Name	Field Description
Total cheque amount	This indicates the total cheque amount
Total Number of cheque	This indicates the total number of cheque

19.6 Cheque Cancellation Report

This section contains the following topics:

- Section 19.6.1, "Generating Cheque Cancellation Report"
- Section 19.6.2, "Contents of the Report"

19.6.1 Generating Cheque Cancellation Report

Oracle FLEXCUBE generates a report that contains the details of cheques that are cancelled and revised on a daily basis. This report is generated everyday during end of day operations.

19.6.2 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Op ID	Current user
Report Run Date	Current system date
Report Run Time	Current system time

Body

Field Name	Field Description
Product Code	PDC Product
Account Number	Beneficiary account number
Account Name	Beneficiary account description
Cheque Purchase Number	Transaction reference number
Cheque Number	Instrument Number
Purchase Amount	Cheque amount; Purchase/discount will be done for the entire amount
Currency	Currency of the instrument
Interest Amount	Interest Amount (Interest will be applicable for cheques discounted only. Interest will be computed from the purchase date till the liquidation date)
SC Amount	Service charge amount
Clearing Transaction Reference Number	Outward clearing transaction reference number for pdc purchased
Teller ID	Maker ID of the transaction
Authorizer ID	Checker ID of the transaction
Status	Cheque status
Reject Code	Reject code for cancellation
Reject Reason	Reject reason for cancellation

19.7 Interest Statement Report

This section contains the following topics:

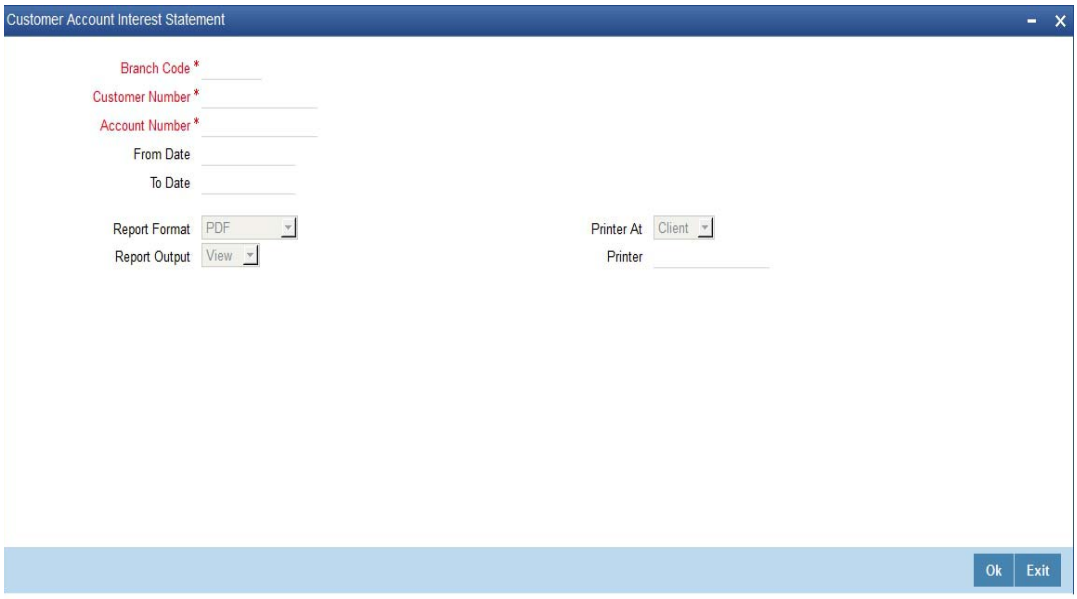
- Section 19.7.1, "Generating Interest Statement Report"
- Section 19.7.2, "Contents of the Report"

19.7.1 Generating Interest Statement Report

Oracle FLEXCUBE facilitates generation of the Interest Statement Report for Customer Accounts without liquidating the Customer Accounts.

You can generate Interest Statement Report for Customer Accounts using ‘Customer Account Interest Statement’ screen. You can invoke this screen by typing ‘CARINSTM’ 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 branch code in which the customer has an account. The adjoining option list displays all valid and authorized Branch codes. You can select the appropriate one.

Customer Number

Specify a valid customer identification number. The adjoining option list displays all valid and authorized customer identification numbers. You can select the appropriate one.

Account Number

Specify a valid customer account number for which you wish to generate the interest statement report. The adjoining option list displays all valid, authorized savings and current account numbers. You can select the appropriate one.

From Date

Specify the date from when you wish to generate the interest statement report for the specified customer account, from the adjoining calendar.

To Date

Enter the date till when you wish to generate the interest statement report for the specified customer account, from the adjoining calendar.

Note

'To Date' cannot be a future date

19.7.2 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Op ID	Current user
Report Run Date	Current system date
Report Run Time	Current system time

Body of the Report

The generated report will provide the following information:

Field Name	Field Description
Customer Number	Indicates the customer number
Account Number	Indicates the account number
Currency	Indicates the currency of the transaction
Name	Indicates the name of the customer
Product	Indicates the product for which the credit and debit details are displayed
From Date	This indicates date from when the interest is computed
To Date	This indicates date till when the interest is computed
Interest Balance	Indicates the interest balance
Number of Days	This indicates number of days for which the interest is computed
Interest Rate	This indicates interest rate based on which the interest is computed
Amount	This indicates calculated interest amount
Total Credit Capitalized	Indicates the total credit capitalized
Total Debit Capitalized	Indicates the total debit capitalized
Total Tax Amount	This indicates the total tax amount over the interest amount in the specified period

Note

If the customer account is linked to multiple products or formulae, then the interest statement displays the credit and debit interest details separately for that customer account.

19.8 Dormant Activated Report

This section contains the following topics:

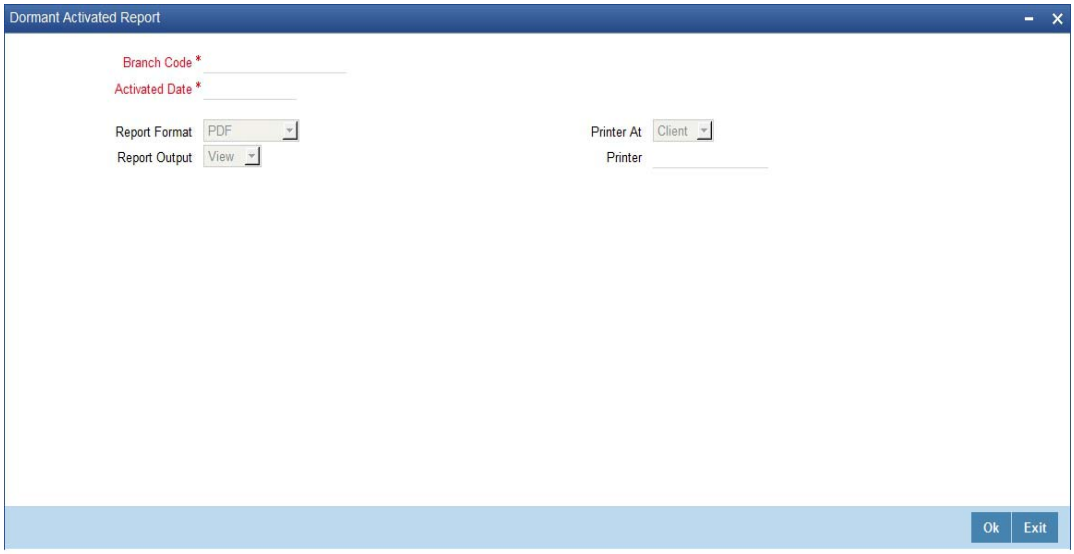
- Section 19.8.1, "Generating Dormant Activated Report"
- Section 19.8.2, "Contents of the Report"

19.8.1 Generating Dormant Activated Report

An account is moved to Dormancy state in the absence of any customer initiated transaction, in that account, for a period maintained at 'Account Class Maintenance' level. After a specific period, the status will be changed to unclaimed deposit.

These accounts are activated, once the customer initiates a transaction. At the end of the Dormant Activity, you can generate 'Dormant Activated Report' as part of EOD, which summarizes the transaction in the dormant accounts. It is a report of dormant accounts which were activated on that day. The accounts in this report are grouped based on the account class and currency type of the account.

You can invoke 'Dormant Activated Report' screen by typing 'STRDAEOD' 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 for the Branch in which the customer has an account from the adjoining option list.

Activated Date

Specify a valid date, when the dormant account was activated, from the adjoining calendar.

19.8.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Dormant Activated Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Indicates Branch Code and Branch Name
Module	The module from which the report was generated
Run Date	Indicates Date on which report is generated
Run Time	The time at which the report was generated
User ID	Indicates User ID of the user who generated the report
Page No	The page number of the report

Body of the Report

The following details are displayed as body of the generated report, grouped by the product code and currency:

Field Name	Field Description
Product Code	Indicates Account Class
Currency	Indicates Currency of the Account
The dormant details for each account class and currency are displayed in the report	
Account	Indicates Customer Account
Account Name	Indicates Account Description
Day's Credit Amount	Indicates Sum of Transaction Credit Amount for today in Account Currency
Day's Debit Amount	Indicates Sum of Transaction Debit Amount for today in Account Currency
Book Balance	Indicates Book Balance
Dormancy Start Date	Indicates Dormancy Start Day
Dormant Days	Indicates Number of Dormant Days
Maker ID	Indicates Maker id of the Transaction
Checker ID	Indicates Checked Id of the transaction
Txn code	Indicates Transaction code of the Transaction
Txn Description	Indicates Transaction Description of the Transaction.

19.9 Stop Cheques Maintained Report

This section contains the following topics:

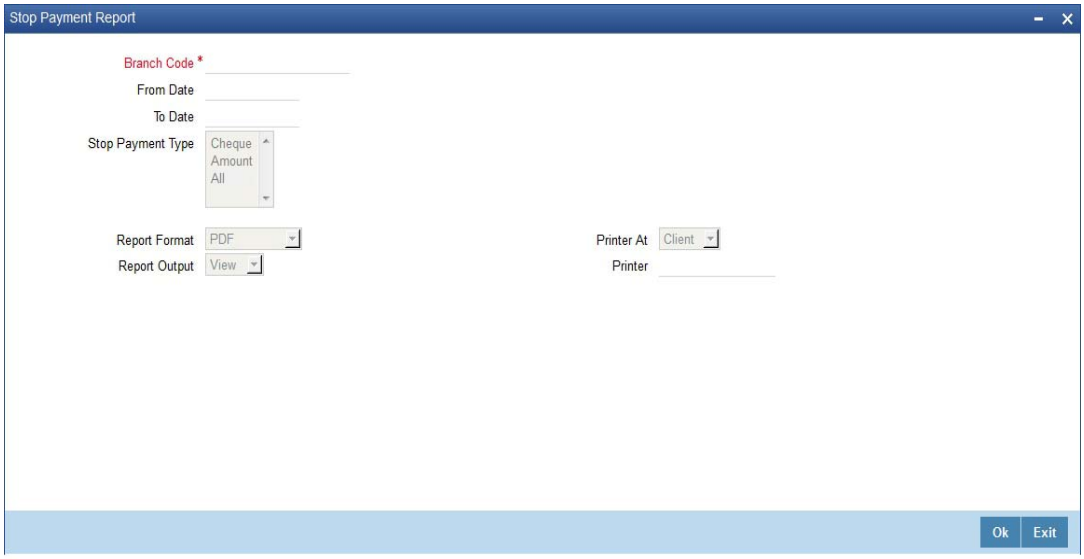
- Section 19.9.1, "Generating Stop Cheques Maintained Report"
- Section 19.9.2, "Contents of the Report"

19.9.1 Generating Stop Cheques Maintained Report

When a customer losses cheque leaf issued for a Savings or Current Accounts, the same is informed to the respective branch. The corresponding branch updates these details in the system to avoid paying-out of these cheques.

During EOD, you can generate 'Stop Cheques Maintained Report', which lists out all the stop payment instruction carried out on that day. Stop cheques in this report are grouped based on the account type.

You can invoke 'Stop Cheques Maintained Report' screen by typing 'STRSPEOD' 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 for the Branch in which the customer has an account from the adjoining option list.

From Date

Specify a valid date, from when the report is generated, from the adjoining calendar.

To Date

Specify a valid date, till when the report is generated, from the adjoining calendar.

Stop Payment Type

Select stop payment type for which you wish to generate the report from the adjoining drop-down list. This list displays the following values:

- Cheque
- Amount

19.9.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Stop Cheques Maintained Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated

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
Account Desc	Indicates Account description
Customer Id	Indicates Customer Id
Customer Name	Indicates Customer Short Name
Currency	Indicates Currency of the Account
Stop Payment Type	Indicates Stop Payment Type
Chq St No.	Indicates Cheque Start Number
Chq End No.	Indicates Cheque End Number
Amount	Indicates Cheque Amount
Stop Chq Date	Indicates Stop Cheque Date
Reason	Indicates Reason for Stop Payment

19.10 Post Dated Cheques Due Today Report

This section contains the following topics:

- Section 19.10.1, "Generating Post Dated Cheques Due Today Report"
- Section 19.9.2, "Contents of the Report"

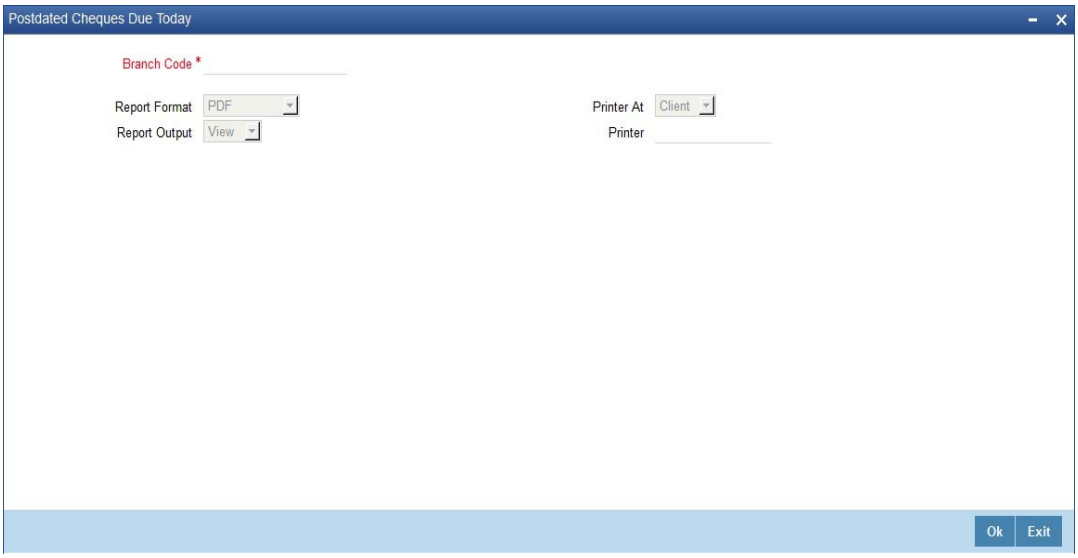
19.10.1 Generating Post Dated Cheques Due Today Report

Branches collect PDC to ensure recovery and credit the customer accounts on the scheduled date. These cheques are presented in the outward clearing on the agreed due date.

During EOD, you can generate ‘Post Dated Cheques Due Today Report’, which lists details of all the PDC that were due and were cleared on that day. Transactions in this report are

grouped based on the Instrument and clearing type of the cheques. Report also provides a Branch-wise presentation of cheques.

You can invoke the ‘Post Dated Cheques Due Today Report’ screen by typing ‘PDRDTTOD’ 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 for the Branch in which the customer has an account from the adjoining option list.

19.10.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Post Dated Cheques Due Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time
Branch Date	Indicates the date of Branch in which report is taken.
Page No	Displays Page No out of total No of pages in report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Instrument Type	Indicates PDC Type
Clearing Type	Indicates Clearing Product description of the PDC
Account No	Indicates Account Number (Beneficiary Account Number)
Acct. Name	Indicates Description of the Account if it is FCUBS account. If it is not, then it is left blank
Bank Code	Indicates Bank Code of the Issuer
Cheque No	Indicates Cheque number
CCY	Indicates the Currency of the Transaction
Cheque Amount	Indicates Cheque Amount
Transaction Seq No.	Indicates Transaction Sequence No.
Deposit Date	Indicates Cheque Deposit Date
Instr. Date	Indicates Activation Date
Value Date	Indicates Value Date of the Cheque
Total Amount (Branch)	Indicates the total amount

19.11 Inter-Branch Accounts Opened Today Report

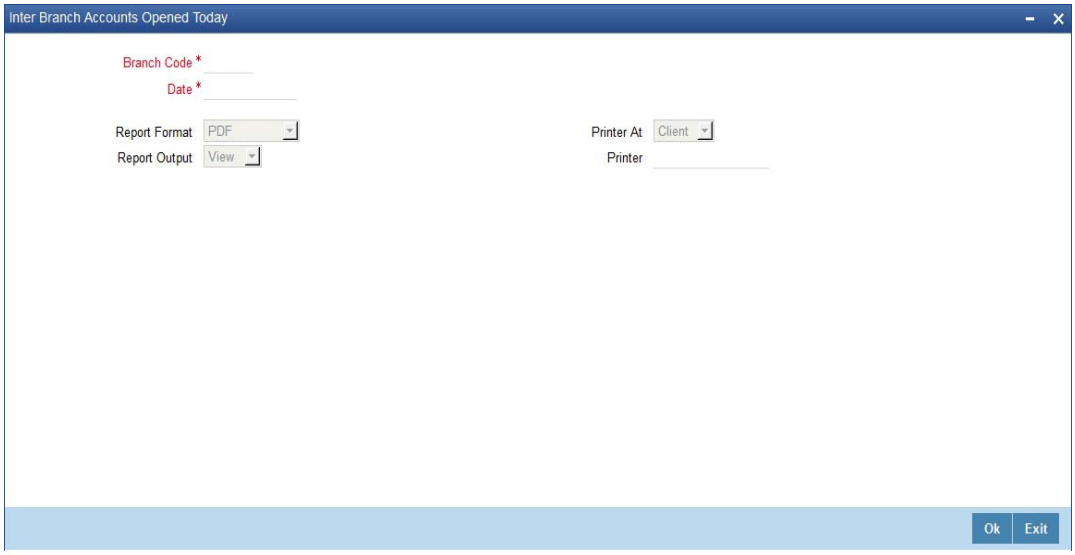
This section contains the following topics:

- Section 19.11.1, "Generating Inter-Branch Accounts Opened Today Report"
- Section 19.11.2, "Contents of the Report"

19.11.1 Generating Inter-Branch Accounts Opened Today Report

Oracle FLEXCUBE provides customers a facility to open an account in the branch of their choice. You can generate ‘Inter Branch Accounts Opened Today Report’ to enable the branch, to have a control over all the accounts opened on other branches. This report lists the accounts created by the Bank Staff, who have Multiple Branch Operational Rights. However, the account branch and the Maker’s home branch should not be the same.

You can invoke the ‘Inter-Branch Accounts Opened Today Report’ screen by typing ‘STRIBRAC’ 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.

Date

Specify the date for which you wish to generate the report, from the adjoining calendar.

19.11.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inter Branch Accounts Opened Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
Run Time	Indicates the time on which the report is generated
Module	The module from which the report is generated
User ID	Indicates User ID
Page No	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
Branch Code	Indicates Branch code of the Account

Field Name	Field Description
Customer ID	Indicates Customer ID
Customer Short Name	Indicates Customer Short name
Account Class	Indicates Account Class of the Account
Account No	Indicates Account Number
Account Desc	Indicates Account description
Account Opening Date	Indicates Account Opening Date

19.12 Account Status Movement Report

This section contains the following topics:

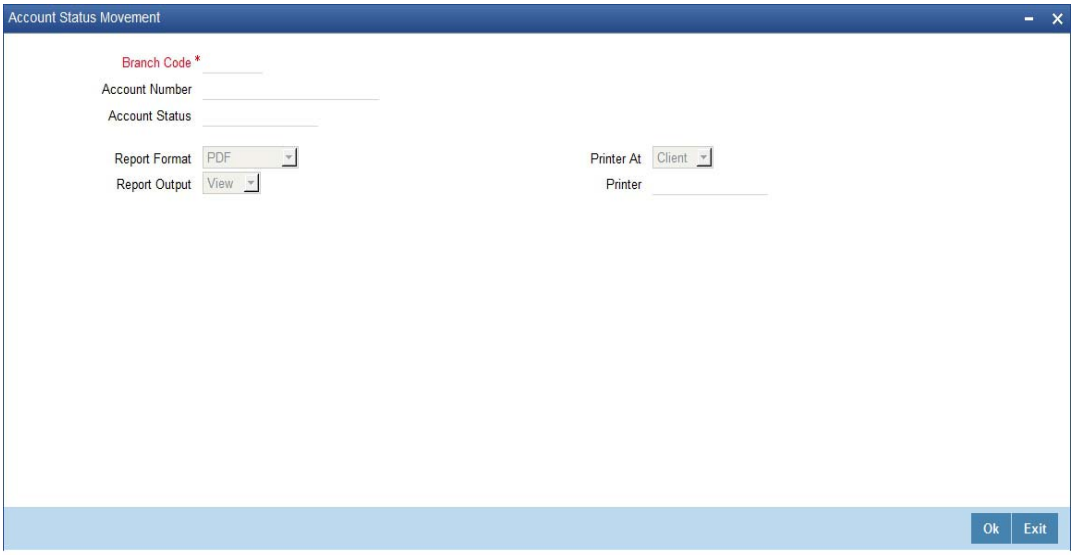
- Section 19.12.1, "Generating Account Status Movement Report"
- Section 19.12.2, "Contents of the Report"

19.12.1 Generating Account Status Movement Report

You can maintain Account Status Movement conditions at the 'Account Class' level, based on the conditions decided by your Bank and the compliance requirements of the Central Bank. During EOD, based on these and the conduct of accounts, system automatically classifies the assets on the daily basis. Based on this classification, system recognizes and provisions the income.

You can generate 'Account Status Movement Report' to enable the branches to follow-up the accounts so that the status of the accounts does not change to NPL status. This report lists CASA accounts that have moved to status based on the Account Class type of the account.

You can invoke the 'Account Status Movement Report' screen by typing 'STRCASTM' 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.

Account Number

Specify the account number for which the report has to be generated, from the adjoining option list.

Account Status

Specify the status of the Account number from the adjoining option list.

19.12.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inter Account Status Movement Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated
Page No	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 of the Account
Account Number	Indicates Account Number
Customer Id	Indicates Customer Number
Customer	Indicates Customer Short Name
Checker ID	Indicates Checker ID
No. of Days	Indicates Number of Days the account is in the current status
Account Status	Indicates Account Status
From Status	Indicates the Status from which the account moved to the current status

19.13 Variances Maintained Today Report

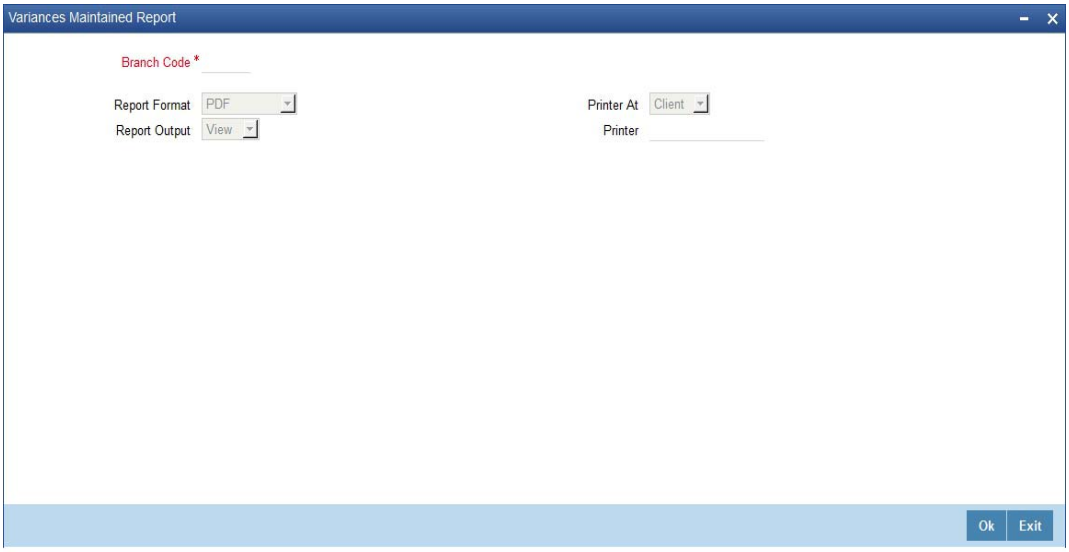
This section contains the following topics:

- Section 19.13.1, "Generating Variances Maintained Today Report"
- Section 19.13.2, "Contents of the Report"

19.13.1 Generating Variances Maintained Today Report

When a customer opens an account, the system updates interest rates based on those maintained at the Product level. However; branches can have an account level variance.

You can generate 'Variances Maintained Today Report' to inform branches about the variances maintained for that day. This report lists details of CASA and TD accounts for which the interest variances are maintained for the day. You can invoke the 'Variances Maintained Today Report' screen by typing 'STRSPCON' 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.

19.13.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Variances Maintained Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated

User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates Account Number
Customer Id	Indicates Customer Number
Customer Name	Indicates Customer Short Name
Account Class	Indicates Account Class of the account
Product	Indicates Product used for account
Effective Date	Indicates Effective Date of new UDE values
UDE Value	Indicates new values of UDE

Note

Variance maintained for the TD accounts is displayed for the current day.

If the account is a CASA account, system will not display the variance maintained for the current day. A back dated value has to provided as input parameter to view the variance report for CASA accounts

19.14 Operating Instructions Not Captured Report

This section contains the following topics:

- Section 19.14.1, "Generating Operating Instructions Not Captured Report"
- Section 19.14.2, "Contents of the Report"

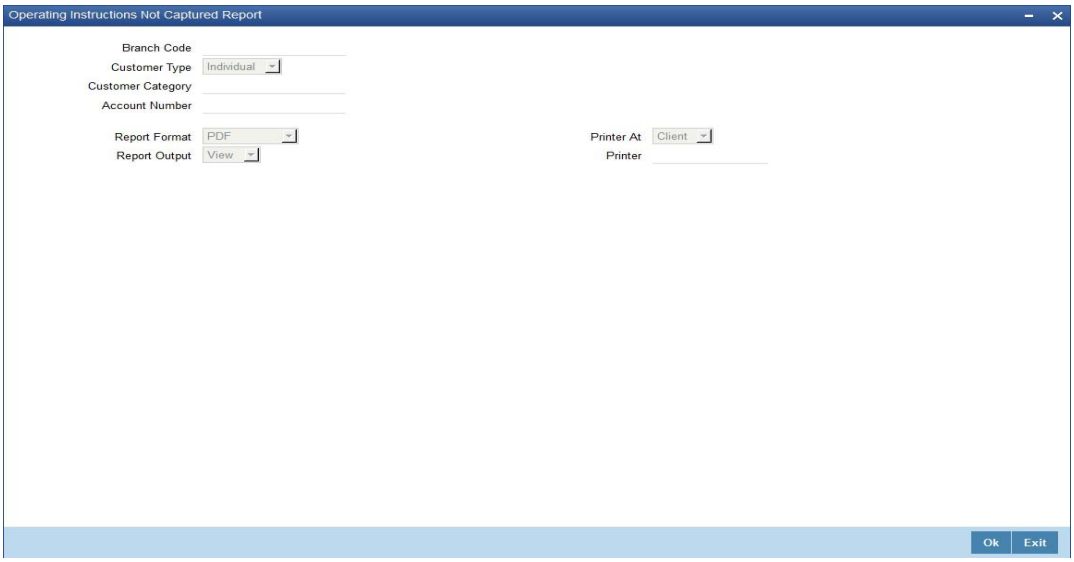
19.14.1 Generating Operating Instructions Not Captured Report

Oracle FLEXCUBE facilitates maintenance of operating instructions for a customer account. If an operating instruction is maintained for an account, then while processing transactions pertaining to that account the system validates the instructions.

You can generate ‘Operating Instructions Not Captured Report’ to list the accounts for which the following operating instructions are not maintained:

- Mode of operation
- Account signatory details
- Nominee details
- Minor and guarantor details

You can invoke the ‘Operating Instructions Not Captured Report’ screen by typing ‘CAROPICT’ 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.

Customer Type

Select customer type of the account for which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Individual – Select if the customer type is individual.
- Corporate-Select if the customer type is Corporate
- Bank-Select if the customer type is Bank
- All

Customer Category

Specify a valid category of the customer for whose account you wish to generate a report, from the adjoining option list.

Account Number

Specify a valid account number for which you wish to generate a report, from the adjoining option list.

19.14.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Operating Instructions Not Captured Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank Code	Indicates Bank Code

Field Name	Field Description
Bank Name	Indicates Bank Name
Branch Code	Indicates Branch code
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details related to every customer are displayed as body of the generated report:

Field Name	Field Description
Customer Number	Indicates Customer Identification ID
Account Details	
Account Number	Indicates Account Number
Account Description	Indicates Account Details
Account Open date	Indicates Account Opening Date
Mode of Operation	Indicates Operation Details
Signatory Details Maintained	Indicates Account Signature
Account Status	
Status code	Indicates Status Code
Status description	Indicates Status Description
Minor Details	
Is Minor	Indicates Customer Minor status
Guardian Name	Indicates Guardian Name
Nominee Name	Indicates Nominee Name
Maker ID	Indicates Maker ID

19.15 Minor Customer Details Report

This section contains the following topics:

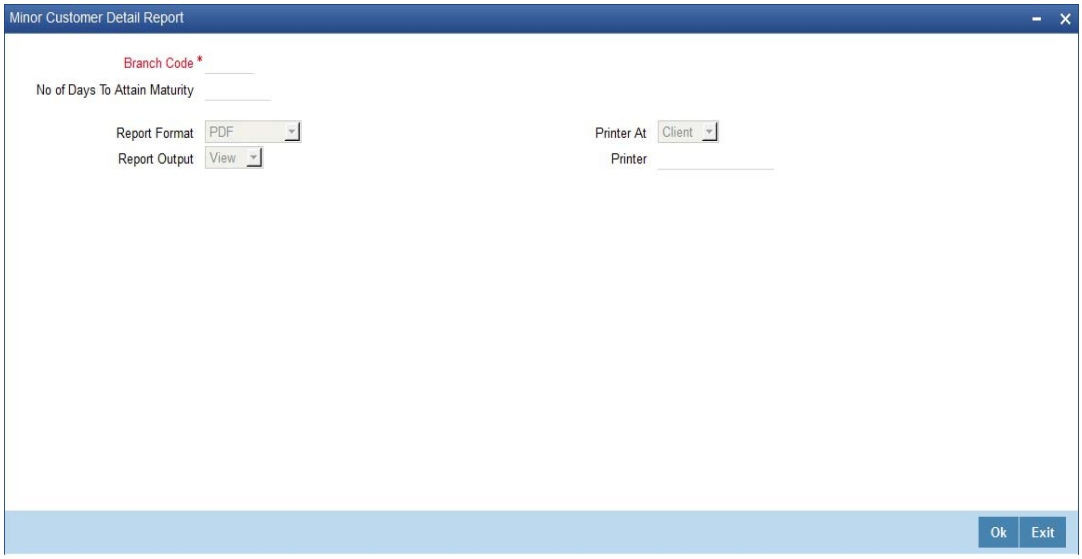
- Section 19.15.1, "Generating Minor Customer Details Report"
- Section 19.15.2, "Contents of the Report"

19.15.1 Generating Minor Customer Details Report

Customer documentation standards for Minor Account are different from a regular Account. Minor accounts are also restricted to certain classes of transactions based on the set-up maintained at 'Bank Parameters' level.

You can generate 'Minor Customer Details Report' to view list of minor customers, which aid the Bank while auditing and controlling the account. This report lists details of all Minor Accounts available in the system for a given branch code, maturity type, days to attain age and date of attaining the age.

You can invoke the 'Minor Customer Details Report' screen by typing 'CARMICUS' 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.

No. of Days to Attain Maturity

Specify the number of days within which the Minor Account attains maturity.

19.15.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Minor Customer Details Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID

Field Name	Field Description
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer ID	Indicates Customer ID
Customer Name	Indicates Customer Name
Date of Birth	Indicates Date of Birth
Date of Maturity	Indicates Date of Maturity
Legal Guardian	Indicates Name of the guardian
Contact No	Indicates Contact Number
Status	Indicates Customer status
No of Days for maturity	Indicates the number of days for maturity

19.16 CASA-Overdraft Report

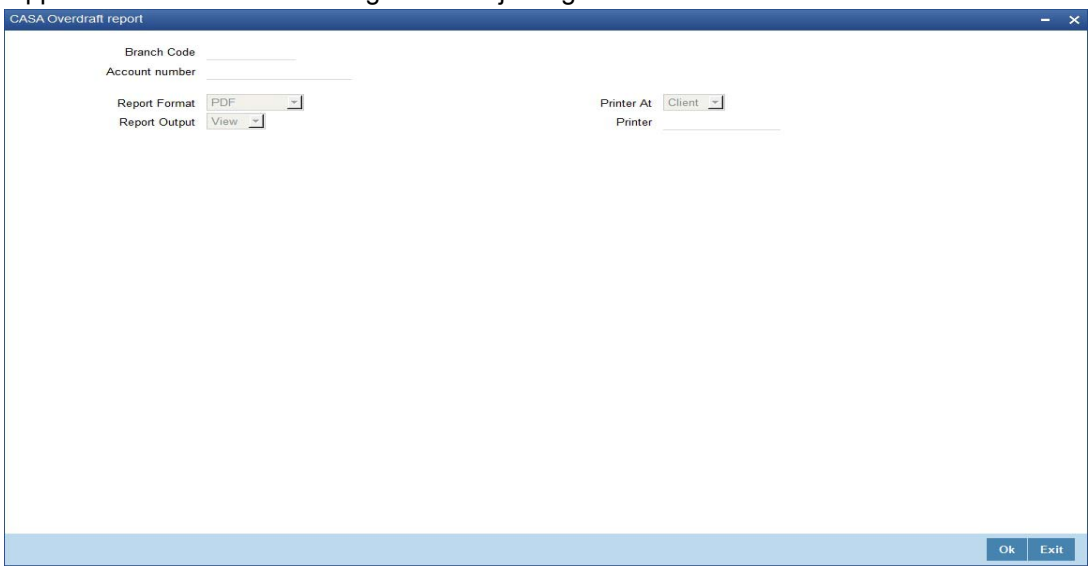
This section contains the following topics:

- Section 19.16.1, "Generating CASA-Overdraft Report"
- Section 19.16.2, "Contents of the Report"

19.16.1 Generating CASA-Overdraft Report

Oracle FLEXCUBE facilitates to view the overdraft accounts details in the system. The overdraft account can be a current or saving account, which will have the limits attached. Each limit will have the Limit amount, limit start and end date. You can generate ‘CASA-Overdraft Report’ to view the operative overdraft limit and current outstanding for each account. This report lists customer accounts which have the overdraft facility and limits that are associated to them.

The transaction details are grouped based on the Account Class. You can invoke 'CASA-Overdraft Report' screen by typing 'CAROVDFT' 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.

Account Number

Specify a valid account number maintained in the specified Branch for which you wish to generate report, from the adjoining option list.

19.16.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the CASA-Overdraft Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code

Field Name	Field Description
Account Class	Indicates the account class
Customer ID	Indicates the customer identification number
Customer Name	Indicates the name of the customer
Account Number	Indicates Customer Account Number
Account Currency	Indicates the account currency
Book Balance	Indicates Account current balance
Line details for each account	
Line Start Date	Indicates the line start date
Line Expiry Date	Indicates the line expiry date
Line Currency	Indicates Line Currency
Line Amount	Indicates Line Amount
Overdraft Start date	Indicates Temporary Over draft limit start date
Overdraft End Date	Indicates Temporary Over draft limit expiry date
OD Currency	Indicates Over draft currency
OD Limit	Indicates Temporary Over draft Limit in LCY
Latest Debit Date	Indicates Latest debit transaction date
Latest Credit Date	Indicates Latest credit transaction date
Latest Debit Txn	Indicates Latest debit transaction amount
Latest Credit Txn	Indicates Latest credit transaction amount

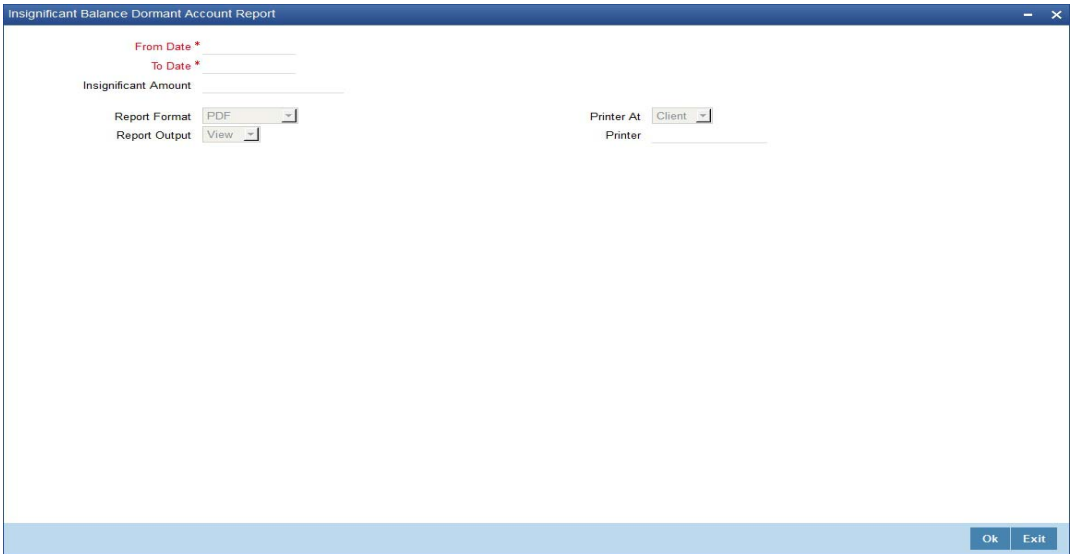
19.17 Insignificant Balance Dormant Account Report

- Section 19.17.1, "Generating Insignificant Balance Dormant Account Report"
- Section 19.17.2, "Contents of the Report"

19.17.1 Generating Insignificant Balance Dormant Account Report

If there are no customer initiated transactions for the period set at the product level, the CASA account status will be changed to dormancy. After a specific period in the dormancy status, the money is transferred to the unclaimed General Ledger account as decided by the bank. If any of the accounts have a credit balance that is less than the amount specified in the dormant status, then you can view details of these accounts in Insignificant Balance Dormant Account Report. This report will generate a list of dormant accounts which have credit balances less than the minimum amount.

This is a nil Balance Dormant Account Report for CASA Accounts. Accounts are grouped based on the product type. You can invoke ‘Insignificant Balance Dormant Account Report’ screen by typing ‘CARDORAC’ 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:

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Insignificant Amount

Specify the insignificant amount balance available in the account for which the report is being generated.

19.17.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Insignificant Balance Dormant Account Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Product	Indicates the product
Account Number	Indicates the account number
Customer No	Indicates the customer number
Customer Name	Indicates Customer Name
Maker Id	Indicates Maker Id
Dormancy Date	Indicates Account dormant date
Dormant Days	Indicates Dormancy days
Available balance	Indicates Account available balance

19.18 CRR Movement Report

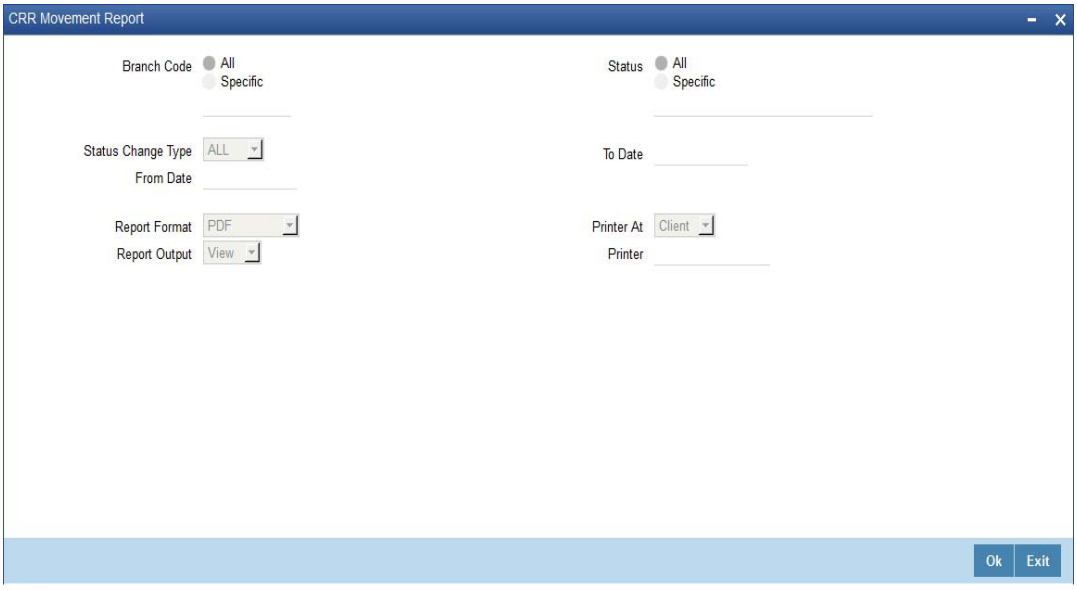
This section contains the following topics:

- Section 19.18.1, "Generating CRR Movement Report"
- Section 19.18.2, "Contents of the Report"

19.18.1 Generating CRR Movement Report

Credit Risk Rating (CRR) is analysed by Oracle FLEXCUBE Retail, to determine whether an asset is a performing asset or not. The bank can be track either at customer level or at account level based on preferences maintained by the system. You can generate 'CRR Movement Report' with details of status change.

You can invoke 'CRR Movement Report' screen by typing 'ACRSTMOV' 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

Select Branch code for which you want to generate the report from the options. The following options are available for selection:

- All – Select if you want to generate the report for all the branch codes.
- Specific – Select if you want to generate the report for a specific code.

  If you have selected specific, specify a valid branch code for which you want to generate the report, from the adjoining option list.

Status

Select status for which you want to generate the report from the options. The following options are available for selection:

- All – Select if you want to generate the report for all status types.
- Specific – Select if you want to generate the report for a specific status.

  If you have selected specific, specify a valid transaction code for which you want to generate the report, from the adjoining option list.

Status Change Type

Select a valid type of status change for which you want to generate the report, from the adjoining drop-down list. This list displays the following values:

- CASA – Select if you want to generate report for CASA accounts.
- Loans – Select if you want to generate report for Loan accounts.
- All – Select if you want to generate report for Loan accounts.

From Date

Specify a valid date from when you wish to generate the interest accrual report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the interest accrual report from the adjoining calendar.

19.18.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the 'CRR Movement Report' is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Bank Code / Bank Name	Indicates Bank code and Bank Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time
Op Id	Indicates Logged in user
From Date	Indicates Date captured as start date

To Date	Indicates Date captured as end date

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Module	Indicates 'ST' for CASA Accounts, 'CL' for Loan Accounts, 'CI' for Islamic Financing, 'LE' for leasing, and 'MO' for Mortgages
Customer Number	Indicates Customer Number
Customer Name	Indicates Customer Name
Account Number	Indicates CASA Loan Account Number
Customer Previous CRR	Indicates Previous CIF Status
Customer Current CRR	Indicates Current CIF Status
Account Previous Status	Indicates, • Previous Account status for CASA accounts • Previous loan status for Loan accounts
Account Current Status	Indicates, • Current Account status for CASA accounts • Current loan status for loan accounts
Status Change Date	Indicates, • Status change date for CASA accounts • Effective date for Loan accounts
Available Balance/Outstanding Balance	Indicates, • Available Balance in case of CASA accounts • Outstanding balance in case of Loan accounts
CCY	Indicates, • Account currency for CASA Accounts • Loan currency for Loan Accounts

19.19 VAT Deduction Report

This section contains the following topics:

- Section 19.19.1, "Generating VAT Deduction Report"
- Section 19.19.2, "Contents of the Report"

19.19.1 Generating VAT Deduction Report

Oracle FLEXCUBE generates a report that contains the details of VAT deduction from CASA account for every branch on a monthly basis. For generating this report, the following conditions should be met:

- 'Charge 1' needs to be defined as service charge and 'Charge 2' as VAT.
- If VAT needs to be computed based on the service charge, 'Charge 1' must be the basis for 'Charge 2'.
- If 'Charge 3' is defined as another service charge and VAT needs to be computed on this charge, then 'Charge 4' must be defined as VAT with 'Charge 3' as the basis.

You can use the UDF 'TRNCODE_TYPE' to define the type of charge vs. VAT, service charge or other charge.

The VAT deduction report is generated during end of day operations at the month end, based on the following parameters.

- Branch Code
- VAT Deducted Date

Based on the above details, the system generates the report.

19.19.2 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Report Run Date	Current branch date
Report Run Time	Current branch time

Body

Field Name	Field Description
Product Code	Product code
Product Name	Product description
Currency	Account currency
Account Number	Account number
Customer Name	Customer short name
SC - Basis [Percentage / Fixed Amount]	Service charge rule method will be provided Fixed Amount or Rate

Field Name	Field Description
SC - Applicable [Percentage / Fixed Amount]	Percentage or fixed amount applicable for service charge
Service Charge	Service charge in local currency
VAT - Basis [Percentage / Fixed Amount]	VAT Rule Method will be provided Fixed Amount or Rate
VAT - Applicable [Percentage / Fixed Amount]	Percentage or Fixed Amount applicable
VAT Deducted	VAT in local currency
Transaction Reference Number	Reference number of the transaction

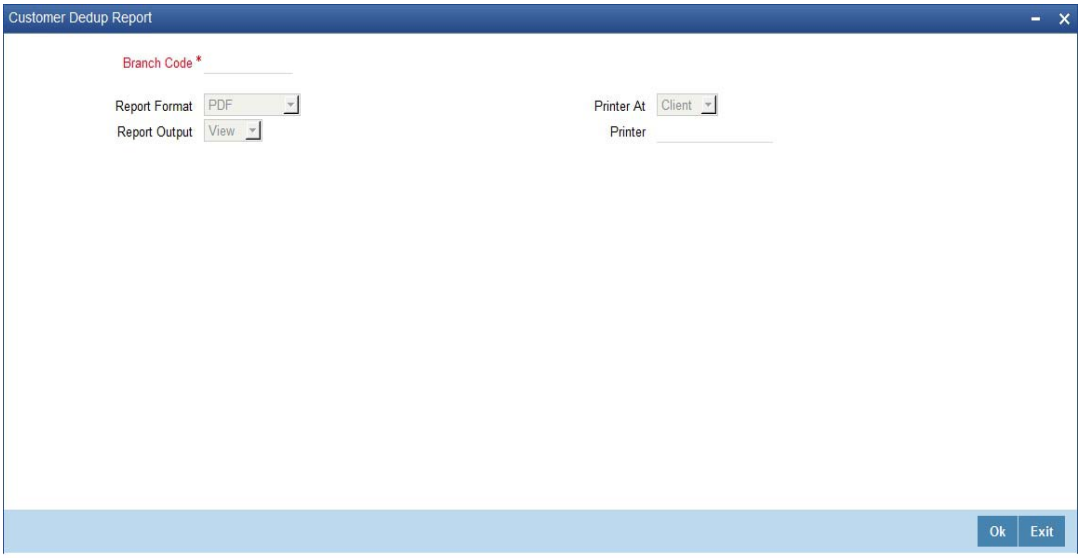
19.20 Customer De-duplication Report

This section contains the following topics:

- Section 19.20.1, "Generating Customer De-duplication Report"
- Section 19.20.2, "Contents of the Report"

19.20.1 Generating Customer De-duplication Report

Oracle FLEXCUBE generates a report that contains the details of the duplicate Customers based on De-duplication rule condition maintained in the system. To invoke 'Duplicate Customer List' screen, type 'STRPDEDP' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Branch Code

Specify the branch code for which you want to generate the report of the duplicate customers.

19.20.2 Contents of the Report

The report contains the following details.

Header

Field Name	Field Description
Branch Code / Branch Name	Branch Code, All option can be selected if the report needs to be for all the branches
Dedup Rule Condition	Parameter based on which the de-duplication validation is done

Body

Field Name	Field Description
Customer Number	Customer Id of the duplicate customers
Customer Type	Type of the customer for the which the duplicate id is found
Short Name	Short name
SSN	Social Security Number of the customer
Full Name	Full name

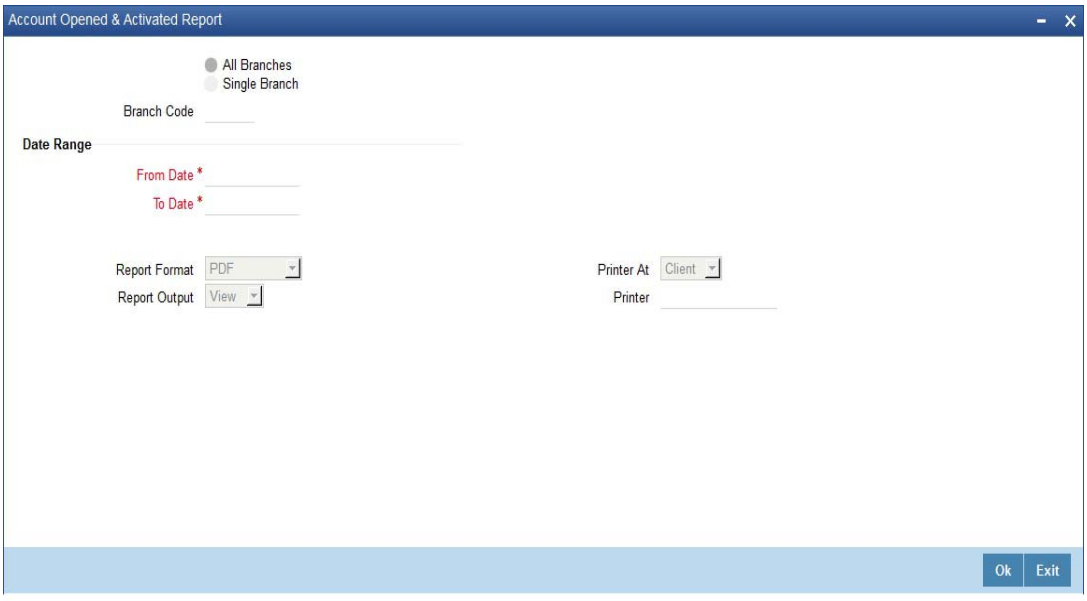
19.21 Account Opened and Activated Report

This section contains the following topics:

- Section 19.21.1, "Generating Account Opened and Activated Report"
- Section 19.21.2, "Contents of the Report"

19.21.1 Generating Account Opened and Activated Report

You can generate Account Activated Report using 'Account Opened and Activated Report' screen. You can invoke this screen by typing 'CARPAACC' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.21.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Category	Indicates the category
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Customer Account	Indicates customer account
Customer Name	Indicates customer name
Account Open Date	Indicates the date when the account was opened
Account Type	Indicates the type of account
Currency	Indicates the account currency
RM Code	Indicates the relationship manager code
Passport/Licence Number	Indicates the passport or license number

Maker	Indicates the name of the maker of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the name of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized

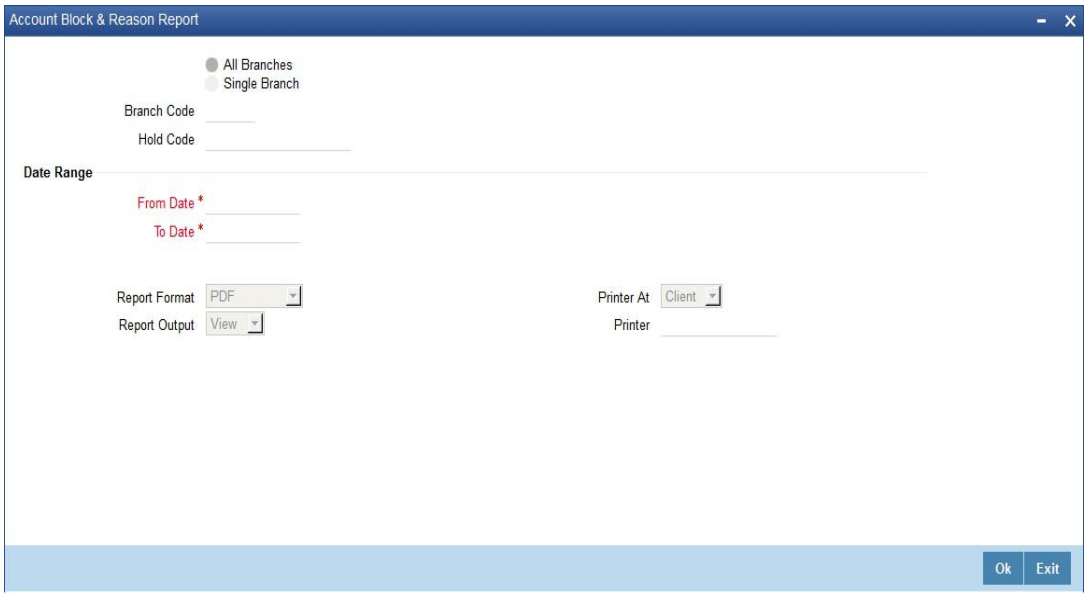
19.22 Account Block and Reason Report

This section contains the following topics:

- Section 19.22.1, "Generating Account Block and Reason Report"
- Section 19.22.2, "Contents of the Report"

19.22.1 Generating Account Block and Reason Report

You can generate Account Blocked Report using 'Account Block and Reason Report' screen. You can invoke this screen by typing 'CARPACCB' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Hold Code

The system allows to generate the amount block report based on hold code criteria.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.22.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the report generation time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
Account Number	Indicates the customer account number
Currency	Indicates the account currency
Amount Block Number	Indicates the amount block number
Hold Code	Indicates the hold code
Customer Name	Indicates the name of the customer
Maker	Indicates the maker ID of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the checker ID of the record
Checker Date	Indicates the date on which the record was authorized
Blocked Date	Indicates the blocked date
Expiry Date	Indicates the date of expiry of Block
Amount	Indicates the blocked amount
Reason	Indicates the reason of Block

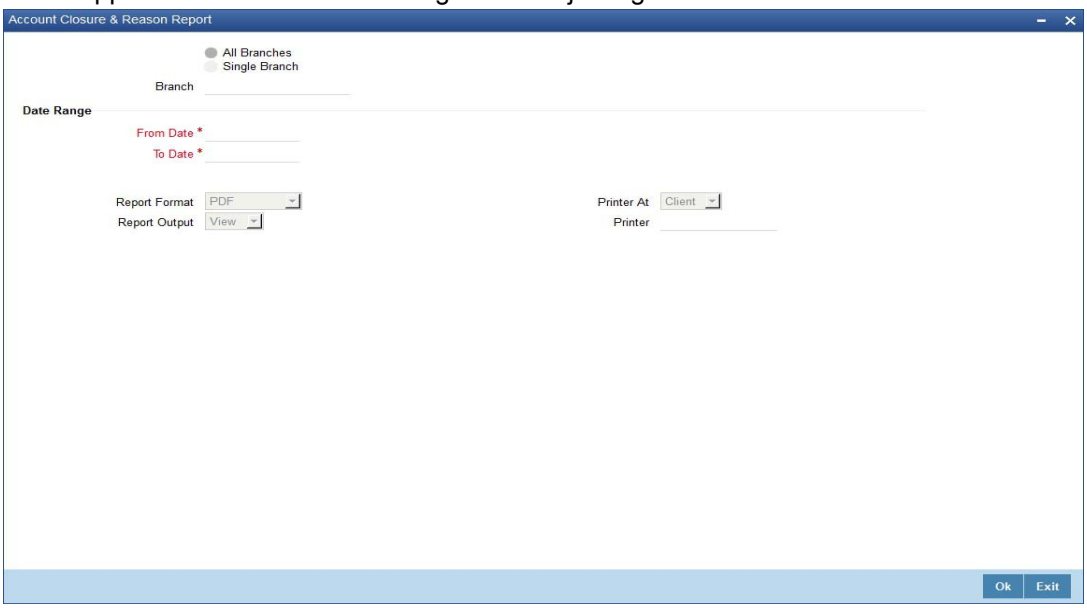
19.23 Account Closure and Reason Report

This section contains the following topics:

- Section 19.21.1, "Generating Account Opened and Activated Report"
- Section 19.23.2, "Contents of the Report"

19.23.1 Generating Account Closure and Reason Report

You can generate Account Closure Report using 'Account Closure and Reason Report' screen. You can invoke this screen by typing 'CARPACCL' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.23.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Closure Date	Indicates the closure date of the Account
Account Number	Indicates the customer account number
Account Currency	Indicates the account currency
Customer Name	Indicates the name of the customer
Accrued Profit Amount	Indicates the accrued profit amount
Account Current Balance	Indicates the current account balance
Reason	Indicates the reason of the closure
Approved By	Indicates by whom the account closure is approved
Maker ID	Indicates the Maker ID of the record
Checker ID	Indicates the Checker ID who authorized the record

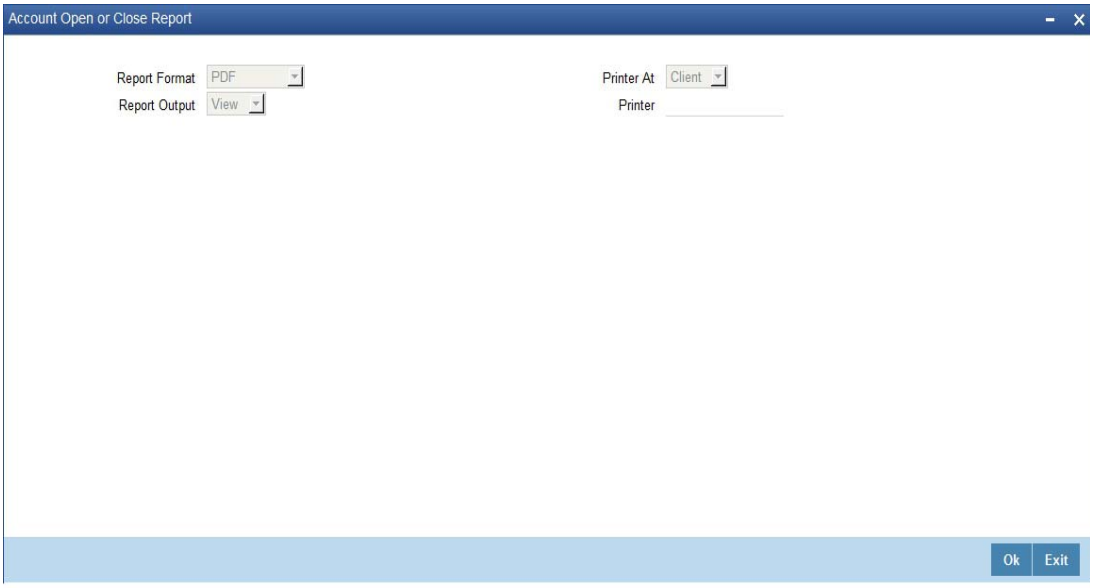
19.23.3 Account Open or Close Report

This section contains the following topics:

- Section 19.23.4, "Generating Account Open or Close Report"
- Section 19.23.5, "Contents of the Report"

19.23.4 Generating Account Open or Close Report

You can generate Account Open or Closure Report using ‘Account Open or Close Report’ screen. You can invoke this screen by typing ‘CARPAOCR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



19.23.5 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Short Name	Indicates the short name of the customer
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency

Current Balance	Indicates the current account balance
Account Officer Code	Indicates the code of the account officer
Maker ID	Indicates the identification of the maker of the record
Maker Date Stamp	Indicates the date and time when the record was created
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date Stamp	Indicates the date and time on which the record was authorized

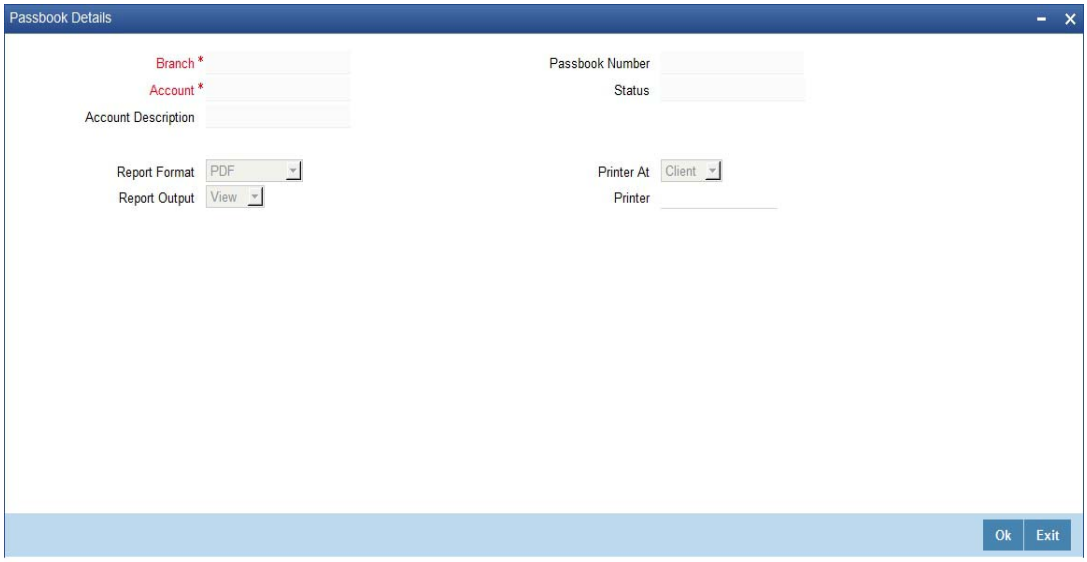
19.24 Passbook Details Report

This section contains the following topics:

- Section 19.24.1, "Generating Passbook Details Report"
- Section 19.24.2, "Contents of the Report"

19.24.1 Generating Passbook Details Report

You can generate Passbook Details Report using ‘Passport Details’ screen. You can invoke this screen by typing ‘CARPASBK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch

Specify the branch of the account.

Account

Specify the account number.

Account Description

Give a brief description on the account.

Passbook Number

Specify the passbook number.

Status

Specify the status of the passbook.

19.24.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Account Description	Gives a brief description on the account
Passbook Number	Indicates the number of the passbook
Passbook Status	Indicates the status of the passbook
Issue date	Indicates the date when passbook was issued
Status	Indicates the status of the passbook
Status Change Date	Indicates the status change date
Charge Component	Indicates the charge component
Charge Amount	Indicates the charge amount
Charge Currency	Indicates the charge currency
Charge Amount in Local Currency	Indicates the charge amount in local currency
Exchange Rate Used	Indicates the exchange rate used

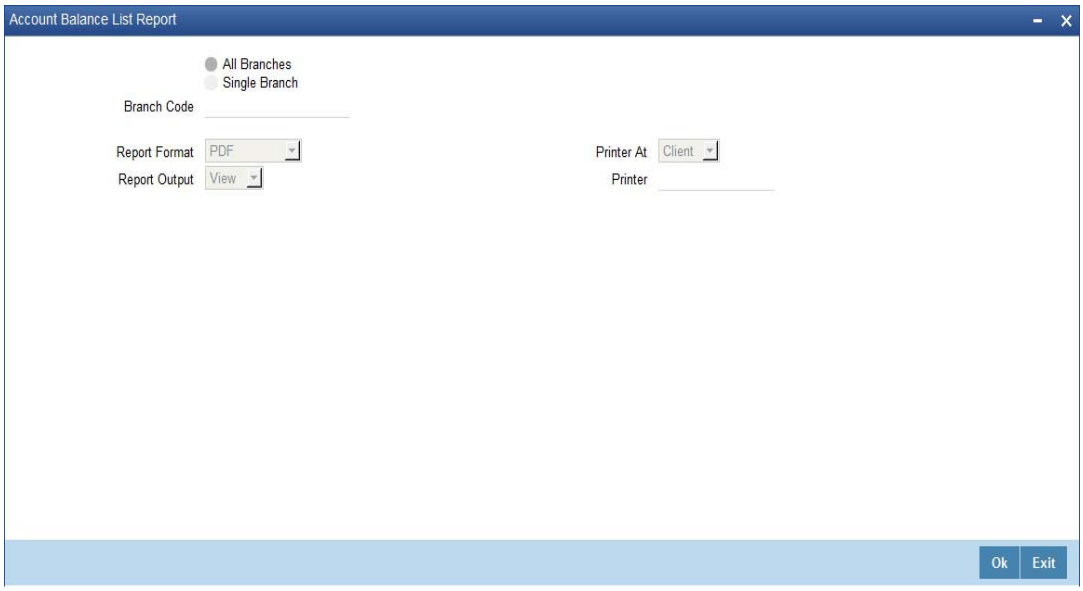
19.25 Account Balance List Report

This section contains the following topics:

- Section 19.25.1, "Generating Account Balance List Report"
- Section 19.25.2, "Contents of the Report"

19.25.1 Generating Account Balance List Report

You can generate Account Balance Report using 'Account Balance List Report' screen. You can invoke this screen by typing 'CARPBALC' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

19.25.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Date	Indicates the branch open date
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the account number
Short Name	Indicates the short name of the customer
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency
Current Balance	Indicates the currenct balance
Unclear balance	Indicates the unclear balance of the account
Hold	Indicates the amount on hold
Available balance	Indicates the available balance of the account

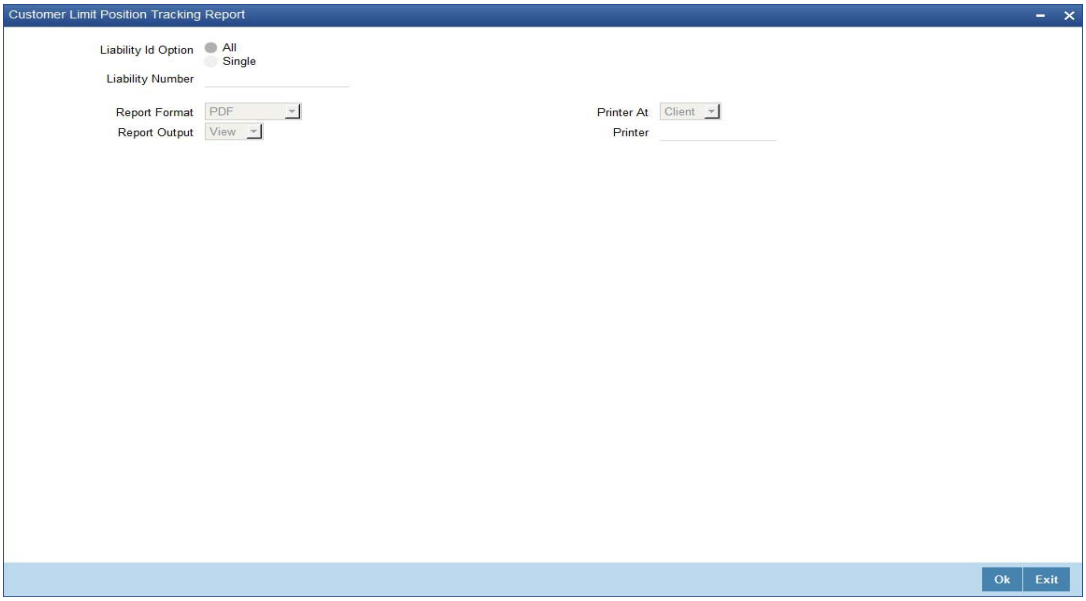
19.26 Customer Limit Position Tracking Report

This section contains the following topics:

- Section 19.26.1, "Generating Customer Limit Position Tracking Report"
- Section 19.26.2, "Contents of the Report"

19.26.1 Generating Customer Limit Position Tracking Report

You can generate Customer Limit Position Report using ‘Customer Limit Position Tracking Report’ screen. You can invoke this screen by typing ‘CARPCSLM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability ID Option

Select the liability Id from the following options:

- All
- Single

Liability Number

Select the liability number from the adjoining option list, if the liability id option is selected as 'Single'.

19.26.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
Branch Date	Indicates the branch open date
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Level	Indicates the level of the record
Liability ID	Indicates the liability ID
Line ID	Indicates the Line ID
Main Line	Indicates the Main Line
Group Name	Indicates the name of the group
Availability Flag	Indicates whether the line is available or not
Line Currency	Indicates the currency of the line
Limit Amount	Indicates the limit amount of the line
Start Date	Indicates the start date of the line
Available Amount	Indicates the amount available for the line
Expiry Date	Indicates the expiry date of the line
Utilization Amount	Indicates the amount utilized from the line

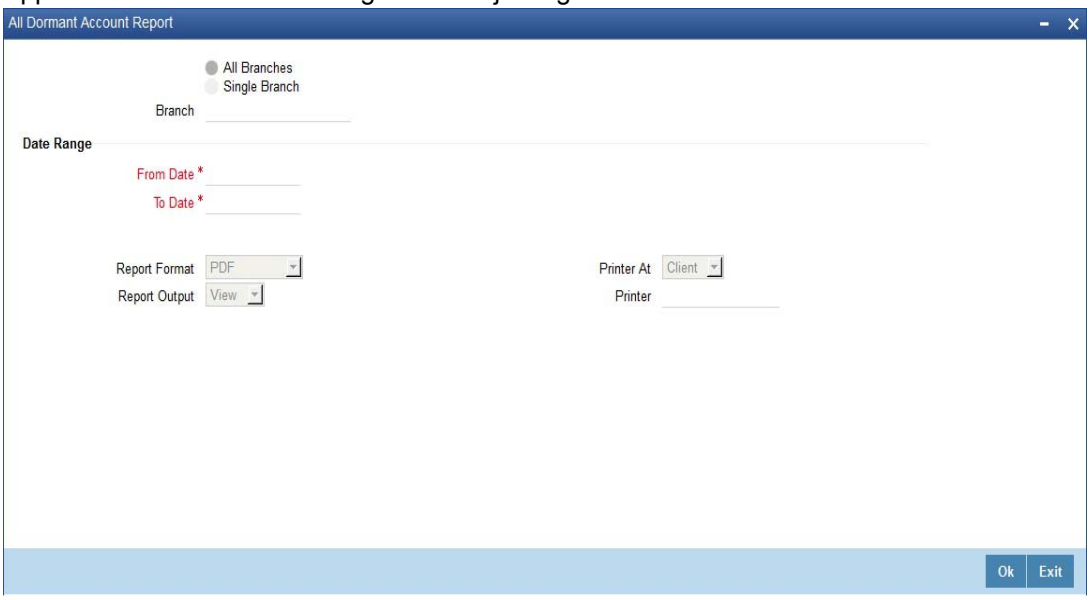
19.27 All Dormant Account Report

This section contains the following topics:

- Section 19.27.1, "Generating All Dormant Account Report"
- Section 19.27.2, "Contents of the Report"

19.27.1 Generating All Dormant Account Report

You can generate Dormant Account Report using 'All Dormant Account Report' screen. You can invoke this screen by typing 'CARPDACC' 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.27.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
RM Code	Indicates the relationship manager code
Account Number	Indicates customer number
Currency	Indicates the account currency
Full Name	Indicates the full name of the customer
Passport	Indicates the passport
Dormancy Date	Indicates the date of dormancy of the account
Dormancy Status	Indicates the status of dormancy
Account Opened Date	Indicates the date when the account was opened
Last Dr Activity	Indicates the last debit activity date
Last Cr Activity	Indicates the last credit activity date

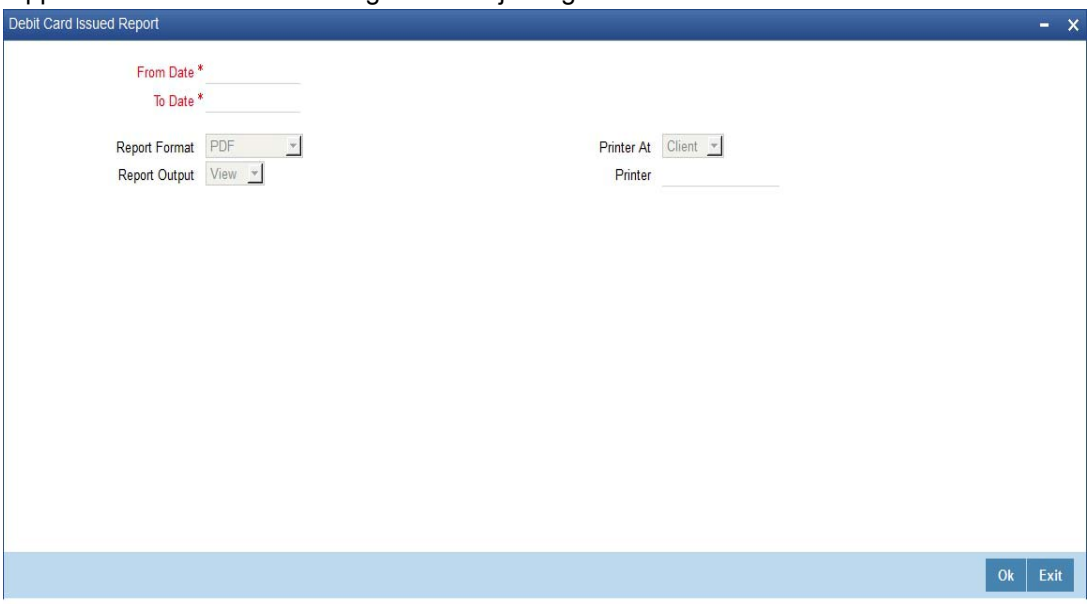
19.28 Debit Card Issued Report

This section contains the following topics:

- Section 19.28.1, "Generating Debit Card Issued Report"
- Section 19.28.2, "Contents of the Report"

19.28.1 Generating Debit Card Issued Report

You can generate Debit Card Issuance Report using 'Debit Card issued Report' screen. You can invoke this screen by typing 'CARPDCRD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



19.28.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency

Name on the Card	Indicates the name on the card
Expiry Date	Indicates the expiry date of the card
MIS Code	Indicates the MIS Code
Maker ID	Indicates the identification of the maker of the record
Maker Date Stamp	Indicates the date and time when the record was created
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date Stamp	Indicates the date and time when the record was authorized

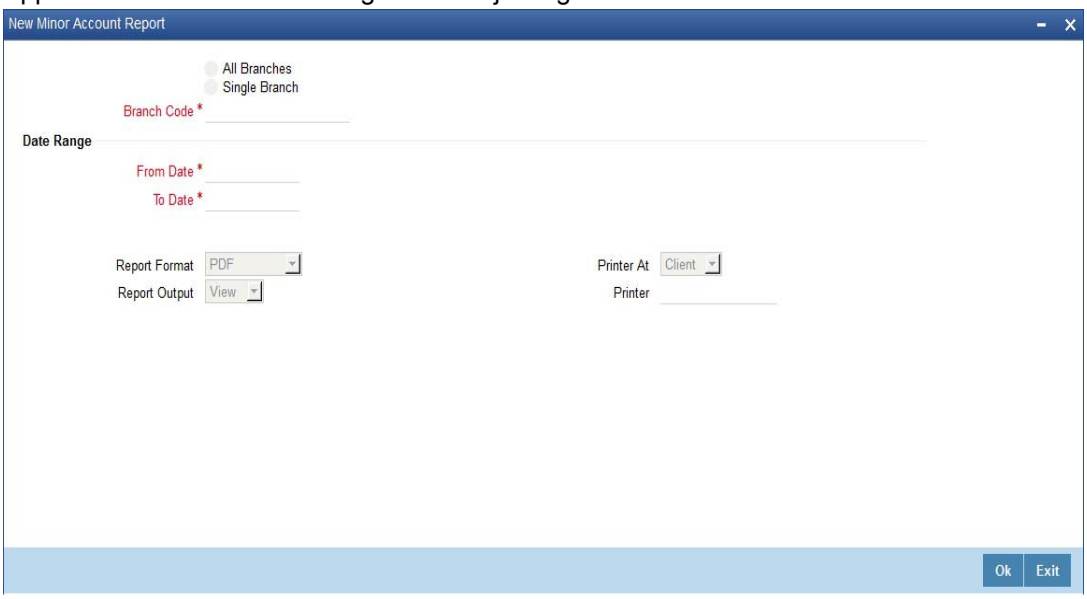
19.29 New Minor Account Report

This section contains the following topics:

- Section 19.29.1, "Generating New Minor Account Report"
- Section 19.29.2, "Contents of the Report"

19.29.1 Generating New Minor Account Report

You can generate New Minor Account Report using ‘New Minor Account Report’ screen. You can invoke this screen by typing ‘CARPMACC’ 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 all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.29.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of generation of the report

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
CIF Number	Indicates the customer number
Account Number	Indicates account number
Account Type	Indicates the type of account
Account Currency	Indicates the account currency
Customer Name	Indicates customer name
Account Open Date	Indicates the date when the account was opened
Customer DOB	Indicates the date of birth of the customer
Maker	Indicates the Identification of the maker of the record
Maker Date	Indicates the date when the record was created

Field Name	Field Description
Checker	Indicates the Identification of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized

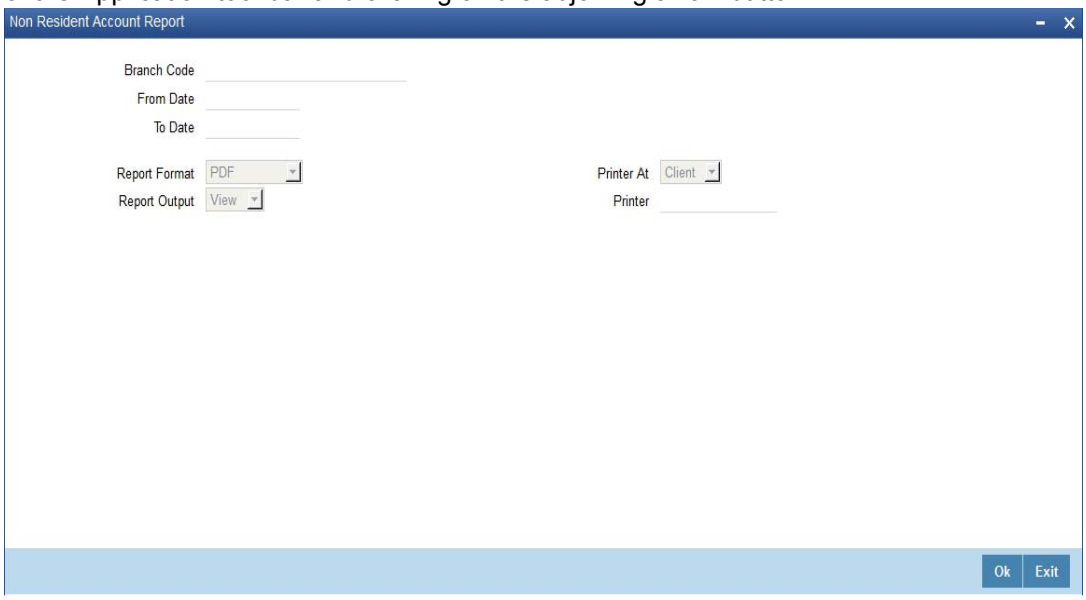
19.29.3 Non Resident Account Report

This section contains the following topics:

- Section 19.29.4, "Generating Non Resident Account Report"
- Section 19.29.5, "Contents of the Report"

19.29.4 Generating Non Resident Account Report

You can generate Non Resident Account Report using 'Non Resident Account Report' screen. You can invoke this screen by typing 'CARPNRAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify the branch code from the adjoining option list.

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.29.5 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Account Number	Indicates the account number
Account Open Date	Indicates the date when the account was opened
Account Type	Indicates the type of account
Account Currency	Indicates the account currency
Customer Name and RM Code	Indicates customer name and Relationship Manager Code
Nationality	Indicates the nationality of the customer
Residing Country	Indicates the country where the customer resides
Customer Identification and Details	Indicates the customer identification and detials
Maker ID & Date	Indicates the Identification of the maker and date of creation of the record
Checker Id & Time	Indicates the Identification of the checker who authorized the record and date of authorization

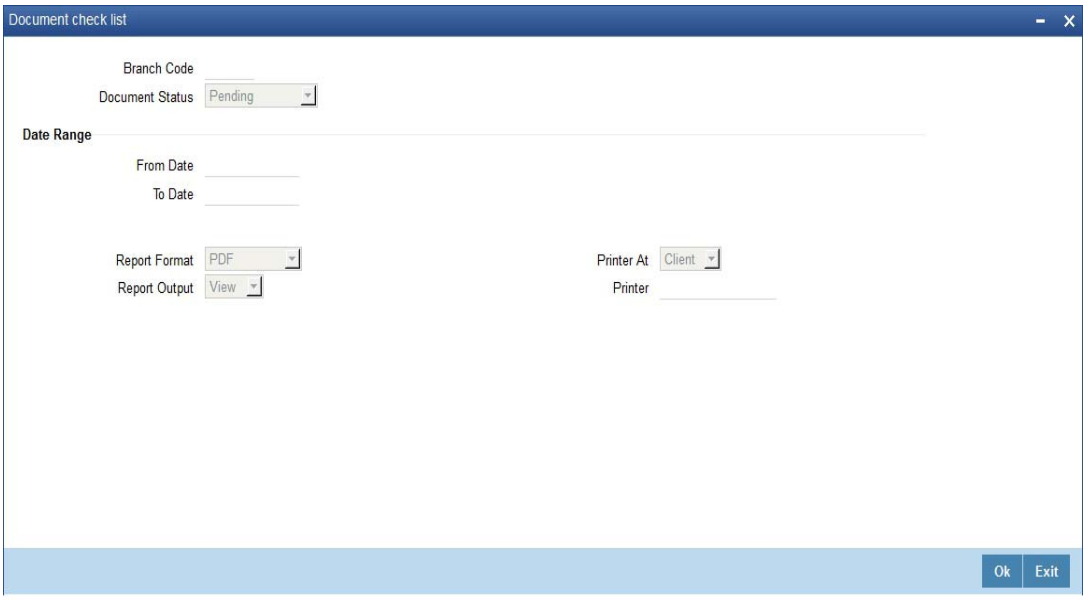
19.30 Document Checklist Report

This section contains the following topics:

- Section 19.30.1, "Generating Document Checklist Report"
- Section 19.30.2, "Contents of the Report"

19.30.1 Generating Document Checklist Report

You can generate a report of document checklist using ‘Document Checklist’ screen. You can invoke this screen by typing ‘STRDOCL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify the branch code from the adjoining option list.

Document Status

Select the status of the document from the adjoining drop down list.

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.30.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Page No	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
Branch Code	Indicates the branch code
Customer Number	Indicates the customer number
Customer Name	Indicates customer name
Customer Account Number	Indicates the account number of the customer
Document Type	Indicates the type of document
Expiry Date	Indicates the expiry date
Expected Date Submission	Indicates the expected date of submission
Actual Submission Date	Indicates the actual submission date

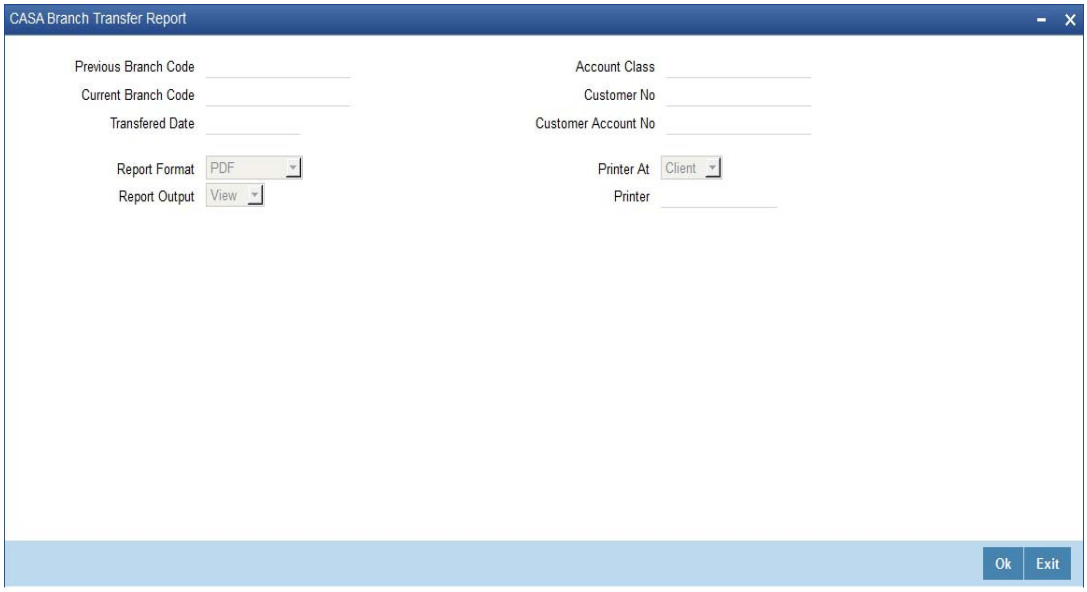
19.31 Customer Account Branch Transfer Report

This section contains the following topics:

- Section 19.31.1, "Generating Customer Account Branch Transfer Report"
- Section 19.31.2, "Contents of the Report"

19.31.1 Generating Customer Account Branch Transfer Report

You can generate CASA branch transfer report using 'CASA Branch Transfer Report' screen. You can invoke this screen by typing 'STRFRCAS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Previous Branch Code

Specify the previous branch code from the adjoining option list.

Current Branch Code

Specify the current branch code from the adjoining option list.

Transferred Date

Specify the date of transfer of the branch.

Account Class

Specify the account class from the adjoining option list.

Customer No

Specify the customer number from the adjoining option list.

Customer Account No

Specify the customer account number from the adjoining option list.

19.31.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Page No	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 Account Number	Indicates the account number of the customer
Current Branch	Indicates the current branch code
Previous Branch	Indicates the previous branch
Transferred Date	Indicates the transferred date
Account Class	Indicates the account class
Customer Number	Indicates the customer number
Customer Name	Indicates customer name

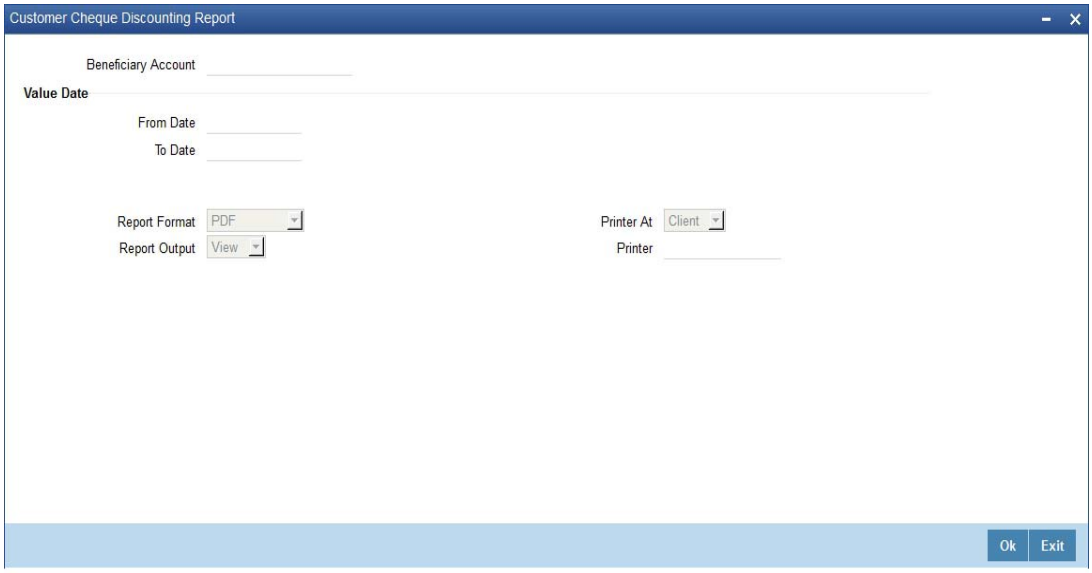
19.32 Customer Cheque Discounting Report

This section contains the following topics:

- Section 19.32.1, "Generating Customer Cheque Discounting Report"
- Section 19.32.2, "Contents of the Report"

19.32.1 Generating Customer Cheque Discounting Report

You can generate Cheque Discounting Report using 'Customer Cheque Discounting Report' screen. You can invoke this screen by typing 'PDRCHDRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Beneficiary Account

Specify the beneficiary account from the adjoining option list.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

19.32.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User

Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

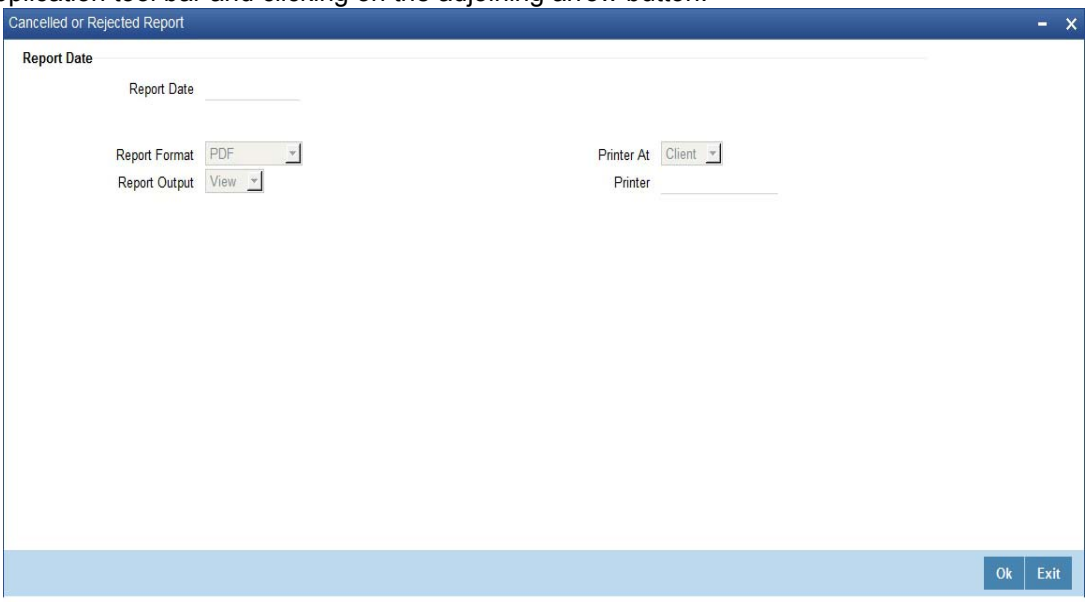
19.33 Cancelled or Rejected Report

This section contains the following topics:

- Section 19.33.1, "Generating Cancelled or Rejected Report"
- Section 19.33.2, "Contents of the Report"

19.33.1 Generating Cancelled or Rejected Report

You can generate Cancelled or Rejected Report using ‘Cancelled or Rejected Report’ screen. You can invoke this screen by typing ‘CORRJDD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Report Date

Specify the report date from the adjoining calendar

19.33.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User

Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Number of Cheques Cancelled	Indicates the number of cheques cancelled
MC Number	Indicates the MC Number
Date of Booking	Indicates the date of booking
Amount	Indicates the amount
Customer Name	Indicates customer name
Beneficiary Name	Indicates the name of the beneficiary
Branch Code	Indicates the branch code
Processor ID	Indicates the processor identification number
Authorizer ID	Indicates the authorizer ID

19.34 Large Debit Balance Report

This section contains the following topics:

- Section 19.34.1, "Generating Large Debit Balance Report"
- Section 19.34.2, "Contents of the Report"

19.34.1 Generating Large Debit Balance Report

You can generate this EOD Report at branch level for all CASA accounts with large debit balances. The report enlists all CASA accounts that have debit balance equal to or more than the threshold value maintained. The Report also displays the currency wise threshold value maintained for the account class of the CASA account.

For further details on report parameter and batch maintenances, refer to the Reports User Manual.

19.34.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates the account class
Currency	Indicates the currency of the transaction
Threshold Amount	Indicates the threshold amount
Account Number	Indicates the account number
Account Name	Indicates the account name
Customer ID	Indicates the customer ID
Customer Name	Indicates the name of the customer
Customer Telephone No	Indicates the customer telephone number
Available Balance	Indicates the available balance

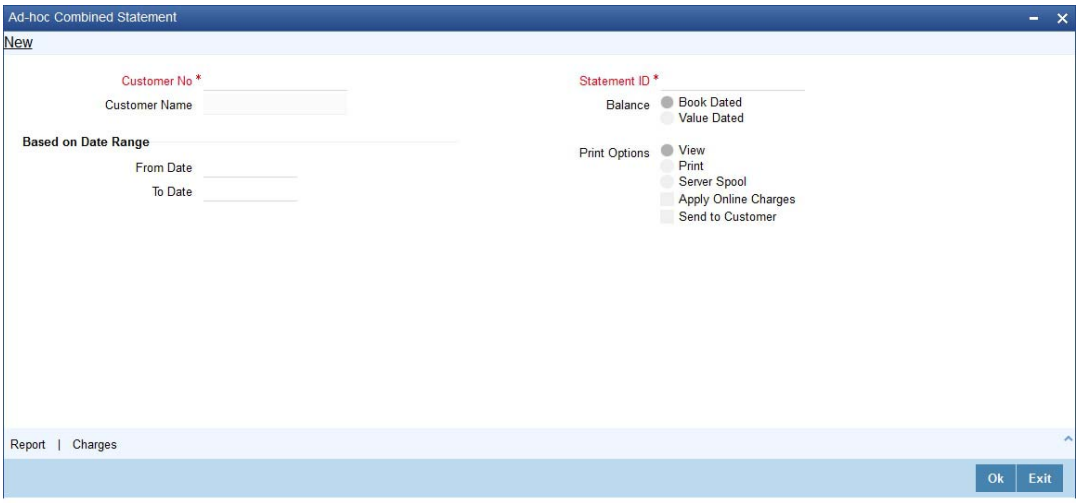
19.35 Ad-Hoc Combined Statement

This section contains the following topics:

- Section 19.35.1, "Generating Ad-Hoc Combined Statement"
- Section 19.35.2, "Charge Details"

19.35.1 Generating Ad-Hoc Combined Statement

You can generate ad-hoc combined statement through ‘Ad-Hoc Combined Statement’ screen.You can invoke this screen by typing ‘STDCDSMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Customer No

Select the customer number from the adjoining option list.

Customer Name

The system displays the customer name.

Statement ID

Select the statement ID from the adjoining option list.

Balance

You can select the balance to view based on the book date or value date.

Based on Date Range

From Date

Specify the from date for the combined statement generation.

To Date

Specify the to date for combined statement generation.

Print Options

You can print, view or spool the statement.

Apply Online Charges

Check this box to indicate that the charges needs to be applied to generate the ad-hoc account statement.

Send to Customer

Check this box to send the statement to the customer.

Processing Ad-Hoc Combined Statement

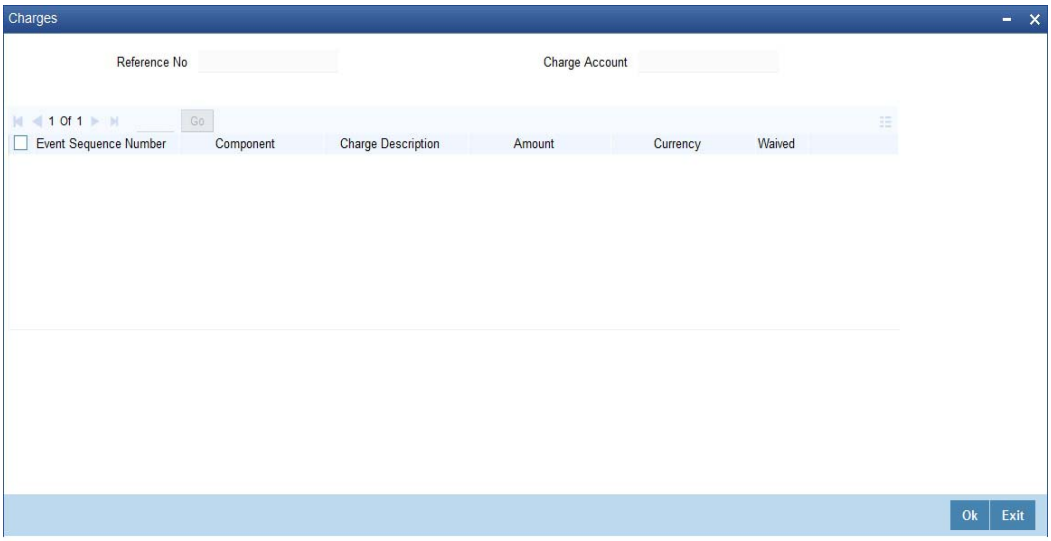
You can process the ad-hoc combined statement by doing the following:

- Select the customer for which ad-hoc account statement needs to be generated..

- Select the plan ID maintained for the customer.
- Specify the date range. If date range is not specified then the system generates report for the current date only.
- Check ‘Send to Customer’, if the statement should be sent to the customer. You can view, print or spool the message based on the option selected.
- If the 'Send to Customer' is not checked, then the generated statement can only be viewed, spooled or printed. The message will not be available in outgoing browser.
- Specify if charge needs to be applied on the statement generation. The actual accounting entries for the charge is processed only on the click of OK button of the Ad hoc screen.
- ‘Reports’ button is provided for processing the reports.
- Statement is generated for all the accounts maintained in the statement plan.

19.35.2 Charge Details

You can view the online charges computed for the generation of the combined statement through the Charges screen. If the charge needs to be waived, 'Apply Online Charge' in the main screen should be unchecked You can invoke this screen by clicking ‘Charges’ on the ‘Ad-Hoc Combined Statement’ screen.



The system displays the following details in the charges screen:

- Reference No
- Event Sequence Number
- Component
- Charge Account
- Account Description
- Amount
- Currency
- Waiver

Note

The following maintenances are necessary for the online charge calculation:

– Create an RT product.

– Map the RT product to the ARC maintenance screen.

– Maintain the combination in Online Charge Product Maintenance screen.

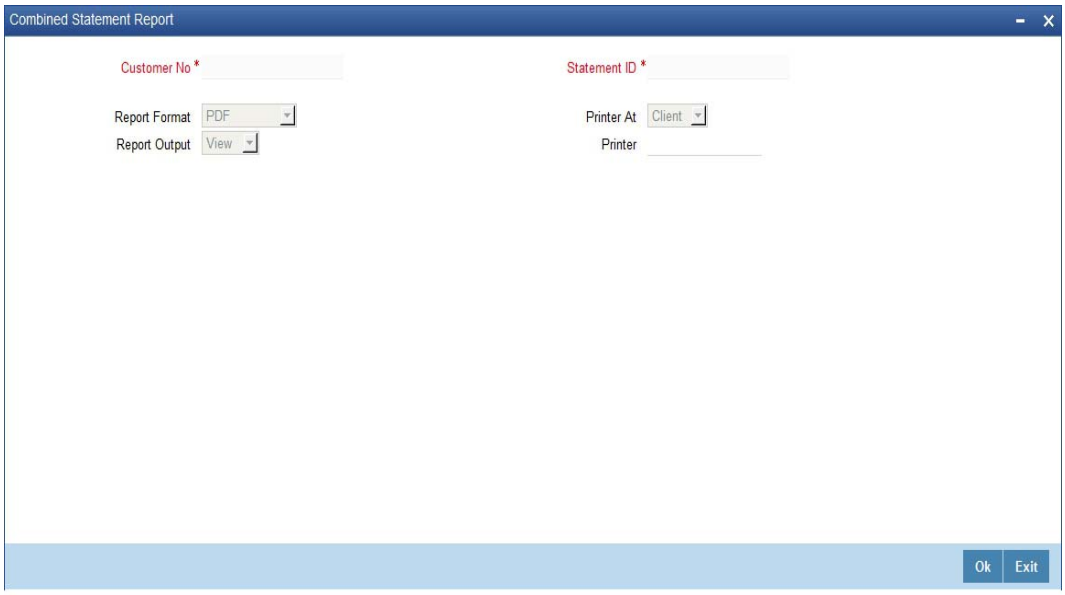
19.36 Combined Statement Generation Report

This section contains the following topics:

- Section 19.36.1, "Generating Combined Statement Generation Report"
- Section 19.36.2, "Contents of the Report"

19.36.1 Generating Combined Statement Generation Report

You can generate Combined Statement Report using 'Combined Statement Report' screen.



Customer No

The system displays the customer number.

Statement ID

The system displays the statement ID.

19.36.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report

Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Customer Name	Indicates the name of the customer
Customer Address	Indicates the address of the customer
Account Summary Details	Indicates the summary details for CASA, TD and CL

Body of the Report

The body of the report displays:

- Current And Savings Account Activity Summary
- Deposit Account Activity Summary
- Loan Accounts Activity Summary
- Detailed CASA Account Activity Statement
- Detailed Deposit Account Activity Statement
- Detailed Loan Accounts Activity Statement

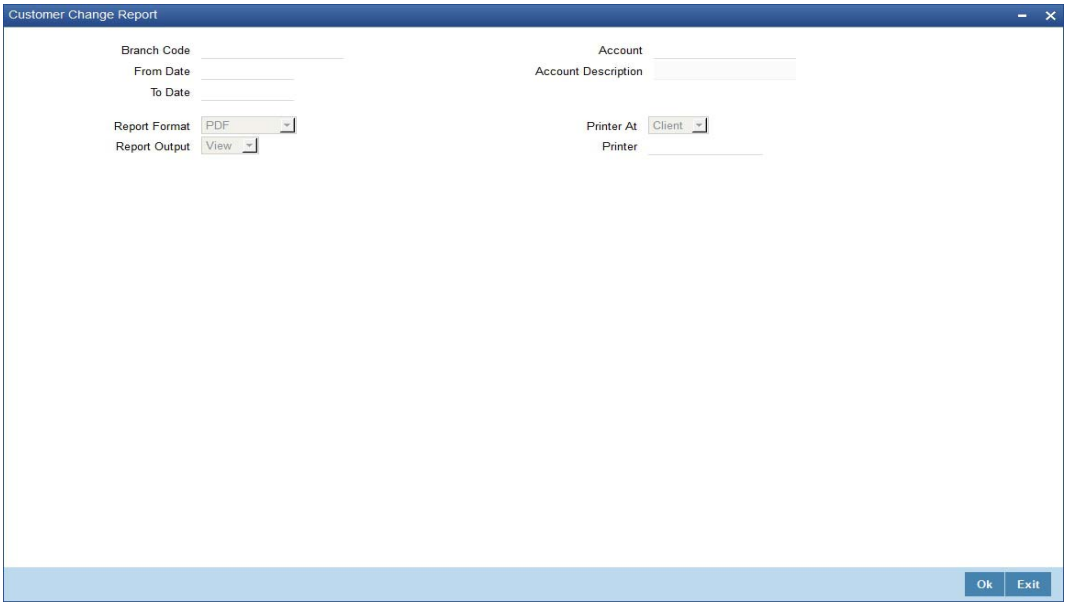
19.37 Customer Change Report

This section contains the following topics:

- Section 19.37.1, "Generating Customer Change Report"
- Section 19.37.2, "Contents of the Report"

19.37.1 Generating Customer Change Report

You can generate a report that contains the details of primary party changes made in the system using ‘Customer Change Report’ screen. To invoke this screen, type ‘STRCUSCH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Branch Code

Specify the branch code for which you need to generate the report. The report will contain the details of the customer changes specific to the selected branch.

if you do not specify the branch code, the report will contain primary party changes happened in the system across all branches.

Account

Specify the account number whose details should be available in the report. The report will contain details pertaining to the customer changes happened on the selected account. If you do not specify the account number, the report will contain the details of the primary party changes happened in all the accounts in the selected branch.

Account Description

The system displays the account description based on the account selected.

From Date

Specify the start date of the report period. This can be the 'To date' or a date prior to that. By default, the system displays the current date.

To Date

Specify the end date of the report period. This can be the 'From date' or a date later than that. By default, the system displays the current date.

19.37.2 Contents of the Report

The report contains the following details:

- Branch
- Account
- Account Description
- Old Customer Id
- Old Customer Name
- New Customer Id
- New Customer Name
- Remarks
- Maker Id
- Checker Id
- Checker Date Stamp
- Verifier Id

19.38 Passbook Issued Report

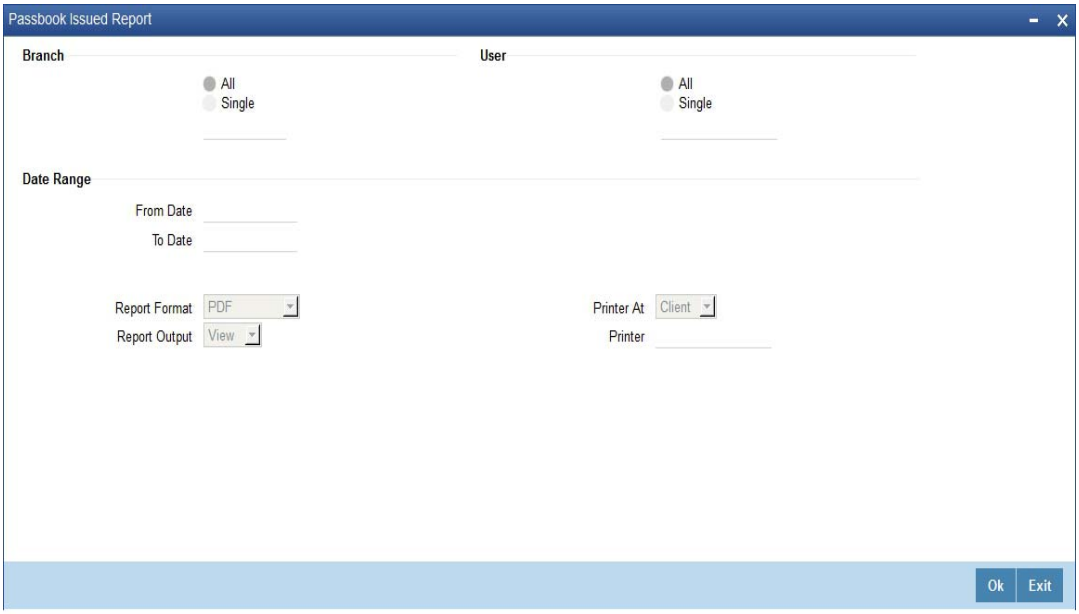
This section contains the following topics:

- Section 19.38.1, "Invoking Passbook Issued Report Screen"
- Section 19.38.2, "Contents of the Report"

19.38.1 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.

19.38.2 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:

Sl. No	Field Name	Information
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

20. Glossary

20.1 Important Terms

Amount Block

It refers to the portion of the balances of a customer account that is designated to be set apart for specific purposes, and cannot be withdrawn. The 'blocking' can be set up either on request from either the customer or the bank.

Check Book

It is one of the means that the bank provides to the customer for withdrawal of balances from the account. It consists of a specified number of leaves, against each of which a specified amount can be drawn from the account balance.

Effective Date

It is the date on and following which an amount block on a customer account becomes effective.

End Check Number

It is the number of the last check in a range of checks against which a customer directs the bank to stop payment.

Modification Number

It is the serial number of a check status modification. It is incremented serially each time the status of a check is modified.

Start Check Number

It is the number of the first check in a range of checks against which a customer directs the bank to stop payment.

Stop Payment Instruction

A directive from a customer to the bank instructing that payment against a check must be stopped. The directive could specify an amount in respect of a check, a single check or a range of checks.

21. Annexure A

This chapter contains the following sections:

- Section 21.1, "Format of PD_PDC_CAN Message Type"

21.1 Format of PD_PDC_CAN Message Type

The following is the format of ‘PD_PDC_CAN’ message type:

Date:02-Feb-2010

Drawee Bank:Citi Bank

Branch:M G Road

Customer Account Number:123456789

Cancellation details:

Cheque NoStatus

524163Cancelled

524164Cancelled

524165Cancelled

524166Cancelled

524167Cancelled

524168Cancelled

‘The above said Cheques has been cancelled’

22. Annexure B - Accounting Entries

This chapter contains the following sections:

- Section 22.1, "Accounting Entries and Advices for CASA"
- Section 22.2, "Events"
- Section 22.3, "Amount Tags"
- Section 22.4, "Accounting Roles"
- Section 22.5, "Event-wise Accounting Entries for Products"

22.1 Accounting Entries and Advices for CASA

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the CASA module of Oracle FLEXCUBE.

22.2 Events

You need to set up the following events for an Interest product:

Event Code	Event Description
ILIQ	Interest Liquidation
IACR	Interest Accruals
UDCH	UDE Values Change
CDIS	Cheque Discount

You need to set up the following events for a Charge product:

Event Code	Event Description
CLIQ	Charge Liquidation

22.3 Amount Tags

The following amount tags are available:

Amount Tags	Description
IACR	Interest Accrued
CHARGE	Charge Accrued
IACQUIRED	
IACR_ADJ	Interest Accrual Adjustment
ILIQ	Interest liquidation
TAX	Tax Accrual
TAX_ADJ	Tax Adjustment

22.4 Accounting Roles

Accounting roles for CASA are defaulted by FLEXCUBE in a following manner:

'SAXX' - 'accounting role type' – 'X'

SAXX represents the IC rule ID you have maintained and attached to the particular IC product. This is based on your own convention. Accounting role type is for example the accrual, P/L, or tax payment. For creation of role type system uses standard abbreviations across FLEXCUBE. 'X' is a number which is the number of the formula for which the accounting role is created.

If you have maintained more than one formula at rule level FLEXCUBE will default accounting roles for each of your accounting roles

For Example, SAAB-ACCR-1 = accounting role for accrual pertaining to SAAB product, formula #1. (for example credit interest accrual which was defined in formula 1.) SAAB-PNL-2 = accounting role for income or expense booking pertaining to SAAB product, formula #2. (for example debit interest posting against income GL). You should select the appropriate accounting role on the "Role to head mapping" tab. Note: SAXX-BOOK-X represents the settlement account where the amount is credited or debited against P/L account. This role cannot attached to any GL on "Role to head mapping" screen but it is used while event-wise entries are maintained.

Accounting roles for Sample IC Product with rule ID like CHAV are given below:

The following accounting roles are available:

Accounting Role	Description
CHAV-ACQUIRED-1	CHAV ACQUIRED INTEREST - FORMULA 1
CHAV-PNL_ADJ-1	CHAV PNL - ADJ - FORMULA 1
CHAV-PNL-1	CHAV INCOME/EXPENSE A/C - FORMULA 1
CHAV-TPBL_ADJ-2	CHAV TAX PAYABLE A/C - FORMULA 2
CHAV-TPBL-2	CHAV TAX PAYABLE A/C - FORMULA 2
CHG_INCOME	CHARGES INCOME
DORM-ACQUIRED-1	DORM ACQUIRED INTEREST - FORMULA 1
DORM-PNL_ADJ-1	DORM PNL - ADJ - FORMULA 1
DORM-PNL-1	DORM INCOME/EXPENSE A/C - FORMULA 1
IBSR-ACCR-1	IBSR ACCRUAL A/C - FORMULA 1
IBSR-ACCR-2	IBSR ACCRUAL A/C - FORMULA 2
IBSR-ACQUIRED-1	IBSR ACQUIRED INTEREST - FORMULA 1
IBSR-ACQUIRED-2	IBSR ACQUIRED INTEREST - FORMULA 2
IBSR-ACR_ADJ-1	IBSR ACR - ADJ - FORMULA 1
IBSR-ACR_ADJ-2	IBSR ACR - ADJ - FORMULA 2

Accounting Role	Description
IBSR-PNL_ADJ-1	IBSR PNL - ADJ - FORMULA 1
IBSR-PNL_ADJ-2	IBSR PNL - ADJ - FORMULA 2
IBSR-PNL-1	IBSR INCOME/EXPENSE A/C - FORMULA 1
IBSR-PNL-2	IBSR INCOME/EXPENSE A/C - FORMULA 2
IBSR-TPBL_ADJ-3	IBSR TAX PAY ADJ A/C - FORMULA 3
IBSR-TPBL-3	IBSR TAX PAYABLE A/C - FORMULA 3
IOCC-ACCR-1	IOCC ACCRUAL A/C - FORMULA 1
IOCC-ACCR-2	IOCC ACCRUAL A/C - FORMULA 2
IOCC-ACQUIRED-1	IOCC ACQUIRED INTEREST - FORMULA 1
IOCC-ACQUIRED-2	IOCC ACQUIRED INTEREST - FORMULA 2
IOCC-ACR_ADJ-1	IOCC ACR - ADJ - FORMULA 1
IOCC-ACR_ADJ-2	IOCC ACR - ADJ - FORMULA 2
IOCC-PNL_ADJ-1	IOCC PNL - ADJ - FORMULA 1
IOCC-PNL_ADJ-2	IOCC PNL - ADJ - FORMULA 2
IOCC-PNL-1	IOCC INCOME/EXPENSE A/C - FORMULA 1
IOCC-PNL-2	IOCC INCOME/EXPENSE A/C - FORMULA 2
IOCC-TPBL_ADJ-3	IOCC TAX PAY ADJ A/C - FORMULA 3
IOCC-TPBL-3	IOCC TAX PAYABLE A/C - FORMULA 3
IOCM-ACCR-1	IOCM ACCRUAL A/C - FORMULA 1
IOCM-ACCR-2	IOCM ACCRUAL A/C - FORMULA 2
IOCM-ACQUIRED-1	IOCM ACQUIRED INTEREST - FORMULA 1
IOCM-ACQUIRED-2	IOCM ACQUIRED INTEREST - FORMULA 2
IOCM-ACR_ADJ-1	IOCM ACR - ADJ - FORMULA 1
IOCM-ACR_ADJ-2	IOCM ACR - ADJ - FORMULA 2
IOCM-PNL_ADJ-1	IOCM PNL - ADJ - FORMULA 1
IOCM-PNL_ADJ-2	IOCM PNL - ADJ - FORMULA 2
IOCM-PNL-1	IOCM INCOME/EXPENSE A/C - FORMULA 1
IOCM-PNL-2	IOCM INCOME/EXPENSE A/C - FORMULA 2
IOCP-ACCR-1	IOCP ACCRUAL A/C - FORMULA 1
IOCP-ACCR-3	IOCP ACCRUAL A/C - FORMULA 3

Accounting Role	Description
IOCP-ACQUIRED-1	IOCP ACQUIRED INTEREST - FORMULA 1
IOCP-ACQUIRED-3	IOCP ACQUIRED INTEREST - FORMULA 3
IOCP-ACR_ADJ-1	IOCP ACR - ADJ - FORMULA 1
IOCP-ACR_ADJ-3	IOCP ACR - ADJ - FORMULA 3
IOCP-PNL_ADJ-1	IOCP PNL - ADJ - FORMULA 1
IOCP-PNL_ADJ-3	IOCP PNL - ADJ - FORMULA 3
IOCP-PNL-1	IOCP INCOME/EXPENSE A/C - FORMULA 1
IOCP-PNL-3	IOCP INCOME/EXPENSE A/C - FORMULA 3
IOSR-ACCR-1	IOSR ACCRUAL A/C - FORMULA 1
IOSR-ACCR-2	IOSR ACCRUAL A/C - FORMULA 2
IOSR-ACQUIRED-1	IOSR ACQUIRED INTEREST - FORMULA 1
IOSR-ACQUIRED-2	IOSR ACQUIRED INTEREST - FORMULA 2
IOSR-ACR_ADJ-1	IOSR ACR - ADJ - FORMULA 1
IOSR-ACR_ADJ-2	IOSR ACR - ADJ - FORMULA 2
IOSR-PNL_ADJ-1	IOSR PNL - ADJ - FORMULA 1
IOSR-PNL_ADJ-2	IOSR PNL - ADJ - FORMULA 2
IOSR-PNL-1	IOSR INCOME/EXPENSE A/C - FORMULA 1
IOSR-PNL-2	IOSR INCOME/EXPENSE A/C - FORMULA 2
IOSR-TPBL_ADJ-3	IOSR TAX PAY ADJ A/C - FORMULA 3
IOSR-TPBL-3	IOSR TAX PAYABLE A/C - FORMULA 3
PAST_DUE_ACCOUNT	Past Due Account
CLG_BRIDGE_GL	Clearing Suspense GL

22.5 Event-wise Accounting Entries for Products

You can set up various IC products for handling customer accounts. Some representative products are listed below:

Interest

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest Liquidation before month end on Saving and Current Bank Accounts For Retail Customer
- Interest on Saving and Current Bank Accounts for Retail Customer

- Charge on Less Average balance
- Dormancy Charge On Accounts

Charge

- Ad-Hoc Statement Charge
- Cheque Book Charges
- Cheques Returned
- Credit Turnover
- Debit Card Blocked
- Debit Card Issued
- Debit Turnover
- Number of Transactions
- No of Account Statements
- Stop Cheque Charges
- Turnover
- YTD-Cr-Turnover
- YTD - Debit Turnover
- Year End Transfer
- Year to date No. of Transactions

22.5.1 Accounting Entries for Interest Products

You can set up accounting entries as given below.

22.5.1.1 Interest on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-PNL-1	IACR	Debit
IOSR-ACCR-1	IACR	Credit
IOSR-PNL_ADJ-1	IACR_ADJ	Debit
IOSR-ACR_ADJ-1	IACR_ADJ	Credit
IOSR-PNL-2	IACR	Credit
IOSR-ACCR-2	IACR	Debit
IOSR-PNL_ADJ-2	IACR_ADJ	Credit
IOSR-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-ACCR-1	ILIQ	Debit

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-BOOK-1	ILIQ	Credit
IOSR-ACQUIRED-1	IACQUIRED	Debit
IOSR-BOOK-1	IACQUIRED	Credit
IOSR-ACCR-2	ILIQ	Credit
IOSR-BOOK-2	ILIQ	Debit
IOSR-ACQUIRED-2	IACQUIRED	Credit
IOSR-BOOK-2	IACQUIRED	Debit
IOSR-TPBL-3	TAX	Credit
IOSR-BOOK-3	TAX	Debit
IOSR-TPBL_ADJ-3	TAX_ADJ	Credit
IOSR-BOOK-3	TAX_ADJ	Debit

22.5.1.2 Debit Interest on Current Accounts

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCP-PNL-1	IACR	Debit
IOCP-ACCR-1	IACR	Credit
IOCP-PNL_ADJ-1	IACR_ADJ	Debit
IOCP-ACR_ADJ-1	IACR_ADJ	Credit
IOCP-PNL-3	IACR	Credit
IOCP-ACCR-3	IACR	Debit
IOCP-PNL_ADJ-3	IACR_ADJ	Credit
IOCP-ACR_ADJ-3	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCP-ACCR-1	ILIQ	Debit
IOCP-BOOK-1	ILIQ	Credit
IOCP-ACQUIRED-1	IACQUIRED	Debit
IOCP-BOOK-1	IACQUIRED	Credit

IOCP-ACCR-3	ILIQ	Credit
IOCP-BOOK-3	ILIQ	Debit
IOCP-ACQUIRED-3	IACQUIRED	Credit
IOCP-BOOK-3	IACQUIRED	Debit

22.5.1.3 Interest on Current account for Corporate Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCC-PNL-1	IACR	Credit
IOCC-ACCR-1	IACR	Debit
IOCC-PNL_ADJ-1	IACR_ADJ	Credit
IOCC-ACR_ADJ-1	IACR_ADJ	Debit
IOCC-PNL-2	IACR	Debit
IOCC-ACCR-2	IACR	Credit
IOCC-PNL_ADJ-2	IACR_ADJ	Debit
IOCC-ACR_ADJ-2	IACR_ADJ	Credit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCC-ACCR-1	ILIQ	Credit
IOCC-BOOK-1	ILIQ	Debit
IOCC-ACQUIRED-1	IACQUIRED	Credit
IOCC-BOOK-1	IACQUIRED	Debit
IOCC-ACCR-2	ILIQ	Debit
IOCC-BOOK-2	ILIQ	Credit
IOCC-ACQUIRED-2	IACQUIRED	Debit
IOCC-BOOK-2	IACQUIRED	Credit
IOCC-TPBL-3	TAX	Credit
IOCC-BOOK-3	TAX	Debit
IOCC-TPBL_ADJ-3	TAX_ADJ	Credit
IOCC-BOOK-3	TAX_ADJ	Debit

22.5.1.4 Interest Liquidation before month end on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator

IBSR-PNL-1	IACR	Debit
IBSR-ACCR-1	IACR	Credit
IBSR-PNL_ADJ-1	IACR_ADJ	Debit
IBSR-ACR_ADJ-1	IACR_ADJ	Credit
IBSR-PNL-2	IACR	Credit
IBSR-ACCR-2	IACR	Debit
IBSR-PNL_ADJ-2	IACR_ADJ	Credit
IBSR-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IBSR-ACCR-1	ILIQ	Debit
IBSR-BOOK-1	ILIQ	Credit
IBSR-ACQUIRED-1	IACQUIRED	Debit
IBSR-BOOK-1	IACQUIRED	Credit
IBSR-ACCR-2	ILIQ	Credit
IBSR-BOOK-2	ILIQ	Debit
IBSR-ACQUIRED-2	IACQUIRED	Credit
IBSR-BOOK-2	IACQUIRED	Debit
IBSR-TPBL-3	TAX	Credit
IBSR-BOOK-3	TAX	Debit
IBSR-TPBL_ADJ-3	TAX_ADJ	Credit
IBSR-BOOK-3	TAX_ADJ	Debit

22.5.1.5 Interest on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCM-PNL-1	IACR	Debit
IOCM-ACCR-1	IACR	Credit
IOCM-PNL_ADJ-1	IACR_ADJ	Debit
IOCM-ACR_ADJ-1	IACR_ADJ	Credit
IOCM-PNL-2	IACR	Credit
IOCM-ACCR-2	IACR	Debit
IOCM-PNL_ADJ-2	IACR_ADJ	Credit
IOCM-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCM-ACCR-1	ILIQ	Debit
IOCM-BOOK-1	ILIQ	Credit
IOCM-ACQUIRED-1	IACQUIRED	Debit
IOCM-BOOK-1	IACQUIRED	Credit
IOCM-ACCR-2	ILIQ	Credit
IOCM-BOOK-2	ILIQ	Debit
IOCM-ACQUIRED-2	IACQUIRED	Credit
IOCM-BOOK-2	IACQUIRED	Debit

22.5.1.6 Charge on Less Average balance

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHAV-TPBL_ADJ-2	TAX_ADJ	Credit
CHAV-BOOK-1	IACQUIRED	Debit
CHAV-BOOK-2	TAX	Debit
CHAV-TPBL-2	TAX	Credit
CHAV-PNL-1	ILIQ	Credit

Accounting Role	Amount Tag	Debit/Credit Indicator
CHAV-BOOK-1	ILIQ	Debit
CHAV-PNL_ADJ-1	IACQUIRED	Credit
CHAV-BOOK-2	TAX_ADJ	Debit

22.5.1.7 Dormancy Charge On Accounts

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
DORM-PNL-1	ILIQ	Credit
DORM-BOOK-1	IACQUIRED	Debit
DORM-BOOK-1	ILIQ	Debit
DORM-PNL_ADJ-1	IACQUIRED	Credit

22.5.1.8 Ad-Hoc Statement Charge

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.9 Cheque Book Charges

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.10 Cheques Returned

CIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.11 Credit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.12 Debit Card Blocked

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.13 Debit Card Issued

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.14 Debit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.15 Number of Transactions

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

22.5.1.16 No of Account Statements

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

22.5.1.17 Stop Cheque Charges

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

22.5.1.18 Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.19 YTD-Cr-Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.20 YTD - Debit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.21 Year End Transfer

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.1.22 Year to Date No. of Transactions

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

22.5.2 Accounting Entries for Discounted Cheques

22.5.2.1 On Discounting

CDIS

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Liability a/c*	PD_TAG	Debit
PDC Beneficiary	PD_TAG	Credit

22.5.2.2 On Activation

LIQN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Clearing Suspense GL	PD_TAG	Debit
Liability a/c*	PD_TAG	Credit

22.5.2.3 On Rejection

RETN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Past Due Account	PD_TAG	Debit
Clearing Suspense GL	PD_TAG	Credit

22.5.2.4 On Re-Presentation

LIQN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Clearing Suspense GL	PD_TAG	Debit
Past Due Account	PD_TAG	Credit

23. Annexure C - IC Rule Set-up

This Annexure lists the Interest and Charge (IC) rules that need to be maintained for the CASA module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

This chapter contains the following sections:

- Section 23.1, "IC Rule Maintenance"
- Section 23.2, "UDE Value Maintenance"
- Section 23.3, "IC Rates Maintenance"

23.1 IC Rule Maintenance

This section contains the following topics:

- Section 23.1.1, "Maintaining IC Rule"
- Section 23.1.2, "Interest on Saving and Current Bank Accounts for Retail Customer"
- Section 23.1.3, "Debit Interest on Current Accounts"
- Section 23.1.4, "Interest on Current account for Corporate Customer"
- Section 23.1.5, "Charge as Dr Interest when the Balance is Less than Minimum Average Balance"
- Section 23.1.6, "Dormancy Charge"

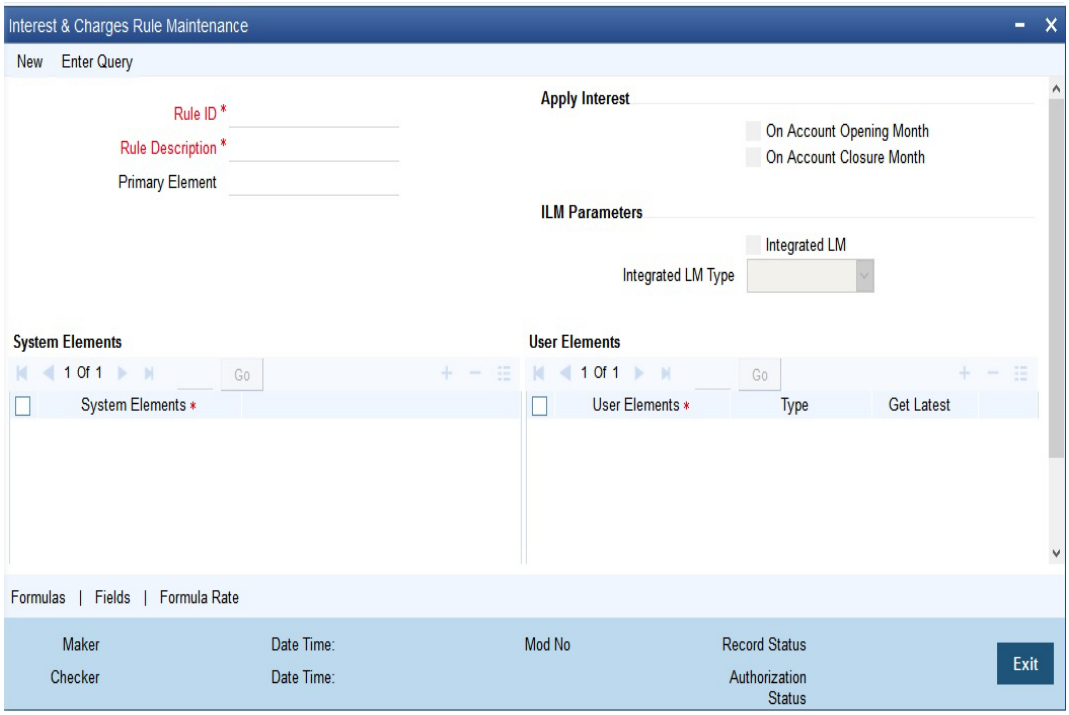
23.1.1 Maintaining IC Rule

The components required to calculate interest (the principal, period, and rate) are broadly referred to as ‘Data Elements’. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the ‘Interest & Charges Rule Maintenance’

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



For details about the screen, refer the chapter ‘Maintaining Interest Rules’ in the Interest and Charges User Manual.

You can maintain rules for the following:

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest on Saving and Current Bank Accounts for Retail Customer
- Charge as Dr Interest when the balance is Less than minimum average balance
- Dormancy Charge

23.1.2 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- YEAR
- VD_DLY_DR_BAL_M

UDE

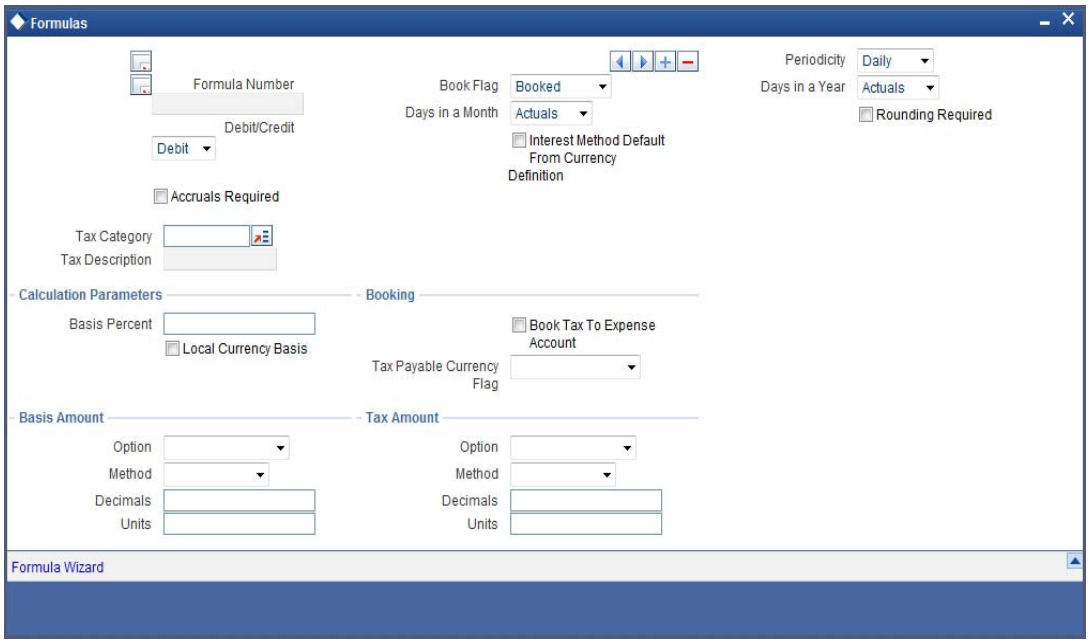
Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT1	Amount
AMOUNT2	Amount
AMOUNT3	Amount
TAX1	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen.



You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

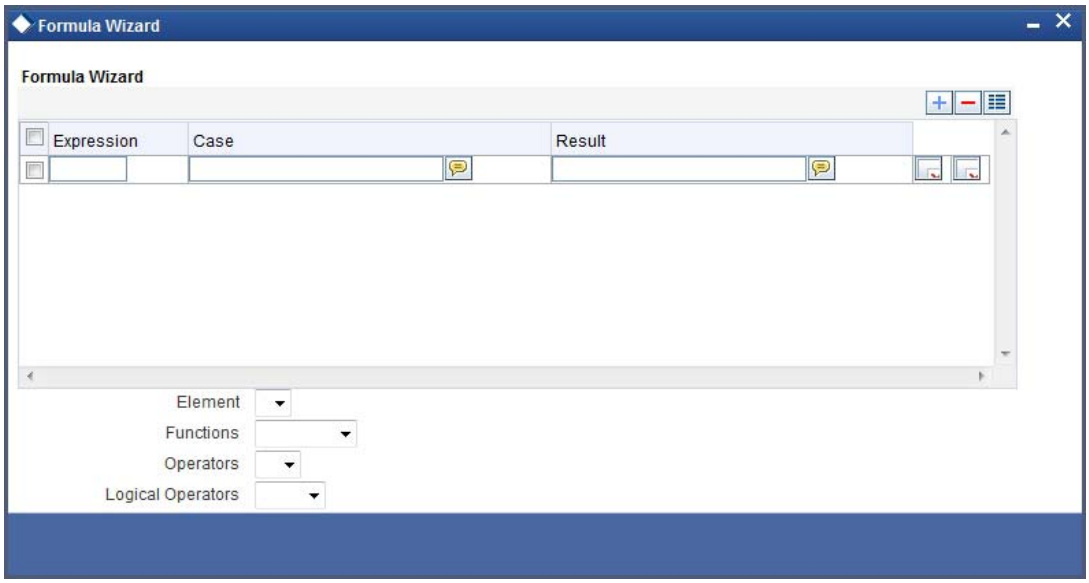
Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen.



In this screen, specify the following expressions:

Case	Result
(VD_DLY_CR_BAL_M >=0 AND VD_DLY_CR_BAL_M <= AMOUNT2)	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
(VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/(YEAR*100)
(VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/(YEAR*100)

Formula 3

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1 > AMOUNT1	(TRUNC((FORMULA1*TAX1)/100)
(FORMULA1 < AMOUNT1	0

23.1.3 Debit Interest on Current Accounts

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- DLY_NET_BAL_M
- YEAR
- ACCOUNT_LIMIT

UDE

Maintain the following UDEs:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3

Type

For each of the UDEs, select the option ‘Rate’ from the adjoining drop-down list.

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae and one non-booked formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M > 0	ABS((DLY_NET_BAL_M*NORMAL_RATE1*DAYS)/(YEAR*100))

Formula 2

Specify the following details:

Book Flag

Select ‘Non-Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M <0	ABS(DLY_NET_BAL_M)

Formula 3

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box if rounding is required.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA2> ACCOUNT_LIMIT	ABS((DLY_NET_BAL_M*NORMAL_RATE2*DAYS)/(YEAR*100))
FORMULA2< ACCOUNT_LIMIT	ABS((DLY_NET_BAL_M*NORMAL_RATE3*DAYS)/(YEAR*100))

23.1.4 Interest on Current account for Corporate Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- MON_AVG_BAL_M
- RD_INSTALL_DUE

UDE

Maintain the following UDEs:

User Defined Elements	Type
RATE1	Rate
RATE2	Rate

AMOUNT1	Amount
AMOUNT2	Amount
TAX1	Rate
TAX2	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Interest Method Default From Currency Definition

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
(MON_AVG_BAL <0	ABS((MON_AVG_BAL*RATE1*DAYS)/(YEAR*100))

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
MON_AVG_BAL >0	ABS((MON_AVG_BAL*RATE2*DAYS)/(YEAR*100))

Formula 3

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave the box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result

FORMULA2 < AMOUNT1	0
FORMULA2>AMOUNT1	TRUNC((FORMULA2*TAX1)/100)
FORMULA2>AMOUNT2	TRUNC((FORMULA2*TAX2)/100)

23.1.4.1 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- VD_DLY_DR_BAL_M
- YEAR

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT1	Amount
AMOUNT2	Amount
AMOUNT3	Amount
TAX1	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box..

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen you need to maintain the following expressions.

Case	Result
VD_DLY_CR_BAL_M >=0 AND VD_DLY_CR_BAL_M <= AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE2*DAYS)/ (YEAR*100)
(VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/ (YEAR*100)

Formula 3

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1 > AMOUNT1	(TRUNC((FORMULA1*TAX1)/100)
(FORMULA1 < AMOUNT1	0

23.1.4.2 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Leave this box unchecked.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- VD_DLY_DR_BAL_M
- YEAR

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT2	Amount
AMOUNT3	Amount

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
(VD_DLY_CR_BAL_M*NOR-MAL_RATE1*DAYS)/ (YEAR*100)	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE2*DAYS)/(YEAR*100)
VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/(YEAR*100)

23.1.5 Charge as Dr Interest when the Balance is Less than Minimum Average Balance

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- MIN_BAL_REQD
- MON_AVG_BAL

UDE

Maintain the following UDEs:

User Defined Elements	Type
AVSLAMT1	Amount
AVSLAMT2	Amount
AVSLAMT3	Amount
AVSLAMT4	Amount
AVSLAMT5	Amount
CHGAMT1	Amount
CHGAMT2	Amount
CHGAMT3	Amount
CHGAMT4	Amount
CHGAMT5	Amount
TAX3	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain one booked formula and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
MON_AVG_BAL >0 AND MON_AVG_BAL > MIN_BAL_REQD	0
MON_AVG_BAL < AVSLAMT1	CHGAMT1
MON_AVG_BAL < AVSLAMT2 AND MON_AVG_BAL > AVSLAMT1	CHGAMT2
MON_AVG_BAL < AVSLAMT3 AND MON_AVG_BAL > AVSLAMT2	CHGAMT3
MON_AVG_BAL < AVSLAMT4 AND MON_AVG_BAL > AVSLAMT3	CHGAMT4
MON_AVG_BAL < AVSLAMT5 AND MON_AVG_BAL > AVSLAMT4	CHGAMT5

Formula 2

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0 AND FORMULA1 < MON_AVG_BAL	TRUNC((FORMULA1*TAX3)/100)

23.1.6 Dormancy Charge

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- AC_DORMANCY_DAYS
- AC_DORMANT

UDE

Maintain the following UDEs:

- DORM_CH_PER_DAY1,
- DORM_CH_PER_DAY2

Type

For each of the UDEs, select the option 'Amount' from the adjoining drop-down list.

Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain one booked formula.

Formula 1

Specify the following details:

Book Flag

Select 'Booked' from the adjoining drop-down list.

Periodicity

Select 'Daily' from the adjoining drop-down list.

Debit/Credit

Select 'Debit' from the adjoining drop-down list.

Days in a Month

Select 'Actuals' from the adjoining drop-down list.

Days in a Year

Select 'Actuals' from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
AC_DORMANT =1 AND (AC_DORMANCY_DAYS >=1 AND AC_DORMANCY_DAYS <=30)	AC_DORMANCY_-DAYS*DORM_CH_PER_DAY1
AC_DORMANT =1 AND AC_DORMANCY_DAYS >30	AC_DORMANCY_-DAYS*DORM_CH_PER_DAY2

23.2 UDE Value Maintenance

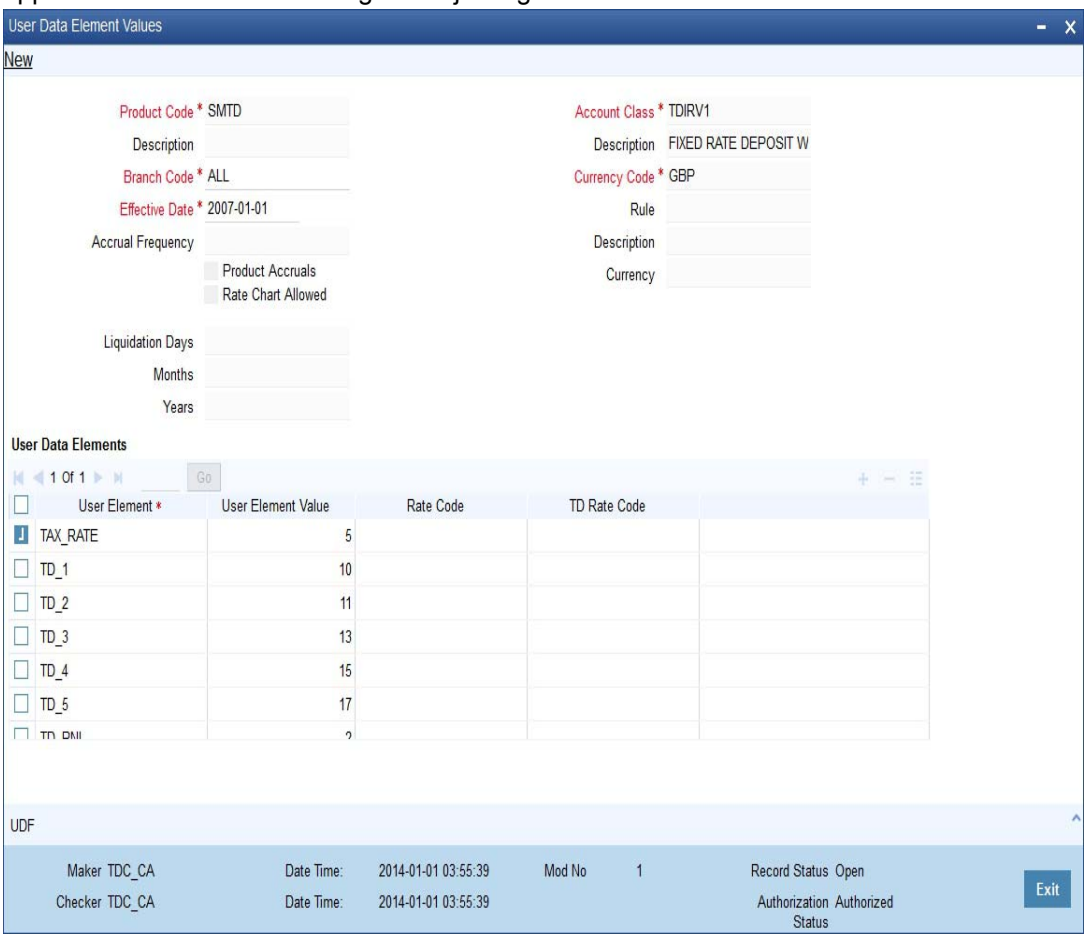
This section contains the following topics:

- Section 23.2.1, "Maintaining UDE Value"
- Section 23.2.2, "Interest on Saving and current Bank Accounts for Retail Customer"
- Section 23.2.3, "Debit Interest on Current Accounts"
- Section 23.2.4, "Interest on Current account for Corporate Customer"
- Section 23.2.5, "Interest on Liqd Before Month End on Saving and Current Bank Accounts For Retail Customer"
- Section 23.2.6, "Interest on Saving and Current Bank Accounts For Retail Customer"
- Section 23.2.7, "Charge On Less Average Balance"
- Section 23.2.8, "Stamp Duty Taxation"

23.2.1 Maintaining UDE Value

You can maintain UDE values for the rules using the ‘Interest and Charges User Data Element Maintenance’ screen. You can invoke the ‘Interest and Charges User Data Element

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



For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

In this screen, you need to maintain the following UDEs for the different IC products. Assume that you have maintained the following interest products:

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest Liquidation before month end on Saving and Current Bank Accounts For Retail Customer
- Interest On Saving and Current Bank Accounts For Retail Customer
- Charge On Less Average Balance

23.2.2 Interest on Saving and current Bank Accounts for Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT1
- AMOUNT2

- AMOUNT3
- TAX1

23.2.3 Debit Interest on Current Accounts

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3

23.2.4 Interest on Current account for Corporate Customer

You need to maintain values for the following UDEs under this product:

- RATE1
- RATE2
- AMOUNT1
- AMOUNT2
- TAX1
- TAX2

23.2.5 Interest on Liqd Before Month End on Saving and Current Bank Accounts For Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT1
- AMOUNT2
- AMOUNT3
- TAX1

23.2.6 Interest on Saving and Current Bank Accounts For Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT2
- AMOUNT3

23.2.7 Charge On Less Average Balance

You need to maintain values for the following UDEs under this product:

- AVSLAMT5
- AVSLAMT4

- AVSLAMT3
- CHGAMT3
- CHGAMT2
- CHGAMT1
- AVSLAMT2
- CHGAMT4
- CHGAMT3
- CHGAMT2
- AVSLAMT1
- TAX3
- CHGAMT5
- CHGAMT4
- CHGAMT3
- CHGAMT2
- CHGAMT1
- TAX3
- CHGAMT5
- CHGAMT4
- AVSLAMT5
- AVSLAMT1
- TAX3
- CHGAMT5
- AVSLAMT4
- AVSLAMT3
- AVSLAMT2
- CHGAMT2
- CHGAMT1
- CHGAMT4
- CHGAMT3
- AVSLAMT5
- AVSLAMT2
- AVSLAMT1
- AVSLAMT4
- AVSLAMT3
- CHGAMT5
- AVSLAMT4
- AVSLAMT3
- CHGAMT1
- AVSLAMT5
- AVSLAMT2
- AVSLAMT1
- TAX3
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2

- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2

23.2.8 Stamp Duty Taxation

You need to maintain value for the UDE, STAMP_DUTY, under this product.

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also need to define certain other attributes for a rule using the 'Interest & Charges Rule Maintenance' screen. You can invoke this screen by typing 'ICDRUMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following parameters in the Formulas section of the Interest & Charges Rule Maintenance screen:

Debit/Credit

Select 'Debit' from the Debit/Credit list.

Book Flag

Select 'Booked' from the Book Flag list.

Periodicity

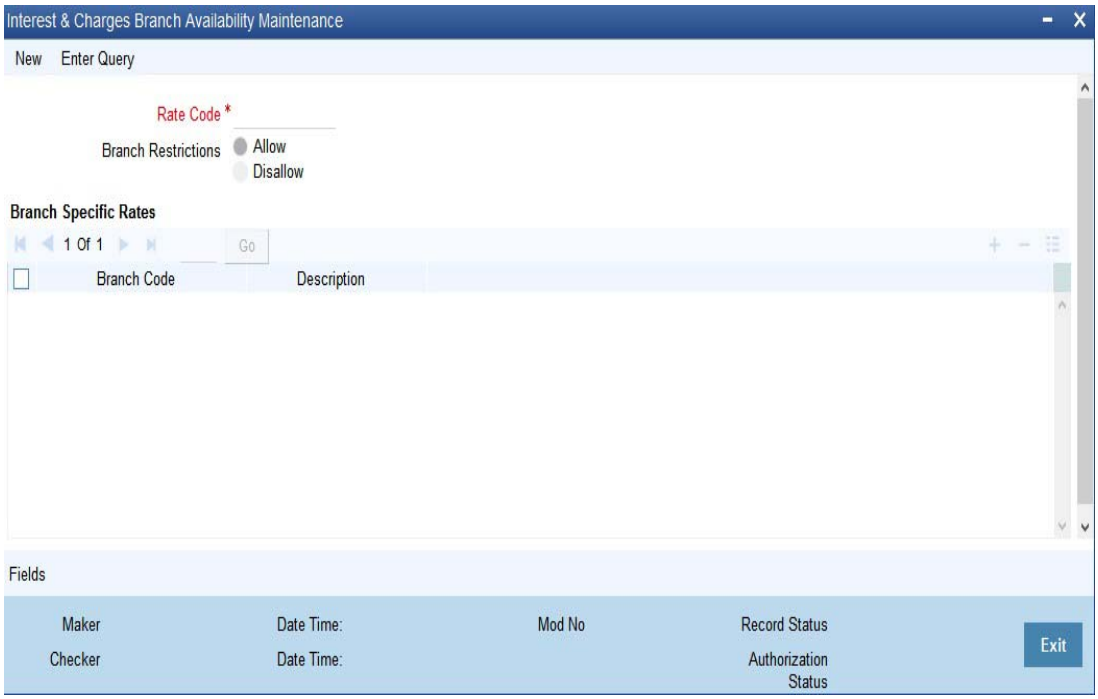
Select 'Quarterly' from the Periodicity list.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
CURRENT_BAL < 0	((CURRENT_BAL*STAMP_DUTY) * -1)

23.3 IC Rates Maintenance

You can maintain rate codes for branches using the ‘Interest & Charges Branch Availability Maintenance’ screen. You can invoke this screen by typing ‘ICDBRSTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

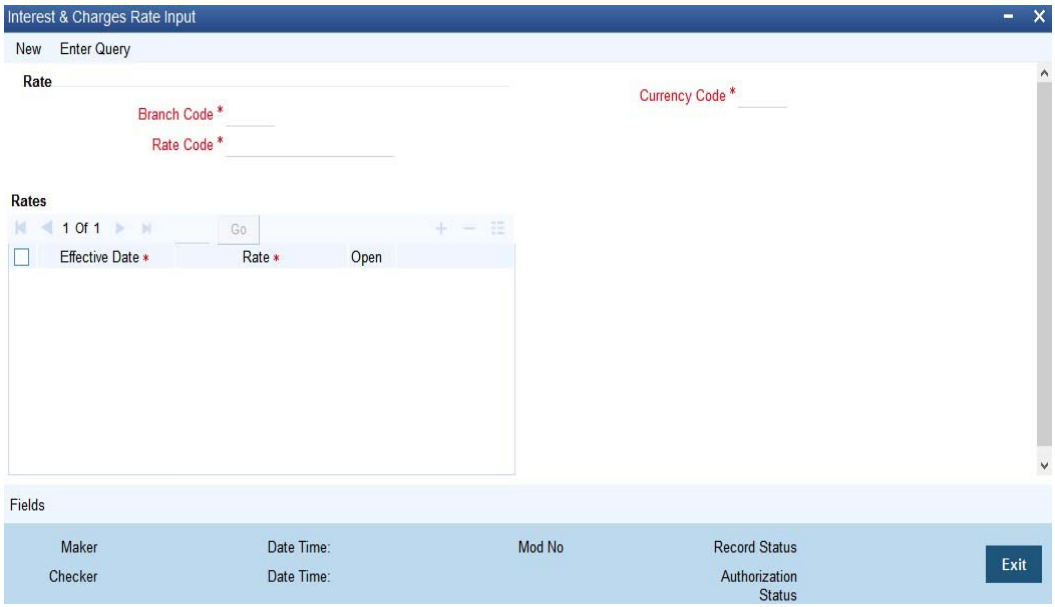


You need to maintain the following rate code for all branches of your bank:

- FLOATRATE

For the aforesaid rate code, you need to maintain rates and effective dates in the ‘Interest and Charges Rate Input’ screen. You can invoke the ‘Interest and Charges Rate Input’ screen by

typing ‘ICDRATMA’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



These rates are picked up by the CASA module while processing interest applicable on a CASA.

Refer the chapter ‘Floating Rate Codes for IC Module’ for details about rate maintenance.

24. Annexure D - Tags

24.1 Account Statement Tags

This Annexure lists the tags supported by different modules to update the remarks during account statement generation. These tags can be used in the Statement Narratives Maintenance (CSDSTNRT) screen for the order of display.

Module	Tag
LD	LD-EVENT
LD	LD-USERREFNO
LD	LD-VALUEDT
LD	LD-MATDT
LD	LD-AMOUNT
LD	LD-PRFTRATE
LD	LD-CHGCOMP1
LD	LD-CHGAMT1
LD	LD-CHGCOMP2
LD	LD-CHGAMT2
LD	LD-CHGCOMP3
LD	LD-CHGAMT3
LD	LD-CHGCOMP4
LD	LD-CHGAMT4
LD	LD-INTREMARK
MM	MM-EVENT
MM	MM-USERREFNO
MM	MM-VALUEDT
MM	MM-MATDT
MM	MM-AMOUNT
MM	MM-PRFTRATE
MM	MM-CHGCOMP1
MM	MM-CHGAMT1
MM	MM-CHGCOMP2
MM	MM-CHGAMT2

MM	MM-CHGCOMP3
MM	MM-CHGAMT3
MM	MM-CHGCOMP4
MM	MM-CHGAMT4
MM	MM-BROKER
MM	MM-INTREMARK
MC	MC-EVENT
MC	MC-USERREFNO
MC	MC-VALUEDT
MC	MC-MATDT
MC	MC-AMOUNT
MC	MC-PRFTRATE
MC	MC-CHGCOMP1
MC	MC-CHGAMT1
MC	MC-CHGCOMP2
MC	MC-CHGAMT2
MC	MC-CHGCOMP2
MC	MC-CHGAMT3
MC	MC-CHGCOMP2
MC	MC-CHGAMT4
MC	MC-BROKER
MC	MC-INTREMARK
FX	FX-EVENT
FX	FX-USERREFNO
FX	FX-CNTRPARTY
FX	FX-BOTCCY
FX	FX-BOTAMT
FX	FX-EXCHRATE
FX	FX-SOLDCCY
FX	FX-SOLDAMT
FX	FX-BROKER

FX	FX-CHGCOMP1
FX	FX-CHGAMT1
FX	FX-CHGCOMP2
FX	FX-CHGAMT2
FX	FX-CHGCOMP3
FX	FX-CHGAMT3
FX	FX-INTREMARK
LC	LC-EVENT
LC	LC-USERREFNO
LC	LC-CONTAMT
LC	LC-APPNAME
LC	LC-BENNAME
LC	LC-COLLAMT
LC	LC-CHGCOMP1
LC	LC-CHGAMT1
LC	LC-CHGCOMP2
LC	LC-CHGAMT2
LC	LC-COMMCOMP1
LC	LC-COMMAMT1
LC	LC-COMMCOMP2
LC	LC-COMMAMT2
LI	LI-EVENT
LI	LI-USERREFNO
LI	LI-CONTAMT
LI	LI-APPNAME
LI	LI-BENNAME
LI	LI-COLLAMT
LI	LI-CHGCOMP1
LI	LI-CHGAMT1
LI	LI-CHGCOMP2
LI	LI-CHGAMT2

LI	LI-COMMCOMP1
LI	LI-COMMAMT1
LI	LI-COMMCOMP2
LI	LI-COMMAMT2
BC	BC-EVENT
BC	BC-USERREFNO
BC	BC-MATDT
BC	BC-BILLAMT
BC	BC-PRFTRATE
BC	BC-CHGCOMP1
BC	BC-CHGAMT1
BC	BC-CHGCOMP2
BC	BC-CHGAMT2
BC	BC-CHGCOMP3
BC	BC-CHGAMT3
BC	BC-CHGCOMP4
BC	BC-CHGAMT4
BC	BC-CHGCOMP5
BC	BC-CHGAMT5
IB	IB-EVENT
IB	IB-USERREFNO
IB	IB-MATDT
IB	IB-BILLAMT
IB	IB-PRFTRATE
IB	IB-CHGCOMP1
IB	IB-CHGAMT1
IB	IB-CHGCOMP2
IB	IB-CHGAMT2
IB	IB-CHGCOMP3
IB	IB-CHGAMT3
IB	IB-CHGCOMP4

IB	IB-CHGAMT4
IB	IB-CHGCOMP5
IB	IB-CHGAMT5
OT	EVENT
OT	OT-EVENT
OT	OT-USERREFNO
OT	USER REF NO
OT	NOTIONAL AMT
OT	COUNTER CCY
OT	OPTION TYPE
OT	OPTION STYLE
OT	STRIKE PRICE
OT	EXP STYLE
UP	UP-CONREFNO
UP	UP-EVENT
UP	UP-USERREFNO
UP	UP-USRREFNO
UP	UP-ACDESC
UP	UP-OFACDESC
UP	UP-BILLNO
UP	UP-ISSUEDT
UP	UP-NARRATIVE
UP	UP-INSTID
UP	UP-BILLAMT
UP	UP-BILLCCY
UP	UP-CHGDESC1
UP	UP-CHG1
UP	UP-CHGDESC2
UP	UP-CHG2
UP	UP-DATETIME
IF	IF-EVENT

IF	IF-USERREFNO
IF	IF-DATETIME
IF	IF-LOCATION
IF	IF-AMT-LCY
IF	IF-COD-LCY
IF	IF-REP-TCY
IF	IF-REP-LCY
RT	RT-EVENT
RT	RT-USERREFNO
RT	RT-NARRATIVE
RT	RT-DATETIME
SI	SI-EVENT
SI	SI-USERREFNO
SI	SI-REMARKS
SI	SI-INTREMARK
CG	CG-EVENT
CG	CG-USERREFNO
CG	CG-INTREMARK

25. Annexure E - Functions Supporting Financial Inclusion

All the users with financial inclusion role (FIROLES) can access the following functions of Oracle FLEXCUBE:

CATEGORY	FUNCTION ID	DESCRIPTION
Teller	DEDRTPRM	Teller Product Maintenance
Teller	IFDATMMN	Arc Maintenance
Teller	STDBRFUN	Branch Function Detail Maintenance
Teller	STDDEFAU	Default Authorizer
Teller	STDENMNT	Entity Maintenance
Teller	STDFNGRP	Function Group
Teller	UPDPRDMN	Utility Payment Product
Teller	STDWFDEF	Workflow
Teller	STDBRGMT	Arc Branch Group Maintenance
Teller	7030	New Passbook issue
Teller	7011	Passbook Reprint
Teller	7031	Passbook Status change
Teller	7010	Passbook Update
Teller	DEDONLRV	Transaction Reversal
Teller	9050	Multi-level Authorization
Teller	MREF	MV Refresh
Teller	9001	Open Teller Batch
Teller	RTDBRTRX	Interbank Transaction Request
Teller	1411	Receive Cash From Another Branch
Teller	SCTT	Sell Cash to Teller
Teller	TVCL	Till Closure
Teller	TLTT	Till Total
Teller	TVQR	Till Vault Position Query
Teller	BCFT	Transfer cash from Teller
Teller	9007	Transfer cash from vault

Teller	1075	Bill payment Against Account
Teller	CLCS	Clear Workflow Cache
Teller	9009	Buy Cash From Central Bank
Teller	DENM	Denomination Exchange
Teller	DEDQUERY	Retail Teller Transactions
Teller	9010	Sell Cash to Central bank
Teller	1401	Cash Deposit
Teller	1001	Cash Withdrawal
Teller	1006	Account to Account Transfer
Teller	1301	Close Out Withdrawal
Teller	CADPBHIS	Passbook Details
Branch Parameter	GLDBRPRM	General ledger Branch Parameter
Branch Parameter	STDBRANC	Branch Parameter
Branch Parameter	STDBNKPM	Bank Param
Branch Parameter	ICDBRMNT	IC Parameter
Branch Parameter	DEDBRCON	Journal Param
Branch Parameter	STDLOCHL	Local Holidays
Branch Parameter	MSDPREF	Messaging Branch Parameter
Branch Parameter	RPDPARAM	Report parameter
Branch Parameter	RPDBATCH	Reports batch Maintenance
Branch Parameter	STDTBRAN	Teller Branch Parameter
Branch Parameter	DEDTVSET	Till And Vault
Gateway	GWDAMDMT	Gateway Amendment maintenance
Gateway	GWDEXFUN	External System Functions
Gateway	STDGWINT	External System operations
Gateway	GWDEXSYS	External System Maintenance
Gateway	GWDNTFEN	Notification Enroot Maintenance
Gateway	GWDNTFIN	Notification Installed Maintenance
Gateway	IFDNOTIF	Notification Master maintenance
Gateway	CODUPLMN	Source Preference Maintenance
Gateway	CODSORCE	Source Code Maintenance

Switch	SWDCHNID	Channel Maintenance
Switch	SWDCDMNT	Card To FCC Account mapping
Switch	SWDCDTLM	Card Transaction Limit
Switch	SWDMRCID	Merchant Details
Switch	SWDNWDTL	Network Details
Switch	SWDFCLTL	Process Code Mapping
Switch	SWDPRDMP	Product Code Mapping
Switch	SWDTRMID	Terminal
Switch	SWDUTLPR	Utility provide details
Switch	SWDCSHDP	Cash Deposit
Switch	SWDUPLST	Settlement upload
Switch	SWDTIDUP	Terminal ID upload
Switch	DEGSWTXN	Switch transactions
Query	ACDACTRN	Account Transactions
Query	ACDABLQY	Customer Account balance Query
Query	ICDRTEQY	Interest rate Query
Query	ACDCMPTR	Passbook Compressed transactions
Query	ACDASTQY	Customer Account Statistics Query
Query	ACDTRNQY	Customer Account Transactions Query
Messages	MSDADVFM	Advice Format
Messages	MSDMDFMT	Message Format
Messages	MSDMSTYM	Message Type
Messages	MSSOUTBR	Out Going message Browser
Inventory	IVDSTKCD	Stock Catalog
Inventory	IVDSTFMN	Stock Flow master
Inventory	IVDTXNAS	Adjust Inventory balance
Inventory	IVDTXNBR	Bulk Request Stock
Inventory	IVDCONFR	Confirm Receipts
Inventory	IVDTXNRI	Issue Stock
Inventory	IVDTXNOR	Order Stock
Inventory	IVDTXNRO	Receive Stock

Inventory	IVDTXNIR	Request Stock
EOC	AEDECGRU	EOC Group
EOC	CSDBRNPS	Branch Parallel Stream
EOC	STDPGMNT	Purge Parameter Configuration
EOC	EODM	EODM
EOC	CSDFEMNT	Feature ID
EOC	EIDMANPE	Mandatory Programs
EOC	STDBRREF	Manual Refresh Detail
EOC	EIDDEOTI	Drop End of day Operations
EOC	AEDSTOP	End of day Control
EOC	AEDSTART	EDO Start
EOC	BABIDBAT	Intraday Batch Run
EOC	BADEODFE	Batch EOD Function Inputs
Customer	STDCSCAG	Customer Category
Customer	STDCUPRT	Customer Prefix
Customer	STDKYCMN	KYC Details
Customer	STDKYCTP	KYC Types
Customer	STDCULOE	Location
Customer	STDNSMNT	NSF maintenance
Customer	MSDCUSAD	Customer Address
Customer	STDFIACC	Financial Inclusion Account
Customer Account	STDCHGMN	Online Charge Product Maintenance
Customer Account	STDACCLO	Account Address Location
Customer Account	MSDCACAD	Account Address Maintenance
Customer Account	STDACCLS	Account Class maintenance
Customer Account	STDSTDOR	Dormancy Parameter Maintenance
Customer Account	CODHOLDT	Hold Code
Customer Account	STDPRVRL	Account provisioning Rule
Customer Account	STDACTFR	Account class Transfer
Customer Account	CADAMBLK	Amount Block
Customer Account	STDCUSCH	Primary party Change

Customer Account	STDSTCHN	Status change
Interest & Charges	ICDLIQAC	IC Online Liquidation
Interest & Charges	ICDOLIQ	IC Multiple Account online Liquidation
Interest & Charges	ICDISFMT	Interest Statement maintenance
Interest & Charges	ICDPRMNT	Interest product
Interest & Charges	ICDRUMNT	IC Rules
Interest & Charges	ICDSDEMN	SDE Maintenance
Interest & Charges	ICDUDVAL	UDE Maintenance
Interest & Charges	ICDUDEUL	Interest & Charges User Data Element Amendment
Interest & Charges	STDACSTA	Monthly Account Statistics
Accounting & MIS	GLDCHACC	Charts of Accounts
Accounting & MIS	GLDREP	GL Mis Linkage
Accounting & MIS	GLDXPDCL	Period Closure
Accounting & MIS	MIDXCODE	MIS Cost Code
Accounting & MIS	GLDCLSMT	MIS Classes
Accounting & MIS	MIDGRPMT	MIS Group
Accounting & MIS	MIDXPOLD	Pool Code
Accounting & MIS	MIDADJ	MIS Adjustment
Accounting & MIS	MIDREFRT	MIS Refinance Rate Input
Accounting & MIS	MIDGLPOL	MIS Pool Code Linkage
Accounting & MIS	MIDPRDMN	MIS Code Restriction maintenance
Accounting & MIS	MIDDLREF	Refinance Rate Input
Bank Parameters	STDPRCDE	Accounting periods
Bank Parameters	STDADMNT	Address Code Maintenance
Bank Parameters	CSDALGMN	Algorithm Maintenance
Bank Parameters	CSDALGEN	Algorithm Generation
Bank Parameters	STDCNMNT	Country Code maintenance
Bank Parameters	CSDDEMAN	Denomination Details
Bank Parameters	ACDIBMNT	Inter Branch Parameter
Bank Parameters	CSDOVDME	Override Maintenance

Bank Parameters	STDTRNCD	Transaction Code
Report	STRCIF	Customer Details Report
Report	STRDOCL	Check List Report
Report	CARPBALC	Account balance List Report
Report	CARPACCB	Amount Block Report
Report	CARPACCL	Account Closure Report
Report	CARPAOCR	Account open Report
Report	STRCUSAC	Customer Account Report
Report	CSRDRMAC	Dormant Account Re Activated
Report	CARPDACC	Dormant Account Report
Report	CARINSTM	Interest Statement
Report	CARPMACC	Minor Accounts
Report	CARMICUS	Minor Customer Details Report
Report	CARPASBK	Passbook Details Report
Report	CARPBISU	Passbook issued Report
Report	SVRADREP	Saving Account Dormant today Report
Report	SVRACREP	Saving Account Closed Today Report
Report	SVRAOREP	Saving Account opened Today Report
Report	CSRTEMOD	Temporary Overdraft Report
Report	RTRPTRN	Teller Transaction Branch wise
Report	STRDAEOD	Dormant Activated report
Others	OVDAUDEF	Multi level Authorization
Others	UDDFFLMT	UDF Function Field mapping
Others	UDDUDFMT	UDF Fields
Others	CSDACTCL	Event Class Maintenance
Others	STDTDPAY	Term Deposit Paying Parameter
Others	SSDUSRDF	User Creation
Others	SMDUSRDF	User Maintenance
Others	SMDLMTIL	User Limit Maintenance
Others	SMDUSHOL	User Holiday Maintenance

Others	SMDHOTKY	User Hot key Maintenance

26. Function ID Glossary

Numerics

7011 8-7
7030 8-1
7031 8-4

A

ACDACTRN 4-166
ACDADCRP 3-36, 4-81
ACDASTQY 4-160
ACDCMPTR 8-9
ACDOPTN 19-8
ACDRECNC 4-167
ACDUNFDR 16-17
ACRSTMOV 19-40

B

BABIDBAT 16-19, 18-2
BADEODFE 14-10

C

CADAMBLK 12-4
CADBRMNT 4-113
CADCAMBL 12-9
CADCHARC 9-13
CADCHARQ 9-16
CADCHBOO 9-2
CADCHKDT 9-10
CADLDGBK 4-141
CADSPMNT 13-2
CARDORAC 19-38
CARINSTM 19-19
CARMICUS 19-35
CAROPICT 19-33
CAROVDFT 19-37
CARPAACC 19-45
CARPACCB 19-47
CARPACCL 19-49
CARPAOCR 19-51
CARPASBK 8-10, 19-52
CARPBALC 19-54
CARPBISU 19-75
CARPCKDT 19-3
CARPCSLM 19-55
CARPDACC 19-57
CARPDCRD 19-59
CARPMACC 19-60
CARPNRAC 19-62
CARPSPMT 19-5
CASAMBLK 12-7
CASCHARC 9-15
CASCHKDT 9-12
CODHOLDT 12-2
CORRJDD 19-68
COSHOLDT 12-3
CSSJOBBR 3-35, 4-80

D

DDDPRMNT 16-1
DDDQUERY 16-5
DDSQUERY 16-8
DEDDRISB 16-3

I

ICDBRSTR 23-24
ICDRATMA 23-25
ICDRESTR 23-24
ICDRLMNT 23-2
ICDRUMNT 23-23
ICDUDVAL 23-20
IFDCLGDT 16-21
IFDIWCGD 16-25
IFSCLGDT 16-24
ISDINSDT 16-12
ISDINSMS 16-9

L

LMDCUSLT 4-152

M

MSDADVFM 14-2
MSDCUSAD 14-9
MSDMSTYM 14-8

P

PDDBLKIN 15-31
PDDBULKC 15-38
PDDDWRMT 15-3
PDDDWRST 15-2
PDDMNLIQ 15-39
PDDPRMNT 15-9
PDDTRONL 15-17
PDRCHDRF 19-17, 19-67
PDRDTTOD 19-26

PDSBULKI 15-35
PDSCHDMT 15-9
PDSDWRMT 15-5

PDSONLIN 15-29
PDSONREJ 15-37
PDSTRONL 15-22

S

STDACCDT 4-96
STDACCLS 3-2, 3-47, 3-54, 14-7
STDACCVD 3-78
STDACLGP 3-55
STDACNET 4-192
STDACRST 14-15
STDACSTA 4-161
STDACTFR 3-60
STDADMNT 4-114
STDASAUT 11-31
STDASCMP 11-32
STDASCNP 11-28
STDASIBQ 11-24
STDASIRQ 11-13
STDASIRW 11-18
STDASOBQ 11-21
STDASORQ 11-5
STDASPRM 11-3, 11-5
STDASRDT 11-19
STDBLINQ 4-163
STDBSTCH 4-179, 4-181
STDCASAC 4-143
STDCDSMT 19-71
STDCDSTM 14-18
STDCPMNT 4-116
STDCRSMT 14-12
STDCULMT 5-1
STDCUSAC 4-3
STDCUSBL 4-173
STDCUSCH 4-118
STDDEDUP 4-126
STDEQACD 6-1
STDFIACC 4-98
STDJHMNT 4-127, 4-130
STDMCYAC 4-109
STDMCYQY 4-111
STDNPMNT 4-139
STDNTUTL 4-177
STDPRVRL 3-57
STDSDNMN 3-14
STDSPLRN 4-184
STDSTCHN 3-79
STDSWHIS' 4-97
STDTCLMM 4-157
STDTCLMT 4-154
STDTOLMT 3-82
STDTRKDL 4-189
STDTRKRL 4-186
STRCASTM 19-29
STRCUSCH 19-74
STRDAEOD 19-22
STRDOCL 19-64
STRFRCAS 19-65
STRIBRAC 19-27
STROSTFE 14-22
STROSTFE' 14-23
STRPDEDP 19-44
STRSPCON 19-31
STRSPEOD 19-24
STSACLGP 3-57
STSACNET 4-193
STSACRST 14-17
STSACSTA 4-170
STSACTFR 3-76
STSADMNT 4-114
STSASIMS 11-12
STSASOMS 11-11
STSASORW 11-19
STSASPRM 11-4
STSCASAC 4-151
STSCDSTM 14-21
STSCPMNT 4-117
STSCRSMT 14-14
STSCUSCH 4-124
STSFIACC 4-108
STSJHMNT 4-129
STSMAINT 4-178
STSTCLM 4-158
STSTCLMT 4-156
STSTRKDL 4-191
STSTRKRL 4-187, 4-188, 4-191, 11-4