APACK 14.4.0.1.0 CASA

Part Number: F33267-01

Accelerator Pack – CASA

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Introduction

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Introduction

- The CASA module handles Current Accounts and Savings Accounts.

- Bank User can create Saving or Current Accounts for all type of customers (Individual, Corporate or Bank) of bank through the CASA module.

- Each account that is defined is identified with account number.

- The structure of the account number is based on the account mask maintained at the branch parameters which can be modify by branch level also.

- For each Customer Account, you can define parameters like:
  - Account Class
  - Type of Account – joint or single
  - Reporting Lines for the account
  - Currency
  - Account Limit etc.,

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Common Features

- Saving/Current/Nostro account based on Customer type.

- With/Without Minimum Balance requirement.

- Account Statement generation based on frequency with or without charges.

- Cheque books with or without charges.

- Accounts can be opened in Currency permitted.

- Accounts with or without ATM/Debit card facility.

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Common Features

- The account will go dormant if not operated (based on Dormancy parameter).
- Credit Interest and Debit Interest - Formula based and liquidation frequency can be defined.
- Charges would be levied on the following transactions: Cheque book issue, Stop Payment and Ad hoc Statements etc.,
- Limit tracking and overdraft facilities are enabled for salary accounts and current accounts.
- Customer Account with or without Passbook.
- Customer account with Mandatory/Non Mandatory Document check list.
- Account with automatic status change, Auto deposit, Provision, and Initial Funding.
- Account Transfers between branches.
- Spend Analysis for Individual Retail Accounts.

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Account Classes

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CASA – Account Classes

- Customer Accounts are classified into groups called Account Classes.

- Examples of Account Classes:
    - High Net Worth Individual Savings Bank Accounts
    - Corporate Current Accounts
    - Ordinary Savings Bank Accounts

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CASA – Account Classes

- For each class, you also define certain common attributes applicable to all accounts in this class, such as:
    - Facilities granted to the account holders (Pass book, Cheque book, ATM etc.,).
    - The General Ledger lines to which the accounts in this class report.
    - Periodicity and nature of account statements.
    - Dormancy parameter, Initial Funding, Provision, Auto Deposit, Automatic Status Change, and Multicurrency account.
    - Type of balance the accounts will normally have i.e. either debit/credit.
    - Many of these attributes can be changed at the level of individual accounts.

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Account Classes

SAVIN	: Savings Account Individuals
SAVST	: Savings Account Staff
SAVHN	: Savings Account Premier: High Net Worth
SAVNR	: Saving Account NRI
CACIN	: Current Account NRI
CACCR	: Current Account Corporate
CACCS	: Current Account Salary
SASPND	: Savings Account Individuals With Spend Analysis

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Account Classes

PNLSA1   : Notice Accounts with Penalty Interest On Cr Interest

NOSTRO   : Nostro Account for Bank

SAVCA   : Cover Accounts

SAVCAR   : Cover Accounts with Reverse sweep-in

MCASAV   : Multi Currency Savings Account

MCACUR   : Multi Currency Current Account

SAVFI   : Financial Inclusion Savings Account

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Cheque Book

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CASA Cheque Book

- A cheque book can be issued for the Account marked to avail cheque book facility.

- A cheque has one of the following status at any given point of time:
    - Not Used
    - Used
    - Rejected
    - Stopped
    - Cancelled

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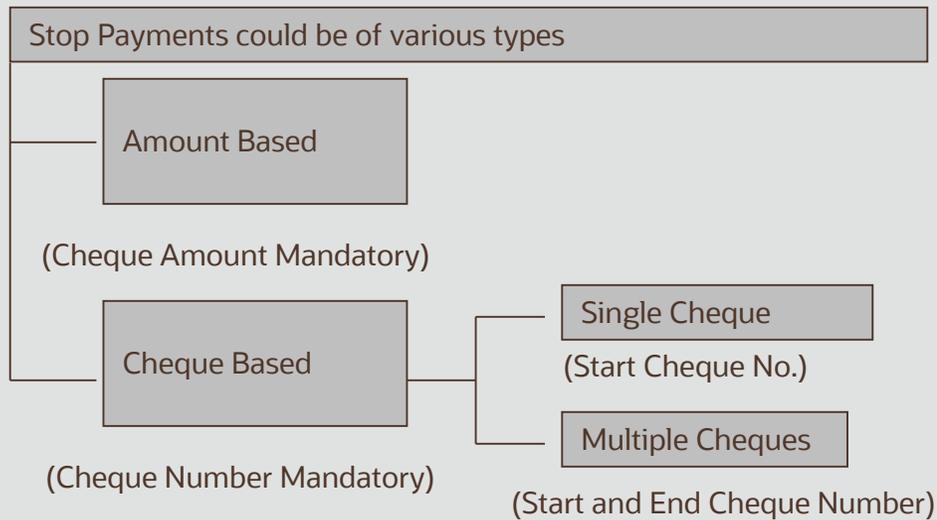
Stop Payments

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CASA Cheque Book

- A Stop payment could be for a specified period in which case the start and end dates have to be mentioned.

- A Stop payment can also be effective till revoked (or for a unspecified period). In such a case, only the start date need to be mentioned.

- A future dated stop payment instruction comes into effect after BOD for that day is run and is effective till the EOD of the expiry date.

- Amount Based Stop Payment.

- Cheque Based Stop Payment:
    - Single Cheque Stop payment
    - Multiple Cheques Stop Payment

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CASA Cheque Book

Stop Payments could be of various types

- **Amount Based**
  (Cheque Amount Mandatory)

- **Cheque Based**
  (Cheque Number Mandatory)
  - **Single Cheque**
    (Start Cheque No.)
  - **Multiple Cheques**
    (Start and End Cheque Number)

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Amount Blocks

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CASA Amount Block

- Funds in account could be earmarked (or Blocked) for specific purposes.

- Amount Block will block the certain amount for the customer account.

- They could be placed at the direction of the customer or at the behest of the Bank.

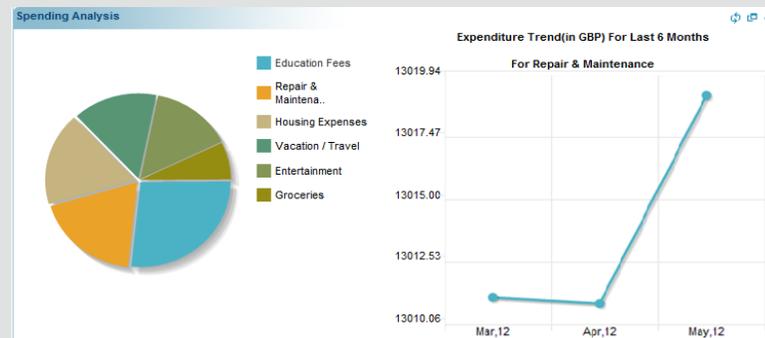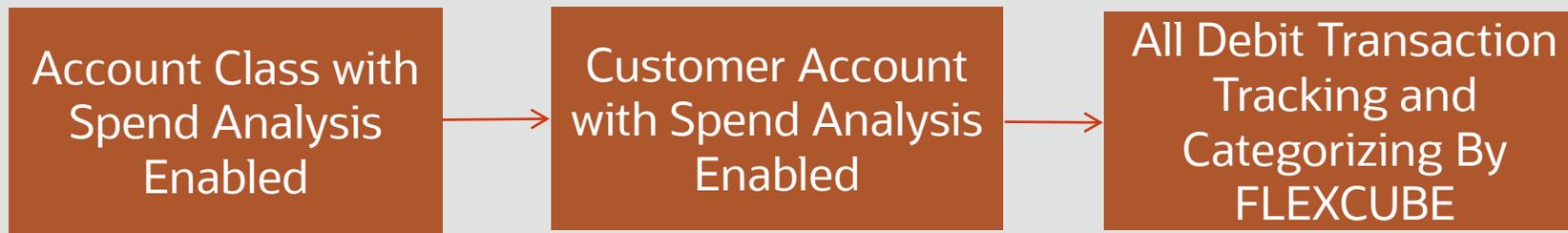# Accelerator Pack – CASA

Spend Analysis

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CASA Spend Analysis

- Spend Analysis is a feature for the Individual Retail Customer Account, to Track all debit entries and to categorize them into particular spend class (Expense Category).

- After Categorizing into one category, FLEXCUBE will show Spend Analysis of Customer account in Pie chart, Line Chart and Bar Chart.

- To enable Spend Analysis for customer account, Bank user has to enable it at Account Class level.

- Spend Analysis Flag will be defaulted from Account Class level to Customer account level.

- Once Customer account saved and authorized with spend analysis flag checked, only when FLEXCUBE will track and categorize debit entries of customer account.

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CASA Spend Analysis

Account Class with Spend Analysis Enabled → Customer Account with Spend Analysis Enabled → All Debit Transaction Tracking and Categorizing By FLEXCUBE

Spending Analysis

Expenditure Trend(in GBP) For Last 6 Months

- Education Fees
- Repair & Maintena..
- Housing Expenses
- Vacation / Travel
- Entertainment
- Groceries

For Repair & Maintenance

Mar,12 Apr,12 May,12

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Interactions

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CASA Interactions

- Customer can initiate conversation (any Query or Complaint) from FLEXCUBE Direct Banking and Bank User can reply to the customer from FLEXCUBE UBS.

- Customer can set reminders for themselves.

- Bank can initiate different types of Alerts for the customer and customer account via channels like E-Mail, SMS and Dashboard. For example, TD Maturity Alerts, New product offers etc.,

- Bank can show the Customer memo maintained to the end customer in multiple language and via channels like E-Mail, SMS and Dashboard.

- Bank can broadcast message to all customer via Bulletin Board. End Customer can view message on their Dashboard at Customer Portal.

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Account Switching Service

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CASA Account Switching Service

- Customer can initiate switching of accounts from one bank to another bank.

- Switching of accounts will be initiated by new bank (Outgoing).

- Switching of accounts can be Full Switch or Partial Switch.

- Full switch – This involves switching of balances and payment arrangements. This has pre-defined workflow and a SLA of 7 working days.

- Partial switch – This is switching of selective payment arrangements from the old bank. This does not have pre-defined workflow and SLA.

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CASA Account Switching Service

- Following are the Interbank messages for FULL and PARTIAL switching:
    - Information Request (acmt.027.001.02)
    - Information Response (acmt.028.001.02)
    - Cancel Payment Arrangements (acmt.029.001.02)
    - Request Redirection (acmt.030.001.02)
    - Request Balance Transfer (acmt.031.001.02)
    - Acknowledge Balance Transfer (acmt.032.001.02)
    - Notify Account Switch Complete (acmt.033.001.02)
    - Terminate Switch (acmt.036.001.02)
    - Technical Rejection (acmt.037.001.02)

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CASA Account Switching Service

Full switch process flow:

- New bank will capture and initiate the account switch Information Request message (acmt.027).
- Old bank will receive and upload the incoming Information Request message.
- The old bank will perform response action on the incoming request and initiate Information Response message (acmt.028). This can be accept or reject response based on the status.
- The new bank will receive and upload the incoming Information Response message. In case of rejection, the new bank may choose to terminate the request and initiate Terminate message (acmt.036).
- In case of acceptance, the new bank will initiate Request Redirection message (acmt.030).
- On the preceding day of the switch date, the new bank will initiate Balance Transfer Request (acmt.031) to the old bank.
- The old bank will receive and upload Balance Transfer Request message.

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CASA Account Switching Service

Full switch process flow:

- The new bank receives the acknowledge balance transfer message.
- If the closing balance is negative, then the new bank will initiate the payment to the old bank.
- The new bank will send Switch Complete message (acmt.033).

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CASA Account Switching Service

Partial Switch Process Flow:

- New bank will capture and initiate the account switch Information Request message (acmt.027) indicating the switch type as PARTIAL.
- Old bank will receive and upload the incoming Information Request message.
- The old bank will provide the response along with payment arrangements (Direct Debit and Standing Orders) in the response message (acmt.028).
- The new bank will select the payments to be cancelled by the old bank and initiate cancel payment arrangement message (acmt.029).
- The old bank will receive and upload the incoming cancel payment arrangements message.

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CASA Account Switching Service

Technical Rejection:

- The new/old bank will receive technical rejection message (acmt.037) and upload the data.
- If the technical rejection is for the Information Request message then the new bank will terminate without generating the message.
- If the technical rejection is for other messages, then the bank will be amend the data and resend the message.

Terminate Account Switch:

- The new bank will initiate terminate message (acmt.036) any time after the Information Request has been sent.
- The old bank will receive terminate message for information purpose only.

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Multicurrency accounts

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CASA Multi Currency Accounts

- There will be a new flag 'Multicurrency Account' at account class (STDACCLS) level. This will be applicable only for 'Savings' and 'Current' type of Account Class.

- When a user opens a CASA account in STDCUSAC (and other screens like STDCASAC, STDCIFAD-Account Details and STDCIF-Account Details), and selects a multi currency account, system would generate the multi currency account [referred as MCA henceforth] number along with customer account number.

- A new field (display only) 'Multi Currency Account' will be available in the STDCUSAC under header. This will display the multi currency account number for accounts opened under MCA account class as follows:
  - Primary account during creation and query
  - Other sub accounts opened only during query

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Statements, Advices and Reports

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CASA Statement and Advices

- Account Statement Ad hoc:
  - Ad hoc MAIL Statement
  - Consolidated Account Statement
  - Interim SWIFT Statement (MT941 and MT942)
- Account Statement Mail:
  - Detailed Account Statement (Primary, Secondary, Tertiary)
  - Summary Account Statement (Primary, Secondary, Tertiary)
- Account Statement Swift:
  - Detailed Account Statement MT940 (Primary, Secondary, Tertiary)
  - Summary Account Statement MT950 (Primary, Secondary, Tertiary)

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CASA Reports

Daily Account opening Statistics

Daily Account
opening Statistics.p

Account Balance List Reports

Account Balance
List Reports

Account Statement Report

Account
Statement

New Minor Account Report

New Minor
Account Report

Account Block and Reason Report

Account Block
and Reason Repor

CA Stop Payment Report

CA Stop Payment
Report