Oracle FLEXCUBE Core Banking

Settlement and Clearing User Manual

Release 11.10.0.0.0

Part No. F44734-01

August 2021

ORACLE®

Settlement and Clearing User Manual

7/30/2021

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

www.oracle.com/financialservices/

ORACLE®

Table of Contents

ORACLE®

ORACLE®

ORACLE®

1. Data Entry Options for Outward Instruments

ORACLE®

1.1 5606 - Batch Data Entry Outward Clearing

Using this option, a number of cheques belonging to different account holders can be processed for outward clearing. You can also enter details of outward clearing cheques for another branch if it is designated as the clearing branch.

You can enter the cheque details manually, or upload cheque information from a data file provided in a specific format. Bank specific pre-processing routines can be written to convert files to the expected format in this option. Data uploaded from a file is retrieved from and displayed for process initiation.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
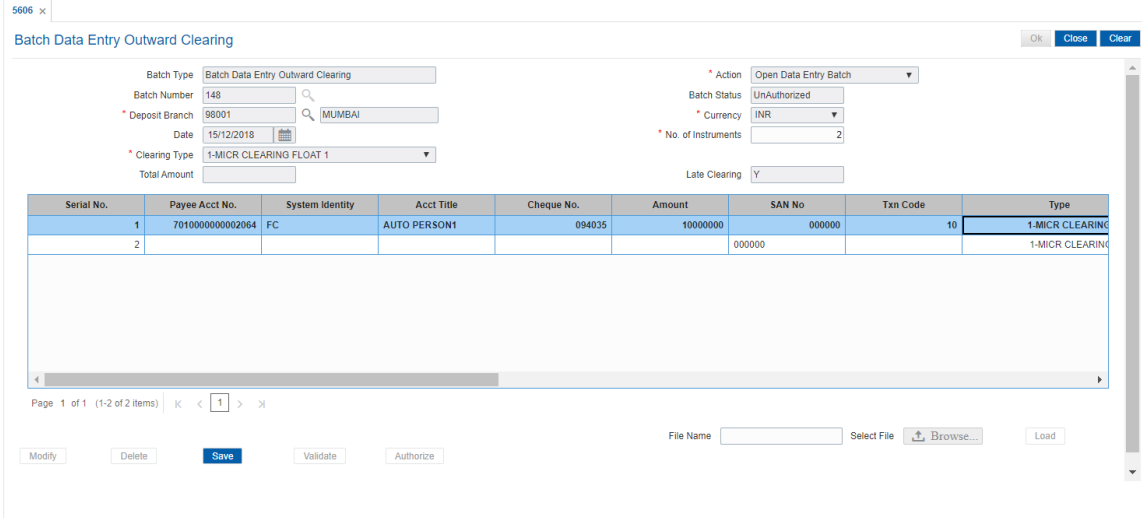
Modes Available

Not Applicable

To open the outward clearing data entry batch

1. In the **Dashboard** page, Enter the Task code **5606** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Batch Data Entry Outward Clearing**.

2. You will be navigated to the **Batch Data Entry Outward Clearing** screen.

Batch Data Entry Outward Clearing

Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: - Open Data Entry Batch - Teller can perform the data entry

ORACLE®

- Reverse Data Entry Batch – The data entry batch will be reversed completely. The batch can be reversed only before authorization.

- Modify Data Entry Batch – Modify is used for modifying the details entered. Modification can be used only before authorization.

- Authorize Data Entry Batch - Supervisor can authorize

- Enquiry Data Entry Batch – Teller and supervisor can perform the Enquiry.

Batch Number	[Display, Editable/Search List] This field displays the batch number. You can also edit this number and enter the required batch number. The branch generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry the status of the batch will always be **Unauthorised**, and the status will move from this status to Validated status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
Deposit Branch	[Mandatory, Search List] Select the branch where the cheque is deposited from the drop-down list. If centralised data entry is being done, then the branch for which the cheques are being entered can be any branch from the drop-down list provided. The branches belong to the same sector.
Currency	[Display] This field displays the currency.
Date	[Display, dd/mm/yyyy] This field displays the current date.
No. of Instruments	[Mandatory, Numeric, Three] Type the number of instruments being deposited. Up to 100 cheques can be accommodated in one data entry batch. This indicates the number of cheques that are being deposited for the same branch.
Clearing Type	[Mandatory, Drop-Down] Select the applicable clearing type for the batch.
Total Amount	[Display] This field displays the **FLEXCUBE** total amount in the transaction.
Late Clearing	[Display] This field displays whether late is performed for the clearing type or not. The default value is N.

Note: You can add additional rows to the batch by clicking Add button. In case a particular row needs to be dropped, double click and select the Delete Checkbox.

ORACLE®

Screen description

The above screen describes the batch data entry for outward clearing cheques. This is the first step of opening the data entry batch for deposit of cheques.

The other steps are:

- Open Data Entry Batch - Teller can perform the data entry

- Reverse Data Entry Batch – The data entry batch will be reversed completely. The batch can be reversed only before authorization

- Modify Data Entry Batch – Modify is used for modifying the details entered. Modification can be used only before authorization

- Authorise Data Entry Batch - Supervisor can authorize

- Enquiry Data Entry Batch – Teller and supervisor can perform the Enquiry

The method of deposit for batch processing of outward clearing cheques of different customers. The batch allows for deposit of different cheques in different clearing zones. This step is followed by saving and validation of the batch. After validation the batch can be handed over for authorization. The batch consists of a cheque for CASA account no 00300200000109 of Mr. John Smith.

Exercise

For an existing set of customers create a batch of cheques. The batch can consist of cheques from different clearing zones. The maximum batch size is determined in the global definitions.

Opening the Outward Clearing Data Entry Batch

A teller can open an outward clearing data entry batch.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

4. Select the clearing type from the **Type** drop-down list.

5. Enter the number of instruments.

6. Click **OK**.

7. The system displays the data entry section.

8. Enter the relevant information in the data entry section.

   OR
   Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

Batch Data Entry Outward Clearing

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number within the batch.
Payee Acct No.	[Mandatory, Numeric, 16] Type the account number to which each cheque will be credited.
System Identity	[Display] This field displays the system identity.
Acct Title	[Display] This column displays the name of the account title.
Cheque No.	[Mandatory, Numeric, 6] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in the transaction currency.
SAN No	[Mandatory, Alphanumeric, 1, 10] This fields display the SAN no.
Txn Code	[Mandatory, Numeric, 2] This fields display the txn code.
Type	[Display] This column displays the clearing type.
Routing No.	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code and sector code. The combination can be obtained from the **Routing Branch Maintenance** option. Routing Number = Sector Code / Bank Code + Branch Code For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
NRE Acct	[Display] This field displays whether the account is an NRE account or not. Values are shown as Y/N.
Date	[Mandatory, dd/mm/yyyy]

	Type the date written on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** option). If cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque.
Drawer Name	[Display]
	This fields display the Drawer name.
Drawee Acct No.	[Display] This field displays the Drawee Account Number.
Acct Currency	[Display] This field displays the account currency.
ACLCY Rate	[Display] This field displays the ACLCY rate.
TXN Lcy Rate	[Display] This field displays the transaction local currency rate.
Transaction Narration	[Display] This field displays the transaction narration.
Payee Branch	[Display] This field displays the code of the payee bank.
Delete	[Display] Select the Delete check box to delete the record. By default, the system displays the value as N.

9. Click **Save**.

10. The system displays the message "Data Saved Successfully In the Database". Click **Ok**.

11. Click the **Validate** button.

12. The system displays the message "Batch Validated Successfully. Authorization pending..". Click **Ok**.

13. The outward clearing data entry batch is added successfully once the record is authorized.

Note: Outward clearing of cheques does not require a header transaction. To change the number of instruments, modify the **No of Instrs** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again. For the duplicate entries, the system displays the error message of "Duplicate Cheque No." For multiple cases of duplicate records found, system highlights all the records.

To Reverse the outward clearing data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.

2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the Search List.

ORACLE®

3. Click **Ok**.

4. The system displays the message "Batch Reversed Successfully".

To modify the outward clearing data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.

2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click **Ok**.

4. Modify the relevant information and click **Save**.

5. The system displays the message "Data Saved Successfully In the Database". Click **Ok**.

6. Click the **Validate** button.

7. The system displays the message "Batch Validated Successfully. Authorization pending..". Click **Ok**.

8. The outward clearing data entry batch is modified successfully once the record is authorized.

To authorize the outward clearing data entry batch (in supervisory mode)

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click **Ok**.

4. The system displays the data entry section in the screen.

5. Click the **Authorize** button.

6. The system displays the message "Batch Processing Successful at Host".

To view the outward clearing data entry batch

1. Select the **Enquiry Data Entry Batch** option from the **Action** drop-down list.

2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click **Ok**.

4. The system displays the data entry section in the screen.

ORACLE®

1.2 6511 - Consolidated Cheque Deposit

FLEXCUBE allows the entry of a single cheque deposit, multiple cheque deposit and file upload for bulk cheque deposits.

When multiple cheques are to be deposited into the same account,you have to open a header for the account that indicates the total number and total value of the cheques that are deposited by the customer. The header transaction generates a document number that can be subsequently used to enter the cheque details for that account. All cheques deposited in one consolidated batch, should belong to the same currency. This transaction has to be followed by Consolidated Cheque Batch Data Entry transaction for posting the individual details of cheque.

Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- BAM09 - Issuer Maintenance
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type Maintenance
- The exchange rate values must be defined and downloaded.
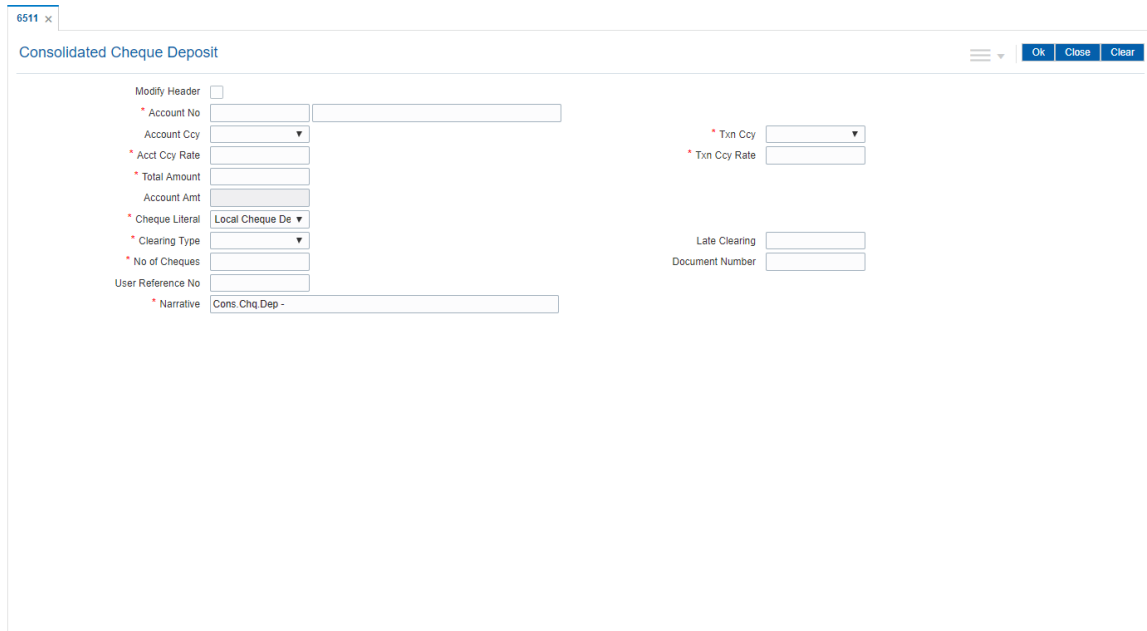
Modes Available

Not Applicable

To deposit the consolidated cheques

1. In the **Dashboard** page, Enter the Task code **6511** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Consolidated Cheque Deposit**.

2. You will be navigated to the **Consolidated Cheque Deposit** screen.

Consolidated Cheque Deposit

Field Description

ORACLE®

Field Name	Description
Modify Header	[Optional, Check Box] Select the **Modify Header** check box to rectify any error in the header transaction posted earlier. This field is enabled only when the document header has been reversed from the **Search Electronic Journal** screen. If you select the check box, the system displays the **Old Document Number** field and all the other fields will be disabled.
Old Document Number	[Conditional, Search List] Select the old document number from the Search List. This field is enabled only if the **Modify Header** check box is selected.
Account No.	[Mandatory, Numeric, 16] Type the CASA account number on which consolidated cheque deposit is to be done.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the cheque currency from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Total Amount	[Mandatory, Numeric, 15] Type the total amount of all the cheques being deposited to the account in the transaction currency.

ORACLE®

This is the amount by which the account's unclear balance is updated. You have to ensure that the correct amount is entered; else the system will not allow the user to complete data entry in the consolidated batch data entry mode, if the total of the individual cheques amounts is not equal to this amount.

Account Amt	[Display] This field displays the amount in account currency. *Account Amount = Total Amount / Account Currency Rate * Transaction Currency Rate*
Cheque Literal	[Mandatory, Drop-Down] Select the cheque literal from the drop-down list. This field is not used in any processing.
Clearing Type	[Conditional, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type. This field is disabled if the Modify Header is checked. **For more information on clearing refer to Clearing Type Maintenance option.** **Note:** In a decentralized clearing set up a particular Clearing type will be restricted or available to a branch depending upon the maintenance carried out in the options.
Late Clearing	[Display] This field displays the values **Y** or **N** for late clearing. The options are: • Y - If the late clearing is marked. • N - If the late clearing is not marked This field displays **Y** when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
No of Cheques	[Mandatory, Numeric, Three] Type the total number of cheques being deposited into the account. It should be more than one. Number of cheques per batch can not be more than 200.
Document Number	[Display] This field displays the serial number. A serial number generated by the system to track the header batch with the actual branch batch number generated at the time of data entry. This number needs to be noted down and linked correctly to the batch opened for posting the instruments.
User Reference No	[Mandatory, Alphanumeric, 16] Type the user reference number assigned to identify the transaction.

ORACLE®

Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Select the **Modify Header** check box if the account is having document number.
   OR
   Enter the account number and the total value of the cheques deposited by the user.

4. Select the cheque literal and clearing type from the drop-down list.

5. Enter the number of cheques.

Consolidated Cheque Deposit

6. Click the **Ok** button.

7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

8. The system displays the **Document Receipt** screen.

9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
   OR
   Click the **Cancel** button.

10. The system displays the document number. The document number or the header number associated with the consolidated batch. This number is used while performing the consolidated check batch data entry. Click the **OK** button.

Screen Description

The above screen is used to open a header for account that indicates the total number and total value of the instruments that are being deposited. The screen displays that five cheques amounting to INR 1,00,000,000 are deposited. The other details include Account No, Clearing type, etc. A document

ORACLE®

number will be generated. This transaction has to be followed by Consolidated Cheque Batch Data Entry transaction for posting the individual details of cheque.

Example

Use this screen to generate a header for the CASA account number. Follow this with **Consolidated Cheque Batch Data Entry** (Task Code: 6512) transaction.

ORACLE®

1.3 6512 - Consolidated Cheque Batch Data Entry

For multiple cheque deposits, you have to first enter the header details followed by the individual cheque details.

Using this option, you can enter details of cheques that are to be consolidated after maintaining the header transaction to consolidate the cheque deposit through **Consolidated Cheque Deposit** (Task Code: 6511) option. All the cheques should belong to the same currency, as entered in the Batch header, while entering the details of the cheques in a batch. You can also upload files, as against manual data entry, once the header is created.

For the duplicate entries, the system displays the error message of "Duplicate Cheque No."

The system verifies the total number of instruments and the total amount with the header information.

Definition Prerequisites

- STM64 - Clearing Type Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- 6511 - Consolidated Cheque Deposit

  The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To open consolidated cheque data entry batch

1. In the **Dashboard** page, Enter the Task code **6512** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Consolidated Cheque Batch Data Entry**.

2. You will be navigated to the **Consolidated Cheque Batch Data Entry** screen.

Consolidated Cheque Batch Data Entry

Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type.
Action	[Mandatory, Drop-Down] Select the action performed by the teller / supervisor from the drop-down list. The options are: • Open Data Entry Batch - Open a new batch for data entry • Reverse Data Entry Batch – Reverse/Cancel a posted data entry batch, before Supervisor authorisation • Modify Data Entry Batch – Reopen a entry batch for modification, before Supervisor authorisation • Authorise Data Entry Batch - Authorisation of batch by Supervisor • Enquiry Data Entry Batch – Enquiry on a batch
Batch Number	[Display] This field displays the batch number. Batch number is a running serial number generated automatically while opening a new batch. This batch number needs to be noted down for future reference.
Document No.	[Mandatory, Search List] Select the document number from the Search List. This is a serial number generated by the system to track the header batch with the batch number generated at the time of data entry.

ORACLE®

Batch Status	[Display] This field displays the batch status. After opening a batch for data entry, the status of the batch will always be **Unauthorised** and the status will move from this status to **Validated** status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
No of Instrs	[Mandatory, Alphanumeric, Five] Type the number of instruments. This field, by default, displays the number of instruments Up to 100 cheques can be accommodated in one data entry batch. This indicates the number of cheques that are being deposited for the same branch. The number of instruments is defaulted based on the Document No entered. This number can be changed depending upon the actual number of cheques present in the batch.
Teller Number	[Display] This field displays the teller number who owns the batch.
Header Details	
Account No.	[Display] This field displays the account number of the customer. This is the customer account (also termed as the beneficiary account) number. You can identify the type of account and the branch in which the account was opened using the account number. It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. Shifting of account branch is also not possible. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Total Amount	[Display] This field displays the total amount in cheque currency, for all the cheques being deposited into the account.

ORACLE®

This is the amount by which the account's unclear balance is updated. You have to ensure that the correct amount is entered; else the system will not allow the user to complete data entry in the consolidated batch data entry mode, if the total of the individual cheques amounts is not equal to this amount.

Txn Ccy

[Display]
This field displays the cheque currency. By default, this field displays the account currency as the transaction currency.
While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Txn Ccy Rate

[Display]
This field displays the rate at which the cheque currency is converted to the local currency of the bank.
The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Account Amount

[Display]
This field displays the amount by which the beneficiary account will be credited.

*Account Amount = Total Amount / Account Currency Rate * Transaction Currency Rate*

Cheque Literal

[Display]
This field displays the description of the cheque from a standard set of definitions.
The options are:

- Cash Deposit
- Drawing voucher deposit
- Guaranteed cheque deposit
- House cheque deposit
- Local cheque deposit
- MO/ PO deposit
- Outstation cheque deposit

Clearing Type

[Display]
This field displays the clearing type.
The clearing type can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type.
For more information on clearing refer to **Clearing Type Maintenance** option.

Late Clearing

[Display]
This field displays the values **Y** or **N** for late clearing.
The options are:

ORACLE®

- Y - If the late clearing is marked

- N - If the late clearing is not marked

This field displays **Y** when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.

Narrative   [Display]
This field displays the default narration, based on the transaction.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

4. Select the document number to which the batch is to be linked.

Consolidated Cheque Batch Data Entry

5. Click **Ok**.

6. The system displays the message "The document number has been linked to the Batch Number. Batch Linked Successfully With The Document Number". Click the **OK** button.

7. The system displays the consolidated cheque batch data entry details. Enter the relevant information.

Consolidated Cheque Batch Data Entry

ORACLE®

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number within the batch.
Cheque No.	[Mandatory, Numeric, 12] Type the cheque number of the instrument being deposited.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in the transaction currency.
Drawer Name	[Display] The drawer name if captured will be displayed.
Instr Txn Code	[Display] This field displays Instrument Txn Code.
Routing No.	[Mandatory, Numeric,12] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
Cheque Date	[Mandatory, dd/mm/yyyy]

ORACLE®

Type the cheque date, which is present on the instrument.

This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** (Task Code: STM59) option).

Value Date	[Display] This field displays the value date of the cheque.
Drawer A/C No.	[Optional, Alphanumeric, 14] Type the account number of the customer on whom the cheques have been drawn. The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Transaction Narration	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
Delete	[Toggle] Click the toggle status to Y to delete the record. This field displays the default narration, based on the transaction. The user can change the narration if required.
Small A / C No.	[Display] This field displays the small clearing account number. The small clearing account number is unique for a clearing sector.

8. Click the **Save** button.

9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

10. Click the **Validate** button.

11. The system displays the message "Data Validated Successfully Batch Validated Successfully. Authorization Pending". Click the **OK** button.

12. The details of the cheques are consolidated successfully once the record is authorized.

Note: Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again. For the duplicate entries, the system displays the error message of "Duplicate Cheque No." on clicking the **Save** button.

Screen Description

The above tab screen is used to enter the cheque details for the various instruments that are deposited. The other details include cheque number, Routing no, cheque date, drawer account number (person who has issued the cheque).

Exercise

ORACLE®

Deposit 3 cheques into a CASA account. Issue different Routing numbers. Try capturing a cheque with similar cheque numbers and routing numbers. The system should disallow the transaction.

ORACLE®

1.4 6520 - Cheque Deposited to GL

Using this option you can deposit clearing cheques directly into a GL account.

This option can be used when the bank has purchased the cheque from a non-customer of the bank or a customer who does not have a CASA account with the bank.

It can also be used when bulk salary payments are to be made. The company deposits a single cheque into the gl account and the collected proceeds are used for disbursing salaries to employees having CASA accounts with the bank.

Direct GL credits by cheque deposits are also commonly used by banks to offset its settlement clearing payable differences.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- GL should be defined and downloaded to the branches.
- Currency Codes should be maintained and downloaded to branches.
- Currency rates should be maintained and downloaded to branches
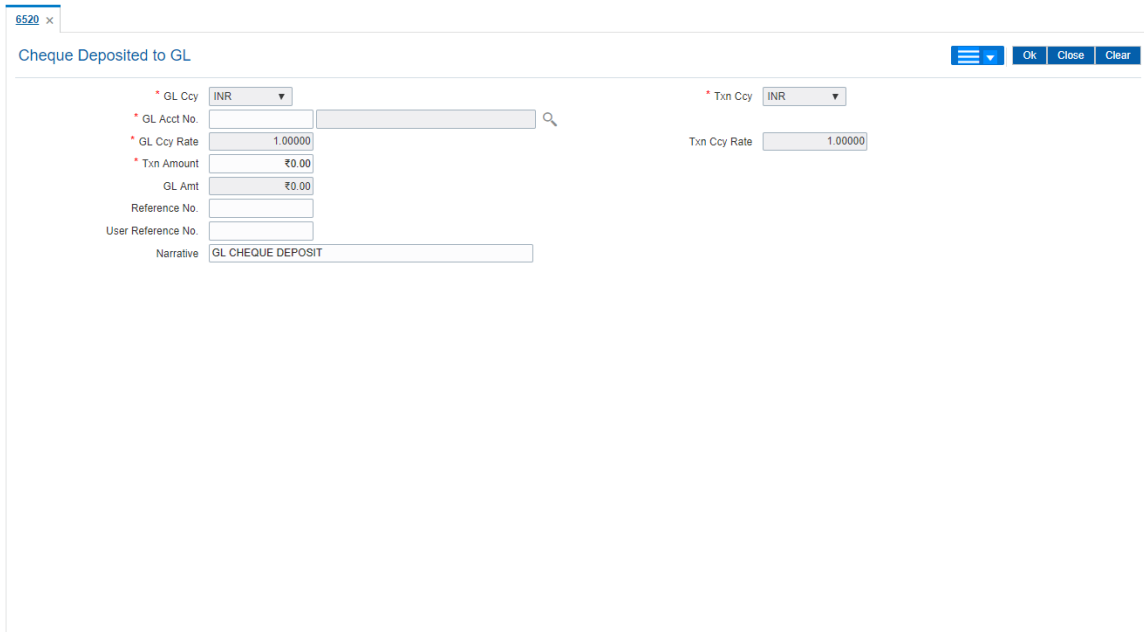
Modes Available

Not Applicable

To deposit a cheque in a GL account

1. In the **Dashboard** page, Enter the Task Code **6520** and then click 🔍 or navigate through the menus to **Front Office Transactions > GL Transactions > Clearing > Cheque Deposit to GL**.

2. You will be navigated to **Cheque Deposited to GL** screen.

Cheque Deposited To GL

ORACLE®

Field Description

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list. Whenever any transaction is posted to the account, it is converted into the account currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The system displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
GL Acct No.	[Mandatory, Search List] Select the GL account number from the Search List. The adjacent field displays the GL code based on the account number. This is the GL account maintained in **FLEXCUBE** Retail.
GL Ccy Rate	[Mandatory, Numeric, 10, Five] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Mandatory, Numeric, 10, Five] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount.
GL Amt	[Display] This field displays the transaction amount after converting it into the currency of the GL. If the transaction currency is same as the GL currency, the transaction amount will be equal to the GL amount. If the GL currency is different from the transaction currency, the transaction currency is converted to GL currency at the exchange rate defined, and then gets populated in the GL Amount field.
Reference No.	[Optional, Alphanumeric, 12] Type the reference number.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.

ORACLE®

Narrative	[Optional, Alphanumeric, 40] Type the narration. The system displays the default narration, based on the transaction. The user can change the narration, if required.

Screen Description

The above screen displays the online deposit of USD 1500.00 to a GL account. The instrument details are to be input by clicking the **Instrument Details** tab.

Exercise

Select a cheque and deposit it in a suitable GL for your customer. Capture the cheque details by clicking the **Instrument Details** tab. The cheque funds will be cleared by running the Value Date Clearing on the scheduled date.

3. Select the GL currency from the list.

4. Select the GL account from the Search List and enter the transaction amount.

Cheque Deposited to GL

5. Click **OK**.

6. The system displays the **Instrument Details** screen.

7. Enter the relevant information and then click **OK**.

8. The system displays the **Cheque Deposited To GL** screen. Click **OK**.

9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

Note: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Cheque Deposited To GL** screen.

ORACLE®

2. Outward Clearing Process

Outward Clearing Process section comprises the activities involved in the outward clearing process.

Deposit of cheques for clearing will be continuous during the day. Each branch has a cut-off time for depositing cheques or other financial instruments that are sent for clearing. In case of deposits that are made after the cut-off time, late clearing is marked for each branch for each clearing type under the respective sectors. The cheques deposited for clearing after such 'Late Clearing' mark will be taken as deposits for the next working day.

The system also facilitates granting of immediate credit to the customer before the value date, against the cheques deposited.

In this section, we also come across an option where the bank can delay crediting the account of a customer due to any reason, by extending the float days for a particular cheque or for all cheques.

ORACLE®

2.1 ST060 - Immediate Credit

Using this option, once a cheque has been deposited, you can choose to give credit to the customer before the value date wherein the value date of the cheque is advanced to the current date. Immediate credit can be granted only to the cheques deposited on the posting date.

Immediate credit also can be used for outstation cheques which have the float days set up to a large number.

Note: Immediate credit is not allowed on salary cheques. Inter-branch cheques can be given immediate credit only after the outward clearing has run. The immediate credit must be authorised online by the supervisor.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM33 - Composite Calendar Generation
- 7101 - IC No – Short Name Change
- The exchange rate values must be defined and downloaded.
- The accounts for the credit provided.
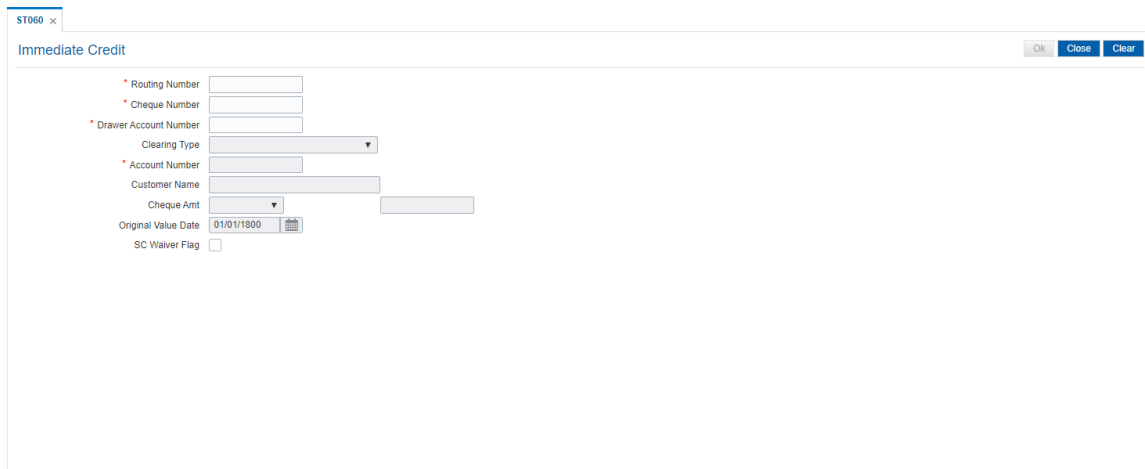
Modes Available

Not Applicable

To grant immediate credit for a deposited cheque

1. In the **Dashboard** page, Enter the Task code **ST060** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Immediate Credit**.

2. You will be navigated to **Immediate Credit** screen.

Immediate Credit

Field Description

ORACLE®

Field Name	Description
Routing Number	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Drawer Account Number	[Mandatory, Numeric, 16] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. The drawer account number is generally printed on the cheque leaf. The drawer account is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.
Clearing Type	[Display] This field displays the clearing type entered while depositing the cheque. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes performed for a cheque, like outward clearing, running of value date, and marking late clearing, etc. take place on the basis of the clearing type.
Account Number	[Display] This field displays the account number entered while depositing the cheque. It indicates the account number of the payee, i.e. the customer of the bank who will get credit.
Customer Name	[Display] This field displays the customer name entered while depositing the cheque. This is the short name of the customer as entered in the **Customer Addition** screen. This name can be changed using the **Change Customer Name / IC Number** option.
Cheque Amt	[Display]

ORACLE®

	This field displays the cheque amount entered while depositing the cheque. It specifies the currency of the cheque and the amount of the cheque in that currency.
Original Value Date	[Display] This field displays the value date entered while depositing the cheque. It is the actual value date of the cheque, based on the original cheque deposit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** screen and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
SC Waiver Flag	[Optional, Check Box] Select the **SC Waiver Flag** check box, if you want to waive the service charges. This field indicates as to whether the service charges attached to immediate credit should be waived. If the check box is not selected, then the system, by default, charges the SC attached to the immediate credit transaction mnemonic.

3. Enter the routing number, the cheque number and the drawee account number.

Immediate Credit

4. Click **OK**.

5. The system displays the message "Authorization Required. Do You Want to continue?". Click **Yes**.

6. The system displays the **Authorization Reason** screen.

7. Enter the relevant information and click **Grant**.

8. The system displays the message "Immediate Credit Successful". Click **OK**.

Screen Description

ORACLE®

The above screen displays the data required for immediate credit of cheques that are deposited in a customers' account. On entering data like, routing number, cheque number, drawer account number, and clearing type, the transactions details are populated automatically. The funds are available immediately to the customer for withdrawal. Service charges, if any, will be debited from the customers' account.

Exercise

Under Normal Clearing	On Immediate Credit
Opening balance of account as on Nov 30, 2018: 80,000	Opening balance of account as on Nov 30, 2018: 80,000
A cheque is deposited of 8.888. (Value Date: December 2, 2018)	A cheque is deposited of 8,888. (Value Date: December 2, 2018)
The unclear balance of account: 8,888	The unclear balance of account: 0
Available balance as on November 30, 2018: 80,000	Available balance as on November 30, 2018: 88,888

Accounting Entries

The following accounting entries will be passed on granting immediate credit for a deposited cheque.

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Endpoint GL Account Dr To CASA (By immediate credit being granted for a deposited cheque)	Cheque Amount	Cheque Amount

Exercise

For an existing customer who has deposited a cheque, select the same and mark the cheque for an immediate credit. The funds are available immediately in the customers' account.

ORACLE®

2.2 ST061 - Float Extension

Float days are the number of working days after which credit will be given to the customer, which determines the value date.

Using this option you can extend the value date of the cheque, deposited by a customer. When a cheque is deposited, based on the routing number, the system checks the float days and calculates the value date. On the value date, when the **Value Date Clearing Process** option is run, the system gives credit to the customer, and updates the balances and statements accordingly.

In order to delay giving credit to a customer due to any reason, the bank may use this option to extend the float days for a particular cheque. Single float extension can be done before the value date or on the value date or after the value date as long as value date clearing is not run for the value date.

Single float extension done prior or on the value date will update the book balance and thereby start accounting the interest. However it postpones the availability of the cheque amount for withdrawal to the new value date.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point

Other Prerequisites

- The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To extend the value date of a deposited cheque

1. In the **Dashboard** page, Enter the Task Code **ST061** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Float Extension**.

2. You will be navigated to **Float Extension** screen.

Float Extension

Float Extension

* Routing Number	
* Instrument Number	
* Drawee Acct No.	
* Float Days to be Extended	
Clearing Type	▼
Customer Value Date	01/01/1800
New Customer Value Date	01/01/1800

[Ok] [Close] [Clear]

Field Description

Field Name	Description
Routing Number	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Instrument Number	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On every cheque deposit, the cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Drawee Acct No.	[Mandatory, Numeric] Enter the Drawee Account Number
Float Days to be Extended	[Mandatory, Numeric, Two] Type the float days to be extended.

36

The number of days by which the bank wants to extend the customer's value date.

Clearing Type	[Display] This field displays the clearing type entered while depositing the cheque. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Customer Value Date	[Display] This field displays the customer value date entered while depositing the cheque. It is the actual value date of the cheque based on the original cheque deposit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** screen and the working days from the **Endpoint-Clearing Branch Composite Calendar** screen. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
New Customer Value Date	[Display] This field displays the value date of the customer based on the float extension. This float date will be calculated excluding the holidays from the **Endpoint-Clearing Branch Composite Calendar** screen.

3. Enter the routing number, the instrument number and the drawee account number.

4. Enter the number of days by which the value date is to be extended.

Float Extension

ORACLE®

Float Extension

ST061 ✕

Float Extension   [Ok] [Close] [Clear]

* Routing Number   [_____]
* Instrument Number   [_____]
* Drawee Acct No.   [_____]
* Float Days to be Extended   [_____]
   Clearing Type   [_____▼]
   Customer Value Date   [01/01/1800] 📅
   New Customer Value Date   [01/01/1800] 📅

5. Click **OK**.

6. The system displays the message "Authorization Required. Do you want to continue?". Click **Yes**.

7. Enter the relevant details and click **Grant**.

8. The system displays the message "Float Extension Done". Click **OK**.

Note: Float extension is not possible on the date of cheque deposit.

Screen Description

The above screen displays the details for extension of the days for clearing for individual cheques. The routing number, instrument number, and drawer account number are required to enter the float days by which the clearing dates need to be extended.

Exercise

For an existing customer check any instrument that is not cleared. Using the above option, extend the date of clearance to a future date.

Example

On April 1, 2019:

- Opening account balance: 0
- Two Special Area type cheques are deposited for 4600 and 7500.
- Value date for both cheques: April 4, 2019
- Unclear balance of Account: 12,100

On April 2, 2019:

- The float day of cheque for 7500 is extended by one day.
- The new value date of cheque for 7500: April 5, 2019

On April 4, 2019:

ORACLE®

- Run the value date clearing for Special Area cheques.
- Account Balance: 4600
- Unclear balance of account: 7500

On April 5, 2019:

- Run the value date clearing for Special Area cheques.
- Account Balance: 12,100
- Unclear balance of account: 0

ORACLE®

2.3 ST072 - Global Float Extension

Float days are the number of working days after which credit will be given to the customer, which determines the value date.

Using this option you can extend the value date of all instruments by your branch, bank and endpoint, or bank and branch code. This may be required when a sudden holiday has been declared by any of the internal or external entities.

Oracle FLEXCUBE follows the Clearing House norms for the participating banks that includes:

- Clearing instruments within a particular number of days called float days
- Sending back dishonored instruments within a particular number of days
- In case of return of an instrument by any paying/returning bank after such period is over, the payee/collecting bank receiving the return will assist the paying/returning bank as follows:
  - If funds are available in the account of the drawer-customer, the payee/collecting bank will condone the delay and accept the delayed return.
  - If there are no adequate funds available in the account of the payee customer, or the bank cannot debit the customer account due to any other reason, the payee/collecting bank can refuse to accept the delayed return of the clearing instrument by the paying/returning bank.

Multiple single / global float extensions on the same day will be allowed. Audit trail will not be supported for single and Multiple float extension. The Float extension can be done in the following combinations:

- The bank's own branch code
- Drawee bank and endpoint combination
- Endpoint code
- Drawee bank and its branch code
- Clearing Type

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- BAM28 - Endpoint Float Maintenance

Modes Available

Not Applicable

To globally extend the value date for all deposited cheques

1. In the **Dashboard** page, Enter the Task Code **ST072** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Global Float Extension**.

2. You will be navigated to **Global Float Extension** screen.

Global Float Extension

ORACLE®

Field Description

Field Name	Description
Action	[Mandatory, Radio Button] Click the appropriate action for global float extension. The options are: - Update Value Date- It will update the value date. - Mark Hold- It will put a hold only once. - Release Hold- User will have to give the new value date that would have been calculated at the time of 'update value date' or 'mark hold' action
Endpoint Code	[Mandatory, Drop-Down] Select the endpoint code from the drop-down list. Endpoint code is a unique number representing the clearing house/correspondent bank code. The float days of an instrument is set up using the endpoint code. Each branch should have a clearing branch setup for the endpoint to send the cheques for clearing. This field is enabled, only if the **Drawee Bank Code** field is selected.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type for which float extension has to be made, from the drop-down list. It should show outward clearing type which is allotted to that clearing branch.
Drawee Sector Code	[Optional, Search List] Select the sector code based from the pick list. Sector code will be mandatory if the user wishes to input drawee bank code.
Drawee Bank Code	[Conditional, Search List] Select the drawee bank code, to which the cheques have been deposited from the Search List. The drop-down list contains all authorized and valid drawee banks from

ORACLE®

(Task Code: BAM20) option.

This field is enabled if the **Drawee Sector Code** field is selected.

Drawee Branch Code	[Conditional, Search List] Select the drawee branch code, to which cheques have been deposited from the Search List. This field is enabled if the **Drawee Bank Code** field is selected.
Cheque Deposit Date	[Mandatory, Date editor, dd/mm/yyyy] Type the Cheque Date is the Date on the instruments were lodged into system for outward clearing. System will accept only current process date or date prior to current process date
Value Date/Holiday Date (Existing)	[Conditional, Date editor, dd/mm/yyyy] Select Cheque deposit date or Value date – one of the two is mandatory. Both cannot be blank. If both are entered, the filter will work on a combination of Deposit date and value date. Accordingly value date should be calculated based on the holidays maintained in the endpoint calendar.
No. Of Days To Extend Float	[Mandatory, Numeric, Three] Type the number of days by which float days has to be extended, for clearing the instrument. The value date for all the cheques will be extended by the number of days extended.
New Value Date	[Display] This field displays the value date computed by the system after user clicks on Ok button.

3. Select the appropriate action.

4. Select the end point code and clearing type from the drop-down list.

5. Enter the required details.

Global Float Extension

ORACLE®

6. Click **OK**.

7. The system displays the message "Authorization Required. Do You Want to continue?". Click **Yes**.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and click **Grant**.

10. The system displays the message "Float Extension Done". Click **OK**.

Exercise

For your own bank, check the options available for extension of float. Since this option can change clearing dates, exercise caution while checking the screen.

Example

The following are the cheques deposited in various accounts of a branch as on September 4, 2019:

Account Number	Cheque Number	Value Date	Routing Number	Endpoint
Account 1	100	September 4, 2018	800651123	1000 E1
Account 2	200	September 5, 2018	800984121	1000 E1
Account 3	300	September 5, 2018	600502457	6000 E2

Endpoint 6000 has suddenly declared a strike and all instruments sent for clearing to the same will be delayed by 2 days.

In such situations, the global float extension is to be performed with the following particulars:

- Endpoint number: E2

- Bank: 250 - North Indian Bank

- Date of holiday: September 5, 2018

- Float days to be extended: 2

The system will check for all instruments posted to the 250 North Indian Bank and going through Endpoint 6000.

- Instrument affected by value date extension: Cheque number 300

- New value date of instrument: September 7, 2018

ORACLE®

2.4   7120 - Late Clearing Maintenance

Using this option ,you have to make sure that all cheque transactions are completed, authorized or reversed, and late clearing is marked for all clearing types for the posting date before outward clearing is run for a particular posting date.

After the late clearing is marked for a posting date, if any cheque is deposited on that posting date, it will be sent into clearing for the next posting date. This option is used only within decentralized branches, where the branch directly reports to the Clearing House.

Definition Prerequisites

- BAM14 - Service Charge Code Maintenance

- STM59 - Settlement Bank Parameters

- STM54 - Routing Branch Maintenance

- BAM28 - Endpoint Float Maintenance

- BAM27 - Calendar for End Point

- BAM56 - Currency Codes Maintenance

- STM64 - Clearing Type Maintenance

- All the batches and cheques should be authorised
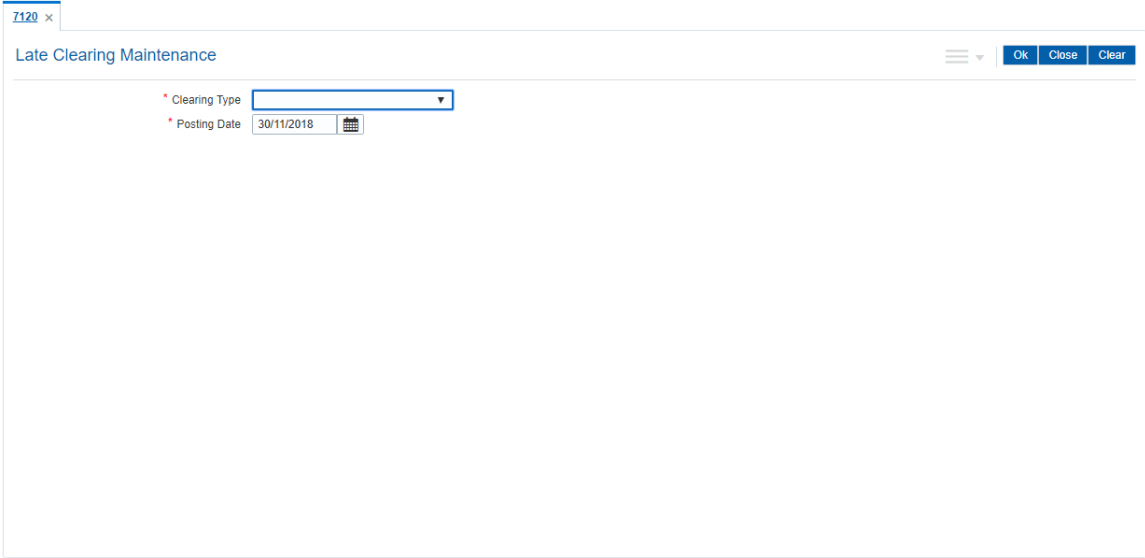
Modes Available

Not Applicable

To mark late clearing at the host level

1. In the **Dashboard** page, Enter the Task Code **7120** and then click ⌕ or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Late Clearing Maintenance**.

2. You will be navigated to **Late Clearing Maintenance** screen.

Late Clearing Maintenance

Field Description

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the clearing type for which the late clearing should be marked from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Posting Date	[Mandatory, Date editor, dd/mm/yyyy] Select the posting date for which the clearing should be marked from the date editor. The date should be the current or next posting date. By default this field displays the current posting date.

Screen Description

The above screen displays that the Noon Clearing zone is being marked as closed by performing the Late Clearing Maintenance. Any cheques deposited in the zone after late clearing are marked and will be taken up for clearing on the next working day.

3. Select the clearing type from the list.

4. In the date editor, select the posting date.

Late Clearing Maintenance

5. Click **OK**.

6. The system displays the message "Late Clearing marked". Click **OK**.

Note: Marking of late clearing is mandatory before outward clearing for that type can be run. The branch may receive cheques on that day, but the system will record them for the next working day.

ORACLE®

2.5 STM63 - Late Clearing Marking

Using this option, you have to make sure that all cheque transactions are completed; authorized and late clearing is marked for all clearing types for the posting date before Outward Clearing is run for a particular posting date.

After the late clearing is marked for a posting date, if any cheque is deposited on that posting date, it will be sent into clearing for the next posting date. The centralized clearing branch uses this maintenance.

Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type Maintenance
- The exchange rate values must be defined and downloaded.
- All the Outward clearing and consolidated batches should be closed and the branch should be online and there should not be any tanked transactions
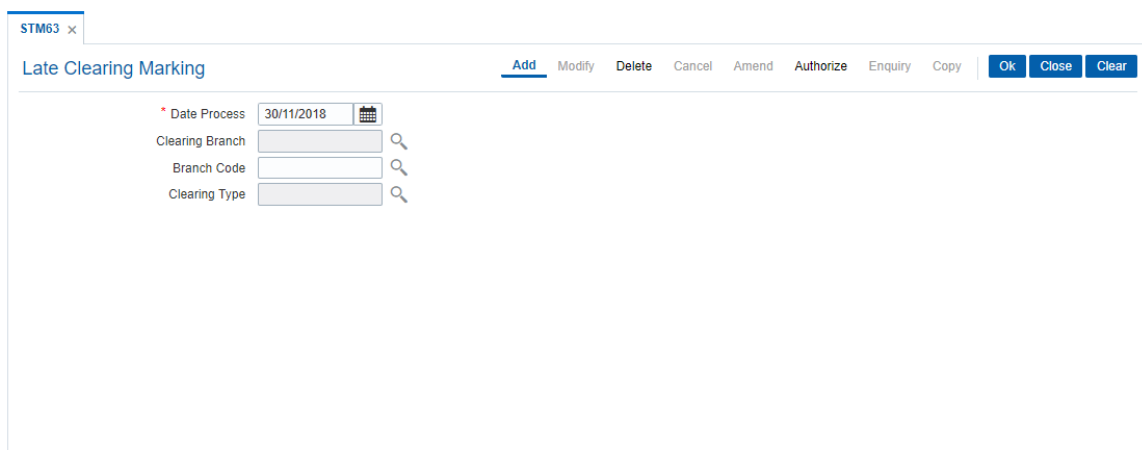
Modes Available

Add, Delete. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To mark late clearing by a branch

1. In the **Dashboard** page, Enter the Task code **STM63** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Late Clearing Marking**.

2. You will be navigated to **Late Clearing Marking** screen. Click **Add**.

Late Clearing Marking

Field Description

ORACLE®

Field Name	Description
Date Process	[Mandatory, Date editor, dd/mm/yyyy] Select the process date from the date editor. This is the date for which the late clearing should be marked. By default, this field displays the current posting date.
Clearing Branch	[Mandatory, Search List] Select the clearing branch from the Search List.
Branch Code	[Mandatory, Search List] Select the branch code based on the clearing branch selected.
Clearing Type	[Mandatory, Search List] Select the clearing type for which late clearing should be marked from the Search List. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type. This will have those clearing types for which the Late Clearing Marking Required is selected as "Y" in the **Clearing Type Maintenance** (Task Code: STM64) option.

3. In the date process editor, select the date.

4. Select the clearing branch and the clearing type from the list.

[Late Clearing Marking](#)

5. Click **OK**.

6. The system displays the message "Record Added Authorization Pending". Click **OK**.

7. The batch is marked for late clearing by a branch after the record is authorised.

Note: Marking of late clearing by a branch is mandatory, before the outward clearing for that type can be run. The branch may receive checks on that day, but the system will record them for the next working day.

Screen Description

ORACLE®

The screen displays that the 98001 branch is being marked as Closed by performing the Late Clearing Marking Maintenance.

Any cheques deposited in the zone after late clearing are marked and will be taken up for clearing on the next working day.

ORACLE®

2.6 ST023 - Outward Clearing

Using this option you can execute the outward clearing process. Outward clearing can be run at any time of the day.

Late Clearing has to be marked for each branch for each clearing type under the sector since deposit of cheques for clearing will be continuous. Cheques deposited for clearing after such Late Clearing mark will be considered deposited for the next working day.

A cheque deposited on an account through the **Cheques Deposited On Savings Account** (Task Code: 6501) option or **Consolidated Cheque Batch Data Entry** (Task Code: 6512) option during the day, updates the unclear balance of the account. Once this is run, the cheques will be available for marking outward rejects and for float extension.

This process has to be run for each clearing type in the End Point. Once the Outward Clearing is run, all the relevant GLs get updated.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM14 - Rewards and Service Charges Definition
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type Maintenance
- The exchange rate values must be defined and downloaded.
- Late clearing should be marked for all the branches that are reporting to this clearing branch from where Outward clearing is run.

Modes Available

Not Applicable

To run the outward clearing process

1. In the **Dashboard** page, Enter the Task code **ST023** and then click ⌕ or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Outward Clearing**.
2. You will be navigated to **Outward Clearing** screen.

Outward Clearing

Field Description

Field Name	Description
Clearing House	[Mandatory, Drop-Down] Select the clearing house from the Search List. This is the name of the clearing house for which the outward clearing process is to be run. Endpoint code is a unique number representing the clearing house/correspondent bank code. The float days of an instrument is set up using the endpoint code. Each branch should have a clearing branch setup for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. This field indicates the clearing type for which the outward clearing process should be executed. Late clearing should be marked for this clearing type before outward clearing for the same can be initiated. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Clearing Date	[Mandatory, Date editor, dd/mm/yyyy] Select the clearing date from the date editor.

3. Select the clearing house and clearing type from the list.

Outward Clearing

ORACLE®

4. Click **OK**.

5. The system displays the message "Outward Clearing Process Completed.". Click **OK**.

Screen Description

The above screen displays the running of outward clearing for the 6000 Chennai clearing House branch. The clearing zone is the Early Morning clearing.

The transaction will result in the cheques being posted to the customers accounts. This process can be run only once in a day for a clearing zone.

Example

A customer has deposited a cheque for a Hi value clearing type for 500 with one day of float, then according to the set up, this cheque will be presented for clearing to Endpoint 1.

- After the cheque deposit, the customer's unclear balance is 500.

- The Branch marks late clearing for the Hi value clearing type. There is no effect on the customer's account.

- On running the outward clearing process, the system passes the following entries:

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Endpoint 1 Account Dr To Cheque for Collection Account (Being cheque sent for clearing to Endpoint 1)	Cheque Amount	Cheque Amount

Accounting Entries

In the books of clearing branch, the following entries will be passed for the deposit of cheques of own branch accounts:

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Clearing House Account Dr To Cheque for Collection Account To Outstation cheque for Collection	Cheque Amount	Cheque Amount

ORACLE®

Date	Particulars	Amount (Dr)	Amount (Cr)
	Account To Customer/GL accounts (Being cheques deposited for the own branch account)		

In the account of customer, to mark the value date against the cheques deposited for loans, the following entries will be passed:

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Cheque for Collection Account Dr Outstation cheque for Collection Account Dr To Customer Loan Account (Being value date marked against the cheques deposited for loans)	Cheque Amount	Cheque Amount

If the clearing is done for a cheque deposited for other branch account, the following entries will be passed:

- At the clearing branch

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Clearing House Account Dr To Inter-branch (Account branch) Account (Being clearing done for a cheque deposited for other branch account)	Cheque Amount	Cheque Amount

In the books of account branch

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Inter-branch (Clearing Branch) Account Dr To Customer Account/GL Account (Being clearing done for a cheque deposited for other branch account)	Cheque Amount	Cheque Amount

ORACLE

2.7 ST037 - Reverse Authorized Batches

Using this option, if the authorizer realizes that there is flaw in some of the details of the cheque entered in a batch, those particular cheques can be deleted before running the outward clearing.

The system provides information on cheque number, drawee account number, routing number, amount, payee account, and instrument date. The user has to select **Y** in the **Delete** column to delete the checks.

Definition Prerequisites

- 6512 - Consolidated Cheque Batch Data Entry
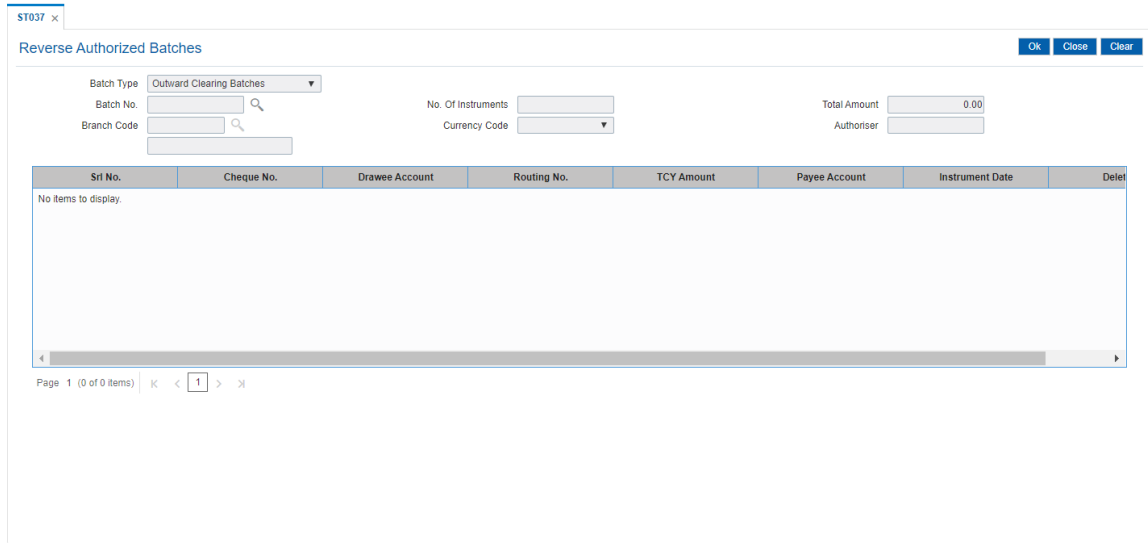
Modes Available

Not Applicable

To reverse the authorized batch

1. In the **Dashboard** page, Enter the Task code **ST037** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Reverse Authorized Batches**.

2. The system displays the **Reverse Authorized Batches** screen.

Reverse Authorized Batches

Field Description

Field Name	Description
Batch Type	[Display] This field displays the transaction screen description. At present the system displays only 'Outward Clearing Batches' as Batch Type.
Batch No.	[Mandatory, Search List] This field displays the batch number. The system generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.

ORACLE®

No. Of Instruments	[Display] This field displays the number of instruments. This field, by default, displays the number of instruments that can be accommodated in one data entry batch.
Total Amount	[Display] This field displays the total amount of all the cheques being deposited into the account. This will be the amount by which the account unclear balance will be updated. This amount is in the transaction currency. The teller has to ensure that the correct amount is entered; else the system will not allow completion of data entry in the consolidated batch data entry mode.
Branch Code	[Display] This field displays the branch code of the branch where the cheque is lodged and the batch is reversed.
Currency Code	[Display] This field displays the currency code of the batch.
Authoriser	[Display] This field displays the name of the authorizer who authorized the transaction.

Column Name	Description
Batch Details	
Srl No.	[Display] This column displays the sequence number of cheques.
Cheque No.	[Display] This column displays the cheque number.
Drawee Account	[Display] This column displays the account number of the drawee.
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn.
TCY Amount	[Display] This column displays the amount of the instrument in the currency in which the transaction takes place.
Payee Account	[Display] This column displays the customer account (also termed as the beneficiary account) number.
Instrument Date	[Display] This column displays the date of instrument issue.
Delete ?	[Toggle] Click the column to change the value to **Y** to delete the row.

ORACLE®

3. Enter the relevant information.

4. Click the toggle status in the delete column to change the value to **Y**.

Reverse Authorized Batches

5. Click the **Ok** button.

6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.

7. The system displays the **Authorization Reason** screen.

8. Enter the relevant information and click the **Ok** button.

9. The system displays the message "Record Authorized .. Click Ok to Continue". Click the **OK** button.

Screen Description

The above screen is used to view all the authorized batches that have been posted in Outward Clearing.

Any one of the two cheques that have been displayed in the screen can be deleted.

The reversal is allowed only if the outward clearing process is not run for the specified clearing zone.

Exercise

Select an existing outward clearing batch that has been sent for authorization and on display of the records select any one for cancellation.

The same can be re-posted by the teller.

ORACLE®

2.8 ST001 - Value Date Clearing Process

Using this option you can give credit to the customers for those cheques that are due for the current date. This process has to be run for each of Outward Clearing Types defined in the **Clearing Types Master** (Task Code: STM64) option.

This process can be run automatically as part of the Beginning of Day process if the bank desires to do so, by setting system internal parameters accordingly. In situations where the float days is zero, and there is a need to release funds to the customer on the same day, this process is setup to be run on invocation by the user.

You can use the **Value Date Clearing Enquiry** (Task Code: ST002) option to find out whether the value date clearing process is run already or not.

Note: If there are no cheques to be processed, the system displays the message "No rows present to be processed in value date clearing".

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- BAM28 - Endpoint Float Maintenance
- STM64 - Clearing Types Master
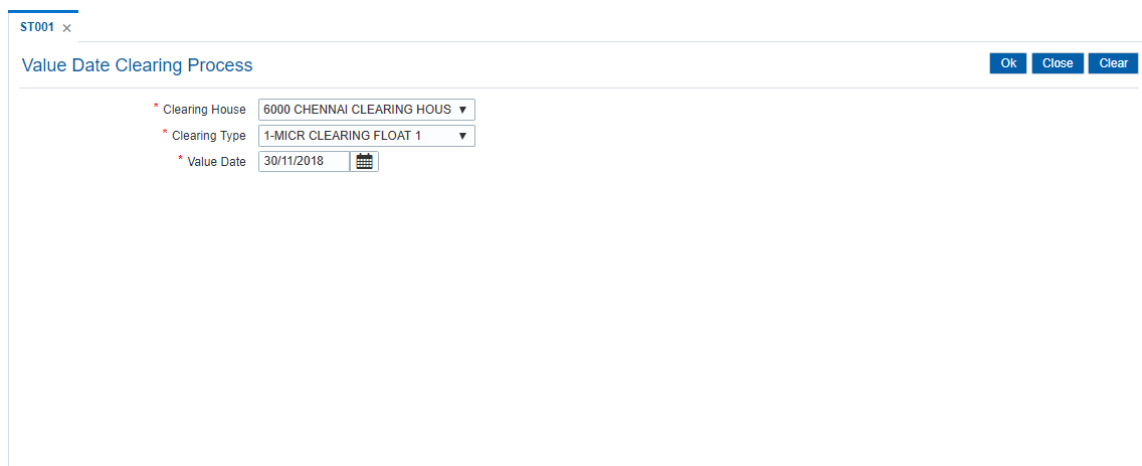
Modes Available

Not Applicable

To run the value date clearing process

1. In the **Dashboard** page, Enter the Task code **ST001** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Value Date Clearing Process**.

2. You will be navigated to **Value Date Clearing Process** screen.

Value Date Clearing Process

Field Description

Field Name	Description
Clearing House	[Mandatory, Drop-Down]

Select the clearing house from the drop-down list.

The endpoint for which the bank wishes to run value date clearing. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. **Float days**[1] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Clearing Date	[Mandatory, Date editor, dd/mm/yyyy] Select the clearing date from the date editor. This is the date for which value date processing should be run manually. It can run for any previous day as well.

3. Select the clearing house and the clearing type from the list.

4. Select the clearing date from the date editor.

Value Date Clearing Process

5. Click **OK**.

6. The system displays the message "SUCCESS.". Click **OK**.

Screen Description

The screen is used to display all the process for running valued date clearing in the clearing zone 6000 for the early morning clearing.

The date for which the value date clearing is to be run can be input.

Exercise

---

[1]Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.

Process the value date clearing for a clearing zone and end point in your branch. All the cheques which were in the uncleared state will now be cleared and the funds will be made available for withdrawal.

ORACLE®

2.9 ST066 - Cheque Deposited Status Enquiry

Using this option.you can view the status of all cheques deposited to CASA accounts, GL accounts or a list of cheques with a particular number. You can refine the Enquiry by selecting the start date from which the information will be displayed.

The system provides details on cheque number, value date, amount and the status of the cheque etc.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- 7101 - Customer Name/IC Number Change
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for Endpoint
- Accounts to have cheque based transactions.

Modes Available

Not Applicable

To inquire the status of all deposited cheques

1. In the **Dashboard** page, Enter the Task Code **ST066** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Cheque Status Enquiry**.

2. The system displays the **Cheque Status Enquiry** screen.

Cheque Status Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Radio Button] Click **Account No**. to perform the Enquiry based on the account number.
Account Number	[Conditional, Numeric, 14] Type the account number of the bank's customer. The adjacent field

ORACLE®

displays the name of the account holder based on the account number. This field is enabled only if the **Account No**. option is selected.

Customer Name	[Display] This field displays the customer name if the user performs the Enquiry based on the account number. This is the short name of the customer as entered in the **Customer Addition** screen. This name can be changed using the **Customer Name / IC Change** option.
Cheque No.	[Mandatory, Radio Button] Click **Cheque No.** to perform the Enquiry based on the cheque number.
Cheque Number	[Conditional, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**. This field is enabled, only if the **Cheque No.** option is selected.
Routing No.	[Conditional, Numeric, Nine] Type the code against which the cheque has been drawn. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. This field is enabled, only if the **Cheque No.** option is selected.
GL No.	[Mandatory, Radio Button] Click **GL No.** to perform the Enquiry based on the GL number.
GL Account No.	[Conditional, Search List] Select the GL account number to which the cheque is deposited from the Search List. This field is enabled only if the **GL No.** option is selected.
GL Name	[Display] This field displays the GL name if the user performs the Enquiry based on the GL account number.
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date from the date editor. This is the date from which the search and display of cheques is to be made.
Drawer Acct. No.	[Optional, Alphanumeric, 14] Type the drawer account number. The drawer account number is the account number of the person who

ORACLE®

has issued the cheque. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.

3. Select the criteria to perform the cheque Enquiry.

4. Enter the appropriate data in the corresponding field.

Cheque Status Enquiry

5. Click the **Enquiry** button.

6. The system displays the **Cheque Summary** tab.

Cheque Summary

Field Description

Column Name	Description
Account No.	[Display] This column displays the account number of the payee of the cheque.
Cheque No	[Display] This column displays the cheque number of the deposited cheque.

Amount	[Display] This column displays the cheque amount in transaction currency.
Txn Date	[Display] This column displays the transaction date of the cheque deposit.
Value Date	[Display] This column displays the value date of the cheque on which the customer should receive credit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
Currency	[Display] This column displays the currency in which the instrument was drawn.
Status	[Display] This column displays the current status of the cheque. The status of the instrument is derived based on comparison of bank value date and customer value date. If the customer value date is greater than the bank value date and the current posting date is greater than the bank value date, then the status is interpreted as Clear_no_cr, i.e., cleared but not credited. The other values for this **Status** field are also derived accordingly, the possible values are: - Returned – if the cheque was rejected - Clr_cr – if the cheque was cleared and credit given on value date - Clear_no_cr – if the cheque has been cleared but credit has not been given to account - Unclear_cr – if the cheque has not been cleared but credit has been provided to the customer - Unclear_no_cr – if the cheque has only been deposited

Screen Description

The above screen displays the details of cheques that are deposited in the CASA account no 0030200000413 of Mr. John Smith. The screen displays a cheque for USD 1,00,000.00 is deposited in the account and the status is uncleared and hence not credited to the customer's account.

7. Double-click the appropriate record to view the cheque details.

8. The system displays the **Cheque Detail** tab.

Cheque Detail

ORACLE®

Field Description

Field Name	Description
Account No.	[Display] This field displays the GL account number to which the cheque is deposited, if the Enquiry is based on the GL account number.
Customer Name	[Display] This field displays the customer name based on the account number.
Cheque No.	[Display] This field displays the cheque number.
Amount	[Display] This field displays the amount of the deposited cheque.
Currency	[Display] This field displays the currency in which the cheque was issued.
Status	[Display] This field displays the current status of the cheque.
Late Clearing	[Display] This field displays if the cheque went into late clearing when deposited.
Reject Code	[Display] This field displays the reject code if the cheque was rejected.
Routing no	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Clearing Type	[Display] This field displays the clearing type.

ORACLE®

The user can set up multiple clearing types for the bank where in cheques required to be cleared at different times of the day, are deposited and treated differently. All processes for a cheque, from outward clearing, running of value date, marking late clearing etc take place on the basis of the clearing type.

Posting Date	[Display] This field displays the date on which the cheque was deposited.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
Amt. Purchased	[Display] This field displays the amount for which the cheque was purchased by the bank.
Drawer Acct. No	[Display] This field displays the drawer account number. The drawer account number is the account number of the person who has issued the cheque. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Funds Available Date	[Optional, Numeric, Eight] Type the date on which the funds will be available.

Screen Description

The above screen displays the details of cheques are deposited in the CASA account no 7010000000001721 of Auto Person. On clicking any of the listed transactions, the details for the same are displayed. The routing number, total amount, date of transaction, and clearance date of the cheques are displayed.

Exercise

For an existing customer, check the listing details of cheques that have been deposited into his account. Click any of the listed transactions to view the details for the same.

9. Click the **Close** button.

ORACLE®

2.10 STM62 - Late Clearing Enquiry

Using this option you can perform an Enquiry for the late clearing marked for an outward clearing for a particular branch on a particular day.

Each branch has a cut-off time for depositing checks or other financial instruments that are sent for clearing. In case of deposits that are made after the cut-off time, late clearing is marked for each branch for each clearing type and under the respective sectors. The checks deposited for clearing after such late clearing mark will be taken as deposits for the next working day.

Definition Prerequisites

- 7120 – Late Clearing Maintenance
- STM63- Late Clearing Marking Maintenance
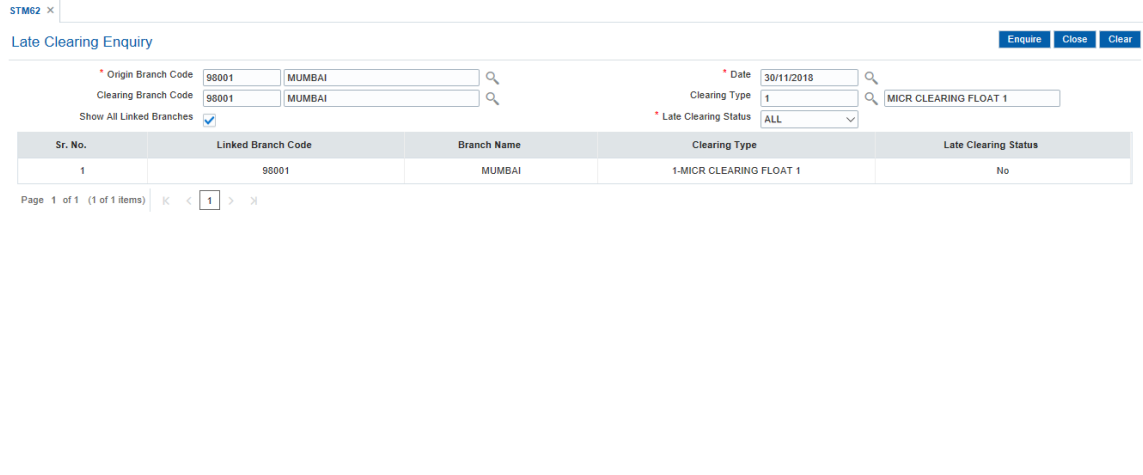
Modes Available

Not Applicable

To inquire about the late clearing marked for outward clearing

1. In the **Dashboard** page, Enter the Task Code **STM62** and then click 🔍 or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Late Clearing Enquiry**.

2. You will be navigated to **Late Clearing Enquiry** screen.

Late Clearing Enquiry

Field Description

Field Name	Description
Originating Branch Code	[Mandatory, Search List] This field displays the originating branch.
Clearing Branch Code	[Mandatory, Search List] Select the clearing branch from the Search List.
Date	[Mandatory, Search List, dd/mm/yyyy] Select the current posting date from the Search List for which you want to perform the late clearing Enquiry.

ORACLE®

Clearing Type	[Mandatory, Search List] Select the clearing type from the Search List. If the data is more than 500, it is recommended to use this filter to shortlist.
Show all linked branches	[Check Box] Select the checkbox to display all linked branches.
Late Clearing Status	[Drop-Down] The options are: • Yes • No • All

Column Name	Description
Sr No	[Display] This field displays the serial number.
Linked Branch Code	[Display] This field displays the name of the linked branch code.
Branch Name	[Display] This column displays the name of the clearing branch.
Clearing Type	[Display] This field displays the clearing type.
Late Clearing Status	[Display] This field displays the late clearing status.

3. Select the clearing branch from the Search List and enter the date of the late clearing.

4. Click **Enquire**.

5. The system displays the late clearing details.

6. Click **Close**.

Screen Description

The above screen displays the two branches for which the clearing zones are still open for posting of cheques. The zones can be closed after viewing the late clearing details for the branch.

Exercise

For the branches, please select the above option and check the branches that have not completed the Late Clearing transaction.

ORACLE®

2.11 ST002 - Value Date Clearing Enquiry

Using this option, you can give credit to the customers for those cheques that are due for the current date.

In case where value date clearing is run manually, the bank may wish to inquire upon the value date clearing of a particular day, endpoint and clearing type combination. This indicates whether you have omitted running value date clearing on a particular posting date, or run value date multiple times.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- BAM27 - Calendar for End Point
- BAM20 - Bank Codes Maintenance
- BAM28 - Endpoint Float Maintenance
- ST001 - Value dated Clearing Process
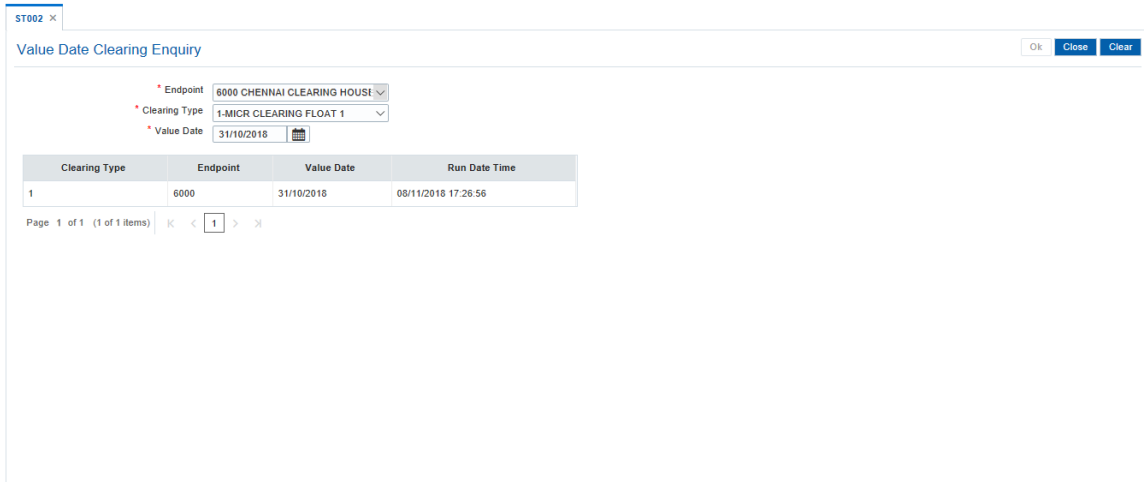
Modes Available

Not Applicable

To inquire about the value date clearing

1. In the **Dashboard** page, Enter the Task code **ST002** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Value Date Clearing Enquiry**.

2. You will be navigated to **Value Date Clearing Enquiry** screen.

Value Date Clearing Enquiry

Field Description

Field Name	Description
Value Date Clearing Enquiry	
End Point	[Mandatory, Drop-Down] Select the end point from the drop-down list.

ORACLE®

The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. **Float days**[1] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The drop-down contains only outward clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Value Date	[Mandatory, Search List, dd/mm/yyyy] Select the value date from the date editor. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.

Column Name	Description
Clearing Type	[Display] This column displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
End Point	[Display] This column displays the end point. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. Float days of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Value Date	[Display] This column displays the value date. When a cheque is deposited on an account, the system uses the routing number to check the float days from the Endpoint Float

---

[1]Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.

Maintenance option and the working days from the Composite Calendar Generation option.

The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.

Run Date Time   [Display]
                           This column displays the date on which the value date clearing is inquired.

3. Select the end point and the clearing type from the list.

4. In the date editor, select the value date.

5. Click **OK**.

6. The system displays the value date clearing details.

Value Date Clearing Enquiry

7. Click **Close**.

Screen Description

The above screen is used to display all the branches in the clearing zone 6000 in which the value date clearing has been executed for the Noon Clearing.

The date and time on which the value date clearing was run will be displayed

Exercise

For a clearing zone and end point in your branch, check if the value date clearing process has been executed.

ORACLE®

2.12 STM73 - Return Cutoff maintenance

Value date clearing is the final step after which the funds under clearing are available for use by the customers. Before running VDC, bank has to ensure that returned cheques of outward clearing are debited from respective accounts. In case VDC is executed before posting of return instruments, there is a risk that funds may be provided against instruments which are not collected in clearing.

You can mark returns by using the **Online Cheque Return Enquiry** (Task Code: 6560) option or through upload for inward returns. A flag is set whenever a return is marked for the end point and clearing type combination. After marking returns, you can use this option to mark completion of return processing for a day. Return counters are maintained for each end-point code, clearing type and value date combination. Return cutoff is marked only for that clearing branch who is marking cutoff for itself in that particular end point and not for all clearing branches. For example,if clearing branch 1 and clearing branch 2 are reporting to Endpoint E1 and clearing branch 1 marks return cutoff for itself, then system will not update return cut off of clearing branch 2.

Definition Prerequisites

- 6559 - Online Cheque Return Enquiry
- Upload for inward Returns

Modes Available

Not Applicable

To execute return cutoff

1. In the **Dashboard** page, Enter the Task code **STM73** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Return Cutoff maintenance**.

2. You will be navigated to **Return Cutoff maintenance** screen.

Return Cutoff maintenance

Field Description
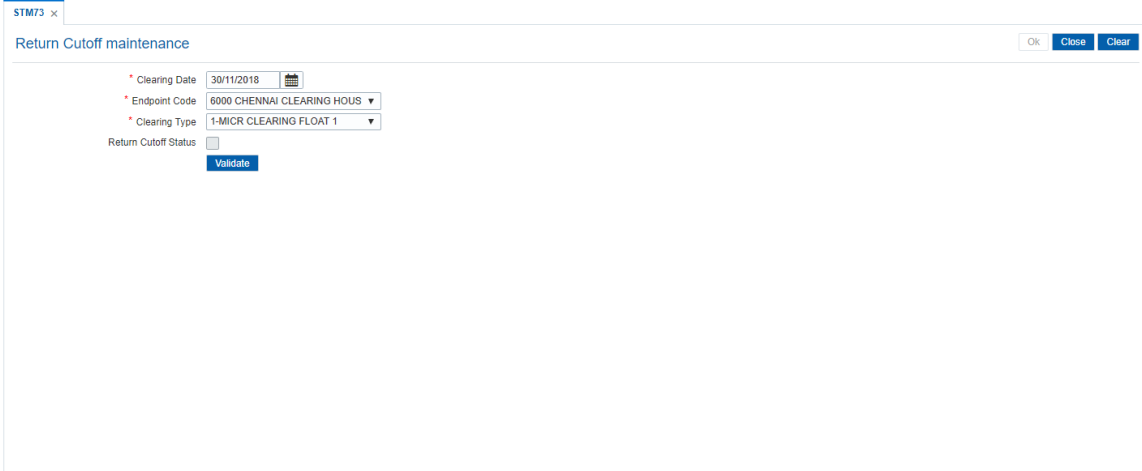
Field Name	Description
Clearing Date	[Mandatory, Date editor, dd/mm/yyyy] Type the clearing date or select it from the date editor. By default it displays the current process date.

You can set it to a date earlier than the process date. Future date is not allowed.

Endpoint Code [Mandatory, Drop-Down]
Select the endpoint code from the drop-down list.
It is the code for which return-cutoff has to be marked before running value date clearing process.

Clearing Type [Mandatory, Drop-Down]
Select the clearing type from the drop-down list.
It is the clearing type for which return-cutoff has to be marked before running value date clearing process.

Return CutOff Status [Display]
This field displays the return cut off status.
If return cut-off is already marked for the Endpoint, clearing type and value date combination,then this field is selected by default and the **validate** button is disabled i.e. the screen acts an Enquiry screen.
If return cut-off is not marked for the Endpoint, clearing type and value date combination, then this field is not selected by default and the **validate** button is enabled.

3. Enter the value date or select it from the date editor.

4. Select the endpoint code and clearing type from the list.

Return Cutoff Maintenance

5. Click **Validate**.

6. The system displays following message "Returns marked for given combination". Click **OK**.

7. Click **OK**.

8. The system displays the message "Return Cutoff successfully marked". Click **OK**.

ORACLE®

3. Data Entry Options for Inward Instruments

ORACLE®

3.1 5521 - Batch Inward Clearing Cheque Data Entry

Using this option, you can input cheque/instrument details for inward clearing incase a suitable flat file is not received by the bank or the clearing branch is in a remote location from the Central Banks Clearing House.

Note: If the data entry is done by uploading a file, then on clicking the **Populate Account Numbers** button, the system displays the account details in the Data Entry screen. To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the **Data Entry** screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

Definition Prerequisites

- BAM29 - Endpoint Master Maintenance
- BAM27 - Calendar for End Point
- BAM28 - Endpoint Float Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- Debit Account numbers for the inward clearing cheques.
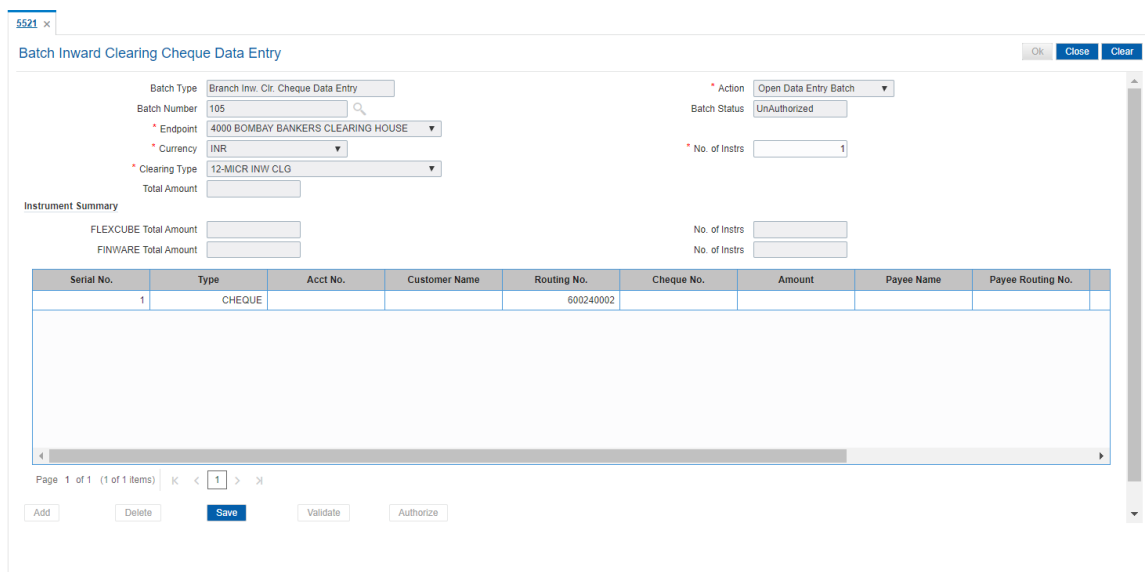
Modes Available

Not Applicable

To open the inward clearing data entry batch

1. In the **Dashboard** page, Enter the Task code **5521** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Batch Inward Clearing Cheque Data Entry**.

2. You will be navigated to the **Batch Inward Clearing Cheque Data Entry** screen.

Batch Inward Clearing Cheque Data Entry

ORACLE®

Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type when the user invokes the screen.
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: • Authorize Data Entry Batch - Supervisor can authorize • Enquiry Data Entry Batch – Teller and supervisor can perform the Enquiry • Modify Data Entry Batch – Teller can perform the data entry • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – Teller and supervisor can perform the data entry
Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry the status of the batch will always be **Unauthorised** and the status will move from this status to **Validated** status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
Endpoint	[Mandatory, Drop-Down] Select the endpoint from the drop-down list. This endpoint has to be one for which inward clearing process is run from the particular branch, else the cheques will remain unprocessed. Endpoint literal is a maximum of four characters.
Currency	[Mandatory, Drop-Down] Select the currency in which the transaction is taking place from the drop-down list. For each endpoint and currency combination, a different batch has to be opened.
No. of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 200. Accordingly, the system generates rows for data entry. In Modify mode, Changing instrument count does not do anything, but if we click on add button, it updates the instrument count automatically.
Clearing Type	[Mandatory, Drop-Down] Select the inward clearing type from the drop-down list. An IC type is internally linked to every customer category/customer type.

ORACLE®

This will have those clearing types for which the Late Clearing Marking Required is selected as "N" in the **Clearing types Maintenance** (Task Code: STM64) option.

Total Amount	[Display] This field displays the total amount.

Instrument Summary

FLEXCUBE Total Amount	[Display] This field displays the **FLEXCUBE** total amount in the transaction.
No. of Instrs	Display] This field displays the number of instruments being entered for the Inward batch.
FINWARE Total Amount	[Display] This field displays the **FINWARE** total amount in the transaction.
No. of Instrs	Display] This field displays the number of instruments being entered for the Inward batch.

Column Name	Description
Serial No.	[Display] This column displays the serial number within the batch that is defaulted by the system.
Type	[Display] This column displays the instrument types which it can handle through existing processes.
Acct No.	[Mandatory, Numeric, 16] Type the account number. This is the drawer account number. If the routing number is of the same bank then this account number is validated by the system to be an existing account holder. If the cheque is a returned cheque and the routing number is of another bank, then the drawer account number is not validated.
Customer Name	[Display] This column displays the customer name based on the drawer account number.
Routing No.	[Mandatory, Numeric, 10] Type the routing number against which the cheque has been drawn. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option. Based on a branch level setup parameter the system may disallow

ORACLE®

banks own cheques being deposited. These intra bank transactions need to be done through funds transfer.

Cheque No.	[Mandatory, Numeric, 12] Type the cheque number. For an inward clearing cheque this cheque number will be validated against the list of cheque leaves delivered and authorized to a CASA holder (drawer of the instrument). The status should be **Unpaid** or else the cheque will be rejected. In case of remittance instruments, this number would be the system-generated serial number consisting of the branch code and a running serial number.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in transaction currency.
Payee Name	[Optional, Alphanumeric, 30] Type the payee name to whom the cheque is made. The bank can choose at the time of set up to make this column as mandatory or non-mandatory as this field is for information purposes only.
Payee Routing No.	[Optional, Numeric, 10] Type the routing number of the payee.
System Identity	[Display] This column displays the system identity.
Cheque Date	[Display] This column displays the cheque date.
Delete	[Optional, Check Box] Select the check box to delete the corresponding row.

Screen description

The above screen displays the first step in the capture of Inward clearing cheques

The options available are:

- Open Data Entry Batch - Teller can perform the data entry
- Reverse Data Entry Batch – Teller and supervisor can perform the data entry
- Modify Data Entry Batch – Teller can perform the data entry
- Authorize Data Entry Batch - Supervisor can authorize
- Enquiry Data Entry Batch – Teller and supervisor can perform the Enquiry

The cheque details are captured along with the cheque number. On clicking the **Populate Account Number** tab the account numbers will be populated on the basis of the cheque number account number cross reference through inventory.

Exercise

For an existing customer open a new Inward clearing data capture batch. Note down the cheque details and amounts for the various cheques. This information can also be uploaded to the batch.

Follow the steps listed above to complete the data capture.

Opening the Inward Clearing Data Entry Batch

A teller can open an inward clearing data entry batch.

ORACLE®

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

4. Select the end point and the currency from the drop-down list.

5. Enter the number of instruments.

6. Click the **Ok** button.

7. The system displays the data entry section in the screen.

8. Enter the relevant information.

   OR
   Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

Batch Inward Clearing Cheque Data Entry

9. Click the **Save** button.

10. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

11. Click the **Validate** button.

12. The system displays the message "Batch Validated Successfully. Authorization pending". Click the **OK** button.

13. The inward clearing data entry batch is added successfully once the record is authorized.

To modify the inward clearing data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Modify the relevant information and click the **Save** button.

6. The system displays the message "Data Saved Successfully In the Database".

ORACLE®

7. Click the **OK** button.

8. Click the **Validate** button.

9. The system displays the message "Batch Validated Successfully. Authorization pending".

Authorizing the Inward Clearing Data Entry Batch

A supervisor can authorize a successfully validated inward clearing data entry batch.

To authorize the inward clearing data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Click the **Auth** button.

6. The system displays the message "Batch Processing Successful at Host".

7. Click the **OK** button.

8. The system displays the inward clearing batch number.

ORACLE®

3.2 ST042 - Load Central Bank File

Using this option, you can upload the inward clearing flat file received from the central bank. **Oracle FLEXCUBE** will read the input file and create another flat file, which will be used in the **Load Inward MICR File** (Task Code: ST031) option.

There is a specified format that can be used to directly load the data provided by the Central Bank. The file needs to be present in the **Oracle FLEXCUBE** branch data base area in the Host\rjsin area. The system will convert the small clearing account numbers to the account numbers used by the **Oracle FLEXCUBE** system and use the same for further processing. Outward return file can also be uploaded through this option.

The new checksum logic for **85 Inward Clearing** file is as below:

- The record checksum will be:- Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + sum of digits of cheque + ref sys no + sum of the digits of routing no.
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for **116 Inward Clearing** file is as below:

- Record Checksum - The record checksum should be Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + sum of digits of cheque + ref sys no + sum of the digits of routing no.
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for **156 OC Returns** file is as below:

- Record Checksum - The record checksum should be Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + sum of digits of cheque + ref sys no + sum of the digits of routing no.
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

Definition Prerequisites

- BAM29 - End Point Master Maintenance

Modes Available

Not Applicable

To load the central bank input file

1. In the **Dashboard** page, Enter the Task code **ST042** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Handoff > Load Central Bank File**.

2. You will be navigated to **Load Central Bank File** screen.

Load Central Bank File

Field Description

Field Name	Description
Criteria	[Mandatory, Drop-Down] Select the type of file to be uploaded from the drop-down list. The options are: • INWARD CLEARING • OC RETURNS
Clearing House	[Mandatory, Drop-Down] Select the clearing house from which the file or cheques have been received from the drop-down list. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, where each endpoint needs to be set up along with details like the GL it is to be associated with. **Float days**[1] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type. This will have those clearing types for which the Late Clearing Marking Required is selected as "N" in the **Clearing Type Maintenance** (Task Code: STM64) option.
File Name	[Mandatory, Alphanumeric, 50] Type the name of the file including the file extension. The location of the file is pre-specified. For example, the file may be

---

[1]Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.

ORACLE®

located in the rjsin area of the branch server. The format of the file should be as per **FLEXCUBE Retail** specifications; or the system will reject the file. The system supports the comma separated flat file format.

On successfully uploading the file, the system generates a new file name, which should be noted down for further processing.

Currency	[Mandatory, Drop-Down] Defaulted to LCY of the Bank. Select the currency from the drop-down list. This is the currency of all the instruments on file. For each currency, a different file needs to be uploaded.
Batch Date	[Optional, Date editor] Select the batch date on which the upload file is created, from the date editor. By default, this field displays the current processing date.
Output File	[Display] This field displays the output file generated by the system.

Screen Description

The above screen displays the loading of the central bank file, File116, which was received from the Chennai clearing house in the early morning clearing. The file will then be converted to a format that is suitable for processing the Inward clearing.

3. Select the clearing house and the clearing type from the drop-down list.

4. Enter the name of the input file.

5. Select the currency from the drop-down list.

Load Central Bank File

6. Click **OK**.

7. The system displays the message "Record Authorized. Click Ok to Continue". Click **OK**.

8. The system generates an MICR file, which is stored in the pre-specified path. For example, the output file may be stored in the rjsin\mm\dd area on the branch server.

ORACLE®

Note: The format of the file is implementation specific and the input file should be changed as per the required format.

ORACLE®

3.3 ST032 - Authorize Inward Clearing Batches

After the inward clearing data entry is performed, the system generates the host batch number for this inward clearing. Using this option the batch number is authorized .

The list of batches which need to be authorized is displayed. The system provides summary and details of batches. Complete processing of cheques will take place only after the batch has been authorized.

Definition Prerequisites

- 5506 - Batch Data Entry Outward Clearing
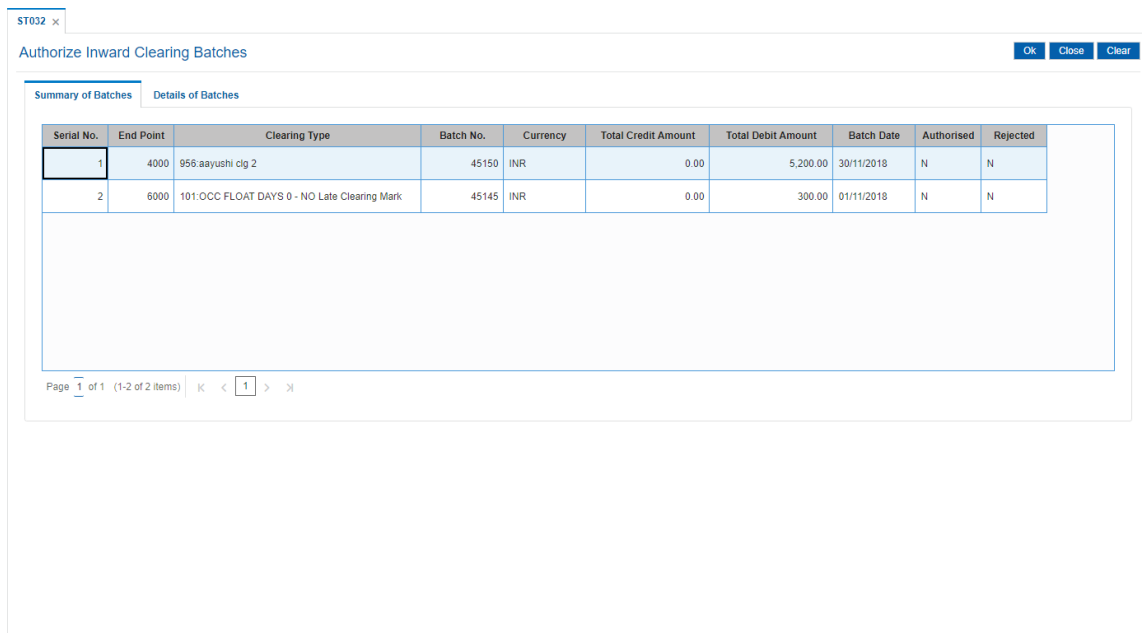
Modes Available

Not Applicable

To authorize the batch for inward clearing

1. In the **Dashboard** page, Enter the Task Code **ST032** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Authorization > Authorize Inward Clearing Batches**.

2. You will be navigated to **Summary of Batches** tab in the **Authorize Inward Clearing Batches** screen.

Summary of Batches

Serial No.	End Point	Clearing Type	Batch No.	Currency	Total Credit Amount	Total Debit Amount	Batch Date	Authorised	Rejected
1	4000	956:aayushi clg 2	45150	INR	0.00	5,200.00	30/11/2018	N	N
2	6000	101:OCC FLOAT DAYS 0 - NO Late Clearing Mark	45145	INR	0.00	300.00	01/11/2018	N	N

Page 1 of 1 (1-2 of 2 items)

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number.
End Point	[Display]

ORACLE®

This column displays the end point.

The endpoint is a clearing house or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up; along with details like the GL it has to be associated with. **Float days**[1] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

This is for information and authorization only, and no changes can be made from this screen.

Clearing Type	[Display] This column displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Batch No.	[Display] This column displays the batch number generated when a batch data entry is done for inward clearing or an inward clearing file is uploaded. Processing of the cheques in a batch takes place simultaneously. To track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Currency	[Display] This column displays the currency in which all the instruments in the batch are drawn out. One batch can consist of instruments in one currency only. Currency consists of a three-digit integer code that represents the currency or three letters that represent the short form of the currency name as set up.
Total Credit Amount	[Display] This column displays the total credit amount. For inward clearing batch files, the sum of the instrument amounts will be displayed as the credit amount.
Total Debit Amount	[Display] This column displays the total debit amount. For inward clearing batch files, the sum of the instrument amounts will be displayed as the debit amount.
Batch Date	[Display] This column displays the clearing batch open date.
Authorised	[Display] This column displays the status of the batch. If the particular batch has been authorized, then the status is displayed as **Y**, or else as **N**.

---

[1]Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.

ORACLE®

An authorized batch cannot be authorized again or unauthorized.

Rejected	[Display] This column displays the batch rejected status. Status will be Y or N

3. Double-click the appropriate record to view details.

4. The system displays the **Details of Batches** tab.

Details of Batches

[Field Description](#)

Field Name	Description
End Point	[Display] This field displays the end point. This is for information and authorization only, and no changes can be made from this screen. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up, along with details like the GL it has to be associated with. Float days of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
User Id	[Display] This field displays the ID of the user or teller who has performed the batch data entry.
Batch Number	[Display] This field displays the batch number generated when a batch data entry is done for inward clearing, or an inward clearing file is uploaded. Processing of the cheques in a batch takes place simultaneously. To track an instrument, the batch number is usually displayed as part of

ORACLE®

the cheque details. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.

Batch Currency	[Display] This field displays the currency in which the batch is processed.
Date Open (Physical)	[Display] This field displays the physical opening date. This is the transaction date. This would usually differ in case of split day processing.
Date Open (Logical)	[Display] This field displays the logical opening date. The logical opening date is the posting date when the batch was entered.
No of Credit Instruments	[Display] This field displays the number of credit instruments present in the batch.
Total Credit Amount	[Display] This field displays the sum of the total credit amount based on the instruments present in the batch.
No of Debit Instruments	[Display] This field displays the number of debit instruments present in the batch.
Total Debit Amount	[Display] This field displays the sum of the total debit amount based on the instruments present in the batch.
Authorised	[Display] This field displays the status of the batch. An authorized batch cannot be authorized again or unauthorized.
Clearing Type	[Display] This field displays the type of clearing.
On Record	[Display] This field displays the sequence of the records.

Screen Description

The above tab screen displays the details of any record that is displayed in the Enquiry screen. It displays that the cheque was input by a user TSMITAM05 and the batch number is displayed. The batch can be authorized by clicking the **Authorize** button.

Exercise

For an existing inward clearing batch, check all the batches in the display screen. By clicking any of the transactions the details are displayed and can be authorized.

5. Click the **Authorize** to authorize the record.

6. The system displays the message "Record Authorized". Click **OK**.

7. Click the **Close** button.

ORACLE®

3.4 CHM41 - Inward Cheque Status Enquiry

Using this option you can track the status of the cheque issued to the customer. If the cheque is paid, the amount and the paid date are also displayed by the system. You can view the status of the cheque before accepting stop payment instructions from the customer.

The account details like available balance, uncollected balance, etc. are displayed in the **Details** tab.

Definition Prerequisites

- 8051 - CASA Account Opening
- 8053 - Customer Addition
- 7101 - IC No – Short Name Change
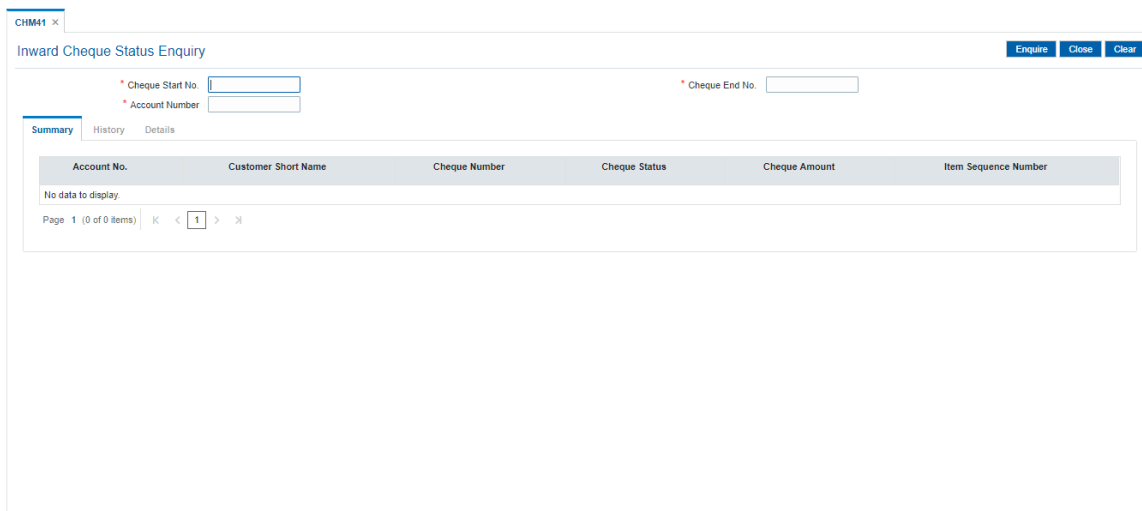
Modes Available

Not Applicable

To perform inward cheque status Enquiry

1. In the **Dashboard** page, Enter the Task code **CHM41** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Clearing > Inward Cheque Status Enquiry**.

2. You will be navigated to **Inward Cheque Status Enquiry** screen.

Inward Cheque Status Enquiry

Field Description

Field Name	Description
Cheque Start No.	[Mandatory, Numeric, 12] Type the cheque start number for the range of cheques.
Cheque End No.	[Optional, Numeric, 12] Type the cheque end number for the range of cheques.
Account Number	[Mandatory, Numeric, 16] Type the account number. This is used as a filter to view details for the specified cheque that is

ORACLE®

issued to a particular account. This filter is useful if the same cheque exists for different accounts.

Screen Description

Inward cheque status Enquiry allows the user track the status of the cheque issued to the customer. The fields to be updated are the cheque number and the account number. Selecting inquire displays the cheque status.

3. Enter the check number and the account number.

Inward Cheque Status Enquiry

4. Click **Enquire**.
5. **Summary** tab will be enabled. You can view account summary details.

Summary

Field Description

Column Name	Description
Account No.	[Display]

ORACLE®

	This column displays the account number against which the specified cheque is issued.
Customer Short Name	[Display] This column displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** option. The customer short name can be changed through the **Change Customer Name/IC Number** option.
Cheque Number	[Display] This field displays the cheque number.
Current Cheque Status	[Display] This column displays the current status of the cheque. The options are: • Unpaid – The system displays the status as unpaid if the cheque is unused by the customer • Paid - The system displays the status as paid if the cheque is cleared as a part of inward clearing. • Stopped - The system displays the status as stopped if the customer has issued a stop cheque instruction; • Rejected - The system displays the status as rejected if the cheque is dishonored as part of inward clearing.
Cheque Amount	[Display] This column displays the cheque amount. The cheque amount is the deposit value of the cheque.
Item Sequence Number	[Display] This field displays the Sequence number for the transaction.

6. Double-click the appropriate record to view its history.

7. **History** tab will be enabled.

History

Field Description

Field Name	Description
Account No.	[Display] This field displays the account number
Customer Short name	[Display] This field displays the short name of the customer.
Cheque Number	[Display] This field displays the cheque number.
Item Sequence Number	[Display] This field displays the Sequence number for the transaction.
Cheque Status	[Display] This field displays the cheque status.
Cheque Amount	[Display] This field displays the cheque amount.
Cheque Paid/ Return Date	[Display] This field displays the date on which the instrument was paid or returned.
Reject Reason	[Display] This field displays the reason for rejection of cheque.
Balance Available	[Display] This field displays the balance available.
Amount OD Limit	[Display] This field displays the amount OD limit.
Amount Hold	[Display] This field displays the amount marked on Hold.
Amount Unclear	[Display] This field displays the uncleared amount.

8. Double-click the appropriate record to view its history details.

9. The **Details** tab will be enabled.

ORACLE®

Details

Field Description

Field Name	Description
Account Details	
Account Title	[Display] This field displays the title of the account. This is defaulted from the **CASA Account Opening** option.
Available Balance	[Display] This field displays the balance available in the account. *Available Balance = Current Book Balance – Uncleared Balance*
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Uncleared Balance	[Display] This field displays the uncleared amount of the CASA account.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Currency	[Display] This field displays the currency of the CASA account.
Branch	[Display] This field displays the code of the branch where the CASA account is opened.

ORACLE®

Cheque Details

Cheque Status	[Display] This field displays the status of the cheque. The options are:

- Unpaid – The system displays the status as unpaid if the cheque is unused by the customer.

- Paid - The system displays the status as paid if the cheque is cleared as a part of inward clearing.

- Stopped - The system displays the status as stopped if the customer has issued a stop cheque instruction;

- Rejected - The system displays the status as rejected if the cheque is dishonored as part of inward clearing.

Cheque Book Status	[Display] This field displays the delivery status of the cheque book.
Cheque Amount	[Display] This field displays the cheque amount.
Cheque Paid/ Reject Date	[Display] This field displays the date on which the cheque is cleared or rejected as a part of inward clearing.
Cheque Start No.	[Display] This field displays the start number of the cheque. This is the number mentioned on the first leaf of a cheque book.
Cheque Currency	[Display] This field displays the currency of the cheque. The cheque currency is the same as the account currency.
Cheque End No.	[Display] This field displays the end number of the cheque. This is the number mentioned on the last leaf of a cheque book.
Reject Reason	[Display] This field displays the reason for rejection of cheque.
Item Seq No.	[Display] This field displays the Sequence number for the transaction.
Payee Name	[Display] This field displays payee name for paid / returned cheque.

10. Click **Close** to close the screen.

ORACLE®

4. Inward Clearing Process and Related Options

ORACLE®

4.1 ST033 - Inward Clearing Process

Using this option the processing of batch/batches of instruments received for inward clearing, can be completed after batches are uploaded and authorized. The inward clearing process for that endpoint / all endpoints should be run.

The authorized batches are processed by the system, and the primary updating of accounts takes place after the inward clearing process for the batch is run. Inward clearing can be run endpoint-wise or for all batches simultaneously. This process can be run any number of times in a day.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- ST032 -Authorise Inward Clearing Batches
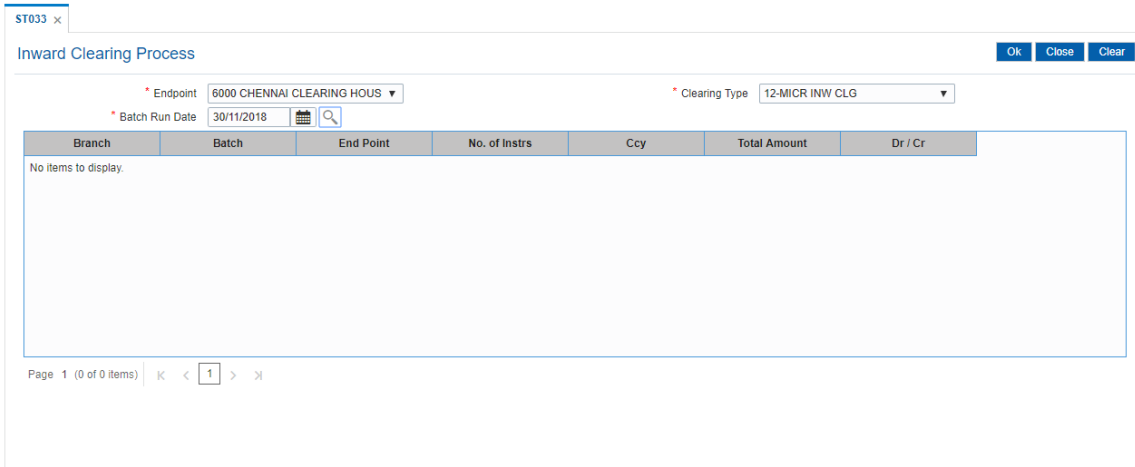
Modes Available

Not Applicable

To run the inward clearing process

1. In the **Dashboard** page, Enter the Task code **ST033** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Inward Clearing Process**.

2. You will be navigated to **Inward Clearing process** screen.

Inward Clearing Process

Field Description

Field Name	Description
End Point	[Mandatory, Drop-Down] Select the end point from the drop-down list.

ORACLE®

This is the endpoint for which the inward clearing process is executed. This field can be left as None if the inward clearing should be run for all endpoints. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up; along with details like the GL it has to be associated with. **Float days**[1] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list.
Batch Run Date	[Mandatory, Date editor, dd/mm/yyyy] Select the batch run date from the Date editor. By default it displays the current processing date. You can also access the batch created on previous and next date.

Column Name	Description
Branch	[Display] This column displays the branch code for which the inward clearing process has to be executed. This is for information and authorization purpose only.
Batch	[Display] This column displays the batch number for which the inward clearing process has to be executed. This is for information and authorization purpose only.
End Point	[Display] This column displays the end point code to which the branch belongs. This is for information and authorization purpose only.
No. Of Instrs.	[Display] This column displays the number of instruments in each batch. This is for information and authorization purpose only.
Ccy	[Display] This column displays the batch currency. This is for information and authorization purpose only.
Total Amount	[Display] This column displays the total amount for all the instruments in a batch. This is for information and authorization purpose only.
Dr / Cr	[Display] This column displays the type of instrument. The options are: • D – The instrument type is debit • C – The instrument type is credit

[1]Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.

ORACLE®

The system displays **D** for common inward clearing instruments like cheques and remittance instruments.

Screen Description

The above screen displays the final step before all the cheques in the three batches listed are debited to the accounts. The cheques are a part of the Chennai clearing House and have been received in the early morning clearing.

These cheques will be debited if there are funds and the account status is conducive for debit (not blocked, dormant, etc).

Exercise

After the approval of inward clearing batches, select the above option to process the instruments and debit the respective CASA accounts.

3. Select the endpoint and the clearing type from the list and press the **Tab or Enter** key.

4. The system displays the inward clearing details.

Inward Clearing Process

5. Click **OK**.

6. The system displays the message "Transaction is Complete". Click **OK**.

ORACLE®

4.2 ST035 - Scanning of Passed Instruments

Once the inward clearing process has been run, the cheques processed under inward clearing is queued under passed or rejected. Through this option you can manually reject all the passed instruments. Such situation can arise in case of mutilated cheques, where banks use their discretion to pass a cheque,.

You can also view the passed items for the day by using the **Scanning of Passed Instruments** option. Different options are available for finding a particular instrument or generating a list of available instruments.

Using this option, you can decide whether to pass the instrument through inward clearing or to reject the instrument with an appropriate reason through outward clearing. This can be done for individual instruments. On authorization of the selected record, the next record from the queue will be automatically fetched for authorization.

For the cheques that have to be returned, the system generates a separate batch ID and processes it in outward clearing.

The instruments that are marked as Passed are moved from the scan reject table to the scan pass table. You can reject this instrument again from the scan pass table and mark the instrument to be processed in outward clearing.

The data in the scan pass / scan reject table is available for the next working day which depends on the value selected in the Scan pass/reject instruments – next working day check box in the **EndPoint Master Maintenance** (Task Code: BAM29) option. You have to enter the previous working day date in order to process the batches of the previous working day. The accounting entries are passed with that value date i.e. previous working day.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM27 - Calendar for Endpoint
- ST033 - Inward Clearing Process

Modes Available

Not Applicable

To scan the cheques passed for inward clearing

1. In the **Dashboard** page, Enter the Task code **ST035** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Scan Inward Clearing Passed Transactions**.

2. You will be navigated to the **Scanning of Passed Instruments** screen.

Scanning of Passed Instruments

Field Description

Field Name	Description
	To proceed further, at least one of the below fields should be entered.
Branch Code	[Optional, Search List] Select the branch code from the Search List.
End Point	[Optional, Drop-Down] Select the end point to which the branch belongs from the drop-down list.
Account Number	[Optional, Numeric, 14] Type the account number. You can input the customer account number and if this field is left blank, then the system will display the list of all the passed instruments for the bank branch selected.
Routing Number	[Optional, Numeric, Nine] Type the routing number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
Cheque Number	[Optional, Numeric, 12] Type the cheque number of the passed instrument, which is present on the MICR line of the instrument.
Batch Number	[Optional, Numeric, Nine] Type the batch number.

ORACLE®

	If left blank, the screen will show the passed cheques in all the batches for a particular bank branch.
Branch Batch Number	[Optional, Numeric, Nine] Type the Branch batch number.
Value Date	[Optional, Date editor, dd/mm/yyyy] Select the value date of inward clearing from the date editor. This field will accept only the current process date and the previous working date. The current process date and the previous working date should be as per the endpoint calendar.

Screen Description

This screen is used to scan the passed instruments. After the accounts are debited, the supervisor will scan all the passed instruments to check if he has to return any instruments due to technical faults.

The CASA account no 00017705000024 that has been passed can be returned in this option.

3. Enter the required search criteria for viewing the passed instruments. It is mandatory to enter data in atleast one of the fields.

4. Click **OK**.

5. The system displays the **Summary of Passed Instruments** tab.

Summary of Passed Instruments

Field Description

Column Name	Description
Serial No.	[Display] This column displays the Serial number.
Batch No.	[Display] This column displays the batch number of the passed instrument. When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch

ORACLE®

number.

Currency	[Display] This column displays the currency used in the cheque.
Drawee Account No.	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a **FLEXCUBE Retail** CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Cheque Number	[Display] This column displays the cheque number of the passed instrument. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Amount in TCY	[Display] This column displays the amount of the instrument in transaction currency in which the transaction took place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.
Authorised	[Display] This column displays the status of the cheque. If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as **Y**, or else as **N**.

6. Double-click the appropriate record to view details.

7. The system displays the **Details of Passed Instrument** tab.

Details of Passed Instruments

ORACLE

Field Description

Field Name	Description
End Point	[Display] This field displays the endpoint to which the bank branch belongs.
Batch Number	[Display] This field displays the batch number of the rejected instrument.
Cheque No.	[Display] This field displays the cheque number. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Cheque Date	[Display] This field displays the cheque date, which is present on the instrument.
Drawee Account No.	[Display] This field displays the account number of the drawee.
Drawee Amount in TCY	[Display] This field displays the balance of the drawee account, in the transaction currency.
Currency Name	[Display] This field displays the currency code of the instrument currency.
Authorize Status	[Display] This field displays the status of the transaction.
Drawee Amount in LCY	[Display] This field displays the balance of the drawee account, in the local currency.
Payee Account No.	[Display] This field displays the account number of the payee.

101

ORACLE®

Payee Routing No.	[Display] This field displays the routing number of the payee.
Amount Net of SC	[Display] This field displays the net amount of the service charges, if any.
Outward Clearing Type	[Mandatory, Drop-Down] Select the outward clearing type from the drop-down list. This field is enabled, only if the **Process in Outward Clearing** option is selected.
Reject Reason	[Mandatory, Search List] Select the reject code from the Search List. It displays the reject reason associated with the reject code selected. You can change the system assigned reject reason for a cheque that moves to scan reject before passing or rejecting the cheque from scan reject option.
On Record	[Display] This is the serial number of the details shown referring to the summary page.
Payee Name	[Display] This field displays the name of the payee of the cheque.

8. In the **Details of Passed Instrument** tab, click **Authorize**.

9. On authorization of the selected record, the next record from the queue will be automatically fetched for authorization.

Note: Click the **Next** or **Previous** button to get the details of the next or previous unauthorized record.

10. The system displays the message "Record Authorized. Click Ok to continue". Click **OK**.

ORACLE®

4.3 ST034 - Scanning of Rejected Instruments

Once the inward clearing process has been run, the system divides the instruments between 'passed items' and 'rejected items'. The rejections can be due to various reasons, like - insufficient funds, cheque not issued, miss-sort, returned after clearing date, currency mismatch and so on.

Using this option you can authorize certain rejected items that you wish to pass for processing during the next run of inward clearing, the rejected items for the day can be queried upon, using the various options provided.

It is also possible to return the instrument in outward clearing. The system will generate it under a separate batch ID, and process it in outward clearing.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- ST033 - Inward Clearing Process
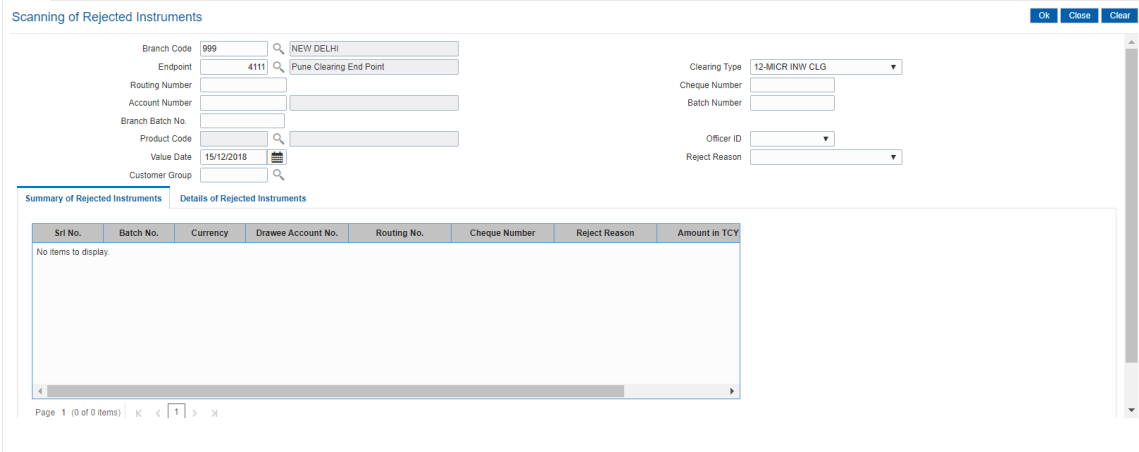
Modes Available

Not Applicable

To scan the cheques rejected for inward clearing

1. In the **Dashboard** page, Enter the Task Code **ST034** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Scanning of Rejected Instruments**

2. You will be navigated to the **Scanning of Rejected Instruments** screen.

Scanning of Rejected Instruments

Field Description

Field Name	Description

It is mandatory to enter value in one of the following fields.

Branch Code   [Mandatory, Search List]

ORACLE®

	Select the name of the branch for which the inward clearing process has been run from the Search List.
End Point	[Optional, Search List] Select the end point to which the bank branch belongs from the drop-down list.
Clearing Type	[Optional, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Routing Number	[Optional, Numeric, Nine] Type the Routing number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
Cheque Number	[Optional, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument.
Account Number	[Optional, Numeric, 14] Type the account number. This is for the drawer account number. If the field is left blank, then the screen will display the summary of rejected instruments of all the accounts in the branch for a particular batch.
Batch Number	[Optional, Numeric, 9] Type the batch number.
Branch Batch Number	[Optional, Numeric, Nine] Type the Branch batch number.
Product Code	[Optional, Search List] Select the product code from the Search List.
Officer ID	[Optional, Dropdown] From the dropdown list, click the Officer ID.
Value Date	[Mandatory, Date editor, dd/mm/yyyy] Select the value date of inward clearing from the date editor. This field will accept only the current process date and the previous working date. The current process date and the previous working date should be as per the endpoint calendar.
Reject Reason	[Optional, Drop-Down]

ORACLE®

Select the reject reason from the drop down list.

Customer Group   [Optional, Search List]
                            Select the customer group from the Search List.

3. Enter the required search criteria for viewing the passed instruments. It is mandatory to enter data at least in one of the fields.

Scanning of Rejected Instruments

4. Click **OK**.

5. The system displays the **Summary of Rejected Instrument** tab.

Summary of Rejected Instruments

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number of the rejected instrument.
Batch No.	[Display] This column displays the batch number of the rejected instrument.

ORACLE®

When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.

Currency	[Display] This column displays the currency used in the cheque.
Drawee Account No.	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a **FLEXCUBE Retail** CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Cheque Number	[Optional, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument.
Reject Reason	[Display] This column displays the reject reason for every rejected record.
Amount in TCY	[Display] This column displays the amount of the instrument in transaction currency in which the transaction took place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.
Authorised	[Display] This column displays the status of the cheque. If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as **Y**, or else as **N**.

Screen Description

The above tab screen displays all the instruments that have been rejected due to various reasons like, account closure, account blocking, insufficient funds, etc.

The cheques have been processed for the Kansas clearing zone.

ORACLE®

The supervisor can use this screen to pass cheques after the account has been rectified/funded.

Exercise

After the inward clearing has been run, if there are any inward clearing cheques that have been returned they can be viewed and reversed or processed using this screen.

6. Double-click the appropriate record to view the details.

7. The system displays the **Details of Rejected Instruments** tab.

Details of Rejected Instrument

Field Description

Field Name	Description
End Point	[Display] This field displays the end point from where the instruments are rejected.
Clearing Type	[Display] This field displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Batch Number	[Display] This field displays the batch number of the rejected instrument.
Drawee Account No.	[Display] This field displays the account number of the drawee who has deposited the cheque.
Cheque No.	[Display] This field displays the cheque number. This field is editable, only if the **Process in Inward Clearing** option is

ORACLE®

selected.

Cheque Date	[Display] This field displays the cheque date, which is present on the instrument.
Group short name	[Text box] Enter the Group short name
Amount TCY	[Display] This field displays the amount in transaction currency.
Txn Currency	[Display] This field displays the transaction currency.
Amount LCY	[Display] This field displays the cheque amount in local currency.
Account Currency	[Display] This field displays the account currency.
Amount Net of SC	[Display] This field displays the net amount of the service charges, if any.
Authorize Status	[Display] This field displays the status of the transaction.
Payee Name	[Display] This field displays the name of the payee.
Outward Clearing Type	[Mandatory, Search list] Select the outward clearing type from the Search list. This field is enabled, only if the **Process in Outward Clearing** option is selected.
Payee Routing No.	[Display] This field displays the routing number of the payee.
Reject Reason	[Mandatory, Search List] Select the rejection reason from the Search List. This field, by default, displays the reason for rejection entered at the time of transaction. You can change the system assigned reject reason for a cheque that moves to scan reject before passing or rejecting the cheque from scan reject option.
Process in Outward Clearing	[Optional, Radio Button] Click **Process in Outward Clearing** to process the instrument in outward clearing.
Process in Inward Clearing	[Optional, Radio Button] Click **Process in Inward Clearing** to process the instrument in inward clearing.
On Record	[Display] This field displays the record number of the existing record.
Debit Option	[Mandatory, Drop-Down] Select the appropriate debit option from the drop-down list. The options are:

ORACLE®

- Force Debit

- Normal Debit

Screen Description

The above tab screen displays the details of the rejected transactions. The screen can be displayed by clicking any of the transactions.

8. Select the appropriate option, process in inward clearing or process in outward clearing.

9. Click **Authorize**. After the authorization of the record, the system fetches the next record from the queue.

10. Click the **Next** or **Previous** button to view the details of next or previous record.

11. The system displays the message "Record Authorized. Click **OK** to continue". Click **OK**.

Example

A batch 8041 with two cheques was rejected.

Suppose one of the cheques belonged to an account with insufficient balance. Then the reason for rejecting the cheque will be shown as insufficient balance. The authorizer can choose to reject the cheque by selecting the **Process in Outward Clearing** option and indicating the outward clearing type in which the cheque should be processed.

Suppose the second cheque was rejected saying 'instrument not issued'. It may happen that even though the cheque book was delivered, the teller may not have updated the cheque book status correctly. The supervisor can get the correct status of the cheque book and pass the cheque by selecting the **Process in Outward Clearing** option. When the inward clearing process is run the next time, this cheque will be processed.

ORACLE®

4.4 STM75 - Scan Reject Pass Disable Maintenance

After the inward clearing process is run you can override a system rejected cheque which is queued up and pass the same through scan reject and scan pass option. However, in a centralized clearing set up bank may prefer to have this option enabled only at clearing branch. Using this option you can disable the option of passing cheques queued under reject for non- clearing branches.

Definition Prerequisites

- **STM64 - Clearing Type Maintenance**
- **BAM28 - Endpoint Float Maintenance**
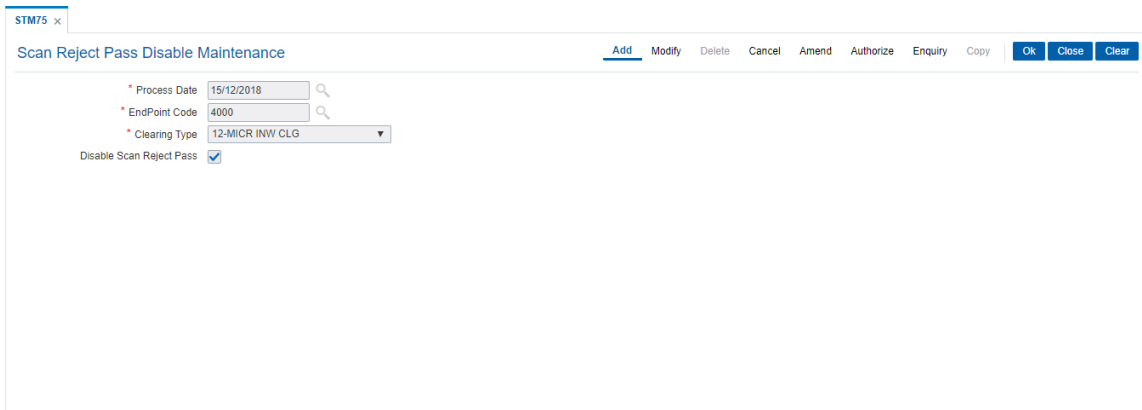
Modes Available

Add, Modify, Cancel, Amend, Authorize and Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To disable the scan reject pass transactions for a particular branch

1. In the **Dashboard** page, Enter the Task code **STM75** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Scan Reject Pass Disable Maintenance**.

2. The system displays the **Scan Reject Pass Disable Maintenance** screen.

Scan Reject Pass Disable Maintenance

Field Description

Field Name	Description
Process Date	[Mandatory, Date Picker, dd/mm/yyyy]
	Select the process date from the Date Picker.
	By default, the system displays the current process date.
EndPoint Code	[Mandatory, Search List]
	Select the appropriate endpoint code from the Search List.
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
Disable Scan Reject Pass	[Optional, Check Box]
	Select the **Disable Scan Reject Pass** check box to disable the scan reject pass transaction for the selected branch.

3. Click the **Add** button.

4. Enter the process date.

ORACLE®

5. Select the end point code from the Search List.

6. Select the clearing type from the drop-down list.

Scan Reject Pass Disable Maintenance

7. Click the **Ok** button.

8. The system displays the message "Record Added. Authorization pending..". Click the **Ok** button.

9. The scan reject pass transaction for the selected branch is successfully disabled.

4.5 ST038 - Bulk Scan Inward Rejects

Once the inward clearing process is run, the system divides the instruments between passed and rejected. The rejected items for the day can be queried upon, using the various options provided.

Using this option you can reject the inward cheques due to insufficient funds. However the system will re-post the cheque the next working day. Service charges are levied on the customer for re-posting of the cheques.

Definition Prerequisites

- 8051 - CASA Account Opening
- ST033 - Inward Clearing Process
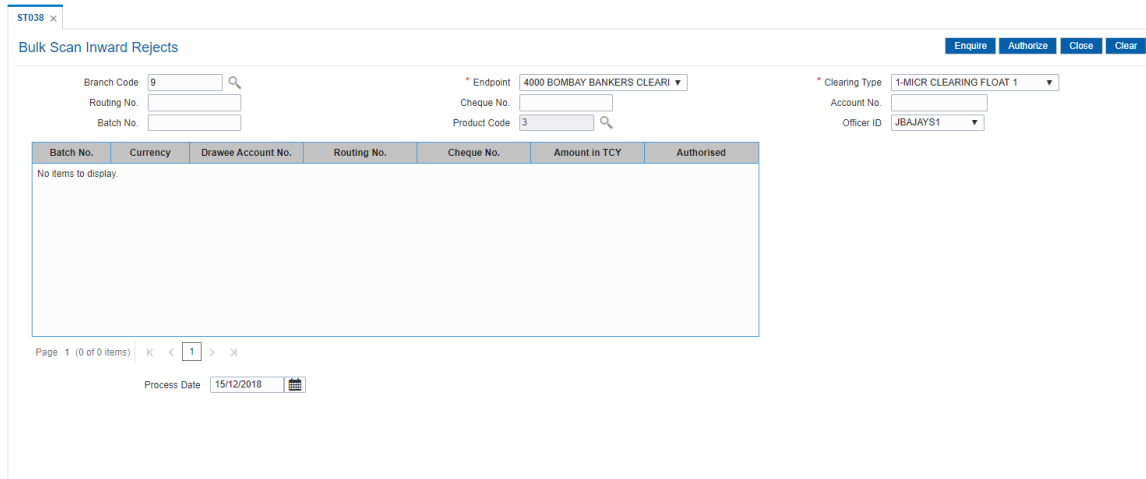
Modes Available

Enquire, Authorize

To scan the bulk inward clearing rejected cheques

1. In the **Dashboard** page, Enter the Task code **ST038** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Bulk Scan Inward Rejects**.

2. The system displays the **Bulk Scan Inward Rejects** screen.

Bulk Scan Inward Rejects

Field Description

Field Name	Description
Branch Code	[Mandatory, Drop-Down] Select the name of the branch for which the inward clearing process has been run from the drop-down list.
End Point	[Mandatory, Drop-Down] Select the end point to which the bank branch belongs from the drop-down list.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list.

ORACLE®

The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.

Routing No.	[Optional, Numeric, Nine]
	Type the Routing number.
	The routing number is a combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
Cheque No.	[Optional, Numeric, 12]
	Type the cheque number, which is present on the MICR line of the instrument.
Account No.	[Optional, Numeric, 14]
	Type the account number.
	This is for the drawer account number. If the field is left blank, then the screen will display the summary of rejected instruments of all the accounts in the branch for a particular batch.
Batch No.	[Optional, Numeric, Nine]
	Type the batch number.
Product Code	[Optional, Search List]
	Select the product code from the Search List.
Officer ID	[Optional, Drop-Down]
	Select the officer ID from the drop-down list.

3. Enter the relevant information.

4. Click the **Enquire** button.

Bulk Scan Inward Rejects

5. The system displays the details of the rejected inward clearing cheque.

Bulk Scan Inward Rejects

Field Description

Column Name	Description
Batch No.	[Display] This column displays the batch number of the rejected instrument. When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Currency	[Display] This column displays the currency used in the cheque.
Drawee Account No.	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account

ORACLE®

number would be a **FLEXCUBE Retail** CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.

Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Cheque No.	[Display] This column displays the cheque number of the rejected instrument. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Amount in TCY	[Display] This column displays the amount of the instrument in transaction currency in which the transaction took place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.
Authorised	[Display] This column displays the status of the cheque. If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as **Y**, or else as **N**.
Process Date	[Mandatory, Search List, dd/mm/yyyy] Select the next posting date from the Search List for the bulk inward reject. The user can re-post the rejected inward cheque on the next posting date.

6. Click the **Close** button.

4.6 ST039 - Special Clearing Run

Using this option you can support a special inward clearing that attempts a normal debit for all the NSF reject belonging to different batches of inward clearing instrument. The special clearing run is allowed only after scan pass reject is disabled. The list of cheques passed through the special clearing run are integrated through ST044 - Outward Remittance Handoff screen.

Definition Prerequisites

- STM75 - Scan Reject Pass Disable Maintenance
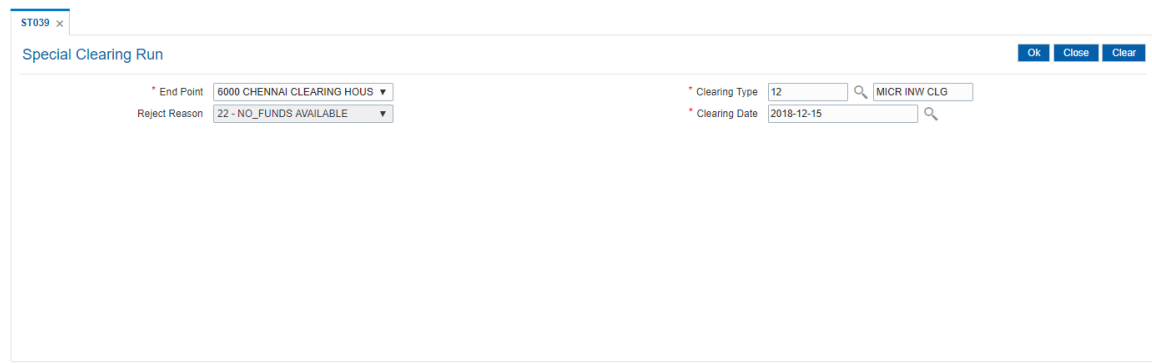
Modes Available

Not Applicable

To add the demand draft details

1. In the **Dashboard** page, Enter the Task code **ST039** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Special Clearing Run**.

2. The system displays the **Special Clearing Run** screen.

Special Clearing Run

Field Description

Field Name	Description
End Point	[Mandatory, Search List] Select the end point from the Search List. By default the endpoint should be the clearing branch endpoint.
Clearing Type	[Mandatory, Search List] Select the clearing type from the Search List.
Reject Reason	[Display] This field displays the reject reason code along with description.
Clearing Date	[Mandatory, Search List] Select the clearing date from the Search List. By default the system displays the current process date.

3. Select the clearing type from the Search List.

Special Clearing Run

ORACLE®

4. Click the **Ok** button.

5. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.

6. The system displays the **Authorization Reason** screen.

7. Enter the relevant information and click the **Ok** button.

8. The system displays the message "Record Authorized .. Click Ok to Continue". Click the **OK** button

9. The system displays the message "Inward Clearing Process Completed". Click the **Ok** button.

10. The special clearing is completed.

ORACLE®

4.7 ST062 - Small Clearing Account Number Enquiry

Using this option, you can view the cross-reference between the **Oracle FLEXCUBE** generated account number, and the small clearing account number used for clearing purposes.

The **Oracle FLEXCUBE** generated account number has a maximum length of 16 digits, which may not be acceptable for clearing by some central banks. At the time of issuing cheque book, the system generates an alternate 10 digit account number for clearing purposes, which can be used in the file upload. (The inward clearing entries are received as a flat file from the central bank. This flat file is uploaded in the system). When an inward clearing file with the small clearing account number is uploaded, the system uses the cross-reference with the **Oracle FLEXCUBE** account number to find the actual account for the transaction. The clearing account number is unique for a clearing sector.

Definition Prerequisites

- BAM41 - Sector Master
- STM54 - Routing Branch Maintenance
- 7101 - IC No – Short Name Change
- ST031- Load Inward MICR File
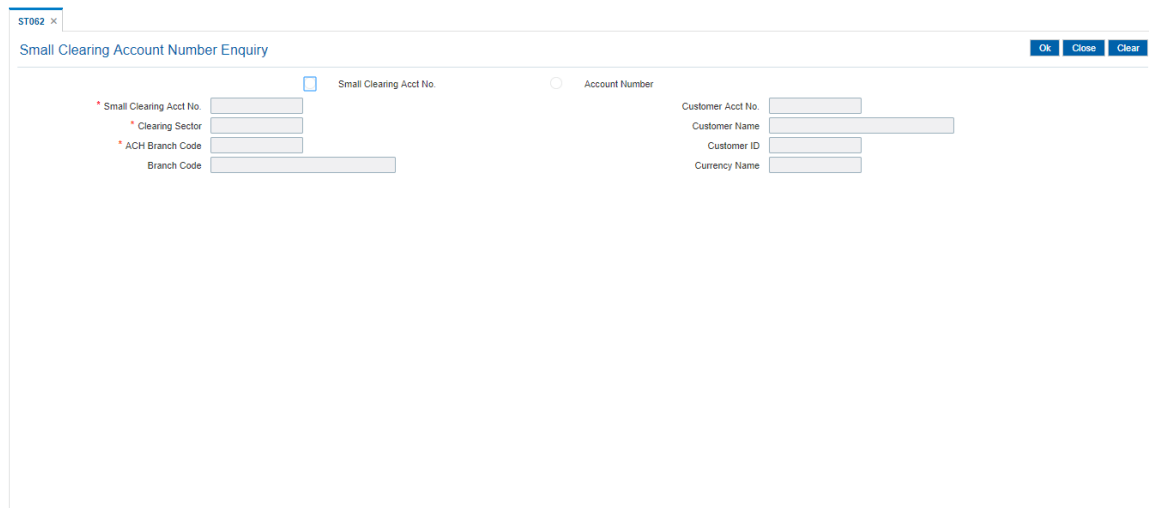
Modes Available

Not Applicable

To inquire about the small clearing account used for clearing purposes

1. In the **Dashboard** page, Enter the Task Code **ST062** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Small Clearing Account Number Enquiry**.

2. You will be navigated to **Small Clearing Account Number Enquiry** screen.

Small Clearing Account Number Enquiry

Field Description

Field Name	Description
Small Clearing Acct No.	[Optional, Radio button] Click **Small Clearing A/C No** to perform the Enquiry based on the

small clearing account number.

Customer Acct No.	[Optional, Radio button] Click **Account Number** to perform the Enquiry based on the CASA account number.
Small Clearing Acct No.	[Conditional, Numeric, 14] Type the small clearing account number. The **FLEXCUBE Retail** generated account number has a maximum length of 16 digits, which may not be acceptable for clearing by some central banks. At the time of cheque book issue the system generates an alternate 10 digit account number for clearing purposes which can be used in file upload. The number is usually printed on the cheque leaves. When an inward clearing file with the small clearing account number is uploaded the system uses the cross-reference with the **FLEXCUBE Retail** account number to find the actual account for the transaction. The clearing account number is unique for a clearing sector. This field is enabled, only if the **Small Clearing A/C No** option is selected.
Customer Acct No.	[Conditional, Numeric, 16] Type the CASA account number of the customer. This field is enabled, only if the **Account Number** option is selected.
Clearing Sector	[Mandatory, Alphanumeric,5] Type the clearing sector. For clearing purpose, different sectors are defined which consist of a number of branches and an endpoint. The sector code is maintained in the **Sector Master** and attached to each branch of the bank in the **Branch Master Maintenance** screen and for other banks branches in the **Routing Branch Maintenance** option.
Customer Name	[Display] This field displays the customer name, based on the account number selected. It displays the short name of the customer as entered in the **Customer Addition** screen. This name can be changed using the **Customer Name / IC Change** option.
ACH Branch Code	[Mandatory, Numeric, Three] Type the ACH branch code. The small clearing account number will be generated in sector and ACH branch wise.
Customer ID	[Display] This field displays the customer ID based on the account number selected.
Branch Code	[Display] This field displays the branch code in which the customer opened the account. The branch code is part of the account number itself. A customer's branch cannot be changed and the customer is treated across all branches.
Currency Name	[Display]

ORACLE®

This field displays the currency in which the account is held.

The currency is based on the product under which the account was opened, and this currency cannot be changed later. Whenever any transaction is posted to the account it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

Screen Description

The above screen displays the cross referencing of the CASA account no 7010000000002064 of Mr AUTO PERSON1 to a small clearing account number 27. This small clearing number will be used in clearing sector 600 and will facilitate the requirements of the central bank.

On the basis of this cross reference the small clearing account number will be recognised and linked to the correct CASA account.

Exercise

For an existing CASA account, assign a suitable small clearing account number, if there is a central bank requirement, using this screen.

3. Select the criteria for Enquiry.

4. Click Small Clearing A/C No or Account Number.

5. Enter the appropriate data in the corresponding fields.

Small Clearing Account Number Enquiry

ST062 ×									Ok	Close	Clear

Small Clearing Account Number Enquiry

	○ Small Clearing Acct No.	● Account Number	
Small Clearing Acct No.		* Customer Acct No.	7010000000002064
Clearing Sector		Customer Name	AUTO PERSON1
ACH Branch Code		Customer ID	990100033
Branch Code	MUMBAI 98001	Currency Name	INR

5. Click **OK**.

6. The system displays the small clearing account details.

4.8 CH071 - NSF Reject Log Enquiry

This screen enables query on rejected instruments where the reason for rejection is "insufficient funds" Data in this screen can be retrieved up to 180 days For each of these transactions, the user can see customer transaction information and transaction details.

Definition Prerequisites

- 8051 - CASA Account Opening
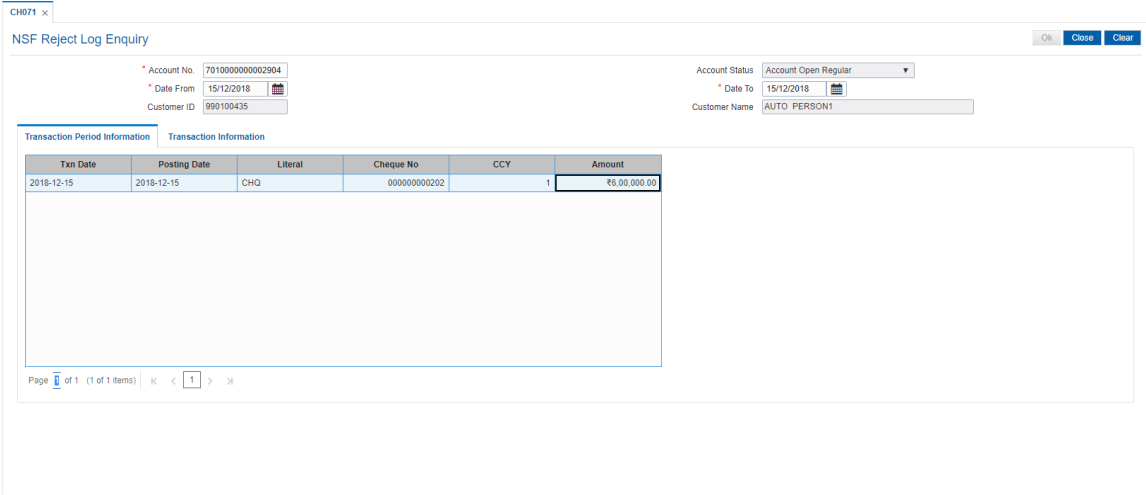
Modes Available

Not Applicable

To perform NSF Reject Enquiry

1. In the **Dashboard** page, Enter the Task code **CH071** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > NSF Reject Log Enquiry**.

2. The system displays the **NSF Reject Log Enquiry** screen.

NSF Reject Log Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number for which the NSF rejections have to be inquired.
Account Status	[Display] This field displays the status of the account.
Date From	[Mandatory, Date Picker, dd/mm/yyyy] Type the date from which the query is to be performed or select it from the Date Picker.
Date To	[Mandatory, Date Picker, dd/mm/yyyy] Type the date till which the query is to be performed or select it from the Date Picker.
Customer ID	[Display] This field displays the customer ID.
Customer Name	[Display] This field displays the name of the customer.

3. Enter the account number.

4. Enter the date or select it from the Search List and press the **<Tab> or <Enter>** key.

NSF Reject Log Enquiry

ORACLE®

Transaction Period Information

Field Description

Column Name	Description
Txn Date	[Display] This column displays the transaction date.
Posting Date	[Display] This column displays the posting date.
Literal	[Display] This column displays the transaction literal.
Cheque No.	[Display] This column displays the cheque number.
CCY	[Display] This column displays the account currency.
Transaction Amount	[Display] This column displays the transaction amount.

5. Double click the appropriate record to view the transaction details.

Transaction Information

ORACLE®

Field Description

Field Name	Description
Transaction Date	[Display] This column displays the transaction date.
Posting Date	[Display] This column displays the posting date.
Time	[Display] This column displays the transaction time.
Value Date	[Display] This column displays the value date.
User No.	[Display] This column displays the user number.
User Name	[Display] This column displays the user name.
Batch No.	[Display] This column displays the batch number.
Cheque No.	[Display] This column displays the cheque number.
System Trace No.	[Display] This column displays the system trace number.
Transaction Branch	[Display] This column displays the transaction branch name.
Transaction Literal	[Display] This column displays the transaction literal.
Mnemonic Code	[Display] This column displays the transaction mnemonic code.
Transaction Amount	[Display] This column displays the transaction amount.

ORACLE®

Book Balance	[Display] This column displays the book balance.
Amount Hold	[Display] This column displays the hold amount.
Available Balance	[Display] This column displays the available balance.
Sweepin Lien Amt	[Display] This column displays the sweepin lien amount.
Amount Unclear	[Display] This column displays the unclear amount.
Drawing Power	[Display] This column displays the drawing power.
Authoriser	[Display] This column displays the authoriser name.
Description	[Display] This column displays the brief description of the transaction.
Tax Ref No.	[Display] This column displays the tax reference number.

6. Click the **Close** button.

ORACLE®

5. OCC or ICC Operations

ORACLE®

5.1 6561 - Online Cheque Return Batch Data Entry

This screen is used to perform the batch data entry for cheque returns. A cheque return transaction can be done only after the Outward Clearing is run for the cheque. Only local cheques can be returned from this screen. This screen excludes outstation cheques return. 3.0.5. Browse field will be provided on the proposed screen and there will be a provision of uploading the data through this screen. In case cheque return is initiated after the VDC has been run and funds have been credited in the CASA account then the CASA account will be debited, and endpoint GL will be credited. If sufficient funds are not available in account, then OFCR will force debit the account

Definition Prerequisites

- BAM29 - Endpoint Master Maintenance

- BAM27 - Calendar for End Point

- BAM28 - Endpoint Float Maintenance

- STM59 - Settlement Bank Parameters

- STM54 - Routing Branch Master
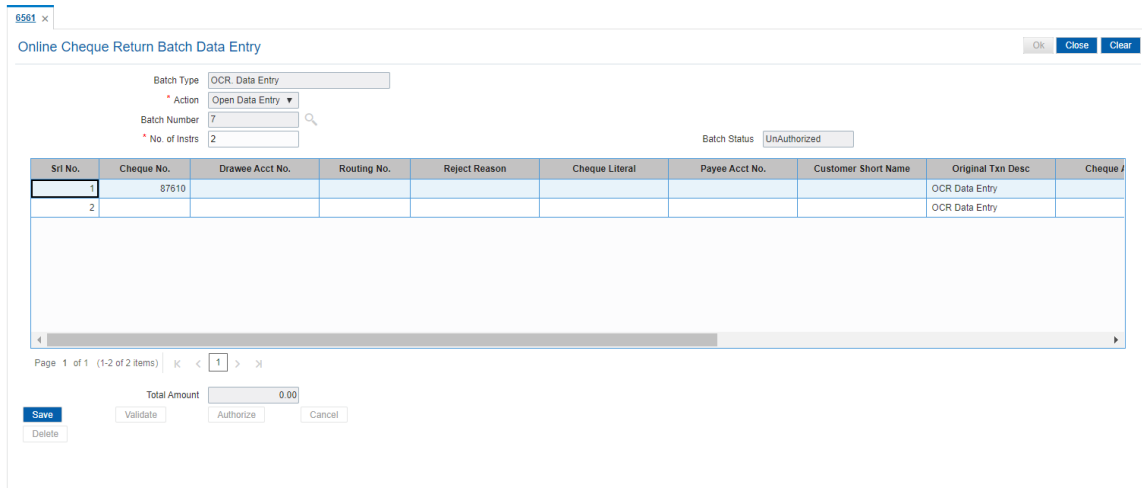
Modes Available

Not Applicable

To open the OCC data entry batch

1. In the **Dashboard** page, Enter the Task code **6561** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Online Cheque Return Batch Data Entry**.

2. You will be navigated to the **Online Cheque Return Batch Data Entry** screen.

OCR Batch Data Entry

Field Description

Field Name	Description
Batch Type	[Display] This field displays the type of batch data entry.
Action	[Mandatory, Drop-Down]

ORACLE®

Select the action to be performed from the drop-down list.
The options are:

1. Open Data Entry Batch

2. Reverse Data Entry Batch

3. Modify Data Entry Batch

4. Authorise Data Entry Batch

5. Enquire Data Entry Batch

Batch Number	[Display]
	System generated batch no. System will generate the next serial no based on the last serial no.
No. of Instrs	[Mandatory, Numeric]
	The number of instruments for which the batch entry has to be done. It has to be greater than 1. This should be equal to the number of rows in detail window.
Batch Status	[Display] This field displays the batch Status. If the batch is unauthorised it will display as unauthorised.

Column Name	Description
Srl No.	[Display]
	System generated serial no. The serial no will be displayed based on value in number of instruments.
Cheque No.	[Input, Mandatory]
	The cheque number which Is displayed on the cheque. The cheque no should be the same as it was entered before while doing the cheque deposit.
Drawee Acct No.	[Mandatory, Input]
	The Drawee acct no for which the cheque will be returned. The drawee acct no should be the same as it was entered before while doing the cheque deposit.
Routing No.	[Mandatory, Input]
	The routing number of the cheque. The routing no no should be the same as it was entered before while doing the cheque deposit.
Reject Reason	[Mandatory, Input]
	The reason due to which the cheque is getting marked as return.
Cheque Literal	[Input, Mandatory, Drop Down]
	Local inward return cheque On-Us inward return cheque. Pre-defined drop down values.
Payee Acct No.	[Display]

ORACLE®

The account number in which the cheque was deposited. It will be valid Flexcube account number.

Customer Short Name	[Display] This field displays customer short name.
Original Txn Dec	[Display] This field displays original transaction description.
Cheque Amount	[Display] This field displays cheque amount.
Cheque ccy	[Display] This field displays cheque currency.
Value Date	[Display] This field displays the value date of the cheque.
Already Credited	[Display] Not credited =' N ', Credited = 'Y'
Cheque Status	[Display] This field displays the status of cheque.
Waive SC	[Input, Checkbox] Tick if SC has to be waived.
Delete	[Input, Checkbox] Tick the checkbox if record has to be deleted.
Total Amount	[Display] Total amount of the instruments entered.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Click the **Ok** button.
5. The system displays the data entry section in the screen.
6. Enter the relevant information in the appropriate fields.

ORACLE®

5.2   6565 - ICC Batch Data Entry

Bulk data entry of collection cheques is required where the bank has high volumes of cheques being received for collection. Using this option, you can enter all the details pertaining to the instruments received for collection.

A unique batch number is generated by the system and you can specify a maximum of 100 instruments in a batch. The system also auto generates unique individual instrument wise ICC Serial numbers for ease of tracking at the time of realization/returns processing.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters

Modes Available

Not Applicable

To open the ICC data entry batch

1. In the **Dashboard** page, Enter the Task Code **6565** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > ICC Batch Data Entry**.

2. You will be navigated to the **ICC Batch Data Entry** screen.

ICC Batch Data Entry

Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.
Action	[Mandatory, Drop-Down]

ORACLE®

Select the action to be performed from the drop-down list.
The options are:

- Open Data Entry Batch - Teller can perform the data entry

- Reverse Data Entry Batch – Teller and supervisor can perform the data entry

- Modify Data Entry Batch – Teller can perform the data entry

- Authorize Data Entry Batch - Supervisor can authorize

- Enquiry Data Entry Batch – Teller and supervisor can perform the Enquiry

Batch Number

[Display]
This field displays the batch number.
The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.

Deposit Branch

[Mandatory, Drop-Down]
Select the deposit branch name from the drop-down list.
In case centralized data entry is being done, then the branch for which the cheques are being entered can be any branch. The branches belong to the same sector.

No of Instrs

[Mandatory, Numeric, Three]
Type the number of entries that are to be maintained for a batch.
The number of entries should be greater than one, and maximum 999. Accordingly, the system generates rows for data entry.

Batch Status

[Display]
This field displays the batch status.
After opening a batch for data entry, the status of the batch will always be **Unauthorized** and the status changes to **Validated**, after the teller completes data entry and submits for authorization.
Only validated batches can be authorized by the supervisor.

Column Name	Description
Sr No.	[Display] This column displays the serial number within the batch that is defaulted by the system.
ICC Sr No.	[Display] This column displays the system generated inward clearing serial or sequence number for a particular clearing instrument.
Instrument CCy	[Mandatory, Drop-Down] Select the currency from the drop-down list. This is the currency in which the instrument is issued.
Received From Bank	[Mandatory, Drop-Down] Select the name of the bank from whom the instrument is received from the drop-down list.
Received From Branch	[Mandatory, Drop-Down] Select the branch of the bank from whom the instrument is received from the drop-down list.

ORACLE®

GI Account No	[Display] This column displays the credit GL account number which is to be credited.
GL Name	[Display] This column displays the GL account name.
Instrument Amount	[Mandatory, Numeric, 13, Two] Type the amount for which the instrument is issued.
ACLCY Rate	[Mandatory, Numeric, Three, Four] Type the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Mandatory, Numeric, Five, Two] Type the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
SC Code	[Display] This column displays the service charge code. If a service charge is applicable, the system populates the service charge code attached to the transaction.
SC Amount	[Display] This column displays the service charge amount to be levied. The user can modify the amount to waive or increase the service charge.
Instr Date	[Mandatory, dd/mm/yyyy] The cheque date from the calendar, which is present on the instrument. This date has to be less than or equal to the current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period which is defined in the **Settlement Bank Parameters** option. If the cheque date is greater than the current posting date, then the cheque has to be treated as a postdated cheque.
Instrument No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, the cheque number, the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of

ORACLE®

duplicate instruments. If duplicate instruments are found, the deposited cheque will be rejected unless the earlier cheques are all marked as **Returned**.

Instrument Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. The options are: • CHEQUE • DFT • TC • DIV WARRANT • PENSION WARRANT • RETURN CHEQUE • ON PAR CHEQUE
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. Multiple clearing types can be setup by the bank where cheques, which should be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. takes place on the basis of the clearing type.
Routing No	[Mandatory, Numeric, 10] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
Drawer A/C	[Mandatory, Numeric, 16] Type the account number of the customer who has issued the instrument.
Remarks	[Mandatory, Alphanumeric, 40] Type the remarks in this column. This column displays the transaction specific remark.
Address1	[Optional, Alphanumeric, 35] Type the receiving bank's primary address.
Address2	[Optional, Alphanumeric, 35] Type the receiving bank's secondary address.
Delete	[Optional, Check Box] Select this check box to delete the corresponding row.

ORACLE®

Total Amount	[Display]
	This field displays the total sum of all the inward clearing instruments within the branch.

Screen Description

The above screen displays all the instruments that are marked for ICC clearing. The instrument that needs to be dispatched can be marked and processed using this screen.

The screen displays a cheque in USD received from Bank of America, Kansas.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

4. Select the deposit branch from the drop-down list and enter the number of instruments.

5. Click the **Ok** button.

6. The system displays the data entry section in the screen.

7. Enter the relevant information in the appropriate fields.

ICC Batch Data Entry

6565 ×											
ICC Batch Data Entry									Ok	Close	Clear
Batch Type	ICC Data Entry										
Action	Open Data Entry Batch ▼										
Batch Number	27					Deposit Branch	MUMBAI 98001 ▼				
No of Instrs	2					Batch Status	UnAuthorized				

Sr No.	ICC Sr No.	Instrument CCY	Received from Bank	Received from Branch	GL Account No	GL Name	Instrument Amount	ACLCY Rate	TCLCY
1	9800II0027001	INR						0.00000	
2	9800II0027002	INR						0.00000	

Page 1 of 1 (1-2 of 2 items) |< < 1 > >|

Total Amount

Compute SC	Save	Validate	Authorize	Cancel
Open	Modify		Delete	

8. Click the **Save** button.

9. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.

10. Click the **Validate** button.

11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **Ok** button.

Note:

To change the number of instruments, modify the **No of Instr** field and click the Modify button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

ORACLE®

To modify the ICC data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Modify the relevant information and click the **Save** button.

6. The system displays the message "Data Saved Successfully In the Database".

7. Click the **OK** button.

8. Click the **Validate** button.

9. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the ICC data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Click the **Auth** button.

6. The system displays the message "Batch Processing Successful at Host".

To reverse the ICC data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the message "Batch Reversed Successful".

To view the ICC data entry batch

1. Select the **Enquiry Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

ORACLE®

5.3 6566 - OCC Batch Data Entry

Bulk data entry of collection cheques is required where the bank has high volumes of cheques to be sent for collection. Using this option, you can enter all the details pertaining to the instruments received for collection.

A unique batch number is generated by the system and you can specify a maximum of 100 instruments. The system also auto generates unique individual instrument wise OCC serial numbers for ease of tracking at the time of realization/returns processing.

This option is useful as bulk cheque deposits can be done in multiple CASA or GL accounts. After the data entry is completed the validation process is done to check the correctness of the data entered. After successful validation the batch is authorized. Finally the **Cheque Collection Processing** (Task Code: 6806) option is used for onward processing of the instruments.

Definition Prerequisites

- STM97 - Correspondent Bank Master Maintenance
- STM54 - Routing Branch Master
- STM59 - Settlement Bank Parameters
- STM58 - Instrument Type Xref

Modes Available

Not Applicable

To open the OCC data entry batch

1. In the **Dashboard** page, Enter the Task code **6566** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > OCC Batch Data Entry**.

2. You will be navigated to the **OCC Batch Data Entry** screen.

OCC Batch Data Entry

Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: ● Open Data Entry Batch - Teller can perform the data entry ● Reverse Data Entry Batch – Teller and supervisor can perform the data entry ● Modify Data Entry Batch – Teller can perform the data entry ● Authorize Data Entry Batch - Supervisor can authorize the data entered ● Enquire Data Entry Batch – Teller and supervisor can perform the Enquiry
Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Deposit Branch	[Mandatory, Drop-Down] Select the deposit branch name from the drop-down list. In case centralized data entry is being done, then the branch for which the cheques are being entered can be any branch. The branches belong to the same sector.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 999. Accordingly, the system generates rows for data entry.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry, the status of the batch will always be **Unauthorized** and the status changes to **Validated**, after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.

Column Name	Description
Srl No.	[Display] This column displays the serial number within the batch that is defaulted by the system.
OCC Srl No.	[Display] This column displays the system generated outward clearing serial or sequence number for a particular clearing instrument.
Instrument Ccy	[Mandatory, Drop-Down] Select the instrument currency from the drop-down list. This is the currency in which the instrument is issued.

ORACLE®

A/C TYPE	[Mandatory, Drop-Down] Select the account type from the drop-down list. It indicates whether the clearing instrument is deposited to a CASA account or GL account.
Account No.	[Mandatory, Numeric, 16] Type the account number to which each instrument will be credited.
GL/Customer Name	[Display] This column displays the customer or GL name depending on the credit account number and account type.
Instrument Amount	[Mandatory, Numeric, 13, Two] Type the instrument amount for which the instrument is issued.
ACLCY Rate	[Mandatory, Numeric, Three, Four] Type the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Mandatory, Numeric, Three, Four] Type the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
SC Package	[Display] This column displays the service charge code. If a service charge is applicable, the system populates the service charge code attached to the transaction.
SC Amount	[Display] This column displays the service charge amount to be levied. The user can modify the amount to waive or increase the service charge.
Instr Date	[Mandatory, dd/mm/yyyy] Type the cheque date, which is present on the instrument. This date has to be less than or equal to the current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period which is defined in the **Settlement Bank Parameters** (Task Code: STM59) option. If the cheque date is greater than the current posting date, then the cheque has to be treated as a postdated cheque.
Instrument No.	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument.

ORACLE®

When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, the cheque number, the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instruments. If duplicate instruments are found, the deposited cheque will be rejected unless the earlier cheques are all marked as **Returned**.

Instrument Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. The options are: - Cheque - DFT - TC - DIV WARRANT - PENSION WARRANT - RETURN CHEQUE - ON PAR CHEQUE
Instrument Sub Type	[Mandatory, Drop-Down] Select the sub-type of the instrument from the drop-down list. The instrument sub type values are maintained in the **Instrument Type Xref** (Task Code: STM58) option.
Routing No.	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the setup using the **Settlement Bank Parameters** (Task Code: STM59) option.
Drawer A/C	[Mandatory, Alphanumeric, 16] Type the drawer account number of the customer who has drawn the cheque.
Corr Bank Flag	[Optional, Check Box] Select the **Corr Bank Flag** check box, if the correspondent bank will conduct the outward clearing.
Corr Bank	[Conditional, Drop-Down] Select the correspondent bank name from the drop-down list. This column is enabled, if the **Corr Bank Flag** check box is selected.
Corr Branch	[Conditional, Drop-Down]

ORACLE®

Select the branch name of the correspondent bank from the drop-down list.

This field is enabled, if the **Corr Bank Flag** check box is selected.

Dispatch Branch	[Mandatory, Drop-Down] Select the dispatch branch from the drop-down list. This is the bank branch, which is in charge of dispatching the outstation clearing instruments.
Destination Branch	[Conditional, Drop-Down] Select the destination branch from the drop-down list. The destination branch is selected if the bank wants to conduct the outward clearing. This is the branch of the bank which is located in the sector where the outward clearing needs to be conducted. This column is disabled, if the **Corr Bank Flag** check box is selected.
Transit Period	[Mandatory,Input] Enter the transit period of float days. This is the number of days after which the customer will be credited.
Expected Realization Date	[Display] Displays the expected realization date. This is computed as current posting date + Transit period -1. The system will calculate working days based on the bank calendar.
Cash Letter Ref No.	[Mandatory, Alphanumeric, 10] Type the cash letter reference number under which all the foreign currency instruments are clubbed.
Remarks	[Mandatory, Alphanumeric, 40] Type the remarks in this column. This column displays the transaction specific remark.
Address1	[Optional, Alphanumeric, 35] Type the corresponding bank or destination branch primary address.
Address2	[Optional, Alphanumeric, 35] Type the corresponding bank or destination branch secondary address.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the data entry details.
Total Amount	[Display] This field displays the total sum of the instruments for the selected batch type.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

4. Select the deposit branch from the drop-down list and enter the number of instruments.

5. Click the **Ok** button.

6. The system displays the data entry section in the screen.

7. Enter the relevant information in the appropriate fields.

OCC Batch Data Entry

ORACLE

OCC Batch Data Entry

Batch Type	OCC. Data Entry
Action	Open Data Entry ▼
Batch Number	6
No. of Instrs	1
Deposit Branch	MUMBAI ▼
Batch Status	UnAuthorized

Srl No.	OCC Srl No.	Instrument Ccy	A/C TYPE	Account No.	GL/Customer Name	Instrument Amount	ACLCY Rate	TCLCY Rate	SC Package
1	98001O0006001	INR					0.00	1.00000	

Page 1 of 1 (1 of 1 items) |< < 1 > >|

Total Amount 0.00

Compute SC | Save | Validate | Authorize | Confirm | Cancel
Modify | Delete

8. Click the **Save** button.

9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

10. Click the **Validate** button.

11. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **OK** button.

12. Click the **Compute SC** button.

13. The total amount of SC for all checks is calculated and displayed in the respective field.

14. The OCC batch data entry details are added once the record is authorised.

Note:
To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen.
Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the OCC data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Modify the relevant information and click the **Save** button.

6. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

7. Click the **Validate** button.

8. The system displays the message "Batch Validated Successfully. Authorisation pending..".

ORACLE®

To authorize the OCC data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Click the **Auth** button.

6. The system displays the message "Batch Processing Successful at Host".

To reverse the OCC data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the message "Batch Reversed Successful".

To view the OCC data entry batch

1. Select the **Enquiry Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

ORACLE®

5.4 6806 - Cheque Collection Processing

Using this option, you can perform the Outstation Clearing process. The various processes involved are:

- **Mark Collection Items**: This option allows the branch to acknowledge the OCC booked on a particular branch for receipt at the respective destination branch, on receipt of the physical instruments.

- **Realize OCC Correspondent bank Items**: This option allows the branch to realize the entire OCC booked to correspondent banks/branches on receipt of funds from the correspondent bank.

- **ICC Remittance**: This option allows you to update the status of the ICC for remittance.

- **Reverse Dispatch Schedule**: This option allows you to reverse the status of the dispatched instruments.

- **Dishonor OCC Correspondent bank Item**: This option allows the branch to dishonor the entire OCC booked to a correspondent bank/branch on receipt of dishonor advice.

- **Reject Enquiry**: This option allows you to determine the reasons for rejecting the instruments.

- **Dispatch Schedule**:This option enables the dispatch branch to collect the entire OCC booked under a batch to be dispatched after authorization. Clearing instruments are dispatched either to the destination branch or to a correspondent bank.

Definition Prerequisites

- 6565 - ICC Batch Data Entry

- 6566 - OCC Batch Data Entry

- STM30-Interest Index for OCC Delay Days

Modes Available

Not Applicable

To perform outstation cheque process

1. In the **Dashboard** page, Enter the Task Code **6806** and then click or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Cheque Collection Processing**.

2. The system displays the **Cheque Collection Processing** screen.

Cheque Collection Processing

Field Description

Field Name	Description
Check collection Option	[Mandatory, Drop-Down] Select the check collection option from the drop-down list. The options are: • Dispatch Schedule • Dishonor OCC Corr Bank Items • ICC Remittance • Mark Collection Items • Realize OCC Corr Bank Items • Reject Enquiry • Reverse Dispatch Schedule
Parameters	
Upto Batch Posting Date	[Mandatory, dd/mm/yyyy] Type the date for display of collection items. By default, this field displays the posting date.
Inquiry Option	[Mandatory, Drop-Down] Select the Enquiry option from the drop-down list. The options are: • Dispatch • Dishonor • Realise • Remittance • Reverse Dispatch • Mark This field is enabled only when the **Reject Enquiry** option is selected from the **Cheque collection Option** drop-down list.
Deposit Branch	[Mandatory, Drop-Down]

ORACLE®

Select the deposit branch from the drop-down list.

This is the branch from where the details have to be fetched.

Dispatch Branch	[Display] This field displays the dispatch branch.
Batch Number	[Mandatory, Search List] Select the batch number from the Search List. The batch number of OCC/ICC displays the instruments that have been entered.
Correspondent bank	[Mandatory, Search List] Select the correspondent bank, to which the instruments were sent or received for collection from the Search List.
Cash Letter Reference Sr. No.	[Mandatory, Search List] Select the cash letter reference serial number from the Search List. It is the cash letter reference key entered in the respective **OCC Batch Data Entry** screen.

3. Select the required check collection option from the drop-down list.

4. Enter the relevant information and click the **Fetch** button.

5. The system displays the relevant OCC details depending upon the option selected in the **Check collection Option** field.

Cheque Collection Processing

Field Description

Column Name	Description
OCC Details	
Select All	[Optional, Check Box] Select the **Select All** check box to mark all cheques for processing by default.
Srl No.	[Display] This column displays the OCC serial number.

ORACLE®

Process	[Optional, Check Box] Select the **Process** check box to process the cheque.
OCC Srl No.	[Display] This column displays the serial number of OCC.
Posting date	[Display] This column displays the posting date.
Beneficiary Account	[Display] This column displays the beneficiary account.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Ref Instrument No.	[Display] This column displays the instrument number.
Instrument Date	[Display] This column displays the instrument date.
Instrument Amount	[Display] This column displays the instrument amount.
Instrument Type	[Display] This column displays the type of instrument.
Instrument Currency	[Display] This column displays the instrument currency.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Remarks	[Display] This column displays the remarks.

6. Select the cheques to be processed by selecting the corresponding check box in the **Process** column.

7. Click the **Ok** button.

8. The system displays the message "Cheques marked successful". Click the **Ok** button.

Note: The system displays a warning message to manually input the service charges of the correspondent bank, if the charges are not available in the screen.

ORACLE®

6. Cheque Return Options

ORACLE®

6.1 6559 - Online Cheque Return Enquiry

Using this option, you can perform cheque return transactions. Once the Outward Clearing is run for the cheque.

A cheque return can be done, before or after the value date clearing is run for the value date of the cheque. If the value date clearing has not been run for the cheque, the cheque is returned even before the funds are released to the beneficiary account. If value date clearing has been run, and the cheque is credited to the customer's account, the credit given to the customer for the cheque will be reversed. However, when a cheque is returned, only cheque amount is reversed and not the charges debited to the account while doing the cheque deposit.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- STM56 - Site Reject Code Xref
- 7101 - Change Customer Name/IC Number
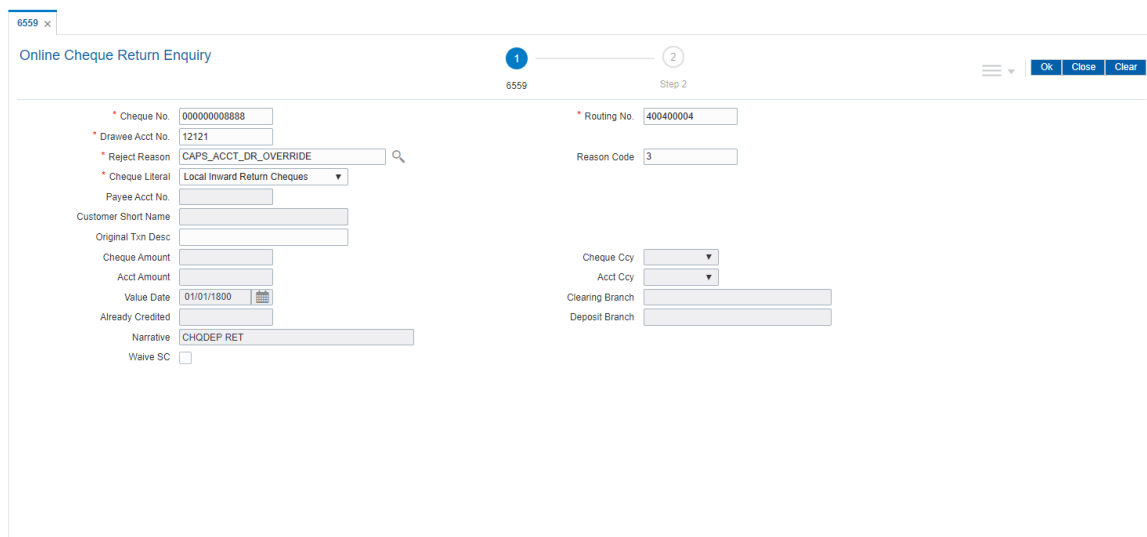
Modes Available

Not Applicable

To view the cheque return transactions

1. In the **Dashboard** page, Enter the Task code **6559** and click 🔍 navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > Online Cheque Return Enquiry**.

2. You will be navigated to **Online Cheque Return Enquiry** screen.

Online Cheque Return Enquiry

Field Description

Field Name	Description

Cheque No.	[Mandatory, Numeric, 12] Type the cheque number. This cheque number in conjunction with the routing number and the drawee account number, should be a valid cheque, deposited on a customer account.
Routing No.	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code/Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Drawee Acct No.	[Mandatory, Alphanumeric, 14] Type the drawee account number. This is the number of the account of the cheque issuer. The issuer has his account with the drawer bank.
Reject Reason	[Mandatory, Search List] Select the reject reason from the Search List. This option contains the reasons for reversing the cheques. These reasons are maintained in the host using the **Site Reject Code Xref** screen.
Reason Code	[Mandatory, Search List] This field displays Reject reason code.
Cheque Literal	[Mandatory, Drop-Down] Select the description of the cheque from a standard set of definitions from the drop-down list. The options are: - Local Inward Return Cheques - On-US Inward Return Cheques
Payee Acct No.	[Display] This field displays the payee account number. This is the customer account (also termed as the beneficiary account) number. It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. Shifting of account branch is also not possible. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.
Customer Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer**

Addition (Task Code: 8053) option.
The customer short name can be changed through the **Change Customer Name/IC Number** option.

Original Txn Desc	[Display] This field displays the narrative of the cheque deposit transaction that should be reversed.
Cheque Amount	[Display] This field displays the transaction amount. The amount will be in the currency of the account held by the drawee.
Cheque Ccy	[Display] This field displays the option of currencies, set up and permissible for the transaction. This is the currency in which the cheque is issued. While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.
Acct Amount	[Display] This field displays the amount that will get credited to the customer's account. If the account currency is different from the transaction currency, the account amount will be arrived at from the transaction amount by using the exchange rate.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** screen and the working days from the **Composite Calendar Generation** screen. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the **Definitions User's Guide**.
Clearing Branch	[Display] This field displays the clearing branch. For every branch where cheques are deposited, the clearing branch, through which the cheque will be cleared, needs to be setup. In a decentralised set up, each branch may clear its own cheques for different endpoints. In a centralised set up, there is a common branch acting as a clearing branch. The list of branches is maintained in the **Branch Master Maintenance** option.
Already Credited	[Display]

ORACLE®

This field displays the status of the cheque.

If the value date clearing is already run for the value date of the cheque, then the account of the beneficiary gets credited.

When a cheque return maintenance is being done, the system checks internally if the beneficiary account is credited and then populates the status of the cheque.

Deposit Branch	[Display] This field displays the branch of the bank where the cheque has been deposited. It is the bank branch of the beneficiary of the cheque. The deposit branch may or may not be the same as the beneficiary account branch, depending on the setup.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays the narration, based on the transaction.
Waive SC	[Optional, check Box] This field will decide if service charge should be waived or charged.

Screen Description

The above screen displays the online return transaction for a cheque that has been deposited in CASA account no 7010000000010440. The cheque was for INR 8,888.00.

The amount is debited from the account immediately and added to the clearing totals of the day.

The cheque can be returned even after the funds are released to the customers' account.

Exercise

For an existing customer, once the cheque is deposited and outward clearing completed, perform a return cheque transaction. The CASA account will show the debit immediately.

3. Enter the cheque number, routing number, and the drawee account number.

4. Select the reject reason from the Search List and cheque literal from drop-down list.

5. Click the **Ok** button.

6. The system displays the message "Do You Want to Continue". Click the **OK** button.

7. The system displays the **Online Cheque Return Enquiry** screen.

Online Cheque Return Enquiry - 6560

ORACLE®

Field Description

Field Name	Description
Cheque Literal	[Display] This field displays Cheque Literal.
User Reference No.	[Optional Type the User Reference number.

8. Click **OK**.

9. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.

10. The system displays the **Authorisation Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

ORACLE®

7. Remittance Transactions

ORACLE®

7.1 8301 - BC Sale against Cash

Using this option, you can issue banker's cheques to a Walk-in customer. Since these customers do not have an account with the bank they can purchase BC from the bank against cash.

This transaction updates the teller's cash position by the transaction amount. The transaction also supports multi-currency. You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Enquiry** (Task Code: 8307) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM56 - Currency Code Maintenance

Modes Available

Not Applicable

To issue banker's cheque against cash

1. In the **Dashboard** page, Enter the Task Code **8301** and then click 🔍 or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > BC Sale against Cash**.

2. You will be navigated to **BC Sale against Cash** screen.

BC Sale against Cash

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list.

This is the bank on which the BC is drawn. The user can maintain the list of banks on which BCs can be issued in the **Issuer Maintenance** option and download it to the branch. Normally BCs are drawn on the issuing branch.

BC Ccy	[Mandatory, Search List] Select the cheque currency from the Search List. The BC will be issued in this currency. This is the currency in which the transaction takes place. While posting the transaction entries to the account, the transaction currency converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Txn Ccy	[Display] This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
BC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount for which the BC is issued. This amount is in the cheque currency. The maximum cheque amount is Rs.50,000/- for issuance against cash.
PAN Card No.	[Conditional, Alphanumeric, 20] Type the PAN card number. This field is mandatory if the cheque amount is above Rs 10000/-.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC

code is attached to the transaction.

Total Amount	[Display] This field displays the amount the walk-in customer will pay in exchange for the BC. This amount is in the transaction currency.
BC Date	[Display] This field displays the date on which the BC is issued. This date gets defaulted to the posting date.
Serial No.	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely. When a BC/DD is issued the system generates this serial number automatically.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
BC No	[Optional, Numeric, 12] Type the BC number. This is the MICR number of the **BC**. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the BC.
Passport / IC No.	[Optional, Alphanumeric, 30]

ORACLE®

Type the passport or IC number.

This is the identification collected from the beneficiary of the BC.

Beneficiary Address 1,2,3	[Optional, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the BC.

3. Select the bank code from the list and the cheque currency from the Search List.

4. Select the transaction currency from the list.

5. Enter the BC amount, beneficiary name and address.

BC Sale against Cash

6. Click [icon] and then click **Inventory** and **Service Charge** details link. Click **OK**.

7. Click **OK** on the main screen.

8. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

9. The system displays the **Document Receipt** screen.

ORACLE®

10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click **OK**.

11. The system displays the message "Printed Successfully?". Click **OK**.

12. Click **Cancel**.

13. The system displays the serial number. Click **OK**.

Note : For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen displays the transaction of issuing a Banker's cheque against cash. The cheque is drawn on Demo Bank and is issued against a cash deposit of INR 10,000.00. The beneficiary details and address are entered in the respective fields.

Exercise

Issue a Banker's cheque for USD 5000.00 drawn on a bank in your region. The appropriate service charges will be debited from the deposit amount and a cheque for the balance amount will be issued.

ORACLE®

7.2 8302 - BC Sale against GL

Using this option, banks can issue banker's cheque against GL account to their customers. This option can be used when the customer is not maintaining an account and wants to purchase BC.

You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Enquiry** (Task Code: 8307) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM56 - Currency Code Maintenance

Modes Available

Not Applicable

To issue banker's cheque against GL account

1. In the **Dashboard** page, Enter the Task Code **8302** and then click 🔍 or navigate through the menus to **Front Office Transactions > GL Transactions > Remittance > BC Sale against GL**.

2. You will be navigated to **BC Sale against GL** screen.

BC Sale against GL

Field Description

Field Name	Description

Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list. This is the bank on whom the BC is drawn. The user can maintain the list of banks on whom BC can be issued in the **Issuer Maintenance** screen, and downloaded to the branch. Normally, banks issue their own BC.
GL Ccy	[Mandatory, Drop-Down] Select the currency in which GL should be debited from the drop-down list. Whenever any transaction is posted to the account, it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded. By default it displays INR (i.e. LCY)
BC Ccy	[Mandatory, Search List] Select the BC currency from the Search List. The list of currencies set up and permissible for the transaction appears in a Search List. The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. By default it displays INR (i.e. LCY)
GL Acct No.	[Mandatory, Numeric] Enter the GL account number. The adjacent field displays the GL name. This is the GL account against which the BC is issued. This account will be debited for the BC issued.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of your bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the BC currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction, and the user can change it up to a specified limit. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Mandatory, Numeric, 13, Two] Type the BC amount. This is the transaction amount. The BC will be issued for this amount.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal.

ORACLE®

The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide.

The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.

Total Amount	[Display] This field displays the amount that will finally be debited to the GL Account. This amount will be in the currency of the account and will include the charges as well as the BC amount.
BC Date	[Display] This field displays the date on which the BC is issued. This date gets defaulted to the posting date.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
BC No	[Optional, Numeric, 12] Type the BC number. This is the MICR number of the **BC**. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the BC has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54)screen. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the

ORACLE®

bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.

Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the BC.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport or IC number. This is the identification collected from the beneficiary of the BC.
Beneficiary Address 1,2,3	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is used for record purpose and provides additional information.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the BC.
Reference No	[Mandatory, Alphanumeric, 12] Type the reference number for the transaction.

3. Select the bank code from the list and press the **Tab or Enter** key.

4. Select the cheque currency from the Search List and enter the GL account.

5. Enter the cheque amount, MICR number, beneficiary name, passport /IC no and address.

BC Sale against GL

ORACLE®

BC Sale against GL

8302 ×

Field	Value
* Bank Code	DEMO BANK
* GL Ccy	INR
* GL Acct No.	244200204 NEFT Inward Settlement GL
* BC Amount	₹10,000.00
* GL Ccy Rate	1.00000
Charges (Lcy)	0.00
Total Amount	₹10,000.00
* BC Date	30/11/2018
BC No.	
Passport / IC No.	
* Beneficiary Name	Ranganath N
* Beneficiary Address1	221, 3rd main, 4th cross
Address2	Chamrajpet
Address3	Bangalore
User Reference No.	
Narrative	BC ISSUED
Print Remarks	
* Purchaser Name	
* Reference No.	

Field	Value
* BC Ccy	INR
* BC Ccy Rate	1.00000
Serial No.	
Routing No.	600240002

Ok   Close   Clear

6. Click **≡▼** and then click **Inventory** and **Service Charge** details link. Click **OK.**

7. Click **OK** on the main screen.

8. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

9. The system displays the **Document Receipt** screen.

10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click **OK**.

11. The system displays the message "Printed Successfully?". Click **OK**.

12. Click **Cancel**.

13. The system displays the serial number. Click **OK**.

Note : For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen displays the transaction of issuing a Banker's cheque against a GL account. The cheque is drawn on Demo Bank and is issued against a debit of INR 10,000.00. The beneficiary details and address are entered in the respective fields.

Exercise

Issue a Banker's cheque for USD 5000.00 drawn on a bank in your region. The appropriate service charges can be waived as the debit is from an Internal GL account.

ORACLE®

7.3 7790 - BC Status Enquiry

Using this option, you can inquire about the issued bankers cheque. This option can also be used for initiating duplicate issuance of the cheque by marking the earlier issued instrument as lost or can be reprinted if the original print is mutilated..You can issue a duplicate banker's cheque with a new cheque number (MICR number), using the **Duplicate BC Print** screen. The system keeps a track of the duplicate banker's cheque, based on the original serial number generated by the **Oracle FLEXCUBE** system at the time of issuance.

Note: If the status of the instrument is Stale it cannot be reprinted.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance
- BAM56 - Currency Codes Maintenance
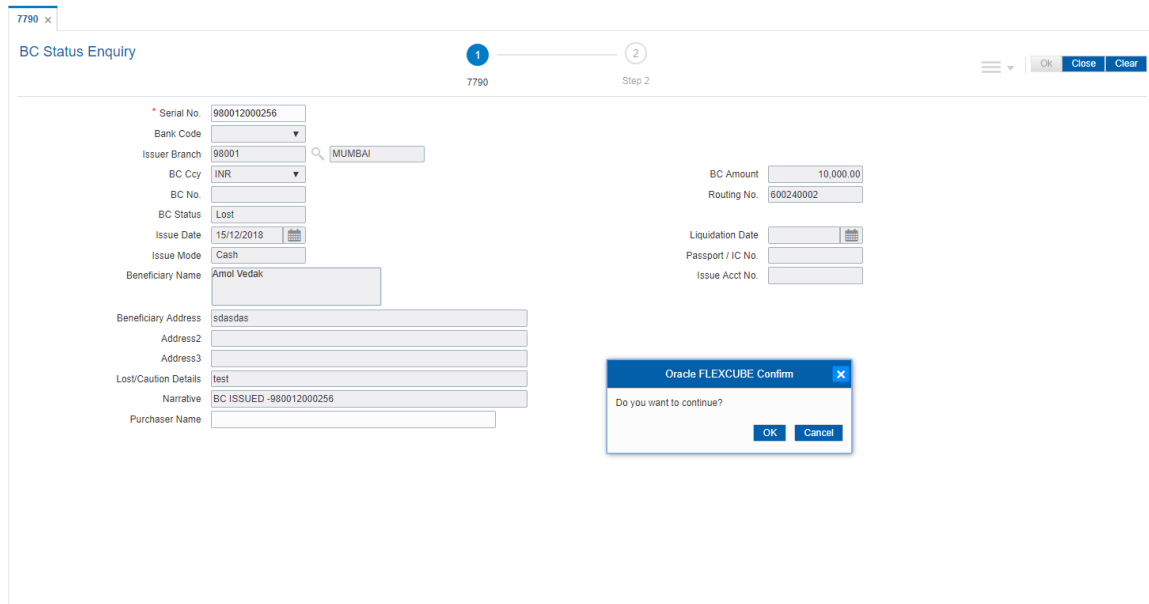
Modes Available

Not Applicable

To print duplicate banker's cheque

1. In the **Dashboard** page, Enter the Task code **7790** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Remittance > Duplicate BC Print**.

2. You will be navigated to the **BC Status Enquiry** screen.

BC Status Enquiry

Field Description

Field Name	Description
Serial No.	[Mandatory, Numeric, 12]

ORACLE

	Type the **FLEXCUBE Retail** serial number of the BC for which duplicate BC is to be printed.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display]
	This field displays the bank that has issued the BC.
Issuer Branch	[Display]
	This field displays the branch of the bank that has issued the BC.
BC Ccy	[Display]
	This field displays the currency in which the BC was issued.
BC Amount	[Display]
	This field displays the amount for the BC. This amount is in the currency of the BC.
BC No.	[Mandatory, Numeric, 12]
	Type the MICR number of the BC.
	For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No.	[Display]
	This field displays the routing number against which the BC has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
BC Status	[Display]
	This field displays the status of the BC at the time of printing of duplicate BC.
	The options are:

- Issued

- Cancelled

- Paid Through Clearing

- Paid by Cash

- Paid to Customer account

- Suspense

- Reversed

- Paid by GL

- Lost

ORACLE®

- Unclaimed
- Stale

Except for BCs marked as lost, all other status are marked by the system itself.

Issue Date	[Display] This field displays the date on which the BC was issued.
Liquidation Date	[Display] This field displays the date on which BC was liquidated. This is blank if BC is unpaid till date.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Passport / IC No.	[Display] This field displays the Identification details collected from purchaser of the BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Issue Acct No.	[Display] This field displays the account number of the purchaser of BC.
Beneficiary Address	[Display] This field displays the contact address of the beneficiary.
Lost/Caution Details	[Display] This field displays the lost/ caution details.
Narrative	[Display] This field displays the default narration, based on the transaction.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the BC.

3. Enter the serial number and press the **<Tab>** or **<Enter>** key.

4. Click the **Ok** button.

5. The system displays the message "Do You Want to continue?". Click the **Ok** button.

6. The system displays the **Duplicate BC Print** screen.

7. Enter the duplicate cheque number.

ORACLE®

Duplicate BC Print - 7782

8. Click the **Ok** button.

9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

15. The system displays the message "Printed Successfully?". Click the **Ok** button.

16. Click the **Cancel** button.

17. The system displays the serial number. Click the **Ok** button.

Screen Description

The above screen describes the duplicate printing of Bankers cheques that may be marked as Lost.

The drafts bearing serial number 980012000256 were drawn on Bank of America and were issued against cash. The beneficiary of the drafts is Auto person whose address is entered in the requisite fields.

Exercise

For an existing BC, which is Lost or Unclaimed, issue a duplicate BC.

ORACLE®

7.4 7792 - BC Liquidation

You can liquidate a banker's cheque, (which is issued from the **Oracle FLEXCUBE** system) by cancellation, payment, or refund. The proceeds can be paid to a walk-in customer using the **BC Liquidation By Cash** option. The proceeds can also be credited the customer's account or to a GL account.

Using this option, you can perform the Enquiry by entering the serial number printed on the Banker's Cheque and proceed with the liquidation process. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM56 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- STM57 - BC / DD Number Maintenance
- BAM14 - Rewards and Service Charges Definition
- 1010 - BC Sale against Account
- 8301 - BC Sale against Cash
- 8302 - BC Sale against GL

Modes Available

Not Applicable

To liquidate banker's cheque against cash

1. In the **Dashboard** page, Enter the Task code **7792** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > BC Liquidation**.

2. You will be navigated to **BC Liquidation** screen.

BC Liquidation

Field Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list. The options are: • **Cancellation** - Purchaser of BC wants payment after cancellation against the instrument. System allows canceling the banker's cheque which was stale, using this option. • **Payment** – Beneficiary of BC wants payment against the instrument. • **Refund** – Purchaser has lost the instrument and wants the money refunded.
Serial No.	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the BC to be liquidated. The BC should be a valid BC issued by your bank. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liquidation Type	[Mandatory, Drop-Down] Select the BC type of liquidation from the drop-down list. The options are: • Cash • Against GL

ORACLE®

- Against Account

Bank Code	[Display] This field displays the issuer of the BC.
Issue Branch	[Display] This field displays the branch of the bank that has issued the BC.
BC Ccy	[Display] This field displays the currency in which the BC is issued.
BC Amount	[Display] This field displays the amount for the BC. This amount is in the currency of the BC.
BC No.	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
BC Status	[Display] This field displays the status of the BC. The options are: - Issued - Cancelled - Paid Through Clearing - Paid by Cash - Paid to Customer account - Suspense - Reversed - Paid by GL - Lost

ORACLE®

- Unclaimed

- Stale

Except for BCs marked as lost, all other status are marked by the system itself.

Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the liquidation date. This field is blank while performing an Enquiry.
Drawee Acct No.	[Display] This field displays the drawee account number of the issuer bank.
Passport / IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Beneficiary Address 1,2,3	[Display] This field displays the contact address of the beneficiary.
Lost/ Caution Details	[Display] This field displays the lost/ caution details.
Purchaser Name	[Display] Purchaser Name already captured while issuing the instrument will be displayed.

Screen Description

The above screen displays the liquidation of a Banker's cheques and the payment of the proceeds in the form of cash. The cheque was drawn on Bank of America, Kansas and the current status of the same is Issued.

The cheque is for USD 10,000.00 and was issued against cash.

Exercise

For a banker's cheque you have issued, perform a liquidation transaction.

Liquidation can be in any of the following modes:

- Cash

- Transfer to CASA

- Transfer to GL

3. Select the liquidation mode and the liquidation type from the list.

4. Enter the serial number.

5. Select the liquidation type from the list.

ORACLE®

6. Click **OK**.

7. The system displays the message "Do You Want to Continue".

BC Liquidation

8. Click **OK**.

9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

10. Enter the required information in the various screens.

BC Liquidation by Cash - 8307

Field Description

Field Name	Description
Payable Branch	[Display]

ORACLE®

This field displays the branch of the bank where the BC is payable.
This is defaulted from the **BC Liquidation Enquiry** screen.

BC Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
BC Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display] This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

Screen Description

The above screen displays the liquidation of a Banker's cheques and the payment of the proceeds in the form of cash. The cheque was drawn on Bank of America, Kansas and the current status of the same is Issued.

The cheque is for USD 10,000.00 and was issued against cash. The amount after deducting a service charge of USD 3.00 will be paid in cash.

Exercise

For a banker's cheque you have issued, using the above option perform a liquidation transaction via cash.

BC Liquidation by GL - 8308

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Enquiry** screen.
GL Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. GL will be credited in this currency.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Ccy Rate	[Mandatory, Drop-Down] Select the rate of conversion to be used for converting the GL currency to the local currency of the bank from the drop-down list. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

ORACLE®

Cheque Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges associated with the liquidation of BC.
	These are defined in Local currency. The user can modify the charges using the **Service Charge Detail** link.
GL Account Amount	[Display]
	This field displays the total amount of the GL account.
GL Account No	[Mandatory, Search List]
	Select the GL account against which you want to issue BC from the Search List.
	The adjacent field displays the GL code.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative.	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	This field displays the default narration, based on the transaction.

BC Liquidation Against Account - 8309

Field Description

Field Name	Description
Payable Branch	[Display]
	This field displays the branch of the bank where the BC is payable.
	This is defaulted from the **BC Liquidation Enquiry** screen.
Account No.	[Mandatory, Numeric, 16]
	Type the CASA account number.
	The adjacent field displays the name of the customer.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US

ORACLE®

Dollar), the account opened under that product has USD as its account currency, by default.

BC Ccy	[Display]
	This field displays the currency in which the BC has been issued.
	The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
BC Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
BC Amount	[Display]
	This field displays the amount for which the BC is issued.
	This amount is in the currency of the BC.
Charges (Lcy)	[Display]
	This field displays the charges, in local currency that will be levied on liquidation of BC.
	The service charge codes are added and maintained in the **Service Charge Code Maintenance** option.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Net Amount	[Display]
	This field displays the amount that will be finally credited to the CASA account.
	This amount will be in the currency of the account and will include the charges as well as the BC amount.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the description for the transaction.
	This field displays the default narration, based on the transaction.

ORACLE®

TD Payin by BC Liquidation - 6503

Field Description

ORACLE®

Field Name	Description
TD Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy	[Display] This field displays the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the bankers cheque amount.
Compounding Frequency	[Display] This field displays the compounding frequency.
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only. If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and disabled.
Base for rate	[Mandatory, Drop down] Select the base for rate value. The options are: • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits If the Product Class is Annuity Deposit, this field will be defaulted to Incremental Amount and disabled.

ORACLE®

Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are: • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int. Start Date	[Display] This field displays the payin start date.
Maturity Date	[Display] This field displays the date on which the new deposit will mature.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2019 Next Interest Payout Date = 31/03/2020.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any. This field will be displayed as zero if the product Class is annuity.
Annuity Amount	[Display] This field displays the annuity amount that will be payed to the customer on the payout frequency for the annuity deposit type of account.
Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40]

ORACLE®

	Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays **Payin By BC**.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance* The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly

ORACLE®

Deposit initiated date = 31/12/2018
Next Interest Compounding Date = 31/01/2019.

Business Acquirer Id	[Mandatory, Search List] Select the business acquirer id from the Search List. By default,the system displays the teller id who has performed the transaction.

Payout Instruction Details

Interest Payout Mode	[Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	[Conditional, Numeric, 14] Type the CASA account number to which the interest payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Interest Payout Mode** drop-down list.
Interest Payout GL	[Conditional, Numeric, 10] Type the GL account number to which the interest payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.
Maturity Instructions	[Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. If it is an interest payout product, (interest payout frequency other than at maturity), then, The options displayed will be: • No Instructions • Redeem Principal - In this case, Principal will be redeemed at Maturity • Renew Principal - In this case, Principal will be renewed at Maturity If interest payout is at maturity), then, The options displayed will be: • No Instructions • Redeem Principal and Interest - In this case, Principal and Interest will be redeemed at Maturity • Renew Principal & Interest – In this case, principal will be renewed. Any pending interest will get added to principal provided flag 'Add pending interest to Principal on Maturity' is checked.

ORACLE®

- Renew Principal and Redeem Interest - In this case, Principal will be renewed and Interest will be redeemed at Maturity.

Maturity amount gets captured at the time of payin to TD account.
If the Product Class is Annuity Deposit, this field will be defaulted to Redeem Principal and will be disabled.

Pay Mode	[Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: - Pay By Cheque - Transfer to Savings Account - Transfer to GL Account This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout CASA	[Conditional, Numeric, 16] Type the CASA account number to which the payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout GL	[Conditional, Numeric, 14] Type the GL account number to which the payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

11. Click **OK**.

12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

15. The system displays the message "Printed Successfully?". Click **OK**.

16. Click **Cancel**.

17. The system displays the serial number. Click **OK**.

Screen Description

The above screen displays the liquidation of a Banker's cheques and the payment of the proceeds to a GL account. The cheque was drawn on Demo Bank, Kansas and the current status of the same is Issued.

The cheque is for INR 100,000.00 and was issued against cash. After recovery of charges the balance amount will be credited to the GL account.

Exercise

For a banker's cheque you have issued, using the above option perform a liquidation transaction with a transfer to a suitable GL account.

ORACLE®

7.5 7794 - Cardless Cash Withdrawal Enquiry

This option is used for withdrawing the cash in cardless cash transfer .You can also cancel the withdrawal transaction by account or by cash. The beneficiary details are validated and the cash is dispersed. Once done, status of the instrument is changed to Paid and the remitter is sent an alert.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transactions
- 8318 - Transfer for Cardless Withdrawal

Modes Available

Not Applicable

To withdraw Cardless Cash

1. In the **Dashboard** page, Enter the Task code **7794** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Cardless Cash Withdrawal Enquiry**.

2. The system displays the **Cardless Cash Withdrawal Enquiry** screen.

Cardless Cash Withdrawal Enquiry

Field Description

ORACLE®

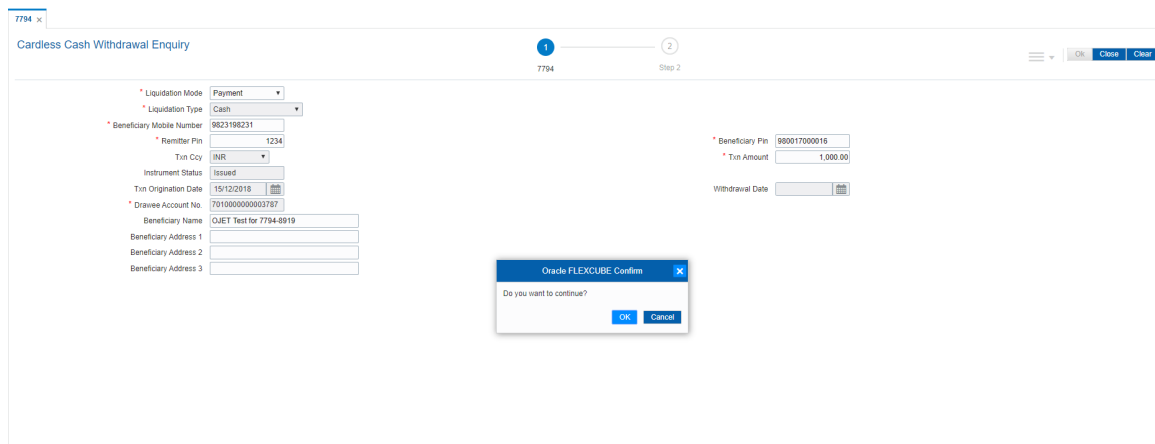| Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the liquidation mode from the drop-down list. The options are: • Cancellation - Remitter wants the transfer cancelled. • Payment – Beneficiary wants payment against the instrument. This is the mode against which the cardless cash will get liquidated.
Liquidation Type	[Mandatory, Drop-Down] If the **Liquidation Mode** selected is **Payment**, this field is defaulted to **Cash**. If the **Liquidation Mode** selected is **Cancellation**, Select the **Liquidation Type** from drop down list. The options are: • Cash • Against Account
Beneficiary Mobile Number	[Optional, Alphanumeric, 13] Type the mobile number of the customer to whom the money is to be transferred in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**.
Remitter Pin	[Mandatory, Numeric, 4] Type the verification code provided by the remitter.
Beneficiary Pin	[Mandatory, Numeric, 12] Type the Beneficiary pin..
Txn Ccy	[Display] This field displays the currency in which the funds should be credited in the beneficiary account.
Txn Amount	[Mandatory,Input] Enter the transaction amount. This amount is in the currency of the Txn.
Instrument Status	[Display] This field displays the Instrument status - Issued, Cancelled, Reversed.
Txn Origination Date	[Display] This field displays the date on which the Txn was done.
Withdrawal Date	[Display] This field displays the default current posting date as liquidation date. It remains blank during the Enquiry option.
Drawee Account No.	[Display] This field displays the account number against which the transaction is done. If the Liquidation Mode selected is Cancellation, this field will be

ORACLE®

	an input field
Beneficiary Name	[Display] This field displays the name of the beneficiary .
Beneficiary Address 1,2,3	[Display] This field displays the contact address of the beneficiary.

3. Select the liquidation mode and the liquidation type from the drop-down list.

4. Enter the relevant data.

Cardless Cash Withdrawal Enquiry

5. Click the **Ok** button.

6. The system displays the message "The serial number is..". Click the **Ok** button.

7. The system displays the message "Do You Want to Continue". Click the **Ok** button.

8. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

9. Enter the required information in the various screens.

Cardless Cash Withdrawal - 8319

Field Description

ORACLE®

Field Name	Description
Instrument Ccy	[Display] This field displays the fund transfer currency.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which beneficiary of the cardless cash would like to accept the funds.
Instrument Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the transaction currency to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Instrument Amount	[Display] This field displays the instrument amount.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Net Amount	[Display] This field displays the amount that will be finally paid to the beneficiary. *Net Amount = Transfer Amount - Charges* This amount will be in the transaction currency.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Display] This field displays the default narration, based on the transaction.

ORACLE®

7.6 4111 - BC Lost Status Update/ Revalidation

For remittance of instruments like banker's cheque, the bank can define a period after which the instrument will be marked as stale instrument. At the time of liquidation the system calculate the stale period and reject the instrument if it has crossed the stale period. The user has to revalidate the instrument for liquidation.

Using this option,you can revalidate the expired banker's cheque. Whenever the option is invoked, the system first performs an Enquiry on the banker's cheque and then goes to the update screen.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
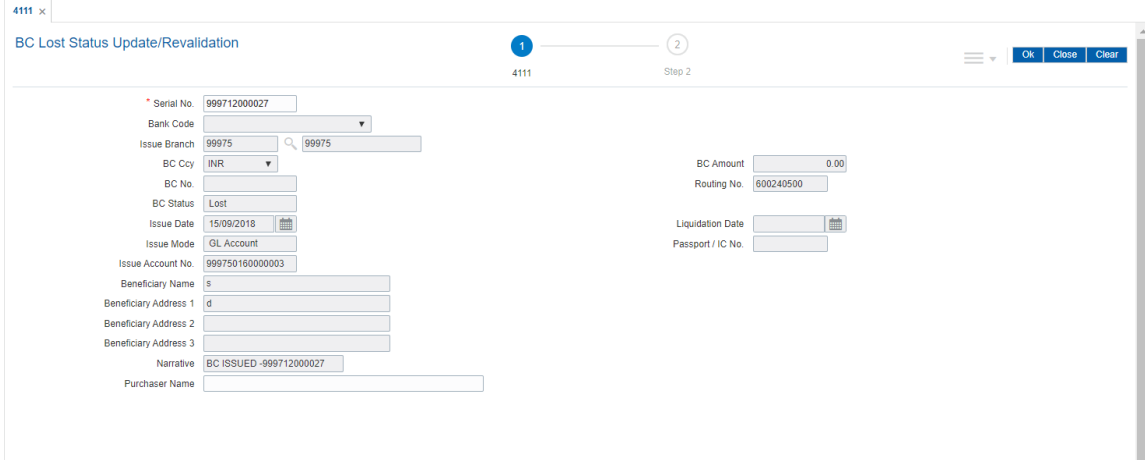
Modes Available

Not Applicable

To revalidate the status of the bankers cheque

1. In the **Dashboard** page, Enter the Task Code **4111** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Remittance > BC Lost Status Update/ Revalidation.**

2. The system displays the **BC Lost Status Update/ Revalidation** screen.

BC Lost Status Update/ Revalidation

Field Description

Field Name	Description
Serial No.	[Mandatory, Numeric, 12] Type the serial number of the BC. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.

ORACLE®

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Bank Code	[Display] This field displays the bank code on which the BC is drawn.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the BC.
BC Ccy	[Display] This field displays the cheque currency in which the BC has been issued. The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
BC No.	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Task Code: STM59) option.
BC Status	[Display] This field displays the status of the BC. The options are: Issued

ORACLE®

- Cancelled

- Paid Through Clearing

- Paid by Cash

- Paid to Customer account

- Suspense

- Reversed

- Paid by GL

- Lost

- Unclaimed

- Stale

Except for BCs marked as lost, all other status are marked by the system itself.

Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the date of liquidation of BC, if it is paid. It remains blank if unpaid.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL, etc.
Passport /IC No.	[Display] This field displays the identification collected from the beneficiary of the BC.
Issue Account No.	[Display] This field displays the account number of the issuer.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Beneficiary Address 1,2,3	[Display] This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration, based on the transaction.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the BC.

Screen Description

The above screen is used for Enquiry of status on serial number 999712000027. The instrument is drawn on Bank of America and is for USD 55,000.00.

The instrument was issued against cash and is currently in the Issued status.

The status can be one of the following:

- Issued

- Cancelled

- Paid Through Clearing

ORACLE®

- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale
- Except for BCs marked as lost, all other status are marked by the system itself.

Exercise

For an existing customer, select a BC that is in the Stale status and revalidate the same to Issued.

3. Enter the serial number.

4. Click the **Ok** button.

5. The system displays the serial number. Click the **Ok** button.

6. The system displays the message "Do You Want to Continue". Click the **Ok** button.

7. The system displays the **BC Lost Status Update/ Revalidation** screen.

BC Lost Status Update/ Revalidation - 8324

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable.
Date Updated	[Display] This field displays the default current posting date. This is the date on which the status of the DD is being updated.
New Status	[Display] This field displays the status of the BC. The options are:

ORACLE®

- Lost

- Caution

- Issued

8. Click the **Ok** button.

9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

15. The system displays the serial number. Click the **Ok** button.

Screen Description

The above screen is used for Enquiry of status on serial number 999712000027 and enables revalidation of the same. The instrument was issued on 15/12/2018.

The instrument was issued against cash and the new status will be Issued.

Exercise

For any existing, stale instrument using the above option change the status to Issued. This instrument can then be paid to the customer on presentation.

ORACLE®

7.7 7798 - BC Lost Status Enquiry

Banks can issue banker's cheque by debit to cash, CASA/GL account etc. If the banker's cheque issued by the bank is lost, the customer reports the loss to the bank to ensure that the payment of the lost cheque is not made.

Using this option, you can mark the status of the instrument as lost. You can reverse the transaction on the same day, in which case the instrument will revert back to its original status.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- Banker's Cheque Issue
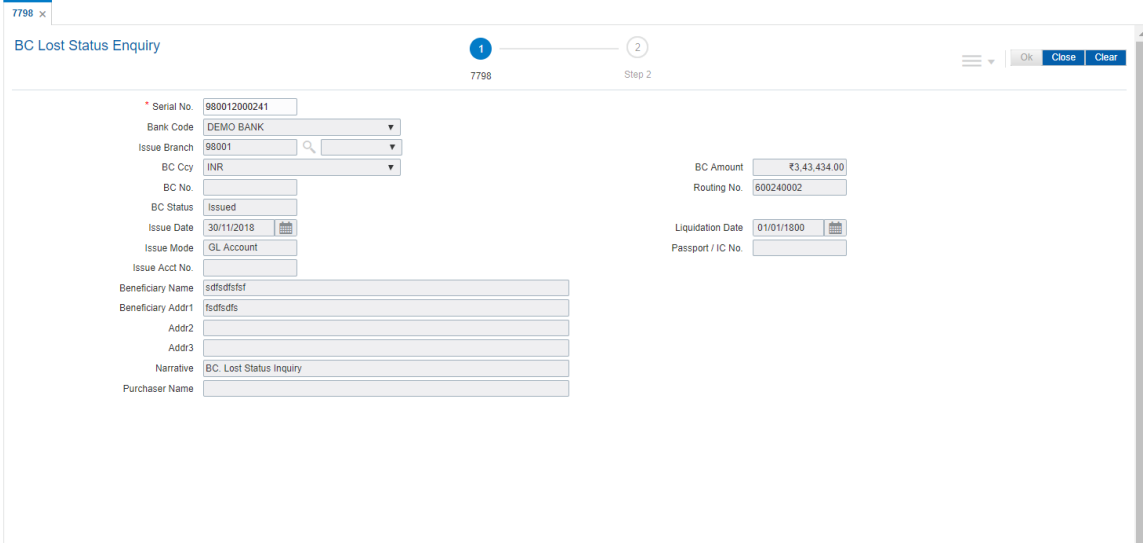
Modes Available

Not Applicable

To modify the status of bankers cheque

1. In the **Dashboard** page, Enter the Task Code **7798** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Remittance > BC Lost Status Enquiry**.

2. You will be navigated to the **BC Lost Status Enquiry**.

BC Lost Status Enquiry

Field Description

Field Name	Description
Serial No.	[Mandatory, Numeric, 12] Type the serial number of the BC. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.

ORACLE

The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Bank Code	[Display] This field displays the code of the bank on which the BC is drawn.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the BC.
BC Ccy	[Display] This field displays the currency in which the BC has been issued. The BC Ccy is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
BC No.	[Display] This field displays the MICR number of the BC. For every remittance instrument, you need to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No.	[Display] This field displays the routing number against which the BC has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code*
BC Status	[Display] This field displays the status of the BC. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense

ORACLE®

- Reversed

- Paid by GL

- Lost

- Unclaimed

- Stale

Except for BCs marked as lost, all other status are marked by the system itself.

Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the date of liquidation of BC, if it is paid. It remains blank if unpaid.
Issue Mode	[Display] This field displays the mode used for the issue of the BC. For example, Against Cash, Against GL, etc.
Passport /IC No.	[Display] This field displays the identification collected from the beneficiary of the BC.
Issue Acct No.	[Display] This field displays the account number of the issuer of BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Beneficiary Address 1,2,3	[Display] This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration, based on the transaction.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the BC.

3. Enter the serial number.

4. Click the **Ok** button.

5. The system displays the message "Do You Want to Continue". Click the **Ok** button.

6. The system displays the **BC Lost Status Update** screen.

BC Lost Status Update- 8314

Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable.
Date Updated	[Display] This field displays the date on which the status of the DD is being updated and is defaulted to current date.
New Status	[Mandatory, Drop-Down] Select the status of the BC from the drop-down list. The options are: • Lost • Caution • Issued
Lost Details	[Mandatory, Alphanumeric, 120] Type the detailed description of the lost BC.

8. Click the **Ok** button.

9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR

ORACLE®

Click the **Cancel** button.

15. The system displays the serial number. Click the **Ok** button.

Screen Description

The above screen is used for Enquiry of status on serial number 980012000241. The instrument is drawn on Standard Chartered Bank.

The instrument was issued against cash and is currently in the Issued status and is now being marked as Lost.

The status can be one of the following:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale

Except for BCs marked as Lost, all other status are marked by the system itself.

Exercise

For an existing customer check the status of the BC. It the status is Issued, change it to Lost.

ORACLE®

7.8 1025 - Bill Payment by Cash

Using this option you can make credit card, electricity and other bill payments. All the companies where the customer payments are to be routed, are maintained in the **Company Master Maintenance** (Task Code: BAM81) option.

Definition Prerequisites

- BAM81 - Company Master Maintenance

Modes Available

Not Applicable

To pay the bill

1. In the **Dashboard** page, Enter the Task Code **1025** and then click 🔍 or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > Bill Payment by Cash**.

2. The system displays the **Bill Payment by Cash** screen.

Bill Payment by Cash

Field Description

Field Name	Description
Bill Type	[Mandatory,Dropdown] Select the Bill type from the dropdown list.
Utility Company ID	[Mandatory, Picklist] Select the company for which the credit card payment is to be made. The options in this field are defined using the **Company Master Maintenance** (Task Code: BAM81) option.
Utility Company Account	[Display] This field displays the account number of the company selected in the **Utility Company ID** field. This is the CASA/GL account number maintained for that company in

ORACLE®

the **Company Master Maintenance** (Task Code: BAM81) option.

Bill Details

Bill ID	[Mandatory, Numeric, 12] Type the bill ID for which the payment is being made.
Bill Date	[Mandatory, Search List, dd/mm/yyyy] Select the date on which bill was raised by the utility service provider from the Search List. By default, the system displays the current posting date as bill date.

Payment Details

Payment Mode	[Mandatory, Drop-Down] Select the mode through which the payment is to be done from the drop-down list. The options are: • By Cash • By Account
Account No.	[Conditional, Numeric, 14] Type the CASA account number from which the payment is to be made. The system checks for the valid status of the CASA account. The name of the account holder is displayed in the corresponding field. This field is enabled only if the **By Account** option is selected in the **Payment Mode** field.
Acct Ccy	[Display] This field displays the currency of the CASA account. It is the currency in which the bill will be paid. This field is displayed only if the **By Account** option is selected in the **Payment Mode** field.
Bill Ccy	[Mandatory, Drop-Down] Select the currency in which the bill is raised from the drop-down list.
Txn Ccy	[Conditional, Drop-Down] Select the currency of payment from the drop-down list. This field is displayed only if the **By Cash** option is selected in the **Payment Mode** field.
Acct Ccy. Rate	[Display] This field displays the rate at which account currency is converted into the local currency of the bank. By default the system displays the value as 1 in this field if the transaction currency and the local currency is same. This field is displayed only if the **By Account** option is selected in the **Payment Mode** field.
Bill Ccy Rate	[Display] This field displays the rate of conversion used for converting the bill currency to the local currency of the bank.
Txn Ccy Rate	[Conditional, Numeric, Three, Five] Type the rate at which transaction currency is converted into the local

ORACLE®

currency of the bank.

By default the system displays the value as 1 in this field if the transaction currency and the local currency is same.

This field is displayed only if the **By Cash** option is selected in the **Payment Mode** field.

Bill Amount	[Mandatory, Numeric, 13, Two] Type the amount of the bill to be paid.
Charges (Lcy)	[Display] This field displays the charges levied by the bank for the transaction.
Total Amount	[Display] This field displays the total amount levied by the bank for the payment of the utility bill.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration.

3. Select bill type from the drop-down and the utility company ID from the Search List.

4. Enter the bill details.

5. Based on the selected utility company ID, the system enables the appropriate tab.

6. Enter the required information in the tabs.

Credit Cards Details

Field Description

ORACLE®

Field Name	Description
Approval Code	This field is for future use.
Card Issuer	[Mandatory, Drop-Down] Select the type of credit card from the drop-down list. The options are: • American Express • Master Card/Visa • Others
Consumer Name	[Mandatory, Alphanumeric, 20] Type the consumer name.
Credit Card No	[Mandatory, Numeric, 16] Type the credit card number for which the payment is being made. The field length, for the various card selected in the Card Issuer field, are as follows: • American Express: 15 • Master Card/Visa: 16 • Others: 16 The system validates the accuracy of the credit card number based on the last digit of the credit card account number for the first two card types.
Total Payment Due	[Display] This filed displays the total payment due of the Credit card bill.
Minimum Payment Due	[Display] This filed displays the minimum payment due of the Credit card bill.
Payment Due Date	[Display] This field displays the credit card bill payment due date.
Date of Statement	[Display] This field displays credit card bill statement date.

Electricity Bill Details

ORACLE®

Bill Payment by Cash

Company Details

* Bill Type	Electricity Bill ▼
* Utility Company Id	
Utility Company Account	

Bill Details

* Bill ID		* Bill Date	15/12/2018 📅

Credit Card Details | **Electicity Bill Details** | Other Bill Details

* Reference No. 1	
* Locality	
* Consumer Name	
* Consumer No.	

Payment Details

* Payment Mode	By Cash ▼		
Bill Ccy.	▼	Txn Ccy	▼
Bill Ccy Rate		Txn Ccy Rate	
* Bill Amount			
Charges(LCY)			
Total Amount			
User Reference No.			
Narrative	Bill Payment By Cash		

Field Description

Field Name	Description
Reference No. 1	[Mandatory, Alphanumeric, 120] Type the primary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
Locality	[Mandatory, Alphanumeric, 120] Type the locality name of the consumer.
Consumer Name	[Mandatory, Alphanumeric, 20] Type the consumer name.
Consumer No.	[Mandatory, Alphanumeric, 120] Type the consumer number. Consumer number is an identification number provided to the customer by respective utility service provider.

Other Bill Details

ORACLE®

Field Description

Field Name	Description
Reference No 1	[Mandatory, Alphanumeric, 120] Type the primary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
Reference No 2	[Mandatory, Alphanumeric, 120] Type the secondary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
Consumer Name	[Mandatory, Alphanumeric, 20] Type the consumer name.
Consumer No.	[Mandatory, Alphanumeric, 120] Type the consumer number. Consumer number is an identification number provided to the customer by respective utility service provider.

7. Enter the payment details.

8. Click the **Ok** button.

9. The system displays the transaction sequence number. The transaction sequence is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

10. The system displays the **Document Receipt** screen.

11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

12. The system displays the serial number. Click the **Ok** button.

Screen Description

The companies for which the bank accepts utility payments is registered with it and allotted a unique ID. Consumers of these companies are given consumer numbers or identification numbers. This combination of the company ID and the consumer number is termed as the Virtual Account Number. All utility payments are routed through this Virtual Account Number.

The virtual number is typically a combination of the Utility Company ID assigned by the bank and the Consumer Number along with a check digit.

Virtual Account Number is accepted in all bill payment screens and validated for companies registered with the bank.

Exercise

For an existing customer, select a suitable company on which a payment is due. Enter the requisite details such as account to be debited, the amount, etc. The transaction amount including service charges can be recovered in cash from the customer.

ORACLE®

7.9 5511 - Consolidated Remittance Batch Data Entry

Using this option bulk issuance of DD, BC and TT can be made against a customer's CASA account or a GL account. The instrument can be issued in any currency that the bank permits. All currencies in which the bank transacts are listed under Instrument Currency menu.

This option allows you to initiate the batch to make entries for bulk issuance of instruments. It is possible to modify the data entered and even undo a batch open process. Once the data entry batch for consolidated instrument issue is opened it has to be saved and validated by the teller and authorized by the supervisor.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transaction
- CHM37 - Cheque book Issue Maintenance
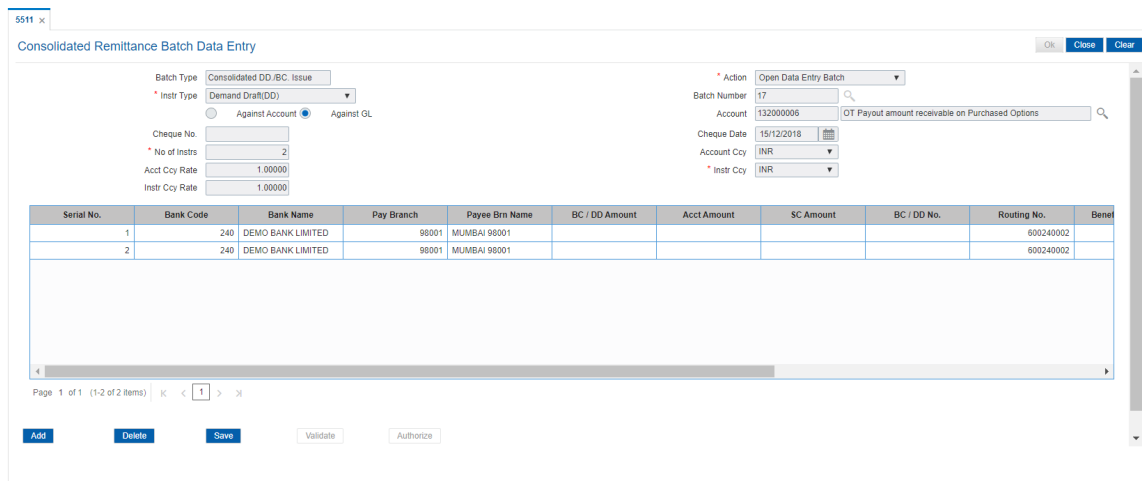
Modes Available

Not Applicable

To open the consolidated remittance data entry batch

1. In the **Dashboard** page, Enter the Task Code **5511** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry > Consolidated Remittance Batch Data Entry**.

2. The system displays the **Consolidated Remittance Batch Data Entry** screen.

Consolidated Remittance Batch Data Entry

Field Description

Field Name	Description
Batch Type	[Display]

ORACLE®

	This field displays the batch type. The batch type is defaulted when the screen is invoked by the user.
Action	[Mandatory, Drop-Down] Select the action to be performed by the teller from the drop-down list. The options are: ● **Authorise Data Entry Batch** - Supervisor can authorize data entry batch opened ● **Enquiry Data Entry Batch** – Teller and supervisor can perform the Enquiry function ● **Modify Data Entry Batch** – Teller can modify the data entered ● **Open Data Entry Batch** - Teller can perform the data entry in batch ● **Reverse Data Entry Batch** – Teller and supervisor can reverse the data entry made in batch
Instr Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. This is the type of instrument to be issued in batch. The options are: ● DD ● BC ● TT
Batch Number	[Display] This field displays the batch number. The system generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Against Account	[Mandatory, Radio Button] Click **Against Account** to issue the instruments against a CASA account.
Against GL	[Mandatory, Radio Button] Click **Against GL** to issue the instruments against a GL account.
Account	[Mandatory, Numeric, 16] Type the CASA number, if the **Against Account** option is selected or the GL account number, if the **Against GL** option is selected. This account will be debited towards issue of DD/BC/TT.
Cheque No.	[Conditional, Numeric, 12] If "Against Account" is selected, then type the number of cheques submitted by a customer for the transaction to debit the CASA account. If "Against GL" is selected , then this will be a display field.
Cheque Date	[Conditional , Date editor] If "Against Account" is selected, then type the cheque date. If "Against GL" is selected , then this field displays the default current process date. It indicates the date on which the instruments are issued.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be made in a batch.

ORACLE®

	The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Account Ccy	[Conditional, Drop-Down]
	Select the appropriate account currency from the drop-down list
	It is the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
	This field is mandatory, if the **Against GL** option is selected.
	This field is non-editable, if the **Against Account** option is selected.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Instr Ccy	[Mandatory, Drop-Down]
	Select the instrument currency from the drop-down list.
	This is the currency in which the transaction is taking place i.e. in which the instruments are issued.
	The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.
Instr Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the transaction or the instrument currency to the local currency of the bank.
	The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Column Name	Description
Serial No.	[Display]
	This column displays the serial number within the batch generated by system.
Bank Code	[Mandatory, Search List]
	Select the name of bank on which the instruments shall be drawn from the Search List.
	The lists of banks on which the instrument can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch.
Bank Name	[Display]
	This column displays the Bank Name.

ORACLE

Pay Branch	[Mandatory, Search List] Select the name of the branch where DD/BC/TT are payable from the Search List.
Payee Brn Name	[Display] This column displays the Payee Branch Name.
BC/DD Amount	[Mandatory, Numeric, 22] Type the amount for which the instrument is being issued. This is in terms of instrument currency.
Acct Amount	[Display] This column displays the instrument amount after conversion of the same in account currency.
SC Amount	[Mandatory, Numeric, 22] This column displays the SC amount based on tiered SC maintained in **Service Charge Code Maintenance**. Applicable Service Charge codes will be displayed in a pop-up window. The amount field in the pop-up window will be editable. Total of all Service charges will be displayed in the 'SC Amount' field.
BC/DD No.	[Mandatory, Numeric, 12] Type the BC/DD number. For every remittance instrument it is necessary to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the user can track the instrument for any liquidation or enquiry done for the MICR number or the serial number.
Routing No.	[Display] This column displays the routing number when the user enters the MICR number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option. Based on a branch level setup parameter the system may disallow banks own cheques being deposited.
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the name of beneficiary of the instrument.
Beneficiary Address	[Mandatory, Alphanumeric, 105] Type the address of the beneficiary for record purpose.
Ref.Srl.No.	[Display] This field displays the reference serial number of the transaction.

ORACLE®

Purchaser Name	[Mandatory, Alphanumeric, 60]
	Type the Purchaser Name.
	For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.
Delete	[Toggle]
	Click the toggle status to change the value in the column to Y to delete the details. By default, this column displays N

3. Select the **Instr Type** from the drop-down list.

4. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

5. Enter the number of instruments, cheque number and the account number.

6. Select the instrument currency from the drop-down list.

7. Click the **Ok** button.

8. The system displays the data entry section in the screen.

9. Enter the relevant information.

Consolidated Remittance Batch Data Entry

10. Click the **Save** button.

11. The system displays the message "Data Saved Successfully". Click the **OK** button.

12. Click the **Validate** button.

13. The system displays the message "Data Validated Successfully". Click the **OK** button.

Note: To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

Exercise

For a customer, issue a series of pay orders, and issue the same against a GL or a CASA account.

To modify the consolidated remittance data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Modify the relevant information and click the **Save** button.

6. The system displays the message "Data Saved Successfully In the Database".

7. Click the **OK** button.

8. Click the **Validate** button.

9. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the consolidated remittance data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Click the **Auth** button.

6. The system displays the message "Batch Processing Successful at Host".

To reverse the consolidated remittance data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the message "Batch Reversed Successful".

To view the consolidated remittance data entry batch

1. Select the **Enquiry Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

ORACLE®

7.10 8305 - DD Sale against Cash

Using this option, you can issue demand drafts to customers who do not have an account with the bank. Such customers can purchase DD against cash. You can maintain the details of the instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Enquiry** (Task Code: 8310) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM56 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transactions
- CHM37 - Cheque book Issue Maintenance

Modes Available

Not Applicable

To issue a demand draft against cash

1. In the **Dashboard** page, Enter the Task Code **8305** and then click 🔍 or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > DD Sale against Cash**.

2. You will be navigated to **DD Sale - Against Cash** screen.

DD Sale against Cash

Field Description

Field Name	Description

ORACLE®

Payable Branch Code	[Display] This field displays the branch code where the DD will be paid. This is chosen as per the client's request.
Payable Branch Name	[Mandatory, Search List] Select the payable branch name where the DD will be paid from the Search List. This is chosen as per the client's request.
Bank Code	[Display] This field displays the applicable bank code and name of the direct/correspondent bank for the selected payable location. **Note**: For a location where multiple banks are available as per correspondent banking arrangement you can select the desired bank.
DD Ccy	[Mandatory, Search List] Select the DD currency from the Search List. The list of currencies set up and permissible for the transaction appears in the Search List. The DD will be issued in this currency. The DD currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is currency in which transaction takes place. This field, by default, displays the local currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. The teller's right to change the DD currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
DD Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The DD will be issued for this amount. If the DD amount is more than the DD Limit amount defined for that Bank – Branch Issuer & Currency combination defined in **BAM38- DD Details screen**, system will ask for authorization to proceed
Pan Card No.	[Conditional, Alphanumeric,10]

ORACLE®

	Type the PAN card number.
	This field is mandatory if the cheque amount is above Rs.10000.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied for DD issue.
	The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display]
	This field displays the amount that will be finally charged to the walk-in customer. This amount will be in the local currency of bank and will include the charges and the DD amount.
DD Date	[Display]
	This field displays the current posting date as demand draft date.
Serial No	[Display]
	This field displays the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
DD No.	[Optional, Numeric, 12]
	Type the DD number.
Routing No	[Display]
	This field displays the routing number against which the DD has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the **Routing Branch Maintenance** option.
	Routing Number = Sector Code / Bank Code + Branch Code
Beneficiary Name	[Mandatory, Alphanumeric, 145]
	Type the name of the beneficiary of the DD.
Passport / IC No	[Optional, Alphanumeric, 30]
	Type the passport/IC number.
	It is the identification collected from the purchaser of the DD.
Beneficiary Address	[Mandatory, Alphanumeric, 35]

ORACLE®

1,2,3	Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information. The address can be entered in three lines. Address Line 1 is mandatory.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Display] The system displays the default narration as " DD Issue against Cash".
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the DD.

3. Select the payable branch name and the DD currency from the Search List.

4. Select the transaction currency from the list.

5. Enter the DD amount, DD number, beneficiary name and address.

6. Click and then click **Inventory** and **Service Charge** to view inventory and service charge details. Click **OK**.

7. Click **OK** on the main screen.

8. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

9. The system displays the **Document Receipt** screen.

10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click **OK**.

11. The system displays the message "Printed Successfully?". Click **OK**.

12. Click **Cancel**.

13. The system displays the serial number. Click **OK**.

Note : For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen describes the sale of a DD drawn on Bank of America against cash. The draft is payable at the DEMO branch and is for INR 10,000.00.

The beneficiary is Mr. Auto Person and address is as described in the fields.

Exercise

For an existing customer issue a demand draft against cash. Recover the service charges, if any, from the cash amount and make a draft for the balance amount.

ORACLE®

7.11 8306 - DD Sale against GL

Using this option, a DD is issued against the balance in the GL account. You can maintain the details of the instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Enquiry** (Task Code: 8310) option.

This transaction also supports multi-currency.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transaction
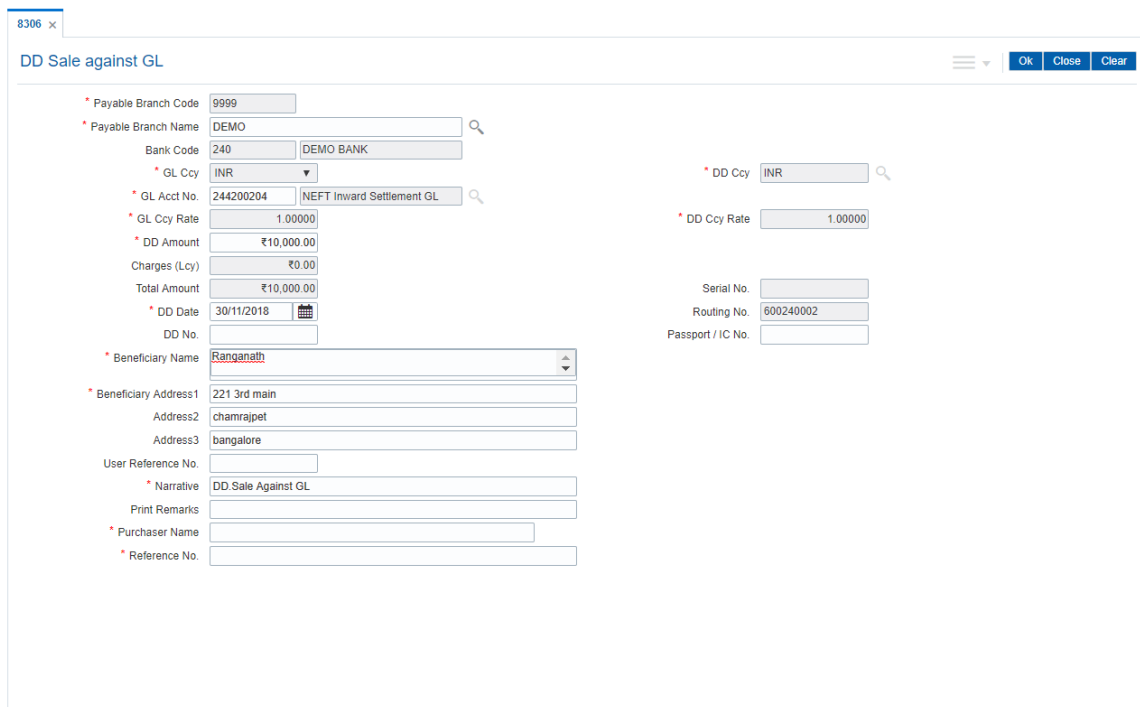
Modes Available

Not Applicable

To issue a demand draft against GL

1. In the **Dashboard** page, Enter the Task Code **8306** and then click 🔍 or navigate through the menus to **Front Office Transactions > GL Transactions > Remittance > DD Sale against GL**.

2. You will be navigated to **DD Sale against GL** screen.

DD Sale against GL

Field Description

ORACLE®

Field Name	Description
Payable Branch Code	[Display] This field displays the payable branch code. This is the branch where the DD will be paid. This is chosen as per request of customer.
Payable Branch Name	[Mandatory, Search List] Select the payable branch name from the Search List. This is the branch where the DD will be paid. This is chosen as per request of customer.
Bank Code	[Display] This field displays the applicable bank code and name of the direct/correspondent bank for the selected payable location.
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency in which GL is maintained and should be debited. Whenever any transaction is posted to the GL, it is converted into the GL currency based on the exchange rate set up for the transaction.
DD Ccy	[Mandatory, Search List] Select the currency of DD from the Search List. The DD should be issued in this currency. The DD currency then gets converted into the GL currency.
GL Acct No	[Mandatory, Numeric] Enter the GL account number. This is the GL number that needs to be debited towards issue of DD. The adjacent field displays the GL details.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the GL currency to the local currency of your bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the GL currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified at the bank level. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Amount	[Mandatory, Numeric, 13, Two] Type the DD amount. This is the transaction amount. The DD will be issued for this amount. If the DD amount is more than the DD Limit amount defined for that Bank – Branch Issuer & Currency combination defined in **BAM38- DD Details screen**, system will ask for authorization to proceed.
Charges (Lcy)	[Display] This field displays the charges that will be levied for DD issue.

ORACLE®

The service charge codes are added and maintained in the **Rewards and Service Charges Definition** (Task Code: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.

Total Amount	[Display] This field displays the amount that will be debited to the GL.
DD Date	[Display] This field displays the DD processing date. By default this field displays the current posting date as demand draft date.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
DD No	[Optional, Numeric, 12] Type the DD number.
Routing No.	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code*
Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the DD.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport or IC number of purchaser of DD.
Beneficiary Address 1,2,3	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information. The address can be entered in three lines. Address Line 1 is mandatory.

ORACLE®

User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **DD.Sale Against GL**.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is only used for instrument (BC/DD) printing purpose.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the DD.
Reference No.	[Mandatory, Alphanumeric, 12] Type the reference number for the transaction.

3. Enter the Payable branch code.

4. Enter the payable branch name and then select from the Search List.

5. Select the GL currency from the drop-down list.

6. Select the DD currency from the Search List and enter the GL account.

7. Enter the DD amount, DD number, DD date and beneficiary details.

8. Click **Inventory** and **Service Charge** to view inventory and service charge details. Click **OK**.

9. Click **OK** on the main screen.

10. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

11. The system displays the **Document Receipt** screen.

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

13. The system displays the message "Printed Successfully?". Click **OK**.

14. Click **Cancel**.

15. The system displays the serial number. Click **OK**.

Screen Description

The above screen describes the sale of a DD drawn on Bank of America by debiting a GL account. The draft is payable at the DEMO branch and is for INR 10,000.00.

The beneficiary is Mr. Ranganath and address is as described in the fields.

Exercise

For an existing customer issue a demand draft by debiting a GL account. Recover the service charges, if any, from the draft amount and issue a draft for the balance amount.

7.12 7789 - DD Status Enquiry

You can issue a duplicate demand draft with a new cheque number (MICR number) using the **Duplicate DD Print** option. Duplicate demand draft can be issued only for those demand drafts that have been marked as Lost or if the original print is mutilated. **Oracle FLEXCUBE** keeps a track of the duplicate demand drafts, based on the original serial number generated at the time of issuance.

Note: If the status of the instrument is Stale it cannot be reprinted.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transactions
- BAM56 - Currency Code Maintenance
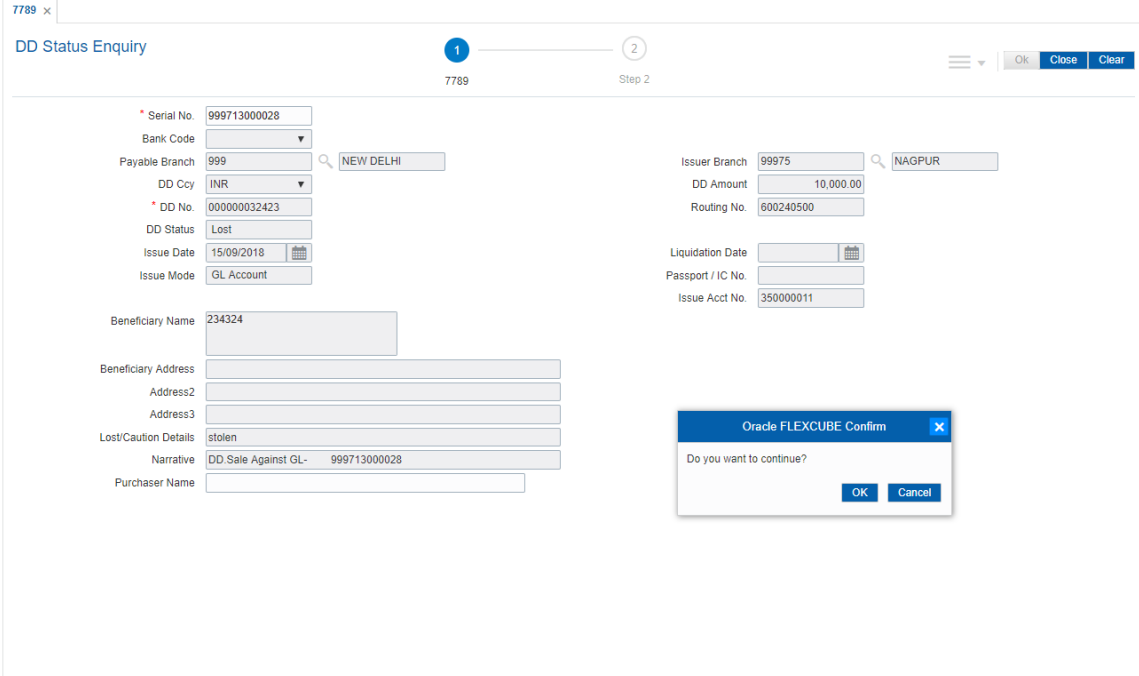
Modes Available

Not Applicable

To issue duplicate demand draft

1. In the **Dashboard** page, Enter the Task code **7789** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Remittance > DD Status Enquiry**.

2. You will be navigated to the **DD Status Enquiry** screen.

DD Status Enquiry

Field Description

ORACLE®

Field Name	Description
Serial No.	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD for which duplicate DD is to be printed. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance screen and downloaded to the branch. Normally banks draw DDs on themselves.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
DD Ccy	[Display] This field displays the currency in which DD was issued.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the DD currency.
DD No.	[Optional, Numeric, 12] Type the DD number.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code*
DD Status	[Display] This field displays the status of the DD at the time of printing the duplicate DD. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash

ORACLE®

- Paid to Customer account

- Suspense

- Reversed

- Paid by GL

- Lost

- Unclaimed

- Stale

Except for DDs marked as lost, all other status are marked by the system itself.

Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. This field will be blank if the DD is not liquidated as yet.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL, etc.
Passport / IC No.	[Display] This field displays the identification details collected from the purchaser of the DD.
Issue Acct No.	[Display] This field displays the account number of the purchaser of DD.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favor the DD was drawn.
Beneficiary Address 1,2,3	[Display] This field displays the address of beneficiary in whose favor the DD is drawn.
Lost/ Caution Details	[Display] This field displays the lost/caution details.
Narrative	[Display] This field displays the default narration, based on the transaction.
Purchaser Name	[Optional, Alphanumeric, 120] Type the Name of the Purchaser of the DD.

Duplicate DD Printing - 7783

ORACLE

3. Enter the serial number and press the **<Tab> or <Enter>** key.

4. Click the **Ok** button.

5. The system displays the message "Do You Want to continue?". Click the **Ok** button.

6. The system displays the **Duplicate DD Print** screen.

7. Enter the duplicate DD number.

8. Click the **Ok** button.

9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

15. The system displays the message "Printed Successfully?". Click the **Ok** button.

16. Click the **Cancel** button.

17. The system displays the serial number. Click the **Ok** button.

7.13 7793 - DD Liquidation

Using this option you can liquidate a Demand Draft, (which is issued from the **Oracle FLEXCUBE** system), to pay by cash or credit a customer's CASA/TD account or credit the paying branch GL account. The payout can happen in any currency irrespective of the currency of the DD.

Each demand draft is tracked by means of a **FLEXCUBE** generated reference number assigned to it. The flow into or out of the inventory can be done using this reference number. During the online liquidation, the system enforces an Enquiry on the DD to be liquidated using the reference number and depending on the status of the demand draft you can proceed with the liquidation.

Definition Prerequisites
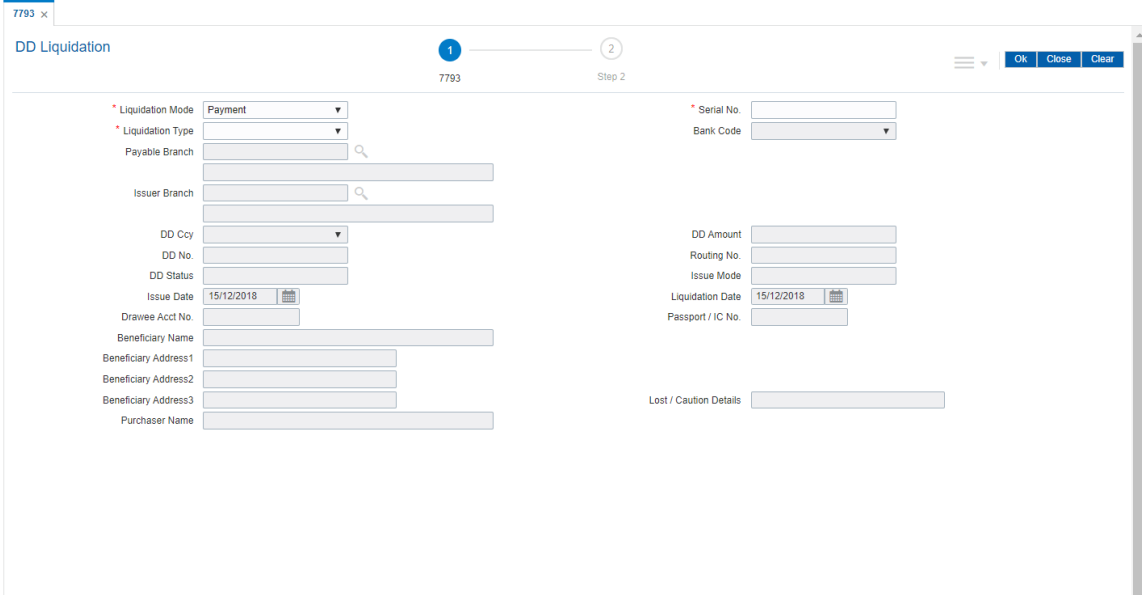
- Demand Draft should be issued

Modes Available

Not Applicable

To liquidate a demand draft

1. In the **Dashboard** page, Enter the Task code **7793** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > DD Liquidation**.

2. You will be navigated to **DD Liquidation** screen.

DD Liquidation

Field Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the reason for liquidation mode from the drop-down list. The options are: - Cancellation - Purchaser of DD wants payment after cancellation of the instrument.

System allows canceling the Demand Draft which was stale, using this option.

- Payment – Beneficiary of DD wants payment of the instrument.

- Refund – Purchaser has lost the instrument or does not need the same. Hence refund of money is desired.

Serial No.	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD to be liquidated. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liquidation Type	[Mandatory, Drop-Down] This field displays the mode of payment of DD proceeds to beneficiary / purchaser. The options are: • Cash • Against GL • Against Account
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch. Normally banks issue DDs drawn on them.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
DD Ccy	[Display] This field displays the currency in which DD was issued.
DD Amount	[Display] This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
DD No.	[Display] This field displays the MICR number of the DD. For every remittance instrument, the user needs to maintain a MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No.	[Display]

ORACLE®

This field displays the routing number against which the DD has been drawn.

The routing number is the combination of the bank code and the branch code.

The combination can be obtained from the **Routing Branch Maintenance** option.

Routing Number = Sector Code / Bank Code + Branch Code

DD Status	[Display] This field displays the status of the DD at the time of liquidation. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It should be blank if the DD is not liquidated as yet.
Drawee Acct No.	[Display] This field displays the account number of the drawee with DD issue branch.
Passport / IC No	[Display] This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favor the DD was drawn.
Beneficiary Address 1,2,3	[Display] This field displays the address of beneficiary in whose favor the DD was drawn.

ORACLE®

| **Lost/Caution Details** | [Display] |
| | This field displays the details that are entered for lost/caution DD's. |

| **Purchaser Name** | [Mandatory, Display] |
| | Purchaser Name already captured while issuing the instrument will be displayed. |

3. Select the liquidation mode from the list.

4. Enter the serial number and then press <tab> key.

5. If the flag is checked for the issuer of the demand draft, **FLEXCUBE** will give an appropriate error message "CorrespondentBank: Correspondent Bank Instrument is not permitted".

6. Select the liquidation type from the list.

7. Click **OK**. The system displays the message "Do You Want to Continue".

DD Liquidation

8. Click **OK**.

9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

10. Enter the required information in the various screens.

DD Liquidation by Cash - 8310

Field Description

Field Name	Description
DD Ccy	[Display] This field displays the currency in which the DD has been issued.
Txn Ccy	[Mandatory, Drop-Down] Type the transaction currency in this field. This field displays the currency in which transaction is taking place.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Charges (LCY)	[Display] This field displays the charges that will be levied on the account for DD liquidation. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be

ORACLE®

attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.

Net Amount.	[Display] This field displays the net amount of DD liquidation transaction, which is to be paid out to customer. This amount will be equal to DD amount net of charges involved in the liquidation transaction. This amount will be shown in the transaction currency
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory,Alphanumeric,40] This field displays the default narration, 'DD Liquidation by Cash.'

DD Liquidation against CASA - 8312

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened.

ORACLE®

All the entries are posted in the account in the account currency.

For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The DD currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Charges (Lcy)	[Display] This field displays the charges in local currency that will be levied for the liquidation of DD. The service charge codes are added and maintained in the **Service Charge Code** Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Account Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]

ORACLE®

The system displays the default narration, 'DD Paid'.

Screen Description

The above screen displays the liquidation of a Demand Draft and the payment of the proceeds by credit to CASA account no 7010000000006413 of Mr. AUTO PERSON1. The current status of the demand draft is Issued.

The cheque is for INR 19,000.00 and was also issued against cash. After recovery of charges the balance amount is paid to the customer's CASA account.

Exercise

For a banker's cheque that you have issued, perform a liquidation transaction and make the payment by credit to a CASA account.

DD Liquidation by GL - 8311

DD Liquidation by GL

7793	8311

Ok Close Clear

Field	Value		
* GL Ccy	INR		
DD Ccy Rate	1.00000	GL Ccy Rate	1.00000
Charges (Lcy)	0.00		
GL Acct Amount	₹5,100.00		
* GL Acct No.			
User Reference No.			
* Narrative	DD. Liquidation By GL		
* Reference No.			

ORACLE

Field Description

Field Name	Description
GL Ccy	[Display] This field displays GL currency. This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank. The teller's right to change the GL currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Charges (Lcy)	[Display] This field displays the charges levied by the bank for liquidating the DD. The charges will be levied in the local currency of the bank.
GL Acct Amount	[Display] This field displays the amount that will be finally credited to the GL account. This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered.
GL Acct No.	[Mandatory, Search List] Select the GL account number which shall be credited with DD liquidation proceeds from the Search List. The adjacent field displays the description of GL.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative.	[Mandatory, Alphanumeric, 40] The system displays the default narration, " DD Liquidation by GL.".
Reference No.	[Optional, Alphanumeric, 40] Type the reference number. It is used to identify the transaction..

TD Payin by DD Liquidation - 6504

ORACLE®

Field Description

ORACLE®

Field Name	Description
TD Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Ccy	[Display] This field displays the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Compounding Frequency	[Display] This field displays the compounding frequency.
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only. If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and disabled.
Base for rate	[Display] This field displays the base for rate for the account. The options are: ● Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. ● Cumulative For The Deposit – The sum total of all the deposits

under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit.

- Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account. If the Product Class is Annuity Deposit, this field will be defaulted to Incremental Amount and disabled.

Maturity Date Factor	[Mandatory, Radio Button]
	Click the appropriate option.
	The options are:
	
	    • Term
	    • Maturity Date

Term	
Value Date	[Display] This field displays the value date. The value date signifies the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Display] This field displays the payin start date.
Maturity Date	[Display] This field display the date on which the new deposit will mature.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) +*

ORACLE®

```
Deposit Variance + Product Variance
```
The net rate should be within the minimum and maximum interest rate, specified at the product level.

Scheme Variance
[Display]
This field displays the scheme variance.

Scheme Rate
[Display]
This field displays the scheme rate.

Next Int. Pay Date
[Display]
This field displays the next interest pay date.
Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
Consider the following example:
Interest Payout Frequency = Quarterly
Interest Compounding Frequency = Monthly
Deposit initiated date = 31/12/2018
Next Interest Payout Date = 31/03/2019.

Annual Equivalent Rate
[Display]
This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.
It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.
The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Next Int. Comp. Date
[Display]
This field displays the next interest compounding date.
Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
Consider the following example:
Interest Payout Frequency = Quarterly
Interest Compounding Frequency = Monthly
Deposit initiated date = 31/12/2018
Next Interest Compounding Date = 31/01/2019.

Maturity Amount
[Display]
This field displays the total amount to be received on the maturity of the deposit.
This amount is inclusive of the TDS, if any.
This field will be displayed as zero if the product Class is annuity.

Annuity Amount
[Display]
This field displays the annuity amount that will be payed to the customer on the payout frequency for the annuity deposit type of account.

ORACLE®

Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Payin By DD".
Business Acquirer Id	[Mandatory, Search List] Select the business acquirer id from the Search List. By default, the system displays the teller id who has performed the transaction.

Payout Instruction Details

Interest Payout Mode	[Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account
Interest Payout CASA	[Conditional, Numeric, 14] Type the CASA account number to which the interest payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Interest Payout Mode** drop-down list.
Interest Payout GL	[Conditional, Numeric, 10] Type the GL account number to which the interest payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.
Maturity Instructions	[Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. If it is an interest payout product, (interest payout frequency other than at maturity), then, The options displayed will be: • No Instructions • Redeem Principal - In this case, Principal will be redeemed at Maturity • Renew Principal - In this case, Principal will be renewed at Maturity

ORACLE®

If interest payout is at maturity), then,
The options displayed will be:

- No Instructions
- Redeem Principal and Interest - In this case, Principal and Interest will be redeemed at Maturity
- Renew Principal & Interest – In this case, principal will be renewed. Any pending interest will get added to principal provided flag 'Add pending interest to Principal on Maturity' is checked.
- Renew Principal and Redeem Interest - In this case, Principal will be renewed and Interest will be redeemed at Maturity.

Maturity amount gets captured at the time of payin to TD account.
If the Product Class is Annuity Deposit, this field will be defaulted to Redeem Principal and will be disabled.

Pay Mode	[Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout CASA	[Conditional, Numeric, 16] Type the CASA account number to which the payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout GL	[Conditional, Numeric, 14] Type the GL account number to which the payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

11. Click **OK**.

12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

ORACLE®

Screen Description

The above screen displays the liquidation of a Demand Draft and the payment of the proceeds to a GL account. The current status of the demand draft is Issued.

The cheque is for INR 19,000.00 and was also issued against cash. After recovery of charges the balance amount is paid to the customer, Mr. Auto Person.

Exercise

For a banker's cheque that you have issued, perform a liquidation transaction and make the payment by credit to a GL account.

ORACLE®

7.14 7796 - DD Revalidation Enquiry

For remittance instruments like banker's cheque and demand draft the bank can define a period after which the instrument will be marked as a stale instrument.

At the time of liquidation the system calculates the stale period and rejects the instrument if it has crossed the stale period. The instrument must be revalidated for liquidation

Using this option you can revalidate the expired demand draft.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- 8305 - DD Sale against Cash
- 8306-DD Sale against GL
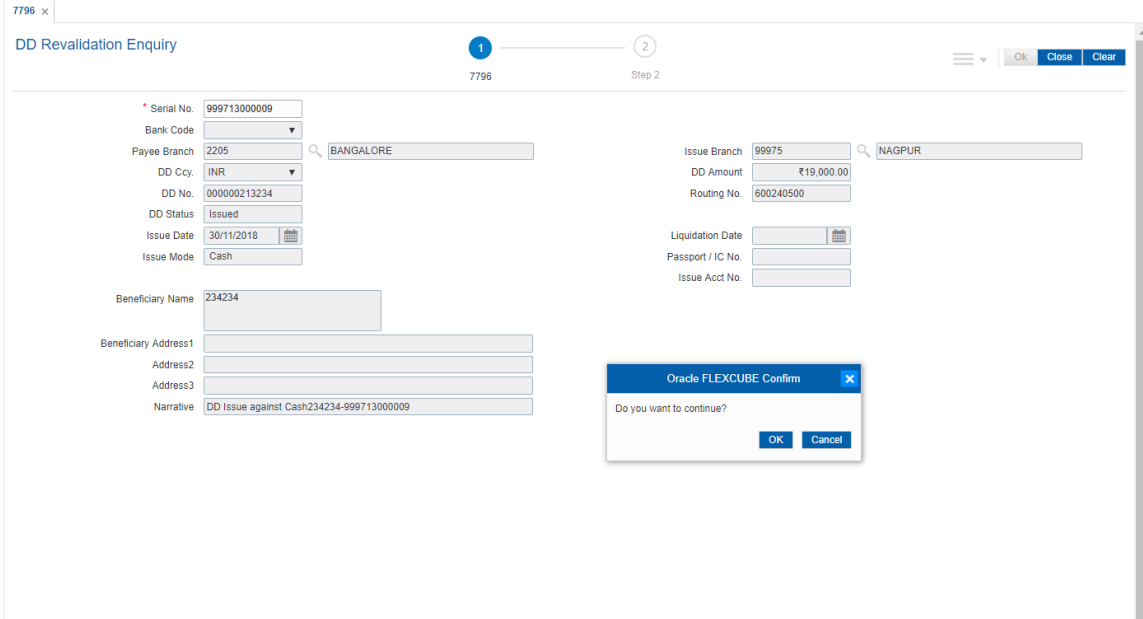
Modes Available

Not Applicable

To revalidate the demand draft

1. TIn the **Dashboard** page, Enter the Task code 7796 and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Remittance > DD Revalidation**.

2. You will be navigated to the **DD Revalidation Enquiry** screen.

DD Revalidation Enquiry

Field Description

Field Name	Description
Serial No.	[Mandatory, Numeric, 12] Type the serial number.

For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.

The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Bank Code	[Display] This field displays the name of the bank on which the DD is drawn.
Payee Branch	[Display] This field displays the branch of the bank where DD is payable.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the DD.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction.
DD Amount	[Display] This field displays the amount of the DD issued in the currency of the DD.
DD No.	[Display] This field displays the MICR number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code*
DD Status	[Display] This field displays the status of the DD at time of revalidation. The options are: • Issued • Cancelled • Paid Through Clearing

ORACLE®

- Paid by Cash

- Paid to Customer account

- Suspense

- Reversed

- Paid by GL

- Lost

- Unclaimed

- Stale

Except for DDs marked as lost, all other status are marked by the system itself.

Issue Date	[Display] This field displays the date on which the DD is issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It remains blank if DD is unpaid till date.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Passport /IC No.	[Display] This field displays the identification details collected from the beneficiary of the DD.
Issue Acct No	[Display] This field displays the account number of the issuer, if DD was issued against account of any customer.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the DD.
Beneficiary Address 1,2,3	[Display] This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration, based on the transaction.

Screen Description

The above screen is used for Enquiry of status on serial number 99713000009. The instrument is drawn on Bangalore branch 2205 and is for INR 19,000.00.

The instrument was issued against cash and is currently in the Issued status.

The status can be one of the following:

- Issued

- Cancelled

- Paid Through Clearing

- Paid by Cash

- Paid to Customer account

- Suspense

ORACLE®

- Reversed

- Paid by GL

- Lost

- Unclaimed

- Stale

Except for DD's marked as Lost, all other status are marked by the system itself.

Exercise

For an existing customer, select a DD that is in the Stale status and revalidate the same to Issued.

3. Enter the serial number and press the **<Tab> or <Enter>** key.

4. Click the **Ok** button.

5. The system displays the message "Do You Want to continue?". Click the **Ok** button.

6. The system displays the **DD Revalidation** screen.

DD Revalidation - 8325

Field Description

Field Name	Description
Date Updated	[Display] This field displays the default current posting date. This is the date on which the status of the DD is being updated.
New Status	[Display] This field displays the renewed status of the DD. The options are: • Lost • Caution • Issued

Screen Description

The above screen is used for revalidating the status of an existing DD that may be marked as unclaimed. The serial number of the demand draft is 99713000009. The instrument is drawn on Bangalore branch - 2205 and is issued from the Nagpur branch-99975 on 30/11/2018.

The instrument was issued against cash and is currently in the Issued status.

The status can be one of the following:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale

Except for DD's marked as Lost, all other status are marked by the system itself.

Exercise

For an existing customer, select a DD that is in the Stale status and revalidate the same to Issued.

7. Click the **Ok** button.

8. The system displays the message serial number. Click the **OK** button.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click the **Grant** button.

11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

ORACLE®

7.15 7797 - DD Lost Status Enquiry

Using this option, you can mark the status of the instrument as Lost if the demand draft issued by the bank is lost. The transaction can be reversed on the same day, thus reverting to the instrument's original status. Whenever the option is invoked, the system first performs an Enquiry on the DD and then goes to the Update screen.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transactions
- CHM37 - Cheque book Issue Maintenance
- 8305 - DD Sale against Cash
- 8306 - DD sale against GL
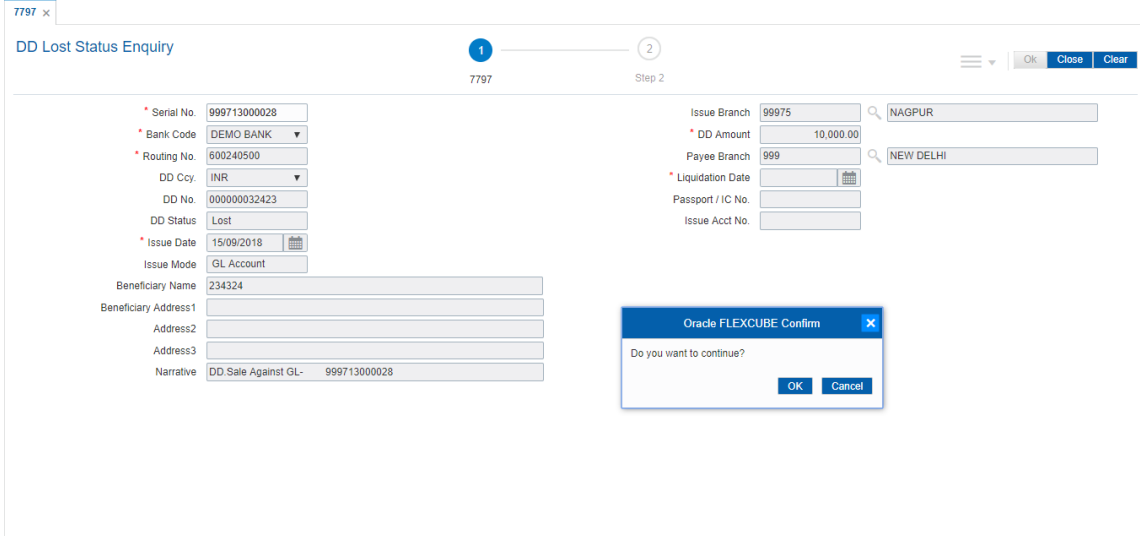
Modes Available

Not Applicable

To modify the status of a demand draft

1. In the **Dashboard** page, Enter the Task code **7797** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Remittance > DD Lost Status Update**.

2. You will be navigated to the **DD Lost Status Enquiry** screen.

DD Lost Status Enquiry

Field Description

Field Name	Description
Serial No.	[Mandatory, Numeric, 12]

ORACLE®

Type the serial number.

For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.

The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Issue Branch	[Display] This field displays the branch of the bank, which has issued the DD.
Bank Code	[Display] This field displays the bank on which the DD is drawn.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Routing No.	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code*
Payee Branch	[Display] This field displays the branch where the DD shall be payable.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The DD Ccy is converted into the transaction currency based on the exchange rate set up for the transaction.
Liquidation Date	[Display] This field displays the date on which DD was liquidated. It remains blank if DD is unpaid till date.
DD No	[Display] This field displays the DD number. This is the MICR number of the DD. For every remittance instrument, you need to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Passport /IC No	[Display]

ORACLE

This field displays the identification collected from the purchaser of the DD at time of issue of DD.

DD Status	[Display]
	This field displays the status of the DD at the time of Enquiry.
	The options are:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale

Except for DDs marked as lost, all other status are marked by the system itself.

Issue Acct No.	[Display]
	This field displays the account number of the purchaser of DD.
Issue Date	[Display]
	This field displays the date on which the DD was issued.
Issue Mode	[Display]
	This field displays the mode of issue of the DD.
	For example, Against Cash, Against GL etc.
Beneficiary Name	[Display]
	This field displays the name of the beneficiary of the DD.
Beneficiary Address 1,2,3	[Display]
	This field displays the contact address of the beneficiary.
Narrative	[Display]
	This field displays the default narration, based on the transaction.
Purchaser Name	[Mandatory, Alphanumeric, 60]
	Type the name of the purchaser of the DD.

Screen Description

The above screen is used for Enquiry of status on serial number 999713000028. The instrument is drawn on New Delhi Branch - 999 and is for INR 10,000.00.

The instrument was issued against cash and is currently in the Issued status.

The status can be one of the following:

- Issued
- Cancelled
- Paid Through Clearing

ORACLE®

- Paid by Cash

- Paid to Customer account

- Suspense

- Reversed

- Paid by GL

- Lost

- Unclaimed

- Stale

Except for DD's marked as Lost, all other status are marked by the system itself.

Exercise

For an existing customer, select a DD and do an Enquiry for the current status of the DD.

3. Enter the serial number and press the **<Tab> or <Enter>** key.

4. Click the **Ok** button.

5. The system displays the message "The serial number is..". Click the **Ok** button

6. The system displays the message "Do You Want to Continue". Click the **Ok** button.

7. The system displays the **DD Lost Status Update** screen.

DD Lost Status Update - 8315

Field Description

Field Name	Description
New Status	[Mandatory, Drop-Down] Select the status of the DD from the drop-down list. The options are: - Lost

ORACLE®

- Issued

Lost Details	[Mandatory, Alphanumeric, 120] Type the detailed description of the lost DD, if any.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the name of the purchaser of the DD.
Date Updated	[Display] This field displays the date on which the status of the DD is being updated and is defaulted to current date.

8. Click the **Ok** button.

9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.

10. The system displays the **Authorization Reason** screen.

11. Enter the relevant information and click the **Grant** button.

12. The system displays the serial number. It is auto-generated. Click the **Ok** button.

Screen Description

The above screen is used for Enquiry of status on serial number 999713000028. The instrument is drawn on New Delhi Branch - 999.

The instrument was issued against GL and is currently in the Issued status and is now being marked as Lost.

The status can be one of the following:

- Issued
- Cancelled
- Paid Through Clearing
- Paid by Cash
- Paid to Customer account
- Suspense
- Reversed
- Paid by GL
- Lost
- Unclaimed
- Stale

Except for DD's marked as Lost, all other status are marked by the system itself.

Exercise

For an existing customer, check the status of the DD and if issued change the status to Lost.

ORACLE®

7.16 5525 - Remittance Printing

Oracle FLEXCUBE allows Centralized BC/DD Printing. Using this option you can view all the batch uploaded instruments having MICR number as blank. It also allows you to filter the data based on date and amount. You can print each instrument individually or select the **Check All** check box and select all the records for printing. The system generates the MICR number for the selected instruments (BC/DD) when the **Populate Inventory Number** button is clicked. You can view and print the instrument after the required details are updated.

Definition Prerequisites

- Issued Instrument batch upload
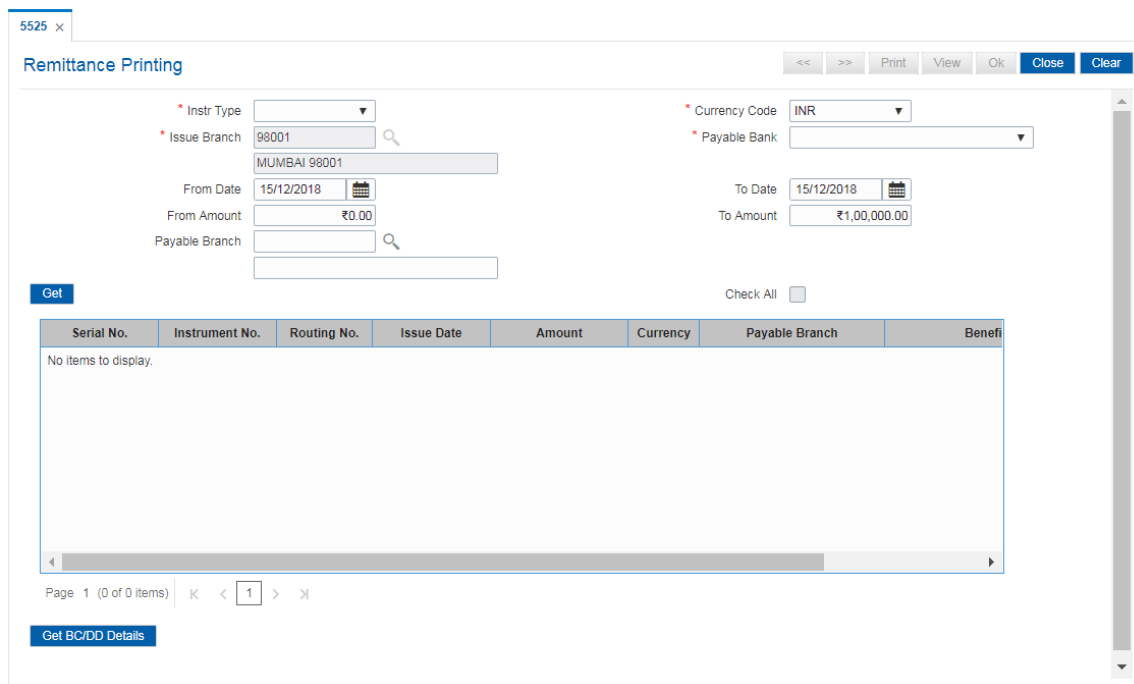
Modes Available

Not Applicable

To initiate remittance printing

1. In the **Dashboard** page, Enter the Task Code **5525** and then click 🔍 or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > Remittance Printing**.

2. You will be navigated to the **Remittance Printing** screen.

Remittance Printing

Field Description

Field Name	Description
Instr.Type	[Mandatory,Drop - Down] Select the instrument type from the drop-down list. The options are: - Bankers Cheque

ORACLE®

- Demand Draft

Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop-down list.
Issue Branch	[Mandatory, Drop-Down] Select the issuer branch code from the drop-down list .
Payable Bank	[Mandatory, Drop-Down] Select the payable bank of the instrument from the drop-down list.
From Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date from which the instruments to be printed are to be viewed. This date should be less than or equal to current process date.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date till which the instruments to be printed are to be viewed.
From Amount	[Mandatory, Numeric, 13, Two] Type the from amount. It is the start range for the amount filter parameter.
To Amount	[Mandatory, Numeric, 13, Two] Type the to amount. It is the end point for the amount filter parameter.
Payable Branch	[Display] This field displays the payable branch.
Check All	[Optional, Check Box] Select the **Check All** check box to select all the instruments for printing. The instruments are printed in batches of 10 instruments.

Column Name	Description
Serial No.	[Display] This column displays the serial number of the instrument..
Instrument No.	[Display] This column displays the Instrument number.
Routing No.	[Display] This column displays the routing number.
Issue Date	[Display] This column displays the issue date.
Amount	[Display] This column displays the amount.
Currency	[Display] This column displays the currency.
Payable Branch	[Display] This column displays the payable branch.
Beneficiary Name	[Display]

ORACLE®

	This column displays the beneficiary name.
Print	[Toggle] Click the toggle status to **Y** to print the instrument. The default value is **N**.
Purchaser Name	[Display] This field displays name of the purchaser of the BC/DD.

3. Select the Instrument type, Currency code, Issue branch and Payable bank from the drop-down list.

4. Select the start date and end date from the Search List.

5. Click the **Get** button. The system displays the records of BC/DD instruments issued through batch upload.

6. Select a particular record for printing.
   OR
   Select the **Check All** check box to select all records for printing.

Remittance Printing

7. Click the **Get BC/DD Details** to update the MICR number of the instrument selected.

8. The system displays the message "Please check the populated inventory with physical inventory". Click the **OK** button. You can then validate the physical inventory for the instruments issued .

9. Click the **View** button to view the records selected for printing.

10. Click the **Print** button to initiate the printing process for the records selected.

11. The system displays the message "Printed Successfully?". Click the **OK** button. The records are successfully printed.

12. Click the **Back** button to return to the main screen.

13. Click the **Close** button.

ORACLE®

7.17 8204 - TC Sale (Walk-in)

The bank can sell Traveler's Cheque to customers who do not have an account with the Bank. This can be done only if the bank has sufficient Traveler's cheque to perform the transaction.

Using this option you can sell TC to a walk-in customer.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- The exchange rate values must be defined and downloaded.
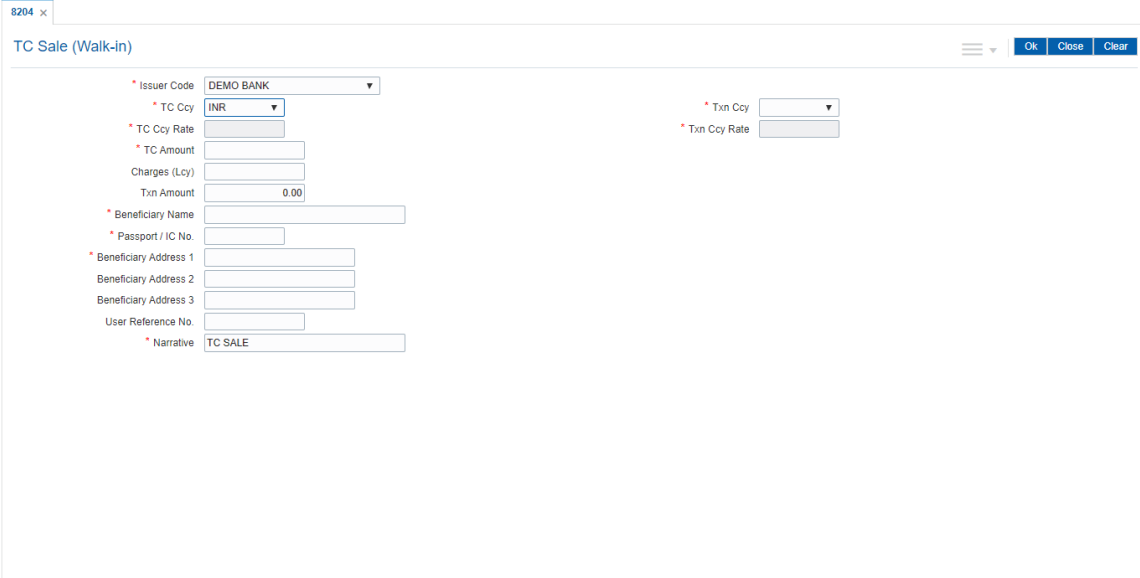
Modes Available

Not Applicable

To sell traveler's cheque against cash to walk-in customer

1. In the **Dashboard** page, Enter the Task Code **8204** and click 🔍 or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > TC Sale (Walk-in)**.

2. The system displays the **TC Sale (Walk-in)** screen.

TC Sale (Walk-in)

Field Description

Field Name	Description
Issuer Code	[Mandatory, Drop-Down] Select the issuer code from the drop-down list. It is maintained in the **Issuer Maintenance** option.

ORACLE®

TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
TC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting TC currency to the Local currency. The teller's right to change the traveler's cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. This is the amount of TC the Bank is willing to sell to the customer.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank. This field is populated automatically when the TC Amount, Exchange Rate, and Transaction CCY is entered. This is the total amount that needs to be paid by the customer. This amount is inclusive of charges, if any.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the TC.

ORACLE®

Passport / IC No.	[Mandatory, Alphanumeric, 30] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Address 1,2,3	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TC.Sale Walk In Customer**.

3. Select the issuer code, TC currency, and the transaction currency from the drop-down list.

4. Enter the TC amount, beneficiary name and address, passport/IC no. and narration.

TC Sale (Walk-in)

5. Click the **Ok** button.

6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.

7. The system displays the **Authorization Reason** screen.

8. Enter the relevant information and click the **Grant** button.

9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

10. The system displays the **Document Receipt** screen.

11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.

ORACLE®

OR

Click the **Cancel** button.

Exercise

For a walk-in customer issue Travellers cheques against cash. You can recover the service charges, if any, from the cash amount and issue Travellers cheques for the balance amount.

ORACLE®

7.18 1009 - TC Sale Against Account

Using this option you can sell Traveler's Cheques against the CASA account of the customer from **Oracle FLEXCUBE** The TCs which are expected to be issued should be available in the inventory of the teller for issuance.

The customer account is debited in the Account Currency with the equivalent of the TC amount after taking the charges into account.

Definition Prerequisites

- BAM09 - Issuer Code
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM99 - GL Code Definition
- BAM97 - Currency Code Maintenance
- BAM20 - Bank Codes
- 8051 - CASA Account Opening
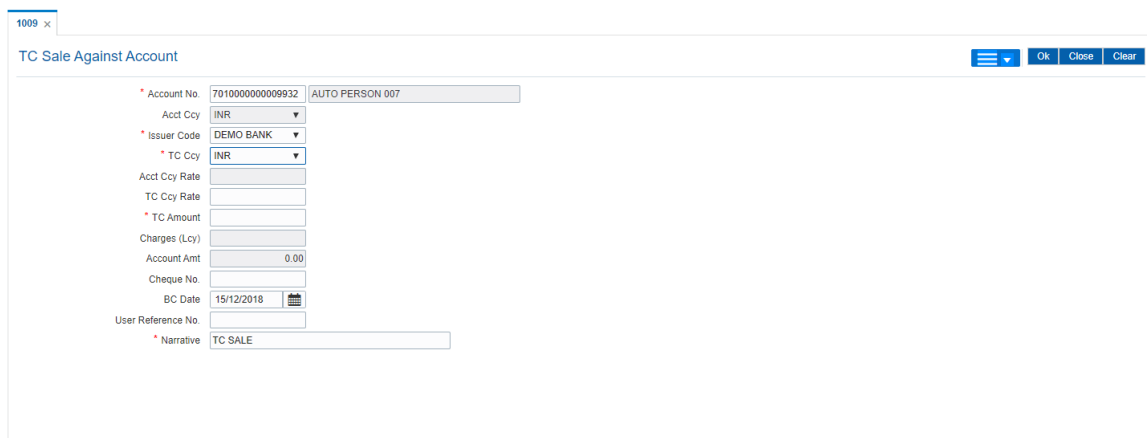- The exchange rate values must be defined and downloaded.

Modes Available

Not Applicable

To sell traveler's cheque against an account

1. In the **Dashboard** page, Enter the Task Code **1009** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Remittance > TC Sale Against Account**.

2. The system displays the **TC Sale Against Account** screen.

TC Sale Against Account

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number of the customer, which needs to be debited for issuance of traveler's cheque. The adjacent field displays

ORACLE®

the primary name of the account holder.

Acct Ccy	[Display] This field displays the currency in which the account is held.
Issuer Code	[Mandatory, Drop-Down] Select the issuer code/name of the issuer of the TC's from the drop-down list. It is maintained in the **Issuer Maintenance** option.
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being sold. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries. Based on the Issuer Code and TC currency selected, the system will validate it for correct combination.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Ccy Rate	[Display] This field displays the TC currency rate. By default, this field displays the rate at which the TC currency is converted to the local currency of the bank The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the traveler's cheque currency and the Local are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. The TC amount is the amount of TC the customer wants to buy from the bank. This is the amount in the currency of TC.
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. The charges can be either charged by the bank or by the issuer of the TC. If the charges pertain to your bank, they are attached at the **Transaction Mnemonic Codes** option. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. For more information on adding service charges, refer to the **Service Charge Definition** option in the **Definitions User's Guide**. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC

code is attached to the transaction.

Account Amt	[Display] This field displays the total amount that will be debited to the customer's account.
Cheque No.	[Mandatory, Numeric, 12] Type the cheque number, if the TCs are being sold to the customer against the cheques issued to his/her CASA account. The system will validate this cheque number against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.
BC Date	[Mandatory, Search List, dd/mm/yyyy] Select the BC date from the Search List. By default, this date has to be the current posting date. This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TC Sale Against Account**.

3. Enter the account number and press the **<Tab> or <Enter>** key.

4. Select the issuer code.

5. Enter the TC amount and narration.

TC Sale Against Account

ORACLE®

6. Click the **Ok** button.

7. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

8. The system displays the **Document Receipt** screen.

9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
   OR
   Click the **Cancel** button.

Note: For more information on Authorization transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen is used for the sale of Travellers cheque (TC) drawn on Demo Bank by debiting a CASA account number 7010000000009932. The value of the TC's is USD 25,000.00 and are favoring Mr. Auto Person 07 whose address is entered in the fields provided.

Exercise

For a walk-in customer issue Travellers cheque by debiting a CASA account. You can recover the service charges, if any, from the total amount paid by the customer and issue Travellers cheque for the balance amount.

ORACLE®

7.19 8205 - TC Sale Against GL

Using this option you can sell Traveler's Cheques against the GL account.

To perform this action, you should ensure that the names of the Banks on whom TCs are drawn on are set up in the **Issuer Maintenance** (Task Code: BAM09) option. This maintenance is then downloaded to the Branch. Once this is done, the names of the banks who's TCs are to be sold, is populated in the option list. The bank needs to have sufficient stock of TC to perform this transaction.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes
- The exchange rate values must be defined and downloaded.
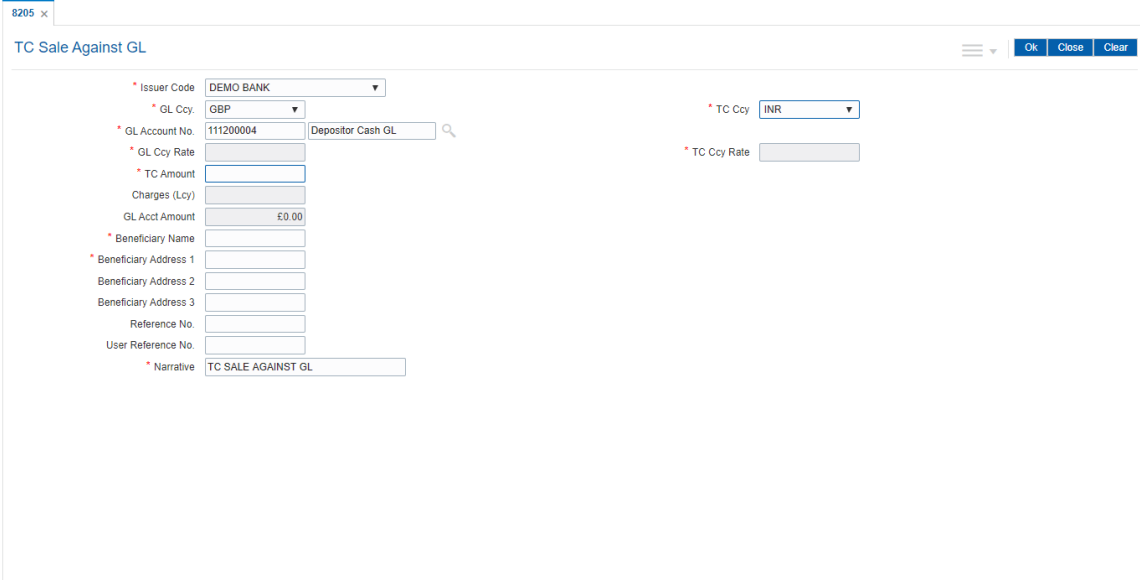
Modes Available

Not Applicable

To sell traveller's cheque against GL

1. In the **Dashboard** page, Enter the Task Code **8205** and click 🔍 or navigate through the menus to **Front Office Transactions > GL Transactions > Remittance > TC Sale Against GL**.

2. The system displays the **TC Sale Against GL** screen.

TC Sale Against GL

Field Description

Field Name	Description
Issuer Code	[Mandatory, Drop-Down] Select the issuer code of the bank on whom the TC's are drawn from

ORACLE®

the drop-down list.

It is maintained in the Issuer Maintenance option.

GL Ccy	[Mandatory, Drop-Down]
	Select the currency of the GL account, which needs to be debited while issuing TC from the drop-down list.
TC Ccy	[Mandatory, Drop-Down]
	Select the TC currency from the drop-down list.
	It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being sold.
GL Account No.	[Mandatory, Search List]
	Select the GL account number against which you want to issue TC from the Search List.
	The adjacent field displays the GL code.
GL Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank.
	If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
TC Ccy Rate	[Display]
	This field displays the rate of conversion to be used for converting TC currency to the Local currency.
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the GL currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two]
	Type the TC amount.
	This is the amount of TC; the bank would like to sell by this transaction.
Charges (Lcy)	[Display]
	This field displays the charges that will be levied on the account for cash withdrawal.
	The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide.
	The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.
	The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
GL Acct Amount	[Display]
	This field displays the amount in the GL account.
	This field is populated automatically when the TC Amount, Exchange Rate, and Txn CCY are entered.
	This is the total amount that will be debited to the GL account. This amount will include the charges also.
Beneficiary Name	[Mandatory, Alphanumeric, 40]

ORACLE®

	Type the name of the nominee of the TC.
Beneficiary Address 1,2,3	[Mandatory, Alphanumeric, 40] Type the contact address of the nominee. This is normally used for record purpose and provides additional information.
Reference No.	[Optional, Alphanumeric, 40] Type the reference number of the transaction.
User Reference No.	[Optional] Type the user reference number assigned to the customer.
Narrative.	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

3. Select the issuer code, GL currency, and the TC currency from the drop-down list.

4. Select the GL account number from the Search List.

5. Enter the TC amount, nominee name and address, and the passport/IC number.

TC Sale Against GL

6. Click the **Ok** button.

7. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.

8. The system displays the **Authorization Reason** screen.

9. Enter the relevant information and click the **Grant** button.

10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

11. The system displays the **Document Receipt** screen.

ORACLE®

12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

Exercise

For an existing customer issue travellers cheques by debiting a GL account. You can recover the service charges, if any, from the total amount and issue Travellers cheques for the balance amount.

ORACLE®

7.20 8004 - FX Purchase (Walk-in)

Using this option you can purchase foreign exchange currencies from any customer who does not have an account with the bank. The beneficiary's name, address and passport number are maintained in this option. The transaction currency codes and details are maintained in the **Currency Definition** (Task Code: BAM25) option.

Definition Prerequisites

- BAM97 - Currency Code Maintenance
- BAM99 - GL Code Cross Ref Maintenance
- SCM01 - SC Package Definition
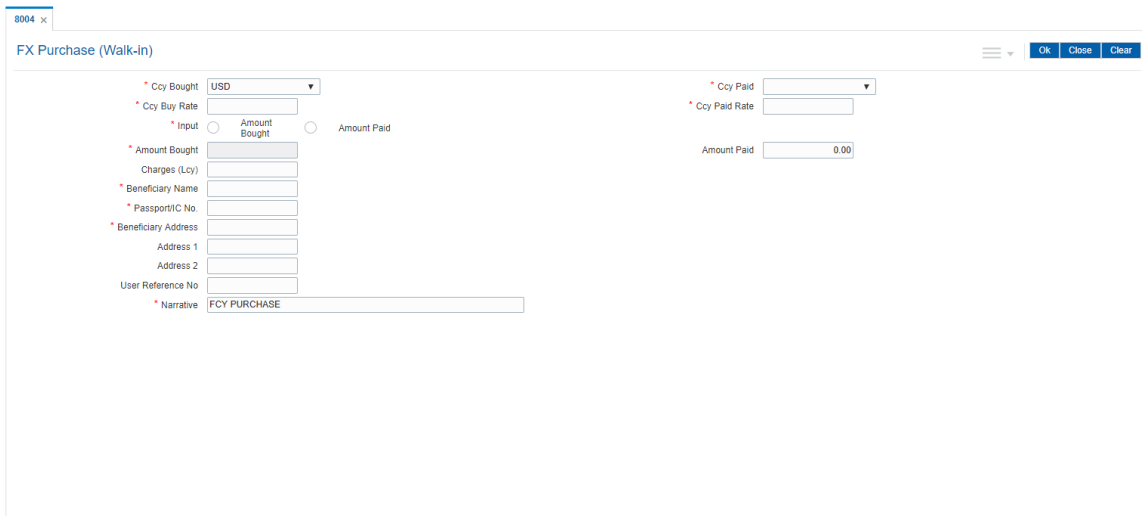
Modes Available

Not Applicable

To purchase foreign exchange currency from a walk-in customer

1. In the **Dashboard** page, Enter the Task Code **8004** and then click or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > FX Purchase (Walk - In)**.

2. The system displays the **FX Purchase (Walk-in)** screen.

FX Purchase (Walk-in)

Field Description

Field Name	Description
Ccy Bought	[Mandatory, Drop-Down] Select the currency which the bank is willing to purchase from the drop-down list.
Ccy Paid	[Mandatory, Drop-Down] Select the currency, in which the bank will pay back the customer in return for the purchase of foreign currency, from the drop-down list.
Ccy Buy Rate	[Display]

ORACLE®

	This field displays the exchange rate of the currency, which is sold. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Ccy Paid Rate	[Display] This field displays the rate of exchange of the currency in which the bank is paid. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Input	[Mandatory, Radio Button] Click on the appropriate option. The options are:
	• Amount Bought - Click on this option to enter the amount in sold amount currency in the **Amount Bought** field. The system converts the entered amount to transaction currency amount and displays it in **Amount Paid** field.
	• Amount Paid - Click on this option to input the amount in received amount currency in the **Amount Paid** field. The system converts the entered amount to account currency amount and displays it in **Amount Bought** field.
Amount Bought	[Conditional, Numeric, 13, Two] Type the amount bought from the customer. This field is enabled if the **Amount Bought** option is selected from the **Input** field.
Amount Paid	[Conditional, Numeric, 13, Two] Type the amount paid to the customer. This field is enabled if the **Amount Paid** option is selected from the **Input** field.
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. These charges can be modified by clicking the **Service Charge Details** tab.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport/IC No	[Mandatory, Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction.

ORACLE

Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, the system displays **FX. Purchase Walk-In Customer**.

3. Select the currency bought and the currency paid from the drop-down list.

4. Click on the amount bought or amount paid option.

5. Enter the amount, beneficiary name, address, passport/IC number and narration.

FX Purchase (Walk-in)

6. Click the **UDF** button. The system displays the **UDF Details** screen.

7. Click the **Validate** button. The system displays the message "Validation procedure completed".

8. Click the **Ok** button on the UDF Details screen.

9. Click the **Ok** button.

10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

11. The system displays the **Authorization Reason** screen.

12. The system displays the transaction sequence number. The transaction number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

13. The system displays the **Document Receipt** screen.

14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Note: For more information on **Document Receipt**, refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen is used for the purchase of USD 10,000 against submission of cash in USD. The transaction is carried out for a walk-in customer (non customer).

The beneficiary is Auto Person and the address is entered wherever required.

ORACLE®

Exercise

For a non customer, purchase a certain amount of foreign currency by accepting cash in USD. The cash can be purchased only if the teller is authorized to hold the cash that is being purchased.

ORACLE

7.21 8203 - FX Sale (Walk-in)

Using this option you can sell foreign exchange currencies to a walk-in customer. This transaction can be performed, if the bank supports multi-currency and sufficient foreign exchange currencies are available with the teller.

The beneficiary name, address and passport number are maintained in this option. The transaction currency codes and details are maintained in the **Currency Definition** (Task Code: BAM25) option.

Definition Prerequisites

- BAM99 - GL Code Cross Ref Maintenance
- SCM01 - SC Package Definition
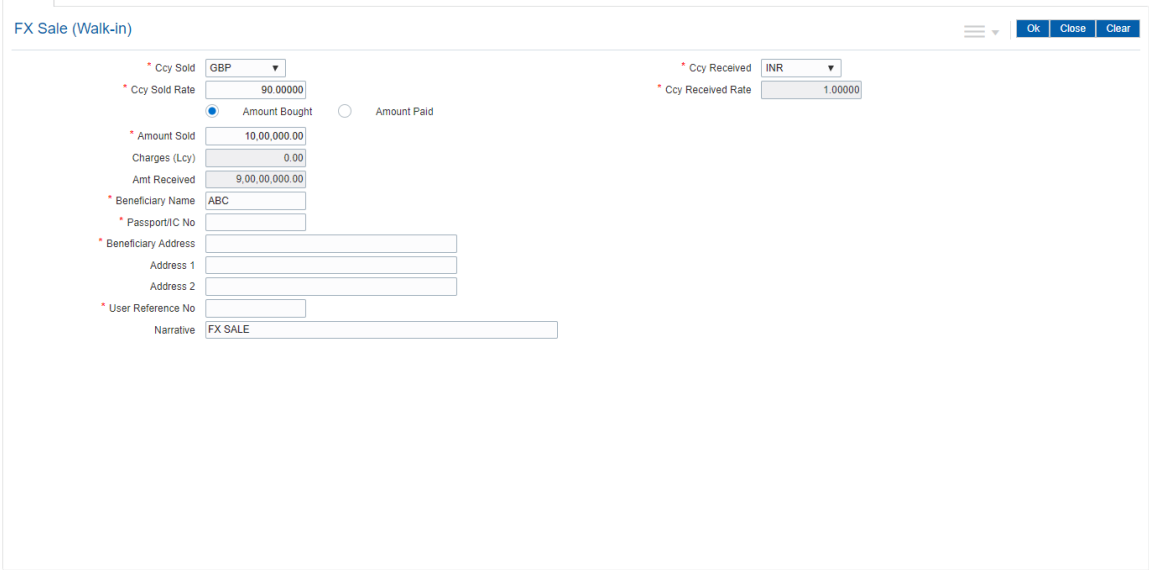
Modes Available

Not Applicable

To sell foreign exchange currency to a walk-in customer

1. In the **Dashboard** page, Enter the Task Code **8203** and then click ⚲ or navigate through the menus to **Front Office Transactions > Walkin Transactions > Remittance > FX Sale (Walk - In)**.

2. The system displays the **FX Sale (Walk-in)** screen.

FX Sale (Walk-in)

Field Description

Field Name	Description
Ccy Sold	[Mandatory, Drop-Down] Select the currency which the bank is willing to sell to the customer from the drop-down list.
Ccy Received	[Mandatory, Drop-Down] Select the currency in which the customer will pay back the bank in return for the purchase of foreign currency from the drop-down list.

Ccy Sold Rate	[Display] This field displays the exchange rate of the currency, which is sold. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Ccy Received Rate	[Display] This field displays the rate of exchange of the currency in which the bank is paid. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Input	[Mandatory, Radio Button] Click on the appropriate option. The options are: • Amount Bought - Click on this option to input the amount in sold amount currency in the **Amount Sold** field. The system converts the entered amount to transaction currency amount and display it in the **Amount Received** field. • Amount Paid - Click on this option to input the amount in received amount currency in the **Amount Received** field. The system converts the entered amount to account currency amount and display it in the **Amount Sold** field.
Amount Sold	[Conditional, Numeric, 13, Two] Type the sold amount. This field is enabled if the **Amount Bought** option is selected from the **Input** field.
Amt Received	[Conditional, Numeric, 13, Two] Type the amount received. This field is enabled if the **Amount Paid** option is selected from the **Input** field.
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. These charges can be modified by clicking on the **Service Charge Details** tab.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport/IC No.	[Mandatory, Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No	[Mandatory, Alphanumeric, 40] Type the user reference number assigned to the customer.

ORACLE®

Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, the system displays **FX.Sale Walk In Customer**.

3. Select the currency sold and the currency received from the drop-down list.

4. Select the amount bought or amount paid button.

5. Enter the amount , beneficiary details, passport/IC number and user reference number.

FX Sale (Walk-in)

6. Click and enter the details in **User Defined Field**.

7. Click the **Validate** button.

8. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.

9. Click the **Ok** button.

10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and click the **Grant** button.

13. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

14. The system displays the **Document Receipt** screen.

15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Screen Description

The above screen is used for the sale of GBP 1,00000 against submission of cash in INR. The transaction is carried out for a walk-in customer (non customer).

ORACLE®

The beneficiary is Auto Person and the address is entered wherever required.

Exercise

For a non customer, sell a certain amount of foreign currency by accepting cash in USD. The cash can be sold only if the teller is authorized to hold the cash that is being issued.

ORACLE®

8. Other Transactions

ORACLE®

8.1 STM57 - BC/DD Number Maintenance

Using this option you can maintain the MICR number for instruments using the system-generated serial number as a cross-reference When issuing a remittance instrument like a demand draft or banker's cheque, you have to enter the MICR number that will appear on the instrument. The system at the same time generates an internal serial number for its own reference. When the instrument comes for inward clearing, the system uses the **Batch Micr-Srlno Xref Data Entry** option to identify the instrument uniquely. Hence, having a cross-reference is important.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
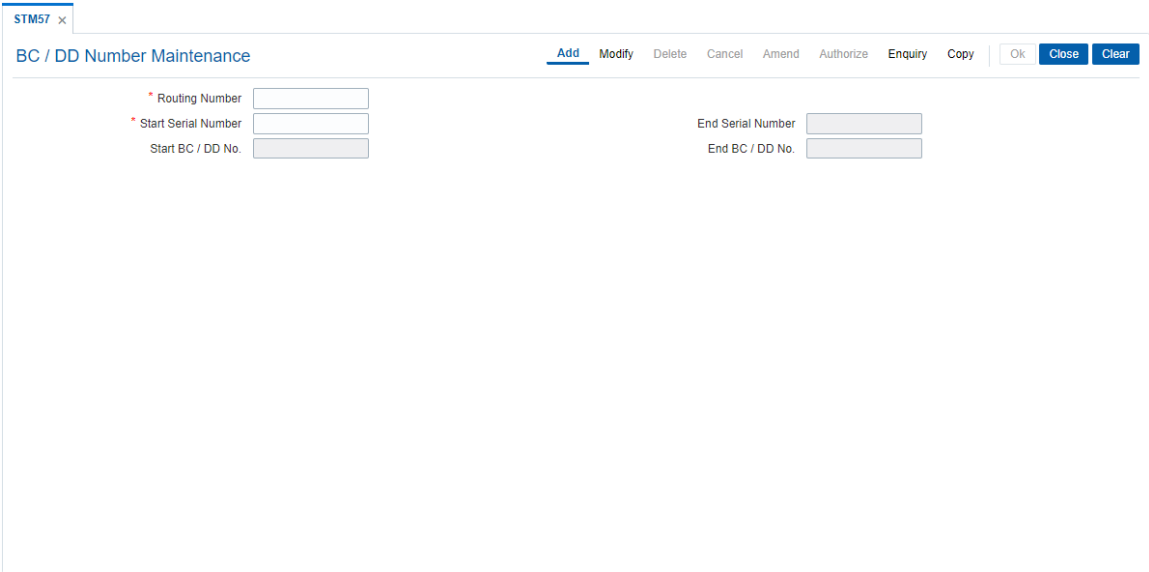
Modes Available

Add, Modify, Enquiry . For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a MICR number

1. In the **Dashboard** page, Enter the Task code **STM57** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Clearing > BC/DD Number Maintenance**.

2. You will be navigated to **BC/DD Number Maintenance** screen.

BC/DD Number Maintenance

Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type a valid serial number of an instrument with instrument status as **ISSUED**.
BC/DD No	[Mandatory, Numeric, 12]

Type the BC/DD number assigned to the instrument.

Routing No   [Mandatory, Numeric, Nine]

Type the routing number.

The routing number is the combination of the bank code and the branch code.

The combination can be obtained from the **Routing Branch Maintenance** option.

Routing Number = Sector Code / Bank Code + Branch Code

For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.

For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.

Following fields are available only in Add mode.

Start Serial Number   [Mandatory, Numeric, 12]

Type the first MICR serial number.

End Serial Number   [Mandatory, Numeric, 12]

Type the last MICR serial number.

Start BC/DD No.   [Mandatory, Numeric, 12]

Type the start BC/DD number of the instrument.

End BC/DD No.   [Mandatory, Numeric, 12]

Type the end BC/DD number of the instrument.

Screen Description

The above screen displays the maintenance of MICR codes for the serial numbers beginning from 1 to 10. These serial numbers are of issued Demand drafts. This maintenance will be used while created a MICR-serial cross reference for inward clearing processing.

Exercise

For an existing series of DD's and BC's in your bank, create a cross reference between the MICR codes and serial numbers. These will then be used to identify DD's or BC's during inward clearing.

3. Click **Add**.

4. Enter the routing number, the start and the end serial number and the start cheque number.

5. Click **OK**.

6. The system displays the message "Record added successfully ". Click **OK**.

To modify BC/DD number

1. Enter the serial number and press the **Tab or Enter** key.

2. Modify the relevant information.

3. Click **OK**.

4. The system displays the message "Record successfully modified". Click **OK**.

Example

If the MICR number was not maintained by the teller at the time of issuance due to some reason or if the BCs/DDs were automatically issued in bulk by the system through an standing instruction, then the MICR number of the instrument or range of instruments need to be maintained.

If the bank receives an inward clearing file, the file will contain the MICR number of the instrument. The MICR cross-reference number will then be used by the system to validate and update the status of the instrument.

On January 31, 2018:

Assume that an standing instruction was set up on a CASA account to issue a Banker's cheque at the end of every month for 4500.

On February 28, 2018:

The CASA account is debited for 4500 and a BC is issued at the end of the day.

On March 1, 2018:

The user can find the BC issued by checking the list of instruments issued in the remittance instrument status Enquiry for the account. Say the serial number is 000122000056.

The user can maintain the MICR cross-reference, using bank's own routing number and the instrument serial number and maintain MICR number.

For example, Routing number: 800004111, Cheque/serial number: 000122000056, MICR number: 123456

On March 25, 2018:

Assume that the instrument is part of the inward clearing batch.

The instrument type would be: 2 (banker's/manager's cheque).

The instrument number in the file: 123456.

The system would use the MICR cross-reference and mark the BC as paid.

.

8.2 5522 - Batch BC / DD Srlno Xref Data Entry

Using this option, you can enter the details of MICR numbers for banker's cheques and demand drafts that are issued, without entering the MICR details at the time of the transaction.

If the cross-reference is being maintained for a small number of instruments, it can be done through the **MICR Number Maintenance** option.
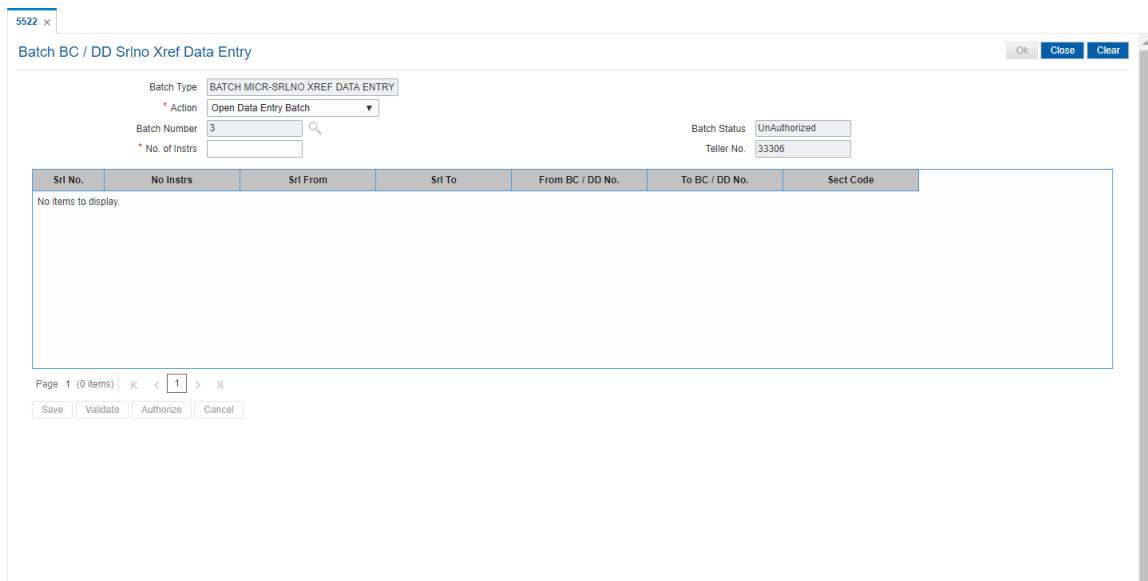
Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To open the instrument and MICR cross-reference data entry batch

1. In the **Dashboard** page, Enter the Task Code **5522** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Data Entry> Batch BC / DD Srlno Xref Data Entry**.

2. The system displays the **Batch BC / DD Srlno Xref Data Entry** screen.

Batch BC / DD Srlno Xref Data Entry

Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen. This is the MICR serial number cross-reference.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Open Data Entry Batch - Teller can perform the data entry

ORACLE®

- Reverse Data Entry Batch – Teller and supervisor can perform the data entry
- Modify Data Entry Batch – Teller can perform the data entry
- Authorize Data Entry Batch - Supervisor can authorize
- Enquiry Data Entry Batch – Teller and supervisor can perform the Enquiry

Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a running serial number. Note this batch number for future reference.
Batch Status	[Display] This field displays the batch status. The options are: • Unauthorized: If the batch has only been opened/inquired upon or modified then the status would be as unauthorized. • Authorized: Once the supervisor has authorized the batch, modifications are not allowed and status is displayed as authorized.
No. of Instrs	[Mandatory, Numeric, Five] Type the number of instruments that are to be maintained for a batch. The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Teller No.	[Display] This field displays the number of the user profile of the teller, who is doing the header opening transaction. At the time of adding a user, the system administrator sets up this parameter. This number is then defaulted by the system.

Column Name	Description
Srl No.	[Display] This column displays the default serial number within the batch.
No Instrs	[Mandatory, Numeric, Five] Type the total number of instruments, that you are capturing.
SrlFrom	[Mandatory, Numeric, 12] Type the valid serial number of an instrument with instrument status as ISSUED. The serial number is auto-generated by the system upon issuing an instrument. If a bulk DD/BC issue is done, this will be the starting serial number of the range of instruments.
SrlTo	[Display] This column displays the ending serial number of the instruments issued. If this is maintained for only one instrument, then both the start and end serial numbers can be the same. The system automatically calculates the end serial number, after the number of instruments and the start serial number are captured.

ORACLE®

From BC/DD No.	[Mandatory, Numeric, 12] Type the from BC/DD number assigned to the instrument.
To BC/DD No.	[Display] This column displays the default number based on the number of instruments. This is the last BC/DD number of series.
SectCode	[Display] This column displays the bank's routing number by default. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.

Screen description

Exercise

For an existing batch of demand drafts or Banker's cheques perform a MICR cross reference. This will enable the DD's/BC's to be directly debited from the respective GLS during Inward clearing.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.

4. Enter the number of entries.

5. Click the **Ok** button.

6. The system displays the data entry section in the screen.

7. Enter the relevant information.

Batch BC / DD SrIno Xref Data Entry

ORACLE®

8. Click the **Save** button.

9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

10. Click the **Validate** button.

11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **OK** button.

Note:
To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen.
Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the instrument and BC/DD cross-reference data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Modify the relevant information and click the **Save** button.

6. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

7. Click the **Validate** button.

8. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the instrument and BC/DD cross-reference data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

ORACLE®

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

5. Click the **Auth** button.

6. The system displays the message "Batch Processing Successful at Host".

To reverse the instrument and BC/DD cross-reference data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the message "Batch Reversed Successful".

To view the instrument and BC/DD cross-reference data entry batch

1. Select the **Enquiry Data Entry Batch** option from the **Action** drop-down list.

2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the Search List.

3. Click the **Ok** button.

4. The system displays the data entry section in the screen.

ORACLE®

8.3 BA990 - Clearing Enquiry

Using this option you can view all the details of pending cheques for clearing within a branch, and their corresponding voucher entry details. The various Enquiry options available are inward clearing details, outward clearing details, value date clearing details and voucher entry details.

Definition Prerequisites

- 5506 - Batch Data Entry Outward Clearing
- 6520 - Check Deposited To GL
- 5521 - Batch Inward-Clearing Check Data Entry
- ST031 - Load Inward MICR File
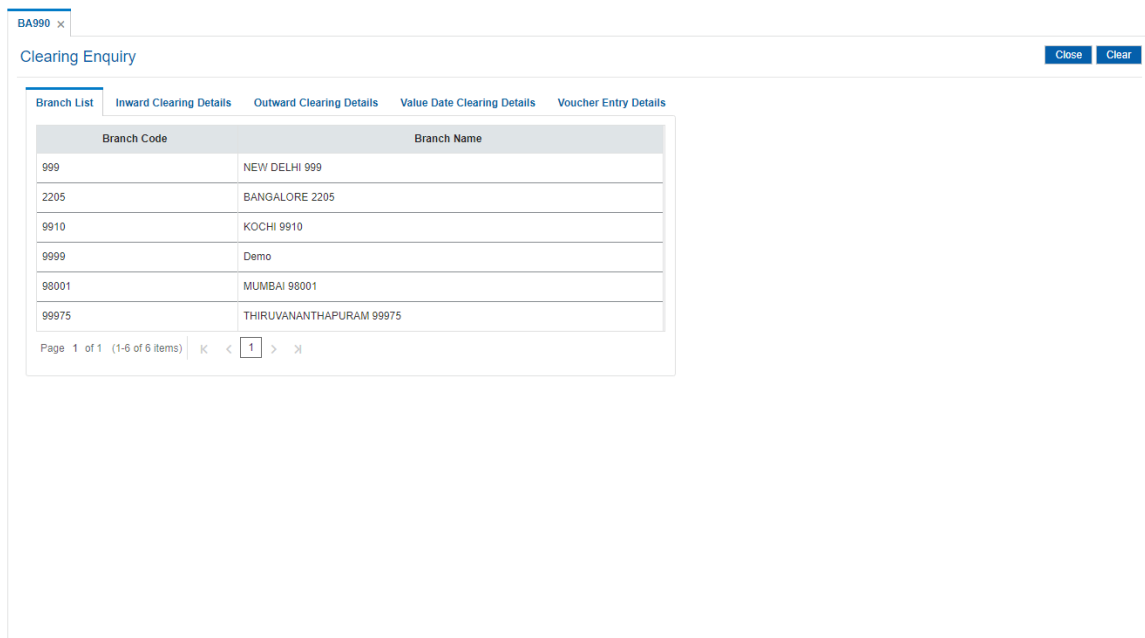
Modes Available

Not Applicable

To inquire about the clearing details

1. In the **Dashboard** page, Enter the Task Code **BA990** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Enquiries > Clearing Enquiry**.

2. You will be navigated to the **Clearing Enquiry** screen.

3. To view the clearing details, click the appropriate tab.

Branch List

Branch Code	Branch Name
999	NEW DELHI 999
2205	BANGALORE 2205
9910	KOCHI 9910
9999	Demo
98001	MUMBAI 98001
99975	THIRUVANANTHAPURAM 99975

Page 1 of 1 (1-6 of 6 items)

Field Description

Column Name	Description
Branch Code	[Display]

ORACLE®

This column displays the list of branch codes.

Branch Name [Display]
This column displays the list of branch names corresponding to the branch code.

Screen Description

The above screen displays the list of all branches where the clearing is still pending. This screen displays that one branch has not completed the clearing for the day.

Exercise

For your bank, check the Branch list details for which cheques are pending clearing.

Inward Clearing Details

Field Description

Column Name	Description
Srl. No.	[Display] This column displays the sequence number of instruments.
End Point	[Display] This column displays the end point.
Clearing House	[Display] This column displays the name of the clearing house.
Batch No.	[Display] This column displays the batch number for inward clearing.
Clearing Type	[Display] This column displays the clearing type of the batch.

ORACLE®

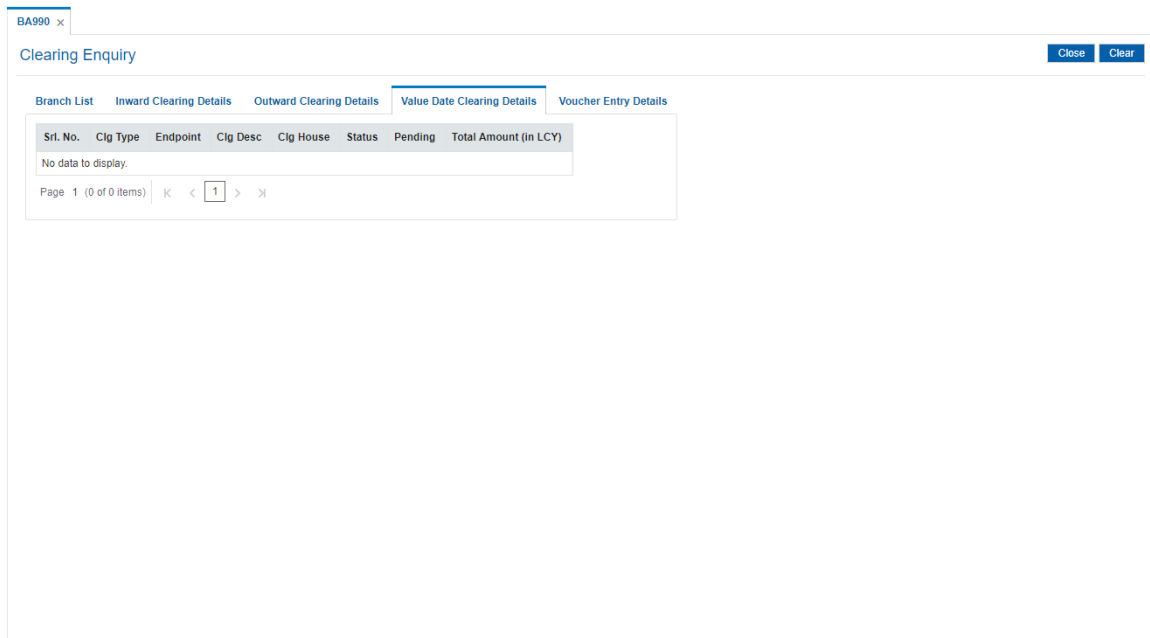|	
Pending Cheques	[Display] This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
Source	[Display] This column displays the information if the single instrument is entered online, or multiple instruments are entered in a batch.

Screen Description

The above screen displays the list of all the clearing batches for the various branches where the clearing is still pending. This screen displays those two batches where four cheques in total are pending clearing.

Exercise

For your bank, check the Inward clearing batch details for which cheques are pending clearing.

Outward Clearing Details

Field Description

Column Name	Description
Srl. No.	[Display] This column displays the sequence number of instruments.
Clg Type	[Display] This column displays the clearing code of instruments sent for clearing. For example: Early morning clearing, noon clearing, etc.
End Point	[Display]

	This column displays the end point.
Clg Desc	[Display]
	This column displays the description of clearing corresponding to the clearing type.
Clg House	[Display]
	This column displays the name of the clearing house.
Pending Cheques	[Display]
	This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display]
	This column displays the sum amount of all the cheques in the corresponding batch number.
Source	[Display]
	This column displays the information if the single instrument is entered online, or multiple instruments are entered in a batch.

Screen Description

The above screen displays the list of all branches where the outward clearing is still pending. This screen displays that six batches have not completed the clearing for the day with the respective values.

Exercise

For your bank, check the Inward clearing batch details for which cheques are pending clearing.

Value Date Clearing Details

[Field Description](#)

Column Name	Description

ORACLE®

Srl. No.	[Display] This column displays the sequence number of instruments.
Clg Type	[Display] This column displays the clearing code of instruments sent for clearing. For example: Early morning clearing, noon clearing, etc.
End Point	[Display] This column displays the end point.
Clg Desc	[Display] This column displays the description of clearing corresponding to the clearing type.
Clg House	[Display] This column displays the name of the clearing house.
Status	[Display] This column displays the status of the outward clearing.
Pending	[Display] This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.

Screen Description

The above screen displays the list of all the batches where value date clearing is pending processing. This screen displays that one batch has not completed the value date clearing for the day.

Exercise

For your bank, check the value date clearing details for which cheques are pending clearing.

Voucher Entry Details

ORACLE®

Clearing Enquiry

| Branch List | Inward Clearing Details | Outward Clearing Details | Value Date Clearing Details | Voucher Entry Details |

Srl. No.	Batch No.	Posting Date	Batch Currency	No. of Entries	Total Amount (in LCY)	User ID	Auth ID	Status
1	72	30/11/2018	INR	0	₹0.00	TSMITAB03	NOT CHECKED	In use by maker
2	77	30/11/2018	INR	0	₹0.00	TSMITAB03	NOT CHECKED	In use by maker
3	82	30/11/2018	INR	0	₹0.00	TSMITAB01	NOT CHECKED	In use by maker
4	64	30/11/2018	INR	0	₹0.00	OJSUBODHT2	NOT CHECKED	In use by maker
5	71	30/11/2018	GBP	0	₹0.00	TSMITAB02	NOT CHECKED	In use by maker
6	66	30/11/2018	INR	0	₹0.00	TRANGA03	NOT CHECKED	In use by maker
7	73	30/11/2018	INR	0	₹0.00	TSMITAB03	NOT CHECKED	In use by maker
8	78	30/11/2018	INR	0	₹0.00	TSMITAB03	NOT CHECKED	In use by maker
9	81	30/11/2018	INR	0	₹0.00	TSMITAB01	NOT CHECKED	In use by maker
10	65	30/11/2018	INR	0	₹0.00	TRANGA03	NOT CHECKED	In use by maker

Page 1 of 2 (1-10 of 18 items) |< < 1 2 > >|

Field Description

Column Name	Description
Srl. No.	[Display] This column displays the sequence number of instruments.
Batch No.	[Display] This column displays the batch number. The branch generates a batch number, which is a running serial number. Note this batch number for future reference.
Posting Date	[Display] This column displays the posting date.
Batch Currency	[Display] This column displays the currency of the batch.
No. Of Entries	[Mandatory, Numeric, Five] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
User ID	[Display] This column displays the ID of the user who entered the data.
Auth ID	[Display] This column displays the ID of the authorizer.
Status	[Display] This column displays the status of the clearing stage.

Screen Description

The above screen displays the list of all voucher entry details where the authorization, etc. is still pending. This screen displays that two batches have not completed the voucher entry details for the day.

Exercise

For your bank, check voucher entry details which are pending authorizations, etc.

4. Click **Close**.

8.4 ST067 - Collection / Purchase Enquiry

Using this option you can perform an Enquiry on the status of the local cheque or outstation cheque that are purchased or sent on collection. To inquire upon the status of a cheque,you can select either a single parameter or multiple search criteria.

The system provides information on instrument details like number, date, amount, etc. which was purchased or sent for collection.

Definition Prerequisites

- ST070 - Cheque Purchase
- 6566 - OCC Batch Data Entry
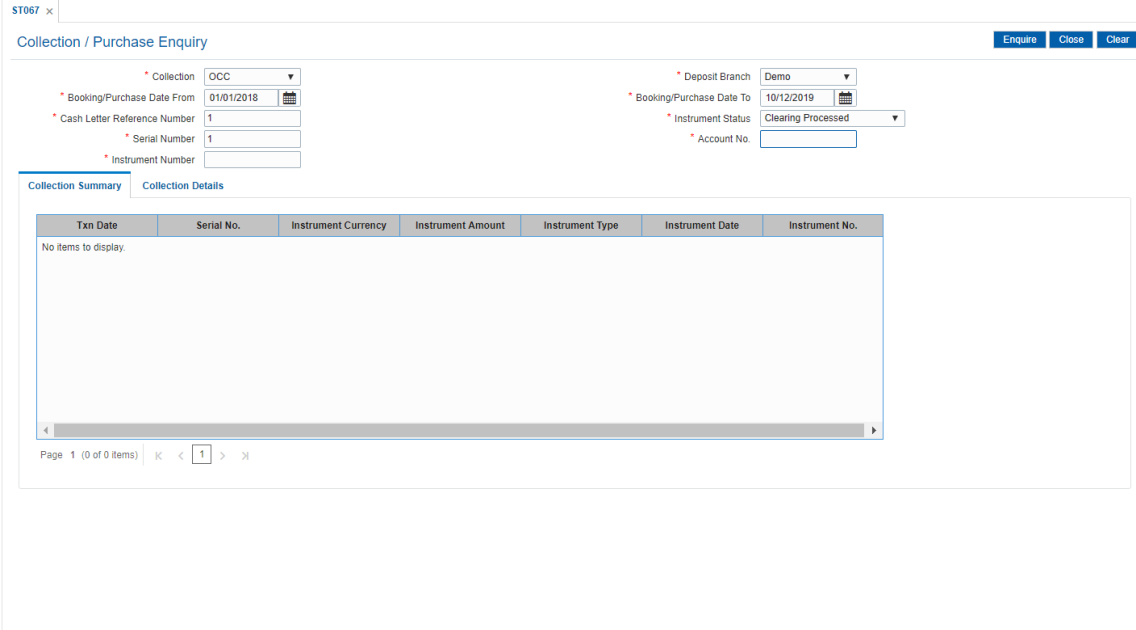
Modes Available

Not Required

To view the status of the purchased cheques

1. In the **Dashboard** page, Enter the Task code **ST067** and click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Enquiries > Collection / Purchase Enquiry**.

2. The system displays the **Collection / Purchase Enquiry** screen.

Collection / Purchase Enquiry

Field Description

Field Name	Description
Collection	[Mandatory, Drop-Down] Select the cheque collection type from the drop-down list.
Deposit Branch	[Mandatory, Drop-Down] Select the branch of the cheque from the drop-down list.

288

ORACLE®

Booking/ Purchase Date From	[Mandatory, Date Picker, dd/mm/yyyy] Type the start date, if you want to inquire upon cheques between a certain specific period.
Booking/ Purchase Date To	[Mandatory, Date Picker, dd/mm/yyyy] Type the end date, if you want to inquire upon cheques between a certain specific period.
Cash Letter Reference Number	[Mandatory, Numeric, Nine] Type the reference number to inquire for a cheque, based on it's cash letter reference number.
Instrument Status	[Mandatory, Drop-Down] Select the instrument status from the drop-down list. This option is used to inquire upon the cheques based on whether dishonored, unclaimed, dispatched, or any other status.
Serial Number	[Mandatory, Numeric, 22] Type the cheque serial number to inquire upon a cheque based on its serial number.
Account No.	[Mandatory, Numeric, 16] Type the account number to inquire upon cheques deposited in that account.
Instrument Number	[Mandatory, Numeric, 12] Type the instrument number to inquire for a specific cheque.

Screen Description

The above screen displays a listing of all the cheques that have been sent by OCC and are pending clearing. The Enquiry is for the HO branch for the period 01/01/2018 to 10/12/2019.

Exercise

For your branch, check all the OCC transactions that are pending clearance on the basis of the provided search criteria.

3. Select the collection type from the drop-down list.

4. Enter the relevant search criteria details.

Collection / Purchase Enquiry

ORACLE®

5. Click the **Enquire** button.

6. The system displays the **Collection Summary** tab.

Collection Summary

Field Description

Column Name	Description
Txn Date	[Display] This column displays the transaction date and stamp.
Serial No.	[Display]

ORACLE®

This column displays the serial number.
A running serial number is generated by the system automatically at the time of depositing the cheque.

Instrument Currency	[Display]	
	This column displays the cheque currency code.	
Instrument Amount	[Display]	
	This column displays the cheque amount.	
Instrument Type	[Display]	
	This column displays the instrument type whether DD or BC.	
Instrument Date	[Display]	
	This column displays the cheque date.	
Instrument No.	[Display]	
	This column displays the cheque number.	

Screen Description

The above screen displays a listing of all the cheques that have been sent by OCC and are pending clearing. The Enquiry is for the HO branch for the period 01/01/2018 to 10/12/2019.

Exercise

For your branch, check all the OCC transactions that are pending clearance on the basis of the provided search criteria.

7. Double-click a record to view its details.

8. The system displays the **Collection Details** tab.

Collection Details

Field Description

ORACLE®

Field Name	Description
Transaction Date	[Display] This field displays the transaction date and stamp.
Serial Number	[Display] This field displays the running serial number, which is automatically generated by the system, at the time of depositing the cheque.
Instrument Currency	[Display] This field displays the cheque currency code.
Amount	[Display] This field displays the cheque amount.
Instrument Type	[Display] This field displays the instrument type.
Instrument Date	[Display] This field displays the cheque date.
Instrument Number	[Display] This field displays the cheque number.
Drawer Routing No.	[Display] This field displays the routing number of the bank on whom the cheque is issued.
Correspondent Bank	[Display] This field displays the correspondent bank name in case of outstation clearing.
Correspondent Branch	[Display] This field displays the correspondent branch name in case of outstation clearing.
Account No.	[Display] This field displays the number of the account in which the cheque is deposited.
Customer Name	[Display] This field displays the account holder name.
Instrument Status	[Display] This field displays the cheque status at the time of Enquiry i.e. whether dispatched, unclaimed, etc.
Amt. Purchased	[Display] This field displays the amount purchased, if the customer has purchased the cheque from the bank.
From TCY to LCY	[Display] This field displays the rate of conversion used for converting the transaction (cheque) currency to the local currency of the bank.
From ACY to LCY	[Display] This field displays the rate of conversion used for converting the account currency to the local currency of the bank.
Cash Letter	[Display]

ORACLE®

Reference Number	This field displays the cash letter reference number of the cheque.
Clearing Type	[Display] This field displays the clearing type of the cheque. For example, high value morning clearing or noon clearing, etc.
Reject Code	[Display] This field displays the reject code to indicate the reason for which the check is rejected.
Value Date	[Display] This field displays the date on which the cheque has received value.
Drawer Acct. No	[Display] This field displays the account number of the payer.

Screen Description

The above screen displays a listing of all the cheques that have been sent by OCC and are pending clearing. The Enquiry is for the HO branch for the period 01/01/2018 to 10/12/2019.

9. Click the **Close** button.

ORACLE®

8.5 ST074 - Remittance Enquiry

Using this option you can view the details of the banker's cheque / demand draft / telegraphic transfers issued by the issuing branch or the payee branch.

The Enquiry can be done based on CASA Account Number.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
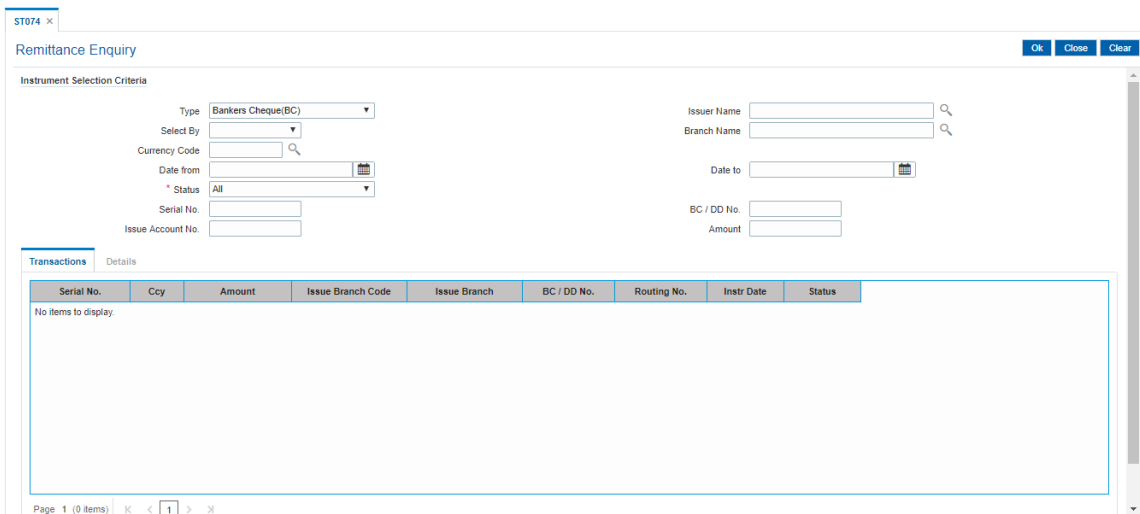- STM54 - Routing Branch Maintenance
- Inventory Maintenance

Modes Available

Not Applicable

To view the bankers cheque / DD / TT status

1. In the **Dashboard** page, Enter the Task code **ST074** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Enquiries > Remittance Enquiry**.

2. You will be navigated to **Remittance Enquiry** screen.

Remittance Enquiry

Field Description

Field Name	Description
Instrument Selection Criteria	
Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. The system has some pre-shipped list of instruments that can handle through existing processes. In case the bank has additional type of instruments, which are to be processed, by **FLEXCUBE Retail** then an instrument type **Instrument Type Xref** (Task Code: STM58) option needs to be added and the instrument can be passed through the

system.
The options are:

- Bankers Cheque (BC)
- Demand Draft (DD)
- Telegraphic Transfer (TT)

Issuer Name	[Optional, Search List] Select the issuer name to inquire on an instrument based on the code of the issuer from the Search List.
Select By	[Optional, Drop-Down] Select the issuer branch to perform the Enquiry based on the issuer branch from the drop-down list. In case of DD, the user can also make an Enquiry with payee branch as the search factor.
Branch Name	[Optional, Search List] Select the branch name of the issuer branch from the Search List.
Currency Code	[Optional, Search List] Select the currency code to inquire an instrument with currency as the criteria from the Search List.
Date From	[Mandatory, Date editor, dd/mm/yyyy] Select the start date of the period from the Date editor, if you want to perform a remittance Enquiry for a specific period.
Date To	[Mandatory, Date editor, dd/mm/yyyy] Select the end date of the period from the Date editor, if you want to perform a remittance Enquiry for a specific period.
Status	[Mandatory, Drop-Down] Select the instrument status for which a list should be generated from the drop-down list. This is to be selected in conjunction with the instrument type.
Serial No	[Optional, Numeric, 12] Type the serial number of the instrument, to perform an Enquiry for a particular issued instrument (DD/BC/TT). This is the serial number of the instrument as generated by **FLEXCUBE Retail**.
BC/DD No	[Optional, Numeric, 12] Type the BC or DD number.
Issue Account No.	[Optional, Numeric, 16] Type the CASA account number against which the instrument is issued or remitted.
Amount	[Optional, Numeric] Type the transaction amount i.e. instrument amount.

3. Select the instrument type from the list.

4. Enter the relevant search criteria details.

[Remittance Enquiry](#)

ORACLE®

5. Click **OK**.

6. The system displays the **Transactions** tab.

Transactions

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number of the instrument.
Ccy	[Display] This column displays the currency in which the transaction is performed i.e. the instrument currency.
Amount	[Display] This column displays the transaction amount i.e. the instrument amount.

ORACLE®

Issue Branch Code	[Display] This column displays the branch code from where the instrument was originated or issued.
Issue Branch	[Display] This column displays the branch name from where the instrument was originated or issued.
BC/DD No	[Display] This column displays the BC or DD No.
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Instr Date	[Display] This column displays the date mentioned on the instrument.
Status	[Display] This column displays the instrument status i.e. paid, Outstanding, lost or duplicated.
Purchaser Name	[Display] This field displays name of the purchaser of the BC/DD.

Screen Description

The above screen displays the Bankers cheques that are issued in INR for the period 01/10/2018 to 30/11/2018 for account number 7010000000006413.

The data can be refined through various search criteria like serial number, MICR code, status, etc.

The main instrument types used by the system are:

- Cheque
- Managers cheque
- Demand draft
- Traveler cheque
- Idc
- Guaranteed Cheques
- Stock invest
- Dividend Warrants
- Pension warrant

ORACLE®

- Return cheque
- On par cheque

Further details can be obtained by double-clicking any of the transactions and viewing the details.

Exercise

For any of the instruments mentioned above, perform an Enquiry to view the current status of the same.

The details can be viewed by double-clicking the entries that have been displayed.

7. Double-click a record to view its details.

8. The system displays the **Details** tab.

Details

Field Description

Field Name	Description
Serial Number	[Display] This field displays the serial number of the instrument as generated by **FLEXCUBE Retail**.
Instrument Date	[Display] This field displays the date mentioned on the instrument.
Issue Date	[Display] This field displays the date on which the instrument is issued.
Date Reval	[Display] This field displays the date of the instrument before revalidation.
BC/DD Number	[Display]

ORACLE®

This field displays the BC/DD number as printed on the instrument.

For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.

The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.

When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Routing Number	[Display] This field displays the routing number. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Issue Account No.	[Display] This field displays the account number to which the instrument was issued.
Issue branch	[Display] This field displays the branch from where the instrument was issued.
Status	[Display] This field displays the status of the instrument whether the instrument is paid or Outstanding or lost.
Drawee Bank	[Display] This field displays the name of the drawee bank.
Amount	[Display] This field displays the instrument amount.
Drawee Bank code	[Display] This field displays the code of the drawee bank.
Liquidated Branch	[Display] This field displays the branch from where the instrument was liquidated, if it was paid out.
Liquidation Date	[Display] This field displays the date of liquidation of the instrument.
Issue Mode	[Display]

ORACLE®

	This field displays the mode of issue, whether issued from branch, through standing instruction, batch upload, etc.
Dormancy Date	[Display] This field displays the dormancy date.
Issuer User Id	[Display] This field displays the user who has issued the instrument. This would typically be the teller name for branch issue and **SYSTEM** for **EOD** issue.
Unclaimed Date	[Display] This field displays the date of transfer, if the instrument was marked as unclaimed and transferred out.
Issuer Auth ID	[Display] This field displays the user who has authorised the instrument..
Liquidation Account No.	[Display] This field displays the liquidation account number.
Liquidation Mode	[Display] This field displays the liquidation mode.
Liquidation User ID	[Display] This field displays the user who has liquidated the instrument.
Liquidation Auth ID	[Display] This field displays the user who has authorised the instrument liquidated.
Beneficiary Name	[Display] This field displays the beneficiary name.
Cust IC	[Display] This field displays the customer IC.
Address1	[Display] This field displays the beneficiary address details.
Address2	[Display] This field displays the beneficiary address details.
Address3	[Display] This field displays the beneficiary address details.
Payee Branch	[Display] This field displays the code of the payee bank.
Original MICR No	[Display] This field displays the original MICR number of the instrument.
Original Routing No	[Display] This field displays the original routing number of the instrument.
Indemnity Details	[Display] This field displays the indemnity details of the instrument.
Narrative	[Display] This field displays the default narration, based on the transaction.

ORACLE

Purchaser Name   [Display]
                                    This field displays name of the purchaser of the BC/DD.

9. Click **Close**.

ORACLE®