Product Catalogue – Retail Teller/Utility Payments

Oracle FLEXCUBE Universal Banking

Accelerator Pack 14.4.0.2.0

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FINANCIAL SERVICES

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Product Catalogue – Retail Teller/Utility Payments

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1 Overview and Objective

FLEXCUBE – Accelerator Pack provides pre-configured standard business products and ready to use transaction sets that a bank would want to parameterize using the FLEXCUBE application. The objective of the pack is to provide the bank a head start in the FLEXCUBE implementation so as to fast track the rollout. The module that is covered as part of this document is Retail Teller. The purpose of this document is to provide an insight into the various business products and the transaction products configured for Teller transactions in bank.

2 Introduction

Teller module facilitates the processing of Card transactions, Travelers cheque transactions and utility payment transactions.

Oracle FLEXCUBE provides inbuilt retail teller and utility payment products in the Retail Teller module for retail teller transactions entered through an Oracle FLEXCUBE branch. These products are factory shipped, and no new products other than these need be maintained for such retail teller transactions. You can, however, make changes to these inbuilt products, to suit your requirements, and specify any exchange rate parameters and any MIS details if needed. Clearing products are not inbuilt. Clearing transactions screens have product LOV, where user can select the product code and process the transaction as per product attributes.

3 Retail Teller Function Id's and Product Codes

Branch Transaction Fast Path	Function Description	RT Module Product Code
1009	TC Sale against Account	TCSN
9020	Display of TC available in Vault	NA
1409	TC Purchase against account	TCPN
8205	TC Sale against GL	TCSG
8003	TC Purchase against Walkin	TCPW
8204	TC Sale against Walkin	TCSW

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Branch Transaction Fast Path	Function Description	RT Module Product Code
9018	Return TC to vault	NA
9017	Buy TC from Vault	NA
9016	Sell TC to HO	NA
9015	Buy TC from HO	NA
9011	Buy TC from Agent	NA
CRAP	Credit Card payment by Account	CRAC
CRCN	Credit Card payment by Cheque	NA
CRCM	Credit Card payment by In-House Cheque Deposit	CRCM
REAN	Reassigning Transaction	NA
OFDL	Tanked Transaction File Download	NA
CLCS	Clear Workflow Cache	NA
EODM	EOD Maintenance	NA
1075	Bill Payment Against Account	BPAT
1035	Bill Payment by In-house Cheque	BPIC
1045	Bill Payment by Clearing Cheque	BPCC

4 Common Features in Retail Teller/ Utility Payments Module

- TC's Purchase from Head office, Agents & HO are facilitated.

- TC's Purchase & Sale from/to Vault is facilitated.

- Payment of Utility Bills against Account.

- Support for Generation of Advices & BIP Reports.

- Charge collection from both Transaction and offset account at a time is supported.

- Reversal supported for specific products.

- Amendment of exchange rate/Charges for special customers/High net-worth individuals.

- Signature verification validation supported on all customer related screens where multi entry block is not supported.

- Facility to amend the transaction and resubmit when the authorizer rejects the transaction.

- Payment of Utility Bills against In-house/Clearing Cheque.

- Credit card payment by account supported.

- Approval by Email – Authorization to be done through Email.

- Facility to view the Inventories available in any branch for respective stock catalogue.

- Charge Tracking preference and Liquidation preference can be set for each RT products.

- Charge can be debited from offset and Transaction account at a time by making setup in ARC accordingly.

- UP notifications.

4.1 Advices

- Credit Advice

- Credit Advice with Token No

- Debit Advice

- Debit Advice with Token No

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5   Annexure – A (MDATA)

5.1   Savings Workflow

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

Workflow maintenance includes:

- Function Group

- Workflow Definition

- Default Authorizer maintenance

- Multi Level Authorizer Maintenance

- Email Approval

- Branch Function Definition

  - At Workflow definition level for a function id or a group user can define multiple level of authorization with a primary and secondary path. User can follow any path for authorization.

  - Also when Email Approval is Y, email would be sent to user for users having Email id maintained in User Maintenance (SSDUSRDF) screen through a scheduler for Authorization.

5.1.1   Travelers Cheque (TC)

Instrument Type Maintenance (DDDPRMNT)			
Instrument Type	TCA	TCG	TCW
Description	TC Sale Against Account	TC Sale Against GL	TC Sale Against Walk-in
Preferences			
Auto Authorize	N	N	N

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Instrument Type Maintenance (DDDPRMNT)		
Allow Online Auth	N	N	N
Instr Liquidation requires Issue	Y	Y	Y
Allows Revalidation	N	N	N
Allow Duplicate Issuance	N	N	N
Expiry Frequency			
Days	0	0	0
Month	0	0	0
Years	0	0	0
Revalidation Frequency			
Days	0	0	0
Month	0	0	0
Years	0	0	0

Instrument Type Maintenance (DDDPRMNT)						
Product Status						
Status	INIT	LIQD	INIT		INIT	LIQD
Product Code	TCSN	TCPN	TCSG		TCSW	TCPW
Message Type	DEMDRAFT		DEMDRAFT		DEMDRAFT	
C - Clearing Reqd	N	N	N		N	N
P - Print on Input	Y	Y	Y		Y	Y
O- Other Bank Allowed	Y	Y	Y		Y	Y
D- Discount Days allowed	N	N	N		N	N
DAO Account						
Currency	USD	GBP	USD	GBP	USD	GBP
DAO Branch	004	004	004	004	004	004

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Instrument Type Maintenance (DDDPRMNT)						
DAO Account	262000003	262000003	262000003	262000003	262000003	262000003
Payable Limit	999999	999999	999999	999999	999999	9999

5.1.2 Role Maintenance

Role ID and function related to that as freeze in the current ROLE ID excel sheet.

Role ID	Description
Teller	Teller does all the Input activities of Retail Transactions, Instrument transactions and Clearing Transactions.
Officer	Officer is responsible for correctness and scrutiny of the Inputted transaction by the Teller and authorization of the same
Vault	Vault role is responsible for activities which involves vault access in Transactions like Move cash from vault, Transfer cash to Vault, etc.

5.1.2.1 Users of Branch 001

Sl. No	User Id's	Description
1	TELLER01	Teller for 001 Branch
2	OFFICER01	Officer for 001 Branch
3	VAULT01	Vault for 001 Branch

5.1.2.2 Users of Branch 004

Sl. No	User Id's	Description
1	TELLER04	Teller for 004 Branch
2	OFFICER04	Officer for 004 Branch
3	VAULT04	Vault for 004 Branch

6 Annexure – B (Reports and Gateway Services)

6.1 Reports Availability

Reports	Function ID	Purpose
Authentication Report	STRBRNAU	This report lists the details of transactions authorized by the supervisor.
Inventory Balance Adjustment Report	IVRADJBL	This report will display the details of inventory for which inventory balance is adjusted.
Cheque Book issued on Daily Basis report	RTRPCHQD	This report lists all the Customer Account to which Cheque Book has been issued for the period inputted.
Batch Journal Teller wise report	RTRBPJRN	Lists the transactions done by a user in a day and sums up the debits and credits for the user.
Teller Transaction Branch wise report	RTRPTRN	Lists the transactions done by Tellers under each product for a currency. Then the sums for each currency are listed.

Reports	Function ID	Purpose
Intra-bank transfer details	RTRIBTXD	• List of all Advance requests received in branch • List of all Interbank cash transfer done in branch • List of pending transfer request arrived at branch

6.2 Web Branch – Gateway Services

6.2.1 Introduction

FLEXCUBE is using synchronous and asynchronous gateway services to ensure data flow from external system to FCUBS in XML format.

6.2.2 Business Overview

Bank can use gateway services for communicating external system to FLEXCUBE. CD module is also supporting gateway operations.

6.2.3 Supported Gateway Services for Web Branch

Following gateway services are major contributor to WB Module:

- FCUBSRTService

- FCUBSUPService

Service Name	Service Description	Operations	Operation Description
FCUBSRTService	Retail Teller Service	AuthorizeTransaction	Authorization of Retail Teller Transaction
FCUBSRTService	Retail Teller Service	CreateTransaction	Input of Retail Teller Transaction
FCUBSRTService	Retail Teller Service	QueryRTProduct	Query of Retail Teller Product

Service Name	Service Description	Operations	Operation Description
FCUBSRTService	Retail Teller Service	QueryTransaction	Query of Retail Teller Transaction Details
FCUBSRTService	Retail Teller Service	ReverseTransaction	Reversal of Retail Teller Transaction
FCUBSUPService	Utility Payments Service	AuthorizeBillInstr	Authorize Bill Instruction
FCUBSUPService	Utility Payments Service	QueryUPTransaction	Query of Utility Payment Transaction Details
FCUBSUPService	Utility Payments	ReverseUPTransaction	Reversal of Utility Payment Transaction
FCUBSUPService	Utility Payments Service	CreateBillInstr	Create Bill Instruction
FCUBSUPService	Utility Payments Service	CreateUPTransaction	Input of Utility Payment Transaction
FCUBSUPService	Utility Payments Service	DeleteBillInstr	Delete Bill Instruction
FCUBSUPService	Utility Payments Service	ModifyBillInstr	ModifyBillInstr
FCUBSUPService	Utility Payments Service	QueryBillInstr	Query Bill Instruction

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