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Accelerator Pack – Retail Bills

Contents

- Introduction
- Products
  - Outward bills for collection
  - Outward cheques for collection
  - Inward bills for collection
  - Inward cheques for collection
  - FCY cheques under cash letter
  - Overseas cheques payable abroad under collection
- Events
- Advices
- Reports

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Introduction

- In many countries, a large chunk of domestic/retail business is settled through instruments such as Bills and Post Dated Cheques. Banks play the role of collecting agents for these instruments and grant short term loan or OD against the bills to cover the sellers' funding needs for the period of asset conversion cycle. Such transactions are usually of very large volumes and the main focus of the proposed system is to make the data entry and tracking of large number of bills easy in the banks.
- The Retail Bills (RB) module supports the processing of outward and inward bills and cheques. It handles the necessary activities during the entire lifecycle of an instrument once it is booked.

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Introduction

- The Retail Bills module supports the processing of outward and inward instruments like:
  - Outward bills for collection
  - Outward cheques for collection
  - Inward bills on collection
  - Inward cheques on collection
  - FCY cheques under cash letter basis
  - Overseas cheques payable abroad

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Product 1 – Outward bills for collection

- This product is used to book Outward Retail Bills for Collection submitted by customers of the bank. It provides facility to finance or collateralize the bill and supports dishonor/protest/return of the bill.
- Features of product – OUBC
  - Booking of outward bill with finance or considered as collateral
  - Financing/collateralization of already booked bill
  - Amendment of collection bill
  - Dispatch of bills to collecting bank
  - Dishonor/Protest/Return of unpaid bills
  - Liquidation
  - Track instrument Status and location
  - Counterparty and Other party limit check on finance/collateral bill

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Product 1 – Outward bills for collection

Product Parameters	
Product Code	OUBC
Description	Outward Retail Bill for Collection
Product Type	Outward Bills for Collection
Product Group	RBOUBI
Rate type	STANDARD
Rate Code	Buy / Sell rate
Loan product	LDM1
Grace days	2
Auto Liquidation	No
No of retrials	-
Other party limit check required	Yes

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Product 2 – Outward cheques for collection

- This product is used to book Outward Retail Cheques for Collection submitted by customers of the bank. It provides facility to finance or collateralize the cheque and supports dishonor/protest/return of the cheque.
- Features of product – OUCC
  - Booking of outward check with finance or considered as collateral (Individual/Bulk)
  - Financing /collateralization of collection cheque
  - Amendment of collection cheque
  - Dispatch of cheque to collecting bank, if other party is a non customer
  - Dishonor/Protest/Return of unpaid cheque. (Individual/Bulk)
  - Liquidation (Individual/Bulk)
  - Track instrument Status and location
  - Counterparty and Other party limit check for finance/collateralized cheque

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Product 2 – Outward cheque for collection

Product Parameters	
Product Code	OUCC
Description	Outward Retail Cheque for Collection
Product Type	Outward Cheque for Collection
Product Group	RBOUCH
Rate type	STANDARD
Rate Code	Buy / Sell rate
Loan product	LDM1
Grace days	2
Auto Liquidation	Yes
No. of retrials	5
Other party limit check required	Yes

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Product 3 – Inward bills for collection

- This product is used to book inward bills received for collection from another bank. Facility to liquidate or dishonor the bill along with booking are also available. In case of non payment by the counterparty, the bill can be dishonored/protested (if requested by the remitting bank).
- Features of product – INBC
  - Booking of inward bill (Individual/Bulk)
  - Dishonor/Protest/Return of unpaid bill (Individual/Bulk)
  - Liquidation (Individual/Bulk)
  - Tracking instrument status and location

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Product 3 – Inward bills for collection

Product Parameters	
Product Code	INBC
Description	Inward Retail Bill for collection
Product Type	Inward Bill for collection
Product Group	RBINWB
Rate type	STANDARD
Rate Code	Buy / Sell rate
Loan product	NA
Grace days	2
Auto Liquidation	Yes
No of retrials	5
Other party limit check required	Yes

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Product 4 – Inward cheque for collection

- This product is used to book inward cheque received for collection from another bank. Facility to liquidate or dishonor the cheque along with booking are also available. In case of non payment by the counterparty, the bill can be dishonored/protested (if requested by the remitting bank).
- Features of product – INCC
  - Booking of inward cheque (Individual/Bulk)
  - Dishonor/Protest/Return of unpaid cheque (Individual/Bulk)
  - Liquidation (Individual/Bulk)
  - Tracking instrument status and location.
  - Tracking of cheque numbers on booking and updation of cheque statuses accordingly

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Product 4 – Inward cheque for collection

Product Parameters	
Product Code	INCC
Description	Inward Retail Cheque on collection
Product Type	Inward Cheque for collection
Product Group	RBINWC
Rate type	STANDARD
Rate Code	Buy / Sell rate
Loan product	NA
Grace days	NA
Auto Liquidation	Yes
No of retrials	5
Other party limit check required	Yes

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Product 5 – FCY cheque under cash letter

- This product is used to book FCY cheques under Cash Letter arrangement. It provides facility to finance the cheque either during booking or at a later stage until due date. Cash letter refers to a group of cheques packaged and sent by one bank to another and is accompanied by a list detailing the amount of each cheque, the total amount of the cheques and the number of cheques in the cash letter.
- Features of product – FCYC
  - Booking FCY Cheque on Cash Letter basis with finance
  - Generation of Cash letter
  - Amendment of FCY Cheque booked under Cash Letter
  - Financing of FCY Cheque on Cash Letter basis
  - Realization of cash letter

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Product 5 – FCY cheques under cash letter

- Features of product – FCYC
  - Dishonor of unpaid FCY Cheque under cash letter
  - Liquidation
  - Track instrument status and location.
  - Counterparty limit check on finance Cheque
  - Booking and realization of FCY Cheque in bulk are also supported

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Product 5 – FCY cheque under cash letter

Product Parameters	
Product Code	FCYC
Description	FCY cheque under cash letter
Product Type	FCY cheque on Cash letter basis
Product Group	RBFCYC
Rate type	STANDARD
Rate Code	Buy / Sell rate
Loan product	LDM1
Grace days	Yes
Auto Liquidation	NA
No. of retrials	0
Other party limit check required	No

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Product 6 – Overseas cheque payable abroad under collection

- This product is used to book the details of overseas cheque submitted by customers for collection. These are payable abroad under collection. These cheques can be financed either during booking or after booking till the due date for the payment.
- Features of product – OVCH
  - Booking of financed/non financed overseas cheque payable abroad
  - Amendment of overseas cheque payable abroad
  - Financing of overseas cheque payable abroad
  - Dishonor / Protest / Return of Overseas cheque
  - Liquidation
  - Track instrument status and location
  - Counterparty limit check on finance
  - Bulk operations for booking of overseas cheque, realization, dishonor, protest and return are supported

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Product 6 – Overseas cheque payable abroad under collection

Product Parameters	
Product Code	OVCH
Description	Overseas Cheque Payable Abroad
Product Type	Overseas Cheque Payable Abroad under Collection
Product Group	RBOVCH
Rate type	STANDARD
Rate Code	Buy / Sell rate
Loan product	LDM1
Auto Liquidation	No
Other party limit check required	NA

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Events

Events	Description
BOOK	This event is fired whenever the retail bills contract is booked.
AMND	This event is fired, when the retail bills contract is amended. Amendment involves both financial and non financial details. If the contract amount is amended, system passes respective contingent entry in this event.
CBAT	This event is fired when the RB contract is collateralized. It is applicable for Outward bills for collection, Outward cheque for collection and Outward Cheque for clearing product types.
DISC	This event is fired when the RB contract is already booked, and is financed through finance screen.
DISH	When the contract is dishonored, DISH event is fired. Contingent entry passed during the book event, will be reversed in this event.
DISP	During Dispatch of Outward instrument, DISP event will be fired. Applicable for Outward bills for collection, Outward cheque for collection and FCY cheques under cash letter product types.
LIQD	This event is fired whenever the contract is liquidated.
LOCH	This event is fired when the Retail bills contract location is changed.
PROT	When the contract is protested, PROT will be fired. This is applicable for Outward bills for collection, Outward cheque for collection, Inward bills for collection, Inward cheques for collection and Overseas cheques payable abroad under collection.
RETN	Whenever the contract is returned, RETN will be fired.

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Events

Events	Description
REVR	This event is fired when the contract is reversed, RB contracts can be reversed only in the same day of booking the contract before DISP event.
PDCC	Whenever clearing contract is created for PDC contract, system passes this event by reversing the contingent entry which is passed during BOOK event.
CLGN	CLGN event is fired at cash letter level and DISP event at individual contract level when cash letter is generated.
CLQD	CLQD event is fired for cash letter contract when the cash letter credit is realized.
CDSH	This event is fired when the cash letter arrangement is dishonored by reversing the proceeds from GL suspense to Nostro account.
CLAJ	This event is fired under cash letter, when FCY cheque under cash letter is amended.

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Advices

S.No	Message Type	Description
1	OC_BLAMNDCBADV	Outward Bill for Collection Amendment Advice to Collecting Bank
2	OC_BLAMNDCPADV	Outward Bill for Collection Amendment Advice to Counter Party
3	OC_BILLBKADV	Outward Bill for Collection Lodgment Advice
4	OC_COLLADV	Outward Bill - Cheque Collateral Advice
5	OC_DISHADV	Outward Contract Dishonor Advice
6	OC_DISPADV	Outward Dispatch Letter
7	OC_DISPANXADV	Outward Dispatch Annexure
8	OC_REALADV	Outward Bill for Collection Liquidation Advice
9	OC_PROTADV	Outward Contract Protest Advice
10	OC_RETNADV	Outward Contract Return Advice

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Advices

S.No	Message Type	Description
11	OC_CHAMNDCBADV	Outward Cheque for Collection Amendment Advice to Collecting Bank
12	OC_CHAMNDCPADV	Outward Cheque for Collection Amendment Advice to Counter Party
13	OC_CHKBKADV	Outward Cheque for Collection Lodgment Advice
14	OC_CHKAMNDADV	Outward Cheque for Clearing Amendment Advice
15	OC_CHKCLRADV	Outward Cheque for Clearing Lodgment Advice
16	OC_COLLADV	Outward Bill - Cheque Collateral Advice
17	OC_CHKREALADV	Outward Cheque for Clearing Realization Advice
18	OC_CHKRETNADV	Outward Cheque for Clearing Return Advice
19	IN_BLAMNDACKADV	Inward Bill Amendment Acknowledgment Advice
20	IN_BLAMNDARRADV	Inward Bill Amendment Arrival Notice

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Advices

S.No	Message Type	Description
21	IN_BLACKADV	Inward Bill Acknowledgement Advice
22	IN_BLARRADV	Inward Bill Arrival Notice
23	IN_CPDISHADV	Inward Instrument Dishonor Advice to Counterparty
24	IN_REMDISHADV	Inward Instrument Dishonor Advice to Remitting Bank
25	IN_REALADV	Inward Instrument Realization Advice
26	IN_CPPROTADV	Inward Instrument Protest Advice to Counterparty
27	IN_REMPROTADV	Inward Instrument Protest Advice to Remitting Bank
28	IN_CPRETNADV	Inward Instrument Return Advice to Counterparty
29	IN_REMRETNADV	Inward Instrument Return Advice to Remitting Bank
30	FCYCHKAMNDADV	Foreign Cheque Amendment Advice

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Advices

S.No	Message Type	Description
31	FCYCHKBKADV	Foreign Cheque Lodgment Advice
32	FCYCHKDISHADV	Foreign Cheque Dishonor Advice
33	FCYCLRGENADV	Cash Letter Generation Advice
34	FCYCHKREALADV	Foreign Cheque Realization Advice
35	FCYOVRAMNDADV	Overseas Cheque payable abroad Amendment Advice to Collecting Bank
36	FCYOVRBKADV	Overseas Cheque Payable abroad under Collection Lodgment Advice
37	FCYOVRDISHADV	Overseas Cheque Payable abroad Dishonor Advice
38	FCYOVRREALADV	Overseas Cheque Payable abroad Realization Advice
39	FCYOVRPROTADV	Overseas Cheque Payable abroad Protest Advice
40	FCYOVRRETNADV	Overseas Cheque Payable abroad Return Advice
41	OC_BUBILLBKADV	Outward Bill/Cheque for Collection Bulk Lodgment Advice
42	OC_BUCHKCLRADV	Outward Cheque for Clearing Bulk Lodgment Advice

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Reports

- List of Retail Bills Contract Amendment Report
- List of Outward Cheque /Bills Acknowledgement Due Report
- List of Outward Cheque /Bills Collateralized Report
- List of Dishonored Instrument Report - Inward Bills and Cheques
- List of Dishonoured Instrument Report - Overseas Cheques payable abroad under collection report
- List of Dishonored instrument report - Outward Bills and Cheques

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Reports

- List of Dishonoured instrument report-FCY Cheque under Cash letter
- List of Drawer and Drawee combination Utilization Report
- List of Financed Instrument Report
- Limit Utilization Report-Outward Cheques, Bills and PDC
- List of RB Contracts Failed in Auto Liquidation
- Maturity Follow up Report-Inward
- Maturity Follow up Report-Outward

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Reports

- Maturity follow up report-FCY Cheques on Cash Letter Arrangement
- List of Overdue Instruments Report-Inward
- List of Overdue Instruments Report-Outward
- List of Protested Bills Report-Outward Bills for Collection
- List of Protested Bills Report-Inward
- List of Realized Instruments Report-Inward
- List of Realized Instruments Report-Outward

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Reports

- Retail Bills Register Report-Inward
- Retail Bills Register Report-Outward
- Retail Bills Register Report-Overseas Cheques payable Abroad under Collection
- Retail Bills Register Report-FCY Cheques under Cash Letter Arrangement
- Transfer Bills/Checks report for Outward Cheques and Bills

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